

CONSUMER CIR

CONSUMER: SHRAWAN PANWAR

MEMBER ID: BN05034294

MEMBER REFERENCE NUMBER:

DATE:04-09-2019

TIME: 15:31:34

CONTROL NUMBER: 3,05,60,82,436

CONSUMER INFORMATION:

NAME: MR SHRAWAN NARSIYA PANWAR

DATE OF BIRTH: 05-06-1981

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 1.0	822	1: ONE OR MORE TRADES WITH RESTRUCTURED DEBT IN THE PAST 24 MONTHS. 2: LOW PROPORTION OF SATISFACTORY TRADES. 3: PRESENCE OF A TRADELINE 91+ DAYS DELINQUENT 13 OR MORE MONTHS AGO.

PERSONAL LOAN SCORE	813	1: ONE OR MORE TRADES WITH RESTRUCTURED DEBT IN THE PAST 24 MONTHS. 2: NOT ENOUGH AVAILABLE CREDIT. 3: LOW PROPORTION OF SATISFACTORY TRADES. 4: TOO FEW SATISFACTORY BANKCARD ACCOUNTS.
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POSSIBLE RANGE FOR CIBIL TRANSUNION SCORE VERSION 1.0

Consumers with more than 6 months credit history*	: 300 (high risk) to 900 (low risk)
Consumers with less than 6 months credit history*	: 0
Consumers not in CIBIL database or with insufficient information for scoring*	: -1

* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

POSSIBLE RANGE FOR PERSONAL LOAN SCORE

Consumers with more than 1 month credit history*	: 300 (high risk) to 900 (low risk)
Consumers not in CIBIL database or with insufficient information for scoring*	: -1

* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AVSPP5277H		
VOTER ID NUMBER	HZC2086221		
RATION CARD NUMBER	37988		

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UNIVERSAL ID NUMBER (UID) 935735581685

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	222533	
HOME PHONE	267120	
HOME PHONE	07285267120	
MOBILE PHONE	919926045465	

EMAIL CONTACT(S):

EMAIL ADDRESS

SHRAWANZMC@GMAIL.COM

ADDRESS(ES):

ADDRESS ^(e): THIKRI MADHYA PRADESH 451660

CATEGORY: RESIDENCE ADDRESS RESIDENCE CODE: OWNED DATE REPORTED: 29-06-2017

ADDRESS: LIC OF INDIA BRWONI INFRONT OF DIST BARWANI ANJAD MADHYA PRADESH 451551

CATEGORY: OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED: 29-02-2016

ADDRESS: FP#GRAM ABHALI;0 GRAM ABHALI;POST GHATWA THIKRI THIKRITHIKRI BARWANI MADHYA PRADESH 451660

CATEGORY: NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED: 31-03-2015

ADDRESS: FP#110;P H NO 15;110 SAI KRIPA VIHAR;BARWANI ROAD GRAM PIPRI PIPRITHIKRI BARWANI MADHYA PRADESH 454001

CATEGORY: PERMANENT ADDRESS RESIDENCE CODE: DATE REPORTED: 31-07-2013

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
GOLD LOAN	31-01-2019	OTHERS	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

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ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 11 OVERDUE: 0 ZERO-BALANCE: 7	HIGH CR/SANC. AMT: 15,19,000	CURRENT: 8,05,715 OVERDUE: 0	RECENT: 03-08-2018 OLDEST: 30-01-2012

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	6	0	2	0	02-08-2019

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: GOLD LOAN OWNERSHIP: INDIVIDUAL COLLATERAL TYPE: GOLD	OPENED: 03-08-2018 LAST PAYMENT: 03-08-2018 CLOSED: 19-02-2019 REPORTED AND CERTIFIED: 28-02-2019 PMT HIST START: 01-02-2019 PMT HIST END: 01-08-2018	SANCTIONED: 76,000 CURRENT BALANCE: 0 EMI: 83,161 PMT FREQ: MONTHLY REPAYMENT TENURE: 12 INTEREST RATE: 10.00	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD 02-19	STD 01-19	STD 12-18	STD 11-18	STD 10-18	STD 09-18	STD 08-18
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED TYPE: GOLD LOAN OWNERSHIP: INDIVIDUAL COLLATERAL TYPE: GOLD	OPENED: 16-06-2017 LAST PAYMENT: 16-06-2017 CLOSED: 03-11-2017 REPORTED AND CERTIFIED: 30-11-2017 PMT HIST START: 01-11-2017 PMT HIST END: 01-06-2017	SANCTIONED: 73,000 CURRENT BALANCE: 0 EMI: 79,457 PMT FREQ: MONTHLY REPAYMENT TENURE: 12 INTEREST RATE: 9.00	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD 11-17	STD 10-17	STD 09-17	STD 08-17	STD 07-17	STD 06-17
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED ACCOUNT NUMBER: NOT DISCLOSED	OPENED: 19-05-2016 LAST PAYMENT: 19-05-2016 CLOSED: 13-01-2017	SANCTIONED: 83,000 CURRENT BALANCE: 0 EMI: 90,829	

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CONTROL NUMBER: 3,05,60,82,436

TYPE: GOLD LOAN
OWNERSHIP: INDIVIDUAL
COLLATERAL TYPE: GOLD

REPORTED AND CERTIFIED:
31-01-2017
PMT HIST START: 01-01-2017
PMT HIST END: 01-05-2016

PMT FREQ: MONTHLY
REPAYMENT TENURE: 12
INTEREST RATE: 10.00

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: GOLD LOAN
OWNERSHIP: INDIVIDUAL
COLLATERAL TYPE: GOLD

OPENED: 16-05-2016
LAST PAYMENT: 16-05-2016
CLOSED: 24-01-2017
REPORTED AND CERTIFIED:
31-01-2017
PMT HIST START: 01-01-2017
PMT HIST END: 01-05-2016

SANCTIONED: 1,53,000
CURRENT BALANCE: 0
EMI: 1,67,557
PMT FREQ: MONTHLY
REPAYMENT TENURE: 12
INTEREST RATE: 10.00

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: CREDIT CARD
OWNERSHIP: INDIVIDUAL

OPENED: 15-02-2016
REPORTED AND CERTIFIED:
31-07-2019
PMT HIST START: 01-07-2019
PMT HIST END: 01-08-2016

CURRENT BALANCE: 0
CREDIT LIMIT: 40,000
CASH LIMIT:
INTEREST RATE: 39.00

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
07-19	06-19	05-19	04-19	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	
000	000	000	000	000	000	000	XXX	000	000	000	000	000	000	XXX	000	000	000	
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	11-16	10-16	09-16	08-16	

ACCOUNT DATES AMOUNTS STATUS

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: GOLD LOAN
OWNERSHIP: INDIVIDUAL
COLLATERAL TYPE: GOLD

OPENED: 07-07-2015
LAST PAYMENT: 07-07-2015
CLOSED: 16-05-2016
REPORTED AND CERTIFIED:
31-12-2016
PMT HIST START: 01-12-2016
PMT HIST END: 01-07-2015

SANCTIONED: 67,000
CURRENT BALANCE: 0
EMI: 86,890
PMT FREQ: MONTHLY
REPAYMENT TENURE: 36
INTEREST RATE: 10.00

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DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	XXX	XXX	XXX	XXX	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 24-03-2015

SANCTIONED: 1,55,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 24-03-2015

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 29-12-2015

EMI: 2,09,628

TYPE: GOLD LOAN

REPORTED AND CERTIFIED:

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

31-12-2016

REPAYMENT TENURE: 36

COLLATERAL TYPE: GOLD

PMT HIST START: 01-12-2016

INTEREST RATE: 7.00

PMT HIST END: 01-03-2015

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	STD	STD	STD	STD	STD	STD
12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15	09-15	08-15	07-15

STD	STD	STD	STD
06-15	05-15	04-15	03-15

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 28-03-2014

SANCTIONED: 1,00,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 31-12-2018

CURRENT BALANCE: 62,800

DISCLOSED

REPORTED AND CERTIFIED:

EMI: 1,363

TYPE: HOUSING LOAN

31-12-2018

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-12-2018

REPAYMENT TENURE: 120

COLLATERAL VALUE: 200000

PMT HIST END: 01-07-2018

INTEREST RATE: 9.25

COLLATERAL TYPE: PROPERTY

ACTUAL PAYMENT: 1,994

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	STD	STD	STD	STD	STD	STD
12-18	11-18	10-18	09-18	08-18	07-18	06-18

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 25-07-2013

SANCTIONED: 1,00,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 15-06-2019

CURRENT BALANCE: 94,077

DISCLOSED

REPORTED AND CERTIFIED:

EMI: 1,165

TYPE: HOUSING LOAN

31-07-2019

REPAYMENT TENURE: 240

OWNERSHIP: JOINT

PMT HIST START: 01-07-2019

INTEREST RATE: 13.75

PMT HIST END: 01-08-2016

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
07-19	06-19	05-19	04-19	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

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000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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	11-16	10-16	09-16	08-16

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 15-06-2012

SANCTIONED: 1,12,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 31-08-2018

CURRENT BALANCE: 1,14,888

DISCLOSED

REPORTED AND CERTIFIED:

INTEREST RATE: 7.00

TYPE: KISAN CREDIT CARD

31-12-2018

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-12-2018

COLLATERAL VALUE: 140000

PMT HIST END: 01-07-2017

COLLATERAL TYPE: PROPERTY

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	139	108	078	047	017	STD
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	10-17	09-17	08-17	07-17

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 30-01-2012

SANCTIONED: 6,00,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 15-06-2019

CURRENT BALANCE: 5,33,950

DISCLOSED

REPORTED AND CERTIFIED:

EMI: 6,691

TYPE: HOUSING LOAN

31-07-2019

REPAYMENT TENURE: 240

OWNERSHIP: JOINT

PMT HIST START: 01-07-2019

INTEREST RATE: 12.95

PMT HIST END: 01-08-2016

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
07-19	06-19	05-19	04-19	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
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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	11-16	10-16	09-16	08-16

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
BOB	02-08-2019	HOUSING LOAN	12,00,000
BOB	29-04-2019	HOUSING LOAN	10,00,000
NOT DISCLOSED	29-06-2017	GOLD LOAN	73,000
NOT DISCLOSED	12-02-2016	CREDIT CARD	10,000
NOT DISCLOSED	19-07-2013	HOUSING LOAN	1,00,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	03-01-2012	HOUSING LOAN	6,00,000

END OF REPORT ON SHRAWAN PANWAR

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