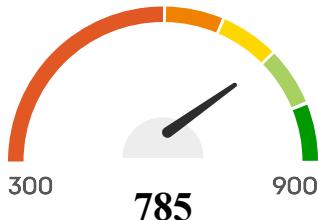




## CIBIL Score & Report

Control Number : 6,66,65,20,987

Date : 30/10/2023



Hello, UDAY KUMAR SAW UDAY KUMAR SAW

Your CIBIL Score is **785** as of Date : 30/10/2023

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

UDAY KUMAR SAW UDAY KUMAR SAW

### Date Of Birth

16/02/1992

### Gender

Male

## IDENTIFICATION DETAILS

### Identification Type

Income Tax ID Number (PAN)

**ID Number**

GLXPS8034Q

**Issue Date****Expiry Date**

--

--

## ADDRESS DETAILS

**Address**

4TH FLOOR, TYCHE TOWER, PERUNGUDI,, CHEN NAI, , CHENNAI CHENNAI  
Tamil Nadu 600096

**Category**

Not Categorized

**Residence Code**

-

**Date Reported**

31/03/2023

**Address**

MEYATU,, HAZARLBAGH, SULTANA,, JHARKHAN D, HAZARIBAG HAZARIBAG  
Jharkhand 825319

**Category**

Permanent Address

**Residence Code**

-

**Date Reported**

10/07/2020

**Address**

PXG8D BANCA SELLA, TYCHE TOWER 4TH FLOOR NEAR RMZ PHASE 2 ,  
KANDANCHAWADI ,CHENN AI Tamil Nadu 600096

**Category**

Office Address

**Residence Code**

**Date Reported**

10/07/2020

**Address**

MEYATU,HAZARIBAG Jharkhand 825319

**Category**

Residence Address

**Residence Code****Date Reported**

10/07/2020

## CONTACT DETAILS

**Telephone Number Type**

Mobile Phone

**Telephone Number**

9142251128

**Telephone Extension**

--

**Telephone Number Type**

Mobile Phone

**Telephone Number**

+91()7633815638

**Telephone Extension**

--

**Telephone Number Type**

Office Phone

**Telephone Number**

044 24542860  
Telephone Extension

--

### Telephone Number Type

Office Phone  
Telephone Number  
04467402999  
Telephone Extension

--

### EMAIL DETAILS

#### Email ID

UDAYKUMAR.SAW@CENTRICO.TECH

#### Email ID

UDAYKSAW@GMAIL.COM

#### Email ID

UDAYKSAWLOVE@GMAIL.COM

### EMPLOYMENT DETAILS

Account Type	Date Reported
Personal Loan	31/08/2023
Occupation	Income
Salaried	2000000.0
Monthly / Annual Income Indicator	Net / Gross Income Indicator

Annual

Net Income

## ALL ACCOUNTS

### OPEN ACCOUNTS

**Member Name****ICICI BANK**  
**Account Type****Personal Loan**  
**Account Number****LPHAZ00047409459**  
**Ownership**

Individual

### ACCOUNT DETAILS

**Credit Limit**

--

**High Credit**

₹16,00,000

**Current Balance**

₹14,98,662

**Cash Limit**

--

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

60

**EMI Amount**

₹34,630

**Payment Frequency**

Monthly

**Actual Payment Amount**

--

**Date Opened / Disbursed**

02/03/2023

**Date Closed**

--

**Date of Last Payment**

05/08/2023

**Date Reported And Certified**

31/08/2023

**Value of Collateral**

--

**Type of Collateral**

No Collateral

**Suit - Filed / Willful Default**

--

**Credit Facility Status**

--

**Written-off Amount (Total)**

--

**Written-off Amount (Principal)**

**Settlement Amount**

--

**PAYMENT STATUS****Payment Start Date**

01/03/2023

**Payment End Date**

01/08/2023

**Payment History**

Aug 2023	0
Jul 2023	0
Jun 2023	0
May 2023	0
Apr 2023	0
Mar 2023	0

**STD:** Standard**DBT:**Doubtful**###:** Number of days past due**SMA:**Special Mention account**LSS:**Loss**XXX:** Not Reported**SUB:**Substandard**Member Name****ICICI BANK**  
**Account Type**

**Account Number**

0000000016460268

**Ownership**

Individual

**ACCOUNT DETAILS****Credit Limit**

₹1,80,000

**High Credit**

₹75,203

**Current Balance**

₹14,448

**Cash Limit**

₹18,000

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

--

**EMI Amount**

--

**Payment Frequency**

--

**Actual Payment Amount**

--

**Date Opened / Disbursed**

13/02/2020

**Date Closed**

--

**Date of Last Payment**

31/07/2023

**Date Reported And Certified**

18/08/2023

**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**

01/09/2020

**Payment End Date**

01/08/2023

**Payment History**

Aug 2023	0
Jul 2023	0
Jun 2023	0
May 2023	0
Apr 2023	0
Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0
Nov 2022	0
Oct 2022	0
Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0
Apr 2022	0
Mar 2022	0
Feb 2022	0
Jan 2022	0
Dec 2021	0
Nov 2021	0
Oct 2021	0
Sep 2021	0
Aug 2021	0
Jul 2021	0
Jun 2021	0
May 2021	0

Apr 2021	0
Mar 2021	0
Feb 2021	0
Jan 2021	0
Dec 2020	XXX
Nov 2020	XXX
Oct 2020	XXX
Sep 2020	XXX

**STD:** Standard

**DBT:**Doubtful

**###:** Number of days past due

**SMA:**Special Mention account

**LSS:**Loss

**XXX:** Not Reported

**SUB:**Substandard

## CLOSED ACCOUNTS

### Member Name

AMEX  
**Account Type**

Credit Card  
**Account Number**

37986961003  
**Ownership**

Individual

## ACCOUNT DETAILS

**Credit Limit**

--

**High Credit**

--

**Current Balance**

--

**Cash Limit**

--

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

--

**EMI Amount**

--

**Payment Frequency**

Monthly

**Actual Payment Amount**

--

**Date Opened / Disbursed**

06/12/2018

**Date Closed**

08/12/2019

**Date of Last Payment**

03/12/2019

**Date Reported And Certified**

02/01/2020

**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**

01/01/2019

**Payment End Date**

01/12/2019

**Payment History**

Dec 2019

7

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

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

### Member Name

**ICICI BANK  
Account Type**

**Personal Loan  
Account Number**

**LPHAZ00045377214  
Ownership**

Individual

### ACCOUNT DETAILS

#### Credit Limit

--  
**High Credit**

₹7,00,000

**Current Balance**

--

**Cash Limit**

--

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

60

**EMI Amount**

₹15,115

**Payment Frequency**

Monthly

**Actual Payment Amount**

--

**Date Opened / Disbursed**

09/03/2022

**Date Closed**

04/03/2023

**Date of Last Payment**

05/02/2023

**Date Reported And Certified**

31/03/2023

**Value of Collateral**

--

**Type of Collateral**

No Collateral

**Suit - Filed / Willful Default**

--

**Credit Facility Status**

--

**Written-off Amount (Total)**

--

**Written-off Amount (Principal)**

--

**Settlement Amount**

--

**PAYMENT STATUS****Payment Start Date**

01/03/2022

**Payment End Date**

01/03/2023

**Payment History**

Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0

Nov 2022	0
Oct 2022	0
Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0
Apr 2022	0
Mar 2022	0

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

## Member Name

ICICI BANK  
**Account Type**

Personal Loan  
**Account Number**

LPHAZ00044112290  
**Ownership**

Individual

## ACCOUNT DETAILS

### Credit Limit

--  
**High Credit**

₹2,60,000

**Current Balance**

--

**Cash Limit**

--

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

24

**EMI Amount**

₹12,498

**Payment Frequency**

Monthly

**Actual Payment Amount**

--

**Date Opened / Disbursed**

02/08/2021

**Date Closed**

11/08/2023

**Date of Last Payment**

05/08/2023

**Date Reported And Certified**

31/08/2023

**Value of Collateral**

--

**Type of Collateral**

No Collateral

**Suit - Filed / Willful Default**

--

**Credit Facility Status**

--

**Written-off Amount (Total)**

--

**Written-off Amount (Principal)**

--

**Settlement Amount**

--

**PAYMENT STATUS****Payment Start Date**

01/08/2021

**Payment End Date**

01/08/2023

**Payment History**

Aug 2023	0
Jul 2023	0
Jun 2023	0
May 2023	0

Apr 2023	0
Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0
Nov 2022	0
Oct 2022	0
Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0
Apr 2022	0
Mar 2022	0
Feb 2022	0
Jan 2022	0
Dec 2021	0
Nov 2021	0
Oct 2021	0
Sep 2021	0
Aug 2021	0

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

## Member Name

**Account Type**

Personal Loan

**Account Number**

42475489

**Ownership**

Individual

**ACCOUNT DETAILS****Credit Limit**

--

**High Credit**

₹1,000

**Current Balance**

--

**Cash Limit**

--

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

24

**EMI Amount**

--

**Payment Frequency**

Monthly

**Actual Payment Amount**

₹1

**Date Opened / Disbursed**

07/04/2021

**Date Closed**

23/09/2022

**Date of Last Payment**

07/04/2021

**Date Reported And Certified**

30/09/2022

**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**

01/04/2021

**Payment End Date**

01/09/2022

**Payment History**

Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0
Apr 2022	0
Mar 2022	0
Feb 2022	0
Jan 2022	0
Dec 2021	0
Nov 2021	0
Oct 2021	0
Sep 2021	0
Aug 2021	0
Jul 2021	0
Jun 2021	0
May 2021	0
Apr 2021	0

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

**Member Name**

HSBC  
**Account Type**

Credit Card  
**Account Number**

4862698910537935  
**Ownership**

Individual

**ACCOUNT DETAILS****Credit Limit**

₹77,000

**High Credit**

₹2,379

**Current Balance**

--

**Cash Limit**

₹15,400

**Amount Overdue**

--

**Rate of Interest**

41.90%

**Repayment Tenure**

--

**EMI Amount**

--

**Payment Frequency**

Monthly

**Actual Payment Amount**

₹2,400

**Date Opened / Disbursed**

17/07/2018

**Date Closed**

26/07/2023

**Date of Last Payment**

02/11/2018

**Date Reported And Certified**

31/07/2023

**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

01/08/2020

### Payment End Date

01/07/2023

### Payment History

Jul 2023	0
Jun 2023	0
May 2023	0
Apr 2023	0
Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0
Nov 2022	0
Oct 2022	0
Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0
Apr 2022	0
Mar 2022	0
Feb 2022	0
Jan 2022	0
Dec 2021	0
Nov 2021	0

Oct 2021	0
Sep 2021	0
Aug 2021	0
Jul 2021	0
Jun 2021	0
May 2021	0
Apr 2021	0
Mar 2021	0
Feb 2021	0
Jan 2021	0
Dec 2020	0
Nov 2020	0
Oct 2020	0
Sep 2020	0
Aug 2020	0

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

### **Member Name**

**HSBC  
Account Type**

**Personal Loan  
Account Number**

**042-784470-872  
Ownership**

Individual

## ACCOUNT DETAILS

### Credit Limit

--

### High Credit

₹7,00,000

### Current Balance

--

### Cash Limit

--

### Amount Overdue

--

### Rate of Interest

11.69%

### Repayment Tenure

48

### EMI Amount

₹18,005

### Payment Frequency

Monthly

### Actual Payment Amount

₹18,005

### Date Opened / Disbursed

05/12/2017

### Date Closed

08/12/2021

**Date of Last Payment**

08/12/2021

**Date Reported And Certified**

31/12/2021

**Value of Collateral**

--

**Type of Collateral**

No Collateral

**Suit - Filed / Willful Default**

--

**Credit Facility Status**

--

**Written-off Amount (Total)**

--

**Written-off Amount (Principal)**

--

**Settlement Amount**

--

**PAYMENT STATUS**

**Payment Start Date**

01/01/2019

**Payment End Date**

01/12/2021

**Payment History**

Dec 2021	0
Nov 2021	0
Oct 2021	0
Sep 2021	0
Aug 2021	0
Jul 2021	0
Jun 2021	0
May 2021	0
Apr 2021	0
Mar 2021	0
Feb 2021	0
Jan 2021	0
Dec 2020	0
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
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

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

## Member Name

BOI  
Account Type

Education Loan  
Account Number

484772210000006  
Ownership

Individual

## ACCOUNT DETAILS

### Credit Limit

--

### High Credit

₹2,40,000

### Current Balance

--

**Cash Limit**

--

**Amount Overdue**

--

**Rate of Interest**

--

**Repayment Tenure**

84

**EMI Amount**

₹4,432

**Payment Frequency**

Monthly

**Actual Payment Amount**

--

**Date Opened / Disbursed**

15/01/2013

**Date Closed**

17/08/2017

**Date of Last Payment**

17/08/2017

**Date Reported And Certified**

31/03/2020

**Value of Collateral**

--

**Type of Collateral**

No Collateral

**Suit - Filed / Willful Default**

--

**Credit Facility Status**

--

**Written-off Amount (Total)**

--

**Written-off Amount (Principal)**

--

**Settlement Amount**

--

**PAYMENT STATUS****Payment Start Date**

01/04/2017

**Payment End Date**

01/03/2020

**Payment History**

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

Apr 2019	XXX
Mar 2019	XXX
Feb 2019	XXX
Jan 2019	XXX
Dec 2018	XXX
Nov 2018	XXX
Oct 2018	XXX
Sep 2018	XXX
Aug 2018	XXX
Jul 2018	XXX
Jun 2018	XXX
May 2018	XXX
Apr 2018	XXX
Mar 2018	XXX
Feb 2018	XXX
Jan 2018	XXX
Dec 2017	XXX
Nov 2017	XXX
Oct 2017	XXX
Sep 2017	XXX
Aug 2017	STD
Jul 2017	STD
Jun 2017	STD
May 2017	STD
Apr 2017	STD

STD: Standard

DBT: Doubtful

###: Number of Days Past Due

SMA: Special Mention Account

SUB: Substandard

LSS: Loss

XXX: Not Reported

## ENQUIRY DETAILS

**Member Name**

ICICI BANK

**Date Of Enquiry**

13/02/2023

**Enquiry Purpose**

Personal Loan

**Member Name**

ICICI BANK

**Date Of Enquiry**

28/02/2022

**Enquiry Purpose**

Personal Loan

**Member Name**

IDFC FIRST BANK

**Date Of Enquiry**

07/04/2021

**Enquiry Purpose**

Consumer Loan

**Member Name**

FAIRASSETS

**Date Of Enquiry**

07/04/2021

**Enquiry Purpose**

Credit Card

---

**End of report**

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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.

TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members

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