

CONSUMER CIR

CONSUMER: PRASANTA SAHA

MEMBER ID: BN01161941

MEMBER REFERENCE NUMBER:

DATE: 28-08-2019

TIME: 10:02:04

CONTROL NUMBER: 3,04,51,38,541

CONSUMER INFORMATION:

NAME: PRASHANTA SAHA

DATE OF BIRTH: 23-12-1984

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	759	1: PRESENCE OF DELINQUENCY 2: HIGH PROPORTION OF OUTSTANDING TRADES 3: PRESENCE OF SEVERE DELINQUENCY 4: PAYMENT MADE IN PROPORTION TO TOTAL CARD BALANCE OUTSTANDING IS LOW 5:

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.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	BKBPS1693B		
UNIVERSAL ID NUMBER (UID) ^(e)	617618909623		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE ^(e)	9444302248	
HOME PHONE ^(e)	9143452461	
HOME PHONE ^(e)	26830233	
NOT CLASSIFIED	9143452461	

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EMAIL CONTACT(S):

ADDRESS(ES):

ADDRESS ^(e): J K HOSIERY GROUND FLOOR HOOGHLY WEST BENGAL 712136

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 26-04-2018

ADDRESS ^(e): NEAR GANGULY SH CHANDANNAGAR HOOGHLY WEST BENGAL 712136

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 18-04-2018

ADDRESS: HOLDING NO 818. CHANDANNAGA HOOGHLY WEST BENGAL 712136

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 18-04-2018

ADDRESS: 2 NO MAHADANGA COLONY ; CHANDANNAGAR; HO; OGHLY; MAHADANGA COLONY ; CHANDANNAGAR; HOOGHLY; MAHADANGA; WEST BENGAL 712136

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 27-02-2017

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
OTHER	31-07-2019	OTHERS	318300	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 4	HIGH CR/SANC. AMT: 2,83,006	CURRENT: 9,583	RECENT: 25-01-2019
	OVERDUE: 0		OVERDUE: 0	OLDEST: 23-12-2014
	ZERO-BALANCE: 2			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	17	1	2	9	15-08-2019

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 25-01-2019	SANCTIONED: 11,300	

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CONTROL NUMBER: 3,04,51,38,541

ACCOUNT NUMBER: NOT DISCLOSED
TYPE: CONSUMER LOAN
OWNERSHIP: INDIVIDUAL

LAST PAYMENT: 04-07-2019
REPORTED AND CERTIFIED: 31-07-2019
PMT HIST START: 01-07-2019
PMT HIST END: 01-01-2019

CURRENT BALANCE: 4,885

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

000	000	000	000	000	000	000
07-19	06-19	05-19	04-19	03-19	02-19	01-19

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
TYPE: OTHER
OWNERSHIP: INDIVIDUAL

OPENED: 03-05-2017
LAST PAYMENT: 03-06-2019
CLOSED: 03-06-2019
REPORTED AND CERTIFIED: 31-07-2019
PMT HIST START: 01-07-2019
PMT HIST END: 01-05-2017

SANCTIONED: 1,50,000
CURRENT BALANCE: 0
EMI: 7,344
PMT FREQ: MONTHLY
REPAYMENT TENURE: 24
INTEREST RATE: 16.00

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

000	000	000	XXX	000	000	000	000	000	000	XXX	000	000	XXX	000	000	XXX	002
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
XXX	STD	001	001	002	003	XXX	XXX	000									
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17									

ACCOUNT

DATES

AMOUNTS

STATUS

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

OPENED: 22-03-2017
LAST PAYMENT: 26-06-2019
REPORTED AND CERTIFIED: 31-07-2019
PMT HIST START: 01-07-2019
PMT HIST END: 01-03-2017

HIGH CREDIT: 21,706
CURRENT BALANCE: 4,698

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							
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17							

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED
ACCOUNT NUMBER: NOT DISCLOSED
DISCLOSED

OPENED: 23-12-2014
LAST PAYMENT: 30-06-2016
CLOSED: 30-06-2016

SANCTIONED: 1,00,000
CURRENT BALANCE: 0
EMI: 6,595

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TYPE: OTHER

REPORTED AND CERTIFIED:

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

31-07-2019

REPAYMENT TENURE: 18

PMT HIST START: 01-07-2019

INTEREST RATE: 22.40

PMT HIST END: 01-05-2017

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

000	000	000	XXX	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
XXX	STD	000	000	000	000	XXX	XXX	000									
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17									

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	15-08-2019	AUTO LOAN	1
NOT DISCLOSED	16-07-2019	BUSINESS LOAN - GENERAL	1,00,000
NOT DISCLOSED	22-01-2019	CONSUMER LOAN	20,000
NOT DISCLOSED	26-04-2018	CREDIT CARD	10,000
NOT DISCLOSED	18-04-2018	CREDIT CARD	50,000
NOT DISCLOSED	04-04-2018	CONSUMER LOAN	42,000
NOT DISCLOSED	29-03-2018	CONSUMER LOAN	20,000
NOT DISCLOSED	17-11-2017	CREDIT CARD	10,000
NOT DISCLOSED	06-11-2017	CREDIT CARD	50,000
NOT DISCLOSED	31-10-2017	OTHER	1
NOT DISCLOSED	23-09-2017	CREDIT CARD	10,000
NOT DISCLOSED	20-09-2017	BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	5,00,000
NOT DISCLOSED	24-05-2017	CREDIT CARD	10,000
NOT DISCLOSED	06-05-2017	CREDIT CARD	50,000

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NOT DISCLOSED	14-04-2017	OTHER	1
NOT DISCLOSED	16-03-2017	CREDIT CARD	1,000
NOT DISCLOSED	27-02-2017	CREDIT CARD	10,000

END OF REPORT ON PRASANTA SAHA

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