

# 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 |