

1. Enquiry Information	
Search Criteria:	KRISHNA TEX FAB, AAWFK3777A, + 1 Address

2. Borrower Profile							
BORROWER DETAILS			ADDRESS & CONTACT DETAILS		IDENTIFICATION DETAILS		
Name:	KRISHNA TEX FAB		Registered Office Address:		PAN:	AAWFK3777A	
Legal Constitution:	Partnership		PLOT NO 5 B 1 2 BLOCK NO 148 SURVEY NO 190,MOTA BORSARA TAL MANGROL		Registration Number:	-	
Class Of Activity:					CIN:	-	
Embroidery/Zari, Manufacture of other textile products			Telephone No:		-	TIN:	-
Business Category:	Small		Mobile No:		+91-9909655956		
Industry Type:	Manufacturing		Fax No:		-		
Sales Figure:	0 (Year: -)		**Additional Addresses and Contact Information of the Borrower is listed in Section no. 8 the Location Details				
No of Employees:	0						
Date of Incorporation:	-						
Delinquencies Reported on the Borrower							
Your Institution:	Current:	No	Last 24 Months:	No			
Outside:	Current:	No	Last 24 Months:	No			
Delinquencies Reported on Related Parties/ Guarantors of the Borrower in Last 24 Months							
No Delinquency information reported on the Related Parties/Guarantors							

3. TransUnion CIBIL Rank		
Rank Name	Rank	Ranking reasons
CIBIL MSME Rank	CMR-4	AGTR4R-Credit relationship experience is significantly lesser than a business cycle FFTL1R-Low financial flexibility due to low amortization of term loan

4. Credit Profile Summary

*CF - Credit facility, % - Wallet share of your Institution vs Others;
** Delinquent: SMA 0 onwards

	Total Lenders	Total CF*(s)		Open CF	Total Outstanding (in ₹)		Latest CF Opened Date	** Delinquent CF		Delinquent Outstanding (in ₹)	
		Borrower	Guarantor		Borrower	Guarantor		Borrower	Guarantor	Borrower	Guarantor
Your Institution	No Credit Facility Reported by Your Institution										
Other Public Sector Banks	No Credit Facilities reported by other Public Sector Bank										
Other Private Banks & Foreign Banks	1	3	0	3	10,86,392	0	02-AUG-2022	0	0	0	0
NBFCs & Others	1	1	0	1	63,43,682	0	31-MAR-2022	0	0	0	0
Outside - Total	2	4	0	4	74,30,074 (100.00%)	0 (0.00%)	-	0	0	0 (0.00%)	0 (0.00%)
Total	2	4		4	74,30,074		-	0		0	

5. Enquiry Summary								
No. of Enquiries (In recent months)	1	2-3	4-6	7-12	12-24	>24	Total	Most Recent
Your Institution	1	0	0	0	0	0	1	-
Outside	0	0	0	2	1	2	5	20-JAN-2023
Total	1	0	0	2	1	2	6	-

6. Derogatory Information								
#-No of Credit Facilities, AMT-Amounts in ₹; "Dishonored Cheque due to insufficient Funds								
No Derogatory information Reported								

7. Outstanding Balances by Credit Facility Groups and Asset Classification										
# - No. of Credit Facilities; ₹ - Outstanding Balance in ₹										
(Depicted as No. of Facilities and corresponding Outstanding Balances under each CF Group and Asset Class. bucket.)										
CF GROUP	STD				NON - STD					Total
	0 DPD	1-30 DPD / SMA 0	31-60 DPD / SMA 1	61-90 DPD / SMA 2	91-180 DPD	> 180 DPD	SUB	DBT	LOSS	
Your Institution										
Non Funded	-	-	-	-	-	-	-	-	-	-
Working Capital	-	-	-	-	-	-	-	-	-	-
Term Loan	-	-	-	-	-	-	-	-	-	-
Forex	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-
Outside										
Non Funded	-	-	-	-	-	-	-	-	-	-
Working Capital	#1 ₹-35,39,394	-	-	-	-	-	-	-	-	#1 ₹-35,39,394
Term Loan	#3 ₹1,09,69,468	-	-	-	-	-	-	-	-	#3 ₹1,09,69,468
Forex	-	-	-	-	-	-	-	-	-	-
Total	#4 ₹74,30,074	-	-	-	-	-	-	-	-	#4 ₹74,30,074

8. Location Details						
Location Type	Address	First Reported Date	Last Reported Date	Reported By (No. of Institutions)	Contact No.	Fax No.
Registered Office	5/B/1-2 MOTA BORSARA NR OLUMPIA GALI, SURAT,SURAT,GUJARAT,394110	19-NOV-2020	19-NOV-2020	1		-
Registered Office	105 DHANLAXMI SOCIETY NEAR AKAR CLUB SIMADA ROAD NANA VARACHHA SURAT,SURAT,GUJARAT,395006	21-JUN-2021	21-JUN-2021	1		
Registered Office	79 THAKORDWAR SOCIETY MINI BAZAR,VARACHHA ROAD VARACHHA ROAD,GUJARAT,395006	31-MAR-2021	26-APR-2021	1		
Registered Office	79, VARACHHA ROAD,THAKOR DWAR SOC,GUJARAT,395006	31-MAR-2021	26-APR-2021	1		
Registered Office	79 THAKORDWAR SOC VARACHHA ROAD,SURAT, GUJARAT,GUJARAT,395006	31-MAR-2021	26-APR-2021	1		

9. Relationship Details		
Relationship 1		
<div>RELATIONSHIP DETAILS</div> <div><div>Name:</div><div>ASHMITBEN S DHANANI</div></div> <div><div>Type</div><div>Resident Indian Individual</div></div> <div><div>Relationship:</div><div>Partner</div></div> <div><div>Percentage Holding:</div><div>0.00%</div></div> <div><div>Date of Birth:</div><div>-</div></div> <div><div>Gender:</div><div>Male</div></div>	<div>ADDRESS & CONTACT DETAILS</div> <div><div>Address:</div><div>5/B/12 MOTA BORSARA NR OLUMPIA GALI SURAT,SURAT,Gujarat,394110</div></div> <div><div>Telephone No:</div><div>-</div></div> <div><div>Mobile No:</div><div>-</div></div> <div><div>Fax No:</div><div>-</div></div>	<div>IDENTIFICATION DETAILS</div> <div><div>PAN:</div><div></div></div> <div><div>DIN:</div><div></div></div> <div><div>Voter's ID:</div><div></div></div> <div><div>Passport Number:</div><div></div></div> <div><div>Driving License No:</div><div></div></div> <div><div>Ration Card No:</div><div></div></div> <div><div>UID:</div><div></div></div> <div><div>Last Reported Date:</div><div>-</div></div>
Relationship 2		
<div>RELATIONSHIP DETAILS</div> <div><div>Name:</div><div>DHANANI MATHURBHAI</div></div> <div><div>Type</div><div>Resident Indian Individual</div></div> <div><div>Relationship:</div><div>Partner</div></div> <div><div>Percentage Holding:</div><div>0.00%</div></div> <div><div>Date of Birth:</div><div>-</div></div> <div><div>Gender:</div><div>Male</div></div>	<div>ADDRESS & CONTACT DETAILS</div> <div><div>Address:</div><div>5/B/12 MOTA BORSARA NR OLUMPIA GALI SURAT,SURAT,Gujarat,394110</div></div> <div><div>Telephone No:</div><div>-</div></div> <div><div>Mobile No:</div><div>-</div></div> <div><div>Fax No:</div><div>-</div></div>	<div>IDENTIFICATION DETAILS</div> <div><div>PAN:</div><div></div></div> <div><div>DIN:</div><div></div></div> <div><div>Voter's ID:</div><div></div></div> <div><div>Passport Number:</div><div></div></div> <div><div>Driving License No:</div><div></div></div> <div><div>Ration Card No:</div><div></div></div> <div><div>UID:</div><div></div></div> <div><div>Last Reported Date:</div><div>-</div></div>

9. Relationship Details		
Relationship 3		
<div>RELATIONSHIP DETAILS</div> <div><div>Name:</div><div>DHANANI SHAILESHKUMAR MAT</div></div> <div><div>Type</div><div>Resident Indian Individual</div></div> <div><div>Relationship:</div><div>Partner</div></div> <div><div>Percentage Holding:</div><div>0.00%</div></div> <div><div>Date of Birth:</div><div>01-MAR-1980</div></div> <div><div>Gender:</div><div>Male</div></div>	<div>ADDRESS & CONTACT DETAILS</div> <div><div>Address:</div><div>79, VARACHHA ROAD,THAKOR DWAR SOC,Gujarat,395006</div></div> <div><div>Telephone No:</div><div>-</div></div> <div><div>Mobile No:</div><div>+91-9909655956</div></div> <div><div>Fax No:</div><div>-</div></div>	<div>IDENTIFICATION DETAILS</div> <div><div>PAN:</div><div></div></div> <div><div>DIN:</div><div></div></div> <div><div>Voter's ID:</div><div></div></div> <div><div>Passport Number:</div><div></div></div> <div><div>Driving License No:</div><div></div></div> <div><div>Ration Card No:</div><div></div></div> <div><div>UID:</div><div></div></div> <div><div>Last Reported Date:</div><div>-</div></div>
Relationship 4		
<div>RELATIONSHIP DETAILS</div> <div><div>Name:</div><div>DHANANI ASHMITABEN SHAILE</div></div> <div><div>Type</div><div>Resident Indian Individual</div></div> <div><div>Relationship:</div><div>Partner</div></div> <div><div>Percentage Holding:</div><div>0.00%</div></div> <div><div>Date of Birth:</div><div>01-JAN-1984</div></div> <div><div>Gender:</div><div>Female</div></div>	<div>ADDRESS & CONTACT DETAILS</div> <div><div>Address:</div><div>79 THAKORDWAR SOC VARACHHA ROAD,SURAT, GUJARAT,Gujarat,395006</div></div> <div><div>Telephone No:</div><div>-</div></div> <div><div>Mobile No:</div><div>+91-6353455193</div></div> <div><div>Fax No:</div><div>-</div></div>	<div>IDENTIFICATION DETAILS</div> <div><div>PAN:</div><div></div></div> <div><div>DIN:</div><div></div></div> <div><div>Voter's ID:</div><div></div></div> <div><div>Passport Number:</div><div></div></div> <div><div>Driving License No:</div><div></div></div> <div><div>Ration Card No:</div><div></div></div> <div><div>UID:</div><div></div></div> <div><div>Last Reported Date:</div><div>-</div></div>
Relationship 5		
<div>RELATIONSHIP DETAILS</div> <div><div>Name:</div><div>DHANANI MATHURBHAI KALUBH</div></div> <div><div>Type</div><div>Resident Indian Individual</div></div> <div><div>Relationship:</div><div>Partner</div></div> <div><div>Percentage Holding:</div><div>0.00%</div></div> <div><div>Date of Birth:</div><div>04-FEB-1954</div></div> <div><div>Gender:</div><div>Male</div></div>	<div>ADDRESS & CONTACT DETAILS</div> <div><div>Address:</div><div>105 DHANLAXMI SOCIETY NEAR AKAR CLUB SIMADA ROAD NANA VARACHHA SURAT,SURAT,Gujarat,395006</div></div> <div><div>Telephone No:</div><div>-</div></div> <div><div>Mobile No:</div><div>+91-9879826922</div></div> <div><div>Fax No:</div><div>-</div></div>	<div>IDENTIFICATION DETAILS</div> <div><div>PAN:</div><div></div></div> <div><div>DIN:</div><div></div></div> <div><div>Voter's ID:</div><div></div></div> <div><div>Passport Number:</div><div></div></div> <div><div>Driving License No:</div><div></div></div> <div><div>Ration Card No:</div><div></div></div> <div><div>UID:</div><div></div></div> <div><div>Last Reported Date:</div><div>-</div></div>

10. Credit Facility Details - As Borrower						
Credit Facility 1.		Type: Property Loan		Member:Not Disclosed Account Number:Not Disclosed		
Asset Classification / DPD		Status		Status Date		Last Reported Date
0 DPD		Not a Suit Filed Case,Open,Not Wilful Defaulter		-		31-DEC-2022
AMOUNTS (INR)		DATES		OTHER DETAILS		
Sanctioned INR:	65,66,500	Sanctioned:	31-MAR-2022	Repayment Frequency:	Monthly	
Drawing Power:	65,66,500	Loan Expiry / Maturity:	-	Tenure:	-	
Outstanding Balance:	63,43,682	Loan Renewal:	-	Restructuring Reason:	-	
Overdue:	0	Suit Filed:	-	Asset Based security coverage:	-	
High Credit:	-	Wilful Default:	-	Guarantee coverage:	-	
Installment Amount:	-					
Last Repaid:	-					
Suit Filed:	-					
Written Off:	-					
Settled:	-					

Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	NOV 2022	OCT 2022	SEP 2022	AUG 2022	JUL 2022	JUN 2022
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	63,70,179	63,96,405	64,22,716	64,51,065	64,79,136	65,07,432
Month	MAY 2022	APR 2022	MAR 2022	FEB 2022	JAN 2022	DEC 2021
AC / DPD	0 DPD	0 DPD	0 DPD	-	-	-
O/S Amount (₹)	65,37,107	65,66,500	65,66,500	-	-	-
Month	NOV 2021	OCT 2021	SEP 2021	AUG 2021	JUL 2021	JUN 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	MAY 2021	APR 2021	MAR 2021	FEB 2021	JAN 2021	DEC 2020
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-

Overdue Details
No Amount Overdue Information Reported

Non Sufficient Fund Details
No Dishonored Cheques Due To Non Sufficient Funds Reported

Security Details
No Security Details Reported

Guarantor Details						
No Guarantor Details Reported						
10. Credit Facility Details - As Borrower						
Credit Facility 2.	Type: Long term loan (period above 3 years)			Member:Not Disclosed Account Number:Not Disclosed		
Asset Classification / DPD		Status		Status Date		Last Reported Date
STD		Not a Suit Filed Case,Open,Not Wilful Defaulter		-		15-JAN-2023
AMOUNTS (INR)		DATES		OTHER DETAILS		
Sanctioned INR:	40,00,000	Sanctioned:	09-FEB-2021	Repayment Frequency:	Monthly	
Drawing Power:	40,00,000	Loan Expiry / Maturity:	-	Tenure:	0	
Outstanding Balance:	34,25,786	Loan Renewal:	-	Restructuring Reason:	-	
Overdue:	0	Suit Filed:	-	Asset Based security coverage:	-	
High Credit:	0	Wilful Default:	-	Guarantee coverage:	-	
Installment Amount:	0					
Last Repaid:	0					
Suit Filed:	-					
Written Off:	0					
Settled:	0					
Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022	JUL 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	34,57,789	34,91,424	35,24,429	35,58,841	35,92,863	36,27,744
Month	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022	JAN 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	36,64,589	37,00,839	37,38,175	37,74,659	38,14,396	38,51,469
Month	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021	JUL 2021
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	38,88,434	39,26,404	39,62,950	40,00,000	40,00,000	40,00,000
Month	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 2021	JAN 2021
AC / DPD	STD	STD	STD	STD	-	-
O/S Amount (₹)	39,99,843	39,99,996	39,99,958	40,00,000	-	-
Overdue Details						
No Amount Overdue Information Reported						
Non Sufficient Fund Details						
No Dishonored Cheques Due To Non Sufficient Funds Reported						
Security Details						
No Security Details Reported						

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Guarantor Details						
No Guarantor Details Reported						
10. Credit Facility Details - As Borrower						
Credit Facility 3.	Type: GECL Loan			Member:Not Disclosed Account Number:Not Disclosed		
Asset Classification / DPD		Status		Status Date		Last Reported Date
STD		Not a Suit Filed Case,Open,Not Wilful Defaulter		-		15-JAN-2023
AMOUNTS (INR)		DATES			OTHER DETAILS	
Sanctioned INR:	12,00,000	Sanctioned:	28-FEB-2022		Repayment Frequency:	Monthly
Drawing Power:	12,00,000	Loan Expiry / Maturity:	-		Tenure:	0
Outstanding Balance:	12,00,000	Loan Renewal:	-		Restructuring Reason:	-
Overdue:	0	Suit Filed:	-		Asset Based security coverage:	-
High Credit:	0	Wilful Default:	-		Guarantee coverage:	-
Installment Amount:	0					
Last Repaid:	0					
Suit Filed:	-					
Written Off:	0					
Settled:	0					

Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022	JUL 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	12,00,000	12,00,000	12,00,000	12,00,000	12,00,000	12,00,000
Month	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022	JAN 2022
AC / DPD	STD	STD	STD	STD	-	-
O/S Amount (₹)	12,00,000	12,00,000	12,00,000	12,00,000	-	-
Month	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021	JUL 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 2021	JAN 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-

Overdue Details
No Amount Overdue Information Reported

Non Sufficient Fund Details
No Dishonored Cheques Due To Non Sufficient Funds Reported

Security Details					
Type	Classification	Value	Currency	Valuation Date	Last Reported Date
Land & Buildings	Collateral - First Charge	76,25,000	Indian Rupee	21-DEC-2020	15-JAN-2023
Inventory (Raw Material, WIP and Finished Goods)	Primary - First Charge	0	Indian Rupee	-	15-JAN-2023
Accounts Receivable	Primary - First Charge	0	Indian Rupee	-	15-JAN-2023
Plant & Machinery and Equipment	Primary - First Charge	24,31,744	Indian Rupee	01-OCT-2020	15-JAN-2023
Plant & Machinery and Equipment	Primary - First Charge	29,45,280	Indian Rupee	16-FEB-2021	15-JAN-2023

Guarantor Details					
No Guarantor Details Reported					

10. Credit Facility Details - As Borrower					
Credit Facility 4.	Type: Overdraft		Member:Not Disclosed Account Number:Not Disclosed		
Asset Classification / DPD		Status		Status Date	Last Reported Date
STD		Not a Suit Filed Case,Open,Not Wilful Defaulter		-	15-JAN-2023
AMOUNTS (INR)		DATES		OTHER DETAILS	
Sanctioned INR:	20,00,000	Sanctioned:	02-AUG-2022	Repayment Frequency:	Others
Drawing Power:	24,82,909	Loan Expiry / Maturity:	-	Tenure:	0
Outstanding Balance:	-35,39,394	Loan Renewal:	-	Restructuring Reason:	-
Overdue:	0	Suit Filed:	-	Asset Based security coverage:	-
High Credit:	0	Wilful Default:	-	Guarantee coverage:	-
Installment Amount:	0				
Last Repaid:	0				
Suit Filed:	-				
Written Off:	0				
Settled:	0				

Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022	JUL 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	-39,66,970	13,97,981	19,56,441	19,48,159	17,14,154	19,91,815
Month	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022	JAN 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	17,77,433	16,87,664	17,58,191	18,89,316	18,70,718	19,94,007
Month	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021	JUL 2021
AC / DPD	STD	STD	STD	STD	STD	-
O/S Amount (₹)	18,08,996	17,46,614	19,63,895	10,04,436	7,79,978	-
Month	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 2021	JAN 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-

Overdue Details					
No Amount Overdue Information Reported					

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Non Sufficient Fund Details			
No Dishonored Cheques Due To Non Sufficient Funds Reported			
Security Details			
No Security Details Reported			
Guarantor Details			
No Guarantor Details Reported			
11. Credit Facility Details - As Guarantor			
No Guaranteed Credit Facility Information Reported			
12. Suit Filed Details			
No Suit Filed Details Reported			
13. Credit Rating Summary - As Reported by Members			
No Credit Rating Information Reported			
14. Enquiry Details in Last 24 Months			
Credit Lender	Enquiry Date	Credit Type	Enquiry Amount
YES BANK LIMITED	20-JAN-2023	Others	1,000
Not Disclosed	06-JUN-2022	Others	5,00,000
Not Disclosed	31-MAR-2022	Property Loan	70,00,000
Not Disclosed	18-DEC-2021	Property Loan	70,00,000

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"END OF REPORT"