

CONSUMER CREDIT SUMMARY

CONSUMER REFERENCE NUMBER	DATE	NAME	REPORT NUMBER
	22-01-2015	RXYZ	90003371

Personal Information		Identification		Family Details	
Previous Name:		Voter ID:		Home:	
Alias Name:		Ration Card:		Office:	
				Mobile:	
DOB:		UID:		Email:	
Age:		PAN:			
Gender:		Driver Licence:		IDOther:	
Total Income:		Photo Credit Card:			
Occupation:					

Consumer Address:

Type	Address	State	Postal	Date Reported
N/A	S/OKRISHNA K 31 VADIGHAR NAGAR, WEST STREET, TIRUKKOYILUR	TN	600007	28-02-2014
N/A	S/OKRISHNA K 31 VADIGHAR NAGAR, WEST STREET, KOLHAPUR	TN	600007	30-11-2013
N/A	S/OKRISHNA K, NO 127 WEST STREET, KOLHAPUR POST KOLHAPUR	TN	600007	31-07-2011

Consumer-Score :

Score Name	Score	Scoring Elements
M001	586	1. Delinquent balance is mid-range 2. No. of delinquent tradelines in the last year are mid-range 3. No. of delinquent tradelines are mid-range 4. No. of home loan tradelines are mid-range 5. No. of satisfactory tradelines are mid-range

Consumer-Recent Activity

Number Of Enquiries:	0	Accounts Opened:	0	Accounts Updated:	2	Accounts Delinquent:	1
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Consumer-Other Key Credit Profile Indicator

Age Of Oldest Trade(months):	45	%All Lines Ever Written Off:	0.00
Number Of Open Trades:	2	All Lines Ever Written Off Within 9 months Of Origination:	0
		All Lines Ever Written Off Within 6 months Of Origination:	0

Consumer-Credit Report Summary

Number Of Accounts:	4	Total Balance Amount:	470108.00	Recent Account:	Gold Loan on 08-11-2013
Number Of Active Accounts:	2	Total Past Due Amount:	148979.00	Oldest Account:	Gold Loan on 02-04-2011
Number Of PastDue Accounts:	1	Total High Credit:	0.00	Total Credit Limit:	0.00
Number Of WrittenOff Accounts:	0	Total Sanction Amount:	594000.00	Single Highest Credit:	0.00
Number Of Zero Balance Account:	0	Total Monthly Payment Amount:	0.00	Single Highest Sanction Amount:	450000.00
Most Severe Status<24Months:	New	Average Open Balance:	235054.00	Single Highest Balance:	321129.00

Consumer-Enquiry Summary

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	0	0	0	0	

Contact Us: Phone: 1800 209 3247 Fax: +91-22-6112-7950 Email: ecissupport@equifaxindia.com.

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Consumer-Account Details

Acct#	*****	Balance:	321129.0	Open:	Yes	Date Reported:	30-11-2014
Institution:	BANK	Past Due Amount:		Interest Rate:		Date Opened:	04-07-2011
Loan Type:	Housing Loan	Last Payment:		Last Payment Date:	11-11-2014	Date Closed:	
Ownership Type:	Individual	Write-off Amount:		Reason:		Date Written Off:	
Repayment Tenure:		Installment Amount:		Sanction Amount:		Date Sanctioned:	
Disputed Code:		Term Frequency:		Credit Limit:		Collateral Value:	
AccountStatus:	Current Account					Collateral Type:	
Asset Classification:	Standard						
SuitFiledStatus:							

Account Status:	*	000	000	000	000	000	000	000	000	000	000	000	000	000
Asset Classification:	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13
	000	000	000	000	000	000	000	000	000	000	000	000	000	000
	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12
	000	000	000	000	000	000	000	31+	01+	31+	01+	000	000	NEW
	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	08-12	07-12	06-12	05-12	04-12	03-12	02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11

Consumer-Account Details

Acct#	*****	Balance:	148979.0	Open:	Yes	Date Reported:	30-11-2014
Institution:	BANK	Past Due Amount:	148979.0	Interest Rate:		Date Opened:	08-11-2013
Loan Type:	Gold Loan	Last Payment:		Last Payment Date:	09-07-2014	Date Closed:	
Ownership Type:	Individual	Write-off Amount:		Reason:		Date Written Off:	
Repayment Tenure:		Installment Amount:		Sanction Amount:		Date Sanctioned:	
Disputed Code:		Term Frequency:		Credit Limit:		Collateral Value:	
AccountStatus:	1-30 days past due					Collateral Type:	
Asset Classification:	Standard						
SuitFiledStatus:							

Account Status:	*	01+	181+	181+	181+	181+	181+	121+	121+	91+	31+	31+	01+	NEW
Asset Classification:	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13

Consumer-Account Details

Acct#	*****	Balance:	0.0	Open:	No	Date Reported:	30-11-2013
Institution:	BANK	Past Due Amount:		Interest Rate:		Date Opened:	02-05-2012
Loan Type:	Gold Loan	Last Payment:		Last Payment Date:	08-11-2013	Date Closed:	08-11-2013
Ownership Type:	Individual	Write-off Amount:		Reason:	Closed Account	Date Written Off:	
Repayment Tenure:		Installment Amount:		Sanction Amount:		Date Sanctioned:	
Disputed Code:		Term Frequency:		Credit Limit:		Collateral Value:	
AccountStatus:	Closed Account					Collateral Type:	
Asset Classification:	Standard						
SuitFiledStatus:							

Account Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	CLSD
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13
	181+	121+	121+	91+	31+	01+	181+	181+	181+	181+	181+	121+	121+	91+
	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12
	61+	31+	000	NEW										
	STD	STD	STD	STD										
	*	*	*	*										
	08-12	07-12	06-12	05-12										

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Consumer-Account Details														
Acct#	*****		Balance:		0.0		Open:		No		Date Reported:		31-05-2012	
Institution:	BANK		Past Due Amount:				Interest Rate:				Date Opened:		02-04-2011	
Loan Type:	Gold Loan		Last Payment:				Last Payment Date:		02-05-2012		Date Closed:		02-05-2012	
Ownership Type:	Individual		Write-off Amount:				Reason:		Closed Account		Date Written Off:			
Repayment Tenure:			Installment Amount:				Sanction Amount:				Date Sanctioned:			
Disputed Code:			Term Frequency:				Credit Limit:				Collateral Value:			
AccountStatus:	Closed Account										Collateral Type:			
Asset Classification:	Standard													
SuitFiledStatus:														
Account Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12
	*	*	*	CLSD	181+	181+	181+	181+	181+	181+	181+	181+	121+	91+
	*	*	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	08-12	07-12	06-12	05-12	04-12	03-12	02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11
	61+	31+	01+											
	STD	STD	STD											
	*	*	*											
	06-11	05-11	04-11											

Input Enquiry:

Personal Information			Identification			Account Information		
Consumer's FullName:	RXYZ	PAN:		Voter ID:		Transaction Amount:		
DOB:	1960-04-01	Passport ID:		Inquiry Account 1:				
Gender:		UID:		Inquiry Account 2:				
Mobile :	9800000000	Driver's Licence:		Inquiry Account 3:				
Home:		Ration Card:		Inquiry Account 4:				
Other:		AdditionalId1:						
Inquiry/Request Purpose:	16	AdditionalId2:						

Consumer Inquiry Additional Address's:

Address	State	Postal
NO 127 ABC STREET XYZ NAGAR PQR POST MUMBAI	TN	110227

Glossary, Terms & Explanations:

History:

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	22-01-2015	RXYZ	90003371

Code	Address
*	Data Not Reported
0	current account
01+	1-30 days past due
121+	121 - 179 days past due
181+	80 or more days past due
31+	31-60 days past due
61+	61-90 days past due
91+	91-120 days past due
ADJ	Adjustment Pending
ARR	Arrears
BK	Included in Bankruptcy
CLBK	Closed Account/ Bankrupt
CLF	Closed Account/ Fraud
CND	Closed Account/Never Pay Disconnect
COL	Collection Account
CON	Contact Member for Status
CUF	Closed Account/Unpaid Final Bill
DBT	Doubtful
DIS	Dispute Resolution Pending
INAC	Account is Inactive
LOSS	Loss
LST	Lost or Stolen Card
NEW	New Account
NPD	NonPay Disconnect
REP	Repossession
SDF	Suppress/Delete Fraudulent
SET	Settled
SF	Suit
SFR	Suit Filed -Restructured
SFWD	Suit Field and Willful Default
SPM	Special Mention Account
STD	Standard
SUB	Sub-standard
SWDW	Suit Field,Willful and Written Off
WDF	Willful Default
WDWO	Willful Default and WrittenOff
WOF	Charge Off/Written Off

Contact Us: Phone: 1800 209 3247 Fax: +91-22-6112-7950 Email: ecissupport@equifaxindia.com.
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