

CONSUMER CIR

CONSUMER:	PORCHELVAM ASHWIN ALEXANDER	DATE:	13-12-2024
MEMBER ID:	NB67759977_CIRC2CNPE1	TIME:	11:46:20
MEMBER REFERENCE NUMBER:	935551879	CONTROL NUMBER:	008479626972

CONSUMER INFORMATION:

NAME: ASHWIN ALEXANDER PORCHELVAM

DATE OF BIRTH: 19-09-1994

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	762	1. PRESENCE OF SEVERE DELINQUENCY AS OF RECENT UPDATE 2. PRESENCE OF DELINQUENCY 3. LOW CREDIT AGE
	000	

POSSIBLE RANGE FOR CREDITVISION® SCORE		
Consumer with at least one trade on the bureau in last 36 months		: 300 (high risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months		: -1
* At least one tradeline with information updated in last 36 months is required.		
POSSIBLE RANGE FOR		
Consumers with more than 6 months credit history*		: 300 (high risk) to 900 (low risk)
Consumers having less than 6 months credit history*		: " "
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)	DHXP9477G		
VOTER ID	NNE0621672		01-01-2030
RATION CARD NUMBER	18/G/0535059		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE (e)	9047434212	
MOBILE PHONE	9003943497	

EMAIL CONTACT(S):

EMAIL ADDRESS
ASWIN@GMAIL.COM

ADDRESS(ES):

ADDRESS : S/O PORCHELVAN ,2146/241A NADUTHERU KEEELAKORUPATTU ,ARUSUTHIPATTU ,ARUSUTHIPATTU ,THANJAVUR,TAMIL NADU ,TAMIL NADU ,613504		
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 31-12-2021
ADDRESS : S/O PORCHELVAN ,2146/241A NADUTHERU KEEELAKORUPATTU ,ARUSUTHIPATTU ,ARUSUTHIPATTU ,THANJAVUR,TAMIL NADU ,TAMIL NADU ,613504		
CATEGORY: PERMANENT ADDRESS	RESIDENCE CODE:	DATE REPORTED: 31-12-2021
ADDRESS (e) : 2 416, MIDDLE STREET,KEELAKORUKAPPATTU,, ,ARSUTHIPATTU PO, PAPANASAM TK, ,SALIMANGALAM ,TAMIL NADU ,613504		
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED: 17-11-2021
ADDRESS : 2/146 KEELA KORUKKAPATTU ARSUTHIP PATTU ,PAPANASAM ,PAPANASAM DISTRICT ,TAMIL NADU ,613504		
CATEGORY: NOT CATEGORIZED	RESIDENCE CODE: OWNED	DATE REPORTED: 31-10-2021

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
GOLD LOAN	30-09-2024	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:3,18,202	CURRENT:38,242	RECENT:05-09-2024
	OVERDUE:0		OVERDUE:	OLDEST:02-11-2011
	ZERO-BALANCE:5			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	11	2	4	5	13-12-2024

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NOT DISCLOSED	OPENED:05-09-2024	SANCTIONED:38,000	
ACCOUNT NUMBER:NOT DISCLOSED	REPORTED AND CERTIFIED:30-11-2024	CURRENT BALANCE:38,242	
TYPE:GOLD LOAN	PMT HIST START:01-11-2024	EMI:41,401	
OWNERSHIP:INDIVIDUAL	PMT HIST END:01-09-2024	REPAYMENT TENURE:12	
COLLATERAL TYPE:GOLD		INTEREST RATE:9.00	
COLLATERAL VALUE:56288			
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
STD 11-24	STD 10-24	STD 09-24	
ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NOT DISCLOSED	OPENED:13-10-2023	SANCTIONED:22,000	
ACCOUNT NUMBER:NOT DISCLOSED	REPORTED AND CERTIFIED:31-03-2024	CURRENT BALANCE:0	
TYPE:GOLD LOAN	CLOSED:28-03-2024	REPAYMENT TENURE:12	
OWNERSHIP:INDIVIDUAL	PMT HIST START:01-03-2024	INTEREST RATE:24.00	
COLLATERAL TYPE:GOLD	PMT HIST END:01-10-2023	ACTUAL PAYMENT:22,000	
COLLATERAL VALUE:22100	LAST PAYMENT:28-03-2024		
DAYS PAST DUE/ASSET CLA SSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 03-24	000 02-24	000 01-24	000 12-23
000 11-23	000 10-23		
ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NOT DISCLOSED	OPENED:14-03-2023	SANCTIONED:50,100	

ACCOUNT NUMBER:NOT DISCLOSED	REPORTED AND CERTIFIED:31-03-2023	CURRENT BALANCE:0
TYPE:OTHER	CLOSED:16-03-2023	REPAYMENT TENURE:12
OWNERSHIP:INDIVIDUAL	PMT HIST START:01-03-2023	INTEREST RATE:24.00
COLLATERAL TYPE:GOLD	PMT HIST END:01-03-2023	ACTUAL PAYMENT:50,100
COLLATERAL VALUE:81450	LAST PAYMENT:16-03-2023	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)		
000 03- 23		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NOT DISCLOSED	OPENED:18-01-2022	SANCTIONED:32,000	
ACCOUNT NUMBER:NOT DISCLOSED	REPORTED AND CERTIFIED:31-10-2022	CURRENT BALANCE:0	
TYPE:GOLD LOAN	CLOSED:06-10-2022	REPAYMENT TENURE:12	
OWNERSHIP:INDIVIDUAL	PMT HIST START:01-10-2022	INTEREST RATE:24.00	
COLLATERAL TYPE:GOLD	PMT HIST END:01-01-2022	ACTUAL PAYMENT:32,000	
COLLATERAL VALUE:32350	LAST PAYMENT:06-10-2022		

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

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10- 22	09- 22	08- 22	07- 22	06- 22	05- 22	04- 22	03- 22	02- 22	01- 22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NOT DISCLOSED	OPENED:16-12-2021	SANCTIONED:44,500	
ACCOUNT NUMBER:NOT DISCLOSED	REPORTED AND CERTIFIED:31-10-2022	CURRENT BALANCE:0	
TYPE:GOLD LOAN	CLOSED:06-10-2022	REPAYMENT TENURE:12	
OWNERSHIP:INDIVIDUAL	PMT HIST START:01-10-2022	INTEREST RATE:24.00	
COLLATERAL TYPE:GOLD	PMT HIST END:01-12-2021	ACTUAL PAYMENT:44,500	
COLLATERAL VALUE:44700	LAST PAYMENT:06-10-2022		

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

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10- 22	09- 22	08- 22	07- 22	06- 22	05- 22	04- 22	03- 22	02- 22	01- 21

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:NOT DISCLOSED	OPENED:02-11-2011	SANCTIONED:1,31,602	
ACCOUNT NUMBER:NOT DISCLOSED	REPORTED AND CERTIFIED:30-11-2024	CURRENT BALANCE:0	
TYPE:EDUCATION LOAN	PMT HIST START:01-11-2024	EMI:1,796	
OWNERSHIP:JOINT	PMT HIST END:01-12-2021	PAYMENT FREQUENCY: Monthly	
COLLATERAL TYPE:OTHERS	LAST PAYMENT:20-09-2022	REPAYMENT TENURE:120	
		INTEREST RATE:12.00	

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

000	000	000	000	000	000	000	000	000	517	488	457	426	396	DBT	SUB	SUB	SUB
11- 24	10- 24	09- 24	08- 24	07- 24	06- 24	05- 24	04- 24	03- 24	02- 24	01- 24	12- 23	11- 23	10- 23	09- 23	08- 23	07- 23	06- 23
SUB 05- 23	SUB 04- 23	SUB 03- 23	SUB 02- 23	SUB 01- 23	SUB 12- 22	SUB 11- 22	STD 10- 22	062 09- 22	062 08- 22	031 07- 22	STD 06- 22	STD 05- 22	061 04- 22	031 03- 22	STD 02- 22	STD 01- 22	061 12- 21

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	13-12-2024	CREDIT CARD	1,000
NOT DISCLOSED	13-11-2024	CREDIT CARD	10,000
NOT DISCLOSED	12-11-2024	CREDIT CARD	2,000
NOT DISCLOSED	12-11-2024	CREDIT CARD	1,000
NOT DISCLOSED	11-11-2024	CREDIT CARD	10,000
NOT DISCLOSED	01-03-2024	PERSONAL LOAN	3,000
NOT DISCLOSED	11-08-2023	CONSUMER LOAN	20,000
NOT DISCLOSED	03-06-2023	PERSONAL LOAN	50,000
NOT DISCLOSED	08-05-2023	CONSUMER LOAN	10,000
NOT DISCLOSED	17-04-2023	CREDIT CARD	1,00,000
NOT DISCLOSED	17-04-2023	PERSONAL LOAN	25,000

END OF REPORT ON ASHWIN ALEXANDER PORCHELVAM

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