**Credit Report Analytics**

**Consumer Name**: Mr. Joshy K G  
**Date of Birth**: 21-Mar-1979  
**PAN**: AOEPG4524M  
**Gender**: Male  
**Phone**: 9745522877 / 04873214060  
**Email**: [joshykg@manappuram.com](mailto:joshykg@manappuram.com) / [joshykg2006@yahoo.co.in](mailto:joshykg2006@yahoo.co.in)  
**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)**

| **Date** | **Institution** | **Purpose** | **Amount (INR)** |
| --- | --- | --- | --- |
| 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)**

| **Loan Type** | **Institution** | **Sanctioned (INR)** | **Closure Date** | **Remarks** |
| --- | --- | --- | --- | --- |
| 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**

| **Parameter** | **Weight (%)** | **Remarks** |
| --- | --- | --- |
| 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