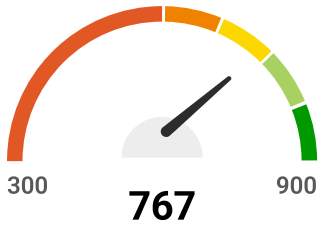


CIBIL Score & Report

Control Number : 10,22,37,45,569

Date : 17/12/2025



Hello, ARAVINTH P S/O PARTHASARATHI

Your CIBIL Score is **767** as of Date : 17/12/2025

CIBIL Score is a 3 digit numeric summary of your credit history & ranges from 300 to 900.

This section reflects your CIBIL Score, which is widely used by loan providers to evaluate loan applications. Your score ranges between 300 and 900, and is calculated based on the information available in the "Accounts" and "Enquiry" section of your CIBIL Report. The closer your score is to 900, the more confidence the lender will have in your ability to repay the loan. Higher your score, the better chances of your application getting approved.

Please note in some cases you might be displayed a CIBIL Score of "NH" which indicates one of the following 3 things:

1. You have a credit card or loan account, but no credit activity in the last three years.
2. Lenders may have made enquiries, but you do not have any credit activity.
3. You only have add-on credit cards, and no credit exposure.

PERSONAL DETAILS

Name

ARAVINTH P S/O PARTHASARATHI

Date Of Birth

20/08/2002

Gender

Male

IDENTIFICATION DETAILS

Identification Type

Income Tax ID Number (PAN)

ID Number

FXQPP1949K

Issue Date

-

Expiry Date	-
Identification Type	CKYC
ID Number	50095641354237
Issue Date	-
Expiry Date	-

ADDRESS DETAILS

Address

S/O: PARTHASARATHI, 1/2, NORTH STREET, , TIRUKKOYILUR, VILUPPURAM, KADAGANUR
1318 TAMIL NADU Tamil Nadu 605755

Category	Residence Address
Residence Code	-
Date Reported	15/12/2024

Address

S/O: PARTHASARATHI, 1/2, NORTH STREET, , TIRUKKOYILUR, VILUPPURAM, KADAGANUR
1318 TAMIL NADU Tamil Nadu 605755

Category	Permanent Address
Residence Code	-
Date Reported	15/12/2024

Address

S/O: PARTHASARATHI, 1/2, NORTH STREET, , TIRUKKOYILUR, VILUPPURAM, KADAGANUR
1318 TAMIL NADU Tamil Nadu 605755

Category	Not Categorized
Residence Code	-
Date Reported	15/12/2024

Address

NORTH STREET 1/2 KADAGANUR POST KADAGA ADDRESS2 VILLUPPURAM Tamil Nadu
605755 (e)

Category	Permanent Address
Residence Code	Owned
Date Reported	24/04/2021

CONTACT DETAILS

Telephone Number Type	Not Classified
Telephone Number	9489305073
Telephone Extension	-
Telephone Number Type	Mobile Phone(e)
Telephone Number	9489305073
Telephone Extension	-

EMAIL DETAILS

No Contact Information Reported

EMPLOYMENT DETAILS

Account Type	Consumer Loan
Date Reported	30/04/2025
Occupation	Others
Income	-
Monthly / Annual Income Indicator	-
Net / Gross Income Indicator	-

ALL ACCOUNTS

OPEN ACCOUNTS

Member Name

TNGB

Account Type

Kisan Credit Card

Account Number

10258559992

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹3,00,000
Current Balance	₹-3,05,753
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Yearly
Actual Payment Amount	-
Date Opened / Disbursed	23/06/2025
Date Closed	-
Date of Last Payment	23/06/2025
Date Reported And Certified	30/11/2025
Value of Collateral	₹3,87,000
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/06/2025

Payment End Date

01/11/2025

Payment History

Nov 2025	STD
Oct 2025	STD
Sep 2025	STD
Aug 2025	STD
Jul 2025	STD
Jun 2025	STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

CLOSED ACCOUNTS

Member Name

TNGB

Account Type

Gold Loan

Account Number

10242111417

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹81,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	04/01/2025
Date Closed	03/03/2025
Date of Last Payment	03/03/2025
Date Reported And Certified	31/03/2025
Value of Collateral	₹133200

Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/01/2025

Payment End Date

01/03/2025

Payment History

Mar 2025	STD
Feb 2025	STD
Jan 2025	STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

BAJAJ FIN LTD

Account Type

Consumer Loan

Account Number

7E0ERFMI844502

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹21,990
Current Balance	₹0
Cash Limit	-
Amount Overdue	₹0
Rate of Interest	0.00%
Repayment Tenure	6
EMI Amount	₹3,665
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	18/12/2024
Date Closed	03/06/2025
Date of Last Payment	02/06/2025
Date Reported And Certified	15/08/2025
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Wilful Default	-

Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/12/2024

Payment End Date

01/08/2025

Payment History

Aug 2025	0
Jul 2025	0
Jun 2025	0
May 2025	0
Apr 2025	0
Mar 2025	0
Feb 2025	0
Jan 2025	0
Dec 2024	0

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

IDFC FIRST BANK

Account Type

Consumer Loan

Account Number

FLIPKART-164904481

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹20,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	₹0
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	₹1
Date Opened / Disbursed	14/12/2024
Date Closed	26/05/2025
Date of Last Payment	15/12/2024
Date Reported And Certified	26/05/2025

Value of Collateral	-
Type of Collateral	-
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/12/2024

Payment End Date

01/05/2025

Payment History

May 2025	0
Apr 2025	0
Mar 2025	0
Feb 2025	0
Jan 2025	0
Dec 2024	0

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB:Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10240620196

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹3,00,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	12/12/2024
Date Closed	02/04/2025
Date of Last Payment	02/04/2025

Date Reported And Certified	15/04/2025
Value of Collateral	₹478100
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/12/2024

Payment End Date

01/04/2025

Payment History

Apr 2025	STD
Mar 2025	STD
Feb 2025	STD
Jan 2025	STD
Dec 2024	STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB:Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10240620855

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹3,00,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	12/12/2024
Date Closed	03/03/2025
Date of Last Payment	03/03/2025

Date Reported And Certified	31/03/2025
Value of Collateral	₹489100
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/12/2024

Payment End Date

01/03/2025

Payment History

Mar 2025	STD
Feb 2025	STD
Jan 2025	STD
Dec 2024	STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB:Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10234823231

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹4,81,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	30/09/2024
Date Closed	29/04/2025
Date of Last Payment	29/04/2025

Date Reported And Certified	30/04/2025
Value of Collateral	₹647500
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/09/2024

Payment End Date

01/04/2025

Payment History

Apr 2025	STD
Mar 2025	STD
Feb 2025	STD
Jan 2025	STD
Dec 2024	STD
Nov 2024	STD
Oct 2024	STD
Sep 2024	STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10231483740

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹46,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	23/08/2024

Date Closed	06/03/2025
Date of Last Payment	06/03/2025
Date Reported And Certified	31/03/2025
Value of Collateral	₹65500
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/08/2024

Payment End Date

01/03/2025

Payment History

Mar 2025	STD
Feb 2025	STD
Jan 2025	STD
Dec 2024	STD
Nov 2024	STD
Oct 2024	STD
Sep 2024	STD
Aug 2024	STD

STD: Standard

DBT:Doubtful

###: Number of days past due

SMA:Special Mention account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name

TVS CREDIT

Account Type

Consumer Loan

Account Number

PY3001CD0406539

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹36,449
Current Balance	₹0
Cash Limit	-
Amount Overdue	₹0
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	₹3,037
Payment Frequency	Monthly

Actual Payment Amount	-
Date Opened / Disbursed	15/08/2024
Date Closed	05/08/2025
Date of Last Payment	05/08/2025
Date Reported And Certified	31/08/2025
Value of Collateral	₹36449
Type of Collateral	Others
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/08/2024

Payment End Date

01/08/2025

Payment History

Aug 2025	0
Jul 2025	0
Jun 2025	0
May 2025	0
Apr 2025	0
Mar 2025	0
Feb 2025	0

Jan 2025	0
Dec 2024	0
Nov 2024	0
Oct 2024	0
Sep 2024	0
Aug 2024	0

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10227456520

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹97,000
Current Balance	₹0
Cash Limit	-

Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	11/07/2024
Date Closed	05/08/2024
Date of Last Payment	05/08/2024
Date Reported And Certified	31/08/2024
Value of Collateral	₹136500
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/07/2024

Payment End Date

01/08/2024

Payment History

Aug 2024

STD

Jul 2024

STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

BAJAJ FIN LTD

Account Type

Consumer Loan

Account Number

7E0RCDLL124508

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹16,500
Current Balance	₹0
Cash Limit	-
Amount Overdue	₹0
Rate of Interest	0.00%

Repayment Tenure	10
EMI Amount	₹1,650
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	21/06/2024
Date Closed	03/03/2025
Date of Last Payment	02/03/2025
Date Reported And Certified	15/05/2025
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/06/2024

Payment End Date

01/05/2025

Payment History

May 2025	0
Apr 2025	0
Mar 2025	0

Feb 2025	0
Jan 2025	0
Dec 2024	0
Nov 2024	0
Oct 2024	0
Sep 2024	0
Aug 2024	0
Jul 2024	0
Jun 2024	0

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10223528807

Ownership

Individual

ACCOUNT DETAILS

Credit Limit

-

Sanctioned Amount	₹52,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	05/06/2024
Date Closed	14/08/2024
Date of Last Payment	14/08/2024
Date Reported And Certified	31/08/2024
Value of Collateral	₹68000
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/06/2024

Payment End Date

01/08/2024

Payment History

Aug 2024	STD
Jul 2024	STD
Jun 2024	STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10215928872

Ownership

Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹77,000
Current Balance	₹0

Cash Limit	-
Amount Overdue	-
Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Bullet payment
Actual Payment Amount	-
Date Opened / Disbursed	20/03/2024
Date Closed	20/04/2024
Date of Last Payment	20/04/2024
Date Reported And Certified	30/04/2024
Value of Collateral	₹98800
Type of Collateral	Gold
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/03/2024

Payment End Date

01/04/2024

Payment History

Apr 2024

STD

Mar 2024

STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

Member Name

TNGB

Account Type

Gold Loan

Account Number

10207431789

Ownership

Individual

ACCOUNT DETAILS

Credit Limit

-

Sanctioned Amount

₹3,50,000

Current Balance

₹0

Cash Limit

-

Amount Overdue

-

Rate of Interest	0.00%
Repayment Tenure	12
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	13/12/2023
Date Closed	06/01/2024
Date of Last Payment	06/01/2024
Date Reported And Certified	31/01/2024
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/12/2023

Payment End Date

01/01/2024

Payment History

Jan 2024

STD

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS: Loss

XXX: Not Reported

SUB: Substandard

ENQUIRY DETAILS

(e) Indicates the value provided by bank when you applied for a credit facility.

Member Name	TVS CREDIT
Date Of Enquiry	07/12/2025
Enquiry Purpose	Consumer Loan
Member Name	SBI
Date Of Enquiry	20/12/2024
Enquiry Purpose	Credit Card
Member Name	IDFC FIRST BANK
Date Of Enquiry	15/12/2024
Enquiry Purpose	Consumer Loan
Member Name	TVS CREDIT
Date Of Enquiry	15/08/2024
Enquiry Purpose	Consumer Loan
Member Name	HDB
Date Of Enquiry	15/08/2024
Enquiry Purpose	Consumer Loan
Member Name	HDFC BANK

Date Of Enquiry	26/07/2024
Enquiry Purpose	Credit Card
Member Name	BAJAJ FIN LTD
Date Of Enquiry	20/06/2024
Enquiry Purpose	Consumer Loan
Member Name	HDFC BANK
Date Of Enquiry	26/05/2024
Enquiry Purpose	Credit Card
Member Name	HDB
Date Of Enquiry	11/05/2024
Enquiry Purpose	Personal Loan
Member Name	HDFC BANK
Date Of Enquiry	25/12/2023
Enquiry Purpose	Credit Card
Member Name	FICCL
Date Of Enquiry	29/11/2023
Enquiry Purpose	Personal Loan
Member Name	AXIS BANK
Date Of Enquiry	19/11/2023
Enquiry Purpose	Personal Loan
Member Name	HDFC BANK
Date Of Enquiry	31/08/2023
Enquiry Purpose	Credit Card
Member Name	FICCL
Date Of Enquiry	22/08/2023
Enquiry Purpose	Personal Loan

End of report

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