

Your Current Liabilities*

PRODUCTS	SANCTIONED/ CREDIT LIMIT	OUTSTANDING BALANCE	CURRENT EMIs
CREDIT CARDS	₹ 49,40,500	₹ 8,59,780	₹ 16,840
LOANS	₹ 2,45,67,890	₹ 1,28,54,659	₹ 88,493
OTHERS	₹ 12,67,890	₹ 8,34,456	₹ 12,093
TOTAL	₹ 3,15,45,678	₹ 1,94,05,321	₹ 1,14,922

1. As reported in your latest Credit Bureau Report. For detailed breakdown, please scroll to next page.
2. Check if your active and closed loans are correctly reported by the Credit Bureau. In case of any discrepancy, please ask your bank to update the Credit Bureau immediately.
3. Any fresh loan eligibility is decided by banks basis the current liabilities in your credit report.

Your Disposable Income

SALARY:	₹ 1,00,00,000
FOIR* AMOUNT:	₹ 70,00,000
CURRENT EMIS:	₹ 50,00,000
ELIGIBLE AMOUNT:	₹ 20,00,000

* FOIR

Fixed Obligation to Income Ratio (FOIR) is calculated by banks and lending companies to assess your loan eligibility based on your current monthly disposable income.

My Loan Bhai Recommendations

You are eligible for the following Personal Loans*

HDFC BANK	1,23,456	14.5% - 16.75%
TATA CAPITAL	1,23,456	15.25% - 17%
BAJAJ FINSERV	1,23,456	16.5% - 17.5%

You can also get a top-up loan on your existing loans:

HOME LOAN	1,23,456	9.25%
CAR LOAN	1,23,456	11.5%

*All loan amounts and interest rates are subject to bank approvals based on submitted documents.

MY LOAN BHAI RECOMMENDS THAT YOU TAKE THE MAXIMUM TOP UP ON YOUR HOME LOAN TO MEET YOUR FUNDING REQUIREMENTS.

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Detailed Credit Analysis Report

LIABILITIES	SANCTIONED	OUTSTANDING	PAID PRINCIPAL	EMI	DELINQUENCY*
HOME LOAN					
SBI SIGNATURE	₹ 29,40,500	₹ 8,59,780	₹ 8,59,780	₹ 16,840	1
BUSINESS LOANS					
AMERICAN EXPRESS	₹ 29,40,500	₹ 8,59,780	₹ 8,59,780	₹ 16,840	1
PERSONAL LOANS					
YES BANK	₹ 29,40,500	₹ 8,59,780	₹ 8,59,780	₹ 16,840	1

*An account is said to be in delinquency when the EMI or payment due for it is past due date.



Hello, we are My Loan Bhai- a one of its kind customer- first loan service.

We are here to help you find the best loan that matches your credit profile, offer unbaised financial advice and support.

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