

**ADITYA BIRLA
CAPITAL**

Powered by

**PRESCREEN CREDIT SCORE**

REPORT ORDER NO.: 1753513252637

DATE: 2025-07-26

TIME: 12:30:52

Consumer Name: PRADYUMN TIWARI

Personal Information	Identification	Contact Details
Previous Name:-	PAN:XXXXXX159A	Home:-
Alias Name:	Voter ID:	Office:-
DOB:2004-07-10	Passport ID:	Mobile:-
Age:21	UID:	Alt. Home/Other No:
Gender:Male	Driver's License:	Alt. Office:
Total Income:-	Ration Card:	Alt. Mobile:
Occupation:-	Photo Credit Card:NIL	Email:pradyumntiwari7007@gmail.com
	ID-Other:NIL	

Consumer Address:

Type	Address	State	Postal	Date Reported
1	SHIVPUR KHURD KALA PRATAPGARH U, TTAR,-PRADESH INDIA 230401, PRATAPGARH, INDIA-	09	230401	2025-07-26

Experian Score(s):

Score Name	Score	Scoring Elements
Experian Risk Score	732	1. 1. Recency : Recent Credit Account Defaults 1. 2. Leverage : Credit Accounts with on-time re-payment history 1. 3. Coverage : Non-delinquent and delinquent Credit Accounts 1. 4. Delinquency Status : Defaults on Credit Accounts (current & recent periodic intervals) 1. 5. Credit Applications : Credit Account Applications over last 30 days

Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries:	Accounts Opened:	Accounts Updated:	Accounts Delinquent:

Summary*:

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Credit Report Summary

Credit Account Summary	Current Balance Amount Summary	Credit Enquiry Summary	Non-Credit Enquiry Summary
Total number of Accounts:2	Total Current Bal.amt:570	Last 7 days credit enquiries	Last 7 days non-credit enquiries
Active Accounts:1	SF/WD/WO/Settled amt:0	Last 30 days credit enquiries	Last 30 days non-credit enquiries
Closed Accounts:1	Secured Accounts amt:0	Last 90 days credit enquiries	Last 90 days non-credit enquiries
SF/WD/Wo/SET/RES:	Unsecured Accounts amt:570	Last 180 days credit enquiries:	Last 180 days non-credit enquiries:

*As per data reported at a tradeline level in the account details section

Account Details:**Accounts**

Acct: XXXXXXXXXXXXXXXX7503	Balance: 0	Open: No	Date Reported: 2025-07-26
Institution: Utkarsh Small Finance Bank Limited	Past Due Amount: 0	Interest Rate:	Date Opened: 2025-02-23
Type: 31	Last Payment:	Last Payment Date: 20250713	Date Closed:
Ownership Type:	Write-off Amount:	Sanction Amount:	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account status: 13			
Asset Classification:			
Suit Filed Status:			
History Account Status:	0	0	0
	?	?	?
Asset Classification:	2025-07	2025-06	2025-05
			2025-04
Suit Filed Status:			2025-03

Acct: XXXXXXXXXXXXX2506	Balance: 570	Open: Yes	Date Reported: 2025-07-26
Institution: Snapmint Financial Services Pvt Ltd	Past Due Amount: 0	Interest Rate:	Date Opened: 2025-06-23
Type: 06	Last Payment:	Last Payment Date: 20250703	Date Closed:
Ownership Type:	Write-off Amount:	Sanction Amount:	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:



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Account status: 11

Asset Classification:

Suit Filed Status:

History Account
Status:

0	0
?	?
2025-07	2025-06

Asset Classification:

Suit Filed Status:

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 90 Months	Past 180 Months	Recent
		0	0	0	

Enquiries:

Institution	Date	Time	Purpose	Amount
	2025-07-26	12:30:52		0

Glossary, Terms and Explanations:**LEGEND:**

SF/WD/WO/SET/RES: Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled/ Restructured.

Active*: Credit accounts which are less than 90 days past due.

Active**: Credit accounts which are over 90 days past due.

Closed: Credit accounts that have 'Date Closed' populated.

DPD: Days Past Due. Number of days that have passed from the agreed payment due date of EMI.

DPD '0': The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.

DPD >0: The number in the circle indicates the "Days Past Due" reported by the respective lender.

When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:

S: Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.

M: Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.

B: Substandard: An account which is overdue by 90 days for a period of less than or equal to 12 months is classified as Substandard asset as per RBI guidelines.

D: Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.

L: Loss: An account where loss has been identified but the amount has not been written off, wholly or partially is classified as Loss asset as per RBI guidelines.

Contact Us:Phone:Fax:Email:

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