

CONSUMER CIR

CONSUMER: BHARGAV VEKARIYA
 MEMBER ID:
 MEMBER REFERENCE NUMBER:

DATE: 2026-07-14
 TIME: 06:49 PM
 CONTROL NUMBER: 11302399292

CONSUMER INFORMATION:

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

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	744	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		2026-07-09				

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:12	HIGH CR/SANC. AMT:115459	CURRENT:38446	RECENT: 2026-04-16
	OVERDUE:0		OVERDUE:0	OLDEST: 2023-08-22
	ZERO-BALANCE:5			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	32				

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

MEMBER NAME:SNAPMINTFIN	OPENED:2026-04-16	HIGH CREDIT AMOUNT:311	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:59009333231604202606	REPORTED AND CERTIFIED:2026-07-09	CURRENT BALANCE:311	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2026-04-01	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:2026-05-01	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 07-26	000 06-26	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:2026-06-30	CURRENT BALANCE:7246	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2026-03-01	EMI:1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-06-03	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 06-26	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:2026-06-30	CURRENT BALANCE:7246	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2026-03-01	EMI:1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-06-03	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 06-26	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:2026-06-30	CURRENT BALANCE:7246	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2026-03-01	EMI:1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-06-03	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 06-26	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:2026-06-30	CURRENT BALANCE:7246	ACCOUNT CLOSED: NA
TYPE:Consumer Loan	PMT HIST START:2026-03-01	EMI:1264	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-06-03	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 06-26	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:2026-07-09	CURRENT BALANCE:1316	ACCOUNT CLOSED: NA
TYPE:other	PMT HIST START:2025-12-01	EMI:686	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-07-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-07-04	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)

000	000	000	000	000	000	000	000
07-26	06-26	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:2026-06-30	CURRENT BALANCE:7835	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-12-01	EMI:2730	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: Monthly	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-06-03	REPAYMENT TENURE:9	SETTLEMENT AMOUNT: 0
INTEREST RATE:27.25	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
06-26	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: Monthly	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)

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:POONAFIN	OPENED:2025-11-06	HIGH CREDIT AMOUNT:13500	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:LNCDLCDOPFL000217909	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: Monthly	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: Monthly	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
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: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: Monthly				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	000	000	000	000	000	000	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: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
HDFC BANK	2026-07-12	Two wheeler Loan	90000
SBI CARD	2026-05-23	Credit Card	10000
AXIS BANK	2026-04-22	Credit Card	10000
IDFC FIRST BANK	2026-03-12	Consumer Loan	10000
SBI CARD	2026-01-30	Credit Card	10000
HDFC BANK	2026-01-14	Credit Card	10000
HDFC BANK	2026-01-12	Credit Card	10000
HDFC BANK	2026-01-12	Credit Card	10000
BOB	2025-12-03	Business Loan – General	4000000
SBI CARD	2025-11-11	Credit Card	10000
AXIS BANK	2025-11-06	Credit Card	10000
KOTAK BANK	2025-11-06	Consumer Loan	15000
HDFC BANK	2025-10-10	Credit Card	10000
SBI CARD	2025-10-10	Credit Card	10000
AXIS BANK	2025-08-12	Credit Card	10000
IDFC FIRST BANK	2025-08-07	Consumer Loan	81809
SBI CARD	2025-06-20	Credit Card	10000
HDFC BANK	2025-06-07	Credit Card	1000
HDFC BANK	2025-05-31	Credit Card	1000
IDFC FIRST BANK	2025-05-31	Credit Card	20000
KOTAK BANK	2025-05-22	Personal Loan	500000
TRUE CREDITS	2025-05-05	Personal Loan	46000
EARLYSALARY	2025-05-01	Personal Loan	200000
IDFC FIRST BANK	2025-03-17	Credit Card	20000
HDFC BANK	2025-03-17	Credit Card	1000
KRAZYBEE	2025-03-11	Personal Loan	3000
HDFC BANK	2025-01-21	Credit Card	1000
HDFC BANK	2024-11-01	Consumer Loan	103500
HDFC BANK	2024-11-01	Consumer Loan	129900
HDFC BANK	2024-09-09	Credit Card	1000
SBI CARD	2024-08-02	Credit Card	10000
AU SFB	2023-12-19	Credit Card	100

search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.