

Report Order No: 610923898

Date : 09-12-2022

Time : 18:54:01

Consumer Name: AMIT KUMAR SRIVASTAVA

Personal Information	Identification	Contact Details
Previous Name:	PAN: BDBPK2436H	Home : 9771545068
Alias Name:	Voter ID: AZA0084384	Office : 00241148
DOB: 20-07-1985	Passport :	Mobile : 9771545068
Age: 37 Years 5 Months	UID: XXXXXXXXXXXXX	Alt. Home/Other No. :
Gender: Male	Driver's License:	Alt. Office :
Total Income: Rs. 60,000	Ration Card:	Alt. Mobile : 919771545068
Occupation:	Photo Credit Card:	Email:
	ID - Other:	

Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Owns,Permanent	HUJHUJIPUR TIYAY ANDER	BR	841231	28-10-2022
Owns,Primary	LAXMIPUR SIWAN	BR	841226	28-10-2022
Permanent	SO BHAGWAN SRIVASTAVA VILL HUJHUJIPUR SIWAN	BR	841231	30-11-2021
Owns,Permanent	HUJHUJIPUR TIYAY ANDER SIWAN	BR	841231	31-05-2021
Owns,Primary	LAXMIPUR SIWAN SIWAN	BR	841226	31-05-2021

Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	563	1. Derogatory trade occurrences 2. Delinquency or past due amount occurrences 3. Delinquency or past due amount occurrences 4. Delinquency or past due amount occurrences

Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries : 0	Accounts Opened : 1	Accounts Updated : 7	Accounts Delinquent : 2

Summary :

Credit Report Summary					
Number of Accounts :	10	Total Balance Amount :	Rs. 23,28,580	Recent Account :	Personal Loan on 27-10-2022
Number of Open Accounts :	7	Total Past Due Amount :	Rs. 23,162	Oldest Account :	MicroFinance Business Loan on 19-11-2008
Number of Past Due Accounts :	2	Total High Credit :	0	Total Credit Limit :	0
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 31,06,081	Single Highest Credit :	0
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 29,900	Single Highest Sanction Amount :	Rs. 10,00,000
Most Severe Status < 24 Months :	Dbt	Average Open Balance :	Rs. 3,32,654.29	Single Highest Balance :	Rs. 10,39,824

*As per data reported at a tradeline level in the account details section

Account Details :

Accounts

Report Order No: 610923898

Date : 09-12-2022

Time : 18:54:01

Acct # : 00000041378279816	Balance: Rs. 9,62,718	Open: Yes	Date Reported: 31-10-2022
Institution : State Bank Of India	Past Due Amount:	Interest Rate: 13.000	Date Opened: 27-10-2022
Type: Personal Loan	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 9,61,000	Reason:
Repayment Tenure: 72	Monthly Payment Amount: Rs. 19,317	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:
Account Status: New Account			
Asset Classification: Standard			
Suit Filed Status:			
<u>History</u>			
Account Status:	NEW		
Asset Classification:	STD		
Suit Filed Status:	*		
	10-22		

Acct # : 1659009900000030

Institution : Punjab National Bank

Type: Property Loan

Ownership Type: Individual

Balance: Rs. 8,05,163

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: Yes

Interest Rate: 9.15

Last Payment Date: 23-09-2022

Sanction Amount : Rs. 8,00,000

Date Reported: 28-10-2022

Date Opened: 24-10-2016

Date Closed:

Reason:

Repayment Tenure:

Dispute Code:

Monthly Payment Amount:

Term Frequency:

Credit Limit:

Collateral Value: Rs. 24,75,000

Collateral Type: Property

Account Status: Current Account

Asset Classification: Standard

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

000	000	000	30+	01+	000	000	000	000	000	000	000	000	000	000	30+	01+	000	SUB	90+	60+	000	000	000
STD	STD	STD	SPM	SPM	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	SPM	SPM	STD	SUB	SUB	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	

000	000	000	000	000	000	000	000	60+	30+	000	60+	30+	01+	*	01+	*	30+	01+	60+	30+	90+	STD
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	*	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19

30+	STD
STD	STD
*	*
12-18	11-18

Acct # : 1659000106398921	Balance: Rs. 80	Open: Yes	Date Reported: 28-10-2022
Institution : Punjab National Bank	Past Due Amount: 0	Interest Rate: 13.75	Date Opened: 02-09-2014
Type: Overdraft	Last Payment:	Last Payment Date: 23-09-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 80	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status: Current Account			
Asset Classification: Standard			
Suit Filed Status:			
History			

Report Order No: 610923898

Date : 09-12-2022

Time : 18:54:01

<i>Account Status:</i>	000	000	000
<i>Asset Classification:</i>	STD	STD	STD
<i>Suit Filed Status:</i>	*	*	*
	10-22	09-22	08-22

Acct # : 165900NC00603180	Balance: Rs. 10,39,824	Open: Yes	Date Reported: 28-10-2022
Institution : Punjab National Bank	Past Due Amount: Rs. 8,017	Interest Rate: 8.80	Date Opened: 10-09-2014
Type: Housing Loan	Last Payment:	Last Payment Date: 23-09-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 10,00,000	Reason:

Repayment Tenure: 235	Monthly Payment Amount: Rs. 9,525	Credit Limit:	Collateral Value: Rs. 20,00,000
Dispute Code:	Term Frequency: Monthly		Collateral Type: Property

Account Status: 1-29 days past due

Asset Classification: Special Mention Account

Suit Filed Status:

History

Account Status:	01+	01+	60+	60+	60+	60+	60+	30+	60+	60+	60+	60+	60+	60+	60+	30+	120+	SUB	01+	01+	000	01+	
Asset Classification:	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SPM	SUB	SUB	STD	STD	STD	STD	
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20

000	000	000	000	000	000	000	000	01+	01+	000	000	000	STD	*	STD	*	STD	60+	120+	90+	120+	STD
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	*	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19

60+	STD
STD	STD
*	*
12-18	11-18

Acct # : 00000039654450345	Balance: Rs. -8,13,858	Open: Yes	Date Reported: 31-10-2022
Institution : State Bank Of India	Past Due Amount:	Interest Rate: 3.000	Date Opened: 12-09-2020
Type: Personal Loan	Last Payment: Rs. 9,61,000	Last Payment Date: 27-10-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 1	Reason:

Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:

Account Status: Standard

Asset Classification: Standard

Suit Filed Status:

History

Account Status:	STD	STD	STD
Asset Classification:	STD	STD	STD
Suit Filed Status:	*	*	*
	10-22	09-22	08-22

Acct # : 1006811530003828	Balance: Rs. 3,19,508	Open: Yes	Date Reported: 30-09-2022
Institution : Uttar Bihar Gramin Bank	Past Due Amount:	Interest Rate: 10.5	Date Opened: 10-10-2019
Type: Consumer Loan	Last Payment: Rs. 690	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 3,00,000	Reason:

Repayment Tenure: 60	Monthly Payment Amount:	Credit Limit:	Collateral Value: Rs. 3,00,000
Dispute Code:	Term Frequency: Monthly		Collateral Type: Property

Account Status: Standard

Asset Classification: Standard

Report Order No: 610923898

Date : 09-12-2022

Time : 18:54:01

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

STD	DBT	DBT	DBT	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	120+	90+	180+	120+	120+	60+	60+	*	STD
STD	DBT	DBT	DBT	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	SUB	STD	STD	*	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20		

STD	STD	STD	STD	STD	STD	STD	STD
STD	STD	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20

Acct # : 24P0CDGE468730

Institution : Bajaj Finance Limited

Type: Consumer Loan

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 08-05-2021

Sanction Amount : Rs. 34,500

Date Reported: 31-08-2021

Date Opened: 26-08-2020

Date Closed: 15-07-2021

Reason: Closed Account

Repayment Tenure:

Dispute Code:

Monthly Payment Amount:

Term Frequency:

Credit Limit:

Collateral Value:

Collateral Type:

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	CLSD	000	000	000	000	000	000	000	000	000	000	000	NEW
*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*
08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20	08-20	

Acct # : 165900CF00000635

Institution : Punjab National Bank

Type: Other

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate: 9.65

Last Payment Date: 29-01-2021

Sanction Amount : Rs. 39,521

Date Reported: 30-04-2021

Date Opened: 01-09-2020

Date Closed: 16-04-2021

Reason: Closed Account

Repayment Tenure: 7

Dispute Code:

Monthly Payment Amount: Rs. 13,173

Term Frequency: Monthly

Credit Limit:

Collateral Value:

Collateral Type:

Account Status: Closed Account

Asset Classification: Standard

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	01+	01+	01+	01+	000	000	NEW
STD	STD	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*
04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20

Acct # : 1006801310000629

Institution : Uttar Bihar Gramin Bank

Type: MicroFinance Business Loan

Ownership Type: Individual

Balance: 0

Past Due Amount:

Last Payment:

Write-off Amount:

Open: No

Interest Rate: 12.5

Last Payment Date: 04-10-2017

Sanction Amount : Rs. 41,497

Date Reported: 31-10-2017

Date Opened: 19-11-2008

Date Closed: 04-10-2017

Reason: Closed Account

Repayment Tenure:

Dispute Code:

Monthly Payment Amount:

Term Frequency:

Credit Limit:

Collateral Value:

Collateral Type:

Account Status: Closed Account

Asset Classification: Standard

Suit Filed Status:

Report Order No: 610923898

Date : 09-12-2022

Time : 18:54:01

History

Account Status:

CLSD

Asset Classification:

STD

Suit Filed Status:

*

10-17

Acct # : 00000002196269532
 Institution : Central Bank of India
 Type: Two-wheeler Loan
 Ownership Type: Individual

Balance: Rs. 15,145
 Past Due Amount: Rs. 15,145
 Last Payment:
 Write-off Amount:

Open: Yes
 Interest Rate: 7.65
 Last Payment Date: 30-09-2022
 Sanction Amount : Rs. 45,000

Date Reported: 30-09-2022
 Date Opened: 17-03-2010
 Date Closed:
 Reason:

Repayment Tenure: 36
 Dispute Code:

Monthly Payment Amount: Rs. 1,058
 Term Frequency: Monthly

Credit Limit:

Collateral Value: Rs. 1,09,000
 Collateral Type:

Account Status: Doubtful

Asset Classification: Doubtful

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

DBT	*	DBT	DBT	DBT	DBT	DBT	*	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	000	DBT	STD	STD	STD	STD
DBT	*	DBT	DBT	DBT	DBT	DBT	*	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	*	DBT	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	

STD	STD
STD	STD
*	*
11-18	10-18

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	2	0	0	1	16-09-2021

Enquiries:

Institution	Date	Time	Purpose	Amount
Punjab National Bank	16-09-2021	10:48	Housing Loan	Rs. 10,00,000
Punjab National Bank	30-06-2017	18:20	Overdraft	Rs. 8,00,000

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : Amit Kumar Srivastava	PAN: DAHPS6841D	Address Information 1:
DOB : 20-07-1985	Voter ID:	Address : Bihar
Gender : Male	Passport ID:	State : BR
Inquiry / Request Purpose :	UID :	Postal : 841226
Transaction Amount :	Driver's License :	Address Information 2:

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Date : 09-12-2022

Time : 18:54:01

Inquiry Account 1 :

Inquiry Account 2 :

Inquiry Account 3 :

Inquiry Account 4 :

Home Phone :

Mobile Phone : **9771545068**

Other Phone :

Address :

State :

Postal :

Address Information 3:

Address :

State :

Postal :

1 Glossary, Terms and Explanations:

Code	Description
000	Current account
CLSD	Paid or closed account/zero balance
NEW	New Account
LNSB	Loan Submitted
LAND	Loan Approved - Not yet disbursed
INAC	Account is Inactive
CON	Contact Member for Status
DEC	Loan Declined
01+	1-30 days past due
31+	31-60 days past due
61+	61-90 days past due
91+	91-120 days past due
121+	121 - 179 days past due
181+	180 or more days past due
STD	Standard
SUB	Sub-standard
DBT	Doubtful
LOS	Loss
SMA	Special Mention Accounts
SMA 0	Principal or interest payment not overdue for more than 30 days but account showing signs of incipient stress
SMA 1	Principal or interest payment overdue between 31-60 days
SMA 2	Principal or interest payment overdue between 61 - 90 days, and NA (Not applicable)
DBT 1	Doubtful -1
DBT 2	Doubtful -2
DBT 3	Doubtful -3
NPA	Non Performing Assets
1000	0 Day Past Due
1001	1 Day Past Due
1002	2 Day Past Due
1nnn	Nnn Days Past Due Note: Nnn is the actual number of days. E.g., report 1114, if the number of days past due is 114 days
1999	999 or above Days Past Due
OPN	Open
CLSD	Closed By Payment
SET	Settled & Closed
WOF	Written Off
PWOS	Post Write Off Settled
WOF	Charge Off/Written Off
INV	Invoked
DEV	Devolved
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
RNC	Restructured Due to Natural Calamity
NS	Not a Suit Filed Case

SF	Suit Filed
WDF	Willful Default
SFR	Suit Filed-Restructured
SFWD	Suit Filed-Willful Default
SFWO	Suit Filed and Written Off
WDWO	Willful Default and Written Off
SWDW	Suit Filed, Willful Default and Written Off
FPD	First Payment Default
TP	Trial in Progress
DI	Decree issued by court
ED	Execution of Decree
NAOC	Notional Amount of Contract
NAORC	Notional Amount of Out-standing Restructured Contracts
WAMPOC	Weighted Average maturity period of Contracts
*	Data Not Reported
DPD	Days Past Due
RCV	Restructured Due to COVID19
ERS	Equifax Risk Score
CF	Credit Facilities
FY	Financial Year
CIN	Corporate Identity Number
TIN	Taxpayer Identification Number
PAN	Permanent Account Number
DUNS	Data Universal Numbering System
Date of Inc.	Date of Incorporation
On-Member	Your Institution
Off-Member	Other Institution
PSU	Public Sector Undertaking
Pvt	Private Limited
NBFC	Non-Bank Financial Institution / Non-Banking Financial Company
WC	Working Capital
NF	Non-Funded
TL	Term Loan
FX	Forex
01	Account Ownership Disputed
02	Account Status Disputed
03	Account Balance Disputed
04	Account Ownership Type Disputed
05	Account Needs to be closed
06	Account History Disputed
07	Suit Filed / Willful Status Disputed
08	Asset Classification Status Disputed
09	Sanction Amount Disputed
10	Name Correction Requested
11	Address information Disputed
12	DOB Disputed
13	Contact Number Disputed
14	Gender Flag Disputed

15	Total Income Disputed
16	Occupation Disputed
17	Pan Information Disputed
18	Voter Information Disputed
19	Passport Information Disputed
20	Driver's License information Disputed
21	State Code Disputed
22	Date closed Disputed
23	Credit Limit Disputed
24	Write-off / Settled Amount Disputed
25	Loan / Credit Type Disputed
26	Collateral Details Disputed
27	Email Id Disputed
28	MFI - Loan Category Disputed
29	MFI - Repayment Frequency Disputed
30	MFI - Installment Amount Disputed
31	MFI - Key Person Name Disputed
32	Dispute Closed

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

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