

CONSUMER CIR

CONSUMER:	BHARGAV VEKARIYA	DATE:	2026-06-17
MEMBER ID:		TIME:	10:43 AM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	11133386493

CONSUMER INFORMATION:

NAME: BHARGAV VEKARIYA
 DATE OF BIRTH: 2003-07-13 GENDER: male

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	734	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)	CFOPV1635P		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	6756028036		
CkycId	60065213661700		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9925736815	

EMAIL CONTACT(S):

EMAIL ADDRESS
NO@NOMAIL.COM
BHARGAVVEKARIYA1722@GMAIL.COM

ADDRESS(ES):

ADDRESS : KHODIYAR PAN MARUTI NAGAR MAIN ROAD RAJKOT RAJKOT KOTDA SANGANI RAJKOT BHAKTINAGAR KOTHRIYA MAIN ROAD KOTHRIYA MAIN ROAD, ,24, 360002
CATEGORY: PERMANENT ADDRESS RESIDENCE CODE: DATE REPORTED: 2025-11-15
ADDRESS : RAJKOT GUJARAT 360002, ,24, 360002
CATEGORY: RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED: 2025-03-31
ADDRESS : KHODIYAR PAN MARUTI NAGAR MAIN ROAD KOTH RIYA MAIN ROAD RAJKOT RAJKOT GUJARAT, ,24, 360002
CATEGORY: PERMANENT ADDRESS RESIDENCE CODE: DATE REPORTED: 2023-08-31

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	EMPLOYER NAME	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
Consumer Loan		2026-04-15	Others			

SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:12	HIGH CR/SANC. AMT:115400	CURRENT:46500	RECENT: 2026-04-16
	OVERDUE:0		OVERDUE:0	OLDEST: 2023-08-22
	ZERO-BALANCE:6			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	31				

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: SNAPMINTFIN	OPENED: 2026-04-16	HIGH CREDIT AMOUNT: 252	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 59009333231604202606	REPORTED AND CERTIFIED: 2026-05-31	CURRENT BALANCE: 0	ACCOUNT CLOSED: NA
TYPE: Consumer Loan	PMT HIST START: 2026-04-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2026-05-01	REPAYMENT TENURE:	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 05-26	000 04-26		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: IDFC FIRST BANK	OPENED: 2026-03-22	HIGH CREDIT AMOUNT: 9537	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 184353430	REPORTED AND CERTIFIED: 2026-05-31	CURRENT BALANCE: 8397	ACCOUNT CLOSED: NA
TYPE: Consumer Loan	PMT HIST START: 2026-03-01	EMI: 1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2026-05-03	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 05-26	000 04-26	000 03-26	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: IDFC FIRST BANK	OPENED: 2026-03-22	HIGH CREDIT AMOUNT: 9537	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 184353505	REPORTED AND CERTIFIED: 2026-05-31	CURRENT BALANCE: 8397	ACCOUNT CLOSED: NA
TYPE: Consumer Loan	PMT HIST START: 2026-03-01	EMI: 1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2026-05-03	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 05-26	000 04-26	000 03-26	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: IDFC FIRST BANK	OPENED: 2026-03-22	HIGH CREDIT AMOUNT: 9537	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 184353592	REPORTED AND CERTIFIED: 2026-05-31	CURRENT BALANCE: 8397	ACCOUNT CLOSED: NA
TYPE: Consumer Loan	PMT HIST START: 2026-03-01	EMI: 1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2026-05-03	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 05-26	000 04-26	000 03-26	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: IDFC FIRST BANK	OPENED: 2026-03-22	HIGH CREDIT AMOUNT: 9537	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: 184353715	REPORTED AND CERTIFIED: 2026-05-31	CURRENT BALANCE: 8397	ACCOUNT CLOSED: NA
TYPE: Consumer Loan	PMT HIST START: 2026-03-01	EMI: 1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: Individual	PMT HIST END: 2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: 0	LAST PAYMENT: 2026-05-03	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 05-26	000 04-26	000 03-26	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KRAZYBEE	OPENED:2025-12-03	HIGH CREDIT AMOUNT:5500	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:KB251203GBZOO	REPORTED AND CERTIFIED:2026-05-31	CURRENT BALANCE:2582	ACCOUNT CLOSED: NA
TYPE:other	PMT HIST START:2025-12-01	EMI:686	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-05-03	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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05-26	04-26	03-26	02-26	01-26	12-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:MIRAEASSE	OPENED:2025-12-03	HIGH CREDIT AMOUNT:22000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:PL_PLKB000005856462	REPORTED AND CERTIFIED:2026-05-31	CURRENT BALANCE:10330	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-12-01	EMI:2730	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-05-03	REPAYMENT TENURE:9	SETTLEMENT AMOUNT: 0
INTEREST RATE:27.25	COLLATERAL TYPE: No Collateral	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -
			CASH LIMIT:

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

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05-26	04-26	03-26	02-26	01-26	12-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KOTAK BANK	OPENED:2025-11-06	HIGH CREDIT AMOUNT:15000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CFB44366006	REPORTED AND CERTIFIED:2026-05-15	CURRENT BALANCE:0	ACCOUNT CLOSED: 2026-05-05
TYPE:Consumer Loan	PMT HIST START:2025-11-01	EMI:2500	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-05-02	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)

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05-26	04-26	03-26	02-26	01-26	12-25	11-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:POONAFIN	OPENED:2025-11-06	HIGH CREDIT AMOUNT:13500	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:LNCDCDOPFL000217909	REPORTED AND CERTIFIED:2026-05-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2026-05-11
TYPE:Consumer Loan	PMT HIST START:2025-11-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-05-03	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	000	000	000	000	000	000
05-26	04-26	03-26	02-26	01-26	12-25	11-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NORTHERNARCCAP	OPENED:2025-03-24	HIGH CREDIT AMOUNT:16000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:90039980955161	REPORTED AND CERTIFIED:2025-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-11-24
TYPE:other	PMT HIST START:2025-03-01	EMI:2218	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-11-24	REPAYMENT TENURE:8	SETTLEMENT AMOUNT: 0
INTEREST RATE:28.00	COLLATERAL TYPE: Others	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
 11-25 10-25 09-25 08-25 07-25 06-25 05-25 04-25 03-25

ACCOUNT	DATES	AMOUNTS	STATUS					
MEMBER NAME:KRAZYBEE	OPENED:2025-03-24	HIGH CREDIT AMOUNT:4000	CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:KB250324CYWHD	REPORTED AND CERTIFIED:2025-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-11-24					
TYPE:other	PMT HIST START:2025-03-01	EMI:554	WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual	PMT HIST END:2025-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0	LAST PAYMENT:2025-11-24	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 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

ACCOUNT	DATES	AMOUNTS	STATUS						
MEMBER NAME:ADBIRLACAP	OPENED:2023-08-22	HIGH CREDIT AMOUNT:1000	CREDIT FACILITY STATUS:						
ACCOUNT NUMBER:PYTMPPABFL6768200716	REPORTED AND CERTIFIED:2024-05-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2024-03-27						
TYPE:other	PMT HIST START:2023-08-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):						
OWNERSHIP:Individual	PMT HIST END:2024-05-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):						
Amount Overdue:0	LAST PAYMENT:2024-01-06	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)									
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

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
SBI CARD	2026-05-23	10	10000
AXIS BANK	2026-04-22	10	10000
IDFC FIRST BANK	2026-03-12	06	10000
SBI CARD	2026-01-30	10	10000
HDFC BANK	2026-01-14	10	10000
HDFC BANK	2026-01-12	10	10000
HDFC BANK	2026-01-12	10	10000
BOB	2025-12-03	51	4000000
SBI CARD	2025-11-11	10	10000
AXIS BANK	2025-11-06	10	10000
KOTAK BANK	2025-11-06	06	15000
HDFC BANK	2025-10-10	10	10000
SBI CARD	2025-10-10	10	10000
AXIS BANK	2025-08-12	10	10000
IDFC FIRST BANK	2025-08-07	06	81809
SBI CARD	2025-06-20	10	10000
HDFC BANK	2025-06-07	10	1000
HDFC BANK	2025-05-31	10	1000
IDFC FIRST BANK	2025-05-31	10	20000
KOTAK BANK	2025-05-22	05	500000
TRUE CREDITS	2025-05-05	05	46000
EARLYSALARY	2025-05-01	05	200000
IDFC FIRST BANK	2025-03-17	10	20000
HDFC BANK	2025-03-17	10	1000
KRAZYBEE	2025-03-11	05	3000
HDFC BANK	2025-01-21	10	1000
HDFC BANK	2024-11-01	06	103500
HDFC BANK	2024-11-01	06	129900
HDFC BANK	2024-09-09	10	1000
SBI CARD	2024-08-02	10	10000
AU SFB	2023-12-19	10	100

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