

Report Order No: 606300259

Date : 06-12-2022

Time : 15:32:24

## Consumer Name: BHAVESH MAHENDRA PITHADIA

Personal Information	Identification	Contact Details
Previous Name:	PAN: AHRPP0109P	Home : 23713747
Alias Name:	Voter ID:	Office : 23713747
DOB: 18-07-1978	Passport : L9576561	Mobile : 9820814778
Age: 44 Years 5 Months	UID: XXXXXXXXXXXXX	Alt. Home/Other No. : 25834614
Gender: Male	Driver's License:	Alt. Office :
Total Income:	Ration Card:	Alt. Mobile : 919833066495
Occupation:	Photo Credit Card:	Email: BHAVESHMAHINDRA@GMAIL.COM
	ID - Other:	

## Consumer Address:

Type	Address	State	Postal code	Last Reported Date
N/A	B 501 NUTAN MEERA CHS KISAN NAGAR 3 ROAD NO 16 MUMBA-MH	MH	400604	31-08-2022
Owns,Primary	B 501 5TH FLR NUTAN MEERA CHS KISSAN NAGAR NO 3 ROAD NO 16 THANE W	MH	400604	28-02-2015
N/A	FLAT B1 501 NUTANMEERA C H SOC 5TH FLOOR KISHANNO 3 ROAD NO 16 WAGIE ESTATE MUMBAI INDIA	MH	400604	31-08-2012
N/A	FT B1 501 NUTANMEERA C H SOC 5TH FLR KISHANNO 3 RD NO16 WAGIE ESTATE MUMBAI 400604 INDIA	MH	400604	31-08-2012
N/A	CHARTEREO ACCOUNTANT NO 3/38 BHAILAL BHUVAN 3RD FLOOR NO 118 K N ROAD MUMBAI INDIA	MH	400009	31-08-2012

## Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	634	<ol style="list-style-type: none"><li>1. Derogatory trade occurrences</li><li>2. Past due amount of all trades</li><li>3. Delinquency or past due amount occurrences</li><li>4. Delinquency or past due amount occurrences</li></ol>

## Recent Activity:

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

## Summary :

Credit Report Summary					
Number of Accounts :	7	Total Balance Amount :	Rs. 32,81,233	Recent Account :	Housing Loan on 26-04-2018
Number of Open Accounts :	1	Total Past Due Amount :	Rs. 26,639	Oldest Account :	Credit Card on 09-08-2006
Number of Past Due Accounts :	2	Total High Credit :	0	Total Credit Limit :	0
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 35,00,000	Single Highest Credit :	0
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 23,348	Single Highest Sanction Amount :	Rs. 35,00,000
Most Severe Status < 24 Months :	Set	Average Open Balance :	Rs. 32,81,233	Single Highest Balance :	Rs. 32,81,233

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

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## Account Details :

## Accounts

Acct # : 003275110000196 Balance: Rs. 32,81,233 Open: Yes Date Reported: 30-09-2022  
 Institution : Bank of India Past Due Amount: Rs. 26,639 Interest Rate: 8.85 Date Opened: 26-04-2018  
 Type: Housing Loan Last Payment: Rs. 7,57,106 Last Payment Date: 30-09-2022 Date Closed:  
 Ownership Type: Joint Account Write-off Amount: Sanction Amount : Rs. 35,00,000 Reason:

Repayment Tenure: 1 Monthly Payment Amount: Rs. 23,348 Credit Limit: Collateral Value:  
 Dispute Code: Term Frequency: Monthly Collateral Type: Property

Account Status: Restructured Due to COVID19

Asset Classification: Standard

Suit Filed Status:

## History

Account Status:

Asset Classification:

Suit Filed Status:

RCV	RCV	*	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	RCV	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
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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

Acct # : 727406 Balance: 0 Open: No Date Reported: 30-04-2019  
 Institution : India Infoline Housing Past Due Amount: 0 Interest Rate: 10 Date Opened: 29-07-2015  
 Finance Ltd  
 Type: Housing Loan Last Payment: Last Payment Date: Date Closed: 31-10-2016  
 Ownership Type: Joint Account Write-off Amount: 0 Sanction Amount : Rs. 5,15,000 Reason: Closed Account

Repayment Tenure: 32 Monthly Payment Amount: Rs. 7,787 Credit Limit: Collateral Value:  
 Dispute Code: Term Frequency: Monthly Collateral Type: Property

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

## History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	CLSD	CLSD	CLSD	*	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	*	CLSD	*	CLSD	CLSD	CLSD	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17

CLSD	CLSD	*	CLSD	CLSD	*	*	*	000	000	000	000	000	000	000	000	000	000	000	000	000	000	NEW
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15

Acct # : 4476929993847166 Balance: 0 Open: No Date Reported: 31-12-2013  
 Institution : Hongkong and Shanghai Past Due Amount: 0 Interest Rate: Date Opened: 07-09-2007  
 Banking Corporation Limited  
 Type: Credit Card Last Payment: Last Payment Date: Date Closed: 28-08-2009  
 Ownership Type: Individual Write-off Amount: High Credit : 0 Reason: Closed Account

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Repayment Tenure:  
Dispute Code:

Monthly Payment Amount:  
Term Frequency:

Credit Limit: Rs. 15,000

Collateral Value:  
Collateral Type:

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

## History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	000	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12	02-12

CLSD
*
*
01-12

Acct # : 4476929995002422

Balance: 0

Open: No

Date Reported: 31-12-2013

Institution : Hongkong and Shanghai

Past Due Amount: 0

Interest Rate:

Date Opened: 31-10-2006

Banking Corporation Limited

Type: Credit Card

Last Payment:

Last Payment Date: 07-03-2007

Date Closed: 31-07-2008

Ownership Type: Individual

Write-off Amount:

High Credit : Rs. 31,702

Reason: Closed Account

Repayment Tenure:  
Dispute Code:

Monthly Payment Amount:  
Term Frequency:

Credit Limit: Rs. 15,000

Collateral Value:  
Collateral Type:

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

## History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	000	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12	02-12

CLSD
*
*
01-12

Acct # : 5546196829408000

Balance: 0

Open: No

Date Reported: 30-06-2011

Institution : Citibank

Past Due Amount: 0

Interest Rate:

Date Opened: 09-08-2006

Type: Credit Card

Last Payment:

Last Payment Date: 19-10-2007

Date Closed: 19-06-2009

Ownership Type: Individual

Write-off Amount:

High Credit : Rs. 2,905

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

Acct # : 0004317575176714898

Balance: 0

Open: No

Date Reported: 31-05-2011

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Institution : SBI Cards and Payment Services Ltd	Past Due Amount: 0	Interest Rate:	Date Opened: 10-08-2006
Type: Credit Card	Last Payment:	Last Payment Date: 27-05-2009	Date Closed: 28-03-2011
Ownership Type: Individual	Write-off Amount:	High Credit : Rs. 6,230	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:			
<u>History</u>			
Account Status:	CLSD	CLSD	CLSD
Asset Classification:	*	*	*
Suit Filed Status:	*	*	*
	05-11	04-11	03-11
	02-11	01-11	12-10
	11-10	10-10	09-10
	08-10	07-10	

Acct # : 0004346772003791893	Balance: 0	Open: No	Date Reported: 29-04-2021
Institution : HDFC Bank Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 16-03-2007
Type: Credit Card	Last Payment:	Last Payment Date: 23-08-2008	Date Closed: 30-09-2008
Ownership Type: Individual	Write-off Amount: Rs. 3,634	High Credit : Rs. 4,334	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status: Settled			
Asset Classification:			
Suit Filed Status:			
<u>History</u>			
Account Status:	SET	*	*
Asset Classification:	*	*	*
Suit Filed Status:	*	*	*
	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	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
	11-18	10-18	09-18
	08-18	07-18	06-18
	05-18	04-18	03-18
	02-18	01-18	12-17
	11-17	10-17	09-17
	08-17	07-17	
	*	*	
	*	*	
	*	*	
	06-17	05-17	

## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	3	0	1	1	05-08-2022

## Enquiries:

Institution	Date	Time	Purpose	Amount
Bank of India	05-08-2022	14:14	Housing Loan	Rs. 30,00,000
Bank of India	09-04-2018	12:25	Housing Loan	
Bank of India	23-03-2018	11:45	Housing Loan	

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : <b>Bhavesh Mahindra pithadia</b>	PAN: <b>AHRPP0109P</b>	Address Information 1:
DOB : <b>18-07-1978</b>	Voter ID:	Address : <b>wadala</b>
Gender : <b>Male</b>	Passport ID:	State : <b>MH</b>
Inquiry / Request Purpose :	UID :	Postal : <b>400031</b>
Transaction Amount :	Driver's License :	Address Information 2:
Inquiry Account 1 :	Home Phone :	Address :
Inquiry Account 2 :	Mobile Phone : <b>9833066495</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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