

Semon Masih's Credit Report

Powered by **CIBIL**
Part of TransUnion

< Credit Score

Your Credit Report is summarized in the form of Credit Score which ranges from 300 - 900.



Score Factors

Payment History :	Percentage of payments made on time
Credit Card Utilization :	Percentage of your Credit Limit being used
Age Of Credit History :	Age of your oldest open account
Total Account :	Total number of your Credit Card and Loans

< Contact Information

This section shows address and phone numbers reported to Credit Bureau by Financial Institutions.

Address Details

Address	Category	Financial Institution	Date Reported
H.NO. 921 SECTOR 26 PANCHKULA Haryana	Residence Address	AKARACAPL	11-10-2019
PLOT NO H, ONE TWENTY SIX, ONE TWENTY SIX PANCHKULA Haryana	Office Address	FICCL	07-10-2019
YAMUNA NAGAR,0 JAGADHRI,H.NO 144 VILL MILAK KHAS BILASPUR AMBALA Haryana	Permanent Address	SAMPATHI	23-09-2019
H NO - 921 FIRST FLOOR SECTOR - 27 PANCHKULA COMMUNITY CENTRE CHANDIGARH Chandigarh	Residence Address	RBL BANK	22-09-2019

Phone Number

Type	Number
Office Phone	5234700
Office Phone	27262362
Office Phone	7508610385
Mobile Phone	9468297736

< SUMMARY : Credit Account Information

This section displays summary of all your reported credit accounts found in the Credit Bureau database.

	Financial Institution	Account type	Account No	Account Holder Type	Date Reported	Account Status	Date Opened	Sanction Amt/Highest Credit	Current Balance	Amount Overdue
Acct 1	BAJAJ FIN LTD	Consumer Loan	#####4017	Individual	31-08-2019	Active	10-05-2019	15,193	6,076	-
Acct 2	BAJAJ FIN LTD	Other	#####2170	Individual	31-08-2019	Active	25-04-2019	1,924	1,201	-
Acct 3	BAJAJ FIN LTD	Consumer Loan	#####2044	Individual	31-08-2019	Active	25-04-2019	16,990	8,495	-
Acct 4	FICCL	Personal Loan	#####8806	Individual	30-09-2019	Active	12-04-2019	1,45,952	1,38,836	-
Acct 5	BAJAJ FIN LTD	Consumer Loan	#####6605	Individual	31-08-2019	Active	17-03-2019	6,236	0	-
Acct 6	BAJAJ FIN LTD	Consumer Loan	#####3551	Individual	31-08-2019	Active	15-02-2019	12,994	3,871	-
Acct 7	BAJAJ FIN LTD	Consumer Loan	#####6877	Individual	31-08-2019	Active	31-01-2019	12,994	0	-
Acct 8	BAJAJ FIN LTD	Other	#####7054	Individual	31-08-2019	Active	28-12-2018	2,574	0	-
Acct 9	BAJAJ FIN LTD	Consumer Loan	#####6537	Individual	31-08-2019	Active	28-12-2018	22,990	0	-
Acct 10	BAJAJ FIN LTD	Consumer Loan	#####6783	Individual	31-07-2019	Active	07-10-2018	7,997	0	-
Acct 11	RBL BANK LTD	Credit Card	#####6054	Individual	14-08-2019	Active	24-08-2018	52,922	0	-
Acct 12	RBL BANK LTD	Credit Card	#####1044	Individual	31-08-2019	Active	24-08-2018	55,875	50,725	-
Acct 13	BAJAJ FIN LTD	Consumer Loan	#####5690	Individual	31-07-2019	Active	10-03-2018	19,990	0	-
Acct 14	HDFC BANK	Two-wheeler Loan	####0198	Individual	30-06-2019	Active	14-06-2016	53,331	0	-

< Credit Account Information Details

This section has information provided to our Bureau Partner by banks, credit/financial institutions and other credit grantors with whom you have a credit/loan account

Consumer Loan

BAJAJ FIN LTD

< **Acct 1**

Account terms		Account description		Account Details	
Account Number	#####4017	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	10-05-2019	Loan Type	Consumer Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	15,193	Total Write-off Amt	-
		Current Balance	6,076	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	02-08-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	0	0				

Account terms		Account description		Account Details	
Account Number	#####2170	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	25-04-2019	Loan Type	Other	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	1,924	Total Write-off Amt	-
		Current Balance	1,201	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	-		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	0	0	0			

Account terms		Account description		Account Details	
Account Number	#####2044	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	25-04-2019	Loan Type	Consumer Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	16,990	Total Write-off Amt	-
		Current Balance	8,495	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	02-08-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	-	0	0			

Account terms		Account description		Account Details	
Account Number	#####6605	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	17-03-2019	Loan Type	Consumer Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	6,236	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	02-08-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	0	0	0	0		

Account terms		Account description		Account Details	
Account Number	#####3551	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	15-02-2019	Loan Type	Consumer Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	12,994	Total Write-off Amt	-
		Current Balance	3,871	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	09-08-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	0	0	0	0	0	

Account terms		Account description		Account Details	
Account Number	#####6877	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	31-01-2019	Loan Type	Consumer Loan	EMI	-
Date Closed	15-02-2019	Account Status	Active		
Account Holder Type	Individual	Highest Credit	12,994	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	14-02-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	0	0	-	0	0	0

Account terms		Account description		Account Details	
Account Number	#####7054	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	28-12-2018	Loan Type	Other	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	2,574	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	12-07-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0											
2019					0	0	0	0	0	0	0	0

Account terms		Account description		Account Details	
Account Number	#####6537	Date Reported	31-08-2019	Credit Limit Amt	0
Date Opened	28-12-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	22,990	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	09-08-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0											
2019					0	0	0	0	0	0	0	0

Account terms		Account description		Account Details	
Account Number	#####6783	Date Reported	31-07-2019	Credit Limit Amt	0
Date Opened	07-10-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	16-02-2019	Account Status	Active		
Account Holder Type	Individual	Highest Credit	7,997	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	02-01-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	-	0									
2019						0	0	0	-	0	0	0

Account terms		Account description		Account Details	
Account Number #####6054	Date Reported	14-08-2019	Credit Limit Amt	50,000	
Date Opened	24-08-2018	Loan Type	Credit Card	EMI	-
Date Closed	23-07-2019	Account Status	Active		
Account Holder Type	Individual	Highest Credit	52,922	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	15-05-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0							
2019						0	0	0	0	0	0	0

Account terms		Account description		Account Details	
Account Number	#####1044	Date Reported	31-08-2019	Credit Limit Amt	50,000
Date Opened	24-08-2018	Loan Type	Credit Card	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	55,875	Total Write-off Amt	-
		Current Balance	50,725	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	19-08-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019					0	0	0					

Account terms		Account description		Account Details	
Account Number	#####5690	Date Reported	31-07-2019	Credit Limit Amt	0
Date Opened	10-03-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	17-12-2018	Account Status	Active		
Account Holder Type	Individual	Highest Credit	19,990	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	02-10-2018		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0	0	0	0	0		
2019						0	0	0	0	0	0	-

Account terms		Account description		Account Details	
Account Number	####0198	Date Reported	30-06-2019	Credit Limit Amt	0
Date Opened	14-06-2016	Loan Type	Two-wheeler Loan	EMI	-
Date Closed	25-06-2019	Account Status	Active		
Account Holder Type	Individual	Highest Credit	53,331	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	25-06-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	0	0	0	0	0	0						
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019							0	0	0	0	0	0

< Credit Enquiries

This section shows the names of the credit institutions that have processed a credit/loan application for you.

Enquiry 1

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	VISUFIN	Application Date	17-10-2019		

Enquiry 2

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	50,000
Financial Institution	AKARACAPL	Application Date	11-10-2019		

Enquiry 3

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	IDFC FIRST BANK	Application Date	10-10-2019		

Enquiry 4

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	50,000
Financial Institution	GHALLA	Application Date	07-10-2019		

Enquiry 5

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	IDFC FIRST BANK	Application Date	07-10-2019		

Enquiry 6

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	FICCL	Application Date	07-10-2019		

Enquiry 7

Search Type	Other	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	BINDABANI	Application Date	30-09-2019		

Enquiry 8

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,000
Financial Institution	Home Credit	Application Date	27-09-2019		

Enquiry 9

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	ADITYA BIRLA F L	Application Date	26-09-2019		

Enquiry 10

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	10,500
Financial Institution	VIVIFIN	Application Date	26-09-2019		

Enquiry 11

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	10,00,000
Financial Institution	DMIFINANCE	Application Date	26-09-2019		

Enquiry 12

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	RBL BANK	Application Date	26-09-2019		

Enquiry 13

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,20,000
Financial Institution	UJJIVANSFB	Application Date	24-09-2019		

Enquiry 14

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	20,000
Financial Institution	SAMPATHI	Application Date	23-09-2019		

Enquiry 15

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,000
Financial Institution	RBL BANK	Application Date	22-09-2019		

Enquiry 16

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,000
-------------	---------------	-------------------	---	--------------------	-------

Enquiry 17

Search Type	Housing Loan	Subscriber Number	-	Amount applied for	13,50,000
Financial Institution	HDFC	Application Date	31-08-2019		

Enquiry 18

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	IDFC FIRST BANK	Application Date	16-07-2019		

Enquiry 19

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	IDFC FIRST BANK	Application Date	16-07-2019		

Enquiry 20

Search Type	Credit Card	Subscriber Number	-	Amount applied for	1,000
Financial Institution	RBL BANK	Application Date	13-07-2019		

Enquiry 21

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	IDFC FIRST BANK	Application Date	20-06-2019		

Enquiry 22

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	IDFC FIRST BANK	Application Date	20-06-2019		

Enquiry 23

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	INDUSIND BANK	Application Date	18-06-2019		

Enquiry 24

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	4,50,000
Financial Institution	ICICI BANK	Application Date	12-06-2019		

Enquiry 25

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,20,000
-------------	---------------	-------------------	---	--------------------	----------

Enquiry 26

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,20,000
Financial Institution	EHFL	Application Date	11-05-2019		

Enquiry 27

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,50,000
Financial Institution	IVLFIN	Application Date	23-04-2019		

Enquiry 28

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	FICCL	Application Date	10-04-2019		

Enquiry 29

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	FICCL	Application Date	05-04-2019		

Enquiry 30

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	15-02-2019		

Enquiry 31

Search Type	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	MAHINDRA FINANCE	Application Date	12-09-2018		

Enquiry 32

Search Type	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	4,00,000
Financial Institution	MAHINDRA FINANCE	Application Date	12-09-2018		

Enquiry 33

Search Type	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	5,25,000
Financial Institution	ICICI BANK	Application Date	10-09-2018		

Enquiry 34

Search Type	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	5,25,000
-------------	----------------------	-------------------	---	--------------------	----------

Enquiry 35

Search Type	Credit Card	Subscriber Number	-	Amount applied for	1
Financial Institution	RBL BANK LTD	Application Date	20-08-2018		

Enquiry 36

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,00,000
Financial Institution	DMIFINANCE	Application Date	16-07-2018		

Enquiry 37

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	2,50,000
Financial Institution	FICCL	Application Date	09-04-2018		

Enquiry 38

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,50,000
Financial Institution	FICCL	Application Date	12-03-2018		

Enquiry 39

Search Type	Other	Subscriber Number	-	Amount applied for	20,000
Financial Institution	BAJAJ FIN LTD	Application Date	07-03-2018		

Enquiry 40

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,50,000
Financial Institution	FICCL	Application Date	10-02-2018		

Enquiry 41

Search Type	Two-Wheeler Loan	Subscriber Number	-	Amount applied for	51,200
Financial Institution	HDFC BANK	Application Date	31-05-2016		

< Support

If you find any discrepancy in your report , please raise a dispute with our partners at <https://www.cibil.com/dispute> .

For any other queries , feel free to contact us at creditreport@paisabazaar.com

< Legend

- *SF/WD/WO/SETTLED : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled*
- *ACTIVE* : Credit accounts which are less than 90 days past due.*
- *ACTIVE** : Credit accounts which are over 90 days past due.*
- *Closed : Credit accounts that have 'Date Closed' populated.*
- *DPD : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.*
- *DPD '0' : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.*
- *DPD >0 : The number in the circle indicates the "Days Past Due" reported by the respective lender.*
- *When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:*
- *S : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.*
- *M : Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.*
- *B : Substandard: An account which is overdue by 90 days for a period of less than or equal to 12 months is classified as Substandard asset as per RBI guidelines*
- *D : Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.*
- *L : Loss: An account where loss has been identified but the amount has not been written off, wholly or partially is classified as Loss asset as per RBI guidelines.*

<----- END OF REPORT ----->