

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
Credit Card	472000	159961	7998.05	0
Personal Loan	994976	896968	25997	98008
Other Loan	580685	471102	17780	109583
<b>Grand Total</b>	<b>2047661</b>	<b>1528031</b>	<b>51775.05</b>	<b>207591</b>

### DISPOSABLE INCOME

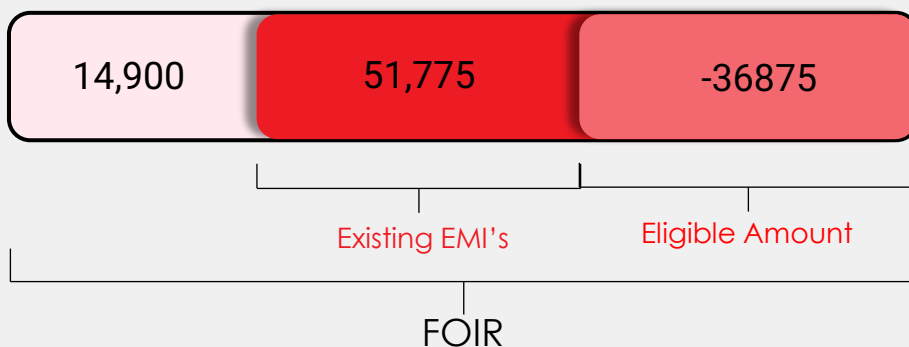
**Salary :** Rs. 29,800

**FOIR Amount :** Rs. 14,900

**Existing EMI :** Rs. 51,775

**Eligible Amount :** **Rs. -36875**

Your existing EMI's are more than your calculated FOIR hence your eligible amount is negative.



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

Top Up on Personal Loan	Rs. 98,008
Reduce Credit Card Outstanding	Rs. 1,59,961
Remaining Credit Card Balance	Rs. 61,953

You can get Top-up on Personal loan for the paid Amount and Reduce your High Interest Rate Credit Card Outstanding.

Do you have existing Home Loan? Test Your Loan: <https://testmyloan.ai/>

Have a Health Insurance? Test Your Policy: <https://testmypolicy.com/>



**Detailed Report**

Product	Loan Institution	Sanction / Credit_Limit	Balance	EMI	Paid Principle
Credit Card	IDFC First Bank Ltd	118000	69714	3485.7	0
Credit Card	Indusind Bank Limited	50000	36123	1806.15	0
Credit Card	Kotak Mahindra Bank Ltd.	27000	-3649	-182.45	0
Credit Card	RBL Bank Limited	107000	-374	-18.7	0
Credit Card	RBL Bank Limited	63000	-1	-0.05	0
Credit Card	RBL Bank Limited	107000	58148	2907.4	0
Personal Loan	Bajaj Finance Limited	280876	280833	6107	43
Personal Loan	Fullerton India Credit Company Ltd.	379000	324156	8240	54844
Personal Loan	Hero Fincorp Limited	85100	73148	4500	11952
Personal Loan	IDFC First Bank Ltd	250000	218831	7150	31169
Others	IDFC First Bank Ltd	7441	1748	895	5693
Others	IDFC First Bank Ltd	38713	12172	4169	26541
Others	TMF Holdings Limited	534531	457182	12716	77349

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