

Summary

Enquiry Details :

LOS Application No:3508398ER4258858
Customer Name:NARAYAN CHANDRA
MANDAL

BureauOne Reference No:4700706
Report Date:14-03-2019 03:17:28 PM

Bureau Response Summary:

Bureau Name	Response	Details
Cibil	Hit	

Bureau:Cibil

CONTROL ORDER NO:002832613810
CLIENT ID:BN01049894
BUREAUONE REFERENCE NUMBER:4700706
MEMBER REFERENCE
NUMBER:3508398ER4258858

REPORT DATE:14-03-2019
REPORT TIME:15:17:28
ENQUIRY DATE:14-03-2019
ENQUIRY TIME:15:17:42

Consumer Name:NARAYAN CHANDRA MANDAL

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:01-04-1948	PAN:AANPM4831E		Phone1:+78(381)41969
Age:71	Voter ID:		Phone2:2342323
Gender:Male	Passport ID:E9696697		Phone3:28084831
Total Income:	UID:873625236190		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:R.NO14560		Phone6:
	Photo Credit Card:		Email:

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Office Address		JHUNDPURA, TRANSPORT GALI NO-1,SECTOR-2 NOIDA	Uttar Pradesh	201301	06-10-2018
Permanent Address	Owned	DWARKA	Delhi	110075	20-02-2017
Not Categorized	Owned	D-1202 PLOT NO GH 01 GREATER NOIDA GAUTAM BUDDHA NAGAR GAUTAM BUDDHA NAGAR DISTRICT	Uttar Pradesh	201308	31-01-2016
Permanent Address	Owned	D-1202 , PLUMERIA , ESTATE , SECTOR OMICRON 3 , GREATER NOIDA	Uttar Pradesh	201308	25-08-2012

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Credit Card	31-12-2012	Salaried	333333	Gross Income	Monthly

Summary:

Credit Report Summary		
Number of Accounts:	TotalBalanceAmount:	Recent Account:
Number of Past Due Accounts:	Total Past Due Amount:	Oldest Account:
Number of Active Accounts:	Total High Credit:	Total Sanction Amount:
Number of Zero Balance Accounts:		

Scores:

Score Name	Score	Scoring Factors
CIBIL TransUnion Score v2	621	1: One or more trades written off in the past 24 months 2: Length of time since most recent account delinquency is too short 3: Total amount past due is too high 4: Number of active trades with a balance too high in proportion to total trades
Personal Loan Score	657	1: One or more trades written off in the past 24 months 2: Presence of delinquency 3: Over due amount too high 4: Low proportion of satisfactory trades 5: Not enough available credit

Account Details:

Account 1

Acct#	Balance:101866	Interest Rate:	Date Reported:30-09-2011
Institution:NOT DISCLOSED	Past Due Amount:52243	Last Payment Date:02-12-2009	Date Opened:03-11-2008
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:100000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-11	08-11	07-11
DPD/Asset Classification:	SUB	SUB	SUB

Dates

Pmt hist start:01-07-2011

Pmt hist end:01-09-2011

Account 2

Acct#	Balance:1990	Interest Rate:	Date Reported:31-12-2018
Institution:NOT DISCLOSED	Past Due Amount:1990	Last Payment Date:31-10-2011	Date Opened:26-04-2010
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:21974	Date Closed:
Ownership Type:Individual	Write-off Amount:1990	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status: Written-off		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
DPD/Asset Classification:	900	900	900	900	900	900	900	XXX	900	900	900	900	900	900
Month/Year:	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16
DPD/Asset Classification:	900	900	900	900	900	900	900	900	900	900	900	900	900	900
Month/Year:	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16						
DPD/Asset Classification:	900	900	900	900	900	900	900	900						

Dates

Pmt hist start:01-01-2016

Pmt hist end:01-12-2018

Account 3

Acct#	Balance:23491	Interest Rate:11.50	Date Reported:31-01-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:31-01-2019	Date Opened:29-11-2018
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:29000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	01-19	12-18	11-18
DPD/Asset Classification:	STD	STD	STD

Dates

Pmt hist start:01-11-2018

Pmt hist end:01-01-2019

Account 4

Acct#	Balance:241927	Interest Rate:11.25	Date Reported:31-01-2019
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Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-11-2018	Date Opened:05-05-2018
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:300000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-05-2018

Pmt hist end:01-01-2019

Account 5

Acct#	Balance:0	Interest Rate:	Date Reported:31-08-2014
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:30-07-2014	Date Opened:31-10-2013
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:22000	Date Closed:02-08-2014
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13
DPD/Asset Classification:	STD	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-09-2011

Pmt hist end:01-08-2014

Account 6

Acct#	Balance:0	Interest Rate:	Date Reported:31-03-2013
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:22-02-2013	Date Opened:18-05-2012
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:18000	Date Closed:07-03-2013
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-05-2012

Pmt hist end:01-03-2013

Account 7

Acct#	Balance:51211	Interest Rate:	Date Reported:31-08-2014
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:29-08-2014	Date Opened:25-08-2011
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:165000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		

Asset Classification:

Suit Filed Status:

History

Month/Year:	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13
DPD/Asset Classification:	STD	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	XXX
Month/Year:	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Month/Year:	04-12	03-12	02-12	01-12	12-11	11-11	10-11	09-11						
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD						

Dates

Pmt hist start:01-09-2011

Pmt hist end:01-08-2014

Account 8

Acct#	Balance:0	Interest Rate:	Date Reported:11-08-2011
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:22-07-2011	Date Opened:10-08-2010
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:24900	Date Closed:11-08-2011
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10
DPD/Asset Classification:	STD	097	098	063	004	035	007	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-09-2010

Pmt hist end:01-08-2011

Account 9

Acct#

Institution:NOT DISCLOSED

Type:Education Loan

Ownership Type:Joint

Repayment Tenure:

Dispute Code:

Account Status:

Asset Classification:

Balance:0

Past Due Amount:

Last Payment:

Write-off Amount:

Monthly Payment Amount:

Term Frequency:

Written off/Settled Status:

Suit Filed Status:

Interest Rate:

Last Payment Date:07-08-2017

Sanction/HighCR Amount:2000000

Credit Limit:

Date Reported:30-04-2018

Date Opened:13-06-2008

Date Closed:27-04-2018

Reason:

Collateral Value:

Collateral Type:

History

Month/Year:	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17
DPD/Asset Classification:	STD	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT	DBT

Month/Year:	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16
DPD/Asset Classification:	DBT	DBT	DBT	STD	DBT	DBT	DBT	DBT	DBT	STD	DBT	DBT	DBT	DBT

Month/Year:	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15
DPD/Asset Classification:	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

Dates

Pmt hist start:01-05-2015

Pmt hist end:01-04-2018

Account 10														
Acct#	Balance:0				Interest Rate:				Date Reported:30-06-2016					
Institution:NOT DISCLOSED	Past Due Amount:				Last Payment Date:04-04-2016				Date Opened:22-04-2008					
Type:Business Loan – General	Last Payment:				Sanction/HighCR Amount:570000				Date Closed:10-06-2016					

Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15	06-15	05-15
DPD/Asset Classification:	STD	STD	XXX	STD	STD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Month/Year:	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14	08-14	07-14	06-14	05-14	04-14	03-14
DPD/Asset Classification:	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	STD	STD	XXX	STD	STD	STD
Month/Year:	02-14	01-14	12-13	11-13	10-13	09-13	08-13	07-13						
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-07-2013

Pmt hist end:01-06-2016

Account 11

Acct#	Balance:0	Interest Rate:	Date Reported:31-12-2012
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:19-10-2011	Date Opened:29-12-2007
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:85472	Date Closed:31-12-2012
Ownership Type:Individual	Write-off Amount:50472	Credit Limit:50000	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:No Collateral
Account Status:	Written off/Settled Status: Settled		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12	02-12	01-12	12-11	11-11
DPD/Asset Classification:	000	553	523	492	462	431	400	370	339	309	XXX	XXX	XXX	187
Month/Year:	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10
DPD/Asset Classification:	157	155	156	152	154	185	154	154	154	157	126	126	124	094
Month/Year:	08-10	07-10	06-10	05-10	04-10	03-10	02-10	01-10						
DPD/Asset Classification:	064	065	XXX	034	034	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01-01-2010

Pmt hist end:01-12-2012

Account 12

Acct#	Balance:0	Interest Rate:14.50	Date Reported:01-03-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:31-07-2013	Date Opened:21-12-2007
Type:Auto Loan	Last Payment:	Sanction/HighCR Amount:239000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:60	Monthly Payment Amount:5557		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	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
DPD/Asset Classification:	000	XXX	000	000	000	000	000	000	XXX	000	000	000	000	000
Month/Year:	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16
DPD/Asset Classification:	XXX	000	000	000	000	000	000	000	000	000	000	000	000	000
Month/Year:	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16						
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01-04-2016

Pmt hist end:01-03-2019

Account 13

Acct#	Balance:0	Interest Rate:	Date Reported:30-04-2011
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:31-03-2011	Date Opened:19-12-2007
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:146000	Date Closed:05-04-2011
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status: Settled		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10	08-10	07-10	06-10	05-10	04-10	03-10
DPD/Asset Classification:	000	145	355	325	295	265	235	235	205	235	205	175	145	115

Month/Year:	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09
DPD/Asset Classification:	085	085	085	085	055	000	000	000	000	000	000	000	000	000

Month/Year:	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08
DPD/Asset Classification:	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01-05-2008

Pmt hist end:01-04-2011

Account 14

Acct#	Balance:0	Interest Rate:19.00	Date Reported:31-03-2013
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-06-2012	Date Opened:11-12-2007
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:81000	Date Closed:
Ownership Type:Individual	Write-off Amount:5861	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:2969		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status: Written-off		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12	02-12
DPD/Asset Classification:	000	000	000	XXX	000	XXX	000	000	000	000	687	656	626	XXX

Month/Year:	01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11	12-10
DPD/Asset Classification:	XXX	535	504	474	443	413	382	351	XXX	290	260	229	201	XXX

Month/Year:	11-10	10-10	09-10	08-10	07-10	06-10	05-10	04-10
DPD/Asset Classification:	139	109	108	078	078	047	047	016

Dates

Pmt hist start:01-04-2010

Pmt hist end:01-03-2013

Account 15

Acct#	Balance:0	Interest Rate:	Date Reported:31-07-2012
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:30-09-2011	Date Opened:20-11-2007
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:265000	Date Closed:23-07-2012
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status: Settled		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	07-12	06-12	05-12	04-12	03-12	02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11
DPD/Asset Classification:	000	601	571	540	510	479	450	419	388	358	327	328	296	266
Month/Year:	05-11	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10	08-10	07-10	06-10	05-10	04-10
DPD/Asset Classification:	236	205	175	174	146	115	115	084	085	055	054	023	024	023
Month/Year:	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09						
DPD/Asset Classification:	024	020	000	000	000	000	000	000						

Dates

Pmt hist start:01-08-2009

Pmt hist end:01-07-2012

Account 16

Acct#	Balance:0	Interest Rate:	Date Reported:30-04-2010
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:27-01-2010	Date Opened:21-08-2007
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:75000	Date Closed:30-04-2010
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:	Collateral Value:	Collateral Type:
Dispute Code:	Term Frequency:		
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-10	03-10	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09
DPD/Asset Classification:	000	054	000	XXX	000	028	XXX	000	000	000	000	XXX	000	000
Month/Year:	02-09	01-09	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08
DPD/Asset Classification:	000	XXX	000	XXX	XXX	XXX	000	000	XXX	000	000	000	000	000
Month/Year:	12-07	11-07	10-07	09-07										
DPD/Asset Classification:	000	001	000	000										

Dates

Pmt hist start:01-09-2007

Pmt hist end:01-04-2010

Account 17

Acct#	Balance:0	Interest Rate:	Date Reported:11-06-2010
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:15-02-2008	Date Opened:02-07-2007
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:17150	Date Closed:31-12-2008
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:	Collateral Value:	Collateral Type:
Dispute Code:	Term Frequency:		
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08	04-08	03-08	02-08	01-08	12-07	11-07
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX
Month/Year:	10-07													
DPD/Asset Classification:	000													

Dates

Pmt hist start:01-10-2007

Pmt hist end:01-12-2008

Account 18

Acct#	Balance:0	Interest Rate:	Date Reported:31-01-2011
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:28-12-2010	Date Opened:17-01-2007
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:63000	Date Closed:28-01-2011

Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	01-11	12-10	11-10	10-10	09-10	08-10	07-10	06-10	05-10	04-10	03-10
DPD/Asset Classification:	000	XXX	360	330	299	269	238	207	177	146	116

Dates

Pmt hist start:01-03-2010

Pmt hist end:01-01-2011

Account 19

Acct#	Balance:0	Interest Rate:	Date Reported:30-04-2011
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:23-04-2011	Date Opened:13-12-2006
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:88000	Date Closed:27-04-2011
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status: Settled		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10	08-10	07-10	06-10	05-10	04-10	03-10
DPD/Asset Classification:	000	535	505	475	445	415	385	355	325	295	265	235	205	175
Month/Year:	02-10	01-10	12-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09
DPD/Asset Classification:	145	145	115	055	055	025	025	000	000	000	000	000	000	000
Month/Year:	12-08	11-08	10-08	09-08	08-08	07-08	06-08	05-08						
DPD/Asset Classification:	000	000	000	000	000	000	000	000						

Dates

Pmt hist start:01-05-2008

Pmt hist end:01-04-2011

Account 20

Acct#	Balance:0	Interest Rate:	Date Reported:30-11-2007
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:13-11-2007	Date Opened:17-11-2006
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:194000	Date Closed:21-11-2007
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	11-07	10-07	09-07	08-07	07-07	06-07	05-07	04-07	03-07	02-07	01-07	12-06	11-06
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-11-2006

Pmt hist end:01-11-2007

Account 21

Acct#	Balance:0	Interest Rate:	Date Reported:20-04-2018
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:30-06-2015	Date Opened:13-09-2006
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:50000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:50000	Reason:

Repayment Tenure:	Monthly Payment Amount:	Collateral Value:
Dispute Code:	Term Frequency:	Collateral Type:No Collateral
Account Status:	Written off/Settled Status:	
Asset Classification:	Suit Filed Status:	

History

Month/Year:	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17
DPD/Asset Classification:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Month/Year:	02-17
DPD/Asset Classification:	000

Dates

Pmt hist start:01-02-2017

Pmt hist end:01-04-2018

Account 22													
Acct#	Balance:0	Interest Rate:	Date Reported:30-11-2006										
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:14-11-2006	Date Opened:10-11-2005										
Type:Personal Loan	Last Payment:	Sanction/HighCR Amount:144000	Date Closed:22-11-2006										
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:										
Repayment Tenure:	Monthly Payment Amount:	Collateral Value:											
Dispute Code:	Term Frequency:	Collateral Type:											
Account Status:	Written off/Settled Status:												
Asset Classification:	Suit Filed Status:												

History

Month/Year:	11-06	10-06	09-06	08-06	07-06	06-06	05-06	04-06	03-06	02-06	01-06	12-05	11-05
DPD/Asset Classification:	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01-11-2005

Pmt hist end:01-11-2006

Account 23													
Acct#	Balance:0	Interest Rate:	Date Reported:11-06-2010										
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:	Date Opened:21-06-2006										
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:18500	Date Closed:17-02-2007										
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:										
Repayment Tenure:	Monthly Payment Amount:	Collateral Value:											
Dispute Code:	Term Frequency:	Collateral Type:											
Account Status:	Written off/Settled Status:												
Asset Classification:	Suit Filed Status:												

History

Month/Year:	02-07
DPD/Asset Classification:	XXX

Dates

Pmt hist start:01-02-2007

Pmt hist end:01-02-2007

Enquiry Summary:

Total	Past 30 Days	Past 12 Months	Past 24 Months
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Enquiries:

Institution	Date	Time	Purpose	Amount
NOT DISCLOSED	29012019		Auto Loan	1
NOT DISCLOSED	16112018		Auto Loan	1

NOT DISCLOSED	29102018	Business Loan - General	1000000
NOT DISCLOSED	06102018	Business Loan - General	1000000
NOT DISCLOSED	07062018	Other	29000
NOT DISCLOSED	03052018	Personal Loan	300000
NOT DISCLOSED	23112017	Credit Card	100000
NOT DISCLOSED	25082012	Other	1375000
NOT DISCLOSED	17042010	Personal Loan	54000
NOT DISCLOSED	05092008	Credit Card	50000
NOT DISCLOSED	28122007	Credit Card	100000
NOT DISCLOSED	20122007	Credit Card	100000
NOT DISCLOSED	03122007	Personal Loan	150000
NOT DISCLOSED	30112007	Personal Loan	500000
NOT DISCLOSED	29112007	Personal Loan	500000
NOT DISCLOSED	23112007	Personal Loan	300000
NOT DISCLOSED	15112007	Personal Loan	265000
NOT DISCLOSED	16102007	Auto Loan	271000
NOT DISCLOSED	22082007	Personal Loan	75000
NOT DISCLOSED	16082007	Personal Loan	50000
NOT DISCLOSED	14122006	Personal Loan	400000
NOT DISCLOSED	13122006	Credit Card	100000
NOT DISCLOSED	08122006	Personal Loan	600000
NOT DISCLOSED	11082006	Personal Loan	125000
NOT DISCLOSED	19072006	Credit Card	300000
NOT DISCLOSED	06072006	Personal Loan	300000

Input Enquiry:

Personal Information	Identification	Contact Details
Consumer's FirstName:NARAYAN	PAN:AANPM4831E	Address:Q903 PLUMERIA GARDEN ESTATE OMICRON3 PLO NOIDA
Consumer's Middle Name:CHANDRA	Voter ID:	DOB:01-04-1948
Consumer's Family Name:MANDAL	Passport ID:	State:Uttar Pradesh
Gender:Male	UID:	Postal:201310
Inquiry/Request Purpose:Business Loan - Others	Driver's Licence:	Home:
Transaction Amount:400000		Mobile:7838141969

Glossary, Terms and Explanations:

DPD/AC(upto 36 months):

Information on days past due(DPD) or Asset Classification(AC), monthwise,over the history of account.The left most number or value is the DPD or the AC as on the date in the reported field.

The keys below helps explain account history/asset classification contained in some of the accounts below.

XXX	STD	SMA	SUB	DBT	LSS
Not Reported	No of days late	Special mention account	sub standard	Doubtful	Loss

Notes: If the account is closed, the leftmost number/value is the DPD/AC as of date closed. The credit report can display upto 36 months of payment history.

Notes: The blank field indicates that this information was not reported to CIBIL.

N/A - Not Available

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