

Like a Royal note with our Credit Card deals!

Get A Credit Card

TOTAL ACCOUNTS

The total count of your open and closed loan & Credit Cards. Having a healthy mix of unsecured (Credit Card, Personal Loan) and secured (Home Loan, Car Loan) credit lines demonstrates that lenders trust you.

7 accounts
7 active account
0 closed account

Excellent

Know More

Details

How to Improve your Credit Score

- Diversify your portfolio with a variety of credit accounts. Continue to maintain more than 4 existing accounts.

Helpful Tip

- You have a good mix of credit accounts. Keep it up! Monitor your Credit Score regularly.

₹ 22,52,658
Total Outstanding

-

₹ 22,191
Credit Cards

+

₹ 0
Home Loans

+

₹ 22,30,467
Personal Loans

+

₹ 0
Car Loans

+

₹ 0
Other Loans

Overall Liability Trend

This graph is based on data available on your credit report

Month	Credit Card	Personal Loan
APR 19	₹19,352	
MAY 19	₹18,729	
AUG 19	₹8,11,702	
MAR 20	₹22,52,658	

Credit Card

Active Closed

ICICI BANK
As of: Oct 15, 2018

₹ 0
Outstanding

ACTIVE

Account Details

Payment History

Noticed an error? Fix it

HDFC BANK
As of: Dec 31, 2019

₹ 22,118
Outstanding

ACTIVE

Account Details

Payment History

Noticed an error? Fix it

AMERICAN EXPRESS BANKING CORPORATION
As of: Jan 14, 2020

₹ 44
Outstanding

ACTIVE

Account Details

Payment History

Noticed an error? Fix it

SBI CARDS
As of: Jan 12, 2020

₹ 29
Outstanding

ACTIVE

Account Details

Payment History

Noticed an error? Fix it

Personal Loan

Active Closed

ICICI BANK
As of: Dec 31, 2019

₹ 7,06,922
Outstanding

ACTIVE

Account Details

Payment History

Noticed an error? Fix it

ICICI BANK
As of: Dec 31, 2019

₹ 12,38,097
Outstanding

ACTIVE

Account Details

Payment History

Noticed an error? Fix it

HDFC BANK
As of: Dec 31, 2019

₹ 2,85,448
Outstanding

ACTIVE

Account Details

Payment History



Noticed an error? Fix it

Home Loan

Active Closed


Car Loan

Active Closed

 CREDIT CARD UTILISATION The percentage of your total available credit limit that you are using. Your total outstanding balances should not be too high a proportion of your total credit limit. High Impact ⓘ	12% utilisation	 Excellent	Know More
Details			

Go cashless with one-day approval Credit Cards. Using a Credit Card wisely improves your Credit Score.

Get A Card

<p>The percentage of your Credit Card and loan EMI payments that were made on time. Ensure that you always make your Credit Card and EMI payments on or before the due date.</p> <p> High Impact ⓘ</p>	<p>97% on-time payments</p>	 <p>Good</p>	<p>Know More</p>
<p>Details</p>			
<p> How to Improve your Credit Score Helpful Tip</p>			

How to improve your Credit Score

- Ensure you don't miss a single Credit Card bill date or EMV payment – late payments can hurt your Credit Score. You could either set up automatic bill payments or reminders to make sure your payments are on track.

Tip: Try to

- Too many missed late payments against your account:
 - Check your report for payment history errors. [Click here](#) to fix errors.
 - Ensure you don't miss a single future payment.

Calculation:

(On-time payments)	137	
(Late payments)	140	= 97%

	ICICI BANK Active	Reported Date 15/10/2018	98% On Time Payments	
	HDFC BANK Active	Reported Date 31/12/2019	98% On Time Payments	
	AMERICAN EXPRESS BANKING CORPORATION Active	Reported Date 14/01/2020	94% On Time Payments	

The screenshot shows a credit card dashboard with the following details:

- Card Type:** SBI CARDS
- Status:** Active
- Reported Date:** 12/01/2020
- Payment Status:** 100% On Time Payments
- Personal Loan:** 3 Active, 0 Closed

ICICI BANK
Active

Rates start at 10.50%


Reported Date
31/12/2019

100%
On Time Payments

Account Details

Payment History

Account Open Date	03-04-2019	Last payment date	05-12-2019	Amount overdue	₹ 0
Total Loan Amount	₹ 8.15.000	No. of missed payments	0	No. of on time payments	9
Ownership Status	INDIVIDUAL				
Last Payment Date	05-12-2019				
Amount Overdue ⓘ	₹ 0				
Account Status	ACTIVE				

<p>Noticed an error? Fix it</p>		<p>TIP: It's ideal to have a 100% payment record. Paying your dues fully and on time is good for your Credit Score</p>	
	ICI BANK Active	Reported Date 31/12/2019	100% On Time Payments

Account Details		Payment History	
Account Open Date	07-08-2019	Last payment date	Amount overdue
Total Loan Amount	₹ 13,05,000	05-12-2019	₹ 0
Ownership Status	INDIVIDUAL	No. of missed payments	No. of on time payments
Last Payment Date	05-12-2019	0	5
		J F M A M J J A S O N D	

Amount Overdue ⓘ	₹ 0	2019	✓ ✓ ✓ ✓
Account Status	ACTIVE	TIP: It's ideal to have a 100% payment record. Paying your dues fully and on time is good for your Credit Score	
Noticed an error? Fix it			
HDFC BANK Active	Reported Date 31/12/2019	100% On-Time Payments	

Account Details		Payment History	
Account Open Date	23-08-2019	Last payment date	Amount overdue
Total Loan Amount	₹ 3,00,000	07-12-2019	₹ 0
Ownership Status	INDIVIDUAL	No. of missed payments	No. of on time payments
		0	5

Last Payment Date	07-12-2019
Amount Overdue ⓘ	₹ 0
Account Status	ACTIVE

TIP: It's ideal to have a 100% payment record. Paying your dues fully and on time is good for your Credit Score.




Noticed an error? [Fix it](#)




A promotional banner for home loans. It features a blue header with navigation links: 'Home Loan', 'Active' (with a green circle icon), and 'Closed' (with a grey circle icon). Below the header, on the left, is an illustration of a red house and a white house with a yellow lightning bolt between them. In the center, the text reads 'Home Loan rates are rising! Lock in the BEST rates!'. On the right, there is a red button with white text that says 'Get Home Loan'.

A navigation bar with three tabs: 'Car Loan', 'Active' (which is selected and highlighted with a green circle), and 'Closed' (highlighted with a red circle). Below the tabs is a dark blue banner. On the left side of the banner is an illustration of a red car, a clipboard with a checklist, and some papers. To the right of the illustration, the text reads 'SOS! Car Loan rates are rising!' followed by 'Get one right away to save on interest.' On the far right of the banner is a red button with the text 'Get A Loan'.

<p>AGE OF CREDIT LINES Average age of all your currently open loan and Credit Card accounts. It's good to have a longer credit history as this shows that you have been a responsible borrower.</p> <p> Medium Impact </p>	<p>2 years 1 month average age</p>	<p>Average</p>	<p>Know More</p>
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Home Loan rates have dropped to *8.25%. Get your dream home now! [Explore Home Loans](#)

 CREDIT ENQUIRIES Total hard enquiries. Hard enquiries are made by credit institutions for lending decisions. Enquiries made by you directly via BankBazaar are soft enquiries.  Medium Impact ⓘ	2 enquiries in last 1 year	 Good	Know More
Details			

 <p>NEGATIVE STATUS ACCOUNTS Count of all accounts that the lender has marked as written off, suit filed, settled, account sold. Not having any accounts in this status is good for your credit history.</p> <p> Low Impact ⓘ</p> <p>Details</p>	<p>0 accounts</p>	 <p>Excellent</p>	<p>Know More</p>
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Key Changes in Credit Score

See your Credit Score Trend

Time Period	Credit Score
Start	~845
Peak	~855
End	~850

A line graph with a light blue background and a white grid. The vertical axis (y-axis) is labeled with '800' and '750'. The horizontal axis (x-axis) represents years from 2000 to 2010, with major grid lines every two years. A green line with circular markers at each data point shows a downward trend. The line starts at approximately 850 in 2000, dips slightly to about 840 in 2001, rises to about 850 in 2002, and then shows a steady decline to approximately 800 in 2003, 780 in 2004, 760 in 2005, 740 in 2006, 720 in 2007, 700 in 2008, 680 in 2009, and finally 660 in 2010.



Year	Number of people (approx.)
2000	850
2001	840
2002	850
2003	800
2004	780
2005	760
2006	740
2007	720
2008	700
2009	680
2010	660

APR'19 MAY'19 JUN'19 JUL'19 AUG'19 SEP'19 OCT'19 NOV'19 DEC'19 JAN'20 FEB'20 MAR'20

Changes in Credit Score - Mar 08, 2020

We found 3 change & no alert in your credit report

756 ↓ -78 points


Credit Enquiries ¹		
 HDFC BANK Personal Loan	7 months ago	02/08/2019 Enquiry date
Missed Payment ¹		
 AMERICAN EXPRESS BANKING CORPORATION CREDIT CARD	1 Missed Payments	Sep. 2019 Last Missed

Changes in Credit Score - Aug 02, 2019

We found 2 change & no alert in your credit report

834 ↓ -10 points

Credit Enquiries	
HDFC BANK	31/07/2019



Personal Loan

8 months ago

Enquiry date

Changes in Credit Score - May 05, 2019

We found 1 change & no alert in your credit report

844 ↑ 5 points