

**CLIENT ID:** 999AA00007  
**REPORT ORDER NO.:** 1720473416  
**REFERENCE NUMBER:**

**DATE:** 30-06-2020  
**TIME:** 17:53:48

## Consumer Name: SATPAL ITWARI SO ITWARI

Personal Information	Identification	Contact Details
Previous Name:	PAN: DIRPS1042C	Home :
Alias Name:	Voter ID:	Office :
DOB: 05-05-1967	Passport ID:	Mobile : 9729687920
Age: 53 Years 5 Months	UID: 692473721508	Alt. Home/Other No. :
Gender: Male	Driver's License:	Alt. Office :
Total Income: Rs.29,247	Ration Card: 2468112	Alt. Mobile :
Occupation: SALARIED	Photo Credit Card:	Email:
	ID - Other:	

## Consumer Address:

Type	Address	State	Postal	Date Reported
Primary	HNO 112 DAULATPUR HIJRAWAN KALAN 41 HIJRAWAN FATEHABADNEAR HANSPUR ROA D ROADFATEHABAD	HR	125050	29-02-2020
N/A	VPO DOLATPUR TEH DISTT FATEHABAD FA TEHABAD FATEHABAD	HR	125050	31-08-2019
Owns,Permanent	VILLAGE DAULATPUR P O HIZRAWAN KALA N F ATEHABAD PANCHKULA HARYANA	HR	134109	31-10-2018
N/A	VPO DOLATPUR TEH DISTT FATEHABAD FA TEHABAD HARYANA	HR	125050	31-03-2016

## Equifax Scores:

Score Name	Score
Equifax Risk Score	<b>612</b>

## Recent Activity :

Recent Activity (last 90 days)			
Total Inquiries : 0	Accounts Opened : 0	Accounts Updated : 3	Accounts Delinquent : 0

## Summary\* :

Credit Report Summary					
Number of Accounts :	4	Total Balance Amount :	Rs.1,27,904	Recent Account :	Personal Loan on 21-04-2018
Number of Open Accounts :	4	Total Past Due Amount :	0	Oldest Account :	Personal Loan on 27-12-2003
Number of Past Due Accounts :	0	Total High Credit :	0	Total Credit Limit :	0.00
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs.3,79,049	Single Highest Credit :	0
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 5,957	Single Highest Sanction Amount :	Rs. 2,00,000
Most Severe Status < 24 Months :	180+	Average Open Balance :	Rs. 31,976	Single Highest Balance :	Rs.1,28,152

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\*As per data reported at a tradeline level in the account details section

## Account Details:

### Accounts

<b>Acct # 055702210292130</b> <b>Institution: Fullerton India Credit Company Ltd.</b> <b>Type: Personal Loan</b> <b>Ownership Type: Individual</b>	<b>Balance: Rs.1,28,152</b> <b>Past Due Amount: 0</b> <b>Last Payment:</b> <b>Write-off Amount:</b>	<b>Open: Yes</b> <b>Interest Rate:</b> <b>Last Payment Date: 28-04-2020</b> <b>Sanction Amount : Rs.1,62,429</b>	<b>Date Reported: 30-04-2020</b> <b>Date Opened: 21-04-2018</b> <b>Date Closed:</b> <b>Reason:</b>																																																																																																																																																																																																																				
<b>Repayment Tenure:</b> <b>Dispute Code:</b>	<b>Monthly Payment Amount:</b> <b>Term Frequency: Monthly</b>	<b>Credit Limit:</b>	<b>Collateral Value:</b> <b>Collateral Type:</b>																																																																																																																																																																																																																				
<b>Account status:Current Account</b> <b>Asset Classification:</b> <b>Suit Filed Status:</b>																																																																																																																																																																																																																							
<b>History</b> <b>Account Status :</b> <b>Asset Classification :</b> <b>Suit Filed Status :</b>	<table border="1"> <tr> <td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td> </tr> <tr> <td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td> </tr> <tr> <td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td> </tr> <tr> <td>04-20</td><td>03-20</td><td>02-20</td><td>01-20</td><td>12-19</td><td>11-19</td><td>10-19</td><td>09-19</td><td>08-19</td><td>07-19</td><td>06-19</td><td>05-19</td><td>04-19</td><td>03-19</td><td>02-19</td><td>01-19</td><td>12-18</td><td>11-18</td><td>10-18</td><td>09-18</td><td>08-18</td><td>07-18</td><td>06-18</td><td>05-18</td> </tr> <tr> <td>NEW</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>*</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>*</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>04-18</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																							000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	04-20	03-20	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	08-18	07-18	06-18	05-18	NEW																								*																								*																								04-18																							
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<b>Acct # 599300HA00103063</b> <b>Institution: Punjab National Bank</b> <b>Type: Housing Loan</b> <b>Ownership Type: Individual</b>	<b>Balance: Rs.46,763</b> <b>Past Due Amount: 0</b> <b>Last Payment:</b> <b>Write-off Amount:</b>	<b>Open: Yes</b> <b>Interest Rate: 8.00</b> <b>Last Payment Date: 01-05-2018</b> <b>Sanction Amount : Rs.16,620</b>	<b>Date Reported: 31-05-2020</b> <b>Date Opened: 30-03-2017</b> <b>Date Closed:</b> <b>Reason:</b>																																																																																																																																																																																																																				
<b>Repayment Tenure: 100</b> <b>Dispute Code:</b>	<b>Monthly Payment Amount: Rs.1,385</b> <b>Term Frequency: Monthly</b>	<b>Credit Limit:</b>	<b>Collateral Value:</b> <b>Collateral Type:</b>																																																																																																																																																																																																																				
<b>Account status:Current Account</b> <b>Asset Classification: Standard</b> <b>Suit Filed Status:</b>																																																																																																																																																																																																																							
<b>History</b> <b>Account Status :</b> <b>Asset Classification :</b> <b>Suit Filed Status :</b>	<table border="1"> <tr> <td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>000</td><td>STD</td><td>*</td><td>STD</td><td>*</td><td>STD</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td> </tr> <tr> <td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>*</td><td>STD</td><td>*</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td> </tr> <tr> <td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td> </tr> <tr> <td>05-20</td><td>04-20</td><td>03-20</td><td>02-20</td><td>01-20</td><td>12-19</td><td>11-19</td><td>10-19</td><td>09-19</td><td>08-19</td><td>07-19</td><td>06-19</td><td>05-19</td><td>04-19</td><td>03-19</td><td>02-19</td><td>01-19</td><td>12-18</td><td>11-18</td><td>10-18</td><td>09-18</td><td>08-18</td><td>07-18</td><td>06-18</td> </tr> <tr> <td>*</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>*</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td>STD</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>05-18</td><td>04-18</td><td>03-18</td><td>02-18</td><td>01-18</td><td>12-17</td><td>11-17</td><td>10-17</td><td>09-17</td><td>08-17</td><td>07-17</td><td>06-17</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																							000	000	000	000	000	000	000	000	STD	*	STD	*	STD	180+	180+	180+	180+	STD	*	STD	*	STD	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	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	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	*	STD												*	STD												*	*	*	*	*	*	*	*	*	*	*	*	*												05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17																																																												
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<b>Acct # 0000001117555268</b> <b>Institution: State Bank Of India</b> <b>Type: Personal Loan</b> <b>Ownership Type: Individual</b>	<b>Balance: Rs.(83,365)</b> <b>Past Due Amount:</b> <b>Last Payment: Rs.19,357</b> <b>Write-off Amount:</b>	<b>Open: Yes</b> <b>Interest Rate: 0004.000</b> <b>Last Payment Date: 01-05-2018</b> <b>Sanction Amount :</b>	<b>Date Reported: 31-05-2018</b> <b>Date Opened: 27-12-2003</b> <b>Date Closed:</b> <b>Reason:</b>
<b>Repayment Tenure:</b> <b>Dispute Code:</b>	<b>Monthly Payment Amount:</b> <b>Term Frequency:</b>	<b>Credit Limit:</b>	<b>Collateral Value:</b> <b>Collateral Type:</b>
<b>Account status:Standard</b>			

**CLIENT ID:** 999AA00007  
**REPORT ORDER NO.:** 1720473416  
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Asset Classification: **Standard**  
 Suit Filed Status:

History  
 Account Status :  
 Asset Classification :  
 Suit Filed Status :

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Acct # 00000035584730204	Balance: Rs.36,354	Open: Yes	Date Reported: 30-04-2020
Institution: State Bank Of India	Past Due Amount:	Interest Rate: 0012.000	Date Opened: 19-02-2016
Type: Personal Loan	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount : Rs.2,00,000	Reason:

Repayment Tenure: 63	Monthly Payment Amount: Rs.4,572	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:

Account status: **Standard**  
 Asset Classification: **Standard**  
 Suit Filed Status:

History  
 Account Status :  
 Asset Classification :  
 Suit Filed Status :

STD																							
STD																							
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## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	0	0	0	0	

## Enquiries:

Institution	Date	Time	Purpose	Amount

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's First Name : SATPAL	PAN: DIRPS1042C	Address Information 1:
DOB : 05-05-1967	Voter ID:	Address : Fatehabad Fatehabad
Gender : Male	Passport ID:	State : HR

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*Inquiry / Request Purpose :* Secured Credit Card  
*Transaction Amount:*  
*Inquiry Account 1:*  
*Inquiry Account 2:*  
*Inquiry Account 3:*  
*Inquiry Account 4:*

*UID:*  
*Driver's License:*  
*Home Phone :*  
*Mobile Phone : 9729687920*  
*Other Phone :*

*Postal : 125050*  
**Address Information 2:**  
*Address :*  
*State :*  
*Postal :*  
**Address Information 3:**  
*Address :*  
*State :*  
*Postal :*

## Glossary, Terms and Explanations:

### History

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+	1-29 days past due
30+	30-59 days past due
DEC	Loan Declined
60+	60-89 days past due
SPM	Special Mention
SUB	Sub-standard
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
RNC	Restructured Loan - Natural Calamity
SET	Settled
SF	Suit Filed
90+	90-119 days past due
120+	120-179 days past due
180+	180-359 days past due
360+	360-539 days past due
540+	540-719 days past due
720+	720 or more days past due
DBT	Doubtful
FPD	First Payment Default
WDF	Willful Default
PWOS	Post Written Off Settled
WOF	Charge Off/Written Off
Non-Delinqt	Non-Delinquent
STD	Standard
SUB	Sub-standard
DBT	Doubtful
LOSS	Loss
SPM	Special Mention Account
SFR	Suit Filed-Restructured
SF	Suit Filed



# BASIC CONSUMER CREDIT SCORE

**CLIENT ID:** 999AA00007  
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WDF	Willful Default
SFWD	Suit Filed-Willful Default
WOF	Written Off
SFWO	Suit Filed and Written Off
WDWO	Willful Default and Written Off
SWDW	Suit Filed, Willful Default and Written Off
SET	Settled
*	Data Not Reported

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Contact Us: Phone: 1800 209 3247 Fax: +91-22-6112-7950 Email: [ecissupport@equifaxindia.com](mailto:ecissupport@equifaxindia.com)

*This report is to be used subject to and in compliance with the Membership agreement entered into between the Member/Specified User and Equifax Credit Information Services Private Limited ("ECIS"), in the case of Members/Specified Users of ECIS. In other cases, the use of this report is governed by the terms and conditions of ECIS, contained in the Application form submitted by the customer/user.*

*The information contained in this report is derived from various Members/sources which are not controlled by ECIS. ECIS provides this report on a best effort basis and does not guarantee the timeliness, correctness or completeness of the information contained therein, except as explicitly stated in the Membership agreement/terms and conditions of ECIS, as the case may be.*