



Is it possible to have a Credit Score of 850+?

In India, the credit score scale runs from 300 to 900 (CIBIL, Experian, Equifax, CRIF High Mark).

A score of 850+ is technically possible, but it's extremely rare.

1. Is 850+ achievable?

Yes, but it requires consistent, flawless credit behaviour over many years. Lenders already consider 750+ as excellent, so chasing 850+ is more about prestige than practical benefit.

2. What needs to be done to reach 850+?

- a) Perfect repayment history: Never miss or delay EMIs/credit card bills.
- b) Low credit utilisation: Keep usage below 20–30% of your limit.
- c) Long credit history: Maintain old accounts; don't close your oldest cards.
- d) Balanced credit mix: Use both secured (home/auto loans) and unsecured (credit cards/personal loans).
- e) Minimal inquiries: Avoid frequent loan/credit card applications.
- f) No defaults or settlements: Even one write-off can drag scores down for years.

3. How many people in India have 850+?

According to credit bureau data, less than 1% of borrowers achieve 850+.

Most "excellent" borrowers fall in the 800–840 range.

RBI's recent push for more frequent score updates (weekly refreshes) means scores fluctuate more, making it harder to stay at 850 consistently.

4. Perspective

Practical sweet spot: 750–800 is enough for the best loan approvals and interest rates. 850+ borrowers - Typically long-tenured professionals with decades of disciplined credit use, multiple loan types, and zero defaults.

850+ is possible but rare (<1% of borrowers). For most people, maintaining 750–800 is more than sufficient to unlock the best financial products.