

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

### CONSUMER INFORMATION:

NAME: KRISHNA KANTH KOYA RAMESH BABU

DATE OF BIRTH: 18-07-1984

GENDER: MALE

### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	719	1: PRESENCE OF DELINQUENCY IN THE RECENT PAST 2: PRESENCE OF SEVERE DELINQUENCY AS OF RECENT UPDATE 3: PRESENCE OF DELINQUENCY

### POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months	: 300 (High risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months	: -1

\* At least one tradeline with information updated in last 36 months is required.

### IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	BSBPK7254C		
VOTER ID NUMBER	RDV3303237		
UNIVERSAL ID NUMBER (UID)	967323719962		10-03-2066

### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE <sup>(e)</sup>	9876543765	
OFFICE PHONE <sup>(e)</sup>	67634225	
OFFICE PHONE <sup>(e)</sup>	9000108779	
OFFICE PHONE <sup>(e)</sup>	67364225	

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CONTROL NUMBER: 3,64,05,53,195

### EMAIL CONTACT(S):

#### EMAIL ADDRESS

KANTH638@GMAIL.COM

### ADDRESS(ES):

ADDRESS :S-O RAMESH BABU KOYA 13-1-147-A RINDA SADAN BEHIND MAXWELL HOSPITAL MOTHI NAGAR SANATHNAGAR SANATHNAGAR I E BEHIND MAXWELL HOSPITAL HYDERABAD TELANGANA 500018

CATEGORY:PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED:31-08-2020

ADDRESS :DOOR NO 131147/A RINDASADAN MOTINAGAR BESIDE MAXWELL HOSPITAL HYDERABAD HYDERABAD TELANGANA 500018

CATEGORY:PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED:31-07-2020

ADDRESS <sup>(e)</sup> :HYDERABAD TELANGANA 50001 HYDERABAD TELANGANA 50001 TELANGANA 500018

CATEGORY:PERMANENT ADDRESS

RESIDENCE CODE:OWNED

DATE REPORTED:21-01-2020

ADDRESS <sup>(e)</sup> :INFOCITY PLOT 22 TO 34, HITECHCITY, MADHAPUR, 500081, HYDERABAD, TELANGANA TELANGANA ANDHRA PRADESH 500081

CATEGORY:OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED:26-12-2019

### EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
PERSONAL LOAN	30-11-2020	SALARIED	55000	GROSS INCOME	MONTHLY

### SUMMARY:

#### ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 57	HIGH CR/SANC. AMT: 11,87,465	CURRENT: 3,12,309	RECENT: 21-11-2020
	OVERDUE: 5		OVERDUE: 1,84,097	OLDEST: 25-06-2011
	ZERO-BALANCE: 46			

### ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	113	1	20	25	24-11-2020

### ACCOUNT(S):

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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-02-2017	SANCTIONED: 50,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 31-07-2018	CURRENT BALANCE: 45,000	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-03-2019	OVERDUE: 1,10,905	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-03-2019	PMT FREQ: MONTHLY	
	PMT HIST END: 01-02-2017		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

750	XXX	XXX	642	620	591	560	526	466	437	437	405	XXX	346	314	285	252	132
03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17
132	132	132	046	000	000	000	000										
09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17										

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 15-03-2012	HIGH CREDIT: 75,312	WRITTEN OFF /SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-06-2012	CURRENT BALANCE: 75,312	WRITTEN-OFF
TYPE: CREDIT CARD	CLOSED: 24-01-2013	OVERDUE: 22,471	WRITTEN OFF (TOTAL): 75,312
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 24-11-2020	CREDIT LIMIT: 51,000	WRITTEN OFF (PRINCIPAL): 50,960
	PMT HIST START: 01-11-2020	CASH LIMIT: 10,000	
	PMT HIST END: 01-12-2017	PMT FREQ: MONTHLY	
		INTEREST RATE: 42.00	
		ACTUAL PAYMENT: 13,400	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

187	188	188	186	189	188	185	190	186	186	189	188	188	187	187	189	187	186
11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19
189	188	185	188	187	187	189	187	186	190	187	186	187	187	185	189	187	186
05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-12-2019	SANCTIONED: 33,000	WRITTEN OFF /SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-02-2020	CURRENT BALANCE: 46,214	WRITTEN-OFF
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-10-2020	OVERDUE: 44,971	WRITTEN OFF (PRINCIPAL): 77,614
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-10-2020		
COLLATERAL TYPE: NO COLLATERAL	PMT HIST END: 01-12-2019		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

180	119	119	088	057	027	000	027	000	000	000
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19

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MEMBER REFERENCE NUMBER:

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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-01-2020	SANCTIONED: 4,323	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 21-01-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 30-11-2020	OVERDUE: 4,460	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-11-2020		
	PMT HIST END: 01-09-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

120	090	059
11-20	10-20	09-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-12-2019	SANCTIONED: 3,566	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-12-2019	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 30-11-2020	OVERDUE: 1,290	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-11-2020		
	PMT HIST END: 01-09-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

120	090	059
11-20	10-20	09-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-11-2020	SANCTIONED: 2,659	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 30-11-2020	CURRENT BALANCE: 2,659	
TYPE: PERSONAL LOAN	PMT HIST START: 01-11-2020	EMI: 2,679	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-11-2020	PMT FREQ: MONTHLY	
		REPAYMENT TENURE: 1	
		INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000
11-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2020	SANCTIONED: 2,798	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 21-11-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 21-11-2020	EMI: 2,819	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2020	PMT FREQ: MONTHLY	
		REPAYMENT TENURE: 1	

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MEMBER REFERENCE NUMBER:

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PMT HIST START: 01-11-2020  
PMT HIST END: 01-10-2020

INTEREST RATE: 18.00

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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11-20

000  
10-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 12-10-2020	SANCTIONED: 2,798	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-10-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 29-10-2020	EMI: 2,819	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-10-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-10-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-10-2020	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000  
10-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-09-2020	SANCTIONED: 2,945	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 12-10-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 12-10-2020	EMI: 2,967	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-10-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-10-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-09-2020	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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10-20

000  
09-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 07-09-2020	SANCTIONED: 60,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-10-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-10-2020	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-10-2020	REPAYMENT TENURE: 12	
	PMT HIST END: 01-09-2020	ACTUAL PAYMENT: 274	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000  
10-20

000  
09-20

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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-08-2020	SANCTIONED: 3,100	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-09-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 18-09-2020	EMI: 3,123	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-09-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-09-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-08-2020	INTEREST RATE: 18.00	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000		
09-20	08-20		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-08-2020	SANCTIONED: 31,150	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 30-11-2020	CURRENT BALANCE: 31,150	
TYPE: GOLD LOAN	PMT HIST START: 01-11-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-09-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 31150			
COLLATERAL TYPE: GOLD			
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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11-20	10-20	09-20	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-08-2020	SANCTIONED: 33,800	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 30-11-2020	CURRENT BALANCE: 33,800	
TYPE: GOLD LOAN	PMT HIST START: 01-11-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-08-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 33800			
COLLATERAL TYPE: GOLD			
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
11-20	10-20	09-20	08-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 13-08-2020	SANCTIONED: 3,100	
	LAST PAYMENT: 29-08-2020	CURRENT BALANCE: 0	

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MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

ACCOUNT NUMBER: NOT

CLOSED: 29-08-2020

EMI: 3,123

DISCLOSED

REPORTED AND CERTIFIED:

PMT FREQ: MONTHLY

TYPE: PERSONAL LOAN

31-08-2020

REPAYMENT TENURE: 1

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-08-2020

INTEREST RATE: 18.00

PMT HIST END: 01-08-2020

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 08-08-2020

SANCTIONED: 42,200

ACCOUNT NUMBER: NOT

REPORTED AND CERTIFIED:

CURRENT BALANCE: 42,200

DISCLOSED

30-11-2020

REPAYMENT TENURE: 12

TYPE: GOLD LOAN

PMT HIST START: 01-11-2020

INTEREST RATE: 24.00

OWNERSHIP: INDIVIDUAL

PMT HIST END: 01-08-2020

COLLATERAL VALUE: 42200

COLLATERAL TYPE: GOLD

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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11-20

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10-20

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09-20

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08-20

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 04-08-2020

SANCTIONED: 32,500

ACCOUNT NUMBER: NOT

LAST PAYMENT: 18-08-2020

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 18-08-2020

REPAYMENT TENURE: 12

TYPE: GOLD LOAN

REPORTED AND CERTIFIED:

INTEREST RATE: 24.00

OWNERSHIP: INDIVIDUAL

18-08-2020

ACTUAL PAYMENT: 32,500

COLLATERAL VALUE: 32500

PMT HIST START: 01-08-2020

COLLATERAL TYPE: GOLD

PMT HIST END: 01-08-2020

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 04-08-2020

SANCTIONED: 29,800

ACCOUNT NUMBER: NOT

REPORTED AND CERTIFIED:

CURRENT BALANCE: 29,800

DISCLOSED

04-08-2020

REPAYMENT TENURE: 12

TYPE: GOLD LOAN

PMT HIST START: 01-08-2020

INTEREST RATE: 24.00

OWNERSHIP: INDIVIDUAL

PMT HIST END: 01-08-2020

COLLATERAL VALUE: 29800

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COLLATERAL TYPE: GOLD

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-08-2020	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-08-2020	REPAYMENT TENURE: 7	
TYPE: MICROFINANCE - PERSONAL LOAN	CLOSED: 07-08-2020		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-08-2020		
	PMT HIST START: 01-08-2020		
	PMT HIST END: 01-08-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-07-2020	SANCTIONED: 40,950	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-08-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 08-08-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 08-08-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 40950	PMT HIST START: 01-08-2020	ACTUAL PAYMENT: 40,950	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-07-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20

000

07-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-07-2020	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-08-2020	REPAYMENT TENURE: 7	
TYPE: MICROFINANCE - PERSONAL LOAN	CLOSED: 01-08-2020		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-08-2020		
	PMT HIST START: 01-08-2020		
	PMT HIST END: 01-08-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20



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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-07-2020	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-08-2020	REPAYMENT TENURE: 7	
TYPE: MICROFINANCE - PERSONAL LOAN	CLOSED: 01-08-2020		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-08-2020		
	PMT HIST START: 01-08-2020		
	PMT HIST END: 01-08-2020		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000			
08-20			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-07-2020	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-07-2020	REPAYMENT TENURE: 7	
TYPE: MICROFINANCE - PERSONAL LOAN	CLOSED: 26-07-2020		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-07-2020		
	PMT HIST START: 01-07-2020		
	PMT HIST END: 01-07-2020		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000			
07-20			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 22-06-2020	SANCTIONED: 30,600	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-08-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 04-08-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 04-08-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 30600	PMT HIST START: 01-08-2020	ACTUAL PAYMENT: 30,600	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-06-2020		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	
08-20	07-20	06-20	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 22-06-2020	SANCTIONED: 28,000	
	LAST PAYMENT: 04-08-2020	CURRENT BALANCE: 0	

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ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 04-08-2020	REPAYMENT TENURE: 12
TYPE: GOLD LOAN	REPORTED AND CERTIFIED: 04-08-2020	INTEREST RATE: 24.00
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-08-2020	ACTUAL PAYMENT: 28,000
COLLATERAL VALUE: 28000	PMT HIST END: 01-06-2020	
COLLATERAL TYPE: GOLD		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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08-20	07-20	06-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 22-06-2020	SANCTIONED: 38,950	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-07-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 30-07-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-07-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 38950	PMT HIST START: 01-07-2020	ACTUAL PAYMENT: 38,950	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-06-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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07-20	06-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 22-06-2020	SANCTIONED: 48,300	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-07-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 29-07-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 29-07-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 48300	PMT HIST START: 01-07-2020	ACTUAL PAYMENT: 48,300	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-06-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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07-20	06-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 13-06-2020	SANCTIONED: 46,500	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 22-06-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 22-06-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 22-06-2020	INTEREST RATE: 24.00	
		ACTUAL PAYMENT: 46,500	

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE:17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

COLLATERAL VALUE: 46500 PMT HIST START: 01-06-2020  
COLLATERAL TYPE: GOLD PMT HIST END: 01-06-2020

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000  
06-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 16-03-2020	SANCTIONED: 27,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 22-06-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 22-06-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 22-06-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 27050	PMT HIST START: 01-06-2020	ACTUAL PAYMENT: 27,000	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-03-2020		

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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06-20	05-20	04-20	03-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 04-03-2020	SANCTIONED: 500	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-04-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 01-04-2020	EMI: 530	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-05-2020	REPAYMENT TENURE: 1	
	PMT HIST START: 01-05-2020	INTEREST RATE: 6.00	
	PMT HIST END: 01-03-2020	ACTUAL PAYMENT: 530	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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05-20	04-20	03-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-02-2020	SANCTIONED: 6,380	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-03-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 10-03-2020	EMI: 6,427	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-03-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-03-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-02-2020	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE:17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

03-20

02-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 04-02-2020	SANCTIONED: 6,380	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-02-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 18-02-2020	EMI: 6,427	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 29-02-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-02-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-02-2020	INTEREST RATE: 18.00	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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02-20			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-01-2020	SANCTIONED: 5,870	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-02-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 04-02-2020	EMI: 5,913	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 29-02-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-02-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-01-2020	INTEREST RATE: 18.00	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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02-20	01-20		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-01-2020	SANCTIONED: 3,999	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 14-06-2020	CURRENT BALANCE: 3,999	
TYPE: CONSUMER LOAN	PMT HIST START: 01-06-2020	EMI: 1,441	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-02-2020	PMT FREQ: MONTHLY	
		REPAYMENT TENURE: 3	
		INTEREST RATE: 19.00	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
06-20	05-20	04-20	03-20 02-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 09-01-2020	SANCTIONED: 5,870	
	LAST PAYMENT: 23-01-2020	CURRENT BALANCE: 0	

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 23-01-2020	EMI: 5,913
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-01-2020	PMT FREQ: MONTHLY
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2020	REPAYMENT TENURE: 1
	PMT HIST END: 01-01-2020	INTEREST RATE: 18.00

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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01-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-12-2019	SANCTIONED: 5,360	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 09-01-2020	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 09-01-2020	EMI: 5,400	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-01-2020	PMT FREQ: MONTHLY	
	PMT HIST START: 01-01-2020	REPAYMENT TENURE: 1	
	PMT HIST END: 01-12-2019	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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01-20	12-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-12-2019	SANCTIONED: 3,471	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-05-2020	CURRENT BALANCE: 1,175	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 14-06-2020	EMI: 1,251	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2020	PMT FREQ: MONTHLY	
	PMT HIST END: 01-01-2020	REPAYMENT TENURE: 3	
		INTEREST RATE: 19.00	
		ACTUAL PAYMENT: 17	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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06-20	05-20	04-20	03-20	02-20	01-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 15-12-2019	SANCTIONED: 5,360	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-12-2019	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 27-12-2019	EMI: 5,400	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-12-2019	PMT FREQ: MONTHLY	
	PMT HIST START: 01-12-2019	REPAYMENT TENURE: 1	
		INTEREST RATE: 18.00	

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE:17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

PMT HIST END: 01-12-2019

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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12-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-12-2019	SANCTIONED: 4,850	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-12-2019	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 15-12-2019	EMI: 4,886	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-12-2019	PMT FREQ: MONTHLY	
	PMT HIST START: 01-12-2019	REPAYMENT TENURE: 1	
	PMT HIST END: 01-12-2019	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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12-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 17-11-2019	SANCTIONED: 4,500	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-12-2019	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 01-12-2019	EMI: 4,533	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-12-2019	PMT FREQ: MONTHLY	
	PMT HIST START: 01-12-2019	REPAYMENT TENURE: 1	
	PMT HIST END: 01-11-2019	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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12-19

000  
11-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 03-11-2019	SANCTIONED: 4,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-11-2019	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 17-11-2019	EMI: 4,030	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2019	PMT FREQ: MONTHLY	
	PMT HIST START: 01-11-2019	REPAYMENT TENURE: 1	
	PMT HIST END: 01-11-2019	INTEREST RATE: 18.00	

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000  
11-19

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 12-10-2019	SANCTIONED: 22,400	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 22-06-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 22-06-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 22-06-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 22400	PMT HIST START: 01-06-2020	ACTUAL PAYMENT: 22,400	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-10-2019		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
06-20	05-20	04-20	03-20
			02-20
			01-20
			12-19
			11-19
			10-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 07-10-2019	SANCTIONED: 38,600	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-06-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 13-06-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 13-06-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 38600	PMT HIST START: 01-06-2020	ACTUAL PAYMENT: 38,600	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-10-2019		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
06-20	05-20	04-20	03-20
			02-20
			01-20
			12-19
			11-19
			10-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 02-10-2019	SANCTIONED: 31,150	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 22-06-2020	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 22-06-2020	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 22-06-2020	INTEREST RATE: 24.00	
COLLATERAL VALUE: 31150	PMT HIST START: 01-06-2020	ACTUAL PAYMENT: 31,150	
COLLATERAL TYPE: GOLD	PMT HIST END: 01-10-2019		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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06-20	05-20	04-20	03-20
			02-20
			01-20
			12-19
			11-19
			10-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-09-2019	SANCTIONED: 37,850	
	LAST PAYMENT: 07-10-2019	CURRENT BALANCE: 0	

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE:17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

ACCOUNT NUMBER: NOT

CLOSED: 07-10-2019

REPAYMENT TENURE: 12

DISCLOSED

REPORTED AND CERTIFIED:

INTEREST RATE: 24.00

TYPE: GOLD LOAN

07-10-2019

ACTUAL PAYMENT: 37,850

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-10-2019

COLLATERAL VALUE: 37850

PMT HIST END: 01-09-2019

COLLATERAL TYPE: GOLD

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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10-19

09-19

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 17-09-2019

SANCTIONED: 29,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 02-10-2019

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 02-10-2019

REPAYMENT TENURE: 12

TYPE: GOLD LOAN

REPORTED AND CERTIFIED:

INTEREST RATE: 24.00

OWNERSHIP: INDIVIDUAL

02-10-2019

ACTUAL PAYMENT: 29,000

COLLATERAL VALUE: 29000

PMT HIST START: 01-10-2019

COLLATERAL TYPE: GOLD

PMT HIST END: 01-09-2019

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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10-19

09-19

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 14-08-2019

SANCTIONED: 35,200

ACCOUNT NUMBER: NOT

LAST PAYMENT: 28-09-2019

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 28-09-2019

REPAYMENT TENURE: 12

TYPE: GOLD LOAN

REPORTED AND CERTIFIED:

INTEREST RATE: 24.00

OWNERSHIP: INDIVIDUAL

28-09-2019

ACTUAL PAYMENT: 35,200

COLLATERAL VALUE: 27750

PMT HIST START: 01-09-2019

COLLATERAL TYPE: GOLD

PMT HIST END: 01-08-2019

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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09-19

08-19

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 25-06-2019

SANCTIONED: 7,500

ACCOUNT NUMBER: NOT

LAST PAYMENT: 02-12-2020

CURRENT BALANCE: 1,000

DISCLOSED

REPORTED AND CERTIFIED:

TYPE: PERSONAL LOAN

04-12-2020

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-12-2020



## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

PMT HIST END: 01-03-2020

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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12-20	11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 21-05-2019

SANCTIONED: 11,490

ACCOUNT NUMBER: NOT

LAST PAYMENT: 03-12-2019

CURRENT BALANCE: 0

DISCLOSED

REPORTED AND CERTIFIED:

EMI: 2,049

TYPE: CONSUMER LOAN

07-03-2020

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-03-2020

REPAYMENT TENURE: 6

PMT HIST END: 01-05-2019

INTEREST RATE: 23.50

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 09-04-2019

SANCTIONED: 3,574

ACCOUNT NUMBER: NOT

LAST PAYMENT: 03-07-2019

CURRENT BALANCE: 0

DISCLOSED

REPORTED AND CERTIFIED:

EMI: 1,235

TYPE: CONSUMER LOAN

07-03-2020

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-03-2020

REPAYMENT TENURE: 3

PMT HIST END: 01-04-2019

INTEREST RATE: 21.70

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19

#### ACCOUNT

#### DATES

#### AMOUNTS

#### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 16-05-2017

SANCTIONED: 15,499

ACCOUNT NUMBER: NOT

LAST PAYMENT: 12-06-2018

CURRENT BALANCE: 0

DISCLOSED

REPORTED AND CERTIFIED:

TYPE: CONSUMER LOAN

31-10-2020

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-10-2020

PMT HIST END: 01-11-2017

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19
000	000	000	000	000	000	000	000	000	000	000	267	236	206	206	178	147
04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

ACCOUNT					DATES				AMOUNTS				STATUS					
MEMBER NAME: NOT DISCLOSED					OPENED: 26-03-2017				SANCTIONED: 17,000									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 31-10-2018				CURRENT BALANCE: 0									
DISCLOSED					CLOSED: 20-11-2018													
TYPE: CONSUMER LOAN					REPORTED AND CERTIFIED:													
OWNERSHIP: INDIVIDUAL					31-10-2020													
					PMT HIST START: 01-10-2020													
					PMT HIST END: 01-11-2017													
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	
000	000	000	000	000	000	000	000	000	000	000	000	239	209	209	181	150	119	
04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	

ACCOUNT					DATES					AMOUNTS					STATUS			
MEMBER NAME: NOT DISCLOSED					OPENED: 21-01-2017					SANCTIONED: 54,000								
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 17-04-2018					CURRENT BALANCE: 0								
DISCLOSED					CLOSED: 05-12-2019					EMI: 5,132								
TYPE: TWO-WHEELER LOAN					REPORTED AND CERTIFIED: 31-01-2020					PMT FREQ: MONTHLY								
OWNERSHIP: INDIVIDUAL					PMT HIST START: 01-01-2020					REPAYMENT TENURE: 12								
					PMT HIST END: 01-02-2017					INTEREST RATE: 22.00								
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
000	000	000	240	240	240	240	000	000	000	000	000	000	000	000	000	XXX	XXX	
01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	
XXX	XXX	XXX	000	000	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX	000	000	
07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	

ACCOUNT					DATES					AMOUNTS				STATUS			
MEMBER NAME: NOT DISCLOSED					OPENED: 22-06-2016					SANCTIONED: 13,300							
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 05-02-2017					CURRENT BALANCE: 0							
TYPE: CONSUMER LOAN					CLOSED: 17-02-2017												
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 31-10-2020												
					PMT HIST START: 01-10-2020												
					PMT HIST END: 01-11-2017												
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19

## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

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04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17

### ACCOUNT

### DATES

### AMOUNTS

### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 19-10-2015

SANCTIONED: 30,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 30-04-2016

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 30-04-2016

TYPE: CONSUMER LOAN

REPORTED AND CERTIFIED:

OWNERSHIP: INDIVIDUAL

31-05-2017

PMT HIST START: 01-05-2017

PMT HIST END: 01-10-2015

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	000	000	000	000
05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	
000	000																	
11-15	10-15																	

### ACCOUNT

### DATES

### AMOUNTS

### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 27-05-2015

SANCTIONED: 38,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 22-02-2016

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 13-06-2016

TYPE: CONSUMER LOAN

REPORTED AND CERTIFIED:

OWNERSHIP: INDIVIDUAL

31-05-2017

PMT HIST START: 01-05-2017

PMT HIST END: 01-05-2015

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX	000	000	000	000	000
05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	
000	000	000	000	000	000	000												
11-15	10-15	09-15	08-15	07-15	06-15	05-15												

### ACCOUNT

### DATES

### AMOUNTS

### STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 25-06-2011

HIGH CREDIT: 53,611

WRITTEN OFF /SETTLED STATUS:

ACCOUNT NUMBER: NOT

LAST PAYMENT: 24-06-2015

CURRENT BALANCE: 0

POST (WO) SETTLED

DISCLOSED

REPORTED AND CERTIFIED:

TYPE: CREDIT CARD

29-02-2016

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-02-2016

PMT HIST END: 01-03-2013

### DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	175	175	175	175	142	115	085	054	025	024	
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## CONSUMER CIR

CONSUMER: KRISHNAKANTH KOYA

DATE: 17-12-2020

MEMBER ID: NB42351001\_3

TIME: 13:41:13

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,64,05,53,195

02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14
025	025	024	025	024	025	022	025	025	054	025	024	025	055	024	025	024	000
08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-02-2015	SANCTIONED: 19,400	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-09-2015	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 08-09-2015		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 15-10-2015		
	PMT HIST START: 01-09-2015		
	PMT HIST END: 01-08-2015		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
XXX	103		
09-15	08-15		

### ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	24-11-2020	PERSONAL LOAN	1
NOT DISCLOSED	02-11-2020	PERSONAL LOAN	3,000
NOT DISCLOSED	27-10-2020	PERSONAL LOAN	12,65,000
NOT DISCLOSED	07-09-2020	CONSUMER LOAN	10,000
NOT DISCLOSED	04-08-2020	CONSUMER LOAN	15,000
NAMFINPL	23-07-2020	PERSONAL LOAN	50,000
NOT DISCLOSED	11-07-2020	PERSONAL LOAN	2,000
NOT DISCLOSED	25-05-2020	PERSONAL LOAN	5,000
NOT DISCLOSED	12-03-2020	PERSONAL LOAN	1
NOT DISCLOSED	12-03-2020	OTHER	1
NOT DISCLOSED	25-02-2020	PERSONAL LOAN	1
NOT DISCLOSED	10-02-2020	PERSONAL LOAN	1,700
NOT DISCLOSED	07-02-2020	PERSONAL LOAN	10,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	28-01-2020	PERSONAL LOAN	50,000
NOT DISCLOSED	21-01-2020	PERSONAL LOAN	10,000
NOT DISCLOSED	04-01-2020	PERSONAL LOAN	50,000
NOT DISCLOSED	28-12-2019	PERSONAL LOAN	1
NOT DISCLOSED	26-12-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	26-12-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	24-12-2019	PERSONAL LOAN	25,000
NOT DISCLOSED	24-12-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	17-12-2019	CREDIT CARD	1,000
NOT DISCLOSED	02-12-2019	PERSONAL LOAN	5,000
NOT DISCLOSED	28-11-2019	PERSONAL LOAN	1,700
NOT DISCLOSED	23-11-2019	PERSONAL LOAN	12,000
NOT DISCLOSED	21-11-2019	PERSONAL LOAN	1,00,000
NOT DISCLOSED	13-11-2019	CONSUMER LOAN	50,000
NOT DISCLOSED	11-11-2019	PERSONAL LOAN	60,000
NOT DISCLOSED	10-11-2019	CREDIT CARD	1,000
NOT DISCLOSED	06-11-2019	PERSONAL LOAN	1,000
NOT DISCLOSED	03-11-2019	PERSONAL LOAN	15,000
NOT DISCLOSED	03-11-2019	CREDIT CARD	10,000
NOT DISCLOSED	22-10-2019	PERSONAL LOAN	5,000
NOT DISCLOSED	30-09-2019	CREDIT CARD	1,000
NOT DISCLOSED	26-06-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	22-06-2019	CONSUMER LOAN	52,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	04-06-2019	PERSONAL LOAN	1,00,000
NOT DISCLOSED	20-05-2019	PERSONAL LOAN	2,00,000
NOT DISCLOSED	20-05-2019	CREDIT CARD	1,000
NOT DISCLOSED	14-05-2019	CREDIT CARD	1,000
NOT DISCLOSED	10-05-2019	PERSONAL LOAN	25,000
NOT DISCLOSED	12-02-2019	PERSONAL LOAN	8,00,000
NOT DISCLOSED	06-02-2019	PERSONAL LOAN	7,65,000
NOT DISCLOSED	05-01-2019	CREDIT CARD	1,000
NOT DISCLOSED	02-01-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	02-01-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	13-12-2018	PERSONAL LOAN	20,000
NOT DISCLOSED	03-12-2018	PERSONAL LOAN	1,00,000
NOT DISCLOSED	24-11-2018	PERSONAL LOAN	10,000
NOT DISCLOSED	23-11-2018	PERSONAL LOAN	50,000
NOT DISCLOSED	23-11-2018	CREDIT CARD	1,000
NOT DISCLOSED	22-11-2018	CONSUMER LOAN	10,000
NOT DISCLOSED	05-11-2018	PERSONAL LOAN	3,000
NOT DISCLOSED	19-10-2018	PERSONAL LOAN	10,00,000
NOT DISCLOSED	13-10-2018	OTHER	2,00,000
NOT DISCLOSED	20-09-2018	PERSONAL LOAN	26,922
NOT DISCLOSED	17-09-2018	CREDIT CARD	1,000
NOT DISCLOSED	29-08-2018	PERSONAL LOAN	2,00,000
NOT DISCLOSED	11-08-2018	CONSUMER LOAN	1

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	18-07-2018	PERSONAL LOAN	1,00,000
NOT DISCLOSED	06-07-2018	PERSONAL LOAN	45,000
NOT DISCLOSED	28-06-2018	PERSONAL LOAN	2,14,000
NOT DISCLOSED	28-06-2018	PERSONAL LOAN	2,14,000
NOT DISCLOSED	01-06-2018	PERSONAL LOAN	50,000
NOT DISCLOSED	29-05-2018	PERSONAL LOAN	1,000
NOT DISCLOSED	13-02-2018	PERSONAL LOAN	5,45,000
NOT DISCLOSED	22-11-2017	PERSONAL LOAN	50,000
NOT DISCLOSED	12-11-2017	CREDIT CARD	50,000
NOT DISCLOSED	09-11-2017	CREDIT CARD	1,000
NOT DISCLOSED	11-08-2017	PERSONAL LOAN	1
NOT DISCLOSED	21-07-2017	PERSONAL LOAN	1,00,000
NOT DISCLOSED	13-05-2017	PERSONAL LOAN	1
NOT DISCLOSED	21-02-2017	OTHER	1,000
NOT DISCLOSED	18-02-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	13-02-2017	PERSONAL LOAN	50,000
NOT DISCLOSED	03-01-2017	OTHER	1,000
NOT DISCLOSED	28-12-2016	OTHER	1,000
NOT DISCLOSED	27-12-2016	TWO-WHEELER LOAN	54,000
NOT DISCLOSED	12-10-2016	PERSONAL LOAN	1
NOT DISCLOSED	15-05-2016	PERSONAL LOAN	1
NOT DISCLOSED	31-12-2015	PERSONAL LOAN	14,30,000
NOT DISCLOSED	31-12-2015	PERSONAL LOAN	14,30,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	19-11-2015	CONSUMER LOAN	10,000
NOT DISCLOSED	13-10-2015	PERSONAL LOAN	3,48,000
NOT DISCLOSED	07-09-2015	CREDIT CARD	50,000
NOT DISCLOSED	28-08-2015	PERSONAL LOAN	10,00,000
NOT DISCLOSED	24-08-2015	PERSONAL LOAN	12,60,000
NOT DISCLOSED	29-07-2015	PERSONAL LOAN	5,00,000
NOT DISCLOSED	06-07-2015	OTHER	100
NOT DISCLOSED	28-05-2015	PERSONAL LOAN	5,00,000
NOT DISCLOSED	20-05-2015	CONSUMER LOAN	38,000
NOT DISCLOSED	23-01-2015	CREDIT CARD	10,000
NOT DISCLOSED	31-12-2014	CREDIT CARD	50,000
NOT DISCLOSED	25-06-2014	CREDIT CARD	50,000
NOT DISCLOSED	27-12-2013	CREDIT CARD	10,000
NOT DISCLOSED	15-10-2013	CREDIT CARD	10,000
NOT DISCLOSED	08-08-2013	CREDIT CARD	10,000
NOT DISCLOSED	11-06-2013	CREDIT CARD	50,000
NOT DISCLOSED	11-06-2013	PERSONAL LOAN	4,00,000
NOT DISCLOSED	23-12-2012	PERSONAL LOAN	3,20,000
NOT DISCLOSED	14-12-2012	CREDIT CARD	10,000
NOT DISCLOSED	03-07-2012	CREDIT CARD	10,000
NOT DISCLOSED	11-06-2012	PERSONAL LOAN	3,00,000
NOT DISCLOSED	22-05-2012	CREDIT CARD	10,000
NOT DISCLOSED	15-03-2012	CREDIT CARD	1,00,000



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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	13-01-2012	CREDIT CARD	50,000
NOT DISCLOSED	17-12-2011	CREDIT CARD	40,000
NOT DISCLOSED	07-12-2011	CREDIT CARD	25,000
NOT DISCLOSED	10-10-2011	PERSONAL LOAN	2,00,000
NOT DISCLOSED	23-09-2011	PERSONAL LOAN	2,00,000
NOT DISCLOSED	05-09-2011	PERSONAL LOAN	2,00,000
NOT DISCLOSED	20-06-2011	CREDIT CARD	1,000
NOT DISCLOSED	09-02-2011	CREDIT CARD	1,000

### END OF REPORT ON KRISHNAKANTH KOYA

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