FINANCE · INDIA AGES 15–18

Credit Scores in India

What goes into your score, how much each habit matters, and the rights RBI gives you over your credit report.

300–900

Experian India's score range

Higher is better. Each bureau uses its own model.

High

Payment history

Paying EMIs and card bills on time. Rated high impact by Experian India.

High

Credit utilisation

Share of your credit limit in use. Experian suggests using up to 40%.

Medium

Age of credit

A longer record of handling credit well. Medium impact (Experian).

Low

Mix of accounts

Secured loans and unsecured credit such as cards. Low impact (Experian).

Free

One full credit report a year

RBI requires each credit bureau to give you one free full report, with score, every calendar year.

Checking your own score is safe

Looking up your own score is a soft enquiry and does not lower it. When a lender checks your report because you applied for credit, it is a hard enquiry and may lower it for a while.

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