

Kantilal Kuvarji Rathod's Credit Report

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< Credit Score

Your Credit Report is summarized in the form of Credit Score which ranges from 300 - 900.



Score Factors

Payment History : Percentage of payments made on time
Credit Card Utilization : Percentage of your Credit Limit being used
Age Of Credit History : Age of your oldest open account
Total Account : Total number of your Credit Card and Loans

< Report Summary

Credit Account Summary

Total Accounts	5
Active Accounts	0
Closed Accounts	5
SF/WD/WO/Settled	0

Current Balance Amount Summary

Total Current Bal. amt.	0
SF/WD/WO/Settled amt	0
Secured Accounts amt	0
Unsecured Accounts amt	0

Credit Enquiry Summary

Last 7 days credit enquiries	0
Last 30 days credit enquiries	0
Last 90 days credit enquiries	0
Last 180 days credit enquiries	0

< SUMMARY : Credit Account Information

This section displays summary of all your reported credit accounts found in the Credit Bureau database.

	Financial Institution	Account type	Account No	Account Holder Type	Date Reported	Account Status	Date Opened	Sanction Amt/Highest Credit	Current Balance	Amount Overdue
Acct 1	IDFC FIRST BANK LIMITED	Consumer Loan	9804450	Individual	30-11-2017	CLOSED	08-02-2017	26,800.00	0	8,000.00
Acct 2	Bajaj Finserv	Consumer Loan	405DPF62148731	Individual	31-07-2019	CLOSED	08-01-2018	17,900.00	0	0
Acct 3	Bajaj Finserv	Consumer Loan	405DPF71700075	Individual	31-07-2019	CLOSED	17-04-2018	14,000.00	0	0
Acct 4	Bajaj Finserv	Consumer Loan	405CDD78278918	Individual	30-09-2019	CLOSED	31-05-2018	14,900.00	0	0
Acct 5	Bajaj Finserv	Consumer Loan	405CDD80505069	Individual	30-09-2019	CLOSED	28-06-2018	21,990.00	0	0

< Credit Account Information Details

This section has information provided to our Bureau Partner by banks , credit/financial institutions and other credit grantors with whom you have a credit/loan account

Consumer Loan

IDFC FIRST BANK LIMITED

< Acct 1

Address 1 ROOM NO.10 GUPTA CHAL DRRP ROAD,JAMNADAS MULUND WEST MUMBAI,MAHARASHTRA, 400080

Account terms		Account description		Account Details	
Account Number	9804450	Date Reported	30-11-2017	Credit Limit Amt	-
Date Opened	08-02-2017	Loan Type	Consumer Loan	EMI	-
Date Closed	13-11-2017	Account Status	CLOSED	Repayment Tenure	12
Account Holder Type	Individual	Highest Credit	26,800.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Past Due	8,000.00	Settlement Amt	-
Type of Collateral	-	Last Payment Date	05-10-2017		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017		0	0	0	0	0	0	0	0	0	0	

Consumer Personal details on the Consumer Loan

Date of Birth	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	9892474783	-	PAN	-	-
Occupation	-	Office Phone	-	-	passport	-	-
Email address	-				Voter ID	-	-
					Aadhaar/UID	233236044042	-
					Driving License	-	-
					Ration Card	-	-

Address 1 V D GUPTA CHAWL MULUND WEST DR R P ROAD,- NEAR JAWAHAR CINEMA, 400080

Account terms		Account description		Account Details	
Account Number	405DPF62148731	Date Reported	31-07-2019	Credit Limit Amt	-
Date Opened	08-01-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	19-11-2018	Account Status	CLOSED	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	17,900.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Past Due	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	02-09-2018		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0		0	0	0	0	0	0		0	0
2019						0	0	0	0	0		0

Consumer Personal details on the Consumer Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	9892474783	-	PAN	CQGPR2193R	-	-
Occupation	-	Office Phone	9867216151	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1 V D GUPTA CHAWL MULUND WEST DR R P ROAD,- NEAR JAWAHAR CINEMA, 400080

Account terms		Account description		Account Details	
Account Number	405DPF71700075	Date Reported	31-07-2019	Credit Limit Amt	-
Date Opened	17-04-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	17-10-2018	Account Status	CLOSED	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	14,000.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Past Due	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	02-09-2018		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0	0		0			
2019						0	0	0	0	0		0

Consumer Personal details on the Consumer Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	9892474783	-	PAN	CQGPR2193R	-	-
Occupation	-	Office Phone	9867216151	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1 V D GUPTA CHAWL MULUND WEST DR R P ROAD,- NEAR JAWAHAR CINEMA, 400080

Account terms		Account description		Account Details	
Account Number	405CDD78278918	Date Reported	30-09-2019	Credit Limit Amt	-
Date Opened	31-05-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	25-05-2019	Account Status	CLOSED	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	14,900.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Past Due	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	02-04-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0		0	0	0	0	0					
2019				0		0	0	0		0	0	0

Consumer Personal details on the Consumer Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	9892474783	-	PAN	CQGPR2193R	-	-
Occupation	-	Office Phone	9867216151	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1 V D GUPTA CHAWL MULUND WEST DR R P ROAD,- NEAR JAWAHAR CINEMA, 400080

Account terms		Account description		Account Details	
Account Number	405CDD80505069	Date Reported	30-09-2019	Credit Limit Amt	-
Date Opened	28-06-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	14-06-2019	Account Status	CLOSED	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	21,990.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Past Due	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	02-05-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0		0	0	0	0	0					
2019				0		0	0	0		0	0	0

Consumer Personal details on the Consumer Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	9892474783	-	PAN	CQGPR2193R	-	-
Occupation	-	Office Phone	9867216151	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

< Credit Enquiries

This section shows the names of the credit institutions that have processed a credit/loan application for you.

Enquiry 1

Search Type	Personal Loan	ERN	1574855440471	Amount applied for	15,000.00
Financial Institution	Whizdm Finance Pvt Ltd	Application Date	27-11-2019	Duration Of Agreement	9

Enquiry 2

Search Type	accountType.Others	ERN	1574756938279	Amount applied for	1.00
Financial Institution	LTCV CREDIT PVT LTD	Application Date	26-11-2019	Duration Of Agreement	1

Enquiry 3

Search Type	Personal Loan	ERN	1573495958469	Amount applied for	0
Financial Institution	PC Financial Services Pvt. Ltd.	Application Date	11-11-2019	Duration Of Agreement	0

Enquiry 4

Search Type	accountType.Two/Three Wheeler Loan	ERN	1572892108658	Amount applied for	1,050.00
Financial Institution	Home Credit India Finance Pvt. Ltd	Application Date	04-11-2019	Duration Of Agreement	12

Enquiry 5

Search Type	Personal Loan	ERN	1572178944160	Amount applied for	15,000.00
Financial Institution	Whizdm Finance Pvt Ltd	Application Date	27-10-2019	Duration Of Agreement	9

Enquiry 6

Search Type	Personal Loan	ERN	1571507773323	Amount applied for	0
Financial Institution	PC Financial Services Pvt. Ltd.	Application Date	19-10-2019	Duration Of Agreement	0

Enquiry 7

Search Type	Auto Loan	ERN	1571487410266	Amount applied for	20,000.00
Financial Institution	ETYACOL TECHNOLOGIES PRIVATE LIMITED	Application Date	19-10-2019	Duration Of Agreement	12

Enquiry 8

Search Type	Personal Loan	ERN	1571155049190	Amount applied for	15,000.00
Financial Institution	IVL Finance Ltd	Application Date	15-10-2019	Duration Of Agreement	9

Enquiry 9

Search Type	Personal Loan	ERN	1569689760404	Amount applied for	0
Financial Institution	PC Financial Services Pvt. Ltd.	Application Date	28-09-2019	Duration Of Agreement	0

Enquiry 10

Search Type	Personal Loan	ERN	1569346115470	Amount applied for	0
Financial Institution	Bindawala Banijsya Ltd	Application Date	24-09-2019	Duration Of Agreement	0

Enquiry 11

Search Type	accountType.Others	ERN	1569345462773	Amount applied for	1.00
Financial Institution	LTCV CREDIT PVT LTD	Application Date	24-09-2019	Duration Of Agreement	1

Enquiry 12

Search Type	Personal Loan	ERN	1569156636147	Amount applied for	10,000.00
Financial Institution	IVL Finance Ltd	Application Date	22-09-2019	Duration Of Agreement	12

< Support

If you find any discrepancy in your report , please raise a dispute with our partners at consumer.support@in.experian.com .

For any other queries , feel free to contact us at creditreport@paisabazaar.com

< Legend

- *SF/WD/WO/SETTLED : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled*
- *ACTIVE* : Credit accounts which are less than 90 days past due.*
- *ACTIVE** : Credit accounts which are over 90 days past due.*
- *Closed : Credit accounts that have 'Date Closed' populated.*
- *DPD : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.*
- *DPD '0' : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.*
- *DPD >0 : The number in the circle indicates the "Days Past Due" reported by the respective lender.*
- *When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:*
- *S : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.*
- *M : Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.*
- *B : Substandard: An account which is overdue by 90 days for a period of less than or equal to 12 months is classified as Substandard asset as per RBI guidelines*
- *D : Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.*
- *L : Loss: An account where loss has been identified but the amount has not been written off, wholly or partially is classified as Loss asset as per RBI guidelines.*

<----- END OF REPORT ----->

