

CONSUMER CIR

CONSUMER:	GAMARA MITESH RAJUBHAI	DATE:	2026-07-29
MEMBER ID:		TIME:	03:44 PM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	11380982903

CONSUMER INFORMATION:

NAME:	GAMARA MITESH RAJUBHAI	GENDER:	male
DATE OF BIRTH:	1999-03-29		

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSCORE3	599	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)	DAWPG5617N		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	3813204263		
VoterId	TZX2859916		
CkycId	50031348727478		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	9824943083	
Mobile Phone	9824943083	
Mobile Phone	7623888824	

EMAIL CONTACT(S):

EMAIL ADDRESS
NOMAIL@GMAIL.COM
MITESHGAMARA575@GMAIL.COM
GAMARAMITESH@GMAIL.COM

ADDRESS(ES):

ADDRESS :	MADHAV DAIRY KARANPARA NEAR BHAGAT RAS 374 GUJARAT, ,24, 360002
CATEGORY:	OFFICE ADDRESS
RESIDENCE CODE:	
DATE REPORTED:	2023-12-31
ADDRESS :	SHAKTI KRUPA KOTAK STREET NO 4 RAJKOT SANGANVA CHOWK RAJKOT 374 GUJARAT, ,24, 360001
CATEGORY:	RESIDENCE ADDRESS
RESIDENCE CODE:	
DATE REPORTED:	2023-12-31
ADDRESS :	SHAKTI KRUPA KOTAK STREET NO 4 RAJKOT SANGANVA CHOWK RAJKOT 374 GUJARAT, ,24, 360001
CATEGORY:	NOT CATEGORIZED
RESIDENCE CODE:	
DATE REPORTED:	2023-12-31
ADDRESS :	SHAKTI KRUPA KOTAK STREET NO 4 RAJKOT SANGANVA CHOWK RAJKOT 374 GUJARAT, ,24, 360001
CATEGORY:	PERMANENT ADDRESS
RESIDENCE CODE:	
DATE REPORTED:	2023-12-31

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	EMPLOYER NAME	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
Consumer Loan		2026-07-27	Others			

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:8	HIGH CR/SANC. AMT:649928	CURRENT:60778	RECENT: 2023-09-25
	OVERDUE:3		OVERDUE:119807	OLDEST: 2021-02-28

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	3				

ACCOUNT(S):

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:AYEFIN				OPENED:2022-07-12				HIGH CREDIT AMOUNT:136000				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:CREP-00000267535-LOS				REPORTED AND CERTIFIED:2026-07-23				CURRENT BALANCE:28192				ACCOUNT CLOSED: NA					
TYPE:Business Loan - Secured				PMT HIST START:2023-08-01				EMI:7465				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2026-07-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:29825				LAST PAYMENT:2024-07-06				REPAYMENT TENURE:24				SETTLEMENT AMOUNT: 0					
INTEREST RATE:28.00				COLLATERAL TYPE:				COLLATERAL VALUE:				SUIT - FILED / WILFUL DEFAULT: -					
												CASH LIMIT:					
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
812 07-26		789 06-26		759 05-26		728 04-26		698 03-26		667 02-26		639 01-26		608 12-25		577 11-25	
274 01-25		211 12-24		181 11-24		151 10-24		121 09-24		091 08-24		061 07-24		061 06-24		031 05-24	

ACCOUNT				DATES					AMOUNTS				STATUS																								
MEMBER NAME:IDFC FIRST BANK				OPENED:2022-03-31					HIGH CREDIT AMOUNT:100000				CREDIT FACILITY STATUS: Written-off																								
ACCOUNT NUMBER:69696994				REPORTED AND CERTIFIED:2026-07-27					CURRENT BALANCE:27536				ACCOUNT CLOSED: NA																								
TYPE:Microfinance – Business Loan				PMT HIST START:2023-08-01					EMI:3980				WRITTEN-OFF AMOUNT(PRINCIPAL): 0																								
OWNERSHIP:Individual				PMT HIST END:2026-07-01					PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL): 71093																								
Amount Overdue:71093				LAST PAYMENT:2024-10-30					REPAYMENT TENURE:36				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)																																					
694 07-26				667 06-26		637 05-26		606 04-26		576 03-26		545 02-26		517 01-26		486 12-25		455 11-25		425 10-25		394 09-25		364 08-25		333 07-25		302 06-25		272 05-25		241 04-25		211 03-25		180 02-25	
152 01-25				121 12-24		090 11-24		060 10-24		060 09-24		030 08-24		030 07-24		029 06-24		030 05-24		029 04-24		030 03-24		000 02-24		000 01-24		000 12-23		000 11-23		000 10-23		000 09-23		000 08-23	

ACCOUNT				DATES					AMOUNTS				STATUS				
MEMBER NAME:IDFC FIRST BANK				OPENED:2023-09-25					HIGH CREDIT AMOUNT:59969				CREDIT FACILITY STATUS: Written-off				
ACCOUNT NUMBER:129497241				REPORTED AND CERTIFIED:2026-07-27					CURRENT BALANCE:5050				ACCOUNT CLOSED: NA				
TYPE:Consumer Loan				PMT HIST START:2023-09-01					EMI:2779				WRITTEN-OFF AMOUNT(PRINCIPAL): 0				
OWNERSHIP:Individual				PMT HIST END:2026-07-01					PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL): 18889				
Amount Overdue:18889				LAST PAYMENT:2025-09-27					REPAYMENT TENURE:24				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)																	
328 07-26		301 06-26		271 05-26		240 04-26		210 03-26		179 02-26		151 01-26		120 12-25		089 11-25	
059 10-25		028 09-25		029 08-25		029 07-25		028 06-25		029 05-25		028 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		000 03-24		000 02-24		000 01-24		000 12-23		000 11-23		000 10-23		000 09-23			

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:BAJAJ FIN LTD				OPENED:2023-08-07				HIGH CREDIT AMOUNT:20664				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:416DPFJZ555792				REPORTED AND CERTIFIED:2026-06-30				CURRENT BALANCE:0				ACCOUNT CLOSED: NA					
TYPE:Consumer Loan				PMT HIST START:2023-08-01				EMI:2067				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2026-06-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0				LAST PAYMENT:2024-06-17				REPAYMENT TENURE:10				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 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	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:HDB				OPENED:2022-09-09				HIGH CREDIT AMOUNT:200000				CREDIT FACILITY STATUS: Settled					
ACCOUNT NUMBER:27112449				REPORTED AND CERTIFIED:2024-04-30				CURRENT BALANCE:0				ACCOUNT CLOSED: 2024-04-04					
TYPE:Personal Loan				PMT HIST START:2022-09-01				EMI:7847				WRITTEN-OFF AMOUNT(PRINCIPAL): 69999					
OWNERSHIP:Individual				PMT HIST END:2024-04-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL): 100103					
Amount Overdue:0				LAST PAYMENT:2024-03-30				REPAYMENT TENURE:33				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 04-24	000 03-24	000 02-24	096 01-24	058 12-23	058 11-23	028 10-23	027 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																

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME:KOTAK BANK				OPENED:2022-06-30				HIGH CREDIT AMOUNT:25499				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:CFB14751380				REPORTED AND CERTIFIED:2026-06-30				CURRENT BALANCE:0				ACCOUNT CLOSED: NA					
TYPE:Consumer Loan				PMT HIST START:2023-07-01				EMI:5100				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2026-06-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0				LAST PAYMENT:2023-03-05				REPAYMENT TENURE:10				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 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	
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	

ACCOUNT				DATES				AMOUNTS				STATUS			
MEMBER NAME:IDFC FIRST BANK				OPENED:2021-09-08				HIGH CREDIT AMOUNT:7796				CREDIT FACILITY STATUS:			
ACCOUNT NUMBER:49811747				REPORTED AND CERTIFIED:2022-04-30				CURRENT BALANCE:0				ACCOUNT CLOSED: 2022-04-09			
TYPE:Consumer Loan				PMT HIST START:2021-09-01				EMI:1151				WRITTEN-OFF AMOUNT(PRINCIPAL):			
OWNERSHIP:Individual				PMT HIST END:2022-04-01				PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):			
Amount Overdue:0				LAST PAYMENT:2022-04-02				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	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21								

ACCOUNT				DATES					AMOUNTS				STATUS					
MEMBER NAME:AYEFIN				OPENED:2021-02-28					HIGH CREDIT AMOUNT:100000				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:AYE-000000067833-LOS				REPORTED AND CERTIFIED:2022-09-30					CURRENT BALANCE:0				ACCOUNT CLOSED: 2022-07-12					
TYPE:Business Loan - Unsecured				PMT HIST START:2021-02-01					EMI:5489				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2022-09-01					PAYMENT FREQUENCY: Monthly				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0				LAST PAYMENT:					REPAYMENT TENURE:24				SETTLEMENT AMOUNT: 0					
INTEREST RATE:28.00				COLLATERAL TYPE:					COLLATERAL VALUE:				SUIT - FILED / WILFUL DEFAULT: -					
													CASH LIMIT:					
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
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	
000 03-21	000 02-21																	

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
AU SFB	2026-06-11	Mudra Loans – Shishu / Kishor / Tarun	1000000
CITIZN RAJKOT	2026-03-19	Business Loan - Secured	1000000
BAJAJ FIN LTD	2023-08-07	Consumer Loan	30999

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