

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: DFTP K5067J		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:	SANJEEV.SAINI87@YAHOO.COM
ID-Other:					

Consumer Address:

Type	Address	State	Postal	Date Reported
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



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

Most Severe Status<24 Months: Non-Delinqt *Average Open Balance:* Rs. 12,132.83 *Single Highest Balance:* Rs. 30,080

*As per data reported at a tradeline level in the account details section

Account Details:

Accounts																										
Acct# 4197882023660919	Balance: Rs. 14,155										Open: Yes															
Institution: Punjab National Bank	Past Due Amount: 0										Interest Rate: 35.89															
Type: Credit Card	Last Payment: Rs. 4,000										Last Payment Date: 24-07-2019															
Ownership Type: Individual	Write-off Amount:										High Credit: Rs. 36,897															
Repayment Tenure:	Monthly Payment Amount:										Credit Limit: Rs. 75,000															
Dispute Code:	Term Frequency: Monthly										Collateral Value:															
Account Status: Current Account																										
Asset Classification:																										
Suit Filed Status:																										
History:																										
Account Status:	000	000	000	000	000	*	000	000	000	000	000	000	000	000	000	000	000	000								
Asset Classification:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*								
Suit Filed Status:	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*								
	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								
	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	07-16	06-16	05-16	04-16	03-16								
	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	07-16	06-16	05-16	04-16	03-16								

<u>Acct#</u> *****	<u>Balance:</u> Rs. 14,559	<u>Open:</u> Yes	<u>Date Reported:</u> 31-08-2019
<u>Institution:</u> BANK	<u>Past Due Amount:</u>	<u>Interest Rate:</u>	<u>Date Opened:</u> 18-01-2018
<u>Type:</u> Credit Card	<u>Last Payment:</u>	<u>Last Payment Date:</u> 02-08-2019	<u>Date Closed:</u>
<u>Ownership Type:</u> Individual	<u>Write-off Amount:</u>	<u>High Credit:</u> Rs. 55,414	<u>Reason:</u>
<u>Repayment Tenure:</u>	<u>Monthly Payment Amount:</u>	<u>Credit Limit:</u>	<u>Collateral Value:</u>
<u>Dispute Code:</u>	<u>Term Frequency:</u>		<u>Collateral Type:</u>

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: 007BB01420

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

Acct# *****

Balance: Rs. (2)

Open: No

Date Reported: 30-08-2019

Institution: FINANCE

Past Due Amount: 0

Interest Rate:

Date Opened: 04-12-2017

Type: Credit Card

Last Payment:

Last Payment Date: 05-04-2019

Date Closed: 21-01-2019

Ownership Type: Individual

Write-off Amount:

High Credit:Rs. 8,249

Reason: Closed Account

Repayment Tenure:

Monthly Payment Amount:

Credit Limit:Rs. 25,000

Collateral Value:

Dispute Code:

Term Frequency: Monthly

Collateral Type:

Account Status: Closed Account

Asset Classification:

Suit Filed Status:

History:

Account Status:

Asset Classification:

Suit Filed Status:

CLSD	000	000	000	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# *****

Balance: Rs. 8,982

Open: Yes

Date Reported: 30-08-2019

Institution: FINANCE

Past Due Amount: 0

Interest Rate:

Date Opened: 26-11-2018

Type: Credit Card

Last Payment: Rs. 3,077

Last Payment Date: 10-07-2019

Date Closed:

Ownership Type: Individual

Write-off Amount:

High Credit:Rs. 26,119

Reason:

Repayment Tenure:

Monthly Payment Amount:

Credit Limit:Rs. 84,000

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:

000	000	000	000	000
*	*	*	*	*
*	*	*	*	*
*	*	*	*	*

Acct# *****

Balance: 0

Open: Yes

Date Reported: 30-06-2019

Institution: BANK

Past Due Amount: 0

Interest Rate: 39

Date Opened: 05-04-2019

Type: Credit Card

Last Payment: Rs. 3,395

Last Payment Date: 22-05-2019

Date Closed:

Ownership Type: Individual

Write-off Amount:

High Credit:Rs. 3,395

Reason:

Repayment Tenure:

Monthly Payment Amount:

Credit Limit:Rs. 25,000

Collateral Value:

Dispute Code:

Term Frequency:

Collateral Type:

Account Status: Current Account

Asset Classification:

Suit Filed Status:



PRESCREEN CREDIT SCORE

CLIENT ID: 007BB01420
 REPORT ORDER NO.: 1192261556
 REFERENCE NUMBER: 9415233
 MEMBER REFERENCE NUMBER:

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

History:		
Account Status:	000	*
Asset Classification:	*	*
Suit Filed Status:	*	*
	06-19	05-19
	04-19	

Acct# *****	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:	<i>AC loan</i>		
Account Status:	NEW		
Asset Classification:	*		
Suit Filed Status:	*		
	06-19		

Acct# *****	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:	<i>Closed</i>		
Account Status:	CLSD	000 000 000 000 000 000 000 000 NEW	
Asset Classification:	*	*	
Suit Filed Status:	*	*	
	05-18	04-18 03-18 02-18 01-18 12-17 11-17 10-17 09-17 08-17	

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 FirstName:	SANJEEV KUMAR	PAN: DFTP K5067J	<i>Address Information 1:</i>
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:	<i>Address Information 2:</i>
Inquiry Account 1:		Home Phone: 9996623722	Address:
Inquiry Account 2:		Mobile Phone: 9050523722	State:
Inquiry Account 3:		Other Phone :	Postal:
Inquiry Account 4:			<i>Address Information 3:</i>
			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: +91-22-6112-7950 Email: ecissupport@equifaxindia.com

This report is to be used subject to and in compliance with the Membership agreement entered into between the Member/Specified User and Equifax Credit Information Services Private Limited ("ECIS"), in the case of Members/Specified Users of ECIS. In other cases, the use of this report is governed by the terms and conditions of ECIS, contained in the Application form submitted by the customer/user.

The information contained in this report is derived from various Members/sources which are not controlled by ECIS. ECIS provides this report on a best effort basis and does not guarantee the timeliness, correctness or completeness of the information contained therein, except as explicitly stated in the Membership agreement/terms and conditions of ECIS, as the case may be.

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:DFTPK5067J		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 DISTC 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	Total Balance Amount: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:172877	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:2876		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

Bureau:Cibil

Bureau:Cibil

Control Order No:003074195193

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												
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													
Month/Year:	08-14		07-14		06-14		05-14		04-14		03-14		02-14	
DPD:	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:01062019

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:	08-19	07-19	06-19	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

Bureau:Cibil

Bureau:Cibil**Control Order No:003074195193**

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	
DPD:	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	
DPD:	000				000				000				000	

Bureau:Cibil

Bureau:Cibil

Control Order No:003074195193

DPD:	000	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:01082017											
Pmt hist end:01052018											

Account 9											
Acct#4197882023660919	Balance:14155	Interest Rate:35.89	Date Reported:05-08-2019								
Institution:PNB	Past Due Amount:	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:75000	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:	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18
DPD:	000	000	000	000	XXX	000	XXX	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
DPD:	000	000	000	000	000	000	000	XXX	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#4197882036737001	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

Pmt hist start:01122018

Pmt 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	36000
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

All information contained in this credit report has been collected by Credit Information Bureau (India) Limited (CIBIL) based on information provided by its various members ("Members"). Consequently CIBIL does not accept any responsibility on the accuracy, completeness, and veracity of any and all such information as provided. The information is current and up to date to such extent as provided by its Members. Any information contained herein does not reflect the views of CIBIL or its directors or employees. The use of this report is governed by the terms and conditions of the Operating Rules for CIBIL and its Members.

Copyright © 2013 Equifax Credit Information Services Private Limited.

These reports/products/services are to be used subject to and in compliance with the Membership agreement/terms and conditions entered into between the members ("Members") and Equifax Credit Information Services Private Limited ("ECIS"). The information contained in these is derived from various Members and/or credit information companies which are not controlled by ECIS. ECIS provides these on a best effort basis and does not guarantee the timeliness, correctness or completeness of the information contained therein, except as explicitly stated in the Membership agreement/terms and conditions of ECIS.

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:6	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#4197882023660919	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:	08-19	06-19	05-19	04-19	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#XXXXXXXXXXXX	Balance:0	Interest Rate:	Date Reported:31-05-2018
Institution:XXXXXXXXXXXX	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 LOAN	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:	0	0	0	0	0	0	0	0	0	0

Account 3

Acct#XXXXXXXXXXXX	Balance:-2	Interest Rate:	Date Reported:25-06-2019
Institution:XXXXXXXXXXXX	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#XXXXXXXXXXXX	Balance:11483	Interest Rate:	Date Reported:31-07-2019
Institution:XXXXXXXXXXXX	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#XXXXXXXXXXXX	Balance:5021	Interest Rate:	Date Reported:31-07-2019
Institution:XXXXXXXXXXXX	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:

Bureau:Experian**Report Order No:1568726933677**

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
DPD:	0	0	0
04-19	03-19	01-19	12-18

Account 6

Acct#XXXXXXXXXXXX	Balance:14703	Interest Rate:	Date Reported:12-06-2019
Institution:XXXXXXXXXXXX	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#XXXXXXXXXXXX	Balance:0	Interest Rate:39.000	Date Reported:31-07-2019
Institution:XXXXXXXXXXXX	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
DPD:	0	0	0
04-19			0

Account 8

Acct#XXXXXXXXXXXX	Balance:30080	Interest Rate:	Date Reported:30-06-2019
Institution:XXXXXXXXXXXX	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

Bureau:Experian

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:

N/A - Not Available

Default - Accounts that have Suitfiled/Wilful 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.

The Experian Credit Score is not a guarantee of any particular outcome including (but not limited to) the likelihood of any particular lender granting you credit. You should not therefore use any information, or any part of it, as the sole basis for any decision you take. We do not accept responsibility for any loss that may arise from relying on the information other than as specifically set out in this Condition. Experian will use all reasonable skill and care in the supply of the information to you. Due to the number of third party sources from which we obtain the data used to provide you with the information we cannot give you a guarantee or warranty that any information is complete, accurate, up-to-date or error-free. However we do what we reasonably can (by running data through quality control checks) to ensure that the data Experian receives from third party sources which is used to provide you with the information is accurate.

Copyright © 2013 Equifax Credit Information Services Private Limited.

These reports/products/services are to be used subject to and in compliance with the Membership agreement/terms and conditions entered into between the members ("Members") and Equifax Credit Information Services Private Limited ("ECIS"). The information contained in these is derived from various Members and/or credit information companies which are not controlled by ECIS. ECIS provides these on a best effort basis and does not guarantee the timeliness, correctness or completeness of the information contained therein, except as explicitly stated in the Membership agreement/terms and conditions of ECIS.