





Responsible Lending Analysis


Applicants

Prepared by

| NAME | EMAIL / PHONE | COMPLETED AT |
|----------------|---|------------------|
| Dinesh Karnati |  karnatidineshreddy@gmail.com  0468 388 013 | 05/10/2022 06:00 |

Varun Goyal
Quick Funding
 varun@quickfunding.com.au
 [0404515728](tel:0404515728)

Accounts

| Dinesh Karnati | | | | ID: 754061 |
|---|-------------------|------------------------|-----------------|------------|
| BANK | ACCOUNT NUMBER | ACCOUNT NAME | CURRENT BALANCE | |
|  NAB | 083-451 258303658 | Personal Account #3658 | \$44.20 | |

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Summarised transactions

Wages

Income / Wages

Overall summary

| | | | | | |
|----------------------------|----------------------|------------------------|------------------------|------------------------------------|--|
| Sum of 6 transactions | | Frequency | | Date range | |
| \$9,216.86 | | 14 days (Tuesday) | | 19 Jul 22 - 27 Sep 22 (71 days) | |
| Sum 6 transactions credits | Monthly mean credits | Mean credits (30 days) | Mean credits (90 days) | | |
| \$9,216.86 | \$3,894.45 | \$1,257.60 | \$1,536.14 | | |

| DATE | DAY | ACCOUNT | DESCRIPTION | AMOUNT |
|--------|-----|--|--|------------|
| 27 Sep | Tue | 083-451 258303658 Personal Account #3658 | Wage/Salary 001009 Ampol Retail Pty WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | \$1,257.81 |
| 13 Sep | Tue | 083-451 258303658 Personal Account #3658 | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | \$1,257.39 |
| 30 Aug | Tue | 083-451 258303658 Personal Account #3658 | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | \$1,390.34 |

| DATE | DAY | ACCOUNT | DESCRIPTION | AMOUNT |
|--------|-----|--|--|------------|
| 16 Aug | Tue | 083-451 258303658 Personal Account #3658 | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | \$1,768.09 |
| 02 Aug | Tue | 083-451 258303658 Personal Account #3658 | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | \$1,518.66 |
| 19 Jul | Tue | 083-451 258303658 Personal Account #3658 | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | \$2,024.57 |



Other Credit

Other Credit

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Overall summary

| | | | | | |
|---|------------------------------------|------------------------------|------------------------------------|--|--|
| Sum of 12 transactions \$8,622.01 | | Frequency 7 days (Monday) | | Date range 11 Jul 22 - 30 Sep 22 (82 days) | |
| Sum 12 transactions credits \$8,622.01 | Monthly mean credits \$3,274.18 | | Mean credits (30 days) \$386.17 | Mean credits (90 days) \$718.50 | |

| DATE | DAY | ACCOUNT | DESCRIPTION | AMOUNT |
|--------|-----|---|---------------------------------|----------|
| 30 Sep | Fri | 083-451 258303658 Personal Account #3658 | Unknown | \$0.01 |
| 13 Sep | Tue | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$900.00 |
| 05 Sep | Mon | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$400.00 |
| 05 Sep | Mon | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$100.00 |
| 01 Sep | Thu | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$17.00 |
| 31 Aug | Wed | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$900.00 |
| 29 Aug | Mon | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$225.00 |
| 24 Aug | Wed | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$780.00 |

| DATE | DAY | ACCOUNT | DESCRIPTION | AMOUNT |
|--------|-----|---|---------------------------------|------------|
| 01 Aug | Mon | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$300.00 |
| 25 Jul | Mon | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$1,000.00 |
| 14 Jul | Thu | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$3,000.00 |
| 11 Jul | Mon | 083-451 258303658 Personal Account #3658 | Dinesh Karnati D DINESH KARNATI | \$1,000.00 |



Money Transfer

Debit / Variable / Money Transfer

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Overall summary

| | | | | | |
|--|--|------------------------------------|--|---|--|
| Sum of 3 transactions -\$2,491.34 | | Frequency 7 days (Wednesday) | | Date range 2 Sep 22 - 15 Sep 22 (14 days) | |
| Sum 3 transactions debits -\$2,491.34 | | Monthly mean debits -\$2,758.27 | | Mean debits (30 days) -\$830.45 | |
| | | | | Mean debits (90 days) -\$830.45 | |











| DATE | DAY | ACCOUNT | DESCRIPTION | AMOUNT |
|--------|-----|---|--|-------------|
| 15 Sep | Thu | 083-451 258303658 Personal Account #3658 | V5588 13/09 Transferwise Australia Pt Sydney 74773882256 TransferWise | -\$923.78 |
| 07 Sep | Wed | 083-451 258303658 Personal Account #3658 | V5588 05/09 Transferwise Australia Pt Sydney 74773882248 TransferWise | -\$447.45 |
| 02 Sep | Fri | 083-451 258303658 Personal Account #3658 | V5588 01/09 Transferwise Australia Pt Sydney 74773882244 TransferWise | -\$1,120.11 |

All transactions

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| DATE/DAY | CATEGORY | DESCRIPTION | ACCOUNT | DEBIT | CREDIT |
|---------------|--------------|--------------------------|---|-------------|--------|
| 30 Sep Fri | Other Credit | Unknown | 083-451 258303658 Personal Account #3658 | | \$0.01 |
| 28 Sep Wed | Debit | D Karnati G4752931030 | 083-451 258303658 Personal Account #3658 | -\$1,250.00 | |

| DATE/DAY | CATEGORY | DESCRIPTION | ACCOUNT | DEBIT | CREDIT |
|---------------|----------------|---|--|-------------|------------|
| 27 Sep Tue | Wages | Wage/Salary 001009 Ampol Retail Pty WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | 083-451 258303658 Personal Account #3658 | | \$1,257.81 |
| 15 Sep Thu | Money Transfer | V5588 13/09 Transferwise Australia Pt Sydney 74773882256 TransferWise | 083-451 258303658 Personal Account #3658 | -\$923.78 | |
| 13 Sep Tue | Wages | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | 083-451 258303658 Personal Account #3658 | | \$1,257.39 |
| 13 Sep Tue | Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$900.00 |
| 13 Sep Tue | Debit | D Karnati N2987041623 S | 083-451 258303658 Personal Account #3658 | -\$1,200.00 | |
| 08 Sep Thu | Debit | D Karnati A4537115743 | 083-451 258303658 Personal Account #3658 | -\$50.00 | |
| 07 Sep Wed | Money Transfer | V5588 05/09 Transferwise Australia Pt Sydney 74773882248 TransferWise | 083-451 258303658 Personal Account #3658 | -\$447.45 | |
| 05 Sep Mon | Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$400.00 |
| 05 Sep Mon | Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$100.00 |

| DATE/DAY | CATEGORY | DESCRIPTION | ACCOUNT | DEBIT | CREDIT |
|---------------|--|---|--|-------------|------------|
| 05 Sep Mon |  Debit | D Karnati A6760100660 Q | 083-451 258303658 Personal Account #3658 | -\$500.00 | |
| 02 Sep Fri |  Money Transfer | V5588 01/09 Transferwise Australia Pt Sydney 74773882244 TransferWise | 083-451 258303658 Personal Account #3658 | -\$1,120.11 | |
| 01 Sep Thu |  Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$17.00 |
| 31 Aug Wed |  Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$900.00 |
| 31 Aug Wed |  Debit | D Karnati T4959165514 D | 083-451 258303658 Personal Account #3658 | -\$700.00 | |
| 30 Aug Tue |  Wages | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | 083-451 258303658 Personal Account #3658 | | \$1,390.34 |
| 29 Aug Mon |  Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$225.00 |
| 29 Aug Mon |  Debit | D Karnati Q1337150566 D | 083-451 258303658 Personal Account #3658 | -\$300.00 | |
| 24 Aug Wed |  Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$780.00 |
| 24 Aug Wed |  Debit | D Karnati S6552544988 D | 083-451 258303658 Personal Account #3658 | -\$700.00 | |

| DATE/DAY | CATEGORY | DESCRIPTION | ACCOUNT | DEBIT | CREDIT |
|---------------|--|---|--|-------------|------------|
| 17 Aug Wed |  Debit | D Karnati C3509087338 D | 083-451 258303658 Personal Account #3658 | -\$1,780.00 | |
| 16 Aug Tue |  Wages | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | 083-451 258303658 Personal Account #3658 | | \$1,768.09 |
| 08 Aug Mon |  Debit | D Karnati B0353135476 D | 083-451 258303658 Personal Account #3658 | -\$200.00 | |
| 05 Aug Fri |  Debit | D Karnati G2617140819 D | 083-451 258303658 Personal Account #3658 | -\$1,300.00 | |
| 03 Aug Wed |  Debit | D Karnati Q1609175782 D | 083-451 258303658 Personal Account #3658 | -\$1,200.00 | |
| 02 Aug Tue |  Wages | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | 083-451 258303658 Personal Account #3658 | | \$1,518.66 |
| 01 Aug Mon |  Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$300.00 |
| 29 Jul Fri |  Debit | D Karnati A6359110030 D | 083-451 258303658 Personal Account #3658 | -\$145.00 | |
| 25 Jul Mon |  Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$1,000.00 |

| DATE/DAY | CATEGORY | DESCRIPTION | ACCOUNT | DEBIT | CREDIT |
|---------------|---|---|--|-------------|------------|
| 19 Jul Tue | ■ Wages | Wage/Salary 001009 Ampol Retail Pty Karnati Dinesh WAGE SALARY AMPOL RETAIL KARNATI DINESH: Income | 083-451 258303658 Personal Account #3658 | | \$2,024.57 |
| 19 Jul Tue | ■ Debit | D Karnati D4658772057 D | 083-451 258303658 Personal Account #3658 | -\$4,200.00 | |
| 18 Jul Mon | ■ Debit | D Karnati E9948140999 D | 083-451 258303658 Personal Account #3658 | -\$800.00 | |
| 14 Jul Thu | ■ Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$3,000.00 |
| 12 Jul Tue | ■ Debit | D Karnati H9854097691 D | 083-451 258303658 Personal Account #3658 | -\$1,000.00 | |
| 11 Jul Mon | ■ Other Credit | Dinesh Karnati D DINESH KARNATI | 083-451 258303658 Personal Account #3658 | | \$1,000.00 |

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Responsible lending analysis provided by

