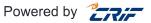
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# **Check your credit report for FREE**

Checking won't affect your credit score.



# **Track Credit Score to**

- Improve your Credit Health
- **Identify Inaccuracies**
- Do Better Planning
- Access your monthly free credit report
- Monitor changes, track credit health effortlessly.

**Detailed Report** 

**Easy Access** 

Safe & Secure

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# **Why Tracking Your Score Matters**

Discover how monitoring your credit score can unlock better financial opportunities.



## **Amazing Offers**

Grab exciting deals & discounts from premium brands.



## **Curated Insights**

Expert advice, podcasts, and tools to guide you.



### **Score Boost Tips**

Simple actions to improve and maintain your credit score.

# **Understanding Credit Score**

Your credit score plays a crucial role in your financial journey. It represents your creditworthiness based on your borrowing and repayment history. Lenders, landlords, and sometimes even employers use this score to evaluate how reliably you handle credit.

# Why Does It Matter?

- Higher scores increase your chances of loan approval with better terms.
- A low score may result in high-interest rates or outright rejection.
- It affects not only loans but also rental approvals and credit card offers.

# **How to Maintain a Healthy Score**

- 1. Pay your credit card and loan EMIs on time.
- 2. Keep your credit utilization below 30% of the limit.
- 3. Check your credit report regularly for errors.
- 4. Maintain a good mix of secured and unsecured credit.

# **Credit Score Ranges**

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Score Range	Rating	What It Means
800 and above	Excellent	Easiest access to loans and best terms.
750 - 799	Very Good	Strong chance of approval with favorable terms.
700 - 749	Good	Generally accepted by most lenders.
650 - 699	Fair	Might get approved but at higher interest rates.
300 - 649	Poor	Difficult to get new credit; take steps to improve your score.

# **Benefits of Regular Monitoring**

- Stay aware of any drops in score due to missed payments or increased utilization.
- Dispute inaccuracies in your credit report quickly.
- Build good habits and qualify for better financial products over time.



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