

Summary

Enquiry Details :

LOS Application No:1126927ER4455516
Customer Name:HARISH LAXMANBHAI
BHARWAD

BureauOne Reference No:4914099
Report Date:21-05-2019 01:27:53 PM

Bureau Response Summary:

Bureau Name	Response	Details
Equifax	Hit	
Cibil	Hit	

Bureau:Equifax

REPORT ORDER NO:963418111
CLIENT ID:027BB09087
BUREAUONE REFERENCE NUMBER:4914099
MEMBER REFERENCE
NUMBER:1126927ER4455516

REPORT DATE:21-05-2019
REPORT TIME:13:27:53
ENQUIRY DATE:21-05-2019
ENQUIRY TIME:13:27:58

Consumer Name:HARISH LAXMANBHAI BHARWAD

Personal Information	Identification	Contact Details
DOB:24-09-1979	PAN:ANCPB1881H	Phone1:21212121
Age:40	Voter ID:AGN2533362	Phone2:7203985985
Gender:Male	Passport ID:K4837130	Phone3:792345678
Total Income:	UID:952329952605	Phone4:9824332705
Occupation:	Driver's Licence:	Phone5:
	Ration Card:	Phone6:
	Photo Credit Card:	Email:HARISHBHAIBHARWAD@GMAIL.COM

Consumer Address:

Type	Address	State	Postal	Date Reported
N/A	3 GANGA NAGAR,SHOPING CENTER,VATVA VINZO L CROSSING ROAD,VATVA GAM AHMEDABAD	GJ	382440	31-12-2018
N/A	1227 BHARWAD VAS KASHIBEN MUN HOSPITAL,VATVA AHMEDABAD	GJ	382445	31-12-2018
N/A	1227 BHARVAD VAS VATVA DASKROI,NR RAJA RAM SCHOOL,AHMEDABAD AHMEDABAD	GJ	382440	31-05-2018
N/A	1227 DAIRYAPARA V VATVA GAM,NR TEMPLE V ATAVA AHMEDABAD XXX	GJ	382440	28-02-2017
Office	SHREE SHAKTI AIR COMPRESSER 3/4/5/6 GANG ANAGAR SHOPPING CENTRE,VINZOL CROSSING R OAD VATVA GAM VATVA	GJ	382440	28-02-2017

Recent Activity:

Recent Activity			
Number of Enquiries:0	Accounts Opened:0	Accounts Updated:13	Accounts Delinquent:0

Summary:

Credit Report Summary		
Number of Accounts:20	Total Balance Amount:1862323.00	Recent Account:Consumer Loan on 31-10-2018
Number of Active Accounts:8	Total Past Due Amount:0.00	Oldest Account:Auto Loan on 05-03-2012
Number of Past Due Accounts:0	Total High Credit:0.00	Total Credit Limit:0.00
Number of Write-off Accounts:0	Total Sanction Amount:2599119.00	Single Highest Credit:0.00
Number of Zero Balance Accounts:3	Total Monthly Payment Amount:0.00	Single Highest Sanction Amount:1002040.00
Most Severe Status<24 Months:Std	Average Open Balance:232790.38	Single Highest Balance:847325.00

Equifax Scores:

Score Name	Score
Equifax Risk Score	713

Account Details:

Account 1

Acct# ***** Balance:0 Interest Rate: Date Reported:30-04-2019
 Institution:FINANCE Past Due Amount:0 Last Payment Date:05-04-2017 Date Opened:27-04-2016
 Type:Two-wheeler Loan Last Payment:0 Sanction/HighCR Amount:48000 Date Closed:
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Standard
 Asset Classification:Standard Suit Filed Status:

History

Month/Year:	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
Account Status:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	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	01-17
Account Status:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	000	000	000	000
Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16
Account Status:	000	000	000	000	000	000	000	000	NEW
Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD
Suit Filed Status:	*	*	*	*	*	*	*	*	*

Account 2

Acct# ***** Balance:722138 Interest Rate:8.87 Date Reported:30-04-2019
 Institution:BANK Past Due Amount:0 Last Payment Date:15-04-2019 Date Opened:26-02-2018
 Type:Auto Loan Last Payment:260050 Sanction/HighCR Amount:900000 Date Closed:
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure:60 Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency:Monthly Collateral Type:
 Account Status:Current Account
 Asset Classification: Suit Filed Status:

History

Month/Year:	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
Account Status:	000	000	000	000	000	000	000	000	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	02-18
Account Status:	NEW
Asset Classification:	*
Suit Filed Status:	*

Account 3

Acct# ***** Balance:31074 Interest Rate: Date Reported:30-04-2019
 Institution:FINANCE Past Due Amount:0 Last Payment Date:03-04-2019 Date Opened:15-09-2018
 Type:Two-wheeler Loan Last Payment:0 Sanction/HighCR Amount:48000 Date Closed:
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Standard
 Asset Classification:Standard Suit Filed Status:

History

Month/Year:	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18
Account Status:	STD	STD	STD	STD	STD	STD	STD	NEW
Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD

Suit Filed Status:	*	*	*	*	*	*	*	*
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Account 4

Acct# ***** Balance:0 Interest Rate: Date Reported:16-04-2019
 Institution:FINANCE Past Due Amount:0 Last Payment Date:02-01-2017 Date Opened:17-06-2016
 Type:Consumer Loan Last Payment:0 Sanction/HighCR Amount:24650 Date Closed:18-04-2017
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Closed Account
 Asset Classification: Suit Filed Status:

History

Month/Year:	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
Account Status:	CLSD	*	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	*	CLSD	CLSD	CLSD	*	CLSD
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	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	01-17
Account Status:	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	12-16	11-16	10-16	09-16	08-16	07-16	06-16
Account Status:	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*

Account 5

Acct# ***** Balance:0 Interest Rate: Date Reported:16-04-2019
 Institution:FINANCE Past Due Amount:0 Last Payment Date:02-09-2017 Date Opened:31-10-2016
 Type:Consumer Loan Last Payment:0 Sanction/HighCR Amount:23500 Date Closed:11-11-2017
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Closed Account
 Asset Classification: Suit Filed Status:

History

Month/Year:	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
Account Status:	CLSD	*	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	*	CLSD	CLSD	CLSD	*	CLSD
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	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	01-17
Account Status:	CLSD	CLSD	CLSD	CLSD	000	000	000	000	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	12-16	11-16
Account Status:	000	NEW
Asset Classification:	*	*
Suit Filed Status:	*	*

Account 6

Acct# ***** Balance:0 Interest Rate: Date Reported:16-04-2019
 Institution:FINANCE Past Due Amount:0 Last Payment Date:02-02-2019 Date Opened:29-05-2018
 Type:Consumer Loan Last Payment:0 Sanction/HighCR Amount:29690 Date Closed:
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Current Account

Asset Classification:

Suit Filed Status:

History

Month/Year:	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18
Account Status:	000	*	000	000	000	000	000	000	*	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*

Account 7

Acct# *****	Balance:0	Interest Rate:	Date Reported:16-04-2019
Institution:FINANCE	Past Due Amount:0	Last Payment Date:02-12-2017	Date Opened:12-04-2017
Type:Consumer Loan	Last Payment:0	Sanction/HighCR Amount:28990	Date Closed:31-07-2018
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	CLSD	*	*	CLSD	CLSD	CLSD	CLSD	CLSD	*	CLSD	000	000	*	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17
Account Status:	000	000	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*

Account 8

Acct# *****	Balance:0	Interest Rate:	Date Reported:16-04-2019
Institution:FINANCE	Past Due Amount:0	Last Payment Date:02-02-2019	Date Opened:31-08-2018
Type:Consumer Loan	Last Payment:0	Sanction/HighCR Amount:14990	Date Closed:
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Current Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18
Account Status:	000	*	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*

Account 9

Acct# *****	Balance:0	Interest Rate:	Date Reported:16-04-2019
Institution:FINANCE	Past Due Amount:0	Last Payment Date:02-02-2018	Date Opened:20-06-2017
Type:Consumer Loan	Last Payment:0	Sanction/HighCR Amount:38000	Date Closed:26-08-2018
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	CLSD	*	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	000	000	000	*	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17
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Account Status:	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*

Account 10

Acct# *****	Balance:20000	Interest Rate:	Date Reported:16-04-2019
Institution:FINANCE	Past Due Amount:0	Last Payment Date:02-03-2019	Date Opened:31-10-2018
Type:Consumer Loan	Last Payment:0	Sanction/HighCR Amount:48000	Date Closed:
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Current Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-19	03-19	02-19	01-19	12-18	11-18
Account Status:	000	*	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*

Account 11

Acct# *****	Balance:0	Interest Rate:	Date Reported:16-04-2019
Institution:FINANCE	Past Due Amount:0	Last Payment Date:	Date Opened:20-06-2017
Type:Other	Last Payment:0	Sanction/HighCR Amount:2359	Date Closed:26-08-2018
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	CLSD	*	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	*	000	000	000	*	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17
Account Status:	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*

Account 12

Acct# *****	Balance:241786	Interest Rate:	Date Reported:31-03-2019
Institution:BANK	Past Due Amount:0	Last Payment Date:20-03-2019	Date Opened:30-03-2016
Type:Auto Loan	Last Payment:0	Sanction/HighCR Amount:508399	Date Closed:
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Current Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	000	STD	000	000	000	000	000	000	000	*	000	000	000	000
Asset Classification:	*	STD	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16
Account Status:	000	000	000	000	000	000	000	000	000	000	000	000	01+	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16
Account Status:	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*

Account 13

Acct# *****	Balance:847325	Interest Rate:	Date Reported:31-03-2019
Institution:BANK	Past Due Amount:0	Last Payment Date:05-03-2019	Date Opened:29-05-2018
Type:Commercial Vehicle Loan	Last Payment:0	Sanction/HighCR Amount:1002040	Date Closed:
Ownership Type:Guarantor	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Current Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18
Account Status:	000	000	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*

Account 14

Acct# *****	Balance:0	Interest Rate:	Date Reported:31-01-2019
Institution:BANK	Past Due Amount:0	Last Payment Date:11-03-2016	Date Opened:09-10-2014
Type:Credit Card	Last Payment:0	Sanction/HighCR Amount:28798	Date Closed:15-07-2016
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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 Status:	CLSD	*	*	*	*	*	*	*	*	*	*	*	*	*
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16
Account Status:	*	*	*	*	*	*	*	*	*	CLSD	*	*	*	*
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15
Account Status:	*	*	CLSD	000	30+	01+	000	01+	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	07-15	06-15	05-15	04-15	03-15
Account Status:	000	000	000	000	000
Asset Classification:	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*

Account 15

Acct# *****	Balance:0	Interest Rate:	Date Reported:21-05-2018
Institution:BANK	Past Due Amount:0	Last Payment Date:20-12-2016	Date Opened:19-03-2015
Type:Used Car Loan	Last Payment:0	Sanction/HighCR Amount:247500	Date Closed:20-12-2016
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	CLSD	*	*	*	*	*	*	*	*	*	*	*	*	*
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Month/Year:	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
Account Status:	*	*	*	CLSD	000	000	000	000	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Month/Year:	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15			
Account Status:	000	000	000	000	000	000	000	000	000	000	000	NEW		
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Account 16

Acct# *****	Balance:0	Interest Rate:	Date Reported:30-04-2018
Institution:FINANCE	Past Due Amount:0	Last Payment Date:31-05-2017	Date Opened:15-10-2014
Type:Other	Last Payment:0	Sanction/HighCR Amount:762000	Date Closed:31-05-2017
Ownership Type:Guarantor	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	000	01+	01+
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Month/Year:	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
Account Status:	01+	01+	01+	01+	60+	30+	01+	01+	01+	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Month/Year:	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15						
Account Status:	000	000	000	000	000	000	*	000						
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Account 17

Acct# *****	Balance:0	Interest Rate:	Date Reported:31-05-2017
Institution:FINANCE	Past Due Amount:0	Last Payment Date:02-01-2016	Date Opened:16-02-2015
Type:Consumer Loan	Last Payment:0	Sanction/HighCR Amount:26900	Date Closed:18-02-2016
Ownership Type:Individual	Write-off Amount:0	Credit Limit:0	Reason:
Repayment Tenure:	Monthly Payment Amount:0		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:Closed Account			
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
Account Status:	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	*	*	*	*	*
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Month/Year:	03-16	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
Account Status:	*	CLSD	000	000	000	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Account 18

Acct# ***** Balance:0 Interest Rate: Date Reported:31-05-2017
 Institution:FINANCE Past Due Amount:0 Last Payment Date:02-01-2016 Date Opened:05-05-2015
 Type:Consumer Loan Last Payment:0 Sanction/HighCR Amount:15900 Date Closed:29-03-2016
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Closed Account
 Asset Classification: Suit Filed Status:

History

Month/Year:	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
Account Status:	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	*	*	*	*	*
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15
Account Status:	*	000	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*

Account 19

Acct# ***** Balance:0 Interest Rate: Date Reported:28-02-2015
 Institution:BANK Past Due Amount:0 Last Payment Date:01-02-2015 Date Opened:05-03-2012
 Type:Auto Loan Last Payment:0 Sanction/HighCR Amount:465000 Date Closed:14-02-2015
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Closed Account
 Asset Classification: Suit Filed Status:

History

Month/Year:	02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14
Account Status:	CLSD	000	000	000	000	000	000	000	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12
Account Status:	000	000	000	000	000	000	000	000	000	000	000	000	000	000
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Month/Year:	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12
Account Status:	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*
Suit Filed Status:	*	*	*	*	*	*	*	*

Account 20

Acct# ***** Balance:0 Interest Rate: Date Reported:30-09-2013
 Institution:FINANCE Past Due Amount:0 Last Payment Date:05-08-2013 Date Opened:30-11-2012
 Type:Consumer Loan Last Payment:0 Sanction/HighCR Amount:53000 Date Closed:23-09-2013
 Ownership Type:Individual Write-off Amount:0 Credit Limit:0 Reason:
 Repayment Tenure: Monthly Payment Amount:0 Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:Closed Account
 Asset Classification: Suit Filed Status:

History

Month/Year:	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12
Account Status:	CLSD	000	000	000	000	000	000	000	000	NEW
Asset Classification:	*	*	*	*	*	*	*	*	*	*

Suit Filed Status:	*	*	*	*	*	*	*	*	*	*
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Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	1	0	0	1	05-04-2018

Enquiries:

Institution	Date	Time	Purpose	Amount
BANK	4/5/2018 12:00:00 AM	17:43	Auto Lease	0

Input Enquiry:

Personal Information	Identification	Contact Details
Consumer's FirstName:HARISH	PAN:ANCPB1881H	Address:1227,BHARWAD VAS,VATVA, AHMED AHMEDABAD
Consumer's Middle Name:LAXMANBHAI	Voter ID:	DOB:24-09-1979
Consumer's Family Name:BHARWAD	Passport ID:	State:Gujarat
Gender:Male	UID:	Postal:382440
Inquiry/Request Purpose:Working Capital Loan	Driver's Licence:	Home:
Transaction Amount:600000		Mobile:9824332705

Glossary, Terms and Explanations:

Code	Description
000	current account
CLSD	Paid or closed account/zero balance
NEW	New Account
LNSB	Loan Submitted
LAND	Loan Approved, Not Yet Disbursed
INAC	Account is Inactive
CON	Contact Member for Status
01+	1-30 days past due
31+	31-60 days past due
DEC	Loan Declined
61+	61-90 days past due
PWOS	Post Written Off Settled
SUB	Sub-standard
SPM	Special Mention
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
SET	Settled
SF	Suit Filed
91+	91-120 days past due
121+	121 - 179 days past due
181+	180 or more days past due
DBT	Doubtful
FPD	First Payment Default
WDF	Willful Default
WOF	Charge Off/Written Off
SWDW	Suit Filed, Willful Default and Written Off
WDWO	Willful Default and Written Off
SFWO	Suit Filed and Written Off

STD	Standard
LOSS	Loss
SFR	Suit Filed-Restructured
SFWD	Suit Filed-Willful Default
*	Data Not Reported

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Bureau:Cibil

CONTROL ORDER NO:002911408481
CLIENT ID:BN01049894
BUREAUONE REFERENCE NUMBER:4914099
MEMBER REFERENCE
NUMBER:1126927ER4455516

REPORT DATE:21-05-2019
REPORT TIME:13:27:53
ENQUIRY DATE:21-05-2019
ENQUIRY TIME:13:27:59

Consumer Name:BHARVAD HARISH BHA LAXMAN BHA

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:24-09-1979	PAN:ANCPB1881H		Phone1:7203985985
Age:40	Voter ID:AGN2533362		Phone2:9824332705
Gender:Male	Passport ID:K4837130		Phone3:
Total Income:	UID:952329952605		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:		Phone6:
	Photo Credit Card:		Email:HARESHBHARWAD01@GM AIL.COM

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Permanent Address		NEW SHREE SHAKTI 1 GANGANAGAR SHOPPING CENTER VATVA,VINZOL,CROS SING ROAD,VATVA GAM AHMEDABAD	Gujarat	382440	31-01-2018
Office Address		SHOP NO 5 GANGA NAGAR SHOPPING CENTRE VA TVA AHMEDABAD AHMEDABAD	Gujarat	380001	30-04-2016
Residence Address		1227 BHARVAD VAS VATVA DASKROI NR RAJA R AM SCHOOL AHMEDABAD AHMEDABAD AHMEDABAD	Gujarat	382440	22-03-2016
Not Categorized		AHMED AHMEDABAD	Gujarat	382440	08-12-2015

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
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Summary:

Credit Report Summary		
Number of Accounts:	TotalBalanceAmount:	Recent Account:
Number of Past Due Accounts:	Total Past Due Amount:	Oldest Account:
Number of Active Accounts:	Total High Credit:	Total Sanction Amount:
Number of Zero Balance Accounts:		

Scores:

Score Name	Score	Scoring Factors
CIBIL TransUnion Score v2	792	1: Length of time accounts have been established is too short
Personal Loan Score	809	1: Low average trade age

Account Details:

Account 1			
Acct#	Balance:36119	Interest Rate:	Date Reported:28-02-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:03-02-2019	Date Opened:15-09-2018

Type:Two-wheeler Loan	Last Payment:	Sanction/HighCR Amount:48000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	02-19	01-19	12-18	11-18	10-18	09-18
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-09-2018

Pmt hist end:01-02-2019

Account 2

Acct#	Balance:847325	Interest Rate:	Date Reported:31-03-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-03-2019	Date Opened:29-05-2018
Type:Commercial Vehicle Loan	Last Payment:	Sanction/HighCR Amount:1002040	Date Closed:
Ownership Type:Guarantor	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01-05-2018

Pmt hist end:01-03-2019

Account 3

Acct#	Balance:735278	Interest Rate:8.870	Date Reported:31-03-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:15-03-2019	Date Opened:26-02-2018
Type:Auto Loan	Last Payment:	Sanction/HighCR Amount:900000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:60	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01-02-2018

Pmt hist end:01-03-2019

Account 4

Acct#	Balance:0	Interest Rate:	Date Reported:28-02-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-04-2017	Date Opened:27-04-2016
Type:Two-wheeler Loan	Last Payment:	Sanction/HighCR Amount:48000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Month/Year:	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Month/Year:	10-16		09-16		08-16		07-16		06-16		05-16		04-16	
DPD/Asset Classification:	STD		XXX		STD		XXX		XXX		STD		STD	

Dates

Pmt hist start:01-04-2016

Pmt hist end:01-02-2019

Account 5

Acct#

Institution:NOT DISCLOSED

Type:Auto Loan

Ownership Type:Individual

Repayment Tenure:

Dispute Code:

Account Status:

Asset Classification:

Balance:259117

Past Due Amount:

Last Payment:

Write-off Amount:

Monthly Payment Amount:

Term Frequency:

Written off/Settled Status:

Suit Filed Status:

Interest Rate:

Last Payment Date:23-01-2019

Sanction/HighCR Amount:508399

Credit Limit:

Date Reported:31-01-2019

Date Opened:30-03-2016

Date Closed:

Reason:

Collateral Value:

Collateral Type:

History

Month/Year:	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
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Month/Year:	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	029	000	000	000

Month/Year:	09-16		08-16		07-16		06-16		05-16		04-16		03-16	
DPD/Asset Classification:	000		000		000		000		000		000		000	

Dates

Pmt hist start:01-03-2016

Pmt hist end:01-01-2019

Account 6

Acct#	Balance:0	Interest Rate:	Date Reported:31-12-2016
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:20-12-2016	Date Opened:19-03-2015
Type:	Last Payment:	Sanction/HighCR Amount:247500	Date Closed:20-12-2016
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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	11-15
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Month/Year:	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15
DPD/Asset Classification:	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01-03-2015
Pmt hist end:01-12-2016

Account 7														
Acct#	Balance:0					Interest Rate:					Date Reported:30-04-2018			
Institution:NOT DISCLOSED	Past Due Amount:					Last Payment Date:31-05-2017					Date Opened:15-10-2014			

Type:Other	Last Payment:	Sanction/HighCR Amount:762000	Date Closed:31-05-2017
Ownership Type:Guarantor	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	XXX	000	016	XXX
Month/Year:	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
DPD/Asset Classification:	014	017	017	016	078	047	017	017	016	000	000	000	000	000
Month/Year:	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15						
DPD/Asset Classification:	000	000	000	000	000	000	000	000						

Dates

Pmt hist start:01-05-2015
Pmt hist end:01-04-2018

Account 8

Acct#	Balance:0	Interest Rate:	Date Reported:31-01-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:11-03-2016	Date Opened:09-10-2014
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:28798	Date Closed:15-07-2016
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
DPD/Asset Classification:	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Month/Year:	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16
DPD/Asset Classification:	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	XXX	XXX	XXX	XXX
Month/Year:	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16						
DPD/Asset Classification:	XXX	XXX	000	000	039	009	000	010						

Dates

Pmt hist start:01-02-2016
Pmt hist end:01-01-2019

Account 9

Acct#	Balance:0	Interest Rate:	Date Reported:28-02-2015
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:01-02-2015	Date Opened:05-03-2012
Type:Auto Loan	Last Payment:	Sanction/HighCR Amount:465000	Date Closed:14-02-2015
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000
Month/Year:	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000
Month/Year:	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12						
DPD/Asset Classification:	000	000	000	000	000	000	000	000						

Dates

Pmt hist start:01-03-2012

Pmt hist end:01-02-2015

Account 10

Acct#	Balance:0	Interest Rate:	Date Reported:30-11-2014
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-08-2013	Date Opened:30-11-2012
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:53000	Date Closed:23-09-2013
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-13
DPD/Asset Classification:	XXX

Dates

Pmt hist start:01-09-2013

Pmt hist end:01-09-2013

Enquiry Summary:

Total	Past 30 Days	Past 12 Months	Past 24 Months
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Enquiries:

Institution	Date	Time	Purpose	Amount
BOI	14022019		Microfinance - Personal Loan	85000000
NOT DISCLOSED	13092018		Two-Wheeler Loan	48000
NOT DISCLOSED	13092018		Two-Wheeler Loan	48000
NOT DISCLOSED	05042018		Commercial Vehicle Loan	500000
NOT DISCLOSED	05042018		Commercial Vehicle Loan	1047000
NOT DISCLOSED	05042018		Auto Loan	1070000
NOT DISCLOSED	29032018		Business Loan - General	2000000
NOT DISCLOSED	21022018		Other	900000
NOT DISCLOSED	17022018		Business Loan - General	500000
NOT DISCLOSED	16022018		Business Loan - General	100000
NOT DISCLOSED	31012018		Auto Loan	1012826
BOI	18032017		Business Loan - General	138000000
BOI	09012017		Business Loan - General	500000
NOT DISCLOSED	19042016		Two-Wheeler Loan	48000
NOT DISCLOSED	22032016		Auto Loan	508399
BOI	08122015		Microfinance - Personal Loan	85000000
NOT DISCLOSED	08092015		Business Loan - Others	2000000
NOT DISCLOSED	27032015		Housing Loan	900000
NOT DISCLOSED	17032015		Auto Loan	247500
NOT DISCLOSED	10032015		Auto Loan	262418
NOT DISCLOSED	27022015		Credit Card	10000
NOT DISCLOSED	25092014		Credit Card	10000
NOT DISCLOSED	17072014		Not Available	700000

NOT DISCLOSED	14072014	Commercial Vehicle Loan	500000
NOT DISCLOSED	06052014	Credit Card	15000
BOI	19112013	Business Loan - Others	135000000
NOT DISCLOSED	25112012	Consumer Loan	60000
BOI	05092012	Business Loan - Others	135400000
NOT DISCLOSED	22022012	Auto Loan	510000
NOT DISCLOSED	17092011	Other	25000000
BOI	21062011	Business Loan - General	81000000
BOI	11012010	Business Loan - Others	19100000

Input Enquiry:

Personal Information	Identification	Contact Details
Consumer's FirstName:HARISH	PAN:ANCPB1881H	Address:1227,BHARWAD VAS,VATVA, AHMED AHMEDABAD
Consumer's Middle Name:LAXMANBHAI	Voter ID:	DOB:24-09-1979
Consumer's Family Name:BHARWAD	Passport ID:	State:Gujarat
Gender:Male	UID:	Postal:382440
Inquiry/Request Purpose:Working Capital Loan	Driver's Licence:	Home:
Transaction Amount:600000		Mobile:9824332705

Glossary, Terms and Explanations:

DPD/AC(upto 36 months):

Information on days past due(DPD) or Asset Classification(AC), monthwise,over the history of account.The left most number or value is the DPD or the AC as on the date in the reported field.

The keys below helps explain account history/asset classification contained in some of the accounts below.

XXX	STD	SMA	SUB	DBT	LSS
Not Reported	No of days late	Special mention account	sub standard	Doubtful	Loss

Notes: If the account is closed, the leftmost number/value is the DPD/AC as of date closed. The credit report can display upto 36 months of payment history.

Notes: The blank field indicates that this information was not reported to CIBIL.

N/A - Not Available

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