

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



CONSUMER: ASHISH MALHOTRA  
MEMBER ID: NB72731001  
MEMBER REFERENCE NUMBER:

DATE: 13-07-2016  
TIME: 18:20:51  
CONTROL NUMBER: 1,15,08,32,028

**CONSUMER INFORMATION:**

NAME: ASHISH PAL MALHOTRA

DATE OF BIRTH: 18-11-1975

GENDER: MALE

**CIBIL TRANSUNION SCORE(S):**

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	819	1: ONE OR MORE TRADES WITH RESTRUCTURED DEBT IN THE PAST 24 MONTHS. 2: CREDIT CARD BALANCES ARE HIGH IN PROPORTION TO HIGH CREDIT AMOUNT. 3: LOW PROPORTION OF SATISFACTORY TRADES.

**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)	AHUPM3257C		
PASSPORT NUMBER	K7291675		

**TELEPHONE(S):**

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
HOME PHONE(e)	21212121	
MOBILE PHONE(e)	9717327234	
HOME PHONE(e)	46330080	
OFFICE PHONE(e)	46330080	

**EMAIL CONTACT(S):**

**EMAIL ADDRESS**

A.MALHOTRA@NCSPL.NET  
A.MALHOTRA@NCSPLANET.COM

**ADDRESS(ES):**

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ADDRESS<sup>(e)</sup>: C-187 VIVEK VIHAR DELHI 110095

CATEGORY: RESIDENCE ADDRESS      RESIDENCE CODE: OWNED      DATE REPORTED: 05-07-2016

ADDRESS<sup>(e)</sup>: C 187 VIVEK VIHAR DELHI 110095

CATEGORY: RESIDENCE ADDRESS      RESIDENCE CODE: OWNED      DATE REPORTED: 22-06-2016

ADDRESS: NETSOFT CONSULTING SERVICES PVT LTD 24 C OMMUNITY CENTER 2ND FLOOR EAST OF KAILAS H DELHI DELHI DELHI 110065

CATEGORY: OFFICE ADDRESS      RESIDENCE CODE:      DATE REPORTED: 20-06-2016

ADDRESS: 323, SANT NAGAR EAST OF KAILASH DELHI DELHI 110065

CATEGORY: NOT CATEGORIZED      RESIDENCE CODE:      DATE REPORTED: 13-01-2009

**EMPLOYMENT INFORMATION:**

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

**SUMMARY:**

**ACCOUNT(S)**

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
<b>All Accounts</b>	TOTAL: 8	HIGH CR/SANC. AMT: 1,37,42,056	CURRENT: 45,70,460	RECENT: 24-06-2016
	OVERDUE: 0		OVERDUE:	OLDEST: 06-09-2000
	ZERO-BALANCE: 6			

**ENQUIRIES**

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
<b>All Enquiries</b>	47	21	9	7	05-07-2016

**ACCOUNT(S):**

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-06-2016	SANCTIONED: 40,40,000	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 30-06-2016	CURRENT BALANCE: 0	
TYPE: OTHER	PMT HIST START: 01-06-2016		
OWNERSHIP: JOINT	PMT HIST END: 01-06-2016		
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>			
000 06-16			

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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-06-2015	SANCTIONED: 54,25,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-05-2016	CURRENT BALANCE: 42,73,131	
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 31-05-2016	EMI: 46,874	
OWNERSHIP: JOINT	PMT HIST START: 01-05-2016	PMT FREQ: MONTHLY	
	PMT HIST END: 01-06-2015	REPAYMENT TENURE: 180	

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

000	000	000	000	000	000	000	000	000	000	000	000
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: 03-07-2007	HIGH CREDIT: 5,56,350	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-06-2016	CURRENT BALANCE: 2,97,329	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-07-2013		

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

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15
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: 12-12-2005	SANCTIONED: 34,78,800	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-08-2008	CURRENT BALANCE: 0	
TYPE: HOUSING LOAN	CLOSED: 16-08-2008		
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 29-02-2016		
	PMT HIST START: 01-02-2016		
	PMT HIST END: 01-03-2013		

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

000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	XXX	XXX	XXX	XXX	XXX
02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED      OPENED: 07-08-2003      HIGH CREDIT: 3,932  
ACCOUNT NUMBER: NOT DISCLOSED      CLOSED: 02-04-2007      CURRENT BALANCE: 0  
TYPE: CREDIT CARD      REPORTED AND CERTIFIED: 31-01-2016      PMT FREQ: MONTHLY  
OWNERSHIP: INDIVIDUAL      PMT HIST START: 01-01-2016  
PMT HIST END: 01-02-2013

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

000	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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: 06-09-2000      HIGH CREDIT: 42,187  
ACCOUNT NUMBER: NOT DISCLOSED      LAST PAYMENT: 21-02-2007      CURRENT BALANCE: 0  
DISCLOSED      CLOSED: 05-03-2007      CREDIT LIMIT: 43,000  
TYPE: CREDIT CARD      REPORTED AND CERTIFIED: 31-12-2013      CASH LIMIT: 17,200  
OWNERSHIP: INDIVIDUAL      PMT HIST START: 01-03-2007      PMT FREQ: MONTHLY  
PMT HIST END: 01-03-2007

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

000  
03-07

**ACCOUNT      DATES      AMOUNTS      STATUS**

MEMBER NAME: NOT DISCLOSED      OPENED: 06-05-2002      HIGH CREDIT: 787  
ACCOUNT NUMBER: NOT DISCLOSED      CLOSED: 29-11-2002      CURRENT BALANCE: 0  
DISCLOSED      REPORTED AND CERTIFIED: 31-05-2011  
TYPE: CREDIT CARD      PMT HIST START: 01-11-2002  
OWNERSHIP: INDIVIDUAL      PMT HIST END: 01-11-2002

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

XXX  
11-02

**ACCOUNT      DATES      AMOUNTS      STATUS**

MEMBER NAME: NOT DISCLOSED      OPENED: 01-07-2001      SANCTIONED: 1,95,000  
ACCOUNT NUMBER: NOT DISCLOSED      LAST PAYMENT: 01-06-2005      CURRENT BALANCE: 0  
DISCLOSED      CLOSED: 13-06-2005  
TYPE: AUTO LOAN      REPORTED AND CERTIFIED:

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OWNERSHIP: INDIVIDUAL 31-07-2012  
PMT HIST START: 01-06-2005  
PMT HIST END: 01-06-2005

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

XXX  
06-05

**ENQUIRIES:**

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	05-07-2016	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	04-07-2016	PERSONAL LOAN	40,00,000
NOT DISCLOSED	04-07-2016	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	02-07-2016	BUSINESS LOAN - GENERAL	1,00,000
NOT DISCLOSED	28-06-2016	PERSONAL LOAN	5,00,000
NOT DISCLOSED	24-06-2016	BUSINESS LOAN - GENERAL	35,00,000
NOT DISCLOSED	24-06-2016	BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	50,00,000
NOT DISCLOSED	23-06-2016	OTHER	50,00,000
NOT DISCLOSED	23-06-2016	OTHER	25,00,000
NOT DISCLOSED	23-06-2016	HOUSING LOAN	50,00,000
NOT DISCLOSED	22-06-2016	PERSONAL LOAN	40,00,000
NOT DISCLOSED	21-06-2016	BUSINESS LOAN - GENERAL	75,00,000
NOT DISCLOSED	20-06-2016	OTHER	30,00,000
NOT DISCLOSED	20-06-2016	OTHER	40,00,000
NOT DISCLOSED	20-06-2016	BUSINESS LOAN - UNSECURED	50,00,000

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NOT DISCLOSED	20-06-2016	BUSINESS LOAN - UNSECURED	25,00,000
NOT DISCLOSED	20-06-2016	BUSINESS LOAN - GENERAL	50,00,000
NOT DISCLOSED	17-06-2016	OTHER	1
NOT DISCLOSED	17-06-2016	BUSINESS LOAN - GENERAL	50,00,000
NOT DISCLOSED	17-06-2016	BUSINESS LOAN - GENERAL	1,000
NOT DISCLOSED	14-06-2016	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	08-06-2016	OTHER	11,00,00,000
NOT DISCLOSED	31-05-2016	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	19-05-2016	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	22-03-2016	OTHER	1,00,000
X10FINAN	08-03-2016	OTHER	1,00,00,000
NOT DISCLOSED	04-02-2016	OTHER	1,000
NOT DISCLOSED	12-01-2016	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	29-12-2015	OTHER	1,00,000
NOT DISCLOSED	30-09-2015	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	23-05-2015	HOUSING LOAN	55,00,000
NOT DISCLOSED	30-11-2014	CREDIT CARD	15,000
NOT DISCLOSED	28-08-2014	BUSINESS LOAN - GENERAL	7,50,00,000
NOT DISCLOSED	25-08-2014	PROPERTY LOAN	4,00,00,000
NOT DISCLOSED	13-08-2014	OTHER	4,00,00,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	26-07-2014	OTHER	3,00,00,000
NOT DISCLOSED	15-07-2014	OTHER	10,00,000
NOT DISCLOSED	04-08-2012	BUSINESS LOAN - GENERAL	1,00,000
NOT DISCLOSED	02-08-2011	BUSINESS LOAN - GENERAL	1,00,00,000
NOT DISCLOSED	07-07-2010	BUSINESS LOAN - GENERAL	1,00,000
NOT DISCLOSED	01-04-2010	CREDIT CARD	50,000
NOT DISCLOSED	05-11-2009	BUSINESS LOAN - GENERAL	14,00,000
NOT DISCLOSED	24-12-2008	AUTO LOAN	3,50,000
NOT DISCLOSED	25-08-2008	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	23-08-2008	BUSINESS LOAN - GENERAL	1,00,00,000
NOT DISCLOSED	30-06-2008	PROPERTY LOAN	70,00,000
NOT DISCLOSED	05-07-2007	CREDIT CARD	100

**END OF REPORT ON ASHISH MALHOTRA**

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