

A: SNAPSHOT		
ID Verification		
Name (Your Input)	KUMANAN A/L SUBRAMANIAM	
New ID / Old ID (Your Input)	790817025165	
Name	KUMANAN A/L SUBRAMANIAM	
New ID	790817025165	
Old ID	-	
Date of Birth	17-08-1979	
Nationality	MALAYSIAN Source: NRD	
Address 1	NO.51 JLN PERMAI 3 TAMAN DESA PERMAI,SUNGAI LALANG,08100, BEDONG,Kedah,MY Source: NRD	
Address 2	-	
Ref No.	230303100003	

Credit Info at a Glance		
Credit Info	Source	Value
Bankruptcy Proceedings Record	Newspaper/ Gazette	NO
Legal records in past 24 months (personal capacity) - Number - Value	CTOS	0
		0
Legal records in past 24 months (non-personal capacity) - Number - Value	CTOS	0
		0
Availability of Legal Records	BNM	YES
Special Attention Accounts	BNM	YES
Outstanding credit facilities - Number - Value - Installments in arrears in past 15 months	BNM	0
		0.00
		NO
Credit applications in past 15 months - Total - Approved - Pending	BNM	0
		0
		0

eTR Plus at a Glance	
No Information Available	

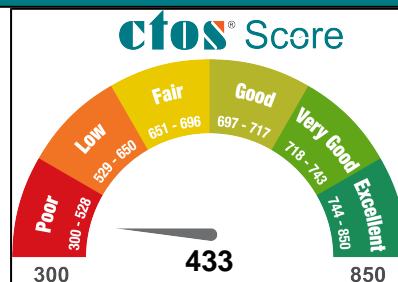
Section Summary						
CTOS						Others
Section	ID	SSM	BPH	LGL	TR	IL
Selected	✓	✓	✓	✓	✓	✗
Available	A	B	C	-	-	-

Notes on various sections

- ID refers to data from CTOS' identify database
- SSM refers to data from Suruhanjaya Syarikat Malaysia
- BPH refers to data from Bank Negara Malaysia
- LGL refers to data from CTOS' litigation database
- TR refers to trade reference data submitted by merchants
- IL refers to your own internal list (if provided to CTOS)

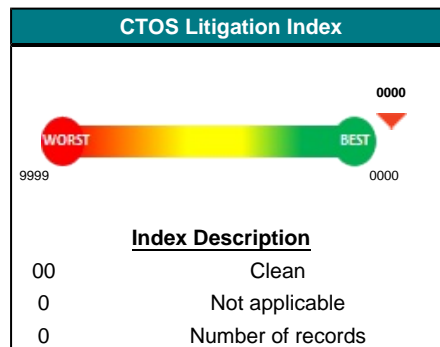
B1: DIRECTORSHIPS AND BUSINESS INTERESTS	
No Information Available	

B2: ADDRESS RECORDS	
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Factors that influence the Score

1. There is serious delinquency on the accounts, adverse record or collection filed on the credit report.
2. Number of accounts with delinquency on the credit report is high relative to the other applicants scored.
3. Time since delinquency on the credit report is too short relative to the other applicants scored.
4. There is delinquency on the accounts on credit report.



Address	Last Updated	Source
NO.51 JLN PERMAI 3 TAMAN DESA PERMAI,SUNGAI LALANG,08100, BEDONG,Kedah,MY	18-11-2016	NRD
NO 51 JALAN PERMAI 3, TAMAN DESA PERMAI, SG LALANG, BEDONG, KEDAH	04-12-2019	BNM

C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA)			
CCRIS Entity Key	19790374		
Subject Status	-		
CCRIS SUMMARY			
Credit Applications	No. of Applications	Amount Applied	
Approved in past 12 months	0	0.00	
Pending	0	0.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	0.00	0.00	0.00
As Guarantor	-	-	-
Total	-	0.00	0.00
Legal Action Taken	Y		
Special Attention Account	Y		

CCRIS DETAILS																								
Loan Information																								
No.	Date / R&R	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Installment Amount (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated
											2023	2022												
Outstanding Credit											J	M	A	M	F	J	D	N	O	S	A	J		
Special Attention Account																								
1	03-03-2011		Own	CB				-													15	30-11-2022		
					PCPASCAR	-	31-05-2023																	
Credit Application																								

REMARK LEGEND

FACILITY:

PCPASCAR – Purchase Of Passenger Cars

LOAN INFORMATION STATUS:

CREDIT APPLICATION STATUS:

LEGAL STATUS:

15 – Writ of seizure and sale

CCRIS DERIVATIVES		
Earliest known facility	Date of application	02-10-2006
	Facility type	PCPASCAR - Purchase Of Passenger Cars
Secured facilities	# of facilities	0
	Total outstanding balance (RM)	0.00
	Total outstanding as % of total limit	0%
	Average number of installments in arrears	0.0
Unsecured facilities	# of facilities	0
	Total outstanding balance (RM)	0.00
	Total outstanding as % of total limit	0%
	Average number of installments in arrears	0.0
Credit Card	Average Utilisation Last 6 Months	%
Other Revolving Credits	Average Utilisation Last 6 Months	%
Charge Card	Min Utilisation Last 12 Months (RM)	RM -
	Max Utilisation Last 12	

	Months (RM)	RM -
PTPTN	Number of Accounts	
Local Lenders	Number of Accounts	
Foreign Lenders	Number of Accounts	

C2: CCRIS SUPPLEMENTARY INFORMATION				
ADDRESS INFORMATION				
No.	Address	State	Postcode	Created Date
1.	NO 51 JALAN PERMAI 3, TAMAN DESA PERMAI, SG LALANG, BEDONG, KEDAH	KEDAH	08100	04-12-2019

CONTACT INFORMATION		
No.	Contact Number	Created Date
1.	044585540	04-12-2019

OCCUPATION INFORMATION					
No.	Occupation	Employer	From Date	To Date	Created Date
1.	UNKNOWN OCCUPATION	TOKIO MARINE LIFE ASSURANCE M			04-12-2019

D1: LEGAL CASES (SUBJECT AS DEFENDENT)
No Information Available

D2: LEGAL CASES (SUBJECT AS PLAINTIFF)
No Information Available

D3: AMLA (ANTI MONEY LAUNDERING ACT)
No Information Available

E1: ETR PLUS (NON-BANK PAYMENT HISTORY)
<p>ETR Plus is a non-bank payment information shared by third party sources. It serves as additional information (other than banking payment history) to help in your credit assessment.</p> <p>Note: The following information is provided by the third party sources for your reference. Searched Subject will also include transaction(s) that are under Guarantor capacity. CTOS does not guarantee the accuracy of the information as listed debts may have been settled since recorded.</p>
No Information Available

E2: TRADE REFERENCE			
The following information are in relation to Account No: 3101559			
1. Relationship	Subject is CUSTOMER	Relationship Start Date	25 May 2019

2. Aging Information	As At Statement Date: 2019-10-30		
Name of Debtor	KUMANAN A/L SUBRAMANIAM (790817025165)		
Credit Terms	30 Days	Credit Limit	0
Account Status	Defaulter		
Address	-		
Nature of Debt	Rental, Maintenance & Utilities Charges		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	0.00	0.00	0.00	0.00	4,690.00

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
				X

3. Returned Cheque History	
No Information Available	

4. Reminders / Letter of Demand for Payment / General Remarks	
Sent reminder to the subject for settlement	2020-03-01

5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information			
Referee	COWAY (M) SDN BHD		
Contact Name	-		
Address	SUITE 6-3 & 6-4, LEVEL 6, WISMA UOA II, JLN PINANG, KL		
Telephone	03-20590000		
Nature of Business	ELECTRONIC APPLIANCES		
Remarks			
The following information are in relation to Account No: SL002142			
1. Relationship	Subject is Hire Purchase Customer	Relationship Start Date	Not Provided

2. Aging Information	As At Statement Date: 2019-08-20		
Name of Debtor	KUMANAN A/L SUBRAMANIAM (790817025165)		
Credit Terms	CASH	Credit Limit	0
Account Status	None		
Address	NO 51 JALAN PERMAI 3 TAMAN DESA PERMAI 08100 BEDONG KEDAH		
Nature of Debt	Others		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	510.00	150.00	0.00	0.00	0.00
The above was accurate as at the statement date indicate above.						

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
X				

3. Returned Cheque History	
No Information Available	

4. Reminders / Letter of Demand for Payment / General Remarks	
No Information Available	

5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information	
Referee	LIM KOK TONG MOTORS SDN BHD
Contact Name	-
Address	NO 15, PEKAN TANAH MERAH PENDANG KEDAH
Telephone	04-7591279
Nature of Business	MOTORCYCLES DEALER
Remarks	



HISTORICAL ENQUIRY													
2023	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	FI	0	0	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	0	0	0	0	0	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0
2022	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	FI	0	0	0	0	0	0	0	0	0	1	0	0
	Non-FI	0	0	0	0	0	1	0	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	1	0	0	0	1	0	0

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