

# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

### CONSUMER INFORMATION:

NAME: RIDHISH KIRITBHAI CHIMANBHAI PATEL KIRITBHAI PATEL

DATE OF BIRTH: 23-08-1974

GENDER: MALE

### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	728	1: ONE OR MORE TRADES WITH RESTRUCTURED DEBT IN THE PAST 24 MONTHS. 2: PRESENCE OF A MINOR DELINQUENCY IN THE PAST 6 MONTHS. 3: PRESENCE OF A TRADELINE WITH WORST STATUS IN THE PAST 6 MONTHS. 4: LOW PROPORTION OF SATISFACTORY TRADES.

### POSSIBLE RANGE FOR CIBIL TRANSUNION SCORE VERSION 1.0

Consumers with more than 6 months credit history*	: 300 (high risk) to 900 (low risk)
Consumers with less than 6 months credit history*	: 0
Consumers not in CIBIL database or with insufficient information for scoring*	: -1

\* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

### IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AFXPP6634H		
PASSPORT NUMBER	Z3208264		

### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
NOT CLASSIFIED	0792345678	
NOT CLASSIFIED	+919376190557	
NOT CLASSIFIED	26482822	
OFFICE PHONE	7926463822	

### EMAIL CONTACT(S):

#### EMAIL ADDRESS

BHAVIN@ARMEEINFOTECH.COM

JIGNESH@ARMEEINFOTECH.COM

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EMPOWERING YOU

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

NANA@XYZ.COM

RIDHISH@ARVINDINFOTECH.COM

### ADDRESS(ES):

ADDRESS<sup>(e)</sup>: AHMEDABAD GUJARAT 380009

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 14-06-2016

ADDRESS : 8, UMAPATI FLATS, 6, MOTI NAGAR AHMEDABAD GUJARAT 380007

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 24-04-2016

ADDRESS : 8 UMAPATI APPARTMENTS AHMEDABAD GUJARAT 380007

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 29-02-2016

ADDRESS : 1002 & 1003 ANKIK TOWER NR PARSHWA TOWER SARKHEJ - GANDHINAGAR HIGHWAY BODEKDEV AHMEDABAD GUJARAT GUJARAT 380015

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE: OWNED

DATE REPORTED: 30-11-2015

### EMPLOYMENT INFORMATION :

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	24-08-2016	OTHERS	Not Available	Not Available	Not Available

### SUMMARY:

#### ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 43 OVERDUE: 1 ZERO-BALANCE: 16	HIGH CR/SANC. AMT: 12,51,95,362	CURRENT: 8,67,98,541 OVERDUE: 2,08,016	RECENT: 30-11-2015 OLDEST: 03-10-2000

### ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	100	3	5	42	29-08-2016

### ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-11-2015	SANCTIONED: 1,44,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 22-07-2016	CURRENT BALANCE: 1,46,48,415	
DISCLOSED	REPORTED AND CERTIFIED:	OVERDUE: 2,08,016	

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MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

TYPE: OVERDRAFT  
OWNERSHIP: INDIVIDUAL  
31-07-2016  
PMT HIST START: 01-07-2016  
PMT HIST END: 01-12-2015

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

032	000	000	000	000	XXX	000	000
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-11-2015	SANCTIONED: 1,75,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-07-2016	CURRENT BALANCE: 1,72,97,500	
TYPE: PROPERTY LOAN	REPORTED AND CERTIFIED: 31-07-2016	PMT FREQ: MONTHLY	
OWNERSHIP: JOINT	PMT HIST START: 01-07-2016		
	PMT HIST END: 01-12-2015		

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

000	000	000	000	000	XXX	000	000
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 02-09-2015	SANCTIONED: 10,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-02-2016	CURRENT BALANCE: 5,83,685	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 29-02-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-02-2016		
	PMT HIST END: 01-02-2016		

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

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02-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 02-09-2015	SANCTIONED: 6,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-02-2016	CURRENT BALANCE: 6,00,000	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 29-02-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-02-2016		
	PMT HIST END: 01-02-2016		

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

000  
02-16

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

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CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: PROPERTY LOAN OWNERSHIP: JOINT	OPENED: 18-08-2015 LAST PAYMENT: 23-02-2016 CLOSED: 23-02-2016 REPORTED AND CERTIFIED: 29-02-2016 PMT HIST START: 01-02-2016 PMT HIST END: 01-08-2015	SANCTIONED: 62,72,500 CURRENT BALANCE: 0	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 02-16	000 01-16	000 12-15	000 11-15
000 10-15	000 09-15	000 08-15	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: BUSINESS LOAN - GENERAL OWNERSHIP: JOINT	OPENED: 27-07-2015 LAST PAYMENT: 17-08-2016 REPORTED AND CERTIFIED: 31-08-2016 PMT HIST START: 01-08-2016 PMT HIST END: 01-08-2015	SANCTIONED: 20,00,000 CURRENT BALANCE: 14,36,068	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 08-16	000 07-16	000 06-16	000 05-16
000 04-16	000 03-16	000 02-16	000 01-16
000 12-15	000 11-15	000 10-15	000 09-15
000 08-15			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: HOUSING LOAN OWNERSHIP: JOINT	OPENED: 24-07-2015 LAST PAYMENT: 05-07-2016 REPORTED AND CERTIFIED: 31-07-2016 PMT HIST START: 01-07-2016 PMT HIST END: 01-07-2015	SANCTIONED: 1,21,25,000 CURRENT BALANCE: 1,19,09,044	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 07-16	000 06-16	000 05-16	000 04-16
000 03-16	000 02-16	000 01-16	000 12-15
000 11-15	000 10-15	000 09-15	000 08-15
000 07-15			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CREDIT CARD	OPENED: 17-05-2015 LAST PAYMENT: 14-07-2016 REPORTED AND CERTIFIED: 22-07-2016	HIGH CREDIT: 1,44,266 CURRENT BALANCE: 89,994	

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MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-07-2016  
PMT HIST END: 01-06-2015

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

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07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED	OPENED: 14-05-2015	HIGH CREDIT: 4,45,744
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-09-2015	CURRENT BALANCE: -97,863
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 22-07-2016	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	
	PMT HIST END: 01-06-2015	

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

000	000	000	000	000	XXX	000	XXX	XXX	XXX	000	000	000	000
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED	OPENED: 21-03-2015	SANCTIONED: 18,27,230
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 31-07-2016	CURRENT BALANCE: 18,97,246
TYPE: LOAN AGAINST BANK DEPOSITS	PMT HIST START: 01-07-2016	INTEREST RATE: 10.90
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-04-2016	
COLLATERAL TYPE: SAVING ACCOUNT AND FIXED DEPOSIT		

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

STD	STD	STD	STD
07-16	06-16	05-16	04-16

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED	OPENED: 21-03-2015	SANCTIONED: 17,35,800
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 31-07-2016	CURRENT BALANCE: 18,02,640
TYPE: LOAN AGAINST BANK DEPOSITS	PMT HIST START: 01-07-2016	INTEREST RATE: 10.75
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-04-2016	
COLLATERAL TYPE: SAVING ACCOUNT AND FIXED DEPOSIT		

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CONTROL NUMBER: 1,20,33,27,523

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

STD STD STD STD  
07-16 06-16 05-16 04-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-03-2015	SANCTIONED: 20,10,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-06-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 30-06-2016	EMI: 1,85,235	
OWNERSHIP: JOINT	REPORTED AND CERTIFIED: 30-06-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-06-2016	REPAYMENT TENURE: 12	
COLLATERAL	PMT HIST END: 01-03-2015	ACTUAL PAYMENT: 22,44,093	

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

000 XXX 000 000 000 000 000 000 000 000 000 000 000 000 000 000  
06-16 05-16 04-16 03-16 02-16 01-16 12-15 11-15 10-15 09-15 08-15 07-15 06-15 05-15 04-15 03-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-02-2015	SANCTIONED: 24,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 11-08-2016	CURRENT BALANCE: 7,88,039	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED: 31-08-2016		
OWNERSHIP: JOINT	PMT HIST START: 01-08-2016		
	PMT HIST END: 01-03-2015		

### 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  
08-16 07-16 06-16 05-16 04-16 03-16 02-16 01-16 12-15 11-15 10-15 09-15 08-15 07-15 06-15 05-15 04-15 03-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-02-2015	SANCTIONED: 20,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-08-2015	CURRENT BALANCE: 11,73,314	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED: 31-07-2016	PMT FREQ: MONTHLY	
OWNERSHIP: JOINT	PMT HIST START: 01-07-2016	ACTUAL PAYMENT: 70,314	
	PMT HIST END: 01-02-2015		

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

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07-16 06-16 05-16 04-16 03-16 02-16 01-16 12-15 11-15 10-15 09-15 08-15 07-15 06-15 05-15 04-15 03-15 02-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-12-2014	SANCTIONED: 1,45,00,000	

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MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: HOUSING LOAN  
OWNERSHIP: JOINT  
LAST PAYMENT: 02-08-2016  
REPORTED AND CERTIFIED: 31-08-2016  
PMT HIST START: 01-08-2016  
PMT HIST END: 01-01-2015  
CURRENT BALANCE: 1,45,97,936

### 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
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15
000	000																
02-15	01-15																

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: HOUSING LOAN  
OWNERSHIP: JOINT  
OPENED: 31-12-2014  
LAST PAYMENT: 02-12-2015  
CLOSED: 08-12-2015  
REPORTED AND CERTIFIED: 31-12-2015  
PMT HIST START: 01-12-2015  
PMT HIST END: 01-12-2014  
SANCTIONED: 1,65,00,000  
CURRENT BALANCE: 0

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

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12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: PROPERTY LOAN  
OWNERSHIP: JOINT  
OPENED: 31-10-2014  
REPORTED AND CERTIFIED: 30-11-2014  
PMT HIST START: 01-11-2014  
PMT HIST END: 01-11-2014  
SANCTIONED: 1,63,00,000  
CURRENT BALANCE: 1,63,00,000

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

000
11-14

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: PROPERTY LOAN  
OWNERSHIP: JOINT  
OPENED: 31-10-2014  
REPORTED AND CERTIFIED: 30-11-2014  
PMT HIST START: 01-11-2014  
PMT HIST END: 01-11-2014  
SANCTIONED: 14,00,000  
CURRENT BALANCE: 14,00,000

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DATE: 05-09-2016  
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CONTROL NUMBER: 1,20,33,27,523

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

000  
11-14

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-06-2014	SANCTIONED: 18,85,150	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 12-07-2016	CURRENT BALANCE: 11,70,335	
TYPE: AUTO LOAN	REPORTED AND CERTIFIED: 31-07-2016	EMI: 39,990	
OWNERSHIP: JOINT	PMT HIST START: 01-07-2016	PMT FREQ: MONTHLY	
	PMT HIST END: 01-06-2014	REPAYMENT TENURE: 60	
		INTEREST RATE: 10.30	
		ACTUAL PAYMENT: 39,990	

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

000	000	000	000	000	000	000	000	000	000	000	XXX	000	000	000	000	000	000
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
000	000	000	000	000	000	000	000										
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14										

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 06-09-2013	CURRENT BALANCE: 1,17,412	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-08-2016	PMT FREQ: MONTHLY	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 25-08-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-08-2016		
	PMT HIST END: 01-09-2013		

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

000	012	000	000	000	000	012	012	012	012	000	000	000	000	000	000	000	XXX
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15
000	000	000	000	000	XXX	000	000	000	000	000	000	000	000	000	000	000	000
02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 04-07-2012	HIGH CREDIT: 2,21,432	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-06-2016	CURRENT BALANCE: -20,552	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016		
	PMT HIST END: 01-08-2013		

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

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07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13

### ACCOUNT

### DATES

### AMOUNTS

### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 28-06-2012

SANCTIONED: 5,75,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 08-09-2015

CURRENT BALANCE: 1,30,254

DISCLOSED

REPORTED AND CERTIFIED:

PMT FREQ: MONTHLY

TYPE: AUTO LOAN

31-07-2016

ACTUAL PAYMENT: 12,535

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-07-2016

PMT HIST END: 01-08-2013

### 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
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13

### ACCOUNT

### DATES

### AMOUNTS

### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 09-06-2012

SANCTIONED: 22,00,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 01-07-2016

CURRENT BALANCE: 4,41,061

DISCLOSED

REPORTED AND CERTIFIED:

TYPE: AUTO LOAN

31-07-2016

OWNERSHIP: JOINT

PMT HIST START: 01-07-2016

PMT HIST END: 01-08-2013

### 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
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13

### ACCOUNT

### DATES

### AMOUNTS

### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 13-10-2010

HIGH CREDIT: 6,21,702

ACCOUNT NUMBER: NOT

LAST PAYMENT: 08-08-2016

CURRENT BALANCE: 5,25,604

DISCLOSED

REPORTED AND CERTIFIED:

CREDIT LIMIT: 7,35,000

TYPE: CREDIT CARD

20-08-2016

CASH LIMIT:

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-08-2016

PMT FREQ: MONTHLY

PMT HIST END: 01-09-2013

INTEREST RATE: 40.800

ACTUAL PAYMENT: 12,870

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

000	000	000	000	000	000	000	000	014	000	000	000	000	000	000	000	000	000
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15

# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-12-2008	HIGH CREDIT: 75,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-02-2016	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2016	CREDIT LIMIT: 1,30,000	
OWNERSHIP: AUTHORISED USER	PMT HIST START: 01-07-2016	CASH LIMIT: 36,400	
	PMT HIST END: 01-03-2014	PMT FREQ: MONTHLY	
		INTEREST RATE: 40.800	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			

000	093	064	033	004	000	004	000	000	004	000	000	000	000	000	000	000	000
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
XXX	000	000	000	000	000	000	000	000	000	XXX							
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14							

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-12-2008	HIGH CREDIT: 75,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 28-03-2009	CURRENT BALANCE: 3,580	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-03-2009		
OWNERSHIP: AUTHORISED USER	PMT HIST START: 01-03-2009		
	PMT HIST END: 01-12-2008		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			

000	000	000	000
03-09	02-09	01-09	12-08

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 10-01-2008	HIGH CREDIT: 51,387	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-06-2014	CURRENT BALANCE: -19	
TYPE: CREDIT CARD	CLOSED: 31-07-2014	CREDIT LIMIT: 48,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 20-08-2016	CASH LIMIT: 29,000	
	PMT HIST START: 01-08-2016	PMT FREQ: MONTHLY	
	PMT HIST END: 01-09-2013	INTEREST RATE: 37.800	
		ACTUAL PAYMENT: 500	
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	XXX	XXX	XXX	XXX
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15
XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	060	030	001	000	000	000	000	000	000
02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13

# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-12-2007	SANCTIONED: 29,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-04-2011	CURRENT BALANCE: 0	
TYPE: HOUSING LOAN	CLOSED: 14-04-2011	EMI: 36,693	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 30-09-2015	REPAYMENT TENURE: 264	
	PMT HIST START: 01-09-2015	INTEREST RATE: 14.73	
	PMT HIST END: 01-10-2012		

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

STD 09-15	STD 08-15	STD 07-15	XXX 06-15	XXX 05-15	XXX 04-15	XXX 03-15	XXX 02-15	XXX 01-15	XXX 12-14	XXX 11-14	XXX 10-14	XXX 09-14	XXX 08-14	XXX 07-14	XXX 06-14	XXX 05-14	XXX 04-14
XXX 03-14	XXX 02-14	XXX 01-14	XXX 12-13	XXX 11-13	XXX 10-13	XXX 09-13	XXX 08-13	XXX 07-13	XXX 06-13	XXX 05-13	XXX 04-13	XXX 03-13	XXX 02-13	XXX 01-13	XXX 12-12	XXX 11-12	XXX 10-12

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 11-12-2007	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 17-04-2010	CREDIT LIMIT: 62,500	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-12-2015	CASH LIMIT:	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-12-2015	PMT FREQ: MONTHLY	
	PMT HIST END: 01-01-2013		

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

000 12-15	000 11-15	000 10-15	000 09-15	000 08-15	000 07-15	XXX 06-15	XXX 05-15	XXX 04-15	XXX 03-15	XXX 02-15	XXX 01-15	XXX 12-14	XXX 11-14	XXX 10-14	XXX 09-14	XXX 08-14	XXX 07-14
XXX 06-14	XXX 05-14	XXX 04-14	XXX 03-14	XXX 02-14	XXX 01-14	XXX 12-13	XXX 11-13	XXX 10-13	XXX 09-13	XXX 08-13	XXX 07-13	XXX 06-13	XXX 05-13	XXX 04-13	XXX 03-13	XXX 02-13	XXX 01-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-05-2007	HIGH CREDIT: 1,62,779	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-05-2016	CURRENT BALANCE: 1	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2016	CREDIT LIMIT: 62,500	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	CASH LIMIT: 17,500	
	PMT HIST END: 01-08-2013	PMT FREQ: MONTHLY	
		INTEREST RATE: 40.800	

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

000 07-16	000 06-16	000 05-16	000 04-16	000 03-16	000 02-16	000 01-16	000 12-15	000 11-15	000 10-15	000 09-15	000 08-15	000 07-15	000 06-15	000 05-15	000 04-15	000 03-15	000 02-15
XXX 01-15	000 12-14	000 11-14	000 10-14	000 09-14	000 08-14	000 07-14	000 06-14	000 05-14	000 04-14	000 03-14	000 02-14	000 01-14	000 12-13	020 11-13	000 10-13	000 09-13	000 08-13

# TransUnion CIBIL Limited

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

EMPOWERING YOU

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-03-2007	HIGH CREDIT: 9,292	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 14-05-2009	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-12-2013	CREDIT LIMIT: 12,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2009	CASH LIMIT: 4,800	
	PMT HIST END: 01-05-2009	PMT FREQ: MONTHLY	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 05-09			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 07-03-2007	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 09-02-2008		
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-08-2008		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-02-2008		
	PMT HIST END: 01-03-2007		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 02-08	XXX 01-08	000 12-07	XXX 11-07
000 10-07	XXX 09-07	000 08-07	STD 07-07
STD 06-07	STD 05-07	STD 04-07	STD 03-07

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-10-2006	SANCTIONED: 5,50,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-09-2009	CURRENT BALANCE: 0	
TYPE: AUTO LOAN	CLOSED: 10-09-2009		
OWNERSHIP: JOINT	REPORTED AND CERTIFIED: 30-09-2009		
	PMT HIST START: 01-09-2009		
	PMT HIST END: 01-11-2006		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 09-09	000 08-09	000 07-09	000 06-09
000 05-09	XXX 04-09	000 03-09	000 02-09
000 01-09	000 12-08	STD 11-08	STD 10-08
STD 09-08	STD 08-08	STD 07-08	STD 06-08
STD 05-08	STD 04-08	STD 03-07	STD 02-07
STD 01-07	STD 12-06	STD 11-06	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-07-2005	SANCTIONED: 10,00,000	WRITTEN OFF /SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-05-2007	CURRENT BALANCE: 0	POST (WO) SETTLED

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

DISCLOSED  
TYPE: PERSONAL LOAN  
OWNERSHIP: JOINT  
CLOSED: 23-09-2008  
REPORTED AND CERTIFIED:  
30-09-2008  
PMT HIST START: 01-09-2008  
PMT HIST END: 01-10-2005

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

000	458	427	396	366	335	305	274	245	214	183	153	122	092	061	030	000	000
09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
03-07	02-07	01-07	12-06	11-06	10-06	09-06	08-06	07-06	06-06	05-06	04-06	03-06	02-06	01-06	12-05	11-05	10-05

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-04-2005	SANCTIONED: 6,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 12-10-2006	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 09-11-2006		
TYPE: AUTO LOAN	REPORTED AND CERTIFIED:		
OWNERSHIP: JOINT	30-11-2006		
	PMT HIST START: 01-11-2006		
	PMT HIST END: 01-04-2005		

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

STD	XXX	STD	STD	STD	STD	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
11-06	10-06	09-06	08-06	07-06	06-06	05-06	04-06	03-06	02-06	01-06	12-05	11-05	10-05	09-05	08-05	07-05	06-05
STD	STD																
05-05	04-05																

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-01-2005	HIGH CREDIT: 1,24,182	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-06-2014	CURRENT BALANCE: -87	
DISCLOSED	CLOSED: 31-07-2014	CREDIT LIMIT: 1,05,000	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED:	CASH LIMIT: 40,000	
OWNERSHIP: INDIVIDUAL	20-08-2016	PMT FREQ: MONTHLY	
	PMT HIST START: 01-08-2016	INTEREST RATE: 37.800	
	PMT HIST END: 01-09-2013	ACTUAL PAYMENT: 100	

### 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	XXX	XXX	XXX	XXX
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15
XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	000	000	000	000	000	000	000	000	000
02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13

ACCOUNT	DATES	AMOUNTS	STATUS
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(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: CREDIT CARD  
OWNERSHIP: INDIVIDUAL

OPENED: 19-01-2005  
LAST PAYMENT: 22-12-2007  
CLOSED: 07-01-2008  
REPORTED AND CERTIFIED:  
30-06-2008  
PMT HIST START: 01-01-2008  
PMT HIST END: 01-06-2005

HIGH CREDIT: 57,774  
CURRENT BALANCE: 0

### 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
01-08	12-07	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07	03-07	02-07	01-07	12-06	11-06	10-06	09-06	08-06
000	000	000	000	000	000	XXX	000	000	030	000	000	000	000				
07-06	06-06	05-06	04-06	03-06	02-06	01-06	12-05	11-05	10-05	09-05	08-05	07-05	06-05				

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: CREDIT CARD  
OWNERSHIP: INDIVIDUAL

OPENED: 08-06-2002  
LAST PAYMENT: 20-12-2007  
REPORTED AND CERTIFIED:  
24-08-2016  
PMT HIST START: 01-08-2016  
PMT HIST END: 01-09-2013

HIGH CREDIT: 1,58,310  
CURRENT BALANCE: 0  
PMT FREQ: MONTHLY

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

000	000	000	000	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: CREDIT CARD  
OWNERSHIP: INDIVIDUAL

OPENED: 08-06-2002  
LAST PAYMENT: 04-09-2015  
CLOSED: 08-09-2015  
REPORTED AND CERTIFIED:  
01-11-2015  
PMT HIST START: 01-11-2015  
PMT HIST END: 01-12-2012

HIGH CREDIT: 2,07,477  
CURRENT BALANCE: 0  
PMT FREQ: MONTHLY

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

000	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12

### ACCOUNT DATES AMOUNTS STATUS

# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

MEMBER NAME: NOT DISCLOSED	OPENED: 08-06-2002	HIGH CREDIT: 2,84,850
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-07-2016	CURRENT BALANCE: 4,853
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 24-08-2016	CREDIT LIMIT: 2,72,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-08-2016	CASH LIMIT: 1,08,800
	PMT HIST END: 01-10-2015	PMT FREQ: MONTHLY
		ACTUAL PAYMENT: 7,988

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

000	003	000	003	000	003	003	000	000	000	000
08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 03-10-2000	HIGH CREDIT: 48,007	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-09-2013	CURRENT BALANCE: 81	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2016	CREDIT LIMIT: 10,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	CASH LIMIT: 1,000	
	PMT HIST END: 01-08-2013		

### 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
07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-11-2004	SANCTIONED: 2,04,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-12-2008	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 24-12-2008		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 28-02-2011		
	PMT HIST START: 01-12-2008		
	PMT HIST END: 01-01-2006		

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

XXX	STD	STD	STD	STD	STD	STD	STD	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD
12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07	07-07
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
06-07	05-07	04-07	03-07	02-07	01-07	12-06	11-06	10-06	09-06	08-06	07-06	06-06	05-06	04-06	03-06	02-06	01-06

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-01-2001	HIGH CREDIT: 23,480	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-06-2005	CURRENT BALANCE: 0	

# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE: 05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

DISCLOSED

TYPE: CREDIT CARD

OWNERSHIP: INDIVIDUAL

CLOSED: 17-06-2005

REPORTED AND CERTIFIED:

31-01-2006

PMT HIST START: 01-06-2005

PMT HIST END: 01-02-2004

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

XXX 06-05	006 05-05	STD 04-05	STD 03-05	STD 02-05	006 01-05	STD 12-04	STD 11-04	STD 10-04	STD 09-04	STD 08-04	STD 07-04	005 06-04	STD 05-04	STD 04-04	STD 03-04	STD 02-04
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### ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	29-08-2016	BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	50,00,000
NOT DISCLOSED	22-08-2016	OTHER	100
NOT DISCLOSED	16-08-2016	OVERDRAFT	50,00,000
NOT DISCLOSED	04-08-2016	OVERDRAFT	50,00,000
NOT DISCLOSED	14-06-2016	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	09-05-2016	BUSINESS LOAN - GENERAL	50,00,000
NOT DISCLOSED	18-09-2015	PROPERTY LOAN	1
NOT DISCLOSED	17-09-2015	OTHER	1
NOT DISCLOSED	04-09-2015	OVERDRAFT	2,50,00,000
NOT DISCLOSED	04-09-2015	PROPERTY LOAN	1,50,00,000
NOT DISCLOSED	02-09-2015	PERSONAL LOAN	16,00,000
NOT DISCLOSED	21-08-2015	BUSINESS LOAN - GENERAL	5,00,000
NOT DISCLOSED	17-08-2015	HOUSING LOAN	65,00,000
NOT DISCLOSED	12-08-2015	PROPERTY LOAN	5,00,00,000
NOT DISCLOSED	10-08-2015	PROPERTY LOAN	65,00,000
NOT DISCLOSED	06-08-2015	HOUSING LOAN	65,00,000



# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	01-08-2015	HOUSING LOAN	1
NOT DISCLOSED	23-07-2015	PERSONAL LOAN	1
NOT DISCLOSED	20-07-2015	HOUSING LOAN	1
NOT DISCLOSED	16-07-2015	HOUSING LOAN	1,25,00,000
NOT DISCLOSED	13-07-2015	OTHER	100
NOT DISCLOSED	11-07-2015	PROPERTY LOAN	1
NOT DISCLOSED	02-07-2015	HOUSING LOAN	1,25,00,000
NOT DISCLOSED	28-06-2015	HOUSING LOAN	1,40,60,000
NOT DISCLOSED	22-06-2015	BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	50,00,000
NOT DISCLOSED	19-06-2015	OVERDRAFT	50,00,000
NOT DISCLOSED	04-06-2015	BUSINESS LOAN - GENERAL	8,00,00,000
NOT DISCLOSED	21-05-2015	OTHER	1,000
NOT DISCLOSED	06-05-2015	CREDIT CARD	10,000
NOT DISCLOSED	28-04-2015	CREDIT CARD	15,000
NOT DISCLOSED	18-04-2015	HOUSING LOAN	1
NOT DISCLOSED	26-02-2015	HOUSING LOAN	1
NOT DISCLOSED	18-02-2015	BUSINESS LOAN - GENERAL	35,00,000
NOT DISCLOSED	13-02-2015	BUSINESS LOAN - GENERAL	35,00,000
NOT DISCLOSED	10-02-2015	OTHER	30,00,000
NOT DISCLOSED	10-02-2015	OTHER	50,00,000
NOT DISCLOSED	06-02-2015	OTHER	1
NOT DISCLOSED	06-02-2015	BUSINESS LOAN - GENERAL	25,00,000

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MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	24-01-2015	PERSONAL LOAN	35,00,000
NOT DISCLOSED	21-01-2015	BUSINESS LOAN - GENERAL	50,00,000
NOT DISCLOSED	20-01-2015	BUSINESS LOAN - GENERAL	20,00,000
NOT DISCLOSED	20-01-2015	PERSONAL LOAN	70,00,000
NOT DISCLOSED	29-12-2014	HOUSING LOAN	1
NOT DISCLOSED	27-12-2014	HOUSING LOAN	1,69,00,000
NOT DISCLOSED	26-12-2014	HOUSING LOAN	2,00,00,000
NOT DISCLOSED	20-12-2014	PROPERTY LOAN	20,00,00,000
NOT DISCLOSED	10-12-2014	BUSINESS LOAN - GENERAL	75,00,000
NOT DISCLOSED	30-10-2014	PROPERTY LOAN	1
NOT DISCLOSED	16-10-2014	PROPERTY LOAN	60,00,000
NOT DISCLOSED	17-09-2014	OTHER	1
NOT DISCLOSED	04-06-2014	AUTO LOAN	18,00,000
NOT DISCLOSED	04-06-2014	AUTO LOAN	18,00,000
NOT DISCLOSED	28-05-2014	BUSINESS LOAN - GENERAL	26,00,00,000
NOT DISCLOSED	27-05-2014	BUSINESS LOAN - GENERAL	26,00,00,000
NOT DISCLOSED	23-05-2014	BUSINESS LOAN - GENERAL	7,00,00,000
NOT DISCLOSED	15-03-2014	BUSINESS LOAN - GENERAL	35,00,000
NOT DISCLOSED	14-03-2014	OTHER	1
NOT DISCLOSED	05-03-2014	AUTO LOAN	10,00,000
NOT DISCLOSED	28-12-2013	OVERDRAFT	50,00,000

# TransUnion CIBIL Limited

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

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MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	17-12-2013	OVERDRAFT	50,00,000
NOT DISCLOSED	07-11-2013	BUSINESS LOAN AGAINST BANK DEPOSITS	1,00,00,000
NOT DISCLOSED	28-08-2013	CREDIT CARD	1,000
NOT DISCLOSED	18-07-2013	BUSINESS LOAN - GENERAL	8,75,00,000
NOT DISCLOSED	03-07-2013	HOUSING LOAN	65,00,000
NOT DISCLOSED	01-05-2013	BUSINESS LOAN - GENERAL	20,00,000
NOT DISCLOSED	09-03-2013	OTHER	8,25,00,000
NOT DISCLOSED	01-02-2013	OVERDRAFT	1,00,000
NOT DISCLOSED	07-12-2012	BUSINESS LOAN - GENERAL	7,00,00,000
NOT DISCLOSED	05-11-2012	BUSINESS LOAN - GENERAL	19,00,00,000
NOT DISCLOSED	29-06-2012	CREDIT CARD	1,000
NOT DISCLOSED	08-06-2012	AUTO LOAN	6,76,555
NOT DISCLOSED	18-05-2012	AUTO LOAN	22,00,000
NOT DISCLOSED	25-03-2012	HOUSING LOAN	94,50,000
NOT DISCLOSED	06-01-2012	OTHER	2,75,000
NOT DISCLOSED	22-11-2011	HOUSING LOAN	1,50,00,000
NOT DISCLOSED	21-10-2011	PROPERTY LOAN	10,00,000
NOT DISCLOSED	13-10-2011	HOUSING LOAN	1,00,00,000
NOT DISCLOSED	13-10-2011	BUSINESS LOAN - GENERAL	20,00,00,000
NOT DISCLOSED	28-09-2011	BUSINESS LOAN - GENERAL	20,00,000
NOT DISCLOSED	06-04-2011	OVERDRAFT	100

# TransUnion CIBIL Limited

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	29-03-2011	BUSINESS LOAN - GENERAL	20,00,000
NOT DISCLOSED	10-12-2010	BUSINESS LOAN - GENERAL	50,00,000
NOT DISCLOSED	10-12-2010	BUSINESS LOAN - GENERAL	50,00,000
NOT DISCLOSED	24-11-2010	CREDIT CARD	50,000
NOT DISCLOSED	11-10-2010	CREDIT CARD	1,00,000
NOT DISCLOSED	10-09-2010	OTHER	10,00,000
NOT DISCLOSED	23-08-2010	BUSINESS LOAN - GENERAL	35,00,000
NOT DISCLOSED	19-08-2010	OTHER	30,00,000
NOT DISCLOSED	02-01-2010	BUSINESS LOAN - GENERAL	25,00,000
NOT DISCLOSED	02-01-2010	BUSINESS LOAN - GENERAL	25,00,000
NOT DISCLOSED	16-11-2009	CREDIT CARD	1,000
NOT DISCLOSED	12-12-2008	BUSINESS LOAN - GENERAL	25,00,000
NOT DISCLOSED	03-12-2008	BUSINESS LOAN - GENERAL	18,00,000
NOT DISCLOSED	02-04-2008	CREDIT CARD	100
NOT DISCLOSED	06-02-2008	CREDIT CARD	10,000
NOT DISCLOSED	04-02-2008	CREDIT CARD	10,000
NOT DISCLOSED	22-12-2007	HOUSING LOAN	29,00,000
NOT DISCLOSED	17-12-2007	BUSINESS LOAN - GENERAL	5,00,000
NOT DISCLOSED	12-07-2007	CREDIT CARD	1,00,000
NOT DISCLOSED	30-04-2007	CREDIT CARD	100

# TransUnion CIBIL Limited

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:05-09-2016

TIME: 17:27:36

CONTROL NUMBER: 1,20,33,27,523

### END OF REPORT ON RIDHISH KIRITBHAI CHIMANBHAI PATEL KIRITBHAI PATEL

All information ("Information") contained in this credit information report (CIR) is the current and up to date information collated by TransUnion CIBIL Limited based on information provided by its various members ("Members"). By accessing and using the Information, the user acknowledges and accepts the following: While TransUnion CIBIL Limited takes reasonable care in preparing the CIR, TransUnion CIBIL Limited shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. However, TransUnion CIBIL Limited shall take reasonable steps to ensure accurate reproduction of the information submitted by the Members and, to the extent statutorily permitted, it shall correct any such inaccuracies in the CIR. Further, TransUnion CIBIL Limited does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is TransUnion CIBIL Limited responsible for any access or reliance on the CIR. The CIR is not a recommendation by TransUnion CIBIL Limited to any Member to (i) lend or not to lend; (ii) enter into or not to enter into any financial transaction with the concerned individual/entity. Credit Scores do not form part of the CIR. The use of the CIR is governed by the provisions of the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Regulations, 2006, Credit Information Companies Rules, 2006 and the terms and conditions of the Operating Rules for TransUnion CIBIL Limited and its Members.

# TransUnion CIBIL Limited

(Formerly: Credit Information Bureau (India) Limited)



## CIBIL CONSUMER CREDIT INFORMATION REPORT

CONSUMER: RIDHISH KIRITIBHAI PATEL  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 05-09-2016  
TIME: 17:27:36  
CONTROL NUMBER: 1,20,33,27,523

**ADDITIONAL MATCHES -- YOUR ENQUIRY ON RIDHISH KIRITIBHAI PATEL RETURNED MULTIPLE FILES. SEE INFORMATION RELATED TO ADDITIONAL SUBJECT MRS RIDISH PATEL BELOW.**

### CONSUMER INFORMATION:

NAME: MRS RIDISH PATEL

DATE OF BIRTH: 23-10-1974

GENDER: FEMALE

### IDENTIFICATION(S):

#### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE <sup>(e)</sup>	9376190557	
NOT CLASSIFIED	09376195680	
NOT CLASSIFIED	079-27432599	

### ADDRESS(ES):

ADDRESS : NO 301 SWAGAT TOWERS BEHIND MANAV MANDIR MEM NAGAR AHMEDABAD INDIA 380052 380052 380052

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 31-08-2007

### END OF REPORT ON MRS RIDISH PATEL

All information ("Information") contained in this credit information report (CIR) is the current and up to date information collated by TransUnion CIBIL Limited based on information provided by its various members ("Members"). By accessing and using the Information, the user acknowledges and accepts the following: While TransUnion CIBIL Limited takes reasonable care in preparing the CIR, TransUnion CIBIL Limited shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. However, TransUnion CIBIL Limited shall take reasonable steps to ensure accurate reproduction of the information submitted by the Members and, to the extent statutorily permitted, it shall correct any such inaccuracies in the CIR. Further, TransUnion CIBIL Limited does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is TransUnion CIBIL Limited responsible for any access or reliance on the CIR. The CIR is not a recommendation by TransUnion CIBIL Limited to any Member to (i) lend or not to lend; (ii) enter into or not to enter into any financial transaction with the concerned individual/entity. Credit Scores do not form part of the CIR. The use of the CIR is governed by the provisions of the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Regulations, 2006, Credit Information Companies Rules, 2006 and the terms and conditions of the Operating Rules for TransUnion CIBIL Limited and its Members.