

1. Enquiry Information	
Search Criteria:	Lakshmi industries, CAUPK7850E, + 1 Address

2. Borrower Profile					
BORROWER DETAILS		ADDRESS & CONTACT DETAILS		IDENTIFICATION DETAILS	
Name:	LAKSHMI INDUSTRIES	Registered Office Address:		PAN:	CAUPK7850E
Legal Constitution:	Proprietorship	16-23-F/4A FF.F-D, PALLAMRAJU NAGAR,,KAKINADA, ,,KAKINADA,ANDHRA PRADESH,533001		Registration Number:	-
Class Of Activity:				CIN:	-
Retail trade not in stores		Telephone No:	0884-2121212	TIN:	-
Business Category:	Others	Mobile No:	+91-8121314151	Service Tax No:	-
Industry Type:	Others	Fax No:	-	Last Reported Date:	26-MAY-2022
Sales Figure:	- (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:	08-JUN-2018				
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	ACCE3B-Neutral to moderate deterioration in liquidity condition compared to the past AGTR4R-Credit relationship experience is significantly lesser than a business cycle UTIL3R-Moderate to high utilization level

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	1	0	1	4,20,464	0	05-AUG-2021	0	0	0	0	
NBFCs & Others	3	3	0	3	40,10,185	0	30-DEC-2022	0	0	0	0	
Outside - Total	4	4	0	4	44,30,649 (100.00%)	0 (0.00%)	-	0	0	0 (0.00%)	0 (0.00%)	
Total	4	4		4	44,30,649		-	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	2	0	0	0	0	0	2	-
Outside	1	0	0	1	0	0	2	19-MAR-2023
Total	3	0	0	1	0	0	4	-

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	#4 ₹44,30,649	-	-	-	-	-	-	-	-	#4 ₹44,30,649
Term Loan	-	-	-	-	-	-	-	-	-	-
Forex	-	-	-	-	-	-	-	-	-	-
Total	#4 ₹44,30,649	-	-	-	-	-	-	-	-	#4 ₹44,30,649

8. Location Details						
Location Type	Address	First Reported Date	Last Reported Date	Reported By (No. of Institutions)	Contact No.	Fax No.
Registered Office	DOORNO.4D 5TH FLOOR,PAVAN GARDENS PALLAMRAJU NAGAR,KAKINADA VILLAGE,EAST GODAVARI,ANDHRA PRADESH,533001	31-JAN-2023	26-FEB-2023	1		-
Registered Office	16-23-F/4A FFF-D PALLAMRAJU NAGAR KAKINADA GODAVARI,KAKINADA,533001	26-MAY-2022	26-MAY-2022	1		
Registered Office	16-23-68/TF1, PAWAN GARDENS, PALLAMRAJU NAGAR, KAKINADA, EAST GODAVARI-533001 PAVAN GARDENS KAKINADA,ANDHRA PRADESH,533001	28-FEB-2023	23-MAR-2023	1		
Registered Office	4D, 5TH FLOOR, B BLOCK, PAVAN GARDENS,PALLAM RAJU NAGAR, ROAD NO.3, ,KAKINADA,ANDHRA PRADESH,533001	30-NOV-2022	24-DEC-2022	1		
Registered Office	4D, 5TH FLOOR, B BLOCK, PAVAN GARDENS,PALLAM RAJU NAGAR, ROAD NO.3, ,KAKINADA,ANDHRA PRADESH,533001	30-NOV-2022	24-DEC-2022	1		

9. Relationship Details		
Relationship 1		
<b>RELATIONSHIP DETAILS</b> Name: RUTHALA DURGA PRASAD Type Resident Indian Individual Relationship: Proprietor Percentage Holding: 0.00% Date of Birth: 28-FEB-1984 Gender: Male	<b>ADDRESS &amp; CONTACT DETAILS</b> Address: 16-23-68/TF1, PAWAN GARDENS, PALLAMRAJU NAGAR, KAKINADA, EAST GODAVARI-533001 PAVAN GARDENS KAKINADA,Andhra Pradesh,533001 Telephone No: 222 -21212121 Mobile No: +91-9032333443 Fax No: -	<b>IDENTIFICATION DETAILS</b> PAN: DIN: Voter's ID: Passport Number: Driving License No: Ration Card No: UID: Last Reported Date: -
Relationship 2		
<b>RELATIONSHIP DETAILS</b> Name: RUTHALA DURGAPRASAD Type Resident Indian Individual Relationship: Others Percentage Holding: 0.00% Date of Birth: 28-FEB-1984 Gender: Female	<b>ADDRESS &amp; CONTACT DETAILS</b> Address: 4D, 5TH FLOOR, B BLOCK, PAVAN GARDENS,PALLAM RAJU NAGAR, ROAD NO.3, ,KAKINADA,Andhra Pradesh,533001 Telephone No: - Mobile No: +91-9032333443 Fax No: -	<b>IDENTIFICATION DETAILS</b> PAN: DIN: Voter's ID: Passport Number: Driving License No: Ration Card No: UID: Last Reported Date: -

9. Relationship Details		
Relationship 3		
RELATIONSHIP DETAILS	ADDRESS & CONTACT DETAILS	IDENTIFICATION DETAILS
Name: RUTHALA LAKSHMI DURGA	Address: 4D, 5TH FLOOR, B BLOCK, PAVAN GARDENS,PALLAM RAJU NAGAR, ROAD NO.3, ,KAKINADA,Andhra Pradesh,533001	PAN:
Type Resident Indian Individual	Telephone No: 0884 -2121212	DIN:
Relationship: Proprietor	Mobile No: +91-8121314151	Voter's ID:
Percentage Holding: 0.00%	Fax No: -	Passport Number:
Date of Birth: 29-MAY-1992		Driving License No:
Gender: Female		Ration Card No:
		UID:
		Last Reported Date: -

10. Credit Facility Details - As Borrower			
Credit Facility 1.	Type: Unsecured business 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	-	28-FEB-2023
AMOUNTS (INR)	DATES	OTHER DETAILS	
Sanctioned INR: 10,00,000	Sanctioned: 17-DEC-2022	Repayment Frequency:	Monthly
Drawing Power: 0	Loan Expiry / Maturity: 05-JAN-2027	Tenure:	-
Outstanding Balance: 9,71,944	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: 0			
Settled: 0			

Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	JAN 2023	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUL 2022	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JAN 2022	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUL 2021	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 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
No Security Details Reported

Guarantor Details
No Guarantor Details Reported

10. Credit Facility Details - As Borrower					
Credit Facility 2.		Type: Unsecured business loan		Member:Not Disclosed Account Number:Not Disclosed	
Asset Classification / DPD		Status		Status Date	
0 DPD		Not a Suit Filed Case,Open,Not Wilful Defaulter		-	
AMOUNTS (INR)		DATES		OTHER DETAILS	
Sanctioned INR: 20,76,228		Sanctioned: 30-DEC-2022		Repayment Frequency: Monthly	
Drawing Power: 0		Loan Expiry / Maturity: 02-JAN-2026		Tenure: -	
Outstanding Balance: 20,32,996		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	JAN 2023	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022
AC / DPD	0 DPD	-	-	-	-	-
O/S Amount (₹)	20,76,228	-	-	-	-	-
Month	JUL 2022	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JAN 2022	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUL 2021	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 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
No Security Details Reported

Guarantor Details						
No Guarantor Details Reported						
10. Credit Facility Details - As Borrower						
Credit Facility 3.	Type: Others			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		-		28-FEB-2023
<b>AMOUNTS (INR)</b>		<b>DATES</b>		<b>OTHER DETAILS</b>		
Sanctioned INR:	7,50,000	Sanctioned: 05-AUG-2021		Repayment Frequency: Monthly		
Drawing Power:	7,50,000	Loan Expiry / Maturity: -		Tenure: -		
Outstanding Balance:	4,20,464	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:	0					
Settled:	0					
Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	JAN 2023	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUL 2022	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022
AC / DPD	-	-	-	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	-	-	-	6,13,085	6,30,940	6,48,552
Month	JAN 2022	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	6,65,926	6,83,064	6,99,969	7,16,645	7,33,095	7,50,000
Month	JUL 2021	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 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						
No Security Details Reported						

DISCLAIMER: All information contained in this credit report has been collated by TransUnion CIBIL Limited ( TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.



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
0 DPD		Not a Suit Filed Case,Open,Not Wilful Defaulter		-		28-FEB-2023
<b>AMOUNTS (INR)</b>		<b>DATES</b>		<b>OTHER DETAILS</b>		
Sanctioned INR:	10,50,000	Sanctioned:	29-NOV-2022	Repayment Frequency:	Monthly	
Drawing Power:	10,50,000	Loan Expiry / Maturity:	05-DEC-2025	Tenure:	36	
Outstanding Balance:	10,05,245	Loan Renewal:	-	Restructuring Reason:	-	
Overdue:	0	Suit Filed:	-	Asset Based security coverage:	-	
High Credit:	-	Wilful Default:	-	Guarantee coverage:	-	
Installment Amount:	37,961					
Last Repaid:	37,961					
Suit Filed:	-					
Written Off:	-					
Settled:	-					
Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	JAN 2023	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUL 2022	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JAN 2022	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021
AC / DPD	-	-	-	-	-	-
O/S Amount (₹)	-	-	-	-	-	-
Month	JUL 2021	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 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						
No Security Details Reported						



Guarantor Details		
Guarantor 1		
<b>GUARANTOR DETAILS</b> Name: RUTHALA LAKSHMI DURGA Type: Resident Indian Individual Date of Birth: 29-MAY-1992 Gender: Female	<b>ADDRESS &amp; CONTACT DETAILS</b> Address: 4D, 5TH FLOOR, B BLOCK, PAVAN GARDENS,PALLAM RAJU NAGAR, ROAD NO.3, ,KAKINADA,Andhra Pradesh,533001 Telephone No: 0884 -2121212 Mobile No: +91-8121314151 Fax No: -	<b>IDENTIFICATION DETAILS</b> PAN: CAUPK7850E DIN: - Voter's ID: - Passport Number: - Driving License No: - Ration Card No: - UID: 432867119920 Last Reported Date: 30-NOV-2022
Guarantor 2		
<b>GUARANTOR DETAILS</b> Name: RUTHALA DURGAPRASAD Type: Resident Indian Individual Date of Birth: 28-FEB-1984 Gender: Female	<b>ADDRESS &amp; CONTACT DETAILS</b> Address: 4D, 5TH FLOOR, B BLOCK, PAVAN GARDENS,PALLAM RAJU NAGAR, ROAD NO.3, ,KAKINADA,Andhra Pradesh,533001 Telephone No: - Mobile No: +91-9032333443 Fax No: -	<b>IDENTIFICATION DETAILS</b> PAN: DIN: Voter's ID: Passport Number: Driving License No: Ration Card No: UID: Last Reported Date:

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	19-MAR-2023	Overdraft	4,00,00,000
YES BANK LIMITED	10-MAR-2023	Others	1,000
Not Disclosed	03-FEB-2023	Overdraft	5,00,00,000
Not Disclosed	14-JUL-2022	Overdraft	1,75,00,000

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