

CONSUMER CIR

CONSUMER:	SHINGALA NIRAJ JAYSUKHLAL	DATE:	2026-06-29
MEMBER ID:		TIME:	12:06 AM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	11215995350

CONSUMER INFORMATION:

NAME: SHINGALA NIRAJ JAYSUKHLAL
 DATE OF BIRTH: 1985-06-02 GENDER: male

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	785	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):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AZUPS2887E		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	337662895		
CkycId	10060657248817		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8140095999	
Office Phone	8140095999	
Not Classified	8140095999	
Mobile Phone	8140095499	

EMAIL CONTACT(S):

EMAIL ADDRESS
NIRAJSHINGALA303@GMAIL.COM
NIRAJ.SHINGALA303@GMAIL.COM
NIRAJSHINGALA303@GMAIL.COM
NIRAJSHINGALA7@GMAIL.COM

ADDRESS(ES):

ADDRESS : LOHANAPARA MAIN ROAD RAIYANAKA TOWER RAJKOT GUJARAT PIN 360001, ,24, 360001		
CATEGORY: NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED: 2024-02-29
ADDRESS : LABH EXOTICA B FL-201 2ND ARADHNA SOC N UPLETA, ,24, 360001		
CATEGORY: NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED: 2024-01-31
ADDRESS : LABH EXOTICA B FL 201 2ND ARADHNA SOC NR KETAN SCHO, ,24, 360001		
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2023-12-31
ADDRESS : B201,LABH EXOTICA, NEAR KETAN VIDHYALAY AIRPORT ROAD,SAKHIYA NAGAR2 RAJKOT RAJKOT, ,24, 360001		
CATEGORY: PERMANENT ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2023-12-31

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	EMPLOYER NAME	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
Business Loan - Unsecured		2026-06-15				

SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:18	HIGH CR/SANC. AMT:34204969	CURRENT:14971829	RECENT: 2023-09-28

OVERDUE:0
ZERO-BALANCE:14

OVERDUE:0

OLDEST: 2004-09-16

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	34				

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:KISETSU	OPENED:2023-09-28	HIGH CREDIT AMOUNT:1200000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:6000198	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:169190	ACCOUNT CLOSED: NA														
TYPE:Business Loan - Unsecured	PMT HIST START:2023-09-01	EMI:43988	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Joint	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:36	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	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
06-26	05-26	04-26	03-26	02-26	01-26	12-25	11-25	10-25	09-25	08-25	07-25	06-25	05-25	04-25	03-25	02-25	01-25
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12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	10-23	09-23		

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:UGROCAP	OPENED:2023-08-31	HIGH CREDIT AMOUNT:210000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:UGRAPSU0000014292	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:24040	ACCOUNT CLOSED: NA														
TYPE:Business Loan - Unsecured	PMT HIST START:2023-08-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Joint	PMT HIST END:2026-06-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:	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)																	
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06-26	05-26	04-26	03-26	02-26	01-26	12-25	11-25	10-25	09-25	08-25	07-25	06-25	05-25	04-25	03-25	02-25	01-25
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	10-23	09-23	08-23	

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:RATNAAFIN	OPENED:2023-08-29	HIGH CREDIT AMOUNT:900000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:001-004-202-000057	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:95936	ACCOUNT CLOSED: NA														
TYPE:Business Loan - Unsecured	PMT HIST START:2023-08-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Joint	PMT HIST END:2026-06-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:	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)																	
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06-26	05-26	04-26	03-26	02-26	01-26	12-25	11-25	10-25	09-25	08-25	07-25	06-25	05-25	04-25	03-25	02-25	01-25
000	000	000	000	000	000	000	000	000	000	000	000	STD	STD	STD	STD	STD	STD
12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	10-23	09-23	08-23	

ACCOUNT	DATES	AMOUNTS	STATUS													
MEMBER NAME:ARKAFIN	OPENED:2022-12-31	HIGH CREDIT AMOUNT:16173522	CREDIT FACILITY STATUS:													
ACCOUNT NUMBER:2002004714	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:14682663	ACCOUNT CLOSED: NA													
TYPE:Property Loan	PMT HIST START:2023-07-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):													
OWNERSHIP:Joint	PMT HIST END:2026-06-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):													
Amount Overdue:0	LAST PAYMENT:2026-06-04	REPAYMENT TENURE:180	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 06-26	000 05-26	000 04-26	000 03-26	000 02-26	000 01-26	000 12-25	000 11-25	000 10-25	000 09-25	000 08-25	000 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25
000 12-24	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

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:IDFC FIRST BANK	OPENED:2022-07-22	HIGH CREDIT AMOUNT:909819	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:81941224	REPORTED AND CERTIFIED:2024-08-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2024-08-09														
TYPE:Used Car Loan	PMT HIST START:2022-07-01	EMI:43140	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Individual	PMT HIST END:2024-08-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:2024-08-02	REPAYMENT TENURE:24	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 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	000 07-22										

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:AXIS BANK	OPENED:2022-06-28	HIGH CREDIT AMOUNT:950000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:BPR008707647998	REPORTED AND CERTIFIED:2025-07-15	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-06-20														
TYPE:Business Loan - Unsecured	PMT HIST START:2025-03-01	EMI:34345	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Joint	PMT HIST END:2025-07-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:	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 07-25	000 06-25	000 05-25	000 04-25	000 03-25													

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:PIRAMALFIN	OPENED:2022-06-22	HIGH CREDIT AMOUNT:1050000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:M0146071	REPORTED AND CERTIFIED:2026-04-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2026-04-05														
TYPE:Business Loan - Unsecured	PMT HIST START:2023-05-01	EMI:18307	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Joint	PMT HIST END:2026-04-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:2026-04-05	REPAYMENT TENURE:48	SETTLEMENT AMOUNT: 0														
INTEREST RATE:-1.00	COLLATERAL TYPE: No Collateral	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -														
			CASH LIMIT:														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
000 04-26	000 03-26	000 02-26	000 01-26	000 12-25	000 11-25	000 10-25	000 09-25	000 08-25	000 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25	000 12-24	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

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:CHOLA INVST FIN	OPENED:2022-06-18	HIGH CREDIT AMOUNT:1200000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:BLTLRJKT000005039145	REPORTED AND CERTIFIED:2025-08-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-08-02														
TYPE:Business Loan - Unsecured	PMT HIST START:2022-09-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Joint	PMT HIST END:2025-08-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:	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 08-25	000 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25	000 12-24	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	XXX 05-23	XXX 04-23	000 03-23	000 02-23	XXX 01-23	000 12-22	XXX 11-22	000 10-22	000 09-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KOTAK BANK	OPENED:2022-06-16	HIGH CREDIT AMOUNT:1000000	CREDIT FACILITY STATUS:

ACCOUNT NUMBER: CSG153516885	REPORTED AND CERTIFIED: 2025-06-30	CURRENT BALANCE: 0	ACCOUNT CLOSED: 2025-06-20
TYPE: Business Loan – General	PMT HIST START: 2022-07-01	EMI: 36100	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Guarantor	PMT HIST END: 2025-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2025-06-10	REPAYMENT TENURE: 36	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)

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06-25	05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24
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12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: ADBIRLACAP	OPENED: 2021-07-27	HIGH CREDIT AMOUNT: 499000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: ABRAJSTU00000050703	REPORTED AND CERTIFIED: 2024-08-31	CURRENT BALANCE: 0	ACCOUNT CLOSED: 2024-08-12
TYPE: Business Loan - Unsecured	PMT HIST START: 2021-09-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Joint	PMT HIST END: 2024-08-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2024-08-06	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)

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08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23
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02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: YES BANK	OPENED: 2021-03-24	HIGH CREDIT AMOUNT: 610056	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: UCL009800800067	REPORTED AND CERTIFIED: 2022-08-31	CURRENT BALANCE: 0	ACCOUNT CLOSED: 2022-08-19
TYPE: Used Car Loan	PMT HIST START: 2021-03-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2022-08-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2022-08-02	REPAYMENT TENURE: 36	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)

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08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: CAPRI GLOB	OPENED: 2020-10-30	HIGH CREDIT AMOUNT: 3601565	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 80400005917620	REPORTED AND CERTIFIED: 2023-03-31	CURRENT BALANCE: 0	ACCOUNT CLOSED: 2023-01-13
TYPE: Property Loan	PMT HIST START: 2020-10-01	EMI: 49509	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2023-03-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2022-12-15	REPAYMENT TENURE: 144	SETTLEMENT AMOUNT: 0
INTEREST RATE: 13.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

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03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20						

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: UJJIVANSFB	OPENED: 2019-12-18	HIGH CREDIT AMOUNT: 3100000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 4483210090000016	REPORTED AND CERTIFIED: 2024-01-31	CURRENT BALANCE: 0	ACCOUNT CLOSED: 2023-01-17
TYPE: Business Loan - Secured	PMT HIST START: 2021-02-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Guarantor	PMT HIST END: 2024-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2023-01-17	REPAYMENT TENURE: 120	SETTLEMENT AMOUNT: 0
INTEREST RATE: -1.00	COLLATERAL TYPE: Property	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

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	XXX 10-22	XXX 09-22	XXX 08-22
XXX 07-22	XXX 06-22	XXX 05-22	000 04-22	000 03-22	000 02-22	000 01-22	000 12-21	000 11-21	000 10-21	000 09-21	000 08-21	000 07-21	000 06-21	000 05-21	000 04-21	000 03-21	000 02-21

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KOGTAFINANCE	OPENED:2018-11-03	HIGH CREDIT AMOUNT:1921542	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:73711	REPORTED AND CERTIFIED:2025-01-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2020-11-07
TYPE:Property Loan	PMT HIST START:2022-02-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Joint	PMT HIST END:2025-01-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2020-12-07	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 01-25	000 12-24	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	000 07-22	000 06-22	000 05-22	000 04-22	000 03-22	000 02-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:IDFC FIRST BANK	OPENED:2018-01-29	HIGH CREDIT AMOUNT:490000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:14183115	REPORTED AND CERTIFIED:2018-12-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2018-12-13
TYPE:Used Car Loan	PMT HIST START:2018-01-01	EMI:43766	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2018-12-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2018-12-05	REPAYMENT TENURE:12	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 12-18	XXX 11-18	000 10-18	000 09-18	000 08-18	000 07-18	000 06-18	000 05-18	000 04-18	000 03-18	000 02-18	000 01-18
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SMICC	OPENED:2008-06-06	HIGH CREDIT AMOUNT:150000	CREDIT FACILITY STATUS: Post (WO) Settled
ACCOUNT NUMBER:4915100001560	REPORTED AND CERTIFIED:2012-06-08	CURRENT BALANCE:0	ACCOUNT CLOSED: 2011-07-30
TYPE:Business Loan – General	PMT HIST START:2008-08-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL): 129532
OWNERSHIP:Individual	PMT HIST END:2011-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL): 129532
Amount Overdue:0	LAST PAYMENT:2011-07-30	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 07-11	000 06-11	000 05-11	877 04-11	847 03-11	816 02-11	788 01-11	757 12-10	696 11-10	665 10-10	635 09-10	604 08-10	573 07-10	XXX 06-10	512 05-10	482 04-10	451 03-10	423 02-10
392 01-10	361 12-09	XXX 11-09	XXX 10-09	270 09-09	239 08-09	208 07-09	178 06-09	147 05-09	XXX 04-09	086 03-09	XXX 02-09	027 01-09	XXX 12-08	000 11-08	000 10-08	XXX 09-08	000 08-08

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFC BANK	OPENED:2004-09-16	HIGH CREDIT AMOUNT:35000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:833626	REPORTED AND CERTIFIED:2005-12-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2005-12-09
TYPE:Two wheeler Loan	PMT HIST START:2004-09-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2005-12-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2005-12-09	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)

STD 12-05	STD 11-05	STD 10-05	STD 09-05	STD 08-05	STD 07-05	STD 06-05	STD 05-05	STD 04-05	STD 03-05	STD 02-05	STD 01-05	XXX 12-04	STD 11-04	STD 10-04	STD 09-04
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ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME:KOTAK PRIME	OPENED:2007-08-29	HIGH CREDIT AMOUNT:204465	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:STL144699	REPORTED AND CERTIFIED:2017-07-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2012-01-26
TYPE:Personal Loan	PMT HIST START:2009-02-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Joint	PMT HIST END:2012-01-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2008-12-01	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)

XXX	900	900	900	900	900	900	900	881	850	820	789	761	730	699	669	638	608
01-12	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
577	546	516	485	455	424	396	365	334	304	273	243	212	181	151	120	090	059
07-10	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

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
LNTFIN	2024-10-18	02	25000000
AKARACAPL	2024-10-09	05	1000
IIFL	2024-09-19	52	2500000
POONAFIN	2024-09-18	03	22500000
GODREJFIN	2024-09-17	61	1500000
POONAFIN	2024-09-17	03	22500000
GODREJFIN	2024-09-13	61	1500000
POONAFIN	2024-09-11	61	2000000
ARKAFIN	2024-09-11	03	2500000
CHOLA INVST FIN	2024-09-09	51	3000000
LNTFIN	2024-09-09	61	7500000
KOTAK BANK	2024-09-09	61	3000000
BAJAJ FIN LTD	2024-09-09	00	500000
BAJAJ FIN LTD	2024-09-09	00	500000
BAJAJ FIN LTD	2024-09-06	00	500000
BAJAJ FIN LTD	2024-08-05	00	500000
ADIBIRHFL	2024-07-25	02	25000000
GODREJFIN	2024-06-05	03	144000
BAJAJHOUSE	2024-06-05	03	1
BAJAJ FIN LTD	2024-05-10	00	500000
Bandhan Bank	2023-12-18	40	25000000
CHOLA INVST FIN	2023-09-27	51	2500000
CHOLA INVST FIN	2023-09-26	51	2500000
IDFC FIRST BANK	2023-09-23	01	100
IDFC FIRST BANK	2023-09-22	01	100
KISETSU	2023-09-22	61	1
IDFC FIRST BANK	2023-09-20	01	100
IDFC FIRST BANK	2023-09-05	32	1134000
IDFC FIRST BANK	2023-08-31	32	1200000
MAS FINANCE	2023-08-24	61	3000000
UGROCAP	2023-08-22	51	1000000
KISETSU	2023-08-22	61	2550000
KISETSU	2023-08-11	61	1
RATNAFIN	2023-07-28	61	1400000

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