

# Credit Report

## Personal Information

credit\_score: 752  
dob: 1979-03-21  
gender: male  
mobile: 9745522877  
name: JOSHY K G  
pan: AOEPG4524M

## Credit Facilities Overview

| Bank       | Loan Sanctioned (INR) | Loan Type            | Status |
|------------|-----------------------|----------------------|--------|
| SBI        | 800000.0              | Auto Loan (Personal) | Active |
| HDFC BANK  | 302592.0              | Credit Card          | Active |
| ICICI BANK | 46114.0               | Credit Card          | Active |
| BOB        | 556000.0              | Gold Loan            | Active |
| MANAPPURAM | 309027.0              | Gold Loan            | Active |
| AXIS BANK  | 2645299.0             | Housing Loan         | Active |
| AVANSE FIN | 171100.0              | Personal Loan        | Active |
| AXIS BANK  | 2000000.0             | Personal Loan        | Active |
| HDFC BANK  | 464855.0              | Personal Loan        | Active |
| KOTAK BANK | 307930.0              | Personal Loan        | Active |
| AXIS BANK  | 1858341.0             | Property Loan        | Active |

## Enquiry Details

| Amount(INR) | Date       | Institution  | Purpose          |
|-------------|------------|--------------|------------------|
| 2000000     | 2024-09-26 | AXIS BANK    | PERSONAL LOAN    |
| 500000      | 2024-08-19 | KOTAK BANK   | PERSONAL LOAN    |
| 723000      | 2024-03-01 | AXIS BANK    | PERSONAL LOAN    |
| 600000      | 2023-05-02 | AXIS BANK    | PERSONAL LOAN    |
| 800000      | 2023-04-19 | SBI          | AUTO LOAN        |
| 500000      | 2023-04-18 | SBI          | AUTO LOAN        |
| 2500000     | 2023-02-25 | AXIS BANK    | HOUSING LOAN     |
| 1500000     | 2023-01-18 | AXIS BANK    | PERSONAL LOAN    |
| 1000        | 2023-01-15 | RBL BANK LTD | CREDIT CARD      |
| 171000      | 2023-01-13 | NDXP         | EDUCATIONAL LOAN |
| 2500000     | 2022-10-26 | AXIS BANK    | HOUSING LOAN     |

|         |            |           |              |
|---------|------------|-----------|--------------|
| 2500000 | 2022-09-06 | AXIS BANK | HOUSING LOAN |
| 4000000 | 2022-05-18 | AXIS BANK | HOUSING LOAN |

## Secured Loans & Collateral Estimate

| Approx Asset Value (Est.) | Bank         | Loan Sanctioned (INR) | Loan Type     | Status |
|---------------------------|--------------|-----------------------|---------------|--------|
| 617777.78 - 654117.65     | BOB          | 556000.0              | Gold Loan     | Active |
| 27777.78 - 29411.76       | FEDERAL BANK | 25000.0               | Gold Loan     | Closed |
| 343363.33 - 363561.18     | MANAPPURAM   | 309027.0              | Gold Loan     | Active |
| 14542665.56 - 15398116.47 | MANAPPURAM   | 13088399.0            | Gold Loan     | Closed |
| 2939221.11 - 3112116.47   | AXIS BANK    | 2645299.0             | Housing Loan  | Active |
| 894444.44 - 947058.82     | FEDERAL BANK | 805000.0              | Housing Loan  | Closed |
| 2064823.33 - 2186283.53   | AXIS BANK    | 1858341.0             | Property Loan | Active |

## Closed Loan Accounts

| Bank             | Loan Sanctioned (INR) | Loan Type                                                                               | Status |
|------------------|-----------------------|-----------------------------------------------------------------------------------------|--------|
| PNB              | 950000.0              | Auto Loan (Personal)                                                                    | Closed |
| CANARA BANK      | 346000.0              | Business Loan – Priority Sector – Agriculture<br>diusfiuf efuahedfiu ef iufheifuh se we | Closed |
| BAJAJ FIN LTD    | 167469.0              | Consumer Loan                                                                           | Closed |
| CITICORP FINANCE | 29000.0               | Consumer Loan                                                                           | Closed |
| FEDERAL BANK     | 25000.0               | Gold Loan                                                                               | Closed |
| MANAPPURAM       | 13088399.0            | Gold Loan                                                                               | Closed |
| FEDERAL BANK     | 805000.0              | Housing Loan                                                                            | Closed |
| AXIS BANK        | 11000000.0            | Personal Loan                                                                           | Closed |
| CITICORP FINANCE | 74800.0               | Personal Loan                                                                           | Closed |
| FEDERAL BANK     | 70000.0               | Personal Loan                                                                           | Closed |
| HDFC BANK        | 301972.0              | Personal Loan                                                                           | Closed |
| KOTAK BANK       | 201862.0              | Personal Loan                                                                           | Closed |
| MANAPPURAM       | 610.0                 | Personal Loan                                                                           | Closed |
| BAJAJ FIN LTD    | 33800.0               | Two wheeler Loan                                                                        | Closed |

Loan Appraisal Scorecard

| Metric            | Value |
|-------------------|-------|
| CIBIL Score       | 20.89 |
| Repayment History | 15.0  |
| Enquiry Frequency | 4.0   |
| Credit Mix        | 10.0  |
| Has Secured Loan  | 10.0  |