



CIBIL Score & Report

Control Number : 7,594,216,228

Date : 22/05/2024

CIBIL Score

789

This section reflects your CIBIL Score, which is widely used by loan providers to evaluate loan applications. Your score ranges between 300 and 900, and is calculated based on the information available in the "Accounts" and "Enquiry" section of your CIBIL Report. The closer your score is to 900, the more confidence the lender will have in your ability to repay the loan. Higher your score, the better chances of your application getting approved.

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

1. You have a credit card or loan account, but no credit activity in the last three years.
2. Lenders may have made enquiries, but you do not have any credit activity.
3. You only have add-on credit cards, and no credit exposure.

Personal Information

Name	DOB	Gender
SOURAV DAS	10/12/1979	Male

Identification Type	Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AGRPD4429P	-	-

Contact Information

Address	Category	Residence Code	Date Reported
1485 PRAKRUTI NIVAS SRIRAM NAGAR BHUBANESWAR Orissa 751002	Permanent Address	Owned	31/12/2023
1485 PRAKRUTI NIVAS SRIRAM NAGAR BHUBANESWAR Orissa 751002	Residence Address	Owned	31/12/2023
1485-PRAKRUTIN-ADVERFICESTERIL SRIRAM NAGAR- Orissa 751002	Office Address	Owned	31/12/2023
1485 PRAKRUTI NIVAS SRIRAM NAGAR, BHUBANESWAR URBAN, NEAR VETNARY HOSPITAL BHUBANESWAR Orissa 751002	Office Address	-	21/12/2021

Telephone Number Type	Telephone Number	Telephone Extension
Not Classified	9586242067	
Home Phone ^(e)	9586242067	
Not Classified	9586242067	
Home Phone	2259630	

Email Addresses

SOURAV.STEX@YAHOO.COM

SOURAV.STEX@YAHOO.COM

SKDAS12@REDIFFMAIL.COM

Employment Information

Account Type	Loan on Credit Card
Date Reported	31/12/2023
Occupation	Self Employed
Income	-
Monthly / Annual Income Indicator	-
Net / Gross Income Indicator	-

Account Information

Member Name	Account Type	Account Number	Ownership
> HDFC BANK	Loan on Credit Card	0001019020017076667	Individual

Account Details

Credit Limit	-
Sanctioned Amount	65,000
Current Balance	61,463
Cash Limit	-
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	28/08/2023
Date Closed	-
Date of Last Payment	29/04/2024
Date Reported And Certified	30/04/2024
Value of Collateral	-

Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/11/2023
Payment End Date	01/04/2024

Apr 2024	0
Mar 2024	0
Feb 2024	0
Jan 2024	0
Dec 2023	0
Nov 2023	0

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

> HDFC BANK	Credit Card	0001011170000755351	Individual
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Account Details

Credit Limit	20000
High Credit	19,375
Current Balance	-6,810
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	30/10/2022
Date Closed	-

Date of Last Payment	30/04/2024
Date Reported And Certified	30/04/2024
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/11/2022
Payment End Date	01/04/2024

Apr 2024	0
Mar 2024	0
Feb 2024	0
Jan 2024	0
Dec 2023	0
Nov 2023	0
Oct 2023	0
Sep 2023	0
Aug 2023	0
Jul 2023	0
Jun 2023	0
May 2023	0

Apr 2023	0
Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0
Nov 2022	0

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> HDFC BANK	Personal Loan	453533811	Individual
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Account Details

Credit Limit	-
Sanctioned Amount	62,665
Current Balance	29,493

Cash Limit	-
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	Monthly
Actual Payment Amount	2,165
Date Opened / Disbursed	29/05/2022
Date Closed	-
Date of Last Payment	07/03/2024
Date Reported And Certified	31/03/2024
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/05/2022
Payment End Date	01/03/2024

Mar 2024	0
Feb 2024	0
Jan 2024	0
Dec 2023	0
Nov 2023	0
Oct 2023	0
Sep 2023	0
Aug 2023	0
Jul 2023	0
Jun 2023	0
May 2023	0
Apr 2023	0

Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0
Nov 2022	0
Oct 2022	0
Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0

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

> ICICI BANK Auto Loan Personal LABBS00036361570 Joint

Account Details

Credit Limit	-
Sanctioned Amount	5,00,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	29/09/2017
Date Closed	19/09/2020
Date of Last Payment	15/09/2020
Date Reported And Certified	30/09/2020
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/10/2017
Payment End Date	01/09/2020

Sep 2020	0
Aug 2020	STD
Jul 2020	STD
Jun 2020	STD

Sep 2019	0
Aug 2019	0
Jul 2019	0
Jun 2019	0

May 2020	STD
Apr 2020	STD
Mar 2020	STD
Feb 2020	STD
Jan 2020	STD
Dec 2019	STD
Nov 2019	STD
Oct 2019	STD

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

STD: Standard DBT:Doubtful ###: Number of days past due
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 SUB:Substandard

> SCB	Personal Loan	47540052	Individual
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Account Details

Credit Limit	-
Sanctioned Amount	1,59,907
Current Balance	0
Cash Limit	-
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-

Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	01/06/2008
Date Closed	04/10/2010
Date of Last Payment	04/10/2010
Date Reported And Certified	30/09/2013
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/07/2009
Payment End Date	01/10/2010

Oct 2010	0
Sep 2010	0
Aug 2010	0
Jul 2010	0
Jun 2010	0
May 2010	0
Apr 2010	0
Mar 2010	0
Feb 2010	0
Jan 2010	0
Dec 2009	0
Nov 2009	0

Oct 2009	0
Sep 2009	0
Aug 2009	0
Jul 2009	0

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 SUB:Substandard

> HDFC BANK	Personal Loan	1377781	Individual
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Account Details

Credit Limit	-
Sanctioned Amount	1,72,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	19/04/2005
Date Closed	16/12/2005
Date of Last Payment	08/12/2005
Date Reported And Certified	31/12/2005
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/04/2005
Payment End Date	01/12/2005

Dec 2005	STD
Nov 2005	STD
Oct 2005	STD
Sep 2005	STD
Aug 2005	STD
Jul 2005	STD
Jun 2005	STD
May 2005	STD
Apr 2005	STD

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

> HDFC BANK	Personal Loan	623874	Joint
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Account Details

Credit Limit	-
Sanctioned Amount	1,00,000
Current Balance	0
Cash Limit	-
Amount Overdue	-
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	22/05/2004
Date Closed	23/04/2005
Date of Last Payment	11/04/2005
Date Reported And Certified	30/04/2005
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/07/2004
Payment End Date	01/04/2005

Apr 2005	STD
Mar 2005	STD
Feb 2005	STD
Jan 2005	STD

Dec 2004	XXX
Nov 2004	STD
Oct 2004	STD
Sep 2004	STD
Aug 2004	STD
Jul 2004	STD

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

> ICICI BANK	Credit Card	447746355520002	Authorized User
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Account Details

Credit Limit	56300
High Credit	55,520
Current Balance	3,290
Cash Limit	5,630
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	09/12/2002
Date Closed	-
Date of Last Payment	18/03/2024
Date Reported And Certified	28/03/2024
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

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Payment Start Date	01/04/2021
Payment End Date	01/03/2024

Mar 2024	0
Feb 2024	0
Jan 2024	0
Dec 2023	0
Nov 2023	0
Oct 2023	0
Sep 2023	0
Aug 2023	0
Jul 2023	0
Jun 2023	0
May 2023	0
Apr 2023	0

Mar 2023	0
Feb 2023	0
Jan 2023	0
Dec 2022	0
Nov 2022	0
Oct 2022	0
Sep 2022	0
Aug 2022	0
Jul 2022	0
Jun 2022	0
May 2022	0
Apr 2022	0

Mar 2022	0
Feb 2022	0
Jan 2022	0
Dec 2021	0
Nov 2021	0
Oct 2021	0
Sep 2021	0
Aug 2021	XXX
Jul 2021	0
Jun 2021	0
May 2021	XXX
Apr 2021	XXX

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

> HDFC BANK	Credit Card	0001014550004442824	Individual
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Account Details

Credit Limit	-
High Credit	99,769

Current Balance	0
Cash Limit	-
Amount Overdue	0
Rate of Interest	-
Repayment Tenure	-
EMI Amount	-
Payment Frequency	-
Actual Payment Amount	-
Date Opened / Disbursed	22/04/2004
Date Closed	28/02/2017
Date of Last Payment	16/02/2016
Date Reported And Certified	18/05/2021
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Willful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

Payment Status (up to 36 months)

Payment Start Date	01/03/2014
Payment End Date	01/02/2017

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

Feb 2016	0
Jan 2016	0
Dec 2015	0
Nov 2015	0
Oct 2015	0
Sep 2015	0
Aug 2015	0
Jul 2015	0
Jun 2015	0
May 2015	0
Apr 2015	0
Mar 2015	0

Feb 2015	0
Jan 2015	0
Dec 2014	0
Nov 2014	0
Oct 2014	0
Sep 2014	0
Aug 2014	0
Jul 2014	0
Jun 2014	0
May 2014	0
Apr 2014	0
Mar 2014	0

STD: Standard

DBT:Doubtful

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

LSS:Loss

XXX: Not Reported

SUB:Substandard

Enquiry Information

Member Name	Date of Enquiry	Enquiry Purpose
ICICI BANK	19/05/2024	Credit Card
ICICI BANK	13/05/2024	Credit Card
HDFC BANK	21/12/2021	Loan to Professional

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