

Experian Credit Report

Date: 17-11-2025 Time: 181325 Version: V2.4 Report #: 1763383404640

Subscriber: Fintree Finance Pvt. Ltd.

Applicant Details

Name	RATAN SARKANIA	Date of Birth	15-05-1975
PAN	ANOPB1563C	Mobile	8425837756
Address	101 Jitesh Apartment Shamshan Road Kash, Bhayander (East), 27, 401105		

Score Summary

Bureau Score: 499

CAIS Summary

Total Accounts	11	Active Accounts	6
Closed Accounts	5	Default Accounts	-
Unsecured Outstanding	32231	Secured Outstanding	-
Total Outstanding	32231		

Account Details

Account 1: XXXXXXXXXX4738

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	25-05-2019
Highest Credit	19080	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2021		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2021	3	-	?
2021	2	-	?
2021	1	-	?
2020	12	-	?
2020	11	-	?
2020	10	-	?
2020	9	-	?
2020	8	-	?
2020	7	-	?
2020	6	-	?
2020	5	-	?

Year	Month	Days Past Due	Asset Class
2020	4	-	?
2020	3	-	?
2020	2	-	?
2020	1	-	?
2019	12	-	?
2019	11	-	?
2019	10	-	?
2019	9	-	?
2019	8	-	?
2019	7	-	?
2019	6	-	?

Account 2: XXXXXXXXXXXX2374

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	09-01-2020
Highest Credit	14990	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-10-2024		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2024	10	-	?
2024	9	-	?
2024	8	-	?
2024	7	-	?
2024	6	-	?
2024	5	-	?
2024	4	-	?
2024	3	-	?
2024	2	-	?
2024	1	-	?
2023	12	-	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?
2023	6	-	?
2023	5	-	?
2023	4	-	?
2023	3	-	?

Year	Month	Days Past Due	Asset Class
2023	2	-	?
2023	1	-	?
2022	12	-	?
2022	11	-	?
2022	10	-	?
2022	9	-	?
2022	8	-	?
2022	7	-	?
2022	6	-	?
2022	5	-	?
2022	4	-	?
2022	3	-	?
2022	2	-	?
2022	1	-	?
2021	12	-	?
2021	11	-	?
2021	10	-	?

Account 3: XXXXXX5800

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	12-07-2022
Highest Credit	17849	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-01-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	1	-	S
2022	12	-	S
2022	11	-	S
2022	10	-	S
2022	9	-	S
2022	8	-	?
2022	7	-	?

Account 4: XXXXXXXXXX6134

Subscriber	XXXXXXXXXX	Account Type	1
Status	97	Open Date	13-06-2022
Highest Credit	36688	Current Balance	-
Amount Past Due	-	Written Off Status	2
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	-	?
2025	9	-	?
2025	8	-	?
2025	6	-	?
2025	5	-	?
2025	4	-	?
2025	3	-	?
2025	2	-	?
2025	1	-	?
2024	12	-	?
2024	11	-	?
2024	10	-	?
2024	9	-	?
2024	8	-	?
2024	7	-	?
2024	5	-	?
2024	4	-	?
2024	3	-	?
2024	2	-	?
2024	1	-	?
2023	12	-	?
2023	11	-	?
2023	8	-	?
2023	7	-	?
2023	6	89	?
2023	5	59	?
2023	4	28	?
2023	3	29	?
2023	2	-	?
2023	1	-	?

Account 5: XXXXXXXXXX8044

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	22-10-2022
Highest Credit	25988	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-07-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	7	-	?
2023	6	-	?
2023	5	-	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?
2022	12	-	?
2022	11	-	?
2022	10	-	?

Account 6: XXXXXX1681

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	97	Open Date	26-01-2023
Highest Credit	20799	Current Balance	10919
Amount Past Due	10919	Written Off Status	2
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	900	?
2025	9	876	?
2025	8	846	?
2025	7	815	?
2025	6	784	?
2025	5	754	?
2025	4	723	?
2025	3	693	?
2025	2	662	?
2025	1	634	?
2024	12	603	?
2024	11	572	?
2024	10	542	L
2024	9	511	L
2024	8	481	L
2024	7	450	L
2024	6	419	L
2024	5	389	L
2024	4	358	L
2024	3	328	L
2024	2	297	L

Year	Month	Days Past Due	Asset Class
2024	1	268	L
2023	12	237	L
2023	11	206	L
2023	10	176	L
2023	9	145	L
2023	8	115	L
2023	7	84	M
2023	6	53	M
2023	5	23	?
2023	4	-	S
2023	3	-	S
2023	2	-	S
2023	1	-	S

Account 7: XXXXXXXXXX2032

Subscriber	XXXXXXXXXXXX	Account Type	1
Status	97	Open Date	18-12-2022
Highest Credit	28471	Current Balance	-
Amount Past Due	-	Written Off Status	2
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	-	?
2025	9	-	?
2025	8	-	?
2025	6	791	?
2025	5	761	?
2025	4	730	?
2025	3	700	?
2025	2	669	?
2025	1	641	?
2024	12	610	?
2024	11	579	?
2024	10	549	?
2024	9	517	?
2024	8	487	?
2024	7	456	?
2024	5	395	?
2024	4	364	?
2024	3	334	?

Year	Month	Days Past Due	Asset Class
2024	2	303	?
2024	1	274	?
2023	12	243	?
2023	11	212	?
2023	8	121	?
2023	7	90	?
2023	6	59	?
2023	5	59	?
2023	4	28	?
2023	3	29	?
2023	2	-	?

Account 8: XXXXXXXXXXXXXXX2681

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	84	Open Date	17-01-2023
Highest Credit	24764	Current Balance	21312
Amount Past Due	21312	Written Off Status	-
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	882	?
2025	9	851	?
2025	8	821	?
2025	7	790	?
2025	6	759	?
2025	5	729	?
2025	4	698	?
2025	3	668	?
2025	2	637	?
2025	1	609	?
2024	12	578	?
2024	11	547	?
2024	10	517	?
2024	9	486	?
2024	8	456	?
2024	7	425	?
2024	6	394	?
2024	5	364	?
2024	4	333	?
2024	3	303	?

Year	Month	Days Past Due	Asset Class
2024	2	272	?
2024	1	243	?
2023	12	212	?
2023	11	181	?
2023	10	151	?
2023	9	121	?
2023	8	95	?
2023	7	60	?
2023	6	1	?
2023	5	1	?
2023	4	6	?
2023	3	4	?
2023	2	-	?

Account 9: XXXXXXXXXX6896

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	13	Open Date	03-01-2023
Highest Credit	21999	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-12-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	12	-	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?
2023	6	-	?
2023	5	-	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?

Account 10: XXXXXXXXXX4533

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	11	Open Date	02-03-2023
Highest Credit	23650	Current Balance	-
Amount Past Due	-	Written Off Status	-

Date Reported

30-09-2025

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	9	-	?
2025	8	-	?
2025	7	-	?
2025	6	-	?
2025	5	-	?
2025	4	-	?
2025	3	-	?
2025	2	-	?
2025	1	-	?
2024	12	-	?
2024	11	-	?
2024	10	-	?
2024	9	-	?
2024	8	-	?
2024	7	-	?
2024	6	-	?
2024	5	-	?
2024	4	-	?
2024	3	-	?
2024	2	-	?
2024	1	-	?
2023	12	-	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?
2023	6	-	?
2023	5	-	?
2023	4	-	?
2023	3	-	?

Account 11: XXXXXXXXXX8000

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	11	Open Date	22-03-2024
Highest Credit	4936	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	-	?
2025	9	-	?
2025	8	-	?
2025	7	-	?
2025	6	-	?
2025	5	-	?
2025	4	-	?
2025	3	-	?
2025	2	-	?
2025	1	-	?
2024	12	-	?
2024	11	-	?
2024	10	-	?
2024	9	-	?
2024	8	-	?
2024	7	-	?
2024	6	-	?
2024	5	-	?
2024	4	-	?
2024	3	-	?

CAPS Enquiries

#	Subscriber	Date of Request	Amount	Tenure	Reason
1	Fintree Finance Pvt. Ltd.	17-11-2025	8550	5	13

Summary: Last 7 Days: 1 | Last 30 Days: 1 | Last 90 Days: 1 | Last 180 Days: 1

Total CAPS Summary

Last 7 Days	4	Last 30 Days	4
Last 90 Days	4	Last 180 Days	4

Non-Credit CAPS Summary

Last 7 Days	3	Last 30 Days	3
Last 90 Days	3	Last 180 Days	3