

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE:08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

**CONSUMER INFORMATION:**

NAME: PILLAI BYJU MR BYJU PILLAI

DATE OF BIRTH: 23-06-1967

GENDER: MALE

**CIBIL TRANSUNION SCORE(S):**

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	791	1: LOW PROPORTION OF SATISFACTORY TRADES. 2: PRESENCE OF A MINOR DELINQUENCY 7 TO 24 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)	ACKPB4501F		
PASSPORT NUMBER	Z2247583		

**TELEPHONE(S):**

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	41265151	
NOT CLASSIFIED	5130858	
OFFICE PHONE	8041265151	
HOME PHONE	00041308588	

**EMAIL CONTACT(S):**

**EMAIL ADDRESS**

BYJU@INFLOWTECHNOLOGY.COM

BYJU@WESTCONGROUP.IN

BYJU@INFLOWTECHNOLOGIES.COM

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TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

ADDRESS(ES):

ADDRESS(e) :BANGALORE KARNATAKA 560006		
CATEGORY:RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED:26-05-2016
ADDRESS(e) :WIPRO E PERIPHERALS LTD 40/1A BASAPPA COMPLEX 2ND FLOOR LAVELLE ROAD BENGALURU KARNATAKA KARNATAKA 560047		
CATEGORY:PERMANENT ADDRESS	RESIDENCE CODE:	DATE REPORTED:25-06-2015
ADDRESS :BANGALORE KARNATAKA 560004		
CATEGORY:NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED:12-06-2015
ADDRESS :WIPRO E PERIPHERALS LTD 40/1A,BASAPPA COMPLEX II FLOOR,LAVELLE ROAD ,BENGALURU KARNATAKA 560001		
CATEGORY:OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED:31-12-2014

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	18-07-2016	Not Available	2738057	GROSS INCOME	ANNUAL

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 55	HIGH CR/SANC. AMT: 15,30,09,523	CURRENT: 3,29,77,846	RECENT: 23-12-2015
	OVERDUE: 0		OVERDUE:	OLDEST: 16-04-1998
	ZERO-BALANCE: 43			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	58	0	10	7	26-05-2016

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-12-2015	SANCTIONED: 14,59,325	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-03-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 27-03-2016	EMI: 14,78,783	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	31-03-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST START: 01-03-2016	ACTUAL PAYMENT: 14,78,783	
	PMT HIST END: 01-12-2015		

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DATE:08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

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

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03-16 02-16 01-16 12-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-12-2015	SANCTIONED: 19,81,769	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-03-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 27-03-2016	EMI: 20,08,193	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-03-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-03-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-12-2015	ACTUAL PAYMENT: 20,08,193	

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

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03-16 02-16 01-16 12-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-12-2015	SANCTIONED: 5,09,509	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-03-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 27-03-2016	EMI: 5,16,302	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-03-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-03-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-12-2015	ACTUAL PAYMENT: 5,16,302	

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

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03-16 02-16 01-16 12-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 16-12-2015	SANCTIONED: 10,00,520	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-03-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 16-03-2016	EMI: 10,13,860	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-03-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-03-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-12-2015	ACTUAL PAYMENT: 10,13,415	

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

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03-16 02-16 01-16 12-15

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DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: BUSINESS LOAN - GENERAL OWNERSHIP: GUARANTOR COLLATERAL TYPE: NO COLLATERAL	OPENED: 30-11-2015 LAST PAYMENT: 29-02-2016 CLOSED: 29-02-2016 REPORTED AND CERTIFIED: 29-02-2016 PMT HIST START: 01-02-2016 PMT HIST END: 01-11-2015	SANCTIONED: 36,56,553 CURRENT BALANCE: 0 EMI: 37,05,307 PMT FREQ: MONTHLY REPAYMENT TENURE: 3 ACTUAL PAYMENT: 37,05,307	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 02-16	000 01-16	000 12-15	000 11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: BUSINESS LOAN - GENERAL OWNERSHIP: JOINT COLLATERAL TYPE: NO COLLATERAL	OPENED: 30-11-2015 LAST PAYMENT: 29-02-2016 CLOSED: 29-02-2016 REPORTED AND CERTIFIED: 29-02-2016 PMT HIST START: 01-02-2016 PMT HIST END: 01-11-2015	SANCTIONED: 14,97,889 CURRENT BALANCE: 0 EMI: 15,17,861 PMT FREQ: MONTHLY REPAYMENT TENURE: 3 ACTUAL PAYMENT: 15,17,861	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 02-16	000 01-16	000 12-15	000 11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: BUSINESS LOAN - GENERAL OWNERSHIP: GUARANTOR COLLATERAL TYPE: NO COLLATERAL	OPENED: 30-11-2015 LAST PAYMENT: 29-02-2016 CLOSED: 29-02-2016 REPORTED AND CERTIFIED: 31-03-2016 PMT HIST START: 01-03-2016 PMT HIST END: 01-11-2015	SANCTIONED: 9,35,726 CURRENT BALANCE: 0 EMI: 9,48,202 PMT FREQ: MONTHLY REPAYMENT TENURE: 3 ACTUAL PAYMENT: 9,48,202	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 03-16	000 02-16	000 01-16	000 12-15 000 11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED	OPENED: 23-11-2015 LAST PAYMENT: 23-02-2016	SANCTIONED: 12,48,648 CURRENT BALANCE: 0	

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DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

DISCLOSED	CLOSED: 23-02-2016	EMI: 12,65,297
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY
OWNERSHIP: GUARANTOR	29-02-2016	REPAYMENT TENURE: 3
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	ACTUAL PAYMENT: 12,65,297
COLLATERAL	PMT HIST END: 01-11-2015	

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

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02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-11-2015	SANCTIONED: 10,44,521	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 21-02-2016	EMI: 10,58,448	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	29-02-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	ACTUAL PAYMENT: 10,58,448	
COLLATERAL	PMT HIST END: 01-11-2015		

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

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02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-11-2015	SANCTIONED: 5,63,170	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 21-02-2016	EMI: 5,70,679	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	29-02-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	ACTUAL PAYMENT: 5,69,721	
COLLATERAL	PMT HIST END: 01-11-2015		

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

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02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-11-2015	SANCTIONED: 7,03,303	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 21-02-2016	EMI: 7,12,680	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	29-02-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	ACTUAL PAYMENT: 7,12,680	

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COLLATERAL PMT HIST END: 01-11-2015

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

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02-16 01-16 12-15 11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-10-2015	SANCTIONED: 13,01,584	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-01-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 31-01-2016	EMI: 13,18,938	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 13,18,360	

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

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01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2015	SANCTIONED: 42,59,665	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-01-2016	EMI: 43,16,461	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 43,16,461	

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

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01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2015	SANCTIONED: 12,62,081	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-01-2016	EMI: 12,78,909	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 12,78,909	

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

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CONTROL NUMBER: 1,16,99,48,796

01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2015	SANCTIONED: 6,62,403	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-01-2016	EMI: 6,71,235	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 6,71,235	

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

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01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2015	SANCTIONED: 10,69,260	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-01-2016	EMI: 10,83,517	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 10,83,517	

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

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01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-10-2015	SANCTIONED: 90,69,090	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-01-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 20-01-2016	EMI: 91,90,011	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 91,90,011	

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

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01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-10-2015	SANCTIONED: 20,75,814	



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ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-01-2016	CURRENT BALANCE: 0
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 15-01-2016	EMI: 21,03,492
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3
COLLATERAL	PMT HIST END: 01-10-2015	ACTUAL PAYMENT: 21,03,492

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

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01-16	12-15	11-15	10-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-09-2015	SANCTIONED: 5,30,041	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-12-2015	EMI: 5,37,108	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 5,37,108	

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

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01-16	12-15	11-15	10-15	09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-09-2015	SANCTIONED: 5,16,242	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-12-2015	EMI: 5,23,125	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 5,23,125	

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

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01-16	12-15	11-15	10-15	09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-09-2015	SANCTIONED: 26,91,600	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 28-09-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 28-12-2015	EMI: 27,27,488	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	PMT FREQ: MONTHLY	
		REPAYMENT TENURE: 3	



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COLLATERAL TYPE: NO PMT HIST START: 01-01-2016 ACTUAL PAYMENT: 36,606  
COLLATERAL PMT HIST END: 01-09-2015

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

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01-16 12-15 11-15 10-15 09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-09-2015	SANCTIONED: 11,44,802	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 24-12-2015	EMI: 11,60,066	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 11,59,557	

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

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12-15 11-15 10-15 09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-09-2015	SANCTIONED: 5,49,683	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 24-12-2015	EMI: 5,57,012	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 5,56,768	

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

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12-15 11-15 10-15 09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-09-2015	SANCTIONED: 5,38,352	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 21-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 21-12-2015	EMI: 5,45,530	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 5,45,530	

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

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DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

000 000 000 000  
12-15 11-15 10-15 09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-09-2015	SANCTIONED: 22,49,309	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 21-12-2015	EMI: 22,79,300	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 22,79,300	

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

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01-16 12-15 11-15 10-15 09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-09-2015	SANCTIONED: 22,68,537	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 14-12-2015	EMI: 22,98,784	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 22,98,784	

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

000 000 000 000  
12-15 11-15 10-15 09-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-08-2015	SANCTIONED: 35,75,096	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-11-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 28-11-2015	EMI: 36,22,764	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-08-2015	ACTUAL PAYMENT: 36,21,175	

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

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12-15 11-15 10-15 09-15 08-15

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER NAME: NOT DISCLOSED	OPENED: 28-08-2015	SANCTIONED: 10,01,429
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-11-2015	CURRENT BALANCE: 0
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 28-11-2015	EMI: 10,14,781
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3
COLLATERAL	PMT HIST END: 01-08-2015	ACTUAL PAYMENT: 10,14,336

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

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12-15	11-15	10-15	09-15	08-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-08-2015	SANCTIONED: 13,14,166	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-11-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 23-11-2015	EMI: 13,31,688	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-08-2015	ACTUAL PAYMENT: 13,66,148	

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

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01-16	12-15	11-15	10-15	09-15	08-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-06-2015	SANCTIONED: 43,32,048	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 04-10-2015		
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016		
	PMT HIST START: 01-01-2016		
	PMT HIST END: 01-06-2015		

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

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01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-06-2015	SANCTIONED: 43,32,048	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 04-10-2015		
	REPORTED AND CERTIFIED:		

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

OWNERSHIP: GUARANTOR 12-01-2016  
PMT HIST START: 01-01-2016  
PMT HIST END: 01-06-2015

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

000	000	XXX	000	XXX	XXX	000	000
01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 30-06-2015	SANCTIONED: 43,32,048
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 04-10-2015	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	
	PMT HIST START: 01-01-2016	
	PMT HIST END: 01-06-2015	

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

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01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 30-06-2015	SANCTIONED: 22,91,218
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 04-10-2015	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	
	PMT HIST START: 01-01-2016	
	PMT HIST END: 01-06-2015	

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

000	000	XXX	000	000	XXX	000	000
01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 30-06-2015	SANCTIONED: 38,98,843
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 04-10-2015	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 12-01-2016	
	PMT HIST START: 01-01-2016	
	PMT HIST END: 01-06-2015	

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

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

000	000	XXX	000	000	XXX	000	000
01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 13-02-2014	CURRENT BALANCE: 50,063
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-07-2016	PMT FREQ: MONTHLY
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 09-07-2016	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	
	PMT HIST END: 01-03-2014	

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 17-09-2013	SANCTIONED: 1,61,43,183
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-06-2016	CURRENT BALANCE: 1,27,18,878
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-06-2016	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	
	PMT HIST END: 01-09-2013	

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

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06-16	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000		
12-14	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		

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 17-09-2013	SANCTIONED: 1,85,91,429
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-06-2016	CURRENT BALANCE: 1,70,71,282
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-06-2016	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	
	PMT HIST END: 01-09-2013	

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

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06-16	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

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-14	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		

<b>ACCOUNT</b>	<b>DATES</b>	<b>AMOUNTS</b>	<b>STATUS</b>
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MEMBER NAME: NOT DISCLOSED	OPENED: 05-03-2013	HIGH CREDIT: 6,65,626	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-06-2016	CURRENT BALANCE: 84,052	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-07-2013		

**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
06-16	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
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12-14	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

<b>ACCOUNT</b>	<b>DATES</b>	<b>AMOUNTS</b>	<b>STATUS</b>
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MEMBER NAME: NOT DISCLOSED	OPENED: 29-06-2012	SANCTIONED: 1,40,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-09-2013	CURRENT BALANCE: 0	
TYPE: HOUSING LOAN	CLOSED: 23-09-2013		
OWNERSHIP: JOINT	REPORTED AND CERTIFIED: 30-09-2013		
	PMT HIST START: 01-09-2013		
	PMT HIST END: 01-09-2013		

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

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09-13

<b>ACCOUNT</b>	<b>DATES</b>	<b>AMOUNTS</b>	<b>STATUS</b>
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MEMBER NAME: NOT DISCLOSED	OPENED: 14-03-2012	CURRENT BALANCE: -8,968	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-06-2015	PMT FREQ: MONTHLY	
TYPE: CREDIT CARD	CLOSED: 01-07-2015		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 29-07-2015		
	PMT HIST START: 01-07-2015		
	PMT HIST END: 01-08-2012		

**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
07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14
000	000	000	000	000	XXX	000	000	000	000	000	XXX	000	000	000	000	000	000
01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-02-2012	SANCTIONED: 8,90,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-02-2016	CURRENT BALANCE: 0	
TYPE: AUTO LOAN	CLOSED: 14-02-2016		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 29-02-2016		
	PMT HIST START: 01-02-2016		
	PMT HIST END: 01-03-2013		

**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	XXX	000	000	000
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	10-14	09-14
000	000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	000	000	000
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	04-13	03-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-04-2011	HIGH CREDIT: 2,97,748	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 03-02-2012	CURRENT BALANCE: -20	
TYPE: CREDIT CARD	CLOSED: 03-02-2012	CREDIT LIMIT: 3,00,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 18-08-2012	CASH LIMIT:	
	PMT HIST START: 01-02-2012	PMT FREQ: MONTHLY	
	PMT HIST END: 01-05-2011	INTEREST RATE: 41.40	
		ACTUAL PAYMENT: 2,700	

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

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02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-04-2011	HIGH CREDIT: 2,97,748	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 06-01-2016	CURRENT BALANCE: 23,579	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 18-01-2016	CREDIT LIMIT: 3,00,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2016	CASH LIMIT:	
	PMT HIST END: 01-01-2016	PMT FREQ: MONTHLY	
		INTEREST RATE: 37.200	
		ACTUAL PAYMENT: 31,000	

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

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01-16

ACCOUNT	DATES	AMOUNTS	STATUS
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# Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

## CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER NAME: NOT DISCLOSED	OPENED: 23-04-2011	HIGH CREDIT: 2,97,748
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-07-2016	CURRENT BALANCE: 57,135
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 18-07-2016	CREDIT LIMIT: 3,00,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	CASH LIMIT:
	PMT HIST END: 01-08-2013	PMT FREQ: MONTHLY
		INTEREST RATE: 40.800
		ACTUAL PAYMENT: 73,000

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

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07-16	06-16	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
000	000	000	000	000	000	000	000	000	001	000	000	000	000	000	000	000	000
01-15	12-14	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-03-2011	SANCTIONED: 1,70,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-09-2013	CURRENT BALANCE: 0	
TYPE: HOUSING LOAN	CLOSED: 23-09-2013		
OWNERSHIP: JOINT	REPORTED AND CERTIFIED: 30-09-2013		
	PMT HIST START: 01-09-2013		
	PMT HIST END: 01-09-2011		

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

000	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12
000	000	000	000	000	000	000											
03-12	02-12	01-12	12-11	11-11	10-11	09-11											

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-08-2008	HIGH CREDIT: 2,05,535	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 06-01-2016	CURRENT BALANCE: -107	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016		
	PMT HIST END: 01-08-2013		

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

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07-16	06-16	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
01-15	12-14	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

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER NAME: NOT DISCLOSED	OPENED: 14-07-2008	HIGH CREDIT: 2,43,201
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-08-2015	CURRENT BALANCE: 0
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 6,25,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT:
	PMT HIST END: 01-07-2013	INTEREST RATE: 39.00
		ACTUAL PAYMENT: 227

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

000	000	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
06-16	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-14	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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 25-09-2007	HIGH CREDIT: 1,16,455
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-03-2011	CURRENT BALANCE: 0
TYPE: CREDIT CARD	CLOSED: 22-09-2010	PMT FREQ: MONTHLY
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-12-2013	
	PMT HIST START: 01-09-2010	
	PMT HIST END: 01-09-2010	

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

000  
09-10

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 30-08-2006	SANCTIONED: 38,50,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-06-2016	CURRENT BALANCE: 29,75,568
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-06-2016	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	
	PMT HIST END: 01-07-2013	

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

000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	000	000	000	000
06-16	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-14	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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 04-05-2006	SANCTIONED: 57,00,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-03-2010	CURRENT BALANCE: 0

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

DISCLOSED  
TYPE: HOUSING LOAN  
OWNERSHIP: INDIVIDUAL

CLOSED: 17-03-2010  
REPORTED AND CERTIFIED:  
30-04-2014  
PMT HIST START: 01-03-2010  
PMT HIST END: 01-04-2007

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

000	000	000	000	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	XXX	STD
03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	11-08	10-08
XXX	XXX	XXX	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-11-2005	HIGH CREDIT: 28,652	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-11-2012	CURRENT BALANCE: 0	
DISCLOSED	REPORTED AND CERTIFIED: 17-01-2015	CREDIT LIMIT: 26,000	
TYPE: CREDIT CARD	PMT HIST START: 01-01-2015	CASH LIMIT: 16,000	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-02-2012	PMT FREQ: MONTHLY	
		INTEREST RATE: 35.880	
		ACTUAL PAYMENT: 900	

**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
01-15	12-14	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12	02-12

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-02-2004	SANCTIONED: 39,15,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-09-2006	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 30-09-2006		
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-11-2013		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-09-2006		
	PMT HIST END: 01-03-2004		

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

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	XXX	XXX	XXX	STD	STD	STD	STD	STD
09-06	08-06	07-06	06-06	05-06	04-06	03-06	02-06	01-06	12-05	11-05	10-05	09-05	08-05	07-05	06-05	05-05	04-05
STD	STD	STD	STD	XXX	XXX	XXX	XXX	XXX	STD	STD	STD	STD					
03-05	02-05	01-05	12-04	11-04	10-04	09-04	08-04	07-04	06-04	05-04	04-04	03-04					

ACCOUNT	DATES	AMOUNTS	STATUS
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# Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

## CIBIL CONSUMER CREDIT INFORMATION REPORT



EMPOWERING YOU

CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER NAME: NOT DISCLOSED  
ACCOUNT NUMBER: NOT DISCLOSED  
TYPE: HOUSING LOAN  
OWNERSHIP: JOINT

OPENED: 10-02-1999  
LAST PAYMENT: 04-10-2011  
CLOSED: 31-10-2011  
REPORTED AND CERTIFIED: 30-06-2016  
PMT HIST START: 01-06-2016  
PMT HIST END: 01-07-2013

SANCTIONED: 8,00,000  
CURRENT BALANCE: 0  
EMI: 8,924  
PMT FREQ: MONTHLY  
REPAYMENT TENURE: 180

### 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	XXX	XXX	XXX	XXX
06-16	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
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12-14	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

### ACCOUNT DATES AMOUNTS STATUS

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

OPENED: 16-04-1998  
LAST PAYMENT: 21-04-2010  
REPORTED AND CERTIFIED: 30-06-2016  
PMT HIST START: 01-06-2016  
PMT HIST END: 01-07-2013

HIGH CREDIT: 1,00,906  
CURRENT BALANCE: -28  
CREDIT LIMIT: 97,000  
CASH LIMIT: 9,700

### 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
06-16	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-14	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

### ACCOUNT DATES AMOUNTS STATUS

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

OPENED: 02-04-2010  
LAST PAYMENT: 05-04-2012  
CLOSED: 05-04-2012  
REPORTED AND CERTIFIED: 19-05-2012  
PMT HIST START: 01-04-2012  
PMT HIST END: 01-04-2010

CURRENT BALANCE: 6,412  
PMT FREQ: MONTHLY

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

XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
04-12	03-12	02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11	12-10	11-10
000	000	000	000	000	000	000											
10-10	09-10	08-10	07-10	06-10	05-10	04-10											

### ENQUIRIES:

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE:08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	26-05-2016	OTHER	5,000
X10FINAN	26-05-2016	OTHER	1,00,00,000
NOT DISCLOSED	13-03-2016	OTHER	1
NOT DISCLOSED	02-03-2016	OTHER	1,00,000
NOT DISCLOSED	19-02-2016	OTHER	10,00,000
X10FINAN	28-01-2016	OTHER	1,000
X10FINAN	19-01-2016	OTHER	30,00,000
X10FINAN	29-12-2015	OTHER	1,00,00,000
NOT DISCLOSED	23-11-2015	BUSINESS LOAN - GENERAL	1
NOT DISCLOSED	04-11-2015	BUSINESS LOAN - GENERAL	4,000
NOT DISCLOSED	07-08-2015	CREDIT CARD	1,000
NOT DISCLOSED	13-07-2015	OTHER	37,10,00,000
NOT DISCLOSED	13-07-2015	OTHER	37,10,00,000
X10FINAN	25-06-2015	OTHER	4,00,00,000
NOT DISCLOSED	12-06-2015	BUSINESS LOAN - GENERAL	1
X10FINAN	07-04-2015	OTHER	10,00,00,000
NOT DISCLOSED	05-01-2015	OTHER	39,10,00,000
NOT DISCLOSED	02-07-2014	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	13-06-2014	PROPERTY LOAN	10,00,000
NOT DISCLOSED	12-03-2014	OTHER	10,000
NOT DISCLOSED	26-02-2014	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	04-02-2014	CREDIT CARD	1,000
NOT DISCLOSED	20-01-2014	OTHER	5,00,000

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE:08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	06-01-2014	OTHER	1,000
NOT DISCLOSED	06-01-2014	OTHER	1,000
NOT DISCLOSED	06-01-2014	OTHER	1,000
NOT DISCLOSED	10-09-2013	HOUSING LOAN	1,87,00,000
NOT DISCLOSED	30-08-2013	HOUSING LOAN	1,67,00,000
NOT DISCLOSED	22-08-2013	HOUSING LOAN	1,65,00,000
NOT DISCLOSED	16-08-2013	OTHER	7,00,000
NOT DISCLOSED	30-07-2013	HOUSING LOAN	1,65,00,000
NOT DISCLOSED	25-07-2013	BUSINESS LOAN AGAINST BANK DEPOSITS	1,00,00,000
NOT DISCLOSED	28-06-2013	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	03-03-2013	CREDIT CARD	1,000
NOT DISCLOSED	08-08-2012	CONSUMER LOAN	1,000
NOT DISCLOSED	22-06-2012	HOUSING LOAN	2,39,09,600
NOT DISCLOSED	02-03-2012	CREDIT CARD	1,000
NOT DISCLOSED	24-02-2012	AUTO LOAN	8,90,000
NOT DISCLOSED	10-02-2012	AUTO LOAN	9,50,533
NOT DISCLOSED	01-02-2012	OTHER	25,00,00,000
NOT DISCLOSED	12-11-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	30-08-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	19-04-2011	CREDIT CARD	1,00,000
NOT DISCLOSED	31-03-2011	HOUSING LOAN	1,70,00,000
NOT DISCLOSED	23-03-2011	HOUSING LOAN	2,00,00,000
NOT DISCLOSED	06-09-2010	BUSINESS LOAN - GENERAL	12,00,00,000

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



CONSUMER: BYJU PILLAI  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE:08-08-2016  
TIME: 10:35:37  
CONTROL NUMBER: 1,16,99,48,796

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	20-03-2010	CREDIT CARD	1,000
NOT DISCLOSED	04-03-2010	OVERDRAFT	25,00,00,000
NOT DISCLOSED	19-02-2009	CREDIT CARD	50,000
NOT DISCLOSED	19-02-2009	CREDIT CARD	1,000
NOT DISCLOSED	12-08-2008	CREDIT CARD	10,000
NOT DISCLOSED	10-07-2008	CREDIT CARD	10,000
NOT DISCLOSED	10-07-2008	CREDIT CARD	10,000
NOT DISCLOSED	06-05-2008	CREDIT CARD	1,00,000
NOT DISCLOSED	18-09-2007	CREDIT CARD	15,000
NOT DISCLOSED	26-07-2006	HOUSING LOAN	38,50,000
NOT DISCLOSED	06-03-2006	HOUSING LOAN	57,00,000
NOT DISCLOSED	06-03-2006	HOUSING LOAN	57,00,000

**END OF REPORT ON BYJU PILLAI**

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