

# Need Quick Loan Approvals Clean up Credit Reports With OneScore

Category: Business

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In today's fast-paced world, the need for quick financial solutions is not out of the ordinary. When consumers look to [instant loan apps](#) to secure funds for urgent needs, one crucial factor that often determines the speed and ease of approval is their credit scores.

A clean and accurate credit history signals responsible use of credit in the past and present, significantly increasing the chances of a swift approval. OneScore emerges as a valuable tool in this context, offering a user-friendly platform for consumers to monitor, understand, and ultimately clean up their credit reports – paving the way for faster access to needed funds.

## Why a Clean Credit Report Matters for Loan Approvals

One's credit report is a synopsis of past history and behaviour with credit. It includes data on all the borrower's past credit card and loan details. Thus, a clean report signifies timely repayment of loans and credit card bills as well as sufficient experience with managing debt. This leads to a high credit score of 730 and more.

With a high score, one is considered to be a worthy and reliable candidate for a new loan. This allows lenders to process loan applications quickly and offer better terms.

In contrast, a credit report with defaults, unpaid dues, missed EMIs, and a shorter history with credit signifies a lack of experience and responsibility. This leads to a lower

score and thus delays approval or leads to outright rejection of one's loan application.

## **OneScore's Role in Boosting Credit Health**

Building and managing a clean credit report can be a challenge. Users must monitor their credit accounts periodically and take proactive actions to improve their credit health with the right steps and actions. To begin with, OneScore allows users to download their credit reports from TransUnion CIBIL and Experian unlimited times.

With lifetime-free Experian and CIBIL score checks, users can stay informed about:

- Any fraudulent loan or credit card accounts in their name
- Any discrepancies related to personal/professional information mentioned in their credit reports
- Any incorrect information (such as a closed loan account showing as open)

If there are any such errors, users can raise a dispute on the OneScore App itself. This feature is the most useful when time is of the essence. For instance, if users notice any unauthorised loan account in their name, waiting can jeopardise their credit health further. One needs to report it to the credit bureau as soon as possible. With OneScore, this becomes easy, and they can report such errors in a few simple taps.

In addition, users can benefit from customised tips on how to increase their credit scores. For instance, if they are missing EMIs for their car loan, the app will ask them to set reminders so they can pay on time. If they are overutilising their credit card's limit, the app will ask them not to spend beyond a specific figure. Such insights can help them improve

their score.

Another outstanding feature of the OneScore App is the 'Score Planner'. Users can set a particular credit score goal with a timeframe in which to reach it. For example, say one wants to apply for a personal loan where the minimum eligibility criteria is 750 within 6 months. With the help of Score Planner, users can get actionable and personalised steps to build their credit score to 750 within this time and then apply confidently. This is helpful because it allows users to get quick approval as well as a good offer.

### **How to Get Quick Loan Approval with OneScore**

If one is looking for a personal loan with quick approval, then OneScore also offers such unsecured loans of up to ₹15 Lakhs. One can compare offers from reputed lenders such as South Indian Bank, Kisetsu Saison Finance India, and Federal Bank on this [instant loan app](#) and apply online in a jiffy.

To apply for this instant loan, users can start by running an Experian and CIBIL score check. If the score is over 730, they are eligible to proceed. After selecting their desired loan amount, providing their income details, and specifying their employment type, they will get their loan offers. Following a simple and 100% digital application process, users can enjoy swift approval.

Running Experian and [CIBIL score checks](#) before the loan application process ensures that users aren't applying blind. Instead, they are informed about their eligibility and can make smarter borrowing choices. Keeping users' credit scores at the centre of the process helps OneScore offer a secure and hassle-free borrowing experience to all. Download the app from the Play Store or App Store to make applying for a loan easier and faster.

