

ROYAL HARBINGER

Reporting Fact of the Matter

Weekly

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The Best Ways to Check Your Credit Score Online At No Cost

New Delhi: Nowadays, people need access to different types of loans for various requirements. Having at least a couple of credit cards is also considered a standard norm to facilitate shopping and the purchase of goods that would otherwise be deferred.

In such a scenario, it is important to ensure you have a good credit score since the easy availability of personal, consumer and other loans as well as access to credit cards is contingent on this. Today, credit scores can be checked for free online. Therefore, checking your credit score regularly may be necessary to ensure it always remains within healthy levels that allow you access to loans and cards.

Understanding the Credit Score Concept

You may have already received numerous emails and

messages prompting you to check your credit score free online. While some readers could be aware of what credit scores are all about, a few may not understand the concept properly. It's essential to be aware of your credit score because the terms and conditions of the loans you avail of will depend on this.

A healthy credit score ensures loans are available at more benign terms with lower interest rates, which will help save some of your money. An unhealthy score would mean your loan or credit card application is rejected or approved on not-so-favourable terms.

Before knowing how to check your credit score online, let's understand the concept first. The credit score of borrowers ranges between 300 and 900. In India, there are four credit information companies

How to Check Your Credit



or credit bureaus, TransUnion CIBIL, Experian, Equifax and CRIF High Mark, whose credit scores are popular with both borrowers and lenders. Furthermore, fintech credit providers like Clix Capital also provide individuals with their free credit scores. The credit score tells banks or lenders about your creditworthiness as a borrower. Credits scores that are at least 750 or above are deemed to be good. This

score is based on your credit history, which is contingent on making timely repayments, the amount and number of times you have borrowed, the type of loans you have availed to date and other relevant factors. Timely repayments concern EMIs on loans as well as credit card bills, among others.

The specific score is assigned to people based on their data mentioned in a Credit Information Report (CIR). For

instance, Experian's CIR has detailed information of consumers' credit/loan history, including identity information, loans, credit cards, credit accounts, payments and recent enquiries.

Experian updates its CIR every month, based on the consumer credit information it receives from its member banks and other institutions once a month. This data also considers the number of requests you have made for different loans or applied for credit cards. Lenders may seek such information, including your credit score, before approving any loan or card.

Such requests from lenders are termed "hard inquiries". A higher number of hard inquiries can lower your credit score and the chances of your loan or card application being approved since you will be seen as a

"credit-hungry" borrower with a greater risk of default.

Additionally, the percentage of credit limit utilised on the credit card affects your credit score. Clix advises its customers to only utilise around 30% to 40% of their credit card spending limit each month to keep the credit score high. Clix customers are also cautioned against having multiple credit cards or outstanding unsecured loans as these can impact their credit score.

Modalities to Check Credit Scores Free

Finally, we come to the question of how to check your credit score online, free. One of the popular ways is to visit the Experian website or that of another credit bureau and check your free credit report. You will need to enter the necessary details, such as your full name, email address and

mobile number. Once this is done, you will receive an OTP on your mobile to verify your number. Thereafter, you can access your free Experian credit score and credit report.

Typically, more than 80% of all new loans will be offered to customers with a credit score above 750. Considering the importance of an individual's credit report in availing financial products, the RBI has mandated that India's four major credit information bureaus provide individuals with one free credit report once a year, on request.

For this, after visiting the specific credit bureau website, individuals may need to provide their date of birth, address, PAN or Aadhaar number and other identity proof. After this, you may either be able to download your credit report instantly or the report

will be mailed to you within 24 hours. After you receive your credit report, check it carefully to ascertain all details are correct. This is necessary to safeguard against any fraud or identity theft. Moreover, in case there are errors, you can rectify them by informing your bank or the credit agency.

It is possible that after receiving the annual free credit report, you may need to check your credit score once again later in the same year. If so, you can then subscribe to a paid access plan from any of these credit bureaus. Or you could visit the Clix Capital website for your free credit score.

Remember, regularly monitoring your credit score will help you take corrective steps in case of any issue. Obtaining a loan on favourable terms will then make your life much easier in the years ahead.

Parikshit Balochi:

Now UAE's Funniest Breakfast Show Host

New Delhi: From facing the world's largest chocolate fountain, enjoying a bird's eye view of one of the world's bluest lakes, Blausee in Switzerland, and standing in the middle of several kilometres of salt flats in Bolivia to revelling in the awesomeness of China's rural dwellers, when Parikshit Balochi is not thrilling hundreds of thousands of listeners on regular mornings in the United Arab Emirates, you'll find him wanderinglust somewhere in Europe, the Americas, the Caribbean or even Asia..

But it didn't always begin this way for Parikshit. In fact, just over a decade ago, this now renowned radio presenter and travel blogger didn't even own a passport. Today, he's an established travel blogger with footprints in at least 80 countries around the world. And if you ever find yourself in the UAE or connect with his show online, you'll hear his voice reverberating on City 101.6's Breakfast Show between 6 am to 10 am. Who better to host and present the breakfast show on Bollywood's Music Station if not the charismatic, lively, and knowledgeable Parikshit?

Born in the small town of Jodhpur, India, where he had his elementary education until XIth standard, Parikshit's first attempt at radio was more or less accidental. He had only accompanied his friends to audition for Jodhpur's first private radio station and ended up being the only selected male out of about 8,000 people. All he ever knew before then was working with his hands to put food on the table. At the tender age of 13, and like most other small town Indian boys, he already knew what it meant to carry an entire family on his shoulders.

Parikshit has an air of excitement around him; the type that gets you pumped up for the rest of the day. His voice and strong positive energy comes across as inspiring, motivating and energising, the kind anyone wants to listen to first thing in the morning. But beside this fun and exciting part that loves to thrill with games and music lies a serious journalistic side to him. He still remembers his live broadcast from the 26/11 attacks where he was on air giving live and important updates during a trying period. Parikshit was also on ground doing a live coverage during the Navratri stampede; still regarded as one of Jodhpur's biggest tragedy.

After doing radio in India for half a decade, he moved to Dubai in 2010 where he now hosts a popular breakfast show on UAE's No.1 Bollywood Music Station. He's a complete Indian abroad - on and off air - exploring as many places and people as he possibly can. His show is one of the most popular in Dubai and even beyond, not just among the Indian community, but also among non-Indians. No wonder he's been widely recognised by reputable organisations over the years. One noteworthy achievement was getting on the Limca Book of World Records for hosting the longest live radio ever - a whopping 195 hours. Riding on his successes as a radio jockey and celebrity host, Parikshit has had the opportunity to travel to several destinations, including the Maldives, Switzerland, the Chinese hinterlands, South America, and others. With this, he has documented his many thrilling encounters with mind-blowing sights, places, people, and foods, culminating in an Instagram travel blog that has garnered hundreds of thousands of following, millions of engagements and reputable recognition. So Hola at him on Instagram - @parikshitbalochi

Awarded as the Middle East's travel blogger of the year in 2019 and Filmfare Middle East's Travel blogger of the year in 2020, it seems there's no stopping him now. Firing on with vigour and focus, Parikshit is building a remarkable profile and expanding his brand for even more outstanding exploits.

ASCI-FUTUREBRANDS UNVEIL THE GENDER NEXT REPORT ON DEPICTION OF WOMEN IN ADVERTISING

Udaipur: To help brands and advertising agencies shape gender narratives in a positive way, The Advertising Standards Council of India (ASCI) and Futurebrands, have unveiled the GenderNext study - a comprehensive actionable insight study on

the representation of women in advertising. GenderNext covers patterns of portrayals across multiple categories, such as personal care, fashion, beauty, home and health, gadgets and wheels, money and education. The study also touches upon how advertising

portrays women versus how they see themselves and want to be seen.

According to Lipika Kumaran, the lead author of GenderNext, the study reveals that while there are some positive moves, mainstream advertising still heavily borrows

from an inventory of overused, and sometimes harmful stereotypical tropes. A detailed study of over six hundred advertisements revealed several problematic tropes - such as sensualising the act of eating by women, showing women as spenders in financial adver-

tising, women running around the house while others lounge around, male gaze acceptance in beauty ads, showing women as lower down in tech-hierarchy in gadget ads, male celebrities challenging and instructing women among many others. Women inter-

viewed across different life stages and town classes pointed out that it is not them but others in their sphere who lag behind them, and they are the ones in need of empowerment. They feel that advertising can be their ally in this journey

Bharti Foundation among Top 10 India's Best NGOs to work for 2021

Udaipur: Bharti Foundation, the philanthropic arm of Bharti Enterprises, has been awarded for the fourth time India's Best NGOs to work for 2021 by Great Place to Work®. The certification has recognised Bharti Foundation on five dimensions of High-Trust, High-Performance Culture - Credibility, Respect, Fairness, Pride and Camaraderie. This year, 38 non-governmental organisations (NGOs) applied for the study. All organisations were assessed using two lenses as part of this evaluation process. The first lens measured the quality of employee experience through the globally validated survey instrument known as Trust Index

UltraTech and PRES-PL sign

Udaipur: UltraTech Cement, the largest manufacturer of grey cement, white cement and ready-mix concrete in India, has announced signing an on-binding memorandum of understanding (MoU) with Punjab Renewable Energy Systems Pvt. Ltd (PRESPL), India's largest biomass aggregation and densification company with forward integrated value chain. The MoU is part of UltraTech's endeavor to decarbonize its operations and aims to significantly scale-up the use of biomass in place of fossil fuel like coal in UltraTech's manufacturing operations. Under the agreement, PRESPL will leverage its technological expertise to replace coal-based systems with biomass-based processes. PRESPL will execute the biomass-based projects at three of UltraTech's units. Cumulatively, implementation of these three projects is estimated to generate annual carbon savings of over 150 thousand tonnes of CO2. As part of this agreement, PRESPL will also build a sustainable supply chain of agricultural waste to be utilized as biomass energy in the kilns of UltraTech's integrated units. This biomass-based fuel model helps to safely dispose agri-residue, which is currently burnt in open fields, thus helping reduce Scope 1 and Scope 2 emissions. Higher usage of agri-residue in cement kilns,

HDFC Bank net profit up 17.6 percent

Udaipur: The Board of Directors of HDFC Bank Limited approved the Bank's (Indian GAAP) results for the quarter and half year ended September 30, 2021, at its meeting held in Mumbai on Saturday, October 16, 2021. The accounts have been subjected to an audit by the statutory auditors of the Bank.

The Bank's net revenues (net interest income plus other income) increased by 14.7%

to Rs. 25,085.2 crore for the quarter ended September 30, 2021 from Rs. 21,868.8 crore for the quarter ended September 30, 2020.

Net interest income (interest earned less interest expended) for the quarter ended September 30, 2021 grew by 12.1% to Rs. 17,684.4 crore from Rs. 15,776.4 crore for the quarter ended September 30, 2020. Advances grew at 15.5% reaching new heights driven through relationship management, digital offering and breadth of products. Core net interest margin was at 4.1%.

Balance Sheet: As of September 30, 2021 Total balance sheet size as of September 30, 2021 was Rs. 1,844,845 crore as against Rs. 1,609,428 crore as of September 30, 2020, a growth of 14.6%.

Total deposits as of September 30, 2021 were Rs. 1,406,343 crore, an increase of 14.4% over September 30, 2020. CASA deposits grew by 28.7% with savings account deposits at Rs. 452,381 crore and current account deposits at Rs. 205,851 crore. Time deposits were at Rs. 748,111 crore, an increase of 4.2% over the corresponding quarter of the previous year, resulting in CASA deposits comprising 46.8% of total deposits as of September 30, 2021.

Total advances as of September 30, 2021 were Rs. 1,198,837 crore, an increase of 15.5% over September 30, 2020. Retail loans grew by 12.9%, commercial and rural banking loans grew by 27.6% and other wholesale loans grew by 6.0%. Overseas advances constituted 3.5% of total advances.

Asian Paints introduces Taana Baana Wall Textures by Royale Play

Udaipur: Heralding the festive season this year is a unique collection of exquisite wall textures - Taana Baana by Asian Paints Royale Play. Inspired by the heritage of Indian crafts and weaves, Taana Baana is a work of art that will invoke a myriad of emotions and memories. From the charpais at our ancestral home to the ubiquitous wicker baskets we keep our fruits and flowers in, from grandma's priceless ikkat saree to the bandhej dupatta in a bride's trousseau, Taana Baana has recreated precious crafts to adorn our walls, and lives.

Speaking about the one-of-its-kind collection, Amit Syngle, MD and CEO, Asian Paints Limited said, "We at Asian Paints are pleased to share 'Royale Play Taana Baana', a truly special collection of wall textures inspired by the heart and soul of India - the artisans and their handicraft. The seamless transition of these crafts to our walls will not only create a strong sense of belonging, but also a unique décor theme - something that is indigenous and contemporary. The collection will fit into Indian homes with ease and will evoke fond memories."

Taana Baana literally means warp and weft, which refers to the orientation of any woven fabric. They are the basic components of weaving, which turn thread to yarn, yarn to fabric, and fabric to lifestyles.

Shakti Pumps Net Profit raises 36% in September quarter - 2021 on YoY basis

Udaipur: Shakti Pumps (India) Ltd., backed by steady growth in sales has registered an impressive second quarter ended September 2021. The Company registered consolidated revenue for the quarter ended September 30, 2021 (July to September 2021) at Rs. 369.77 crore, as compared to Rs. 157.56 crore in Q1FY21. That is a whopping increase of 135%. Net profit too registered smart gains in this quarter Shakti Pumps India Ltd Q2FY22 consolidated PAT at Rs. 20.78 crore for the period ended September 30, 2021 as against net profit of Rs. 7.29 crore for the period ended June 30, 2021, registered a growth of 1.85 times. Commenting on the results, Mr. Dinesh Patidar, Chairman and Managing Director, said, "We are glad that we have been able to continue with our targeted growth outlined for the current financial year 2021-22 as several business parameters have become favourable. This performance continued into the second quarter this financial year is certainly encouraging, as the demand for this sector has recently emerged from testing times for past few quarters across the country. "There has been a growing momentum for the agriculture sector to shift to Solar power. Several state governments and the ongoing central government scheme (KUSUM Yojana) have primarily focussed on increased awareness and nudge in favour of solar pumps. This increased awareness coupled with ease of procurement incentives have started to create a boost to our domestic solar pump market and continue the demand for pumps for several quarters.

Niti Ayog Deputy Chairman Rajiv Kumar visits Jaipur Foot

Jaipur: The Deputy Chairman of the Niti Ayog, Rajiv Kumar on Saturday visited the Jaipur Foot centre of the Bhagwan Mahaveer Viklang Sahayata Samiti. (BMVSS) Rajiv Kumar inspected the manufacturing process of the Jaipur Foot and also met the beneficiaries drawn from different parts of the country. Niti Ayog is a public policy think tank of the Union government headed by the Prime Minister, Narendra Modi with Rajiv Kumar as the deputy chairman. Niti Ayog has been set up in place of Planning Commission.



Rajiv Kumar and his wife Vinita Narayan were received by D R Mehta, the founder and Chief patron of the Bhagwan Mahaveer Viklang Sahayata Samiti, the parent body of the Jaipur Foot along with the Executive President S S Bhandari, honorary secretary, Dr Deependra Mehta, Chief Executive Officer, R K Agarwal, Chief Technical Director, Dr M K Mathur, technical Consultant Dr Pooja Mukul, Dr P K Jain and others.

D R Mehta gave a presentation on the working of the Jaipur Foot organisation and informed the deputy Chairman of the Niti Ayog that about 20 lakh persons have been so far rehabilitated by providing artificial limbs, callipers, and other aids and appliances in India and abroad. He said the Jaipur Foot because of its high technical excellence and low cost has proved to be a boon for the disabled as it is multi-functional and the disabled could walk, run and do all job and even ride a bicycle.

D R Mehta informed the deputy chairman that for the last about 10 days, BMVSS in collaboration with the Indian army has held six on-the-spot limb fitment camps at places like Kupwara, Uri, Badgam in Kashmir valley, all known for the high security risk. In these camps about a thousand Kashmiri disabled have been rehabilitated. He also told him that the BMVSS would hold similar camps in Sukhma and other dangerous Naxal area of Chhatisgarh. During an informal interaction with the members of the executive committee and others Rajiv Kumar evinced keen interest in the prosthetic which has earned enormous goodwill among the disabled of both India abroad. Satish Mehta, Indian's former ambassador, the honorary international affairs Director of the BMVSS, said the Jaipur foot has rehabilitated over 35,000 disabled of 35 countries by holding special camps such as Afghanistan, Pakistan, Syria, Iraq, Vietnam, Myanmar, Egypt etc. This figure includes 7000 disabled rehabilitated under the Ministry of External Affairs (MEA), India, under its "India For Humanity" Programme. This programme was launched by the ministry of external affairs to commemorate the 150th birth anniversary of Mahatma Gandhi and is still continued as a goodwill gesture to benefit the disabled of the poor nations. Rajiv Kumar and his wife Vinita Shankar, who met the beneficiaries drawn from various countries and inquired as to how the artificial limb has changed their lives. He lauded the role played by the Jaipur Foot which has emerged as the world's largest organisation for the rehabilitation of the disabled that has so far rehabilitated about 20 lakh disabled in India.