Report Order No: 609085976
 Date
 : 08-12-2022

 Time
 : 18:11:08

Consumer Name: PRAGNESH DIPAK KUMAR

Personal Information	Identification	Contact Details
Previous Name:	PAN: BIRPS0964F	Home : 28252345678
Alias Name:	Voter ID:	Office: 0222345678
DOB: 19-11-1984	Passport :	Mobile: 7984896944
Age: 38 Years 1 Months	UID:	Alt. Home/Other No.: 0222345678
Gender: Male	Driver's License:	Alt. Office :
Total Income:	Ration Card:	Alt. Mobile: 9925342151
Occupation: SALARIED	Photo Credit Card:	Email: CASHAHPD2010@GMAIL.COM
	ID - Other:	

Consumer Address:

Туре	Address	State	Postal code	Last Reported Date
N/A	BIJAL BEAUTI PARLAR KEDARESHVAR RD BANGDI BAJAR KEDARESHVAR RD	GJ	360575	30-09-2022
	PORBANDAR PORBANDAR			
Primary	BIJAL BEAUTI PARLAR KEDARESHVAR ROAD BANGDI BAJAR GUJARAT 360575	GJ	360575	31-08-2022
Primary	PORBANDAR GUJARAT 360575	GJ	360575	31-05-2022
N/A	BIJAL BEAUTI PARLAR BANGDI BAJAR KEDARESHVAR ROAD PORBANDAR PORBANDAR	GJ	360575	28-02-2022
	PORBANDAR PORBANDAR			
Rents,Permanent	NO 06 KRISHNA VIHAR CHS LTD HANUMAN NAGAR NR IRLA BRIDGE OFF S V ROAD VILE	MH	400056	31-05-2021
	PARLE PARLE 415			

Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	687	1. Delinquency or past due amount occurences
		2. Number of trades
		3. Past due amount of trades
		4. Delinquency or past due amount occurences
		4. Definiquency of past add amount occurrences

Recent Activity:

	Rec	ent Activity (last 90 days)	
Total Inquiries : 0	Accounts Opened : 0	Accounts Updated : 10	Accounts Delinquent : 2

Summary:

	Credit Report Summary												
Number of Accounts :	14	Total Balance Amount :	Rs. 12,79,289	Recent Account :	Personal Loan on 26-05- 2022								
Number of Open Accounts :	9	Total Past Due Amount :	Rs. 45	Oldest Account :	Credit Card on 25-03-2018								
Number of Past Due Accounts :	1	Total High Credit:	Rs. 36,285	Total Credit Limit :	Rs. 35,000								
Number of Write-off Accounts :	0	Total Sanction Amount:	Rs. 15,24,292	Single Highest Credit :	Rs. 36,285								
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 21,572	Single Highest Sanction Amount :	Rs. 4,16,000								
Most Severe Status < 24 Months :	01+	Average Open Balance :	Rs. 1,42,143.22	Single Highest Balance :	Rs. 4,15,900								

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



: 08-12-2022 Report Order No: 609085976 Date Time : 18:11:08

Account Details:

Accounts

Acct # : LXW-M08621-220657410 Balance: Rs. 35,894 Open: Yes Date Reported: 01-11-2022 Date Opened: 21-02-2022 Institution: Aditya Birla Finance Past Due Amount: 0 Interest Rate:

Last Payment: Date Closed: Type: Other Last Payment Date: Reason: Write-off Amount: Sanction Amount: Rs. 45,000 Ownership Type: Individual

Repayment Tenure: Monthly Payment Amount: Rs. 2,447 Credit Limit: Collateral Value: Dispute Code: Term Frequency: Collateral Type:

Account Status: Current Account Asset Classification: Standard

Suit Filed Status:

History

Account Status: Asset Classification: Suit Filed Status:

000	*	01+	*	000	000	000	000	000	NEW
STD	*	STD	*	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*
11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22

Acct #:000000011289174 Balance: Rs. 12,980 Open: Yes Date Reported: 01-10-2022 Institution: ICICI BANK LIMITED Past Due Amount: Interest Rate: Date Opened: 25-03-2018

Type: Credit Card Last Payment: Last Payment Date: 26-08-2022 Date Closed: Ownership Type: Individual Write-off Amount: High Credit: Rs. 36,285 Reason:

Collateral Value: Repayment Tenure: Monthly Payment Amount: Credit Limit: Rs. 35,000 Dispute Code: Term Frequency: Collateral Type:

Account Status: Current Account

Asset Classification: Suit Filed Status.

Account Status: Asset Classification: Suit Filed Status.

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*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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

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*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
																					_	
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
11.20	10-20	09-20	08-20	07-20	06-20	05.20	04-20	03-20	02-20	01-20	12.10	11.10	10.10	00.10	08.10	07-19	06.19	05.10	04-19	03.10	02.10	01-19

000	000
*	*
*	*
12-18	11-18

Acct #: STPLSC10000005049233 Balance: Rs. 2,05,688 Institution: PayU Finance Private Limited Past Due Amount: 0 Type: Personal Loan Last Payment: Ownership Type: Individual Write-off Amount:

Monthly Payment Amount:

Open: Yes Last Payment Date: 02-09-2022

Sanction Amount: Rs. 2,63,000

Date Reported: 30-09-2022 Date Opened: 10-05-2021 Date Closed:

Reason:

Repayment Tenure: Credit Limit: 0 Collateral Value: Dispute Code: Term Frequency: Collateral Type:

Account Status: Current Account

Asset Classification: Suit Filed Status:



: 08-12-2022 Report Order No: 609085976 Date Time : 18:11:08

History

Account Status: Asset Classification: Suit Filed Status:

000	000	000	*	000	000	000	000	000	000	000	000	000	000	000	000	NEW
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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

Acct #: 1416978070 Balance: Rs 2 13 292 Open: Yes Date Reported: 30-09-2022 Past Due Amount: 0 Interest Rate: Date Opened: 15-07-2021

Institution: Earlysalary Services Private

Limited

Type: Personal Loan Last Payment: Last Payment Date: Date Closed: Ownership Type: Individual Write-off Amount: Sanction Amount: Rs. 2,13,292 Reason:

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

Account Status: Current Account Asset Classification: Standard

Suit Filed Status:

History

Account Status: Asset Classification: Suit Filed Status:

000	000	000	000	000	000	000	000	000	000	000	000	000	000	NEW
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

Acct #: P31CPDD3402363 Balance: Rs. 4,15,900 Open: Yes Date Reported: 30-09-2022 Past Due Amount: 0 Institution: Bajaj Finance Limited Interest Rate: Date Opened: 17-11-2021

Type: Loan to Professional Last Payment: Last Payment Date: 02-08-2022 Date Closed: Write-off Amount: Ownership Type: Individual Sanction Amount: Rs. 4,16,000 Reason:

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

Account Status: Current Account

Asset Classification: Suit Filed Status:

History

Account Status: Asset Classification: Suit Filed Status:

000	000	000	000	000	000	000	000	*	000	NEW
*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21

Acct #: LK6907250714 Balance: Rs. 50,215 Open: Yes Date Reported: 30-09-2022 Past Due Amount: 0 Interest Rate: Date Opened: 15-04-2022

Page 3

Institution: LENDINGKART FINANCE

Last Payment: Date Closed: Type: Business Loan Last Payment Date: Ownership Type: Individual Write-off Amount: Sanction Amount: Rs. 54,800 Reason:

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

Account Status: Current Account

Asset Classification: Suit Filed Status:

History



: 08-12-2022 Report Order No: 609085976 Date Time : 18:11:08

Account Status Asset Classification: Suit Filed Status:

000	000	000	000	000	NEW
*	*	*	*	*	*
*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22

Acct #:5273001 Balance: Rs. 2,00,858 Open: Yes Date Reported: 30-09-2022 Institution: Mas Financial Services Date Opened: 15-04-2022 Past Due Amount: 0 Interest Rate:

Type: Business Loan Last Payment: Last Payment Date: Date Closed: Ownership Type: Individual Write-off Amount: Sanction Amount: Rs. 2,19,200 Reason:

Collateral Value: Repayment Tenure: 36 Monthly Payment Amount: Rs. 12,542 Credit Limit: Dispute Code: Term Frequency: Monthly Collateral Type:

Account Status: Current Account Asset Classification: Standard

Suit Filed Status

History

Account Status: Asset Classification: Suit Filed Status:

000	000	000	000	000	NEW
STD	STD	STD	STD	STD	STD
*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22

Acct #: KB220526MKQDT Balance: Rs. 17,676 Open: Yes Date Reported: 30-09-2022 Interest Rate: Past Due Amount: 0 Date Opened: 26-05-2022

Institution: Krazybee Services Private

Limited

Type: Personal Loan Last Payment: Last Payment Date: 03-09-2022 Date Closed: Ownership Type: Individual Write-off Amount: Sanction Amount: Rs. 33,000 Reason:

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

Account Status: Current Account Asset Classification: Standard

Suit Filed Status:

History

Account Status: Asset Classification: Suit Filed Status:

000	000	000	000	NEW
STD	STD	STD	STD	STD
×	*	*	×	*
09-22	08-22	07-22	06-22	05-22

Acct #: LPABD00039473223 Balance: Rs. 1,26,786 Open: Yes Date Reported: 30-09-2022 Institution: ICICI BANK LIMITED Past Due Amount: Rs. 45 Interest Rate: Date Opened: 24-06-2019

Date Closed: Type: Personal Loan Last Payment: Last Payment Date: 05-09-2022 Write-off Amount: Reason: Ownership Type: Individual Sanction Amount: Rs. 2,80,000

Repayment Tenure: 60 Monthly Payment Amount: Rs. 6,583 Credit Limit: Collateral Value: Dispute Code: Term Frequency: Monthly Collateral Type:

Account Status: Standard Asset Classification: Standard

Suit Filed Status:

History



Report Order No: 609085976

Date : 08-12-2022
Time : 18:11:08

Account Status:
Asset Classification:
Suit Filed Status:

STD	STD	STD	STD	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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	000	000	000	000	000	000	000	000	000	NEW						
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

Acct #: LXW-M07121-220419945 Balance: 0 Date Reported: 01-11-2022 Open: No Institution: Aditya Birla Finance Past Due Amount: 0 Interest Rate: Date Opened: 30-06-2021 Last Payment: Type: Other Last Payment Date: Date Closed: 21-02-2022 Ownership Type: Individual Write-off Amount: Sanction Amount: Rs. 30,000 Reason: Closed Account

Repayment Tenure: Monthly Payment Amount: Rs. 1,662 Credit Limit: Collateral Value: Dispute Code: Term Frequency: Collateral Type:

Account Status: Closed Account Asset Classification: Standard Suit Filed Status:

Suit Filed Status:

<u>History</u> Account Status:

Asset Classification: Suit Filed Status:

CLSD	*	CLSD	*	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	000	000	000	000	000	*	000	NEW
STD	*	STD	*	STD	*	STD	STD										
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
11-22	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

Acct # : KB220120HADOHBalance: 0Open: NoDate Reported: 31-05-2022Institution : Krazybee Services PrivatePast Due Amount: 0Interest Rate:Date Opened: 20-01-2022

Limited

Type: Personal LoanLast Payment:Last Payment Date: 25-05-2022Date Closed: 25-05-2022Ownership Type: IndividualWrite-off Amount:Sanction Amount: Rs. 5,500Reason: Closed Account

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

Account Status: Closed Account
Asset Classification: Standard

Suit Filed Status:

<u>History</u>

Account Status:
Asset Classification:
Suit Filed Status:

CLSD	000	000	000	NEW
STD	STD	STD	STD	STD
*	*	*	*	*
05-22	04-22	03-22	02-22	01-22

 Acct # : KB164268028258615571
 Balance: 0
 Open: No
 Date Reported: 31-05-2022

 Institution : Cholamandalam Investment
 Past Due Amount: 0
 Interest Rate:
 Date Opened: 20-01-2022

and Finance Co. Ltd.

 Type: Personal Loan
 Last Payment:
 Last Payment Date:
 Date Closed: 25-05-2022

 Ownership Type: Individual
 Write-off Amount:
 Sanction Amount: Rs. 22,000
 Reason: Closed Account

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

Account Status: Closed Account

Asset Classification: Suit Filed Status:



Report Order No: 609085976

Date : 08-12-2022

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<u>History</u>

Account Status:
Asset Classification:
Suit Filed Status:

CLSD	000	000	000	NEW
*	*	*	*	*
*	*	*	*	*
05-22	04-22	03-22	02-22	01-22

Acct # : KB210906EMDUN Balance: 0 Open: No Date Reported: 31-12-2021 Institution: Krazybee Services Private Past Due Amount: 0 Interest Rate: Date Opened: 06-09-2021 Limited Type: Personal Loan Last Payment: Last Payment Date: 09-12-2021 Date Closed: 09-12-2021 Ownership Type: Individual Write-off Amount: Sanction Amount: Rs. 18,000 Reason: Closed Account Credit Limit: Collateral Value: Repayment Tenure: Monthly Payment Amount: Dispute Code: Collateral Type: Term Frequency: Monthly Account Status: Closed Account Asset Classification: Standard Suit Filed Status:

<u>History</u>

Account Status: Asset Classification: Suit Filed Status:

CLSD	000	000	NEW
STD	STD	STD	STD
*	*	*	*
12-21	11-21	10-21	09-21

Acct #: STPLSC01000005036453 Open: No Date Reported: 31-05-2021 Balance: 0 Institution: PayU Finance Private Limited Date Opened: 27-10-2020 Past Due Amount: 0 Interest Rate: Type: Personal Loan Last Payment: Last Payment Date: 10-05-2021 Date Closed: 16-05-2021 Write-off Amount: Sanction Amount: Rs. 1,00,000 Reason: Closed Account Ownership Type: Individual

 Repayment Tenure:
 Monthly Payment Amount:
 Credit Limit: 0
 Collateral Value:

 Dispute Code:
 Term Frequency:
 Collateral Type:

Account Status: Closed Account

Asset Classification: Suit Filed Status:

<u>History</u>

Account Status:
Asset Classification:
Suit Filed Status:

CLSD	000	000	000	000	000	000	NEW
*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*
05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	8	0	3	7	26-03-2022

Enquiries:

Institution	Date	Time	Purpose	Amount
HDFC Bank Limited	26-03-2022	12:07	Business Loan	Rs. 5,00,000
HDFC Bank Limited	04-01-2022	13:41	Loan to Professional	Rs. 15,00,000
HDFC Bank Limited	28-12-2021	18:28	Loan to Professional	Rs. 5,00,000



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ime	:	18:11:08

30-09-2021	14:45	Personal Loan	Rs. 2,40,000
30-06-2021	14:00	Personal Loan	
28-06-2021	14:35	Personal Loan	Rs. 2,40,000
19-03-2021	19:43	Personal Loan	Rs. 6,00,000
07-03-2018	05:17	Credit Card	Rs. 10,000
	30-06-2021 28-06-2021 19-03-2021	30-06-2021 14:00 28-06-2021 14:35 19-03-2021 19:43	30-06-2021 14:00 Personal Loan 28-06-2021 14:35 Personal Loan 19-03-2021 19:43 Personal Loan

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : Pragnesh Shah	PAN: BIRPS0964F	Address Information 1:
DOB : 19-11-1984	Voter ID:	Address: Dipa bhai, bijal beauti parlar kedareshvar
Gender: Female	Passport ID:	road
Inquiry / Request Purpose :	UID :	State: MH
Transaction Amount :	Driver's License :	Postal: 360575
Inquiry Account 1:	Home Phone :	Address Information 2:
Inquiry Account 2 :	Mobile Phone : 7984896944	Address:
Inquiry Account 3:	Other Phone :	State:
Inquiry Account 4 :		Postal:
		Address Information 3:
		Address:
		State:
		Postal:



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 : 18:11:08

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
	Nnn Days Past Due
1nnn	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



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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



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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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