



30-Day CIBIL Score Improvement Checklist

A Practical Guide to Improving Your Credit Score in India

Week 1: Assessment and Documentation

Days 1-3: Credit Information Gathering

- ☐ Download CIBIL report from official website
- ☐ Get additional reports:
 - Experian India
 - Equifax India
 - CRIF High Mark
- ☐ Record current CIBIL score
- ☐ Create a loan inventory listing all active loans
- ☐ List all credit cards with limits and balances

Days 4-7: Error Resolution

- ☐ Check personal information accuracy
- ☐ Document any errors found in credit reports
- ☐ Prepare and submit dispute letters for errors

Week 2: Financial Organization

Days 8-10: Payment Structure Setup

- ☐ Create EMI calendar with all due dates
- ☐ Set up auto-pay through net banking
- ☐ Enable SMS alerts for all cards
- ☐ Link PAN with all accounts

Days 11-14: Credit Utilization Management

- ☐ Calculate current utilization for each card
- ☐ List high-interest cards for priority payment
- ☐ Apply for credit limit increase if eligible

- ☐ Review and optimize credit mix

Week 3: Active Improvement

Days 15-21: Implementation

- ☐ Clear all minimum dues
- ☐ Extra payment on high-interest debt
- ☐ Clear utility bills
- ☐ Setup recurring deposits for EMIs
- ☐ Track all expenses

Week 4: Strategy and Follow-up

Days 22-26: Credit Health Building

- ☐ Review all automated payments
- ☐ Check dispute resolution status
- ☐ Setup SIP for monthly savings
- ☐ Set emergency fund target

Days 27-30: Planning & Monitoring Setup

- ☐ Document credit score improvements
- ☐ Create monthly budget
- ☐ Set calendar reminders for payments

Important Contact Information

- ☐ CIBIL: +91 - 22 - 6140 4300 ([Official Site](#))
- ☐ RBI Banking Ombudsman: 14448 ([Official Site](#))
- ☐ Note down your bank relationship manager contact
- ☐ Save all relevant credit card helpline numbers

Monthly Monitoring Checklist

- ☐ Check CIBIL score
- ☐ Review credit card statements
- ☐ Track credit utilization
- ☐ Monitor disputed items
- ☐ Update budget