

Report Order No: 606349610

Date : 06-12-2022

Time : 16:08:15

## Consumer Name: VIKRAM ANAND PAWAR

Personal Information	Identification	Contact Details
Previous Name:	PAN: CSKPP8621G	Home : 8169054633
Alias Name:	Voter ID: RSC9107541	Office : 9594027650
DOB: 30-04-1995	Passport :	Mobile : 9594027650
Age: 27 Years 8 Months	UID: XXXXXXXXXXXX	Alt. Home/Other No. :
Gender: Male	Driver's License:	Alt. Office :
Total Income:	Ration Card:	Alt. Mobile : 8169054633
Occupation:	Photo Credit Card:	Email: VIKRUM.JPG@GMAIL.COM
	ID - Other:	

## Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Owns,Primary	A-202 BALAJI NIWAS CHS PLOT NO-1071 SECTOR	MH	410206	31-10-2022
Office	PI TECHNIQUES PVT LTD 61-63C MITAL TOWER BARRISTER RAJNI PATEL MARG NARIMAN POINT MUMBAI	MH	400021	30-01-2022
Primary	FLAT NO A 202 PLOT NO 107 108 BALAJI NIWAS CHS NEAR TULSI HEIGHTS SECTOR 08 NEW PANVEL EAST	MH	410206	31-07-2021
Primary	A 202 BALAJI NIWAS CHS PLOT NO 107 108 NEAR TULSI HIGHTS SECTOR 8 NEW PANVEL NAVIM	MH	410206	31-05-2021
Permanent	PANVEL VILL PANVEL TEHSIL PANVEL DISTT RAIGAD RAIGAD	MH	410206	31-05-2021

## Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	742	1. Number of product trades 2. Balance amount of credit card trades 3. Balance amount of home loan trades 4. Sanctioned amount of or lack of credit card trades

## Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries : 1	Accounts Opened : 1	Accounts Updated : 4	Accounts Delinquent : 0

## Summary :

Credit Report Summary					
Number of Accounts :	7	Total Balance Amount :	Rs. 30,29,973	Recent Account :	Consumer Loan on 10-10-2022
Number of Open Accounts :	3	Total Past Due Amount :	0	Oldest Account :	Property Loan on 30-11-2019
Number of Past Due Accounts :	0	Total High Credit :	Rs. 31,892	Total Credit Limit :	Rs. 38,000
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 31,85,149	Single Highest Credit :	Rs. 31,892
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	0	Single Highest Sanction Amount :	Rs. 31,50,000
Most Severe Status < 24 Months :	Non-Delinqt	Average Open Balance :	Rs. 10,09,991	Single Highest Balance :	Rs. 29,65,860

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

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## Account Details :

### Accounts

Acct # : 455012483      Balance: Rs. 35,149      Open: Yes      Date Reported: 31-10-2022  
 Institution : HDFC Bank Limited      Past Due Amount: 0      Interest Rate:      Date Opened: 10-10-2022  
 Type: Consumer Loan      Last Payment:      Last Payment Date:      Date Closed:  
 Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 35,149      Reason:

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

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

#### History

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

Acct # : NHLNAV1119754794      Balance: Rs. 29,65,860      Open: Yes      Date Reported: 31-10-2022  
 Institution : PNB Housing Finance Ltd      Past Due Amount: 0      Interest Rate:      Date Opened: 30-11-2019  
 Type: Property Loan      Last Payment:      Last Payment Date: 10-10-2022      Date Closed:  
 Ownership Type: Joint Account      Write-off Amount:      Sanction Amount : Rs. 31,50,000      Reason:

Repayment Tenure: 180      Monthly Payment Amount:      Credit Limit:      Collateral Value:  
 Dispute Code:      Term Frequency: Monthly      Collateral Type:

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

#### History

Account Status:

000	000	000	000	000	000	000	000	000	000	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	STD	STD	STD	STD	STD	STD	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	

Asset Classification:

000	000	000	000	000	000	000	000	000	000	000	000
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

Suit Filed Status:

Acct # : 9406550002609662      Balance: Rs. 28,964      Open: Yes      Date Reported: 30-09-2022  
 Institution : Kotak Mahindra Bank Ltd.      Past Due Amount: 0      Interest Rate:      Date Opened: 28-12-2019  
 Type: Credit Card      Last Payment: Rs. 2,597      Last Payment Date: 06-09-2022      Date Closed:  
 Ownership Type: Individual      Write-off Amount:      High Credit : Rs. 31,892      Reason:

Repayment Tenure:      Monthly Payment Amount:      Credit Limit: Rs. 38,000      Collateral Value:  
 Dispute Code:      Term Frequency: Monthly      Collateral Type:

Account Status: Current Account  
 Asset Classification:  
 Suit Filed Status:

#### History

Report Order No: 606349610

Date : 06-12-2022

Time : 16:08:15

Account Status:

000	000	000	000	000	000	000	000	*	000	000	000	*	000	000	000	000	000	*	*	000	000	000	000
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Asset Classification:

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

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
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000	000	000	000	000	000	000	000
*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20

Acct # : CFB9638275	Balance: 0	Open: No	Date Reported: 31-10-2022
Institution : Kotak Mahindra Bank Ltd.	Past Due Amount: 0	Interest Rate:	Date Opened: 28-01-2022
Type: Consumer Loan	Last Payment:	Last Payment Date: 05-10-2022	Date Closed: 15-10-2022
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 1,46,250	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	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*
	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22

Acct # : CFB4492931

Institution : Kotak Mahindra Bank Ltd.

Type: Consumer Loan

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 05-05-2022

Sanction Amount : Rs. 55,000

Date Reported: 31-05-2022

Date Opened: 21-05-2021

Date Closed: 15-05-2022

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	000	000	000	000	000	000	000	000	000	000	000	NEW
*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*
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 # : CFB4492946	Balance: 0	Open: No	Date Reported: 28-02-2022
Institution : Kotak Mahindra Bank Ltd.	Past Due Amount: 0	Interest Rate:	Date Opened: 21-05-2021
Type: Consumer Loan	Last Payment:	Last Payment Date: 05-02-2022	Date Closed: 15-02-2022
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 11,800	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

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Time : 16:08:15

Account Status:	CLSD	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*
	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21

Acct # : 9406500000544155      Balance: 0      Open: No      Date Reported: 30-09-2021  
 Institution : Kotak Mahindra Bank Ltd.      Past Due Amount: 0      Interest Rate:      Date Opened: 16-04-2021  
 Type: Credit Card      Last Payment: Rs. 712      Last Payment Date: 18-06-2021      Date Closed: 23-06-2021  
 Ownership Type: Individual      Write-off Amount:      High Credit : Rs. 1,770      Reason: Closed Account

Repayment Tenure:      Monthly Payment Amount:      Credit Limit: Rs. 29,000      Collateral Value:  
 Dispute Code:      Term Frequency: Monthly      Collateral Type:

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

History

Account Status:  
 Asset Classification:  
 Suit Filed Status:

CLSD	CLSD	CLSD	CLSD	000
*	*	*	*	*
*	*	*	*	*
09-21	08-21	07-21	06-21	05-21

## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	2	0	1	1	09-10-2022

## Enquiries:

Institution	Date	Time	Purpose	Amount
HDFC Bank Limited	09-10-2022	13:31	Consumer Loan	Rs. 50,000
IDFC First Bank Ltd	22-12-2019	18:45	Consumer Loan	Rs. 37,999

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : Vikram Pawar	PAN: CSKPP8621G	Address Information 1:
DOB : 30-04-1995	Voter ID:	Address : PANVEL
Gender : Male	Passport ID:	State : MH
Inquiry / Request Purpose :	UID :	Postal : 410206
Transaction Amount :	Driver's License :	Address Information 2:
Inquiry Account 1 :	Home Phone :	Address :
Inquiry Account 2 :	Mobile Phone : 9594027650	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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