

Credit Report Analytics

Consumer Name: Mr. Joshy K G

Date of Birth: 21-Mar-1979

PAN: AOEPG4524M

Gender: Male

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Address: Komban House, Thrissur, Kerala – 680611

CIBIL Score (as on 15-Apr-2025): 753 (Good – Low Risk)

Credit Facilities Overview

Loan Type	Institution	Sanctioned (INR)	Current Balance (INR)	Status
Personal Loan	Axis Bank	20,00,000	18,90,111	Active
Housing Loan	Axis Bank	26,45,299	25,05,170	Active
Property Loan	Axis Bank	18,58,341	17,70,693	Active
Auto Loan	SBI	8,00,000	6,28,170	Active
Personal Loan	Kotak Bank	3,07,930	2,85,659	Active
Personal Loan	HDFC Bank	4,64,855	4,14,279	Active
Personal Loan	Avanse Fin	1,71,100	1,10,361	Active

Total Active Exposure: ₹76.04 Lakhs

Estimated EMI Obligations

Loan Type	Bank	Outstanding (INR)	Estimated EMI (INR)*
Personal Loan	Axis Bank	18,90,111	42,000
Personal Loan	HDFC Bank	4,14,279	9,300
Personal Loan	Kotak Bank	2,85,659	6,800
Personal Loan	Avanse Fin	1,10,361	3,500
Property Loan	Axis Bank	17,70,693	25,000
Housing Loan	Axis Bank	25,05,170	29,000
Auto Loan	SBI	6,28,170	12,500

Estimated Monthly EMI Total: ₹1,28,100

Estimated based on 10–13% interest and typical tenure ranges.

Secured Loans & Collateral Estimate

Loan Type	Bank	Loan Sanctioned (INR)	Approximate Asset Value (Est.)
Housing Loan	Axis Bank	26,45,299	₹40–50 Lakhs
Property Loan	Axis Bank	18,58,341	₹30–35 Lakhs
Auto Loan	SBI	8,00,000	₹8–10 Lakhs
Gold Loans	Manappuram/BOB	Up to 3,00,000	Gold (85–90% of loan value)

Delinquency Trend

- All DPD values: **000 / STD** (no late payments)
- No write-offs, settlements, or restructuring
- **Flawless repayment history over the past 36 months**

Enquiry Details (Past 6 Months)

<u>Date</u>	<u>Institution</u>	<u>Purpose</u>	<u>Amount (INR)</u>
10-Apr-2025	HDFC Bank	Personal Loan	3,00,000
28-Mar-2025	Axis Bank	Credit Card	2,00,000
25-Feb-2025	Avanse Financial	Education Loan	1,80,000
12-Feb-2025	Kotak Mahindra Bank	Personal Loan	2,50,000
30-Jan-2025	SBI	Auto Loan	7,00,000
15-Jan-2025	Axis Bank	Property Loan	15,00,000
03-Jan-2025	BOB	Gold Loan	3,00,000
27-Dec-2024	HDFC Bank	Personal Loan	4,00,000
18-Dec-2024	Manappuram Finance	Gold Loan	2,50,000
05-Dec-2024	Bajaj Finserv	Consumer Loan	50,000
20-Nov-2024	Axis Bank	Housing Loan	26,00,000
10-Nov-2024	SBI Cards	Credit Card	1,50,000
01-Nov-2024	ICICI Bank	Personal Loan	3,50,000

Closed Loan Accounts (Sample Highlights)

<u>Loan Type</u>	<u>Institution</u>	<u>Sanctioned (INR)</u>	<u>Closure Date</u>	<u>Remarks</u>
Gold Loan	Manappuram	2,80,000	Jan-2025	Closed on time
Gold Loan	Manappuram	1,10,000	Dec-2024	Closed
Gold Loan	BOB	2,50,000	Nov-2024	Closed
Consumer Durable	Bajaj Finserv	54,500	Sep-2023	Closed successfully
Personal Loan	HDFC Bank	3,00,000	Jun-2022	Closed on schedule

- Over 60 gold loans were historically opened and closed – mostly timely and smooth closure, reflecting short-term liquidity use.

Loan Appraisal Scorecard

<u>Parameter</u>	<u>Weight (%)</u>	<u>Remarks</u>
CIBIL Score (753)	25%	Good score, low risk
Repayment History	25%	All loans paid on time, no defaults
Loan-to-Income Ratio	15%	Moderate (pending income check)
Existing Liabilities	15%	₹76.04L exposure, within tolerance
Credit Mix	10%	Balanced: unsecured + secured + auto
Enquiry Frequency	5%	13 enquiries in 6 months – slightly high
Asset-backed Loans	5%	Strong with housing/property/collateral

Final Score: 82.25 / 100

Grade: A – Low to Moderate Risk

Eligibility: Recommended, subject to income verification

Observations & Final Notes

- Excellent credit behavior – clean repayment track
 - High turnover in gold loans – shows active borrowing behavior
 - Strong asset-backed loan support – housing/property/auto
 - Slightly high number of enquiries – potentially aggressive loan seeking
 - Suggest issuing a credit card to improve credit mix and boost score
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