SpherePayment — Consumer Credit Information Report

Prepared from bureau data supplied via the Credit Report Verification API

Sample Applicant	9000000000	Experian	EXPERIAN-SAMPLE-0000001	17 Sep 2026	V2.4	Y
Name on file	Mobile	Bureau	Report No.	Report Date	Format Version	Exact ID Match

781

EXCELLENT

Powered by Experian · as of 2026-09-17

Poor Fair Good Very Good **Excellent**

Risk level: **VERY LOW**

REPORT SUMMARY

12 Total accounts	**7** Active accounts
5 Closed accounts	**0** Delinquent accounts
95.83% On-time payments	**7.07%** Credit utilization
₹2,470,000 Secured (92.72%)	**₹193,800** Unsecured (7.28%)
₹0 Suit-filed balance	**₹4,620,339** Total sanctioned limit

Items worth a closer look

- **ICICI Bank** (account #3): Days Past Due = 12 recorded for 05/2026.
- **SBI Cards and Payment Services Private Limited** (account #9): carries a written-off/settled status (code 13).
- **Kotak Mahindra Bank Limited** (account #11): Mar 2019 shows Asset Classification 'D' (Doubtful).
- **Yes Bank** (account #12): Days Past Due = 15 recorded for 05/2018.

ALL CREDIT ACCOUNTS (12)

#1 HDFC Bank | #2 LIC Housing Finance | #3 ICICI Bank | #4 Axis Bank | #5 IndusInd Bank | #6 HSBC | #7 Tata Capital | #8 Bajaj Finance | #9 SBI Cards and Payment Services Private Limited | #10 IDFC FIRST BANK LIMITED | #11 Kotak Mahindra Bank Limited | #12 Yes Bank

#	LENDER	TYPE	ACCT NO.	STATUS	BALANCE	LIMIT	SANCTIONED	OPENED	REPORTED
1	HDFC Bank	Housing Loan	XXXXXXXXX9970	Active	₹1,850,000	-	₹2,500,000	10 Feb 2021	17 Sep 2026
2	LIC Housing Finance	Property Loan	XXXXXXXX9089	Active	₹620,000	-	₹800,000	15 Jun 2022	17 Sep 2026
3	ICICI Bank	Credit Card	XXXXXXXXXXXX0543	Active	₹32,000	₹200,000	₹200,000	05 Jul 2020	17 Sep 2026
4	Axis Bank	Credit Card	XXXXXXXXXXX1029	Active	₹4,500	₹150,000	₹150,000	07 Sep 2019	17 Sep 2026
5	IndusInd Bank	Credit Card	XXXXXXXXXXXXXXX5172	Active	₹0	₹90,000	₹45,000	24 May 2024	17 Sep 2026
6	HSBC	Credit Card	XXXXXXXXXXXX4698	Active	₹12,300	₹250,000	₹180,000	27 Dec 2022	17 Sep 2026
7	Tata Capital	Personal Loan	XXXXXXXX2859	Active	₹145,000	-	₹300,000	10 Jan 2023	17 Sep 2026
8	Bajaj Finance	Personal Loan	XXXXXXXX5556	Closed	₹0	-	₹300,000	01 May 2017	01 May 2020
9	SBI Cards and Payment Services Private Limited	Credit Card	XXXXXXXXXXXXXXX8625	Closed	₹0	₹50,000	₹50,000	19 Mar 2019	05 Jun 2020
10	IDFC FIRST BANK LIMITED	Credit Card	XXXXXXXXXX9892	Closed	₹0	₹109,000	₹10,339	09 Jul 2018	23 Oct 2018
11	Kotak Mahindra Bank Limited	Overdraft	XXXXXX2326	Closed	₹0	-	₹0	12 May 2015	23 Mar 2019
12	Yes Bank	Two-Wheeler Loan	XXXXXXXX4411	Closed	₹0	-	₹85,000	01 Aug 2016	01 Aug 2018

ACCOUNT DETAIL & PAYMENT HISTORY

Each account below shows its payment history as a month-by-month calendar, anchored to the account's opening and closing (or last-reported) dates.

1. HDFC Bank Housing Loan

Active

code 11

Account No. XXXXXXXXX9970 | Member Ref. HDFC0021HL001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Mortgage	10 Feb 2021	-	17 Sep 2026
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
15 Sep 2026	**₹1,850,000**	₹0	-	₹2,500,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
8.65%	240 months	₹24,500	0	-

100% on-time (24 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021		?	?	?	?	?	?	?	?	?	?	?
2022	?	?	?	?	?	?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	✓	✓	✓
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

2. LIC Housing Finance Property Loan

Active

code 11

Account No. XXXXXXXX9089 | Member Ref. LICHF3080001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Mortgage	15 Jun 2022	-	17 Sep 2026
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
15 Sep 2026	**₹620,000**	₹0	-	₹800,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
9.10%	180 months	₹9,800	0	-

100% on-time (18 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022						?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	?	?	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

3. ICICI Bank Credit Card

Active

code 11

Account No. XXXXXXXXXXXX0543 | Member Ref. PVT3090001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	05 Jul 2020	-	17 Sep 2026
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
15 Sep 2026	**₹32,000**	₹0	₹200,000	₹200,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	-	-	0	-

96% on-time (24 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020							?	?	?	?	?	?
2021	?	?	?	?	?	?	?	?	?	?	?	?
2022	?	?	?	?	?	?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	✓	✓	✓
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✗	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

4. Axis Bank Credit Card

Active

code 11

Account No. XXXXXXXXXXX1029 | Member Ref. PVT3290001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	07 Sep 2019	-	17 Sep 2026
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
15 Sep 2026	**₹4,500**	₹0	₹150,000	₹150,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	-	-	0	-

100% on-time (18 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019									?	?	?	?
2020	?	?	?	?	?	?	?	?	?	?	?	?
2021	?	?	?	?	?	?	?	?	?	?	?	?
2022	?	?	?	?	?	?	?	?	?	?	?	?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	?	?	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

5. IndusInd Bank Credit Card

Active

code 11

Account No. XXXXXXXXXXXXXXX5172 | Member Ref. PVT3110001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	24 May 2024	-	17 Sep 2026
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
15 Sep 2026	**₹0**	₹0	₹90,000	₹45,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	-	-	0	-

100% on-time (6 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024					?	?	?	?	?	?	?	?
2025	?	?	?	?	?	?	?	?	?	?	?	?
2026	?	?	?	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

6. HSBC Credit Card

Active

code 11

Account No. XXXXXXXXXXXX4698 | Member Ref. FOR2330001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	27 Dec 2022	-	17 Sep 2026
LAST PAYMENT	CURRENT BALANCE	AMOUNT PAST DUE	CREDIT LIMIT	HIGHEST CREDIT / SANCTIONED
15 Sep 2026	**₹12,300**	₹0	₹250,000	₹180,000
RATE OF INTEREST	REPAYMENT TENURE	EMI AMOUNT	DAYS PAST DUE	SUIT FILED / WILFUL DEFAULT
-	-	-	0	-

100% on-time (20 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022												?
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

7. Tata Capital

Personal Loan

Active

code 11

Account No. XXXXXXXX2859 | Member Ref. TATA3110001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Installment	10 Jan 2023	-	17 Sep 2026
LAST PAYMENT	CURRENT BALANCE	AMOUNT PAST DUE	CREDIT LIMIT	HIGHEST CREDIT / SANCTIONED
15 Sep 2026	**₹145,000**	₹0	-	₹300,000
RATE OF INTEREST	REPAYMENT TENURE	EMI AMOUNT	DAYS PAST DUE	SUIT FILED / WILFUL DEFAULT
13.50%	36 months	₹11,200	0	-

100% on-time (12 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	?	?	?	?	?	?	?	?	?	?	?	?
2024	?	?	?	?	?	?	?	?	?	?	?	?
2025	?	?	?	?	?	?	?	?	?	✓	✓	✓
2026	✓	✓	✓	✓	✓	✓	✓	✓	✓			

On-time Late Written-off/Settled Not Reported Outside Reporting Window

8. Bajaj Finance

Personal Loan

Closed

code 13

Account No. XXXXXXXX5556 | Member Ref. BAJAJ0001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Installment	01 May 2017	01 May 2020	01 May 2020
LAST PAYMENT	CURRENT BALANCE	AMOUNT PAST DUE	CREDIT LIMIT	HIGHEST CREDIT / SANCTIONED
01 May 2020	**₹0**	₹0	-	₹300,000
RATE OF INTEREST	REPAYMENT TENURE	EMI AMOUNT	DAYS PAST DUE	SUIT FILED / WILFUL DEFAULT
-	36 months	-	0	-

100% on-time (24 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017					?	?	?	?	?	?	?	?
2018	?	?	?	?	?	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓							

On-time Late Written-off/Settled Not Reported Outside Reporting Window

9. SBI Cards and Payment Services Private Limited

Credit Card

Closed
code 13

Account No. XXXXXXXXXXXXXXX8625 | Member Ref. NBF5020001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	19 Mar 2019	05 Jun 2020	05 Jun 2020
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
05 Jun 2020	**₹0**	₹0	₹50,000	₹50,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	-	-	0	-
WRITTEN-OFF AMOUNT				
₹8,500				

83% on-time (6 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019			?	?	?	?	?	?	?	?	?	?
2020	✓	✓	✓	✓	S	✓						

On-time Late Written-off/Settled Not Reported Outside Reporting Window

10. IDFC FIRST BANK LIMITED

Credit Card

Closed
code 13

Account No. XXXXXXXXXX9892 | Member Ref. PVT3360001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Revolving	09 Jul 2018	23 Oct 2018	23 Oct 2018
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
23 Oct 2018	**₹0**	₹0	₹109,000	₹10,339
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	-	-	0	-

100% on-time (3 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018							?	✓	✓	✓		

On-time Late Written-off/Settled Not Reported Outside Reporting Window

11. Kotak Mahindra Bank Limited

Overdraft

Closed
code 13

Account No. XXXXXX2326 | Member Ref. PVT3300001

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Installment	12 May 2015	23 Mar 2019	23 Mar 2019
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
23 Mar 2019	**₹0**	₹0	-	₹0
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	-	-	0	-

No payment history reported for this account.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2015					?	?	?	?	?	?	?	?
2016	?	?	?	?	?	?	?	?	?	?	?	?
2017	?	?	?	?	?	?	?	?	?	?	?	?
2018	?	?	?	?	?	?	?	?	?	?	?	?
2019	?	?	?									

On-time Late Written-off/Settled Not Reported Outside Reporting Window

12. Yes Bank Two-Wheeler Loan

Closed
code 13

Account No. XXXXXXXX4411 | Member Ref. YESB0002

OWNERSHIP	PORTFOLIO TYPE	OPENED	CLOSED	LAST REPORTED
Individual	Installment	01 Aug 2016	01 Aug 2018	01 Aug 2018
LAST PAYMENT	**CURRENT BALANCE**	**AMOUNT PAST DUE**	**CREDIT LIMIT**	**HIGHEST CREDIT / SANCTIONED**
01 Aug 2018	**₹0**	₹0	-	₹85,000
RATE OF INTEREST	**REPAYMENT TENURE**	**EMI AMOUNT**	**DAYS PAST DUE**	**SUIT FILED / WILFUL DEFAULT**
-	24 months	-	0	-

88% on-time (8 months reported)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2016								?	?	?	?	?
2017	?	?	?	?	?	?	?	?	?	?	?	?
2018	✓	✓	✓	✓	✗	✓	✓	✓				

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CREDIT ENQUIRIES (4)

0	1	2	3
Last 7 Days	Last 30 Days	Last 90 Days	Last 180 Days

INSTITUTION	PURPOSE	DATE	TYPE	AMOUNT
SBI Cards	Credit Card	31 Aug 2026	HARD	₹150,000
Axis Bank	Personal Loan	22 Jul 2026	HARD	₹200,000
LIC Housing Finance	Housing Loan Top-up	03 May 2026	HARD	₹500,000
HSBC	Credit Card	16 Aug 2025	HARD	₹250,000

CURRENT APPLICATION (THIS REPORT)

APPLICANT NAME	MOBILE	EMPLOYMENT STATUS	AMOUNT FINANCED	ENQUIRY REASON
Sample Applicant	9000000000	-	-	-

ADDRESSES ON FILE (4)

REPORTED AGAINST	ADDRESS	PIN
HDFC Bank (9970)	14B, Sea View Apartments, Carter Road, Bandra West, Mumbai	400050
ICICI Bank (0543)	Flat 302, Sunrise Towers, Andheri Kurla Road, Andheri East, Mumbai	400059
Axis Bank (1029)	Office 12, Business Point, Nariman Point, Mumbai	400021
Tata Capital (2859)	14B, Sea View Apartments, Carter Road, Bandra West, Mumbai	400050

CREDIT IMPROVEMENT RECOMMENDATIONS

Avoid Opening New Credit Lines Soon — Potential Score Impact: +3 points
You have 4 hard enquiries in the last 400 days. Spacing out new applications helps protect your score.

Maintain Your On-Time Payment Streak — Potential Score Impact: +8 points
You have paid on time in 95.8% of reported months. Continuing this is the single biggest driver of your score.

Keep Utilisation Below 30% — Potential Score Impact: +5 points
Your credit utilisation is a healthy 7%. Staying under 30% keeps this a positive factor.

This report is confidential and intended solely for the use of the individual named above. Contains sensitive personal and financial information.

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