



## CIBIL Score & Report

Control Number : 2,772,723,013

Date : 22/01/2019

(e) INDICATES THE VALUE PROVIDED BY  
BANK WHEN YOU APPLIED FOR A  
CREDIT FACILITY.

### CIBIL Score

# 769

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
KINJAL BHOSALE	28/10/1983	Female

Identification	Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)		AIVPB8318F	-	-

### Contact Information

Address	Category	Residence Code	Date	Reported
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DAHISAR EAST MUMBAI Maharashtra 400068 <sup>(e)</sup>	Office Address	-	06/04/2018
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RIDDHI SIDDHI ENTERPRISES ROOM NO -05 A, ARUNODAYNIWAS DAHISE R EAST WESTERN EXPRESS HIGHWAY ROAD NEAR BY GANESH NAGAR R AWALPADA, OPP RATTAN OFFICE MUMBAI Maharashtra 400068	Residence Address	Owned	05/08/2014
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Telephone Number Type	Telephone Number	Telephone Extension
Office Phone <sup>(e)</sup>	9819562441	
Mobile Phone <sup>(e)</sup>	7498835988	
Mobile Phone	9819562441	

#### Email Address

## Employment Information

Account Type	Consumer Loan
Date Reported	31/12/2018
Occupation	Self Employed
Income	22,000
Monthly / Annual Income Indicator	-
Net / Gross Income Indicator	-

## Account Information

Member Name	Account Type	Account Number	Ownership
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> HOME CREDIT      Consumer Loan      3804159286      Individual

### Account Details

Credit Limit	-
Sanctioned Amount	16,461
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	6
EMI Amount	2,867
Payment Frequency	Monthly
Actual Payment Amount	2,864
Date Opened / Disbursed	23/06/2018
Date Closed	25/12/2018
Date of Last Payment	23/12/2018
Date Reported And Certified	31/12/2018
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** 01/06/2018

**Payment End Date** 01/12/2018

**Dec 2018** 0

**Nov 2018** 0

**Oct 2018** 0

**Sep 2018** 0

**Aug 2018** 0

**Jul 2018** 0

**Jun 2018** 0

STD: Standard

DBT:Doubtful

###: Number of days  
past due

SMA:Special Mention  
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Member Name	Account Type	Account Number	Ownership
> HOME CREDIT	Consumer Loan	3709760440	Individual

## Account Details

<b>Credit Limit</b>	-
<b>Sanctioned Amount</b>	38,900
<b>Current Balance</b>	0
<b>Cash Limit</b>	-
<b>Amount Overdue</b>	-
<b>Rate of Interest</b>	-

<b>Repayment Tenure</b>	7
<b>EMI Amount</b>	5,558
<b>Payment Frequency</b>	Monthly
<b>Actual Payment Amount</b>	5,558
<b>Date Opened / Disbursed</b>	20/09/2017
<b>Date Closed</b>	28/04/2018
<b>Date of Last Payment</b>	27/04/2018
<b>Date Reported And Certified</b>	30/04/2018
<b>Value of Collateral</b>	-
<b>Type of Collateral</b>	-
<b>Suit - Filed / Willful Default</b>	-
<b>Written-off Status</b>	-
<b>Written-off Amount (Total)</b>	-
<b>Written-off Amount (Principal)</b>	-
<b>Settlement Amount</b>	-

**Payment Status (up to 36 months)**

<b>Payment Start Date</b>	01/09/2017
<b>Payment End Date</b>	01/04/2018

<b>Apr 2018</b>	0
<b>Mar 2018</b>	0
<b>Feb 2018</b>	0
<b>Jan 2018</b>	0
<b>Dec 2017</b>	0
<b>Nov 2017</b>	0

**Oct 2017** 0**Sep 2017** 0

STD: Standard

DBT:Doubtful

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

LSS:Loss

XXX: Not Reported

SUB:Substandard

## Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose	Enquiry Amount
SIDBI	21/01/2019	Auto Loan Personal	1
Home Credit	23/06/2018	Consumer Loan	16,461
SBI CARD	06/04/2018	Credit Card	50,000
Home Credit	19/09/2017	Consumer Loan	38,900
BAJAJ FIN LTD	16/07/2016	Consumer Loan	60,000
SVC BANK	05/08/2014	Gold Loan	1,00,000

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For more information, please visit our website at [www.cibil.com](http://www.cibil.com)

To raise a Dispute, please visit <http://www.cibil.com/dispute>

View, compare & apply for loan and credit card offers based on your CIBIL Score by visiting <http://www.cibil.com/marketplace>

