

Summary

Enquiry Details :

LOS Application No:
Customer Name: SANJEEV KUMAR

BureauOne Reference No: 9115233
Report Date: 17-09-2019 06:59:07 PM

Bureau Response Summary:

Bureau Name	Response	Details
Equifax	Hit	
Cibil	Hit	
Experian	Hit	



PREScreen CREDIT SCORE

CLIENT ID: 007BB01420
REPORT ORDER NO.: 1192261556
REFERENCE NUMBER: 9115233
MEMBER REFERENCE NUMBER:

DATE: 17-09-2019
TIME: 18:58:39
USER ID: 445500

Consumer Name: SANJEEV K KUMAR

Personal Information	Identification	Contact Details
Previous Name:	PAN: DFTPK50671	Home:
Alias Name:	Voter ID:	Office:
DOB: 25-05-1987	Passport ID:	Mobile: 9050523722
Age: 32 Years 4 Months	UID: 898024720437	Alt. Home/Other No.:
Gender: Male	Driver's Licence:	Alt. Office:
Total Income: 246531	Ration Card:	Alt. Mobile: 09996623722
Occupation:	Photo Credit Card:	Email:
	ID-Other:	SANJEEV.SAINI87@YAHOO.COM

Consumer Address:

Type	Address	State	Postal	Date Requested
Primary	PASIALA 218 PASIALA PASIALA AMBALA AMBALA HARYANA	HR	133102	30-06-2019
Office	SHIV TRADING COMPANY, KARASAN, NEAR JAGDAMBAE SWEETS AMBALA HARYANA	HR	133104	30-06-2019
Primary	S/O NASEEB SINGH PASIALA PASIALA 218 AMBALA PASIALA AMBALA	HR	133102	30-04-2019
Permanent	PASIALA PASIALA 218 AMBALA PASIALA MUSTAFABAD	HR	133102	12-04-2019

Equifax Score(s):

Score Name	Score	Scoring Elements
Equifax Risk Score v2	723	1: Number of product trades 2: Balance amount of credit card trades 3: Balance amount of home loan trades 4: Sanctioned amount of or lack of credit card trades

Recent Activity:

Recent Activity (Last 90 days)			
Total Inquiries: 0	Accounts Opened: 1	Accounts Updated: 7	Accounts Delinquent: 0

Summary*:

Credit Report Summary					
Number of Accounts:	8	Total Balance Amount:	Rs. 72,797	Recent Account:	Other on 30-06-2019
Number of Open Accounts:	6	Total Past Due Amount:	0	Oldest Account:	Credit Card on 09-02-2016
Number of Past Due Accounts:	0	Total High Credit:	Rs. 1,27,731	Total Credit Limit:	184000.00
Number of Write-off Accounts:	0	Total Sanction Amount:	Rs. 30,080	Single Highest Credit:	Rs. 55,414
Number of Zero Balance Accounts:	1	Total Monthly Payment Amount:	Rs. 4,000	Single Highest Sanction Amount:	Rs. 30,080



DATE: 17-09-2019
TIME: 18:58:39
USER ID: 445500

Most Severe Status < 24 Months:	Non-Delinq	Average Open Balance:	Rs. 12,132.83	Single Highest Balance:	Rs. 30,080
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*As per data reported at a tradeline level in the account details section

Account Details:

Accounts		Accounts	
Acct# 4197882023660919	Balance: Rs. 14,155	Open: Yes	Date Reported: 05-08-2019
Institution: Punjab National Bank	Past Due Amount: 0	Interest Rate: 35.89	Date Opened: 09-02-2016
Type: Credit Card	Last Payment: Rs. 4,000	Last Payment Date: 24-07-2019	Date Closed:
Ownership Type: Individual	Write-off Amount:	High Credit: Rs. 36,897	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit: Rs. 75,000	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:
Account Status: Current Account			
Asset Classification:			
Suit Filed Status:			
History:			
Account Status:			
Asset Classification:			
Suit Filed Status:			

Access *****	Balance: Rs. 14,559	Open: Yes	Date Reported: 31-08-2019
Institution: BANK	Past Due Amount:	Interest Rate:	Date Opened: 18-01-2018
Type: Credit Card	Last Payment:	Last Payment Date: 02-08-2019	Date Closed:
Ownership Type: Individual	Write-off Amount:	High Credit: Rs. 55,414	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status: Current Account			
Asset Classification:			
Sustained Status:			
History:			
Account Status:			
Asset Classification:			
Sustained Status:			

Acct# *****	Balance: Rs. 5,021	Open: Yes	Date Reported: 31-08-2019
Institution: BANK	Past Due Amount:	Interest Rate:	Date Opened: 03-12-2018
Type: Credit Card	Last Payment:	Last Payment Date: 02-08-2019	Date Closed:
Ownership Type: Individual	Write-off Amount:	High Credit: Rs. 5,906	Reason:
Repayment Tenure:	Monthly Payment Amount:	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status: Current Account			
Asset Classification:			



PRESCREEN CREDIT SCORE

CLIENT ID: 007B901420
REPORT ORDER NO.: 1192261556
REFERENCE NUMBER: 9115233
MEMBER REFERENCE NUMBER:

DATE: 17-09-2019
TIME: 18:58:39
USER ID: 445500

Suit Filed Status:

History:

Account Status:

Asset Classification:

Suit Filed Status:

000	000	000	000	000	000	000	000	000	000	000
*	*	*	*	*	*	*	*	*	*	*
08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18		

Acct# *****

Institution: FINANCE

Type: Credit Card

Ownership Type: Individual

Repayment Tenure:

Dispute Code:

Balance: Rs. (2)

Past Due Amount: 0

Last Payment:

Write-off Amount:

Monthly Payment Amount:

Term Frequency: Monthly

Open: No

Interest Rate:

Last Payment Date: 05-04-2019

High Credit: Rs. 8,249

Credit Limit: Rs. 25,000

Date Reported: 30-08-2019

Date Opened: 04-12-2017

Date Closed: 21-01-2019

Reason: Closed Account

Collateral Value:

Collateral Type:

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

History:

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	CLSD	000	000	000	000	000	000	000	000	000	000	000	000
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
08-19	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	01-18

Acct# *****

Institution: FINANCE

Type: Credit Card

Ownership Type: Individual

Repayment Tenure:

Dispute Code:

Balance: Rs. 8,982

Past Due Amount: 0

Last Payment: Rs. 3,077

Write-off Amount:

Monthly Payment Amount:

Term Frequency: Monthly

Open: Yes

Interest Rate:

Last Payment Date: 10-07-2019

High Credit: Rs. 26,119

Credit Limit: Rs. 84,000

Date Reported: 30-08-2019

Date Opened: 26-11-2018

Date Closed:

Reason:

Collateral Value:

Collateral Type:

Account Status: Current Account

Asset Classification:

Suit Filed Status:

History:

Account Status:

Asset Classification:

Suit Filed Status:

000	000	000	000	000
*	*	*	*	*
08-19	07-19	06-19	05-19	04-19

Acct# *****

Institution: BANK

Type: Credit Card

Ownership Type: Individual

Repayment Tenure:

Dispute Code:

Balance: 0

Past Due Amount: 0

Last Payment: Rs. 3,395

Write-off Amount:

Monthly Payment Amount:

Term Frequency:

Open: Yes

Interest Rate: 39

Last Payment Date: 22-05-2019

High Credit: Rs. 3,395

Credit Limit: Rs. 25,000

Date Reported: 30-06-2019

Date Opened: 05-04-2019

Date Closed:

Reason:

Collateral Value:

Collateral Type:

Account Status: Current Account

Asset Classification:

Suit Filed Status:



PRESCREEN CREDIT SCORE

CLIENT ID: 007BB01420
REPORT ORDER NO.: 1192261556
REFERENCE NUMBER: 9115233
MEMBER REFERENCE NUMBER:

DATE: 17-09-2019
TIME: 18:58:39
USER ID: 445500

History:	
Account Status:	NEW
Asset Classification:	
Suit Filed Status:	

Account# *****	Balance: Rs. 30,080	Open: Yes	Date Reported: 30-06-2019
Institution: BANK	Past Due Amount: 0	Interest Rate:	Date Opened: 30-06-2019
Type: Other	Last Payment:	Last Payment Date:	Date Closed:
Ownership Type: Individual	Write-off Amount:	Sanction Amount: Rs. 30,080	Reason:
Repayment Tenure: 8	Monthly Payment Amount: Rs. 4,000	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:
Account Status: New Account			
Asset Classification:			
Suit Filed Status:			
History:			
Account Status:	NEW		
Asset Classification:			
Suit Filed Status:			

Account# *****	Balance: 0	Open: No	Date Reported: 31-05-2018
Institution: BANK	Past Due Amount: 0	Interest Rate:	Date Opened: 22-08-2017
Type: Consumer Loan	Last Payment: Rs. 24,000	Last Payment Date: 05-05-2018	Date Closed: 15-05-2018
Ownership Type: Individual	Write-off Amount:	Sanction Amount: Rs. 36,000	Reason: Closed Account
Repayment Tenure: 12	Monthly Payment Amount: Rs. 3,000	Credit Limit:	Collateral Value:
Dispute Code:	Term Frequency: Monthly		Collateral Type:
Account Status: Closed Account			
Asset Classification:			
Suit Filed Status:			
History:			
Account Status:	CLOSED		
Asset Classification:			
Suit Filed Status:			

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	1	0	1	1	17-11-2018

Enquiries:

Institution	Date	Time	Purpose	Amount
BANK	11/17/2018	12:41	Other	



PRESCREEN CREDIT SCORE

CLIENT ID: 007BB01420
REPORT ORDER NO.: 1192261556
REFERENCE NUMBER: 9115233
MEMBER REFERENCE NUMBER:

DATE: 17-09-2019
TIME: 18:58:39
USER ID: 445500

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's First Name: SANJEEV KUMAR	PAN: DFTPK50671	Address Information 1:
DOB: 25-05-1987	Voter ID:	Address: SO NASEEB SINGH PASIALA AMBALA
Gender: Male	Passport ID:	State: HR
Inquiry/Request Purpose: Business Loan - Small Business	UID: 898024720437	Postal: 133102
Transaction Amount: 1500000	Driver's Licence:	Address Information 2:
Inquiry Account 1:	Home Phone: 9996623722	Address:
Inquiry Account 2:	Mobile Phone: 9050523722	State:
Inquiry Account 3:	Other Phone:	Postal:
Inquiry Account 4:		Address Information 3:
		Address:
		State:
		Postal:

Glossary, Terms and Explanations:

History:

Code	Description
000	current account
CLSD	Paid or closed account/zero balance
NEW	New Account
LNSB	Loan Submitted
LAND	Loan Approved, Not Yet Disbursed
INAC	Account is Inactive
CON	Contact Member for Status
01+	1-30 days past due
31+	31-60 days past due
DEC	Loan Declined
61+	61-90 days past due
SPM	Special Mention
SUB	Sub-standard
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
SET	Settled
SF	Suit Filed
91+	91-120 days past due
121+	121 - 179 days past due
181+	180 or more days past due



PRESCREEN CREDIT SCORE

CLIENT ID: 007BB01420
REPORT ORDER NO.: 1192261556
REFERENCE NUMBER: 9115233
MEMBER REFERENCE NUMBER:

DATE: 17-09-2019
TIME: 18:58:39
USER ID: 445500

DBT	Doubtful
FPD	First Payment Default
WDF	Willful Default
PWOS	Post Written Off Settled
WOF	Charge Off/Written Off
STD	Standard
SUB	Sub-standard
DBT	Doubtful
LOSS	Loss
SPM	Special Mention Account
SFR	Suit Filed-Restructured
SF	Suit Filed
WDF	Willful Default
SFWD	Suit Filed-Willful Default
WOF	Charge Off/Written Off
SFWO	Suit Filed and Written Off
WDWO	Willful Default and Written Off
SWDW	Suit Filed, Willful Default and Written Off
SET	Settled
*	Data Not Reported

Contact Us: Phone: 1800 209 3247 Fax: +91-22-6112-7550 Email: ecissupport@equifaxindia.com

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Bureau:Cibil

CONTROL ORDER NO:003074195193
USER ID:445500
BUREAUONE REFERENCE NUMBER:9115233
MEMBER REFERENCE NUMBER:

REPORT DATE:17-09-2019
REPORT TIME:18:59:07
ENQUIRY DATE:17-09-2019
ENQUIRY TIME:18:58:43

Consumer Name:SANJEEV KUMAR SAINI

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:25-05-1981	PAN:DFTPK5087J		Phone1:043269996623722
Age:38	Voter ID:GJL1578897		Phone2:9050523722
Gender:Male	Passport ID:		Phone3:919996623722
Total Income:	National ID/UID:898024720437		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:168135		Phone6:
	Photo Credit Card:		Email:SANJEEV.SAINI87@YAHOO.COM

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Office/Company Address		BOO-KARASAN KODWA ROAD AMBALA	Haryana	134202	17-12-2017
Office/Company Address		CISF HEADQUARTERS ARMY AREA AMBALA	Haryana	133001	11-12-2017
Residence/Current Address	Rented	CHANDIGARHCHANDI GARHCHANDIGARH	Chandigarh	160010	04-12-2017
Office/Company Address		V P U PACHIYARA DISTIC AMBALA HARYANAAMBALA	Haryana	134003	08-11-2017

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Consumer Loan	31082019	Others			

Summary:

Credit Report Summary		
Number of Accounts:10	TotalBalanceAmount:84524	Recent Account:30-06-2019
Number of Past Due Accounts:0	Total Past Due Amount:	Oldest Account:08-11-2007
Number of Active Accounts:7	Total High Credit:172677	Total Sanction Amount:106080
Number of Zero Balance Accounts:3		

Scores:

Score Name	Score	Scoring Factors
CIBIL TransUnion Score v2	708	1: Length of time accounts have been established is too short 2: Too much increase of indebtedness on non-mortgage trades over the past 12 months

Account Details:

Account 1			
Acct#	Balance:0	Interest Rate:	Date Reported:31-12-2016
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:23-12-2008	Date Opened:08-11-2007
Type:Education Loan	Last Payment:	Sanction/HighCR Amount:40000	Date Closed:26-12-2014
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:72	Monthly Payment Amount:2676		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

Bureau:Cibil

History

Month/Year:	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
DPD:	DBT	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Month/Year:	10-15	09-15	08-15	07-15	06-15	05-15	04-15	03-15	02-15	01-15	12-14	11-14	10-14	09-14
DPD:	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Month/Year:	08-14	07-14	06-14	05-14	04-14	03-14	02-14	01-14						
DPD:	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						

Dates

Pmt hist start:01012014

Pmt hist end:01122016

Account 2

Acct#: Balance:26500 Interest Rate: Date Reported:31-08-2019
 Institution:NOT DISCLOSED Past Due Amount: Last Payment Date:02-08-2019 Date Opened:30-06-2019
 Type:Consumer Loan Last Payment: Sanction/HighCR Amount:30080 Date Closed:
 Ownership Type:Individual Write-off Amount: Credit Limit: Reason:
 Repayment Tenure:8 Monthly Payment Amount:4000 Collateral Value:
 Dispute Code: Term Frequency:Monthly Collateral Type:
 Account Status: Written off/Settled Status:
 Asset Classification: Suit Filed Status:

History

Month/Year:	08-19	07-19	06-19
DPD:	000	000	000

Dates

Pmt hist start:01082019

Pmt hist end:01082019

Account 3

Acct#: Balance:0 Interest Rate:39.00 Date Reported:31-08-2019
 Institution:NOT DISCLOSED Past Due Amount: Last Payment Date:22-05-2019 Date Opened:05-04-2019
 Type:Credit Card Last Payment: Sanction/HighCR Amount:3395 Date Closed:
 Ownership Type:Individual Write-off Amount: Credit Limit:25000 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:	06-19	07-19	08-19	05-19	04-19
DPD:	000	000	000	000	000

Dates

Pmt hist start:01042019

Pmt hist end:01082019

Account 4

Acct#: Balance:5021 Interest Rate: Date Reported:31-07-2019
 Institution:NOT DISCLOSED Past Due Amount: Last Payment Date:03-07-2019 Date Opened:03-12-2018
 Type:Credit Card Last Payment: Sanction/HighCR Amount:5906 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:	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18
DPD:	000	000	000	000	000	000	000	000
Dates								
Pmt hist start:01122018								
Pmt hist end:01072019								

Account 5

Acct#	Balance:6042	Interest Rate:	Date Reported:12-09-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:09-08-2019	Date Opened:26-11-2018
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:26119	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:84000	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-19	08-19	07-19	06-19	05-19	04-19
DPD:	000	000	000	000	000	000

Dates

Pmt hist start:01042019
Pmt hist end:01092019

Account 6

Acct#	Balance:11483	Interest Rate:	Date Reported:31-07-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:03-07-2019	Date Opened:18-01-2018
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:55414	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:	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
DPD:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Month/Year:	05-18	04-18	03-18	02-18	01-18
DPD:	000	000	000	000	000

Dates

Pmt hist start:01012018

Pmt hist end:01072019

Account 7

Acct#	Balance:-2	Interest Rate:	Date Reported:25-08-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:21-01-2019	Date Opened:04-12-2017
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:8249	Date Closed:21-01-2019
Ownership Type:Individual	Write-off Amount:	Credit Limit:25000	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	08-19	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
DPD:	000	000	000	000	XXX	000	000	000	000	000	000	000	000	000
Month/Year:	06-18		05-18		04-18		03-18		02-18		01-18			

Bureau:Cibil

Control Order No:003074195193

DPD:	000	000	000	000	000	000
Dates						
Pmt hist start:01012018						
Pmt hist end:01082019						

Account 8

Acct#	Balance:0	Interest Rate:	Date Reported:31-05-2018
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-05-2018	Date Opened:22-08-2017
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:36000	Date Closed:15-05-2018
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:3000		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

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

Dates

Pmt hist start:01062017

Pmt hist end:01052018

Account 9

Acct#4197882023660919

Institution:PNB

Type:Credit Card

Ownership Type:Individual

Repayment Tenure:1

Dispute Code:

Account Status:

Asset Classification:

Balance:14155

Past Due Amount:

Last Payment:

Write-off Amount:

Monthly Payment Amount:

Term Frequency:Monthly

Written off/Settled Status:

Suit Filed Status:

Interest Rate:35.89

Last Payment Date:24-07-2019

Sanction/HighCR Amount:36897

Credit Limit:75000

Date Reported:05-08-2019

Date Opened:09-02-2016

Date Closed:

Reason:

Collateral Value:

Collateral Type:

History

Month/Year:	08-19	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
DPD:	000	000	000	000	000	XXX	000	XXX	XXX	000	XXX	000	XXX	000

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

Month/Year:	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16
DPD:	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01092016

Pmt hist end:01082019

Account 10			
Acct#4197682036737001	Balance:21325	Interest Rate:	Date Reported:05-02-2019
Institution:PNB	Past Due Amount:	Last Payment Date:24-01-2019	Date Opened:09-02-2016
Type:Credit Card	Last Payment:	Sanction/HighCR Amount:36897	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:1	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	02-19	01-19	12-18
DPD:	000	XXX	000

Bureau:Cibil

Dates

Print hist start:01122018

Print hist end:01022019

Enquiry Summary:

Total	Past 30 Days	Past 12 Months	Past 24 Months
23	0	7	18

Enquiries:

Institution	Date	Time	Purpose	Amount
NOT DISCLOSED	23-05-2019		Credit Card	1000
NOT DISCLOSED	04-04-2019		Credit Card	10000
NOT DISCLOSED	05-02-2019		Auto Loan	1
NOT DISCLOSED	06-11-2018		Credit Card	100
NOT DISCLOSED	16-10-2018		Credit Card	1000
NOT DISCLOSED	05-10-2018		Business Loan - Agriculture	3000000
NOT DISCLOSED	04-10-2018		Auto Loan	1
NOT DISCLOSED	01-06-2018		Credit Card	10000
NOT DISCLOSED	13-04-2018		Credit Card	10000
NOT DISCLOSED	17-01-2018		Credit Card	1000
NOT DISCLOSED	17-12-2017		Credit Card	50000
NOT DISCLOSED	12-12-2017		Credit Card	10000
NOT DISCLOSED	11-12-2017		Credit Card	50000
NOT DISCLOSED	04-12-2017		Credit Card	1000
NOT DISCLOSED	22-11-2017		Credit Card	10000
NOT DISCLOSED	10-11-2017		Credit Card	10000
NOT DISCLOSED	08-11-2017		Credit Card	50000
NOT DISCLOSED	08-09-2017		Personal Loan	100
NOT DISCLOSED	18-08-2017		Consumer Loan	38000
NOT DISCLOSED	31-01-2017		Consumer Loan	12000
NOT DISCLOSED	15-01-2017		Consumer Loan	80000
NOT DISCLOSED	15-09-2016		Consumer Loan	50000
PNB	08-02-2016		Credit Card	10000

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's FirstName:SANJEEV	PAN:DFTPK5067J	Address 1: [Residence/Current Address]
Consumer's Middle Name:	Voter ID:	Address:SO NASEEB SINGH PASIALA AMBALA
Consumer's Family Name:KUMAR	Passport ID:	State:Haryana
DOB:1987-05-25	National ID/UID:898024720437	Postal:133102
Gender:Male	Ration Card:	Address 2:
Inquiry/Request Purpose:Business Loan - Small Business	Driver's Licence:	Address:
Transaction Amount:1500000	Home Phone:9996623722	State:
Inquiry Account 1:	Mobile Phone:9050523722	Postal:
Inquiry Account 2:	Other Phone :	Address 3:
Inquiry Account 3:		Address:
Inquiry Account 4:		State:
		Postal:

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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Bureau:Experian

REPORT ORDER NO:1568726933677
USER ID:445500
BUREAUONE REFERENCE NUMBER:9115233
MEMBER REFERENCE NUMBER:
CLIENT ID:

REPORT DATE:17-09-2019
REPORT TIME:18:59:07
ENQUIRY DATE:17-09-2019
ENQUIRY TIME:18:58:54

Consumer Name:SANJEEV KUMAR

Personal Information	Identification	Contact Details
DOB:25-05-1987	PAN:DFTPK5067J	Phone1:000000000000171
Age:0	Voter ID:	Phone2:000009996623722
Gender:Male	Passport ID:	Phone3:043269996623722
Total Income:	National ID/UID:898024720437	Phone4:09996623722
Occupation:	Driver's Licence:	Phone5:9050523722
	Ration Card:	Phone6:919996623722
	Photo Credit Card:	Email:SANJEEV_SAINI87@YAHOO.COM

Consumer Address:

Type	Address	State	Postal	Date Reported
	S/O NASEEB SINGH PASIALAAMBALA HARYANA	Haryana	133102	31-07-2019
	S/O NASEEB SINGH PASIALAAMBALA HARYANA	Haryana	133102	31-07-2019
	S/O: NASEEB SINGH, PASIALAPASIALA(218)AMB ALA, PASIALA	Haryana	133102	31-07-2019
	PASIALA(218) PASIALA PASIALA AMBALAAMBALA HARYANA	Haryana	133102	31-05-2018
	PASIALA 218 PASIALA PASIALA AMBALAAMBALA HARYANA	Haryana	133102	30-06-2019

Summary:

Credit Report Summary		
Number of Accounts:8	O/S Balance - All Accounts:75440	Recent Account:30-06-2019
Number of Active Accounts:8	O/S Balance - Default Accounts:0	Oldest Account:09-02-2016
Number of Accounts in Default:	Total High Credit:202060	Total Credit Limit:
Number of Accounts Closed/Settled:	Total Sanction Amount:0	Single Highest Credit:55414
Number of Zero Balance Accounts:2	Total Monthly Payment Amount:	Single Highest Sanction Amount:0
Most Severe Status<24 Months:	Average Open Balance:	Single Highest Balance:30080

Scores:

Score	Bureau Score Confidence Level
829	High

Account Details:

Account 1			
Acct#4197682023660919	Balance:14155	Interest Rate:35.890	Date Reported:05-08-2019
Institution:Punjab National Bank	Past Due Amount:0	Last Payment Date:24-07-2019	Date Opened:09-02-2016
Type:CREDIT CARD	Last Payment:	Sanction/HighCR Amount:36897	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:1	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:ACTIVE*	Written off/Settled Status:		
Asset Classification:CREDIT CARD	Suit Filed Status:		

Bureau:Experian

History

Month/Year:	09-19	08-19	05-19	04-18	03-19	02-19	01-19	11-18	10-18	09-18	08-18	07-18	06-18	05-18
DPD:	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Month/Year:	04-18	03-18	01-18	12-17	11-17	10-17	07-17	06-17	05-17	03-17	02-17	12-16	11-16	10-16
DPD:	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Month/Year:	09-16				06-16					05-16				
DPD:	0				0					0				

Account 2

Acct#XXXXXXXXXX Balance:0 Interest Rate: Date Reported:31-05-2018
 Institution:XXXXXXXXXX Past Due Amount:0 Last Payment Date:05-05-2018 Date Opened:22-08-2017
 Type:CONSUMER LOAN Last Payment: Sanction/HighCR Amount:36000 Date Closed:15-05-2018
 Ownership Type:Individual Write-off Amount: Credit Limit: Reason:
 Repayment Tenure:12 Monthly Payment Amount: Collateral Value:
 Dispute Code: Term Frequency:Monthly Collateral Type:
 Account Status:CLOSED Written off/Settled Status:
 Asset Classification:CONSUMER Suit Filed Status:
 LOAN

History

Month/Year:	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17
DPD:	0	0	0	0	0	0	0	0	0	0

Account 3

Acct#XXXXXXXXXX Balance:-2 Interest Rate: Date Reported:25-06-2019
 Institution:XXXXXXXXXX Past Due Amount:0 Last Payment Date:05-04-2019 Date Opened:04-12-2017
 Type:CREDIT CARD Last Payment: Sanction/HighCR Amount:8249 Date Closed:21-01-2019
 Ownership Type:Individual Write-off Amount: Credit Limit: Reason:
 Repayment Tenure:0 Monthly Payment Amount: Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:CLOSED Written off/Settled Status:
 Asset Classification:CREDIT CARD Suit Filed Status:

History

Month/Year:	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
DPD:	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Month/Year:	04-18			03-18			02-18			01-18				
DPD:	0			0			0			0				

Account 4

Acct#XXXXXXXXXX Balance:11483 Interest Rate: Date Reported:31-07-2019
 Institution:XXXXXXXXXX Past Due Amount: Last Payment Date:03-07-2019 Date Opened:18-01-2018
 Type:CREDIT CARD Last Payment: Sanction/HighCR Amount:55414 Date Closed:
 Ownership Type:Individual Write-off Amount: Credit Limit: Reason:
 Repayment Tenure:0 Monthly Payment Amount: Collateral Value:
 Dispute Code: Term Frequency: Collateral Type:
 Account Status:ACTIVE* Written off/Settled Status:
 Asset Classification:CREDIT CARD Suit Filed Status:

History

Month/Year:	07-19	06-19	05-19	04-19	03-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18
DPD:	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Month/Year:	04-18			03-18			02-18			01-18				
DPD:	0			0			0			0				

Account 5

Acct#XXXXXXXXXX Balance:5021 Interest Rate: Date Reported:31-07-2019
 Institution:XXXXXXXXXX Past Due Amount: Last Payment Date:03-07-2019 Date Opened:03-12-2018
 Type:CREDIT CARD Last Payment: Sanction/HighCR Amount:5906 Date Closed:

Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:				
Repayment Tenure:0	Monthly Payment Amount:		Collateral Value:				
Dispute Code:	Term Frequency:		Collateral Type:				
Account Status:ACTIVE*	Written off/Settled Status:						
Asset Classification:CREDIT CARD	Suit Filed Status:						
History							
Month/Year:	07-19	06-19	05-19	04-19	03-19	01-19	12-18
DPD:	0	0	0	0	0	0	0

Account 6

Acct#XXXXXXXXXX	Balance:14703	Interest Rate:	Date Reported:12-08-2019
Institution:XXXXXXXXXX	Past Due Amount:0	Last Payment Date:10-05-2019	Date Opened:26-11-2018
Type:CREDIT CARD	Last Payment:	Sanction/HighCR Amount:26119	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:0	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:ACTIVE*	Written off/Settled Status:		
Asset Classification:CREDIT CARD	Suit Filed Status:		
History			
Month/Year:	06-19	05-19	04-19
DPD:	0	0	0

Account 7

Acct#XXXXXXXXXX	Balance:0	Interest Rate:39.000	Date Reported:31-07-2019	
Institution:XXXXXXXXXX	Past Due Amount:0	Last Payment Date:22-05-2019	Date Opened:05-04-2019	
Type:CREDIT CARD	Last Payment:	Sanction/HighCR Amount:3395	Date Closed:	
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:	
Repayment Tenure:0	Monthly Payment Amount:		Collateral Value:	
Dispute Code:	Term Frequency:		Collateral Type:	
Account Status:ACTIVE*	Written off/Settled Status:			
Asset Classification:CREDIT CARD	Suit Filed Status:			
History				
Month/Year:	07-19	06-19	05-19	04-19
DPD:	0	0	0	0

Account 8

Acct#XXXXXXXXXX	Balance:30080	Interest Rate:	Date Reported:30-06-2019
Institution:XXXXXXXXXX	Past Due Amount:0	Last Payment Date:	Date Opened:30-06-2019
Type:Other	Last Payment:	Sanction/HighCR Amount:30080	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:8	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:ACTIVE*	Written off/Settled Status:		
Asset Classification:Other	Suit Filed Status:		
History			
Month/Year:	06-19		
DPD:	0		

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
		0			0

Enquiries:

Institution	Date	Time	Purpose	Amount
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Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's FirstName:SANJEEV	PAN:DFTPK5087J	Address 1: [Residence/Current Address]
Consumer's Middle Name:	Voter ID:	Address:SO NASEEB SINGH PASIALA AMBALA
Consumer's Family Name:KUMAR	Passport ID:	State:Haryana
DOB:1987-05-25	National ID/UID:898024720437	Postal:133102
Gender:Male	Ration Card:	Address 2:
Inquiry/Request Purpose:Business Loan - Small Business	Driver's Licence:	Address:
Transaction Amount:1500000	Home Phone:9996623722	State:
Inquiry Account 1:	Mobile Phone:9050523722	Postal:
Inquiry Account 2:	Other Phone :	Address 3:
Inquiry Account 3:		Address:
Inquiry Account 4:		State:
		Postal:

Glossary, Terms and Explanations:

N/A - Not Available

Default - Accounts that have Satisfied/Willful Default/Written Off status flag.

Active* - Accounts which are less than 90 days past due.

Active** - Accounts which are over 90 days past due.

Closed - Accounts that have date closed populated.

0 means 0 payments days past due (current account)

1/01 means 30 - 59 days past due date

2/02 means 60 - 89 days past due date

3/03 means 90 - 119 days past due date

4/04 means 120 - 149 days past due date

5/05 means 150 - 179 days past due date

6/06 means 180 or more days past due date

S means Asset Classification is Standard

B means Asset Classification is Sub-Standard

D means Asset Classification is Doubtful

M means Asset Classification is Special Mention

L means Asset Classification is Loss

? means Days Past Due and Asset Classification both are not reported. '?' may be embedded in the payment pattern.

N means Either No payment history is available prior to this time or Asset Classification is reported. A 'N' may not be embedded within other values.

G means Collection

R means Repossession

C means Charge-off

(empty) or not valid means Either Payment history profile field value is populated OR payment history is not available for this period.

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