

## CONSUMER CIR

CONSUMER: PALA RAMAKRISHNA  
MEMBER ID: BS00115009\_SHYD02802  
MEMBER REFERENCE NUMBER:

DATE:13-03-2020  
TIME: 12:12:03  
CONTROL NUMBER: 3,34,04,66,542

### CONSUMER INFORMATION:

NAME: PALA RAMA KRISHNA S/O PALA RAMBABU

DATE OF BIRTH: 15-05-1984

GENDER: MALE

### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	669	1: PRESENCE OF DELINQUENCY IN THE RECENT PAST 2: PRESENCE OF SEVERE DELINQUENCY AS OF RECENT UPDATE 3: PRESENCE OF DELINQUENCY

PERSONAL LOAN SCORE	533	1: ONE OR MORE TRADES WRITTEN OFF IN THE PAST 24 MONTHS. 2: ONE OR MORE TRADES WITH SETTLED DEBT IN THE PAST 24 MONTHS. 3: OVER DUE AMOUNT TOO HIGH. 4: LOW AVERAGE TRADE AGE. 5: PRESENCE OF DELINQUENCY. 6: PRESENCE OF A HIGH NUMBER OF ENQUIRIES. 7: TOTAL BALANCE OF DELINQUENCIES IS TOO HIGH.
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#### 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.

#### POSSIBLE RANGE FOR PERSONAL LOAN SCORE

Consumers with more than 1 month credit history\* : 300 (high risk) to 900 (low risk)  
Consumers not in CIBIL database or with insufficient information for scoring\* : -1

\* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

### IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	APRPR7362A		

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UNIVERSAL ID NUMBER (UID) 688771235676

### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	9000809299	
MOBILE PHONE	9000809299	
MOBILE PHONE	9000809299	
MOBILE PHONE	9000809299	91

### EMAIL CONTACT(S):

#### EMAIL ADDRESS

RAMA\_LUCKY2000@YAHOO.COM

RAM\_LUCKY2000@YAHOO.COM

### ADDRESS(ES):

ADDRESS <sup>(e)</sup>:HYDERABAD TELANGANA 500059

CATEGORY:PERMANENT ADDRESS RESIDENCE CODE: DATE REPORTED:10-03-2020

ADDRESS :17-1-391/S/260, ROAD NO 9 SINGARENI COLONY, SAIDABAD HYDERABAD, TELANGANA HYDERABAD TELANGANA 500079

CATEGORY:PERMANENT ADDRESS RESIDENCE CODE:OWNED DATE REPORTED:24-06-2019

ADDRESS :17-1-391/S/260, ROAD NO 9 SINGARENI COLONY, SAIDABAD HYDERABAD, TELANGANA HYDERABAD TELANGANA 500079

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:18-04-2019

ADDRESS <sup>(e)</sup>: NATIONAL CADET CORPSARUNDEEP COMPLEXTADB AND,SECENDERABAD SECUNDERABAD HYDERABAD TELANGANA 500009

CATEGORY:OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED:18-04-2019

### EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
PERSONAL LOAN	29-02-2020	OTHERS	Not Available	Not Available	Not Available

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### SUMMARY:

#### ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 12 OVERDUE: 1 ZERO-BALANCE: 9	HIGH CR/SANC. AMT: 19,64,334	CURRENT: 7,99,405 OVERDUE: 1,53,588	RECENT: 11-01-2020 OLDEST: 08-06-2012

#### ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	21	1	9	0	10-03-2020

#### ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CREDIT CARD OWNERSHIP: INDIVIDUAL	OPENED: 12-05-2015 LAST PAYMENT: 04-04-2019 REPORTED AND CERTIFIED: 09-02-2020 PMT HIST START: 01-02-2020 PMT HIST END: 01-03-2017	HIGH CREDIT: 1,53,772 CURRENT BALANCE: 1,53,588 OVERDUE: 1,53,588 CREDIT LIMIT: 1,08,000 CASH LIMIT: 32,400 PMT FREQ: MONTHLY	WRITTEN OFF / SETTLED STATUS: WRITTEN-OFF WRITTEN OFF (TOTAL): 1,53,772 WRITTEN OFF (PRINCIPAL): 1,07,989

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

190	190	190	190	190	190	190	190	190	190	190	190	190	190	XXX	190	190	190
02-20	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
190	190	183	183	153	123	093	063	063	033	003	000	003	003	063	033	003	000
08-18	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: SBI ACCOUNT NUMBER: 00000039064588839 TYPE: PERSONAL LOAN OWNERSHIP: INDIVIDUAL	OPENED: 11-01-2020 REPORTED AND CERTIFIED: 29-02-2020 PMT HIST START: 01-02-2020 PMT HIST END: 01-01-2020	SANCTIONED: 29,999 CURRENT BALANCE: 27,904 EMI: 2,717 PMT FREQ: MONTHLY REPAYMENT TENURE: 12 INTEREST RATE: 16.00	

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

STD	STD
02-20	01-20

ACCOUNT	DATES	AMOUNTS	STATUS
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DATE:13-03-2020  
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CONTROL NUMBER: 3,34,04,66,542

MEMBER NAME: SBI  
ACCOUNT NUMBER: 00000038401665233  
TYPE: PERSONAL LOAN  
OWNERSHIP: INDIVIDUAL  
OPENED: 18-04-2019  
REPORTED AND CERTIFIED: 29-02-2020  
PMT HIST START: 01-02-2020  
PMT HIST END: 01-04-2019  
SANCTIONED: 7,00,000  
CURRENT BALANCE: 6,17,913  
EMI: 14,034  
PMT FREQ: MONTHLY  
REPAYMENT TENURE: 72  
INTEREST RATE: 13.00

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

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
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  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: CONSUMER LOAN  
OWNERSHIP: INDIVIDUAL  
OPENED: 12-01-2016  
LAST PAYMENT: 09-01-2017  
CLOSED: 16-02-2017  
REPORTED AND CERTIFIED: 31-01-2020  
PMT HIST START: 01-01-2020  
PMT HIST END: 01-02-2017  
SANCTIONED: 29,800  
CURRENT BALANCE: 0

### 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
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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	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  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: PERSONAL LOAN  
OWNERSHIP: INDIVIDUAL  
OPENED: 20-10-2015  
LAST PAYMENT: 29-02-2020  
CLOSED: 29-02-2020  
REPORTED AND CERTIFIED: 29-02-2020  
PMT HIST START: 01-02-2020  
PMT HIST END: 01-03-2017  
SANCTIONED: 3,70,000  
CURRENT BALANCE: 0  
PMT FREQ: MONTHLY  
ACTUAL PAYMENT: 1,67,000

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

000	211	180	149	210	238	208	269	XXX	208	330	300	300	272	241	210	180	149
02-20	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
119	088	057	027	026	027	024	000	027	000	027	000	027	000	000	027	026	000
08-18	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

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED  
OPENED: 27-08-2015  
SANCTIONED: 57,472

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ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: TWO-WHEELER LOAN  
OWNERSHIP: INDIVIDUAL  
LAST PAYMENT: 01-09-2017  
CLOSED: 01-09-2017  
REPORTED AND CERTIFIED: 30-09-2017  
PMT HIST START: 01-09-2017  
PMT HIST END: 01-08-2015  
CURRENT BALANCE: 0  
PMT FREQ: MONTHLY  
ACTUAL PAYMENT: 9,416

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

000	000	000	000	000	025	000	023	000	000	000	026	000	000	000	000	000	000
09-17	08-17	07-17	06-17	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
000	000	000	000	000	000	000	000										
03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15										

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-09-2014	HIGH CREDIT: 64,941	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 21-05-2019	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	CLOSED: 21-05-2019		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 29-02-2020		
	PMT HIST START: 01-02-2020		
	PMT HIST END: 01-03-2017		

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

000	000	000	000	000	000	000	000	000	000	211	211	211	211	211	211	211	211
02-20	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
211	211	211	211	211	211	176	151	121	090	091	060	031	000	000	031	060	061
08-18	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-09-2014	SANCTIONED: 2,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 21-10-2015	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 21-10-2015	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-10-2015	ACTUAL PAYMENT: 1,70,481	
	PMT HIST START: 01-10-2015		
	PMT HIST END: 01-09-2014		

### 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
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			

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 20-09-2014	SANCTIONED: 2,11,050	WRITTEN OFF /SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 31-08-2018	CURRENT BALANCE: 0	POST (WO) SETTLED
TYPE: PERSONAL LOAN	CLOSED: 31-08-2018	PMT FREQ: MONTHLY	SETTLEMENT: 13,621
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED:		
	31-10-2018		
	PMT HIST START: 01-10-2018		
	PMT HIST END: 01-11-2015		

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

000	XXX	000	057	118	208	177	147	116	119	118	087	057	026	027	000	000	027
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	09-17	08-17	07-17	06-17	05-17
026	027	024	027	027	000	027	000	000	000	026	000	000	000	000	000	000	000
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	11-15

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED	OPENED: 11-07-2013	SANCTIONED: 1,11,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-03-2015	CURRENT BALANCE: 0
TYPE: PERSONAL LOAN	CLOSED: 23-03-2015	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED:	
	31-05-2017	
	PMT HIST START: 01-05-2017	
	PMT HIST END: 01-10-2014	

### 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
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	XXX	XXX	XXX	000	000	000	000	000	000				
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				

### ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED	OPENED: 08-06-2012	SANCTIONED: 24,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-02-2013	CURRENT BALANCE: 0
TYPE: CONSUMER LOAN	CLOSED: 25-02-2013	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED:	
	30-11-2014	
	PMT HIST START: 01-02-2013	
	PMT HIST END: 01-07-2012	

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

000	000	000	XXX	000	000	000	000
02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12

### ACCOUNT DATES AMOUNTS STATUS

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MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: CONSUMER LOAN  
OWNERSHIP: INDIVIDUAL

OPENED: 08-06-2012  
LAST PAYMENT: 12-07-2012  
CLOSED: 05-03-2013  
REPORTED AND CERTIFIED:  
30-11-2014  
PMT HIST START: 01-03-2013  
PMT HIST END: 01-07-2012

SANCTIONED: 12,300  
CURRENT BALANCE: 0

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

000	000	000	000	XXX	000	000	000	000
03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12

### ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
SBI	10-03-2020	PERSONAL LOAN	5,00,000
NOT DISCLOSED	17-01-2020	PERSONAL LOAN	2,06,000
SBI	24-06-2019	PERSONAL LOAN	5,00,000
NOT DISCLOSED	30-04-2019	CREDIT CARD	30,000
NOT DISCLOSED	30-04-2019	CREDIT CARD	10,000
SBI	18-04-2019	PERSONAL LOAN	7,00,000
NOT DISCLOSED	17-04-2019	CREDIT CARD	1,000
NOT DISCLOSED	03-04-2019	CREDIT CARD	100
NOT DISCLOSED	22-03-2019	PERSONAL LOAN	1,000
SBI	20-03-2019	PERSONAL LOAN	2,00,000
NOT DISCLOSED	22-09-2016	PERSONAL LOAN	5,00,000
NOT DISCLOSED	22-09-2016	PERSONAL LOAN	5,00,000
NOT DISCLOSED	04-02-2016	OTHER	10,000
NOT DISCLOSED	08-10-2015	PERSONAL LOAN	3,70,000
NOT DISCLOSED	18-08-2015	TWO-WHEELER LOAN	58,000
NOT DISCLOSED	06-05-2015	CREDIT CARD	50,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	16-09-2014	PERSONAL LOAN	2,50,000
NOT DISCLOSED	13-09-2014	PERSONAL LOAN	4,00,000
NOT DISCLOSED	08-07-2013	PERSONAL LOAN	1,11,000
NOT DISCLOSED	01-06-2012	CONSUMER LOAN	52,500
NOT DISCLOSED	01-06-2012	CONSUMER LOAN	52,500

### END OF REPORT ON PALA RAMAKRISHNA

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