



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
Part of TransUnion

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.



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.

670 → 0 Points
/900



The details in the report are derived "as is" from the CIBIL Report

Personal details

Name	Date of birth	Gender
MALLAMPALLI SANTHOSH	30/04/2001	Male

Identification type	PAN
Income Tax ID Number (PAN)	XXXXXX558A

Contact information

Address 1		
S/O PHANI RAJESWARA RAO NANDIGAMA KRISHNA DISTRICT		
Category	Status	Date Reported
Residence	Owned	06/06/2019

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Contact information

Telephone number type	Telephone number	Extension
Not Classified	919440400895	-
Not Classified	918096023377	-
Email contact		
Email address 1	PHANI_MALLAMPALLI@REDIFFMAIL.COM	

Credit Factors

Your credit score is impacted by these factors

Repayment History

GOOD

Record of all your past and present payments made to your lenders

"You have made 100% payments on time (→ 0% change from last score refresh)"

On time payments
36

Total payments
36

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. 9,20,969

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 51 months old (→ 0% change from last score refresh)"

Oldest account
51 months

Newest account
51 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)"

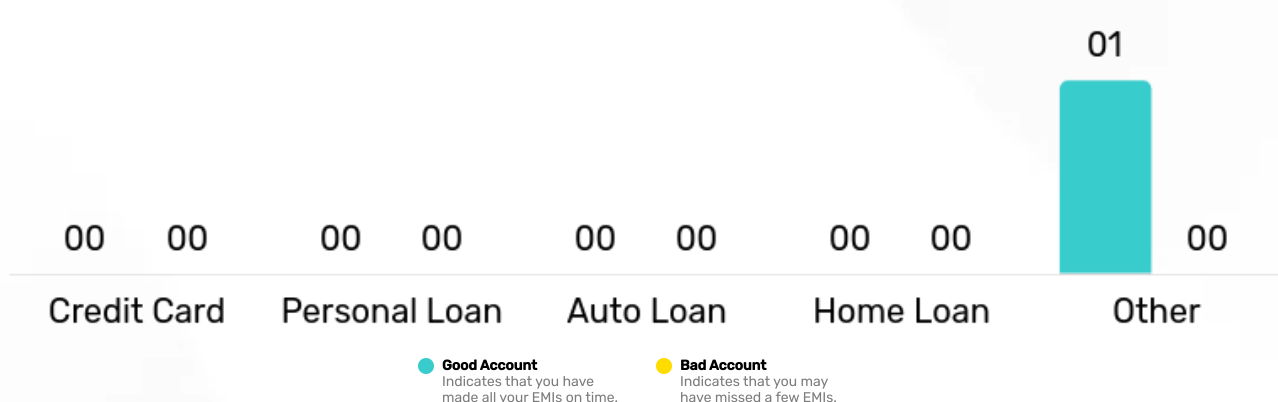
Total enquiries till date
-

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.



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

Education Loan | CANARA BANK

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

Date of last payment: 09/03/2023

Account Details:

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

Payment Status

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

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Dos & Dont's to improve your CIBIL score

✔ 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.