

CONSUMER CIR

CONSUMER: BHARGAV VEKARIYA
 MEMBER ID:
 MEMBER REFERENCE NUMBER:

DATE: 2026-07-21
 TIME: 06:44 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
 Consumer not in CIBIL database or history older than 36 months

: 300 (high risk) to 900 (low risk)
 : -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
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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)

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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)

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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)

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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)

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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)

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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)

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07-2606-2605-2604-2603-2602-2601-2612-25

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)

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06-2605-2604-2603-2602-2601-2612-25

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)

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05-2604-2603-2602-2601-2612-2511-25

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: 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)

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05-2604-2603-2602-2601-2612-2511-25

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)

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11-25

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09-25

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08-25

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07-25

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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)															
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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

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