TransUnion CIBIL



UNDERSTANDING YOUR CIBIL SCORE AND REPORT

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CREDIT AND YOU – WHY IT MATTERS

Credit plays an essential role at different stages of your life. From your first big purchase to retirement, access to credit helps you fulfill personal, professional, and family goals. It helps you to:

- Fund higher education or vocational training
- Buy your first vehicle or house
- Manage emergencies like medical needs or job transitions
- Start or grow a small business
- Build a financial cushion for your family

Having a good credit profile may help in timely access to credit with favourable terms, better interest rates, and higher loan approval chances. Credit isn't just financial–it's foundational.



YOUR CREDIT JOURNEY WITH TRANSUNION CIBIL



As India's pioneer and trusted credit information company, TransUnion CIBIL is your behind-the-scenes partner throughout your credit journey.

WE WORK WITH BANKS, NBFCS, AND OTHER FINANCIAL INSTITUTIONS TO:

- Collect and aggregate credit data reported by your lenders
- Generate your CIBIL Score and Report
- Help lenders assess risk and make responsible lending decisions
- Empower you to take control of your financial future

Every time you apply for a loan or credit card, your lender checks your CIBIL Score and Report. We ensure this information is accurate, updated, and available to you as well.

WHAT IS CIBIL SCORE?

Your CIBIL Score is a three-digit number that summarises your creditworthiness based on your past borrowing behaviour. It's calculated using data such as:

- **Credit card and loan repayment history**
- **Credit utilisation (how much of your credit limit is used)**
- **Types of credit (secured and unsecured)**
- **Age of your credit accounts**
- **Frequency of recent credit applications**

This score is a first filter for lenders. A strong score reflects financial discipline and improves your chances of credit approval with better terms.

Important: You don't need to be a financial expert to build a good CIBIL Score–just a responsible borrower.



WHAT IS CIBIL REPORT?

Your CIBIL Report or Credit Information Report (CIR) is a detailed snapshot of your credit profile. It includes:

- Your personal and contact information
- Details of all your credit accounts (credit cards, loans, etc.)
- Payment history and outstanding balances
- Recent credit enquiries (when lenders checked your report)
- Any instances of defaults, write-offs, or settlements

Lenders use this report to assess your financial credibility before approving a loan.
You can access and monitor your CIBIL Score and Report to keep your credit health in check.

INSIDE YOUR CIBIL REPORT – A SECTION-WISE BREAKDOWN

Here's what you'll find in a standard CIBIL Report:

PERSONAL INFORMATION

- Your name, date of birth, PAN, and identity details as reported by lenders
- Contact Information: Addresses, phone numbers, and email IDs
  This section may list multiple entries if you have changed your contact details over time
- Employment Information: Occupation and income details submitted during loan or card applications

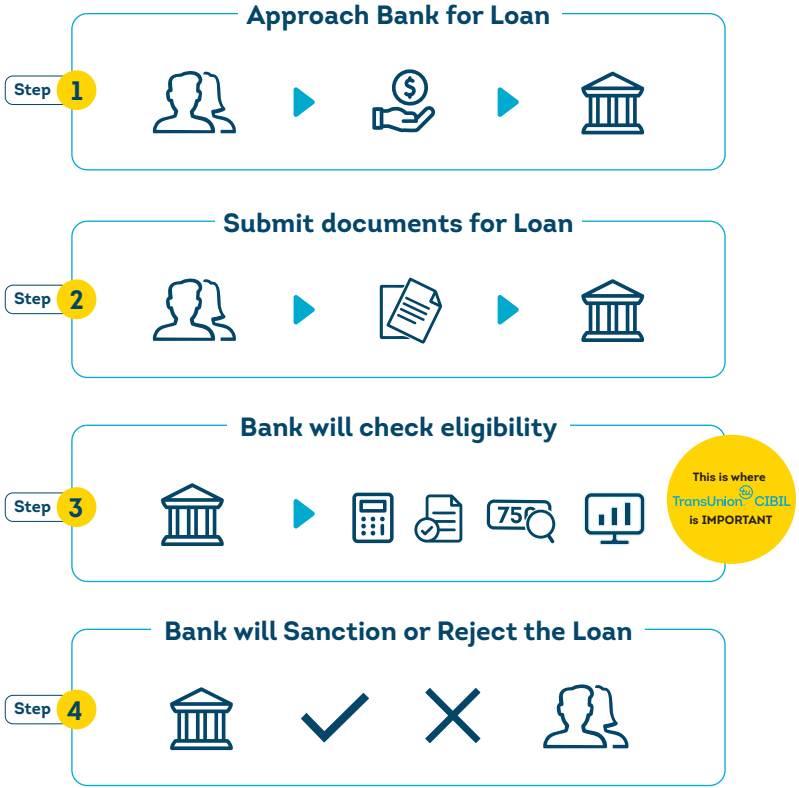
ACCOUNT INFORMATION

- Type of credit (e.g., personal loan, credit card)
- Name of lender
- Loan amount, credit limit, and outstanding balance
- Monthly payment history (up to 36 months)
- Account status (open, closed, settled, written-off)

ENQUIRY INFORMATION

A log of who accessed your report and when–typically when you applied for new credit

ROLE OF CIBIL IN THE LOAN APPROVAL PROCESS



Now that you have understood what the CIBIL Score and Report is, let's understand the role it plays in your loan application process. When you apply for a loan, the process involves several key steps where TransUnion CIBIL plays a crucial role:

- **Approach the Bank for a Loan:** You visit your bank to apply for a loan
- **Submit Required Documents:** Provide all necessary documents to support your loan application
- **Bank Checks Eligibility:** The bank evaluates your eligibility for the loan. This is where TransUnion CIBIL becomes essential. Your CIBIL Score and Report help the bank assess your creditworthiness, ensuring you meet their lending criteria
- **Loan Sanction or Rejection:** Based on the eligibility check, the bank will either approve (sanction) or reject your loan application

Understanding your CIBIL Score and maintaining a good credit history can improve your chances of loan approval.

THE CYCLE OF GOOD CREDIT

Good credit is not a one-time achievement–it's a cycle of consistent positive behavior. Here's how the cycle works:



Borrow Responsibly:
Apply only for what you need and can repay



Pay on Time, Every Time:
Timely EMI and bill payments protect your credit history



Use Credit Wisely:
Keep your credit utilisation ratio low



Build a Diverse Credit Mix:
Maintain a healthy combination of secured and unsecured loans



Monitor Your CIBIL Score and Report:
Check regularly for course correction if required and identification of errors if any



Grow Your Credit Age:
Keep older accounts open (which reflect timely repayment behavior) to improve credit history

The more consistently you follow this cycle, the more financially confident you become.

BUILDING AND MAINTAINING GOOD CREDIT HEALTH



To stay credit-healthy, cultivate these smart habits:

- Set reminders or automate payments to never miss due dates
- Check your CIBIL Score and Report regularly (TransUnion CIBIL offers one Free CIBIL Score and Report every calendar year)
- Avoid over-extending your credit card limits
- Review credit terms before signing loan agreements
- Dispute any inaccurate information in your CIBIL Report
- Keep track of joint loans or co-signed accounts
- Limit multiple loan applications in a short period

Remember:
Credit health is a long-term commitment. Small steps go a long way.

BUSTING TOP CIBIL SCORE MYTHS

Myth #1

CHECKING MY CIBIL SCORE WILL NEGATIVELY IMPACT IT.

It is a common misconception that your **CIBIL Score** may get negatively impacted if you check your own **score and report**. When you check your own **CIBIL Score,** it does not impact it. In fact, doing so at least once annually is a **good financial practice**.
It helps you align your efforts towards building your **credit worth**.

Myth #2

CIBIL SCORE IS BASED ON ONE'S FINANCIAL PORTFOLIO.

Your **CIBIL Score** is not based on your savings accounts, demat balance or investment portfolio – this score is purely based on your **credit profile**. Making payments **on time**, limiting credit utilisation and maintaining a healthy credit mix helps build a **positive credit profile** and **CIBIL Score.**

Myth #3

CIBIL CAN MAKE CHANGES TO CONSUMER DATA.

CIBIL can't make any unilateral changes to your **CIBIL Report.** Any change needs to be **authorised and provided** by the concerned **credit institution** before your **CIBIL Report** is updated.

Myth #4

CIBIL HAS REJECTED MY LOAN APPLICATION.

CIBIL cannot approve or reject any **loan or credit applications.** Loan approval and rejection lie at the discretion of the lenders, but the **CIBIL Score** is one of the **important factors** in the underwriting process.

FREQUENTLY ASKED QUESTIONS

1 HOW DOES MY CIBIL SCORE IMPACT MY LOAN INTEREST RATES?

Your CIBIL Score significantly influences the interest rates offered by lenders. A higher score (closer to 900) indicates lower credit risk, often resulting in lower interest rates. Conversely, a lower score may lead to higher interest rates.

2 WHAT IS THE DIFFERENCE BETWEEN A CIBIL SCORE AND A CIBIL REPORT?

A CIBIL Score is a three-digit number summarising your creditworthiness, while a CIBIL Report (Credit Information Report) provides detailed information about your credit history, including loan accounts, credit card accounts, payment history, and inquiries made by lenders.

3 HOW DO MULTIPLE LOAN APPLICATIONS AFFECT MY CIBIL SCORE?

Each time you apply for a loan, the lender makes a hard inquiry on your CIBIL Report. Multiple inquiries in a short period may impact your score.

4 HOW DOES THE AGE OF CREDIT ACCOUNTS AFFECT MY CIBIL SCORE?

The age of your credit accounts contributes to your score. Older accounts with a good payment history positively impact your score, as they demonstrate long-term credit management.

5 WHAT IS THE IMPACT OF CREDIT UTILIZATION ON MY CIBIL SCORE?

Credit utilisation refers to the ratio of your current credit card balances to your credit limits. High utilisation can negatively impact your score, as it suggests over-reliance on credit.

6 HOW DO SECURED AND UNSECURED LOANS AFFECT MY CIBIL SCORE DIFFERENTLY?

Secured loans (like home or auto loans) are backed by collateral and generally have a more favourable impact on your score compared to unsecured loans (like personal loans or credit cards), which are riskier for lenders.

7 WHAT SHOULD I DO IF MY LOAN APPLICATION IS REJECTED DUE TO A LOW CIBIL SCORE?

If your loan application is rejected, review your CIBIL Report to identify areas for improvement. Focus on timely payments, reducing credit utilisation, and correcting any errors in your report. Over time, these actions can improve your score.

8 HOW LONG DOES NEGATIVE INFORMATION STAY ON MY CIBIL REPORT?

If your loan application is rejected, review your CIBIL Report to identify areas for improvement. Focus on timely payments, reducing credit utilisation, and correcting any errors in your report. Over time, these actions can improve your score.

FREQUENTLY ASKED QUESTIONS

9 CAN I GET A LOAN WITH A LOW CIBIL SCORE?

While it is more challenging to get a loan with a low CIBIL Score, some lenders may still offer loans at higher interest rates or with stricter terms. Improving your score can increase your chances of getting better loan offers.

10 WHY IS MY CIBIL SCORE IMPORTANT FOR GETTING MY LOAN SANCTIONED?

The CIBIL Score plays a critical role in the loan application process. After an applicant fills out the application form and hands it over to the lender, the lender first checks the CIBIL Score and Report of the applicant. The CIBIL Score works as a first impression for the lender, the higher the score, the better are your chances of the loan being reviewed and approved. The decision to lend is solely dependent on the lender and CIBIL does not in any manner decide if the loan/credit card should be sanctioned or not.

11 WHAT DOES NO HIT MEAN?

A No Hit means that based on the details submitted by you, there isn't adequate credit activity to generate your CIBIL Score & Report. Please note that the same will be available only when any financial institution submits any information pertaining to your credit activity.

12 WHY ARE THE LOANS FOR WHICH I AM A GUARANTOR SHOWING UP ON MY REPORT?

Banks and financial institutions ask for a guarantor for certain loans as a means of security for the loan amount they provide. A guarantor on any form of loan is equally responsible to ensure the repayment of the loan. Hence, the guarantor provides a guarantee to the lender that they will honor the obligation in case the principal applicant is unable to do so. Any default on the payment of the loan by the principal applicant, will affect your CIBIL Score as well.



GLOSSARY OF COMMON CREDIT TERMS

UNDERSTANDING THE TERMS AND KEYWORDS

KEY TERM:	EXPLANATION
AC (ASSET CLASSIFICATION)	It is important to note that some banks report DPD (please refer to the DPD description for more information) as per the Asset Classification norms defined by RBI, which are as follows: DPD Denotes Explanation STD Standard Payments are being made within 90 days CMA Special Mention Account Special account created for reporting Standard account, moving towards Sub-Standard SUB Sub-Standard Payments are being made after 90 days DBT Doubtful The account has remained a Sub-standard account for a period of 12 months LSS Loss An account where loss has been identified and remains uncollectible
ACCOUNTS	Only credit facilities get reported on your CIR, such as home, auto and personal loans, overdraft facilities, credit cards, and loan against shares, assets including savings account, fixed deposits, mutual funds, and stock investments do not get reported
ACTUAL PAYMENT AMOUNT	Is the amount you have paid to your lender if it is different from the EMI Amount. This may be more or less than the EMI Amount
AMOUNT OVERDUE	Indicates the total amount that has not been paid to the lender in a timely fashion (includes principal and interest amount)
CASH LIMIT	Applies to credit cards specifically. It is the amount of cash you are permitted to withdraw from your credit card
CLOSED LOAN ACCOUNTS	A loan account that has been closed by the lender if you have paid off your loan. It could also be closed if you have not paid off the full loan amount, but the status of the account is Written Off and Settled
CN (CONTROL NUMBER)	This is your report number and is essential if you feel you need to raise a Dispute Request
COLLATERAL	Is provided to a lender as security to protect the lender in the event you are unable to repay your loan. This may be property, shares, gold, etc
CREDIT LIMIT	Applies to credit cards and overdraft facilities. It reflects the total amount of credit you have access to with regard that credit card or overdraft facility
CURRENT BALANCE	Is the amount you still owe on a particular credit facility. Lenders typically take 30-45 days after your payment is received to update this information with CIBIL
DPD (DAYS PAST DUE)	DPD or Days Past Due appears in the Account Information section of your CIR. The DPD indicates how many days a payment on that account is late that month. Anything other than "000" or "STD" (please refer to the ASSET CLASSIFICATION description for more information) is considered negative by a lender. Up to 36 months of this payment history (with the most recent month displayed first) are provided. On occasion you may see "XXX" reported for your DPD on a certain account which implies that information for these months has not been reported to CIBIL by the bank.
EMI AMOUNT	Is the EMI (Equated Monthly Installment) that you pay on loan
ENQUIRY	Enquiries are added to your report when you apply for a loan or credit card and the lender decides to access your CIR. Details such as the name of the loan provider, size and type of loan are captured in this section Please note that the date of the enquiry may differ from your actual application date because the lender may access your CIR a day or more after you have applied
HIGH CREDIT	Applies to credit cards and facilities. It reflects the highest amount ever billed (including interest and fees) for that particular credit card or overdraft
'NA' OR 'NH'	A score of "NA" or "NH" is not a bad thing at all. These mean one of the below: a) You do not have a credit history or you do not have enough of a credit history to be scored, i.e. you are new to the credit system b) You do not have any credit activity in the last couple of years c) You have all add-on credit cards and have no credit exposure

GLOSSARY OF COMMON CREDIT TERMS

KEY TERM:	EXPLANATION	
OTHER STATUS	Possible status	Explanation
	Restructured loans	The lender has restructured the loan by offering different terms (For e.g. Extended the loan tenure or reduced interest rate)
	Restructured loan (Govt mandated)	The lender has restructured the loan basis the Government mandate prevailing at the time
	Written-off (WO)	The lender has written off the amount due (without being able to recover from the individual)
	Settled	The lender and the individual have settled the amount outstanding i.e., agreed at a lower value than the actual amount due
	Post (WO) Settled	Post the account being written off, the lender and the individual have settled the loan (this settlement amount is generally lower than the actual amount due)
	Account Sold	The lender has sold the particular account to another lender/financial institution
	Account Purchased	This particular loan account has been purchased from the original lender
	Account Purchased and Settled	The particular loan account has been purchased by the current lender and both the current lender and individual have reached a settlement with regards to the amount due
	Account Purchased and Written off	The particular loan account that had been purchased from another financial institution and has now been written off
	Account Durchased & Restructured	The particular loan account that had been purchased from another financial institution and has now been restructured with different terms and conditions
	Written off and Account Sold	The lender has sold the written off account to another lender/financial institution
OWNERSHIP	This field tells the lender who is responsible for payments on that loan or credit card. There are 4 types of indicators that can appear on your CIR1. 1. Single: You are solely responsible for making payments on the account 2. Joint: You and someone else bear joint responsibility for payments on these accounts. This will also reflect on the other individual's CIR 3. Authorised User: This is used for add-on credit cards that you may have. While this reflects on your CIR, lenders know that you are not responsible for paying dues on that particular account 4. Guarantor: A guarantor pledges to repay a loan on behalf of a third party who has taken a loan. Hence, he provides a guarantee to the lender that he will honour the obligation in case the principal applicant is unable to do so	
REPAYMENT TENURE	Is the term of your loan. This field is to be read with the "PAYMENT FREQUENCY" field in order to accurately understand the term of the loan. For example, 120 at a monthly payment frequency would mean the term of the loans is 10 years	
SANCTIONED AMOUNT	This is the loan amount disbursed to you. Applies to account types other than credit cards and overdrafts	
SETTLEMENT AMOUNT	When an amount owed on a loan account is disputed, the individual and lender settle at some amount in between. It's what the lender believes is owed and what the individual believes he should pay. This is the amount the individual has agreed to pay. The rest of the amount (that the lender believes is owed) is written off by the lender	
SUIT-FILED / WILFUL DEFAULT	In case the lender has filed a suit against you, there is a specific reporting prescribed by the Reserve Bank of India (RBI). This is as follows: 1. No Suit Filed (or the field will be blank) 2. Suit filed 3. Wilful Default 4. Suit filed (Wilful Default)	
WRITTEN OFF AMOUNT (PRINCIPAL)	This field reflects the principal amount written off by the lender. It follows that the difference between the total and principal written off amounts is the interest amount that has been written off on this account	
WRITTEN OFF AMOUNT (TOTAL)	When a loan is written off there is an interest and principal component. This field reflects the total interest and principal amount written off	
WRITTEN OFF AND SETTLED STATUS	If this section is populated the lender has either restructured your loan by offering you different terms (extended the loan tenure or reduced the interest rate etc.) written off this amount or settled at some amount less than what the lender believes it was owed. The possible values are as follows: 1. Restructured Loan 2. Restructured Loan (Govt. Mandated) 3. Written off (WO) 4. Settled 5. Post (WO) Settled	

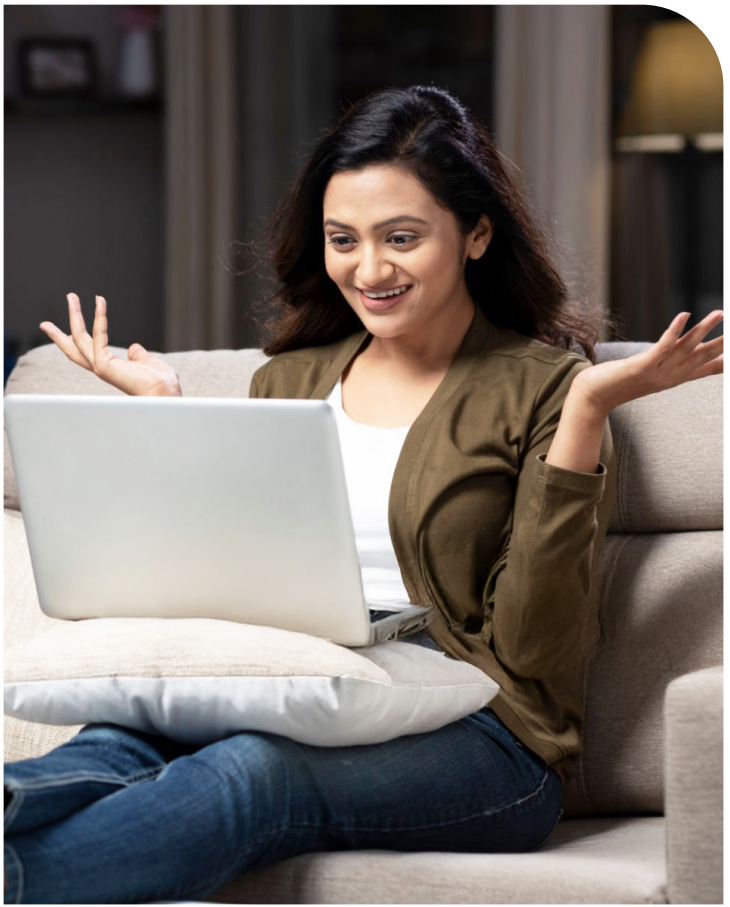
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HOW TO ACCESS AND MONITOR YOUR CIBIL SCORE AND REPORT

TO ACCESS YOUR CIBIL SCORE AND REPORT:

- Visit www.cibil.com
- Sign up and verify your identity
- Download your Free Annual CIBIL Score and Report (if not availed in the calendar year)
- Choose a Subscription Plan suited to your needs for ongoing monitoring
- Dispute any errors under the ‘Credit Dispute’ section

Proactively managing your credit profile puts the power in your hands. It ensures you're ready when opportunity knocks—whether it’s a home loan, business expansion, or personal emergency.





DISPUTE RESOLUTION

In case you notice any discrepancies in your report, raise a Dispute online by visiting:
https://www.cibil.com/consumer-dispute-resolution