

How to read your CIBIL Company Credit Report (CCR)

CCR is a factual record of your business entity's credit payment history, compiled from information received from various Credit Institutions. The purpose is to help Credit Institutions make informed lending decisions – quickly and objectively, and may enable faster processing of your credit applications to help provide you speedier access to credit.

Identification:

This section contains the Report Order Number- a unique number generated every time your company's report is accessed from CIBIL's database.

Profile Section:

This section contains identification details as reported by lenders. It has the Company's Name, Short Name, Class of Activity, D-U-N-S® Number (a unique number assigned to each business entity) and other details such as telephone number and address.

CIBIL RANK

This section of the CCR provides CIBIL RANK. CIBIL RANK is a summary of CCR in the form of one number. CIBIL RANK ranges between a scale of 10 and 1. Please note, if the value is NA, it means that we are unable to generate the CIBIL RANK for your CCR. This is because, the CIBIL RANK is provided only to businesses that have outstanding loans between Rs. 10 lacs and Rs. 10 crores.

Report Summary:

This section of the CCR provides a snapshot of the Borrowing business entity's credit report for quick reference. It has details such as number of credit institutions who have granted loans, number of credit facilities availed, etc. For more information on what each category means, refer to the glossary section at the end of the Sample Report.

Credit Type and Enquiry Summary:

This section of the CCR provides a snapshot on the type of loans availed by the borrowing business entity and the total Enquiries made in the last 24 months by various credit institutions. For a more detailed explanation of each credit type, refer to the glossary section at the end of the Sample Report.

| CIBIL | | COMMERCIAL CREDIT INFORMATION REPORT | | | | | | | | |
|--|---------------------------------------|--|----------------------------|--|--|-------------------------|---------------------|---------------------------------|--------------------|-----------------|
| Part of TransUnion | | Report Order Number | | W-1047454 | Product Name | | SELF INQUIRY | | | |
| | | Report Order Date | | 23-May-2012 | User ID | | commps1 | | | |
| Search Criteria | | | | | | | | | | |
| Name | | SAMPLE INDIA | | | | | | | | |
| City | | MUMBAI | | | | | | | | |
| Profile | | | | | | | | | | |
| Name | | SAMPLE INDIA LIMITED | | | | | | | | |
| Short Name | | SIL | D-U-N-S® Number | | 91-859-3443 | | | | | |
| PAN | | Legal Constitution | | PRIVATE LIMITED | | | | | | |
| Class of Activity | | 01101/01102/01103 | Address | | 1/2, AB SARKAR PRABHAKAR ROAD, SARA KHAM | | | | | |
| City / Town | | Telephone Number | | | | | | | | |
| District | | Fax Number | | | | | | | | |
| State / Union Territory | | MAHARASHTRA | PIN Code | | 400001 | | | | | |
| Country | | INDIA | File Open Date | | 08 - May - 2006 | | | | | |
| *Note: Classification of Activity / Occupation as per Reserve Bank of India, Handbook of Instructions, Basic Statistical Returns 1 and 2, Latest Edition | | | | | | | | | | |
| TransUnion CIBIL RANK | | | | | | | | | | |
| Rank Name | | Rank | | Exclusion reasons | | | | | | |
| CIBIL MSME Rank | | CMR-1 | | - | | | | | | |
| Report Summary | | | | | | | | | | |
| No. of Credit Grantors | | 1 | | No. of Credit Facilities | | 3 | | No. of Closed Credit Facilities | | 1 |
| No. of Credit Facilities Guaranteed by Others | | 0 | | Latest Credit Facility Open Date | | 01 - Aug - 2011 | | First Credit Facility Open Date | | 01 - Feb - 2010 |
| Credit Facilities | No. of Standard | Current Balance in Standard | No. of Other than Standard | Current Balance in other than Standard | No. of Law Suits | No. of Willful Defaults | | | | |
| As Borrower | 1 | 1,15,92,506 | 2 | 2,66,03,547 | 1 | 1 | | | | |
| As Guarantor | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Credit Type Summary | | | | | | | | | | |
| No. of Credit Facilities As Borrower | Credit Type | Currency Code | Asset Classification | | | | Current Balance | | | |
| | | | Standard | Sub-standard | Doubtful | Loss | Special Mention A/C | | | |
| 1 | OVERDRAFT | INR | 1,15,92,506 | | | | | | | |
| 1 | DEMAND LOAN | INR | | 0 | | | | | | |
| 1 | LONG TERM LOAN (PERIOD ABOVE 3 YEARS) | INR | | | | 2,66,03,547 | | | | |
| | Total | | 1,15,92,506 | 0 | | 2,66,03,547 | | | | |
| Enquiry Summary | | | | | | | | | | |
| Enquiry | 3 Months | 6 Months | 9 Months | 12 Months | 24 Months | >24 Months | Total | Most Recent Date | | |
| No. of Enquiries | 0 | 0 | 0 | 0 | 1 | 2 | 3 | 20 - Oct - 2010 | | |
| * The Current Balance figures as per the Last Reported Date. | | | | | | | | | | |
| Locations | | | | | | | | | | |
| D-U-N-S® Number | Location Type* | Address | City / Town | District | State / Union Territory | PIN Code | Telephone Number | Fax Number | Last Reported Date | |
| 91-859-3443 | 0 | 1/2, AB SARKAR PRABHAKAR ROAD, SARA KHAM | | | MAHARASHTRA | 400001 | | | 08 - May - 2006 | |
| *0-Registered Office | | | | | | | | | | |
| 1- Other than Registered Office | | | | | | | | | | |

Relationship Details:

This section of the CCR relates to any business entity/individual related to the borrowing business entity i.e. Shareholders, Directors, Holding Company, Proprietor, Partners etc. and provides details of such entity/individual. This segment will be individually available for each relationship of the borrowing business entity, as reported by credit institutions to CIBIL.

COMMERCIAL CREDIT INFORMATION REPORT

Report Order Number
Report Order Date

W-1047454
23-May-2012

Product Name
User ID

SELF INQUIRY
commops1

Relationship Details

Relationship 1

| | | | |
|---------------------|---|-------------------------|----------------------------|
| Related Entity Name | SAMPLE INDIVIDUAL | Related D-U-N-S® Number | |
| Relationship | PROMOTER DIRECTOR | Related Type | RESIDENT INDIAN INDIVIDUAL |
| PAN | | Percentage of Control | |
| Address | 1/2, AB SARKAR PRABHAKAR ROAD, SARAKHAM | City / Town | MUMBAI |
| District | | State / Union Territory | MAHARASHTRA |
| PIN Code | 400001 | Telephone Number | (022) 56321000 |
| Country | INDIA | Last Reported Date | 08 - May - 2008 |

Credit Facility Details:

This section of the CCR contains details of the credit facilities availed by the borrowing business entity. It details out separately each credit facility type as reported by credit institutions.

Credit Facility Details

Credit Facility 1

| | | | | | | |
|-----------------------|---------------------|---------------------------------|-------------------|-----------------|----------------------|--------------------|
| Credit Facility Type | OVERDRAFT | Credit Grantor Name | CIBIL INTERNAL | | | |
| Account Number | CIBIL123 | | | | | |
| Sanction Date | Sanctioned Amount | Currency Code | Drawing Power | Current Balance | Asset Classification | |
| 01 - Aug - 2011 | 1,20,00,000 | INR | 1,20,00,000 | 1,15,92,506 | STANDARD | |
| Wilful Default Status | Wilful Default Date | Suit Filed Status | Suit Filed Amount | Suit Filed Date | Account Status | Last Reported Date |
| NOT WILFUL DEFAULTER | | *No Suit Reported by the Member | | | | 30 - Nov - 2011 |

24 Month History

| Period | Oct 2011 | Sep 2011 | Aug 2011 | Jul 2011 | Jun 2011 | May 2011 |
|-----------------|----------|----------|----------|----------|----------|----------|
| Current Balance | | | | | | |
| Asset Class | | | | | | |
| Period | Apr 2011 | Mar 2011 | Feb 2011 | Jan 2011 | Dec 2010 | Nov 2010 |
| Current Balance | | | | | | |
| Asset Class | | | | | | |
| Period | Oct 2010 | Sep 2010 | Aug 2010 | Jul 2010 | Jun 2010 | May 2010 |
| Current Balance | | | | | | |
| Asset Class | | | | | | |
| Period | Apr 2010 | Mar 2010 | Feb 2010 | Jan 2010 | Dec 2009 | Nov 2009 |
| Current Balance | | | | | | |
| Asset Class | | | | | | |

Guarantor Details:

This section provides details of the business entity/individual that has guaranteed the particular credit facility availed by the Business entity (as detailed out in the Credit Facility Details section).

Guarantor Details

No Guarantor Information Available

Credit Facilities Guaranteed:

This section details out the credit facilities that have been guaranteed by the borrowing business entity.

Details of Credit Facilities Guaranteed by the Borrower

Credit Facility 1

| | | | | | | |
|-----------------------|---|-----------------------|-------------------|-----------------|----------------------|--------------------|
| Credit Facility Type | MEDIUM TERM LOAN (PERIOD ABOVE 1 YEAR AND UPTO 3 YEARS) | Credit Grantor Name | NOT DISCLOSED | | | |
| Sanction Date | Sanctioned Amount | Currency Code | Drawing Power | Current Balance | Asset Classification | |
| 30 - Aug - 2007 | 2,25,00,000 | INR | 2,25,00,000 | 0 | STANDARD | |
| Wilful Default Status | Wilful Default Date | Suit Filed Status | Suit Filed Amount | Suit Filed Date | Account Status | Last Reported Date |
| NOT WILFUL DEFAULTER | | NOT A SUIT FILED CASE | | | | 31 - Jan - 2012 |

24 Month History

| Period | Dec 2011 | Nov 2011 | Oct 2011 | Sep 2011 | Aug 2011 | Jul 2011 |
|-----------------|----------|----------|----------|----------|----------|----------|
| Current Balance | 0 | 0 | 0 | 0 | 0 | 0 |
| Asset Class | STANDARD | STANDARD | STANDARD | STANDARD | STANDARD | STANDARD |

Enquiry Details (Last 24 Months)

This section provides details of all the enquiries made against the Business entity i.e. the number of times the Business entity's credit report has been requested by a credit institution from CIBIL, over a period of 24 months. The latest Enquiry will appear first.

Enquiry Details Last 24 Months

| Credit Grantor | Enquiry Date | Credit Type | Enquiry Amount |
|--------------------------|-----------------|-------------------------|----------------|
| STATE BANK OF INDORE | 20 - Oct - 2010 | INLAND BILLS DISCOUNTED | 1,00,000 |
| PUNJAB NATIONAL BANK | 17 - Mar - 2009 | CASH CREDIT | 9,999 |
| THE FEDERAL BANK LIMITED | 27 - Jan - 2009 | | 4,54,54,554 |

Suit Filed Account(s) of the Borrower - Details

Suit Filed 1

| Name of Credit Grantor | CIBIL INTERNAL | Office | TRANSUNION CIBIL LIMITED ONE INDIABULLS CENTRE, TOWER 2A, 19TH FLOOR, SENAPATI BAPAT MARG, ELPHINSTONE ROAD, MUMBAI - 400 013. |
|------------------------|-----------------------|-------------|---|
| Suit Filed Status | Suit Reference Number | Suit Amount | Date of Suit |
| SUIT FILED | REF54236 | 29120000 | 01 - Nov - 2011 |

Glossary

| 1. | Borrower- The Company/Business entity whose Credit Report has been requested. | | | | | | | | | | | | | | | | | | |
|----------------------|---|--|--------|-------------|-----|----------|---|-----|-------------------------|--|-----|--------------|--|-----|----------|--|-----|------|--|
| 2. | Class of Activity – Refers to the Classification Activity/Occupation of the Borrower as reported to CIBIL by the Credit Institution/s. The Credit Institutions report this information as per Reserve Bank of India, Handbook of Statistical Returns 1 and 2. | | | | | | | | | | | | | | | | | | |
| 3. | Current Balance in Standard – The entire amount of credit outstanding, in Standard accounts. | | | | | | | | | | | | | | | | | | |
| 4. | Current Balance in Other than Standard - The entire amount of credit outstanding, in other than Standard accounts. | | | | | | | | | | | | | | | | | | |
| 5. | D-U-N-S [®] Number – It is a unique identification number provided to every business entity. Note – If the DUNS [®] Number for your report is reported as 99-999-9999, this means that a unique DUNS number has not been assigned to your company as of now and will be assigned shortly. | | | | | | | | | | | | | | | | | | |
| 6. | File Open Date – It is the date when the company was reported to CIBIL by the Credit Institution. Format is DD-MM-YYYY. | | | | | | | | | | | | | | | | | | |
| 7. | First Credit Facility Open Date – The date of availing of the first credit facility by the borrowing business entity as updated in the CIBIL Commercial database. | | | | | | | | | | | | | | | | | | |
| 8. | Latest Credit Facility Open Date – The date of the most recent credit facility availed by the borrowing business entity as updated in the CIBIL Commercial database. | | | | | | | | | | | | | | | | | | |
| 9. | Legal Constitution – Legal constitution of the Borrowing Business entity; as reported by the Credit Institutions in the CIBIL database, for example, Private Limited/Public Limited/Business Entities created by Statute/Proprietorship/Partnership/Trust/Hindu Undivided Family/Co-operative Society/Association of Person/Government/Not Classified. | | | | | | | | | | | | | | | | | | |
| 10. | No. of Credit Grantors – Number of credit institutions who have reported credit facilities for the borrowing business entity. | | | | | | | | | | | | | | | | | | |
| 11. | No. of Credit Facilities – Number of Credit facilities reported for the borrowing business entity by various Credit Institutions. This will also include facilities guaranteed by the borrowing business entity. | | | | | | | | | | | | | | | | | | |
| 12. | No. of Closed Credit Facilities – Total No. of Credit facilities availed by the borrowing business entity that have been reported as 'Closed' by the Credit Institutions. | | | | | | | | | | | | | | | | | | |
| 13. | No. of Credit facilities guaranteed by Others – No. of Credit facilities reported for the borrowing business entity that have been guaranteed by others. | | | | | | | | | | | | | | | | | | |
| 14. | No. of Standard – For the borrowing business entity, No. of Standard refers to the number of credit facilities availed that fall under Standard category. For a guarantor, it means number of credit facilities that fall under Standard category, for which the Borrowing business entity has stood as guarantor. | | | | | | | | | | | | | | | | | | |
| 15. | No. of Law Suits – For the borrowing business entity, it refers to the No. of Law Suits filed on the borrowing business entity as reported to CIBIL. For a guarantor, it means number of law suits filed on the entity that has availed credit, for which the Borrowing business entity has stood as guarantor. | | | | | | | | | | | | | | | | | | |
| 16. | No. of Wilful Defaults – For the borrowing business entity, it refers to the number of Wilful Defaults on the Borrowing business entity as reported to CIBIL. For a guarantor, it means the number of Wilful Defaults on the Borrowing business entity as reported by the credit institution, for which the Borrowing business entity has stood as guarantor. | | | | | | | | | | | | | | | | | | |
| 17. | PAN – Permanent Account Number of the borrowing business entity. | | | | | | | | | | | | | | | | | | |
| 18. | Short name – Short form of the name of the borrowing business entity as reported by the Credit Institutions to CIBIL Commercial database. | | | | | | | | | | | | | | | | | | |
| 19. | AC (ASSET CLASSIFICATION) - The asset can be classified as per the below terms depending on the payment pattern as per the RBI Asset Classification norms: | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Asset Classification</th> <th>Denote</th> <th>Explanation</th> </tr> </thead> <tbody> <tr> <td>STD</td> <td>Standard</td> <td>Payments are being made within 90 days.</td> </tr> <tr> <td>SMA</td> <td>Special Mention Account</td> <td>Special account created for reporting Standard account, moving towards Sub-Standard.</td> </tr> <tr> <td>SUB</td> <td>Sub-Standard</td> <td>Payments are being made after 90 days.</td> </tr> <tr> <td>DBT</td> <td>Doubtful</td> <td>The account has remained a Sub-Standard account for a period of 12 months.</td> </tr> <tr> <td>LSS</td> <td>Loss</td> <td>An Account where loss has been identified and remains uncollectible.</td> </tr> </tbody> </table> | Asset Classification | Denote | Explanation | STD | Standard | Payments are being made within 90 days. | SMA | 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. |
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| SUB | Sub-Standard | Payments are being made after 90 days. | | | | | | | | | | | | | | | | | |
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