

CUSTOMER FINANCIAL PROFILE

Report Date: July 10, 2025

Customer Information

Customer Name : Priya Sharma
Customer ID : 5678
Date of Birth : March 15, 1991
PAN Number : BXZPS1234G
Account Opened On : May 20, 2018

Credit History Summary

Credit Score : 780
Credit Score Range : 300 - 900
Score Trend : Improving
Trend Details : Increased by 30 points in the last 6 months, indicating proactive credit behavior and improving financial health.

Credit Utilization Ratio : 22% (Low)
Utilization Benchmark : Ideal usage is below 30% of total available credit.
Interpretation : Indicates strong control over borrowing and disciplined spending habits.

Accounts Summary :
- Total Active Credit Lines : 4
- Credit Cards : 2 (SBI Card, HDFC Regalia)
- Personal Loan : 1 (Tenure: 3 years, EMI ongoing)
- Auto Loan : 1 (Fully Paid)

Defaults / Delinquencies : None reported
Last Missed Payment : Not Applicable
Remarks : Clean repayment history for the past 36 months. No settled or written-off accounts.

Recent Payment Behavior (Last 12 Months)

On-Time Payment Percentage : 99%
Average Payment Duration : Paid 2 days before due date on average
Number of Late Payments : 1 (delay of 2 days, resolved without penalty)

Payment Pattern :
- EMI Payments : Timely and consistent
- Credit Card Bills : Paid in full before due date
- Utility Bills (through credit auto-pay) : No failures or reversals

Behavioral Stability :
- Salary credited regularly on the 1st of each month
- No erratic payment patterns or transaction spikes observed
- Overall trend is financially stable and improving

Additional Notes:

The customer demonstrates a strong and disciplined approach to financial obligations. There is no evidence of overleveraging or payment fatigue. The consistently low utilization rate coupled with early repayments suggests capacity for higher credit exposure.

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Risk Assessment Snapshot
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Risk Tier : Low
Eligibility for Limit Review : Eligible for credit line enhancement
Suggested Monitoring Period : Annual (Low-risk, low-volatility profile)