

CONSUMER CIR

CONSUMER:	VAITHA ASHOKBHAI CHUNILAL	DATE:	2026-07-30
MEMBER ID:		TIME:	03:40 PM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	11386754846

CONSUMER INFORMATION:

NAME:	VAITHA ASHOKBHAI CHUNILAL	GENDER:	male
DATE OF BIRTH:	1979-05-18		

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSCORE3	777	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)	BKJPV3430P		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	746489619		
VoterId	YUJ2672582		
RationCardId	109904006645231		
CkycId	30035249128550		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	917575846826	
Mobile Phone	7575846826	
Mobile Phone	917069876519	
Mobile Phone	7575846825	

EMAIL CONTACT(S):

EMAIL ADDRESS
ASHOKVAITHA582@GMAIL.COM
NO@GMAIL.COM
NOMAIL@NOMAIL.COM
NOMAIL@GMAIL.COM

ADDRESS(ES):

ADDRESS :	POPATPARA AVAS YOJNA PLOT 15 A H 407 RAINAGAR CHATRAPATI SHIVAJI TOWNSHIP RAJKOT CITY S.O RAJKOT,GUJARAT, ,24, 360001		
CATEGORY:	RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2025-05-31
ADDRESS :	H 407 POPATPARA AVAS YOJNA PLOT 15 A RAINAGAR CHATRAPATI SHIVAJI TOWNSHIP RAJKOT RAJKOT 374 GUJARAT, ,24, 360001		
CATEGORY:	OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2025-03-26
ADDRESS :	H 407 POPATPARA AVAS YOJNA PLOT 15 A RAINAGAR CHATRAPATI SHIVAJI TOWNSHIP RAJKOT RAJKOT 374 GUJARAT, ,24, 360001		
CATEGORY:	RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2025-03-26
ADDRESS :	H 407 POPATPARA AVAS YOJNA PLOT 15 A RAINAGAR CHATRAPATI SHIVAJI TOWNSHIP RAJKOT RAJKOT 374 GUJARAT, ,24, 360001		
CATEGORY:	NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED: 2025-03-26

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	EMPLOYER NAME	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
Secured Credit Card		2026-07-16				

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:27	HIGH CR/SANC. AMT:1760338	CURRENT:1427437	RECENT: 2026-06-05
	OVERDUE:0		OVERDUE:-4	OLDEST: 2018-05-09
	ZERO-BALANCE:13			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	38				

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:FEDERAL BANK	OPENED:2026-06-05	HIGH CREDIT AMOUNT:41062	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:0007943030003757673	REPORTED AND CERTIFIED:2026-07-16	CURRENT BALANCE:41062	ACCOUNT CLOSED: NA
TYPE:Secured Credit Card	PMT HIST START:2026-06-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-08	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT: 4000
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 07-26	000 06-26		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SBFC	OPENED:2026-06-03	HIGH CREDIT AMOUNT:133236	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:1002288355	REPORTED AND CERTIFIED:2026-07-16	CURRENT BALANCE:133236	ACCOUNT CLOSED: NA
TYPE:Gold Loan	PMT HIST START:2026-06-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-01	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)			
000 07-26	000 06-26		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SBI CARD	OPENED:2026-04-30	HIGH CREDIT AMOUNT:35000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:8032389347264279914	REPORTED AND CERTIFIED:2026-07-23	CURRENT BALANCE:34500	ACCOUNT CLOSED: NA
TYPE:Secured Credit Card	PMT HIST START:2026-05-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-12	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT: 7000
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 07-26	000 06-26	000 05-26	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SBI	OPENED:2026-04-23	HIGH CREDIT AMOUNT:50000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:00000045115089453	REPORTED AND CERTIFIED:2026-07-23	CURRENT BALANCE:46080	ACCOUNT CLOSED: NA
TYPE:Business Loan – General	PMT HIST START:2026-04-01	EMI:1606	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:	REPAYMENT TENURE:36	SETTLEMENT AMOUNT: 0
INTEREST RATE:9.65	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
STD 07-26	STD 06-26	STD 05-26	STD 04-26

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:WHIZDMFINANCE	OPENED:2026-04-13	HIGH CREDIT AMOUNT:50000	CREDIT FACILITY STATUS:

ACCOUNT NUMBER:8640006	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:38592	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2026-04-01	EMI:4948	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-05	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
INTEREST RATE:33.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 07-26	000 06-26	000 05-26	000 04-26

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:MAS FINANCE	OPENED:2026-04-13	HIGH CREDIT AMOUNT:22157	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:9554061	REPORTED AND CERTIFIED:2026-07-16	CURRENT BALANCE:17213	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2026-04-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-13	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 07-26	000 06-26	000 05-26	000 04-26

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:RINGKISSHTSICREV	OPENED:2026-04-13	HIGH CREDIT AMOUNT:2462	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:ILOSZPXZMB5LNYL8UYCJ	REPORTED AND CERTIFIED:2026-07-16	CURRENT BALANCE:1913	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2026-04-01	EMI:240	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-13	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 07-26	000 06-26	000 05-26	000 04-26

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KRAZYBEE	OPENED:2026-04-13	HIGH CREDIT AMOUNT:17800	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:KB260413THTLX	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:13678	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2026-04-01	EMI:1684	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-08	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 07-26	000 06-26	000 05-26	000 04-26

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:PAYUFINAN	OPENED:2026-04-13	HIGH CREDIT AMOUNT:71200	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:PFKBSC14000018145978	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:54682	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2026-04-01	EMI:6715	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:2026-07-08	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 07-26	000 06-26	000 05-26	000 04-26

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME:MUTHOOTNAN	OPENED:2026-03-06	HIGH CREDIT AMOUNT:177000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:3600MSV00000195	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:177000	ACCOUNT CLOSED: NA
TYPE:Gold Loan	PMT HIST START:2026-03-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-07	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
INTEREST RATE:24.00	COLLATERAL TYPE: Gold	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

000 07-26	000 06-26	000 05-26	000 04-26	000 03-26
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:IDFC FIRST BANK	OPENED:2026-03-03	HIGH CREDIT AMOUNT:17200	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:183446444	REPORTED AND CERTIFIED:2026-06-30	CURRENT BALANCE:11053	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2026-03-01	EMI:2338	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-06-30	REPAYMENT TENURE:8	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
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:MUTHOOTNAN	OPENED:2026-01-28	HIGH CREDIT AMOUNT:124000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:3600MSV00000053	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:124000	ACCOUNT CLOSED: NA
TYPE:Gold Loan	PMT HIST START:2026-01-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-07	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
INTEREST RATE:24.00	COLLATERAL TYPE: Gold	COLLATERAL VALUE: 13	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

000 07-26	000 06-26	000 05-26	000 04-26	000 03-26	000 02-26	000 01-26
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KOTAK BANK	OPENED:2025-12-28	HIGH CREDIT AMOUNT:13499	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CFB44801960	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:3539	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2025-12-01	EMI:1822	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-02	REPAYMENT TENURE:8	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 07-26	000 06-26	000 05-26	000 04-26	000 03-26	000 02-26	000 01-26	000 12-25
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:TVS CREDIT	OPENED:2025-08-14	HIGH CREDIT AMOUNT:13589	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:GJ3031CD0180659	REPORTED AND CERTIFIED:2026-02-28	CURRENT BALANCE:0	ACCOUNT CLOSED: 2026-02-04
TYPE:Consumer Loan	PMT HIST START:2025-08-01	EMI:1941	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-02-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-02-04	REPAYMENT TENURE:7	SETTLEMENT AMOUNT: 0
INTEREST RATE:-1.00	COLLATERAL TYPE: Others	COLLATERAL VALUE: 13589	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

000 02-26	000 01-26	000 12-25	000 11-25	000 10-25	000 09-25	000 08-25
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ACCOUNT				DATES				AMOUNTS				STATUS			
MEMBER NAME:MUTHOOTNAN				OPENED:2025-07-28				HIGH CREDIT AMOUNT:19150				CREDIT FACILITY STATUS:			
ACCOUNT NUMBER:3600MSL00009831				REPORTED AND CERTIFIED:2026-03-31				CURRENT BALANCE:0				ACCOUNT CLOSED: 2026-03-06			
TYPE:Gold Loan				PMT HIST START:2025-07-01				EMI:				WRITTEN-OFF AMOUNT(PRINCIPAL):			
OWNERSHIP:Individual				PMT HIST END:2026-03-01				PAYMENT FREQUENCY:				WRITTEN-OFF AMOUNT(TOTAL):			
Amount Overdue:0				LAST PAYMENT:2026-03-06				REPAYMENT TENURE:12				SETTLEMENT AMOUNT: 0			
INTEREST RATE:24.00				COLLATERAL TYPE: Gold				COLLATERAL VALUE: 19150				SUIT - FILED / WILFUL DEFAULT: -			
												CASH LIMIT:			
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)															
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03-26	02-26	01-26	12-25	11-25	10-25	09-25	08-25	07-25							

ACCOUNT				DATES				AMOUNTS		STATUS	
MEMBER NAME:MUTHOOTNAN				OPENED:2025-06-18				HIGH CREDIT AMOUNT:20700		CREDIT FACILITY STATUS:	
ACCOUNT NUMBER:3600MSL00009685				REPORTED AND CERTIFIED:2026-03-31				CURRENT BALANCE:0		ACCOUNT CLOSED: 2026-03-06	
TYPE:Gold Loan				PMT HIST START:2025-06-01				EMI:		WRITTEN-OFF AMOUNT(PRINCIPAL):	
OWNERSHIP:Individual				PMT HIST END:2026-03-01				PAYMENT FREQUENCY:		WRITTEN-OFF AMOUNT(TOTAL):	
Amount Overdue:0				LAST PAYMENT:2026-03-06				REPAYMENT TENURE:12		SETTLEMENT AMOUNT: 0	
INTEREST RATE:24.00				COLLATERAL TYPE: Gold				COLLATERAL VALUE: 20700		SUIT - FILED / WILFUL DEFAULT: -	
										CASH LIMIT:	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)											
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		

ACCOUNT				DATES				AMOUNTS				STATUS			
MEMBER NAME:MUTHOOTNAN				OPENED:2025-05-29				HIGH CREDIT AMOUNT:70000				CREDIT FACILITY STATUS:			
ACCOUNT NUMBER:3600MUL00022050				REPORTED AND CERTIFIED:2026-03-31				CURRENT BALANCE:0				ACCOUNT CLOSED: 2026-03-06			
TYPE:Other				PMT HIST START:2025-05-01				EMI:				WRITTEN-OFF AMOUNT(PRINCIPAL):			
OWNERSHIP:Individual				PMT HIST END:2026-03-01				PAYMENT FREQUENCY:				WRITTEN-OFF AMOUNT(TOTAL):			
Amount Overdue:0				LAST PAYMENT:2026-03-06				REPAYMENT TENURE:12				SETTLEMENT AMOUNT: 0			
INTEREST RATE:24.00				COLLATERAL TYPE: Gold				COLLATERAL VALUE: 70300				SUIT - FILED / WILFUL DEFAULT: -			
												CASH LIMIT:			
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)															
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03-26	02-26	01-26	12-25	11-25	10-25	09-25	08-25	07-25	06-25	05-25					

ACCOUNT				DATES				AMOUNTS			STATUS		
MEMBER NAME:IDFC FIRST BANK				OPENED:2025-03-25				HIGH CREDIT AMOUNT:23678			CREDIT FACILITY STATUS:		
ACCOUNT NUMBER:168895639				REPORTED AND CERTIFIED:2026-01-31				CURRENT BALANCE:0			ACCOUNT CLOSED: 2026-01-10		
TYPE:Consumer Loan				PMT HIST START:2025-03-01				EMI:2836			WRITTEN-OFF AMOUNT(PRINCIPAL):		
OWNERSHIP:Individual				PMT HIST END:2026-01-01				PAYMENT FREQUENCY: Monthly			WRITTEN-OFF AMOUNT(TOTAL):		
Amount Overdue:0				LAST PAYMENT:2026-01-03				REPAYMENT TENURE:9			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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01-26	12-25	11-25	10-25	09-25	08-25	07-25	06-25	05-25	04-25	03-25			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDB	OPENED:2024-12-21	HIGH CREDIT AMOUNT:12255	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:59048470	REPORTED AND CERTIFIED:2025-07-18	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-07-04
TYPE:Consumer Loan	PMT HIST START:2024-12-01	EMI:2167	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-07-04	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 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25	000 12-24										
ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:SBI				OPENED:2024-09-18				HIGH CREDIT AMOUNT:20000				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:00000043357617621				REPORTED AND CERTIFIED:2026-03-31				CURRENT BALANCE:0				ACCOUNT CLOSED: 2026-03-18					
TYPE:Mudra Loans – Shishu / Kishor / Tarun				PMT HIST START:2024-09-01				EMI:1224				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2026-03-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:-1				LAST PAYMENT:2026-02-27				REPAYMENT TENURE:18				SETTLEMENT AMOUNT: 0					
INTEREST RATE:11.00				COLLATERAL TYPE:				COLLATERAL VALUE:				SUIT - FILED / WILFUL DEFAULT: -					
												CASH LIMIT:					

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

STD 03-26	STD 02-26	STD 01-26	STD 12-25	STD 11-25	STD 10-25	STD 09-25	STD 08-25	STD 07-25	STD 06-25	STD 05-25	STD 04-25	STD 03-25	STD 02-25	STD 01-25	STD 12-24	STD 11-24	STD 10-24
STD 09-24																	

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:DMIFINANCE				OPENED:2024-05-22				HIGH CREDIT AMOUNT:6392				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:DMI0046927699				REPORTED AND CERTIFIED:2026-06-30				CURRENT BALANCE:0				ACCOUNT CLOSED: NA					
TYPE:Consumer Loan				PMT HIST START:2024-05-01				EMI:				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2026-06-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0				LAST PAYMENT:2025-02-05				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 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										

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:SBI				OPENED:2023-09-12				HIGH CREDIT AMOUNT:10000				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:00000042260752632				REPORTED AND CERTIFIED:2024-09-30				CURRENT BALANCE:0				ACCOUNT CLOSED: 2024-09-06					
TYPE:Business Loan – General				PMT HIST START:2024-02-01				EMI:891				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2024-09-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:-1				LAST PAYMENT:2024-06-22				REPAYMENT TENURE:12				SETTLEMENT AMOUNT: 0					
INTEREST RATE:12.00				COLLATERAL TYPE:				COLLATERAL VALUE:				SUIT - FILED / WILFUL DEFAULT: -					
												CASH LIMIT:					

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

STD 09-24	STD 08-24	STD 07-24	STD 06-24	STD 05-24	STD 04-24	STD 03-24	STD 02-24										
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ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:LIGHTMPL				OPENED:2019-06-07				HIGH CREDIT AMOUNT:53000				CREDIT FACILITY STATUS: Written Off and Account Sold					
ACCOUNT NUMBER:000785893				REPORTED AND CERTIFIED:2022-11-18				CURRENT BALANCE:0				ACCOUNT CLOSED: 2022-09-27					
TYPE:Microfinance – Other				PMT HIST START:2022-09-01				EMI:2850				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Joint				PMT HIST END:2022-11-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0				LAST PAYMENT:2022-09-27				REPAYMENT TENURE:				SETTLEMENT AMOUNT: 0					
INTEREST RATE:25.33				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 11-22	XXX 10-22	000 09-22															
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ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:ICICI BANK				OPENED:2019-05-31				HIGH CREDIT AMOUNT:682958				CREDIT FACILITY STATUS: Restructured Loan					
ACCOUNT NUMBER:QZRAJ00005020459				REPORTED AND CERTIFIED:2026-07-16				CURRENT BALANCE:730889				ACCOUNT CLOSED: NA					
TYPE:Housing Loan				PMT HIST START:2023-08-01				EMI:8922				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Joint				PMT HIST END:2026-07-01				PAYMENT FREQUENCY: Monthly									

Amount Overdue:0	LAST PAYMENT:2026-07-10	REPAYMENT TENURE:318	WRITTEN-OFF AMOUNT(TOTAL):
INTEREST RATE:-1.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

000 07-26	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	050 03-24	050 02-24	050 01-24	050 12-23	050 11-23	050 10-23	050 09-23	050 08-23

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KOTAK BANK	OPENED:2018-09-03	HIGH CREDIT AMOUNT:10000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:HD01C02377	REPORTED AND CERTIFIED:2023-08-10	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-04-30
TYPE:Credit Card	PMT HIST START:2020-09-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END: 2023-08-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2019-03-29	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 08-23	XXX 07-23	000 06-23	900 05-23	900 04-23	900 03-23	900 02-23	900 01-23	900 12-22	900 11-22	900 10-22	900 09-22	900 08-22	900 07-22	900 06-22	900 05-22	900 04-22	900 03-22
900 02-22	900 01-22	900 12-21	900 11-21	XXX 10-21	900 09-21	900 08-21	900 07-21	875 06-21	845 05-21	814 04-21	784 03-21	753 02-21	725 01-21	694 12-20	663 11-20	633 10-20	XXX 09-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFC BANK	OPENED:2018-07-23	HIGH CREDIT AMOUNT:56000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:58997510	REPORTED AND CERTIFIED:2024-03-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2024-03-16
TYPE:Two wheeler Loan	PMT HIST START:2021-04-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2024-03-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2024-03-16	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 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	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:RAJKOT SAHA	OPENED:2018-05-09	HIGH CREDIT AMOUNT:8000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:017014400049741	REPORTED AND CERTIFIED:2024-11-27	CURRENT BALANCE:0	ACCOUNT CLOSED: 2019-04-29
TYPE:Gold Loan	PMT HIST START:2021-12-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2024-11-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2019-04-29	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 11-24	XXX 10-24	XXX 09-24	XXX 08-24	XXX 07-24	XXX 06-24	XXX 05-24	XXX 04-24	XXX 03-24	XXX 02-24	XXX 01-24	XXX 12-23	XXX 11-23	XXX 10-23	XXX 09-23	XXX 08-23	XXX 07-23	XXX 06-23
XXX 05-23	XXX 04-23	XXX 03-23	XXX 02-23	XXX 01-23	XXX 12-22	XXX 11-22	XXX 10-22	XXX 09-22	XXX 08-22	XXX 07-22	XXX 06-22	XXX 05-22	XXX 04-22	XXX 03-22	XXX 02-22	XXX 01-22	XXX 12-21

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
IDFC FIRST BANK	2026-07-07	Credit Card	20000
AKARACAPL	2026-06-23	Personal Loan	500000
EARLYSALARY	2026-06-23	Personal Loan	200000
BOBCARD	2026-06-19	Credit Card	49500
ICICI BANK	2026-05-05	Credit Card	100000
SBI CARD	2026-04-29	Credit Card	10000
SBI CARD	2026-04-24	Credit Card	10000
SBI CARD	2026-04-24	Credit Card	10000

KRAZYBEE	2026-04-13	Personal Loan	3000
ADBIRLACAP	2026-04-13	Personal Loan	100000
RINGKISSHTSICREV	2026-04-13	Personal Loan	4000
KRAZYBEE	2026-04-12	Personal Loan	3000
KOTAK BANK	2025-12-27	Consumer Loan	14999
TVS CREDIT	2025-08-14	Consumer Loan	19999
IDFC FIRST BANK	2025-03-25	Consumer Loan	25999
IDFC FIRST BANK	2025-03-25	Consumer Loan	10000
DMIFINANCE	2025-02-21	Consumer Loan	50000
HDB	2024-12-16	Consumer Loan	19999
IDFC FIRST BANK	2024-12-16	Consumer Loan	10001
IDFC FIRST BANK	2024-12-16	Consumer Loan	10000
HDB	2024-06-14	Business Loan – General	300000
SBI CARD	2024-06-11	Credit Card	10000
HDFC BANK	2024-06-10	Consumer Loan	54900
IDFC FIRST BANK	2024-05-22	Consumer Loan	10000
TVS CREDIT	2024-05-19	Consumer Loan	13000
Home Credit	2024-05-19	Personal Loan	75000
IDFC FIRST BANK	2024-05-19	Consumer Loan	10000
DMIFINANCE	2024-05-19	Consumer Loan	50000
DMIFINANCE	2024-05-19	Consumer Loan	50000
BAJAJ FIN LTD	2024-03-09	Two wheeler Loan	60000
KOTAK PRIME	2024-03-08	Two wheeler Loan	82000
LNTFIN	2024-03-04	Two wheeler Loan	64000
BACL	2024-03-04	Two wheeler Loan	50000
NAVI	2024-02-22	Personal Loan	5000
MAHINDRA FINANCE	2023-12-28	Loan Against Shares/Securities	25000
SBI CARD	2023-11-24	Credit Card	10000
SBI CARD	2023-08-26	Credit Card	10000
VIJAYA BANK LICENCECANCELLED	2023-08-11	Mudra Loans – Shishu / Kishor / Tarun	10000

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