

MR APURV

636 | Average

DOB: 08/05/1997






PAN No: BXYPA1954K

Mob: 9822627053

Email ID: APURVADAGALE143@GMAIL.COM



Score Analysis

| | |
|--|---|
|  <p>Repayment History Average</p> <p>You have made 38% of all your payments on time</p> |  <p>Credit Card Utilization Excellent</p> <p>Your credit card utilization is 0%</p> |
|  <p>Credit Enquiries Poor</p> <p>You have 28 credit enquiry in Last 3 Months</p> |  <p>Credit Mix Average</p> <p>Secured A/c's contribute 42% of your total borrowings</p> |
|  <p>Loan Outstanding Excellent</p> <p>18% of your sanctioned loan amount is outstanding</p> | |

Report Summary

| Credit Account Summary | Credit Balance Account Summary | Credit Enquiry Summary |
|------------------------------------|-------------------------------------|--|
| Total Number of Accounts 11 | Total Current Bal. Amt 37247 | Last 07 days Credit Enquiries 0 |
| Active Accounts 3 | SF/WD/WO/Settled Amt 33817 | Last 30 days Credit Enquiries 7 |
| Closed Accounts 8 | Secured Accounts Amt 33817 | Last 90 days Credit Enquiries 28 |
| SF/WD/WO/Settled 3 | Unsecured Accounts Amt 3430 | Last 180 days Credit Enquiries 45 |

Offers

| | |
|---|---|
| <p>Demat Account</p> <p>Invest in stocks, derivatives, currency, commodity with our Demat Account.</p> | <p>Mutual Funds</p> <p>Start investing in Mutual Funds with our FREE Mutual Fund Account.</p> |
| <p>Gold Loan</p> <p>To get exciting Gold Loan offers please click here.</p> | <p>Health Insurance</p> <p>Cover your medical expenses with our personalised Health Insurance plans.</p> |
| <p>Term Insurance</p> <p>Buy complete protection for your loved ones with Term Insurance plans.</p> | |

Personal Information

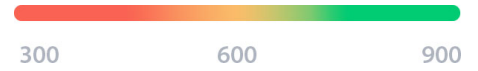
| | | | |
|--|---|-----------------------|------------------------|
| Name | MR APURV | Gender | Male |
| Date of Birth | 08/05/1997 | Mobile | 9822627053 |
| Identification Type | TaxId | Issue Date | 8/8/2021 11:40:21 PM |
| Number | BXYPA1954K | Expiration Date | 8/8/2023 11:40:21 PM |
| Address 1 Status | TATA MOTORS CAR PLANT ,CHIKHALI K BLOCK , , , CHIKHALI , , 411062, Maharashtra | Category DateReported | 7/28/2021 12:00:00 AM |
| Address 2 Status | UNAVAILABLE 198, S.NO-16, GONDHALE NAGAR, SATAVWADI, UNAVAILABLE HADAPSAR, UNAVAILABLE PUNE CITY PUNE MAHARASHTRA PUNE, , 411028, Maharashtra | Category DateReported | 3/31/2021 12:00:00 AM |
| Address 3 Status | 198, S.NO-16, GONDHALE NAGAR, SATAVWADI, NEAR MAHATMA PHULE SCHOOL, HADAPSAR, PUNE CITY PUNE, , 411028, Maharashtra | Category DateReported | 3/19/2019 12:00:00 AM |
| Telephone No Type | - Mobile | Extension Mobile | - 9822627053 |
| Email ID | APURVADAGALE143@GMAIL.COM | Issue Date | 8/8/2021 11:40:21 PM |
| Number | BXYPA1954K | Expiration Date | 8/8/2023 11:40:21 PM |
| Personal/Enquiry/Information Under Dispute | | | |
| Cibil Remarks | - | Dispute Date | - |
| Employment Information | | | |
| Account Type | Credit Card | Date Reported | 10/31/2019 12:00:00 AM |
| Occupation | Salaried | 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

636

Average



Score Analysis



Repayment History

You have made **38%** of all your payments on time

Late Payments

43

On time Payments

68

Average

| | | | | | |
|--|---------------------|---------------------------------------|--------------------|---------------------------------------|---------------------|
| MANBATwo-wheeler Loan - XXXX0009 | Late Payments 10 | JALANCHEMICALPersonal Loan - XXXX3461 | Late Payments 4 | JALANCHEMICALPersonal Loan - XXXX9321 | Late Payments 0 |
| JALANCHEMICALPersonal Loan - XXXX0625 | Late Payments 0 | JALANCHEMICALPersonal Loan - XXXX6022 | Late Payments 0 | INDUSIND BANKCredit Card - XXXX4000 | Late Payments 13 |
| HDFC BANKCredit Card - XXXX4196 | Late Payments 9 | HOME CREDITPersonal Loan - XXXX9315 | Late Payments 0 | HOME CREDITConsumer Loan - XXXX4533 | Late Payments 0 |
| IDFC FIRST BANKTwo-wheeler Loan - XXXX6676 | Late Payments 7 | HOME CREDITConsumer Loan - XXXX7911 | Late Payments 0 | | |



Credit Card Utilization

Your credit card utilization is **0%**

Excellent

| | | | |
|-------------------------------------|--------------|---------------------------------|--------------|
| INDUSIND BANKCredit Card - XXXX4000 | Used(%) 0 | HDFC BANKCredit Card - XXXX4196 | Used(%) 0 |
|-------------------------------------|--------------|---------------------------------|--------------|



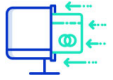
Credit Enquiries

You have **28** credit enquiry in **Last 3 Months**

Poor

| | | | | | |
|------------------------------|---------------------|--------------------------|----------------------|--------------------------|----------------------|
| AXIS BANKCredit Card - | 01 Aug '21 10000 | IVLFINPersonal Loan - | 01 Jul '19 3000 | VIVIFINPersonal Loan - | 01 Jul '21 7350 |
| APOLLOFILPersonal Loan - | 01 Jul '21 5000 | APOLLOFILConsumer Loan - | 01 Jun '21 5000 | HDBConsumer Loan - | 02 Sep '18 80000 |
| BAJAJ FIN LTDConsumer Loan - | 02 Sep '18 75000 | APOLLOFILPersonal Loan - | 03 Aug '21 200000 | AXIS BANKPersonal Loan - | 03 Jul '21 60000 |
| BAJAJ FIN LTDOther - | 03 Jul '21 1 | BAJAJ FIN LTDOther - | 03 Jul '21 1 | BAJAJ FIN LTDOther - | 03 Jul '21 1 |
| LOANCRPDPersonal Loan - | 03 May '21 10000 | APOLLOFILConsumer Loan - | 04 Apr '21 5000 | HDFC BANKConsumer Loan - | 05 Jan '19 120000 |

| | | | | | |
|---------------------------------------|----------------------|-------------------------------------|----------------------|--|----------------------|
| SBI CARD Credit Card - | 05 Jun '21 100 | RBL BANK Credit Card - | 06 Jul '21 1000 | EKAGRATAFIN Personal Loan - | 06 Jul '21 30000 |
| APOLLOFIL Personal Loan - | 07 Jul '21 7500 | BAJAJ FIN LTD Consumer Loan - | 07 Jul '21 250000 | APOLLOFIL Personal Loan - | 07 Jun '21 7500 |
| APOLLOFIL Consumer Loan - | 08 May '21 5000 | Home Credit Consumer Loan - | 09 Aug '16 9800 | HDFC BANK Consumer Loan - | 09 Feb '19 120000 |
| AADRILTD Business Loan – General - | 10 Apr '21 100000 | HDFC BANK Consumer Loan - | 11 Feb '19 120000 | Home Credit Personal Loan - | 11 Nov '17 40000 |
| CAPITAL FIRST Two-wheeler Loan - | 11 Sep '16 76500 | CAPITAL FIRST Two-wheeler Loan - | 11 Sep '16 77700 | PAYUFINAN Personal Loan - | 13 Jun '21 1 |
| SBI CARD Credit Card - | 14 Dec '18 100 | RBL BANK Credit Card - | 14 Jun '19 1000 | SBI CARD Credit Card - | 14 Sep '18 100 |
| APOLLOFIL Consumer Loan - | 15 Apr '21 5000 | DMIFINANCE Personal Loan - | 15 Apr '21 51000 | INCRED Education Loan - | 15 May '21 100000 |
| Home Credit Consumer Loan - | 16 Apr '17 22100 | NAMFINPL Credit Card - | 17 Jun '21 10000 | BAJAJ FIN LTD Other - | 18 Apr '21 1 |
| BAJAJ FIN LTD Consumer Loan - | 18 Apr '21 250000 | SBI CARD Credit Card - | 19 Mar '19 100 | HDFC BANK Credit Card - | 20 Aug '18 1000 |
| TCFSL Personal Loan - | 20 Jun '21 100000 | APOLLOFIL Personal Loan - | 20 Jun '21 5000 | RBL BANK Credit Card - | 21 Feb '19 1000 |
| APOLLOFIL Personal Loan - | 21 Jul '21 150000 | FICCL Other - | 21 Jun '18 200000 | MANBA Two-wheeler Loan - | 22 Dec '18 40000 |
| SBI CARD Credit Card - | 22 Jun '18 50000 | APOLLOFIL Consumer Loan - | 23 Apr '21 5000 | EKAGRATAFIN Personal Loan - | 23 Jul '21 6000 |
| JRGFIN Personal Loan - | 23 Jun '19 5000 | CHAIRIDSPL Personal Loan - | 23 Mar '21 5000 | APOLLOFIL Microfinance – Personal Loan - | 24 Jul '19 10000 |
| BAJAJ FIN LTD Other - | 24 Jul '21 1 | BAJAJ FIN LTD Other - | 24 Jul '21 1 | SBI CARD Credit Card - | 25 Dec '18 100 |
| APOLLOFIL Consumer Loan - | 25 May '21 5000 | APOLLOFIL Consumer Loan - | 25 May '21 5000 | CAPITAL FIRST Personal Loan - | 27 Jun '18 100000 |
| IDFC FIRST BANK Personal Loan - | 27 Jun '21 25000 | PAYUFINAN Personal Loan - | 27 Mar '21 1 | VIVIFIN Personal Loan - | 27 Mar '21 7500 |
| BINDABANI Other - | 27 May '19 200000 | HDFC BANK Personal Loan - | 28 Jul '21 110000 | APOLLOFIL Consumer Loan - | 28 Mar '21 5000 |
| IDFC FIRST BANK Personal Loan - | 28 Mar '21 50000 | INDUSIND BANK Credit Card - | 28 Sep '18 9999 | HDFC BANK Business Loan – General - | 29 Apr '21 30000 |
| RBL BANK Credit Card - | 30 Apr '21 1000 | GHALLA Consumer Loan - | 30 Jun '19 50000 | NAHAR Consumer Loan - | 30 Mar '21 50000 |



Credit Mix

Secured A/c's contribute **42%** of your total borrowings

Average

Secured

| | | | |
|---|-------|---|-------|
| MANBA Two-wheeler Loan - XXXX0009 | 60000 | IDFC FIRST BANK Two-wheeler Loan - XXXX6676 | 76500 |
|---|-------|---|-------|

Unsecured

| | | | | | |
|--|-------|--|-------|--|-------|
| JALANCHEMICAL Personal Loan - XXXX3461 | 500 | JALANCHEMICAL Personal Loan - XXXX9321 | 1000 | JALANCHEMICAL Personal Loan - XXXX0625 | 1000 |
| JALANCHEMICAL Personal Loan - XXXX6022 | 500 | INDUSIND BANK Credit Card - XXXX4000 | 47064 | HDFC BANK Credit Card - XXXX4196 | 65423 |
| HOME CREDIT Personal Loan - XXXX9315 | 40000 | HOME CREDIT Consumer Loan - XXXX4533 | 22100 | HOME CREDIT Consumer Loan - XXXX7911 | 9800 |



Loan Outstanding

18% of your sanctioned loan amount is outstanding

Excellent

| | | | | | |
|--|-------|---|------|--|---|
| MANBA Two-wheeler Loan - XXXX0009 | 33817 | JALANCHEMICAL Personal Loan - XXXX3461 | 3430 | JALANCHEMICAL Personal Loan - XXXX9321 | 0 |
| JALANCHEMICAL Personal Loan - XXXX0625 | 0 | JALANCHEMICAL Personal Loan - XXXX6022 | 0 | HOME CREDIT Personal Loan - XXXX9315 | 0 |
| HOME CREDIT Consumer Loan - XXXX4533 | 0 | IDFC FIRST BANK Two-wheeler Loan - XXXX6676 | 0 | HOME CREDIT Consumer Loan - XXXX7911 | 0 |

Accounts

| INDUSIND BANK A/C No.4412854735734000 | | Credit Card (Account Type) | (Ownership) |
|--|------------|--------------------------------|-------------|
| Credit Limit | - | Rate of Interest | - |
| High Credit | 47064 | Repayment Tenure | - |
| Current Balance | 0 | EMI Amount | - |
| Cash Limit | - | Payment Frequency | - |
| Amount Overdue | 0 | Actual Payment Amount | - |
| Dates | | | |
| Date Opened/Disbursed | 01-10-2018 | Date of Last Payment | 12-02-2020 |
| Date Closed | - | Date Reported & Cretified | 30-04-2020 |
| Payment History | | | |
| Payment Start Date (DD/MM/YYYY) | 01-10-2018 | 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 | Yes |
| | | Written-off Amount(Total) | - |
| | | Written-off Amount (Principal) | - |

| HDFC BANK A/C No.0005241810404814196 | | Credit Card (Account Type) | (Ownership) |
|---|------------|--------------------------------|-------------|
| Credit Limit | - | Rate of Interest | - |
| High Credit | 65423 | Repayment Tenure | - |
| Current Balance | 0 | EMI Amount | - |
| Cash Limit | - | Payment Frequency | - |
| Amount Overdue | 0 | Actual Payment Amount | - |
| Dates | | | |
| Date Opened/Disbursed | 23-08-2018 | Date of Last Payment | 24-09-2019 |
| Date Closed | 31-10-2019 | Date Reported & Cretified | 31-12-2020 |
| Payment History | | | |
| Payment Start Date (DD/MM/YYYY) | 01-08-2018 | Payment End Date DD/MM/YYYY) | 01-10-2019 |
| Collateral | | Default Status | |
| Value of Collateral | - | Suit Filed/Willful Default | - |
| Type of Collateral | - | Written-off Status | Yes |
| | | Written-off Amount(Total) | 32623.0000 |
| | | Written-off Amount (Principal) | 32623.0000 |

| MANBA A/C No.210009 | | Two-wheeler Loan (Account Type) | | (Ownership) |
|---------------------------------|------------|------------------------------------|------------|-------------|
| Sanction Amount | 60000 | Repayment Tenure | - | |
| Current Balance | 33817 | Payment Frequency | - | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | - | Amount Overdue | 15750 | |
| | | | | |
| Dates | | | | |
| Date Opened/Disbursed | 14-01-2019 | Date of Last Payment | 01-01-1900 | |
| Date Closed | - | Date Reported & Cretified | 31-05-2021 | |
| | | | | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-01-2019 | Payment End Date (DD/MM/YYYY) | 01-05-2021 | |
| | | | | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | Yes | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| JALANCHEMICAL A/C No.CR57BA5DA0ID2483461 | | Personal Loan (Account Type) | | (Ownership) |
|---|------------|---------------------------------|------------|-------------|
| Sanction Amount | 500 | Repayment Tenure | 1 | |
| Current Balance | 3430 | Payment Frequency | - | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | - | Amount Overdue | 3430 | |
| | | | | |
| Dates | | | | |
| Date Opened/Disbursed | 24-06-2019 | Date of Last Payment | 01-01-1900 | |
| Date Closed | - | Date Reported & Cretified | 30-06-2021 | |
| | | | | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-03-2021 | Payment End Date (DD/MM/YYYY) | 01-06-2021 | |
| | | | | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| JALANCHEMICAL A/C No.CR3D6D5D39ID2729321 | | Personal Loan (Account Type) | | (Ownership) |
|---|------------|---------------------------------|------------|-------------|
| Sanction Amount | 1000 | Repayment Tenure | 2 | |
| Current Balance | 0 | Payment Frequency | - | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | - | Amount Overdue | 0 | |
| | | | | |
| Dates | | | | |
| Date Opened/Disbursed | 15-07-2019 | Date of Last Payment | 13-03-2021 | |
| Date Closed | 13-03-2021 | Date Reported & Cretified | 31-03-2021 | |
| | | | | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-03-2021 | Payment End Date (DD/MM/YYYY) | 01-03-2021 | |
| | | | | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| JALANCHEMICAL A/C No.CR9C645DF3ID2730625 | | Personal Loan (Account Type) | | (Ownership) |
|---|------------|---------------------------------|--|-------------|
| Sanction Amount | 1000 | Repayment Tenure | | 1 |
| Current Balance | 0 | Payment Frequency | | - |
| Rate of Interest | - | Actual Payment Amount | | - |
| EMI Amount | - | Amount Overdue | | 0 |
| Dates | | | | |
| Date Opened/Disbursed | 15-07-2019 | Date of Last Payment | | 13-03-2021 |
| Date Closed | 13-03-2021 | Date Reported & Cretified | | 31-03-2021 |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-03-2021 | Payment End Date (DD/MM/YYYY) | | 01-03-2021 |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | | - |
| Type of Collateral | - | Written-off Status | | - |
| | | Written-off Amount(Total) | | - |
| | | Written-off Amount (Principal) | | - |

| JALANCHEMICAL A/C No.CRD47F5DCEID2486022 | | Personal Loan (Account Type) | | (Ownership) |
|---|------------|---------------------------------|--|-------------|
| Sanction Amount | 500 | Repayment Tenure | | 1 |
| Current Balance | 0 | Payment Frequency | | - |
| Rate of Interest | - | Actual Payment Amount | | - |
| EMI Amount | - | Amount Overdue | | 0 |
| Dates | | | | |
| Date Opened/Disbursed | 24-06-2019 | Date of Last Payment | | 13-03-2021 |
| Date Closed | 13-03-2021 | Date Reported & Cretified | | 31-03-2021 |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-03-2021 | Payment End Date (DD/MM/YYYY) | | 01-03-2021 |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | | - |
| Type of Collateral | - | Written-off Status | | - |
| | | Written-off Amount(Total) | | - |
| | | Written-off Amount (Principal) | | - |

| HOME CREDIT A/C No.3711439315 | | Personal Loan (Account Type) | | (Ownership) |
|----------------------------------|------------|---------------------------------|------------|-------------|
| Sanction Amount | 40000 | Repayment Tenure | 12 | |
| Current Balance | 0 | Payment Frequency | Monthly | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | 4642 | Amount Overdue | 0 | |
| Dates | | | | |
| Date Opened/Disbursed | 12-11-2017 | Date of Last Payment | 16-11-2018 | |
| Date Closed | 16-11-2018 | Date Reported & Cretified | 22-05-2019 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-11-2017 | Payment End Date (DD/MM/YYYY) | 01-05-2019 | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| HOME CREDIT A/C No.3706854533 | | Consumer Loan (Account Type) | | (Ownership) |
|----------------------------------|------------|---------------------------------|------------|-------------|
| Sanction Amount | 22100 | Repayment Tenure | 7 | |
| Current Balance | 0 | Payment Frequency | Monthly | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | 3158 | Amount Overdue | 0 | |
| Dates | | | | |
| Date Opened/Disbursed | 18-04-2017 | Date of Last Payment | 18-11-2017 | |
| Date Closed | 19-11-2017 | Date Reported & Cretified | 22-05-2019 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-04-2017 | Payment End Date (DD/MM/YYYY) | 01-05-2019 | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| IDFC FIRST BANK A/C No.7876676 | | Two-wheeler Loan (Account Type) | | (Ownership) |
|-----------------------------------|------------|------------------------------------|------------|-------------|
| Sanction Amount | 76500 | Repayment Tenure | 24 | |
| Current Balance | 0 | Payment Frequency | Monthly | |
| Rate of Interest | - | Actual Payment Amount | 108940 | |
| EMI Amount | 3985 | Amount Overdue | 0 | |
| Dates | | | | |
| Date Opened/Disbursed | 13-09-2016 | Date of Last Payment | 14-01-2019 | |
| Date Closed | 26-01-2019 | Date Reported & Cretified | 31-01-2019 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-09-2016 | Payment End Date (DD/MM/YYYY) | 01-01-2019 | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |

| HOME CREDIT A/C No.3625037911 | | Consumer Loan (Account Type) | | (Ownership) |
|----------------------------------|------------|---------------------------------|------------|-------------|
| Sanction Amount | 9800 | Repayment Tenure | 7 | |
| Current Balance | 0 | Payment Frequency | Monthly | |
| Rate of Interest | - | Actual Payment Amount | - | |
| EMI Amount | 1400 | Amount Overdue | 0 | |
| Dates | | | | |
| Date Opened/Disbursed | 10-08-2016 | Date of Last Payment | 09-03-2017 | |
| Date Closed | 11-03-2017 | Date Reported & Cretified | 22-05-2019 | |
| Payment History | | | | |
| Payment Start Date (DD/MM/YYYY) | 01-08-2016 | Payment End Date (DD/MM/YYYY) | 01-05-2019 | |
| Collateral | | Default Status | | |
| Value of Collateral | - | Suit Filed/Willful Default | - | |
| Type of Collateral | - | Written-off Status | - | |
| | | Written-off Amount(Total) | - | |
| | | Written-off Amount (Principal) | - | |