

LOAN & CREDIT AWARENESS

Handbook

India 2025 Edition



Empower yourself.
Understand. Protect.

Loan & Credit Awareness
Handbook

LOAN HACKS



How Loan works



BY : LOAN DEFAULTER

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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