

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

CONSUMER INFORMATION:

NAME: MENON UMESH MR UMESH MENON

DATE OF BIRTH: 03-09-1967

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	797	1: 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)	ALKPM7090F		
PASSPORT NUMBER	D91041259		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE(e)	33545711	
HOME PHONE	55644770	
HOME PHONE	26449400	
HOME PHONE	01202633527	

EMAIL CONTACT(S):

EMAIL ADDRESS

MENON_UMESH@HOTMAIL.COM

UMESH@WESTCONINDIA.COM

UMESH@WESTCONGROUP.IN

ADDRESS(ES):

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MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

ADDRESS^(e) :BANGALORE KARNATAKA 560008

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

ADDRESS^(e) :C-1201 SUPERTech RAMESHWAR NAGAR ORCHIDS UTTAR PRADESH 210010

CATEGORY:RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED:14-03-2016

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 :BANGALORE KARNATAKA 560004

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:12-06-2015

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
HOUSING LOAN	31-07-2016	SALARIED	227912	NET INCOME	MONTHLY

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 53 OVERDUE: 0 ZERO-BALANCE: 42	HIGH CR/SANC. AMT: 8,58,03,152	CURRENT: 52,82,089 OVERDUE:	RECENT: 09-05-2016 OLDEST: 14-10-1991

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	30	0	9	6	26-05-2016

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: CONSUMER LOAN OWNERSHIP: INDIVIDUAL	OPENED: 09-05-2016 LAST PAYMENT: 05-06-2016 REPORTED AND CERTIFIED: 30-06-2016 PMT HIST START: 01-06-2016 PMT HIST END: 01-05-2016	SANCTIONED: 33,500 CURRENT BALANCE: 19,540	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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CONTROL NUMBER: 1,16,99,46,632

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 09-05-2016	SANCTIONED: 31,500	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-06-2016	CURRENT BALANCE: 18,375	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 30-06-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-05-2016		

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

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06-16 05-16

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)

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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	
DISCLOSED	CLOSED: 27-03-2016	EMI: 20,08,193	
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: 20,08,193	
COLLATERAL			

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	
DISCLOSED	CLOSED: 27-03-2016	EMI: 5,16,302	

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CONTROL NUMBER: 1,16,99,46,632

TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY
OWNERSHIP: GUARANTOR	31-03-2016	REPAYMENT TENURE: 3
COLLATERAL TYPE: NO	PMT HIST START: 01-03-2016	ACTUAL PAYMENT: 5,16,302
COLLATERAL	PMT HIST END: 01-12-2015	

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:	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	31-03-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST START: 01-03-2016	ACTUAL PAYMENT: 10,13,415	
	PMT HIST END: 01-12-2015		

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:	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	29-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST START: 01-02-2016	ACTUAL PAYMENT: 37,05,307	
	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: 30-11-2015	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:	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	29-02-2016	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST START: 01-02-2016	ACTUAL PAYMENT: 15,17,861	
	PMT HIST END: 01-11-2015		

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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: 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

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CONTROL NUMBER: 1,16,99,46,632

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)

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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 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)

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

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

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-10-2015	SANCTIONED: 42,59,665	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	

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MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
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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
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	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 29-01-2016	EMI: 12,78,909	
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: 12,78,909	
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: 6,62,403	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 29-01-2016	EMI: 6,71,235	
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: 6,71,235	
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: 10,69,260	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 29-01-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 29-01-2016	EMI: 10,83,517	
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: 10,83,517	

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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: 20-10-2015	SANCTIONED: 90,69,090	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-01-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 20-01-2016	EMI: 91,90,011	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR		REPAYMENT TENURE: 3	
COLLATERAL TYPE: NO	PMT HIST START: 01-01-2016	ACTUAL PAYMENT: 91,90,011	
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: 14-10-2015	SANCTIONED: 20,75,814	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-01-2016	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 15-01-2016	EMI: 21,03,492	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED: 31-01-2016	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR		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)

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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	
DISCLOSED	CLOSED: 29-12-2015	EMI: 5,37,108	
TYPE: BUSINESS LOAN - GENERAL	REPORTED AND CERTIFIED: 12-01-2016	PMT FREQ: MONTHLY	
OWNERSHIP: GUARANTOR		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)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-09-2015	SANCTIONED: 22,68,537	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 14-12-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 14-12-2015	EMI: 22,98,784	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
		REPAYMENT TENURE: 3	

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

COLLATERAL TYPE: NO PMT HIST START: 01-12-2015 ACTUAL PAYMENT: 22,98,784
COLLATERAL PMT HIST END: 01-09-2015

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-08-2015	SANCTIONED: 35,75,096	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-11-2015	CURRENT BALANCE: 0	
TYPE: BUSINESS LOAN - GENERAL	CLOSED: 28-11-2015	EMI: 36,22,764	
OWNERSHIP: GUARANTOR	REPORTED AND CERTIFIED: 31-12-2015	PMT FREQ: MONTHLY	
COLLATERAL TYPE: NO	PMT HIST START: 01-12-2015	REPAYMENT TENURE: 3	
COLLATERAL	PMT HIST END: 01-08-2015	ACTUAL PAYMENT: 36,21,175	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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12-15 11-15 10-15 09-15 08-15			

ACCOUNT	DATES	AMOUNTS	STATUS
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)			

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

000	000	000	000	000	000
01-16	12-15	11-15	10-15	09-15	08-15

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

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

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

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

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

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

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

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

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



EMPOWERING YOU

CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

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

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

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

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

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 22-09-2014	SANCTIONED: 74,001
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-07-2015	CURRENT BALANCE: 0
TYPE: CONSUMER LOAN	CLOSED: 16-08-2015	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-08-2015	
	PMT HIST START: 01-08-2015	
	PMT HIST END: 01-09-2014	

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 08-02-2013	CURRENT BALANCE: 53,105
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-07-2016	PMT FREQ: MONTHLY
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 02-08-2016	

Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

CIBIL CONSUMER CREDIT INFORMATION REPORT



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-08-2016

PMT HIST END: 01-09-2013

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

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08-16	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
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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	01-14	12-13	11-13	10-13	09-13

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 27-07-2012

CURRENT BALANCE: -1

ACCOUNT NUMBER: NOT

LAST PAYMENT: 11-02-2014

PMT FREQ: MONTHLY

DISCLOSED

CLOSED: 04-03-2014

TYPE: CREDIT CARD

REPORTED AND CERTIFIED:

OWNERSHIP: INDIVIDUAL

24-03-2014

PMT HIST START: 01-03-2014

PMT HIST END: 01-04-2011

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

000	000	XXX	000	000	000	000	XXX	000	000	000	000	000	000	000	000	XXX	000
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
000	000																
09-12	08-12																

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 13-07-2012

SANCTIONED: 51,00,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 01-07-2016

CURRENT BALANCE: 41,93,669

DISCLOSED

REPORTED AND CERTIFIED:

EMI: 55,857

TYPE: HOUSING LOAN

31-07-2016

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-07-2016

REPAYMENT TENURE: 173

COLLATERAL TYPE: PROPERTY

PMT HIST END: 01-08-2013

INTEREST RATE: 10.15

ACTUAL PAYMENT: 55,857

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

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

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 28-08-2009

CURRENT BALANCE: 0

ACCOUNT NUMBER: NOT

LAST PAYMENT: 09-08-2012

PMT FREQ: MONTHLY

DISCLOSED

CLOSED: 09-08-2012

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

TYPE: CREDIT CARD
OWNERSHIP: INDIVIDUAL

REPORTED AND CERTIFIED:
15-10-2012
PMT HIST START: 01-08-2012
PMT HIST END: 01-09-2009

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

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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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 27-02-2009	SANCTIONED: 54,82,540	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-07-2012	CURRENT BALANCE: 0	
TYPE: HOUSING LOAN	CLOSED: 18-07-2012		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-06-2014		
	PMT HIST START: 01-07-2012		
	PMT HIST END: 01-08-2009		

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
07-12	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	02-11
000	000	000	000	000	000	000	000	000	000	000	000	000	000	STD	STD	STD	STD
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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 15-07-2008	HIGH CREDIT: 1,45,872	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-08-2013	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-06-2016	CREDIT LIMIT: 2,10,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016	CASH LIMIT:	
	PMT HIST END: 01-07-2013	INTEREST RATE: 39.00	
		ACTUAL PAYMENT: 200	

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 26-02-2005	HIGH CREDIT: 1,05,795	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-12-2014	CURRENT BALANCE: 22,552	

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

DISCLOSED	REPORTED AND CERTIFIED:	CREDIT LIMIT: 90,000
TYPE: CREDIT CARD	10-01-2015	CASH LIMIT: 54,000
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2015	PMT FREQ: MONTHLY
	PMT HIST END: 01-01-2015	INTEREST RATE: 39.96
		ACTUAL PAYMENT: 22,855

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

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01-15

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-02-2005	HIGH CREDIT: 1,05,795	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-06-2016	CURRENT BALANCE: 22,759	
DISCLOSED	REPORTED AND CERTIFIED:	CREDIT LIMIT: 90,000	
TYPE: CREDIT CARD	11-07-2016	CASH LIMIT: 54,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	PMT FREQ: MONTHLY	
	PMT HIST END: 01-08-2013	INTEREST RATE: 40.800	
		ACTUAL PAYMENT: 7,000	

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

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07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15
000	000	000	000	000	000	000	000	000	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
MEMBER NAME: NOT DISCLOSED	OPENED: 26-10-2004	SANCTIONED: 2,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-11-2007	CURRENT BALANCE: 0	
DISCLOSED	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
TYPE: PERSONAL LOAN	30-06-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-07-2013		

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-12-2003	SANCTIONED: 16,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 31-12-2003	CURRENT BALANCE: 0	
DISCLOSED	REPORTED AND CERTIFIED:		

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

TYPE: HOUSING LOAN 30-04-2014
OWNERSHIP: INDIVIDUAL
PMT HIST START: 01-12-2003
PMT HIST END: 01-12-2003

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

000
12-03

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-12-2003	SANCTIONED: 16,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-06-2016	CURRENT BALANCE: 9,48,756	
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-06-2016		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-06-2016		
	PMT HIST END: 01-07-2013		

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

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 04-12-2003	HIGH CREDIT: 27,818	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-02-2009	CURRENT BALANCE: -28	
DISCLOSED	CLOSED: 22-01-2010	CREDIT LIMIT: 30,000	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 29-07-2016	CASH LIMIT: 12,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2016	PMT FREQ: MONTHLY	
	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	XXX	XXX	XXX	XXX	XXX	XXX
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
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-06-2003	SANCTIONED: 13,26,380	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-12-2003	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 13-01-2004		
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 30-06-2013		
OWNERSHIP: INDIVIDUAL			

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE: 08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

PMT HIST START: 01-01-2004
PMT HIST END: 01-01-2004

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

000
01-04

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-12-1998	CURRENT BALANCE: 0	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 19-06-2005		
TYPE: CREDIT CARD	PMT HIST START: 01-06-2005		
OWNERSHIP: AUTHORISED USER	PMT HIST END: 01-06-2005		

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

000
06-05

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-10-1991	HIGH CREDIT: 52,659	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-06-2016	CURRENT BALANCE: 3,359	
DISCLOSED	REPORTED AND CERTIFIED: 11-07-2016	CREDIT LIMIT: 47,000	
TYPE: CREDIT CARD	PMT HIST START: 01-07-2016	CASH LIMIT: 47,000	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-08-2013	PMT FREQ: MONTHLY	
		INTEREST RATE: 40.800	
		ACTUAL PAYMENT: 13,000	

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
MEMBER NAME: NOT DISCLOSED	OPENED: 28-02-2001	HIGH CREDIT: 51,000	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 15-04-2002	CURRENT BALANCE: 3	
DISCLOSED	REPORTED AND CERTIFIED: 28-05-2010		
TYPE: CREDIT CARD	PMT HIST START: 01-04-2002		
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-04-2002		

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

XXX

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



CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

04-02

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
X10FINAN	26-05-2016	OTHER	1,00,00,000
NOT DISCLOSED	29-03-2016	HOUSING LOAN	2,25,00,000
X10FINAN	14-03-2016	OTHER	10,00,00,000
NOT DISCLOSED	03-03-2016	HOUSING LOAN	80,00,000
NOT DISCLOSED	27-02-2016	HOUSING LOAN	2,25,00,000
NOT DISCLOSED	23-11-2015	BUSINESS LOAN - GENERAL	1
NOT DISCLOSED	18-11-2015	BUSINESS LOAN - GENERAL	4,000
NOT DISCLOSED	07-09-2015	HOUSING LOAN	2,25,00,000
NOT DISCLOSED	07-09-2015	HOUSING LOAN	42,00,000
NOT DISCLOSED	13-07-2015	OTHER	37,10,00,000
NOT DISCLOSED	13-07-2015	OTHER	37,10,00,000
X10FINAN	25-06-2015	OTHER	4,00,00,000
NOT DISCLOSED	12-06-2015	BUSINESS LOAN - GENERAL	1
X10FINAN	07-04-2015	OTHER	10,00,00,000
NOT DISCLOSED	21-01-2015	OTHER	37,10,00,000
NOT DISCLOSED	02-07-2014	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	26-02-2014	BUSINESS LOAN - GENERAL	10,000
NOT DISCLOSED	28-06-2013	BUSINESS LOAN - GENERAL	10,00,00,000
NOT DISCLOSED	23-01-2013	CREDIT CARD	1,000
NOT DISCLOSED	23-07-2012	CREDIT CARD	1,000

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CONSUMER: UMESH MENON
MEMBER ID: NB72731001
MEMBER REFERENCE NUMBER:

DATE:08-08-2016
TIME: 10:28:44
CONTROL NUMBER: 1,16,99,46,632

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	07-06-2012	HOUSING LOAN	52,00,000
NOT DISCLOSED	12-11-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	30-08-2011	BUSINESS LOAN - GENERAL	10,00,000
NOT DISCLOSED	11-04-2011	CREDIT CARD	1,00,000
NOT DISCLOSED	04-03-2010	OVERDRAFT	25,00,00,000
NOT DISCLOSED	19-08-2009	CREDIT CARD	1,000
NOT DISCLOSED	04-02-2009	HOUSING LOAN	55,00,000
NOT DISCLOSED	04-02-2009	HOUSING LOAN	55,00,000
NOT DISCLOSED	11-07-2008	CREDIT CARD	10,000
NOT DISCLOSED	26-03-2008	CREDIT CARD	1,00,000

END OF REPORT ON UMESH MENON

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