

Report Order No: 606417271

Date : 06-12-2022

Time : 16:58:29

Consumer Name: MOHDAABED FAROOQUI

Personal Information	Identification	Contact Details
Previous Name:	PAN: ABEPF9341C	Home : 9860777611
Alias Name:	Voter ID:	Office : 9860777611
DOB: 01-01-1987	Passport :	Mobile : 9860777611
Age: 35 Years 11 Months	UID:	Alt. Home/Other No. : 8007009004
Gender: Male	Driver's License:	Alt. Office :
Total Income: Rs. 35,000	Ration Card:	Alt. Mobile : 8007009004
Occupation:	Photo Credit Card:	Email: AABEDFAROOQUI7611@GMAIL.COM
	ID - Other:	

Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Primary	KARIM COLONY ROSHAN GATE AURANGABAD AURANGABAD AURANGABAD MAHARASHTRA	MH	431001	31-08-2022
N/A	KARIM COLONY RO HAN GATE AURANGABAD AURANGABAD MAHARA HTRA	MH	431001	31-05-2022
Rents,Primary	KARIM COLONY ROSHAN GATE AURANGABAD AURANGABAD MH MAHARASHTRA	MH	431001	30-04-2022
Owns,Primary	KARIM COLONY ROSHAN GATE AURANGABAD AURANGABAD MAHARASHTRA	MH	431001	31-03-2022
Rents,Primary	KARIM COLONY ROSHAN GATE AURANGABAD MH MAHARASHTRA	MH	431001	01-06-2020

Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	726	<ol style="list-style-type: none">1. Number of product trades2. Delinquency or past due amount occurrences3. Number of two-wheeler accounts4. Balance amount of home loan trades5. Sanctioned amount of or lack of credit card trades

Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries : 0	Accounts Opened : 1	Accounts Updated : 5	Accounts Delinquent : 0

Summary :

Credit Report Summary					
Number of Accounts :	12	Total Balance Amount :	Rs. 1,34,530	Recent Account :	Consumer Loan on 30-10-2022
Number of Open Accounts :	7	Total Past Due Amount :	0	Oldest Account :	Consumer Loan on 26-07-2018
Number of Past Due Accounts :	0	Total High Credit :	Rs. 15,700	Total Credit Limit :	0
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 1,74,953	Single Highest Credit :	Rs. 15,700
Number of Zero Balance Accounts :	2	Total Monthly Payment Amount :	Rs. 10,211	Single Highest Sanction Amount :	Rs. 77,964
Most Severe Status < 24 Months :	Non-Delinq	Average Open Balance :	Rs. 19,218.57	Single Highest Balance :	Rs. 65,313

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

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Account Details :

Accounts

Acct # : 417DPFIW040656	Balance: Rs. 17,999	Open: Yes	Date Reported: 31-10-2022
Institution : Bajaj Finance Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 30-10-2022
Type: Consumer Loan	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 17,999	Reason:

Repayment Tenure: 6	Monthly Payment Amount: Rs. 3,000	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:

Account Status: New Account

Asset Classification:

Suit Filed Status:

History

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

Acct # : C4FE8644D456	Balance: Rs. 47,000	Open: Yes	Date Reported: 31-08-2022
Institution : Kisetsu Saison Finance (India) Pvt Ltd	Past Due Amount: 0	Interest Rate:	Date Opened: 14-08-2022
Type: Consumer Loan	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 47,000	Reason:

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

Account Status: New Account

Asset Classification: Standard

Suit Filed Status:

History

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

Acct # : 22741660	Balance: Rs. 65,313	Open: Yes	Date Reported: 31-10-2022
Institution : HDB Financial Services Pvt. Ltd	Past Due Amount: 0	Interest Rate:	Date Opened: 04-04-2022
Type: Two-wheeler Loan	Last Payment: Rs. 3,327	Last Payment Date: 02-10-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 77,964	Reason:

Repayment Tenure: 30	Monthly Payment Amount: Rs. 3,327	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:

Account Status: Current Account

Asset Classification:

Suit Filed Status:

History

Account Status:	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

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Acct # : 0006529160000868498	Balance: Rs. 517	Open: Yes	Date Reported: 31-10-2022
Institution : HDFC Bank Limited	Past Due Amount:	Interest Rate:	Date Opened: 02-08-2022
Type: Credit Card	Last Payment:	Last Payment Date: 19-10-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	High Credit : Rs. 15,700	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:

Asset Classification:

Suit Filed Status:

000	000	NEW
*	*	*
*	*	*
10-22	09-22	08-22

Acct # : AUR22E000062083	Balance: 0	Open: Yes	Date Reported: 30-09-2022
Institution : CapFloat Financial Services Private Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 10-01-2022
Type: Consumer Loan	Last Payment:	Last Payment Date: 05-07-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 2,000	Reason:

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

Account Status: Current Account

Asset Classification: Standard

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

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09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	

Acct # : AUR22E000062083	Balance: 0	Open: Yes	Date Reported: 30-09-2022
Institution : Karur Vysya Bank	Past Due Amount: 0	Interest Rate:	Date Opened: 10-01-2022
Type: Consumer Loan	Last Payment:	Last Payment Date: 05-07-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 8,000	Reason:

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

Account Status: Current Account

Asset Classification: Standard

Suit Filed Status:

History

Account Status:

Asset Classification:

Suit Filed Status:

000	000	000	000	000	*	000	*	NEW
STD	STD	STD	STD	STD	*	STD	*	STD
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09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22

Acct # : 594133310000	Balance: Rs. 3,701	Open: Yes	Date Reported: 31-05-2022
Institution : Piramal Capital & Housing Finance Ltd	Past Due Amount: 0	Interest Rate: 20	Date Opened: 15-12-2021
Type: Consumer Loan	Last Payment:	Last Payment Date: 05-05-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 21,990	Reason:

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Repayment Tenure: 6
Dispute Code:

Monthly Payment Amount: Rs. 3,884
Term Frequency: Monthly

Credit Limit: 0

Collateral Value:
Collateral Type:

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

History

Account Status:

Asset Classification:

Suit Filed Status:

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*	*	*
*	*	*
05-22	04-22	03-22

Acct # : 4A06646B2E0B

Balance: 0

Open: No

Date Reported: 31-08-2022

Institution : Piramal Capital & Housing

Past Due Amount: 0

Interest Rate: 28

Date Opened: 02-02-2022

Finance Ltd

Type: Consumer Loan

Last Payment: Rs. 1,938

Last Payment Date: 09-08-2022

Date Closed: 10-08-2022

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 10,570

Reason: Closed Account

Repayment Tenure: 6
Dispute Code:

Monthly Payment Amount: Rs. 1,938
Term Frequency: Monthly

Credit Limit: 0

Collateral Value:
Collateral Type: Property

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

History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	*	*	000	000	000
STD	*	*	*	*	*
*	*	*	*	*	*
08-22	07-22	06-22	05-22	04-22	03-22

Acct # : 4920929

Balance: 0

Open: No

Date Reported: 31-03-2021

Institution : HDB Financial Services Pvt.

Past Due Amount: 0

Interest Rate:

Date Opened: 26-07-2018

Ltd

Type: Consumer Loan

Last Payment: Rs. 1,286

Last Payment Date: 04-03-2019

Date Closed: 04-03-2019

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 12,299

Reason: Closed Account

Repayment Tenure: 11
Dispute Code:

Monthly Payment Amount: Rs. 1,286
Term Frequency: Monthly

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	000	*	*	000	000	000	000	000	000	000	000	000	000
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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		

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04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18

Acct # : 7234882

Balance: 0

Open: No

Date Reported: 31-03-2021

Institution : HDB Financial Services Pvt.

Past Due Amount: 0

Interest Rate:

Date Opened: 17-04-2019

Ltd

Type: Consumer Loan

Last Payment: Rs. 1,832

Last Payment Date: 02-01-2020

Date Closed: 02-01-2020

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Time : 16:58:29

Ownership Type: Individual		Write-off Amount:		Sanction Amount : Rs. 10,500		Reason: Closed Account																																																																																																
Repayment Tenure: 12		Monthly Payment Amount: Rs. 875		Credit Limit:		Collateral Value:																																																																																																
Dispute Code:		Term Frequency: Monthly				Collateral Type:																																																																																																
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Acct # : 7234955

Institution : HDB Financial Services Pvt. Ltd

Type: Consumer Loan

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment: Rs. 1,180

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 30-11-2019

Sanction Amount : Rs. 11,550

Date Reported: 31-03-2021

Date Opened: 17-04-2019

Date Closed: 02-01-2020

Reason: Closed Account

Repayment Tenure: 12

Dispute Code:

Monthly Payment Amount: Rs. 957

Term Frequency: Monthly

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	000	*	*	000	000	000	000	000	000	000	000	000
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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	

NEW

STD

*

04-19

Acct # : 11627165	Balance: 0	Open: No	Date Reported: 31-03-2021
Institution : HDB Financial Services Pvt. Ltd	Past Due Amount: 0	Interest Rate:	Date Opened: 19-06-2020
Type: Consumer Loan	Last Payment: Rs. 1,975	Last Payment Date: 02-03-2021	Date Closed: 02-03-2021
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 23,700	Reason: Closed Account
Repayment Tenure: 12	Monthly Payment Amount: Rs. 1,975	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:
Account Status: Closed Account			
Asset Classification:			
Suit Filed Status:			
<u>History</u>			

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Account Status:	CLSD	000	000	000	01+	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*
	03-21	02-21	01-21	12-20	11-20	10-20	09-20	08-20	07-20	06-20

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	4	0	1	2	01-08-2022

Enquiries:

Institution	Date	Time	Purpose	Amount
HDFC Bank Limited	01-08-2022	11:16	Credit Card	Rs. 1,000
HDFC Bank Limited	20-08-2021	16:37	Consumer Loan	Rs. 10,000
Home Credit India Finance Private Limited	12-02-2019	21:23	Other	
Home Credit India Finance Private Limited	20-07-2018	17:10	Other	

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : MOHD AABED ZAKI UDDIN FAROOQUI	PAN: ABEPF9341C	Address Information 1:
DOB : 01-01-1987	Voter ID:	Address : aurangabad
Gender : Male	Passport ID:	State : MH
Inquiry / Request Purpose :	UID :	Postal : 431001
Transaction Amount :	Driver's License :	Address Information 2:
Inquiry Account 1 :	Home Phone :	Address :
Inquiry Account 2 :	Mobile Phone : 9860777611	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

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