



Credit Health Report

11 February 2022

(*) This report is generated basis information specified in your credit report provided by TransUnion CIBIL Limited ("CIBIL Report") and the information provided by you to Bajaj Finance Limited ("BFL"). With respect to the information directly derived from the CIBIL Report, BFL is using the same on 'As is" basis and any concerns with respect to the same is to be addressed directly to TransUnion CIBIL Limited.

Bajaj Finance Limited



ISMAIL KHAN S/O IFTAKAR AHMED KHAN

Date of birth 1986-4-28 Gender Male **PAN Number**

ABEPI4531R

Contact Information#

MOBILE NUMBER

919986498959, 9986499959

Address-1 Category STATUS

Not Categorized 2020-07-30

DATE REPORTED

BANGALORE BANGALORE

ERNST AND YOUNG

Address-2

Category STATUS

DATE REPORTED

1111 NA BANGALORE

 2022-01-18

Employment Information#

Occupation Annual Income

Account type

Date reported

-

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(#) These details are fetched "as is" from your CIBIL Report.



Overview

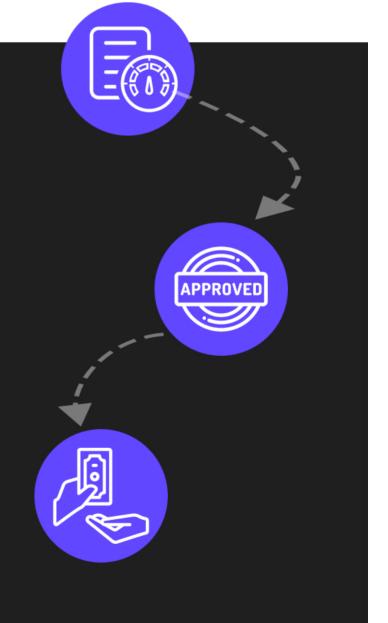
From emergency loans to financing for planned purchases, there are products available for all your monetary needs. And as we continue to benefit from the use of credit, it becomes critical that we understand the various factors that affect our financial health.

To help you assess your financial health, we bring you the handy Credit Health Report. See your credit score, understand the factors that impact it and see what you can do to maintain or improve it.

But before we get into a detailed analysis of your credit standing, let's take a quick look at what we have in store for you.

The Big Picture

More than 930 banks and lending institutions in India submit your credit payment performance data to credit information companies, commonly known as credit bureaus. TransUnion CIBL Limited ("CIBIL."), the largest credit bureau in India, assigns you a credit score between 300 and 900, which helps lenders decide your creditworthiness. The higher your score, the lower the risk of payment default associated with you and better the chances of you getting approval for your loan application.





What's in the Credit Health Report?



The Driving Factors

Do you know that every credit payment you make or don't make leaves behind a financial footprint and this reflects in your credit report? This report explains the four parameters that help in creating your credit profile.

Suggestions

Every credit you pay off, every new application for credit and every minute factor impacts your credit score in ways more than you can imagine. By following certain tips, you can set and maintain your score as high as possible. This report provides you with several general as well as personalized suggestions that can be considered as exercises for improving your credit health or maintaining it in good shape.



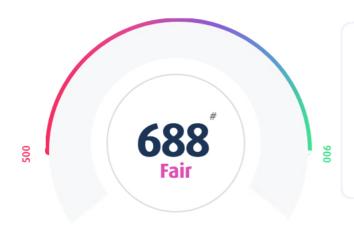


The A-B-C-D of Credit Health

Avoiding a few common mistakes and managing your credit repayment better can significantly boost your credit score. This report offers insights into the steps that you can take to maintain a favourable credit score.



Credit Score



You have a credit score of 688

Only 21% of all borrowers have a great credit score. This score can help you get quick approvals and better terms on all types of loans.



Your Account Summary[#]

| | Total Accounts | Clean Accounts | Negative Accounts | Derog Accounts |
|---------------|----------------|----------------|-------------------|----------------|
| Credit Card | 11 | 11 | 0 | 0 |
| Personal Loan | 3 | 3 | 0 | 0 |
| 🖀 Auto Loan | 0 | 0 | 0 | 0 |
| A Home Loan | 0 | 0 | 0 | 0 |
| other Loans | 1 | 1 | 0 | 0 |

Note:

Clean Accounts are accounts where you haven't missed a single payment. Negative Accounts are accounts where you have missed a payment by more than 90 Days. Derog Accounts are accounts that contain derogatory remarks such as "Suit Filed", "Default", "Written Off", "Settled" status etc.

^(#) These details are fetched "as is" from your CIBIL Report.

^(*) The benchmark language of "Needs attention", "Fair" and "Excellent" are provided basis the benchmarks used internally by BFL as per its underwriting policy and for explanation purpose only. Each Bank/Financial Institution/NBFC, etc will have its own internal parameters and underwriting policies which may be different to BFL.



Analysis of your profile

We have analyzed your credit behaviour on the following parameters



Excellent

Repayment History

Total Payment: 504 On Time Payment: 504

Needs Attention

Credit Utilization on Credit Cards[#]

Utilized Limit: Rs 73087 Total Limit: Rs 787767





Excellent **

Length of Credit History

Oldest Account: 158 Month Latest Account: 5 Month



Credit Enquiries

Total Enquiries: 44 Enquiries in last 3 months: 7





Fair

Types of Credit^{*}

Secured Loan Balance: 1 Other Loans Balance: 14

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^(*) The analysis is done by BFL team and the remarks are given against the parameters mentioned below them



The A-B-C-D of your Credit Health

Whether you are new to the world of finance or a veteran consumer, it is important that you follow the A-B-C-D acronym when thinking of the dos and don'ts of using credit.

Avoid late payments

Set reminders to pay all your bills on time. Even a single missed EMI can have a big impact on your credit health.



Be wise in terms of your credit usage

Borrow only as much as you need and draw up a repayment plan for your loan beforehand.



Contact your lender if you need more clarity

Understand the terms of your loan, credit card or financial services availed of properly.



Do maintain old credit card accounts

Along with a longer credit history, maintaining credit without default/late payment, shows lenders that you have a history of managing debt responsibly.





Offers for you

Based on your credit health, we at Bajaj Finance Limited are happy to bring you a set of personalized offers across our best products. Please click on the offer you would like to know more about and we will redirect you to our website to get you everything you need to know about it.

Fonesafe Mobile Screen Insurance

50% coverage of total mobile screen replacement cost | Can be avail of twice a year | Complimentary ZEE5 All access annual subscription for a year

Buy Now



Wallet Care

24/7 card block service | Emergency travel assistance of up to Rs.1 lakh | Fraud protection of up to Rs.2 lakh

Buy Now



Fixed Deposit

Attractive interest rates up to 7.35% | Flexible tenures from 12 to 60 months | 0.10% extra interest rate on investing online

INVEST ONLINE



T&C

The features of the financial product or service ("FPS") of Bajaj Finance Ltd. ('BFL') mentioned above are: i. not exhaustive, ii. may be provided subject to fulfilment of all criteria specified by BFL and in BFL's sole discretion. Further, third party products/services that are distributed by BFL shall be governed by third party terms. Please exercise diligence prior to making an application for availing FPS or third-party products. For any clarification on the FPS/third party products, you may reach out to us on wecare@bajajfinserv.in or +91 8698010101 that can address product/service related queries as mentioned on https://www.bajajfinserv.in/check-free-cibil-score. Please note that the information in this report, including information regarding timelines, amounts and figures are indicative only and are subject to change at any given time at the discretion of BFL.



Commonly Used Terms

Here are some common terms usually associated with your credit health report. Understanding what these terms mean can help you read your report correctly and spot errors, if any.

Cash Limit

It is defined as amount of cash you are provisioned to withdraw from your credit card, if you have one.

CN (Control Number)

This is your report number. It plays an important role if you ever want to file a dispute.

DPD (Days Past Due)

This indicates the number of days after the deadline that you have made the payment. You should try to keep it at '000' or 'STD', otherwise any other value may make a negative impact. Some terms you may commonly find in this section:

Standard (STD) - For payments made within 90 days

Sub-Standard (SUB) - For payments made after 90 days

Special Mention Account (SMA) - For special account created to report STD accounts transitioning into SUB

Doubtful (DBT) - For account that has remained in SUB state for 12 months **Loss (LSS)** - strong>For account where there has been loss and remains uncollectible

XXX - For payment whose detail hasn't been provided by the lender to CIBIL

High Credit

This shows you the highest billed amount inclusive of fees and interest on your credit card or overdraft.



Ownership

This denotes whether you are the sole applicant of the credit or did with the help of a co-applicant, a guarantor, or an authorised user (in terms of an add-on credit card user).

Settlement Amount

If you are disputing a loan by not repaying the entire amount you owe, your lender may agree to a settlement amount. This amount is reflected here, and the remaining is written off. This makes the status of your loan account "settled" but not "closed".

Suit Filed/Wilful Default

When a lender files a suit against you, it gets registered in your report, in the following way prescribed by RBI:

No Suit Filed (or the field is left blank)
Suit filed
Wilful default (Intentional default despite financial capability)

Written-off Amount (Principal)

It reflects the loan principal amount written-off by the lender.

Written-off Amount (Total)

This amount includes the total of both principal and interest components of your loan that has been written-off.



Do you know?

Lenders take 30-45 days* after they receive your payment to update it with CIBIL

^(*) Timeline mentioned is an estimate provided and the same may vary depending on the lender from whom you have borrowed and their internal processing time/underwriting process.