**Applicant & Co applicant cibil details:**

**Applicant Mr. cibil details:**

Applicant CIBIL score is 544, Applicant has availed an auto loan of Rs. 2,80,000/- from Mahindra Finance, sanctioned on 29.04.2014, DPD of 900 days and overdue of Rs. 2,27,730/- observed in report.

Justification:-

Applicant had availed a Gold loan of Rs. 67,500/- from Muthoot Finance, sanctioned on 04.05.2017, which is already closed on 19.06.2017. **(Closed)**

He had availed a Gold loan of Rs. 23,000/- from Muthoot Finance, sanctioned on 24.01.2017, which is already closed on 08.02.2017. **(Closed)**

He had availed a consumer loan of Rs. 38,987/- from Bajaj Finserv, sanctioned on 31.12.2016, which is already closed on 07.02.2018 with good repayment track. **(Closed)**

He had availed a Gold loan of Rs. 67,500/- from Muthoot Finance, sanctioned on 28.12.2016, which is already closed on 04.05.2017. **(Closed)**

He had availed a Gold loan of Rs. 8,000/- from Muthoot Finance, sanctioned on 01.12.2016, which is already closed on 25.01.2017. **(Closed)**

He had availed a Gold loan of Rs. 24,000/- from Muthoot Finance, sanctioned on 25.08.2016, which is already closed on 27.08.2016. **(Closed)**

He had availed a Gold loan of Rs. 25,000/- from Muthoot Finance, sanctioned on 14.07.2016, which is already closed on 24.01.2017. **(Closed)**

He had availed a Gold loan of Rs. 20,000/- from Muthoot Finance, sanctioned on 13.07.2016, which is already closed on 14.07.2016 **(Closed)**

He had availed a Gold loan of Rs. 25,000/- from Muthoot Finance, sanctioned on 11.07.2016, which is already closed on 13.07.2016. **(Closed)**

He had availed a Gold loan of Rs. 47,000/- from Muthoot Finance, sanctioned on 27.06.2016, which is already closed on 27.06.2016. **(Closed)**

He had availed a Gold loan of Rs. 32,500/- from Muthoot Finance, sanctioned on 27.06.2016, which is already closed on 11.07.2016 **(Closed)**

He had availed a Gold loan of Rs. 35,000/- from Muthoot Finance, sanctioned on 15.06.2016, which is already closed on 27.06.2016 **(Closed)**

He had availed a Gold loan of Rs. 45,950/- from Muthoot Finance, sanctioned on 14.06.2016, which is already closed on 27.06.2016. **(Closed)**

He had availed a Gold loan of Rs. 21,000/- from Muthoot Finance, sanctioned on 14.06.2016, which is already closed on 27.06.2016. **(Closed)**

He had availed a Gold loan of Rs. 30,000/- from Muthoot Finance, sanctioned on 09.02.2016, which is already closed on 07.03.2016. **(Closed)**

He had availed a Gold loan of Rs. 40,700/- from Muthoot Finance, sanctioned on 29.12.2015, which is already closed on 14.06.2016. **(Closed)**

He had availed a Gold loan of Rs. 18,500/- from Muthoot Finance, sanctioned on 14.12.2015, which is already closed on 14.06.2016. **(Closed)**

He had availed a Gold loan of Rs. 11,800/- from Muthoot Finance, sanctioned on 27.11.2015, which is already closed on 05.12.2015. **(Closed)**

He had availed a Gold loan of Rs. 7,800/- from Muthoot Finance, sanctioned on 05.11.2015, which is already closed on 27.11.2015. **(Closed)**

He had availed a Gold loan of Rs. 16,000/- from Muthoot Finance, sanctioned on 19.11.2015, which is already closed on 09.12.2015. **(Closed)**

He had availed a Gold loan of Rs. 9,200/- from Muthoot Finance, sanctioned on 10.10.2015, which is already closed on 14.10.2015. **(Closed)**

He had availed a Gold loan of Rs. 10,000/- from Muthoot Finance, sanctioned on 08,10.2015, which is already closed on 19.10.2015. **(Closed)**

He had availed a Gold loan of Rs. 16,500/- from Muthoot Finance, sanctioned on 06.10.2015, which is already closed on 08.10.2015. **(Closed)**

He had availed a Gold loan of Rs. 84,700/- from Muthoot Finance, sanctioned on 21.09.2015, which is already closed on 21.09.2015. **(Closed)**

He had availed a Gold loan of Rs. 62,000/- from Muthoot Finance, sanctioned on 21.09.2015, which is already closed on 10.12.2015. **(Closed)**

He had availed a Gold loan of Rs. 9,400/- from Muthoot Finance, sanctioned on 14,09.2015, which is already closed on 18.09.2015. **(Closed).**

He had availed a Gold loan of Rs. 40.800/- from Muthoot Finance, sanctioned on 31,09.2015, which is already closed on 29.12.2015. **(Closed).**

He had availed a consumer loan of Rs. 15,000/- from Bajaj Finserv, sanctioned on 31.08.2015, which is already closed on 25.07.2016 with good repayment track. **(Closed)**

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He had availed a Gold loan of Rs. 23,500/- from Muthoot Finance, sanctioned on 25.08.2015, which is already closed on 31.08.2015. **(Closed).**

He had availed a Gold loan of Rs. 40.500/- from Muthoot Finance, sanctioned on 22,08.2015, which is already closed on 25.08.2015. **(Closed).**

He had availed a Gold loan of Rs. 12,200/- from Muthoot Finance, sanctioned on 18.08.2015, which is already closed on 22.08.2015. **(Closed).**

He had availed a Gold loan of Rs. 18.500/- from Muthoot Finance, sanctioned on 14.08.2015, which is already closed on 09.2.2015. **(Closed).**

He had availed a Gold loan of Rs. 1,50,000/- from Muthoot Finance, sanctioned on 22.07.2015, which is already closed on 21.09.2015. **(Closed).**

He had availed a Gold loan of Rs. 20,500/- from Muthoot Finance, sanctioned on 30.05.2015, which is already closed on 18.06.2015. **(Closed).**

He had availed a Gold loan of Rs. 42,300/- from Muthoot Finance, sanctioned on 20.04.2015, which is already closed on 18.08.2015. **(Closed).**

He had availed a Gold loan of Rs. 11,400/- from Muthoot Finance, sanctioned on 06.04.2015, which is already closed on 20.04.2015. **(Closed).**

He had availed a Gold loan of Rs. 9.790/- from Muthoot Finance, sanctioned on 01.04.2015, which is already closed on 10.07.2015. **(Closed).**

He had availed a Gold loan of Rs. 32.000/- from Muthoot Finance, sanctioned on 30.3.2015, which is already closed on 30.05.2015. **(Closed).**

He had availed a Gold loan of Rs. 14,300/- from Muthoot Finance, sanctioned on 30.03.2016, which is already closed on 20.04.2015. **(Closed).**

He had availed a Property loan of Rs. 6,50,000/- from Graha Finance, sanctioned on 30.03.2015, which is already closed on 23.03.2018. **(Closed).**

He had availed a Property loan of Rs. 6,50,000/- from Graha Finance, sanctioned on 30.03.2015, which is already closed on 23.03.2018. **(Closed).**

He had availed a consumer loan of Rs. 14,000/- from Bajaj Finserv, sanctioned on 20.03.2015, which is already closed on 31.03.2016 with good repayment track. **(Closed)**

He had availed a consumer loan of Rs. 18,090/- from Bajaj Finserv, sanctioned on 08.11.2014, which is already closed on 19.06.2015 with good repayment track. **(Closed)**

He had availed a Home loan of Rs. 8,50,000/- from Graha Finance, sanctioned on 31.10.2014, which is already closed on 23.03.2018. **(Closed).**

He had availed a Home loan of Rs. 3.65.000/- from Graha Finance, sanctioned on 17.10.2014, which is already closed on 27.01.2018. **(Closed).**

He had availed a two wheeler loan of Rs. 56,700/- from Bajaj Finserv, sanctioned on 19.04.2014, which is already closed on 05.10.2016 with good repayment track. **(Closed)**

He had availed a two wheeler loan of Rs. 39,000/- from Bajaj Finserv, sanctioned on 26.05.2013, which is already closed on 11.12.2014 with good repayment track. **(Closed)**

He had availed a consumer loan of Rs. 27,000/- from Bajaj Finserv, sanctioned on 26.05.2011, which is already closed on 25.12.2012 with good repayment track. **(Closed)**

He had availed a Gold loan of Rs. 19,100/- from Muthoot Finance, sanctioned on 30.07.2014, which is already closed on 18.09.2014. **(Closed).**

He had availed a Gold loan of Rs. 15.100/- from Muthoot Finance, sanctioned on 19.07.2014, which is already closed on 22.08.2014. **(Closed).**

He had availed a Personal loan of Rs. 35.700/- from Muthoot Finance, sanctioned on 30.11.2011, which is already closed on 10.01.2015. **(Closed).**

**Co Applicant Mrs.Kavitha Kumari cibil details:**

Co applicant CIBIL score is -1. No existing loans observed in the report.

**CIBIL Enquiries Clarification:-**

Co applicant had a Home loan Enquiry of Rs. 9,00,000/- from Graha Finance Ltd, same is not availed due to CIBIL issue.

Co applicant had a Home loan Enquiry of Rs. 9,00,000/- from Graha Finance Ltd, same is not availed due to CIBIL issue.