

CONSUMER CIR

CONSUMER: KARTHIK NAGARAJ
 MEMBER ID: NB67681003
 MEMBER REFERENCE NUMBER:

DATE: 21-03-2018
 TIME: 16:41:13
 CONTROL NUMBER: 2,26,55,29,408

CONSUMER INFORMATION:

NAME: KARTHIK NAGARAJ N

DATE OF BIRTH: 11-01-1986

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 2.0	522	1: LENGTH OF TIME SINCE MOST RECENT ACCOUNT DELINQUENCY IS TOO SHORT. 2: PRESENCE OF ACCOUNT DELINQUENCY IN THE PAST. 3: PROPORTION OF DELINQUENT TRADES TOO HIGH.

POSSIBLE RANGE FOR CIBIL TRANSUNION SCORE VERSION 2.0

Consumers with more than 6 months credit history*	: 300 (high risk) to 900 (low risk)
Consumers having less than 6 months credit history*	: 1 (high risk) to 5 (low risk)
Consumers not in CIBIL database or with insufficient information for scoring*	: -1

* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	EOTPK4066R		
VOTER ID NUMBER(e)	KTJ7918469		
UNIVERSAL ID NUMBER (UID)(e)	419159309952		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE	9844888854	
HOME PHONE(e)	66336000	
MOBILE PHONE(e)	9739980185	
OFFICE PHONE(e)	66336000	

EMAIL CONTACT(S):

EMAIL ADDRESS

NAGARAJKARTHIK86@GMAIL.COM

KARTHIK.NAGARAJ19@GMAIL.COM

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ADDRESS(ES):

ADDRESS ^(e) : 4TH FLOOR BUILDING 5B PRITECH PARK PHASE2 RMZECOSPACE BELLANDUR BANGALORE RAJASTHAN 331502		
CATEGORY: OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 07-03-2018
ADDRESS : 53 SLV NILAYA 2ND CROSS T DASARAHALLI MALLASANDRA PIPELINE ROAD KARNATAKA 560057		
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 28-02-2018
ADDRESS : FIRST SOURCE SOLUTIONS LTD BELLANDUR BANGALORE BANGALORE KARNATAKA 560103		
CATEGORY: PERMANENT ADDRESS	RESIDENCE CODE:	DATE REPORTED: 16-01-2018
ADDRESS ^(e) : 4TH FLOOR TOWER 5A PRITECH 2 , SEZ SARJAPUR OUTER RING ROAD , VARTHUR HOBLI , , BANGALORE KARNATAKA 560103		
CATEGORY: OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 09-01-2018

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	31-01-2018	OTHERS	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 6	HIGH CR/SANC. AMT: 2,16,711	CURRENT: 1,51,973	RECENT: 25-09-2017
	OVERDUE: 1		OVERDUE: 10,000	OLDEST: 08-10-2016
	ZERO-BALANCE: 3			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	79	6	57	16	13-03-2018

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 25-09-2017	SANCTIONED: 10,000	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 28-02-2018	CURRENT BALANCE: 10,000	
TYPE: PERSONAL LOAN	PMT HIST START: 01-02-2018	OVERDUE: 10,000	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-10-2017	PMT FREQ: MONTHLY	

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DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

119 XXX 060 029 000
 02-18 01-18 12-17 11-17 10-17

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-09-2017	SANCTIONED: 29,000	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 31-01-2018	CURRENT BALANCE: 19,901	
TYPE: BUSINESS LOAN - PRIORITY	PMT HIST START: 01-01-2018	EMI: 3,553	
SECTOR - SMALL BUSINESS	PMT HIST END: 01-09-2017	REPAYMENT TENURE: 9	
OWNERSHIP: INDIVIDUAL		INTEREST RATE: 24.00	
COLLATERAL TYPE: NO COLLATERAL		ACTUAL PAYMENT: 3,531	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 000 059 000 000
 01-18 12-17 11-17 10-17 09-17

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-08-2017	SANCTIONED: 1,28,721	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 24-02-2018	CURRENT BALANCE: 1,22,072	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 28-02-2018	EMI: 6,204	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-02-2018	PMT FREQ: MONTHLY	
	PMT HIST END: 01-08-2017	REPAYMENT TENURE: 36	
		ACTUAL PAYMENT: 31,026	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 011 000 000 000 000 000
 02-18 01-18 12-17 11-17 10-17 09-17 08-17

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 13-07-2017	SANCTIONED: 10,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 31-08-2017	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 31-08-2017	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 28-02-2018		
	PMT HIST START: 01-02-2018		
	PMT HIST END: 01-07-2017		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 XXX XXX XXX 000 XXX 000 000
 02-18 01-18 12-17 11-17 10-17 09-17 08-17 07-17

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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CONSUMER LOAN OWNERSHIP: INDIVIDUAL	OPENED: 08-02-2017 LAST PAYMENT: 12-06-2017 CLOSED: 19-06-2017 REPORTED AND CERTIFIED: 30-06-2017 PMT HIST START: 01-06-2017 PMT HIST END: 01-02-2017	SANCTIONED: 18,990 CURRENT BALANCE: 0 EMI: 2,374 PMT FREQ: MONTHLY REPAYMENT TENURE: 8 ACTUAL PAYMENT: 14,244	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 06-17	000 05-17	000 04-17	000 03-17
000 02-17			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CONSUMER LOAN OWNERSHIP: INDIVIDUAL	OPENED: 08-10-2016 LAST PAYMENT: 05-05-2017 CLOSED: 19-05-2017 REPORTED AND CERTIFIED: 31-05-2017 PMT HIST START: 01-05-2017 PMT HIST END: 01-10-2016	SANCTIONED: 20,000 CURRENT BALANCE: 0 EMI: 2,000 PMT FREQ: MONTHLY REPAYMENT TENURE: 10 ACTUAL PAYMENT: 14,000	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 05-17	000 04-17	000 03-17	000 02-17
000 01-17	000 12-16	000 11-16	000 10-16

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	13-03-2018	PERSONAL LOAN	50,000
NOT DISCLOSED	07-03-2018	PERSONAL LOAN	1,25,000
NOT DISCLOSED	01-03-2018	CREDIT CARD	1,000
NOT DISCLOSED	28-02-2018	PERSONAL LOAN	80,000
NOT DISCLOSED	28-02-2018	PERSONAL LOAN	10,000
NOT DISCLOSED	28-02-2018	PERSONAL LOAN	80,000
NOT DISCLOSED	21-02-2018	PERSONAL LOAN	11,050
NOT DISCLOSED	17-02-2018	CREDIT CARD	50,000

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NOT DISCLOSED	16-02-2018	CREDIT CARD	1,000
NOT DISCLOSED	16-02-2018	CREDIT CARD	50,000
NOT DISCLOSED	14-02-2018	OTHER	1
NOT DISCLOSED	12-02-2018	PERSONAL LOAN	1,00,000
NOT DISCLOSED	07-02-2018	CREDIT CARD	10,000
NOT DISCLOSED	06-02-2018	PERSONAL LOAN	1
NOT DISCLOSED	06-02-2018	PERSONAL LOAN	1
NOT DISCLOSED	03-02-2018	OTHER	25,000
NOT DISCLOSED	02-02-2018	PERSONAL LOAN	96,000
NOT DISCLOSED	26-01-2018	PERSONAL LOAN	2,00,000
NOT DISCLOSED	25-01-2018	OTHER	10,000
NOT DISCLOSED	24-01-2018	PERSONAL LOAN	1,50,000
NOT DISCLOSED	23-01-2018	PERSONAL LOAN	2,50,000
NOT DISCLOSED	22-01-2018	PERSONAL LOAN	1,00,000
NOT DISCLOSED	18-01-2018	CREDIT CARD	50,000
NOT DISCLOSED	16-01-2018	CREDIT CARD	10,000
NOT DISCLOSED	13-01-2018	PERSONAL LOAN	54,000
NOT DISCLOSED	12-01-2018	PERSONAL LOAN	2,00,000
NOT DISCLOSED	10-01-2018	PERSONAL LOAN	2,00,000
NOT DISCLOSED	09-01-2018	PERSONAL LOAN	2,00,000
NOT DISCLOSED	08-01-2018	PERSONAL LOAN	10,00,000
NOT DISCLOSED	06-01-2018	BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	2,00,000
NOT DISCLOSED	05-01-2018	PERSONAL LOAN	2,30,000
NOT DISCLOSED	29-12-2017	PERSONAL LOAN	1,00,000

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NOT DISCLOSED	26-12-2017	PERSONAL LOAN	3,10,000
NOT DISCLOSED	28-11-2017	CREDIT CARD	10,000
NOT DISCLOSED	21-09-2017	PERSONAL LOAN	1,50,000
NOT DISCLOSED	18-09-2017	PERSONAL LOAN	2,50,000
NOT DISCLOSED	17-09-2017	CREDIT CARD	1,000
NOT DISCLOSED	08-09-2017	CREDIT CARD	10,000
NOT DISCLOSED	05-09-2017	PERSONAL LOAN	1
NOT DISCLOSED	05-09-2017	PERSONAL LOAN	3,00,000
NOT DISCLOSED	31-08-2017	CONSUMER LOAN	25,000
NOT DISCLOSED	11-08-2017	PERSONAL LOAN	3,50,000
NOT DISCLOSED	08-08-2017	CREDIT CARD	10,000
NOT DISCLOSED	28-07-2017	PERSONAL LOAN	1,80,000
NOT DISCLOSED	13-07-2017	PERSONAL LOAN	10,000
NOT DISCLOSED	11-07-2017	PERSONAL LOAN	50,000
NOT DISCLOSED	28-06-2017	CREDIT CARD	10,000
NOT DISCLOSED	21-06-2017	PERSONAL LOAN	3,00,000
NOT DISCLOSED	20-06-2017	PERSONAL LOAN	2,50,000
NOT DISCLOSED	16-06-2017	PERSONAL LOAN	1,60,000
NOT DISCLOSED	14-06-2017	PERSONAL LOAN	1,00,000
NOT DISCLOSED	12-06-2017	PERSONAL LOAN	1,60,000
NOT DISCLOSED	09-06-2017	PERSONAL LOAN	1,00,000
NOT DISCLOSED	04-06-2017	PERSONAL LOAN	1,50,000
NOT DISCLOSED	01-06-2017	PERSONAL LOAN	1,50,000
NOT DISCLOSED	01-06-2017	PERSONAL LOAN	1,50,000
NOT DISCLOSED	22-05-2017	CONSUMER LOAN	30,000
NOT DISCLOSED	18-05-2017	PERSONAL LOAN	50,000

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NOT DISCLOSED	15-05-2017	CREDIT CARD	10,000
NOT DISCLOSED	05-05-2017	PERSONAL LOAN	1,50,000
NOT DISCLOSED	04-05-2017	PERSONAL LOAN	1,60,000
NOT DISCLOSED	01-05-2017	PERSONAL LOAN	1,40,000
NOT DISCLOSED	28-04-2017	CONSUMER LOAN	50,000
NOT DISCLOSED	29-12-2016	PERSONAL LOAN	2,00,000
NOT DISCLOSED	17-12-2016	PERSONAL LOAN	2,00,000
NOT DISCLOSED	07-12-2016	CREDIT CARD	1,000
NOT DISCLOSED	06-12-2016	PERSONAL LOAN	5,00,000
NOT DISCLOSED	24-11-2016	PERSONAL LOAN	2,00,000
NOT DISCLOSED	24-11-2016	PERSONAL LOAN	2,50,000
NOT DISCLOSED	19-11-2016	PERSONAL LOAN	2,50,000
NOT DISCLOSED	16-11-2016	PERSONAL LOAN	2,50,000
NOT DISCLOSED	16-11-2016	PERSONAL LOAN	50,000
NOT DISCLOSED	12-11-2016	PERSONAL LOAN	2,50,000
NOT DISCLOSED	07-11-2016	PERSONAL LOAN	2,10,000
NOT DISCLOSED	07-11-2016	PERSONAL LOAN	2,10,000
NOT DISCLOSED	06-11-2016	CREDIT CARD	10,000
NOT DISCLOSED	05-11-2016	CONSUMER LOAN	50,000
NOT DISCLOSED	25-10-2016	CREDIT CARD	50,000
NOT DISCLOSED	01-10-2016	CONSUMER LOAN	21,000

END OF REPORT ON KARTHIK NAGARAJ

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