

Tips to boost your CIBIL score



Pay EMIs on time

Even a single missed payment negatively impacts your score. Set up automatic transfer to ensure timely payments.



Limit credit utilization

Credit utilization has a significant impact on your score as it showcases your dependency on credit money. Ensure that you keep your credit utilization below 30%.



Avoid applying for new loans

Each time you submit a credit application your score will take a hit. Unless you absolutely need a loan or credit card, don't shop around for it.



Pay off bad debts

Delinquent accounts and settlements usually reflect in your credit report. Check if there's an option to pay in full and close the account to get a moderate score boost.



Maintain a healthy mix of credit

Increase your score by maintaining a diverse credit portfolio that includes secured and unsecured loans to showcase your ability to manage debt products.



Make full payments

Clear the entire bill amount and not just the minimum amount due on your credit card bills. Carrying forward your dues will reflect badly on your CIBIL.

Pay Now!



Avoid cash advances

A loan on your credit card negatively impacts your score. Unless it's necessary don't take cash advances.



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