BAJAJ FINSERV

Credit Health Report

Get a detailed understanding of your credit history, learn about the factors that affect your CIBIL Score, and see how you can manage your credit health like a pro!

Powered by

CIBIL
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Last refresh date: 18 October 2023

Credit Score

Your CIBIL Score ranges between 300 and 900. A score of 700 or higher can help you get better terms on loans and cards.

Personal Details

This includes your name, date of birth, PAN, Aadhaar, and other details.

Credit Factors

The factors that affect your CIBIL Score such as repayment history, credit utilisation, credit enquiries and more.

Account Summary

This offers an overview of all your loans and credit cards. It contains the details of the lending institutions, account details, and more.
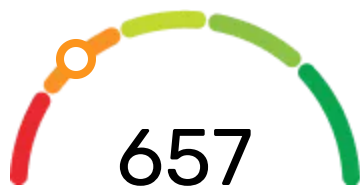
Credit Enquiry

An overview of all your credit enquiries – typically made by financial institutions.

Do's and Don'ts

The things you need to keep in mind to build a good credit history. This will help you improve and maintain a good credit profile.

657

Your credit score is Fair
You can qualify for certain pre-approved offers.

Lenders use credit scores to assess an individual's creditworthiness when considering loan applications. A good credit score improves the chances of loan approvals at lower interest rates, while a poor score may result in loan rejections or high-interest rates. It's crucial to maintain a good credit score by paying debts on time, limiting credit utilisation, and not applying for too much credit too frequently.

Trends

This chart helps you understand how your credit score has changed over time.

657 → 0 Points
/900

657

| Oct'23 | Nov'23 | Dec'23 | Jan'24 | Feb'24 | Mar'24 |

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Personal details

Name	Date of birth	Gender
MALLAMPALLI RAO	15/06/1970	Male

Identification type	PAN	
Income Tax ID Number (PAN)	XXXXXX097M	

Contact information

Address 1

DNO23221/4,1ST FLOOR,BESIDE FOOD JUNCTION,SIVALAYAM ROAD LAST,SATYANARAYANA PURAM,VIJAYAWADA

Category	Status	Date Reported
Residence	Rented	20/12/2019

Address 1

S/O SAMBASIVA RAO, 22-53, K V R COLLE GE, NANDIGAMA, KRISHNA, ANDHRA PRADE SH, , KRISHNA

Category	Status	Date Reported
Residence	Owned	06/06/2019

Address 1

NANDIGAMA VIJAYAWADA

Category	Status	Date Reported
Office	Owned	31/03/2019

Address 1

S/O SAMBASIVA RAO 7-46 NTR ROAD RITHUPETA NANDIGAMA NANDIGAMA

Category	Status	Date Reported
Residence	-	21/06/2018

< | Credit Score | Personal Details | Credit Factors | Account Summary | Do's and Don'ts | Credit Enquiry | >

Contact information

Telephone number type	Telephone number	Extension
Not Classified	918096023377	-
Not Classified	0000023377	-
Mobile Phone	9885468427	-

Email contact

Email address 1   PHANI_MALLAMPALLI@REDIFFMAIL.COM

Credit Factors
Your credit score is impacted by these factors

Repayment History `FAIR`

Record of all your past and present payments made to your lenders
"You have made 55% payments on time (→ 0% change from last score refresh)"

On time payments	Total payments
86	157

Credit Card Utilisation `GOOD`

Percentage of credit utilised from the total credit card amount extended by your lenders.
"You have utilised 0% amount of your total credit card limit (→ 0% change from last score refresh)"

Utilised limit	Total credit card limit
-	-

Types Of Credit `BAD`

Refers to the different accounts for credit cards and loans and their nature whether secured or unsecured.
"Your secured loans to total loans ratio is 0% (→ 0% change from last score refresh)"

Secured loan balance	Unsecured loan balance
-	Rs. 9,41,461

Length Of Credit History `GOOD`

Refers to the age of your oldest and newest accounts to determine the average credit age
"Your oldest account is 55 months old (→ 0% change from last score refresh)"

Oldest account	Newest account
55 months	27 months

Credit Enquiries `GOOD`

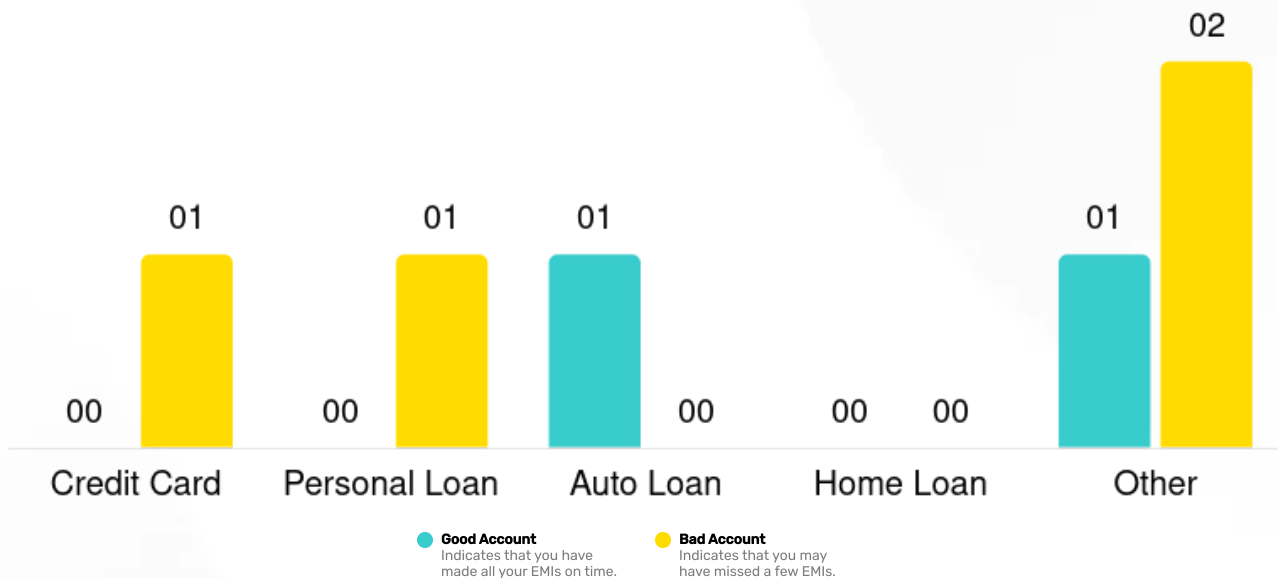**Every time a lender checks your credit score after you apply for a loan or credit card**
"There have been 0 enquiries on your PAN (→ 0% change from last score refresh)"

Total enquiries till date	Enquiries in past 3 months
-	-

The CIBIL Score essentially helps lenders decide whether you should be given a loan. It is important to understand the factors that influence your score to ensure that you have a good score that will help you access funds when you need them. For example, your CIBIL Score increases once you successfully clear an existing loan and decreases when you make a large number of loan enquiries.

Account Summary

View all your loans and credit cards summary in one place.

02

Good Account
Indicates that you have made all your EMIs on time.

Bad Account
Indicates that you may have missed a few EMIs.

Credit card
Timely payments and responsible credit card usage can positively impact your credit report.

Personal Loan
Applying for multiple personal loans within a short timeframe may raise concerns among lenders.

Auto Loan
Co-signing an auto loan for someone else can impact your credit report. If the primary borrower misses payments, it can negatively affect your credit standing.

Home Loan
A home loan with a low debt-to-income ratio can positively impact your credit report.

Other Loan
A diverse credit mix that includes various types of loans can benefit your credit report.

Detailed Account Summary

ACTIVE

Personal Loan | HDFC BANK

Sanctioned loan amount: Rs. 58,000   Ownership: Individual

Date of last payment: 09/06/2023

Account Details:

Type of account	Account number	Sanctioned loan amount
Personal Loan	6180693	Rs. 58,000
Current balance	Cash limit	Amount overdue
Rs. 20,492	-	Rs. 23,240
Rate of interest	Repayment tenure	EMI amount
-	-	-
Payment frequency	Type of collateral	Value of collateral
Monthly		-
Date opened	Date closed	Date reported
19/03/2019	-	31/08/2023
Payment start date	Payment end date	Date of last payment
01/09/2020	01/08/2023	09/06/2023

Payment Status

Year/Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	---	---	---	---	❌	❌	❌	❌	❌	❌	❌	❌
2022	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌
2021	❌	---	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌
2020	❌	✅	✅	✅	---	---	---	---	---	---	---	---

Detailed Account Summary

ACTIVE

Education Loan | CANARA BANK

Sanctioned loan amount: Rs. 7,40,000   Ownership: Joint

Date of last payment: 09/03/2023

Account Details:

Type of account	Account number	Sanctioned loan amount
Education Loan	3973651000019	Rs. 7,40,000
Current balance	Cash limit	Amount overdue
Rs. 9,20,969	-	-
Rate of interest	Repayment tenure	EMI amount
11	180	Rs. 15,052
Payment frequency	Type of collateral	Value of collateral
	No Collateral	-
Date opened	Date closed	Date reported
28/06/2019	-	30/09/2023
Payment start date	Payment end date	Date of last payment
01/10/2020	01/09/2023	09/03/2023

Payment Status

Year/Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	---	---	---	✅	✅	✅	✅	✅	✅	✅	✅	✅
2022	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
2021	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
2020	✅	✅	✅	---	---	---	---	---	---	---	---	---

Detailed Account Summary

CLOSED

Gold Loan | DCB

Sanctioned loan amount: -   Ownership: Individual

Date of last payment: 03/01/2022

Account Details:

Type of account	Account number	Sanctioned loan amount
Gold Loan	12454300011264	-
Current balance	Cash limit	Amount overdue
-	-	-
Rate of interest	Repayment tenure	EMI amount
-	-	-
Payment frequency	Type of collateral	Value of collateral
		-
Date opened	Date closed	Date reported
01/07/2021	03/01/2022	31/01/2022
Payment start date	Payment end date	Date of last payment
01/07/2021	01/01/2022	03/01/2022

Payment Status

Year/Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022	---	---	---	---	---	---	---	---	---	---	---	✅
2021	❌	✅	---	✅	✅	✅	---	---	---	---	---	---

Detailed Account Summary

CLOSED

Gold Loan | MUTHOOTFIN

Sanctioned loan amount: Rs. 1,644   Ownership: Individual

Date of last payment: 01/07/2021

Account Details:

Type of account	Account number	Sanctioned loan amount
Gold Loan	F11562/F3864	Rs. 1,644
Current balance	**Cash limit**	**Amount overdue**
-	-	-
Rate of interest	**Repayment tenure**	**EMI amount**
-	7	-
Payment frequency	**Type of collateral**	**Value of collateral**
		-
Date opened	**Date closed**	**Date reported**
01/07/2021	17/06/2022	04/01/2023
Payment start date	**Payment end date**	**Date of last payment**
01/11/2021	01/01/2023	01/07/2021

Payment Status

Year/Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	---	---	---	---	---	---	---	---	---	---	---	✅
2022	---	---	---	---	---	---	---	❌	❌	❌	❌	❌
2021	✅	✅	---	---	---	---	---	---	---	---	---	---

Detailed Account Summary

CLOSED

Auto Loan (Personal) | ANNAPOOFIN

Sanctioned loan amount: Rs. 61,940   Ownership: Individual

Date of last payment: -

Account Details:

Type of account	Account number	Sanctioned loan amount
Auto Loan (Personal)	E-062	Rs. 61,940
Current balance	**Cash limit**	**Amount overdue**
-	-	-
Rate of interest	**Repayment tenure**	**EMI amount**
-	-	-
Payment frequency	**Type of collateral**	**Value of collateral**
		-
Date opened	**Date closed**	**Date reported**
11/06/2020	20/06/2022	30/09/2023
Payment start date	**Payment end date**	**Date of last payment**
01/10/2020	01/09/2023	-

Payment Status

Year/Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	---	---	---	✅	✅	✅	✅	✅	✅	✅	✅	✅
2022	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
2021	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
2020	✅	✅	✅	---	---	---	---	---	---	---	---	---

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Detailed Account Summary

CLOSED

Credit Card | HDFC BANK

Sanctioned loan amount: Rs. 48,596   Ownership: Individual

Date of last payment: 31/08/2023

Account Details:

Type of account	Account number	Sanctioned loan amount
Credit Card	0001014610016290635	Rs. 48,596
Current balance	Cash limit	Amount overdue
-	-	-
Rate of interest	Repayment tenure	EMI amount
-	-	-
Payment frequency	Type of collateral	Value of collateral
		-
Date opened	Date closed	Date reported
08/03/2019	31/08/2023	30/09/2023
Payment start date	Payment end date	Date of last payment
01/10/2020	01/09/2023	31/08/2023

Payment Status

Year/Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	---	---	---	✅	✅	❌	❌	❌	❌	❌	❌	❌
2022	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌
2021	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌	❌
2020	❌	❌	✅	---	---	---	---	---	---	---	---	---

Dos & Dont's to improve your CIBIL score

✅ Do's	❌ Dont's

Do's

- Pay your bills on time: Make sure to pay your credit card bills and loan EMIs on time. This is the most important factor that affects your CIBIL Score.

- Check your credit report regularly: Check your credit report regularly and ensure that all the information on it is correct. If you find any discrepancies, report them to the credit bureau immediately.

- Keep your credit utilisation low: Try to keep your credit utilisation ratio below 30%. This means that you should not use more than 30% of your credit limit.

- Diversify your credit portfolio: Having a mix of different types of credit, such as a credit card, a personal loan, and a home loan can improve your CIBIL Score.

- Maintain a long credit history: The longer your credit history, the better it is for your CIBIL Score. So, avoid closing old credit accounts, as they add to your credit history.

- Set up automatic payments: Setting up automatic payments for your bills and loans will ensure that you don't miss any payments.

Dont's

- Don't apply for too much credit at once: Avoid applying for too many loans or credit cards at the same time. This can make you look credit hungry and can negatively affect your CIBIL Score.

- Don't default on your payments: Missing payments or defaulting on your loans can have a severe impact on your CIBIL Score.

- Don't close old credit accounts: Closing old credit accounts can reduce the length of your credit history, which can negatively impact your CIBIL Score.

- Don't exceed your credit limit: Try not to exceed your credit limit, as this can show that you are unable to manage your finances.

- Don't ignore your credit report: Ignoring your credit report can lead to errors or fraud going unnoticed, which can negatively impact your CIBIL Score.

- Don't co-sign for loans: Co-signing for someone else's loan can negatively affect your CIBIL Score if they default on the loan.