

Report Order No: 607741381

Date : 07-12-2022

Time : 17:41:58

## Consumer Name: AMOL ARJUN LATE

Personal Information	Identification	Contact Details
Previous Name:	PAN: AOKPL3701M	Home :
Alias Name:	Voter ID:	Office :
DOB: 01-07-1997	Passport :	Mobile : 9657208124
Age: 25 Years 5 Months	UID:	Alt. Home/Other No. :
Gender: Male	Driver's License:	Alt. Office :
Total Income:	Ration Card:	Alt. Mobile : 9834275548
Occupation:	Photo Credit Card:	Email: LATEAMOL199@GMAIL.COM
	ID - Other:	

## Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Primary	BID MAHARASHTRA BEED	MH	413249	31-10-2022
Primary	BEED MAHARASHTRA 413249	MH	413249	30-06-2022

## Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	755	<ol style="list-style-type: none"><li>1. Number of product trades</li><li>2. Sanctioned amount of all trades</li><li>3. Insufficient information on or lack of home loan trades</li><li>4. Number of unsecured trades</li><li>5. Balance amount of all trades</li></ol>

## Recent Activity:

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

## Summary :

Credit Report Summary					
Number of Accounts :	7	Total Balance Amount :	Rs. 9,131	Recent Account :	Personal Loan on 10-06-2022
Number of Open Accounts :	1	Total Past Due Amount :	0	Oldest Account :	Personal Loan on 07-03-2021
Number of Past Due Accounts :	0	Total High Credit :	0	Total Credit Limit :	0
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 15,000	Single Highest Credit :	0
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	0	Single Highest Sanction Amount :	Rs. 15,000
Most Severe Status < 24 Months :	Non-Delinqt	Average Open Balance :	Rs. 9,131	Single Highest Balance :	Rs. 9,131

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

## Account Details :

Accounts			
Acct # : SPLN67006093	Balance: Rs. 9,131	Open: Yes	Date Reported: 31-10-2022

Report Order No: 607741381

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<i>Institution</i> : Kotak Mahindra Bank Ltd.	<i>Past Due Amount</i> : 0	<i>Interest Rate</i> :	<i>Date Opened</i> : 01-05-2022			
<i>Type</i> : Personal Loan	<i>Last Payment</i> :	<i>Last Payment Date</i> : 04-10-2022	<i>Date Closed</i> :			
<i>Ownership Type</i> : Individual	<i>Write-off Amount</i> :	<i>Sanction Amount</i> : Rs. 15,000	<i>Reason</i> :			
<i>Repayment Tenure</i> :	<i>Monthly Payment Amount</i> :	<i>Credit Limit</i> :	<i>Collateral Value</i> :			
<i>Dispute Code</i> :	<i>Term Frequency</i> :		<i>Collateral Type</i> :			
<i>Account Status</i> : Current Account						
<i>Asset Classification</i> :						
<i>Suit Filed Status</i> :						
<u><i>History</i></u>						
<i>Account Status</i> :	000	000	000	000	000	NEW
<i>Asset Classification</i> :	*	*	*	*	*	*
<i>Suit Filed Status</i> :	*	*	*	*	*	*
	10-22	09-22	08-22	07-22	06-22	05-22

Acct # : KB220610MOOQN	Balance: 0	Open: No	Date Reported: 30-09-2022																
Institution : Krazybee Services Private Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 10-06-2022																
Type: Personal Loan	Last Payment:	Last Payment Date: 06-09-2022	Date Closed: 06-09-2022																
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 712	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: <table border="1"> <tr> <td>CLSD</td><td>000</td><td>000</td><td>NEW</td></tr> </table> Asset Classification: <table border="1"> <tr> <td>STD</td><td>STD</td><td>STD</td><td>STD</td></tr> </table> Suit Filed Status: <table border="1"> <tr> <td>*</td><td>*</td><td>*</td><td>*</td></tr> <tr> <td>09-22</td><td>08-22</td><td>07-22</td><td>06-22</td></tr> </table>				CLSD	000	000	NEW	STD	STD	STD	STD	*	*	*	*	09-22	08-22	07-22	06-22
CLSD	000	000	NEW																
STD	STD	STD	STD																
*	*	*	*																
09-22	08-22	07-22	06-22																

Acct # : KB220417PZUAT	Balance: 0	Open: No	Date Reported: 30-06-2022
Institution : Krazybee Services Private Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 17-04-2022
Type: Personal Loan	Last Payment:	Last Payment Date: 09-06-2022	Date Closed: 09-06-2022
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 450	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	NEW
Asset Classification:	STD	STD	STD
Suit Filed Status:	*	*	*
	06-22	05-22	04-22

Acct # : KB220301NSJIR	Balance: 0	Open: No	Date Reported: 30-04-2022
Institution : Krazybee Services Private Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 01-03-2022
Type: Personal Loan	Last Payment:	Last Payment Date: 17-04-2022	Date Closed: 17-04-2022
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 7,000	Reason: Closed Account

Report Order No: 607741381

Date : 07-12-2022

Time : 17:41:58

Repayment Tenure:  
Dispute Code:

Monthly Payment Amount:  
Term Frequency: **Monthly**

Credit Limit:

Collateral Value:  
Collateral Type:

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

## History

Account Status:

CLSD	NEW
STD	STD
*	*
04-22	03-22

Asset Classification:

Suit Filed Status:

Acct # : KB211011IYJVM

Balance: **0**

Open: **No**

Date Reported: **31-12-2021**

Institution : **Krazybee Services Private Limited**

Past Due Amount: **0**

Interest Rate:

Date Opened: **11-10-2021**

Type: **Personal Loan**

Last Payment:

Last Payment Date: **12-12-2021**

Date Closed: **12-12-2021**

Ownership Type: **Individual**

Write-off Amount:

Sanction Amount : **Rs. 5,000**

Reason: **Closed Account**

Repayment Tenure:  
Dispute Code:

Monthly Payment Amount:  
Term Frequency: **Monthly**

Credit Limit:

Collateral Value:  
Collateral Type:

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

## History

Account Status:

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

Asset Classification:

Suit Filed Status:

Acct # : KB210617FPMRZ

Balance: **0**

Open: **No**

Date Reported: **31-08-2021**

Institution : **Krazybee Services Private Limited**

Past Due Amount: **0**

Interest Rate:

Date Opened: **17-06-2021**

Type: **Personal Loan**

Last Payment:

Last Payment Date: **20-08-2021**

Date Closed: **20-08-2021**

Ownership Type: **Individual**

Write-off Amount:

Sanction Amount : **Rs. 4,000**

Reason: **Closed Account**

Repayment Tenure:  
Dispute Code:

Monthly Payment Amount:  
Term Frequency: **Monthly**

Credit Limit:

Collateral Value:  
Collateral Type:

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

## History

Account Status:

CLSD	000	NEW
STD	STD	STD
*	*	*
08-21	07-21	06-21

Asset Classification:

Suit Filed Status:

Acct # : KB210307LOEBJ

Balance: **0**

Open: **No**

Date Reported: **31-05-2021**

Institution : **Krazybee Services Private Limited**

Past Due Amount: **0**

Interest Rate:

Date Opened: **07-03-2021**

Type: **Personal Loan**

Last Payment:

Last Payment Date: **05-05-2021**

Date Closed: **05-05-2021**

Ownership Type: **Individual**

Write-off Amount:

Sanction Amount : **Rs. 1,200**

Reason: **Closed Account**

Repayment Tenure:  
Dispute Code:

Monthly Payment Amount:  
Term Frequency: **Monthly**

Credit Limit:

Collateral Value:  
Collateral Type:

Report Order No: 607741381

Date : 07-12-2022

Time : 17:41:58

Account Status: Closed Account

Asset Classification: Standard

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	000	NEW
STD	STD	STD
*	*	*
05-21	04-21	03-21

## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	7	0	5	7	27-09-2022

## Enquiries:

Institution	Date	Time	Purpose	Amount
HDFC Bank Limited	27-09-2022	12:26	Credit Card	Rs. 1,000
HDFC Bank Limited	27-09-2022	11:02	Credit Card	Rs. 1,000
HDFC Bank Limited	13-05-2022	19:12	Credit Card	Rs. 1,000
HDFC Bank Limited	04-05-2022	16:18	Credit Card	Rs. 1,000
HDFC Bank Limited	03-05-2022	17:00	Credit Card	Rs. 1,000
IDFC First Bank Ltd	01-12-2021	18:45	Consumer Loan	Rs. 10,000
IDFC First Bank Ltd	01-12-2021	18:45	Consumer Loan	Rs. 10,000

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : amol late	PAN: AOKPL3701M	Address Information 1:
DOB : 01-07-1997	Voter ID:	Address : pune
Gender : Male	Passport ID:	State : MH
Inquiry / Request Purpose :	UID :	Postal : 412105
Transaction Amount :	Driver's License :	Address Information 2:
Inquiry Account 1 :	Home Phone :	Address :
Inquiry Account 2 :	Mobile Phone : 9657208124	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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