



Enquiry Input Details

| | |
|-----------------------|------------------------------------|
| Enquiry Date: | |
| Enquiry Type: | Consumer Detailed Credit Report |
| Subscriber Name: | Boctrust MFB Ltd |
| Subscriber User Name: | JUDITH OGECHI |
| Enquiry Input: | N/A |
| Enquiry Reason: | Application for credit by a borrow |
| Matching Rate: | 732% |

Personal Details

| | | | |
|--------------------------------|-------------|---------------------------------|--|
| FirstCentral Reference Number: | N/A | Bank Verification Number (BVN): | 22152982276 |
| Surname: | JUDITH | Unique Tracking Number: | |
| First Name: | OGECHI | No. of Dependant: | 0 |
| Date of Birth: | 09/06/1990 | PENCOM ID: | |
| Gender: | Female | Passport Number: | |
| Marital Status: | | Nationality: | Nigeria |
| National ID Number: | | Residential Address: | NO 4 AJE-GUNLE STREET ILLUPEJU ROAD MUSHIN |
| Driver's License Number: | | Current Employer: | BOCTRUST MICRO FINANCE BANK |
| Phone Number: | 07030364602 | Work Telephone: | |
| Mobile Number: | 07030364602 | | |
| Email Address: | | | |

Credit Account Summary

| | |
|--|-------------|
| Total Monthly Installments: | N421,333.00 |
| Total Outstanding Debt: | 363,333.00 |
| Total Number of Accounts in Arrears: | 1 |
| Total Arrear Amount: | 784,804.00 |
| Total Number of Accounts in Good Standing: | 8 |
| Total Number of Accounts Taken: | 9 |
| Total Number of Judgements: | 0 |
| Total Judgement Amount: | 0 |
| Date of Last Judgement: | - |
| Total Number of Dishonoured Cheques: | 0 |
| Total Amount of Dishonoured Cheques: | 0.00 |
| Date of Last Bounced Cheque : | |
| Total Number of Utilities: | 0 |
| Total Amount of Utilities: | 0.00 |
| Date of Last Utility: | N/A |

Credit Agreements Summary

| Name | Account NO. | Availed Limit | Outstd Balance | Instalment Amount | Arrear Amount | Facility Classifi- cation | Account Status |
|----------------------------------|-------------------|---------------|----------------|-------------------|---------------|------------------------------|----------------|
| Boctrust Microfinance Bank | 02520013010007542 | N20,000.00 | N0.00 | N20,000.00 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013011007542 | N100,000.00 | N0.00 | N100,000.00 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013012007542 | N30,000.00 | N0.00 | N30,000.00 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013013007542 | N50,000.00 | N0.00 | N50,000.00 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013014007542 | N400,000.00 | N0.00 | N39,333.37 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013015007542 | N70,000.00 | N0.00 | N70,000.00 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013050007542 | N400,000.00 | N0.00 | N39,333.37 | N0.00 | Performing | Closed |
| Boctrust Microfinance Bank | 02520013051007542 | N400,000.00 | N333,333.34 | N72,666.70 | N0.00 | Performing | Open |
| NIRSAL Microfinance Bank Limited | 253707227 | N750,000.00 | N30,000.00 | N0.00 | N784,803.96 | Doubtful | Open |

Credit Agreements

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013010007542

| | | | |
|-------------------------------|---------------------------------|---------------------------------|-------------------|
| Subscriber Name: | Boctrust Microfi- nance Bank | Account Number: | 02520013010007542 |
| Effective Date: | 19/07/2023 | Bureau Updated Date: | 18/03/2025 |
| Type of Credit Fa- cility: | Personal secured loan | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N20,000.00 |
| Current Balance: | N0.00 | | |
| Arrear Amount: | N/A | Instalment Amount: | N20,000.00 |
| Facility classifica- tion: | Performing | Expiry Date: | |
| Account Status: | Closed | Last Payment Date: | |
| Repayment Fre- quency: | Mo | Loan Duration: | 6 Day(s) |

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | 0 | 0 |
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013011007542

| | | | |
|-------------------------------|---------------------------------|---------------------------------|-------------------|
| Subscriber Name: | Boctrust Microfi- nance Bank | Account Number: | 02520013011007542 |
| Effective Date: | 20/07/2023 | Bureau Updated Date: | 18/03/2025 |
| Type of Credit Fa- cility: | Personal secured loan | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N100,000.00 |
| Current Balance: | N0.00 | | |
| Arrear Amount: | N/A | Instalment Amount: | N100,000.00 |
| Facility classifica- tion: | Performing | Expiry Date: | |
| Account Status: | Closed | | |

Repayment Frequency:

Mo

Last Payment Date:

Loan Duration:

5 Day(s)

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | 0 | 0 |

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013012007542

Subscriber Name:

Boctrust Microfinance Bank

Effective Date:

12/10/2023

Type of Credit Facility:

Personal secured loan

Credit/Debit:

N/A

Current Balance:

N0.00

Arrear Amount:

N/A

Facility classification:

Performing

Account Status:

Closed

Repayment Frequency:

Mo

Account Number:

02520013012007542

Bureau Updated Date:

18/03/2025

Currency:

NGN

Loan Amount/Credit Limit:

N30,000.00

Instalment Amount:

N30,000.00

Expiry Date:

Last Payment Date:

Loan Duration:

14 Day(s)

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | 0 | 0 |

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013013007542

Subscriber Name:

Boctrust Microfinance Bank

Effective Date:

23/02/2024

Type of Credit Facility:

Personal secured loan

Credit/Debit:

N/A

Current Balance:

N0.00

Arrear Amount:

N/A

Facility classification:

Performing

Account Status:

Closed

Repayment Frequency:

Mo

Account Number:

02520013013007542

Bureau Updated Date:

18/03/2025

Currency:

NGN

Loan Amount/Credit Limit:

N50,000.00

Instalment Amount:

N50,000.00

Expiry Date:

Last Payment Date:

Loan Duration:

3 Day(s)

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | 0 | 0 |

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| 0 | 0 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013014007542

| | | | |
|--------------------------|----------------------------|---------------------------|-------------------|
| Subscriber Name: | Boctrust Microfinance Bank | Account Number: | 02520013014007542 |
| Effective Date: | 16/08/2024 | Bureau Updated Date: | 18/03/2025 |
| Type of Credit Facility: | Personal secured loan | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N400,000.00 |
| Current Balance: | N0.00 | Instalment Amount: | N39,333.37 |
| Arrear Amount: | N/A | Expiry Date: | |
| Facility classification: | Performing | Last Payment Date: | |
| Account Status: | Closed | Loan Duration: | 360 Day(s) |
| Repayment Frequency: | Mo | | |

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | ND | ND |

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013015007542

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|--------------------------|----------------------------|---------------------------|-------------------|
| Subscriber Name: | Boctrust Microfinance Bank | Account Number: | 02520013015007542 |
| Effective Date: | 07/02/2025 | Bureau Updated Date: | 18/03/2025 |
| Type of Credit Facility: | Personal secured loan | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N70,000.00 |
| Current Balance: | N0.00 | Instalment Amount: | N70,000.00 |
| Arrear Amount: | N/A | Expiry Date: | |
| Facility classification: | Performing | Last Payment Date: | |
| Account Status: | Closed | Loan Duration: | 18 Day(s) |
| Repayment Frequency: | Mo | | |

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | 0 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013050007542

| | | | |
|------------------|----------------------------|----------------------|-------------------|
| Subscriber Name: | Boctrust Microfinance Bank | Account Number: | 02520013050007542 |
| Effective Date: | 05/02/2024 | Bureau Updated Date: | 18/03/2025 |

| | | | |
|--------------------------|-----------------------|---------------------------|-------------|
| Type of Credit Facility: | Personal secured loan | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N400,000.00 |
| Current Balance: | N0.00 | | |
| Arrear Amount: | N/A | Instalment Amount: | N39,333.37 |
| Facility classification: | Performing | Expiry Date: | |
| Account Status: | Closed | Last Payment Date: | |
| Repayment Frequency: | Mo | Loan Duration: | 360 Day(s) |

24 Months Payment History

| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| ND | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ND | ND | 0 | 0 |

| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 0 | 0 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

Details of Credit Agreement with "Boctrust Microfinance Bank " for Account Number: 02520013051007542

| | | | |
|--------------------------|----------------------------|---------------------------|-------------------|
| Subscriber Name: | Boctrust Microfinance Bank | Account Number: | 02520013051007542 |
| Effective Date: | 25/01/2025 | Bureau Updated Date: | 18/03/2025 |
| Type of Credit Facility: | Personal secured loan | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N400,000.00 |
| Current Balance: | N333,333.34 | | |
| Arrear Amount: | N/A | Instalment Amount: | N72,666.70 |
| Facility classification: | Performing | Expiry Date: | |
| Account Status: | Open | Last Payment Date: | 25/02/2025 |
| Repayment Frequency: | Mo | Loan Duration: | 180 Day(s) |

24 Months Payment History

| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| ND | 0 | 0 | ND | ND | ND | ND | ND | ND | ND | ND | ND |

| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

Details of Credit Agreement with "NIRSAL Microfinance Bank Limited" for Account Number: 253707227

| | | | |
|--------------------------|----------------------------------|---------------------------|-------------|
| Subscriber Name: | NIRSAL Microfinance Bank Limited | Account Number: | 253707227 |
| Effective Date: | 06/09/2021 | Bureau Updated Date: | 02/10/2024 |
| Type of Credit Facility: | | Currency: | NGN |
| Credit/Debit: | N/A | Loan Amount/Credit Limit: | N750,000.00 |
| Current Balance: | N30,000.00 | | |
| Arrear Amount: | N/A | Instalment Amount: | N0.00 |
| Facility classification: | Doubtful | Expiry Date: | |
| Account Status: | Open | Last Payment Date: | 01/09/2022 |
| Repayment Frequency: | Mo | Loan Duration: | 1080 Day(s) |

24 Months Payment History

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M01 | M02 | M03 | M04 | M05 | M06 | M07 | M08 | M09 | M10 | M11 | M12 |
| ND | ND | ND | ND | ND | ND | ND | 732 | 690 | ND | 657 | ND |

| | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| M13 | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 |
| 592 | 557 | ND | ND | ND | ND | ND | ND | ND | ND | ND | ND |

Employment History

| | | |
|--------------------|---------|------------|
| Bureau Update Date | Company | Occupation |
| 18/03/2025 | | BANKER |