

CONSUMER CIR

CONSUMER: SHIV SANKAR ROY CHOWDHURY

MEMBER ID: NB42351001_3

MEMBER REFERENCE NUMBER:

DATE: 16-12-2020

TIME: 12:43:11

CONTROL NUMBER: 3,63,91,51,605

CONSUMER INFORMATION:

NAME: SHIV ROY CHOWDHURY SANKAR

DATE OF BIRTH: 15-06-1989

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	630	1: PRESENCE OF DELINQUENCY 2: PRESENCE OF DELINQUENCY IN THE RECENT PAST 3: PRESENCE OF SEVERE DELINQUENCY AS OF RECENT UPDATE 4: PRESENCE OF DELINQUENCY IN LAST 12 MONTHS

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months	: 300 (High risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months	: -1

* At least one tradeline with information updated in last 36 months is required.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AQUPC9491P		
VOTER ID NUMBER ^(e)	ALD0767970		
UNIVERSAL ID NUMBER (UID) ^(e)	975322845830		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE ^(e)	7319299161	
MOBILE PHONE ^(e)	7001828472	91
NOT CLASSIFIED ^(e)	+918345039845	
OFFICE PHONE	24660232	

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EMAIL CONTACT(S):

EMAIL ADDRESS

SRCCHOWDHURY1@GMAIL.COM

ADDRESS(ES):

ADDRESS ^(e): 00HABRA HIJALPUKAR ALIPORE WEST BENGAL 743263

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 21-09-2020

ADDRESS ^(e): BIDHAN NAGAR CALCUTTA WEST BENGAL 743610

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 29-06-2020

ADDRESS ^(e): S O KARTICK ROY CHOUDHURY HABRA HIJAL PUKUR KOLKATA WEST BENGAL 743271

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 17-07-2019

ADDRESS ^(e): PIN_700016 KOLKATA WEST BENGAL 700016

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE: OWNED

DATE REPORTED: 17-07-2019

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CONSUMER LOAN	31-10-2020	OTHERS	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 3	HIGH CR/SANC. AMT: 46,590	CURRENT: 18,597	RECENT: 24-06-2016
	OVERDUE: 1		OVERDUE: 3,697	OLDEST: 26-05-2015
	ZERO-BALANCE: 1			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	30	4	3	8	10-12-2020

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ACCOUNT					DATES					AMOUNTS				STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 21-11-2015					SANCTIONED: 18,990				WRITTEN OFF /SETTLED STATUS:				
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 01-09-2018					CURRENT BALANCE: 17,197				WRITTEN-OFF				
DISCLOSED					REPORTED AND CERTIFIED:					OVERDUE: 3,697				WRITTEN OFF (TOTAL): 17,197				
TYPE: CONSUMER LOAN					31-10-2020					EMI: 1,899								
OWNERSHIP: INDIVIDUAL					PMT HIST START: 01-10-2020					PMT FREQ: MONTHLY								
					PMT HIST END: 01-11-2017					REPAYMENT TENURE: 10								
										ACTUAL PAYMENT: 9,596								
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	
900	900	900	900	900	900	891	858	832	830	796	768	725	695	664	652	605	574	
04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	

ACCOUNT					DATES					AMOUNTS				STATUS			
MEMBER NAME: NOT DISCLOSED					OPENED: 24-06-2016					SANCTIONED: 12,500							
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 05-03-2017					CURRENT BALANCE: 1,400							
DISCLOSED					REPORTED AND CERTIFIED:					EMI: 1,250							
TYPE: CONSUMER LOAN					31-10-2020					PMT FREQ: MONTHLY							
OWNERSHIP: INDIVIDUAL					PMT HIST START: 01-10-2020					REPAYMENT TENURE: 10							
					PMT HIST END: 01-11-2017					ACTUAL PAYMENT: 10,000							
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17

ACCOUNT				DATES			AMOUNTS			STATUS	
MEMBER NAME: NOT DISCLOSED				OPENED: 26-05-2015			SANCTIONED: 15,100				
ACCOUNT NUMBER: NOT DISCLOSED				LAST PAYMENT: 05-02-2016			CURRENT BALANCE: 0				
TYPE: CONSUMER LOAN				CLOSED: 24-04-2016			EMI: 1,259				
OWNERSHIP: INDIVIDUAL				REPORTED AND CERTIFIED: 30-04-2016			PMT FREQ: MONTHLY				
				PMT HIST START: 01-04-2016			REPAYMENT TENURE: 12				
				PMT HIST END: 01-05-2015			ACTUAL PAYMENT: 10,072				
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)											
000	STD	STD	XXX	STD	XXX	XXX	STD	STD	STD	STD	STD
04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	10-12-2020	PERSONAL LOAN	1
NOT DISCLOSED	09-12-2020	PERSONAL LOAN	1
NOT DISCLOSED	20-11-2020	PERSONAL LOAN	10,000
NOT DISCLOSED	18-11-2020	CREDIT CARD	100
NOT DISCLOSED	14-10-2020	CREDIT CARD	1,00,000
NOT DISCLOSED	21-09-2020	CREDIT CARD	100
NOT DISCLOSED	29-06-2020	CREDIT CARD	100
NOT DISCLOSED	06-11-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	01-10-2019	PERSONAL LOAN	1
NOT DISCLOSED	17-07-2019	CREDIT CARD	1,000
NOT DISCLOSED	17-07-2019	PERSONAL LOAN	1,000
NOT DISCLOSED	17-07-2019	OTHER	2,00,000
NOT DISCLOSED	17-07-2019	PERSONAL LOAN	3,000
NOT DISCLOSED	02-03-2019	CONSUMER LOAN	20,000
NOT DISCLOSED	22-02-2019	CONSUMER LOAN	10,000
NOT DISCLOSED	14-10-2018	CONSUMER LOAN	1,00,000
NOT DISCLOSED	21-06-2018	CREDIT CARD	15,000
NOT DISCLOSED	15-01-2018	PERSONAL LOAN	50,000
NOT DISCLOSED	15-01-2018	PERSONAL LOAN	2,00,000
NOT DISCLOSED	12-07-2017	PERSONAL LOAN	5,00,000
NOT DISCLOSED	01-07-2017	CREDIT CARD	10,000
NOT DISCLOSED	17-05-2017	PERSONAL LOAN	5,00,000

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NOT DISCLOSED	25-12-2016	CREDIT CARD	10,000
NOT DISCLOSED	18-07-2016	PERSONAL LOAN	50,000
NOT DISCLOSED	01-06-2016	CONSUMER LOAN	42,000
NOT DISCLOSED	10-03-2016	PERSONAL LOAN	2,00,000
NOT DISCLOSED	09-03-2016	CONSUMER LOAN	50,000
NOT DISCLOSED	27-02-2016	CREDIT CARD	10,000
NOT DISCLOSED	13-11-2015	CONSUMER LOAN	25,000
NOT DISCLOSED	13-05-2015	CONSUMER LOAN	25,000

END OF REPORT ON SHIV SANKAR ROY CHOWDHURY

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