

# Bureau Tradeline Report

## Report Information

Customer ID:	###4958
Generated:	2026-02-16
Currency:	INR
Total Tradelines:	123

## Portfolio Summary

Live Tradelines:	34
Closed Tradelines:	89
Total Exposure:	INR 1,85,72,860
Total Outstanding:	INR 40,15,241
Unsecured Exposure:	INR 90,40,983
Delinquency:	Yes
Max DPD:	61

## Executive Summary

The customer's tradeline portfolio consists of a total of 123 live and closed accounts, with a sanctioned exposure of INR 1,85,72,860. The portfolio is diversified across various loan products, including credit cards, business loans, consumer durable loans, gold loans, personal loans, two-wheeler loans, and auto loans. Notable data points include a high credit card utilization percentage of 35.8%, indicating some pressure on the customer's credit utilization. Additionally, there are multiple recent Personal Loan (PL) trades in the last 6 months, which may indicate loan stacking or rapid acquisition velocity.

The customer's behavioral features suggest a mix of positive and concerning signals. On the positive side, there is no missed payment percentage, zero DPD across all products and windows, and a strong closure track record for Personal Loans (90% good closed PL loans). However, high enquiry activity with 21 unsecured enquiries in the last 12 months indicates [HIGH RISK] enquiry pressure, while frequent acquisitions of new loans, particularly Personal Loans, may indicate [CONCERN - rapid loan stacking]. Furthermore, multiple recent PL trades in the last 6 months combined with high enquiry activity suggest a [HIGH RISK] credit hungry profile.

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## Key Findings & Inferences

### Enquiry Behavior

#### 21 unsecured enquiries in last 12 months

-> Very high enquiry pressure suggests desperate credit seeking or multiple rejections

### Composite Signal

#### High enquiry volume (21 in 12M) combined with 2 new PL trades in 6M

-> Credit hungry behavior with active loan stacking - elevated risk of debt spiral

### Composite Signal

#### Avg 1.8 months between PL/BL with 2 new trades in 6M

-> Rapid PL stacking pattern - borrower is accumulating unsecured debt at an accelerating pace

### Delinquency

#### Active delinquency detected with Max DPD of 61 days

-> Significant past-due status suggests repayment difficulty; close monitoring required

### Delinquency

#### Personal Loan: Delinquent with Max DPD of 61 days

-> Significant past-due on Personal Loan; repayment discipline is compromised

### Delinquency

#### Two Wheeler Loan: Delinquent with Max DPD of 39 days

-> Significant past-due on Two Wheeler Loan; repayment discipline is compromised

### Loan Activity

#### 2 new personal loan trades opened in last 6 months

-> Multiple recent PL acquisitions; monitor for emerging over-leverage

### Loan Velocity

#### Avg time between PL/BL acquisitions (12M): 1.8 months

-> Frequent loan acquisitions; borrower is actively accumulating unsecured debt

### Composite Signal

#### No formal missed payments but DPD detected (Portfolio Max DPD: 61 days)

-> Payments were made but with delays past due date; payment discipline is inconsistent despite no formal defaults

### Portfolio

#### Portfolio spans 9 loan products (Other, Business Loan, Consumer Durable, Credit Card, Gold Loan, LAP / LAS / LAD, Personal Loan,

#### Two Wheeler Loan, Auto Loan)

-> Diversified credit portfolio indicates established borrowing history across products

### DPD & Delinquency

#### Zero DPD across all products in recent 6-9 month windows

-> Clean recent payment record demonstrates consistent repayment discipline

### Payment Behavior

#### No missed payments in last 18 months

-> Perfect payment track record over 18 months is a strong positive

### Payment Behavior

#### Good closure ratio for PL loans: 90%

-> Strong track record of closing personal loans in good standing

### Composite Signal

#### Zero DPD, no missed payments, and 90% good PL closure ratio

-> Exemplary repayment profile - strong candidate from a credit discipline standpoint

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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	39,47,694	0	-	-	3	12
Business Loan	Y	11	2	9	14,19,000	1,51,657	30	-	0	11
Consumer Durab	N	26	6	20	8,55,034	90,527	-	-	0	26
Credit Card	N	20	16	4	26,37,235	15,11,981	3	36	3	17
Gold Loan	Y	28	4	24	47,09,000	10,56,207	-	-	0	28
LAP / LAS / LA	Y	4	0	4	18,98,000	0	30	-	0	4
Personal Loan	N	15	5	10	16,01,020	4,80,098	61	-	0	15
Two Wheeler Lo	Y	2	0	2	1,16,000	0	39	-	0	2
Auto Loan	Y	2	1	1	13,89,877	7,24,771	-	-	1	1
<b>TOTAL</b>		<b>123</b>	<b>34</b>	<b>89</b>	<b>1,85,72,860</b>	<b>40,15,241</b>	<b>61</b>			

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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

### 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):	199.61
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) %:	90.00

### 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