



# CIBIL Score & Report

Control Number : 3,075,497,542

Date : 18/09/2019

## CIBIL Score

# 828

This section reflects your credit score, which is widely used by loan providers to evaluate loan applications. An individual's CIBIL Score ranges between 300-900, and is calculated basis the information in the "Accounts" and "Enquiry" section of the CIBIL report. The closer the score to 900, the more confidence the loan provider will have in your ability to repay the loan and hence, the better chances of your application getting approved.

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

1. You do not have a credit history or you do not have enough credit history to be scored, i.e. you are new to the credit system.
2. You have no credit activity in the last couple of years.
3. You have all add-on credit cards and have no credit exposure.

## Personal Information



### Personal Information Under Dispute.

CIBIL Remarks: Multiple Disputes in Enquiry (IQ) Segment  
Dispute Date: 12/09/2019

Name	Date of Birth	Gender
NAVEEN KANT K PANDEY	16/01/1973	Male

Identification	Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)		ADCPP2733J	-	-
Passport Number		A 4380832	-	-
Voter ID Number		SFJ2193456	-	-
Driver's License Number		DL0720130174120	-	-

## Contact Information

Address	Category	Residence Code	Date Reported
S99 SITE2 INDL AREA LONI ROAD MAHAN NAGAR GHAZIABAD UP K OTWALPUR GHAZIABADNOIDA Utt ar Pradesh 201010 <sup>(e)</sup>	Not Categorize d	-	02/06/2018
123 POCKET E MAYUR VIHAR PHA SE II DELHI Delhi 110091	Permanent Add ress	Owned	17/03/2016
FLAT BO 227 POCKET E MAYUR VI HAR PHASE II Delhi 110091	Residence Addr ess	-	11/03/2016
FLAT NO 227 E POCKET E MAYUR V IHAR PHASE 2 DELHI-91 Delhi 1100 91	Permanent Add ress	-	05/03/2015

Telephone Number Type	Telephone Number	Telephone Extension
Not Classified	22789368	
Not Classified	09891266550	
Not Classified	22772468	
Not Classified	22489368,25276435	

Email Address
NAVEENPANDE@GMAIL.COM

## Employment Information

Account Type	Credit Card
Date Reported	21/08/2019

<b>Occupation</b>	-
<b>Income</b>	70,46,130
<b>Monthly / Annual Income Indicator</b>	Annual
<b>Net / Gross Income Indicator</b>	Gross Income

## Account Information

<b>Member Name</b>	<b>Account Type</b>	<b>Account Number</b>	<b>Ownership</b>
> SBI	Housing Loan	67214785818	Individual

### Account Details

<b>Credit Limit</b>	-
<b>Sanctioned Amount</b>	4,18,504
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	11.50
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	07/03/2013
<b>Date Closed</b>	19/11/2014
<b>Date of Last Payment</b>	05/05/2014
<b>Date Reported And Certified</b>	30/11/2014
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	No Collateral

**Suit - Filed / Willful Default**

-

**Written-off Status**

-

**Written-off Amount (Total)**

-

**Written-off Amount (Principal)**

-

**Settlement Amount**

-

**Payment Status (up to 36 months)****Payment Start Date**

01/12/2011

**Payment End Date**

01/11/2014

**Nov  
2014**

STD

**Nov  
2013**

STD

**Oct  
2014**

STD

**Oct  
2013**

STD

**Sep  
2014**

STD

**Sep  
2013**

STD

**Aug  
2014**

STD

**Aug  
2013**

STD

**Jul  
2014**

STD

**Jul  
2013**

STD

**Jun  
2014**

STD

**Jun  
2013**

STD

**May  
2014**

STD

**May  
2013**

STD

**Apr  
2014**

STD

**Apr  
2013**

STD

**Mar  
2014**

STD

**Mar  
2013**

STD

**Feb  
2014**

STD

**Jan  
2014**

STD

**Dec  
2013**

STD

STD: Standard	DBT:Doubtful	###: Number of days past due
SMA:Special Mention account	LSS:Loss	XXX: Not Reported
SUB:Substandard		

> SBI	Housing Loan	67021541314	Individual
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## Account Details

<b>Credit Limit</b>	-
<b>Sanctioned Amount</b>	13,36,391
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	12.50
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	09/11/2006
<b>Date Closed</b>	09/05/2013
<b>Date of Last Payment</b>	04/10/2012
<b>Date Reported And Certified</b>	31/05/2013
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	Property
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-

**Written-off Amount (Principal)**

-

**Settlement Amount**

-

**Payment Status (up to 36 months)****Payment Start Date**

01/06/2010

**Payment End Date**

01/05/2013

**May  
2013**

STD

**May  
2012**

STD

**May  
2011**

STD

**Apr  
2013**

STD

**Apr  
2012**

STD

**Apr  
2011**

STD

**Mar  
2013**

STD

**Mar  
2012**

STD

**Mar  
2011**

STD

**Feb  
2013**

STD

**Feb  
2012**

STD

**Feb  
2011**

STD

**Jan  
2013**

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**Jan  
2012**

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**Jan  
2011**

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**Dec  
2012**

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**Dec  
2011**

STD

**Dec  
2010**

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**Nov  
2012**

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**Nov  
2011**

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**Nov  
2010**

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**Oct  
2012**

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**Oct  
2011**

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**Oct  
2010**

XXX

**Sep  
2012**

STD

**Sep  
2011**

STD

**Sep  
2010**

STD

**Aug  
2012**

STD

**Aug  
2011**

STD

**Aug  
2010**

STD

**Jul  
2012**

STD

**Jul  
2011**

STD

**Jul  
2010**

STD

**Jun  
2012**

STD

**Jun  
2011**

STD

**Jun  
2010**

STD

STD: Standard	DBT:Doubtful	###: Number of days past due
SMA:Special Mention account	LSS:Loss	XXX: Not Reported
SUB:Substandard		

> CITIBANK      Credit Card      5546370227654354      Individual

### Account Details

<b>Credit Limit</b>	75000
<b>High Credit</b>	72,275
<b>Current Balance</b>	8,140
<b>Cash Limit</b>	22,500
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	15.00
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	Monthly
<b>Actual Payment Amount</b>	10,267
<b>Date Opened / Disbursed</b>	25/08/2005
<b>Date Closed</b>	-
<b>Date of Last Payment</b>	06/08/2019
<b>Date Reported And Certified</b>	21/08/2019
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-

Settlement Amount

-

Payment Status (up to 36 months)

Payment Start Date

01/09/2016

Payment End Date

01/08/2019

Aug 2019	0	Aug 2018	0	Aug 2017	0
Jul 2019	0	Jul 2018	0	Jul 2017	0
Jun 2019	0	Jun 2018	0	Jun 2017	0
May 2019	0	May 2018	0	May 2017	0
Apr 2019	0	Apr 2018	0	Apr 2017	0
Mar 2019	0	Mar 2018	0	Mar 2017	0
Feb 2019	0	Feb 2018	0	Feb 2017	0
Jan 2019	0	Jan 2018	0	Jan 2017	0
Dec 2018	0	Dec 2017	0	Dec 2016	0
Nov 2018	0	Nov 2017	0	Nov 2016	0
Oct 2018	0	Oct 2017	0	Oct 2016	0
Sep 2018	0	Sep 2017	0	Sep 2016	0



STD: Standard

DBT:Doubtful

###: Number of  
days past dueSMA:Special  
Mention account

LSS:Loss

XXX: Not Reported

SUB:Substandard

&gt; CITIBANK

Credit Card

5546199781250006

Individual

**Account Details****Account information under dispute.**

CIBIL Remark: Account Ownership Error

Dispute Date: 12/09/2019

<b>Credit Limit</b>	-
<b>High Credit</b>	18,618
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	-
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	26/11/2001
<b>Date Closed</b>	18/11/2006
<b>Date of Last Payment</b>	09/03/2006
<b>Date Reported And Certified</b>	21/07/2011
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-

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

Payment Status (up to 36 months)

Payment Start Date	01/06/2005
Payment End Date	01/11/2006

Nov 2006	0	Nov 2005	0
Oct 2006	0	Oct 2005	0
Sep 2006	0	Sep 2005	0
Aug 2006	0	Aug 2005	0
Jul 2006	0	Jul 2005	0
Jun 2006	0	Jun 2005	0
May 2006	0		
Apr 2006	0		
Mar 2006	0		
Feb 2006	0		
Jan 2006	XXX		
Dec 2005	0		

STD: Standard

DBT:Doubtful

###: Number of  
days past dueSMA:Special  
Mention account

LSS:Loss

XXX: Not Reported

SUB:Substandard

&gt; CITIBANK

Credit Card

4385879264280003

Individual

**Account Details****Account information under dispute.**

CIBIL Remark: Account Ownership Error

Dispute Date: 12/09/2019

<b>Credit Limit</b>	-
<b>High Credit</b>	5,263
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	-
<b>Repayment Tenure</b>	-
<b>EMI Amount</b>	-
<b>Payment Frequency</b>	-
<b>Actual Payment Amount</b>	-
<b>Date Opened / Disbursed</b>	25/08/2005
<b>Date Closed</b>	27/11/2006
<b>Date of Last Payment</b>	23/11/2006
<b>Date Reported And Certified</b>	30/04/2007
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-

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

Payment Status (up to 36 months)

Payment Start Date	01/11/2006
Payment End Date	01/11/2006

Nov  
2006

XXX

STD: Standard	DBT:Doubtful	###: Number of days past due
SMA:Special Mention account	LSS:Loss	XXX: Not Reported
SUB:Substandard		

> CITIBANK

Credit Card

4385879821836008

Individual

Account Details



Account information under dispute.  
CIBIL Remark: Account Ownership Error  
Dispute Date: 12/09/2019

Credit Limit	-
High Credit	0
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-

EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	25/08/2005
Date Closed	30/09/2005
Date of Last Payment	-
Date Reported And Certified	28/02/2006
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/09/2005
Payment End Date	01/09/2005

Sep  
2005

XXX

STD: Standard

DBT:Doubtful

###: Number of  
days past due

SMA:Special  
Mention account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> CITIBANK

Credit Card

5203860021433009

Individual

Account Details



Account information under dispute.

CIBIL Remark: Account Ownership Error

Dispute Date: 12/09/2019

Credit Limit	-
High Credit	0
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	22/03/2005
Date Closed	22/03/2005
Date of Last Payment	-
Date Reported And Certified	31/08/2005
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

**Payment Start Date**

01/03/2005

**Payment End Date**

01/03/2005

**Mar  
2005**

XXX

STD: Standard

DBT:Doubtful

###: Number of  
days past dueSMA:Special  
Mention account

LSS:Loss

XXX: Not Reported

SUB:Substandard

## Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose	Enquiry Amount
PNB	12/09/2019	Auto Loan Personal	1
SBI	02/06/2018	Other	40,00,000
SBI	26/05/2018	Business Loan – General	30,00,000
SBI	11/05/2018	Other	41,10,000
SBI	09/05/2018	Other	41,10,000
SBT	04/03/2017	Business Loan – General	30,00,000
SBT	11/03/2016	Business Loan – General	40,00,000
SBT	05/03/2015	Business Loan – General	1
SBT	27/02/2013	Auto Loan Personal	5,00,000
SBT	07/07/2009	Housing Loan	18,00,000
ICICI BANK	09/09/2006	Housing Loan	20,00,000

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