



## Understanding your CIBIL Credit Report

Your CIBIL Credit Information Report (CIR) is a factual record of your credit payment history compiled from information received from credit grantors. The purpose is to help credit grantors make informed lending decisions - quickly and objectively, and enable faster processing of your credit applications to help provide you speedier access to credit at better terms.

Please read the descriptions below for guidance on understanding the elements of your CIBIL Credit Report.

### Report Header Information

<b>CONSUMER/BORROWER:</b> BANSAL KABALI	<b>DATE:</b> 10-07-2009
<b>MEMBER ID:</b> AB00000000	<b>TIME:</b> 07:25:53
	<b>CONTROL NUMBER:</b> 444,555,666

<b>CONSUMER/BORROWER:</b> Name of consumer/borrower.	<b>DATE:</b> Date when the report was created.
	<b>TIME:</b> Time stamp when the report was created.
	<b>CONTROL NUMBER:</b> Assigned each time a report is generated by the system.

### Consumer/Borrower Information

<b>CONSUMER/BORROWER INFORMATION</b>		
NAME: BANSAL KABALI		
<b>PERSONAL DETAILS</b>	<b>TELEPHONE(S)</b>	<b>IDENTIFICATION</b>
DATE OF BIRTH: 16-08-1976	9841723232, 84600948	INCOME TAX ID: AAAAA9999A
GENDER: MALE		VOTER ID: BB/00700X9/1
		PASSPORT NO: XZ-9999999

<b>NAME:</b> Consumer's name.	<b>TELEPHONE(S):</b> Consumer's telephone number(s).	<b>INCOME TAX ID:</b> Consumer's Permanent Account Number.
<b>DATE OF BIRTH:</b> Consumer's date of birth. Format is DD-MM-YYYY.		<b>VOTER ID:</b> Consumer's Voter Identification Number.
<b>GENDER:</b> Consumer's gender.		<b>PASSPORT NO:</b> Consumer's passport number

Blank field indicates that this information was not reported to CIBIL

### Address(es)

ADDRESS(ES):	
<b>ADDRESS</b>	<b>DATE REPORTED</b>
24/5 KANNAGI STREET, VINAYAGAPURAM, AMBATTUR, CHENNAI, TAMILNADU 600053	24-04-2008
TOWER 1, 7TH FLR LOGITECH PARH, SAKINAKA ANDERI (E) MUMBAI 400072	12-09-2007



## ADDRESS

Up to four addresses can appear on each report. Addresses are in free format and usually contain the following elements:

- Consumer's address, City/Town and District, State
- Descriptive information such as "care of", "son of", etc.
- PIN Code of the address

## DATE REPORTED

Date the associated address was first reported.  
Format is DD-MM-YYYY.

The latest updated address is listed first

## Summary

### SUMMARY:

#### ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
<b>All Accounts</b>	TOTAL: 3 OVERDUE: 1 ZERO-BALANCE: 1	HIGH CR/ SANC. AMT: 78,000	CURRENT: 19,731 OVERDUE: 1,023	RECENT: 19.11. 2005 OLDEST: 03.02. 2001

#### ENQUIRIES

ENQUIRY/PURPOSE	TOTAL	PAST 31 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
<b>All Enquiries</b>	2	2	0	0	13-11-2007

## Accounts

ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
<p><b>TOTAL:</b> The total number of accounts displayed in the Accounts section.</p> <p><b>OVERDUE:</b> The number of accounts with overdue balances.</p> <p><b>ZERO-BALANCE:</b> The number of accounts with a zero balance.</p>	<p><b>HIGH CR / SANC. AMT:</b> For credit cards and fleet cards, this is the highest amount of credit used (highest billing) in the history of the account. For other account types it is the sanctioned amount of the loan.</p>	<p><b>CURRENT:</b> The sum of the entire amount of credit/loan outstanding, including the current and overdue portion, if any, together with interest last applied for all the accounts. A negative sign indicates a credit balance.</p> <p><b>OVERDUE:</b> The total overdue balances for all accounts.</p>	<p><b>RECENT:</b> The date the most recent account was established.</p> <p><b>OLDEST:</b> The date the oldest account was established. Format for the above dates is DD-MM-YYYY.</p>

## Enquiries

TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
The number of times the credit report has been requested by a credit grantor.	The number of times the credit report has been requested by a credit grantor within the past 30 days.	The number of times the credit report has been requested by a credit grantor within the past 12 months.	The number of times the credit report has been requested by a credit grantor within the past 24 months.	The date of the most recent enquiry. Format is DD-MMYYYY.



## Accounts

ACCOUNTS:																	
ACCOUNT				DATES				AMOUNTS				STATUS					
<i>MEMBER NAME:</i> XYZ BANK				<i>OPENED:</i> 10-01-2001				<i>SANCTIONED:</i> 16,000				WRITTEN OFF					
<i>ACCOUNT NUMBER:</i> 1234567890				<i>LAST PAYMENT:</i> 10-01-2005				<i>CURRENT BALANCE:</i> 0									
<i>TYPE:</i> AUTO LOAN				<i>CLOSED:</i> 24-12-2005				<i>OVERDUE:</i> 0									
<i>OWNERSHIP:</i> INDIVIDUAL				<i>REPORTED:</i> 15-02-2005													
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UPTO 36 MONTHS; LEFT TO RIGHT)</b>																	
182	152	122	092	062	032	012	009	005	STD	012	000	000	STD	000	000	000	009
<i>12-04</i>	<i>11-04</i>	<i>10-04</i>	<i>19-04</i>	<i>08-04</i>	<i>07-04</i>	<i>06-04</i>	<i>05-04</i>	<i>04-04</i>	<i>03-04</i>	<i>02-04</i>	<i>01-04</i>	<i>12-03</i>	<i>11-03</i>	<i>10-03</i>	<i>09-03</i>	<i>08-03</i>	<i>07-03</i>
STD	STD	SUB	STD	000	000	000	000	045	030	000	STD	STD	STD	STD	STD		
<i>06-03</i>	<i>05-03</i>	<i>04-03</i>	<i>03-03</i>	<i>02-03</i>	<i>01-03</i>	<i>12-02</i>	<i>11-02</i>	<i>10-02</i>	<i>09-02</i>	<i>08-02</i>	<i>07-02</i>	<i>06-02</i>	<i>05-02</i>	<i>04-02</i>	<i>03-02</i>		

ACCOUNT	DATES	AMOUNTS	STATUS														
<p><b>MEMBER NAME:</b> Name of the member holding the account.</p> <p><b>ACCOUNT NUMBER:</b> Account number.</p> <p><b>TYPE:</b> Type of account. Values include: Auto Loan, Housing Loan, Credit Card, Personal Loan, Consumer Loan, etc.</p> <p><b>OWNERSHIP:</b> Valid values are: Individual, Authorized User (refers to supplementary credit card holder), Guarantor, and Joint.</p>	<p><b>OPENED:</b> Date the account was opened. For credit cards and fleet cards, this is the date the card becomes active.</p> <p><b>LAST PAYMENT:</b> Date the last payment was made on the account.</p> <p><b>CLOSED:</b> Date the account was closed.</p> <p><b>REPORTED:</b> The most recent date the reporting member reported information about the account to CIBIL.</p> <p>Format for the above dates is DD-MM-YYYY.</p>	<p><b>SANCTIONED:</b> For credit cards and fleet cards, this is the highest amount of credit used (highest billing) in the history of the account. For other account types, it is the sanctioned amount of the loan</p> <p><b>CURRENT BALANCE:</b> The sum of the entire amount of credit/loan outstanding, including the current and overdue portion, if any, together with interest last applied for all the accounts. A negative sign indicates a credit balance.</p> <p><b>OVERDUE:</b> Total amount the account is past due.</p>	<p><b>Status:</b> Options include: Suit filed, Willful default, Suit filed (Willful Default), Written off, Suit filed and written off, Willful default and written off, and Suit filed (willful default) and written off.</p>														
<b>DAYS PAST DUE / ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>																	
<p>Information on Days Past Due (DPD) or Asset Classification (AC), monthwise, over the history of the account. The leftmost number/value (182 in this example) is the DPD or the AC as on the date in the Reported field (December 2004 in this example).</p>																	
<p>The key to the right helps explain account history / asset classification contained in some of the accounts below.</p>	<table border="1"> <tr> <td>XXX</td> <td>000</td> <td>STD</td> <td>SMA</td> <td>SUB</td> <td>DBT</td> <td>LSS</td> </tr> <tr> <td>Not Reported</td> <td>No. Days Late</td> <td>Standard</td> <td>Special mention account</td> <td>Sub Standard</td> <td>Doubtful</td> <td>Loss</td> </tr> </table>	XXX	000	STD	SMA	SUB	DBT	LSS	Not Reported	No. Days Late	Standard	Special mention account	Sub Standard	Doubtful	Loss		
XXX	000	STD	SMA	SUB	DBT	LSS											
Not Reported	No. Days Late	Standard	Special mention account	Sub Standard	Doubtful	Loss											
<p><b>Notes:</b> If the account is closed, the leftmost number/value is the DPD/AC as of the Date Closed. The credit report can display upto 36 months of payment history.</p>																	

Blank field indicates that this information was not reported to CIBIL



## Enquiries

ENQUIRIES:			
MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
IMAGINARY BANK	11-07-2006	CREDIT CARD	50,000
ABC BANK	18-09-2006	HOUSING LOAN	50,000
DEF BANK	24-01-2006	SECURED LOAN	50,000
GHI BANK	26-12-2005	SECURED LOAN	50,000

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
Name of the member that made the enquiry.	Date the enquiry was made.	Type of account for which the enquiry was made.	Amount of credit for which the enquiry was made.

CIBIL is always at your service to assist you.

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