

CONSUMER CIR

MEMBER ID : BS00115C	REFERENCE NUMBER : 1
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CONSUMER INFORMATION

CONSUMER NAME : SAMPLE NME	PAN : ABCDE1234F
DOB : 05/06/2000	DRIVING LICENCE NO : -
TELEPHONE NO. : -	VOTER ID : -
EMAIL ID : -	PASSPORT NO. : -
GENDER : Male	AADHAAR NUMBER (UID) : -
ADDRESS : UDAIPUR, UDAIPUR, RAJASTHAN - 313001	CKYC : -
	G RAM G : -

CIBIL TRANSUNION SCORE(S)

CREDITVISION[®] Score

Ranges from: 300 (high risk) to 900 (low risk)

594

300900

SCORING FACTORS

1. Presence Of Delinquency
2. Low Credit Age
3. Presence Of Severe Delinquency As Of Recent Update
4. Presence Of Delinquency In The Recent Past
5. Low Proportion Of Satisfactory Trades

PERSONAL LOAN Score

Ranges from: 300 (high risk) to 900 (low risk)

514

300900

SCORING FACTORS

1. Over Due Amount Too High
2. Presence Of Delinquency
3. Presence Of A Minor Delinquency On Personal Loan
4. Not Enough Available Credit
5. Presence Of A High Number Of Enquiries

CONSUMER ACCOUNT SUMMARY

ACCOUNTS			BALANCES			ACCOUNT OPENED DATE		
Total	:	9	High Cr/Sanc. Amt	:	₹1,03,873	Recent	:	16/11/2024
Zero balance	:	8	Current	:	₹49,947	Oldest	:	22/02/2019
Overdue	:	1	Overdue	:	₹9,119			

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
16	15/08/2026	2	11	3

CREDITVISION[®] ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SAMPLE NAME	L	D.O.B : 05/06/2000	GENDER : Male	CREDITVISION [®] SCORE : 594
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	ABCDE12345A	-	-
(e) VOTER ID	NOT DISCLOSED	-	-
AADHAAR ID	NOT DISCLOSED D	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
(e) Mobile Phone		-
Mobile Phone		-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

ABCDEFG75766@GMAIL.COM M
ABCDEFG75766@GMAIL.COM M

CONSUMER’S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
(e) SARAFA BAZAR, JABALPUR, JABALPUR, MADHYA PRADESH - 482001	Office	-	23/08/2021
HOUSE NUMBER 00 WARD NUMBER 16, JABALPUR VILLAGE BAGHARAJI BAJAR, BAGHRAJI JABALPU BAGHARAJI MAIN ROAD, JABALPUR NEAR JHANDA CHOWK , HANUMAN, MANDIR JABALPUR JABALPUR, MADHYA PRADESH - 482001	Residence	-	22/02/2019

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
TWO-WHEELER LOAN (31/05/2026)		Not Available	Not Available	Not Available

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 16/11/2024				DATE CLOSED :				DATE REPORTED & CERTIFIED : 31/05/2026				ACTIVE									
ACCOUNT				AMOUNTS								STATUS													
TYPE : TWO-WHEELER LOAN				SANCTIONED : ₹ 70,000				REPAYMENT : 30				NA													
MEMBER NAME : NOT DISCLOSED				CURRENT : ₹ 49,947				INTEREST : 14.0																	
ACCOUNT NUMBER : Not Disclosed				OVERDUE : ₹ 9,119				EMI : ₹ 3,150																	
OWNERSHIP : GUARANTOR																									
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/05/2026				END DATE : 01/11/2024				LAST PAYMENT :			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2026	XXX	XXX	XXX	079	082	-	-	-	-	-	-	-													
2025	XXX	XXX	000	020	XXX	XXX	XXX	021	XXX	051	081	XXX													
2024	-	-	-	-	-	-	-	-	-	-	000	000													

2. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 20/11/2020		DATE CLOSED : 29/11/2020		DATE REPORTED & CERTIFIED : 30/11/2020		INACTIVE	
ACCOUNT				AMOUNTS								STATUS							
TYPE : PERSONAL LOAN				SANCTIONED : ₹ 3,500								NA							
MEMBER : LICENCE CANCELLED				AMOUNT															
NAME ENTITIES				CURRENT : ₹ 0															
ACCOUNT : Not Disclosed				BALANCE															
NUMBER																			
OWNERSHIP : INDIVIDUAL																			
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/11/2020		END DATE : 01/11/2020		LAST PAYMENT : 29/11/2020	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2020	-	-	-	-	-	-	-	-	-	-	000	-							

3. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 13/11/2020		DATE CLOSED : 20/11/2020		DATE REPORTED & CERTIFIED : 30/11/2020		INACTIVE	
ACCOUNT				AMOUNTS								STATUS							
TYPE : PERSONAL LOAN				SANCTIONED : ₹ 3,000								NA							
MEMBER : LICENCE CANCELLED				AMOUNT															
NAME ENTITIES				CURRENT : ₹ 0															
ACCOUNT : Not Disclosed				BALANCE															
NUMBER																			
OWNERSHIP : INDIVIDUAL																			
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/11/2020		END DATE : 01/11/2020		LAST PAYMENT : 20/11/2020	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2020	-	-	-	-	-	-	-	-	-	-	000	-							

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/11/2020		DATE CLOSED : 17/11/2020		DATE REPORTED & CERTIFIED : 30/11/2020		INACTIVE	
ACCOUNT		AMOUNTS				STATUS			
TYPE : MICROFINANCE – PERSONAL LOAN		SANCTIONED : ₹ 3,600		REPAYMENT : 7		NA			
MEMBER NAME : LICENCE CANCELLED ENTITIES		CURRENT : ₹ 0		INTEREST : 3.24					
		AMOUNT		TENURE					
		BALANCE		RATE					

ACCOUNT												
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/11/2020 END DATE : 01/11/2020 LAST PAYMENT : 17/11/2020												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020	-	-	-	-	-	-	-	-	-	-	000	-

5. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 05/11/2020		DATE CLOSED : 13/11/2020		DATE REPORTED & CERTIFIED : 30/11/2020		INACTIVE			
ACCOUNT				AMOUNTS								STATUS									
TYPE : PERSONAL LOAN				SANCTIONED : ₹ 2,500								NA									
MEMBER : LICENCE CANCELLED																					
NAME ENTITIES				CURRENT : ₹ 0																	
ACCOUNT : Not Disclosed																					
NUMBER																					
OWNERSHIP : INDIVIDUAL																					
DAYS PAST DUE/ASSET CLASSIFICATION																START DATE : 01/11/2020		END DATE : 01/11/2020		LAST PAYMENT : 13/11/2020	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC									
2020	-	-	-	-	-	-	-	-	-	-	000	-									

6. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 05/11/2020		DATE CLOSED : 11/11/2020		DATE REPORTED & CERTIFIED : 30/11/2020		INACTIVE	
ACCOUNT				AMOUNTS								STATUS						
TYPE : MICROFINANCE – PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 2,500				REPAYMENT TENURE : 7				NA						
MEMBER NAME : LICENCE CANCELLED ENTITIES				CURRENT BALANCE : ₹ 0				INTEREST RATE : 2.5										
ACCOUNT NUMBER : Not Disclosed																		
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION											START DATE : 01/11/2020		END DATE : 01/11/2020		LAST PAYMENT : 11/11/2020			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2020	-	-	-	-	-	-	-	-	-	-	000	-						

7. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 29/10/2020		DATE CLOSED : 05/11/2020		DATE REPORTED & CERTIFIED : 30/11/2020		INACTIVE			
ACCOUNT				AMOUNTS								STATUS								
TYPE : MICROFINANCE – PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 1,500				REPAYMENT TENURE : 7				NA								
MEMBER NAME : LICENCE CANCELLED ENTITIES				CURRENT BALANCE : ₹ 0				INTEREST RATE : 1.5												
ACCOUNT NUMBER : Not Disclosed																				
OWNERSHIP : INDIVIDUAL																				
DAYS PAST DUE/ASSET CLASSIFICATION															START DATE : 01/11/2020		END DATE : 01/11/2020		LAST PAYMENT : 05/11/2020	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC								
2020	-	-	-	-	-	-	-	-	-	-	-	000	-							

8. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 02/12/2019	DATE CLOSED : 19/01/2026	DATE REPORTED & CERTIFIED : 15/02/2026	INACTIVE								
ACCOUNT				AMOUNTS								STATUS											
TYPE : CONSUMER LOAN				SANCTIONED : ₹ 9,081				PAYMENT : MONTHLY				NA											
MEMBER : NOT DISCLOSED				CURRENT : ₹ 0																			
ACCOUNT : Not Disclosed																							
NUMBER																							
OWNERSHIP : INDIVIDUAL																							
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/02/2026				END DATE : 01/03/2023				LAST PAYMENT : 19/01/2026			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2026	000	000	-	-	-	-	-	-	-	-	-	-											
2025	900	900	900	900	900	000	000	000	000	000	000	000											
2024	900	900	900	900	900	900	900	900	900	900	900	900											
2023	-	-	900	900	900	900	900	900	900	900	900	900											

9. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 22/02/2019		DATE CLOSED : 25/10/2019		DATE REPORTED & CERTIFIED : 31/10/2019		INACTIVE			
ACCOUNT				AMOUNTS								STATUS								
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 8,192				PAYMENT FREQUENCY : MONTHLY				NA								
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0																
ACCOUNT NUMBER : Not Disclosed																				
OWNERSHIP : INDIVIDUAL																				
DAYS PAST DUE/ASSET CLASSIFICATION															START DATE : 01/10/2019		END DATE : 01/04/2019		LAST PAYMENT : 24/10/2019	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC								
2019	-	-	-	000	000	000	000	000	000	000	-	-								

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	15/08/2026	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	22/07/2026	HOUSING LOAN	₹ 8,00,000
NOT DISCLOSED	16/06/2026	CREDIT CARD	₹ 10,000
NOT DISCLOSED	06/06/2026	CONSUMER LOAN	₹ 49,500
NOT DISCLOSED	27/04/2026	BUSINESS LOAN - UNSECURED	₹ 1,500
NOT DISCLOSED	20/03/2026	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	14/03/2026	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	09/03/2026	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	09/03/2026	CREDIT CARD	₹ 10,000
NOT DISCLOSED	12/12/2025	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	27/11/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	12/11/2025	CREDIT CARD	₹ 20,000
NOT DISCLOSED	12/09/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	07/08/2025	PERSONAL LOAN	₹ 3,000
LICENCE CANCELLED ENTITIES	07/08/2025	BUSINESS LOAN - UNSECURED	₹ 1,49,500
NOT DISCLOSED	04/07/2025	CREDIT CARD	₹ 10,000

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT : The account has remained Sub-Standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON SHANI SHANI DEVAL

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