

Credit Report Analytics

Personal Information

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

Credit Facilities Overview

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

Enquiry Details

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

2023-01-13	NDXP	EDUCATIONAL LOAN	171000
2022-10-26	AXIS BANK	HOUSING LOAN	2500000
2022-09-06	AXIS BANK	HOUSING LOAN	2500000
2022-05-18	AXIS BANK	HOUSING LOAN	4000000

Secured Loans & Collateral Esmate

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

Closed Loan Accounts

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

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