

UNDERSTANDING YOUR CIBIL SCORE

What is the CIBIL Score?

The CIBIL Score is a 3 digit numeric summary of your credit history. The Score is derived by using the details found in the “Accounts” and “Enquiries” sections on your Credit Information Report (CIR) and ranges from 300 to 900. The closer your Score is to 900, the more favourably your loan application will be viewed by a credit institution. The Score plays a critical role in the loan approval process.

What does my Score mean?

An individual's Credit Score provides a credit institution with an indication of the “probability of default” of the individual based on their credit history. What this means in simple English is that the Score tells a credit institution how likely you are to pay back a loan (should the credit institution choose to sanction your loan) based on your past pattern of credit usage and loan repayment behaviour. The closer you are to 900, the more confidence the credit institution will have in your ability to repay the loan and hence, the better the chances of your application getting approved.

What are the major factors that affect my Score?

There are 4 major factors that affect your Score. These are described below:

- 1 Late payments or defaults in the recent past:** Your payment history has a significant impact on your Score. Hence, if you have missed payments on any of your existing loans, over the last couple of years, your Score is likely to be negatively affected because it indicates that you are having trouble servicing your existing obligations.
- 2 High utilization of Credit Limits:** While the balances on your loans will only reduce over time as payments are made, you must be diligent about making timely payments on your credit cards. While increased spending on your credit cards may not necessarily negatively affect your Score, an increase in the current balance on the card over time is an indication of an increased repayment burden and may negatively impact your Score. It's always prudent to not use too much credit.
- 3 Higher percentage of Credit Cards or Personal Loans (commonly known as Unsecured Loans) on your CIR:** A higher concentration of home loans or auto loans (commonly known as Secured Loans) is likely to be more favourable for your Score than a large number of unsecured loans. Although unsecured loans offer easy access to finance, it's also by far the most expensive form of credit. More the number of unsecured loans with high utilization, larger are the payments resulting from its high rate of interest.
- 4 Seeking Excessive Credit:** If you have made many applications for loans in a short period of time or have recently been sanctioned new credit facilities, a credit institution is likely to view your application with caution. This behavior of seeking excessive credit indicates that your debt burden is likely to, or has increased and you are less capable of honoring any additional debt, leading to a marginal impact on your Credit Score.

What does it mean when my Score is “NA” or “NH”?

A Score of “NA” or “NH” is not a bad thing at all. These Scores mean 1 of 3 things:

- 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 have had no credit activity in the last couple of years
- c) You have all add-on credit cards and have no credit exposure

It is important to note that while these Scores are not viewed negatively by a credit institution, some credit institutions' credit policy prevents them from providing loans to an applicant with Scores of “NA” or “NH” (applicants with no credit track record). Hence, you may have better chances applying for a loan elsewhere.

How to read your CIBIL Report

Your CIBIL Credit Information Report (CIR) is a record of your credit payment history compiled from information received from banks and financial institutions. The purpose is to help loan providers make informed lending decisions basis your credit history, quickly and objectively. A healthy Credit Report can get your loan approved faster and often, at better terms.

CIBIL
Part of TransUnion

DATE: 18-01-2015

(*) INDICATES THE VALUE PROVIDED BY BANK WHEN YOU APPLIED FOR A CREDIT FACILITY.

CREDIT INFORMATION REPORT

CONTROL NUMBER: 780,420,020

INDICATES SECTION IS UNDER DISPUTE

CIBIL SCORE

● Your Score
● Figures indicate % of all new loans sanctioned during last 1 year falling in this Score band.

PERSONAL INFORMATION

NAME	DATE OF BIRTH	GENDER
ABC	07-11-1980	MALE

IDENTIFICATION TYPE	NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)**	A123456789		
PASSPORT NUMBER	B1236789		

CONTACT INFORMATION

ADDRESS1	CATEGORY	STATUS	DATE REPORTED
C/S NEELKANTH ASHISH DOMBIVILLI EAST MUMBAI MAHARASHTRA	OFFICE ADDRESS		16-05-2013
C/S SHIVAJI MAIDAN SHANTI NAGAR, KANDIVALI, EAST MAHARASHTRA	NOT CATEGORIZED		04-08-2012
C/S NEELKANTH RAJ DOMBIVILLI, EAST MUMBAI MAHARASHTRA	NOT CATEGORIZED		11-06-2010

You now have access to CIBIL Market Place!
Now apply for loan and credit card offers (basis your credit eligibility) from participating banks & financial institutions in just a click.

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CIBIL Score:

This section reflects your credit score, which is widely used by loan providers to evaluate loan applications. An individual's CIBIL Score ranges between 300-900, and is calculated based the information in the "Accounts" and "Enquiry" section of the credit report. The closer the score to 900, the more confidence the loan provider will have in your ability to repay the loan and hence, the better the chances of your application getting approved.

Figures indicate the percentage of consumers, who were sanctioned loans during last 1 year and falling in a particular score band at the time of loan application.

For example-57.6% of loan applications approved in the last 1 year were for consumers who had a credit score >=800

Personal Information:

This section has your Name, Date of Birth and Gender as reported to CIBIL by the members. Identification lists your identification details as reported by the members. Your Income Tax ID (PAN), Passport, Drivers Licence and Voter ID, that have been reported by the lenders will appear in this section.

Data received through an Enquiry:

The symbol '(e)' next to any of the details in your report indicates that the value is provided by lender when you applied for a credit facility.

CIBIL
Part of TransUnion

DATE: 08-03-2013

CREDIT INFORMATION REPORT

CONTROL NUMBER: 988,888,079

INDICATES SECTION IS UNDER DISPUTE

EMPLOYMENT INFORMATION

ACCOUNT TYPE	DATE REPORTED	OCCUPATION
CREDIT CARD	30-11-2011	SALARIED

INCOME	FREQUENCY	INCOME INDICATOR
-	-	-

ACCOUNT INFORMATION

CITI BANK	CREDIT CARD	5546370230384934	INDIVIDUAL										
(MEMBER NAME)	(ACCOUNT TYPE)	(ACCOUNT NUMBER)	(OWNERSHIP)										
DATES													
DATE OPENED/DISBURSED	06-05-2010	DATE OF LAST PAYMENT	11-02-2013										
DATE CLOSED	-	DATE REPORTED AND CERTIFIED	18-02-2013										
ACCOUNT STATUS													
CREDIT LIMIT	60,000	RATE OF INTEREST	41.40										
SANCTIONED AMOUNT	55,079	REPAYMENT TENURE	-										
CURRENT BALANCE	16,610	EMI AMOUNT	-										
CASH LIMIT	36,000	PAYMENT FREQUENCY	MONTHLY										
AMOUNT OVERDUE	-	ACTUAL PAYMENT AMOUNT	2,500										
COLLATERAL													
VALUE OF COLLATERAL	-	STATUS	SUIT FILED/WILFUL DEFAULT										
TYPE OF COLLATERAL	-	WRITTEN-OFF STATUS	-										
PAYMENT HISTORY (UP TO 36 MONTHS)													
PAYMENT START DATE	01-05-2010	PAYMENT END DATE	01-02-2013										
	DD-MM-YYYY		DD-MM-YYYY										
DAYS PAST DUE (No. of Days) or ASSET CLASSIFICATION (STD, SMA, SUB, DBT, LSS)													
YEAR	MONTH	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
2011													
2010		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	000	XXX
2009		XXX	XXX	XXX	XXX	XXX	STD	STD	STD				

ACCOUNT INFORMATION UNDER DISPUTE
CIBIL REMARKS: CERTAIN INFORMATION FOR THIS ACCOUNT HAS BEEN DISPUTED BY THE CONSUMER. DISPUTE DATE: 02-07-2010

ENQUIRY INFORMATION

MEMBER NAME	DATE OF ENQUIRY	ENQUIRY PURPOSE	ENQUIRY AMOUNT
VAISHI COOP	25-10-2011	PERSONAL LOAN	50,000
IOB	23-10-2010	PERSONAL LOAN	1,00,000
HDFC BANK	09-10-2010	PERSONAL LOAN	5,00,000
FICCL	13-09-2010	PERSONAL LOAN	40,000
BARCLAYS FINANCE	08-09-2010	PERSONAL LOAN	1,10,000
DENA BANK	10-08-2010	AUTO LOAN (PERSONAL)	15,00,000
RANK	19-04-2008	PERSONAL LOAN	2,00,000
BARCLAYS BANK	12-03-2008	PERSONAL LOAN	2,50,000
BARCLAYS BANK	12-03-2008	PERSONAL LOAN	2,50,000
AXIS BANK	18-10-2007	CREDIT CARD	10,00,00,000

CONSUMER DISPUTE REMARKS

MEMBER NAME	ACCOUNT NUMBER	DISPUTE REMARK	DISPUTE REMARKS REMOVAL DATE
ICICI BANK	LA123456789	ACCOUNT DOES NOT BELONG TO ME	18-05-2015
HDFC BANK	PL12345678923	CURRENT BALANCE IS WRONGLY MENTIONED	20-05-2015

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Employment Information:

This section contains information on your occupation and income (At the time of opening credit facility) as reported by the lender for a particular credit account.

Account Information:

The most important section of your CIR, this section contains the details of your loans and credit cards. It contains the name of the lender/s, the type of credit facilities (home loan, auto loan, credit card, etc), the account number/s, whether single or jointly held, when each account was opened, date of the last payment, loan amount, current balance, amount overdue (if any) and most importantly, a month on month record of up to 36 months of your payments.

A red band on the left of a report section indicates that the section is under dispute and will be removed when the dispute is closed. Upon closure, the disputed information may or may not be changed as per confirmation received from the lender.

Consumer Dispute Remarks

Consumer Dispute Remarks are additional comments that you can add to your Credit Report. These remarks will be available on your report for a year and will be displayed whenever your report is accessed by credit institution/s or by you.

Contact Information:

Your addresses, telephone, mobile numbers and email addresses as reported by lenders appear here. The address category explains whether the address is a residential address, official address, permanent address or temporary address as reported by the lender. Up to 4 addresses and email addresses are provided.

Enquiry Information:

This section provides you with details regarding the enquiry made by the lender for your credit application such as name of the lender, date of the application, the type of loan and its size.

Understanding the terms and keywords

KEY TERM:	EXPLANATION																		
AC (ASSET CLASSIFICATION)	<p>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:</p> <table border="1"> <thead> <tr> <th>DPD</th> <th>Denotes</th> <th>Explanation</th> </tr> </thead> <tbody> <tr> <td>STD</td> <td>Standard</td> <td>Payments are being made within 90 days. Any account overdue by more than 90 days is classified a Non-Performing Asset (NPA) by banks</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>An account which has remained an NPA for up to 12 months</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>	DPD	Denotes	Explanation	STD	Standard	Payments are being made within 90 days. Any account overdue by more than 90 days is classified a Non-Performing Asset (NPA) by banks	SMA	Special Mention Account	Special account created for reporting Standard account, moving towards Sub-Standard	SUB	Sub-Standard	An account which has remained an NPA for up to 12 months	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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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.																		
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)	<p>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.</p> <p>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.</p>																		
EMI AMOUNT	Is the EMI (Equated Monthly Installment) that you pay on the 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.																		
OWNERSHIP	<p>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 CIR:</p> <ol style="list-style-type: none"> 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. Authorized 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 loan is 10 years.																		
SANCTIONED AMOUNT	This is the loan amount disbursed to you. Applies to account types other than credit cards and overdraft.																		
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	<p>In case the lender has filed a suit against you, there is specific reporting prescribed by the Reserve Bank of India (RBI). This is as follows:</p> <ol style="list-style-type: none"> 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	<p>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.</p> <p>The possible values are as follows:</p> <ol style="list-style-type: none"> 1. Restructured Loan 2. Restructured Loan (Govt. Mandated) 3. Written-off (WO) 4. Settled 5. Post (WO) Settled" 																		