How to read your CIBIL Company Credit Report (CCR)

CCR is a record of your company’s credit history which is created from data submitted to CIBIL by lending institutions across India. Your past payment behavior is a strong indication of your future credit activity. It is therefore important to understand that loan providers rely heavily on the CCR to evaluate and approve loan applications.

Identification
This section contains Report Order Number, a unique number generated every time your report is accessed from CIBIL’s database.

Enquiry Information
This section contains search parameters like name of the company, an identifier and address/addresses.

Borrower Profile
This section contains the latest reported demographic information of your company. It is divided into four sub-sections:

- **Borrower Details** include Company Name, Legal Constitution, Class of Activity etc.
- **Address and Contact Details** include registered office address, telephone numbers etc.
- **Identification Details** include Company PAN, Company Registration Number etc.
- **Delinquencies Reported on the Borrower** include payment status of the company or the Guarantors.

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. 50 crores.

Credit Profile Summary
This section provides a summary such as number and type of lenders, total outstanding amount, open credit facilities and the payment status of the credit facilities availed by the company or the guarantor. For a more detailed explanation, refer glossary at the end of the sample report.

Enquiry Summary
This section gives an overview of the number of enquiries done on the borrower entity by any lender in the last 24 months.

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**Derogatory Information**

Information pertaining to wilful defaults, suit filed, write-offs, credit facilities invoked/devolved, overdue credit facilities and count of dishonored cheques of the borrower entity and related parties/guarantors, are reported in this section. Names of the entities guaranteed by the borrower entity on whom derogatory information is available are also listed here. To know more about each category related to this section, refer the glossary at the end of the sample report.

**Outstanding Balance Details**

This section provides an overview of asset classification for a group of credit facilities availed by the company. Credit facilities are grouped in to- Working Capital, Term Loan, Non Fund-based and Forex. Asset Classification is done on the basis of days past due (DPD) which are then bifurcated as Standard and Non-Standard. For more information on Asset Classification and Credit Facilities grouping, refer glossary at the end of the sample report.

**Location Details**

This section lists additional contact information of the company. It also displays the number of lenders reporting each of the contact detail pertaining to the company.
8. Relationship Details

**Relationship 1**

**RELATIONSHIP DETAILS**
- Name: AB PATEL
- Type: Resident Indian Individual
- Percentage Holding: 46%
- Relationship: Proprietor
- Date of Incorporation: 31-Dec-06
- Date of Last Reported Date: 31-Dec-06
- Industry Type: Manufacturing
- Business Category: Medium
- TIN: TINX001
- Service Tax No.: STIX001
- PAN: AIBP01001
- Address: 1, VN, ANAND, 388121
- IN: CINX001001001
- DIN: -
- Ration Card No.: -
- Voting ID: -
- Driving License No.: -
- Passport Number: -
- Voter’s ID: -
- Gender: Male
- Mobile No: +91 2145789562
- Fax No: -
- Last Reported Date: 31-Dec-06
- Amount: 5,00,000
- Repayment Frequency: Monthly
- Sanctioned: 16-AUG-2016
- Loan Expiry / Maturity: 16-AUG-2018
- Loan Repayment Details:
  - Installment Amount: 11,000
  - OverDue: 1,00,000
  - High Credit: 0
  - Installment Amount: 0
  - Suit Filed: -
  - Written Off: 0
  - Settled: 0
  - Write Off: 0

**ADDRESS & CONTACT DETAILS**
- Plot No, Building 12, MIDC, MUMBAI, India
- Telephone No: 022-12457812
- Fax No: 022-45789632

**IDENTIFICATION DETAILS**
- PAN: APDX1234Z
- TIN: -
- DIN: -
- Ration Card No: -
- Voter’s ID: -
- Passport Number: -
- Driving License No: -
- Voter’s ID: -

**Asset Classification (AC) / DPD Status**
- Amount: 5,00,000
- Sanctioned: 16-AUG-2016
- Loan Expiry / Maturity: 16-AUG-2018
- Loan Repayment Details:
  - Installment Amount: 11,000
  - OverDue: 1,00,000
  - High Credit: 0
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  - Suit Filed: -
  - Written Off: 0
  - Settled: 0

**Credit Facility Details - as Borrower**

- Type: Cash Credit
- Amount: 5,00,000
- Sanctioned: 16-AUG-2016
- Loan Expiry / Maturity: 16-AUG-2018
- Loan Repayment Details:
  - Installment Amount: 11,000
  - OverDue: 1,00,000
  - High Credit: 0
  - Installment Amount: 0
  - Suit Filed: -
  - Written Off: 0
  - Settled: 0

9. Relationship Details

**Relationship 2**

**RELATIONSHIP DETAILS**
- Name: XYZ Private Ltd
- Type: Business Entity Registered in India
- Percentage Holding: 1.00%
- Relationship: Member
- Date of Incorporation: 20-AUG-2001
- Date of Last Reported Date: 30-Apr-17
- Industry Type: Manufacturing
- Business Category: Medium
- TIN: TINX001
- Service Tax No.: STIX001
- PAN: AIBP01001
- Address: No 12, MIDC, MUMBAI, India
- IN: CINX001001001
- DIN: -
- Ration Card No.: -
- Voting ID: -
- Driving License No: -
- Passport Number: -
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  - OverDue: 1,00,000
  - High Credit: 0
  - Installment Amount: 0
  - Suit Filed: -
  - Written Off: 0
  - Settled: 0

**Cheque(s) Dishonored due to Non Sufficient Funds**

- In Months: 3 months, 4-6 months, 7-9 months, 10-12 months
- Count: 0, 0, 0, 0

Related Parties Details

A related party can be an individual or an entity. Demographic information about all related parties of the company are detailed in this section. For more information on related parties, refer glossary at the end of the sample report.

Credit Facility Details - as Borrower

This section contains details of the credit facilities availed and guaranteed by the company. It is divided into following sub-sections: Credit facility details, payment status for the last 24 months, overdue details – DPD and amount, cheques dishonored details for the last 12 months.
**Credit Facility Details - As Guarantor**

This section contains details about the credit facilities guaranteed by the company. It also captures demographic information of the entities being guaranteed.

<table>
<thead>
<tr>
<th>Account Classification</th>
<th>Status</th>
<th>Status Date</th>
<th>Last Reported Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>开放</td>
<td></td>
<td></td>
<td>31-Aug-2017</td>
</tr>
</tbody>
</table>

**AMOUNTS (INR)**

- **Sanctioned INR:** 4,00,000
- **Sanctioned:** 26-FEB-2017
- **Repayment Frequency:** 12
- **Restructuring Reason:** -
- **Asset Based security coverage:** Full
- **Guarantee coverage:** -
- **Installment Amount:** -
- **Last Repaid:** -
- **Suit Filed:** -
- **Written Off:** 0
- **Settled:** 0

**Suit Filed Details**

A consolidated list of suit filed information reported by all lenders for the company is displayed under this section.

**Credit Rating Summary**

This section contains latest three credit rating information assigned to the company by an external accredited rating agency, as reported by the lenders to the bureau.

**Enquiry Details (Last 24 Months)**

This section provides details regarding the enquiry made by the lender for your company’s credit application such as name of the lender, date of application, the type of loan and its size, over a period of 24 months. The latest enquiry will appear first.
UNDERSTANDING THE COMPANY CREDIT REPORT

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. Open Credit Facilities - The credit facilities that are reported with status as 'Open'.
4. Credit Facilities Invoked/Devolved - Count and amount of credit facilities that have been reported as ‘Invoked’ or ‘Devolved’.
5. Dishonored Cheque - Count of cheques dishonored reported due to insufficient funds.
6. Forex – Credit facilities under forex include derivatives and are not to be interpreted as facilities given in foreign currency.
7. Individual Related Party – Under this section ‘Type’ field is either Resident Indian Individual or Non-Resident Indian Individual. The ‘Relationship’ field informs if the related individual is a Proprietor, Partner, Promoter Director, Trustee, Nominee Director, Independent Director, Other Director, Individual member of a SHG, Shareholder.
8. Latest Credit Facility Open Date – It helps understand how credit active the entity is, also depicting for open credit facilities, the count of delinquent credit facilities and corresponding outstanding amounts.
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 Statue/Proprietorship/Partnership/Trust/Hindu Undivided Family/Co-operative Society/Association of Person/Government/Not Classified.
10. Non Funded - Credit facilities under non-fund based include bank guarantee, letter of credit etc.
11. Non-individual Related Party - Under this section ‘Type’ is either Business Entity Registered in India or Business Entity Registered outside India. The ‘Relationship’ field informs if the related entity is a Holding company, Subsidiary or Others.
12. Overdue CF – Indicates the number and amount of credit facilities which have ‘Amount Overdue’ reported.
13. PAN – Permanent Account Number of the borrowing business entity.
14. Suit Filed - For the borrowing business entity, it refers to the number of law suits filed on the borrowing business entity as reported to CIBIL. For a related party/a guarantor, it means the number of law suits filed on the entity that has availed credit, for which the Borrowing business entity has stood as guarantor.
15. Term Loan - Credit facilities under term loan include demand loan, long term loan etc.
16. Total Credit Facilities - Indicate ownership-wise count of total credit facilities as borrower and guarantor. This helps to understand how many credit facilities has the entity taken on its name and how many of the credit facilities are guaranteed by it.
17. Wilful Default - For the borrowing business entity, it refers to the number of Wilful Defaults on them as reported to CIBIL. For a related party/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.
18. Working Capital - Credit facilities under working capital include cash credit, overdraft etc.
19. Written-Off - Count and amount of credit facilities that have been reported as ‘Written Off’.
20. Your Institution - It refers to the entity which pulls the report.
21. AC- ASSET CLASSIFICATION - Asset Classification is done basis the days past due (DPD) which are then rolled up to Standard and Non-Standard. The classification is done basis the RBI’s circular on Income Recognition, Asset Classification and Provisioning pertaining to Advances, July 2015.

<table>
<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>

List of Abbreviations

<table>
<thead>
<tr>
<th>AC</th>
<th>Asset Classification</th>
<th>Amt</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CCR</td>
<td>Commercial Credit Information Report</td>
<td>CF</td>
<td>Credit Facility</td>
</tr>
<tr>
<td>CIN</td>
<td>Corporate Identity Number</td>
<td>CMR</td>
<td>CIBIL Rank</td>
</tr>
<tr>
<td>DBT</td>
<td>Doubtful</td>
<td>DIN</td>
<td>Director Identification Number</td>
</tr>
<tr>
<td>DPD</td>
<td>Days Past Due</td>
<td>INR</td>
<td>Indian Rupees</td>
</tr>
<tr>
<td>₹</td>
<td>Indian Rupees</td>
<td>NA</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>NAORC</td>
<td>Notional Amount of Outstanding Restructured Contracts</td>
<td>NPA</td>
<td>Non-Performing Assets</td>
</tr>
<tr>
<td>NBFCs</td>
<td>Non-Banking Financial Companies</td>
<td>O/s</td>
<td>Outstanding</td>
</tr>
<tr>
<td>PAN</td>
<td>Permanent Account Number</td>
<td>SMA</td>
<td>Special Mention Accounts</td>
</tr>
<tr>
<td>STD</td>
<td>Standard</td>
<td>SUB</td>
<td>Sub-standard</td>
</tr>
<tr>
<td>TIN</td>
<td>Taxpayer Identification Number</td>
<td>UID</td>
<td>Unique Identification Number</td>
</tr>
<tr>
<td>WAMC</td>
<td>Weighted Average Maturity period of Contracts</td>
<td></td>
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</table>