

Credit Score Report

Customer Code : SWAM

Client ID : 999AA00007

Data : 24-01-2019

Time : 16:35:09

Customer Name : M SATHISH KUMAR

Personal Information	Identification	Contact Details
Previous Name : Alias Name : DOB : 1986-06-03 Age :32 Gender :Male Income :16255 Occupation :	PAN :BUXPS2681D Voter ID :ROG0032698 Passport : UID :395724429814 Drivers Licence : Ration Card : Photo Credit Card : ID - Other :	Home : 9787772762 Office : 9047052224 Mobile : 9842372492 Alt Home : 02540804 Alt Mobile : 8122244473 Email : SATHISH.24CLASIC@GMAIL.COM

Consumer Address:

Type	Address	State	Postal	Date Reported
Owns	223 N A THEVAR STREET,OLYMBUS COIMBATORE SOUTH COIMBATORE SOUTH DISTRICT	TN	641045	2017-12-31
Rents,Primary	223 NACHIANNAN ANGANNAN STREET,RAMANATHAPURAM COIMBATORE	TN	641045	2017-03-31
Primary	NO 223 NACHIYANNANAN KANNAN STREET,RAMANATHAPURAM COIMBATORE	TN	641045	2017-01-31
N/A	NO-223 NACHIANNAN ANGANNAN STREET,RAMANA THAPURAM RAMANATHAPURAM COIMBATORE	TN	641045	2016-09-16
N/A	KIKANI EXPORT PVT LTD,104 WEST PERIASAMA Y ROAD,R S PRUAM	TN	641045	2016-09-16

Credit Score:

Score	Scoring Elements
655	1. Delinquent balance is mid-range 2. No. of delinquent tradelines in the last year are mid-range 3. No. of delinquent tradelines are mid-range 4. No. of home loan tradelines are mid-range 5. No. of satisfactory tradelines are mid-range

Recent Activity:

Recent Activity (last 90 days)			
Total Inquiries : 47	Accounts Opened : 0	Accounts Updated : 0	Accounts Delinquent : 0

Profile and Performance :

Other Key Credit Profile Indicators	
Age of Oldest Trade (months): 56	% All lines EVER Written Off: 0.00
Number of Open Trades: 6	#All lines ever Written Off Within 9 months of origination: 0
# All lines ever Written Off in last 6 calendar months: 0	

Summary :

Credit Report Summary		
Number of Accounts : 11	Total Balance Amount : 309395.00	Recent Account : Business Loan - Priority
Number of Open Accounts : 6	Total Past Due Amount : 2003.00	Sector- Agriculture on 13-11-2017
Number of Past Due Accounts : 1	Total High Credit : 17455.00	Oldest Account : Consumer Loan on 06-05-2014
Number of Write-off Accounts : 0	Total Sanction Amount : 356711.00	Total Credit Limit : 30000.00
Number of Zero Balance Accounts : 0	Total Monthly Payment Amount : 6534.00	Single Highest Credit : 17455.00
Most Severe Status < 24 Months : 01+	Average Open Balance : 51565.83	Single Highest Sanction Amount : 210000.00
		Single Highest Balance : 155105.00

Account Details:

Accounts

Account Number : 421ILS10043883	Balance: 1503	Open: Yes	Date Reported: 2015-10-31			
Institution : Bajaj Finance Limited	Past Due Amount :	Interest Rate:	Date Opened: 2015-05-26			
Type : Consumer Loan	Last Payment :	Last Payment Date:	Date Closed:			
Ownership Type : Individual	Write-off Amount:	High Credit :	Reason:			
Repayment Tenure :	Monthly Payment Amount :	Credit Limit :	Collateral Value :			
Dispute Code :	Term Frequency :		Collateral Type :			
Account status : Current Account						
Asset Classification :						
Suit Filed Status :						
History						
Account Status :	000	000	000	000	000	NEW
Asset Classification :	*	*	*	*	*	*
Suit Filed Status :	*	*	*	*	*	*
	10-15	09-15	08-15	07-15	06-15	05-15

Account Number : 4511502040021007	Balance: 13238	Open: Yes	Date Reported: 2018-01-01								
Institution : Andhra Bank	Past Due Amount :	Interest Rate:	Date Opened: 2017-03-22								
Type : Credit Card	Last Payment :	Last Payment Date: 2017-12-18	Date Closed:								
Ownership Type : Individual	Write-off Amount:	High Credit : 0	Reason:								
Repayment Tenure :	Monthly Payment Amount :	Credit Limit : 15000	Collateral Value :								
Dispute Code :	Term Frequency : Monthly		Collateral Type :								
Account status : Current Account											
Asset Classification : Standard											
Suit Filed Status :											
History											
Account Status :	000	000	000	000	000	000	*	000	000	000	NEW
Asset Classification :	STD	STD	STD	STD	STD	STD	*	STD	STD	STD	STD
Suit Filed Status :	*	*	*	*	*	*	*	*	*	*	*
	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17

*	*	*	*	*	*	*	*
02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16

Account Number : 4166464304524283	Balance: 10253	Open: Yes	Date Reported: 2018-02-28
Institution : Kotak Mahindra Bank Ltd.	Past Due Amount :	Interest Rate:	Date Opened: 2017-01-06
Type : Credit Card	Last Payment : 2010	Last Payment Date: 2018-02-15	Date Closed:
Ownership Type : Individual	Write-off Amount:	High Credit : 17455	Reason:
Repayment Tenure :	Monthly Payment Amount :	Credit Limit : 15000	Collateral Value :
Dispute Code :	Term Frequency : Monthly		Collateral Type :
Account status : 1-29 days past due			
Asset Classification :			
Suit Filed Status :			

History

Account Status :	01+	01+	*	01+	*	000	000	000	000	000	000	000
Asset Classification :	*	*	*	*	*	*	*	*	*	*	*	*
Suit Filed Status :	*	*	*	*	*	*	*	*	*	*	*	*
	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17
	000	NEW										
	*	*										
	*	*										
	02-17	01-17										

Account Number : 146532028000126	Balance: 99000	Open: Yes	Date Reported: 2018-01-31
Institution : Indian Overseas Bank	Past Due Amount :	Interest Rate:	Date Opened: 2017-11-13
Type : Business Loan - Priority Sector-Agriculture	Last Payment :	Last Payment Date: 2017-11-13	Date Closed:
Ownership Type : Individual	Write-off Amount:	High Credit :	Reason:
Repayment Tenure :	Monthly Payment Amount :	Credit Limit :	Collateral Value :
Dispute Code :	Term Frequency :		Collateral Type :
Account status : Standard			
Asset Classification : Standard			
Suit Filed Status :			

History

Account Status :	STD	STD	NEW

Asset Classification :	STD	STD	STD
Suit Filed Status :	*	*	*
	01-18	12-17	11-17

Asset Classification : Suit Filed Status :	*	*	*	*	*	*	*	*	*	*	*	*
	*	*	*	*	*	*	*	*	*	*	*	*
	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16
	000	000	000	000	000	000	000	000	NEW			
	*	*	*	*	*	*	*	*	*			
	*	*	*	*	*	*	*	*	*			
	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15			

Account Number : 421SCE10043101

Balance: 0

Open: No

Date Reported: 2017-05-31

Institution : Bajaj Finance Limited

Past Due Amount :

Interest Rate:

Date Opened: 2015-05-26

Type : Consumer Loan

Last Payment :

Last Payment Date: 2016-03-05

Date Closed: 2017-01-29

Ownership Type : Individual

Write-off Amount:

High Credit :

Reason: Closed Account

Repayment Tenure :

Monthly Payment Amount :

Credit Limit :

Collateral Value :

Dispute Code :

Term Frequency :

Collateral Type :

Account status : Closed Account

Asset Classification :

Suit Filed Status :

History

Account Status :

Asset Classification :

Suit Filed Status :

CLSD	CLSD	CLSD	CLSD	CLSD	000	000	000	000	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*
05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16
*	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

NEW
*
*
05-15

Account Number : 4210CD02685676				Balance: 0				Open: No				Date Reported: 2017-05-31	
Institution : Bajaj FinanceLimited				Past Due Amount :				Interest Rate:				Date Opened: 2014-05-06	

Type : Consumer Loan	Last Payment :	Last Payment Date: 2015-01-05	Date Closed: 2015-07-11
Ownership Type : Individual	Write-off Amount:	High Credit :	Reason: Closed Account
Repayment Tenure :	Monthly Payment Amount :	Credit Limit :	Collateral Value :
Dispute Code :	Term Frequency :		Collateral Type :
Account status : Closed Account			
Asset Classification :			
Suit Filed Status :			
History			
Account Status :	CLSD	CLSD	CLSD
Asset Classification :	*	*	*
Suit Filed Status :	*	*	*
	05-17	04-17	03-17
	*	*	*
	*	*	*
	*	*	*
	05-16	04-16	03-16
	*	*	*
	*	*	*
	*	*	*
	05-15	04-15	03-15
	*	*	*
	*	*	*
	*	*	*
	05-14		
	NEW		
	*		
	*		
	05-14		

Account Number : 146503214000039	Balance: 0	Open: No	Date Reported: 2017-12-31
Institution : Indian Overseas Bank	Past Due Amount :	Interest Rate:	Date Opened: 2017-11-13
Type : Gold Loan	Last Payment :	Last Payment Date: 2017-12-30	Date Closed: 2017-12-30
Ownership Type : Individual	Write-off Amount:	High Credit :	Reason: Closed Account
Repayment Tenure :	Monthly Payment Amount :	Credit Limit :	Collateral Value :
Dispute Code :	Term Frequency :		Collateral Type :
Account status : Closed Account			
Asset Classification : Standard			
Suit Filed Status :			
History			
Account Status :	CLSD	NEW	

Asset Classification : Suit Filed Status :	STD	STD
	*	*
	12-17	11-17

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	386	31	386	386	23-01-2019

Enquiries List:

Institution	Date	Time	Purpose	Amount
American Express	2019-01-23	12:13	0E	
American Express	2019-01-22	19:58	0E	
American Express	2019-01-22	13:54	0E	
ICICI BANK LIMITED	2019-01-21	21:53	16	
ICICI BANK LIMITED	2019-01-21	21:53	16	
ICICI BANK LIMITED	2019-01-21	21:53	16	
American Express	2019-01-10	16:48	0E	
American Express	2019-01-09	13:04	0E	
American Express	2019-01-07	16:16	0E	
American Express	2019-01-07	16:08	0E	
American Express	2019-01-07	13:12	0E	
American Express	2019-01-04	15:12	0E	
American Express	2019-01-04	14:56	0E	
American Express	2019-01-04	14:56	0E	
American Express	2019-01-04	11:33	0E	
American Express	2019-01-04	11:33	0E	
American Express	2019-01-03	20:17	0E	
American Express	2019-01-03	20:17	0E	
American Express	2018-12-27	14:15	0E	
American Express	2018-12-26	21:39	0E	

Consumer Registered Disputes :

Dispute Type	Reason for Dispute	Account Number	Dispute Resolved date
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Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer’s First Name : M DOB : 1986-06-03 Gender : Male Inquiry / Request Purpose : 01	PAN: BUXPS2681D Home Phone : 8122244473 Mobile Phone : 8122244473	Address Information 1: Address : 223 NACHIANNAN ANGANNAN STREET RAMANATHAPURAM COIMBATORE State : TN Postal : 641045

Glossary, Terms and Explanations:

Code	Description
000	Current Account
CLSD	Paid or closed account/zero balance
NEW	New Account
LNSB	Loan Submitted
LAND	Loan Approved - Not yet disbursed
INAC	Account is Inactive
CON	Contact Member for Status
01+	1-30 days past due
31+	31-60 days past due
DEC	Loan Declined
61+	61-90 days past due
SPM	Special Mention
SUB	Sub-standard
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
SET	Settled
SF	Suit Filed
91+	91-120 days past due
121+	121 - 179 days past due
181+	180 or more days past due
DBT	Doubtful
FPD	First Payment Default
WDF	Willful Default
PWOS	Post Written Off Settled

WOF	Written Off
STD	Standard
LOSS	Loss
SPM	Special Mention Account
SFR	Suit Filed-Restructured
SFWD	Suit Filed-Willful Default
SFWO	Suit Filed and Written Off
WDWO	Willful Default and Written Off
SWDW	Suit Filed, Willful Default and Written Off
SET	Settled
*	Data Not Reported

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