

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION
CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: UMESHKUMAR JEMATRAJ MEHTA
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 21-06-2016
TIME: 17:28:58
CONTROL NUMBER: 1,13,08,85,367

CONSUMER INFORMATION:

NAME: UMESHKUMAR JEMATRAJ MEHTA
DATE OF BIRTH: 14-10-1977

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	625	1: ONE OR MORE TRADES WRITTEN OFF IN THE PAST 24 MONTHS. 2: PRESENCE OF A TRADELINE 91+ DAYS DELINQUENT IN THE PAST 6 MONTHS. 3: CREDIT CARD BALANCES ARE HIGH IN PROPORTION TO HIGH CREDIT AMOUNT. 4: LOW PROPORTION OF SATISFACTORY TRADES. 5: PRESENCE OF A TRADELINE 91+ DAYS DELINQUENT 7 TO 12 MONTHS AGO. 6: PRESENCE OF A TRADELINE 91+ DAYS DELINQUENT 13 OR MORE MONTHS AGO.

POSSIBLE RANGE FOR CIBIL TRANSUNION SCORE VERSION 1.0

Consumers with more than 6 months credit history*	: 300 (high risk) to 900 (low risk)
Consumers with less than 6 months credit history*	: 0
Consumers not in CIBIL database or with insufficient information for scoring*	: -1

* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AAFPM0580N		
PASSPORT NUMBER	E3617549		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE	9820237468	
OFFICE PHONE	23893178	
NOT CLASSIFIED	38130560914	
NOT CLASSIFIED	43471613	

EMAIL CONTACT(S):

EMAIL ADDRESS

UMESH@CHIPCOM.IN

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CHIP_COM@REDIFFMAIL.COM

ADDRESS(ES):

ADDRESS(e): PRATIKHSA TOWER 9TH FLR B WING MAHARASHTRA 400008		
CATEGORY: PERMANENT ADDRESS	RESIDENCE CODE: OWNED	DATE REPORTED: 09-12-2015
ADDRESS: CHIP COM TRADERS PVT LTD 386 AHMED CHAMS SHOP 4 GRND FLR LAMINGTON RD MUMBAI INDIA MAHARASHTRA 400004		
CATEGORY: NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED: 31-05-2012
ADDRESS: CHIPCOM TRADE P LTD CHIPCOM TRADE P LTD, ADITYA ARCADE SANGVI GROUP, OFFICE 207 208 LAMINGTON ROAD MUMBAI MAHARASHTRA 400004		
CATEGORY: NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED: 12-01-2012
ADDRESS: VIJAY CHAMBERS 2ND FLOOR OFFICE NO 2 0 OPP DREMLAND CINEMA MUMBAI MAHARASHTRA 400004		
CATEGORY: NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED: 09-11-2010

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	31-05-2016	SELF EMPLOYED	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 8	HIGH CR/SANC. AMT: 1,90,92,842	CURRENT: 1,88,70,566	RECENT: 05-11-2015
	OVERDUE: 1		OVERDUE: 9,22,691	OLDEST: 01-11-2001
	ZERO-BALANCE: 4			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	4	0	2	0	09-12-2015

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-11-2001	HIGH CREDIT: 9,22,691	WRITTEN OFF / SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-10-2005	CURRENT BALANCE: 9,22,691	WRITTEN-OFF
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 27-04-2016	OVERDUE: 9,22,691	WRITTEN OFF (TOTAL): 26,938
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2016		WRITTEN OFF (PRINCIPAL): 26,938

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PMT HIST END: 01-05-2013

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181
04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14
181	181	XXX	181	181	181	181	181	181	181	181	181	XXX	181	181	181	181	XXX
10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED OPENED: 05-11-2015 SANCTIONED: 90,00,000
 ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 29-02-2016 CURRENT BALANCE: 89,43,017
 TYPE: BUSINESS LOAN - PRIORITY 29-02-2016
 SECTOR - AGRICULTURE PMT HIST START: 01-02-2016
 OWNERSHIP: JOINT PMT HIST END: 01-01-2016

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	STD
02-16	01-16

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED OPENED: 05-11-2015 SANCTIONED: 90,00,000
 ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 31-03-2016 CURRENT BALANCE: 90,04,910
 TYPE: HOUSING LOAN 30-04-2016
 OWNERSHIP: JOINT PMT HIST START: 01-04-2016
 PMT HIST END: 01-11-2015

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	STD	XXX	XXX	STD	STD
04-16	03-16	02-16	01-16	12-15	11-15

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED OPENED: 04-01-2007 HIGH CREDIT: 1,53,930
 ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 17-11-2015 CURRENT BALANCE: -52
 TYPE: CREDIT CARD 31-05-2016
 OWNERSHIP: INDIVIDUAL PMT HIST START: 01-05-2016
 PMT HIST END: 01-06-2013

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14

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11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13

ACCOUNT				DATES				AMOUNTS				STATUS					
MEMBER NAME: NOT DISCLOSED				OPENED: 17-08-2006				CURRENT BALANCE: 0									
ACCOUNT NUMBER: NOT DISCLOSED				CLOSED: 11-09-2008													
DISCLOSED				REPORTED AND CERTIFIED:													
TYPE: CREDIT CARD				28-02-2009													
OWNERSHIP: INDIVIDUAL				PMT HIST START: 01-09-2008													
				PMT HIST END: 01-08-2006													
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	XXX
09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07
000	000	000	000	000	000	000	000										
03-07	02-07	01-07	12-06	11-06	10-06	09-06	08-06										

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 15-06-2004	HIGH CREDIT: 6,221	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-12-2004	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	CLOSED: 28-07-2008	CREDIT LIMIT: 18,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-12-2013	CASH LIMIT: 7,200	
	PMT HIST START: 01-07-2008	PMT FREQ: MONTHLY	
	PMT HIST END: 01-07-2008		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000			
07-08			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 03-12-2004	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 03-12-2004		
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 19-06-2005		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-12-2004		
	PMT HIST END: 01-12-2004		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
XXX			
12-04			

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: CREDIT CARD
OWNERSHIP: INDIVIDUAL

OPENED: 15-11-2002
CLOSED: 10-02-2004
REPORTED AND CERTIFIED: 28-02-2007
PMT HIST START: 01-02-2004
PMT HIST END: 01-02-2004

HIGH CREDIT: 10,000
CURRENT BALANCE: 0

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

XXX
02-04

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
X10FINAN	09-12-2015	OTHER	1,00,00,000
NOT DISCLOSED	14-10-2015	HOUSING LOAN	90,00,000
NOT DISCLOSED	12-01-2012	CREDIT CARD	1,000
NOT DISCLOSED	09-11-2010	HOUSING LOAN	34,00,000

END OF REPORT ON UMESHKUMAR JEMATRAJ MEHTA

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