

## Customer Information

		Provider No	Date Of Last Update
CB Subject Id	605945812		
Provider Subject No	-		
Title	MR	B03	26 May 2021
Last Name	MANJALAVIL	T02	16 September 2021
First Name	PRASANTH	T02	16 September 2021
Full Name	PRASANTH-MANJALAVIL	B03	26 May 2021
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	-	-	-
Gender	Male	T02	16 September 2021
Date of Birth	01 March 1984	T02	16 September 2021
Nationality	INDIA	B04	30 May 2019
Resident Flag	No	T02	16 September 2021

## Credit Summary



Total Outstanding: **135,474**  
Total Overdue: **0**  
No. Of Default Contracts: **0**  
Total Outstanding (Telco & Utilities): **725**

Full Name	Provider No	Date Of Last Update
<b>PRASANTH-MANJALAVIL</b>	<b>B03</b>	<b>26 May 2021</b>
Historical Data		
PRASANTH MANJALAVIL	B03	21 March 2021
MR PRASANTH MANJALAVIL	B04	30 May 2019
PRASANTH MANJALAVIL	B04	28 May 2019

Gender	Provider No	Date Of Last Update
<b>Male</b>	<b>T02</b>	<b>16 September 2021</b>
Historical Data		
Male	B03	26 May 2021
Male	B04	30 May 2019

Date of Birth	Provider No	Date Of Last Update
<b>01 March 1984</b>	<b>T02</b>	<b>16 September 2021</b>
Historical Data		
01 March 1984	B03	26 May 2021
01 March 1984	B04	30 May 2019

Resident Flag	Provider No	Date Of Last Update
<b>No</b>	<b>T02</b>	<b>16 September 2021</b>
Historical Data		
Yes	B03	26 May 2021

#### Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	N2606012	07 September 2025	B03	26 May 2021

Type	Number	Provider No	Date Of Last Update
Emirates Id	784-1984-0484972-5	T02	16 September 2021

#### Addresses

Address Type	Address	Arabic Address	Emirate	P.O.Box	Plot No	Provider No	Date Of Last Update
Address	-	-	Dubai	117564	-	T02	16 September 2021

##### Historical Data

Address	-	-	Dubai	00	-	T02	11 June 2021
Address	NANA	-	Dubai	13448	-	B03	26 May 2021
Address	3	-	Dubai	13448	-	B03	12 June 2018

#### Employment

Employment Name	Employment Type	Gross Annual Income	Date Of Employment	Date Of Termination	Provider No	Date Of Last Update
SAMSOTECH	Full Time	96,000	19 September 2016	-	B03	26 May 2021

#### Contact

Contact Type	Contact	Provider No	Date Of Last Update
E-mail	PRASNATH555@GMAIL.COM	T02	16 September 2021

Contact Type	Contact	Provider No	Date Of Last Update
Phone Number	+971526389040	T02	16 September 2021

##### Historical Data

Phone Number	971526389040	T02	11 June 2021
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Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	+971526389040	T02	16 September 2021

##### Historical Data

Mobile Number	971526389040	T02	11 June 2021
Mobile Number	526389040	B03	26 May 2021
Mobile Number	0526389040	B03	21 March 2021

#### Other Income

Source	Gross Annual Income	Provider No	Date Of Last Update
Other	0	B03	26 May 2021

## CONTRACTS SUMMARY

### Credit Facilities

No Of Records	5					
Total No Of Reporting Data Providers	2					
Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	1	0	0	0	1	0
● Not Instalments	0	0	0	0	1	0
● Credit Cards	0	0	0	0	2	0

### Telco & Utilities

No Of Records	1					
Total No Of Reporting Data Providers	1					
Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Telco	0	0	0	0	1	0
● Utilities	0	0	0	0	0	0

### Total Summary

Total Exposure	139,644
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	98
Worst Current Payment Delay	0
Worst Payment Delay Last 24 Months	0
Worst Status L24M	Active Payments
Oldest Contract Start Date	01 May 2016
Newest Contract Start Date	21 March 2021
Number of Enquiries Last 90 Days	0
Total Outstanding Balance of Guaranteed Contracts	0
Total Overdue of Guaranteed Contracts	0

### Summary

#### ● Instalments

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Payment Amount	1,495	0
Total Outstanding Balance Amount	26,739	0
Total Overdue Amount	0	0

#### ● Not Instalments

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Credit Limit	13,000	0
Total Outstanding Balance Amount	11,546	0
Total Overdue Amount	0	0

#### ● Credit Cards

No. Of Active Contracts: 2	Main & Co-Contract Holder	Guarantor
Total Credit Limit	99,180	0
Total Outstanding Balance Amount	97,189	0
Total Overdue Amount	0	0

#### ● Telco

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Outstanding Balance Amount	725	0
Total Overdue Amount	0	0

## Consolidated Historical Data

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019												
2020												
2021												

## Balance to Overdue Ratio

Contract Type	Overdue	Balance
Installments (Personal Loan)	0	0
Installments (Islamic Credits)	0	0
Installments (Mortgage)	0	0
Installments (Car Loan)	0	26,739
Installments (Others)	0	0
Installments (Total)	0	26,739
Not Installments (Overdraft)	0	11,546
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	0	0
Not Installments (Total)	0	11,546
Credit Cards (Credit card)	0	97,189
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	97,189
Telco (Total)	0	725

## Credit Facilities Details

### Active

#### Installments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Car Loan	Active	Main Contract Holder	22 May 2018	05 October 2021	J16120177	A00010116MES11715333	26,739

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019										OK	N/A	N/A
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK			

#### Detail of Instalment 1: Car Loan, Active

CB Contract Id	J16120177
Provider No	B03
Type of Contract	Car Loan
Phase	Active
Role	Main Contract Holder
Method of Payment	Authorization to Direct Current Contract Debit (Standing Instruction)
Original Currency Code	UAE Dirham
Outstanding Balance	26,739
Total Amount	77,000
Total No Of Instalments	60
No Of Remaining Instalments	19
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	1,495
Start Date	22 May 2018
Closed Date	29 April 2023
Islamic Contract Flag	No
Secured Contract Flag	Yes
Overdue Amount	0
No Of Days Payment Delay	0

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2021
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2021
Worst Status	Active Payments
Worst Status Date	30 September 2021

### Security

Code	Description
TS8	Registered Mortgage over Vehicles (Tangible)

## Non Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Overdraft	Active	Main Contract Holder	21 March 2021	11 October 2021	O23878135	1105225340901	11,546

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019											N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	+VE	OK	+VE	OK	+VE	+VE	OK	OK		

## Detail of Non Instalment 1: Overdraft, Active

CB Contract Id	O23878135
Provider No	B03
Type of Contract	Overdraft
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Credit Limit	13,000
Overdue Amount	0
Start Date	21 March 2021
Closed Date	18 March 2022
Islamic Contract Flag	No
Secured Contract Flag	No

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 October 2021
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	31 October 2021
Worst Status	Active Payments
Worst Status Date	31 October 2021

## Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2021	Oct	13,000	11,546	Active Payments
2021	Sep	13,000	5,534	Active Payments
2021	Aug	13,000	0	Active Payments
2021	Jul	13,000	0	Active Payments
2021	Jun	13,000	8,218	Active Payments
2021	May	13,000	0	Active Payments
2021	Apr	13,000	10,494	Active Payments
2021	Mar	13,000	0	Active Payments

## Security

Code	Description
-	Security Type not reported

## Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Credit Card	Active	Main Contract Holder	29 May 2019	05 October 2021	M18051849	MMMMMMMMMMMMMMMMPMLEMVPTMMLHVFLTFMPM	46,124

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019										OK	OK	OK
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK	OK			

## Credit Cards 1: Credit Card, Active

CB Contract Id	M18051849
Provider No	B04
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	-
Balance	46,124
Credit Limit	45,100
Amount Spent till date	-
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	29 May 2019
Closed Date	31 May 2022
Card Used Flag	Yes
Islamic Contract Flag	-
Secured Contract Flag	No
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2021
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2021
Worst Status	Active Payments
Worst Status Date	30 September 2021

## Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2021	Sep	102	46,124	Active Payments
2021	Aug	101	45,722	Active Payments
2021	Jul	98	44,422	Active Payments
2021	Jun	94	42,247	Active Payments
2021	May	88	39,619	Active Payments
2021	Apr	89	40,240	Active Payments
2021	Mar	70	31,694	Active Payments
2021	Feb	35	15,627	Active Payments
2021	Jan	20	9,228	Active Payments
2020	Dec	40	17,874	Active Payments
2020	Nov	38	13,274	Active Payments
2020	Oct	19	6,444	Active Payments
2020	Sep	29	10,016	Active Payments
2020	Aug	25	8,509	Active Payments
2020	Jul	25	8,710	Active Payments
2020	Jun	28	9,713	Active Payments
2020	May	25	8,621	Active Payments
2020	Apr	21	7,362	Active Payments
2020	Mar	28	9,555	Active Payments
2020	Feb	27	9,247	Active Payments
2020	Jan	52	17,954	Active Payments
2019	Dec	49	17,026	Active Payments
2019	Nov	33	11,341	Active Payments
2019	Oct	25	8,569	Active Payments

## Security

Code	Description
-	Security Type not reported

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Credit Card	Active	Main Contract Holder	31 October 2016	04 October 2021	O15837751	4572698220B8072D9561	51,065

  

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019										OK	OK	OK
2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	N/A	OK			

## Credit Cards 2: Credit Card, Active

CB Contract Id	O15837751
Provider No	B03
Type of Contract	Credit Card
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Balance	51,065
Credit Limit	54,080
Amount Spent till date	314
Overdue Amount	0
No Of Days Of Payment Delay	0
Payment Frequency	Monthly Instalments - 30 Days
Start Date	31 October 2016
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	-
Secured Contract Flag	No
Payment Due Date	23 October 2021
Statement Due Amount	3,170
Actual Payment Amount	2,342

Maximum Overdue Amount	0
Maximum Overdue Amount Date	30 September 2021
Maximum No Of Days Of Payment Delay	0
Maximum No Of Days Of Payment Delay Date	30 September 2021
Worst Status	Active Payments
Worst Status Date	30 September 2021

## Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2021	Sep	94	51,065	Active Payments
2021	Jul	82	44,143	Active Payments
2021	Jun	85	46,106	Active Payments
2021	May	74	39,824	Active Payments
2021	Apr	77	32,229	Active Payments
2021	Mar	77	31,962	Active Payments
2021	Feb	82	33,921	Active Payments
2021	Jan	76	31,473	Active Payments
2020	Dec	97	40,507	Active Payments
2020	Nov	91	37,854	Active Payments
2020	Oct	78	32,597	Active Payments
2020	Sep	77	32,237	Active Payments
2020	Aug	75	30,996	Active Payments
2020	Jul	79	32,761	Active Payments
2020	Jun	81	33,699	Active Payments
2020	May	84	34,753	Active Payments
2020	Apr	69	28,506	Active Payments
2020	Mar	76	31,708	Active Payments
2020	Feb	69	28,894	Active Payments
2020	Jan	75	31,114	Active Payments
2019	Dec	76	31,783	Active Payments
2019	Nov	71	29,526	Active Payments
2019	Oct	61	25,535	Active Payments

## Security

Code	Description
-	Security Type not reported

## Telco & Utilities Details

### Active

#### Telco

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Telco Services	Active	Main Contract Holder	01 May 2016	19 September 2021	522784131	134261321	725

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019									N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	OK	OK	OK	OK
2021	OK	OK	OK	OK	OK	OK	OK	OK				

### Telco 1: Telco Services, Active

CB Contract Id	522784131
Provider No	T02
Type of Contract	Telco Services
Communication Type	-
No Of Mobile Services	0
No Of Fixed Line Services	0
No Of Other Services	1
Phase	Active
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Start Date	01 May 2016
Closed Date	-
Holder Is Not Liable Flag	No

Maximum Overdue Amount	0
Maximum Overdue Amount Date	31 August 2021
Maximum No Of Days Of Payment Delay	Regular
Maximum No Of Days Of Payment Delay Date	31 August 2021
Worst Status	Active Payments
Worst Status Date	31 August 2021

### Historical Data

Year	Month	Billed	Outstanding Balance	Overdue	Status
2021	Aug	725	725	0	Active Payments
2021	Jul	777	777	0	Active Payments
2021	Jun	905	905	0	Active Payments
2021	May	762	762	0	Active Payments
2021	Apr	1,044	1,044	0	Active Payments
2021	Mar	970	970	0	Active Payments
2021	Feb	821	821	0	Active Payments
2021	Jan	597	597	0	Active Payments
2020	Dec	655	655	0	Active Payments
2020	Nov	509	509	0	Active Payments
2020	Oct	560	560	0	Active Payments
2020	Sep	289	289	0	Active Payments

### Security

Code	Description
-	Security Type not reported

## APPLICATIONS

### Applications

CB Application Id	Provider No	Type of Contract	Phase	Role	Enquiry Date	Date Of Last Update	Total Amount	Number of Instalments	Credit Limit	Links
R23564281	B03	Personal Loan	Requested	Main Contract Holder	21 March 2021	21 March 2021	13,000	12	-	
H18035446	B04	Credit Card	Disbursed	Main Contract Holder	28 May 2019	30 May 2019	-	-	1	
E16093422	B03	Car Loan	Disbursed	Main Contract Holder	08 May 2018	14 June 2018	89,000	60	-	

## INFORMATION PROVIDERS

### Information Providers

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact	Phone No	Web Address
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					Details		
T02	T02	Du	Al Salam Tower, Dubai Media City P.O.Box: 502666	Dubai	AECBdu.creditreport@du.ae	800-155	http://www.du.ae
B03	026	Emirates NBD	Group Head Office Branch, Emirates NBD Bank, P.O. Box 777, Deira, Dubai, United Arab Emirates	Dubai	Disputes@EmiratesNBD.com	-	-
B04	021	Citibank UAE	Citibank House, Khalid Bin Waleed Street	Abu Dhabi	CBDDisputes@citibank.ae	+97146044790	www.citibank.ae

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