

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

CONSUMER INFORMATION:

NAME: PRADEEPAN MEYYAPPAN VELOO

DATE OF BIRTH: 17-10-1975

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	692	1: ONE OR MORE TRADES WITH RESTRUCTURED DEBT IN THE PAST 24 MONTHS. 2: PRESENCE OF A TRADELINE WITH WORST STATUS 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 MINOR DELINQUENCY 7 TO 24 MONTHS AGO. 6: PRESENCE OF A SEVERE 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)	ARNPP0105H		
PASSPORT NUMBER	Z2350705	19-01-2012	18-01-2022

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
NOT CLASSIFIED	919342106561	
OFFICE PHONE	09342106561	
HOME PHONE	08026789300	
HOME PHONE	08041268560	

EMAIL CONTACT(S):

EMAIL ADDRESS

PRADEEPAN@INFLOWTECHNOLOGY.COM

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

PRADEEPAN001@GMAIL.COM

PRADEEPAN@INFLOWTECHNOLOGIES.COM

PRADEPAN@INFLOWTECHNOLOGIES.COM

ADDRESS(ES):

ADDRESS ^(e) :BANGALORE KARNATAKA 560008		
CATEGORY:RESIDENCE ADDRESS	RESIDENCE CODE:	DATE REPORTED:26-05-2016
ADDRESS :INFLOW HOUSE 33 & 34, INDIRANAGAR 1ST STAGE OFF 100FT ROAD, BANGLORE-560038 BELGAUM KARNATAKA 590001		
CATEGORY:NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED:30-09-2015
ADDRESS :NO7077THFLRB2 GHATAPRABHABLK KORAMANGALANGV BANGALORE KARNATAKA 560047		
CATEGORY:NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED:31-05-2015
ADDRESS :NO.7077TH FLOORB2 GHATAPRABHA BLOCK NATIONAL GAMES VILLAGEKORAMANGALA BANGALORE KARNATAKA 560047		
CATEGORY:NOT CATEGORIZED	RESIDENCE CODE:	DATE REPORTED:30-04-2013

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	30-06-2016	SALARIED	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 76	HIGH CR/SANC. AMT: 8,19,56,405	CURRENT: 25,41,719	RECENT: 08-03-2016
	OVERDUE: 0		OVERDUE:	OLDEST: 21-05-2003
	ZERO-BALANCE: 64			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	58	0	3	6	26-05-2016

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 08-02-2014	SANCTIONED: 80,000	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 28-04-2015	CURRENT BALANCE: 0	

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

DISCLOSED
TYPE: GOLD LOAN
OWNERSHIP: INDIVIDUAL
CLOSED: 28-04-2015
REPORTED AND CERTIFIED:
30-04-2015
PMT HIST START: 01-04-2015
PMT HIST END: 01-05-2012
REPAYMENT TENURE: 12

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

000	050	019	000	000	000	000	000	000	000	000	000	000	000	000	000
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	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-11-2013	SANCTIONED: 1,56,000	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 20-02-2015	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 20-02-2015	REPAYMENT TENURE: 12	
TYPE: GOLD LOAN	REPORTED AND CERTIFIED:		
OWNERSHIP: INDIVIDUAL	28-02-2015		
	PMT HIST START: 01-02-2015		
	PMT HIST END: 01-02-2015		

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

000
02-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-11-2013	SANCTIONED: 7,10,000	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 20-02-2015	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 20-02-2015	REPAYMENT TENURE: 12	
TYPE: GOLD LOAN	REPORTED AND CERTIFIED:		
OWNERSHIP: INDIVIDUAL	28-02-2015		
	PMT HIST START: 01-02-2015		
	PMT HIST END: 01-02-2015		

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

000
02-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 08-03-2016	SANCTIONED: 21,000	
ACCOUNT NUMBER: NOT	REPORTED AND CERTIFIED:	CURRENT BALANCE: 21,873	
DISCLOSED	30-06-2016	REPAYMENT TENURE: 12	
TYPE: GOLD LOAN	PMT HIST START: 01-06-2016	INTEREST RATE: 13.00	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-03-2016		
COLLATERAL VALUE: 21000			

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

COLLATERAL TYPE: GOLD

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

000	000	000	000
06-16	05-16	04-16	03-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 08-03-2016	SANCTIONED: 1,32,000	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 30-06-2016	CURRENT BALANCE: 1,37,490	
TYPE: GOLD LOAN	PMT HIST START: 01-06-2016	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-03-2016	INTEREST RATE: 13.00	
COLLATERAL VALUE: 132000			
COLLATERAL TYPE: GOLD			

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

000	000	000	000
06-16	05-16	04-16	03-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-02-2016	SANCTIONED: 5,76,000	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 30-06-2016	CURRENT BALANCE: 6,02,939	
TYPE: GOLD LOAN	PMT HIST START: 01-06-2016	REPAYMENT TENURE: 12	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-02-2016	INTEREST RATE: 13.00	
COLLATERAL VALUE: 576000			
COLLATERAL TYPE: GOLD			

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

000	000	000	000	000
06-16	05-16	04-16	03-16	02-16

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	
DISCLOSED	CLOSED: 27-03-2016	EMI: 14,78,783	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED: 31-03-2016	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	PMT HIST START: 01-03-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST END: 01-12-2015	ACTUAL PAYMENT: 14,78,783	
COLLATERAL			

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

000	000	000	000
-----	-----	-----	-----

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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)

000 000 000 000
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)

000 000 000 000
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)

000 000 000 000
03-16 02-16 01-16 12-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-11-2015	SANCTIONED: 36,56,553	

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-02-2016	CURRENT BALANCE: 0
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-02-2016	EMI: 37,05,307
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 29-02-2016	PMT FREQ: MONTHLY
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 37,05,307

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

000	000	000	000
02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-11-2015	SANCTIONED: 14,97,889	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-02-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-02-2016	EMI: 15,17,861	
OWNERSHIP: JOINT	REPORTED AND CERTIFIED: 29-02-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 15,17,861	

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

000	000	000	000
02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-11-2015	SANCTIONED: 9,35,726	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-02-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 29-02-2016	EMI: 9,48,202	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-03-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 9,48,202	

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

000	000	000	000
02-16	01-16	12-15	11-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-11-2015	SANCTIONED: 12,48,648	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-02-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 23-02-2016	EMI: 12,65,297	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 29-02-2016	PMT FREQ: MONTHLY	
		REPAYMENT TENURE: 3	

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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)

000 000 000 000
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 DISCLOSED	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 21-02-2016	EMI: 10,58,448	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 29-02-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 10,58,448	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 000 000 000			
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 DISCLOSED	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 21-02-2016	EMI: 5,70,679	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 29-02-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 5,69,721	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 000 000 000			
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 DISCLOSED	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 21-02-2016	EMI: 7,12,680	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 29-02-2016	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 7,12,680	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

000 000 000 000
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)

000 000 000 000
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)

000 000 000 000
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)

000 000 000 000
01-16 12-15 11-15 10-15

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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)

000	000	001	000
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)

000	000	000	000
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)

000	000	000	000
01-16	12-15	11-15	10-15

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

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

OWNERSHIP: GUARANTOR 31-01-2016 REPAYMENT TENURE: 3
COLLATERAL TYPE: NO PMT HIST START: 01-01-2016 ACTUAL PAYMENT: 21,03,492
COLLATERAL PMT HIST END: 01-10-2015

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

000 000 000 000
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	
DISCLOSED	CLOSED: 29-12-2015	EMI: 5,37,108	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	12-01-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	ACTUAL PAYMENT: 5,37,108	
COLLATERAL	PMT HIST END: 01-09-2015		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 000 000 000 000			
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	
DISCLOSED	CLOSED: 29-12-2015	EMI: 5,23,125	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	12-01-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	ACTUAL PAYMENT: 5,23,125	
COLLATERAL	PMT HIST END: 01-09-2015		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 000 000 000 000			
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	
DISCLOSED	CLOSED: 28-12-2015	EMI: 27,27,488	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	12-01-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	ACTUAL PAYMENT: 36,606	
COLLATERAL	PMT HIST END: 01-09-2015		

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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

000	000	002	000	000
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)

000	000	000	000
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)

000	000	000	000
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)

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

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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)			
000	000	000	000
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)			
000	000	000	000
12-15	11-15	10-15	09-15 08-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-08-2015	SANCTIONED: 10,01,429	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-11-2015	CURRENT BALANCE: 0	

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

DISCLOSED	CLOSED: 28-11-2015	EMI: 10,14,781
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY
OWNERSHIP: GUARANTOR	31-12-2015	REPAYMENT TENURE: 3
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	ACTUAL PAYMENT: 10,14,336
COLLATERAL	PMT HIST END: 01-08-2015	

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

000	000	000	000	000
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	LAST PAYMENT: 20-11-2015	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 23-11-2015	EMI: 13,31,688	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	12-01-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	ACTUAL PAYMENT: 13,66,148	
COLLATERAL	PMT HIST END: 01-08-2015		

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

000	000	000	000	000	000
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	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 04-10-2015		
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:		
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
MEMBER NAME: NOT DISCLOSED	OPENED: 30-06-2015	SANCTIONED: 43,32,048	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 30-09-2015	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 04-10-2015		
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:		
OWNERSHIP: GUARANTOR	12-01-2016		
	PMT HIST START: 01-01-2016		

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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
---------	-------	---------	--------

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)

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
---------	-------	---------	--------

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
---------	-------	---------	--------

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	

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

000	000	XXX	000	000	XXX	000	000
-----	-----	-----	-----	-----	-----	-----	-----

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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: 20-02-2015 SANCTIONED: 1,37,700
ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 08-03-2016 CURRENT BALANCE: 0
TYPE: GOLD LOAN CLOSED: 08-03-2016 REPAYMENT TENURE: 12
OWNERSHIP: INDIVIDUAL REPORTED AND CERTIFIED: 31-03-2016 INTEREST RATE: 13.43
PMT HIST START: 01-03-2016
PMT HIST END: 01-02-2015

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

000 009 000 000 000 000 000 000 000 000 000 000 000 000
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

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED OPENED: 20-02-2015 SANCTIONED: 6,19,900
ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 23-02-2016 CURRENT BALANCE: 0
TYPE: GOLD LOAN CLOSED: 23-02-2016 REPAYMENT TENURE: 12
OWNERSHIP: INDIVIDUAL REPORTED AND CERTIFIED: 29-02-2016
PMT HIST START: 01-02-2016
PMT HIST END: 01-02-2015

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
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

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED OPENED: 19-02-2015 SANCTIONED: 22,000
ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 08-03-2016 CURRENT BALANCE: 0
TYPE: GOLD LOAN CLOSED: 08-03-2016 REPAYMENT TENURE: 12
OWNERSHIP: INDIVIDUAL REPORTED AND CERTIFIED: 31-03-2016 INTEREST RATE: 13.43
PMT HIST START: 01-03-2016
PMT HIST END: 01-02-2015

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

000 010 000 000 000 000 000 000 000 000 000 000 000 000
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

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED OPENED: 14-11-2013 SANCTIONED: 2,50,000

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-01-2015	CURRENT BALANCE: 2,74,496
TYPE: GOLD LOAN	REPORTED AND CERTIFIED: 31-01-2015	EMI: 1,00,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2015	PMT FREQ: MONTHLY
	PMT HIST END: 01-11-2013	REPAYMENT TENURE: 30
		INTEREST RATE: 12.60

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	XXX	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-06-2013	SANCTIONED: 13,74,494	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 06-06-2016	CURRENT BALANCE: 6,55,819	
TYPE: PERSONAL 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	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	OPENED: 08-11-2012	SANCTIONED: 1,65,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 19-10-2013	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 19-10-2013		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-10-2013		
	PMT HIST START: 01-10-2013		
	PMT HIST END: 01-11-2010		

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 16-10-2012	SANCTIONED: 7,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 16-10-2012	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	REPORTED AND CERTIFIED: 31-10-2012		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-10-2012		

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

PMT HIST END: 01-10-2012

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

000
10-12

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 16-10-2012	SANCTIONED: 7,38,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-11-2013	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 18-11-2013		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2013		
	PMT HIST START: 01-11-2013		
	PMT HIST END: 01-12-2010		

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

000 014 XXX 000 XXX 000 000 000 000 000 000 000 000 000 000
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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 11-09-2012	SANCTIONED: 2,50,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-10-2013	CURRENT BALANCE: 0	
TYPE: GOLD LOAN	CLOSED: 14-11-2013	EMI: 1,00,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2013	PMT FREQ: MONTHLY	
	PMT HIST START: 01-11-2013	REPAYMENT TENURE: 12	
	PMT HIST END: 01-12-2010	INTEREST RATE: 12.65	

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

000 031 007 000 000 000 000 000 000 000 000 000 000 000 000
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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 03-03-2012	SANCTIONED: 10,17,864	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-06-2013	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 26-06-2013		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-09-2013		
	PMT HIST START: 01-06-2013		
	PMT HIST END: 01-03-2012		

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

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 08-12-2011	HIGH CREDIT: 2,13,950	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 17-06-2016	CURRENT BALANCE: 1,90,013	
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
06-16	05-16	04-16	03-16
000	000	000	000
12-14	11-14	10-14	09-14
000	000	000	000
06-16	05-16	04-16	03-16
000	000	000	000
12-14	11-14	10-14	09-14
000	000	000	000
06-16	05-16	04-16	03-16
000	000	000	000
12-14	11-14	10-14	09-14
000	000	000	000
06-16	05-16	04-16	03-16
000	000	000	000
12-14	11-14	10-14	09-14

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-12-2010	SANCTIONED: 7,30,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 16-03-2012	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 16-03-2012		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 17-07-2012		
	PMT HIST START: 01-03-2012		
	PMT HIST END: 01-12-2010		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
03-12	02-12	01-12	12-11
000	000	000	000
03-12	02-12	01-12	12-11
000	000	000	000
03-12	02-12	01-12	12-11

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 16-08-2010	CURRENT BALANCE: 77,078	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-07-2016	PMT FREQ: MONTHLY	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 28-07-2016		
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)			
000	000	000	000
07-16	06-16	05-16	04-16
000	000	000	000
01-15	12-14	11-14	10-14
000	000	000	000
07-16	06-16	05-16	04-16
000	000	000	000
01-15	12-14	11-14	10-14
000	000	000	000
07-16	06-16	05-16	04-16
000	000	000	000
01-15	12-14	11-14	10-14

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

MEMBER NAME: NOT DISCLOSED	OPENED: 26-05-2010	SANCTIONED: 1,00,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-05-2011	CURRENT BALANCE: 0
TYPE: AUTO LOAN	CLOSED: 16-05-2011	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2011	
	PMT HIST START: 01-05-2011	
	PMT HIST END: 01-05-2010	

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-09-2009	HIGH CREDIT: 1,33,497	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-06-2016	CURRENT BALANCE: 1,07,621	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 1,05,500	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT: 10,550	
	PMT HIST END: 01-07-2013		

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

000	000	000	000	015	015	015	030	030	030	015	015	015	015	000	000	000	030
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
015	015	015	015	015	015	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	OPENED: 21-07-2008	HIGH CREDIT: 2,95,785	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-06-2016	CURRENT BALANCE: 2,12,192	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 2,35,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT:	
	PMT HIST END: 01-07-2013	INTEREST RATE: 39.00	
		ACTUAL PAYMENT: 32,592	

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

000	000	XXX	000	018	018	020	019	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	012	000	012	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	OPENED: 11-07-2008	SANCTIONED: 3,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-02-2011	CURRENT BALANCE: 0	

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



EMPOWERING YOU

CONSUMER: V PRADEEPAN

MEMBER ID: NB72731001

MEMBER REFERENCE NUMBER:

DATE:08-08-2016

TIME: 10:19:48

CONTROL NUMBER: 1,16,99,43,943

DISCLOSED

TYPE: PERSONAL LOAN
OWNERSHIP: INDIVIDUAL

CLOSED: 08-02-2011

REPORTED AND CERTIFIED:

31-03-2013

PMT HIST START: 01-02-2011

PMT HIST END: 01-07-2008

EMI: 6,935

PMT FREQ: MONTHLY

INTEREST RATE: 22.00

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

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

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

ACCOUNT NUMBER: NOT

DISCLOSED

TYPE: CREDIT CARD

OWNERSHIP: INDIVIDUAL

OPENED: 13-12-2007

LAST PAYMENT: 21-04-2009

CLOSED: 18-09-2009

REPORTED AND CERTIFIED:

31-12-2015

PMT HIST START: 01-12-2015

PMT HIST END: 01-01-2013

HIGH CREDIT: 14,962

CURRENT BALANCE: 0

CREDIT LIMIT: 13,000

CASH LIMIT: 4,200

PMT FREQ: MONTHLY

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

000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	000	000	000
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	08-14	07-14
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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	02-13	01-13

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

ACCOUNT NUMBER: NOT

DISCLOSED

TYPE: PERSONAL LOAN

OWNERSHIP: INDIVIDUAL

OPENED: 03-12-2007

LAST PAYMENT: 23-12-2010

CLOSED: 31-12-2010

REPORTED AND CERTIFIED:

30-09-2015

PMT HIST START: 01-09-2015

PMT HIST END: 01-10-2012

SANCTIONED: 2,00,000

CURRENT BALANCE: 0

EMI: 7,638

PMT FREQ: MONTHLY

REPAYMENT TENURE: 36

INTEREST RATE: 22.00

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

STD	STD	STD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	08-14	07-14	06-14	05-14	04-14
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	02-13	01-13	12-12	11-12	10-12

ACCOUNT

DATES

AMOUNTS

STATUS

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: PERSONAL LOAN
OWNERSHIP: INDIVIDUAL

OPENED: 06-11-2007
LAST PAYMENT: 24-01-2011
CLOSED: 24-01-2011
REPORTED AND CERTIFIED:
31-01-2011
PMT HIST START: 01-01-2011
PMT HIST END: 01-02-2008

SANCTIONED: 3,30,000
CURRENT BALANCE: 0

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

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: PERSONAL LOAN
OWNERSHIP: INDIVIDUAL

OPENED: 08-12-2006
LAST PAYMENT: 06-11-2007
CLOSED: 07-11-2007
REPORTED AND CERTIFIED:
30-11-2007
PMT HIST START: 01-11-2007
PMT HIST END: 01-12-2006

SANCTIONED: 66,500
CURRENT BALANCE: 0

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

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

ACCOUNT DATES AMOUNTS STATUS

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

OPENED: 08-07-2006
CLOSED: 23-02-2008
REPORTED AND CERTIFIED:
31-12-2015
PMT HIST START: 01-12-2015
PMT HIST END: 01-01-2013

HIGH CREDIT: 1,64,508
CURRENT BALANCE: 0
PMT FREQ: MONTHLY

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

000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	08-14	07-14
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	02-13	01-13

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED
OPENED: 08-07-2006
HIGH CREDIT: 1,64,508

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 24-06-2016	CURRENT BALANCE: 1,35,046
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 1,42,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT: 14,554
	PMT HIST END: 01-07-2013	PMT FREQ: MONTHLY
		INTEREST RATE: 38.40
		ACTUAL PAYMENT: 7,500

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

000	000	000	000	000	000	000	007	008	027	028	028	027	028	027	000	025	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
000	000	000	000	000	000	000	028	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	OPENED: 08-07-2006	HIGH CREDIT: 1,42,224
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-10-2006	CURRENT BALANCE: 0
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-01-2016	CREDIT LIMIT: 1,42,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2016	CASH LIMIT:
	PMT HIST END: 01-02-2013	PMT FREQ: MONTHLY

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	XXX	000	000	000	000
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	08-14
000	000	000	000	000	XXX	XXX	000	000	000	000	000	000	000	000	000	000	000
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	02-13

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

MEMBER NAME: NOT DISCLOSED	OPENED: 15-06-2006	SANCTIONED: 3,54,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 11-01-2011	CURRENT BALANCE: 0
TYPE: AUTO LOAN	CLOSED: 24-01-2011	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-01-2011	
	PMT HIST START: 01-01-2011	
	PMT HIST END: 01-02-2008	

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

ACCOUNT	DATES	AMOUNTS	STATUS
---------	-------	---------	--------

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: PERSONAL LOAN
OWNERSHIP: INDIVIDUAL

OPENED: 22-04-2006
LAST PAYMENT: 24-01-2011
CLOSED: 24-01-2011
REPORTED AND CERTIFIED:
31-01-2011
PMT HIST START: 01-01-2011
PMT HIST END: 01-02-2008

SANCTIONED: 5,23,000
CURRENT BALANCE: 0

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-04-2004	HIGH CREDIT: 23,520	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-06-2016	CURRENT BALANCE: 7,335	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 24,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT:	
	PMT HIST END: 01-07-2013	PMT FREQ: MONTHLY	
		INTEREST RATE: 39.60	
		ACTUAL PAYMENT: 500	

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

000	000	000	000	000	000	000	004	000	000	000	000	000	000	000	000	024	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	OPENED: 10-11-2003	HIGH CREDIT: 1,43,632	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-04-2016	CURRENT BALANCE: 1,19,817	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 05-06-2016		
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
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
---------	-------	---------	--------

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

MEMBER NAME: NOT DISCLOSED OPENED: 07-07-2003 SANCTIONED: 6,10,000
ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 30-04-2005 CURRENT BALANCE: 0
TYPE: HOUSING LOAN CLOSED: 30-04-2005
OWNERSHIP: INDIVIDUAL REPORTED AND CERTIFIED:
31-05-2009
PMT HIST START: 01-04-2005
PMT HIST END: 01-02-2004

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

000	000	000	000	000	000	000	000	000	030	000	000	000	000	000
04-05	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	02-04

ACCOUNT	DATES	AMOUNTS	STATUS
----------------	--------------	----------------	---------------

MEMBER NAME: NOT DISCLOSED OPENED: 21-05-2003 SANCTIONED: 20,590
ACCOUNT NUMBER: NOT DISCLOSED CLOSED: 31-12-2008 CURRENT BALANCE: 0
TYPE: CONSUMER LOAN REPORTED AND CERTIFIED:
31-12-2008
OWNERSHIP: INDIVIDUAL PMT HIST START: 01-12-2008
PMT HIST END: 01-04-2008

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
----------------	--------------	----------------	---------------

MEMBER NAME: NOT DISCLOSED OPENED: 23-04-2010 SANCTIONED: 20,979
ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 05-10-2011 CURRENT BALANCE: 0
TYPE: CONSUMER LOAN CLOSED: 22-04-2012
OWNERSHIP: INDIVIDUAL REPORTED AND CERTIFIED:
31-08-2012
PMT HIST START: 01-04-2012
PMT HIST END: 01-05-2010

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

XXX	XXX	XXX	XXX	STD	STD	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
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
STD	STD	STD	STD	STD	STD												
10-10	09-10	08-10	07-10	06-10	05-10												

ACCOUNT	DATES	AMOUNTS	STATUS
----------------	--------------	----------------	---------------

MEMBER NAME: NOT DISCLOSED OPENED: 29-12-2007 SANCTIONED: 50,000
ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 06-02-2009 CURRENT BALANCE: 0
DISCLOSED CLOSED: 06-02-2009

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

TYPE: OVERDRAFT
OWNERSHIP: INDIVIDUAL

REPORTED AND CERTIFIED:
31-05-2012
PMT HIST START: 01-02-2009
PMT HIST END: 01-12-2007

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

XXX	XXX	XXX	STD	STD	STD	STD	STD	048	018	011	STD	STD	STD	STD
02-09	01-09	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 12-04-2007	SANCTIONED: 50,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-08-2008	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 10-10-2008		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-01-2011		
	PMT HIST START: 01-10-2008		
	PMT HIST END: 01-05-2007		

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

XXX	XXX	000	000	XXX	000	XXX	000	000	000	000	001	000	XXX	000	000	XXX	000
10-08	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-11-2006	SANCTIONED: 51,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-10-2008	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 23-10-2008		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-01-2010		
	PMT HIST START: 01-10-2008		
	PMT HIST END: 01-04-2007		

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

XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10-08	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

000
04-07

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-09-2005	SANCTIONED: 37,500	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 12-07-2006	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 20-07-2006		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 22-09-2006		

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

PMT HIST START: 01-07-2006
PMT HIST END: 01-07-2006

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

XXX
07-06

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 22-04-2005	SANCTIONED: 4,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 22-04-2006	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 24-04-2006		
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED:		
OWNERSHIP: INDIVIDUAL	28-02-2011		
	PMT HIST START: 01-04-2006		
	PMT HIST END: 01-04-2005		

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

XXX	STD	STD	STD	STD	STD	STD	STD	STD	XXX	STD	STD	STD
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

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
X10FINAN	26-05-2016	OTHER	1,00,00,000
NOT DISCLOSED	23-11-2015	BUSINESS LOAN - GENERAL	1
NOT DISCLOSED	18-11-2015	BUSINESS LOAN - GENERAL	4,000
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
X10FINAN	08-04-2015	OTHER	10,00,00,000
NOT DISCLOSED	24-01-2015	PROPERTY LOAN	10,00,000
NOT DISCLOSED	24-01-2015	OTHER	37,10,00,000
NOT DISCLOSED	14-02-2014	PERSONAL LOAN	1,00,000
NOT DISCLOSED	11-06-2013	PERSONAL LOAN	1,00,000

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	19-06-2012	CREDIT CARD	50,000
NOT DISCLOSED	18-02-2012	PERSONAL LOAN	1,00,000
NOT DISCLOSED	03-12-2011	CREDIT CARD	1,000
NOT DISCLOSED	12-11-2011	BUSINESS LOAN - GENERAL	1,00,00,000
NOT DISCLOSED	30-08-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	30-08-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	30-08-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	11-01-2011	PERSONAL LOAN	36,000
NOT DISCLOSED	10-12-2010	PERSONAL LOAN	2,00,000
NOT DISCLOSED	10-12-2010	PERSONAL LOAN	2,00,000
NOT DISCLOSED	25-11-2010	PERSONAL LOAN	10,00,000
NOT DISCLOSED	25-11-2010	PERSONAL LOAN	10,00,000
NOT DISCLOSED	25-11-2010	PERSONAL LOAN	10,00,000
NOT DISCLOSED	11-10-2010	PERSONAL LOAN	5,00,000
NOT DISCLOSED	03-08-2010	CREDIT CARD	1,000
NOT DISCLOSED	19-05-2010	AUTO LOAN	1,50,000
NOT DISCLOSED	29-03-2010	CREDIT CARD	1,00,000
NOT DISCLOSED	27-03-2010	CREDIT CARD	1,00,000
NOT DISCLOSED	25-03-2010	CREDIT CARD	1,00,000
NOT DISCLOSED	05-03-2010	PERSONAL LOAN	5,00,000
NOT DISCLOSED	23-12-2009	CREDIT CARD	1,000
NOT DISCLOSED	22-12-2009	CREDIT CARD	10,000
NOT DISCLOSED	22-12-2009	CREDIT CARD	10,000

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	28-10-2009	CREDIT CARD	100
NOT DISCLOSED	10-08-2009	CREDIT CARD	1,000
NOT DISCLOSED	18-07-2009	CREDIT CARD	10,000
NOT DISCLOSED	13-05-2009	CREDIT CARD	100
NOT DISCLOSED	18-12-2008	CREDIT CARD	50,000
NOT DISCLOSED	25-08-2008	CREDIT CARD	3,00,000
NOT DISCLOSED	21-08-2008	CREDIT CARD	10,000
NOT DISCLOSED	10-07-2008	CREDIT CARD	10,000
NOT DISCLOSED	10-07-2008	CREDIT CARD	10,000
NOT DISCLOSED	03-07-2008	PERSONAL LOAN	3,00,000
NOT DISCLOSED	24-06-2008	PERSONAL LOAN	6,00,000
NOT DISCLOSED	18-06-2008	PERSONAL LOAN	6,00,000
NOT DISCLOSED	28-12-2007	CREDIT CARD	1,00,000
NOT DISCLOSED	19-12-2007	OVERDRAFT	3,01,500
NOT DISCLOSED	07-12-2007	CREDIT CARD	50,000
NOT DISCLOSED	07-11-2007	OTHER	10,00,000
NOT DISCLOSED	07-11-2007	PERSONAL LOAN	10,00,000
NOT DISCLOSED	18-10-2007	PERSONAL LOAN	6,00,000
NOT DISCLOSED	05-10-2007	CREDIT CARD	1,00,000
NOT DISCLOSED	30-11-2006	PERSONAL LOAN	66,500
NOT DISCLOSED	02-06-2006	AUTO LOAN	3,33,000
NOT DISCLOSED	02-06-2006	AUTO LOAN	3,33,000
NOT DISCLOSED	15-04-2006	PERSONAL LOAN	6,00,000
NOT DISCLOSED	08-04-2005	PERSONAL LOAN	3,00,000

END OF REPORT ON V PRADEEPAN

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



CONSUMER: V PRADEEPAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:19:48
CONTROL NUMBER: 1,16,99,43,943

All information ("Information") contained in this credit information report (CIR) is the current and up to date information collated by Credit Information Bureau (India) Limited ("CIBIL") based on information provided by its various members ("Members"). By accessing and using the Information, the user acknowledges and accepts the following: While CIBIL takes reasonable care in preparing the CIR, CIBIL shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. However, CIBIL shall take reasonable steps to ensure accurate reproduction of the information submitted by the Members and, to the extent statutorily permitted, it shall correct any such inaccuracies in the CIR. Further, CIBIL does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is CIBIL responsible for any access or reliance on the CIR. The CIR is not a recommendation by CIBIL to any Member to (i) lend or not to lend; (ii) enter into or not to enter into any financial transaction with the concerned individual/entity. Credit Scores do not form part of the CIR. The use of the CIR is governed by the provisions of the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Regulations, 2006, Credit Information Companies Rules, 2006 and the terms and conditions of the Operating Rules for CIBIL and its Members.