

Analytics Report

General

CIF Number	PLLOAN875786
Risk Score	90
Customer Name	NANDHINI BHASKARAN
Customer Type	SINGLE
Credit Score	554
Score Comments	N/A

Balance Trends

Average Balance Trend

Monthly Average Balance 1	489.0
Monthly Average Balance 2	363.0
Monthly Average Balance 3	17.0
Monthly Average Balance 4	50.0
Monthly Average Balance 5	94.0
Monthly Average Balance 6	88.0

Minimum Balance Trend

Monthly Minimum Balance 1	489.0
Monthly Minimum Balance 2	17.0
Monthly Minimum Balance 3	17.0
Monthly Minimum Balance 4	17.0
Monthly Minimum Balance 5	94.0
Monthly Minimum Balance 6	43.0

Quarterly Average Balance Trend

Quarter Annual Period 1	489.0
Quarter Annual Period 2	142.0

Spend Trends

Spend Pattern - Channel

Cheque	0
ETF	3259
RTGS	4500
IMPS	0
UPI	1018
Cash	0
Others	21194

Spend Pattern - SIC

Card Payment	0
Edutech	0
Food	0
Loan Repayment	0
Other Bank	8777
Unclassified	21194

Key Features

Alarming Transactions	0
Payment Revoke	0
Average Balance Repay	200
Late Payment Charges	0
Lowest Balance Quarter	183
Other Loans	0
High Debit Intensive	YES
Other Income Analysis	0
Spend Ratio	55%
Periodic Credit	NO
Investment Analysis	0

Other Loans

Account Number	Credit Guarantor	Account Type	Account Status	Disbursed Amount	Installment Amount	Overdue Amount	Current Balance	Security Status	Repayment Tenure
SYDHY748 226306	ICICI BANK LTD	Housing Loan	Closed	474000.0	N/A	N/A	473176.0	Secured	0
KQEKD28 2876948	ASSAM GRAMIN VIKAS BANK	Consumer Loan	Closed	50000.0	N/A	1500.0	0.0	Un-Secured	0
FXNEI191 552719	TATA MOTOR FINANCE	Commercial Vehicle Loan	Closed	1918647.0	57095.0	0.0	0.0	Secured	0
ZVHAF467 567306	TATA MOTOR FINANCE	Priority Sector Gold Loan	Closed	385000.0	N/A	0.0	0.0	Secured	0
GSAKT056 755916	STATE BANK OF INDIA	Housing Loan	Closed	1480000.0	15898.0	1500.0	760952.0	Secured	183
GPDNK38 8268959	STATE BANK OF INDIA	Short Term Personal Loan	Closed	54465.0	586.0	1500.0	4814.0	Un-Secured	182
GJPBT560 217951	STATE BANK OF INDIA	Auto Loan (Personal)	Closed	643000.0	13965.0	1500.0	0.0	Secured	60
KMHPI007 894532	INDUSIND BANK	Auto Loan (Personal)	Closed	176000.0	N/A	1500.0	0.0	Secured	0
RGXXW20 9887325	STATE BANK OF INDIA	Gold Loan	Closed	70000.0	94809.0	N/A	0.0	Secured	36
FITPA3039 05543	STATE BANK OF INDIA	Auto Loan (Personal)	Closed	1000000.0	20880.0	1500.0	0.0	Secured	67
TJWTK282 777452	HDFCBANK HDFCLTD	Mudra Loans Shishu / Kishor / Tarun	Active	80000.0	N/A	0.0	15769.0	Un-Secured	0
AHVII1370 80949	HDFCBANK HDFCLTD	Pradhan Mantri Awas Yojana - CLSS	Active	522574.0	N/A	0.0	60018.0	Secured	0

Credit Card Report

Account Number	Credit Guarantor	Account Type	Account Status	Disbursed Amount	Installment Amount	Overdue Amount	Current Balance	Security Status	Repayment Tenure
XXXXXXX XXX4532	BANDHAN BANK LIMITED	Credit Card	Active	2500000.0	37328.0	0.0	2334106.0	Un-Secured	120

Inquiry Details Report

Member Name	Inquiry Date	Purpose	Ownership Type	Amount	Remark
ANNAPURNA PARIVAR VIKAS SAMVARDHAN	2024-11-05	Loan to Professional	PRIMARY	2,00,000	N/A
HDFCBANKeHDFCLTD	2024-11-05	JLG-Group	PRIMARY	60,848	N/A
BIZLOAN PRIVATE LIMITED	2024-10-28	OTHER	PRIMARY	2,58,000	N/A
SUPER GROWTH INVESTMENTS PVT LTD	2024-10-24	OTHER	PRIMARY	0	N/A
STANDARD CHARTERED BANK	2024-10-23	OTHER	PRIMARY	50,000	N/A
SUPER GROWTH INVESTMENTS PVT LTD	2024-10-21	OTHER	PRIMARY	5,00,000	N/A
HDFCBANKeHDFCLTD	2024-10-08	OTHER	PRIMARY	60,848	N/A
CATHOLIC SYRIAN BANK LTD	2024-08-28	OTHER	PRIMARY	40,000	N/A
IDBI BANK	2024-08-09	JLG Individual	PRIMARY	30,000	N/A
PAHAL	2024-07-29	Housing Loan	PRIMARY	2,00,000	N/A
SURYODAY	2024-07-24	Business Loan Unsecured	PRIMARY	2,00,000	N/A
CHOLAMANDALAM INVESTMENT AND FIN COMPANY LTD	2024-07-11	Consumer Loan	PRIMARY	40,000	N/A
CHOLAMANDALAM INVESTMENT AND FIN COMPANY LTD	2024-07-03	Consumer Loan	PRIMARY	55,000	N/A
AXIS BANK	2024-07-02	Business Loan General	PRIMARY	1,23,456	N/A
AXIS BANK	2024-07-02	Business Loan General	PRIMARY	3,00,000	N/A

Member Name	Inquiry Date	Purpose	Ownership Type	Amount	Remark
SAMASTA	2024-07-01	OTHER	PRIMARY	12,00,000	N/A
NORTHERN ARC CAPITAL LIMITED	2024-06-28	Other	PRIMARY	0	N/A
AXIS BANK	2024-06-27	Business Loan General	PRIMARY	1,00,001	N/A
UNI P2P PLATFORM PVT LTD	2024-06-25	Personal Loan	PRIMARY	20,000	N/A
AXIS BANK	2024-06-22	Business Loan General	PRIMARY	1,20,000	N/A
AXIS BANK	2024-06-19	Business Loan General	PRIMARY	1,00,000	N/A
AXIS BANK	2024-06-11	Business Loan General	PRIMARY	2,15,000	N/A
AXIS BANK	2024-06-07	Business Loan General	PRIMARY	1,50,000	N/A
VIVRITI CAPITAL PRIVATE LIMITED	2024-06-07	OTHER	PRIMARY	2,00,000	N/A
AXIS BANK	2024-05-10	Business Loan General	PRIMARY	1,25,000	N/A
AXIS BANK	2024-05-08	Business Loan General	PRIMARY	2,10,000	N/A
AXIS BANK	2024-05-03	Business Loan General	PRIMARY	2,50,000	N/A
RULOANS FINANCIAL SERVICES	2024-05-01	OTHER	PRIMARY	10,000	N/A
SHREE MATA FINANCE PRIVATE LTD	2024-01-31	OTHER	PRIMARY	0	N/A
IDFC	2024-01-31	Consumer Loan	PRIMARY	6,897	N/A
IDFC	2024-01-24	Consumer Loan	PRIMARY	10,000	N/A
BEE PEE JAY FINANCE LTD	2024-01-22	Housing Loan	PRIMARY	2,00,000	N/A
MANJIRA FINANCE PRIVATE LIMITED	2023-12-23	OTHER	PRIMARY	0	N/A
NIPUN PROJECTS AND FINANCE PRIVATE LIMITED	2023-11-23	OTHER	PRIMARY	5,00,000	N/A
SURYODAY	2023-11-03	Microfinance Personal Loan	PRIMARY	30,500	N/A
IDBI BANK	2023-10-25	JLG Individual	PRIMARY	60,000	N/A
CKERS FINANCE PRIVATE LIMITED	2023-10-18	OTHER	PRIMARY	0	N/A

Member Name	Inquiry Date	Purpose	Ownership Type	Amount	Remark
SVATANTRA MICROFINANCE	2023-10-16	Housing Loan	PRIMARY	2,00,000	N/A
HERO FINCORP LIMITED	2023-08-29	Two-Wheeler Loan	PRIMARY	77,000	N/A
HERO FINCORP LIMITED	2023-08-29	Two-Wheeler Loan	PRIMARY	42,800	N/A
HERO FINCORP LIMITED	2023-08-25	Two-Wheeler Loan	PRIMARY	2,06,000	N/A
ATMOS FINANCE PRIVATE LIMITED	2023-08-02	OTHER	PRIMARY	0	N/A
SARVAGRAM FINCARE PRIVATE LIMITED	2023-07-20	OTHER	PRIMARY	50,000	N/A
APOLLO FINVEST INDIA LIMITED	2023-07-19	OTHER	PRIMARY	1,000	N/A
HDFCBANKeHDFCLTD	2023-07-17	JLG-Group	PRIMARY	40,683	N/A
PRODUCT SUPPORT SHERLOCK	2023-06-19	Other	PRIMARY	5,000	N/A
AXIS BANK	2023-02-24	Business Loan General	PRIMARY	6,50,000	N/A
AXIS BANK	2023-02-23	Business Loan General	PRIMARY	7,00,000	N/A