

CONSUMER CIR

CONSUMER: BAGTHARIYA JAYESH N
MEMBER ID:
MEMBER REFERENCE NUMBER:

DATE: 2026-07-02
TIME: 05:04 PM
CONTROL NUMBER: 11236868580

CONSUMER INFORMATION:

NAME: BAGTHARIYA JAYESH N
DATE OF BIRTH: 1977-12-25
GENDER: male

CIBIL TRANSUNION SCORE(S):

Table with 3 columns: SCORE NAME, SCORE, SCORING FACTORS. Row 1: CIBILTRANSUNIONSORE3, 759, 1. HIGH PROPORTION OF OUTSTANDING TRADES, 2. RECENT HIGH BALANCE BUILD ON BANKCARD TRADES

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months : 300 (high risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months :-1

* At least one tradeline with information updated in last 36 months is required.

IDENTIFICATION(S):

Table with 4 columns: IDENTIFICATION TYPE, IDENTIFICATION NUMBER, ISSUE DATE, EXPIRATION DATE. Rows include Income Tax ID Number (PAN), Universal ID Number (UID), SocialId, VoterId, DriversLicenseId, and KycId.

TELEPHONE(S):

Table with 3 columns: TELEPHONE TYPE, TELEPHONE NUMBER, TELEPHONE EXTENSION. Rows include Mobile Phone and Not Classified.

EMAIL CONTACT(S):

Table with 1 column: EMAIL ADDRESS. Rows include JAYESHBAGTHARIYA2512@GMAIL.COM.

ADDRESS(ES):

Table with 3 columns: ADDRESS, CATEGORY, DATE REPORTED. Rows include OPP DWARKADHISH HEIGHTS RAJKOT, OM TYUSHAN CLASS NEW GANESHANAGAR MAIN ROAD BAPAHITARAM CHOWK RAJKOT, PLOT NO 78 NEW GANESH NAGAR SOC, NR MAHE SH NIVAS, KOTHARIYA (PART), and KOTHARIYA RAJKOT.

EMPLOYMENT INFORMATION:

Table with 6 columns: ACCOUNT TYPE, EMPLOYER NAME, DATE REPORTED, OCCUPATION CODE, INCOME, NET / GROSS INCOME INDICATOR, MONTHLY / ANNUAL INCOME INDICATOR. Row: Housing Loan, Self Employed Professional.

SUMMARY:

Table with 5 columns: ACCOUNT(S), ACCOUNTS, ADVANCES, BALANCES, DATE OPENED. Row: All Accounts, TOTAL:10, HIGH CR/SANC. AMT:1785866, CURRENT:1471141, RECENT: 2023-07-30

ACCOUNT	DATES	AMOUNTS	STATUS															
MEMBER NAME:ICICI BANK	OPENED:2022-09-30	HIGH CREDIT AMOUNT:14384	CREDIT FACILITY STATUS:															
ACCOUNT NUMBER:LCFRAJ0006741963	REPORTED AND CERTIFIED:2024-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-04-06															
TYPE:Consumer Loan	PMT HIST START:2022-09-01	EMI:2499	WRITTEN-OFF AMOUNT(PRINCIPAL):															
OWNERSHIP:Individual	PMT HIST END:2024-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):															
Amount Overdue:-1	LAST PAYMENT:2023-04-03	REPAYMENT TENURE:6	SETTLEMENT AMOUNT: 0															
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -															
			CASH LIMIT:															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
000 11-24	000 10-24	000 09-24	000 08-24	000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	000 07-23	000 06-23	
000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 12-22	000 11-22	000 10-22	000 09-22										

ACCOUNT	DATES	AMOUNTS	STATUS															
MEMBER NAME:ICICI BANK	OPENED:2022-08-06	HIGH CREDIT AMOUNT:15454	CREDIT FACILITY STATUS:															
ACCOUNT NUMBER:LCFRAJ0006664331	REPORTED AND CERTIFIED:2024-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-02-07															
TYPE:Consumer Loan	PMT HIST START:2022-08-01	EMI:2665	WRITTEN-OFF AMOUNT(PRINCIPAL):															
OWNERSHIP:Individual	PMT HIST END:2024-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):															
Amount Overdue:-1	LAST PAYMENT:2023-02-03	REPAYMENT TENURE:6	SETTLEMENT AMOUNT: 0															
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -															
			CASH LIMIT:															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
000 11-24	000 10-24	000 09-24	000 08-24	000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	000 07-23	000 06-23	
000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 12-22	000 11-22	000 10-22	000 09-22	000 08-22									

ACCOUNT	DATES	AMOUNTS	STATUS															
MEMBER NAME:HOME CREDIT	OPENED:2019-08-15	HIGH CREDIT AMOUNT:12089	CREDIT FACILITY STATUS:															
ACCOUNT NUMBER:3906628396	REPORTED AND CERTIFIED:2020-02-29	CURRENT BALANCE:0	ACCOUNT CLOSED: 2020-02-16															
TYPE:Consumer Loan	PMT HIST START:2019-08-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):															
OWNERSHIP:Individual	PMT HIST END:2020-02-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):															
Amount Overdue:0	LAST PAYMENT:2020-02-12	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0															
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -															
			CASH LIMIT:															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
000 02-20	000 01-20	000 12-19	000 11-19	000 10-19	000 09-19	000 08-19												

ACCOUNT	DATES	AMOUNTS	STATUS															
MEMBER NAME:HDB	OPENED:2018-07-29	HIGH CREDIT AMOUNT:11840	CREDIT FACILITY STATUS:															
ACCOUNT NUMBER:4948024	REPORTED AND CERTIFIED:2019-02-28	CURRENT BALANCE:0	ACCOUNT CLOSED: 2019-02-13															
TYPE:Consumer Loan	PMT HIST START:2018-07-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):															
OWNERSHIP:Individual	PMT HIST END:2019-02-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):															
Amount Overdue:0	LAST PAYMENT:2019-02-05	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0															
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -															
			CASH LIMIT:															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
000 02-19	000 01-19	000 12-18	000 11-18	000 10-18	000 09-18	000 08-18	000 07-18											

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:IIFL	OPENED:2015-10-10	HIGH CREDIT AMOUNT:59851	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:GL5647314	REPORTED AND CERTIFIED:2016-02-29	CURRENT BALANCE:0	ACCOUNT CLOSED: 2016-02-12
TYPE:Gold Loan	PMT HIST START:2015-11-01	EMI:31	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2016-02-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:11	SETTLEMENT AMOUNT: 0
INTEREST RATE:2.00	COLLATERAL TYPE: Gold	COLLATERAL VALUE: 0	SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	XXX	000	000
02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:BAJAJ FIN LTD	OPENED:2006-12-19	HIGH CREDIT AMOUNT:35800	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:416082370	REPORTED AND CERTIFIED:2014-05-02	CURRENT BALANCE:0	ACCOUNT CLOSED: 2011-12-22
TYPE:Two wheeler Loan	PMT HIST START:2009-01-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2011-12-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2011-12-22	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	STD	STD	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	XXX
12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10	08-10	07-10	
STD	STD	XXX	STD	STD	STD	XXX	STD	018	STD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-10	05-10	04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
SBI CARD	2026-06-13	10	10000
VARTHANA	2024-12-23	08	100000
Home Credit	2024-09-17	05	25000
Home Credit	2024-01-31	05	25000
Home Credit	2023-08-11	05	9000
SBI	2023-07-18	02	1550000
SBI	2023-07-01	02	1550000

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