

REPORT DATE & TIME : 11/03/2026 (12:51:04)

CONTROL NUMBER : 10670388110

CONSUMER CIR

MEMBER ID : NB69511001_CIR14

REFERENCE NUMBER : NB69511001

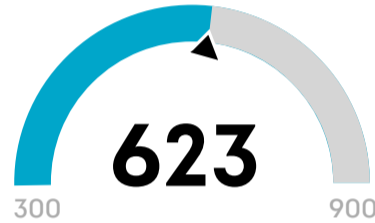
CONSUMER INFORMATION

CONSUMER NAME	: Saurabh Kumar	PAN	: GRYPM9399K
DOB	: 15/01/2001	DRIVING LICENCE NO	: -
TELEPHONE NO.	: 8709559375	VOTER ID	: -
EMAIL ID	: saurabhkumarraj8990@gmail.com	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: NOT DISCLOSED
ADDRESS	: Vill: Selari ps: Tarhasi po: Tarhasi, Dist: Palamu Jharkhand 822118, 822118, Palamu, JHARKHAND - 822118		

CIBIL TRANSUNION SCORE(S)

ENHANCED CREDITVISION® Score

Ranges from:
300 (high risk) to 900 (low risk)



SCORING FACTORS

1. 90+ DPD in last 12 months
2. Significantly Low Proportion of Satisfactory accounts
3. Significant Amount Overdue Reported as of Recent Update
4. Length of Time since Delinquency is too short
5. Presence of Severe Delinquency in Credit History

PERSONAL LOAN Score

Ranges from:
300 (high risk) to 900 (low risk)



SCORING FACTORS

1. Over Due Amount Too High
2. Presence Of Delinquency
3. Presence Of A Minor Delinquency On Personal Loan
4. Not Enough Available Credit















CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 29	High Cr/Sanc. Amt	: ₹90,460	Recent	: 28/02/2025
Zero balance	: 23	Current	: ₹31,963	Oldest	: 28/01/2022
Overdue	: 6	Overdue	: ₹41,489		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
11	16/05/2025	0	4	1

CREDITVISION® ALGORITHM(S)

COHORT	DESCRIPTION (NAME)	VALUE	RISK SCALE
 PAYMENT BEHAVIOUR	Percentage of payments missed in the last 12 months (PAYMNT63)	49.15 %	0%  15%
	Maximum delinquency across all trades (G311S)	90+ DPD	0  90+
	Months since most recent delinquency (30+ DPD) (AT36S)	2 M	12+  0
	Percentage of non delinquent open trades to all open trades (AT103S)	0 %	100%  0%
	Number of accounts prior 60 days past due, now current (0 DPD) (CV18)	0	5+  0
	Aggregate excess amount paid for all accounts over the past 6 months (ALL233)	-2	No trades/Data not available
	Customer category basis credit card payment behaviour (BCPMTSTR)	NOBC	No open bankcards
 LEVERAGE	Index to measure balance movement across all trades (excluding home and property loans) in last 24 months (BALMAG01)	480	Pay Down  Debt Build Up
	Utilization for open trades (AT34A)	100 %	0%  100%
 REGENCY	Number of trades opened in past 6 months (AT06S)	0	-
	Number of enquiries in past 3 months (G503S)	0	-
 DEMOGRAPHIC STABILITY INDEX	Number of distinct phones reported in the last 3 months (DM207S)	0	0  5+
	Number of distinct addresses reported in the last 3 months (DM217S)	0	0  5+
	Number of distinct IDs reported in the last 3 months (DM247S)	0	0  5+
GUARANTOR INSIGHTS	Impact on Enhanced CreditVision Score due to inclusion of Guarantor trade(s) (CIBILTUSG4)	0.00	-
	Number of Guarantor trades (AT01S_G)	0	-
	Months since most recent Guarantor trade opened (AT21S_G)	-1 M	-
	Utilization for open Guarantor trades (AT34A_G)	-1	-
	Maximum Delinquency across all Guarantor trades (G311S_G)	0	-
	Months since most recent delinquency (30+ DPD) on a Guarantor trade (AT36S_G)	999 M	-
	Percentage of payments missed in the last 12 months (PAYMNT63_G)	-1	No trades of a particular type
DISPUTE INSIGHTS	Impact on Enhanced CreditVision Score due to exclusion of Disputed trade(s) (CIBILTUSD4)	0.00	-

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SAURABH KUMAR MAHTO

D.O.B : 14/01/1999

GENDER : Female

CREDITVISION® SCORE : 623

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	GRYPM9399K	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	10085262613627	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8709559375	-
Not Classified	8709559375	-
Mobile Phone	8709559375.0	-
Mobile Phone	9939146448	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

SAURABHKUMARRAJ8990@GMAIL.COM
SAURABHKUMARRAJ8990@GMAIL.COM
SAURABHKUMRDANGI8221@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
S/O: SANJAY MAHTO,,VILL-SELARI,PO,, 597 JHARKHAND, JHARKHAND - 822118	Not Categorized	-	30/04/2024
S/O: SANJAY MAHTO,,VILL-SELARI,PO,, 597 JHARKHAND, JHARKHAND - 822118	Residence	-	30/04/2024
S/O: SANJAY MAHTO,,VILL-SELARI,PO,, 597 JHARKHAND, JHARKHAND - 822118	Permanent	-	30/04/2024
PALAMAU, JHARKHAND, 822118, JHARKHAND - 822118	Residence	-	31/12/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
SHORT TERM PERSONAL LOAN (31/12/2023)	Self Employed	Not Available	Not Available	Not Available

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 28/07/2022 DATE CLOSED :													DATE REPORTED & CERTIFIED : 31/03/2025		ACTIVE ✓			
ACCOUNT				AMOUNTS								STATUS						
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 1,000								STATUS : NA						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 12,532														
ACCOUNT NUMBER : Not Disclosed				OVERDUE : ₹ 12,532														
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/03/2025		END DATE : 01/08/2022		LAST PAYMENT : 30/03/2023	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2025	DBT	DBT	DBT	-	-	-	-	-	-	-	-	-						
2024	512	572	603	633	694	694	DBT	DBT	DBT	DBT	DBT	DBT						
2023	178	206	237	267	298	328	359	390	420	451	481	512						
2022	-	-	-	-	-	-	-	025	055	116	116	147						

2. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 18/05/2022 DATE CLOSED :													DATE REPORTED & CERTIFIED : 28/02/2026		ACTIVE ✓			
ACCOUNT				AMOUNTS								STATUS						
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 2,000								PAYMENT FREQUENCY : MONTHLY						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 6,431								CREDIT FACILITY STATUS : ACCOUNT PURCHASED						
ACCOUNT NUMBER : Not Disclosed				OVERDUE : ₹ 6,431														
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/02/2026		END DATE : 01/09/2024		LAST PAYMENT :	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2026	589	619	-	-	-	-	-	-	-	-	-	-						
2025	411	439	469	469	469	439	499	499	529	559	589	589						
2024	-	-	-	-	-	-	-	-	351	351	381	381						

3. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 28/02/2025 DATE CLOSED :													DATE REPORTED & CERTIFIED : 28/02/2026		ACTIVE ✓			
ACCOUNT				AMOUNTS								STATUS						
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 4,000								PAYMENT FREQUENCY : MONTHLY						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 4,000								REPAYMENT TENURE : 6						
ACCOUNT NUMBER : Not Disclosed				OVERDUE : ₹ 6,922								WRITTEN OFF (TOTAL) : ₹ 6,922						
OWNERSHIP : INDIVIDUAL												WRITTEN OFF (PRINCIPLE) : ₹ 4,000						
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/02/2026		END DATE : 01/02/2025		LAST PAYMENT :	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2026	311	339	-	-	-	-	-	-	-	-	-	-						
2025	-	STD	005	035	066	096	127	158	187	218	249	280						

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/02/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 28/02/2026	ACTIVE							
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 1,000 CURRENT BALANCE : ₹ 1,000 OVERDUE : ₹ 1,756		STATUS CREDIT FACILITY STATUS : WRITTEN-OFF WRITTEN OFF (TOTAL) : ₹ 1,756 WRITTEN OFF (PRINCIPLE) : ₹ 1,000								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026		END DATE : 01/02/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	311	339	-	-	-	-	-	-	-	-	-	-
2025	-	STD	005	035	066	096	127	158	187	218	249	280

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/02/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 28/02/2026	ACTIVE							
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 4,000 CURRENT BALANCE : ₹ 4,000 OVERDUE : ₹ 6,924		STATUS CREDIT FACILITY STATUS : WRITTEN-OFF WRITTEN OFF (TOTAL) : ₹ 6,924 WRITTEN OFF (PRINCIPLE) : ₹ 4,000								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026		END DATE : 01/02/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	311	339	-	-	-	-	-	-	-	-	-	-
2025	-	STD	005	035	066	096	127	158	187	218	249	280

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/02/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 28/02/2026	ACTIVE							
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 4,000 CURRENT BALANCE : ₹ 4,000 OVERDUE : ₹ 6,924		STATUS CREDIT FACILITY STATUS : WRITTEN-OFF WRITTEN OFF (TOTAL) : ₹ 6,924 WRITTEN OFF (PRINCIPLE) : ₹ 4,000								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026		END DATE : 01/02/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	311	339	-	-	-	-	-	-	-	-	-	-
2025	-	STD	005	035	066	096	127	158	187	218	249	280

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 31/01/2025	DATE CLOSED : 28/02/2025	DATE REPORTED & CERTIFIED : 28/02/2025	INACTIVE							
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED		AMOUNTS SANCTIONED AMOUNT : ₹ 4,000 CURRENT BALANCE : ₹ 0		STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026		END DATE : 01/02/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	311	339	-	-	-	-	-	-	-	-	-	-
2025	-	STD	005	035	066	096	127	158	187	218	249	280

ACCOUNT		AMOUNTS										
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 4,366									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/02/2025			END DATE : 01/01/2025			LAST PAYMENT : 28/02/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	STD	000	-	-	-	-	-	-	-	-	-	-

8. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 31/01/2025		DATE CLOSED : 28/02/2025		DATE REPORTED & CERTIFIED : 28/02/2025			INACTIVE ✕			
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 4,000	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 6							
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 4,366									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/02/2025			END DATE : 01/01/2025			LAST PAYMENT : 28/02/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	STD	000	-	-	-	-	-	-	-	-	-	-

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 31/01/2025		DATE CLOSED : 28/02/2025		DATE REPORTED & CERTIFIED : 28/02/2025			INACTIVE ✕			
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 4,000	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 6							
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 4,366									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/02/2025			END DATE : 01/01/2025			LAST PAYMENT : 28/02/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	STD	000	-	-	-	-	-	-	-	-	-	-

10. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/01/2025		DATE CLOSED : 31/01/2025		DATE REPORTED & CERTIFIED : 31/01/2025			INACTIVE ✕			
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 4,000	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 6							
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 4,366									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/01/2025			END DATE : 01/01/2025			LAST PAYMENT : 31/01/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	-	-	-	-	-	-	-	-	-	-	-

11. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 16/01/2025	DATE CLOSED : 31/01/2025	DATE REPORTED & CERTIFIED : 31/01/2025	INACTIVE
ACCOUNT			AMOUNTS						STATUS						
TYPE	: SHORT TERM PERSONAL LOAN		SANCTIONED AMOUNT	: ₹ 4,000		PAYMENT FREQUENCY	: MONTHLY		NA						
MEMBER NAME	: NOT DISCLOSED		CURRENT BALANCE	: ₹ 0		REPAYMENT TENURE	: 6								
ACCOUNT NUMBER	: Not Disclosed		ACTUAL PAYMENT	: ₹ 4,366											
OWNERSHIP	: INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/01/2025			END DATE : 01/01/2025			LAST PAYMENT : 31/01/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2025	000	-	-	-	-	-	-	-	-	-	-	-			

12. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 16/01/2025	DATE CLOSED : 31/01/2025	DATE REPORTED & CERTIFIED : 31/01/2025	INACTIVE
ACCOUNT			AMOUNTS						STATUS						
TYPE	: SHORT TERM PERSONAL LOAN		SANCTIONED AMOUNT	: ₹ 1,000		PAYMENT FREQUENCY	: MONTHLY		NA						
MEMBER NAME	: NOT DISCLOSED		CURRENT BALANCE	: ₹ 0		REPAYMENT TENURE	: 6								
ACCOUNT NUMBER	: Not Disclosed		ACTUAL PAYMENT	: ₹ 1,092											
OWNERSHIP	: INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/01/2025			END DATE : 01/01/2025			LAST PAYMENT : 31/01/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2025	000	-	-	-	-	-	-	-	-	-	-	-			

13. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 17/12/2024	DATE CLOSED : 16/01/2025	DATE REPORTED & CERTIFIED : 31/01/2025	INACTIVE
ACCOUNT			AMOUNTS						STATUS						
TYPE	: SHORT TERM PERSONAL LOAN		SANCTIONED AMOUNT	: ₹ 4,000		PAYMENT FREQUENCY	: MONTHLY		NA						
MEMBER NAME	: NOT DISCLOSED		CURRENT BALANCE	: ₹ 0		REPAYMENT TENURE	: 6								
ACCOUNT NUMBER	: Not Disclosed		ACTUAL PAYMENT	: ₹ 4,366											
OWNERSHIP	: INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/01/2025			END DATE : 01/12/2024			LAST PAYMENT : 16/01/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2025	000	-	-	-	-	-	-	-	-	-	-	-			
2024	-	-	-	-	-	-	-	-	-	-	-	STD			

14. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 17/12/2024	DATE CLOSED : 16/01/2025	DATE REPORTED & CERTIFIED : 31/01/2025	INACTIVE
ACCOUNT			AMOUNTS						STATUS						
TYPE	: SHORT TERM PERSONAL LOAN		SANCTIONED AMOUNT	: ₹ 4,000		PAYMENT FREQUENCY	: MONTHLY		NA						
MEMBER NAME	: NOT DISCLOSED		CURRENT BALANCE	: ₹ 0		REPAYMENT TENURE	: 6								
ACCOUNT NUMBER	: Not Disclosed		ACTUAL PAYMENT	: ₹ 4,366											
OWNERSHIP	: INDIVIDUAL														

DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/01/2025	END DATE : 01/12/2024	LAST PAYMENT : 16/01/2025
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2025	000	-	-	-	-	-	-	-	-	-	-	-			
2024	-	-	-	-	-	-	-	-	-	-	-	STD			

15. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 17/11/2024	DATE CLOSED : 17/12/2024	DATE REPORTED & CERTIFIED : 31/12/2024	INACTIVE
ACCOUNT				AMOUNTS						STATUS						
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 2,000		PAYMENT FREQUENCY : MONTHLY		NA								
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6										
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 2,183												
OWNERSHIP : INDIVIDUAL																
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/12/2024	END DATE : 01/11/2024	LAST PAYMENT : 17/12/2024	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC				
2024	-	-	-	-	-	-	-	-	-	-	STD	000				

16. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 17/11/2024	DATE CLOSED : 17/12/2024	DATE REPORTED & CERTIFIED : 31/12/2024	INACTIVE
ACCOUNT				AMOUNTS						STATUS						
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 4,000		PAYMENT FREQUENCY : MONTHLY		NA								
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6										
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 4,366												
OWNERSHIP : INDIVIDUAL																
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/12/2024	END DATE : 01/11/2024	LAST PAYMENT : 17/12/2024	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC				
2024	-	-	-	-	-	-	-	-	-	-	STD	000				

17. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 20/10/2024	DATE CLOSED : 17/11/2024	DATE REPORTED & CERTIFIED : 30/11/2024	INACTIVE
ACCOUNT				AMOUNTS						STATUS						
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 4,000		PAYMENT FREQUENCY : MONTHLY		NA								
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6										
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 4,366												
OWNERSHIP : INDIVIDUAL																
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/11/2024	END DATE : 01/10/2024	LAST PAYMENT : 17/11/2024	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC				
2024	-	-	-	-	-	-	-	-	-	STD	000	-				

18. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 25/09/2024	DATE CLOSED : 20/10/2024	DATE REPORTED & CERTIFIED : 31/10/2024	INACTIVE

ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 2,183 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 6				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2024		END DATE : 01/09/2024		LAST PAYMENT : 20/10/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	-	-	-	STD	000	-	-

19. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/09/2024		DATE CLOSED : 25/09/2024		DATE REPORTED & CERTIFIED : 30/09/2024		INACTIVE				
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 1,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 935 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 2 EMI : ₹ 1,060				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2024		END DATE : 01/09/2024		LAST PAYMENT : 25/09/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	-	-	-	000	-	-	-

20. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/09/2024		DATE CLOSED : 25/09/2024		DATE REPORTED & CERTIFIED : 30/09/2024		INACTIVE				
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 1,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 984 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 6				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2024		END DATE : 01/09/2024		LAST PAYMENT : 25/09/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	-	-	-	000	-	-	-

21. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/09/2024		DATE CLOSED : 22/09/2024		DATE REPORTED & CERTIFIED : 30/09/2024		INACTIVE				
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 1,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 983 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 6				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2024		END DATE : 01/09/2024		LAST PAYMENT : 22/09/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

2024	-	-	-	-	-	-	-	-	-	000	-	-	-
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22. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 29/12/2023		DATE CLOSED : 29/12/2023		DATE REPORTED & CERTIFIED : 31/12/2023		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 500		PAYMENT FREQUENCY : MONTHLY		NA											
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 1													
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 518		EMI : ₹ 518													
OWNERSHIP : INDIVIDUAL																			
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/12/2023		END DATE : 01/12/2023		LAST PAYMENT : 29/12/2023			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2023	-	-	-	-	-	-	-	-	-	-	-	000							

23. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 09/07/2022		DATE CLOSED : 05/02/2024		DATE REPORTED & CERTIFIED : 29/02/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 3,500		PAYMENT FREQUENCY : MONTHLY		NA											
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 2													
ACCOUNT NUMBER : Not Disclosed						EMI : ₹ 3,253													
OWNERSHIP : INDIVIDUAL						COLLATERAL TYPE : NO COLLATERAL TYPE													
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/02/2024		END DATE : 01/07/2022		LAST PAYMENT : 05/02/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	538	000	-	-	-	-	-	-	-	-	-	-							
2023	173	201	232	262	293	323	354	385	415	446	476	507							
2022	-	-	-	-	-	-	000	000	050	081	111	142							

24. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 02/06/2022		DATE CLOSED : 05/02/2024		DATE REPORTED & CERTIFIED : 29/02/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 3,694		PAYMENT FREQUENCY : MONTHLY		NA											
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 2													
ACCOUNT NUMBER : Not Disclosed						INTEREST RATE : 58.87													
OWNERSHIP : INDIVIDUAL						COLLATERAL TYPE : NO COLLATERAL TYPE													
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/02/2024		END DATE : 01/06/2022		LAST PAYMENT : 05/02/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	578	000	-	-	-	-	-	-	-	-	-	-							
2023	213	241	272	302	333	363	394	425	455	486	XXX	547							
2022	-	-	-	-	-	000	029	060	090	121	151	182							

25. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 29/05/2022		DATE CLOSED : 05/02/2024		DATE REPORTED & CERTIFIED : 29/02/2024		INACTIVE	
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ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 6,500 CURRENT BALANCE : ₹ 0 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 1 EMI : ₹ 6,548				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/02/2024		END DATE : 01/05/2022		LAST PAYMENT : 05/02/2024				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	598	000	-	-	-	-	-	-	-	-	-	-
2023	233	261	292	322	353	383	414	445	475	506	536	567
2022	-	-	-	-	000	018	049	080	110	141	171	202

26. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/05/2022		DATE CLOSED : 02/06/2022		DATE REPORTED & CERTIFIED : 30/06/2022			INACTIVE			
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,266 CURRENT BALANCE : ₹ 0 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 2 INTEREST RATE : 58.87 COLLATERAL TYPE : NO COLLATERAL				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2022		END DATE : 01/06/2022		LAST PAYMENT : 02/06/2022				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	-	-	-	-	-	000	-	-	-	-	-	-

27. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/05/2022		DATE CLOSED : 27/08/2024		DATE REPORTED & CERTIFIED : 31/08/2024			INACTIVE			
ACCOUNT TYPE : CONSUMER LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 1,600 CURRENT BALANCE : ₹ 0 PAYMENT FREQUENCY : MONTHLY EMI : ₹ 628				STATUS NA						
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/08/2024		END DATE : 01/05/2022		LAST PAYMENT : 27/08/2024				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	240	269	300	330	361	391	422	000	-	-	-	-
2023	000	000	000	000	000	025	056	087	117	148	178	209
2022	-	-	-	-	000	XXX	XXX	000	000	000	000	000

28. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/05/2022		DATE CLOSED : 27/08/2024		DATE REPORTED & CERTIFIED : 31/08/2024			INACTIVE			
ACCOUNT TYPE : CONSUMER LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed		AMOUNTS SANCTIONED AMOUNT : ₹ 400 CURRENT BALANCE : ₹ 0 PAYMENT FREQUENCY : MONTHLY EMI : ₹ 785				STATUS CREDIT FACILITY STATUS : WRITTEN OFF AND ACCOUNT SOLD						

ACCOUNT												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/08/2024			END DATE : 01/05/2022			LAST PAYMENT : 08/05/2023						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	240	269	300	330	361	391	422	000	-	-	-	-
2023	000	000	000	000	000	025	056	087	117	148	178	209
2022	-	-	-	-	000	000	000	000	000	000	000	000

29. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 28/01/2022		DATE CLOSED : 31/01/2025		DATE REPORTED & CERTIFIED : 01/02/2025		INACTIVE	
ACCOUNT			AMOUNTS						STATUS									
TYPE : CONSUMER LOAN			SANCTIONED AMOUNT : ₹ 12,000			PAYMENT FREQUENCY : MONTHLY			NA									
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0			REPAYMENT TENURE : 96												
ACCOUNT NUMBER : Not Disclosed			ACTUAL PAYMENT : ₹ 17,258															
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION																		
START DATE : 01/02/2025			END DATE : 01/03/2022			LAST PAYMENT : 02/07/2022												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2025	000	000	-	-	-	-	-	-	-	-	-	-						
2024	000	000	000	000	000	000	000	000	000	000	000	000						
2023	000	000	000	000	000	000	000	000	000	000	000	000						
2022	-	-	000	000	000	000	000	000	000	000	000	000						

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	16/05/2025	TWO-WHEELER LOAN	₹ 82,000
NOT DISCLOSED	16/05/2025	TWO-WHEELER LOAN	₹ 82,000
NOT DISCLOSED	20/04/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	14/03/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	22/08/2024	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	16/02/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	06/02/2024	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	21/01/2024	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	20/08/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	30/04/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	02/03/2023	CREDIT CARD	₹ 1,00,000

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT : The account has remained Sub-Standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON SAURABH KUMAR MAHTO

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