

BHAVESHKUMAR CHAUDHARI's Credit Report

Powered by **CIBIL**
Part of TransUnion

< 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

< Contact Information

This section shows address and phone numbers reported to Credit Bureau by Financial Institutions.

Address Details

Address	Category	Financial Institution	Date Reported
VALSAD,GUJARAT,396191 Gujarat	Permanent Address	KRAZYBEE	31-12-2019
SHOP NO 4, SAI KRISHNA BUILDING, MUKTANAND MARG, CHALA, VAPI GUJARAT Gujarat	Office Address	SBI CARD	30-10-2019
13033 HARIKRUPA NAGAR TANKI FALIA0238SARASWATI NAGAR NEAR HINDI SCHOOL VAPI03041510 1510 Gujarat	Permanent Address	IVLFIN	31-08-2019
13033 HARIKRUPA NAGAR TANKI FALIA0238SARASWATI NAGAR NEAR HINDI SCHOOL VAPI03041510 1510 Gujarat	Residence Address	IVLFIN	31-08-2019

Phone Number

Type	Number
Mobile Phone	9974040143

< 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	KRAZYBEE	Personal Loan	#####TCBD	Individual	31-12-2019	Active	22-12-2019	8,000	8,306	-
Acct 2	KRAZYBEE	Personal Loan	#####XSUX	Individual	31-12-2019	Active	21-12-2019	5,000	5,148	-
Acct 3	KRAZYBEE	Personal Loan	#####EOCM	Individual	31-12-2019	Closed	08-12-2019	4,000	0	-
Acct 4	KRAZYBEE	Personal Loan	#####LSDK	Individual	31-12-2019	Closed	24-11-2019	4,000	0	-
Acct 5	KRAZYBEE	Personal Loan	#####XHMG	Individual	30-11-2019	Closed	10-10-2019	4,000	0	-
Acct 6	FICCL	Personal Loan	#####2624	Individual	30-11-2019	Closed	13-09-2019	4,000	0	-
Acct 7	VIVRITICAP	Personal Loan	#####KMWB	Individual	30-09-2019	Closed	17-08-2019	4,000	0	-
Acct 8	IVLFIN	Personal Loan	#####4301	Individual	30-11-2019	Active	07-08-2019	2,000	666	-
Acct 9	KRAZYBEE	Personal Loan	#####AATL	Individual	31-08-2019	Closed	19-07-2019	2,200	0	-
Acct 10	VIVRITICAP	Personal Loan	#####XVZZ	Individual	31-07-2019	Closed	05-07-2019	2,200	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

Personal Loan KRAZYBEE

KRAZYBEE

[Acct 1](#)

Account terms		Account description		Account Details	
Account Number	#####TCBD	Date Reported	31-12-2019	Credit Limit Amt	0
Date Opened	22-12-2019	Loan Type	Personal Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	8,000	Total Write-off Amt	-
		Current Balance	8,306	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	-		

Payment History

[illegible]

Account terms		Account description		Account Details	
Account Number	#####XSUX	Date Reported	31-12-2019	Credit Limit Amt	0
Date Opened	21-12-2019	Loan Type	Personal Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	5,000	Total Write-off Amt	-
		Current Balance	5,148	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	-		

Payment History

[illegible]

Account terms		Account description		Account Details	
Account Number	#####EOCM	Date Reported	31-12-2019	Credit Limit Amt	0
Date Opened	08-12-2019	Loan Type	Personal Loan	EMI	-
Date Closed	21-12-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	4,000	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	21-12-2019		

Payment History

[illegible]

[illegible]

Account terms		Account description		Account Details	
Account Number	#####2624	Date Reported	30-11-2019	Credit Limit Amt	0
Date Opened	13-09-2019	Loan Type	Personal Loan	EMI	-
Date Closed	11-10-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	4,000	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	13-09-2019		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####KMWB	Date Reported	30-09-2019	Credit Limit Amt	0
Date Opened	17-08-2019	Loan Type	Personal Loan	EMI	-
Date Closed	12-09-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	4,000	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	12-09-2019		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####4301	Date Reported	30-11-2019	Credit Limit Amt	0
Date Opened	07-08-2019	Loan Type	Personal Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	2,000	Total Write-off Amt	-
		Current Balance	666	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	-		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####AATL	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	19-07-2019	Loan Type	Personal Loan	EMI	-
Date Closed	16-08-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	2,200	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	16-08-2019		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####XVZZ	Date Reported	31-07-2019	Credit Limit Amt	0
Date Opened	05-07-2019	Loan Type	Personal Loan	EMI	-
Date Closed	08-07-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	2,200	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	08-07-2019		

Payment History

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

< Credit Enquiries

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

Enquiry 1

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	50,000
Financial Institution	BAJAJ FIN LTD	Application Date	21-01-2020		

Enquiry 2

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	IDFC FIRST BANK	Application Date	16-01-2020		

Enquiry 3

Search Type	Business Loan General	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	AADRILTD	Application Date	10-01-2020		

Enquiry 4

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	25,000
Financial Institution	JRGFIN	Application Date	07-01-2020		

Enquiry 5

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	03-01-2020		

Enquiry 6

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	03-01-2020		

Enquiry 7

Search Type	Other	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	03-01-2020		

Enquiry 8

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,700
Financial Institution	KUDOS	Application Date	01-01-2020		

Enquiry 9

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
Financial Institution	SBI CARD	Application Date	22-12-2019		

Enquiry 10

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,14,000
Financial Institution	IVLFIN	Application Date	08-12-2019		

Enquiry 11

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	20,000
Financial Institution	FICCL	Application Date	28-11-2019		

Enquiry 12

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	1,000
Financial Institution	GHALLA	Application Date	22-11-2019		

Enquiry 13

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,000
Financial Institution	KRAZYBEE	Application Date	22-11-2019		

Enquiry 14

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	10,599
Financial Institution	Home Credit	Application Date	20-11-2019		

Enquiry 15

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
Financial Institution	SBI CARD	Application Date	31-10-2019		

Enquiry 16

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
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Enquiry 17

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	4,000
Financial Institution	FICCL	Application Date	13-09-2019		

Enquiry 18

Search Type	Other	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	BINDABANI	Application Date	26-08-2019		

Enquiry 19

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
Financial Institution	SBI CARD	Application Date	17-08-2019		

Enquiry 20

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	10,000
Financial Institution	KUDOS	Application Date	12-08-2019		

Enquiry 21

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	50,000
Financial Institution	GHALLA	Application Date	03-08-2019		

Enquiry 22

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	10,000
Financial Institution	KUDOS	Application Date	17-07-2019		

Enquiry 23

Search Type	Microfinance Personal Loan	Subscriber Number	-	Amount applied for	20,000
Financial Institution	SATINCREDIT	Application Date	11-07-2019		

Enquiry 24

Search Type	Other	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	BINDABANI	Application Date	08-07-2019		

Enquiry 25

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	10,000
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Enquiry 26

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,000
Financial Institution	KRAZYBEE	Application Date	03-07-2019		

Enquiry 27

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
Financial Institution	SBI CARD	Application Date	26-06-2019		

Enquiry 28

Search Type	Other	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	BINDABANI	Application Date	12-05-2019		

Enquiry 29

Search Type	Other	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	KOTAK BANK	Application Date	07-05-2019		

Enquiry 30

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	DMIFINANCE	Application Date	15-04-2018		

Enquiry 31

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	IVLFIN	Application Date	23-03-2018		

Enquiry 32

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	IVLFIN	Application Date	17-03-2018		

Enquiry 33

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	IVLFIN	Application Date	16-03-2018		

Enquiry 34

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
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< Support

If you find any discrepancy in your report , please raise a dispute with our partners at <https://www.cibil.com/dispute> .

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 ----->