

Vinay Kumar Sharma's Credit Report

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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
FINE PIXEL ART SHOP NO 15 80 FIT ROAD BHOPAL 879 MADHYA PRADESH Madhya Pradesh	Office Address	IDFC FIRST BANK	21-11-2020
S/O RAJESHWAR SHARMA, H. NO. 54, SUNDAR NAGAR, SHANKAR GARDEN, GOVINDPURA HUZUR, BHOPAL, HUZUR, MADHYA PRADESH, INDIA,, AZAD CONVENT SCHOOL BHOPAL Madhya Pradesh	Residence Address	KRAZYBEE	25-09-2020
THE WEDDINDSEDDING 133 C SECTOR HUZUR BHOPAL INDRAPURI NEAR BY RK HOSPITAL AND SARTHI GIRLS HOSTAL 2 BHOPAL Madhya Pradesh	Office Address	HOME CREDIT	30-04-2018
S/O RAJESHWAR SHARMA, H. NO. 54, SUNDAR NAGAR, SHANKAR GARDEN, GOVINDPURA HUZUR, BHOPAL, HUZUR, MADHYA PRADESH, INDIA, BHOPAL Madhya Pradesh	Residence Address	Home Credit	19-04-2018

Phone Number

Type	Number
Mobile Phone	9165863605
Office Phone	9584377550
Home Phone	9584377550
Not Classified	9584377550

< 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	IIFL	Personal Loan	#####1212	Individual	31-01-2021	Active	14-12-2020	8,000	5,399	0
Acct 2	IDFC FIRST BANK	Two-wheeler Loan	#####2682	Individual	31-01-2021	Active	28-11-2020	70,000	69,536	0
Acct 3	DHANI LOANS	Personal Loan	#####1528	Individual	31-12-2020	Active	18-10-2020	3,151	3,151	0
Acct 4	VIVRITICAP	Personal Loan	#####HBIL	Individual	30-11-2020	Active	07-10-2020	3,200	1,665	0
Acct 5	KRAZYBEE	Personal Loan	#####HBIL	Individual	31-12-2020	Closed	07-10-2020	800	0	0
Acct 6	KRAZYBEE	Personal Loan	#####MFGB	Individual	30-11-2020	Closed	07-10-2020	4,000	0	0
Acct 7	DMIFINANCE	Consumer Loan	#####7339	Individual	30-11-2020	Active	06-10-2020	60,000	1	0
Acct 8	KRAZYBEE	Personal Loan	#####AVZU	Individual	31-10-2020	Closed	04-10-2020	4,000	0	0
Acct 9	VIVRITICAP	Personal Loan	#####GUPN	Individual	31-10-2020	Closed	25-09-2020	2,240	0	0
Acct 10	KRAZYBEE	Personal Loan	#####GUPN	Individual	31-10-2020	Closed	25-09-2020	560	0	0
Acct 11	HOME CREDIT	Consumer Loan	#####6676	Individual	22-05-2019	Closed	19-04-2018	10,771	0	0

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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

IIFL



Account terms		Account description		Account Details	
Account Number	#####1212	Date Reported	31-01-2021	Credit Limit Amt	-
Date Opened	14-12-2020	Loan Type	Personal Loan	EMI	2,801
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	8,000	Total Write-off Amt	-
		Current Balance	5,399	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	-		

Payment History

[illegible]

Account terms		Account description		Account Details	
Account Number	#####2682	Date Reported	31-01-2021	Credit Limit Amt	-
Date Opened	28-11-2020	Loan Type	Two-wheeler Loan	EMI	2,644
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	70,000	Total Write-off Amt	-
		Current Balance	69,536	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	06-01-2021		

Payment History

[illegible]

Account terms		Account description		Account Details	
Account Number	#####7339	Date Reported	30-11-2020	Credit Limit Amt	-
Date Opened	06-10-2020	Loan Type	Consumer Loan	EMI	-
Date Closed	-	Account Status	Active		
Account Holder Type	Individual	Highest Credit	60,000	Total Write-off Amt	-
		Current Balance	1	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	-		

Payment History

[illegible]

Account terms		Account description		Account Details	
Account Number	#####GUPN	Date Reported	31-10-2020	Credit Limit Amt	-
Date Opened	25-09-2020	Loan Type	Personal Loan	EMI	-
Date Closed	07-10-2020	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	2,240	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	07-10-2020		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####GUPN	Date Reported	31-10-2020	Credit Limit Amt	-
Date Opened	25-09-2020	Loan Type	Personal Loan	EMI	-
Date Closed	07-10-2020	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	560	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	07-10-2020		

Payment History

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

Account terms		Account description		Account Details	
Account Number	#####6676	Date Reported	22-05-2019	Credit Limit Amt	-
Date Opened	19-04-2018	Loan Type	Consumer Loan	EMI	1,985
Date Closed	20-11-2018	Account Status	Closed		
Account Holder Type	Individual	Highest Credit	10,771	Total Write-off Amt	-
		Current Balance	0	Principal Write-off	-
		Amount Past Due	0	Settlement Amt	-
		Last Payment Date	20-11-2018		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	-	0	0	0	0	0	0	0	0			
2019								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	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	1,00,000
Financial Institution	AU SFB	Application Date	26-02-2021		

Enquiry 2

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	PAYUFINAN	Application Date	13-02-2021		

Enquiry 3

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	Si Creva(Kissht)	Application Date	12-02-2021		

Enquiry 4

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	2,50,000
Financial Institution	BAJAJ FIN LTD	Application Date	26-01-2021		

Enquiry 5

Search Type	Auto Loan (Personal)	Subscriber Number	-	Amount applied for	1
Financial Institution	SIDBI	Application Date	19-01-2021		

Enquiry 6

Search Type	Credit Card	Subscriber Number	-	Amount applied for	100
Financial Institution	SBI CARD	Application Date	09-12-2020		

Enquiry 7

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	50,000
Financial Institution	NAHAR	Application Date	30-11-2020		

Enquiry 8

Search Type	Other	Subscriber Number	-	Amount applied for	1

Enquiry 9

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	IDFC FIRST BANK	Application Date	24-11-2020		

Enquiry 10

Search Type	Two-Wheeler Loan	Subscriber Number	-	Amount applied for	70,000
Financial Institution	IDFC FIRST BANK	Application Date	21-11-2020		

Enquiry 11

Search Type	Business Loan General	Subscriber Number	-	Amount applied for	3,00,000
Financial Institution	TCFSL	Application Date	14-11-2020		

Enquiry 12

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1,000
Financial Institution	Home Credit	Application Date	11-11-2020		

Enquiry 13

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	70,000
Financial Institution	IDFC FIRST BANK	Application Date	10-11-2020		

Enquiry 14

Search Type	Other	Subscriber Number	-	Amount applied for	1
Financial Institution	BAJAJ FIN LTD	Application Date	31-10-2020		

Enquiry 15

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	5,000
Financial Institution	CHAIRIDSPL	Application Date	29-10-2020		

Enquiry 16

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	1
Financial Institution	Si Creva(Kissht)	Application Date	26-09-2020		

Enquiry 17

Search Type	Personal Loan	Subscriber Number	-	Amount applied for	3,000
Financial Institution	KRAZYBEE	Application Date	25-09-2020		

Enquiry 18

Search Type	Consumer Loan	Subscriber Number	-	Amount applied for	10,771
Financial Institution	Home Credit	Application Date	19-04-2018		

< 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 ----->