



CRIF HIGH MARK

UNDERSTANDING
CONSUMER CREDIT REPORT

USAGE GUIDE

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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.

	CONSUMER CREDIT REPORT For NILESH	CHM Ref #: B2C150129CR70484333 Date of Request: 29-01-2015 Date of Issue: 29-01-2015
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Name of borrower for whom report is pulled

CHM Ref # - Reference provided by CRIF High Mark, to be used for further bureau communication.
Date of Request - Date when report was requested
Date of Issue - Date when report was issued

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] 127252006 [Driving License]	Email ID(s):	
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

CRIF HIGHMARK SCORE (S):

SCORE NAME	Score Range	DESCRIPTION
PERFORM-Consumer	300-900	L -Very High Risk

425
Score

Score Calculation Key Elements



DESCRIPTION	Explanation
M	Very High Risk
L	Very High Risk
K	Very High Risk
J	High Risk
I	High Risk
H	High Risk
G	Medium
F	Medium
E	Medium
D	Low Risk
C	Low Risk
B	Very Low Risk
A	Very Low Risk

8 Personal Information - Variations Section:

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.

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

Tip: All amounts are in INR.

9 Account Summary Section:

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

Tip: All amounts are in INR.

Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

Number of Account(s)	Active Account(s)	Overdue Account(s)	Current Balance	Amt Disbd/ High Credit
3	0	2	0	0
Inquiries in last 24 Months:	New Account(s) in last 6 Months: 0		New Delinquent Account(s) in last 6 Months: 0	

Number Of Account(s) – Total no. of tradelines reported for the borrower

Inquiries in last 24 Months – No. of inquiries done on this borrower in last 24 months

Active Account(s) – No. of tradelines reported as ACTIVE/DELINQUENT

Overdue Account(s) – No. of tradelines which are default. Includes both Active & Closed default accounts

New Account(s) in last 6 Months – No. of tradelines disbursed in last 6 months

Current Balance – Sum of current balance of Active tradelines

Amt Disbd/High Credit – Sum of disbursed amount of Active tradelines

New Delinquent Account(s) in last 6 Months – Number of tradelines that went default in last 6 months

10 Account Information Section:

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

3 Account Type: CREDIT CARD		Credit Grantor: HDFC BANK LTD		Account #: 00000023134212345678910		Info. as of: 30-11-2014						
CLOSED	Ownership:	INDIVIDUAL	Disbursed Date:	17-06-2005	Disbd Amt/High Credit:	22000						
	Credit Limit:		Last Payment Date:	31-03-2011	Current Balance:	12000						
	Cash Limit:		Closed Date:		Last Paid Amt:							
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	12345						
	Status:	Wilful default/Clear existing status			Principal Writeoff Amt:	0						
	Settlement Amt:				Total Writeoff Amt:							
Payment History/Asset Classification:												
	January	February	March	April	May	June	July	August	September	October	November	December
2014	xxx/xxx	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	-
2013	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	xxx/xxx	177/XXX
2012	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX	177/XXX
2011	-	-	-	-	-	-	-	-	-	-	-	177/XXX

2 Account Type: **BUSINESS LOAN GENERAL**

CLOSED

Ownership: INDIVIDUAL
Credit Limit:
Cash Limit:
InstlAmt/Freq:
Status: Written-off
Settlement Amt:

Credit Grantor: FICCL

Disbursed Date: 28-12-2007
Last Payment Date: 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:
Overdue 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

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 Inquiry Done by Lenders (Reported For Last 24 Months):

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 AMOUNT	This is the amount is disbursed to borrower