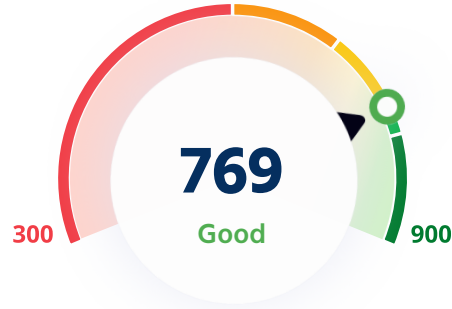


👋 Hey Mohankumar,
here is your Credit Report for Feb '24

Powered by **CIBIL**
Part of TransUnion



Your free credit report is a detailed analysis of
your credit score and your credit accounts

Report Summary

8 Active Loans Total loan ₹16,96,320	₹16,66,999 Current Outstanding
3 Active Credit Cards Total limit ₹93,500	₹39,504 Current Outstanding
Overdue Payments Outstanding amount past due date	0
Credit Card Utilization	16%
Age of Accounts	9 years 8 months
Recent Enquiries last 3 months	1

Mohankumar's Credit Report 🙌

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Part of TransUnion**Table Of Contents**

Sr. No.	Section
1	Credit Score & Report Summary
2	Contact Information
3	Credit Enquiries
4	Summary: Credit Accounts
5	Account Details
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Contact Information

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

Address Details

Address	Category	Financial Institution	Date Reported
17/47 SMT NAGAR APPANAICKENPALAYAM KURUDAMPALAYAM VADAMA COIMBATORE NORTH COIMBATORE NORTH Tamil Nadu	Not Categorized	CITY UNION	31-12-2023
ARC PARCEL SERVICES 421-A/1 PATEL ROAD RAM NAGAR COIMBATORE 115 TAMIL NADU Tamil Nadu	Office Address	HDB	31-12-2023
NO:17/47, SMT NAGAR, APPANAIKANPALAYAM, VADAMADURAI, COIMBATORE DISTRICT TAMIL NADU Tamil Nadu	Residence Address	KOTAK BANK	09-08-2021
17/42 SMT NAGAR APPANAICKENPALAYAM 1642A/2 VILLAGE APPANAICKENPALAYAM COIMBATORE Tamil Nadu	Residence Address	RBL BANK	07-11-2018

Phone Number

Type	Number
Mobile Phone	7373763640
Office Phone	7373763640
Not Classified	7373763640
Mobile Phone	7373763640

Credit Enquiries

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

Sr. No.	Enquiry Type	Financial Institution	Application Date	Amount applied for
1	Personal Loan	HERO FINCORP	17-11-2023	12,500
2	Credit Card	HDFC BANK	31-10-2023	1,000
3	Auto Loan (Personal)	CHOLA INVST FIN	30-10-2023	3,25,000
4	Auto Loan (Personal)	CHOLA INVST FIN	27-10-2023	1,00,000
5	Personal Loan	BOB	25-10-2023	50,000
6	Personal Loan	IDFC FIRST BANK	25-10-2023	3,00,000
7	Personal Loan	TCFSL	19-10-2023	1,00,000
8	Personal Loan	TCFSL	19-10-2023	1,00,000
9	Credit Card	SBI CARD	18-10-2023	10,000
10	Credit Card	AU SFB	18-10-2023	100
11	Personal Loan	PAYUFINAN	18-10-2023	5,000
12	Personal Loan	EARLYSALARY	18-10-2023	2,00,000
13	Personal Loan	PAYUFINAN	18-10-2023	5,000
14	Other	BAJAJ FIN LTD	17-10-2023	1,50,000
15	Consumer Loan	BAJAJ FIN LTD	08-10-2023	20,000
16	Credit Card	DBS	08-10-2023	35,000
17	Credit Card	IDFC FIRST BANK	08-10-2023	20,000
18	Credit Card	IDFC FIRST BANK	08-10-2023	20,000
19	Personal Loan	WHIZDMFINANCE	08-10-2023	2,00,000
20	Credit Card	INDUSIND BANK	24-09-2023	50,000
21	Consumer Loan	IDFC FIRST BANK	24-09-2023	10,000
22	Credit Card	HDFC BANK	20-07-2023	1,000
23	Credit Card	SBI CARD	08-07-2023	10,000

Sr. No.	Enquiry Type	Financial Institution	Application Date	Amount applied for
24	Credit Card	RBL BANK	06-07-2023	1,000
25	Credit Card	AXIS BANK	01-07-2023	10,000
26	Credit Card	BOB FINANCIAL	10-05-2023	50,000
27	Auto Loan (Personal)	SAKTHI FINANCE	27-04-2023	1,00,000
28	Credit Card	AXIS BANK	05-03-2023	10,000
29	Credit Card	SBI CARD	30-08-2022	100
30	Personal Loan	BAJAJ FIN LTD	18-07-2022	25,000
31	Auto Loan (Personal)	SAKTHI FINANCE	12-03-2022	1,00,000
32	Credit Card	KOTAK BANK	09-08-2021	200
33	Consumer Loan	BAJAJ FIN LTD	26-04-2021	50,000

Summary: Loan Accounts

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

Financial Institution	Account type	Account No	Ownership	Date Opened	Account Status	Last Updated	Sanction Amt/ Highest Credit	Current Balance
WHIZDMFINANCE	Personal Loan	XXXX5736	Individual	30-11-2023	Active	30-11-2023	15,000	15,000
CHOLA INVST FIN	Commercial Vehicle Loan	XXXX1611	Joint	31-10-2023	Active	31-12-2023	3,25,000	3,13,513
BHANIXFIN	Personal Loan	XXXX2533	Individual	28-10-2023	Active	31-12-2023	80,320	85,848
KRAZYBEE	Personal Loan	XXXXKSBC	Individual	05-10-2023	Active	30-11-2023	47,000	37,246
SAKTHI FINANCE	Commercial Vehicle Loan	XXXX6236	Individual	30-04-2023	Active	31-12-2023	9,50,000	11,12,211
HDB	Personal Loan	XXXX4743	Joint	15-04-2016	Active	31-01-2024	1,50,000	0
CITY UNION	Business Loan - Priority Sector- Agriculture	XXXX5249	Individual	22-12-2023	No Suit Filed	31-12-2023	99,000	99,000
IDFC FIRST BANK	Personal Loan	XXXX2618	Individual	24-09-2023	No Suit Filed	31-12-2023	30,000	4,181
SAKTHI FINANCE	Commercial Vehicle Loan	XXXX4873	Individual	24-03-2022	Closed	31-12-2023	3,25,000	0
VIJAYA BANK	Gold Loan	XXXX0603	Individual	16-06-2020	Closed	31-07-2020	75,000	0
VIJAYA BANK	Gold Loan	XXXX0103	Individual	19-06-2019	Closed	30-06-2020	59,000	0
SAKTHI FINANCE	Commercial Vehicle Loan	XXXX1921	Individual	31-07-2018	Closed	31-12-2023	4,25,000	0
VIJAYA BANK	Gold Loan	XXXX2077	Individual	20-06-2018	Closed	30-06-2019	39,000	0
HOME CREDIT	Consumer Loan	XXXX3259	Individual	13-01-2018	Closed	22-05-2019	15,042	0
VIJAYA BANK	Gold Loan	XXXX1058	Individual	21-06-2016	Closed	30-06-2017	37,000	0

Financial Institution	Account type	Account No	Ownership	Date Opened	Account Status	Last Updated	Sanction Amt/ Highest Credit	Current Balance
INDUSIND BANK	Commercial Vehicle Loan	<u>XXXX569L</u>	Joint	18-09-2015	Closed	30-04-2017	1,00,000	0
INDUSIND BANK	Commercial Vehicle Loan	<u>XXXX498L</u>	Individual	08-05-2015	Closed	31-05-2017	3,75,000	0
INDUSIND BANK	Two-wheeler Loan	<u>XXXX822H</u>	Individual	31-05-2014	Closed	31-12-2016	43,800	0
VIJAYA BANK	Gold Loan	<u>XXXX1512</u>	Individual	21-06-2017	Closed	31-07-2018	39,000	0

Summary: Credit Cards

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

Financial Institution	Account type	Account No	Ownership	Date Opened	Account Status	Last Updated	Credit Limit/Highest Credit	Current Balance
AXIS BANK	Credit Card	<u>XXXX2855</u>	Individual	04-07-2023	Active	31-12-2023	40,000	39,504
KOTAK BANK	Credit Card	<u>XXXX6660</u>	Individual	26-06-2018	Active	31-12-2023	53,500	0
HDFC BANK	Credit Card	<u>XXXX4411</u>	Individual	16-05-2018	Post (WO)...	31-03-2021	1,47,060	0

Account 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



WHIZDMFINANCE

Active

Account Number: **XXXX5736** | Account type: **Personal Loan** | Account Status: **Active** | Ownership: **Individual**

Account Details

Date Opened	30-11-2023	Highest Credit	15,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	2,792
Last Updated	30-11-2023	Principal W/O Amt.	-	Current Balance	15,000
Last Payment Date	30-11-2023	Total W/O Amt.	-		

Payment History

✓ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2023





CHOLA INVST FIN

Active

Account Number: **XXXX1611** | Account type: **Commercial Vehicle Loan** | Account Status: **Active** | Ownership: **Joint**

Account Details

Date Opened	31-10-2023	Highest Credit	3,25,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	-
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	3,13,513
Last Payment Date	15-12-2023	Total W/O Amt.	-		

Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023											



BHANIXFIN

Active

Account Number: **XXXX2533** | Account type: **Personal Loan** | Account Status: **Active** | Ownership: **Individual**

Account Details

Date Opened	28-10-2023	Highest Credit	80,320	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	10,731
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	85,848
Last Payment Date	02-12-2023	Total W/O Amt.	-		

Payment History

- ✓ Paid on time
- ⚠ 1-29 days late
- ⚠ 30-59 days late
- ⚠ 60-89 days late
- ⚠ 90-179 days late
- ⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2023





Active

Account Number: XXXXKSBC | Account type: Personal Loan | Account Status: Active | Ownership: Individual

Account Details

Date Opened	05-10-2023	Highest Credit	47,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	-
Last Updated	30-11-2023	Principal W/O Amt.	-	Current Balance	37,246
Last Payment Date	28-11-2023	Total W/O Amt.	-		

Payment History

- Paid on time
- 1-29 days late
- 30-59 days late
- 60-89 days late
- 90-179 days late
- 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2023





SAKTHI FINANCE

Active

Account Number: **XXXX6236** | Account type: **Commercial Vehicle Loan** | Account Status: **Active** | Ownership: **Individual**

Account Details

Date Opened	30-04-2023	Highest Credit	9,50,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	33,000
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	11,12,211
Last Payment Date	30-04-2023	Total W/O Amt.	-		

Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2023

✔ ✔ ✔ ✔ ✔ ✔ ✔



Active

Account Number: **XXXX4743** | Account type: **Personal Loan** | Account Status: **Active** | Ownership: **Joint**

Account Details

Date Opened	15-04-2016	Highest Credit	1,50,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	8,081
Last Updated	31-01-2024	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	26-05-2018	Total W/O Amt.	-		

Payment History

- ✓ Paid on time
- ⚠ 1-29 days late
- ⚠ 30-59 days late
- ⚠ 60-89 days late
- ⚠ 90-179 days late
- ⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2024</u>	✓											
<u>2023</u>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<u>2022</u>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<u>2021</u>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



No Suit Filed

Account Number:	XXXX5249	Account type:	Business Loan - Priority Sector- Agriculture	Account Status:	No Suit Filed	Ownership:	Individual
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Account Details

Date Opened	22-12-2023	Highest Credit	99,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	1,000
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	99,000
Last Payment Date	-	Total W/O Amt.	-		

Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023											

IDFC FIRST BANK

No Suit Filed

Account Number: **XXXX2618** | Account type: **Personal Loan** | Account Status: **No Suit Filed** | Ownership: **Individual**

Account Details

Date Opened	24-09-2023	Highest Credit	30,000	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	-
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	4,181
Last Payment Date	17-12-2023	Total W/O Amt.	-		

Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

2023



SAKTHI FINANCE

Closed

Account Number: **XXXX4873** | Account type: **Commercial Vehicle Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	24-03-2022	Highest Credit	3,25,000	Settlement Amt.	-
Date Closed	06-11-2023	Overdue Amt.	0	EMI Amt.	21,511
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	24-03-2022	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	39	36	8	✓	8	✓	✓	✓	✓	✓	✓	✓
2022				✓	✓	7	38	39	7	8	7	8



VIJAYA BANK

Closed

Account Number: **XXXX0603** | Account type: **Gold Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	16-06-2020	Highest Credit	75,000	Settlement Amt.	-
Date Closed	06-07-2020	Overdue Amt.	-	EMI Amt.	75,000
Last Updated	31-07-2020	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-		

Payment History

- ✓ Paid on time
- ⚠ 1-29 days late
- ⚠ 30-59 days late
- ⚠ 60-89 days late
- ⚠ 90-179 days late
- ⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2020





VIJAYA BANK

Closed

Account Number: **XXXX0103** | Account type: **Gold Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	19-06-2019	Highest Credit	59,000	Settlement Amt.	-
Date Closed	16-06-2020	Overdue Amt.	-	EMI Amt.	-
Last Updated	30-06-2020	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-		

Payment History

	Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2020</u>												
<u>2019</u>												



SAKTHI FINANCE

Closed

Account Number: **XXXX1921** | Account type: **Commercial Vehicle Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	31-07-2018	Highest Credit	4,25,000	Settlement Amt.	-
Date Closed	24-03-2022	Overdue Amt.	0	EMI Amt.	17,800
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	31-07-2018	Total W/O Amt.	-		

Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2023</u>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<u>2022</u>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<u>2021</u>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔



VIJAYA BANK

Closed

Account Number: **XXXX2077** | Account type: **Gold Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	20-06-2018	Highest Credit	39,000	Settlement Amt.	-
Date Closed	19-06-2019	Overdue Amt.	-	EMI Amt.	39,000
Last Updated	30-06-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019	✓	✓	✓	✓	✓	✓						
2018						✓	✓	✓	✓	✓	✓	✓



HOME CREDIT

Closed

Account Number: **XXXX3259** | Account type: **Consumer Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	13-01-2018	Highest Credit	15,042	Settlement Amt.	-
Date Closed	14-08-2018	Overdue Amt.	0	EMI Amt.	2,149
Last Updated	22-05-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	13-08-2018	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019	✓	✓	✓	✓	✓							
2018	✓	✓	19	✓	✓	✓	✓	✓	✓	✓	✓	✓



VIJAYA BANK

Closed

Account Number: **XXXX1058** | Account type: **Gold Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	21-06-2016	Highest Credit	37,000	Settlement Amt.	-
Date Closed	21-06-2017	Overdue Amt.	-	EMI Amt.	37,000
Last Updated	30-06-2017	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017	✓	✓	✓	✓	✓	✓						
2016						✓	✓	✓	✓	✓	✓	✓



Closed

Account Number: **XXXX569L** | Account type: **Commercial Vehicle Loan** | Account Status: **Closed** | Ownership: **Joint**

Account Details

Date Opened	18-09-2015	Highest Credit	1,00,000	Settlement Amt.	-
Date Closed	27-04-2017	Overdue Amt.	0	EMI Amt.	-
Last Updated	30-04-2017	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	27-04-2017	Total W/O Amt.	-		

Payment History

- ✔ Paid on time
- ⚠ 1-29 days late
- ⚠ 30-59 days late
- ⚠ 60-89 days late
- ⚠ 90-179 days late
- ⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2017</u>	✔	✔	✔	✔								
<u>2016</u>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<u>2015</u>								✔	✔	✔	✔	✔



Closed

Account Number: **XXXX498L** | Account type: **Commercial Vehicle Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	08-05-2015	Highest Credit	3,75,000	Settlement Amt.	-
Date Closed	21-05-2017	Overdue Amt.	0	EMI Amt.	-
Last Updated	31-05-2017	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	28-04-2017	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017	60	90	41	✓	✓							
2016	✓	30	30	30	✓	✓	✓	60	90	90	60	90
2015					30	✓	✓	✓	✓	✓	✓	✓



Closed

Account Number: **XXXX822H** | Account type: **Two-wheeler Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	31-05-2014	Highest Credit	43,800	Settlement Amt.	-
Date Closed	11-05-2016	Overdue Amt.	0	EMI Amt.	-
Last Updated	31-12-2016	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	21-04-2016	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2016</u>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<u>2015</u>	✓	✓	✓	⚠ 60	✓	✓	✓	✓	✓	✓	✓	✓
<u>2014</u>						✓	✓	✓	✓	✓	✓	✓



VIJAYA BANK

Closed

Account Number: **XXXX1512** | Account type: **Gold Loan** | Account Status: **Closed** | Ownership: **Individual**

Account Details

Date Opened	21-06-2017	Highest Credit	39,000	Settlement Amt.	-
Date Closed	20-06-2018	Overdue Amt.	-	EMI Amt.	39,000
Last Updated	31-07-2018	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-		

Payment History

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	✓	✓	✓	✓	✓	✓	✓					
2017						✓	✓	✓	✓	✓	✓	✓



Active

Account Number: XXXX2855 | Account type: Credit Card | Account Status: Active | Ownership: Individual

Account Details

Date Opened	04-07-2023	Highest Credit	39,901	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	-
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	39,504
Last Payment Date	16-12-2023	Total W/O Amt.	-	Credit Limit	40,000

Payment History

- Paid on time
- 1-29 days late
- 30-59 days late
- 60-89 days late
- 90-179 days late
- 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2023





Active

Account Number: XXXX6660 | Account type: Credit Card | Account Status: Active | Ownership: Individual

Account Details

Date Opened	26-06-2018	Highest Credit	1,11,823	Settlement Amt.	-
Date Closed	-	Overdue Amt.	0	EMI Amt.	-
Last Updated	31-12-2023	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	10-09-2021	Total W/O Amt.	-	Credit Limit	53,500

Payment History

- Paid on time
- 1-29 days late
- 30-59 days late
- 60-89 days late
- 90-179 days late
- 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2023</u>												
<u>2022</u>												
<u>2021</u>												



Post (WO) Settled

Account Number: **XXXX4411** | Account type: **Credit Card** | Account Status: **Post (WO) Settled** | Ownership: **Individual**

Account Details

Date Opened	16-05-2018	Highest Credit	1,47,060	Settlement Amt.	-
Date Closed	-	Overdue Amt.	-	EMI Amt.	-
Last Updated	31-03-2021	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	11-02-2021	Total W/O Amt.	-	Credit Limit	-

Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	✔	✔	✔									
2020	120	116	150	178	178	178	178	178	178	178	178	178
2019	✔	✔	✔	✔	✔	✔	30	30	58	90	88	120
2018				✔	✔	✔	✔	✔	28	30	✔	✔

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

1. **SF/WD/WO/SETTLED** : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled
2. **ACTIVE*** : Credit accounts which are less than 90 days past due.
3. **ACTIVE**** : Credit accounts which are over 90 days past due.
4. **Closed** : Credit accounts that have 'Date Closed' populated.
5. **DPD** : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.
6. **DPD '0'** : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.
7. **DPD >0** : The number in the circle indicates the "Days Past Due" reported by the respective lender.
8. 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.