

Report Order No: 607248831

Date : 07-12-2022

Time : 12:10:51

Consumer Name: SUVENDU PATRA

Personal Information	Identification	Contact Details
Previous Name:	PAN: EDNPP9857E	Home :
Alias Name:	Voter ID:	Office :
DOB: 05-03-1989	Passport :	Mobile : 919268136343
Age: 33 Years 9 Months	UID:	Alt. Home/Other No. :
Gender: Male	Driver's License:	Alt. Office :
Total Income: Rs. 2,50,00,000	Ration Card:	Alt. Mobile : 9268136343
Occupation:	Photo Credit Card:	Email: SUVENDUJM@GMAIL.COM
	ID - Other:	

Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Primary	HOUSE NO 194 RAJU CHORA MOHALLA AYA NAGAR DELHI 110047	DL	110047	31-07-2021
N/A	HOUSE NO 194 RAJU CHORA MOHALLA AYA NAGAR DELHI	DL	110047	30-06-2021
Primary	HI NO 1712/2 BABA MORALLY AYA NAGAR NEW DELHI DELHI	DL	110047	31-12-2020

Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	639	1. Delinquency or past due amount occurrences 2. Number of trades 3. Past due amount of trades 4. Sanctioned amount of all trades 5. Delinquency or past due amount occurrences

Recent Activity:

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

Summary :

Credit Report Summary					
Number of Accounts :	2	Total Balance Amount :	Rs. 3,009	Recent Account :	Credit Card on 14-06-2021
Number of Open Accounts :	1	Total Past Due Amount :	Rs. 300	Oldest Account :	Consumer Loan on 18-04-2019
Number of Past Due Accounts :	1	Total High Credit :	Rs. 11,089	Total Credit Limit :	Rs. 20,000
Number of Write-off Accounts :	0	Total Sanction Amount :	0	Single Highest Credit :	Rs. 11,089
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	0	Single Highest Sanction Amount :	0
Most Severe Status < 24 Months :	30+	Average Open Balance :	Rs. 3,009	Single Highest Balance :	Rs. 3,009

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

Account Details :

Accounts			
Acct # : 0001001010004243230	Balance: Rs. 3,009	Open: Yes	Date Reported: 30-09-2022

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Institution : Yes Bank	Past Due Amount: Rs. 300	Interest Rate:	Date Opened: 14-06-2021
Type: Credit Card	Last Payment:	Last Payment Date: 01-09-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	High Credit : Rs. 11,089	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: Rs. 20,000	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status: 30-59 days past due			
Asset Classification:			
Suit Filed Status:			
<u>History</u>			
Account Status:	30+	000	000
Asset Classification:	*	*	*
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		

Acct # : DMI0002392485	Balance: 0	Open: No	Date Reported: 30-09-2022
Institution : DMI Finance Private Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 18-04-2019
Type: Consumer Loan	Last Payment:	Last Payment Date: 10-07-2019	Date Closed: 30-09-2022
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 5,695	Reason: Closed Account
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:
Account Status: Closed Account			
Asset Classification: Standard			
Suit Filed Status:			
<u>History</u>			
Account Status:	CLSD	000	000
Asset Classification:	STD	STD	STD
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	
	000	000	000
	STD	STD	STD
	*	*	*
	10-20	09-20	08-20
	07-20	06-20	05-20
	04-20	03-20	02-20
	01-20		

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	2	0	1	1	19-02-2022

Enquiries:

Institution	Date	Time	Purpose	Amount
Akara Capital Advisors Private Limited	19-02-2022	12:09	Personal Loan	
HDFC Bank Limited	06-08-2019	10:42	Credit Card	Rs. 1,000

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
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Consumer Name : **Suvendu Patra***DOB :* **05-03-1989***Gender :* **Male***Inquiry / Request Purpose :**Transaction Amount :**Inquiry Account 1 :**Inquiry Account 2 :**Inquiry Account 3 :**Inquiry Account 4 :**PAN:* **EDNPP9837E***Voter ID:**Passport ID:**UID :**Driver's License :**Home Phone :**Mobile Phone :* **9268136343***Other Phone :**Address Information 1:**Address :* **delhi***State :* **MH***Postal :* **110047***Address Information 2:**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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