

#### Your CIBIL Score as on 12th Nov 2024



Your CIBIL Score is a 3 digit numeric summary of your credit history & ranges from 300 to 900.

It is calculated on the information available in the Accounts and Enquiry section of your CIBIL Report. The closer your score is to 900, the more confidence the lender will have in your ability to repay the loan. Higher your score, the better chances of your application getting approved.

#### SCORE RANGE

■ 778-900 ■ 765-777 ■ 748-764 ■ 723-747 ■ 300-722

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Detailed view of your personal information as provided to the lender for loan application.

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Repository of all your opened and closed loan/credit card accounts.

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List of all loan/credit card related enquiries made by lenders on your credit profile.

### **CIBIL Score & Report**

Nupur Kumari

REPORT GENERATED ON

17 Dec 2024

CONTROL NUMBER

#### 321 458 9045

A unique 9–10-digit number generated when the lender checks your CIBIL Score. Lenders might refer to this number during their credit assessment process.



Nupur Kumari Male | Born 25/06/1997

## identification details

INDENTIFICATION TYPE	ID NUMBER	ISSUE DATE	EXPIRY DATE
Income Tax ID Number	(PAN) DYDPR123X	12/07/2020	-
Passport Number	RQERWT98	-	-
Driver's License Numbe	DL4567890	-	12/07/2020
Voter ID Number	YJP123456	12/07/2020	12/07/2020
Ration Card Number	RC123456	12/07/2020	12/07/2020

#### 

CATEGORY	ADDRESS	RESIDENCE CODE	DATE REPORTED
Residence Address	Yaseen Manzil, Vijayapura 4th cross, Behind Indian Service Station, Chikmagaluru, Karnataka - 577101	-	25/06/2020
Permanent Address	Yaseen Manzil, Vijayapura 4th cross, Behind Indian Service Station, Chikmagaluru, Karnataka - 577101	+91	25/06/2020
Permanent Address	Yaseen Manzil, Vijayapura 4th cross, Behind Indian Service Station, Chikmagaluru, Karnataka - 577101	+91	25/06/2020
Permanent Address	Yaseen Manzil, Vijayapura 4th cross, Behind Indian Service Station, Chikmagaluru, Karnataka - 577101	+91	25/06/2020

#### $\c CONTACT DETAILS$

MOBILE PHONE		HOME PHONE		NOT CLASSIFIED	
9876543210		9876543210		9876543210	
RESIDENCE CODE	-	RESIDENCE CODE	+91	RESIDENCE CODE	-

#### ☑ EMAIL DETAILS

ma.com

EMAIL ID 1	EMAIL ID 2	EMAIL ID 3
mohammed.ruman25@netbrah	mohammed rum@netbrahma	mohammed r@netbra

# 



Control Number 321 458 9045 Report generated on 17 Dec 2024

ACCOUNT TYPE

Loan

DATE REPORTED 14/07/2022

OCCUPATION

Developer

INCOME ₹10,000

MONTHLY / ANNUAL INCOME

INDICATOR

₹20,000

**NET / GROSS INCOME INDICATOR** 



# CIBIL Account Information

#### **ACCOUNT SUMMARY**

SR. NO	MEMBER NAME	ACCOUNT TYPE	STATUS	DATE OPENED	DATE REPORTED
01	Housing Development Finance	Credit Card	Open	14/07/2020	14/05/2010
02	Housing Development Finance	Credit Card	Open	14/07/2020	14/05/2010
03	Housing Development Finance	Credit Card	Closed	14/07/2020	14/05/2010

#### **OPEN ACCOUNTS**

# 01. Housing Development Finance Corporation Bank

Open

Personal Loan

1234567890

Joint Ownership

#### **ACCOUNT DETAILS**

Credit Limit	₹50,000	Rate of Interest	8%
High Credit	₹10,000	Repayment Tenure	12 Months
Current Balance	₹4,000	EMI Amount	₹3,000
Cash Limit	₹3,000	Payment Frequency	Monthly
Amount Overdue	₹2,000	Actual Payment Amount	₹5,000

#### **DATES**

Date of Opened / Disbursed	14/07/2020	Date Closed	15/06/1997
Date of last payment	14/06/2020	Date Reported and Certified	14/05/2010

#### PAYMENT HISTORY (UP TO 36 MONTHS)

Payment start date 25/06/2024 25/06/2020 Payment end date

### DAYS PAST DUE (NO. OF DAYS) OR ASSET CLASSIFICATION (STD, SMA, SUB, DBT, LSS)

Month Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	002	001	XXX	000	SMA	000	SUB	0	000	###	1	STD
2022	LSS	001	DBT	000	SMA	000	30	STD	000	002	000	000
2023	LSS	001	DBT	000	SMA	000	000	STD	50	002	000	XXX



# CIBIL Account Information

LEGEND			
### Number of days past due	SUB Substandard	SMA Special mention account	<b>DBT</b> Doubtful
LSS Loss	STD Standard	XXX Not reported	
COLLATERAL			
Value of Collateral	₹50,000	Type of Collateral	Property and rental

Yes

Don't Know

₹10,000

02. Housing Development Finance Corporation Bank

Open

Written-off Amount (Principal)

Settlement Amount

Personal Loan

₹1,500

₹5,000

1234567890 Joint Ownership

**DEFAULT STATUS** 

Suit - Filed / Willful default

Written-off Amount (Total)

Credit Facility Status

⚠ This account information is under dispute

CIBIL Remarks: IDontknow Dispute Date: 10/05/2020

(!) The status of this account is Amount OverDue

#### **ACCOUNT DETAILS**

Credit Limit	₹50,000	Rate of Interest	8%
High Credit	₹10,000	Repayment Tenure	12 Months
Current Balance	₹4,000	EMI Amount	₹3,000
Cash Limit	₹3,000	Payment Frequency	Monthly
Amount Overdue	₹2,000	Actual Payment Amount	₹5,000

#### DATES

Date of Opened / Disbursed	14/07/2020	Date Closed	15/06/1997
Date of last payment	14/06/2020	Date Reported and Certified	14/05/2010



#### **PAYMENT HISTORY (UP TO 36 MONTHS)**

Payment start date 25/06/2020 Payment end date 25/06/2024

#### DAYS PAST DUE (NO. OF DAYS) OR ASSET CLASSIFICATION (STD, SMA, SUB, DBT, LSS)

Month Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2021	002	001	XXX	000	SMA	000	SUB	0	000	###	1	STD	
2022	LSS	001	DBT	000	SMA	000	30	STD	000	002	000	000	
2023	LSS	001	DBT	000	SMA	000	000	STD	50	002	000	XXX	

#### **LEGEND**

### Number of days past due SUB Substandard SMA Special mention account DBT Doubtful

LSS Loss STD Standard XXX Not reported

#### COLLATERAL

Value of Collateral ₹50,000 Type of Collateral Property

#### **DEFAULT STATUS**

Suit - Filed / Willful default Yes Written-off Amount (Principal) ₹1,500

Credit Facility Status Don't Know Settlement Amount ₹5,000

Written-off Amount (Total) ₹10,000

#### **CLOSED ACCOUNTS**

# 03. Housing Development Finance Corporation Bank

Closed

Personal Loan

1234567890

Joint Ownership

#### **ACCOUNT DETAILS**

Credit Limit	₹50,000	Rate of Interest	8%
High Credit	₹10,000	Repayment Tenure	12 Months
Current Balance	₹4,000	EMI Amount	₹3,000
Cash Limit	₹3,000	Payment Frequency	Monthly
Amount Overdue	₹2,000	Actual Payment Amount	₹5,000



# CIBIL Account Information

**DATES** 

Date of Opened / Disbursed 14/07/2020 Date Closed 15/06/1997

Date of last payment Date Reported and Certified 14/05/2010 14/06/2020

**PAYMENT HISTORY (UP TO 36 MONTHS)** 

Payment start date **Closed Account** Payment end date 25/06/2024

DAYS PAST DUE (NO. OF DAYS) OR ASSET CLASSIFICATION (STD, SMA, SUB, DBT, LSS)

Month Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2021	002	001	XXX	000	SMA	000	SUB	0	000	###	1	STD	
2022	LSS	001	DBT	000	SMA	000	30	STD	000	002	000	000	
2023	LSS	001	DBT	000	SMA	000	000	STD	50	002	000	XXX	

**LEGEND** 

### Number of days past due **SUB** Substandard **SMA** Special mention account **DBT** Doubtful

LSS Loss STD Standard XXX Not reported

COLLATERAL

Value of Collateral ₹50,000 Type of Collateral Prop

**DEFAULT STATUS** 

Suit - Filed / Willful default Yes Written-off Amount (Principal) ₹1,500

Credit Facility Status Don't Know Settlement Amount ₹5,000

Written-off Amount (Total) ₹10,000



# Total Enquiries 6

DATE OF ENQUIRY	MEMBER NAME	ENQUIRY PURPOSE
17 Dec 2023	Kotak Mahindra	Credit Card
12 Nov 2023	HDFC Bank	Commercial Vehicle Loan
04 Sep 2023	Shamrao Vitthal Co-operative Bank	Personal Loan
ENQUIRIES IN 2023 3  DATE OF ENQUIRY	MEMBER NAME	ENQUIRY PURPOSE
	MEMBER NAME  Kotak Mahindra	ENQUIRY PURPOSE  Credit Card
DATE OF ENQUIRY		

End of report

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

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