



Part of TransUnion

## CIBIL Score & Report

Control Number : 2,970,639,118

Date : 04/07/2019

### CIBIL Score

**706**

This section reflects your credit score, which is widely used by loan providers to evaluate loan applications. An individual's CIBIL Score ranges between 300-900, and is calculated basis the information in the "Accounts" and "Enquiry" section of the CIBIL report. The closer the score to 900, the more confidence the loan provider will have in your ability to repay the loan and hence, the better chances of your application getting approved.

Please note in some cases you might be displayed a CIBIL Score of either "NA" or "NH" which indicates one of the following 3 things:

1. You do not have a credit history or you do not have enough credit history to be scored, i.e. you are new to the credit system.
2. You have no credit activity in the last couple of years.
3. You have all add-on credit cards and have no credit exposure.

### Personal Information

Name	Date of Birth	Gender
SAM JOY	06/09/1985	Male

Identification	Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)		ATNPJ8938Q	-	-
Driver's License Number		35399	-	22/10/2023

### Contact Information

Address	Category	Residence Code	Date Reported
MANKHURD Maharashtra 400088 <sup>(e)</sup>	Residence Address	-	22/03/2019
S/O JOY SAMEUL BEHIND CENTRAL BANK OF INDIA 7 MOUNT VIEW CHS SION TROMBAY ROAD MANKHURD MUMBAI Maharashtra 400088	Permanent Address	-	30/11/2015
SAME CHEMBUR Maharashtra 400088	Office Address	-	30/04/2015
7,MOUNT VIEW CHS,SION TROMBAY ROAD MANKURD,MUMBAI Maharashtra 400088	Not Categorized	-	30/04/2013

Telephone Number Type	Telephone Number	Telephone Extension
Not Classified <sup>(e)</sup>	0022255035	
Mobile Phone <sup>(e)</sup>	9812345212	
Not Classified	919619437551	
Mobile Phone	919619437551	

**Email Address**

SAMJOY16@YMAIL.COM

## Employment Information

Account Type	-
Date Reported	-
Occupation	-
Income	-

**Monthly / Annual Income Indicator**

-

**Net / Gross Income Indicator**

-

## Account Information

Member Name	Account Type	Account Number	Ownership
> FEDERAL BANK	Housing Loan	13997300003144	Individual

### Account Details

Credit Limit	-
Sanctioned Amount	49,90,000
Current Balance	43,85,774
Cash Limit	-
Amount Overdue	62,930
Rate of Interest	9.63
Repayment Tenure	300
EMI Amount	39,724
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	16/11/2015
Date Closed	-
Date of Last Payment	16/05/2019
Date Reported And Certified	31/05/2019
Value of Collateral	73,14,000
Type of Collateral	Property

**Suit - Filed / Willful Default**

-

**Written-off Status**

-

**Written-off Amount (Total)**

-

**Written-off Amount (Principal)**

-

**Settlement Amount**

-

**Payment Status (up to 36 months)****Payment Start Date**

01/06/2016

**Payment End Date**

01/05/2019

**May  
2019**

35

**May  
2018**

0

**May  
2017**

5

**Apr  
2019**

4

**Apr  
2018**

4

**Apr  
2017**

3

**Mar  
2019**

5

**Mar  
2018**

0

**Mar  
2017**

33

**Feb  
2019**

0

**Feb  
2018**

2

**Feb  
2017**

33

**Jan  
2019**

5

**Jan  
2018**

0

**Jan  
2017**

5

**Dec  
2018**

5

**Dec  
2017**

4

**Dec  
2016**

0

**Nov  
2018**

35

**Nov  
2017**

35

**Nov  
2016**

4

**Oct  
2018**

5

**Oct  
2017**

5

**Oct  
2016**

0

**Sep  
2018**

3

**Sep  
2017**

0

**Sep  
2016**

4

**Aug  
2018**

5

**Aug  
2017**

36

**Aug  
2016**

5

**Jul**

5

**Jul**

5

**Jul**

0

**2018****Jun** 0  
**2018****2017****Jun** 35  
**2017****2016****Jun** 0  
**2016**

STD: Standard

DBT:Doubtful

###: Number of days  
past dueSMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

**Member Name****Account Type****Account Number****Ownership**

&gt; FEDERAL BANK

Auto Loan Personal

13997400000784

Individual

**Account Details****Credit Limit**

-

**Sanctioned Amount**

4,00,000

**Current Balance**

2,81,535

**Cash Limit**

-

**Amount Overdue**

13,278

**Rate of Interest**

9.55

**Repayment Tenure**

84

**EMI Amount**

6,624

**Payment Frequency**

Monthly

**Actual Payment Amount**

-

**Date Opened / Disbursed**

30/07/2016

**Date Closed**

-

**Date of Last Payment**

26/03/2019

**Date Reported And Certified**

31/05/2019

<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/07/2016
<b>Payment End Date</b>	01/05/2019

<b>May 2019</b>	31	<b>May 2018</b>	1	<b>May 2017</b>	1
<b>Apr 2019</b>	0	<b>Apr 2018</b>	30	<b>Apr 2017</b>	0
<b>Mar 2019</b>	0	<b>Mar 2018</b>	0	<b>Mar 2017</b>	60
<b>Feb 2019</b>	0	<b>Feb 2018</b>	0	<b>Feb 2017</b>	29
<b>Jan 2019</b>	1	<b>Jan 2018</b>	0	<b>Jan 2017</b>	1
<b>Dec 2018</b>	1	<b>Dec 2017</b>	0	<b>Dec 2016</b>	0
<b>Nov 2018</b>	31	<b>Nov 2017</b>	31	<b>Nov 2016</b>	0
<b>Oct 2018</b>	1	<b>Oct 2017</b>	32	<b>Oct 2016</b>	1
<b>Sep 2018</b>	0	<b>Sep 2017</b>	0	<b>Sep 2016</b>	31
<b>Aug</b>	1	<b>Aug</b>	1	<b>Aug</b>	1

**2018****Jul 1**  
**2018****Jun 0**  
**2018****2017****Jul 31**  
**2017****Jun 31**  
**2017****2016****Jul 0**  
**2016**

STD: Standard

DBT:Doubtful

###: Number of days  
past dueSMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

**Member Name****Account Type****Account Number****Ownership**

&gt; FEDERAL BANK

Business Loan – Prior  
ity Sector – Small Bus  
iness

13996900000302

Individual

**Account Details****Credit Limit**

-

**Sanctioned Amount**

3,50,000

**Current Balance**

1,57,057

**Cash Limit**

-

**Amount Overdue**

10,569

**Rate of Interest**

11.75

**Repayment Tenure**

60

**EMI Amount**

7,906

**Payment Frequency**

Monthly

**Actual Payment Amount**

-

**Date Opened / Disbursed**

31/03/2016

**Date Closed**

-

<b>Date of Last Payment</b>	27/05/2019
<b>Date Reported And Certified</b>	31/05/2019
<b>Value of Collateral</b>	2,38,00,000
<b>Type of Collateral</b>	Property
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/06/2016
<b>Payment End Date</b>	01/05/2019

<b>May 2019</b>	31	<b>May 2018</b>	0	<b>May 2017</b>	1
<b>Apr 2019</b>	0	<b>Apr 2018</b>	0	<b>Apr 2017</b>	0
<b>Mar 2019</b>	0	<b>Mar 2018</b>	0	<b>Mar 2017</b>	1
<b>Feb 2019</b>	0	<b>Feb 2018</b>	0	<b>Feb 2017</b>	0
<b>Jan 2019</b>	0	<b>Jan 2018</b>	0	<b>Jan 2017</b>	0
<b>Dec 2018</b>	0	<b>Dec 2017</b>	0	<b>Dec 2016</b>	0
<b>Nov 2018</b>	31	<b>Nov 2017</b>	31	<b>Nov 2016</b>	0
<b>Oct 2018</b>	1	<b>Oct 2017</b>	1	<b>Oct 2016</b>	1



**Sep** 0  
**2018**

**Aug** 1  
**2018**

**Jul** 1  
**2018**

**Jun** 0  
**2018**

**Sep** 0  
**2017**

**Aug** 0  
**2017**

**Jul** 1  
**2017**

**Jun** 0  
**2017**

**Sep** 0  
**2016**

**Aug** 0  
**2016**

**Jul** 1  
**2016**

**Jun** 0  
**2016**

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

#### Member Name

#### Account Type

#### Account Number

#### Ownership

> FEDERAL BANK

Business Loan – Gen  
eral

13995500000605

Guarantor

### Account Details

**Credit Limit**

-

**Sanctioned Amount**

20,00,000

**Current Balance**

0

**Cash Limit**

-

**Amount Overdue**

-

**Rate of Interest**

12.88

**Repayment Tenure**

24

**EMI Amount**

-

**Payment Frequency**

-

**Actual Payment Amount**

-

<b>Date Opened / Disbursed</b>	31/12/2015
<b>Date Closed</b>	12/09/2018
<b>Date of Last Payment</b>	11/09/2018
<b>Date Reported And Certified</b>	30/09/2018
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	Property
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/12/2015
<b>Payment End Date</b>	01/09/2018

<b>Sep 2018</b>	STD	<b>Sep 2017</b>	STD	<b>Sep 2016</b>	STD
<b>Aug 2018</b>	STD	<b>Aug 2017</b>	STD	<b>Aug 2016</b>	STD
<b>Jul 2018</b>	STD	<b>Jul 2017</b>	STD	<b>Jul 2016</b>	STD
<b>Jun 2018</b>	STD	<b>Jun 2017</b>	STD	<b>Jun 2016</b>	STD
<b>May 2018</b>	STD	<b>May 2017</b>	STD	<b>May 2016</b>	STD
<b>Apr 2018</b>	STD	<b>Apr 2017</b>	STD	<b>Apr 2016</b>	STD
<b>Mar 2018</b>	STD	<b>Mar 2017</b>	STD	<b>Mar 2016</b>	STD

**Feb**     STD  
**2018**

**Jan**     STD  
**2018**

**Dec**     STD  
**2017**

**Nov**     STD  
**2017**

**Oct**     STD  
**2017**

**Feb**     STD  
**2017**

**Jan**     STD  
**2017**

**Dec**     STD  
**2016**

**Nov**     STD  
**2016**

**Oct**     STD  
**2016**

**Feb**     STD  
**2016**

**Jan**     STD  
**2016**

**Dec**     STD  
**2015**

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name	Account Type	Account Number	Ownership
> FEDERAL BANK	Gold Loan	13996100011034	Individual

## Account Details

Credit Limit	-
Sanctioned Amount	4,90,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-

<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	01/07/2015
<b>Date Closed</b>	28/09/2015
<b>Date of Last Payment</b>	28/09/2015
<b>Date Reported And Certified</b>	30/09/2015
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/07/2015
<b>Payment End Date</b>	01/09/2015

**Sep** 0  
**2015**

**Aug** 0  
**2015**

**Jul** 0  
**2015**

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name	Account Type	Account Number	Ownership
> FEDERAL BANK	Gold Loan	13996100009624	Individual

### Account Details

Credit Limit	-
Sanctioned Amount	51,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	26/09/2014
Date Closed	26/11/2014
Date of Last Payment	26/11/2014
Date Reported And Certified	30/11/2014
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

**Payment Status (up to 36 months)**

<b>Payment Start Date</b>	01/12/2011
<b>Payment End Date</b>	01/11/2014

**Nov**    0  
**2014**

**Oct**    0  
**2014**

**Sep**    0  
**2014**

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

<b>Member Name</b>	<b>Account Type</b>	<b>Account Number</b>	<b>Ownership</b>
> FEDERAL BANK	Gold Loan	13996100008964	Individual

**Account Details**

<b>Credit Limit</b>	-
<b>Sanctioned Amount</b>	6,18,800
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	-
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-

<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	05/06/2014
<b>Date Closed</b>	01/07/2015
<b>Date of Last Payment</b>	01/07/2015
<b>Date Reported And Certified</b>	31/07/2015
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/06/2014
<b>Payment End Date</b>	01/07/2015

**Jul  
2015**

0

**Jul  
2014**

0

**Jun  
2015**

24

**Jun  
2014**

0

**May  
2015**

0

**Apr  
2015**

0

**Mar  
2015**

0

**Feb  
2015** 0

**Jan  
2015** 0

**Dec  
2014** 0

**Nov  
2014** 0

**Oct  
2014** 0

**Sep  
2014** 0

**Aug  
2014** 0

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name	Account Type	Account Number	Ownership
> FEDERAL BANK	Auto Loan Personal	13997400000610	Guarantor

### Account Details

<b>Credit Limit</b>	-
<b>Sanctioned Amount</b>	7,40,000
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	11.23



<b>Repayment Tenure</b>	60
<b>EMI Amount</b>	16,343
<b>Payment Frequency</b>	Monthly
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	03/06/2013
<b>Date Closed</b>	25/05/2018
<b>Date of Last Payment</b>	25/05/2018
<b>Date Reported And Certified</b>	31/05/2018
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/06/2015
<b>Payment End Date</b>	01/05/2018

<b>May 2018</b>	0	<b>May 2017</b>	0	<b>May 2016</b>	0
<b>Apr 2018</b>	0	<b>Apr 2017</b>	0	<b>Apr 2016</b>	0
<b>Mar 2018</b>	0	<b>Mar 2017</b>	0	<b>Mar 2016</b>	0
<b>Feb 2018</b>	0	<b>Feb 2017</b>	0	<b>Feb 2016</b>	26

**Jan 2018** 0

**Dec 2017** 0

**Nov 2017** 27

**Oct 2017** 0

**Sep 2017** 0

**Aug 2017** 0

**Jul 2017** 0

**Jun 2017** 0

**Jan 2017** 0

**Dec 2016** 0

**Nov 2016** 0

**Oct 2016** 0

**Sep 2016** 0

**Aug 2016** 0

**Jul 2016** 0

**Jun 2016** 0

**Jan 2016** 0

**Dec 2015** 0

**Nov 2015** 0

**Oct 2015** 0

**Sep 2015** 0

**Aug 2015** 0

**Jul 2015** 0

**Jun 2015** 0

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

#### Member Name

#### Account Type

#### Account Number

#### Ownership

> FEDERAL BANK

Gold Loan

13996100006034

Individual

### Account Details

**Credit Limit**

-

**Sanctioned Amount**

6,17,000

**Current Balance**

0

**Cash Limit**

-

**Amount Overdue**

-

<b>Rate of Interest</b>	-
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	11/03/2013
<b>Date Closed</b>	05/06/2014
<b>Date of Last Payment</b>	05/06/2014
<b>Date Reported And Certified</b>	30/06/2014
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

### Payment Status (up to 36 months)

<b>Payment Start Date</b>	01/07/2011
<b>Payment End Date</b>	01/06/2014

<b>Jun 2014</b>	0	<b>Jun 2013</b>	0
<b>May 2014</b>	80	<b>May 2013</b>	0
<b>Apr 2014</b>	49	<b>Apr 2013</b>	0

**Mar** 19  
**2014**

**Mar** 0  
**2013**

**Feb** 0  
**2014**

**Jan** 0  
**2014**

**Dec** 0  
**2013**

**Nov** 0  
**2013**

**Oct** 0  
**2013**

**Sep** XXX  
**2013**

**Aug** 0  
**2013**

**Jul** XXX  
**2013**

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

#### Member Name

#### Account Type

#### Account Number

#### Ownership

> FEDERAL BANK

Overdraft

13995500000183

Joint

### Account Details

**Credit Limit**

-

**Sanctioned Amount**

20,00,000

**Current Balance**

19,13,854

<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	-
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	10/03/2007
<b>Date Closed</b>	-
<b>Date of Last Payment</b>	28/08/2015
<b>Date Reported And Certified</b>	31/08/2015
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

**Payment Status (up to 36 months)**

<b>Payment Start Date</b>	01/08/2015
<b>Payment End Date</b>	01/08/2015

**Aug     0**  
**2015**

STD: Standard

DBT:Doubtful

###: Number of days  
past dueSMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

## Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose	Enquiry Amount
BOB	22/03/2019	Auto Loan Personal	1
FEDERAL BANK	19/09/2018	Other	10,000
FEDERAL BANK	25/06/2018	Other	10,000
FEDERAL BANK	02/05/2017	Other	10,000
FEDERAL BANK	22/03/2016	Auto Loan Personal	35,00,000
FEDERAL BANK	23/12/2015	Other	20,00,000
FEDERAL BANK	06/11/2015	Housing Loan	50,00,000

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