

SURENDER SURENDER KUMAR YADAV

729






Good

DOB: 15/07/1994 PAN No: AXJPY8795J Mob: 9785647660

Email ID: SURENDERYADAVKTP5@GMAIL.COM



Score Analysis

| | |
|---|--|
|  Repayment History Excellent You have made 90% of all your payments on time |  Credit Card Utilization |
|  Credit Enquiries Poor You have 12 credit enquiry in Last 3 Months |  Credit Mix Poor Secured A/c's contribute 0% of your total borrowings |
|  Loan Outstanding Average 62% of your sanctioned loan amount is outstanding | |

Report Summary

| Credit Account Summary | Credit Balance Account Summary | Credit Enquiry Summary |
|--------------------------|--------------------------------|--------------------------------|
| Total Number of Accounts | Total Current Bal. Amt | Last 07 days Credit Enquiries |
| Active Accounts | SF/WD/WO/Settled Amt | Last 30 days Credit Enquiries |
| Closed Accounts | Secured Accounts Amt | Last 90 days Credit Enquiries |
| SF/WD/WO/Settled | Unsecured Accounts Amt | Last 180 days Credit Enquiries |
| 8 | 78630 | 0 |
| 4 | 0 | 4 |
| 4 | 0 | 12 |
| 0 | 78630 | 16 |

Offers

Demat Account

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

Personal Loan

To get exciting Personal Loan offers please click here.

Health Insurance

Cover your medical expenses with our personalised Health Insurance plans.

Mutual Funds

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

Home Loan

To get exciting Home Loan offers please click here.

Term Insurance

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

Personal Information

| | | | |
|--|---|-----------------------|------------------------|
| Name | SURENDER SURENDER KUMAR YADAV | Gender | Male |
| Date of Birth | 15/07/1994 | Mobile | 9785647660 |
| Identification Type | TaxId | Issue Date | 1/23/2021 10:24:34 PM |
| Number | AXJPY8795J | Expiration Date | 1/23/2023 10:24:34 PM |
| Address 1 Status | JAIPUR KOTPUTLI NAREHDA ,POST OFFICE KE PAS ,CHIMANPURA ROAD, , , JAIPUR, , 303105, Rajasthan | Category DateReported | 12/12/2020 12:00:00 AM |
| Address 2 Status | PARWAT COMPANY ,NEEMRANA , , , NAREHEDA, , 303105, Rajasthan | Category DateReported | 1/23/2020 12:00:00 AM |
| Address 3 Status | 303105, JAIPUR, RAJASTHAN JAIPUR, , 303105, Rajasthan | Category DateReported | 1/4/2020 12:00:00 AM |
| Telephone No | - | Extension | - |
| Type | Mobile | Mobile | 9785647660 |
| Email ID | SURENDERYADAVKTP5@GMAIL.COM | Issue Date | 1/23/2021 10:24:34 PM |
| Number | AXJPY8795J | Expiration Date | 1/23/2023 10:24:34 PM |
| Personal/Enquiry/Information Under Dispute | | | |
| Cibil Remarks | - | Dispute Date | - |
| Employment Information | | | |
| Account Type | Personal Loan | Date Reported | 3/31/2020 12:00:00 AM |
| Occupation | Others | Income | 0.0000 |
| 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

729

Good


Score Analysis



Repayment History


You have made 90% of all your payments on time

Late Payments
4

On time Payments
62

Excellent

| | | | | | |
|-----------------------------------|--------------------|-------------------------------------|--------------------|--------------------------------------|--------------------|
| CAPITRADEPersonal Loan - XXXX3781 | Late Payments 0 | DHANI LOANSPersonal Loan - XXXX8109 | Late Payments 2 | KRAZYBEE Personal Loan - XXXXZMBR | Late Payments 0 |
| HDBPersonal Loan - XXXX2553 | Late Payments 1 | KRAZYBEEPPersonal Loan - XXXXUTXW | Late Payments 0 | DHANI LOANS Personal Loan - XXXX6993 | Late Payments 1 |
| IVLFINPersonal Loan - XXXX0362 | Late Payments 0 | HDBConsumer Loan - XXXX8596 | Late Payments 0 | | |



Credit Card Utilization



Credit Enquiries

You have **12** credit enquiry in **Last 3 Months**

Poor

| | | | | | |
|-------------------------------------|-----------------------|--|----------------------|--|-----------------------|
| APOLLOFIL Consumer Loan - | 01 Jan '21 5000 | IVLFIN Personal Loan - | 03 Apr '20 50000 | TCFSL Business Loan – General - | 03 Jan '21 200000 |
| CHAIRIDSPL Personal Loan - | 04 Aug '20 5000 | KRAZYBEE Personal Loan - | 04 Jan '20 3000 | NAHAR Consumer Loan - | 05 Dec '20 50000 |
| IDFC FIRST BANK Personal Loan - | 05 Mar '20 100000 | HDFC BANK Business Loan – General - | 05 May '20 60000 | HDFC BANK Loan to Professional - | 07 Dec '20 7500000 |
| HDFC BANK Loan to Professional - | 07 Dec '20 7500000 | APOLLOFIL Consumer Loan - | 07 Sep '20 5000 | IDFC FIRST BANK Personal Loan - | 08 Sep '20 65000 |
| Si Creva(Kissh) Personal Loan - | 09 Nov '20 1 | IVLFIN Personal Loan - | 10 Jan '19 27500 | RBL BANK Credit Card - | 10 Mar '20 1000 |
| NAHAR Consumer Loan - | 10 Mar '20 50000 | HDFC BANK Personal Loan - | 12 Dec '20 100000 | IVLFIN Personal Loan - | 13 Jan '19 35000 |
| HDB Personal Loan - | 13 Jul '19 10 | PAYUFINAN Personal Loan - | 14 Jan '21 1 | HDB Personal Loan - | 15 Jul '19 10 |
| HDB Consumer Loan - | 16 Oct '18 19000 | APOLLOFIL Consumer Loan - | 17 Nov '20 5000 | HDFC BANK Credit Card - | 18 Sep '20 1000 |
| IVLFIN Personal Loan - | 19 Sep '18 95000 | HDB Personal Loan - | 23 Jan '20 41000 | HDB Personal Loan - | 23 Jan '20 41000 |
| IVLFIN Personal Loan - | 23 May '18 490000 | HDB Consumer Loan - | 24 Jan '19 49000 | IVLFIN Personal Loan - | 25 Apr '19 418000 |
| HDFC BANK Other - | 25 May '19 1 | HDFC BANK Credit Card - | 25 Nov '19 1000 | SBI CARD Credit Card - | 26 Apr '19 100 |
| BAJAJ FIN LTD Other - | 26 Nov '20 1 | HDB Consumer Loan - | 27 Jan '19 30000 | HDFC BANK Business Loan – General - | 27 Nov '20 130000 |
| AXIS BANK Credit Card - | 30 Dec '20 10000 | | | | |



Credit Mix

Secured A/c's contribute **0%** of your total borrowings

Poor

Secured

Unsecured

| | | | | | |
|--|-------|--|-------|--|-------|
| CAPITRADE Personal Loan - XXXX3781 | 2000 | DHANI LOANS Personal Loan - XXXX8109 | 4740 | KRAZYBEE Personal Loan - XXXXZMBR | 8000 |
| HDB Personal Loan - XXXX2553 | 41000 | KRAZYBEE Personal Loan - XXXXUTXW | 5000 | DHANI LOANS Personal Loan - XXXX6993 | 40000 |
| IVLFIN Personal Loan - XXXX0362 | 10000 | HDB Consumer Loan - XXXX8596 | 16700 | | |



Loan Outstanding

Average

62% of your sanctioned loan amount is outstanding

| | | | | | |
|--|-------|--|------|--|-------|
| CAPITRADE Personal Loan - XXXX3781 | 2000 | DHANI LOANS Personal Loan - XXXX8109 | 4740 | KRAZYBEE Personal Loan - XXXXZMBR | 10240 |
| HDB Personal Loan - XXXX2553 | 40379 | KRAZYBEE Personal Loan - XXXXUTXW | 0 | DHANI LOANS Personal Loan - XXXX6993 | 21271 |
| IVLFIN Personal Loan - XXXX0362 | 0 | HDB Consumer Loan - XXXX8596 | 0 | | |

Accounts

| CAPITRADE A/C No.1273781 | | Personal Loan (Account Type) | | (Ownership) |
|---------------------------------|------------|---------------------------------|-------------|-------------|
| Sanction Amount | 2000 | Repayment Tenure | 14 | |
| Current Balance | 2000 | Payment Frequency | Fortnightly | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | 2000 | Amount Overdue | - | |
| Dates | | | | |
| Date Opened/Disbursed | 07-09-2020 | Date of Last Payment | 25-09-2020 | |
| Date Closed | 25-09-2020 | Date Reported & Cretified | 30-09-2020 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-09-2020 | Payment End Date (DD/MM/YYYY) | 01-09-2020 | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| DHANI LOANS A/C No.IDHADEL08928109 | | Personal Loan (Account Type) | (Ownership) |
|---------------------------------------|------------|---------------------------------|-------------|
| Sanction Amount | 4740 | Repayment Tenure | 18 |
| Current Balance | 4740 | Payment Frequency | - |
| Rate of Interest | - | Actual Payment Amount | - |
| EMI Amount | - | Amount Overdue | 0 |
| Dates | | | |
| Date Opened/Disbursed | 05-06-2020 | Date of Last Payment | 26-10-2020 |
| Date Closed | - | Date Reported & Cretified | 30-11-2020 |
| Payment History | | | |
| Payment Start Date (DD/MM/YYYY) | 01-06-2020 | 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) | - |

| KRAZYBEE A/C No.KB200308AZMBR | | Personal Loan (Account Type) | | (Ownership) |
|----------------------------------|------------|---------------------------------|------------|-------------|
| Sanction Amount | 8000 | Repayment Tenure | - | |
| Current Balance | 10240 | Payment Frequency | Monthly | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | - | Amount Overdue | 0 | |
| | | | | |
| Dates | | | | |
| Date Opened/Disbursed | 08-03-2020 | Date of Last Payment | 01-01-1900 | |
| Date Closed | - | Date Reported & Cretified | 31-12-2020 | |
| | | | | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-03-2020 | 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) | - | |

| HDB A/C No.10652553 | | Personal Loan (Account Type) | | (Ownership) |
|---------------------------------|------------|---------------------------------|------------|-------------|
| Sanction Amount | 41000 | Repayment Tenure | 46 | |
| Current Balance | 40379 | Payment Frequency | Monthly | |
| Rate of Interest | - | Actual Payment Amount | 1674 | |
| EMI Amount | 1674 | Amount Overdue | 0 | |
| Dates | | | | |
| Date Opened/Disbursed | 27-01-2020 | Date of Last Payment | 02-12-2020 | |
| Date Closed | - | Date Reported & Cretified | 31-12-2020 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-01-2020 | 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) | - | |

| KRAZYBEE | | Personal Loan | |
|---------------------------------|------------|--------------------------------|------------|
| A/C No.KB200105FUTXW | | (Account Type) | |
| | | (Ownership) | |
| Sanction Amount | 5000 | Repayment Tenure | - |
| Current Balance | 0 | Payment Frequency | Monthly |
| Rate of Interest | - | Actual Payment Amount | - |
| EMI Amount | - | Amount Overdue | 0 |
| | | | |
| Dates | | | |
| Date Opened/Disbursed | 05-01-2020 | Date of Last Payment | 07-03-2020 |
| Date Closed | 07-03-2020 | Date Reported & Cretified | 31-03-2020 |
| | | | |
| Payment History | | | |
| Payment Start Date (DD/MM/YYYY) | 01-01-2020 | Payment End Date (DD/MM/YYYY) | 01-03-2020 |
| | | | |
| Collateral | | Default Status | |
| Value of Collateral | - | Suit Filed/Willful Default | - |
| Type of Collateral | - | Written-off Status | - |
| | | Written-off Amount(Total) | - |
| | | Written-off Amount (Principal) | - |

| DHANI LOANS A/C No.IPERJAI04186993 | | Personal Loan (Account Type) | (Ownership) |
|---------------------------------------|------------|---------------------------------|-------------|
| Sanction Amount | 40000 | Repayment Tenure | 24 |
| Current Balance | 21271 | Payment Frequency | - |
| Rate of Interest | - | Actual Payment Amount | - |
| EMI Amount | - | Amount Overdue | 0 |
| Dates | | | |
| Date Opened/Disbursed | 17-09-2019 | Date of Last Payment | 21-11-2020 |
| Date Closed | - | Date Reported & Cretified | 30-11-2020 |
| Payment History | | | |
| Payment Start Date (DD/MM/YYYY) | 01-09-2019 | 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) | - |

| IVLFIN A/C No.IPERJAI02250362 | | Personal Loan (Account Type) | | (Ownership) |
|----------------------------------|------------|---------------------------------|------------|-------------|
| Sanction Amount | 10000 | Repayment Tenure | 6 | |
| Current Balance | 0 | Payment Frequency | - | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | - | Amount Overdue | 0 | |
| Dates | | | | |
| Date Opened/Disbursed | 25-04-2019 | Date of Last Payment | 29-01-2020 | |
| Date Closed | 13-02-2020 | Date Reported & Cretified | 30-04-2020 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-04-2019 | Payment End Date (DD/MM/YYYY) | 01-04-2020 | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| HDB | | Consumer Loan | |
|---------------------------------|------------|--------------------------------|------------|
| A/C No.5538596 | | (Account Type) | |
| | | (Ownership) | |
| Sanction Amount | 16700 | Repayment Tenure | - |
| Current Balance | 0 | Payment Frequency | - |
| Rate of Interest | - | Actual Payment Amount | - |
| EMI Amount | - | Amount Overdue | 0 |
| | | | |
| Dates | | | |
| Date Opened/Disbursed | 19-10-2018 | Date of Last Payment | 05-06-2019 |
| Date Closed | 26-06-2019 | Date Reported & Cretified | 30-06-2019 |
| | | | |
| Payment History | | | |
| Payment Start Date (DD/MM/YYYY) | 01-10-2018 | Payment End Date (DD/MM/YYYY) | 01-06-2019 |
| | | | |
| Collateral | | Default Status | |
| Value of Collateral | - | Suit Filed/Willful Default | - |
| Type of Collateral | - | Written-off Status | - |
| | | Written-off Amount(Total) | - |
| | | Written-off Amount (Principal) | - |