

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

CONSUMER INFORMATION:

NAME: MR VIJAY GOVINDAN

DATE OF BIRTH: 01-06-1967

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	755	1: PRESENCE OF A TRADELINE WITH WORST STATUS IN THE PAST 6 MONTHS. 2: LOW PROPORTION OF SATISFACTORY TRADES. 3: 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)	ACJPG2474K		
PASSPORT NUMBER	H0243625		
DRIVER'S LICENSE NUMBER	36818788		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	08041265151	
MOBILE PHONE(e)	9415113052	
OFFICE PHONE(e)	0804126515	
HOME PHONE	08042175327	

EMAIL CONTACT(S):

EMAIL ADDRESS

VIJAY.G@OUTLOOK.COM

VIJAY@WESTCONGROUP.IN

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CONTROL NUMBER: 1,16,99,43,287

VIJAY@INFLOWTECHNOLOGIES.COM

ADDRESS(ES):

ADDRESS^(e) :BANGALORE KARNATAKA 560059

CATEGORY:RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED:26-05-2016

ADDRESS :BANGALORE KARNATAKA 560004

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:23-11-2015

ADDRESS :FLAT NO - 2052, PRESTIGE SOUTH REDGE, 1S T MAIN, 7TH PHASE, BANASHANKARI, 3RD STAGE, (HOSAKEREHALLI CROSS), BEHIND NCERT, BANGALORE BEHIND NCERT KARNATAKA 560085

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:30-06-2015

ADDRESS^(e) :2052,PRESTIGE SOUTH RIDGE, 5TH FLOOR TOWER-2,1ST MAIN ROAD, HOSAKEREHALLI, BEHIND N PHASE, BANGALORE KARNATAKA 560085

CATEGORY:PERMANENT ADDRESS RESIDENCE CODE: DATE REPORTED:25-06-2015

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	18-07-2016	Not Available	2108304	GROSS INCOME	ANNUAL

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 59 OVERDUE: 0 ZERO-BALANCE: 54	HIGH CR/SANC. AMT: 8,65,72,381	CURRENT: 60,95,969 OVERDUE:	RECENT: 23-12-2015 OLDEST: 06-10-1994

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	34	1	3	6	08-08-2016

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CREDIT CARD	OPENED: 06-10-1994 LAST PAYMENT: 13-02-2006 CLOSED: 21-12-2005 REPORTED AND CERTIFIED:	HIGH CREDIT: 43,639 CURRENT BALANCE: 0	

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MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

OWNERSHIP: INDIVIDUAL 31-03-2009
PMT HIST START: 01-12-2005
PMT HIST END: 01-07-2005

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

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12-05	11-05	10-05	09-05	08-05	07-05

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: 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: 14,78,783	

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	

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CONTROL NUMBER: 1,16,99,43,287

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

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

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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)

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

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CONTROL NUMBER: 1,16,99,43,287

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)

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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	
COLLATERAL TYPE: NO	PMT HIST START: 01-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-11-2015	ACTUAL PAYMENT: 12,65,297	

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 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)

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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 DISCLOSED	LAST PAYMENT: 19-02-2016	CURRENT BALANCE: 0	

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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	
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	LAST PAYMENT: 30-01-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 31-01-2016	EMI: 13,18,938	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR	31-01-2016	REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	ACTUAL PAYMENT: 13,18,360	
COLLATERAL	PMT HIST END: 01-10-2015		

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

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

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

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COLLATERAL

PMT HIST END: 01-10-2015

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

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

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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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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CONTROL NUMBER: 1,16,99,43,287

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	
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	

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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	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-09-2015	ACTUAL PAYMENT: 36,606	

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	
		REPAYMENT TENURE: 3	

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CONTROL NUMBER: 1,16,99,43,287

COLLATERAL TYPE: NO PMT HIST START: 01-12-2015 ACTUAL PAYMENT: 5,56,768
COLLATERAL PMT HIST END: 01-09-2015

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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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)

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

MEMBER NAME: NOT DISCLOSED **OPENED:** 30-06-2015 **SANCTIONED:** 43,32,048
ACCOUNT NUMBER: NOT DISCLOSED **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
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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
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
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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
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
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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
DISCLOSED **CLOSED:** 04-10-2015
TYPE: BUSINESS LOAN - GENERAL **REPORTED AND CERTIFIED:**

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



EMPOWERING YOU

CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

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	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
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: 31-07-2014	SANCTIONED: 59,305	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-05-2015	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 29-05-2015	REPAYMENT TENURE: 9	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-05-2016		
	PMT HIST START: 01-05-2016		
	PMT HIST END: 01-06-2015		

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

000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
05-16	04-16	03-16	02-16	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: 31-01-2012	SANCTIONED: 68,46,673	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-06-2016	CURRENT BALANCE: 55,49,976	
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-06-2016	PMT FREQ: MONTHLY	
OWNERSHIP: JOINT	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-07-2013		

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: VIJAY GOVINDAN
 MEMBER ID: NB72731001
 MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
 TIME: 10:17:43
 CONTROL NUMBER: 1,16,99,43,287

000	000	000	000	XXX	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: 11-05-2010	SANCTIONED: 66,650
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 21-07-2010	CURRENT BALANCE: 0
TYPE: CONSUMER LOAN	CLOSED: 05-05-2011	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-07-2015	
	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 11-05-2010	SANCTIONED: 27,720
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-03-2011	CURRENT BALANCE: 0
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 31-07-2015	
OWNERSHIP: INDIVIDUAL	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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
XXX	XXX	XXX	XXX	XXX	XXX	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 27-04-2010	CURRENT BALANCE: 0
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 23-05-2011	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 11-06-2011	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2011	
	PMT HIST END: 01-05-2010	

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: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

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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
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MEMBER NAME: NOT DISCLOSED	OPENED: 09-04-2010	HIGH CREDIT: 2,94,855
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-07-2016	CURRENT BALANCE: 2,94,855
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 18-07-2016	CREDIT LIMIT: 7,59,375
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	CASH LIMIT:
	PMT HIST END: 01-08-2013	PMT FREQ: MONTHLY
		INTEREST RATE: 42.00
		ACTUAL PAYMENT: 15,000

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
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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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MEMBER NAME: NOT DISCLOSED	OPENED: 21-08-2008	HIGH CREDIT: 1,12,634
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-07-2016	CURRENT BALANCE: 47,324
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)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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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MEMBER NAME: NOT DISCLOSED	OPENED: 21-08-2008	SANCTIONED: 75,00,000
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-02-2012	CURRENT BALANCE: 0
TYPE: HOUSING LOAN	CLOSED: 18-02-2012	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-06-2014	
	PMT HIST START: 01-02-2012	
	PMT HIST END: 01-03-2009	

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	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

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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	07-09	06-09	05-09	04-09	03-09

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 14-07-2008	HIGH CREDIT: 1,23,314	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 03-10-2015	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 2,00,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT:	
	PMT HIST END: 01-07-2013	INTEREST RATE: 39.00	
		ACTUAL PAYMENT: 950	

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	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
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MEMBER NAME: NOT DISCLOSED	OPENED: 31-07-2006	SANCTIONED: 2,82,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-11-2009	CURRENT BALANCE: 0	
TYPE: AUTO LOAN	CLOSED: 16-11-2009		
OWNERSHIP: JOINT	REPORTED AND CERTIFIED: 30-11-2009		
	PMT HIST START: 01-11-2009		
	PMT HIST END: 01-12-2006		

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

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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	09-08	08-08	07-08	06-08
000	000	XXX	000	000	000	000	000	000	000	000	016	017	016	XXX	000	000	XXX
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	03-07	02-07	01-07	12-06

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 21-07-2006	SANCTIONED: 4,78,150	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-06-2011	CURRENT BALANCE: 0	
TYPE: AUTO LOAN	CLOSED: 26-02-2014		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 28-02-2014		
	PMT HIST START: 01-02-2014		
	PMT HIST END: 01-03-2011		

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

000	000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000	000	XXX
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	09-12

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000	000	000	000
08-12	07-12	06-12	05-12	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-06-2005	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 21-12-2005		
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-05-2006		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-12-2005		
	PMT HIST END: 01-06-2005		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	XXX
12-05	11-05	10-05	06-05

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 09-03-2004	HIGH CREDIT: 1,33,294	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-06-2016	CURRENT BALANCE: 1,01,907	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 17-06-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-04-2016		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	
06-16	05-16	04-16	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 09-03-2004	HIGH CREDIT: 1,33,294	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-06-2016	CURRENT BALANCE: 1,01,907	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 17-06-2016		
OWNERSHIP: AUTHORISED USER	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 04-12-2003	SANCTIONED: 45,140	

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

ACCOUNT NUMBER: NOT DISCLOSED
TYPE: CONSUMER LOAN
OWNERSHIP: INDIVIDUAL

LAST PAYMENT: 04-12-2003
CLOSED: 31-12-2008
REPORTED AND CERTIFIED: 11-06-2010
PMT HIST START: 01-12-2008
PMT HIST END: 01-04-2008

CURRENT BALANCE: 0

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

000	000	000	000	000	000	000	000	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: 01-08-2003	HIGH CREDIT: 80,428	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-05-2013	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 71,000	
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: 6,642	

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: 26-11-1999	HIGH CREDIT: 61,118	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 28-01-2011	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	CLOSED: 28-05-2012	CREDIT LIMIT: 14,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-12-2013	CASH LIMIT: 5,600	
	PMT HIST START: 01-05-2012	PMT FREQ: MONTHLY	
	PMT HIST END: 01-12-2010		

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	000	000	000	000
05-12	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-04-1998	SANCTIONED: 1,10,000	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 19-02-2001	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED:		

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

TYPE: PERSONAL LOAN 30-09-2013
OWNERSHIP: INDIVIDUAL PMT HIST START: 01-02-2001
PMT HIST END: 01-02-2001

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

000
02-01

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-07-2013	SANCTIONED: 73,900	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-04-2014	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 09-05-2014		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2014		
	PMT HIST START: 01-05-2014		
	PMT HIST END: 01-05-2014		

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

XXX
05-14

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 11-03-2013	SANCTIONED: 55,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-12-2013	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 12-01-2014		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2014		
	PMT HIST START: 01-01-2014		
	PMT HIST END: 01-01-2014		

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

XXX
01-14

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 11-03-2013	SANCTIONED: 35,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-11-2013	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 17-01-2014		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2014		
	PMT HIST START: 01-01-2014		
	PMT HIST END: 01-01-2014		

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

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

XXX
01-14

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-02-2013	SANCTIONED: 99,900	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-11-2013	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 17-12-2013		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2014		
	PMT HIST START: 01-12-2013		
	PMT HIST END: 01-12-2013		

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

XXX
12-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-06-2005	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 16-08-2005		
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-12-2005		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-08-2005		
	PMT HIST END: 01-08-2005		

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

XXX
08-05

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-08-2003	HIGH CREDIT: 44,075	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 02-01-2004	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2004		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2004		
	PMT HIST END: 01-01-2004		

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

XXX
01-04

ENQUIRIES:

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



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
X10FINAN	08-08-2016	OTHER	1,00,00,000
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
NOT DISCLOSED	24-04-2015	OTHER	1,000
X10FINAN	07-04-2015	OTHER	10,00,00,000
NOT DISCLOSED	21-01-2015	OTHER	37,10,00,000
NOT DISCLOSED	21-07-2014	CONSUMER LOAN	1,50,000
NOT DISCLOSED	21-07-2014	CONSUMER LOAN	25,000
NOT DISCLOSED	19-07-2013	CONSUMER LOAN	99,900
NOT DISCLOSED	12-07-2013	PERSONAL LOAN	5,00,000
NOT DISCLOSED	13-02-2013	CONSUMER LOAN	30,000
NOT DISCLOSED	27-01-2012	HOUSING LOAN	90,00,000
NOT DISCLOSED	20-01-2012	HOUSING LOAN	90,00,000
NOT DISCLOSED	19-01-2012	HOUSING LOAN	90,00,000
NOT DISCLOSED	16-01-2012	HOUSING LOAN	90,00,000
NOT DISCLOSED	13-01-2012	HOUSING LOAN	90,00,000
NOT DISCLOSED	10-01-2012	HOUSING LOAN	75,00,000
NOT DISCLOSED	04-01-2012	HOUSING LOAN	75,00,000
NOT DISCLOSED	08-04-2010	CREDIT CARD	1,00,000
NOT DISCLOSED	26-03-2010	CREDIT CARD	1,000

Credit Information Bureau (India) Limited
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CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: VIJAY GOVINDAN
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:17:43
CONTROL NUMBER: 1,16,99,43,287

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	24-10-2009	AUTO LOAN	7,29,000
NOT DISCLOSED	08-10-2008	CREDIT CARD	50,000
NOT DISCLOSED	27-09-2008	CREDIT CARD	1,00,000
NOT DISCLOSED	15-09-2008	CREDIT CARD	1,00,000
NOT DISCLOSED	11-08-2008	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	HOUSING LOAN	1,00,00,000
NOT DISCLOSED	16-06-2008	HOUSING LOAN	1,13,00,000
NOT DISCLOSED	12-07-2006	AUTO LOAN	4,78,000

END OF REPORT ON VIJAY GOVINDAN

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