

# CREDIT BUILDER TOOLKIT

Rebuild your credit score with these tools.



## SECURED CREDIT CARD

Credit card backed by a fixed deposit

**NEXT ACTION:** Apply via branch or online



## SMALL PERSONAL LOAN

Short-term loan (₹5000-₹50000)

**NEXT ACTION:** Download app, apply ₹10K



## BUY NOW, PAY LATER (BNPL)

Zero-cost EMI services

**NEXT ACTION:** Activate with ₹5k limit



## CONSUMER DURABLE EMI

Buy electronics, appliances on EMI

**NEXT ACTION:** Buy Item on 3-6 mo. EMI



## CREDIT MONITORING

Check your score and updates monthly

**NEXT ACTION:** Install app, monitor monthly

# CREDIT BUILDER TOOLKIT

Use these tools to rebuild your credit score and improve your financial health.

TOOL TYPE	SUGGESTED OPTION	NEXT ACTION
Secured Card	SBI / ICICI / Axis	Apply via branch / online
Short Loan	KreditBee / CASHe	Download app, apply ₹10K
BNPL	Amazon / LazyPay	Activate with ₹5K limit
EMI Product Buy	Bajaj Finserv	Buy item on 3–6 mo. EMI
Credit Monitor	CRED / OneScore	Install app, monitor monthly