

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	35000	18337	916.85	0
Other Loan	2031	1885	45	146
<b>Grand Total</b>	<b>35000</b>	<b>18337</b>	<b>916.85</b>	<b>0</b>

### DISPOSABLE INCOME

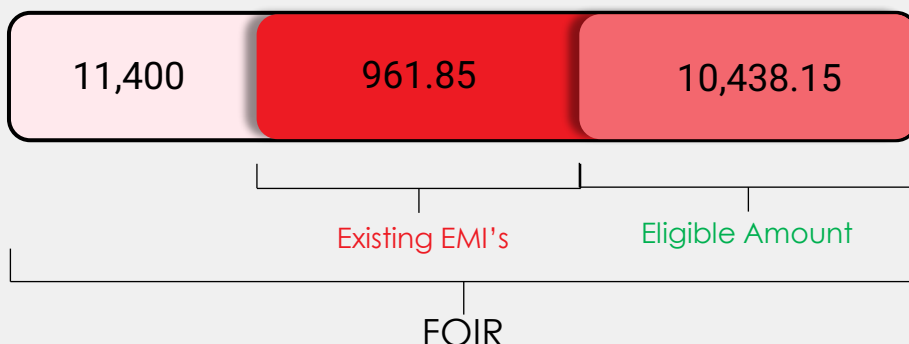
Salary : Rs. 22,800

FOIR Amount : Rs. 11,400

Existing EMI : Rs. 916.85

**Eligible Amount : Rs. 10,438.15**

**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. 4,30,000
Reduce Credit Card Outstanding	Rs. 18,337
Remaining Loan	Rs. 4,14,663

You can get a New Personal loan and Clear your High Interest Rate Credit Cards.

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	Axis Bank Ltd.	35000	18337	916.85	0
Other Loan	Bajaj Finance Limited	2031	1885	45	146

### Disclaimer:

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