

## CONSUMER CIR

CONSUMER: SAROJ KUMAR JHA  
 MEMBER ID: NB67681003  
 MEMBER REFERENCE NUMBER:

DATE: 10-08-2017  
 TIME: 20:46:31  
 CONTROL NUMBER: 1,68,06,51,335

### CONSUMER INFORMATION:

NAME: SAROJ KUMAR JHA SAROJ KUMAR JHA  
 DATE OF BIRTH: 09-01-1982

GENDER: MALE

### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 2.0	<b>676</b>	1: NUMBER OF ACTIVE TRADES WITH A BALANCE TOO HIGH IN PROPORTION TO TOTAL TRADES. 2: PRESENCE OF ACCOUNT DELINQUENCY IN THE PAST. 3: LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED IS TOO SHORT.

### 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)	AJHPJ1686R		
UNIVERSAL ID NUMBER (UID)	387847005961		

### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
HOME PHONE(e)	02242004184	
OFFICE PHONE(e)	224200	4184
OFFICE PHONE(e)	224200	4181
OFFICE PHONE(e)	02242004184	

### EMAIL CONTACT(S):

EMAIL ADDRESS
SAROJ.JHA@PORTESCAP.COM
SAROJ.JHA1982@GMAIL.COM

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SAROJKUMAR.JHA@KPITCUMMINS.COM

SAROJKJHA1982@GMAIL.COM

### ADDRESS(ES):

ADDRESS<sup>(e)</sup>: CASA RIO ARABIANA B WING , CASA RIO ARAB SEZ MUMBAI STATE MAHARASHTRA 421204

CATEGORY:OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED:09-08-2017

ADDRESS<sup>(e)</sup>: CASA RIO ARABIANA B WING , CASA RIO ARAB MUMBAI STATE MAHARASHTRA 421204

CATEGORY:RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED:09-08-2017

ADDRESS<sup>(e)</sup>: F-105 OCEANIA CASA RIO PALAVA CITY KALYAN SHIL ROAD DOMBIVALI EAST MAHARASHTRA 421204

CATEGORY:RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED:09-08-2017

ADDRESS<sup>(e)</sup>: THANE THANE THANE MAHARASHTRA 421204

CATEGORY:RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED:25-07-2017

### PERSONAL / ENQUIRY DISPUTE(S):

PERSONAL / ENQUIRY INFORMATION UNDER DISPUTE:

CIBIL REMARKS: MULTIPLE DISPUTES IN ENQUIRY (IQ) SEGMENT  
 DATE ENTERED: 03-05-2017

### EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CONSUMER LOAN	30-06-2017	OTHERS	Not Available	Not Available	Not Available

### SUMMARY:

#### ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 12	HIGH CR/SANC. AMT: 5,74,385	CURRENT: 17,964	RECENT: 05-06-2017
	OVERDUE: 0		OVERDUE: 0	OLDEST: 04-11-2010
	ZERO-BALANCE: 11			

### ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	87	18	9	8	09-08-2017

### ACCOUNT(S):

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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CONSUMER LOAN OWNERSHIP: INDIVIDUAL	OPENED: 05-06-2017 REPORTED AND CERTIFIED: 30-06-2017 PMT HIST START: 01-06-2017 PMT HIST END: 01-06-2017	SANCTIONED: 24,500 CURRENT BALANCE: 17,964 EMI: 1,634 PMT FREQ: MONTHLY REPAYMENT TENURE: 15	
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>			
000 06-17			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CONSUMER LOAN OWNERSHIP: INDIVIDUAL	OPENED: 25-11-2014 LAST PAYMENT: 31-08-2016 CLOSED: 31-08-2016 REPORTED AND CERTIFIED: 30-06-2017 PMT HIST START: 01-06-2017 PMT HIST END: 01-11-2014	SANCTIONED: 20,889 CURRENT BALANCE: 0	
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>			

000 06-17	000 05-17	000 04-17	000 03-17	000 02-17	000 01-17	000 12-16	000 11-16	000 10-16	XXX 09-16	513 08-16	482 07-16	451 06-16	421 05-16	390 04-16	360 03-16	360 02-16	331 01-16
300 12-15	269 11-15	239 10-15	208 09-15	194 08-15	175 07-15	144 06-15	114 05-15	083 04-15	053 03-15	022 02-15	000 01-15	000 12-14	000 11-14				

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CONSUMER LOAN OWNERSHIP: INDIVIDUAL	OPENED: 25-11-2014 LAST PAYMENT: 15-07-2016 CLOSED: 31-08-2016 REPORTED AND CERTIFIED: 30-06-2017 PMT HIST START: 01-06-2017 PMT HIST END: 01-11-2014	SANCTIONED: 34,990 CURRENT BALANCE: 0	
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>			

000 06-17	000 05-17	000 04-17	000 03-17	000 02-17	000 01-17	000 12-16	000 11-16	000 10-16	XXX 09-16	000 08-16	XXX 07-16	451 06-16	421 05-16	268 04-16	360 03-16	329 02-16	300 01-16
269 12-15	238 11-15	208 10-15	177 09-15	163 08-15	147 07-15	116 06-15	086 05-15	055 04-15	025 03-15	000 02-15	000 01-15	000 12-14	000 11-14				

ACCOUNT	DATES	AMOUNTS	STATUS
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### ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	09-08-2017	PERSONAL LOAN	3,08,000
NOT DISCLOSED	09-08-2017	CREDIT CARD	1,000
NOT DISCLOSED	09-08-2017	CREDIT CARD	1,000
NOT DISCLOSED	09-08-2017	CREDIT CARD	1,000
NOT DISCLOSED	09-08-2017	PERSONAL LOAN	2,50,000
NOT DISCLOSED	09-08-2017	PERSONAL LOAN	50,000
NOT DISCLOSED	26-07-2017	PERSONAL LOAN	50,000
NOT DISCLOSED	25-07-2017	PERSONAL LOAN	1,00,000
NOT DISCLOSED	20-07-2017	PERSONAL LOAN	50,000
NOT DISCLOSED	18-07-2017	PERSONAL LOAN	25,000
NOT DISCLOSED	18-07-2017	PERSONAL LOAN	1
NOT DISCLOSED	17-07-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	17-07-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	17-07-2017	PERSONAL LOAN	9,10,000
NOT DISCLOSED	17-07-2017	PERSONAL LOAN	8,80,000
NOT DISCLOSED	17-07-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	13-07-2017	PERSONAL LOAN	1,00,000
NOT DISCLOSED	12-07-2017	PERSONAL LOAN	1,000
NOT DISCLOSED	30-06-2017	CREDIT CARD	1,000
NOT DISCLOSED	28-06-2017	USED CAR LOAN	2,00,000
NOT DISCLOSED	26-06-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	21-06-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	18-06-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	13-06-2017	PERSONAL LOAN	12,00,000
NOT DISCLOSED	30-05-2017	CONSUMER LOAN	23,000

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NOT DISCLOSED	31-01-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	24-09-2016	CREDIT CARD	1,00,000
NOT DISCLOSED	14-07-2016	PERSONAL LOAN	4,50,000
NOT DISCLOSED	19-05-2016	CREDIT CARD	10,000
NOT DISCLOSED	05-01-2016	OTHER	5,00,000
NOT DISCLOSED	05-01-2016	CREDIT CARD	10,000
NOT DISCLOSED	04-01-2016	CREDIT CARD	1,000
NOT DISCLOSED	04-01-2016	CREDIT CARD	15,000
NOT DISCLOSED	25-12-2015	CONSUMER LOAN	50,000
NOT DISCLOSED	17-08-2015	OTHER	1
NOT DISCLOSED	16-04-2015	PERSONAL LOAN	1
NOT DISCLOSED	30-12-2014	CREDIT CARD	10,000
NOT DISCLOSED	26-12-2014	CREDIT CARD	10,000
NOT DISCLOSED	04-11-2014	CONSUMER LOAN	50,000
NOT DISCLOSED	01-11-2014	CONSUMER LOAN	79,900
NOT DISCLOSED	01-11-2014	CONSUMER LOAN	12,000
NOT DISCLOSED	25-10-2014	PERSONAL LOAN	1
NOT DISCLOSED	08-10-2014	PERSONAL LOAN	25,000
NOT DISCLOSED	03-09-2014	PERSONAL LOAN	5,00,000
NOT DISCLOSED	08-05-2014	PERSONAL LOAN	25,000
NOT DISCLOSED	02-05-2014	TWO-WHEELER LOAN	52,074
NOT DISCLOSED	02-05-2014	CREDIT CARD	1,000
NOT DISCLOSED	28-04-2014	CREDIT CARD	1,000
NOT DISCLOSED	28-04-2014	CREDIT CARD	1,000
NOT DISCLOSED	18-04-2014	OTHER	1
NOT DISCLOSED	12-04-2014	CREDIT CARD	1,00,000

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NOT DISCLOSED	05-02-2014	CREDIT CARD	10,000
NOT DISCLOSED	09-01-2014	CREDIT CARD	50,000
NOT DISCLOSED	20-12-2013	PERSONAL LOAN	25,000
NOT DISCLOSED	25-11-2013	PERSONAL LOAN	25,000
NOT DISCLOSED	31-10-2013	CREDIT CARD	10,000
NOT DISCLOSED	16-10-2013	CREDIT CARD	10,000
NOT DISCLOSED	10-10-2013	CREDIT CARD	15,000
NOT DISCLOSED	10-07-2013	CREDIT CARD	10,000
NOT DISCLOSED	25-06-2013	CREDIT CARD	50,000
NOT DISCLOSED	15-06-2013	CREDIT CARD	10,000
NOT DISCLOSED	08-06-2013	CREDIT CARD	50,000
NOT DISCLOSED	01-06-2013	CREDIT CARD	10,000
NOT DISCLOSED	28-05-2013	CREDIT CARD	10,000
NOT DISCLOSED	17-05-2013	CREDIT CARD	10,000
NOT DISCLOSED	23-04-2013	CREDIT CARD	10,000
NOT DISCLOSED	20-04-2013	CREDIT CARD	10,000
NOT DISCLOSED	06-04-2013	CREDIT CARD	10,000
NOT DISCLOSED	05-04-2013	CREDIT CARD	50,000
NOT DISCLOSED	02-04-2013	CREDIT CARD	50,000
NOT DISCLOSED	20-03-2013	CREDIT CARD	1,000
NOT DISCLOSED	04-03-2013	CREDIT CARD	15,000
NOT DISCLOSED	01-02-2013	CREDIT CARD	1,000
NOT DISCLOSED	16-01-2013	PERSONAL LOAN	1,50,000
NOT DISCLOSED	09-01-2013	PERSONAL LOAN	5,00,000
NOT DISCLOSED	09-01-2013	PERSONAL LOAN	5,00,000
NOT DISCLOSED	03-01-2013	CREDIT CARD	1,000

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NOT DISCLOSED	17-12-2012	CREDIT CARD	1,000
NOT DISCLOSED	26-10-2012	PERSONAL LOAN	88,000
NOT DISCLOSED	08-07-2012	CONSUMER LOAN	31,990
NOT DISCLOSED	30-04-2012	CONSUMER LOAN	56,000
NOT DISCLOSED	22-03-2012	CONSUMER LOAN	56,000
NOT DISCLOSED	29-01-2011	PERSONAL LOAN	1,00,000
NOT DISCLOSED	14-01-2011	CREDIT CARD	50,000
NOT DISCLOSED	24-11-2010	CREDIT CARD	1,000
NOT DISCLOSED	22-10-2010	PERSONAL LOAN	1,00,000
NOT DISCLOSED	27-05-2009	PERSONAL LOAN	1,00,000

### END OF REPORT ON SAROJ KUMAR JHA

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