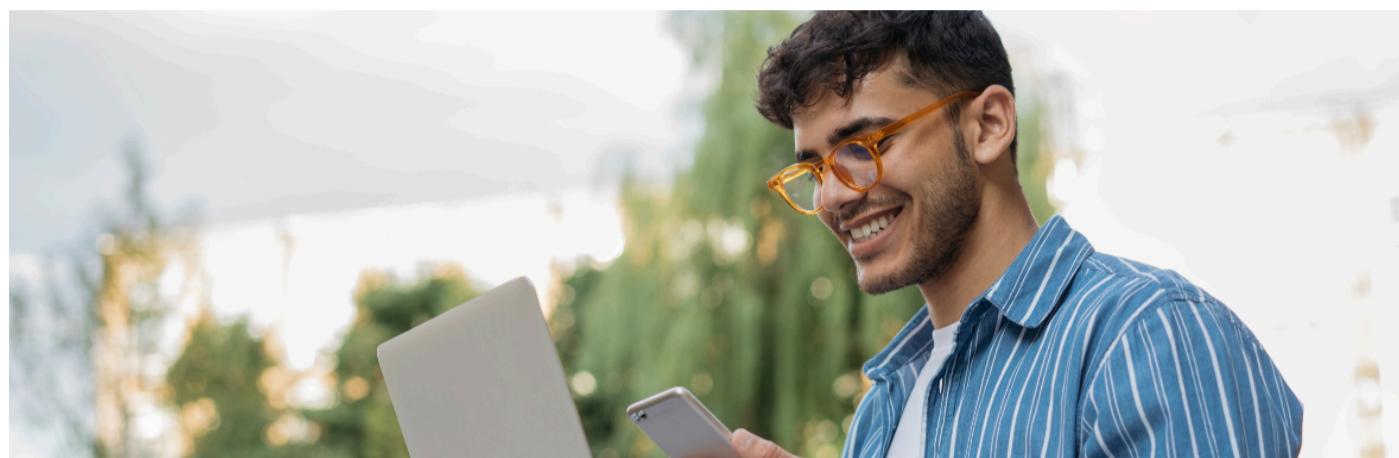


First-time users guide to establishing credit

BLOG



A first-time user's guide to establishing credit



What is credit?

Put simply, **credit is a loan**.

The kind of credit you can get will depend on your CIBIL score. The higher it is, the more creditworthy you are from a lender's perspective.

What is CIBIL Score ?

Your CIBIL score is a three-digit number that a lender looks at to assess how risky a borrower you could be. The higher your score, the better your access to being approved for loans/cards and competitive interest rates.



Ways by which you can get off to a good start



Apply for a consumer durable loan



Use the pay later option



Apply for a credit card from the same bank where you have a salary account



Apply for a secured credit card



Access credit responsibly

Once you have established a credit footprint, it is vital you maintain a positive credit profile for continued credit access.

Manage and build a healthy credit profile with these



good practices



Check your CIBIL Score and Report regularly



Apply for credit only when you need it



Pay in full, and on time



Building a healthy credit profile is like running a marathon. Regardless of the methods you choose, remember consistency is the key.

Learn more at: www.cibil.com

>> Move towards your financial goals by being credit-conscious. Start monitoring your CIBIL Score and Report today. [Subscribe Now!](#)

Stay credit-ready by monitoring your CIBIL Score & Report.

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