

# **CRIF HIGH MARK**

<u>UNDERSTANDING</u> <u>CONSUMER CREDIT REPORT</u>

**USAGE GUIDE** 



# **Table of Content**

1 OVERVIEW	3
2 STRUCTURE OF THE DOCUMENT	3
3 INTENDED AUDIENCE	3
4 SO WHAT REALLY ENTAILS OF A CREDIT SCORE	3
5 HEADER SECTION	4
6 INQUIRY INPUT INFORMATION SECTION	5
7 CRIF HIGHMARK SCORE(S) SECTION	6
8 PERSONAL INFORMATION - VARIATIONS SECTION	8
9 ACCOUNT SUMMARY SECTION	9
10 ACCOUNT INFORMATION SECTION	10
11 INQUIRIES (REPORTED FOR PAST 24 MONTHS) SECTION	13
12 COMMENTS SECTION	
13 GLOSSARY	14



#### 1 OVERVIEW

'CONSUMER CREDIT REPORT' is CRIF High Mark's primary offering in the Consumer bureau. It provides with the past history of the Borrower along with the available personal information. The data provided is aimed at making the credit-lending decisions quick and Simple. The data reported is as available with CRIF High Mark.

## 2 Structure of the Document

This document describes CRIF High Mark's CONSUMER CREDIT REPORT in detail.

### 3 Intended Audience

This document is intended for end-users of CRIF High Mark's CONSUMER CREDIT REPORT.

# 4 So what really entails of a credit score?

Report containing Detailed Information on person's Credit history including identifying information, Credit accounts, Overdrafts, loans,

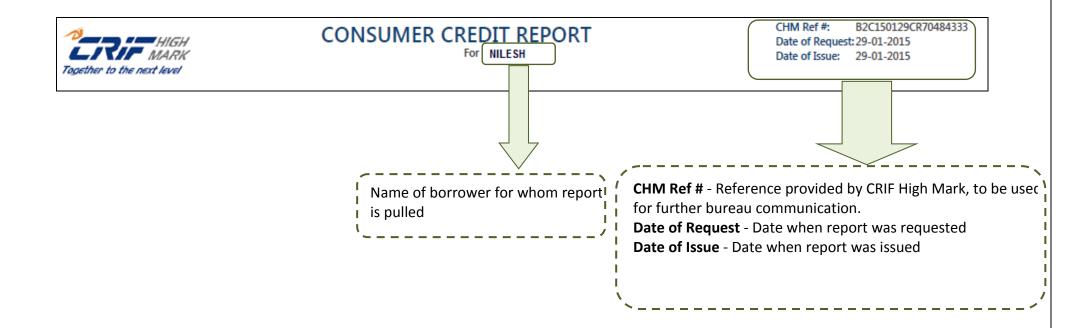
Bankruptcies and late payments and recent inquiries. It can be obtained by prospective lenders with borrower's permission to determine

His or her creditworthiness.



## 5 **Header Section:**

This section contains the report level details.





# 6 Inquiry Input Section:

This section contains the inquiry/borrower details as provided by the inquiring bank/institution.

# **Inquiry Input Information**

Name: NILESH TANEJ DOB/Age: 10-10-1983 Gender: MALE

Father: Spouse: Mother:

Phone Numbers: ID(s): ADVPT9944Q [PAN] Email ID(s):

127252006 [Driving License]

Current Address: 123/356, FAZAL GANJ, KANPUR KANPUR KANPUR NAGAR 208012 UP

Other Address:



### 7 CRIF HIGHMARK SCORE(S):

This Section denotes Credit Score which is a number that summarizes your credit risk, based on snap shot of your credit report at particular point in time.

- PERFORM Consumer is a credit risk assessment tool which analyzes and summarizes, into a single numeric score, all the historical files for each individual that is reported to CRIF High Mark Consumer Credit Information Bureau.
- PERFORM Consumer ranks order individuals according the risk.
- Value Ranges between: 300 900





DESCRIPTION	Explanation
М	Very High Risk
L	Very High Risk
K	Very High Risk
J	High Risk
1	High Risk
Н	High Risk
G	Medium
F	Medium
E	Medium
D	Low Risk
С	Low Risk
В	Very Low Risk
Α	Very Low Risk



# 8 <u>Personal Information - Variations Section:</u>

This section reports all the variations of personal information available with the bureau. The latest reporting date of this data is also given. The data shown is as contributed by the financial institution.

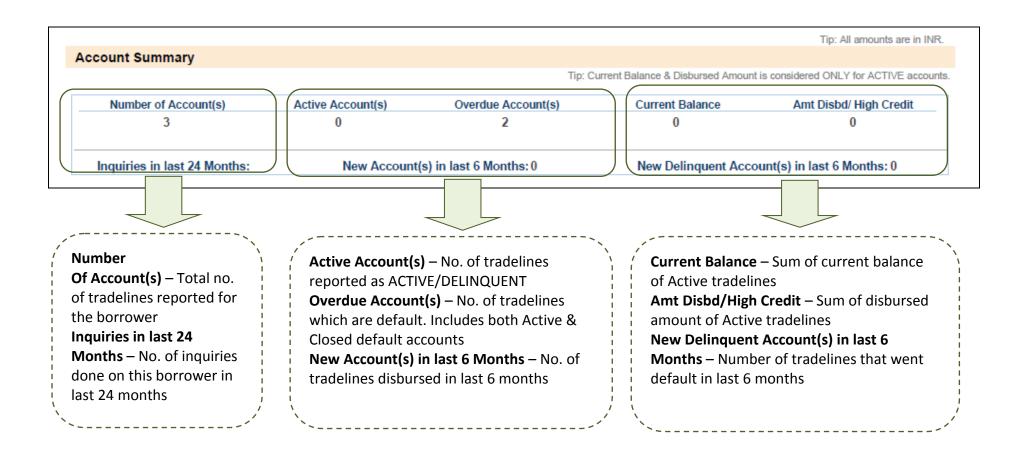
The variations pertaining to IDs (PAN, Passport, Voter's ID, Ration Card, UID, Driver's License, etc) are also given here.

Tip: These are app	icant's personal info	mation variations as contributed by	various financial institution
Name Variations	Reported On	DOB Variations	Reported On
NILESH TANEJ	31-10-2013	07-06-1979	31-10-2013
Address Variations	Reported On	Phone Variations	Reported On
AVAS VIKAS 25MANDAKINI VIHAR COLONYJAIN MANDIR SAH 247001 UP	30-11-2014	2765422	30-11-2014
AVAS VIKAS 25 MANDAKINI VIHAR COLONY JAIN MANDIR SAHARANPUR 247001	20 44 2044	2763301	30-11-2014
UP	30-11-2014	9359444410	30-11-2014
GANGA ELECTRICALS SHOP NO.3 JAIN MANDIR AWAS VIKAS SAHARANPUR 247	001 11 2014	9359952944	30-11-2014
UK	30-11-2014	2762705	31-10-2013
H.NO-25 MANDAKANI VIHAR AVAS VIKAS COLONY SAHARANPUR 247001 UP	31-10-2013	2648479	31-10-2013
Email ID Variations	Reported On	ID Variations	Reported On
NILU111@GMAIL.COM	30-11-2014	ABCMH900N [PAN]	31-10-2013



#### 9 Account Summary Section:

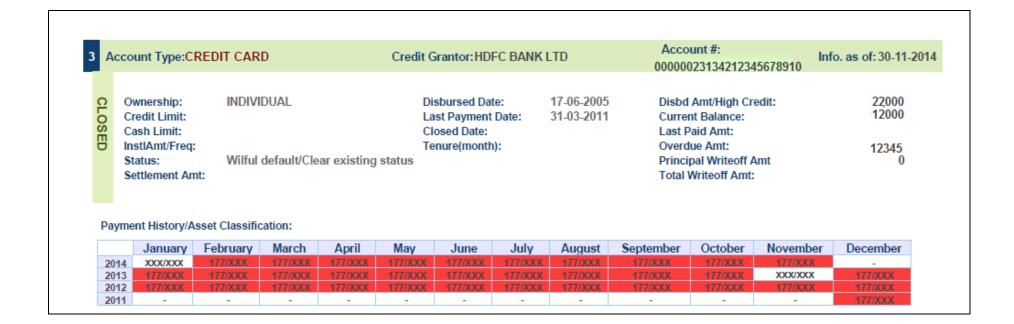
This section gives the summarization of the borrower's accounts/tradelines. All the amounts are reported in INR.





# 10 Account Information Section:

This section gives the details of the borrower's accounts/tradelines. All the amounts are reported in INR.





# 2 Account Type:BUSINESS LOAN GENERAL

Cred

Ownership:

INDIVIDUAL

Credit Limit: Cash Limit:

InstlAmt/Freq:

Status: Written-off

Settlement Amt:

Credit Grantor: FICCL

Disbursed Date: Last Payment Date: 28-12-2007 10-08-2010

Closed Date: Tenure(month): Account #: 000012314567891010 Info. as of: 30-11-2014

Disbd Amt/High Credit: 1,11,111
Current Balance: 12,121
Last Paid Amt: 10,000
Principal Writeoff Amt 25,000
Total Writeoff Amt: 20,000



**Account Type** – Type of credit facility **Ownership** – Denotes repayment responsibility

**Credit Limit** – Total credit for Credit Card or Overdraft

**Cash Limit** – Amount that can be withdrawn from a Credit Card

InstlAmt – Installment/EMI to be paid

Freq – Frequency of installments/EMIs Status – Shows Suit Filed/Willful

Default/Written Off/Settled status

**Settlement Amt** –Amount paid to settle the account in dispute

**Credit Grantor** – Name of credit lender

**Disbursed Date** – Date of credit disbursement

**Last Payment Date** – Date of last installment payment

**Closed Date** – Date of account closure

Tenure (month) – Term of loan

Account # – Number of credit facility Info. As of – Date when member

institution reported the data

**Disbd Amt/High Credit** – Amount disbursed. For Credit Card, it denoted maximum billed amount

**Current Balance**— Amount still to be paid for this facility

Last Paid Amt – Installment/EMI last paid

Overdue Amt - Amount not paid

**Principal Writeoff Amt** - Principal amount written off by lender

**Total Writeoff Amt** – Principle amount + interest written off by lender

Page 11



#### Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2014	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	-
2013	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX
2012	XXX/XXX	605/XXX	636/XXX	XXX/XXX	XXX/XXX	697/XXX	727/XXX	758/XXX	000/XXX	850/XXX	880/XXX	XXX/XXX
2011	-	-	-	-	-	-	-	-	-	-	-	XXX/XXX



This section denoted the borrower's repayment history for past 36 months or till the disbursed date (whichever earlier)

Payment History – Denotes Days Past Due (DPD) – Number of days by which the payment is/was delayed.

**Asset Classification** – Denoted lender's classification of the account.

'XXX' denotes "Not Reported" and '-'denotes "Not applicable"

#### Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		1,51,000	



This section denotes details of collateral/security which has been mortgaged / hypothecated.



# 11 <u>Inquiry Done by Lenders (Reported For Last 24 Months):</u>

This section gives the details of inquiries being done by various institutions in past 24 months for the borrower. It also provides the details Of inquiry – Date, Purpose, Amount, etc.

Inquiry Done by Lenders (Reported For Past 24 Months)					
Lender Name	Date of Inquiry	Purpose	Ownership Type	Amount	Remark

# 12 Comments:

This section displays any Special Remark for Borrower

Comments	
Description	Date



# 13 GLOSSARY (UNDERSTANDING THE TERMS)

Key Term	Explanation
STD	Standard ( Payment are being made within 90 days)
SMA	Special Mention Account
SUB	Sub – Standard (Payment are being made after 90 days)
DBT	Doubtful (If Account Remains Sub – Standard for a period more than 12 Months)
LSS	Loss
DPD	Days Past Dues (Indicates how many days a payment on that account is late that month)
OWNERSHIP	Bank tells who is responsible for payment on that loan / Credit card (Guarantor, Single, Joint, Authorised User).
SANCTIONED	This is the amount is disbursed to borrower
AMOUNT	