

Report Order No: 610536567

Date : 09-12-2022

Time : 15:30:13

## Consumer Name: THAKKAR BHARAT VISHANJI

Personal Information	Identification	Contact Details
Previous Name:	PAN: AEMPT9103M	Home : 9726462172
Alias Name:	Voter ID: WYD1611573	Office :
DOB: 03-02-1980	Passport :	Mobile : 9726462172
Age: 42 Years 10 Months	UID:	Alt. Home/Other No. :
Gender: Male	Driver's License:	Alt. Office :
Total Income:	Ration Card:	Alt. Mobile : 919726462172
Occupation:	Photo Credit Card:	Email: BVTHAKKAR91@GMAIL.COM
	ID - Other:	

## Consumer Address:

Type	Address	State	Postal code	Last Reported Date
Owns,Primary	B 309 RAJ SHIVAM CHS SHIV VALLABH ROAD NR HANUMAN MANDIR DAHISAR EAST 400068	MH	400068	31-10-2022
Primary	B/309 RAJ SHIVAM CHS ASHOKVAN SHIV VALLABH ROAD MAHARASHTRA 400068	MH	400068	31-08-2022
Primary	202 C WING SHIV ANGANANGAN CHS RAWAL P ADA OPP ALAKHANDA GARDEN DAHISAR EAST M UMBAI 400068	MH	400068	01-08-2022
Primary	B/309 RAJ SHIVAM CHS ASHOKVAN SHIV VALLABH ROAD DAHISAR EAST MAHARASHTRA 400068	MH	400068	31-05-2022
Primary	B/309 RAJ SHIVAM CHS ASHOKVAN SHIV VALLABH ROAD DAHISAR EAST NEAR CORPORATION BANK DAHISAR MAHARASHTRA 400068 400068	MH	400068	30-04-2022

## Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score 3.1	673	1. Derogatory trade occurrences

## Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries : 0	Accounts Opened : 0	Accounts Updated : 6	Accounts Delinquent : 0

## Summary :

Credit Report Summary					
Number of Accounts :	19	Total Balance Amount :	Rs. 19,75,730	Recent Account :	Consumer Loan on 27-04-2022
Number of Open Accounts :	8	Total Past Due Amount :	0	Oldest Account :	Commercial Vehicle Loan on 17-02-2012
Number of Past Due Accounts :	0	Total High Credit :	Rs. 33,069	Total Credit Limit :	Rs. 50,000
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 22,28,135	Single Highest Credit :	Rs. 33,069
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 29,359	Single Highest Sanction Amount :	Rs. 8,77,000
Most Severe Status < 24 Months :	Std	Average Open Balance :	Rs. 2,46,966.25	Single Highest Balance :	Rs. 7,77,932

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

## Account Details :

### Accounts

Acct # : MHMUMWSV01790      Balance: Rs. 7,46,247      Open: Yes      Date Reported: 31-10-2022  
Institution : Hinduja Leyland Finance      Past Due Amount: 0      Interest Rate: 13      Date Opened: 28-12-2021  
Type: Commercial Vehicle Loan      Last Payment:      Last Payment Date: 31-10-2022      Date Closed:  
Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 8,61,144      Reason:

Repayment Tenure: 60      Monthly Payment Amount: Rs. 19,923      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	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	12-21

Acct # : 4050CDIE363999      Balance: Rs. 10,497      Open: Yes      Date Reported: 31-10-2022  
Institution : Bajaj Finance Limited      Past Due Amount: 0      Interest Rate:      Date Opened: 27-04-2022  
Type: Consumer Loan      Last Payment:      Last Payment Date: 02-09-2022      Date Closed:  
Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 34,990      Reason:

Repayment Tenure: 10      Monthly Payment Amount: Rs. 3,499      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

Acct # : 4050CDIE364319      Balance: Rs. 9,750      Open: Yes      Date Reported: 31-10-2022  
Institution : Bajaj Finance Limited      Past Due Amount: 0      Interest Rate:      Date Opened: 27-04-2022  
Type: Consumer Loan      Last Payment:      Last Payment Date: 02-09-2022      Date Closed:  
Ownership Type: Individual      Write-off Amount:      Sanction Amount : Rs. 32,500      Reason:

Repayment Tenure: 10      Monthly Payment Amount: Rs. 3,250      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

Acct # : 7850981

Balance: Rs. 7,77,932

Open: Yes

Date Reported: 30-09-2022

Report Order No: 610536567

Date : 09-12-2022

Time : 15:30:13

Institution : Mahindra Mahindra Financial Services Ltd		Past Due Amount: 0		Interest Rate: 7.09		Date Opened: 24-12-2021					
Type: Auto Loan		Last Payment:		Last Payment Date:		Date Closed:					
Ownership Type: Individual		Write-off Amount:		Sanction Amount : Rs. 8,77,000		Reason:					
Repayment Tenure: 60		Monthly Payment Amount:		Credit Limit:		Collateral Value:					
Dispute Code:		Term Frequency:				Collateral Type:					
Account Status: Current Account											
Asset Classification:											
Suit Filed Status:											
<u>History</u>											
Account Status:		000	000	000	000	000	000	*	000	000	NEW
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

Acct # : 092304200000006	Balance: Rs. 2,98,546	Open: Yes	Date Reported: 30-09-2022										
Institution : NKGSB Co-operative Bank Limited	Past Due Amount:	Interest Rate: 9.5	Date Opened: 11-03-2022										
Type: Gold Loan	Last Payment: Rs. 2,354	Last Payment Date: 11-09-2022	Date Closed:										
Ownership Type: Joint Account	Write-off Amount:	Sanction Amount : Rs. 2,97,000	Reason:										
Repayment Tenure: 12	Monthly Payment Amount:	Credit Limit:	Collateral Value:										
Dispute Code:	Term Frequency:		Collateral Type:										
Account Status: Current Account													
Asset Classification: Standard													
Suit Filed Status:													
<u>History</u>													
Account Status:	<table><tr><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>NEW</td></tr></table>						000	000	000	000	000	000	NEW
000	000	000	000	000	000	NEW							
Asset Classification:	<table><tr><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td></tr></table>						STD	STD	STD	STD	STD	STD	STD
STD	STD	STD	STD	STD	STD	STD							
Suit Filed Status:	<table><tr><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td></tr></table>						*	*	*	*	*	*	*
*	*	*	*	*	*	*							
	09-22	08-22	07-22	06-22	05-22	04-22	03-22						

Acct # : 0000000022867644	Balance: Rs. 20,821	Open: Yes	Date Reported: 01-09-2022
Institution : ICICI BANK LIMITED	Past Due Amount:	Interest Rate:	Date Opened: 01-04-2022
Type: Credit Card	Last Payment:	Last Payment Date: 28-07-2022	Date Closed:
Ownership Type: Individual	Write-off Amount:	High Credit : Rs. 33,069	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: Rs. 50,000	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status: Current Account			
Asset Classification:			
Suit Filed Status:			
<u>History</u>			
Account Status:	000	000	
Asset Classification:	*	*	
Suit Filed Status:	*	*	
	09-22	08-22	

Acct # : 5F1GTL07584539	Balance: Rs. 93	Open: Yes	Date Reported: 31-10-2015
Institution : Bajaj Finance Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 31-01-2015
Type: Other	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 501	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:

Report Order No: 610536567

Date : 09-12-2022

Time : 15:30:13

Dispute Code:		Term Frequency:		Collateral Type:	
Account Status: Current Account					
Asset Classification:					
Suit Filed Status:					
<u>History</u>					
Account Status:		000	000	000	NEW
Asset Classification:		*	*	*	*
Suit Filed Status:		*	*	*	*
10-15	09-15	08-15	07-15	06-15	05-15
04-15	03-15	02-15			

Acct # : 0467515037	Balance: Rs. 1,11,844	Open: Yes	Date Reported: 30-09-2022						
Institution : Cosmos Co-op Bank Ltd	Past Due Amount:	Interest Rate: 10	Date Opened: 12-01-2022						
Type: Auto Loan	Last Payment:	Last Payment Date:	Date Closed:						
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 1,25,000	Reason:						
Repayment Tenure: 60	Monthly Payment Amount: Rs. 2,687	Credit Limit:	Collateral Value:						
Dispute Code:	Term Frequency:		Collateral Type:						
Account Status: Standard									
Asset Classification: Standard									
Suit Filed Status:									
<u>History</u>									
Account Status:		STD	STD	STD	STD	STD	STD	STD	NEW
Asset Classification:		STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:		*	*	*	*	*	*	*	*
09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	

Acct # : 123905001060	Balance: 0	Open: No	Date Reported: 30-04-2022				
Institution : ICICI BANK LIMITED	Past Due Amount: 0	Interest Rate:	Date Opened: 12-11-2021				
Type: Overdraft	Last Payment:	Last Payment Date: 16-02-2022	Date Closed: 16-02-2022				
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 3,52,582	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	000	000	NEW
Asset Classification:		*	*	*	*	*	*
Suit Filed Status:		*	*	*	*	*	*
04-22	03-22	02-22	01-22	12-21	11-21		

Acct # : 123905001052	Balance: 0	Open: No	Date Reported: 31-01-2022
Institution : ICICI BANK LIMITED	Past Due Amount: 0	Interest Rate:	Date Opened: 27-10-2021
Type: Overdraft	Last Payment:	Last Payment Date: 03-11-2021	Date Closed: 03-11-2021
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 3,63,508	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:			

Report Order No: 610536567

Date : 09-12-2022

Time : 15:30:13

## History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	*	*	NEW
*	*	*	*
*	*	*	*
01-22	12-21	11-21	10-21

Acct # : 123905000926

Institution : ICICI BANK LIMITED

Type: Overdraft

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 30-06-2021

Sanction Amount : Rs. 4,09,392

Date Reported: 31-08-2021

Date Opened: 23-03-2021

Date Closed: 30-06-2021

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	*	000	NEW
*	*	*	*	*	*
*	*	*	*	*	*
08-21	07-21	06-21	05-21	04-21	03-21

Acct # : 647900JH00000053

Institution : Punjab National Bank

Type: Business Loan - Priority Sector-  
Small Business

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate: 10.90

Last Payment Date: 31-12-2020

Sanction Amount : Rs. 1,00,000

Date Reported: 31-01-2021

Date Opened: 09-02-2016

Date Closed: 05-01-2021

Reason: Closed Account

Repayment Tenure: 33

Dispute Code:

Monthly Payment Amount: Rs. 2,734

Term Frequency: Monthly

Credit Limit:

Collateral Value:

Collateral Type:

Account Status: Closed Account

Asset Classification: Standard

Suit Filed Status:

## History

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	000	720+	720+	720+	720+	720+	720+	720+	540+	540+	540+	540+	540+	540+	SUB	*	SUB	*	SUB	360+	180+	180+
STD	STD	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	SUB	DBT	SUB	SUB	*	SUB	*	SUB	SUB	SUB	SUB
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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

180+	SUB	STD	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	000
SUB	SUB	STD	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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	04-17

000	000
STD	STD
*	*
03-17	02-17

Acct # : 5F1RPL11034913

Institution : Bajaj Finance Limited

Type: Personal Loan

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 02-07-2018

Sanction Amount : Rs. 76,000

Date Reported: 31-07-2019

Date Opened: 07-07-2015

Date Closed: 26-08-2018

Reason: Closed Account

Repayment Tenure:

Dispute Code:

Monthly Payment Amount:

Term Frequency:

Credit Limit:

Collateral Value:

Collateral Type:

Report Order No: 610536567

Date : 09-12-2022

Time : 15:30:13

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

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*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
08-17	07-17	06-17	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

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*	*
*	*
09-15	08-15

Acct # : GJG00566G

Balance: 0

Open: No

Date Reported: 31-12-2018

Institution : Indusind Bank Limited

Past Due Amount: 0

Interest Rate:

Date Opened: 23-10-2012

Type: Commercial Vehicle Loan

Last Payment:

Last Payment Date: 30-11-2018

Date Closed: 30-11-2018

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 3,95,000

Reason: Closed Account

Repayment Tenure: 48

Monthly Payment Amount:

Credit Limit:

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	*	000	000	000	000	000	*	000	000	000	000	000	000	000	000	000	000	000	000	000	000	180+
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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	04-17	03-17	02-17

180+	120+	120+	120+	120+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	90+	60+
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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	06-15	05-15	04-15	03-15

60+	90+
*	*
*	*
02-15	01-15

Acct # : 5F1RCD07584535

Balance: 0

Open: No

Date Reported: 31-05-2017

Institution : Bajaj Finance Limited

Past Due Amount: 0

Interest Rate:

Date Opened: 31-01-2015

Type: Consumer Loan

Last Payment:

Last Payment Date: 02-12-2015

Date Closed: 27-01-2017

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 22,500

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

Report Order No: 610536567

Date : 09-12-2022

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Account Status:

Asset Classification:

Suit Filed Status:

CLSD	CLSD	CLSD	CLSD	CLSD	000	000	000	000	*	*	*	*	*	*	*	000	000	000	000	000	000	000	000
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
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	

000	000	000	000	NEW
*	*	*	*	*
*	*	*	*	*
06-15	05-15	04-15	03-15	02-15

Acct # : 5F1RDP21233775	Balance: 0	Open: No	Date Reported: 31-05-2017
Institution : Bajaj Finance Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 06-04-2016
Type: Consumer Loan	Last Payment:	Last Payment Date: 05-12-2016	Date Closed: 08-02-2017
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 53,900	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	CLSD	CLSD	CLSD	000	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	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

Acct # : 559047	Balance: 0	Open: No	Date Reported: 30-09-2016
Institution : HDB Financial Services Pvt. Ltd	Past Due Amount: 0	Interest Rate:	Date Opened: 19-12-2013
Type: Personal Loan	Last Payment:	Last Payment Date: 28-09-2016	Date Closed: 28-09-2016
Ownership Type: Joint Account	Write-off Amount:	Sanction Amount : Rs. 1,25,000	Reason: Closed Account

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

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

## History

Account Status:	CLSD	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	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	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14

  

000	000	000	000	000	000	000	000	000	000	NEW
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
*	*	*	*	*	*	*	*	*	*	*
10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13

Acct # : LVBHU01307-130177362	Balance: 0	Open: No	Date Reported: 31-03-2016
Institution : Au Small Finance Bank Limited	Past Due Amount: 0	Interest Rate: 17.82	Date Opened: 06-03-2013
Type: Commercial Vehicle Loan	Last Payment:	Last Payment Date: 05-02-2016	Date Closed: 02-03-2016
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs. 3,80,000	Reason: Closed Account

Repayment Tenure: 36	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:

Report Order No: 610536567

Date : 09-12-2022

Time : 15:30:13

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	30+	000	000	000	000	000	000	000
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14		

000	000	60+	01+	000	000	000	000	000	000	000	*	*	NEW
*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*
04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13

Acct # : LVBHU01307-130104148

Balance: 0

Open: No

Date Reported: 31-12-2014

Institution : Au Small Finance Bank

Past Due Amount: 0

Interest Rate:

Date Opened: 17-02-2012

Limited

Type: Commercial Vehicle Loan

Last Payment:

Last Payment Date: 29-09-2014

Date Closed: 26-12-2014

Ownership Type: Individual

Write-off Amount:

Sanction Amount : Rs. 2,79,000

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:

Asset Classification:

Suit Filed Status:

CLSD	60+	01+	01+	01+	000	01+	000	01+	01+	01+	01+	01+	01+	01+	01+	01+	01+	000	*	*	000	000
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13

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

## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	4	0	0	1	17-06-2021

## Enquiries:

Institution	Date	Time	Purpose	Amount
HDFC Bank Limited	17-06-2021	16:26	Other	Rs. 1
Punjab National Bank	18-05-2017	17:24	Business Loan - Priority Sector- Others	Rs. 1,00,000
Punjab National Bank	18-05-2017	17:20	Business Loan-Priority Sector-Small Business	Rs. 1,00,000
Punjab National Bank	10-03-2016	15:22	Other	Rs. 1,80,000



**Input Enquiry:**

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name : <b>bharatbhai thakkar</b>	PAN: <b>AEMPT9103M</b>	Address Information 1:
DOB : <b>03-02-1980</b>	Voter ID:	Address : <b>dahisar</b>
Gender : <b>Male</b>	Passport ID:	State : <b>MH</b>
Inquiry / Request Purpose :	UID :	Postal : <b>400068</b>
Transaction Amount :	Driver's License :	Address Information 2:
Inquiry Account 1 :	Home Phone :	Address :
Inquiry Account 2 :	Mobile Phone : <b>9726462172</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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