

L LAKSHMANAN'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.149 ANNAI SATHYA NAGAR, 3RD STREET, LITTLE KANCHIPURAM THENAMPAKKAM, KANCHIPURAM KANCHIPURAM Tamil Nadu	Residence Address	DENA BANK	31-07-2019
NO 149 ANNAI SATHYA NAGAR 3RD STREET THENAMBAKKAM KANCHEEPURAM DISTRICT KANCHEEPURAM Tamil Nadu	Permanent Address	DENA BANK	30-06-2019

Phone Number

Type	Number
Mobile Phone	8438427808

< 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	SUNDARAM FIN	Commercial Vehicle Loan	#####0326	Individual	30-09-2022	Active	26-09-2022	7,20,000	7,20,000	0
Acct 2	DENA BANK	Loan against Shares/Securities	#####4570	Individual	30-11-2019	Closed	17-06-2019	44,000	0	0

Account terms		Account description		Account Details	
Account Number	#####4570	Date Reported	30-11-2019	Credit Limit Amt	-
Date Opened	17-06-2019	Loan Type	Loan against Shares/Securities	EMI	44,000
Date Closed	06-11-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	44,000	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	05-11-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019		-	-	-	-	-	-					

< 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 ----->