

Experian Credit Report

Date: 11-11-2025 Time: 123826 Version: V2.4 Report #: 1762844904940

Subscriber: Fintree Finance Pvt. Ltd.

Applicant Details

Name	SHRIKANT SAGARE	Date of Birth	20-02-1987
PAN	CHTPS1497P	Mobile	8793215621
Address	Flat no 201 swami krupa Nr ganesh bawdi, Thane, 27, 400608		

Score Summary

Bureau Score: 476

CAIS Summary

Total Accounts	34	Active Accounts	6
Closed Accounts	28	Default Accounts	-
Unsecured Outstanding	315854	Secured Outstanding	580641
Total Outstanding		901495	

Account Details

Account 1: XXX1564

Subscriber	XXXXXXXXXXXX	Account Type	1
Status	13	Open Date	12-07-2013
Highest Credit	275000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported		31-10-2018	

Days Past Due History

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

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

Account 2: XXXXXXXX2293

Subscriber	XXXXXXXXXX	Account Type	7
Status	13	Open Date	13-07-2015
Highest Credit	18000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-09-2016		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2016	9	-	?
2016	6	-	?

Account 3: XXXXXXXX1931

Subscriber	XXXXXXXXXX	Account Type	7
Status	13	Open Date	28-01-2015
Highest Credit	20100	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2016		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2016	3	-	?
2015	9	-	?

Account 4: XXXXXXXX1867

Subscriber	XXXXXXXXXX	Account Type	7
Status	13	Open Date	07-01-2015
Highest Credit	36800	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2016		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2016	3	-	?
2015	9	-	?

Account 5: XXXXXXXX1932

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	28-01-2015
Highest Credit	74900	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2016		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2016	3	-	?
2015	9	-	?

Account 6: XXXXXXXX1843

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	29-12-2014
Highest Credit	200600	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-06-2015		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2015	6	-	?
2015	3	-	?

Account 7: XXXXXXXX1141

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	23-12-2013
Highest Credit	37094	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2015		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2015	3	-	?
2014	12	8	?

Account 8: XXXXXXXXXXXX0039

Subscriber	XXXXXXXXXXXX	Account Type	51
------------	--------------	--------------	----

Status	16	Open Date	05-07-2017
Highest Credit	70000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-07-2019		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2019	7	-	D
2019	6	536	D
2019	5	506	D
2019	4	475	D
2019	3	-	B
2019	2	414	B
2018	10	294	B
2018	9	263	B

Account 9: XXXXXXXXXEMXT

Subscriber	XXXXXXXXXXXX	Account Type	69
Status	97	Open Date	22-05-2019
Highest Credit	5000	Current Balance	5000
Amount Past Due	5148	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	900	?
2025	8	900	?
2025	7	900	?
2025	6	900	?
2025	5	900	?
2025	4	900	?
2025	3	900	?
2025	2	900	?
2025	1	900	?
2024	12	900	?
2024	11	900	?
2024	10	900	?
2024	9	900	B
2024	8	900	B
2024	7	900	B
2024	6	900	B
2024	5	900	B

Year	Month	Days Past Due	Asset Class
2024	4	900	B
2024	3	900	B
2024	2	900	B
2024	1	900	B
2023	12	900	B
2023	11	900	B
2023	10	900	B
2023	9	900	B
2023	8	900	B
2023	7	900	B
2023	6	900	B
2023	5	900	B
2023	4	900	B
2023	3	900	B
2023	2	900	B
2023	1	900	B
2022	12	900	B
2022	11	900	B
2022	10	900	B

Account 10: XXXXXXXXXXXX6575

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	20-02-2020
Highest Credit	11100	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	12-05-2020		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2020	5	-	?
2020	4	-	?
2020	3	-	?

Account 11: XXXXXXXXXXXX0162

Subscriber	XXXXXXXXXXXX	Account Type	5
Status	16	Open Date	04-08-2016
Highest Credit	100000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	28-02-2022		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2022	2	-	B
2021	9	183	B
2021	8	153	B
2021	7	122	B
2021	5	61	S
2021	4	30	S
2021	3	-	S
2021	2	141	B
2021	1	113	B
2020	12	61	S
2020	11	30	S
2020	10	214	S
2020	9	-	S
2020	8	-	S
2020	7	-	S
2020	5	-	S
2020	4	-	S
2020	3	-	S
2020	2	-	S
2020	1	52	S
2019	11	-	D
2019	10	-	D
2019	9	628	D
2019	8	598	D
2019	7	567	D
2019	6	536	D
2019	5	506	D
2019	4	475	D

Account 12: XXXXXXXXXXXX0246

Subscriber	XXXXXXXXXXXX	Account Type	5
Status	16	Open Date	24-01-2017
Highest Credit	70000	Current Balance	-
Amount Past Due	11110	Written Off Status	-
Date Reported	31-03-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	3	-	?
2023	2	477	?
2023	1	449	B

Year	Month	Days Past Due	Asset Class
2022	12	418	B
2022	11	387	B
2022	3	143	B
2022	2	-	S
2021	9	183	B
2021	8	153	B
2021	7	122	B
2021	5	61	S
2021	4	30	S
2021	3	-	S
2021	2	176	B
2021	1	148	B
2020	12	153	S
2020	11	122	S
2020	10	214	S
2020	9	183	S

Account 13: XXX9825

Subscriber	XXXXXXXXXXXX	Account Type	5
Status	13	Open Date	23-10-2019
Highest Credit	3000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2019		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2019	11	-	?
2019	10	-	?

Account 14: XXXXXXXXXXXX0334

Subscriber	XXXXXXXXXXXX	Account Type	5
Status	16	Open Date	10-08-2017
Highest Credit	200000	Current Balance	-
Amount Past Due	41834	Written Off Status	-
Date Reported	31-03-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	3	-	?
2023	2	699	?
2023	1	671	?

Year	Month	Days Past Due	Asset Class
2022	12	640	?
2022	11	609	?
2022	3	365	B
2022	2	334	B
2021	9	183	B
2021	8	153	B
2021	7	122	B
2021	5	61	S
2021	4	30	S
2021	3	-	S
2021	2	141	B
2021	1	113	B
2020	12	184	S
2020	11	153	S
2020	10	245	S
2020	9	214	S

Account 15: XXXXXXXXXXXX0008

Subscriber	XXXXXXXXXXXX	Account Type	51
Status	16	Open Date	26-07-2017
Highest Credit	210000	Current Balance	-
Amount Past Due	69312	Written Off Status	-
Date Reported	30-06-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	6	-	D
2023	5	791	D
2023	4	760	?
2023	3	730	?
2023	2	699	?
2023	1	671	?
2022	12	640	?
2022	11	-	?
2022	3	365	B
2022	2	334	B
2021	9	183	B
2021	8	153	B
2021	7	122	B
2021	5	61	S
2021	4	30	S

Year	Month	Days Past Due	Asset Class
2021	3	-	S
2021	2	141	B
2021	1	113	B
2020	12	153	S

Account 16: XXXXXXXXXXXX1667

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	01-07-2021
Highest Credit	50000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2021		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2021	11	-	?
2021	10	-	?
2021	9	-	?
2021	8	-	?
2021	7	-	?

Account 17: XXXXXXXXXXXX1686

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	08-07-2021
Highest Credit	23100	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	30-11-2022		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2022	11	-	?
2022	10	23	?
2022	7	-	?
2022	6	-	?
2022	5	-	?
2022	4	-	?
2022	3	-	?
2022	2	-	?
2022	1	-	?
2021	12	-	?
2021	11	-	?
2021	10	-	?

Year	Month	Days Past Due	Asset Class
2021	9	-	?
2021	8	-	?

Account 18: XXXXXXXXXXXX1706

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	16-07-2021
Highest Credit	12000	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-05-2022		

Days Past Due History

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

Account 19: XXXXXXXXXXXXXXXXX2542

Subscriber	XXXXXXXXXXXX	Account Type	13
Status	13	Open Date	27-07-2022
Highest Credit	85355	Current Balance	-
Amount Past Due	-	Written Off Status	99
Date Reported	31-07-2024		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2024	7	-	?
2024	6	241	?
2024	5	211	?
2024	4	180	?
2024	3	150	?
2024	2	119	?
2024	1	90	?
2023	12	59	?

Year	Month	Days Past Due	Asset Class
2023	11	28	?
2023	10	37	?
2023	9	44	?
2023	8	29	?
2023	7	29	?
2023	6	28	?
2023	5	29	?
2023	4	28	?
2023	3	29	?
2023	2	26	?
2023	1	29	?
2022	12	29	?
2022	11	28	?
2022	10	29	?
2022	9	-	?
2022	8	-	?
2022	7	-	?

Account 20: XXXXXXXXXXXXXXXXXKOA8

Subscriber	XXXXXXXXXXXX	Account Type	5
Status	11	Open Date	27-07-2022
Highest Credit	4025	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	15-10-2025		

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	-	?

Year	Month	Days Past Due	Asset Class
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	349	?
2023	7	318	?
2023	6	287	?
2023	5	257	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?
2022	12	-	?
2022	11	-	?
2022	10	46	?

Account 21: XXXX0385

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	43	Open Date	30-09-2022
Highest Credit	40573	Current Balance	17499
Amount Past Due	45171	Written Off Status	2
Date Reported	02-11-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	11	883	?
2025	10	881	?
2025	9	851	?
2025	8	821	?
2025	7	790	?
2025	6	759	?
2025	5	729	?
2025	4	698	?

Year	Month	Days Past Due	Asset Class
2025	3	668	?
2025	2	637	?
2025	1	609	?
2024	12	578	?
2024	11	547	?
2024	10	516	?
2024	9	485	?
2024	8	456	?
2024	7	425	?
2024	6	394	?
2024	5	364	?
2024	4	333	?
2024	3	303	?
2024	2	272	?
2024	1	243	?
2023	12	212	?
2023	11	181	?
2023	10	151	?
2023	9	120	?
2023	8	90	?
2023	7	59	?
2023	6	28	?
2023	5	29	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?
2022	12	-	?
2022	11	-	?

Account 22: XXXX2899

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	43	Open Date	30-09-2022
Highest Credit	1384	Current Balance	1240
Amount Past Due	23048	Written Off Status	2
Date Reported	02-11-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	11	900	?
2025	10	900	?

Year	Month	Days Past Due	Asset Class
2025	9	900	?
2025	8	900	?
2025	7	900	?
2025	6	900	?
2025	5	900	?
2025	4	880	?
2025	3	850	?
2025	2	819	?
2025	1	791	?
2024	12	760	?
2024	11	729	?
2024	10	698	?
2024	9	667	?
2024	8	638	?
2024	7	607	?
2024	6	576	?
2024	5	546	?
2024	4	515	?
2024	3	485	?
2024	2	454	?
2024	1	425	?
2023	12	394	?
2023	11	363	?
2023	10	333	?
2023	9	302	?
2023	8	272	?
2023	7	241	?
2023	6	210	?
2023	5	180	?
2023	4	149	?
2023	3	119	?
2023	2	88	?
2023	1	60	?
2022	12	29	?
2022	11	-	?

Account 23: XXXXXX2492

Subscriber	XXXXXXXXXXXX	Account Type	6
Status	13	Open Date	01-10-2022
Highest Credit	35000	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	276	?
2024	7	245	?
2024	6	214	S
2024	5	184	?
2024	4	153	?
2024	3	123	S
2024	2	92	B
2024	1	63	?
2023	12	32	?
2023	11	-	?
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?
2023	6	-	?
2023	5	-	?
2023	4	-	?
2023	3	-	?
2023	2	-	?
2023	1	-	?
2022	12	-	S
2022	11	-	?

Account 24: XXXXXXXXXXXX9976

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	25-11-2022
Highest Credit	25350	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	-	?
2022	12	-	?
2022	11	-	?

Account 25: XXXXXXXXXXXX0050

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	16-12-2022
Highest Credit	18100	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	-	?
2022	12	-	?

Account 26: XXXXXXXXXXXX0210

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	25-01-2023
Highest Credit	9500	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	2	-	?
2023	1	-	?

Account 27: XXXXXXXXXXXX0332

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	21-02-2023
Highest Credit	8600	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	3	-	?
2023	2	-	?

Account 28: XXXXXXXXXXXX1067

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	28-07-2023
Highest Credit	40100	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	-	?

Account 29: XXXXXXXXXXXX1072

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	31-07-2023
Highest Credit	40100	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	-	?

Account 30: XXXXXXXXXXXX1009

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	14-07-2023
Highest Credit	7300	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	-	?

Year	Month	Days Past Due	Asset Class
2023	10	-	?
2023	9	-	?
2023	8	-	?
2023	7	-	?

Account 31: XXXXXXXXXXXX1906

Subscriber	XXXXXXXXXXXX	Account Type	-
Status	13	Open Date	25-02-2023
Highest Credit	67300	Current Balance	-
Amount Past Due	-	Written Off Status	-
Date Reported	31-03-2023		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2023	3	-	?

Account 32: XXXXXXXXXXXX0032

Subscriber	XXXXXXXXXXXX	Account Type	5
Status	84	Open Date	31-07-2023
Highest Credit	250000	Current Balance	297115
Amount Past Due	134958	Written Off Status	-
Date Reported	31-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	580	?
2025	9	549	?
2025	8	519	?
2025	7	488	?
2025	6	457	?
2025	5	427	?
2025	4	396	?
2025	3	366	?
2025	2	335	?
2025	1	307	?
2024	12	276	?
2024	11	245	?
2024	10	215	B
2024	9	184	B
2024	8	154	B
2024	7	123	B

Year	Month	Days Past Due	Asset Class
2024	6	92	B
2024	5	62	S
2024	4	31	S
2024	3	1	S
2024	1	123	B
2023	12	92	B
2023	11	31	S
2023	10	62	S
2023	9	31	S
2023	8	1	S

Account 33: XXXXXXXXXXXX1274

Subscriber	XXXXXXXXXXXX	Account Type	7
Status	13	Open Date	11-09-2023
Highest Credit	11700	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	-	?

Account 34: XXX8462

Subscriber	XXXXXXXXXXXX	Account Type	1
Status	93	Open Date	27-10-2023
Highest Credit	767000	Current Balance	580641
Amount Past Due	307182	Written Off Status	-
Date Reported	15-10-2025		

Days Past Due History

Year	Month	Days Past Due	Asset Class
2025	10	549	?
2025	9	534	?
2025	8	504	?
2025	7	473	?
2025	6	442	?
2025	5	412	?
2025	4	381	?

Year	Month	Days Past Due	Asset Class
2025	3	351	?
2025	2	320	?
2025	1	292	?
2024	11	230	?
2024	10	200	B
2024	9	169	B
2024	8	139	B
2024	7	108	B
2024	6	77	B
2024	5	78	S
2024	4	47	S
2024	3	17	S
2024	2	15	S
2024	1	-	S

CAPS Enquiries

#	Subscriber	Date of Request	Amount	Tenure	Reason
1	Fintree Finance Pvt. Ltd.	11-11-2025	10500	5	13
2	XXXXXXXXXXXX	09-07-2025	399	6	18
3	XXXXXXXXXXXX	12-07-2023	6000	1	13
4	XXXXXXXXXXXX	15-04-2023	1000	3	7
5	XXXXXXXXXXXX	28-03-2023	10000	36	7
6	XXXXXXXXXXXX	07-12-2022	25000	1	13

Summary: Last 7 Days: 1 | Last 30 Days: 1 | Last 90 Days: 1 | Last 180 Days: 2

Total CAPS Summary

Last 7 Days	4	Last 30 Days	4
Last 90 Days	4	Last 180 Days	5

Non-Credit CAPS Summary

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