

Equifax Credit Report with Score

Consumer Name: RAJAT MALIK

Personal Information	Identification	Contact Details
Previous Name:	PAN: EHPPM6613B	Home: 1312345678
Alias Name:	Voter ID: YNJ1766161	Office: 6395151091
DOB: 1996-11-17	Passport ID:	Mobile: 6395151091
Age: 27 Years 6 Month	UID:	Alt. Home/Other No: 6395151091
Gender: Male	Driver's License:	Alt. Office: 112345678
Total Income: 600000000	Ration Card:	Alt. Mobile: 06395151091
Occupation:	Photo Credit Card:	Email: RAJATPARAMJEET@GMAIL.COM

Consumer Address:

Type	Address	State	Postal	Date Reported
Permanent	H N 400 KARAUDA HATHI 2 KARAUDA HATHI P S BABRI TAHSHIL SHOMLI DIST SHAMLI MUZAFFARNAGAR MUZAFFARNAGAR 1563 UTTAR PRADESH	UP	247776	2024-04-30
Office	KAILASH BUILDING 6 TH FLOOR OFFICE NO 608 NEAR BARAKHAMBA METRO DELHI	DL	110001	2023-11-30
Permanent	HOUSE NO-400 KARAUDA HATHI KARAUNDA MUZAFFARNAGAR 1	UP	247776	2023-11-30
Primary	A 10 NEAR HCL NOIDA SECTOR 16 GAUTAM BUDH NAGAR	UP	201301	2023-11-30
Permanent	400 KARAUDA HATHI KARAUNDA KARODA	UP	247776	2022-02-28

Equifax Score(s):

Score Name	Score	Scoring Factors
ERS4.0	814	<ul style="list-style-type: none">Total UtilizationTotal Credit ExposureNumber of Inquiries

Recent Activity:

Recent Activity last(90 days):			
Total Enquiries: 0	Account Opened: 0	Account Updated: 9	Account Deliquent: 0

Summary:

Credit Report Summary

Date: 2024-05-22
Time: 16:17:35

Number of Accounts: 14	Total balance Amount: 144176.00	Recent Account: Credit Card on 21-10-2023
Number of Open Accounts: 8	Total Past Due Amount: 0.00	Oldest Account: Credit Card on 24-01-2019
Number of Past Due Accounts: 0	Total High Credit: 49902.00	Total Credit Limit: 293000.0
Number of Write-off Accounts: 0	Total Sanction Amount: 345000.00	Single Highest Credit: 26187.00
Number of Zero Balance Accounts: 5	Total Monthly Payment: 5478.00	Single Highest Sanction: 305000.00
Most Severe status < 24 Month: Non-Delntqt	Average Open Balance: 18022.00	Single Highest Balance: 98293.00

Account Details:

Accounts

Acct: *****	Balance: 0	Open: Yes	Date Reported: 2024-04-30
Institution: BANK	Past Due Amount: 0	Interest Rate:	Date Opened: 2021-08-05
Type: Personal Loan	Last Payment: 1	Last Payment Date: 2021-08-05	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount: 30000	Reason:
Days Past Due:	Institution Type:	First Days Past Due Date:	
	Max Days Past Due:		
Repayment Tenure: 36	Monthly Payment Amount: 5478.00	Credit Limit: 293000.0	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	000	000	000	000	000	000	000	000	000	000	000	*	000	*	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	07-2306	2305-2304	2303-2302	2301-23	12-22	11-22	10-22	09-2208	2207-2206	2205-2204	2203-2202	2201-22	12-21	11-21	10-21	09-21	08-21								

Acct: *****	Balance: 0	Open: Yes	Date Reported: 2024-04-30
Institution: FINANCE	Past Due Amount: 0	Interest Rate:	Date Opened: 2022-04-15
Type: Consumer Loan	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount: 2000	Reason:
Days Past Due:	Institution Type:	First Days Past Due Date:	
	Max Days Past Due:		
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: 293000.0	Collateral Value:
	5478.00		
Dispute Code:	Term Frequency: Monthly		Collateral Type:

Account status: Current Account

Asset Classification: Standard

Suit Filed Status:

History

Account Status:	*	000	000	000	000	000	*	000	000	000	000	000	000	000	000	000	000	000	*	000	000	000	000	NEW
Asset Classification:	*	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD	STD

Date: 2024-05-22
Time: 16:17:35

Acct: *****	Balance: 1304	Open: Yes	Date Reported: 2024-04-12
Institution: BANK	Past Due Amount: 0	Interest Rate:	Date Opened: 2022-01-04
Type: Credit Card	Last Payment:	Last Payment Date: 2024-03-22	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount:	Reason:
Days Past Due:	Institution Type:	First Days Past Due Date:	
	Max Days Past Due:		
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: 293000.0	Collateral Value:

Equifax Credit Report with Score

5478.00

Dispute Code:Term Frequency:Collateral Type:

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

History

Account Status:	000	000	000	000	000	000	000	000	000	*	000	*	*	*	*	000	000	000	000	000	000	000	*	*	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	01-24	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22

Acct: *****Balance: 44579Open: YesDate Reported: 2024-04-08

Institution: BANKPast Due Amount: 0Interest Rate:Date Opened: 2019-01-24

Type: Credit CardLast Payment:Last Payment Date: 2024-03-22Date Closed:

Ownership Type: IndividualWrite-off Amount:Sanction Amount:Reason:

Days Past Due:Institution Type:First Days Past Due Date:

Max Days Past Due:

Repayment Tenure:Monthly Payment Amount:Credit Limit: 293000.0Collateral Value:

5478.00

Dispute Code:Term Frequency:Collateral Type:

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

History

Account Status:	*	*	000	*	*	000	000	000	000	000	000	000	000	000	000	000	*	000	000	000	000	000	000		
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		
	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	10-20	09-20	08-20	07-20	06-20	05-20	04-20

Acct: *****Balance: 98293Open: YesDate Reported: 2024-03-31

Institution: FINANCEPast Due Amount: 0Interest Rate: 17.989Date Opened: 2022-07-21

Type: Personal LoanLast Payment: 23479Last Payment Date: 2024-03-02Date Closed:

Ownership Type: IndividualWrite-off Amount:Sanction Amount: 305000Reason:

Days Past Due:Institution Type:First Days Past Due Date:

Max Days Past Due:

Repayment Tenure:Monthly Payment Amount:Credit Limit: 293000.0Collateral Value:

5478.00

Dispute Code:Term Frequency: MonthlyCollateral Type:

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

History

Account Status:	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	NEW	000	*	000	000	NEW
Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	*	STD	*	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	03-24	02-24	01-24	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	

Equifax Credit Report with Score

Acct: *****

Institution: BANK

Type: Credit Card

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: Yes

Interest Rate:

Last Payment Date: 2020-10-03

Sanction Amount:

Date Reported: 2021-01-31

Date Opened: 2020-01-06

Date Closed:

Reason:

Days Past Due:

Institution Type:

First Days Past Due Date:

Repayment Tenure:

Monthly Payment Amount: 5478.00

Credit Limit: 293000.0

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	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*
	01-21	12-20	11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20

Acct: *****

Institution: FINANCE

Type: Credit Card

Ownership Type: Individual

Balance: 0

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 2022-08-08

Sanction Amount:

Date Reported: 2024-04-28

Date Opened: 2020-10-14

Date Closed: 2022-07-22

Reason: Closed Account

Days Past Due:

Institution Type:

First Days Past Due Date:

Repayment Tenure:

Monthly Payment Amount: 5478.00

Credit Limit: 293000.0

Collateral Value:

Dispute Code:

Term Frequency: Monthly

Collateral Type:

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

History

Account Status:	CLSD *	CLSD	CLSD	000	000	000	000	000	000	000	01+	000	000	000	000	000	000	000	000	000	000	000	000	
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	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

Acct: *****

Institution: FINANCE

Type: Credit Card

Ownership Type: Individual

Balance: -2

Past Due Amount: 0

Last Payment:

Write-off Amount:

Open: No

Interest Rate:

Last Payment Date: 2022-07-01

Sanction Amount:

Date Reported: 2024-03-12

Date Opened: 2021-09-19

Date Closed: 2022-07-25

Reason: Closed Account

Days Past Due:

Institution Type:

First Days Past Due Date:

Repayment Tenure:

Monthly Payment Amount: 5478.00

Credit Limit: 293000.0

Collateral Value:

Account Status:	CLSD	000	000	000	000	*	000	000	000	*	000	000	000	*	*	*	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
	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	10-20

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Acct: *****	Balance: 0	Open: No	Date Reported: 2021-12-31
Institution: BANK	Past Due Amount: 0	Interest Rate:	Date Opened: 2021-11-12
Type: Credit Card	Last Payment:	Last Payment Date:	Date Closed: 2021-12-21
Ownership Type: Individual	Write-off Amount:	Sanction Amount:	Reason: Closed Account
Days Past Due:	Institution Type:	First Days Past Due Date:	
	Max Days Past Due:		
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: 293000.0	Collateral Value:
	5478.00		
Dispute Code:	Term Frequency:		Collateral Type:

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

History

Account Status:	CLSD	NEW
Asset Classification:	*	*
Suit Filed Status:	*	*
	12-21	11-21

Acct: *****	Balance: 0	Open: No	Date Reported: 2021-09-30
Institution: BANK	Past Due Amount: 0	Interest Rate:	Date Opened: 2021-04-07
Type: Credit Card	Last Payment:	Last Payment Date:	Date Closed: 2021-05-27
Ownership Type: Individual	Write-off Amount:	Sanction Amount:	Reason: Closed Account
Days Past Due:	Institution Type:	First Days Past Due Date:	
	Max Days Past Due:		
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: 293000.0	Collateral Value:
	5478.00		
Dispute Code:	Term Frequency: Monthly		Collateral Type:

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

History

Account Status:	CLSD	CLSD	CLSD	CLSD	CLSD
Asset Classification:	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*
	09-21	08-21	07-21	06-21	05-21

Enquiries Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	9	0	2	3	2023-06-10

Enquiries:

Institution	Date	Time	Purpose	Amount
BANK	2023-06-10	11:07	10	1000

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Institution	Date	Time	Purpose	Amount
FINANCE	2023-05-31	14:41	00	
BANK	2022-10-20	22:08	10	1000
BANK	2022-01-21	19:38	10	1000
BANK	2022-01-21	11:49	10	1000
BANK	2022-01-19	18:51	10	1000

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer Name: RAJAT MALIK	PAN: EHPPM6613B	Address Information 1:
DOB: 1996-11-17	Voter ID:	Address: H No 67,Gali no 1 ,Laxmi nagar
Gender: Male	Passport Id:	State: DL
Inquiry / Request Purpose: Other	UID:	Postal: 110092
Transaction Amount:	Driver's License	Address information 2:
Inquiry Account 1:	Home Phone:	Address:
Inquiry Account 2:	Mobile Phone: 9582682000	State:
Inquiry Account 3:	Other Phone:	Postal:
Inquiry Account 4:		Postal: Address Information 3
		Address:
		State:
		Postal:

Glossary, Terms and Explanations:

History

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

Equifax Credit Report with Score

REPORT ORDER NO: 1367334741

Date: 2024-05-22

Time: 16:17:35

Code	Description
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)
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

Equifax Credit Report with Score

REPORT ORDER NO: 1367334741

Date: 2024-05-22

Time: 16:17:35

Code	Description
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:

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