CREDIT ANALYSIS REPORT

Umesh Kshirsagar

We prepared this report based on your credit analysis because you previously applied for a personal loan from us.

CURRENT LIABILITIES

Products (sorted with highest interest rate)	Sum of sanction / Credit Limit	Sum of Balance	Sum of EMI	Paid
Personal Loan	50000	26570	2033	23430
Other Loan	131900	24925	3061	106975
Grand Total	181900	51495	5094	130405

DISPOSABLE INCOME

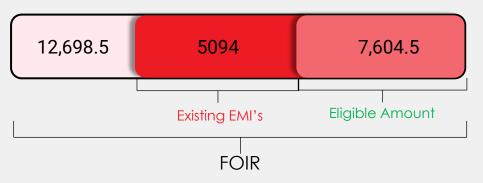
Salary: Rs. 25,397

FOIR Amount : Rs. 12,698.5

Existing EMI: Rs. 5,094

Eligible Amount: Rs. 7,604.5

Congratulations, You are Eligible For New Personal Loan.



The Fixed Obligations to Income Ratio (FOIR) is a metric used by banks and other financial institutions to assess an individual's loan eligibility.

FinQy Recommendation

We saw your interest in personal loan. According to your CREDIT analysis, we recommend

Case 1

New Personal Loan

Rs. 3,00,000

You are Eligible for a new Personal.

Do you have existing Home Loan? Test Your Loan: https://testmyloan.ai/ Have a Health Insurance? Test Your Policy: https://testmypolicy.com/



Umesh Kshirsagar



Detailed Report

Product	Loan Institution	Sanction / Credit_Limit	Balance	ЕМІ	Paid Principle
Personal Loan	IVL Finance Limited	50000	26570	2033	23430
Other Loan	Bajaj Finance Limited	26900	2904	598	23996
Other Loan	Bajaj Finance Limited	45000	10378	1001	34622
Other Loan	HDFC Bank Limited		0	0	
Other Loan	Jalgaon Janata Sahakari Bank Ltd, Jalgoan	60000	11643	1462	48357

Disclaimer:

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