

CONSUMER CIR

CONSUMER: AMRIT KAUR BEDI
MEMBER ID: BN01130323
MEMBER REFERENCE NUMBER:

DATE: 04-01-2019
TIME: 10:30:57
CONTROL NUMBER: 2,74,78,94,762

CONSUMER INFORMATION:

NAME: AMRIT KAUR BEDI

DATE OF BIRTH: 14-04-1972

GENDER: FEMALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBIL TRANSUNION SCORE VERSION 2.0	732	1: LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED IS TOO SHORT.

POSSIBLE RANGE FOR CIBIL TRANSUNION SCORE VERSION 2.0

Consumers with more than 6 months credit history*	: 300 (high risk) to 900 (low risk)
Consumers having less than 6 months credit history*	: 1 (high risk) to 5 (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)	AAYPB0073A		
UNIVERSAL ID NUMBER (UID)(e)	575234665761		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE	9999073265	
NOT CLASSIFIED	4545220	
NOT CLASSIFIED	4331862	
NOT CLASSIFIED	9958693722	

EMAIL CONTACT(S):

EMAIL ADDRESS

KAWALSINGHBEDI@GMAIL.COM

ADDRESS(ES):

ADDRESS : C-51 SECTOR-2 NOIDA NOIDA UTTAR PRADESH UTTAR PRADESH 201301

CATEGORY: OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED: 20-05-2016

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ADDRESS :D-170 BLOCK-D LAJPAT NAGAR-1 DELHI DELHI DELHI DELHI 110024

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:30-09-2009

ADDRESS :M. I. INDUSTRIES, D - 352, SECTOR - 10, NIOIDA NOIDA UTTAR PRADESH 201301

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:30-09-2009

ADDRESS :D-170 LAJPAT NAGAR DELHI 110024

CATEGORY:NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED:30-09-2008

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CONSUMER LOAN	30-04-2017	OTHERS	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 10 OVERDUE: 0 ZERO-BALANCE: 10	HIGH CR/SANC. AMT: 1,43,73,182	CURRENT: 0 OVERDUE: 0	RECENT: 30-05-2016 OLDEST: 26-04-2000

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	15	1	1	2	14-12-2018

ACCOUNT(S):

ACCOUNT					DATES				AMOUNTS		STATUS	
MEMBER NAME: NOT DISCLOSED					OPENED: 30-05-2016				SANCTIONED: 24,250			
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 05-02-2017				CURRENT BALANCE: 0			
DISCLOSED					CLOSED: 26-03-2017				EMI: 2,021			
TYPE: CONSUMER LOAN					REPORTED AND CERTIFIED:				PMT FREQ: MONTHLY			
OWNERSHIP: INDIVIDUAL					31-03-2017				REPAYMENT TENURE: 12			
					PMT HIST START: 01-03-2017				ACTUAL PAYMENT: 16,168			
					PMT HIST END: 01-05-2016							
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)												
000	000	000	000	000	000	000	000	000	000	000		
03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16		

ACCOUNT	DATES	AMOUNTS	STATUS
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MEMBER NAME: NOT DISCLOSED	OPENED: 30-05-2016	SANCTIONED: 29,364
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-04-2017	CURRENT BALANCE: 0
TYPE: CONSUMER LOAN	CLOSED: 16-04-2017	EMI: 2,937
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-04-2017	PMT FREQ: MONTHLY
	PMT HIST START: 01-04-2017	REPAYMENT TENURE: 10
	PMT HIST END: 01-05-2016	ACTUAL PAYMENT: 29,370

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

000	000	000	000	000	000	000	000	000	000	000	000
04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-05-2016	SANCTIONED: 24,250	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-02-2017	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 26-03-2017	EMI: 2,021	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-03-2017	PMT FREQ: MONTHLY	
	PMT HIST START: 01-03-2017	REPAYMENT TENURE: 12	
	PMT HIST END: 01-05-2016	ACTUAL PAYMENT: 16,168	

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

000	000	000	000	000	000	000	000	000	000	000
03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-05-2016	SANCTIONED: 24,250	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-02-2017	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 26-03-2017	EMI: 2,021	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-03-2017	PMT FREQ: MONTHLY	
	PMT HIST START: 01-03-2017	REPAYMENT TENURE: 12	
	PMT HIST END: 01-05-2016	ACTUAL PAYMENT: 16,168	

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

000	000	000	000	000	000	000	000	000	000	000
03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 07-04-2010	SANCTIONED: 50,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 06-12-2012	CURRENT BALANCE: 0	
TYPE: HOUSING LOAN	CLOSED: 11-12-2012		
	REPORTED AND CERTIFIED:		

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OWNERSHIP: JOINT

31-12-2012

PMT HIST START: 01-12-2012

PMT HIST END: 01-02-2011

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

000 12-12	200 11-12	170 10-12	140 09-12	000 08-12	080 07-12	080 06-12	050 05-12	020 04-12	020 03-12	080 02-12	110 01-12	080 12-11	080 11-11	080 10-11	080 09-11	080 08-11	050 07-11
020 06-11	000 05-11	000 04-11	000 03-11	000 02-11													

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED
 ACCOUNT NUMBER: NOT
 DISCLOSED
 TYPE: HOUSING LOAN
 OWNERSHIP: JOINT

OPENED: 30-09-2009
 LAST PAYMENT: 06-12-2012
 CLOSED: 12-12-2012
 REPORTED AND CERTIFIED:
 31-12-2012
 PMT HIST START: 01-12-2012
 PMT HIST END: 01-01-2010

SANCTIONED: 84,00,000
 CURRENT BALANCE: 0

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

000 12-12	230 11-12	200 10-12	170 09-12	140 08-12	110 07-12	080 06-12	050 05-12	020 04-12	020 03-12	050 02-12	050 01-12	050 12-11	050 11-11	050 10-11	050 09-11	050 08-11	020 07-11
020 06-11	000 05-11	000 04-11	020 03-11	000 02-11	000 01-11	000 12-10	000 11-10	000 10-10	000 09-10	000 08-10	000 07-10	XXX 06-10	000 05-10	000 04-10	000 03-10	000 02-10	000 01-10

ACCOUNT

DATES

AMOUNTS

STATUS

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

OPENED: 04-11-2007
 LAST PAYMENT: 31-03-2014
 CLOSED: 02-09-2014
 REPORTED AND CERTIFIED:
 02-09-2014
 PMT HIST START: 01-09-2014
 PMT HIST END: 01-10-2011

HIGH CREDIT: 28,861
 CURRENT BALANCE: 0

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

000 09-14	000 08-14	000 07-14	127 06-14	096 05-14	066 04-14	035 03-14	314 02-14	283 01-14	252 12-13	280 11-13	250 10-13	311 09-13	308 08-13	279 07-13	248 06-13	218 05-13	187 04-13
157 03-13	126 02-13	068 01-13	068 12-12	068 11-12	069 10-12	100 09-12	069 08-12	038 07-12	000 06-12	000 05-12	000 04-12	000 03-12	000 02-12	000 01-12	000 12-11	000 11-11	000 10-11

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED
 ACCOUNT NUMBER: NOT

OPENED: 29-10-2007
 LAST PAYMENT: 28-03-2012

SANCTIONED: 6,99,900
 CURRENT BALANCE: 0

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DISCLOSED
TYPE: PERSONAL LOAN
OWNERSHIP: INDIVIDUAL

CLOSED: 27-12-2013
REPORTED AND CERTIFIED:
31-12-2013
PMT HIST START: 01-12-2013
PMT HIST END: 01-01-2011

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
12-13	11-13	10-13	09-13	08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12
000	000	000	000	115	115	085	055	025	000	025	000	000	000	025	000	000	000
06-12	05-12	04-12	03-12	02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 03-03-2007	HIGH CREDIT: 1,03,069	WRITTEN OFF / SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 29-07-2013	CURRENT BALANCE: 0	SETTLED
DISCLOSED	CLOSED: 13-08-2013		
TYPE: CREDIT CARD	REPORTED AND CERTIFIED:		
OWNERSHIP: AUTHORISED USER	31-08-2013		
	PMT HIST START: 01-08-2013		
	PMT HIST END: 01-09-2010		

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

000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
08-13	07-13	06-13	05-13	04-13	03-13	02-13	01-13	12-12	11-12	10-12	09-12	08-12	07-12	06-12	05-12	04-12	03-12
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	000	000
02-12	01-12	12-11	11-11	10-11	09-11	08-11	07-11	06-11	05-11	04-11	03-11	02-11	01-11	12-10	11-10	10-10	09-10

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-04-2000	HIGH CREDIT: 39,238	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 06-02-2003	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 01-05-2002		
TYPE: CREDIT CARD	REPORTED AND CERTIFIED:		
OWNERSHIP: INDIVIDUAL	31-03-2011		
	PMT HIST START: 01-05-2002		
	PMT HIST END: 01-05-2002		

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

XXX
05-02

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
PUNJAB & SIND	14-12-2018	OVERDRAFT	30,00,000
NOT DISCLOSED	04-11-2018	AUTO LOAN	1
NOT DISCLOSED	06-02-2017	AUTO LOAN	4,90,000
NOT DISCLOSED	01-02-2017	AUTO LOAN	4,00,000
NOT DISCLOSED	20-05-2016	CONSUMER LOAN	30,000
NOT DISCLOSED	09-12-2015	BUSINESS LOAN - PRIORITY SECTOR - OTHERS	10,00,000
NOT DISCLOSED	15-11-2012	OTHER	100
NOT DISCLOSED	31-03-2010	HOUSING LOAN	50,00,000
NOT DISCLOSED	26-03-2010	LOAN AGAINST SHARES/SECURITIES	1
NOT DISCLOSED	30-09-2009	HOUSING LOAN	90,00,000
NOT DISCLOSED	26-09-2009	CREDIT CARD	1,00,000
NOT DISCLOSED	03-07-2008	AUTO LOAN	4,00,000
NOT DISCLOSED	18-06-2008	AUTO LOAN	5,00,000
NOT DISCLOSED	18-06-2008	AUTO LOAN	5,00,000
NOT DISCLOSED	17-06-2008	AUTO LOAN	6,88,000

END OF REPORT ON AMRIT KAUR BEDI

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