

CAM Summary

App ID	7236	Borrower Name	credit test qa	Co-Borrower Name	
Indicative EMI	INR 6368	Term (months)	8	Loan Purpose	Education
FOIR (%)		Mortatorium, if any		Loan Amount	INR 50000
Subvention	2950	Net Disbursal	INR 47050	IRR	18.98%
ROI	5%				

Tentative Disbursement Schedule

Disb No.	Disb Month	Disb Amount
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EMI Schedule

Sr. No	Amount	Date
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Course Fee	Discount	Down Payment	Loan Amount	Subvention	Processing Fees Charged (including GST)	Liability	FLDG	Net Disbursement Amount
INR 60000			INR 50000	2950		%	No	INR 47050

Institute Details

Institute Name	Tejas tech
Course Mode	
Course Name	ISTQB
Course Duration (Months)	

Borrower/Co-borrower Details

	Borrower/Student	Co-borrower
Name	credit test qa	
Address	testtesttest	
City	mumbai	
State	Maharashtra 400012	
Country	testtesttest	
Relation with Borrower		
Gender	MALE	
DOB	15 Dec 1995	
PAN No	FJTPS1040B	
Profession	SALARIED	
Empl. / Comp.	creditfair	
Total Work Experience	51	
Assessed Monthly Income	INR 50000	INR

Banking Details

	Borrower	Co-borrower
Bank Name	ICICI Bank	
EOD balance on 1st day		
EOD balance on 5th day		
EOD balance on 15th day		
EOD balance on 25th day		
Average Monthly Balance		
Cheque bounces, if any		

Banking Remarks		
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Bureau Score

	Borrower/Student	Co-borrower
Equifax Score		
CIBIL Score		
No of Accounts		
Overdue, if any		
Delays, if any		
Total Sanctioned Amount		
Current Balance Amount		
Overdue Balance Amount		

Our Eligibility Calculations

Credit Policy Parameters	Salaried		Self Employed		NTC	
	Policy	Actual	Policy	Actual	Policy	Actual
Age	>=21 Years	28	>=21 Years		>=21 Years	
Minimum Work Experience	>=6 Months	51	>=6 Months		>=6 Months	
Monthly Income	>=15,000	INR 50000	>=15,000		>=15,000	
Self Declared Income		INR 50000				
Salary From Bank		INR 50000		INR 50000		INR 50000
ABB			ABB >= 1 X EMI (Loan <= 2L) ABB >= 2 X EMI (Loan > 2L)		ABB >= 1 X EMI	
Net Monthly Obligation						
CIBIL						
Bank Statement Self-Declared						
CIBIL Score	>=650 (Loan <= 2L) >= 675 (Loan > 2L)		>=650 as per V2		NA	
FOIR	As per income		As per income		As per income	

Recommendations/Sanction Details

Designation	Name	Remarks, If any
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