

Paisabazaar's Free Credit Score Programme Touches 60 Million Consumers in its Mission to Build a Credit-Fit India

Category: Business

written by International Khabar | July 31, 2026

Paisabazaar's free credit score initiative reaches 60 MILLION CONSUMERS

Helping consumers across India understand, monitor and improve their credit health

- Free & Instant Credit Score
- Available in Multiple Regional Languages
- Personalised Credit Health Report & Insights
- Scores from All 4 Credit Bureaus
- AI-led Video Credit Report
- Credit Improvement Services

Paisabazaar, India's leading marketplace for financial products, today announced that over 60 million consumers have now checked their free credit score on its platform. Reaching consumers across 850+ cities and towns, the milestone reflects Paisabazaar's decade-long commitment to improving credit awareness, expanding access to credit, and helping millions

become credit fit.



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Since launching its free credit score platform in 2017, Paisabazaar has focused on making credit information simple, accessible and actionable for every Indian. Consumers on the Paisabazaar platform can instantly access their credit scores from **all four credit bureaus**, free of cost, in multiple Indian languages, making it one of the country's most comprehensive credit awareness platforms.

Over the last decade, Paisabazaar has consistently invested in

technology, consumer education and brand initiatives to deepen credit awareness across India. The platform has played a pivotal role in taking credit awareness beyond metropolitan India, helping consumers across smaller cities, towns and underserved segments understand, monitor and improve their credit health.

Santosh Agarwal, CEO, Paisabazaar, said, *"Crossing 60 million consumers marks an important milestone in our mission to build a more credit-aware and credit-fit India. Going forward, our focus is on helping every consumer navigate their credit journey with confidence—whether it's building a credit history, improving credit health, or accessing the right financial products. We will continue to leverage technology and data-driven insights to make credit more transparent, inclusive and empowering for millions of Indians."*

The Paisabazaar platform, over the years, has evolved beyond providing free credit scores. Consumers on the platform receive personalised insights through the Credit Health Report, which highlights the factors impacting their credit profile and recommends actionable steps to improve it. For consumers with damaged credit aiming to rebuild their credit history, Paisabazaar offers a comprehensive Credit Improvement Program, including AI-led insights, expert guidance and personalized advice.

Credit Progression is another key aspect of Paisabazaar's commitment to expanding access to credit, helping consumers build healthier credit profiles. This includes large yet credit-starved segments like new-to-credit consumers, who are offered builder products such as secured credit cards, helping them build strong credit profiles over time and access formal credit.

Credit healthy consumers, on the other hand, benefit from

personalised and pre-approved offers from lenders, supported by Paisabazaar's proprietary Chance of Approval model, which helps them identify and apply for offers with certainty.

Paisabazaar continues to enhance the platform with technology-led innovations and data-driven insights, making credit management more intuitive and accessible. As India's digital credit ecosystem matures, the company remains focused on empowering consumers across every stage of their credit journey—from first-time borrowers building their credit history to experienced borrowers seeking the best credit opportunities—while advancing its larger mission of building a more financially aware and credit-fit India.

About Paisabazaar

Paisabazaar, a part of PB Fintech (listed since 2021), is India's leading marketplace for financial products and a free credit score platform. Over the last 12+ years, Paisabazaar has earned the trust and goodwill of over 58 million consumers from 850 cities and towns across India. Paisabazaar has built wide and deep partnerships across the ecosystem, to offer a broad range of financial products, ranging from loans and cards to investments and savings along with bill payments and mobile recharge. The platform also enables consumers to check their free credit score from all 4 CICs (Credit Bureaus) in India. Paisabazaar is an ISO (27001:2013) and PCI DSS certified organisation, with industry-best controls, to safeguard the best interest of consumers.

