

KRAVIKUMAR RAVI
719 | **Good**

DOB: 16/06/1981

PAN No: AQSPR7811G

Mob: 7892271128

Email ID:

300 600 900

Score Analysis



Repayment History

Excellent

You have made **86%** of all your payments on time


Credit Card Utilization



Credit Enquiries

Poor

You have **19** credit enquiry in **Last 3 Months**


Credit Mix

Excellent

Secured A/c's contribute **97%** of your total borrowings


Loan Outstanding

Average
56% of your sanctioned loan amount is outstanding

Report Summary

Credit Account Summary

Total Number of Accounts	3
Active Accounts	2
Closed Accounts	1
SF/WD/WO/Settled	0

Credit Balance Account Summary

Total Current Bal. Amt	72256
SF/WD/WO/Settled Amt	0
Secured Accounts Amt	68256
Unsecured Accounts Amt	4000

Credit Enquiry Summary

Last 07 days Credit Enquiries	2
Last 30 days Credit Enquiries	18
Last 90 days Credit Enquiries	19
Last 180 days Credit Enquiries	22

Offers

Demat Account

Invest in stocks, derivatives, currency, commodity with our Demat Account.

Gold Loan

To get exciting Gold Loan offers please click here.

Term Insurance

Buy complete protection for your loved ones with Term Insurance plans.

Mutual Funds

Start investing in Mutual Funds with our FREE Mutual Fund Account.

Health Insurance

Cover your medical expenses with our personalised Health Insurance plans.

Personal Information

Name	KRAVIKUMAR RAVI	Gender	Male
Date of Birth	16/06/1981	Mobile	7892271128
Identification Type	TaxId	Issue Date	1/2/2021 11:20:02 AM
Number	AQSPR7811G	Expiration Date	1/2/2023 11:20:02 AM
Address 1 Status	#298 MARASANDRA DODDA TUMKUR POST HESARAGHATTA HOB DOD BALLAPUR BANGALORE RURAL DISTRICT, , 561203, Karnataka	Category DateReported	12/14/2020 12:00:00 AM
Address 2 Status	NO 191 5 5TH CROSS MARAUTHI NAGARA NEAR SHIVAKRUPA HOSPITAL MAHADESHWARA NAGARA MAIN ROAD HEROHALLI CROSS BENGALURU, , 560091, Karnataka	Category DateReported	8/29/2020 12:00:00 AM
Address 3 Status	NO 159 6TH CROSS MAHADESHWARANAGAR MAIN , ROAD VISHWANEEDAM POST BANGALORE BANGALORE, , 560091, Karnataka	Category DateReported	8/28/2020 12:00:00 AM
Telephone No Type	- Mobile	Extension Mobile	- 7892271128
Email ID Number	- AQSPR7811G	Issue Date Expiration Date	1/2/2021 11:20:02 AM 1/2/2023 11:20:02 AM
Personal/Enquiry/Information Under Dispute			
Cibil Remarks	-	Dispute Date	-
Employment Information			
Account Type		Date Reported	
Occupation		Income	
Frequency		Income Indication	

How to improve your score?

- Pay your EMIs & card bills on time
- Manage your credit limits well, do not go for unnecessary high credit
- Track accounts or loans wherein you are joint holder or guarantor
- Review your credit history on regular intervals

719

 | Good


Score Analysis



Repayment History

You have made **86%** of all your payments on time

Late Payments

1

On time Payments

24

Excellent

INCREDPersonal Loan - XXXX7677	Late Payments 0	LNTFINTwo-wheeler Loan - XXXX4732	Late Payments 0	LNTFIN Two-wheeler Loan - XXXX8693	Late Payments 1
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Credit Card Utilization

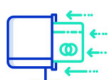


Credit Enquiries

You have **19** credit enquiry in **Last 3 Months**

Poor

PAYUFINAN Personal Loan -	03 Dec '20 1	DMIFINANCE Personal Loan -	03 Jan '16 200000	DMIFINANCE Personal Loan -	07 Dec '20 10000
BAJAJ FIN LTD Other -	08 Dec '20 1	Si Creva(Kissh) Personal Loan -	08 Dec '20 1	NAHAR Consumer Loan -	09 Dec '20 50000
PAYUFINAN Personal Loan -	09 Dec '20 1	RBL BANK Credit Card -	10 Aug '16 1000	KRAZYBEE Personal Loan -	11 Dec '20 3000
HDFC BANK Personal Loan -	13 Jan '16 200000	BAJRANGIN Personal Loan -	14 Dec '20 10000	BAJAJ FIN LTD Consumer Loan -	14 Dec '20 250000
SBI Personal Loan -	14 Dec '20 100000	BOI Personal Loan -	14 Mar '17 200000	VIVIFIN Personal Loan -	15 Dec '20 7500
Home Credit Personal Loan -	17 Dec '20 1000	IDFC FIRST BANK Personal Loan -	18 Dec '20 300000	UAE Personal Loan -	18 Feb '16 50000
CAPITAL FIRST Consumer Loan -	19 Aug '16 50000	RBL BANK Credit Card -	22 Dec '20 1000	KOTAK BANK Personal Loan -	24 Dec '20 300000
FAMILYCREDIT Two-wheeler Loan -	24 Jul '15 54000	SBI Personal Loan -	26 Dec '20 400000	UJJIVANSFB Personal Loan -	26 Dec '20 190000
CAPITAL FIRST Consumer Loan -	26 Oct '15 50000	HDFC BANK Personal Loan -	27 Dec '20 190000	TCFSL Two-wheeler Loan -	28 Aug '20 74181
ICICI BANK Two-wheeler Loan -	28 Aug '20 69783	LNTFIN Two-wheeler Loan -	29 Aug '20 77000	APOLLOFIL Consumer Loan -	30 Dec '20 5000



Credit Mix

Secured A/c's contribute **97%** of your total borrowings

Excellent

Secured

LNTFIN Two-wheeler Loan - XXXX4732	70636	LNTFIN Two-wheeler Loan - XXXX8693	54000
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Unsecured

INCRED Personal Loan - XXXX7677	4000
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Loan Outstanding

56% of your sanctioned loan amount is outstanding

Average

INCRED Personal Loan - XXXX7677	4000	LNTFIN Two-wheeler Loan - XXXX4732	68256	LNTFIN Two-wheeler Loan - XXXX8693	0
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Accounts

INCRD A/C No.LXBNG26520-211277677		Personal Loan (Account Type)		(Ownership)
Sanction Amount	4000	Repayment Tenure	-	
Current Balance	4000	Payment Frequency	-	
Rate of Interest	-	Actual Payment Amount	-	
EMI Amount	2074	Amount Overdue	0	
Dates				
Date Opened/Disbursed	14-12-2020	Date of Last Payment	01-01-1900	
Date Closed	-	Date Reported & Cretified	17-12-2020	
Payment History				
Payment Start Date (DD/MM/YYYY)	01-12-2020	Payment End Date (DD/MM/YYYY)	01-12-2020	
Collateral		Default Status		
Value of Collateral	-	Suit Filed/Willful Default	-	
Type of Collateral	-	Written-off Status	-	
		Written-off Amount(Total)	-	
		Written-off Amount (Principal)	-	

LNTFIN		Two-wheeler Loan	
A/C No.T13589290820024732		(Account Type)	
		(Ownership)	
Sanction Amount	70636	Repayment Tenure	-
Current Balance	68256	Payment Frequency	-
Rate of Interest	-	Actual Payment Amount	-
EMI Amount	3618	Amount Overdue	0
Dates			
Date Opened/Disbursed	04-09-2020	Date of Last Payment	01-01-1900
Date Closed	-	Date Reported & Cretified	30-11-2020
Payment History			
Payment Start Date (DD/MM/YYYY)	01-09-2020	Payment End Date (DD/MM/YYYY)	01-11-2020
Collateral		Default Status	
Value of Collateral	-	Suit Filed/Willful Default	-
Type of Collateral	-	Written-off Status	-
		Written-off Amount(Total)	-
		Written-off Amount (Principal)	-

LNTFIN		Two-wheeler Loan	
A/C No.2438693		(Account Type)	
		(Ownership)	
Sanction Amount	54000	Repayment Tenure	-
Current Balance	0	Payment Frequency	-
Rate of Interest	-	Actual Payment Amount	-
EMI Amount	-	Amount Overdue	0
Dates			
Date Opened/Disbursed	07-08-2015	Date of Last Payment	11-07-2017
Date Closed	13-07-2017	Date Reported & Cretified	31-07-2017
Payment History			
Payment Start Date (DD/MM/YYYY)	01-08-2015	Payment End Date (DD/MM/YYYY)	01-07-2017
Collateral		Default Status	
Value of Collateral	-	Suit Filed/Willful Default	-
Type of Collateral	-	Written-off Status	-
		Written-off Amount(Total)	-
		Written-off Amount (Principal)	-