

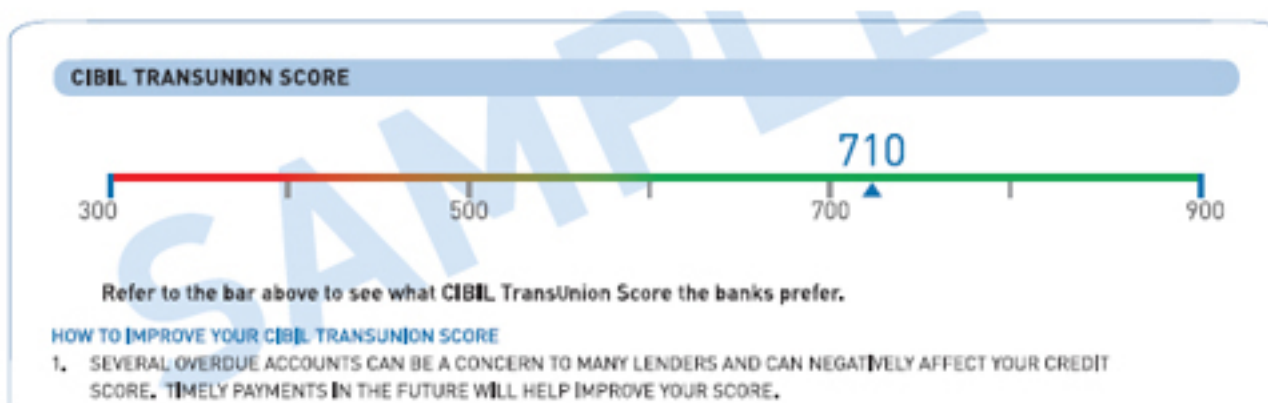
HOW TO READ YOUR CREDIT REPORT

HOW TO READ A CIR?

A Credit Information Report (CIR) contains detailed information on the credit you have availed, such as home loans, credit cards, personal loans, automobile loans, overdraft facilities. The Credit Report is divided into 6 sections:

CIBIL TRANSUNION SCORE

The CIBIL TransUnion Score reflects your Credit health or your Creditworthiness.



PERSONAL INFORMATION

It contains your Personal details (Name, PAN Card, DOB) as reported by Banks. Make sure this information is accurate.

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	-	-	-
DRIVING LICENSE NUMBER	MH019933333	12-12-2006	11-12-2016
RATION CARD NUMBER	-	-	-
UNIQUE ID NUMBER (UID)	-	-	-
ADDITIONAL ID # 1	-	-	-

CONTACT INFORMATION

Various contact details provided by various lenders are recorded here. Up to 4 addresses are mentioned here.

CONTACT INFORMATION				
ADDRESS 1	ADDRESS LINE 1	ADDRESS LINE 2	CATEGORY	STATUS
	ADDRESS LINE 3	ADDRESS LINE 4	PERMANENT	OWNED
	ADDRESS LINE 5			12-06-2009
	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				

EMPLOYMENT INFORMATION

Monthly or annual income details are captured here as reported by the lenders. As mentioned at the time of loan application.

EMPLOYMENT INFORMATION		
ACCOUNT TYPE	DATE REPORTED	OCCUPATION
HOME LOAN	10-01-2005	SALARIED
INCOME	FREQUENCY (MONTHLY/ANNUAL)	INCOME INDICATOR (NET/GROSS)

ACCOUNT INFORMATION

Contains the details of your credit facilities including names of lenders, type of credit facilities (home, auto, personal, overdraft, etc.), account numbers, ownership details, date opened, date of last payment, loan amount, current balance and a month on month record (of up to 3 years) of your payments.

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 TENURE
CURRENT BALANCE	EMI AMOUNT
CASH LIMIT	PAYMENT FREQUENCY
AMOUNT OVERDUE	ACTUAL PAYMENT AMOUNT
COLLATERAL	STATUS
VALUE OF COLLATERAL	SUIT FILED/WILFUL DEFAULT
TYPE OF COLLATERAL	WRITTEN-OFF AND SETTLED STATUS

The below section represents your payment behaviour. Any irregularity in payment is recorded here. Please check the glossary section to understand the terms in detail.

PAYMENT HISTORY (UP TO 36 MONTHS; LEFT TO RIGHT BEGINNING WITH THE MOST RECENT PAYMENT)												
PAYMENT HISTORY START DATE 28-04-2003						PAYMENT HISTORY END DATE 28-11-2009						
DD-MM-YYYY						DD-MM-YYYY						
DPD: DAYS PAST DUE						AC: ASSET CLASSIFICATION						
DPD / AC	000	000	000	000	STD	STD	000	000	000	000	000	000
MONTH-YEAR	11-09	11-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	03-09
DPD / AC	000	000	000	000	STD	STD	000	000	000	000	030	000
MONTH-YEAR	11-09	11-09	11-09	10-09	09-09	08-09	07-09	06-09	05-09	04-09	03-09	03-09

ENQUIRY INFORMATION

This section details out which lenders are requesting /enquiring for your credit details. The purpose for which the enquiry is made and the approximate amount for it is highlighted in this section.

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

If there are too many lenders enquiring your Credit details (as you may have applied for loans/Credit card with multiple lenders) then this may make you appear "Credit Hungry" which can be viewed negatively.