LOAN & CREDIT AWARENESS

Handbook

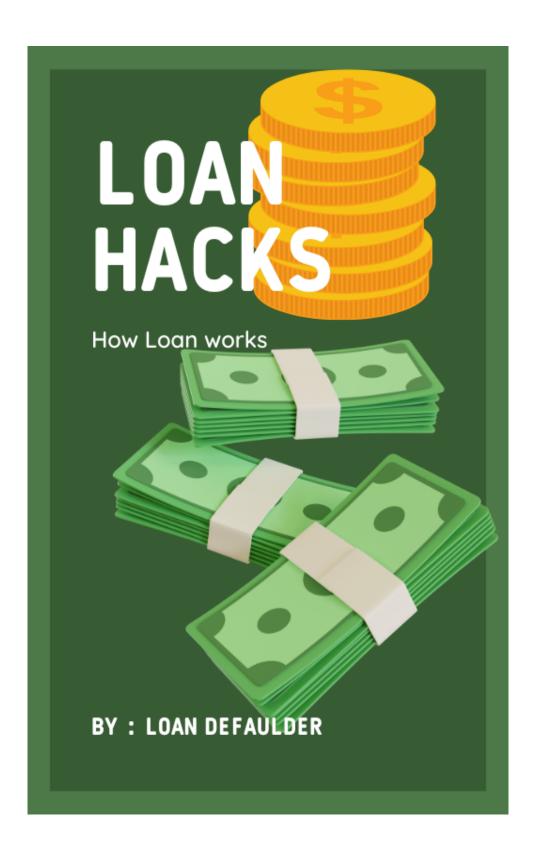
India 2025 Edition



Empower yourself.
Understand. Protect.

Loan & Credit Awareness

Handbook



■ Loan Guide India 2025 - Index

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- 2. Types of Loans and Tricks to Get Them
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Loan Guide India 2025 - Cleaned Version

■Emergency Contacts

RBI Ombudsman: https://cms.rbi.org.in Cyber Crime Portal: https://cybercrime.gov.in

CIBIL Disputes: https://www.cibil.com

WhatsApp Helpline: 14440

Free Legal Aid (NALSA): https://nalsa.gov.in

■Legal Complaint Templates

1. FIR for Harassment

- 2. RBI Ombudsman Complaint
- 3. Loan Restructure Request

■Types of Loans in India

Secured: Home, Vehicle, Gold, LAP Unsecured: Personal, Credit Card

Other: Education, Business, Consumer Durable, Agriculture

■Detailed Loan Info

Home Loan: 7-9%, 10-30 yrs, PMAY benefits Personal Loan: 10-24%, 1-5 yrs, quick disbursal Credit Card Loan: 24-40%, short term, risky

Vehicle Loan: 7.5-12%, 3-7 yrs, collateral = vehicle

■Loan Lifecycle & Default Stages

Stages: Application -> Sanction -> Disbursement -> Repayment -> Closure/Default

Defaults: Grace (1-30d), SMA-1 (31-60d), SMA-2 (61-90d), NPA (90+d)

■Consequences of Default

Credit score drop (100-200 pts), legal action, asset seizure, blacklisting

■CIBIL Score Guide

Ranges: 750-900 (Excellent), <600 (Poor) Default events reduce score by 30-200 pts

■Credit Card Guide

Types: Rewards, Cashback, Travel, Fuel, Business, Student, Secured, Co-branded Delayed payment -> fees, CIBIL drop, legal action

■Loan Type vs. Default Impact

Personal Loan -> Legal notice Home Loan -> SARFAESI Vehicle Loan -> Repossession

■Real-Life Scenarios & Case Studies

Amit (Job loss), Ritika (CC default), Suresh (agent abuse) 15 high-profile defaulters incl. Mallya, Nirav Modi

■Top 20 FAQs

Includes: legal rights, SARFAESI, hard inquiries, settlement, score rebuild