

# How to read your Credit Report



EMPOWERING YOU

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

Credit Information Bureau (India) Limited  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

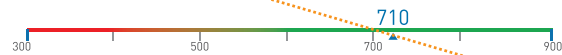


**CIBIL CONSUMER CREDIT INFORMATION REPORT**

EMPOWERING YOU

CONSUMER NAME: ARUN KUMAR DATE: 30-11-2009 TIME: 12:27:45 CN: 140,519,780

## CIBIL TRANSUNION SCORE



## CIBIL TransUnion Score:

This section reflects your credit score, which is widely used by loan providers to evaluate loan applications. An individual's Credit 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 the chances of your application getting approved.

## PERSONAL INFORMATION

NAME	DATE OF BIRTH	GENDER		
ARUN KUMAR	14-05-1978	MALE		
IDENTIFICATION TYPE	NUMBER	ISSUE DATE	EXPIRATION DATE	
INCOME TAX ID NUMBER (PAN)	AABBB1234C	30-07-2000	-	
PASSPORT NUMBER	-	-	-	
VOTER ID NUMBER	-	-	-	
DRIVER'S LICENCE NUMBER	MH019933333	12-12-2006	11-12-2016	
RATION CARD NUMBER	-	-	-	
UNIQUE ID NUMBER (UID)	-	-	-	
ADDITIONAL ID # 1	-	-	-	
CONTACT INFORMATION				
ADDRESS 1	ADDRESS LINE 2	CATEGORY	STATUS	DATE REPO
ADDRESS LINE 1	ADDRESS LINE 4	PERMANENT	OWNED	12-06-2009
ADDRESS LINE 3				RTD
ADDRESS LINE 5				
STATE	PIN CODE			
TELEPHONE NUMBERS				
TYPE	NUMBER	EXTENSION		
MOBILE PHONE				
HOME PHONE				
OFFICE PHONE				
NOT CLASSIFIED				
E-MAIL CONTACT				
E-MAIL ADDRESS 1				
E-MAIL ADDRESS 2				
E-MAIL ADDRESS 3				
E-MAIL ADDRESS 4				

## Personal Information:

This section has your Name, Date of Birth and Gender as reported to CIBIL by the members. Identification lists your identification details as reported by the members. Your Income Tax ID (PAN), Passport, Drivers Licence and Voter ID, that have been reported by the lenders will appear in this section.

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## EMPLOYMENT INFORMATION

ACCOUNT TYPE	DATE REPORTED	OCCUPATION
HOME LOAN		
INCOME	FREQUENCY (MONTHLY / ANNUAL)	INCOME INDICATOR (NET / GROSS)

## ACCOUNT INFORMATION

ACCOUNT DETAILS	DATES
MEMBER NAME	DATE OPENED / DISBURSED
ACCOUNT NUMBER	DATE CLOSED
ACCOUNT TYPE	DATE OF LAST PAYMENT
OWNERSHIP	DATE REPORTED AND CERTIFIED
ACCOUNT STATUS	
CREDIT LIMIT	RATE OF INTEREST
HIGH CREDIT	REPAYMENT PERCENTAGE
CURRENT BALANCE	EMI AMOUNT
CASH LIMIT	PAYMENT FREQUENCY
AMOUNT OVERDUE	ACTUAL PAYMENT AMOUNT

## COLLATERAL

VALUE OF COLLATERAL	STATUS
TYPE OF COLLATERAL	SUITABLE / UNSUITABLE / WILFUL DEFAULT
	WRITTEN OFF AND SETTLED STATUS
	WRITE OFF AMOUNT (TOTAL)
	WRITE OFF AMOUNT (PRINCIPAL)
	SETTLEMENT AMOUNT

## PAYMENT HISTORY (UP TO 36 MONTHS; LEFT TO RIGHT BEGINNING WITH THE MOST RECENT PAYMENT)

PAYMENT HISTORY START DATE	PAYMENT HISTORY END DATE
28-04-2003	28-11-2009
DD-MM-YYYY	DD-MM-YYYY

DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC	DPD / AC
000	000	000	000	000	STD	STD	000	000	000	000	000	000
11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	
000	000	000	000	000	STD	STD	000	000	000	000	000	000
11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	
000	000	000	000	000	STD	STD	000	000	000	000	000	000
11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	02-09	01-09	12-08	

## ENQUIRY INFORMATION

MEMBER NAME	DATE OF ENQUIRY	ENQUIRY PURPOSE	ENQUIRY AMOUNT
ICICI BANK	11-07-2006	CREDIT CARD	50,000

## Employment Information:

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

## Account Information:

The most important section of your CIR, this section contains the details of your loans and credit cards. It contains the name of the lender/s, the type of credit facilities (home loan, auto loan, credit card, etc), the account number/s, 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.

## Contact Information:

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

## Enquiry Information:

This section provides you with details regarding your loan applications such as, the name of the lender, date of the application, the type of loan and its size.

Visit us at [www.cibil.com](http://www.cibil.com) for more information.