



Part of TransUnion

CIBIL Score & Report

Control Number : 3,032,228,905

Date : 19/08/2019

CIBIL Score

796

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

Name	Date of Birth	Gender
SUJEET KUMAR	05/05/1988	Male

Identification	Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)		BFUPK4663M	-	-
Voter ID Number		GVD1956366	-	-
Driver's License Number		BR0920150049381	-	-

Contact Information

Address	Category	Residence Code	Date Reported
WARD 16 BIHAT KHAIRAJI TOLA BIH AT BEGUSARAI BIHAT BIHAR BEGUS ARAI 851135 Bihar 851135	Permanent Address	Owned	12/11/2016
AT PO BIHAT TOLA BRAHIMPUR WD NO 25 PS BARAUNI BIHAT BEGUSARI BEGUSARAI 851135 Bihar 851135	Not Categorized	-	28/02/2012

Telephone Number Type	Telephone Number	Telephone Extension
Mobile Phone	8407895148	
Mobile Phone	8407895148	
Mobile Phone	9852094574	

Email Address

Employment Information

Account Type	Two-wheeler Loan
Date Reported	31/07/2019
Occupation	Others
Income	15,000
Monthly / Annual Income Indicator	Monthly
Net / Gross Income Indicator	Gross Income

Account Information

Member Name	Account Type	Account Number	Ownership
> HERO FINCORP	Two-wheeler Loan	UGETWL0010000165 0642	Individual

Account Details

Credit Limit	-
Sanctioned Amount	43,172
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	24.00
Repayment Tenure	24
EMI Amount	2,276
Payment Frequency	Monthly
Actual Payment Amount	55,706
Date Opened / Disbursed	13/07/2017
Date Closed	15/07/2019
Date of Last Payment	10/07/2019
Date Reported And Certified	31/07/2019
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**

01/08/2017

Payment End Date

01/07/2019

**Jul
2019**

0

**Jul
2018**

0

**Jun
2019**

0

**Jun
2018**

0

**May
2019**

0

**May
2018**

0

**Apr
2019**

0

**Apr
2018**

0

**Mar
2019**

0

**Mar
2018**

7

**Feb
2019**

0

**Feb
2018**

0

**Jan
2019**

0

**Jan
2018**

0

**Dec
2018**

0

**Dec
2017**

0

**Nov
2018**

0

**Nov
2017**

0

**Oct
2018**

0

**Oct
2017**

0

**Sep
2018**

0

**Sep
2017**

0

**Aug
2018**

0

**Aug
2017**

0

STD: Standard

DBT:Doubtful

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

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name	Account Type	Account Number	Ownership
> HERO FINCORP	Two-wheeler Loan	UGETWL0010000111 7425	Individual

Account Details

Credit Limit	-
Sanctioned Amount	46,184
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	20.31
Repayment Tenure	24
EMI Amount	2,364
Payment Frequency	Monthly
Actual Payment Amount	56,736
Date Opened / Disbursed	04/11/2016
Date Closed	24/11/2018
Date of Last Payment	08/11/2018
Date Reported And Certified	03/12/2018
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**

01/12/2016

Payment End Date

01/11/2018

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

Dec 0
2017

Dec 0
2016

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past due

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account

LSS:Loss

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SUB:Substandard

Member Name	Account Type	Account Number	Ownership
> SBI	Gold Loan	00000036120777642	Individual

Account Details

Credit Limit	-
Sanctioned Amount	80,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	9.00
Repayment Tenure	24
EMI Amount	90,848
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	23/09/2016
Date Closed	19/04/2018
Date of Last Payment	15/03/2018
Date Reported And Certified	30/04/2018
Value of Collateral	-

Type of Collateral	Gold
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	01/09/2016
Payment End Date	01/04/2018

Apr 2018	STD	Apr 2017	STD
Mar 2018	STD	Mar 2017	STD
Feb 2018	STD	Feb 2017	STD
Jan 2018	STD	Jan 2017	STD
Dec 2017	STD	Dec 2016	STD
Nov 2017	STD	Nov 2016	STD
Oct 2017	STD	Oct 2016	STD
Sep 2017	STD	Sep 2016	STD
Aug 2017	STD		
Jul 2017	STD		

**Jun
2017** STD

**May
2017** STD

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past due

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account

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Member Name	Account Type	Account Number	Ownership
> SBI	Gold Loan	00000036120793879	Individual

Account Details

Credit Limit	-
Sanctioned Amount	82,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	9.00
Repayment Tenure	24
EMI Amount	93,119
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	23/09/2016
Date Closed	15/02/2018
Date of Last Payment	-
Date Reported And Certified	28/02/2018

Value of Collateral	-
Type of Collateral	Gold
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	01/09/2016
Payment End Date	01/02/2018

**Feb
2018**

STD

**Jan
2018**

STD

**Dec
2017**

STD

**Nov
2017**

STD

**Oct
2017**

STD

**Sep
2017**

STD

**Aug
2017**

STD

**Jul
2017**

STD

**Jun
2017**

STD

**Feb
2017**

STD

**Jan
2017**

STD

**Dec
2016**

STD

**Nov
2016**

STD

**Oct
2016**

STD

**Sep
2016**

STD

**May
2017** STD

**Apr
2017** STD

**Mar
2017** STD

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account

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Member Name	Account Type	Account Number	Ownership
> SBI	Gold Loan	00000033901930074	Individual

Account Details

Credit Limit	-
Sanctioned Amount	1,40,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	7.00
Repayment Tenure	36
EMI Amount	1,89,664
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	17/06/2014
Date Closed	16/04/2016

Date of Last Payment	-
Date Reported And Certified	31/12/2016
Value of Collateral	-
Type of Collateral	Gold
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	01/06/2014
Payment End Date	01/12/2016

Dec 2016	STD	Dec 2015	STD	Dec 2014	STD
Nov 2016	XXX	Nov 2015	STD	Nov 2014	STD
Oct 2016	XXX	Oct 2015	STD	Oct 2014	STD
Sep 2016	XXX	Sep 2015	STD	Sep 2014	STD
Aug 2016	XXX	Aug 2015	STD	Aug 2014	STD
Jul 2016	XXX	Jul 2015	STD	Jul 2014	STD
Jun 2016	XXX	Jun 2015	STD	Jun 2014	STD
May 2016	XXX	May 2015	STD		

**Apr
2016** STD

**Mar
2016** STD

**Feb
2016** STD

**Jan
2016** STD

**Apr
2015** STD

**Mar
2015** STD

**Feb
2015** STD

**Jan
2015** STD

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DBT:Doubtful

###: Number of days
past due

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account

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Member Name

Account Type

Account Number

Ownership

> SBI

Gold Loan

00000033750373734

Individual

Account Details

Credit Limit

-

Sanctioned Amount

1,27,000

Current Balance

0

Cash Limit

-

Amount Overdue

-

Rate of Interest

12.00

Repayment Tenure

36

EMI Amount

1,71,677

Payment Frequency

Monthly

Actual Payment Amount

-

Date Opened / Disbursed

26/03/2014

Date Closed	29/05/2014
Date of Last Payment	-
Date Reported And Certified	31/12/2016
Value of Collateral	-
Type of Collateral	Gold
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	01/06/2014
Payment End Date	01/12/2016

Dec 2016	STD	Dec 2015	XXX	Dec 2014	XXX
Nov 2016	XXX	Nov 2015	XXX	Nov 2014	XXX
Oct 2016	XXX	Oct 2015	XXX	Oct 2014	XXX
Sep 2016	XXX	Sep 2015	XXX	Sep 2014	XXX
Aug 2016	XXX	Aug 2015	XXX	Aug 2014	XXX
Jul 2016	XXX	Jul 2015	XXX	Jul 2014	XXX
Jun 2016	XXX	Jun 2015	XXX	Jun 2014	XXX

**May
2016** XXX

**Apr
2016** XXX

**Mar
2016** XXX

**Feb
2016** XXX

**Jan
2016** XXX

**May
2015** XXX

**Apr
2015** XXX

**Mar
2015** XXX

**Feb
2015** XXX

**Jan
2015** XXX

STD: Standard

DBT:Doubtful

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past due

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account

LSS:Loss

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SUB:Substandard

Member Name

Account Type

Account Number

Ownership

> SBI

Gold Loan

00000032844924118

Individual

Account Details

Credit Limit	-
Sanctioned Amount	1,33,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	7.00
Repayment Tenure	36
EMI Amount	1,39,009
Payment Frequency	Monthly

Actual Payment Amount	-
Date Opened / Disbursed	26/02/2013
Date Closed	27/01/2014
Date of Last Payment	-
Date Reported And Certified	31/12/2016
Value of Collateral	-
Type of Collateral	Gold
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	01/02/2014
Payment End Date	01/12/2016

Dec 2016	STD	Dec 2015	XXX	Dec 2014	XXX
Nov 2016	XXX	Nov 2015	XXX	Nov 2014	XXX
Oct 2016	XXX	Oct 2015	XXX	Oct 2014	XXX
Sep 2016	XXX	Sep 2015	XXX	Sep 2014	XXX
Aug 2016	XXX	Aug 2015	XXX	Aug 2014	XXX
Jul 2016	XXX	Jul 2015	XXX	Jul 2014	XXX

**Jun
2016** XXX

**May
2016** XXX

**Apr
2016** XXX

**Mar
2016** XXX

**Feb
2016** XXX

**Jan
2016** XXX

**Jun
2015** XXX

**May
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**Apr
2015** XXX

**Mar
2015** XXX

**Feb
2015** XXX

**Jan
2015** XXX

**Jun
2014** XXX

**May
2014** XXX

**Apr
2014** XXX

**Mar
2014** XXX

**Feb
2014** XXX

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Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose	Enquiry Amount
SHRIRAMTRAN	07/08/2019	Business Loan – General	1
SIDBI	23/07/2019	Auto Loan Personal	1
SIDBI	19/07/2019	Auto Loan Personal	1
SIDBI	18/07/2019	Auto Loan Personal	1
SIDBI	29/03/2019	Auto Loan Personal	1
SBI	12/11/2016	Business Loan – General	10,00,000

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