



CONSOLIDATED CONSUMER REPORT

Powered by **CRIF** HIGH MARK
Together to the next level

BureauLink Ref# : 1014923
Branch ID / IFSC Code : 2949
LOS CUST ID : 232088970
LOS APP ID : UCOS00001
Date of Request : 11-11-2022
Date of Issue : 11-11-2022

INQUIRY INPUT INFORMATION

Name: RAKESH KUMAR BHUTIA DOB/Age: 28-05-1995 Gender : MALE
 Father: MR AINTHU BHUTIA Spouse: MR AINTHU BHUTIA Mother: MRS KASTURI BHUTIA
 Phone Number(s) : 7377449880 ID(s): BYZPB2266H [PAN] Email ID(s): rakeshkumarbhutia76@gmail.com
 Address(es)
 P AT MANGALPUR DHENK 759121 OR

BUREAU RESPONSES SUMMARY

Bureau	Control Ref	Status	Error
CIBIL	5173407556	SUCCESS	

CREDIT SCORE

Bureau	SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
CIBIL	CIBILTUSC3	300-900	767	1. LOW CREDIT AGE

ACCOUNT SUMMARY

Tip: Current Balance & Sanctioned Amount is considered ONLY for ACTI'

NUMBER OF ACCOUNT(S) & INQUIRIES

Bureau	TOTAL ACCOUNT(S)	ACTIVE ACCOUNT(S)	CLOSED ACCOUNT(S)	ZERO BALANCE ACCOUNT(S)	NO. OF INQUIRIES(TOTAL)	NO. OF INQUIRIES IN 30 DAYS	NO. OF INQUIRIES IN 60
CIBIL	4	3	1	1	2	0	0

AMOUNT(S) & HISTORY

BUREAU	SANCTIONED AMOUNT	CURRENT BALANCE	OVERDUE BALANCE	LENGTH OF CREDIT HISTORY	AVERAGE ACCOUNT
CIBIL	1,02,847	59,100	0	2 yr	1 yr

ACCOUNT HISTORY

1. ACCOUNT TYPE : CONSUMER LOAN SANCTIONED AMOUNT : 16,999 DISBURSED ON : 28-04-2022 OWNERSHIP INDICATOR STATUS : INDI'

ACCOUNT INFO

Bureau	MEMBER NAME	ACCOUNT NUMBER	REPORTED DATE	LAST PAYMENT DATE	CLOSED DATE	COLLATERAL TYPE	COLLATERAL
CIBIL	Not Disclosed		30-09-2022	05-09-2022			

AMOUNT(S)

Bureau	CREDIT LIMIT	CASH LIMIT	INSTL AMT/FREQUENCY	ACTUAL PAYMENT AMOUNT	CURRENT BALANCE	AMOUNT OV
CIBIL			Monthly		5,666	

STATUS

Bureau	ACCOUNT STATUS	SUIT FILED/WILFUL DEFAULT	WRITTEN-OFF/SETTLED	WRITTEN-OFF(TOTAL)	WRITTEN-OFF(PRINCIPAL)	SETT
CIBIL	Active					

REMARKS

Bureau	REMARK
CIBIL	

DAYS PAST DUE/ASSET CLASSIFICATION (upto 36 months)

CIBIL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
2022	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-

2. ACCOUNT TYPE : GOLD LOAN SANCTIONED AMOUNT : 27,063 DISBURSED ON : 25-11-2020 OWNERSHIP INDICATOR STATUS : INDIV

ACCOUNT INFO

Bureau	MEMBER NAME	ACCOUNT NUMBER	REPORTED DATE	LAST PAYMENT DATE	CLOSED DATE	COLLATERAL TYPE	COLLATERAL
CIBIL	Not Disclosed		31-08-2022	10-11-2021		No Collateral	

AMOUNT(S)

Bureau	CREDIT LIMIT	CASH LIMIT	INSTL AMT/FREQUENCY	ACTUAL PAYMENT AMOUNT	CURRENT BALANCE	AMOUNT OV
CIBIL					26,856	

STATUS

Bureau	ACCOUNT STATUS	SUIT FILED/WILFUL DEFAULT	WRITTEN-OFF/SETTLED	WRITTEN-OFF(TOTAL)	WRITTEN-OFF(PRINCIPAL)	SETT
CIBIL	Active					

REMARKS

Bureau	REMARK
CIBIL	

DAYS PAST DUE/ASSET CLASSIFICATION (upto 36 months)

CIBIL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-
2021	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2020	-	-	-	-	-	-	-	-	-	-	000/XXX

3. ACCOUNT TYPE : GOLD LOAN SANCTIONED AMOUNT : 24,285 DISBURSED ON : 18-12-2020 OWNERSHIP INDICATOR STATUS : INDIV

ACCOUNT INFO

Bureau	MEMBER NAME	ACCOUNT NUMBER	REPORTED DATE	LAST PAYMENT DATE	CLOSED DATE	COLLATERAL TYPE	COLLATERAL
CIBIL	Not Disclosed		31-08-2022	14-12-2021		No Collateral	

AMOUNT(S)

Bureau	CREDIT LIMIT	CASH LIMIT	INSTL AMT/FREQUENCY	ACTUAL PAYMENT AMOUNT	CURRENT BALANCE	AMOUNT OV
CIBIL					26,578	

STATUS

Bureau	ACCOUNT STATUS	SUIT FILED/WILFUL DEFAULT	WRITTEN-OFF/SETTLED	WRITTEN-OFF(TOTAL)	WRITTEN-OFF(PRINCIPAL)	SETT
CIBIL	Active					

REMARKS

Bureau	REMARK
CIBIL	

DAYS PAST DUE/ASSET CLASSIFICATION (upto 36 months)

CIBIL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-
2021	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2020	-	-	-	-	-	-	-	-	-	-	-

4. ACCOUNT TYPE : TWO-WHEELER LOAN SANCTIONED AMOUNT : 34,500 DISBURSED ON : 31-10-2017 OWNERSHIP INDICATOR STATUS : INDI

ACCOUNT INFO

Bureau	MEMBER NAME	ACCOUNT NUMBER	REPORTED DATE	LAST PAYMENT DATE	CLOSED DATE	COLLATERAL TYPE	COLLATERAL
CIBIL	Not Disclosed		31-05-2019	07-05-2019	07-05-2019		

AMOUNT(S)

Bureau	CREDIT LIMIT	CASH LIMIT	INSTL AMT/FREQUENCY	ACTUAL PAYMENT AMOUNT	CURRENT BALANCE	AMOUNT OV
CIBIL			Monthly	2,262	0	

STATUS

Bureau	ACCOUNT STATUS	SUIT FILED/WILFUL DEFAULT	WRITTEN-OFF/SETTLED	WRITTEN-OFF(TOTAL)	WRITTEN-OFF(PRINCIPAL)	SETT
CIBIL	Closed					

REMARKS

Bureau	REMARK
CIBIL	

DAYS PAST DUE/ASSET CLASSIFICATION (upto 36 months)

CIBIL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
2019	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
2018	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2017	-	-	-	-	-	-	-	-	-	-	000/XXX

INQUIRIES (reported for past 24 months)

Bureau	MEMBER NAME	DATE	PURPOSE	OWNERSHIP
CIBIL	NOT DISCLOSED	27-04-2022	Other	
CIBIL	NOT DISCLOSED	30-10-2017	Two-Wheeler Loan	

PERSONAL INFO VARIATIONS

NAME & DOB VARIATIONS

Bureau	NAME	DOB
CIBIL	RAKESH KUMAR BHUTIA	

ID VARIATIONS

Bureau	Pan	Passport	Driving License	Voter ID	Ration Card	UID	Additional
CIBIL							

PHONE & EMAIL VARIATIONS

Bureau	PHONE	TYPE OF PHONE	EMAIL
	917377449880	NOT CLASSIFIED	
CIBIL	0 7377449880 0	OFFICE PHONE	

ADDRESS VARIATIONS

Bureau	DATE REPORTED	TYPE OF ADDRESS	ADDRESS
	12-10-0032	RESIDENCE ADDRESS	1 A KUSHUPANGA MANGALPUR MANGALPUR KUSUPANGA KUSUPANGA DHENKANAL ODISHA ORISSA 75
	12-05-0036	NOT CATEGORIZED	0,KUSUPANGA,0,MANGALPUR,DHENKANAL, NEAR HIGH SCHOOL DHENKANAL ORISSA 759121
CIBIL	09-05-0036	OFFICE ADDRESS	O/O-BHUSHAN STEEL PLANT AT-NARENDRAPUR PO-KUSHUPANGA ORISSA 759121
	08-04-0036	OFFICE ADDRESS	O/O-BHUSHAN STEEL PLANT ,AT-NARENDRAPUR ,PO-KUSHUPANGA,DIST-DHENKANAL , , DHENKANAL O 759121

EMPLOYMENT INFORMATION

Bureau	ACCOUNT TYPE	REPORTED DATE	OCCUPATION	INCOME	NET/GROSS INCOME	Monthly INCOME	Monthly/ANNUAL	DISPUTE DATE	DISPUTE R
CIBIL	Gold Loan	31-08-2022	Others	0					

MISCELLANEOUS

Bureau	DATE REPORTED	COMMENTS
CIBIL		

APPENDIX

SECTION	CODE	DESCRIPTION
Account Summary	Number of Delinquent Accounts	Indicates number of accounts that the applicant has defaulted on within the last 6 mc
Account Information - Credit Grantor	xxxx	Name of grantor undisclosed as credit grantor is different from inquiring institution
Account Information - Account #	xxxx	Account Number undisclosed as credit grantor is different from inquiring institution
Payment History / Asset Classification	XXX	Field not reported by institution
Payment History / Asset Classification	-	Not applicable
Payment History / Asset Classification	STD	Account Reported as STANDARD Asset
Payment History / Asset Classification	SUB	Account Reported as SUB-STANDARD Asset
Payment History / Asset Classification	DBT	Account Reported as DOUBTFUL Asset
Payment History / Asset Classification	LOS	Account Reported as LOSS Asset
Payment History / Asset Classification	SMA	Account Reported as SPECIAL MENTION
CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	Score has reckoned from credit history, pursuit of new credit, payment history, type of use and outstanding debt.
CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	Score of "0" is no hit.

DISCLAIMER:This document contains proprietary information to CRIF High Mark and may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of th document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any pa