

Report Order No: 604591230

Date : 05-12-2022

Time : 15:43:45

## Consumer Name: SWATI VISHNU PAWAR

Personal Information	Identification	Contact Details
Previous Name:	PAN: BTPPG8493J	Home :
Alias Name:	Voter ID:	Office :
DOB: 18-04-1984	Passport :	Mobile : 8169263770
Age: 38 Years 8 Months	UID:	Alt. Home/Other No. :
Gender: Female	Driver's License:	Alt. Office :
Total Income: Rs. 15,000	Ration Card:	Alt. Mobile : 7208266727
Occupation:	Photo Credit Card:	Email: SWATIPAWAR1418@YAHOO.COM
	ID - Other:	

## Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Primary	FLAT NO602 BUILDING NO 4 C SHREE SIDDHIVINAYAK CHO MALAD WEST NEW MAHADA COLONY MUMBAI	MH	400097	31-10-2022
N/A	ROOM NO-8 ABHA PATIL CHAWL VIJAY NAGAR BEHIND KOHINOOR ESTATE GOREGAON EAST GOREGAON EAST MUMBAI MUMBAI MAHARASHTRA INDIA 400063	MH	400063	31-08-2022
N/A	ROOM NO 8 ABHA PATIL CHAWL VIJAY NAGAR BEHIND KOHINOOR ESTATE GOREGAON EAST MUMBAI MUMBAI SUBURBAN	MH	400063	31-08-2022
Owns,Permanent	ROOM NO 8 ABHA PATIL CHOWL VIJAY NAGAR GOREGAON EAST MUMBAI MUMBAI CITY NORTH WEST MAHARASHTRA 400065	MH	400065	30-06-2022
Primary	ROOM NO 8 ABHA PATIL CHAWL VIJAY NAGAR KOHINOOR ESTATE GOREGAON EAST BEHIND WESTERN EXPRESS HIGHWAY MUMBAI MUMBAI MUMBAI CITY	MH	400065	30-06-2021

## Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	653	1. Delinquency or past due amount occurrences 2. Number of trades 3. Sanctioned amount of all trades 4. Past due amount of trades 5. Delinquency or past due amount occurrences

## Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries : 0	Accounts Opened : 0	Accounts Updated : 6	Accounts Delinquent : 2

## Summary :

Credit Report Summary					
Number of Accounts :	12	Total Balance Amount :	Rs. 1,44,844	Recent Account :	Consumer Loan on 30-08-2022
Number of Open Accounts :	4	Total Past Due Amount :	Rs. 2,689	Oldest Account :	Two-wheeler Loan on 31-07-2018
Number of Past Due Accounts :	2	Total High Credit :	0	Total Credit Limit :	0
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 1,66,099	Single Highest Credit :	0
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 1,18,580	Single Highest Sanction Amount :	Rs. 1,10,000
Most Severe Status < 24 Months :	60+	Average Open Balance :	Rs. 36,211	Single Highest Balance :	Rs. 1,11,765

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

## Account Details :

### Accounts

Acct # : CFB16855865      Balance: Rs. 13,481      Open: Yes      Date Reported: 31-10-2022  
 Institution : Kotak Mahindra Bank Ltd.      Past Due Amount: 0      Interest Rate:      Date Opened: 30-08-2022  
 Type: Consumer Loan      Last Payment:      Last Payment Date: 05-10-2022      Date Closed:  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 24,999      Reason:

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

Account Status: Current Account

Asset Classification:

Suit Filed Status:

#### History

Account Status:	000	000	NEW
Asset Classification:	*	*	*
Suit Filed Status:	*	*	*
	10-22	09-22	08-22

Acct # : AFILHRAPL407362412      Balance: Rs. 15,300      Open: Yes      Date Reported: 30-09-2022  
 Institution : Apollo Finvest (India) Ltd.      Past Due Amount: Rs. 2,364      Interest Rate:      Date Opened: 14-03-2022  
 Type: Personal Loan      Last Payment:      Last Payment Date: 30-08-2022      Date Closed:  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 25,000      Reason:

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

Account Status: 1-29 days past due

Asset Classification:

Suit Filed Status:

#### History

Account Status:	01+	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*
	09-22	08-22	07-22	06-22	05-22	04-22	03-22

Acct # : 00000041163271708      Balance: Rs. 1,11,765      Open: Yes      Date Reported: 30-09-2022  
 Institution : State Bank Of India      Past Due Amount: Rs. 325      Interest Rate: 8.000      Date Opened: 01-08-2022  
 Type: Gold Loan      Last Payment:      Last Payment Date:      Date Closed:  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 1,10,000      Reason:

Repayment Tenure: 12      Monthly Payment Amount: Rs. 1,18,580      Credit Limit:      Collateral Value: Rs. 1,72,360  
 Dispute Code:      Term Frequency:      Collateral Type: Gold

Account Status: 60-89 days past due

Asset Classification: Special Mention Account

Suit Filed Status:

#### History

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Account Status:

60+	30+
SPM	SPM
*	*
09-22	08-22

Asset Classification:

Suit Filed Status:

Acct # : 944973

Balance: Rs. 4,298

Open: Yes

Date Reported: 30-09-2022

Institution : Vivifi India Finance Private Limited

Past Due Amount:

Interest Rate:

Date Opened: 17-04-2022

Type: Personal Loan

Last Payment:

Last Payment Date: 02-09-2022

Date Closed:

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 6,100

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

Asset Classification:

Suit Filed Status:

Acct # : 82783151

Balance: 0

Open: No

Date Reported: 30-09-2022

Institution : Pinnacle Capital Solution Pvt Ltd

Past Due Amount: 0

Interest Rate:

Date Opened: 02-03-2022

Type: Personal Loan

Last Payment:

Last Payment Date: 10-09-2022

Date Closed: 10-09-2022

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 15,000

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:

## History

Account Status:

CLSD	000	000	000	000	000	NEW
*	*	*	*	*	*	*
*	*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22	03-22

Asset Classification:

Suit Filed Status:

Acct # : CL1179969

Balance: 0

Open: No

Date Reported: 30-09-2022

Institution : Bhanix Finance And Investment Limited

Past Due Amount: 0

Interest Rate: 7.5

Date Opened: 20-04-2022

Type: Personal Loan

Last Payment: Rs. 16,125

Last Payment Date: 20-07-2022

Date Closed: 20-07-2022

Ownership Type:

Write-off Amount:

Sanction Amount : Rs. 15,000

Reason: Closed Account

Repayment Tenure: 3

Monthly Payment Amount: Rs. 5,375

Credit Limit:

Collateral Value:

Dispute Code:

Term Frequency: Monthly

Collateral Type:

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

## History

Report Order No: 604591230

Date : 05-12-2022

Time : 15:43:45

Account Status:	CLSD	CLSD	CLSD	000	000	NEW
Asset Classification:	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*
	09-22	08-22	07-22	06-22	05-22	04-22

Acct # : MK74E962CBID35646987      Balance: 0      Open: No      Date Reported: 31-08-2022  
 Institution : Mpokket Financial Services      Past Due Amount: 0      Interest Rate:      Date Opened: 14-05-2022  
 Privat Limited  
 Type: Personal Loan      Last Payment:      Last Payment Date: 12-08-2022      Date Closed: 12-08-2022  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 2,000      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:

## History

Account Status:	CLSD	STD	STD	NEW
Asset Classification:	*	STD	STD	STD
Suit Filed Status:	*	*	*	*
	08-22	07-22	06-22	05-22

Acct # : MK271262FEID36863247      Balance: 0      Open: No      Date Reported: 31-08-2022  
 Institution : Mpokket Financial Services      Past Due Amount: 0      Interest Rate:      Date Opened: 01-06-2022  
 Privat Limited  
 Type: Personal Loan      Last Payment:      Last Payment Date: 01-08-2022      Date Closed: 01-08-2022  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 2,000      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:

## History

Account Status:	CLSD	STD	NEW
Asset Classification:	*	STD	STD
Suit Filed Status:	*	*	*
	08-22	07-22	06-22

Acct # : MKE6636223ID35639492      Balance: 0      Open: No      Date Reported: 30-06-2022  
 Institution : Mpokket Financial Services      Past Due Amount: 0      Interest Rate:      Date Opened: 13-05-2022  
 Privat Limited  
 Type: Personal Loan      Last Payment:      Last Payment Date: 01-06-2022      Date Closed: 01-06-2022  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 2,000      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:

## History

Report Order No: 604591230

Date : 05-12-2022

Time : 15:43:45

Account Status:	CLSD	NEW
Asset Classification:	*	STD
Suit Filed Status:	*	*
	06-22	05-22

Acct # : MKD9E46208ID33858626      Balance: 0      Open: No      Date Reported: 31-05-2022  
 Institution : Mpokket Financial Services      Past Due Amount: 0      Interest Rate:      Date Opened: 14-04-2022  
 Privat Limited  
 Type: Personal Loan      Last Payment:      Last Payment Date: 13-05-2022      Date Closed: 13-05-2022  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 1,000      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:

## History

Account Status:	CLSD	NEW
Asset Classification:	*	STD
Suit Filed Status:	*	*
	05-22	04-22

Acct # : MKE24B62F5ID33930983      Balance: 0      Open: No      Date Reported: 31-05-2022  
 Institution : Mpokket Financial Services      Past Due Amount: 0      Interest Rate:      Date Opened: 15-04-2022  
 Privat Limited  
 Type: Personal Loan      Last Payment:      Last Payment Date: 13-05-2022      Date Closed: 13-05-2022  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 1,000      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:

## History

Account Status:	CLSD	NEW
Asset Classification:	*	STD
Suit Filed Status:	*	*
	05-22	04-22

Acct # : 25572      Balance: 0      Open: No      Date Reported: 30-11-2021  
 Institution : Pioneer Finance Company      Past Due Amount: 0      Interest Rate: 11.00      Date Opened: 31-07-2018  
 Private Limited  
 Type: Two-wheeler Loan      Last Payment: Rs. 75,145      Last Payment Date: 30-10-2021      Date Closed: 11-11-2021  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 56,500      Reason: Closed Account

Repayment Tenure: 36      Monthly Payment Amount: Rs. 2,147      Credit Limit:      Collateral Value:  
 Dispute Code:      Term Frequency: Monthly      Collateral Type:

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

## History

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Date : 05-12-2022

Time : 15:43:45

Account Status:

CLSD	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	*	30+	01+	01+	000	000	000	000	000	000	000	000	*	000
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Asset Classification:

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD
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Suit Filed Status:

*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	

000

STD

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12-19

## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	2	0	2	2	04-03-2022

## Enquiries:

Institution	Date	Time	Purpose	Amount
HDFC Bank Limited	04-03-2022	19:41	Consumer Loan	Rs. 15,000
Bhanix Finance And Investment Limited	07-12-2021	21:43	Personal Loan	Rs. 60,000

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : <b>SWATI PAWAR</b>	PAN: <b>BTPPG8493J</b>	Address Information 1:
DOB : <b>18-02-1984</b>	Voter ID:	Address : <b>malad</b>
Gender : <b>Female</b>	Passport ID:	State : <b>MH</b>
Inquiry / Request Purpose :	UID :	Postal : <b>400095</b>
Transaction Amount :	Driver's License :	Address Information 2:
Inquiry Account 1 :	Home Phone :	Address :
Inquiry Account 2 :	Mobile Phone : <b>8169263770</b>	State :
Inquiry Account 3 :	Other Phone :	Postal :
Inquiry Account 4 :		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](mailto:ecissupport@equifax.com)

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