



**Hello, SMITRAJ SMITRAJ SURYAKANT RAUT**

Your CIBIL Score is **670** as of Date : 07/01/2021

CIBIL Score is a 3 digit numeric summary of your credit history & ranges from 300 to 900.

This section reflects your CIBIL Score, which is widely used by loan providers to evaluate loan applications. Your score ranges between 300 and 900, and is calculated based on the information available in the "Accounts" and "Enquiry" section of your CIBIL Report. The closer your score is to 900, the more confidence the lender will have in your ability to repay the loan. Higher your score, the better chances of your application getting approved.

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

1. You have a credit card or loan account, but no credit activity in the last three years.
2. Lenders may have made enquiries, but you do not have any credit activity.
3. You only have add-on credit cards, and no credit exposure.

**PERSONAL DETAILS**

Name	Date Of Birth	Gender
SMITRAJ SMITRAJ SURYAKANT RAUT	25/09/1990	Male

**IDENTIFICATION DETAILS**

Identification Type	ID Number	Issue Date	Expiry Date
Income Tax ID Number (PAN)	AVZPR2919M	--	--
Identification Type	ID Number	Issue Date	Expiry Date
Passport Number	K5663265	--	--

**ADDRESS DETAILS**

Address	Category	Residence Code	Date Reported
FLAT NO-A/106 SDS NRI RESIDENCY SECTOR P ARI CHOWK NEAR PARI CHOWK Uttar Pradesh 201310	Residence Address	-	21/01/2020
Address	Category	Residence Code	Date Reported
NIIT TECHNOLOGIES LIMITED PLOT NO-TZ 2 A ND 2A SECTOR TECH ZONE GREATER NOIDA YA MUNA EXPRESSWAY Uttar Pradesh 201308	Residence Address	-	04/11/2019
Address	Category	Residence Code	Date Reported
TCS T4 3RD FLOOR IGNITE PALLAVARAM HIGH ROAD CHENNAI ONE THURAIPAKKAM CHENNAI Tamil Nadu 600096	Office Address	-	15/09/2015
Address	Category	Residence Code	Date Reported
C204 REVATI BLDG VIVA TARANGAN VILLAGE PHOOL PADA RD NR ICE FACTORY THANE VIRAR EAST THANE Maharashtra 401305	Residence Address	Owned	28/11/2014

**CONTACT DETAILS**

Telephone Number Type	Telephone Number	Telephone Extension
Mobile Phone	8169613635	--
Telephone Number Type	Telephone Number	Telephone Extension
Not Classified	07738855511	--
Telephone Number Type	Telephone Number	Telephone Extension
Mobile Phone	7738855511	--
Telephone Number Type	Telephone Number	Telephone Extension
Mobile Phone	7738855511	--

#### EMAIL DETAILS

##### Email ID

SMITRAJ1990@GMAIL.COM

##### Email ID

SMITRAJ25@GMAIL.COM

##### Email ID

SMITRAJ.RAUT@TCS.COM

#### EMPLOYMENT DETAILS

Account Type	Date Reported	Occupation	Income
Credit Card	31/12/2018	Salaried	-
Monthly / Annual Income Indicator	Net / Gross Income Indicator		
-	-		

#### ALL ACCOUNTS

##### ● OPEN ACCOUNTS

Member Name	Account Type	Account Number	Ownership
CAPFLOAT	Consumer Loan	MUM20E001055287	Individual

##### ACCOUNT DETAILS

Credit Limit	--
High Credit	₹2,000
Current Balance	--
Cash Limit	--
Amount Overdue	--
Rate of Interest	--
Repayment Tenure	--
EMI Amount	--
Payment Frequency	--
Actual Payment Amount	--
Date Opened / Disbursed	19/12/2020
Date Closed	--
Date of Last Payment	--
Date Reported And Certified	31/12/2020
Value of Collateral	--
Type of Collateral	--
Suit - Filed / Willful Default	--
Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

##### PAYMENT STATUS

Payment Start Date	Payment End Date
01/12/2020	01/12/2020
Payment History	
Dec 2020	0
STD: Standard LSS: Loss	DBT: Doubtful XXX: Not Reported
###: Number of days past due SUB: Substandard	SMA: Special Mention account

Member Name ICICI BANK	Account Type Credit Card	Account Number 0000000015788354	Ownership Individual
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#### ACCOUNT DETAILS

Credit Limit	₹20,000
High Credit	₹20,291
Current Balance	₹19,535
Cash Limit	--
Amount Overdue	--
Rate of Interest	--
Repayment Tenure	--
EMI Amount	--
Payment Frequency	--
Actual Payment Amount	--
Date Opened / Disbursed	05/12/2019
Date Closed	--
Date of Last Payment	31/10/2020
Date Reported And Certified	20/11/2020
Value of Collateral	--
Type of Collateral	--
Suit - Filed / Willful Default	--
Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

#### PAYMENT STATUS

<b>Payment Start Date</b> 01/01/2020	<b>Payment End Date</b> 01/11/2020
<b>Payment History</b>	
Nov 2020	0
Oct 2020	0
Sep 2020	0
Aug 2020	0
Jul 2020	0
Jun 2020	0
May 2020	0
Apr 2020	0
Mar 2020	0
Feb 2020	0
Jan 2020	0
<b>STD:</b> Standard <b>DBT:</b> Doubtful <b>###:</b> Number of days past due <b>SMA:</b> Special Mention account <b>LSS:</b> Loss <b>XXX:</b> Not Reported <b>SUB:</b> Substandard	

Member Name KOTAK BANK	Account Type Credit Card	Account Number 4166464302376306	Ownership Individual
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#### ACCOUNT DETAILS

Credit Limit	₹22,000
High Credit	₹25,191
Current Balance	--
Cash Limit	--
Amount Overdue	--
Rate of Interest	--
Repayment Tenure	--
EMI Amount	--
Payment Frequency	Monthly
Actual Payment Amount	₹22,651
Date Opened / Disbursed	16/09/2015
Date Closed	--
Date of Last Payment	30/11/2020
Date Reported And Certified	30/11/2020
Value of Collateral	--
Type of Collateral	--
Suit - Filed / Willful Default	--
Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

#### PAYMENT STATUS

Payment Start Date 01/12/2017	Payment End Date 01/11/2020
Payment History	
Nov 2020	0
Oct 2020	0
Sep 2020	0
Aug 2020	XXX
Jul 2020	0
Jun 2020	0
May 2020	0
Apr 2020	0
Mar 2020	0
Feb 2020	0
Jan 2020	0
Dec 2019	0
Nov 2019	0
Oct 2019	0
Sep 2019	0
Aug 2019	0

Jul 2019	0		
Jun 2019	0		
May 2019	0		
Apr 2019	0		
Mar 2019	0		
Feb 2019	0		
Jan 2019	0		
Dec 2018	0		
Nov 2018	0		
Oct 2018	0		
Sep 2018	0		
Aug 2018	0		
Jul 2018	0		
Jun 2018	0		
May 2018	0		
Apr 2018	0		
Mar 2018	0		
Feb 2018	0		
Jan 2018	0		
Dec 2017	0		
<b>STD:</b> Standard <b>LSS:</b> Loss	<b>DBT:</b> Doubtful <b>XXX:</b> Not Reported	<b>###:</b> Number of days past due <b>SUB:</b> Substandard	<b>SMA:</b> Special Mention account

<b>Member Name</b> <b>HDFC BANK</b>	<b>Account Type</b> Credit Card	<b>Account Number</b> 0004893772502619659	<b>Ownership</b> Individual
<b>ACCOUNT DETAILS</b>			
Credit Limit	--		
High Credit	₹55,259		
Current Balance	--		
Cash Limit	--		
Amount Overdue	--		
Rate of Interest	--		
Repayment Tenure	--		
EMI Amount	--		
Payment Frequency	--		
Actual Payment Amount	--		
Date Opened / Disbursed	17/06/2014		
Date Closed	--		
Date of Last Payment	16/06/2020		
Date Reported And Certified	30/11/2020		
Value of Collateral	--		
Type of Collateral	--		
Suit - Filed / Willful Default	--		

Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

#### PAYMENT STATUS

<b>Payment Start Date</b>	<b>Payment End Date</b>
01/12/2017	01/11/2020

#### Payment History

Nov 2020	0
Oct 2020	0
Sep 2020	0
Aug 2020	0
Jul 2020	0
Jun 2020	0
May 2020	0
Apr 2020	0
Mar 2020	0
Feb 2020	0
Mar 2020	0
Feb 2020	0
Jan 2020	0
Dec 2019	0
Nov 2019	0
Oct 2019	0
Sep 2019	0
Aug 2019	0
Jul 2019	0
Jun 2019	0
May 2019	0
Apr 2019	0
Mar 2019	0
Feb 2019	0
Jan 2019	0
Dec 2018	0
Nov 2018	0
Oct 2018	0
Sep 2018	0
Oct 2018	0
Sep 2018	0
Aug 2018	0
Jul 2018	0
Jun 2018	0
May 2018	0

Apr 2018	0
Mar 2018	0
Feb 2018	0
Jan 2018	0
Dec 2017	0
<b>STD:</b> Standard <b>DBT:</b> Doubtful <b>###:</b> Number of days past due <b>SMA:</b> Special Mention account <b>LSS:</b> Loss <b>XXX:</b> Not Reported <b>SUB:</b> Substandard	

CLOSED ACCOUNTS

Member Name CITIBANK	Account Type Credit Card	Account Number 4385877010462875	Ownership Individual
ACCOUNT DETAILS			
Credit Limit	₹75,000		
High Credit	₹751		
Current Balance	₹751		
Cash Limit	₹10,000		
Amount Overdue	₹700		
Rate of Interest	39.00%		
Repayment Tenure	--		
EMI Amount	--		
Payment Frequency	Monthly		
Actual Payment Amount	--		
Date Opened / Disbursed	14/06/2016		
Date Closed	25/01/2018		
Date of Last Payment	--		
Date Reported And Certified	24/12/2020		
Value of Collateral	--		
Date Reported And Certified	24/12/2020		
Value of Collateral	--		
Type of Collateral	--		
Suit - Filed / Willful Default	--		
Credit Facility Status	--		
Written-off Amount (Total)	--		
Written-off Amount (Principal)	--		
Settlement Amount	--		
PAYMENT STATUS			
Payment Start Date 01/01/2018	Payment End Date 01/12/2020		
Payment History			
Dec 2020	189		
Nov 2020	188		
Oct 2020	185		
Sep 2020	190		

Aug 2020	187		
Jul 2020	188		
Jun 2020	188		
May 2020	186		
Apr 2020	189		
Mar 2020	186		
Feb 2020	187		
Jan 2020	189		
Dec 2019	187		
Jan 2020	189		
Dec 2019	187		
Nov 2019	186		
Oct 2019	189		
Sep 2019	188		
Aug 2019	188		
Jul 2019	187		
Jun 2019	187		
May 2019	188		
Apr 2019	188		
Mar 2019	185		
Feb 2019	186		
Jan 2019	190		
Dec 2018	187		
Nov 2018	188		
Oct 2018	187		
Sep 2018	187		
Aug 2018	189		
Jul 2018	187		
Jun 2018	186		
May 2018	189		
Apr 2018	188		
Mar 2018	185		
Feb 2018	XXX		
Jan 2018	191		
STD: Standard SUB: Substandard	DBT: Doubtful LSS: Loss	###: Number of Days Past Due XXX: Not Reported	SMA: Special Mention Account

Member Name	Account Type	Account Number	Ownership
SBI CARD	Credit Card	0005172526727293016	Individual

ACCOUNT DETAILS	
Credit Limit	₹29,000
High Credit	₹2,305
Current Balance	₹0
Cash Limit	₹2,900



Amount Overdue	--
Rate of Interest	--
Repayment Tenure	--
EMI Amount	--
Payment Frequency	Monthly
Actual Payment Amount	--
Date Opened / Disbursed	25/10/2016
Date Closed	08/03/2017
Date of Last Payment	--
Date Reported And Certified	31/12/2018
Value of Collateral	--
Type of Collateral	--
Suit - Filed / Willful Default	--
Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

#### PAYMENT STATUS

<b>Payment Start Date</b>	<b>Payment End Date</b>
01/12/2016	01/12/2018

#### Payment History

Dec 2018	0
Nov 2018	XXX
Oct 2018	0
Sep 2018	XXX
Aug 2018	0
Jul 2018	0
Jun 2018	XXX
May 2018	0
Apr 2018	XXX
Mar 2018	0
Feb 2018	XXX
Jan 2018	0
Dec 2017	0
Nov 2017	XXX
Oct 2017	0
Oct 2017	0
Sep 2017	XXX
Aug 2017	0
Jul 2017	0
Jun 2017	XXX
May 2017	0
Apr 2017	XXX
Mar 2017	0

Apr 2017	XXX		
Mar 2017	0		
Feb 2017	XXX		
Jan 2017	63		
Dec 2016	33		
STD: Standard SUB: Substandard	DBT: Doubtful LSS: Loss	###: Number of Days Past Due XXX: Not Reported	SMA: Special Mention Account

<b>Member Name</b> INDUSIND BANK	<b>Account Type</b> Credit Card	<b>Account Number</b> 4412859117477003	<b>Ownership</b> Individual
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#### ACCOUNT DETAILS

Credit Limit	--
High Credit	₹82,427
Current Balance	--
Cash Limit	--
Amount Overdue	--
Rate of Interest	--
Repayment Tenure	--
EMI Amount	--
Payment Frequency	--
Actual Payment Amount	--
Date Opened / Disbursed	26/10/2015
Date Closed	20/11/2017
Date of Last Payment	10/11/2017
Date Reported And Certified	01/12/2017
Value of Collateral	--
Type of Collateral	--
Suit - Filed / Willful Default	--
Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

#### PAYMENT STATUS

<b>Payment Start Date</b> 01/10/2015	<b>Payment End Date</b> 01/12/2017
<b>Payment History</b>	
Dec 2017	0
Nov 2017	0
Oct 2017	0
Sep 2017	0
Aug 2017	0
Jul 2017	0
Jun 2017	0
May 2017	0
Apr 2017	0

May 2017	0		
Apr 2017	0		
Mar 2017	0		
Feb 2017	0		
Jan 2017	0		
Dec 2016	0		
Nov 2016	0		
Oct 2016	0		
Sep 2016	0		
Aug 2016	0		
Aug 2016	0		
Jul 2016	0		
Jun 2016	0		
May 2016	0		
Apr 2016	0		
Mar 2016	0		
Feb 2016	0		
Jan 2016	0		
Dec 2015	0		
Nov 2015	0		
Oct 2015	0		
STD: Standard SUB: Substandard	DBT: Doubtful LSS: Loss	###: Number of Days Past Due XXX: Not Reported	SMA: Special Mention Account

Member Name	Account Type	Account Number	Ownership
HDFC BANK	Personal Loan	29711643	Individual
ACCOUNT DETAILS			
Credit Limit	--		
High Credit	₹1.85.000		
Current Balance	--		
Cash Limit	--		
Amount Overdue	--		
Rate of Interest	--		
Repayment Tenure	--		
EMI Amount	--		
Payment Frequency	Monthly		
Actual Payment Amount	₹5.009		
Date Opened / Disbursed	23/09/2014		
Date Closed	08/10/2018		
Date of Last Payment	08/10/2018		
Date Reported And Certified	31/10/2018		
Value of Collateral	--		
Type of Collateral	--		
Suit - Filed / Willful Default	--		

Credit Facility Status	--
Written-off Amount (Total)	--
Written-off Amount (Principal)	--
Settlement Amount	--

#### PAYMENT STATUS

<b>Payment Start Date</b>	<b>Payment End Date</b>
01/11/2015	01/10/2018

#### Payment History

Oct 2018	0
Sep 2018	0
Aug 2018	0
Jul 2018	0
Jun 2018	0
May 2018	0
Apr 2018	0
Mar 2018	0
Feb 2018	0
Jan 2018	0
Dec 2017	0
Nov 2017	0
Oct 2017	0
Sep 2017	0
Aug 2017	0
Jul 2017	0
Jun 2017	0
May 2017	0
Apr 2017	0
Mar 2017	0
Feb 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
May 2016	0
Apr 2016	0
Mar 2016	0
Feb 2016	0
Jan 2016	0
Dec 2015	0
Nov 2015	0

STD: Standard  
SUB: Substandard

DBT: Doubtful  
LSS: Loss

###: Number of Days Past Due  
XXX: Not Reported

SMA: Special Mention Account

#### ENQUIRY DETAILS

End of report

Disclaimer: All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL.

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