Twitter Thread by Ravisutanjani



Ravisutanjani
@Ravisutanjani

Even if I get a lawsuit for writing this but platforms like Dhani are the ones who make consumers and the entire industry suffer,

FinTech and Startup customers take a note, Please RT for Awareness ■■

If you have an active PAN Card this post is for you, you can be a student, working professional, freelancer etc and maybe use a couple of payments, FinTech apps on your phone.

Before you move next, refer to this Thread ■ to understand the entire PAN misuse oSAGA and how thousands of people are suffering.

(Come back once you read) https://t.co/je1xJpZsb6

> Please explain how there's a loan with my PAN number and an address that I have never been to/know existed (Nandurbar, Maharashtra) in my credit report attributed to IVL Finance? pic.twitter.com/QSFQLZnnPT
>
> — Karthik \U0001f1ee\U0001f1f3 (@beastoftraal) February 14, 2022

Now, Check your Credit Score (CIBIL) for free on the official website

https://t.co/hBBW2TDNQs

Important: Avoid using any random apps, website for checking credit score.

No matter how promising they look like, you can't be sure about data privacy and marketing gimmicks.

Okay I just checked my report but how to read it?

This Thread will help you understand technicalities in layman terms. ■■ https://t.co/JY6iIijoKn

> Credit Score and Credit Report

> What does it take to start and win your credit journey?
>
> Let\u2019s understand how this works! A Thread \U0001f9f5
>
> — Ravisutanjani (@Ravisutanjani) July 27, 2021

Read your credit report carefully, the number of active, closed accounts etc.

Feel peaceful if everything looks good, but if there are any discrepancies you are not aware of continue reading this.

In case there’s something concerning

-Immediately escalate with the platform/product in subject.

-Take strict follow ups, complain on Social Media Platforms.

-Write to the respective credit bureaus, and loop them in.

-If takes more time, Escalate with the regulator (RBI)

My DMs are filled with many requests today, may not monitor.

You can tag me if you’ve anything to ask and will surely try to respond.

Another advisory Thread ■ https://t.co/cBlbrQTPD0

> Repeat after me,
>
> I wouldn\u2019t share my Aadhar Card, PAN and other ID documents over WhatsApp for any credit card or loan application.
>
> Awareness Thread\U0001f9f5| RT for Reach
>
> — Ravisutanjani (@Ravisutanjani) November 21, 2021

Why your PAN is an important asset ■ https://t.co/0WQ6vsXtJl

> PAN Card is your biggest financial identity, linked with many entities:
>
> \u2022Banking, Insurance, Investments
> \u2022Credit Cards, Loan
> \u2022Foreign Exchange
> \u2022GSTIN
> \u2022Identity Proof
> \u2022Income Tax
> \u2022Purchases of Motor, Jewellery, Property etc

> You only get one PAN number in life, protect it.
>
> — Ravisutanjani (@Ravisutanjani) February 9, 2022

Thanks for reading, You can share with the people who may need to read this and if this can help.

Beware of your personal ID and periodically review statements and other financial documents. ■

CC: @chandrarsrikant @upadhyay_harsh1 @artijourno @Nimitiwari @bismahmalik @idesibanda @jaivardhan88 Sir

@raogajraj Sir, @awwwnchal @ladyonrise @AnandableAnand Sir https://t.co/0NLmRJePdd

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> — Ravisutanjani (@Ravisutanjani) February 14, 2022