

CIBIL Score & Report

Control Number : 3,308,151,042

Date : 22/02/2020

CIBIL Score

713

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 basis the information in the "Accounts" and "Enquiry" section of the CIBIL 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 chances of your application getting approved.

Please note in some cases you might be displayed a CIBIL Score of either "NA" or "NH" which indicates one of the following 3 things:

1. You do not have a credit history or you do not have enough credit history to be scored, i.e. you are new to the credit system.
2. You have no credit activity in the last couple of years.
3. You have all add-on credit cards and have no credit exposure.

Personal Information

Name	Date of Birth	Gender
PRAMOD SIDDHESHWAR JADHAV S/O SIDDHESHWAR	17/07/1989	Male

Identification	Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)		ASMPJ8668H	-	-
Driver's License Number ^(e)		MH1220080043556	-	-

Contact Information

Address	Category	Residence Code	Date Reported
ADARSH COLLAGE OF EDUCATIONS WARJE MALWADI ROAD ERAUD WA NE Maharashtra 411004 ^(e)	Office Address	-	14/02/2020
1948 MAHARASHTRA Maharashtra 4 11036	Not Categorized	-	30/11/2019
1948 MAHARASHTRA Maharashtra 4 11036	Residence Address	-	30/11/2019
PIN_411036 PUNE Maharashtra 411 036 ^(e)	Permanent Address	Owned	28/10/2019

Telephone Number Type	Telephone Number	Telephone Extension
Office Phone ^(e)	25436084	
Office Phone ^(e)	95165165165	9845
Office Phone	9762548385	
Mobile Phone	9762548385	91

Email Address
ACCER@ASM.AC.IN
JPRAMOD909@GMAIL.COM
PRAMODJADHAV_2007@REDIFFMAIL.COM

Employment Information

Account Type	Personal Loan
Date Reported	31/12/2019

Occupation	Others
Income	-
Monthly / Annual Income Indicator	-
Net / Gross Income Indicator	-

Account Information

Member Name	Account Type	Account Number	Ownership
> IDFC FIRST BANK	Personal Loan	27757540	Individual

Account Details



Account information under dispute.

CIBIL Remark: Account Ownership Error

Dispute Date: 18/02/2020

Credit Limit	0
Sanctioned Amount	60,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	12
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	1
Date Opened / Disbursed	21/11/2019

Date Closed	-
Date of Last Payment	21/11/2019
Date Reported And Certified	31/12/2019
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/11/2019
Payment End Date	01/12/2019

Dec 2019	0
Nov 2019	0

STD: Standard DBT:Doubtful ###: Number of days
 past due
 SMA:Special Mention LSS:Loss XXX: Not Reported
 account
 SUB:Substandard

> HOME CREDIT Personal Loan 3908700836 Individual

Account Details

Credit Limit	0
Sanctioned Amount	90,000

Current Balance	87,805
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	16/10/2019
Date Closed	-
Date of Last Payment	16/01/2020
Date Reported And Certified	31/01/2020
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/10/2019
Payment End Date	01/01/2020

Jan 2020	0
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Dec 2019	0
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Nov 2019	0
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Oct 2019	0
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STD: Standard

DBT:Doubtful

###: Number of days
past dueSMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> HDFC BANK

Credit Card

00054596489041136
94

Individual

Account Details

Credit Limit	0
High Credit	82,320
Current Balance	31,219
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	22/02/2017
Date Closed	-
Date of Last Payment	03/01/2020
Date Reported And Certified	31/01/2020
Value of Collateral	-
Type of Collateral	-

Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/03/2017
Payment End Date	01/01/2020

Jan 2020	0
Dec 2019	0
Nov 2019	0
Oct 2019	0
Sep 2019	0
Aug 2019	0
Jul 2019	0
Jun 2019	0
May 2019	0
Apr 2019	0
Mar 2019	0
Feb 2019	0

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

Jan 2018	0
Dec 2017	0
Nov 2017	0

Oct 2017	0
Sep 2017	0
Aug 2017	0
Jul 2017	0
Jun 2017	0
May 2017	0
Apr 2017	0
Mar 2017	0

STD: Standard

DBT:Doubtful

###: Number of days
past due

SMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> WARNA SAHAKARI Auto Loan Personal 3973033200000037 Guarantor

Account Details

Credit Limit	0
Sanctioned Amount	1,52,000
Current Balance	1,15,225
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	-

Date Opened / Disbursed	19/01/2016
Date Closed	-
Date of Last Payment	29/09/2017
Date Reported And Certified	30/09/2017
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/11/2016
Payment End Date	01/09/2017

Sep 2017	0
Aug 2017	0
Jul 2017	0
Jun 2017	0
May 2017	0
Apr 2017	0
Mar 2017	0
Feb 2017	0
Jan 2017	0
Dec 2016	0

Nov 2016

0

STD: Standard

DBT:Doubtful

###: Number of days
past dueSMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> WARNA SAHAKARI Two-wheeler Loan 3973033200000035 Guarantor

Account Details

Credit Limit	0
Sanctioned Amount	99,000
Current Balance	71,801
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	17/12/2015
Date Closed	-
Date of Last Payment	29/09/2017
Date Reported And Certified	30/09/2017
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-

Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/11/2016
Payment End Date	01/09/2017

Sep 2017	0
Aug 2017	0
Jul 2017	0
Jun 2017	0
May 2017	0
Apr 2017	0
Mar 2017	0
Feb 2017	0
Jan 2017	0
Dec 2016	0
Nov 2016	0

STD: Standard

DBT:Doubtful

###: Number of days
past due

SMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> CENTRAL BANK Personal Loan 04117-03949691522 Individual

Account Details

Credit Limit	0
Sanctioned Amount	2,00,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	12.35
Repayment Tenure	48
EMI Amount	5,399
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	15/12/2015
Date Closed	05/03/2019
Date of Last Payment	05/03/2019
Date Reported And Certified	20/05/2019
Value of Collateral	4,69,500
Type of Collateral	Saving Account and Fixed Deposit
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/06/2016
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Payment End Date

01/05/2019

May 2019 0

Apr 2019 STD

Mar 2019 STD

Feb 2019 STD

Jan 2019 STD

Dec 2018 STD

Nov 2018 STD

Oct 2018 STD

Sep 2018 STD

Aug 2018 STD

Jul 2018 STD

Jun 2018 STD

May 2018 SUB

Apr 2018 SUB

Mar 2018 SUB

Feb 2018 STD

Jan 2018 STD

Dec 2017 STD

Nov 2017 STD

Oct 2017 STD

Sep 2017 STD

Aug 2017 STD

Jul 2017 STD

Jun 2017 STD

May 2017 STD

Apr 2017 61

Mar 2017 59

Feb 2017 59

Jan 2017 62

Dec 2016 STD

Nov 2016 STD

Oct 2016 STD

Sep 2016 STD

Aug 2016 STD

Jul 2016 STD

Jun 2016

STD

STD: Standard

DBT:Doubtful

###: Number of days
past due

SMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> SBI CARD

Credit Card

00043774845143290
21

Individual

Account Details

Credit Limit	18000
High Credit	20,992
Current Balance	8,469
Cash Limit	1,800
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	1,242
Date Opened / Disbursed	17/11/2015
Date Closed	-
Date of Last Payment	06/01/2020
Date Reported And Certified	09/02/2020
Value of Collateral	-
Type of Collateral	-

Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/03/2017
Payment End Date	01/02/2020

Feb 2020	0
Jan 2020	0
Dec 2019	0
Nov 2019	0
Oct 2019	0
Sep 2019	0
Aug 2019	0
Jul 2019	0
Jun 2019	0
May 2019	0
Apr 2019	0
Mar 2019	0

Feb 2019	0
Jan 2019	0
Dec 2018	XXX
Nov 2018	0
Oct 2018	0
Sep 2018	0
Aug 2018	0
Jul 2018	0
Jun 2018	0
May 2018	0
Apr 2018	33
Mar 2018	3

Feb 2018	0
Jan 2018	0
Dec 2017	0

Nov 2017	0
Oct 2017	0
Sep 2017	3
Aug 2017	0
Jul 2017	0
Jun 2017	3
May 2017	0
Apr 2017	3
Mar 2017	0

STD: Standard

DBT:Doubtful

###: Number of days
past due

SMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> CENTRAL BANK

Credit Card

5241620240407000

Individual

Account Details

Credit Limit	20000
High Credit	20,782
Current Balance	18,046
Cash Limit	5,000
Amount Overdue	-
Rate of Interest	35.88
Repayment Tenure	1
EMI Amount	-
Payment Frequency	Monthly

Actual Payment Amount	920
Date Opened / Disbursed	27/10/2015
Date Closed	-
Date of Last Payment	15/01/2020
Date Reported And Certified	20/01/2020
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/02/2017
Payment End Date	01/01/2020

Jan 2020	0	Jan 2019	0
Dec 2019	0	Dec 2018	0
Nov 2019	0	Nov 2018	30
Oct 2019	0	Oct 2018	0
Sep 2019	30	Sep 2018	0
Aug 2019	0	Aug 2018	0
Jul 2019	0	Jul 2018	0
Jun 2019	0	Jun 2018	30
May 2019	0	May 2018	30

Apr 2019	0
Mar 2019	0
Feb 2019	30

Apr 2018	0
Mar 2018	60
Feb 2018	30

Jan 2018	0
Dec 2017	30
Nov 2017	0
Oct 2017	30
Sep 2017	0
Aug 2017	30
Jul 2017	0
Jun 2017	0
May 2017	0
Apr 2017	0
Mar 2017	0
Feb 2017	0

STD: Standard

DBT:Doubtful

###: Number of days
past due

SMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

> INNOFIN

Personal Loan

HI766HXC

Individual

Account Details

Credit Limit

0

Sanctioned Amount

10,000

Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	3
EMI Amount	3,604
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	26/11/2018
Date Closed	04/03/2019
Date of Last Payment	05/02/2019
Date Reported And Certified	30/04/2019
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Written-off Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/11/2018
Payment End Date	01/04/2019

Apr 2019	XXX
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Mar 2019	0
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Feb 2019 0

Jan 2019 0

Dec 2018 0

Nov 2018 0

STD: Standard

DBT:Doubtful

###: Number of days
past due

SMA:Special Mention
account

LSS:Loss

XXX: Not Reported

SUB:Substandard

Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose	Enquiry Amount
IDFC FIRST BANK	22/02/2020	Two-wheeler Loan	75,000
FICCL	22/02/2020	Personal Loan	2,14,000
RBL BANK	20/02/2020	Credit Card	1,000
KOTAK BANK	18/02/2020	Credit Card	50,000
IDFC FIRST BANK	16/02/2020	Personal Loan	1,30,000
INDUSIND BANK	14/02/2020	Credit Card	10,000
RBL BANK	12/02/2020	Credit Card	1,000
DMIFINANCE	12/02/2020	Personal Loan	50,000
BAJAJ FIN LTD	29/01/2020	Two-wheeler Loan	1,18,205
KOTAK BANK	28/01/2020	Personal Loan	2,50,000
GHALLA	24/01/2020	Consumer Loan	50,000
IVLFIN	23/01/2020	Personal Loan	1,05,000

BAJAJ FIN LTD	15/01/2020	Two-wheeler Loan	1,18,205
IDFC FIRST BANK	05/11/2019	Personal Loan	1,00,000
VISUFIN	01/11/2019	Personal Loan	1,00,000
DMIFINANCE	01/11/2019	Personal Loan	1,00,000
ADITYA BIRLA F L	29/10/2019	Personal Loan	1,00,000
KOTAK BANK	29/10/2019	Credit Card	50,000
KRAZYBEE	28/10/2019	Personal Loan	3,000
Home Credit	12/10/2019	Personal Loan	1,000
HDB	30/08/2019	Personal Loan	10
IVLFIN	29/08/2019	Personal Loan	20,000
GHALLA	26/08/2019	Consumer Loan	50,000
Home Credit	25/06/2019	Personal Loan	1,000
BINDABANI	23/06/2019	Other	2,00,000
CENTRAL BANK	10/06/2019	Personal Loan	3,00,000
HDB	26/02/2019	Personal Loan	3,00,000
SBI CARD	24/01/2019	Credit Card	100
KOTAK BANK	13/01/2019	Credit Card	50,000
KOTAK BANK	12/01/2019	Credit Card	50,000
ICICI BANK	08/01/2019	Credit Card	30,000
CASHE	02/01/2019	Personal Loan	6,000
VISUFIN	16/12/2018	Personal Loan	1
NIMISHAFIN	15/12/2018	Personal Loan	10,000
ADITYA BIRLA F L	10/12/2018	Personal Loan	3,00,000
DMIFINANCE	10/12/2018	Personal Loan	30,000
IFMR CAPITAL	10/12/2018	Personal Loan	1,00,000
CLIXCAP	02/12/2018	Personal Loan	50,000

GHALLA	30/11/2018	Consumer Loan	10,000
ADITYA BIRLA F L	28/11/2018	Personal Loan	60,000
FICCL	27/11/2018	Personal Loan	4,00,000
HDFC BANK	22/11/2018	Personal Loan	2,00,000
FICCL	20/11/2018	Personal Loan	4,00,000
KOTAK BANK	26/09/2018	Credit Card	50,000
MHIL	17/09/2018	Housing Loan	25,00,000
SBI CARD	02/09/2018	Credit Card	100
RBL BANK	01/09/2018	Credit Card	1,000
IIFL	30/08/2018	Personal Loan	50,000
DMIFINANCE	29/08/2018	Personal Loan	18,000
BAJAJ FIN LTD	16/08/2018	Other	1
CENTRAL BANK	25/05/2018	Credit Card	1,000
IVLFIN	30/03/2018	Personal Loan	2,00,000
FICCL	07/12/2017	Personal Loan	3,00,000
RBL BANK	29/11/2017	Credit Card	1,000
BAJAJ FIN LTD	27/02/2017	Personal Loan	1,00,000
HDFC BANK	07/02/2017	Credit Card	1,000
BAJAJ FIN LTD	01/11/2016	Personal Loan	1,00,000
BAJAJ FIN LTD	17/10/2016	Personal Loan	1,00,000
FUSION	29/04/2016	Consumer Loan	2,00,000
BAJAJ FIN LTD	31/03/2016	Other	10,000
BAJAJ FIN LTD	02/02/2016	Other	10,000
CENTRAL BANK	08/12/2015	Personal Loan	2,00,000
CENTRAL BANK	01/12/2015	Personal Loan	2,00,000
SBI CARDS	05/11/2015	Credit Card	50,000

CENTRAL BANK	23/10/2015	Credit Card	40,000
SBI CARDS	02/01/2015	Credit Card	50,000

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