

CONSUMER CIR

CONSUMER: RAMAN TYAGI

MEMBER ID: SB93051003

MEMBER REFERENCE NUMBER: SBI

DATE: 11-09-2019

TIME: 14:54:31

CONTROL NUMBER: 3,06,54,00,007

CONSUMER INFORMATION:

NAME: RAMAN RAMAN TYAGI

DATE OF BIRTH: 02-08-1987

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	724	1: PRESENCE OF DELINQUENCY IN THE RECENT PAST 2: PRESENCE OF DELINQUENCY

PERSONAL LOAN SCORE	554	1: ONE OR MORE TRADES WRITTEN OFF IN THE PAST 24 MONTHS. 2: PRESENCE OF DELINQUENCY. 3: OVER DUE AMOUNT TOO HIGH. 4: LOW AVERAGE TRADE AGE. 5: PRESENCE OF A HIGH NUMBER OF ENQUIRIES. 6: CREDIT CARD BALANCES ARE HIGH IN PROPORTION TO HIGH CREDIT AMOUNT.
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POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months	: 300 (High risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months	: -1

* At least one tradeline with information updated in last 36 months is required.

POSSIBLE RANGE FOR PERSONAL LOAN SCORE

Consumers with more than 1 month credit history*	: 300 (high risk) to 900 (low risk)
Consumers not in CIBIL database or with insufficient information for scoring*	: -1

* At least one tradeline with information updated in last 24 months is required. In case of error in scoring a value of '0' is returned.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AITPT7756R		
DRIVER'S LICENSE NUMBER	DL0420130300411		
UNIVERSAL ID NUMBER (UID)	259853426106		

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TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
HOME PHONE ^(e)	6681486	
OFFICE PHONE ^(e)	6681071	
MOBILE PHONE	9876545678	
MOBILE PHONE ^(e)	9876543456	

EMAIL CONTACT(S):

EMAIL ADDRESS

TYAGI_008@YAHOO.COM

RTYAGI02@GMAIL.COM

ADDRESS(ES):

ADDRESS ^(e) :GGN GURUGRAM HARYANA 122001		
CATEGORY:OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED:28-08-2019
ADDRESS ^(e) :PIN_110059 WEST DELHI DELHI 110059		
CATEGORY:PERMANENT ADDRESS	RESIDENCE CODE:OWNED	DATE REPORTED:13-06-2019
ADDRESS :PLOT NO 448 451 UDYOG VIHAR PHASE 5 , GURGAON ,, NEAR DLF TOWER , GURGAON HARYANA 122016		
CATEGORY:OFFICE ADDRESS	RESIDENCE CODE:	DATE REPORTED:09-04-2019
ADDRESS ^(e) :H NO-628 SHIV VIHAR COLONY SEVAK PARK NEW DELHI DELHI DELHI 110059		
CATEGORY:RESIDENCE ADDRESS	RESIDENCE CODE:RENTED	DATE REPORTED:19-03-2019

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
PERSONAL LOAN	31-07-2019	SALARIED	Not Available	Not Available	Not Available

SUMMARY:

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ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 10	HIGH CR/SANC. AMT: 3,07,039	CURRENT: 1,07,001	RECENT: 30-04-2019
	OVERDUE: 1		OVERDUE: 4,470	OLDEST: 08-06-2015
	ZERO-BALANCE: 7			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	85	7	45	22	09-09-2019

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 24-07-2016	HIGH CREDIT: 39,831	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-07-2019	CURRENT BALANCE: 39,831	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 23-07-2019	OVERDUE: 4,470	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2019	CREDIT LIMIT: 30,000	
	PMT HIST END: 01-08-2016	CASH LIMIT:	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

009	010	000	009	005	000	010	000	009	009	010	010	000	009	000	010	007	009
07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18
009	000	010	000	009	000	000	009	040	010	000	000	000	000	000	XXX	000	000
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-04-2019	SANCTIONED: 15,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-07-2019	CURRENT BALANCE: 5,000	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-07-2019	EMI: 5,306	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2019	PMT FREQ: MONTHLY	
	PMT HIST END: 01-04-2019	REPAYMENT TENURE: 3	
		INTEREST RATE: 24.00	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000
07-19	06-19	05-19	04-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-04-2019	HIGH CREDIT: 61,070	
	LAST PAYMENT: 29-07-2019	CURRENT BALANCE: 62,170	

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ACCOUNT NUMBER: NOT DISCLOSED
TYPE: CREDIT CARD
OWNERSHIP: INDIVIDUAL

REPORTED AND CERTIFIED:
31-08-2019
PMT HIST START: 01-08-2019
PMT HIST END: 01-04-2019

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000
08-19	07-19	06-19	05-19	04-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 12-03-2019	SANCTIONED: 15,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-04-2019	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 30-04-2019	EMI: 15,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 10-05-2019	PMT FREQ: WEEKLY	
	PMT HIST START: 01-05-2019	REPAYMENT TENURE: 1	
	PMT HIST END: 01-05-2019	INTEREST RATE: 3.25	
		ACTUAL PAYMENT: 15,000	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000
05-19

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-05-2018	SANCTIONED: 16,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-12-2018	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-07-2019		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2019		
COLLATERAL TYPE: NO COLLATERAL	PMT HIST END: 01-05-2018		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	XXX	119	000	062	039	000	000	000
07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-03-2017	SANCTIONED: 20,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 30-05-2018	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 31-07-2019		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2019		
	PMT HIST END: 01-03-2017		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18
000	000	000	000	000	000	000	000	000	000	000							
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17							

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-04-2016	SANCTIONED: 27,800	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-01-2017	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 13-05-2017		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-06-2019		
	PMT HIST START: 01-06-2019		
	PMT HIST END: 01-07-2016		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-12-2015	HIGH CREDIT: 30,308	WRITTEN OFF /SETTLED STATUS:
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-12-2017	CURRENT BALANCE: 0	WRITTEN-OFF
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-07-2019	CREDIT LIMIT: 35,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-07-2019	CASH LIMIT:	
	PMT HIST END: 01-08-2016	INTEREST RATE: 35.00	
		ACTUAL PAYMENT: 15,658	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18
000	000	293	263	232	202	171	140	110	078	079	048	020	000	000	049	050	049
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 08-06-2015	HIGH CREDIT: 44,030	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 31-03-2018	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	CLOSED: 31-03-2018		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-07-2019		
	PMT HIST START: 01-07-2019		
	PMT HIST END: 01-08-2016		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18
000	000	202	202	170	142	142	110	112	080	082	076	052	022	020	022	000	022
01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 06-12-2018

SANCTIONED: 38,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 07-03-2019

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 07-03-2019

EMI: 12,667

TYPE: PERSONAL LOAN

REPORTED AND CERTIFIED:

PMT FREQ: MONTHLY

OWNERSHIP: INDIVIDUAL

13-04-2019

REPAYMENT TENURE: 3

PMT HIST START: 01-03-2019

INTEREST RATE: 8.25

PMT HIST END: 01-12-2018

ACTUAL PAYMENT: 38,000

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

XXX	000	000	000
03-19	02-19	01-19	12-18

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	09-09-2019	PERSONAL LOAN	1,000
NOT DISCLOSED	09-09-2019	PERSONAL LOAN	4,00,000
NOT DISCLOSED	28-08-2019	CREDIT CARD	100
NOT DISCLOSED	19-08-2019	PERSONAL LOAN	1,000
NOT DISCLOSED	19-08-2019	CREDIT CARD	1,000
NOT DISCLOSED	19-08-2019	PERSONAL LOAN	50,000
NOT DISCLOSED	16-08-2019	PERSONAL LOAN	4,99,999
NOT DISCLOSED	06-08-2019	PERSONAL LOAN	5,00,000
NOT DISCLOSED	05-07-2019	CREDIT CARD	1,000
NOT DISCLOSED	13-06-2019	PERSONAL LOAN	3,000
NOT DISCLOSED	06-06-2019	PERSONAL LOAN	70,000
NOT DISCLOSED	25-05-2019	PERSONAL LOAN	50,000

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MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	30-04-2019	CREDIT CARD	1,000
NOT DISCLOSED	29-04-2019	PERSONAL LOAN	15,000
NOT DISCLOSED	25-04-2019	PERSONAL LOAN	6,00,000
NOT DISCLOSED	24-04-2019	PERSONAL LOAN	4,50,000
NOT DISCLOSED	24-04-2019	CREDIT CARD	10,000
NOT DISCLOSED	23-04-2019	PERSONAL LOAN	6,00,000
NOT DISCLOSED	21-04-2019	CREDIT CARD	10,000
NOT DISCLOSED	20-04-2019	PERSONAL LOAN	1,000
NOT DISCLOSED	19-04-2019	PERSONAL LOAN	10
NOT DISCLOSED	19-04-2019	PERSONAL LOAN	7,50,000
NOT DISCLOSED	18-04-2019	PERSONAL LOAN	4,00,000
NOT DISCLOSED	16-04-2019	OTHER	1
NOT DISCLOSED	16-04-2019	CREDIT CARD	15,000
NOT DISCLOSED	10-04-2019	CREDIT CARD	1,000
NOT DISCLOSED	09-04-2019	CREDIT CARD	100
NOT DISCLOSED	19-03-2019	CREDIT CARD	10,000
NOT DISCLOSED	15-03-2019	CREDIT CARD	1,00,000
NOT DISCLOSED	12-03-2019	PERSONAL LOAN	1,00,000
NOT DISCLOSED	12-03-2019	CREDIT CARD	10,000
NOT DISCLOSED	08-03-2019	PERSONAL LOAN	1
NOT DISCLOSED	27-02-2019	PERSONAL LOAN	1,00,000
NOT DISCLOSED	23-02-2019	PERSONAL LOAN	1,00,000
NOT DISCLOSED	23-02-2019	CREDIT CARD	1,000

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NOT DISCLOSED	22-02-2019	PERSONAL LOAN	1
NOT DISCLOSED	21-02-2019	PERSONAL LOAN	1
NOT DISCLOSED	06-02-2019	CREDIT CARD	100
NOT DISCLOSED	11-01-2019	PERSONAL LOAN	2,00,000
NOT DISCLOSED	22-12-2018	PERSONAL LOAN	50,000
NOT DISCLOSED	22-12-2018	PERSONAL LOAN	3,00,000
NOT DISCLOSED	15-12-2018	CREDIT CARD	100
NOT DISCLOSED	15-12-2018	PERSONAL LOAN	10,00,000
NOT DISCLOSED	14-12-2018	CONSUMER LOAN	50,000
NOT DISCLOSED	12-12-2018	CREDIT CARD	10,000
NOT DISCLOSED	09-12-2018	PERSONAL LOAN	4,00,000
NOT DISCLOSED	04-12-2018	OTHER	2,50,000
NOT DISCLOSED	04-12-2018	PERSONAL LOAN	10
NOT DISCLOSED	03-12-2018	PERSONAL LOAN	38,000
NOT DISCLOSED	28-11-2018	CREDIT CARD	10,000
NOT DISCLOSED	27-11-2018	PERSONAL LOAN	6,50,000
NOT DISCLOSED	15-11-2018	CREDIT CARD	1,000
NOT DISCLOSED	10-09-2018	CREDIT CARD	10,000
NOT DISCLOSED	30-08-2018	CREDIT CARD	1,000
NOT DISCLOSED	25-07-2018	CREDIT CARD	100
NOT DISCLOSED	21-07-2018	PERSONAL LOAN	6,00,000
NOT DISCLOSED	18-07-2018	PERSONAL LOAN	8,00,000
NOT DISCLOSED	12-07-2018	PERSONAL LOAN	5,00,000

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NOT DISCLOSED	21-06-2018	OTHER	2,00,000
NOT DISCLOSED	21-06-2018	CREDIT CARD	1,000
NOT DISCLOSED	20-06-2018	CREDIT CARD	10,000
NOT DISCLOSED	13-06-2018	PERSONAL LOAN	1,00,000
NOT DISCLOSED	08-06-2018	OTHER	1
NOT DISCLOSED	31-05-2018	PERSONAL LOAN	50,000
NOT DISCLOSED	29-05-2018	PERSONAL LOAN	2,10,000
NOT DISCLOSED	21-05-2018	PERSONAL LOAN	10,000
NOT DISCLOSED	18-05-2018	CREDIT CARD	1,000
NOT DISCLOSED	17-05-2018	PERSONAL LOAN	15,000
NOT DISCLOSED	01-05-2018	CREDIT CARD	10,000
NOT DISCLOSED	23-04-2018	CREDIT CARD	1,00,000
NOT DISCLOSED	14-04-2018	CONSUMER LOAN	23,500
NOT DISCLOSED	10-04-2018	CREDIT CARD	10,000
NOT DISCLOSED	23-11-2017	OTHER	1
NOT DISCLOSED	28-09-2017	CREDIT CARD	50,000
NOT DISCLOSED	22-03-2017	CREDIT CARD	10,000
NOT DISCLOSED	12-03-2017	CONSUMER LOAN	35,000
NOT DISCLOSED	29-12-2016	PERSONAL LOAN	1,00,000
NOT DISCLOSED	24-11-2016	CREDIT CARD	1,00,000
NOT DISCLOSED	15-10-2016	PERSONAL LOAN	1,00,000
NOT DISCLOSED	19-07-2016	CREDIT CARD	10,000
NOT DISCLOSED	15-04-2016	CREDIT CARD	10,000

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NOT DISCLOSED	19-12-2015	CREDIT CARD	10,000
NOT DISCLOSED	05-07-2015	CONSUMER LOAN	52,500
NOT DISCLOSED	05-06-2015	CREDIT CARD	1,000
NOT DISCLOSED	03-03-2015	CONSUMER LOAN	30,000

END OF REPORT ON RAMAN TYAGI

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