

## CONSUMER CIR

CONSUMER: NITU VERMA

MEMBER ID: BN01122054

MEMBER REFERENCE NUMBER:

DATE:04-10-2019

TIME: 18:45:11

CONTROL NUMBER: 3,09,75,18,789

### CONSUMER INFORMATION:

NAME: NITU VERNA D/O ASHOK

DATE OF BIRTH: 01-10-1989

GENDER: FEMALE

### CIBIL TRANSUNION SCORE(S):

| SCORE NAME          | SCORE | SCORING FACTORS   |
|---------------------|-------|---|
| CREDITVISION® SCORE | 675   | 1: PRESENCE OF MINOR DELINQUENCY IN LAST 24 MONTHS<br>2: INCREASE IN NON-MORTGAGE INDEBTEDNESS IN LAST 12 MONTHS<br>3: LOW CREDIT AGE<br>4: PRESENCE OF DELINQUENCY |
| PERSONAL LOAN SCORE | 800   | 1: NOT ENOUGH AVAILABLE CREDIT.<br>2: LOW AVERAGE TRADE AGE.  |

#### POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months : 300 (High risk) to 900 (low risk)  
 Consumer not in CIBIL database or history older than 36 months : -1

\* At least one tradeline with information updated in last 36 months is required.

#### 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) | AVCPV4944R            |            |                 |
| VOTER ID NUMBER            | AXK0412205            |            |                 |
| UNIVERSAL ID NUMBER (UID)  | 875375208503          |            |                 |

## CONSUMER CIR

CONSUMER: NITU VERMA

DATE: 04-10-2019

MEMBER ID: BN01122054

TIME: 18:45:11

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,09,75,18,789

### TELEPHONE(S):

| TELEPHONE TYPE              | TELEPHONE NUMBER | TELEPHONE EXTENSION |
|-----------------------------|------------------|---------------------|
| MOBILE PHONE <sup>(e)</sup> | 7505906093       |                     |
| MOBILE PHONE <sup>(e)</sup> | 8299269231       |                     |
| OFFICE PHONE <sup>(e)</sup> | 9956973567       |                     |

### EMAIL CONTACT(S):

### ADDRESS(ES):

ADDRESS : KAMUALI THANA CHAUBEYPUR VARANASI UP UTTAR PRADESH 221001

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 30-09-2018

ADDRESS <sup>(e)</sup> : W/O ASHOK KAMAULI TATEPUR VARANASI UTTAR PRADESH 221007

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE: OWNED

DATE REPORTED: 04-07-2018

ADDRESS <sup>(e)</sup> : KAMAULI TETEPUR UTTAR PRADESH 221007

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE: OWNED

DATE REPORTED: 03-07-2018

ADDRESS <sup>(e)</sup> : SAME AS RESIDENCE , , , , VARANASI UTTAR PRADESH 221001

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 02-02-2018

### EMPLOYMENT INFORMATION:

| ACCOUNT TYPE               | DATE REPORTED | OCCUPATION CODE | INCOME        | NET / GROSS INCOME INDICATOR | MONTHLY / ANNUAL INCOME INDICATOR |
|----------------------------|---------------|-----------------|---------------|------------------------------|-----------------------------------|
| LOAN AGAINST BANK DEPOSITS | 31-08-2019    | OTHERS          | Not Available | Not Available                | Not Available                     |

### SUMMARY:

#### ACCOUNT(S)

| ACCOUNT TYPE | ACCOUNTS        | ADVANCES                  | BALANCES        | DATE OPENED        |
|--------------|-----------------|---------------------------|-----------------|--------------------|
| All Accounts | TOTAL: 1        | HIGH CR/SANC. AMT: 80,000 | CURRENT: 87,257 | RECENT: 02-08-2018 |
|              | OVERDUE: 0      |                           | OVERDUE: 0      | OLDEST: 02-08-2018 |
|              | ZERO-BALANCE: 0 |                           |                 |                    |

## CONSUMER CIR

CONSUMER: NITU VERMA

DATE: 04-10-2019

MEMBER ID: BN01122054

TIME: 18:45:11

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,09,75,18,789

### ENQUIRIES

| ENQUIRY PURPOSE | TOTAL | PAST 30 DAYS | PAST 12 MONTHS | PAST 24 MONTHS | RECENT     |
|-----------------|-------|--------------|----------------|----------------|------------|
| All Enquiries   | 5     | 2            | 0              | 3              | 01-10-2019 |

### ACCOUNT(S):

| ACCOUNT   | DATES                              | AMOUNTS                 | STATUS |
|---|------------------------------------|-------------------------|--------|
| MEMBER NAME: NOT DISCLOSED                        | OPENED: 02-08-2018                 | SANCTIONED: 80,000      |        |
| ACCOUNT NUMBER: NOT DISCLOSED                     | LAST PAYMENT: 31-08-2019           | CURRENT BALANCE: 87,257 |        |
| TYPE: LOAN AGAINST BANK DEPOSITS                  | REPORTED AND CERTIFIED: 31-08-2019 | EMI: 80,000             |        |
| OWNERSHIP: INDIVIDUAL                             | PMT HIST START: 01-08-2019         | REPAYMENT TENURE: 36    |        |
| COLLATERAL VALUE: 91800                           | PMT HIST END: 01-09-2018           |                         |        |
| COLLATERAL TYPE: SAVING ACCOUNT AND FIXED DEPOSIT |                                    |                         |        |

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

| STD   | STD   | STD   | STD   | STD   | STD   | STD   | STD   | STD   | STD   | STD   | STD   |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 08-19 | 07-19 | 06-19 | 05-19 | 04-19 | 03-19 | 02-19 | 01-19 | 12-18 | 11-18 | 10-18 | 09-18 |

### ENQUIRIES:

| MEMBER        | ENQUIRY DATE | ENQUIRY PURPOSE                                  | ENQUIRY AMOUNT |
|---------------|--------------|--|----------------|
| OBC           | 01-10-2019   | BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS | 10,00,000      |
| OBC           | 26-09-2019   | AUTO LOAN  | 1              |
| NOT DISCLOSED | 04-07-2018   | OTHER  | 50,000         |
| NOT DISCLOSED | 03-07-2018   | PERSONAL LOAN                                    | 10,00,000      |
| NOT DISCLOSED | 02-02-2018   | PERSONAL LOAN                                    | 5,00,000       |

END OF REPORT ON NITU VERMA

## CONSUMER CIR

CONSUMER: NITU VERMA

DATE: 04-10-2019

MEMBER ID: BN01122054

TIME: 18:45:11

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,09,75,18,789

All information ("Information") contained in this credit information report (CIR) is the current and up to date information collated by TransUnion CIBIL Limited based on information provided by its various members ("Members"). By accessing and using the Information, the user acknowledges and accepts the following: While TransUnion CIBIL takes reasonable care in preparing the CIR, TransUnion CIBIL shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. However, TransUnion CIBIL shall take reasonable steps to ensure accurate reproduction of the information submitted by the Members and, to the extent statutorily permitted, it shall correct any such inaccuracies in the CIR. Further, TransUnion CIBIL does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is TransUnion CIBIL responsible for any access or reliance on the CIR. The CIR is not a recommendation by TransUnion CIBIL to any Member to (i) lend or not to lend; (ii) enter into or not to enter into any financial transaction with the concerned individual/entity. Credit Scores do not form part of the CIR. The use of the CIR is governed by the provisions of the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Regulations, 2006, Credit Information Companies Rules, 2006 and the terms and conditions of the Operating Rules for TransUnion CIBIL and its Members.

**ADDITIONAL MATCHES - YOUR ENQUIRY ON NITU VERMA RETURNED MULTIPLE FILES. SEE INFORMATION RELATED TO ADDITIONAL SUBJECT NITU VARMA BELOW.**

### CONSUMER INFORMATION:

NAME: NITU VARMA

DATE OF BIRTH: 01-10-1989

GENDER: MALE

### IDENTIFICATION(S):

| IDENTIFICATION TYPE                       | IDENTIFICATION NUMBER | ISSUE DATE | EXPIRATION DATE |
|---|-----------------------|------------|-----------------|
| INCOME TAX ID NUMBER (PAN) <sup>(e)</sup> | AVCPV4944R            |            |                 |

### TELEPHONE(S):

| TELEPHONE TYPE              | TELEPHONE NUMBER | TELEPHONE EXTENSION |
|-----------------------------|------------------|---------------------|
| MOBILE PHONE <sup>(e)</sup> | 8381822282       |                     |

### EMAIL CONTACT(S):

### ADDRESS(ES):

ADDRESS<sup>(e)</sup> : 1 KAMAULI PRAMARY SCHOOL VARANASI 221112

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE: OWNED

DATE REPORTED: 03-10-2019

### EMPLOYMENT INFORMATION:

### SUMMARY:

#### ACCOUNT(S)

| ACCOUNT TYPE | ACCOUNTS | ADVANCES | BALANCES | DATE OPENED |
|--------------|----------|----------|----------|-------------|
|--------------|----------|----------|----------|-------------|

## CONSUMER CIR

CONSUMER: NITU VERMA

DATE:04-10-2019

MEMBER ID: BN01122054

TIME: 18:45:11

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 3,09,75,18,789

|              |                 |                    |          |         |
|--------------|-----------------|--------------------|----------|---------|
| All Accounts | TOTAL: 0        | HIGH CR/SANC. AMT: | CURRENT: | RECENT: |
|              | OVERDUE: 0      |                    | OVERDUE: | OLDEST: |
|              | ZERO-BALANCE: 0 |                    |          |         |

### ENQUIRIES

| ENQUIRY PURPOSE | TOTAL | PAST 30 DAYS | PAST 12 MONTHS | PAST 24 MONTHS | RECENT |
|-----------------|-------|--------------|----------------|----------------|--------|
| All Enquiries   | 0     | 0            | 0              | 0              |        |

### END OF REPORT ON NITU VERMA

All information ("Information") contained in this credit information report (CIR) is the current and up to date information collated by TransUnion CIBIL Limited based on information provided by its various members ("Members"). By accessing and using the Information, the user acknowledges and accepts the following: While TransUnion CIBIL takes reasonable care in preparing the CIR, TransUnion CIBIL shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. However, TransUnion CIBIL shall take reasonable steps to ensure accurate reproduction of the information submitted by the Members and, to the extent statutorily permitted, it shall correct any such inaccuracies in the CIR. Further, TransUnion CIBIL does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is TransUnion CIBIL responsible for any access or reliance on the CIR. The CIR is not a recommendation by TransUnion CIBIL to any Member to (i) lend or not to lend; (ii) enter into or not to enter into any financial transaction with the concerned individual/entity. Credit Scores do not form part of the CIR. The use of the CIR is governed by the provisions of the Credit Information Companies (Regulation) Act, 2005, the Credit Information Companies Regulations, 2006, Credit Information Companies Rules, 2006 and the terms and conditions of the Operating Rules for TransUnion CIBIL and its Members.