

Experian Credit Report

Date: 14-11-2025 Time: 123228 Version: V2.4 Report #: 1763103747294

Subscriber: Fintree Finance Pvt. Ltd.

Applicant Details			
Name	VIKAS NIKALJE	Date of Birth	05-07-1977
PAN	AEMPN9094D	Mobile	8286453847
Address	R C MARG NEAR KRISHANA MEDICAL ROOM NO, FCI S.O, 27, 400074		

Score Summary	
Bureau Score:	516

CAIS Summary			
Total Accounts	27	Active Accounts	11
Closed Accounts	16	Default Accounts	-
Unsecured Outstanding	3363683	Secured Outstanding	63308
Total Outstanding	3426991		

Account Details			
Account 1: XXXX0610			
Subscriber	XXXXXXXXXX	Account Type	13
Status	13	Open Date	29-08-2010
Highest Credit	51120	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2013		
Days Past Due History			
Year	Month	Days Past Due	Asset Class
2013	11	-	S
2013	10	-	S
2013	9	-	S
2013	8	-	S
2013	7	-	S
2013	6	-	S
2013	5	-	S
2013	4	-	S
2013	3	-	S
2013	2	-	S
2013	1	-	S

Year	Month	Days Past Due	Asset Class
2012	12	-	S
2012	11	-	S
2012	10	-	S
2012	9	-	S
2012	8	-	S
2012	7	-	S
2012	6	-	S
2012	5	-	S
2012	4	-	S
2012	3	-	S
2012	2	-	S
2012	1	-	S
2011	12	-	S
2011	11	-	S
2011	10	-	S
2011	9	-	S
2011	8	-	S
2011	7	-	S
2011	6	-	S
2011	5	-	S
2011	4	-	S
2011	3	-	S
2011	2	-	S
2011	1	-	S
2010	12	-	S
2010	11	-	S

Account 2: XXXXXXXXXXX1277

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	20-01-2015
Highest Credit	39000	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	-	?

Account 3: XXXXXXXXXXX4705

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	18-10-2013

Highest Credit	30000	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	-	?

Account 4: XXXXXXXXXX0539

Subscriber	XXXXXXXXXX	Account Type	13
Status	93	Open Date	23-09-2015
Highest Credit	55000	Current Balance	31492
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	6	-	?
2024	5	-	?
2024	4	-	?
2024	3	-	?
2024	2	-	?
2024	1	-	?
2023	12	-	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?

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 5: XXX9367

Subscriber	XXXXXXXXXX	Account Type	13
Status	13	Open Date	09-02-2017
Highest Credit	50900	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2020		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2020	3	-	?
2020	2	-	?
2020	1	-	?
2019	12	-	?
2019	11	-	?
2019	10	-	?
2019	9	-	?
2019	8	-	?
2019	7	-	?
2019	6	-	?
2019	5	-	?
2019	4	-	?
2019	3	-	?
2019	2	-	?
2019	1	-	?
2018	12	-	?
2018	11	-	?
2018	10	-	?
2018	9	-	?
2018	8	-	?
2018	7	-	?

Year	Month	Days Past Due	Asset Class
2018	6	-	?
2018	5	-	?
2018	4	-	?
2018	3	-	?
2018	2	-	?
2018	1	-	?
2017	12	-	?
2017	11	-	?
2017	10	-	?
2017	9	-	?
2017	8	-	?
2017	7	-	?
2017	6	-	?
2017	5	-	?
2017	4	-	?
2017	3	-	?

Account 6: XXXXXX3792

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	13-05-2019
Highest Credit	6789	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-01-2020		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2020	1	-	?
2019	12	-	?
2019	11	-	?
2019	10	-	?
2019	9	-	?
2019	8	-	?
2019	7	-	?
2019	6	-	?
2019	5	-	?

Account 7: XXXXXXXXXXXX1981

Subscriber	XXXXXXXXXX	Account Type	5
Status	11	Open Date	23-07-2019
Highest Credit	4000	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	-	S
2024	8	-	S
2024	7	-	S
2024	6	-	S
2024	5	-	S
2024	4	-	S
2024	3	-	S
2024	2	-	S
2024	1	-	S
2023	12	-	S
2023	11	-	S
2023	10	-	S
2023	9	-	S
2023	8	-	S
2023	7	-	S
2023	6	-	S
2023	5	-	S
2023	4	-	S
2023	3	-	S
2023	2	-	S
2023	1	-	S
2022	12	-	S
2022	11	-	S
2022	10	-	S

Account 8: XXXX0451

Subscriber	XXXXXXXXXX	Account Type	13
Status	11	Open Date	10-10-2019
Highest Credit	59840	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	-	?
2024	2	-	?
2024	1	-	?
2023	12	-	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?
2023	6	-	?
2023	5	-	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?
2022	12	-	?

Year	Month	Days Past Due	Asset Class
2022	11	-	?
2022	10	-	?

Account 9: XXXXXXXXXXXXXXX0483

Subscriber	XXXXXXXXXX	Account Type	10
Status	13	Open Date	30-09-2020
Highest Credit	15225	Current Balance	-
Amount Past Due	-	Written Off Status	99
Date Reported	30-06-2024		

Days Past Due History

Year	Month	Days Past Due	Asset Class
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	-	?
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	-	?

Year	Month	Days Past Due	Asset Class
2022	1	-	?
2021	12	-	?
2021	11	-	?
2021	10	-	?
2021	9	-	?
2021	8	173	?
2021	7	142	?
2021	6	111	?

Account 10: XXXXXXXXXXXXXXX3922

Subscriber	XXXXXXXXXX	Account Type	13
Status	13	Open Date	12-10-2020
Highest Credit	93407	Current Balance	-
Amount Past Due	-	Written Off Status	99
Date Reported	13-05-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	5	-	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?
2022	12	59	?
2022	11	28	?
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	-	?
2021	8	-	?
2021	7	-	?
2021	6	-	?

Year	Month	Days Past Due	Asset Class
2021	5	-	?
2021	4	-	?
2021	3	-	?
2021	2	-	?
2021	1	-	?
2020	12	-	S
2020	11	-	S
2020	10	-	S

Account 11: XXXXXXXXXXXX7998

Subscriber	XXXXXXXXXX	Account Type	5
Status	21	Open Date	30-03-2021
Highest Credit	500000	Current Balance	462547
Amount Past Due	-	Written Off Status	-
Date Reported	30-04-2022		

Days Past Due History

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

Account 12: XXXXXXXXXXXX2481

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	01-03-2022
Highest Credit	28136	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2024		

Days Past Due History

Year	Month	Days Past Due	Asset Class
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	-	?
2022	12	-	?
2022	11	-	?
2022	10	-	?
2022	9	-	?
2022	8	-	?
2022	7	-	?
2022	6	-	?
2022	5	-	?
2022	4	-	?

Account 13: XXXXXXXXXXXX4063

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	11-07-2022
Highest Credit	26000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-05-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	5	-	?
2023	4	-	?

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

Account 14: XXXXXXXXXXXX8089

Subscriber	XXXXXXXXXX	Account Type	5
Status	21	Open Date	18-05-2022
Highest Credit	920000	Current Balance	837772
Amount Past Due	-	Written Off Status	-
Date Reported	30-09-2023		

Days Past Due History

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

Account 15: XXXXXXXX5960

Subscriber	XXXXXXXXXX	Account Type	6
Status	11	Open Date	08-01-2023
Highest Credit	5700	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	-	S
2024	5	396	?
2024	4	365	?
2024	3	335	S
2024	2	304	B
2024	1	275	?
2023	12	244	?
2023	11	213	?
2023	10	183	?
2023	9	152	?
2023	8	122	?
2023	7	91	?
2023	6	60	?
2023	5	60	?
2023	4	29	?
2023	3	-	?
2023	2	-	?
2023	1	-	?

Account 16: XXXXXXXX5957

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	08-01-2023
Highest Credit	15000	Current Balance	-
Amount Past Due	-	Written Off Status	2
Date Reported	17-12-2024		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2024	12	-	?
2024	9	-	?
2024	8	245	?
2024	7	214	?
2024	6	183	S
2024	5	153	?
2024	4	122	?
2024	3	92	S
2024	2	61	B
2024	1	32	?
2023	12	-	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	124	?
2023	7	93	?
2023	6	62	?
2023	5	60	?
2023	4	29	?
2023	3	-	?
2023	2	-	?

Account 17: XXXXXXXXXXXX3321

Subscriber	XXXXXXXXXX	Account Type	10
Status	13	Open Date	27-01-2023
Highest Credit	50099	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	-	?

Year	Month	Days Past Due	Asset Class
2024	1	-	?
2023	12	-	?
2023	11	100	?
2023	10	71	?
2023	9	40	?
2023	8	11	?
2023	7	-	?
2023	6	40	?
2023	5	11	?
2023	4	10	?
2023	3	11	?
2023	2	-	?
2023	1	-	?

Account 18: XXXXXXXXXXXX2468

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	09-03-2023
Highest Credit	21000	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	-	?

Account 19: XXXXXXXXXXXXXXX1501

Subscriber	XXXXXXXXXX	Account Type	15
Status	21	Open Date	12-04-2023
Highest Credit	30000	Current Balance	25362
Amount Past Due	-	Written Off Status	-
Date Reported	30-09-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	9	-	S
2023	8	-	S
2023	7	-	S
2023	6	-	S
2023	5	-	S
2023	4	-	S

Account 20: XXXXXXXXXX8403

Subscriber	XXXXXXXXXX	Account Type	6
Status	13	Open Date	28-05-2023
Highest Credit	26235	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2024		

Days Past Due History

Year	Month	Days Past Due	Asset Class
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	-	?

Account 21: XXXXX4514

Subscriber	XXXXXXXXXX	Account Type	6
Status	11	Open Date	14-05-2023
Highest Credit	20683	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	151	?
2024	3	121	?
2024	2	90	?
2024	1	61	?
2023	12	30	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?
2023	6	-	?
2023	5	-	?

Account 22: TECLOAN49593

Subscriber	Fintree Finance Pvt. Ltd.	Account Type	6
Status	13	Open Date	15-11-2024
Highest Credit	7170	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	-	?

Account 23: XXXXXXXXXXXXXXX0896

Subscriber	XXXXXXXXXX	Account Type	5
Status	15	Open Date	18-05-2022
Highest Credit	920000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2024		

Days Past Due History

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

Account 24: XXXXXXXXXXXXXXX5013

Subscriber	XXXXXXXXXX	Account Type	4
Status	15	Open Date	12-04-2023
Highest Credit	30000	Current Balance	-

Amount Past Due-

Written Off Status-

Date Reported30-11-2024

Days Past Due History

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

Account 25: XXXXXXXXXXXXXXX1684

SubscriberXXXXXXXXXX

Account Type5

Status21

Open Date25-08-2023

Highest Credit1280000

Current Balance1060014

Amount Past Due-

Written Off Status-

Date Reported31-10-2025

Days Past Due History

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

Year	Month	Days Past Due	Asset Class
2024	8	-	M
2024	7	-	M
2024	6	-	M
2024	5	60	?
2024	4	60	?
2024	3	60	?
2024	2	60	?
2024	1	-	S
2023	12	-	S
2023	11	-	S
2023	10	-	M

Account 26: XXXXXXXXXXXXXXX5382

Subscriber	XXXXXXXXXX	Account Type	5
Status	21	Open Date	18-10-2024
Highest Credit	1100000	Current Balance	1003350
Amount Past Due	-	Written Off Status	-
Date Reported	31-10-2025		

Days Past Due History

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

Account 27: XXXXXXXXXXXXXXX9935

Subscriber	XXXXXXXXXX	Account Type	4
Status	21	Open Date	30-12-2024
Highest Credit	10000	Current Balance	6454
Amount Past Due	-	Written Off Status	-
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	-	S
2025	9	-	S
2025	8	-	S
2025	7	-	S
2025	6	-	S
2025	5	-	S
2025	4	-	M
2025	3	-	S
2025	2	-	S
2025	1	30	?
2024	12	-	S

CAPS Enquiries

#	Subscriber	Date of Request	Amount	Tenure	Reason
1	Fintree Finance Pvt. Ltd.	14-11-2025	10500	5	13
2	Fintree Finance Pvt. Ltd.	15-11-2024	8970	12	13
3	XXXXXXXXXX	15-11-2024	60000	12	6

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

Total CAPS Summary

Last 7 Days	1	Last 30 Days	1
Last 90 Days	1	Last 180 Days	1

Non-Credit CAPS Summary

Last 7 Days	-	Last 30 Days	-
Last 90 Days	-	Last 180 Days	-