|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | https://mail.google.com/mail/u/0/images/cleardot.gif | |  | |  |   The CIBIL TransUnion Score is a 3 digit numeric summary of your credit history.  This number ranges from 300 to 900 and detailed information is given in Credit Information Report (CIR).  This score tells lender or credit card company how likely you are to pay back the credit.  It shows your past performance in credit usage and loan repayment behaviour.  Usually, 700 and more is considered a good score by lenders to provide loans.  However, every lender has their own criteria to decide the eligibility for loan sanction and CIBIL does not define any yardstick to decide it.  Nearer you are to a score of 900, the lender will have more confidence in you to sanction a loan.  In the beginning CIBIL was providing this information only to banking industry, credit card companies and such financial industry in general.  But now it has extended its service to the individuals too.  An individual can access his Credit Information Report (CIR) by paying just Rs. 154 and CIBIL TransUnion score by paying Rs. 470. |  |  |