This is a sample report

“Arjun Mehra” is not a real person and Northwind Pharma is not a real company. The figures come from an anonymised real file, so the picture you are reading is a true one — but the name, employer and dates have been changed, and nothing here belongs to an identifiable customer. **Your own report is built only from your own credit report and bank statement.**

Arjun — your credit score is not the problem. Sixteen loans and cards running at once is.

1 Where you stand, and your two options

This is our best read of your papers. It is an estimate to help you plan — the bank makes the final decision.

WHAT YOU OWE
Rs 28,67,565
across 18 accounts that still have a balance

WHAT YOUR EMIS TAKE
Rs 1,23,190
every month, before you spend anything — app loans included

WHAT YOU EARN
Rs 1,14,449
a month, verified in your bank account

YOUR CREDIT SCORE
770
from your credit report

WHAT A LOAN COULD LOOK LIKE — OUR ESTIMATE

LOAN AMOUNT
Rs 15–17 lakh
enough to clear all 13 loans and 3 cards in one go

YOUR NEW EMI
Rs 19,000–23,000
instead of the Rs 71,690 you pay today

HOW SOON
6 to 8 weeks
about 20 days once your bank statement is clean

Based on your Rs 1,14,449 monthly salary, the Rs 16.9 lakh you owe on loans and cards, and a secured loan against your car or a property at about 11% over 15 years.

Straight talk: This is a loan given against your car or property, not a fresh personal loan. A fresh personal loan is not available to you at any bank today — you have already borrowed close to the maximum against your salary. If the money going to trading apps stops this month, this stays on the table. If you take even one more app loan, the amount drops and the wait gets longer.

3 Do this first

Three things. Nothing else matters as much as these.

1. YOU **Stop every transfer to Groww, Angel One and any trading app.**
   This is the single biggest reason lenders say no to you. Money going to trading while loans are running reads as high risk to every lender.
   Today

2. YOU **Do not take one more loan. Not even a small app loan.**
   You applied 20 times in the last 90 days. Each new application makes the next one harder. Two clean months changes how a lender sees you.
   For the next 60 days

3. LOANPAAR **We line up one secured loan against your car or property to clear all 16 accounts at once.**
   At your level of borrowing this is the only route that actually works. It also cuts your monthly outgo by roughly Rs 50,000.
   Within 3 days of getting your papers

4 Your credit score is not the only thing banks check

Most people think the score decides everything. It does not. A bank looks at all eight of these, and any one of them can get you a no.

You pass 4 of 8 Your score is just 1 of the 8

✓ **Your credit score**
770. Very good. This is the one everyone knows about — and yours is fine.

✓ **Your salary**
Rs 1,14,449 a month from Northwind Pharma, and we can see it land in your bank account.

✓ **How long you have been in your job**
Over 4 years with the same employer. Lenders like this.

✓ **Whether you miss payments**
You never have. Nothing settled, nothing written off. This is a real strength.

✕ **How many loans you already have**

13 loans and 3 credit cards. Most lenders stop at 5 loans and 2 cards. Many say no on this count alone.

✕ **How much of your salary goes to EMIs**

Rs 71,690 of Rs 1,14,449 in scheduled EMIs — but with fast-repaying app loans your true outflow is about **Rs 1,23,190 (107.6%)**. Lenders want this under half your salary.

✕ **How often you apply for credit**

20 applications in 90 days. To a lender this looks like someone who needs money urgently.

✕ **What your bank statement shows**

Money moving to **trading apps** while your loans are running, with your balance often near zero.

This is a LoanPaar readiness guide to help you prepare. It is not your credit score.

5 What is stopping you

It is not your score. It is these three things stacked on top of it.

You have 13 loans and 3 cards

About Rs 16.9 lakh of app and personal loans, much of it taken in the last two months.

What this costs you: Most lenders reject on the count alone — before anyone even looks at your 770 score.

Money is going to trading apps

Regular transfers to Groww and Angel One, with your balance repeatedly near zero.

What this costs you: This is the one reason a lender who likes everything else about you still says no. Until it stops and a clean statement proves it, even a secured loan will not move.

Your EMIs eat most of your salary

Rs 71,690 in scheduled EMIs against Rs 1,14,449 of income — and because several are fast-repaying app loans, your true monthly outflow is nearer Rs 1,23,190.

What this costs you: On paper that leaves about Rs 43,000 to live on; in reality the app loans take far more. Your EMI-to-income reads about 107.6% — no lender writes a new EMI into that.

IF NOTHING CHANGES

None of this fixes itself. Every month you keep 16 accounts running you pay about Rs 71,690 in EMIs, most of it interest on app loans. Miss even one and your 770 score falls fast — and the secured route you have today closes with it.

6 Your plan — who does what, and when

You do the part only you can do. We do the rest. The dates below are honest, not optimistic.

Now — first 15 days

Not yet

- **YOU** Stop all transfers to trading apps.
- **YOU** Take no new loan of any kind.
- **YOU** Send us your car RC and any property papers.
- **LOANPAAR** We pull your full credit report and check which lenders your employer opens for you.
- **LOANPAAR** We shortlist the secured lenders who will look at your file.

By about 30 days

Not yet

- **YOU** Keep the statement clean. This is the whole job.
- **LOANPAAR** We prepare one secured application to replace all 16 accounts with a single loan.

By about 45 days

Fair chance

- **YOU** Still no new applications.
- **LOANPAAR** With about a month of clean statements, we file. Your chances turn real here.

By about 60 days Good chance

YOU Nothing new. Just keep going.

LOANPAAR Two clean months plus one loan instead of 16. This is where approval becomes likely, and at a far better rate than the app loans you carry today.

Where this lands: one loan replaces about Rs 71,690 of scattered EMIs with roughly Rs 19,000–23,000 a month. That is close to Rs 50,000 back in your hand every month. A secured loan can move in about 15–20 days **once the trading has stopped and your statement proves it** — that condition is what sets the date, not paperwork. The exact rate and the approval rest with the lender.

7 If you would like us to take this further

Nothing below is compulsory, and there is no hurry. Share whatever you are comfortable sharing — each one simply removes a guess and lets us ask a lender for the right amount the first time.

- [ ] **Your car RC book, and papers for any property you own**
  Only if you are comfortable. This is what makes a 15–20 day move possible instead of a two-month wait.
- [ ] **Your last 3 salary slips, or your Form 16 / ITR**
  So we ask for exactly what your salary supports — asking for too much is a common reason files get rejected.
- [ ] **A line about the transfers to trading apps, if you want to share it**
  A lender will ask. If we know your answer we can put it in context; if you would rather not say, we will work around it.

Send them to your advisor on WhatsApp whenever it suits you. If you would rather talk it through before sharing anything, just say so — that is completely fine, and we will still tell you honestly where you stand.

LP

Your LoanPaar advisor

support@loanpaar.in · a named advisor is assigned when you join, and guides every step — including when to hold off

Talk to a LoanPaar advisor

This is a sample report — yours is built from your own documents

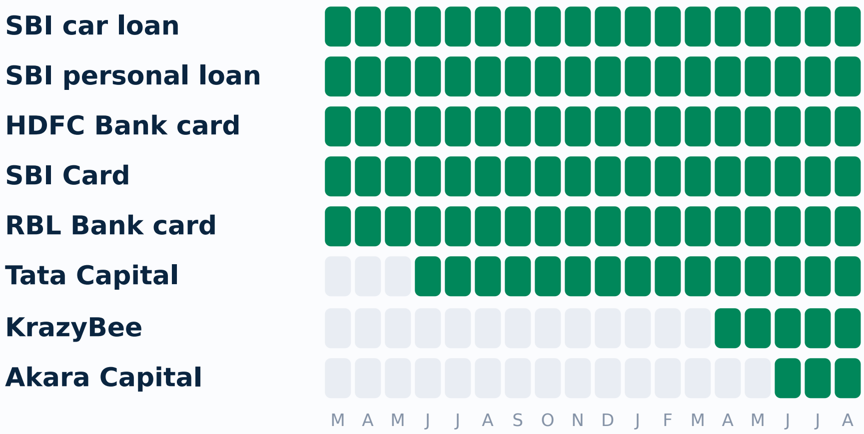
THE DETAIL

The proof behind page one

Everything above is what to do. Everything below is where those numbers came from — straight from your credit report and your bank statement. You do not need to read it to start.

A Your payment record

One square for each month, one row for each of your main accounts. This is the first thing a lender looks at — before your score, before your salary.



Paid on time · Paid late · Missed badly · Account not open yet

Eighteen months, not one late payment on any account. Whatever else this report says, hold on to this — it is the strongest thing on your file, and it is the reason your situation is fixable rather than finished.

B Your recent loan applications

Every time you apply for a loan or a card, it is recorded on your credit report and every other lender can see it. Here is what yours shows.

0	7	20	32
LAST 7 DAYS	LAST 30 DAYS	LAST 90 DAYS	LAST 6 MONTHS

C Write-offs, defaults and settlements

These are the marks that stop an application before anyone reads your salary. Here is where you stand.

✓ **Nothing written off. Nothing settled. Nothing in default.**

Across all 18 of your accounts, no lender has ever written off what you owe, and you have never settled a loan for less than the full amount. A great many people carrying the debt you carry cannot say this. It is worth protecting — one missed payment is how it starts.

A write-off means a lender gave up on collecting. A settlement means they accepted less than you owed. Both stay on your credit report for years and both are read as a far worse signal than a low score.

E What your bank statement shows

A lender reads your bank statement as closely as your credit report. Here is what yours says.

SALARY CREDITED	PAYMENTS BOUNCED	BIGGEST FLAG
Rs 1,14,449	**1**	**Trading outflow**
Northwind · every month	over the statement period	what a lender notices first

Payments that bounced:

DATE	AMOUNT	WHAT BOUNCED
03 Jul 2026	**Rs 1,000 SIP + Rs 360 charge**	BSE Limited mutual-fund SIP (NACH mandate) — bounced on insufficient balance · account bank

The one to act on: over this period, roughly **Rs 13-16 lakh moved to trading apps** (Groww, Angel One), with your balance repeatedly near zero. Borrowing while money goes to trading is the single biggest reason lenders hesitate — pausing it, and showing a clean statement, is what unlocks everything in your plan.

G Your loans — and which you can close yourself

Every account from your credit report, smallest balance first, in three groups. **Close** = pay it off and shut it. **Combine** = fold it into one loan. **Pay down** = bring the balance down. **Keep** = leave it alone.

You have 16 open today
13 personal / app loans + 3 credit cards

8 – 9
what lenders want to see

Four you can close yourself, today

These four are small enough to clear from your own pocket. Doing it takes you from 16 open accounts to 12 in one afternoon, and it is the fastest thing on this whole report. Ask each lender for a No-Objection Certificate after you pay.

1. UpMove — **Rs 6,000**
2. RingKissht — **Rs 6,404**
3. Whizdm — **Rs 19,500**
4. DMI Finance — **Rs 45,500**

4 accounts **Rs 77,404**

LENDER	YOU OWE	WHAT TO DO
PERSONAL & APP LOANS — NOT BACKED BY ANYTHING · 13		
UpMove	**Rs 6,000**	Close
RingKissht	**Rs 6,404**	Close
Whizdm	**Rs 19,500**	Close
DMI Finance	**Rs 45,500**	Close
True Credits	**Rs 53,461**	Combine
PayU Finance	**Rs 54,000**	Combine
MAS Finance	**Rs 57,632**	Combine
VIVIFIN	**Rs 96,439**	Combine
Aditya Birla	**Rs 1,32,140**	Combine
Akara Capital	**Rs 2,13,111**	Combine
SBI personal loan	**Rs 2,69,548**	Combine
KrazyBee	**Rs 2,78,538**	Combine
Tata Capital	**Rs 3,12,094**	Combine
Subtotal	**Rs 15,44,367**	
CREDIT CARDS · 3		

LENDER	YOU OWE	WHAT TO DO
RBL Bank card	**Rs 33,187**	Pay down
SBI Card	**Rs 38,821**	Pay down
HDFC Bank card	**Rs 76,655**	Pay down
Subtotal	**Rs 1,48,663**	
BACKED BY SOMETHING YOU OWN — CAR, HOUSE, GOLD · 2		
DSP · Loan against shares	**Rs 22,100**	Keep
SBI · Car loan	**Rs 11,52,435**	Keep
Subtotal	**Rs 11,74,535**	
Everything you owe	**Rs 28,67,565**	

H Which lenders best fit you

Lenders quietly rate employers, and it changes who says yes. Yours is well rated by several — a real advantage once your file is cleaned up. When the time is right, we go to these first.

YOUR EMPLOYER ON FILE

Northwind Pharma India Pvt Ltd

Rated well by ICICI and Axis, and acceptably by HDFC, Yes Bank and Chola. That is five doors your employer alone opens for you.

LENDER	FIT FOR YOU
ICICI PL	Best fit
Axis PL	Best fit
HDFC Bank	Good fit
Yes Bank	Good fit
Chola PL	Good fit

This is how these lenders rate your employer — not a decision on your application.

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