

CONSUMER CIR

CONSUMER:	DALVANI YASINBHAI SALIMBHAI	DATE:	2026-06-29
MEMBER ID:		TIME:	12:13 AM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	11216009619

CONSUMER INFORMATION:

NAME: DALVANI YASINBHAI SALIMBHAI
 DATE OF BIRTH: 1981-06-04 GENDER: male

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	639	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)	COLPD3748F		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	1407809268		
VoterId	GNC2391407		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9898340704	
Mobile Phone	8780253737	
Mobile Phone	9824468839	
Mobile Phone	9904808470	

EMAIL CONTACT(S):

EMAIL ADDRESS

ADDRESS(ES):

ADDRESS : GAVLIVAD ST NO 47 MOTI TANKI CHOWK RAJKOT, ,24, 360003		
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE: OWNED	DATE REPORTED: 2018-06-26
ADDRESS : GAVLIVAD ST NUM 7 BEHIND MOTI TANKI CHOWK NEAR FUL RAJKOT MOTI TANKI CHOWK GAVLIVAD ST NUM 7 BEHIND MOTI TANKI, ,24, 360001		
CATEGORY: PERMANENT ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2018-05-31
ADDRESS : PERFECT LIVE BHAJIYA 1 41 GAVLIVAD FULCHAB PRESS RAJKOT STEERT NO 7 BH. JANSATTA PRESSBEHIND MOTI TANKI CHOK RAJKOT, ,24, 360001		
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2018-05-31
ADDRESS : TRIVEDI NAGAR ST NO 1 ,GURUPRASHAD CHOWK MAVDI PLOT , , , RAJKOT, ,24, 360004		
CATEGORY: OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 2017-02-20

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	EMPLOYER NAME	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
Gold Loan		2024-11-30	Others			

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:7	HIGH CR/SANC. AMT:560633	CURRENT:71382	RECENT: 2024-10-09
	OVERDUE:2		OVERDUE:91949	OLDEST: 2017-02-22
	ZERO-BALANCE:5			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:HOME CREDIT	OPENED:2019-05-07	HIGH CREDIT AMOUNT:19990	CREDIT FACILITY STATUS: Written-off														
ACCOUNT NUMBER:3903472911	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:6283	ACCOUNT CLOSED: NA														
TYPE:Consumer Loan	PMT HIST START:2023-07-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL): 6283														
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL): 9340														
Amount Overdue:9340	LAST PAYMENT:2019-10-21	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)																	
900 06-26	900 05-26	900 04-26	900 03-26	900 02-26	900 01-26	900 12-25	900 11-25	900 10-25	900 09-25	900 08-25	900 07-25	900 06-25	900 05-25	900 04-25	900 03-25	900 02-25	900 01-25
900 12-24	900 11-24	900 10-24	900 09-24	900 08-24	900 07-24	900 06-24	900 05-24	900 04-24	900 03-24	900 02-24	900 01-24	900 12-23	900 11-23	900 10-23	900 09-23	900 08-23	900 07-23

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:HOME CREDIT	OPENED:2018-03-25	HIGH CREDIT AMOUNT:125000	CREDIT FACILITY STATUS: Written-off														
ACCOUNT NUMBER:3801982646	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:65099	ACCOUNT CLOSED: NA														
TYPE:Personal Loan	PMT HIST START:2023-07-01	EMI:7599	WRITTEN-OFF AMOUNT(PRINCIPAL): 65099														
OWNERSHIP:Individual	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL): 82609														
Amount Overdue:82609	LAST PAYMENT:2019-11-15	REPAYMENT TENURE:30	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)																	
900 06-26	900 05-26	900 04-26	900 03-26	900 02-26	900 01-26	900 12-25	900 11-25	900 10-25	900 09-25	900 08-25	900 07-25	900 06-25	XXX 05-25	XXX 04-25	XXX 03-25	XXX 02-25	XXX 01-25
XXX 12-24	XXX 11-24	XXX 10-24	XXX 09-24	XXX 08-24	XXX 07-24	XXX 06-24	XXX 05-24	XXX 04-24	900 03-24	900 02-24	900 01-24	900 12-23	900 11-23	900 10-23	900 09-23	900 08-23	900 07-23

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:RAJKOTDCCB	OPENED:2024-10-09	HIGH CREDIT AMOUNT:0	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:00000114017219807	REPORTED AND CERTIFIED:2025-10-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-10-09														
TYPE:Gold Loan	PMT HIST START:2024-10-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Individual	PMT HIST END:2025-10-01	PAYMENT FREQUENCY: 09	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0														
INTEREST RATE:10.00	COLLATERAL TYPE:	COLLATERAL VALUE:	SUIT - FILED / WILFUL DEFAULT: -														
			CASH LIMIT:														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
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					

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:HOME CREDIT	OPENED:2018-09-17	HIGH CREDIT AMOUNT:14990	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:3806505760	REPORTED AND CERTIFIED:2019-05-22	CURRENT BALANCE:0	ACCOUNT CLOSED: 2019-04-18														
TYPE:Consumer Loan	PMT HIST START:2018-09-01	EMI:2255	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Individual	PMT HIST END:2019-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:2019-04-18	REPAYMENT TENURE:7	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 05-19	000 04-19	000 03-19	XXX 02-19	000 01-19	000 12-18	000 11-18	000 10-18	000 09-18									

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:MAHINDRA FINANCE	OPENED:2018-07-24	HIGH CREDIT AMOUNT:333664	CREDIT FACILITY STATUS: Settled
ACCOUNT NUMBER:5565355	REPORTED AND CERTIFIED:2026-06-15	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-12-28
TYPE:Auto Loan (Personal)	PMT HIST START:2023-07-01	EMI:8200	

OWNERSHIP:Guarantor	PMT HIST END:2026-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(PRINCIPAL): 18245
Amount Overdue:0	LAST PAYMENT:2023-12-27	REPAYMENT TENURE:60	WRITTEN-OFF AMOUNT(TOTAL): 18245
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	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
000	000	000	000	000	000	000	000	000	000	000	000	000	103	073	042	043	042
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	07-23

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HOME CREDIT	OPENED:2017-09-04	HIGH CREDIT AMOUNT:19989	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:3709449802	REPORTED AND CERTIFIED:2019-05-22	CURRENT BALANCE:0	ACCOUNT CLOSED: 2018-03-06
TYPE:Consumer Loan	PMT HIST START:2017-09-01	EMI:3332	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2019-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2018-03-05	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	000	000
05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17
000	000	000															
11-17	10-17	09-17															

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFC BANK	OPENED:2017-02-22	HIGH CREDIT AMOUNT:47000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:45748738	REPORTED AND CERTIFIED:2019-01-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2019-01-24
TYPE:Two wheeler Loan	PMT HIST START:2017-05-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2019-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2019-01-24	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	148	117	087	056	026	000	000	000	000	000	000	000	000	000	000	000	000
01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17
000	000	000															
07-17	06-17	05-17															

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
CHOLA INVST FIN	2024-07-22	03	600000
YES BANK	2024-05-09	02	100000
KOGTAFINANCE	2024-04-24	01	3500000
INDIABULLS HFC	2024-04-16	02	1500000
IKF FIN	2024-04-04	02	400000
CAPRI GLOB	2024-03-15	00	5000000
CAPRI GLOB	2024-03-15	03	4325000

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