

CONSUMER CIR

MEMBER ID : NB40561001_CIR114422

REFERENCE NUMBER : 1254G

CONSUMER INFORMATION

CONSUMER NAME : MADHU SINGH

DOB : 15/08/1986

TELEPHONE NO. : 9811535061

EMAIL ID : -

GENDER : Female

ADDRESS : NOIDA , NOIDA, UTTAR PRADESH - 201396

PAN : DXWPS2864A

DRIVING LICENCE NO : -

VOTER ID : -

PASSPORT NO. : -

AADHAAR NUMBER (UID) : NOT DISCLOSED

CIBIL TRANSUNION SCORE(S)

ENHANCED
CREDITVISION®
Score

Ranges from:
300 (high risk) to 900 (low risk)



SCORING FACTORS

1. High Balance build-up on Credit Card Accounts as of Recent Update

CONSUMER ACCOUNT SUMMARY

ACCOUNTS			BALANCES			ACCOUNT OPENED DATE		
Total	:	28	High Cr/Sanc. Amt	:	₹3,96,89,792	Recent	:	06/06/2025
Zero balance	:	23	Current	:	₹1,97,37,721	Oldest	:	30/01/2002
Overdue	:	0	Overdue	:	₹0			

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
11	16/04/2026	1	1	3

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : MRS MADHU SINGH

D.O.B : 15/08/1986

GENDER : Female

CREDITVISION® SCORE : 842

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DXWPS2864A	-	-
AADHAAR ID	NOT DISCLOSED	21/08/2017	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9811535061	-
(e) Office Phone	9811535061	-
Mobile Phone	9958123027	-
Mobile Phone	9540423317	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

2816DHARMENDRA@GMAIL.COM
014MODHU@GMAIL.COM
DK@DHARMMADHU.COM
LAXMINIVASMICRO@GMAIL.COM

CONSUMER’S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
FLAT NO A2/1104 AWHOTWINS TOWER PHASE 4,, OMEGA 1 GREATER NOIDA PO KNOWLEDGE, PAR, K-1, , NOIDA, NOIDA, UTTAR PRADESH - 201306	Not Categorized	-	15/06/2025
DHARMMADHU ENTERPRISES PRIVATE LIMITED,, VILLA NO A 43 PARMOUNT GOLFF YARESTE, PL, OT NO BGHA SITE HOUSING EXT GR NOIDA, SA, RAJPUR G B NAGAR, NOIDA, NOIDA, UTTAR PRADESH - 201306	Not Categorized	-	30/06/2024
VILLA NO. A 43 PARAM, OUNT GOLFFORESTE, PL, OT NO B G H-A SITE-C, HOUSING EXTN., SURAJ, PUR GREATER, UTTAR PRADESH - 201306	Permanent	-	31/01/2024
FLT 38 PLT 31 KALYANI APT SEC 4 DWARKA, NEW DELHI, DELHI - 110075	Permanent	-	31/01/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
BUSINESS LOAN - UNSECURED (15/07/2025)	Others	Not Available	Not Available	Not Available

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 06/06/2025				DATE CLOSED :				DATE REPORTED & CERTIFIED : 31/03/2026				ACTIVE									
ACCOUNT				AMOUNTS								STATUS													
TYPE : BUSINESS LOAN - UNSECURED				SANCTIONED AMOUNT : ₹ 20,00,000				PAYMENT FREQUENCY : MONTHLY				NA													
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 15,68,445				REPAYMENT TENURE : 36																	
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 66,758																	
OWNERSHIP : JOINT								COLLATERAL TYPE : NO COLLATERAL TYPE																	
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/03/2026				END DATE : 01/06/2025				LAST PAYMENT : 10/03/2026			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2026	000	000	000	-	-	-	-	-	-	-	-	-													
2025	-	-	-	-	-	000	000	000	000	000	000	000													

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/03/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/03/2026		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : PERSONAL LOAN		SANCTIONED AMOUNT : ₹ 1,00,00,000		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 85,93,933		REPAYMENT TENURE : 60								
ACCOUNT NUMBER : Not Disclosed				EMI : ₹ 2,18,922								
OWNERSHIP : INDIVIDUAL				COLLATERAL TYPE : NO COLLATERAL TYPE								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/03/2026		END DATE : 01/03/2025		LAST PAYMENT : 05/03/2026						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	000	-	-	-	-	-	-	-	-	-
2025	-	-	000	000	000	000	000	000	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 17/01/2025				DATE CLOSED :				DATE REPORTED & CERTIFIED : 31/03/2026				ACTIVE									
ACCOUNT				AMOUNTS								STATUS													
TYPE : PERSONAL LOAN				SANCTIONED : ₹ 45,00,000				PAYMENT : MONTHLY				NA													
MEMBER : NOT DISCLOSED				CURRENT : ₹ 37,44,615				FREQUENCY																	
ACCOUNT : Not Disclosed								REPAYMENT : 60																	
NUMBER								EMI : ₹ 98,605																	
OWNERSHIP : INDIVIDUAL								COLLATERAL : NO COLLATERAL																	
								TYPE																	
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/03/2026				END DATE : 01/02/2025				LAST PAYMENT : 05/03/2026			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2026	000	000	000	-	-	-	-	-	-	-	-	-	-												
2025	-	000	000	000	000	000	000	000	000	000	000	000	000												

4. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 07/06/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/03/2026	ACTIVE

ACCOUNT				AMOUNTS						STATUS		
TYPE : PERSONAL LOAN				SANCTIONED : ₹ 80,00,000			PAYMENT : MONTHLY			NA		
MEMBER : NOT DISCLOSED				CURRENT : ₹ 56,91,270			FREQUENCY					
ACCOUNT : Not Disclosed				BALANCE			REPAYMENT : 60					
NUMBER							EMI : ₹ 1,74,499					
OWNERSHIP : INDIVIDUAL							COLLATERAL : NO COLLATERAL					
							TYPE					
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/03/2026 END DATE : 01/06/2024 LAST PAYMENT : 10/03/2026												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	000	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	-	-	-	-	-	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 04/01/2024				DATE CLOSED :				DATE REPORTED & CERTIFIED : 15/04/2026				ACTIVE									
ACCOUNT				AMOUNTS								STATUS													
TYPE : SECURED CREDIT CARD				CREDIT LIMIT : ₹ 1,50,000								NA													
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 1,49,030																					
ACCOUNT NUMBER : Not Disclosed				CASH LIMIT : ₹ 1,50,000																					
OWNERSHIP : INDIVIDUAL				CURRENT BALANCE : ₹ 1,39,458																					
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/04/2026				END DATE : 01/01/2024				LAST PAYMENT :			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2026	000	000	000	000	-	-	-	-	-	-	-	-													
2025	000	000	000	000	000	000	000	000	000	000	000	000													
2024	000	000	000	000	000	000	000	000	000	000	000	000													

6. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 16/09/2023				DATE CLOSED : 16/02/2026				DATE REPORTED & CERTIFIED : 28/02/2026				INACTIVE											
ACCOUNT				AMOUNTS								STATUS															
TYPE : BUSINESS LOAN - UNSECURED				SANCTIONED AMOUNT : ₹ 25,00,000				PAYMENT FREQUENCY : MONTHLY				NA															
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 36																			
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 85,247																			
OWNERSHIP : JOINT								COLLATERAL TYPE : NO COLLATERAL																			
DAYS PAST DUE/ASSET CLASSIFICATION																START DATE : 01/02/2026				END DATE : 01/09/2023				LAST PAYMENT : 16/02/2026			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC															
2026	000	000	-	-	-	-	-	-	-	-	-	-															
2025	000	000	000	000	000	000	000	000	000	000	000	000															
2024	000	000	000	000	000	000	000	000	000	000	000	000															
2023	-	-	-	-	-	-	-	-	-	000	000	000															

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 13/09/2023			DATE CLOSED : 13/02/2026			DATE REPORTED & CERTIFIED : 15/02/2026			INACTIVE		

ACCOUNT				AMOUNTS						STATUS													
TYPE : BUSINESS LOAN - UNSECURED				SANCTIONED AMOUNT : ₹ 20,00,000			PAYMENT FREQUENCY : MONTHLY			NA													
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0			REPAYMENT TENURE : 36																
ACCOUNT NUMBER : Not Disclosed							EMI : ₹ 68,277																
OWNERSHIP : JOINT							COLLATERAL TYPE : NO COLLATERAL																
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/02/2026			END DATE : 01/09/2023			LAST PAYMENT : 12/02/2026				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2026	000	000	-	-	-	-	-	-	-	-	-	-											
2025	000	000	000	000	000	000	000	000	000	000	000	000											
2024	000	000	000	000	000	000	000	000	000	000	000	000											
2023	-	-	-	-	-	-	-	-	-	000	000	000	000										

8. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 28/02/2018 DATE CLOSED : 29/11/2022 DATE REPORTED & CERTIFIED : 16/07/2024								INACTIVE					
ACCOUNT TYPE : CREDIT CARD MEMBER : NOT DISCLOSED NAME ACCOUNT : Not Disclosed NUMBER OWNERSHIP : INDIVIDUAL				AMOUNTS CREDIT LIMIT : ₹ 60,000 HIGH CREDIT : ₹ 69,368 AMOUNT CURRENT : ₹ 0 BALANCE						STATUS CREDIT : SETTLED FACILITY STATUS WRITTEN OFF : ₹ 32,251 (TOTAL) WRITTEN OFF : ₹ 23,459 (PRINCIPLE) SETTLEMENT : ₹ 23,000							
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/07/2024 END DATE : 01/08/2021 LAST PAYMENT : 21/11/2022			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2024	000	000	XXX	000	000	XXX	000	-	-	-	-	-					
2023	000	000	000	000	000	000	000	000	000	000	000	XXX					
2022	900	900	900	900	900	900	900	900	900	900	000	000					
2021	-	-	-	-	-	-	-	900	900	900	900	900					

9. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 08/02/2018	DATE CLOSED : 29/11/2022	DATE REPORTED & CERTIFIED : 16/07/2024	INACTIVE				
ACCOUNT				AMOUNTS								STATUS							
TYPE : CREDIT CARD				CREDIT LIMIT : ₹ 60,000								CREDIT FACILITY STATUS : SETTLED							
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 66,617								WRITTEN OFF (TOTAL) : ₹ 32,817							
ACCOUNT NUMBER : Not Disclosed				CURRENT BALANCE : ₹ 0								WRITTEN OFF (PRINCIPLE) : ₹ 24,487							
OWNERSHIP : INDIVIDUAL												SETTLEMENT : ₹ 22,000							
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/07/2024				END DATE : 01/08/2021		LAST PAYMENT : 21/11/2022	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	000	000	XXX	000	000	XXX	000	-	-	-	-	-							
2023	000	000	000	000	000	000	000	000	000	000	000	XXX							
2022	900	900	900	900	900	900	900	900	900	900	000	000							
2021	-	-	-	-	-	-	-	900	900	900	900	900							

10. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 21/11/2017	DATE CLOSED : 30/06/2021	DATE REPORTED & CERTIFIED : 31/03/2022	INACTIVE									
ACCOUNT				AMOUNTS								STATUS												
TYPE : LOAN TO PROFESSIONAL				SANCTIONED AMOUNT : ₹ 8,10,000				PAYMENT FREQUENCY : MONTHLY				NA												
MEMBER NAME : LICENCE CANCELLED ENTITIES				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 180																
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 8,622																
OWNERSHIP : INDIVIDUAL																								
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/03/2022				END DATE : 01/04/2019				LAST PAYMENT : 29/06/2021				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC												
2022	000	000	000	-	-	-	-	-	-	-	-	-												
2021	XXX	XXX	248	278	308	XXX	000	000	000	000	000	000												
2020	009	039	039	039	039	039	039	038	068	XXX	XXX	158												
2019	-	-	-	000	000	030	030	030	030	030	030	030												

11. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 21/11/2017	DATE CLOSED : 30/06/2021	DATE REPORTED & CERTIFIED : 31/03/2022	INACTIVE									
ACCOUNT				AMOUNTS								STATUS												
TYPE : PROPERTY LOAN				SANCTIONED AMOUNT : ₹ 25,000				PAYMENT FREQUENCY : MONTHLY				NA												
MEMBER NAME : LICENCE CANCELLED ENTITIES				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 180																
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 269																
OWNERSHIP : INDIVIDUAL																								
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/03/2022				END DATE : 01/04/2019				LAST PAYMENT : 29/06/2021				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC												
2022	000	000	000	-	-	-	-	-	-	-	-	-												
2021	XXX	XXX	000	030	030	XXX	000	000	000	000	000	000												
2020	000	000	000	000	000	000	000	000	030	030	XXX	030												

2019	-	-	-	XXX	000	030	030	030	030	030	030	030
------	---	---	---	-----	-----	-----	-----	-----	-----	-----	-----	-----

12. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 22/08/2017			DATE CLOSED : 28/08/2023			DATE REPORTED & CERTIFIED : 31/08/2023			INACTIVE										
ACCOUNT					AMOUNTS										STATUS														
TYPE : PERSONAL LOAN					SANCTIONED AMOUNT : ₹ 2,01,000					PAYMENT FREQUENCY : MONTHLY					CREDIT FACILITY STATUS : POST (WO) SETTLED														
MEMBER NAME : NOT DISCLOSED					CURRENT BALANCE : ₹ 0					REPAYMENT TENURE : 24					WRITTEN OFF (TOTAL) : ₹ 99,241														
ACCOUNT NUMBER : Not Disclosed										EMI : ₹ 9,842					WRITTEN OFF (PRINCIPLE) : ₹ 89,795														
OWNERSHIP : INDIVIDUAL										COLLATERAL TYPE : NO COLLATERAL					SETTLEMENT : ₹ 35,000														
DAYS PAST DUE/ASSET CLASSIFICATION															START DATE : 01/08/2023					END DATE : 01/09/2020					LAST PAYMENT : 28/08/2023				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC																	
2023	900	900	900	900	900	900	900	000	-	-	-	-																	
2022	900	900	900	900	900	900	900	900	900	900	900	900																	
2021	819	847	890	900	900	900	900	900	900	900	900	900																	
2020	-	-	-	-	-	-	-	-	696	727	757	788																	

13. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 06/07/2017 DATE CLOSED : 19/12/2024 DATE REPORTED & CERTIFIED : 31/12/2024												INACTIVE		X
ACCOUNT						AMOUNTS										STATUS										
TYPE : PERSONAL LOAN						SANCTIONED AMOUNT : ₹ 3,10,000					PAYMENT FREQUENCY : MONTHLY					CREDIT FACILITY STATUS : POST (WO) SETTLED										
MEMBER NAME : NOT DISCLOSED						CURRENT BALANCE : ₹ 0					REPAYMENT TENURE : 45					WRITTEN OFF (TOTAL) : ₹ 3,61,617										
ACCOUNT NUMBER : Not Disclosed						ACTUAL PAYMENT : ₹ 7,539					EMI : ₹ 7,539					WRITTEN OFF (PRINCIPLE) : ₹ 51,980										
OWNERSHIP : INDIVIDUAL											COLLATERAL TYPE : NO COLLATERAL					SETTLEMENT : ₹ 2,000										
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/12/2024 END DATE : 01/01/2022 LAST PAYMENT : 05/11/2018												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC														
2024	900	900	900	900	900	900	000	000	000	000	000	000														
2023	900	900	900	900	900	900	900	900	900	900	900	900														
2022	900	900	XXX	900	900	900	900	900	900	900	900	900														

14. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 29/06/2017			DATE CLOSED : 07/03/2023			DATE REPORTED & CERTIFIED : 07/03/2023			INACTIVE				
ACCOUNT					AMOUNTS										STATUS									
TYPE : CREDIT CARD					CREDIT LIMIT : ₹ 90,000										CREDIT FACILITY STATUS : SETTLED									
MEMBER NAME : NOT DISCLOSED					HIGH CREDIT AMOUNT : ₹ 1,34,847																			
ACCOUNT NUMBER : Not Disclosed					CASH LIMIT : ₹ 9,000																			
OWNERSHIP : INDIVIDUAL					CURRENT BALANCE : ₹ 0																			
DAYS PAST DUE/ASSET CLASSIFICATION																START DATE : 01/03/2023			END DATE : 01/04/2020			LAST PAYMENT : 13/10/2018		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC												
2023	900	000	000	-	-	-	-	-	-	-	-	-												
2022	900	900	900	900	900	900	900	900	900	900	900	900												

2021	770	802	830	861	891	900	900	900	900	900	900	900
2020	-	-	-	528	559	557	587	618	649	679	710	740

15. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 21/06/2017		DATE CLOSED : 30/11/2022		DATE REPORTED & CERTIFIED : 30/11/2022		INACTIVE	
ACCOUNT				AMOUNTS								STATUS						
TYPE : CREDIT CARD				CREDIT LIMIT : ₹ 1,00,000				PAYMENT FREQUENCY : MONTHLY				CREDIT FACILITY STATUS : POST (WO) SETTLED						
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 1,39,791				INTEREST RATE : 39.6				WRITTEN OFF (TOTAL) : ₹ 1,39,791						
ACCOUNT NUMBER : Not Disclosed				CASH LIMIT : ₹ 20,000														
OWNERSHIP : INDIVIDUAL				CURRENT BALANCE : ₹ 0								WRITTEN OFF (PRINCIPLE) : ₹ 97,989						
				ACTUAL PAYMENT : ₹ 30,000								SETTLEMENT : ₹ 30,000						
DAYS PAST DUE/ASSET CLASSIFICATION											START DATE : 01/11/2022				END DATE : 01/12/2019		LAST PAYMENT : 09/11/2022	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2022	180	180	180	180	180	180	180	180	180	180	000	-						
2021	180	180	180	180	180	180	180	180	180	180	180	180						
2020	180	180	180	180	180	180	180	180	180	180	180	180						
2019	-	-	-	-	-	-	-	-	-	-	-	180						

16. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 21/06/2017		DATE CLOSED : 29/09/2021		DATE REPORTED & CERTIFIED : 30/09/2021		INACTIVE	
ACCOUNT						AMOUNTS						STATUS							
TYPE : AUTO LOAN (PERSONAL)						SANCTIONED : ₹ 7,00,000 AMOUNT						CREDIT : WRITTEN-OFF FACILITY							
MEMBER : NOT DISCLOSED NAME						CURRENT : ₹ 0 BALANCE						STATUS							
ACCOUNT : Not Disclosed NUMBER												WRITTEN OFF : ₹ 7,05,617 (TOTAL)							
OWNERSHIP : INDIVIDUAL												WRITTEN OFF : ₹ 4,98,010 (PRINCIPLE)							
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/09/2021		END DATE : 01/10/2018		LAST PAYMENT : 27/12/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2021	550	578	609	639	670	700	731	762	000	-	-	-							
2020	184	213	244	274	305	335	366	397	427	458	488	XXX							
2019	031	059	059	XXX	061	061	061	062	092	123	153	122							
2018	-	-	-	-	-	-	-	-	-	000	000	000							

17. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/01/2016		DATE CLOSED : 20/04/2019		DATE REPORTED & CERTIFIED : 12/07/2024		INACTIVE	
ACCOUNT		AMOUNTS				STATUS			
TYPE : CREDIT CARD		CREDIT LIMIT : ₹ 90,000		PAYMENT FREQUENCY : MONTHLY		CREDIT FACILITY STATUS : POST (WO) SETTLED			
MEMBER NAME : NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 1,26,144		INTEREST RATE : 42.0					
ACCOUNT NUMBER : Not Disclosed		CASH LIMIT : ₹ 10,000				WRITTEN OFF (TOTAL) : ₹ 84,644			
OWNERSHIP : INDIVIDUAL		CURRENT BALANCE : ₹ 0				WRITTEN OFF (PRINCIPLE) : ₹ 47,703			
		ACTUAL PAYMENT : ₹ 41,500				SETTLEMENT : ₹ 41,500			
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2024		END DATE : 01/08/2021		LAST PAYMENT : 10/09/2018			

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	189	187	186	189	186	098	000	-	-	-	-	-
2023	188	187	185	188	186	187	187	186	188	187	187	187
2022	188	186	185	188	187	187	187	189	187	187	186	187
2021	-	-	-	-	-	-	-	188	187	187	189	186

18. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 21/01/2016 DATE CLOSED : 10/04/2023 DATE REPORTED & CERTIFIED : 30/04/2023												INACTIVE	
ACCOUNT						AMOUNTS						STATUS													
TYPE : CREDIT CARD						CREDIT LIMIT : ₹ 1,60,000						CREDIT FACILITY STATUS : POST (WO) SETTLED													
MEMBER NAME : NOT DISCLOSED						HIGH CREDIT AMOUNT : ₹ 3,11,022																			
ACCOUNT NUMBER : Not Disclosed						CASH LIMIT : ₹ 20,000																			
OWNERSHIP : INDIVIDUAL						CURRENT BALANCE : ₹ 0																			
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/04/2023 END DATE : 01/05/2020 LAST PAYMENT : 18/03/2023													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2023	900	900	900	000	-	-	-	-	-	-	-	-													
2022	900	900	900	900	900	900	900	900	900	900	900	900													
2021	770	798	829	859	890	900	900	900	900	900	900	900													
2020	-	-	-	-	526	556	586	617	647	678	708	739													

19. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 08/01/2016 DATE CLOSED : 29/06/2019 DATE REPORTED & CERTIFIED : 31/12/2020												INACTIVE	
ACCOUNT						AMOUNTS						STATUS													
TYPE : CREDIT CARD						HIGH CREDIT AMOUNT : ₹ 67,616						CREDIT FACILITY STATUS : SETTLED													
MEMBER NAME : NOT DISCLOSED						CURRENT BALANCE : ₹ 0						WRITTEN OFF (TOTAL) : ₹ 44,086													
ACCOUNT NUMBER : Not Disclosed												SETTLEMENT : ₹ 43,500													
OWNERSHIP : INDIVIDUAL																									
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/08/2019 END DATE : 01/09/2016 LAST PAYMENT : 29/06/2019													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2019	024	018	054	052	054	000	000	000	-	-	-	-													
2018	000	000	000	000	024	000	000	024	022	024	052	024													
2017	000	000	000	000	000	000	000	000	000	000	000	000													
2016	-	-	-	-	-	-	-	-	000	000	000	000													

20. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 26/09/2015		DATE CLOSED : 30/06/2021		DATE REPORTED & CERTIFIED : 31/08/2021		INACTIVE	
ACCOUNT			AMOUNTS				STATUS			
TYPE : HOUSING LOAN			SANCTIONED AMOUNT : ₹ 9,93,623		PAYMENT FREQUENCY : MONTHLY		CREDIT FACILITY STATUS : WRITTEN OFF AND ACCOUNT SOLD			
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 269					
ACCOUNT NUMBER : Not Disclosed			ACTUAL PAYMENT : ₹ 14,89,916							
OWNERSHIP : INDIVIDUAL										
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/08/2021		END DATE : 01/09/2018		LAST PAYMENT : 30/06/2021			

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	143	171	202	232	263	STD	XXX	STD	-	-	-	-
2020	000	019	000	000	019	000	019	019	050	051	081	112
2019	021	000	000	000	021	020	021	000	020	051	051	000
2018	-	-	-	-	-	-	-	-	000	000	000	000

21. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 15/07/2015	DATE CLOSED : 01/11/2022	DATE REPORTED & CERTIFIED : 15/04/2026	INACTIVE								
ACCOUNT				AMOUNTS								STATUS											
TYPE : CREDIT CARD				CREDIT LIMIT : ₹ 1,18,000				PAYMENT FREQUENCY : MONTHLY				CREDIT FACILITY STATUS : POST (WO) SETTLED											
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 1,36,752								WRITTEN OFF (TOTAL) : ₹ 1,36,752											
ACCOUNT NUMBER : Not Disclosed				CASH LIMIT : ₹ 156								WRITTEN OFF (PRINCIPLE) : ₹ 1,17,844											
OWNERSHIP : INDIVIDUAL				CURRENT BALANCE : ₹ 0								SETTLEMENT : ₹ 29,800											
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/04/2026				END DATE : 01/05/2023				LAST PAYMENT : 29/10/2022			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2026	000	000	000	000	-	-	-	-	-	-	-	-											
2025	000	000	000	000	000	000	000	000	000	000	000	000											
2024	000	000	000	000	000	000	000	000	000	000	000	000											
2023	-	-	-	-	000	000	000	000	000	000	000	000											

22. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 30/04/2015		DATE CLOSED : 22/09/2022		DATE REPORTED & CERTIFIED : 30/12/2025		INACTIVE						
ACCOUNT						AMOUNTS						STATUS												
TYPE : CREDIT CARD						CREDIT LIMIT : ₹ 1,17,000						PAYMENT FREQUENCY : MONTHLY						CREDIT FACILITY STATUS : POST (WO) SETTLED						
MEMBER NAME : NOT DISCLOSED						HIGH CREDIT AMOUNT : ₹ 3,77,774																		
ACCOUNT NUMBER : Not Disclosed						CASH LIMIT : ₹ 23,400						WRITTEN OFF (TOTAL) : ₹ 3,77,774												
OWNERSHIP : INDIVIDUAL						CURRENT BALANCE : ₹ 0						WRITTEN OFF (PRINCIPLE) : ₹ 2,89,875												
												SETTLEMENT : ₹ 1,30,000												
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/12/2025				END DATE : 01/01/2023				LAST PAYMENT : 22/09/2022				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC												
2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000												
2024	000	XXX	000	XXX	000	XXX	000	000	XXX	XXX	XXX	XXX												
2023	000	XXX	000	XXX	000	XXX	000	000	XXX	000	XXX	000												

23. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 23/08/2014		DATE CLOSED : 09/11/2016		DATE REPORTED & CERTIFIED : 30/04/2017		INACTIVE		
ACCOUNT			AMOUNTS					STATUS			
TYPE : HOUSING LOAN			SANCTIONED : ₹ 25,00,000		PAYMENT : MONTHLY		FREQUENCY		NA		
MEMBER : NOT DISCLOSED			CURRENT : ₹ 0		REPAYMENT : 181		TENURE				
ACCOUNT : Not Disclosed			ACTUAL : ₹ 31,62,662								
NUMBER			PAYMENT								
OWNERSHIP : JOINT											

DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/04/2017			END DATE : 01/08/2014			LAST PAYMENT : 05/11/2016		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017	STD	XXX	XXX	STD	-	-	-	-	-	-	-	-
2016	000	000	000	000	000	000	000	000	000	000	STD	STD
2015	000	000	000	000	000	000	000	000	000	000	000	000
2014	-	-	-	-	-	-	-	000	000	000	000	000

24. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 04/12/2013				DATE CLOSED : 30/12/2019				DATE REPORTED & CERTIFIED : 31/12/2019				INACTIVE									
ACCOUNT				AMOUNTS								STATUS													
TYPE : CREDIT CARD				CREDIT LIMIT : ₹ 96,000				PAYMENT FREQUENCY : MONTHLY				NA													
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 96,000																					
ACCOUNT NUMBER : Not Disclosed				CURRENT BALANCE : ₹ 0																					
OWNERSHIP : INDIVIDUAL																									
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/12/2019				END DATE : 01/01/2017				LAST PAYMENT : 23/10/2015			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000													
2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
2017	000	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX													

25. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 04/12/2013				DATE CLOSED : 05/03/2024				DATE REPORTED & CERTIFIED : 31/03/2024				INACTIVE									
ACCOUNT						AMOUNTS								STATUS											
TYPE : CREDIT CARD						CREDIT LIMIT : ₹ 1,44,000				PAYMENT FREQUENCY : MONTHLY				NA											
MEMBER NAME : NOT DISCLOSED						HIGH CREDIT AMOUNT : ₹ 1,96,837																			
ACCOUNT NUMBER : Not Disclosed						CURRENT BALANCE : ₹ 0																			
OWNERSHIP : INDIVIDUAL						ACTUAL PAYMENT : ₹ 50,000																			
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/03/2024				END DATE : 01/04/2021				LAST PAYMENT : 29/06/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2024	000	000	000	-	-	-	-	-	-	-	-	-													
2023	000	000	000	000	000	000	000	000	000	000	000	000													
2022	000	000	000	000	000	000	000	000	000	000	000	000													
2021	-	-	-	000	000	000	000	000	000	000	000	000													

26. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 30/06/2013		DATE CLOSED : 09/11/2016		DATE REPORTED & CERTIFIED : 30/04/2017		INACTIVE	
ACCOUNT			AMOUNTS					STATUS		
TYPE : HOUSING LOAN			SANCTIONED AMOUNT : ₹ 10,00,000		PAYMENT FREQUENCY : MONTHLY		NA			
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 223					
ACCOUNT NUMBER : Not Disclosed			ACTUAL PAYMENT : ₹ 14,09,657							
OWNERSHIP : JOINT										

DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/04/2017			END DATE : 01/05/2014			LAST PAYMENT : 05/11/2016		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017	STD	XXX	XXX	STD	-	-	-	-	-	-	-	-
2016	000	000	000	000	000	000	000	000	000	000	STD	STD
2015	000	000	000	000	000	000	000	000	000	000	000	000
2014	-	-	-	-	000	000	000	000	000	000	000	000

27. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 30/06/2013				DATE CLOSED : 09/11/2016				DATE REPORTED & CERTIFIED : 30/04/2017				INACTIVE									
ACCOUNT						AMOUNTS								STATUS											
TYPE : HOUSING LOAN						SANCTIONED : ₹ 15,28,371				PAYMENT : MONTHLY				NA											
MEMBER : NOT DISCLOSED						CURRENT : ₹ 0				REPAYMENT : 180															
ACCOUNT : Not Disclosed						ACTUAL : ₹ 20,96,022																			
OWNERSHIP : JOINT																									
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/04/2017				END DATE : 01/05/2014				LAST PAYMENT : 05/11/2016			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2017	STD	XXX	XXX	STD	-	-	-	-	-	-	-	-													
2016	000	000	000	000	000	000	000	000	000	000	STD	STD													
2015	000	000	000	000	000	000	000	000	000	000	000	000													
2014	-	-	-	-	000	000	000	000	000	000	000	000													

28. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 30/01/2002		DATE CLOSED : 30/07/2005		DATE REPORTED & CERTIFIED : 31/12/2023		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : AUTO LOAN (PERSONAL)		SANCTIONED AMOUNT : ₹ 7,50,000		PAYMENT FREQUENCY : MONTHLY		CREDIT FACILITY STATUS : SETTLED						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 60		WRITTEN OFF (TOTAL) : ₹ 1,348						
ACCOUNT NUMBER : Not Disclosed		ACTUAL PAYMENT : ₹ 17,448		INTEREST RATE : 14.53		WRITTEN OFF (PRINCIPLE) : ₹ 971						
OWNERSHIP : INDIVIDUAL				EMI : ₹ 17,448								
				COLLATERAL TYPE : PROPERTY								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2023		END DATE : 01/01/2021		LAST PAYMENT : 30/07/2005						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	000	000	000	000	000	000	000	000	000	000	000	000
2021	000	000	000	000	000	000	000	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	16/04/2026	CREDIT CARD	₹ 10,000
NOT DISCLOSED	24/09/2025	BUSINESS LOAN – GENERAL	₹ 1,00,000
NOT DISCLOSED	17/03/2025	PERSONAL LOAN	₹ 1,00,00,000
NOT DISCLOSED	16/01/2025	PERSONAL LOAN	₹ 45,00,000
NOT DISCLOSED	04/06/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	15/03/2024	CREDIT CARD	₹ 20,000
NOT DISCLOSED	14/01/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	24/12/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	24/12/2023	CREDIT CARD	₹ 20,000
NOT DISCLOSED	21/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	11/09/2023	PERSONAL LOAN	₹ 10,00,000

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT : The account has remained Sub-Standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON MRS MADHU SINGH

DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members (“Members”), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.