

Customer Information

		Provider No	Date Of Last Update
CB Subject Id	503420424		
Provider Subject No	-		
Title	-	-	-
Last Name	-	-	-
First Name	-	-	-
Full Name	SANJAY RATHI	C01	15 October 2019
Arabic Last Name	-	-	-
Arabic First Name	-	-	-
Arabic Full Name	-	-	-
Gender	Male	C01	15 October 2019
Date of Birth	01 January 1960	C01	15 October 2019
Nationality	NAMIBIA	C01	15 October 2019
Resident Flag	-	-	-

Credit Summary



NOT REQUESTED

Total Outstanding Balance: 1,215,307
Total Overdue: 200
No. Of Default Contracts: 0

Full Name	Provider No	Date Of Last Update
SANJAY RATHI	C01	15 October 2019

Historical Data		
SANJAY RATHI	B03	14 October 2019
SANJAY RATHI	B02	14 October 2019
SANJAY RATHI	B04	14 October 2019

Gender	Provider No	Date Of Last Update
Male	C01	15 October 2019

Historical Data		
Female	B03	14 October 2019
Female	B02	14 October 2019
Female	B04	14 October 2019

Date of Birth	Provider No	Date Of Last Update
01 January 1960	C01	15 October 2019

Historical Data		
01 January 1960	B03	14 October 2019
01 January 1960	B02	14 October 2019
01 January 1960	B04	14 October 2019

Identification

Type	Number	Expiry Date	Provider No	Date Of Last Update
Passport	SR120414	10 October 2025	C01	15 October 2019

Type	Number	Provider No	Date Of Last Update
Emirates Id	784-1960-8480888-0	C01	15 October 2019

Contact

Contact Type	Contact	Provider No	Date Of Last Update
Mobile Number	455456	B02	14 October 2019

Other Incomes

Source	Gross Annual Income	Provider No	Date Of Last Update
Other	9,000	B02	14 October 2019

CONTRACTS SUMMARY

Credit Facilities

No Of Records	5
Total No Of Reporting Data Providers	3

Record Distribution	Requested	Rejected	Not Taken Up	Declined	Active	Closed
● Instalments	0	0	0	0	1	0
● Not Instalments	0	0	0	0	1	1
● Credit Cards	0	0	0	0	2	0
● Services	0	0	0	0	0	0

Total Exposure	1,215,307
Total exposure for the non-funded facilities	0
Credit Utilization Rate On Credit Cards (%)	0
Worst Current Payment Delay	30
Worst Payment Delay Last 24 Months	30
Worst Status L24M	Active Payments
Oldest Contract Start Date	01 January 2017
Newest Contract Start Date	01 January 2017
Number of Enquiries Last 90 Days	0
Total Outstanding Balance of Guaranteed Contracts	12,016
Total Overdue of Guaranteed Contracts	3,021

Summary
● Instalments

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Payment Amount	11,071	0
Total Outstanding Balance Amount	1,215,307	0
Total Overdue Amount	200	0

● Not Instalments

No. Of Active Contracts: 1	Main & Co-Contract Holder	Guarantor
Total Credit Limit	0	50,008
Total Outstanding Balance Amount	0	10,008
Total Overdue Amount	0	1,004

● Credit Cards

No. Of Active Contracts: 2	Main & Co-Contract Holder	Guarantor
Total Credit Limit	0	20,000
Total Outstanding Balance Amount	0	2,008
Total Overdue Amount	0	2,017

Consolidated Historical Data

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

Balance to Overdue Ratio

Contract Type	Overdue	Balance
Installments (Personal Loan)	0	0
Installments (Islamic Credits)	0	0
Installments (Mortgage)	0	0
Installments (Car Loan)	0	0
Installments (Others)	200	1,215,307
Installments (Total)	200	1,215,307
Not Installments (Overdraft)	0	0
Not Installments (Commercial Credits)	0	0
Not Installments (Others)	1,004	12,340
Not Installments (Total)	0	0
Credit Cards (Credit card)	0	0
Credit Cards (Covered card)	0	0
Credit Cards (Total)	0	0
Service (Total)	0	0

Credit Facilities Details
Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Notional Pooling (Installment)	Active	Main Contract Holder	01 January 2017	31 July 2019	005497492	S107_002_07	1,215,307

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017								N/A	N/A	N/A	N/A	N/A
2018	30	30	30	30	30	30	30	30	N/A	N/A	N/A	30
2019	30	N/A	N/A	N/A	30	N/A	30					

Detail of Instalment 1: Notional Pooling (Installment), Active

CB Contract Id	005497492
Provider No	B02
Type of Contract	Notional Pooling (Installment)
Phase	Active
Role	Main Contract Holder
Method of Payment	Salary Transfer
Original Currency Code	UAE Dirham
Outstanding Balance	1,215,307
Total Amount	1,290,000
Total No Of Instalments	48
No Of Remaining Instalments	24
Payments Frequency	Monthly Instalments - 30 Days
Payment Amount	11,071
Start Date	01 January 2017
Closed Date	-
Islamic Contract Flag	No
Secured Contract Flag	Yes
Overdue Amount	200
No Of Days Payment Delay	30

Maximum Overdue Amount	200
Maximum Overdue Amount Date	31 July 2019
Maximum No Of Days Of Payment Delay	30
Maximum No Of Days Of Payment Delay Date	31 July 2019
Worst Status	Active Payments
Worst Status Date	31 July 2019

Linked Subjects

Subject	Role
SANJEEVAN MEDICALS	Co-Contract Holder
MINISTRY OF MAGIC	Guarantor
VIJAY JOSHI	Main Contract Holder

Security

Code	Description
NTS8	Corporate Guarantee (Intangible)

Non Instalments

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
1	Notional Pooling (Non Installment)	Closed	Main Contract Holder	01 May 2017	30 June 2019	L05500702	S108_002_07	2,332

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017							N/A	N/A	N/A	N/A	N/A	N/A
2018	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A	N/A	OK
2019	OK	N/A	N/A	N/A	OK	OK						

Detail of Non Instalment 1: Notional Pooling (Non Installment), Closed

CB Contract Id	L05500702
Provider No	B02
Type of Contract	Notional Pooling (Non Installment)
Phase	Closed
Role	Main Contract Holder
Original Currency Code	UAE Dirham
Credit Limit	23,434
Overdue Amount	-
Start Date	01 May 2017
Closed Date	19 June 2019
Islamic Contract Flag	-
Secured Contract Flag	Yes

Maximum Overdue Amount	1,003
Maximum Overdue Amount Date	31 May 2019
Maximum No Of Days Of Payment Delay	60
Maximum No Of Days Of Payment Delay Date	31 May 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2019	Jun	23,434	2,332	Active Payments
2019	May	50,008	10,012	Active Payments
2019	Jan	50,008	10,008	Active Payments
2018	Dec	50,008	10,008	Active Payments
2018	Sep	50,008	10,008	Active Payments
2018	Aug	50,007	10,007	Active Payments
2018	Jul	50,006	10,006	Active Payments
2018	Jun	50,005	10,005	Active Payments
2018	May	50,004	10,004	Active Payments
2018	Apr	50,003	10,003	Active Payments
2018	Mar	50,002	10,002	Active Payments
2018	Feb	50,001	10,001	Active Payments
2018	Jan	50,000	10,000	Active Payments

Linked Subjects

Subject	Role
MINISTRY OF MAGIC	Guarantor
SANJEEVAN MEDICALS	Co-Contract Holder
VIJAY JOSHI	Main Contract Holder

Security

Code	Description
NTS8	Corporate Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Notional Pooling (Non Installment)	Active	Guarantor	01 May 2017	31 July 2019	D05500254	A108_002_07	10,008

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017								N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A	N/A	OK					

Detail of Non Instalment 2: Notional Pooling (Non Installment), Active

CB Contract Id	D05500254
Provider No	B04
Type of Contract	Notional Pooling (Non Installment)
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Credit Limit	50,008
Overdue Amount	1,004
Start Date	01 May 2017
Closed Date	-
Islamic Contract Flag	-
Secured Contract Flag	Yes

Maximum Overdue Amount	1,004
Maximum Overdue Amount Date	31 July 2019
Maximum No Of Days Of Payment Delay	60
Maximum No Of Days Of Payment Delay Date	31 July 2019
Worst Status	Active Payments
Worst Status Date	31 July 2019

Historical Data

Year	Month	Credit Limit	Outstanding Balance	Status
2019	Jul	50,008	10,008	Active Payments

Linked Subjects

Subject	Role
MINISTRY OF MAGIC	Main Contract Holder
SANJEEVAN MEDICALS	Guarantor
VIJAY JOSHI	Co-Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)
NTS8	Corporate Guarantee (Intangible)

Credit Cards

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance				
1	Credit Card	Active	Guarantor	17 January 2012	31 July 2019	405497677	S01_002_07	1,000				
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017								N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN
2019	MIN	MIN	MIN	MIN	30	60	90					

Credit Cards 1: Credit Card, Active

CB Contract Id	405497677
Provider No	B02
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,000
Credit Limit	10,000
Amount Spent In The Month	2,000
Overdue Amount	1,009
No Of Days Of Payment Delay	90
Payment Frequency	Monthly Instalments - 30 Days
Start Date	17 January 2012
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	1,009
Maximum Overdue Amount Date	31 July 2019
Maximum No Of Days Of Payment Delay	90
Maximum No Of Days Of Payment Delay Date	31 July 2019
Worst Status	Active Payments
Worst Status Date	31 July 2019

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jul	10	1,000	Active Payments
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments
2018	Sep	10	1,000	Active Payments
2018	Aug	10	1,000	Active Payments
2018	Jul	10	1,000	Active Payments
2018	Jun	10	1,000	Active Payments
2018	May	10	1,000	Active Payments

Linked Subjects

Subject	Role
SANJEEVAN MEDICALS	Main Contract Holder
MINISTRY OF MAGIC	Co-Contract Holder
VIJAY JOSHI	Guarantor

Security

Code	Description
NTS7	Personal Guarantee (Intangible)

No.	Type Of Contract	Phase	Role	Start Date	Date Last Updated	CB Contract Id	DP Contract No	Outstanding Balance
2	Credit Card	Active	Guarantor	17 January 2012	30 June 2019	E05499862	A01_040_07	1,008

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017							N/A	N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	MIN	MIN	MIN	MIN	MIN	MIN	MIN	MIN
2019	MIN	MIN	MIN	MIN	30	60						

Credit Cards 2: Credit Card, Active

CB Contract Id	E05499862
Provider No	B03
Type of Contract	Credit Card
Phase	Active
Role	Guarantor
Original Currency Code	UAE Dirham
Balance	1,008
Credit Limit	10,000
Amount Spent In The Month	2,008
Overdue Amount	1,008
No Of Days Of Payment Delay	60
Payment Frequency	Monthly Instalments - 30 Days
Start Date	17 January 2012
Closed Date	-
Card Used Flag	Yes
Islamic Contract Flag	No
Secured Contract Flag	Yes
Payment Due Date	-
Statement Due Amount	-
Actual Payment Amount	-

Maximum Overdue Amount	1,008
Maximum Overdue Amount Date	30 June 2019
Maximum No Of Days Of Payment Delay	60
Maximum No Of Days Of Payment Delay Date	30 June 2019
Worst Status	Active Payments
Worst Status Date	30 June 2019

Historical Data

Year	Month	Utilization Rate (%)	Outstanding Balance	Status
2019	Jun	10	1,008	Active Payments
2019	May	10	1,007	Active Payments
2019	Apr	10	1,006	Active Payments
2019	Mar	10	1,005	Active Payments
2019	Feb	10	1,004	Active Payments
2019	Jan	10	1,003	Active Payments
2018	Dec	10	1,002	Active Payments
2018	Nov	10	1,001	Active Payments
2018	Oct	10	1,000	Active Payments
2018	Sep	10	1,000	Active Payments
2018	Aug	10	1,000	Active Payments
2018	Jul	10	1,000	Active Payments
2018	Jun	10	1,000	Active Payments
2018	May	10	1,000	Active Payments

Linked Subjects

Subject	Role
VIJAY JOSHI	Co-Contract Holder
SANJEEVAN MEDICALS	Guarantor
MINISTRY OF MAGIC	Main Contract Holder

Security

Code	Description
NTS7	Personal Guarantee (Intangible)
NTS8	Corporate Guarantee (Intangible)

INFORMATION PROVIDERS
Information Providers

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
B02	021	Citibank UAE	Citibank House, Khalid Bin Waleed Street	Dubai	Citibank N.A. Al Wasl Branch, Dubai	+97146044790	www.citibank.ae
B03	040	RAK BANK	P. O. Box - 1531, 5th Floor, DSO.	Dubai	-	-	-
B04	031	Janata Bank Limited	ZAYED THE 1ST STREET (ELECTRA) BUILDING NO 853 OBEID SAYAH AL MANSURI BUILDING PO BOX 2630	Abu Dhabi	-	+97126340881	http://www.janatabank-bd.com
C01	99999	Self-Correction	Authorized Channel	Dubai	-	-	https://aecb.gov.ae/

Provider No	Provider Code	Provider Description	Provider Address	Emirates	Data Correction Contact Details	Phone No	Web Address
		AECEB					

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