

1. Enquiry Information	
Search Criteria:	A B LUBES, ADMPK5906C, + 1 Address

2. Borrower Profile		
BORROWER DETAILS	ADDRESS & CONTACT DETAILS	IDENTIFICATION DETAILS
Name:AKSHAY BULK CARRIERS	Registered Office Address:A B LUBES SHOP NO 21,PLOT NO 28,SEC 30,NAVI MUMBAI,MAHARASHTRA,400703	PAN:ADMPK5906C
Legal Constitution:Proprietorship		Registration Number:-
Class Of Activity:Retail sale of automotive fuel	Telephone No:-	CIN:-
	Mobile No:+91-919820337679	TIN:-
Business Category:Micro	Fax No:-	Service Tax No:-
Industry Type:Service Provider	**Additional Addresses and Contact Information of the Borrower is listed in Section no. 8 the Location Details	Last Reported Date:06-JUL-2019
Sales Figure:- (Year: -)		
No of Employees:-		
Date of Incorporation:06-MAY-2004		
Delinquencies Reported on the Borrower		
Your Institution:	Current: Yes	Last 24 Months: Yes
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	AGTR1G-Credit relationship experience is of multiple business cycles SMAL6G-Moderate number of month in overdue but not NPA UTIL4B-Moderate 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	1	2	0	2	71,61,420 (100.00%)	0 (0.00%)	29-SEP-2020	0	0	0 (0.00%)	0 (0.00%)
Other Public Sector Banks	1	2	0	0	0	0	-	0	0	0	0
Other Private Banks & Foreign Banks	No Credit Facilities reported by other Private / Foreign Bank										
NBFCs & Others	1	1	0	0	0	0	-	0	0	0	0
Outside - Total	2	3	0	0	0 (0.00%)	0 (0.00%)	-	0	0	0 (0.00%)	0 (0.00%)
Total	3	5		2	71,61,420		-	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	4	0	0	0	0	4	8	28-MAR-2023
Outside	0	0	0	0	1	3	4	02-MAR-2023
Total	4	0	0	0	1	7	12	-

6. Derogatory Information													#-No. of Credit Facilities; AMT-Amounts in ₹; **Dishonored Cheque due to Insufficient Funds
	Wilful Default	Suit Filed		Written Off		Settled		Invoked/ Devolved		Overdue CF		Dishonored Cheque **	
		#	Amt	#	Amt	#	Amt	#	Amt	#	Amt		
Of Borrower													
Your Institution	No Derogatory Information reported about the Borrower by Your Institution												
Outside	-	-	-	-	-	1	-	-	-	-	-	-	
Total	-	-	-	-	-	1	-	-	-	-	-	-	
Of Related Parties/Guarantors of the Borrower													
No Derogatory Information reported about the Related Party/Guarantor													
Derogatory Information Reported on Guaranteed Parties													
No reporting done on Credit Facilities Guaranteed by the Borrower													

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	#1 ₹56,61,420	-	-	-	-	-	-	-	-	#1 ₹56,61,420	
Term Loan	#1 ₹15,00,000	-	-	-	-	-	-	-	-	#1 ₹15,00,000	
Forex	-	-	-	-	-	-	-	-	-	-	
Total	#2 ₹71,61,420	-	-	-	-	-	-	-	-	#2 ₹71,61,420	

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.)

Outside										
Non Funded	-	-	-	-	-	-	-	-	-	-
Working Capital	#3 ₹0	-	-	-	-	-	-	-	-	#3 ₹0
Term Loan	-	-	-	-	-	-	-	-	-	-
Forex	-	-	-	-	-	-	-	-	-	-
Total	#3 ₹0	-	-	-	-	-	-	-	-	#3 ₹0

8. Location Details

Location Type	Address	First Reported Date	Last Reported Date	Reported By (No. of Institutions)	Contact No.	Fax No.
Registered Office	SHOP NO 21 SAIKALA PLOT NO 22/23SEC 30A VASHI,NAVI MUMBAI,MAHARASHTRA,400703	31-AUG-2019	01-OCT-2019	1		-
Registered Office	SHOP NO 21 AMOLI CHS PLOT NO 28 NEAR SANPADA STATION SECTOR 30 VASHI NAVI MUMBAI,MUMBAI,MAHARASHTRA,400703	06-JUL-2019	06-JUL-2019	1		
Registered Office	SAI KALA C H S PLOT NO 22- 23 SECTOR 30A SANPADA STN VASHI NAVI MUMBAI THANE MUMBAI MAHARASHTRA INDIA 400009,MUMBAI,MAHARASHTRA,400009	31-DEC-2013	01-MAR-2014	1		
Registered Office	F- 104, KESHAV KUNJ SECTOR - 30,VASHI, NAVIMUMBAI,MUMBAI,MAHARASHTRA,400705	31-JUL-2013	06-NOV-2013	1		
Registered Office	FLT NO F 104 KESHAV KUNJ 1,PLT NO 38-45 NR SANPADA STN,SEC 30 A THANE	31-OCT-2021	03-DEC-2021	1		

9. Relationship Details

Relationship 1		
<div>RELATIONSHIP DETAILS</div> <div><div>Name:</div><div>SHANKAR N KUTWAL</div></div> <div><div>Type</div><div>Resident Indian Individual</div></div> <div><div>Relationship:</div><div>Proprietor</div></div> <div><div>Percentage Holding:</div><div>0.00%</div></div> <div><div>Date of Birth:</div><div>24-MAR-1969</div></div> <div><div>Gender:</div><div>Male</div></div>	<div>ADDRESS &amp; CONTACT DETAILS</div> <div><div>Address:</div><div>502 keshav kunj sector 30 Sanpada,NAVIMUMBAI,Maharashtra,400705</div></div> <div><div>Telephone No:</div><div>-</div></div> <div><div>Mobile No:</div><div>+91-9820646105</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 2		
<div><div>RELATIONSHIP DETAILS</div><div><div>Name:</div><div>SHANKAR NAMDEO KUTWAL</div></div><div><div>Type</div><div>Resident Indian Individual</div></div><div><div>Relationship:</div><div>Proprietor</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>-</div></div></div>	<div><div>ADDRESS &amp; CONTACT DETAILS</div><div><div>Address:</div><div>SHOP NO 21 SAIKALA PLOT NO 22/23SEC 30A VASHI,NAVI MUMBAI,Maharashtra,400703</div></div><div><div>Telephone No:</div><div>-</div></div><div><div>Mobile No:</div><div>+91-919820337679</div></div><div><div>Fax No:</div><div>-</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></div>
Relationship 3		
<div><div>RELATIONSHIP DETAILS</div><div><div>Name:</div><div>SHANKAR N KUTWAL</div></div><div><div>Type</div><div>Resident Indian Individual</div></div><div><div>Relationship:</div><div>Proprietor</div></div><div><div>Percentage Holding:</div><div>0.00%</div></div><div><div>Date of Birth:</div><div>24-MAR-1969</div></div><div><div>Gender:</div><div>-</div></div></div>	<div><div>ADDRESS &amp; CONTACT DETAILS</div><div><div>Address:</div><div>FLT NO F 104 KESHAV KUNJ 1,PLT NO 38-45 NR SANPADA STN,SEC 30 A THANE</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>	<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></div>

10. Credit Facility Details - As Borrower					
Credit Facility 1.	Type: Overdraft			Member: YES BANK LIMITED Account Number: 13196850DROP-LIN11	
Asset Classification / DPD		Status		Status Date	Last Reported Date
STD		Not a Suit Filed Case, Open, Not Wilful Defaulter		-	31-JAN-2023
AMOUNTS (INR)		DATES		OTHER DETAILS	
Sanctioned INR:	72,24,624	Sanctioned:	31-JUL-2019	Repayment Frequency:	Others
Drawing Power:	72,24,624	Loan Expiry / Maturity:	-	Tenure:	-
Outstanding Balance:	56,61,420	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:	-				
Settled:	-				

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	1 DPD	STD	STD	STD	STD	STD
O/S Amount (₹)	58,99,957	53,76,047	53,91,168	59,64,068	59,20,902	53,26,197
Month	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022	JAN 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	59,72,931	62,50,802	59,48,895	60,70,348	65,04,727	64,24,615
Month	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021	JUL 2021
AC / DPD	STD	1 DPD	STD	STD	STD	STD
O/S Amount (₹)	64,06,368	68,19,021	65,68,521	67,79,388	66,23,081	51,97,404
Month	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 2021	JAN 2021
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	70,64,556	71,36,175	72,06,069	69,15,219	72,89,186	68,28,922

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: GECL Loan			Member: YES BANK LIMITED Account Number: 13196850GECLWCTL1		
Asset Classification / DPD		Status		Status Date		Last Reported Date
STD		Not a Suit Filed Case, Open, Not Wilful Defaulter		-		31-JAN-2023
<b>AMOUNTS (INR)</b>		<b>DATES</b>		<b>OTHER DETAILS</b>		
Sanctioned INR:	15,00,000	Sanctioned:	29-SEP-2020	Repayment Frequency:	Others	
Drawing Power:	15,00,000	Loan Expiry / Maturity:	-	Tenure:	-	
Outstanding Balance:	15,00,000	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	DEC 2022	NOV 2022	OCT 2022	SEP 2022	AUG 2022	JUL 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	8,75,000	9,16,667	9,58,333	10,00,000	10,41,667	10,83,333
Month	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022	JAN 2022
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	11,25,000	11,66,667	12,08,333	12,50,000	12,91,667	13,33,333
Month	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021	JUL 2021
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	13,75,000	14,16,667	14,58,333	15,00,000	15,00,000	15,00,000
Month	JUN 2021	MAY 2021	APR 2021	MAR 2021	FEB 2021	JAN 2021
AC / DPD	STD	STD	STD	STD	STD	STD
O/S Amount (₹)	15,00,000	15,00,000	15,00,000	15,00,000	15,00,000	15,00,000
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						

Guarantor Details						
No Guarantor Details Reported						
10. Credit Facility Details - As Borrower						
Credit Facility 3.	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,Settled & Closed,Not Wilful Defaulter		-		28-FEB-2023
<b>AMOUNTS (INR)</b>		<b>DATES</b>		<b>OTHER DETAILS</b>		
Sanctioned INR:	20,00,000	Sanctioned:	28-AUG-2017	Repayment Frequency:	Monthly	
Drawing Power:	20,00,000	Loan Expiry / Maturity:	02-SEP-2025	Tenure:	-	
Outstanding Balance:	0	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	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	0	0	0	0	0
Month	JUL 2022	JUN 2022	MAY 2022	APR 2022	MAR 2022	FEB 2022
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	0	0	0	0	0
Month	JAN 2022	DEC 2021	NOV 2021	OCT 2021	SEP 2021	AUG 2021
AC / DPD	0 DPD	0 DPD	STD	0 DPD	-	-
O/S Amount (₹)	0	0	0	0	-	-
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: Inland bills purchased			Member:Not Disclosed Account Number:Not Disclosed		
Asset Classification / DPD		Status		Status Date		Last Reported Date
0 DPD		Not a Suit Filed Case,Closed By Payment,Not Wilful Defaulter		20-FEB-2015		28-FEB-2015
<b>AMOUNTS (INR)</b>		<b>DATES</b>		<b>OTHER DETAILS</b>		
Sanctioned INR:	1	Sanctioned: 22-NOV-2011		Repayment Frequency: Others		
Drawing Power:	0	Loan Expiry / Maturity: 28-FEB-2015		Tenure: 0		
Outstanding Balance:	0	Loan Renewal: -		Restructuring Reason: -		
Overdue:	0	Suit Filed: -		Asset Based security coverage: Nil		
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	JAN 2015	DEC 2014	NOV 2014	OCT 2014	SEP 2014	AUG 2014
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	0	0	0	0	0
Month	JUL 2014	JUN 2014	MAY 2014	APR 2014	MAR 2014	FEB 2014
AC / DPD	0 DPD	0 DPD	0 DPD	-	0 DPD	0 DPD
O/S Amount (₹)	0	0	0	-	0	0
Month	JAN 2014	DEC 2013	NOV 2013	OCT 2013	SEP 2013	AUG 2013
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	-	0 DPD
O/S Amount (₹)	0	0	0	4,99,792	-	9,80,986
Month	JUL 2013	JUN 2013	MAY 2013	APR 2013	MAR 2013	FEB 2013
AC / DPD	0 DPD	-	-	-	-	-
O/S Amount (₹)	4,81,194	-	-	-	-	-
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 5.	Type: Inland bills purchased			Member:Not Disclosed Account Number:Not Disclosed		
Asset Classification / DPD		Status		Status Date		Last Reported Date
0 DPD		Not a Suit Filed Case,Closed By Payment,Not Wilful Defaulter		-		31-DEC-2016
<b>AMOUNTS (INR)</b>		<b>DATES</b>			<b>OTHER DETAILS</b>	
Sanctioned INR:	1	Sanctioned:		17-SEP-2013	Repayment Frequency:	Others
Drawing Power:	0	Loan Expiry / Maturity:		10-JUN-2016	Tenure:	0
Outstanding Balance:	0	Loan Renewal:		-	Restructuring Reason:	-
Overdue:	0	Suit Filed:		-	Asset Based security coverage:	Nil
High Credit:	0	Wilful Default:		-	Guarantee coverage:	-
Installment Amount:	-					
Last Repaid:	0					
Suit Filed:	-					
Written Off:	0					
Settled:	0					

Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months						
Month	NOV 2016	OCT 2016	SEP 2016	AUG 2016	JUL 2016	JUN 2016
AC / DPD	0 DPD	0 DPD	-	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	0	-	0	0	0
Month	MAY 2016	APR 2016	MAR 2016	FEB 2016	JAN 2016	DEC 2015
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	0	0	0	0	0
Month	NOV 2015	OCT 2015	SEP 2015	AUG 2015	JUL 2015	JUN 2015
AC / DPD	0 DPD	0 DPD	-	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	0	-	0	0	0
Month	MAY 2015	APR 2015	MAR 2015	FEB 2015	JAN 2015	DEC 2014
AC / DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD	0 DPD
O/S Amount (₹)	0	4,70,407	4,70,407	10,30,530	10,30,530	10,42,963

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
Other Assets	Primary - First Charge	15,13,400	Indian Rupee	06-JAN-2015	31-DEC-2016
Other Assets	Primary - First Charge	5,07,215	Indian Rupee	29-SEP-2014	31-DEC-2016
Other Assets	Primary - First Charge	5,00,000	Indian Rupee	06-APR-2015	31-DEC-2016
Other Assets	Primary - First Charge	10,43,000	Indian Rupee	31-DEC-2014	31-DEC-2016

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	28-MAR-2023	Overdraft	1,50,00,000
YES BANK LIMITED	02-MAR-2023	Overdraft	25,00,000
YES BANK LIMITED	02-MAR-2023	Overdraft	50,00,000
YES BANK LIMITED	27-FEB-2023	Commercial Paper	50,00,000

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