



State Bank of India

CONSOLIDATED CONSUMER  
REPORT

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BureauLink Ref# : 31632350  
Branch ID / IFSC Code : 50253  
LOS CUST ID : 23684430  
LOS APP ID : 18226646  
Date of Request : 13-12-2019  
Date of Issue : 13-12-2019

## INQUIRY INPUT INFORMATION

Name: NEHA NEHA DOB/Age: 20-09-1991 Gender: FEMALE  
Father: RAJ KUMAR Spouse: VINAY GUPTA Mother: NULL  
Phone Number(s): 9417608374 ID(s): BHVPN6894C [ PAN ] Email ID(s):  
9041574383

Address(es)  
Permanent: HNO B34562TOPKHANATOPKHANA JALANDHAR 144601 PUNJAB  
Residence: GSSSSURKHPURKAPURTHALA JALANDHAR 144601 PUNJAB  
Office:

## BUREAU RESPONSES SUMMARY

Bureau	Control Ref	Status	Error
Experian	1576240534315	SUCCESS	

## CREDIT SCORE

Bureau	SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
Experian		300-900	742	

## ACCOUNT SUMMARY

Tip: Current Balance &amp; Sanctioned Amount is considered ONLY for ACTIVE

## NUMBER OF ACCOUNT(S) &amp; INQUIRIES

Bureau	TOTAL ACCOUNT(S)	ACTIVE ACCOUNT(S)	CLOSED ACCOUNT(S)	ZERO BALANCE ACCOUNT(S)	NO. OF INQUIRIES(TOTAL)	NO. OF INQUIRIES IN 30 DAYS	NO. OF INQUIRIES IN 60 DA
Experian	1	1	0	0	4	2	0

## AMOUNT(S) &amp; HISTORY

BUREAU	SANCTIONED AMOUNT	CURRENT BALANCE	OVERDUE BALANCE	LENGTH OF CREDIT HISTORY	AVERAGE ACCOUNT AC
Experian	60,800	52,123	0	1 yr	

## ACCOUNT HISTORY

1. ACCOUNT TYPE:	TWO-WHEELER LOAN	SANCTIONED AMOUNT:	60,800	DISBURSED ON:	16-11-2018	OWNERSHIP INDICATOR STATUS:	INDIVIDUAL
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## ACCOUNT INFO

Bureau	MEMBER NAME	ACCOUNT NUMBER	REPORTED DATE	LAST PAYMENT DATE	CLOSED DATE	COLLATERAL TYPE	COLLATERAL VA
Experian	XXXXXXXXXX	XXXXXXXXXX	30-09-2019	10-09-2019			

## AMOUNT(S)

Bureau	CREDIT LIMIT	CASH LIMIT	INSTL AMT/FREQUENCY	ACTUAL PAYMENT AMOUNT	CURRENT BALANCE	AMOUNT OVERI
Experian					52,123	

## STATUS

Bureau	ACCOUNT STATUS	SUIT FILED/WILFUL DEFAULT	WRITTEN-OFF/SETTLED	WRITTEN-OFF(TOTAL)	WRITTEN-OFF(PRINCIPAL)	SETTLE
Experian	ACTIVE			0	0	

## REMARKS

Bureau	REMARK
Experian	

## DAYS PAST DUE/ASSET CLASSIFICATION (upto 36 months)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Experian											
2019	0/XXX	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	0/XXX	0/XXX	0/XXX	-	-
2018											0/XXX

## INQUIRIES (reported for past 24 months)

Bureau	MEMBER NAME	DATE	PURPOSE	OWNERSHIP	AM
Experian	State Bank of India	13-12-2019	Personal Loan		10,0
Experian	State Bank of India	13-12-2019	Personal Loan		10,0
Experian	XXXXXXXXXX	06-11-2018	Two/Three Wheeler Loan		
Experian	XXXXXXXXXX	06-11-2018	Two/Three Wheeler Loan		

#### PERSONAL INFO VARIATIONS

#### NAME & DOB VARIATIONS

Bureau	NAME	DOB
CIBIL		
Experian	NEHA	20-09-1991

#### ID VARIATIONS

Bureau	Pan	Passport	Driving License	Voter ID	Ration Card	UID	Additional ID
CIBIL							
Experian	BHVPN6894C BHVPN6894C					955692708943	

#### PHONE & EMAIL VARIATIONS

Bureau	PHONE	TYPE OF PHONE	EMAIL
CIBIL			
Experian	0 0 9041574383 2121212	MOBILE PHONE MOBILE PHONE UNKNOWN	ABC@GMAIL.COM ABC@GMAIL.COM ABC@GMAIL.COM

#### ADDRESS VARIATIONS

Bureau	DATE REPORTED	TYPE OF ADDRESS	ADDRESS
CIBIL			
Experian		NOT CATEGORISED	B34/ 56 / 2 TOP KHANA KAPURTHALA KAPURTHALA PUNJAB 144601

#### EMPLOYMENT INFORMATION

Bureau	ACCOUNT TYPE	REPORTED DATE	OCCUPATION	INCOME	NET/GROSS INCOME	Monthly INCOME	Monthly/ANNUAL	DISPUTE DATE	DISPUTE REM
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#### MISCELLANEOUS

Bureau	DATE REPORTED	COMMENTS
CIBIL		

#### APPENDIX

SECTION	CODE	DESCRIPTION
Account Summary	Number of Delinquent Accounts	Indicates number of accounts that the applicant has defaulted on within the last 6 months
Account Information - Credit Grantor	xxxx	Name of grantor undisclosed as credit grantor is different from inquiring Institution
Account Information - Account #	xxxx	Account Number undisclosed as credit grantor is different from inquiring Institution
Payment History / Asset Classification	XXX	Field not reported by Institution
Payment History / Asset Classification	-	Not applicable
Payment History / Asset Classification	STD	Account Reported as STANDARD Asset
Payment History / Asset Classification	SUB	Account Reported as SUB-STANDARD Asset
Payment History / Asset Classification	DBT	Account Reported as DOUBTFUL Asset
Payment History / Asset Classification	LOS	Account Reported as LOSS Asset
Payment History / Asset Classification	SMA	Account Reported as SPECIAL MENTION
CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	Score has reckoned from credit history, pursuit of new credit, payment history, type of credit in use and outstanding debt.
CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	Score of "0" is no hit.

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