

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