

## UNDERSTANDING YOUR CIBIL SCORE

### What is a CIBIL Score?

CIBIL Score is a 3 digit numeric summary of your credit history, derived by using details found in the 'Accounts' and 'Enquiries' sections on your CIBIL Report and ranges from 300 to 900. The closer your score is to 900, the higher are the chances of your loan application getting approved.

### What does my CIBIL Score mean?

Your CIBIL Score is one of the most important parameters considered by lenders before approving your loan application. CIBIL Score also provides lenders necessary insights into your credit history through past patterns of credit usage and loan repayment behaviour. It acts as a guiding principle for lenders, making the loan approval process faster.

### What are the major factors that affect my CIBIL Score?

There are 4 major factors that affect your CIBIL Score:

-  **PAYMENT HISTORY:** Making late payments or defaulting your EMIs or dues (recently or consistently) may negatively impact your score.
-  **HIGH CREDIT UTILIZATION:** An increase in the current balance of your credit card indicates an increased repayment burden and may negatively affect your score.
-  **MULTIPLE ENQUIRIES:** Applying for credit, too frequently in a short period of time can negatively impact your CIBIL Score.
-  **AGE OF CREDIT:** The length of time you've had credit accounts open can positively impact your CIBIL Score.

### What does it mean when my CIBIL Score is 'NA' or 'NH'?

A CIBIL Score of 'NA' or 'NH' is not a bad thing at all. These scores can mean any 1 of 3 things mentioned below:

- a) You do not have a credit history or you do not have enough of a credit history to be scored i.e. you are new to the credit system.
- b) You have had no credit activity in the last couple of years.
- c) You have all add-on credit cards and have no credit exposure.

It is important to note that while these credit scores are not viewed negatively by a credit institution, some lenders' credit policy prevents them from providing loans to an applicant with credit scores of 'NA' or 'NH' (applicants with no credit track record). Hence, you may have a better chance of applying for a loan elsewhere.

## HOW TO READ YOUR CIBIL SCORE AND REPORT?

Your CIBIL Report is a record of your credit payment history compiled from information received from banks and financial institutions. The purpose is to help loan providers make informed decisions basis your credit history, quickly and objectively. A healthy credit report can get your loan approved faster and often, at better terms.

**CIBIL Score & Report**

An overview of your credit profile.

Control Number : 1,000,401,384  
(e) Indicates the value provided by bank when you applied for a credit facility.

[Print Your CIBIL Report](#)

**Hello, Rahul L.**



Your **CIBIL Score** as on **11 Dec 2021**.  
**736**

This section reflects your **CIBIL Score**, which is widely used by loan providers to evaluate loan applications. Your score ranges between 300 and 900, and is calculated based 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.

**Please note in some cases you might be displayed a CIBIL Score of "NH" which indicates one of the following 3 things:**

1. You have a credit card or loan account, but no credit activity in the last three years
2. Lenders may have made enquiries, but you do not have any credit activity.
3. You only have add-on credit cards, and no credit exposure.

**Highlights Of Your Credit Report:**

Personal Information	Contact information	Employment information	Account information	Enquiry information																
<b>PERSONAL DETAILS</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; padding: 5px;">Name</td> <td style="width: 30%; padding: 5px;">Date of Birth</td> <td style="width: 30%; padding: 5px;">Gender</td> </tr> <tr> <td>Ajay Joshi</td> <td>22/04/1970</td> <td>Male</td> </tr> </table>					Name	Date of Birth	Gender	Ajay Joshi	22/04/1970	Male										
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### CIBIL Score

This section reflects your CIBIL Score which is widely used by loan providers to evaluate loan applications. An individual's CIBIL Score ranges between 300-900 and is calculated basis the information in the "Accounts" and "Enquiry" section of the credit report. The closer the score to 900 the more confidence the loan provider will have in your ability to repay the loan and hence, the better chances of your application getting approved.

Please note in some cases you might be displayed a CIBIL score of either "NA" or "NH" which indicates one of the following 3 things:

1. You do not have a credit history or you do not have enough credit history to be scored, i.e. you are new to the credit system.
2. You have no credit activity in the last couple of years.
3. You have all add-on credit cards and have no credit exposure.

### Personal Information

This section contains your personal details like Name, Date of Birth and Gender as reported to CIBIL by various members, Identification type section contains details like your Income Tax ID (PAN), Passport Number, Driver's License and Voter ID information reported by lenders.

### Contact Information

Your addresses, telephone, mobile numbers and email addresses as reported by lenders appear here. The address category also explains whether the address is a residential address, official address, permanent address or temporary address. Up to 4 addresses and email addresses are provided in this section.

Personal Information	Contact information	Employment information	Account information	Enquiry information
<b>EMPLOYMENT DETAILS</b>				
Account Type Auto Loan (Personal)	Date Reported 28/02/2017	Occupation Other	Income ₹5,00,000	
Frequency Monthly	Net / Gross Income Indicator Gross Income			

## Employment Information

This section provides information on your occupation and income (at the time of opening a credit facility) as reported by the lender for a particular credit account.

Personal Information	Contact information	Employment information	Account information	Enquiry information
<b>OPEN ACCOUNTS</b>				
Member Name ABC Bank	Account Type Auto Loan (Personal)	Account Number 12345678	Ownership Individual	
<b>⚠ Account information under dispute</b> CIBIL Remarks: Account Ownership Error Dispute Date: 13/05/2017				
<b>ACCOUNT DETAILS</b>				
Credit Limit -- High Credit ₹1,00,000.00 Current Balance ₹20,000.00 Cash Limit ₹0.00 Amount Overdue ₹0.00 Rate of Interest -- Repayment Tenure 60 EMI Amount ₹13,503 Payment Frequency Monthly				

## Account Information

The most important segment of your CIBIL Report, it contains details of all your loan and credit card accounts. It displays the name of the lender/s, the type of credit facilities (home loan, auto loan, credit card etc.), the account numbers, whether single or jointly held, when each account was opened, date of the last payment, loan amount, current balance, amount overdue (if any) and most importantly, a month on month record of up to 36 months of your payments.

A yellow box above the Account Details indicates that the section is under dispute will be removed when the dispute is closed. However, upon closure, the disputed information may or may not be changed as per confirmation received from the lender.

Personal Information	Contact information	Employment information	Account information	Enquiry information
<b>ENQUIRY DETAILS</b>				
Member Name ABC Bank	Date of Enquiry 11/12/2020	Enquiry Purpose Credit Card		
Member Name DEF Bank	Date of Enquiry 14/04/2020	Enquiry Purpose Personal Loan		
Member Name GHI Bank	Date of Enquiry 18/09/2020	Enquiry Purpose Home Loan		
Member Name XYZ Bank	Date of Enquiry 01/10/2020	Enquiry Purpose Credit Card		

## Enquiry Information

This section provides details of all the enquiries made by the lender for your various credit applications and includes name of the lender, date of the application, the type of loan and its size.

## UNDERSTANDING THE TERMS AND KEYWORDS

Key Term	Explanation		
AC (ASSET CLASSIFICATION)	It is important to note that some banks report DPD [please refer to the DPD description for more information] as per the Asset Classification norms defined by RBI, which are as follows:		
	<b>DPD</b>	<b>Denotes</b>	<b>Explanation</b>
	STD	Standard	Payments are being made within 90 days. Any account overdue by more than 90 days is classified a Non-Performing Asset (NPA) by banks
	SMA	Special Mention Account	Special account created for reporting Standard account, moving towards Sub-Standard
	SUB	Sub-Standard	An account which has remained an NPA for up to 12 months
	DBT	Doubtful	The account has remained a Sub-standard account for a period of 12 months
	LSS	Loss	An account where loss has been identified and remains uncollectible
ACTUAL PAYMENT AMOUNT	Is the amount you have paid to your lender if it is different from the EMI Amount. This may be more or less than the EMI Amount.		
AMOUNT OVERDUE	Indicates the total amount that has not been paid to the lender in a timely fashion [includes principal and interest amount].		
CASH LIMIT	Applies to credit cards specifically. It is the amount of cash you are permitted to withdraw from your credit card.		
CN (CONTROL NUMBER)	This is your report number and is essential if you feel you need to raise a Dispute Request.		
COLLATERAL	Is provided to a lender as security to protect the lender in the event you are unable to repay your loan. This may be property, shares, gold, etc.		
CREDIT LIMIT	Applies to credit cards and overdraft facilities. It reflects the total amount of credit you have access to with regard that credit card or overdraft facility.		
CURRENT BALANCE	Is the amount you still owe on a particular credit facility. Lenders typically take 30-45 days after your payment is received to update this information with CIBIL		
DPD (DAYS PAST DUE)	DPD or Days Past Due appears in the Account Information section of your CIR. The DPD indicates how many days a payment on that account is late that month. Anything other than "ODO" or "STD" [please refer to the ASSET CLASSIFICATION description for more information] is considered negative by a lender. Up to 36 months of this payment history [with the most recent month displayed first] are provided. On occasion you may see "XXX.. reported for your DPD on a certain account which implies that information for these months has not been reported to CIBIL by the bank		
EMI AMOUNT	Is the EMI [Equated Monthly Installment] that you pay on the loan.		
ENQUIRY	Enquiries are added to your report when you apply for a loan or credit card and the lender decides to access your CIR. Details such as the name of the loan provider size and type of loan are captured in this section. Please note that the date of the enquiry may differ from your actual application date because the lender may access your CIR a day or more after you have applied.		
HIGH CREDIT	Applies to credit cards and facilities. It reflects the highest amount ever billed [including interest and fees] for that particular credit card or overdraft.		
OWNERSHIP	This field tells the lender who is responsible for payments on that loan or credit card. There are 4 types of indicators that can appear on your CIR: <ol style="list-style-type: none"> <li>1. Single: You are solely responsible for making payments on the account.</li> <li>2. Joint: You and someone else bear joint responsibility for payments on these accounts. This will also reflect on the other individual's CIR</li> <li>3. Authorized User: This is used for add-on- credit cards that you may have. While this reflects on your CIR, lenders know that you are not responsible for paying dues on that particular account.</li> <li>4. Guarantor: A guarantor pledges to repay a loan on behalf of a third party who has taken a loan. Hence, he provides a guarantee to the lender that he will honor the obligation in case the principal applicant is unable to do so.</li> </ol>		
REPAYMENT TENURE	Is the term of your loan. This field is to be read with the "PAYMENT FREQUENCY" field to accurately understand the term of the loan. For example, 120 at a monthly payment frequency would mean the term of the loan is 10 years.		
SANCTIONED AMOUNT	This is the loan amount disbursed to you. Applies to account types other than credit cards and overdraft.		
SETTLEMENT AMOUNT	When an amount owed on a loan account is disputed, the individual and lender settle at some amount in between. It's what the lender believes is owed and what the individual believes he should pay. This is the amount the individual has agreed to pay. The rest of the amount [that the lender believes is owed] is written-off by the lender.		
SUIT-FILED /WILFUL DEFAULT	In case the lender has filed a suit against you, there is specific reporting prescribed by the Reserve Bank of India (RBI). This is as follows: 1. No Suit Filed [or the field will be blank] 2. Suit filed 3. Willful Default 4. Suit filed [Willful Default]		
WRITTEN-OFF AMOUNT (PRINCIPAL)	This field reflects the principal amount written-off by the lender. It follows that the difference between the total and principal written-off amounts is the interest amount that has been written-off on this account.		
WRITTEN-OFF AMOUNT (TOTAL)	When a loan is written-off there is an interest and principal component. This field reflects the total interest and principal amount written-off.		
WRITTEN-OFF AND SETTLED STATUS	If this section is populated, the lender has either restructured your loan by offering you different terms [extended the loan tenure or reduced the interest rate, etc], written-off this amount, or settled at some amount less than what the lender believes it was owed. The possible values are as follows: <ol style="list-style-type: none"> <li>1. Restructured Loan</li> <li>2. Restructured Loan [Govt Mandated]</li> <li>3. Written-off [WO]</li> <li>4. Settled</li> <li>5. Post [WO] Settled"</li> </ol>		