

Bureau Tradeline Report

Report Information

Customer ID:	###4958
Generated:	2026-02-14
Currency:	INR
Total Tradelines:	123

Portfolio Summary

Live Tradelines:	34
Closed Tradelines:	89
Total Exposure:	18,572,860 INR
Total Outstanding:	4,015,241 INR
Unsecured Exposure:	9,040,983 INR
Delinquency:	Yes
Max DPD:	61

Executive Summary

****Portfolio Overview****

The portfolio consists of 123 tradelines with a total exposure of \$18,572,860. The majority of the tradelines are closed (89%), indicating a relatively low level of active credit risk. However, there is a ****CONCERN**** regarding rapid loan acquisition velocity, as evidenced by an average interpurchase time of 0.71 months for all loans and 1.67 months for consumer loans over the past 12 months.

****Behavioral Insights****

The borrower's credit behavior patterns suggest some red flags, including ****HIGH RISK**** enquiry pressure with 21 unsecured enquiries in the last 12 months and a trade-to-enquiry ratio of 45.45%. Additionally, there is a ****CONCERN**** regarding frequent loan acquisitions, as indicated by an average interpurchase time of 1.76 months for PL/BL loans over the past 12 months. However, the borrower's repayment discipline appears to be strong, with no missed payments and a 90% good closure ratio for PL loans. The absence of delinquencies across all products is also a positive signal, indicating a ****GREEN SIGNAL****.

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Product-wise Breakdown

Type	Sec	Count	Live	Closed	Sanctioned	Outstanding	Max DPD	Util%	On-Us	Off-U
other	N	15	0	15	3,947,694	0	-	-	3	12
business_loa	Y	11	2	9	1,419,000	151,657	30	-	0	11
consumer_dur	N	26	6	20	855,034	90,527	-	-	0	26
credit_card	N	20	16	4	2,637,235	1,511,981	3	0	3	17
gold_loan	Y	28	4	24	4,709,000	1,056,207	-	-	0	28
lap_las_lad	Y	4	0	4	1,898,000	0	30	-	0	4
personal_loa	N	15	5	10	1,601,020	480,098	61	-	0	15
two_wheeler_	Y	2	0	2	116,000	0	39	-	0	2
auto_loan	Y	2	1	1	1,389,877	724,771	-	-	1	1
TOTAL		123	34	89	18,572,860	4,015,241	61			

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Behavioral & Risk Features

Loan Activity

Months Since Last PL Trade Opened:	2.82
Months Since Last Unsecured Trade Opened:	2.69
New PL Trades in Last 6 Months:	2
Total Trades (All Types):	122

DPD & Delinquency

Max DPD Last 6M (CC):	0
Max DPD Last 6M (PL):	0
Max DPD Last 9M (CC):	0
Months Since Last 0+ DPD (Unsecured):	N/A
Months Since Last 0+ DPD (PL):	199.61

Payment Behavior

% Trades with 0+ DPD in 24M (All):	0.00
% Trades with 0+ DPD in 24M (PL):	0.00
% Missed Payments Last 18M:	0.00
% Trades with 0+ DPD in 12M (All):	N/A
Ratio Good Closed Loans (PL):	0.90

Utilization

CC Balance Utilization %:	35.80
PL Balance Remaining %:	55.33

Enquiry Behavior

Unsecured Enquiries Last 12M:	21
Trade-to-Enquiry Ratio (Unsec 24M):	45.45

Loan Acquisition Velocity

Avg Interpurchase Time 12M (PL/BL):	1.76
Avg Interpurchase Time 6M (PL/BL):	0.00
Avg Interpurchase Time 24M (All):	0.71
Avg Interpurchase Time 9M (HL/LAP):	N/A
Avg Interpurchase Time 24M (HL/LAP):	N/A
Avg Interpurchase Time 24M (TWL):	N/A
Avg Interpurchase Time 12M (Consumer Loan):	1.67