



CIBIL Score & Report

Control Number : 4,743,293,588

Date : 21/06/2022

CIBIL Score

654

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.

Personal Information

Name	DOB	Gender
SUBHAJIT DEBASISH GUPTA	21/01/1986	Male

Identification	Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)		AMEPG0105A	-	-
Passport Number		G6746825	-	-

Contact Information

Address	Category	Residence	Code	Date Reported
TECH MAHINDRA DLF IT PARK-2 TOWER 1C NEW TOWN RAJARHAT CALCUTTA West Bengal 700156	Office Address	Rented		27/12/2012
RF 24/2 RAGHUNATHPUR NORTH, CHAPRA, NEAR SHYAMBIHAR PHASE2 KOLKATA West Bengal 700059	Not Categorized	-		31/12/2011
TECH MAHINDRA TECH MAHINDRA LTD,SHARADA CENTER,OFF TU KARVE ROAD PUNE Maharashtra 411004	Not Categorized	-		25/08/2010
TECH MAHINDRA LTD PHASE 3 RAJIV,GANDHI INFOTECH PARK MIDL HINJEWADI,PUNE,INDIA 411057 Maharashtra 411057	Not Categorized	-		18/01/2010

Telephone Number Type	Telephone Number	Telephone Extension
Mobile Phone	9748425384	
Home Phone	2549300	
Home Phone	03325493002	
Office Phone	44462000	

Email Addresses

SUBHAJIT_GPT@YAHOO.CO.IN

Employment Information

Account Type	Credit Card
Date Reported	31/05/2022
Occupation	Salaried
Income	-
Monthly / Annual Income Indicator	-
Net / Gross Income Indicator	-

Account Information

Member Name	Account Type	Account Number	Ownership
> CITIBANK	Credit Card	4386280019297997	Individual

Account Details

Credit Limit	68000
High Credit	81,031
Current Balance	1,552
Cash Limit	13,600
Amount Overdue	790
Rate of Interest	40.80
Repayment Tenure	-
EMI Amount	-

Payment Frequency	Monthly
Actual Payment Amount	1,136
Date Opened / Disbursed	27/12/2012
Date Closed	14/08/2018
Date of Last Payment	18/01/2017
Date Reported And Certified	15/06/2022
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/07/2019
Payment End Date	01/06/2022
Jun 2022	188
May 2022	186
Apr 2022	188
Mar 2022	185
Feb 2022	187
Jan 2022	189
Dec 2021	187
Nov 2021	187
Oct 2021	187
Sep 2021	188
Aug 2021	188
Jul 2021	187
Jun 2021	187
May 2021	186
Apr 2021	188
Mar 2021	185
Feb 2021	187
Jan 2021	188
Dec 2020	187
Nov 2020	188
Oct 2020	187
Sep 2020	187
Aug 2020	189
Jul 2020	187

Jun 2020	187
May 2020	187
Apr 2020	188

Mar 2020	185
Feb 2020	189
Jan 2020	188
Dec 2019	186
Nov 2019	188
Oct 2019	186
Sep 2019	188
Aug 2019	188
Jul 2019	186

STD: Standard DBT:Doubtful ###: Number of days past due
 SMA:Special Mention account LSS:Loss XXX: Not Reported
 SUB:Substandard

> HDFC BANK Credit Card 0004854980001426792 Individual

Account Details

Credit Limit	-
High Credit	65,101
Current Balance	35,985
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	05/04/2022
Date Closed	-
Date of Last Payment	21/04/2022
Date Reported And Certified	31/05/2022
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-

Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/04/2022
Payment End Date	01/05/2022

May 2022	0
Apr 2022	0

STD: Standard	DBT:Doubtful	###: Number of days past due
SMA:Special Mention account	LSS:Loss	XXX: Not Reported
SUB:Substandard		

> CREDILA Education Loan A1306270059 Joint

Account Details

Credit Limit	-
Sanctioned Amount	22,00,000
Current Balance	0
Cash Limit	-
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	120
EMI Amount	44,608
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	12/08/2013
Date Closed	18/04/2021
Date of Last Payment	18/04/2021
Date Reported And Certified	30/06/2021
Value of Collateral	-

Type of Collateral	No Collateral
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/07/2018
Payment End Date	01/06/2021

Jun 2021	0	Jun 2020	0
May 2021	0	May 2020	0
Apr 2021	0	Apr 2020	0
Mar 2021	0	Mar 2020	0
Feb 2021	0	Feb 2020	0
Jan 2021	0	Jan 2020	0
Dec 2020	0	Dec 2019	0
Nov 2020	0	Nov 2019	0
Oct 2020	0	Oct 2019	0
Sep 2020	0	Sep 2019	0
Aug 2020	0	Aug 2019	0
Jul 2020	0	Jul 2019	0

Jun 2019	0
May 2019	0
Apr 2019	0
Mar 2019	0
Feb 2019	0
Jan 2019	0
Dec 2018	0
Nov 2018	0
Oct 2018	0
Sep 2018	0

Aug 2018

0

Jul 2018

0

STD: Standard

DBT:Doubtful

###: Number of days
past dueSMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> KOTAK BANK

Credit Card

4166461301001497

Individual

Account Details

Credit Limit	15000
High Credit	13,080
Current Balance	0
Cash Limit	-
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	08/09/2010
Date Closed	24/01/2021
Date of Last Payment	31/08/2011
Date Reported And Certified	24/01/2021
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date

01/02/2018

Payment End Date

01/01/2021

Jan 2021	0	Jan 2020	XXX
Dec 2020	XXX	Dec 2019	XXX
Nov 2020	XXX	Nov 2019	XXX
Oct 2020	XXX	Oct 2019	XXX
Sep 2020	XXX	Sep 2019	XXX
Aug 2020	XXX	Aug 2019	XXX
Jul 2020	XXX	Jul 2019	XXX
Jun 2020	XXX	Jun 2019	XXX
May 2020	XXX	May 2019	XXX
Apr 2020	XXX	Apr 2019	XXX
Mar 2020	XXX	Mar 2019	XXX
Feb 2020	XXX	Feb 2019	XXX

Jan 2019	XXX
Dec 2018	XXX
Nov 2018	XXX
Oct 2018	XXX
Sep 2018	XXX
Aug 2018	XXX
Jul 2018	XXX
Jun 2018	XXX
May 2018	XXX
Apr 2018	XXX
Mar 2018	XXX
Feb 2018	XXX

STD: Standard

DBT:Doubtful

###: Number of days
past dueSMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose	Enquiry Amount
HDFC BANK	05/04/2022	Credit Card	1,000
CREDILA	27/06/2013	Education Loan	22,00,000
CITIBANK	27/12/2012	Credit Card	1,00,000
KOTAK BANK	30/08/2010	Credit Card	50,000
HDFC BANK	25/08/2010	Credit Card	1,000
KOTAK BANK	01/06/2010	Credit Card	40,000
HSBC	18/01/2010	Credit Card	15,000

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