

Gopalakrishnan Rajangam's Credit Report

Powered by **CIBIL**
Part of TransUnion

< Credit Score

Your Credit Report is summarized in the form of Credit Score which ranges from 300 - 900.



Score Factors

| | |
|----------------------------------|--|
| Payment History : | Percentage of payments made on time |
| Credit Card Utilization : | Percentage of your Credit Limit being used |
| Age Of Credit History : | Age of your oldest open account |
| Total Account : | Total number of your Credit Card and Loans |

< Contact Information

This section shows address and phone numbers reported to Credit Bureau by Financial Institutions.

Address Details

| Address | Category | Financial Institution | Date Reported |
|---|-------------------|-----------------------|---------------|
| NO 4 BY 617 ANGANVADI STREET MARAGATHAPURAM VILLUPURAM VILLUPURAM TAMIL NADU Tamil Nadu | Permanent Address | EQUITFIN | 05-01-2018 |
| NO. 4/617 ANGANVADI STREET MARAGATHAPURA M VILLUPURAM VELLORE Tamil Nadu | Permanent Address | SBI CARD | 26-12-2017 |
| RP TELEBUY SKYSHOP P LTD EAST POWDY ROAD VILLUPURAM Tamil Nadu | Office Address | SBI CARD | 26-11-2017 |
| NO 4/432 PALVADI STREET MARAGATHAPURAM VILLUPURAM Tamil Nadu | Residence Address | HDFC BANK | 07-04-2017 |

Phone Number

| Type | Number |
|----------------|-----------------|
| Not Classified | 09751542688 |
| Mobile Phone | 9751542688 |
| Mobile Phone | 8428346645 |
| Home Phone | 041469751542688 |

< SUMMARY : Credit Account Information

This section displays summary of all your reported credit accounts found in the Credit Bureau database.

| | Financial Institution | Account type | Account No | Account Holder Type | Date Reported | Account Status | Date Opened | Sanction Amt/Highest Credit | Current Balance | Amount Overdue |
|--------|-----------------------|-------------------------|------------|---------------------|---------------|----------------|-------------|-----------------------------|-----------------|----------------|
| Acct 1 | INDIAN BANK | Education Loan | #####2053 | Individual | 30-04-2022 | Active | 12-01-2010 | 98,800 | 1,13,712 | 0 |
| Acct 2 | UNION BANK | Other | #####1641 | Individual | 18-05-2022 | Active | 17-05-2022 | 25,000 | 25,000 | 0 |
| Acct 3 | UNION BANK | Other | #####1360 | Individual | 30-04-2022 | Active | 31-03-2022 | 24,000 | 24,143 | 0 |
| Acct 4 | INDOSTAR | Commercial Vehicle Loan | #####9439 | Individual | 30-04-2022 | Active | 29-01-2022 | 2,30,000 | 2,13,825 | 0 |
| Acct 5 | SHRIRAMTRAN | Business Loan - Secured | #####0002 | Individual | 31-01-2021 | Closed | 23-03-2019 | 15,000 | 0 | 0 |
| Acct 6 | EQUITFIN | Commercial Vehicle Loan | #####9414 | Guarantor | 30-11-2021 | Closed | 21-01-2018 | 4,66,000 | 0 | 0 |
| Acct 7 | BAJAJ FIN LTD | Consumer Loan | #####6546 | Individual | 31-03-2021 | Closed | 21-11-2017 | 24,900 | 0 | 0 |
| Acct 8 | SBI CARD | Credit Card | #####8606 | Individual | 26-05-2022 | Settled | 04-10-2017 | 31,601 | 0 | 0 |
| Acct 9 | SHRIRAMTRAN | Commercial Vehicle Loan | #####0001 | Individual | 30-04-2020 | Closed | 20-07-2017 | 1,00,000 | 0 | 0 |

< Credit Account Information Details

This section has information provided to our Bureau Partner by banks, credit/financial institutions and other credit grantors with whom you have a credit/loan account

Education Loan

INDIAN BANK

< Acct 1

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|----------------|---------------------|-------|
| Account Number | #####2053 | Date Reported | 30-04-2022 | Credit Limit Amt | - |
| Date Opened | 12-01-2010 | Loan Type | Education Loan | EMI | 2,381 |
| Date Closed | - | Account Status | Active | | |
| Account Holder Type | Individual | Highest Credit | 98,800 | Total Write-off Amt | - |
| | | Current Balance | 1,13,712 | Principal Write-off | - |
| | | Amount Past Due | 0 | Settlement Amt | - |
| | | Last Payment Date | 27-03-2018 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2020 | - | - | - | - | - | - | - | - | - | - | - | |
| 2021 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2022 | | | | | | | | | - | - | - | - |

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|------------|---------------------|---|
| Account Number | #####1641 | Date Reported | 18-05-2022 | Credit Limit Amt | - |
| Date Opened | 17-05-2022 | Loan Type | Other | EMI | - |
| Date Closed | - | Account Status | Active | | |
| Account Holder Type | Individual | Highest Credit | 25,000 | Total Write-off Amt | - |
| | | Current Balance | 25,000 | Principal Write-off | - |
| | | Amount Past Due | 0 | Settlement Amt | - |
| | | Last Payment Date | - | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2022 | | | | | | | | - | | | | |

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|------------|---------------------|---|
| Account Number | #####1360 | Date Reported | 30-04-2022 | Credit Limit Amt | - |
| Date Opened | 31-03-2022 | Loan Type | Other | EMI | - |
| Date Closed | - | Account Status | Active | | |
| Account Holder Type | Individual | Highest Credit | 24,000 | Total Write-off Amt | - |
| | | Current Balance | 24,143 | Principal Write-off | - |
| | | Amount Past Due | 0 | Settlement Amt | - |
| | | Last Payment Date | - | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2022 | | | | | | | | | - | - | | |

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|-------------------------|---------------------|--------|
| Account Number | #####9439 | Date Reported | 30-04-2022 | Credit Limit Amt | - |
| Date Opened | 29-01-2022 | Loan Type | Commercial Vehicle Loan | EMI | 11,490 |
| Date Closed | - | Account Status | Active | Total Write-off Amt | - |
| Account Holder Type | Individual | Highest Credit | 2,30,000 | Principal Write-off | - |
| | | Current Balance | 2,13,825 | Settlement Amt | - |
| | | Amount Past Due | 0 | | |
| | | Last Payment Date | 12-04-2022 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2022 | | | | | | | | | 0 | 0 | 0 | 0 |

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|---------------|---------------------|---|
| Account Number | #####6546 | Date Reported | 31-03-2021 | Credit Limit Amt | - |
| Date Opened | 21-11-2017 | Loan Type | Consumer Loan | EMI | - |
| Date Closed | 28-09-2018 | Account Status | Closed | | |
| Account Holder Type | Individual | Highest Credit | 24,900 | Total Write-off Amt | - |
| | | Current Balance | 0 | Principal Write-off | - |
| | | Amount Past Due | 0 | Settlement Amt | - |
| | | Last Payment Date | 06-09-2018 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2018 | 0 | 0 | 0 | 0 | 25 | 25 | 0 | 0 | 24 | | | |
| 2019 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | | | | | | | | | | 0 | 0 | 0 |

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|-------------|---------------------|--------|
| Account Number | #####8606 | Date Reported | 26-05-2022 | Credit Limit Amt | 10,000 |
| Date Opened | 04-10-2017 | Loan Type | Credit Card | EMI | - |
| Date Closed | 03-12-2018 | Account Status | Settled | Total Write-off Amt | - |
| Account Holder Type | Individual | Highest Credit | 31,601 | Principal Write-off | - |
| | | Current Balance | 0 | Settlement Amt | 20,000 |
| | | Amount Past Due | 0 | | |
| | | Last Payment Date | - | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | 3 | 153 | 153 | 123 | 93 | 123 | 93 | | | | | |
| 2020 | 0 | 93 | 93 | 93 | 63 | 33 | 33 | 33 | 3 | 3 | 63 | 33 |
| 2021 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2022 | | | | | | | | 0 | 0 | 0 | 0 | 0 |

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|-------------------------|---------------------|-------|
| Account Number | #####0001 | Date Reported | 30-04-2020 | Credit Limit Amt | - |
| Date Opened | 20-07-2017 | Loan Type | Commercial Vehicle Loan | EMI | 2,616 |
| Date Closed | 08-02-2020 | Account Status | Closed | Total Write-off Amt | - |
| Account Holder Type | Individual | Highest Credit | 1,00,000 | Principal Write-off | - |
| | | Current Balance | 0 | Settlement Amt | - |
| | | Amount Past Due | 0 | | |
| | | Last Payment Date | 08-02-2020 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2018 | 41 | 71 | 72 | 102 | 103 | 72 | | | | | | |
| 2019 | 30 | 30 | 30 | 30 | 42 | 11 | 10 | 11 | 10 | 11 | 8 | 42 |
| 2020 | | | | | | | | | 0 | 0 | 0 | 30 |

< Credit Enquiries

This section shows the names of the credit institutions that have processed a credit/loan application for you.

Enquiry 1

| | | | | | |
|-----------------------|-------------------------|-------------------|------------|--------------------|--------|
| Search Type | Commercial Vehicle Loan | Subscriber Number | - | Amount applied for | 50,000 |
| Financial Institution | INDOSTAR | Application Date | 30-01-2022 | | |

Enquiry 2

| | | | | | |
|-----------------------|-------------------------|-------------------|------------|--------------------|--------|
| Search Type | Commercial Vehicle Loan | Subscriber Number | - | Amount applied for | 50,000 |
| Financial Institution | INDOSTAR | Application Date | 25-01-2022 | | |

Enquiry 3

| | | | | | |
|-----------------------|-------------------------|-------------------|------------|--------------------|----------|
| Search Type | Commercial Vehicle Loan | Subscriber Number | - | Amount applied for | 1,00,000 |
| Financial Institution | INDUSIND BANK | Application Date | 22-01-2022 | | |

Enquiry 4

| | | | | | |
|-----------------------|-------------------------|-------------------|------------|--------------------|----------|
| Search Type | Commercial Vehicle Loan | Subscriber Number | - | Amount applied for | 2,50,000 |
| Financial Institution | HDB | Application Date | 20-07-2021 | | |

Enquiry 5

| | | | | | |
|-----------------------|-------------------------|-------------------|------------|--------------------|----------|
| Search Type | Commercial Vehicle Loan | Subscriber Number | - | Amount applied for | 5,00,000 |
| Financial Institution | EQUITFIN | Application Date | 20-06-2020 | | |

Enquiry 6

| | | | | | |
|-----------------------|-------------------------|-------------------|------------|--------------------|----------|
| Search Type | Commercial Vehicle Loan | Subscriber Number | - | Amount applied for | 4,75,000 |
| Financial Institution | EQUITFIN | Application Date | 05-01-2018 | | |

Enquiry 7

| | | | | | |
|-----------------------|---------------|-------------------|------------|--------------------|--------|
| Search Type | Consumer Loan | Subscriber Number | - | Amount applied for | 30,000 |
| Financial Institution | BAJAJ FIN LTD | Application Date | 16-11-2017 | | |

Enquiry 8

| | | | | | |
|-------------|-------------|-------------------|---|--------------------|--------|
| Search Type | Credit Card | Subscriber Number | - | Amount applied for | 50,000 |
| | | | | | |

Enquiry 9

| | | | | | |
|-----------------------|-----------|-------------------|------------|--------------------|---|
| Search Type | Other | Subscriber Number | - | Amount applied for | 1 |
| Financial Institution | HDFC BANK | Application Date | 10-04-2017 | | |

Enquiry 10

| | | | | | |
|-----------------------|-----------|-------------------|------------|--------------------|---|
| Search Type | Other | Subscriber Number | - | Amount applied for | 1 |
| Financial Institution | HDFC BANK | Application Date | 07-04-2017 | | |

Enquiry 11

| | | | | | |
|-----------------------|------------------|-------------------|------------|--------------------|--------|
| Search Type | Two-Wheeler Loan | Subscriber Number | - | Amount applied for | 44,689 |
| Financial Institution | HDFC BANK | Application Date | 11-05-2016 | | |

Enquiry 12

| | | | | | |
|-----------------------|------------------|-------------------|------------|--------------------|--------|
| Search Type | Two-Wheeler Loan | Subscriber Number | - | Amount applied for | 51,000 |
| Financial Institution | MUTHOOT | Application Date | 28-04-2016 | | |

< Support

If you find any discrepancy in your report , please raise a dispute with our partners at <https://www.cibil.com/dispute> .
For any other queries , feel free to contact us at creditreport@paisabazaar.com

< Legend

- *SF/WD/WO/SETTLED : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled*
- *ACTIVE* : Credit accounts which are less than 90 days past due.*
- *ACTIVE** : Credit accounts which are over 90 days past due.*
- *Closed : Credit accounts that have 'Date Closed' populated.*
- *DPD : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.*
- *DPD '0' : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.*
- *DPD >0 : The number in the circle indicates the "Days Past Due" reported by the respective lender.*
- *When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:*
- *S : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.*
- *M : Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.*
- *B : Substandard: An account which is overdue by 90 days for a period of less than or equal to 12 months is classified as Substandard asset as per RBI guidelines*
- *D : Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.*
- *L : Loss: An account where loss has been identified but the amount has not been written off, wholly or partially is classified as Loss asset as per RBI guidelines.*

<----- END OF REPORT ----->