

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 Esmate

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	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