

CONSUMER CIR

CONSUMER: KRISHNENDU RAY
MEMBER ID: BS00015658
MEMBER REFERENCE NUMBER:

DATE: 23-11-2016
TIME: 18:05:43
CONTROL NUMBER: 1,32,20,19,723

CONSUMER INFORMATION:

NAME: RAY KRISHNENDU

DATE OF BIRTH: 16-08-1985

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 2.0	729	1: CREDIT CARD BALANCE TOO HIGH. 2: TOO MUCH INCREASE OF INDEBTEDNESS ON NON-MORTGAGE TRADES OVER THE PAST 12 MONTHS. 3: CREDIT CARD ACCOUNT BALANCES TOO HIGH IN PROPORTION TO HIGH CREDIT AMOUNT.

PERSONAL LOAN SCORE	722	1: LOW AVERAGE TRADE AGE. 2: NOT ENOUGH AVAILABLE CREDIT. 3: CREDIT CARD BALANCES ARE HIGH IN PROPORTION TO HIGH CREDIT AMOUNT. 4: TOO FEW SATISFACTORY BANKCARD ACCOUNTS.
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POSSIBLE RANGE FOR CIBIL TRANSUNION SCORE VERSION 2.0

Consumers with more than 6 months credit history*	: 300 (high risk) to 900 (low risk)
Consumers having less than 6 months credit history*	: 1 (high risk) to 5 (low risk)
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.

POSSIBLE RANGE FOR CIBIL TRANSUNION PERSONAL LOAN SCORE

Consumers with more than 1 month credit history*	: 300 (high risk) to 900 (low risk)
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)	ATCPR2636Q		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE	9035001086	

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EMAIL CONTACT(S):

EMAIL ADDRESS

KRISHNENDU.RAY@VIA.COM

KRISH.RAY123@GMAIL.COM

ADDRESS(ES):

ADDRESS^(e): BANGALROE KARNATAKA 560036

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 18-11-2016

ADDRESS: FLIGHT RAJA TRAVELS PVT LTD MAGNOLIA LEVEL W BLOCK B MANYATA EMBYASSY BUSINESS PARK NAGAWARA BANGALORE KARNATAKA 560045

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 15-02-2016

ADDRESS: SARADAPALLY MANIKA DANGA ROAD GHOLA BAZA R SODPUR NEAR RAM MANDIR WEST BENGAL 700111

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 25-01-2016

ADDRESS: 401 SREE LAKSHMI RESIDENCY BESIDE JYOTHI SCOOL RAMMURTHY NAGAR BANGALORE KARNATAKA 560016

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 25-01-2016

EMPLOYMENT INFORMATION:

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 1	HIGH CR/SANC. AMT: 1,306	CURRENT: 1,306	RECENT: 19-02-2016
	OVERDUE: 0		OVERDUE: 0	OLDEST: 19-02-2016
	ZERO-BALANCE: 0			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	3	1	2	0	18-11-2016

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-02-2016	HIGH CREDIT: 1,306	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 31-08-2016	CURRENT BALANCE: 1,306	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 23-09-2016		

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OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-09-2016

PMT HIST END: 01-08-2016

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

000 000
09-16 08-16

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
SBI	18-11-2016	AUTO LOAN	1,00,000
NOT DISCLOSED	15-02-2016	CREDIT CARD	10,000
NOT DISCLOSED	25-01-2016	CREDIT CARD	15,000

END OF REPORT ON KRISHNENDU RAY

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