

Animedh Mondal's Credit Report

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< 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
BARDHAMAN, WEST BENGAL West Bengal	Permanent Address	AADRILTD	04-02-2020
A M CONSTRUCTOR NABA WARIA DURGAPUR DURGAPUR ALLOY STEEL PROJECT AREA NR MABAWARIA PRIMARY DURGAPUR West Bengal	Residence Address	PNB	18-12-2018
NABA WARIA HOLDING NO 88 NEW NABA WARIA NABA WARIA - NEAR PRIMARY SCHOOL DURGAPUR West Bengal	Residence Address	BAJAJ FIN LTD	24-07-2018
PLOT NO. - 88 , NABA WARIA PALASHDIHA DURGAPUR West Bengal	Permanent Address	PNB	27-06-2017

Phone Number

Type	Number
Not Classified	07797707000
Mobile Phone	9749437292
Mobile Phone	7797707000
Home Phone	003437797707000

< 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	#####7819	Individual	31-01-2020	Closed	12-01-2019	15,990	0	0
Acct 2	BAJAJ FIN LTD	Other	#####1166	Individual	30-11-2019	Closed	14-12-2018	7,500	0	0
Acct 3	BAJAJ FIN LTD	Personal Loan	#####2803	Individual	31-01-2020	Closed	27-07-2018	1,24,999	0	0
Acct 4	HDFC BANK	Consumer Loan	#####9812	Individual	30-11-2019	Closed	26-07-2018	10,000	0	-
Acct 5	BAJAJ FIN LTD	Consumer Loan	#####5615	Individual	31-01-2020	Closed	14-07-2018	13,500	0	0
Acct 6	PNB	Credit Card	#####1836	Individual	08-02-2020	Active	13-12-2017	54,380	51,613	0
Acct 7	SBI CARD	Credit Card	#####9312	Individual	13-02-2020	Active	27-10-2017	44,673	40,980	0
Acct 8	SBI CARD	Credit Card	#####6991	Individual	13-08-2018	Closed	27-10-2017	40,573	0	0
Acct 9	BAJAJ FIN LTD	Other	#####0056	Individual	31-07-2019	Closed	23-08-2017	1,700	0	0
Acct 10	BAJAJ FIN LTD	Consumer Loan	#####9461	Individual	31-07-2019	Closed	23-08-2017	20,900	0	0
Acct 11	PNB	Auto Loan	#####5012	Individual	31-01-2020	Active	21-06-2017	9,00,000	6,35,019	0
Acct 12	SBI CARD	Credit Card	#####0706	Individual	07-03-2018	Closed	24-01-2014	1,73,892	0	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	#####7819	Date Reported	31-01-2020	Credit Limit Amt	-
Date Opened	12-01-2019	Loan Type	Consumer Loan	EMI	-
Date Closed	22-10-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	15,990	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	22-10-2019		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####1166	Date Reported	30-11-2019	Credit Limit Amt	-
Date Opened	14-12-2018	Loan Type	Other	EMI	-
Date Closed	12-06-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	7,500	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	02-05-2019		

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	0	0	0

Account terms		Account description		Account Details	
Account Number	#####2803	Date Reported	31-01-2020	Credit Limit Amt	-
Date Opened	27-07-2018	Loan Type	Personal Loan	EMI	-
Date Closed	22-10-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	1,24,999	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	22-10-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0						
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020												0

Account terms		Account description		Account Details	
Account Number #####9812		Date Reported	30-11-2019	Credit Limit Amt	-
Date Opened	26-07-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	01-08-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	10,000	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	-	Settlement Amt	-
		Last Payment Date	29-07-2019		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####5615	Date Reported	31-01-2020	Credit Limit Amt	-
Date Opened	14-07-2018	Loan Type	Consumer Loan	EMI	-
Date Closed	23-05-2019	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	13,500	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	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	0	0	0	0						
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020												0

Account terms		Account description		Account Details	
Account Number	#####1836	Date Reported	08-02-2020	Credit Limit Amt	50,000
Date Opened	13-12-2017	Loan Type	Credit Card	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	54,380	Total Write-off Amt	-
		Current Balance	51,613	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	28-01-2020		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	-	30	-	-	0	0	30	0	0	0
2019	0	0	0	0	0	0	0	60	30	-	0	-
2020											0	0

Account terms		Account description		Account Details	
Account Number #####9312		Date Reported	13-02-2020	Credit Limit Amt	41,000
Date Opened	27-10-2017	Loan Type	Credit Card	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	44,673	Total Write-off Amt	-
		Current Balance	40,980	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	20-01-2020		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	3	0							
2019	0	0	0	0	0	0	0	0	0	0	3	0
2020											0	0

Account terms		Account description		Account Details	
Account Number #####6991		Date Reported	13-08-2018	Credit Limit Amt	41,000
Date Opened	27-10-2017	Loan Type	Credit Card	EMI	-
Date Closed	12-07-2018	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	40,573	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	10-06-2018		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####0056	Date Reported	31-07-2019	Credit Limit Amt	-
Date Opened	23-08-2017	Loan Type	Other	EMI	-
Date Closed	25-03-2018	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	1,700	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	02-02-2018		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####9461	Date Reported	31-07-2019	Credit Limit Amt	-
Date Opened	23-08-2017	Loan Type	Consumer Loan	EMI	-
Date Closed	31-07-2018	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	20,900	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	02-04-2018		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####5012	Date Reported	31-01-2020	Credit Limit Amt	-
Date Opened	21-06-2017	Loan Type	Auto Loan	EMI	14,435
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	9,00,000	Total Write-off Amt	-
		Current Balance	6,35,019	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	27-01-2020		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017	-	-	-	-	-	-	-					
2018	-	-	-	-	-	-	-	-	-	-	-	-
2019	0	0	-	-	-	-	-	31	30	0	0	-
2020												0

Account terms		Account description		Account Details	
Account Number	#####0706	Date Reported	07-03-2018	Credit Limit Amt	1,60,000
Date Opened	24-01-2014	Loan Type	Credit Card	EMI	-
Date Closed	24-08-2016	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	1,73,892	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	23-08-2016		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2015	0	0	0	0	0	0	0	0	0			
2016	0	0	0	0	33	3	3	3	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018										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	Other	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	07-02-2020		

Enquiry 2

Search Type	Business Loan General	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	AADRILTD	Application Date	04-02-2020		

Enquiry 3

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	10,00,000
Financial Institution	IVLFIN	Application Date	08-01-2020		

Enquiry 4

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	25,00,000
Financial Institution	ICICI BANK	Application Date	25-12-2019		

Enquiry 5

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
Financial Institution	SBI CARD	Application Date	07-11-2019		

Enquiry 6

Search Type	Microfinance Others	Subscriber Number	-	Amount applied for	10,000
Financial Institution	VIJAYA BANK	Application Date	02-11-2019		

Enquiry 7

Search Type	accountType.(BLPS-SB) Business Loan â€” Priority Sector â€” Small Business	Subscriber Number	-	Amount applied for	50,00,000
Financial Institution	PNB	Application Date	21-09-2019		

Enquiry 8

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	59,900
Financial Institution	IDFC FIRST BANK	Application Date	16-07-2019		

Enquiry 9

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	59,000
Financial Institution	BAJAJ FIN LTD	Application Date	16-07-2019		

Enquiry 10

Search Type	Housing Loan	Subscriber Number	-	Amount applied for	20,00,000
Financial Institution	VIJAYA BANK	Application Date	15-03-2019		

Enquiry 11

Search Type	Housing Loan	Subscriber Number	-	Amount applied for	30,00,000
Financial Institution	AXIS BANK	Application Date	07-03-2019		

Enquiry 12

Search Type	Housing Loan	Subscriber Number	-	Amount applied for	30,00,000
Financial Institution	AXIS BANK	Application Date	19-02-2019		

Enquiry 13

Search Type	Housing Loan	Subscriber Number	-	Amount applied for	20,00,000
Financial Institution	PNB	Application Date	18-12-2018		

Enquiry 14

Search Type	Credit Card	Subscriber Number	-	Amount applied for	30,000
Financial Institution	ICICI BANK	Application Date	21-10-2018		

Enquiry 15

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,24,999
Financial Institution	BAJAJ FIN LTD	Application Date	27-07-2018		

Enquiry 16

Search Type	accountType.(NFCF) Non-Funded Credit Facility	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	24-07-2018		

Enquiry 17

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	23-07-2018		

Enquiry 18

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	10,000
Financial Institution	HDFC BANK	Application Date	21-07-2018		

Enquiry 19

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	1,20,000
Financial Institution	HDFC BANK	Application Date	20-07-2018		

Enquiry 20

Search Type	Other	Subscriber Number	-	Amount applied for	15,000
Financial Institution	BAJAJ FIN LTD	Application Date	10-12-2017		

Enquiry 21

Search Type	Credit Card	Subscriber Number	-	Amount applied for	50,000
Financial Institution	PNB	Application Date	06-12-2017		

Enquiry 22

Search Type	Credit Card	Subscriber Number	-	Amount applied for	50,000
Financial Institution	SBI CARD	Application Date	06-10-2017		

Enquiry 23

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	20,900
Financial Institution	BAJAJ FIN LTD	Application Date	22-08-2017		

Enquiry 24

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	100
Financial Institution	BAJAJ FIN LTD	Application Date	24-07-2017		

Enquiry 25

Search Type	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	9,50,000
Financial Institution	PNB	Application Date	16-06-2017		

Enquiry 26

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	12,000
Financial Institution	BAJAJ FIN LTD	Application Date	02-11-2016		

Enquiry 27

Search Type	Credit Card	Subscriber Number	-	Amount applied for	50,000
Financial Institution	SBI CARDS	Application Date	15-01-2014		

< 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 ----->

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