

How to read your CIBIL Company Credit Report (CCR)

CCR is a record of your company's credit history which is created from data submitted to CIBIL by lending institutions across India. Your past payment behavior is a strong indication of your future credit activity. It is therefore important to understand that loan providers rely heavily on the CCR to evaluate and approve loan applications.

Identification

This section contains Report Order Number, a unique number generated every time your report is accessed from CIBIL's database.

Enquiry Information

This section contains search parameters like name of the company, an identifier and address/addresses.

Borrower Profile

This section contains the latest reported demographic information of your company. It is divided into four sub-sections:

- **Borrower Details** include Company Name, Legal Constitution, Class of Activity etc.
- **Address and Contact Details** include registered office address, telephone numbers etc.
- **Identification Details** include Company PAN, Company Registration Number etc.
- **Delinquencies Reported on the Borrower** include payment status of the company or the Guarantors.

CIBIL RANK

This section of the CCR provides CIBIL RANK. CIBIL RANK is a summary of CCR in the form of one number. CIBIL RANK ranges between a scale of 10 and 1. Please note, if the value is NA, it means that we are unable to generate the CIBIL RANK for your CCR. This is because, the CIBIL RANK is provided only to businesses that have outstanding loans between Rs. 10 lacs and Rs. 50 crores.

Credit Profile Summary

This section provides a summary such as number and type of lenders, total outstanding amount, open credit facilities and the payment status of the credit facilities availed by the company or the guarantor. For a more detailed explanation, refer glossary at the end of the sample report.

Enquiry Summary

This section gives an overview of the number of enquiries done on the borrower entity by any lender in the last 24 months.

CIBIL COMMERCIAL CREDIT INFORMATION REPORT											
Part of TransUnion											
Report Order	W-714966	Report Ordered By:	BN01110001_TEST	Application Ref Num:	123456						
Report Order Date:	11-SEP-2017	Member:	SAMPLE BANK								
1. Enquiry Information											
Search Criteria: Sample India, AAKFR1111P, + 1 Address											
2. Borrower Profile											
BORROWER DETAILS				ADDRESS & CONTACT DETAILS				IDENTIFICATION DETAILS			
Name:	SAMPLE INDIA			Registered Office Address:	10th FLOOR, ABC TOWER, VEER SAVARKAR ROAD, MUMBAI,400001			PAN:	AAKFR1111P		
Legal Constitution:	Private Limited			Telephone No:	022-28000001			Registration Number:	123456		
Class Of Activity:	Casting of non-ferrous metals			Mobile No:	9100001123			CIN:	U12345MH1991PTC123456		
Business Category:	Others			Fax No:	-			TIN:	27123456789		
Industry Type:	Others			Service Tax No: -							
Sales Figure:	10,00,00,000 (Year: 2017)			Last Reported Date: 30-Apr-17							
No of Employees:	25			**Additional Addresses and Contact Information of the Borrower is listed in Section no. 8 the Location Details							
Date of Incorporation:	1-Apr-10										
Delinquencies Reported on the Borrower											
Your Institution: Current No Last 24 Months No											
Outside: Current Yes Last 24 Months Yes											
Delinquencies Reported on Related Parties/ Guarantors of the Borrower in Last 24 Months											
1. XYZ Private Limited (Holding Company) - 1 Term loan (O/S:10,00,000), 2 Working Capital loans (O/S: 1,00,670)											
3. TransUnion CIBIL Rank											
Rank Name				Rank				Exclusion reasons			
CIBIL MSME Rank				CMR-8							
4. Credit Profile Summary								*CF - Credit facility, % - Wallet share of your Institution vs Others; ** Delinquent: SMA 0 onwards			
	Total Lenders	Total CF*(s)		Open CF	Total Outstanding (in ₹)		Latest CF Opened Date	** Delinquent CF		Delinquent Outstanding (in ₹)	
		Borrower	Guarantor		Borrower	Guarantor		Borrower	Guarantor	Borrower	Guarantor
Your Institution	1	1	1	2	10,73,622 (44%)	1,50,000 (6%)	26-APR-2017	0	0	0	0
Other Public Sector Banks	1	2	0	2	12,00,000	0	26-APR-2017	1	0	4,39,643	0
Other Private Banks & Foreign Banks	No Credit Facilities reported by other Private / Foreign Bank										
NBFCs & Others	No Credit Facilities reported by NBFC and Others Institution										
Outside - Total	1	2	0	2	12,00,000 (50.00%)	0 (0.00%)	-	1	0	4,39,643 (100.00%)	0 (0.00%)
Total	2	4	1	4	24,23,622	-	-	1	0	4,39,643	0
5. Enquiry Summary											
No. of Enquiries (In recent months)	1	2-3	4-6	7-12	12-24	>24	Total	Most Recent			
Your Institution	1	0	0	0	0	0	1	11-SEP-2017			
Outside	1	0	0	0	0	0	1	11-SEP-2017			
Total	2	0	0	0	0	0	2	-			

Derogatory Information

Information pertaining to wilful defaults, suit filed, write-offs, credit facilities invoked/devolved, overdue credit facilities and count of dishonored cheques of the borrower entity and related parties/guarantors, are reported in this section. Names of the entities guaranteed by the borrower entity on whom derogatory information is available are also listed here. To know more about each category related to this section, refer the glossary at the end of the sample report.

Outstanding Balance Details

This section provides an overview of asset classification for a group of credit facilities availed by the company. Credit facilities are grouped in to- Working Capital, Term Loan, Non Fund-based and Forex. Asset Classification is done on the basis of days past due (DPD) which are then bifurcated as Standard and Non-Standard. For more information on Asset Classification and Credit Facilities grouping, refer glossary at the end of the sample report.

Location Details

This section lists additional contact information of the company. It also displays the number of lenders reporting each of the contact detail pertaining to the company.

Report Order: W-714966 Report Ordered By: BN01110001_TEST Application Ref Num: 123456
Report Order Date: 11-SEP-2017 Member: SAMPLE BANK

6. Derogatory Information

No. of Credit Facilities; AMT: Amounts in ₹

**Dishonored Cheque due to Insufficient Funds

	Wilful Default	Suit Filed		Written Off		Settled		Invoked/ Devolved		Overdue CF		Dishonored Cheque **
		#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	
Of Borrower												
Your Institution	No Derogatory Information reported about the Borrower by Your Institution											
Outside	-	1	2,50,000	-	-	-	-	-	-	1	1,00,000	1
Total	-	1	2,50,000	-	-	-	-	-	-	1	1,00,000	1
Of Related Parties/Guarantors of the Borrower												
No Derogatory Information reported about the Related Party/Guarantor												
Derogatory Information Reported on Guaranteed Parties												
1. EFG Private Ltd												

7. Outstanding Balances by Credit Facility Groups and Asset Classification

- No. of Credit Facilities; ₹ - Outstanding Balance in ₹

CF GROUP	STD				NON - STD				Total	
	0 DPD	1-30 DPD / SMA 0	31-60 DPD / SMA 1	61-90 DPD / SMA 2	91-180 DPD	> 180 DPD	SUB	DBT		LOSS
Your Institution										
Non Funded	-	-	-	-	-	-	-	-	-	-
Working Capital	#2 ₹12,23,622	-	-	-	-	-	-	-	-	#2 ₹12,23,622
Term Loan	-	-	-	-	-	-	-	-	-	-
Forex	-	-	-	-	-	-	-	-	-	-
Total	#2 ₹12,23,622	-	-	-	-	-	-	-	-	#2 ₹12,23,622
Outside										
Non Funded	-	-	-	-	-	-	-	-	-	-
Working Capital	-	-	#1 ₹4,39,463	-	-	-	-	-	-	#1 ₹4,39,463
Term Loan	#1 ₹7,60,537	-	-	-	-	-	-	-	-	#1 ₹7,60,537
Forex	-	-	-	-	-	-	-	-	-	-
Total	#2 ₹19,84,159	-	#1 ₹4,39,463	-	-	-	-	-	-	#4 ₹24,23,622

8. Location Details

Location Type	Address	First Reported Date	Last Reported Date	Reported By (No. of)	Contact No.	Fax No.
Warehouse	ANAND DIST- ANAND,V V NAGAR,ANAND,388121	31-DEC-2011	23-JAN-2010	1	32967000, 325160106, 9000112233	
Warehouse	ANAND,388121	31-DEC-2006	07-JAN-2010	1		

Related Parties Details

A related party can be an individual or an entity. Demographic information about all related parties of the company are detailed in this section. For more information on related parties, refer glossary at the end of the sample report.

Credit Facility Details- as Borrower

This section contains details of the credit facilities availed and guaranteed by the company. It is divided into following sub-sections: Credit facility details, payment status for the last 24 months, overdue details - DPD and amount, cheques dishonored details for the last 12 months.

Report Order: W-714966 Report Ordered By: BN01110001_TEST Application Ref Num: 123456
Report Order Date: 11-SEP-2017 Member: SAMPLE BANK

9. Relationship Details

Relationship 1

RELATIONSHIP DETAILS	ADDRESS & CONTACT DETAILS	IDENTIFICATION DETAILS
Name: AB PATEL Type: Resident Indian Individual Relationship: Proprietor Percentage Holding: 1.00%	Address: 11,VVN,ANAND,388121 Telephone No: - Mobile No: 91 9822334455 Fax No: -	PAN: APDXY1234Z DIN: - Voter's ID: - Passport Number: - Driving License No: - Ration Card No: - UID: - Last Reported Date: 31-Dec-06

Relationship 2

RELATIONSHIP DETAILS	ADDRESS & CONTACT DETAILS	IDENTIFICATION DETAILS
Name: XYZ Private Ltd Type: Business Entity Registered in India Relationship: Holding Company Business Category: Medium Industry Type: Manufacturing Percentage Holding: 46%	Address: Plot No, Building 12, MIDC, MUMBAI, India Telephone No: 022-12457812 Mobile No: +91 2145789562 Fax No: 022-45789632	PAN: AIBP01001 Registration Number: CRNX001 CIN: CINC001001001001 TIN: TINX001 Service Tax No.: STIX001 Last Reported Date: 31-Dec-16

10. Credit Facility Details - As Borrower

Credit Facility 1.	Type: Cash Credit	Member:Not Disclosed	Account Number:Not Disclosed
Asset Classification / DPD	Status	Status Date	Last Reported Date
59 Days Past Due	Open	30-Apr-17	30-Apr-17
AMOUNTS (INR)	DATES	OTHER DETAILS	
Sanctioned INR: 5,00,000	Sanctioned: 16-AUG-2016	Repayment Frequency: Monthly	
Drawing Power: 5,00,000	Loan Expiry / Maturity: 16-AUG-2018	Tenure: 36	
Outstanding Balance: 4,39,463	Loan Renewal: -	Restructuring Reason: -	
Overdue: 1,00,000	Suit Filed: -	Asset Based security coverage: Full	
High Credit: 0	Willful Default: -	Guarantee coverage: -	
Installment Amount: 11,000			
Last Repaid: 0			
Suit Filed: -			
Written Off: 0			
Settled: 0			

Asset Classification (AC) / Days Past Due (DPD) - Upto 24 Months

Month	MAR 2017	FEB 2017	JAN 2017	DEC 2016	NOV 2016	OCT 2016
AC / DPD	59 Days Past Due	29 Days Past Due	0 Days Past Due	0 Day Past Due	0 Day Past Due	0 Day Past Due
O/S Amount (₹)	4,39,463	4,49,463	4,59,463	4,69,463	4,79,463	4,89,463
Month	SEP 2016	AUG 2016	JUL 2016	JUN 2016	MAY 2016	APR 2016
AC / DPD	0 Day Past Due	0 Days Past Due	-	-	-	-
O/S Amount (₹)	4,99,463	5,00,000	-	-	-	-

Overdue Details

Days	1-30	31-60	61-90	91-180	Above 180
Amount	-	-	-	-	1,00,000

Cheque(s) Dishonored due to Non Sufficient Funds

In Months	3 months	4-6 months	7-9 months	10-12 months
Count	-	-	-	1

Credit Facility Details- as Guarantor

This section contains details about the credit facilities guaranteed by the company. It also captures demographic information of the entities being guaranteed.

Suit Filed Details

A consolidated list of suit filed information reported by all lenders for the company is displayed under this section.

Credit Rating Summary

This section contains latest three credit rating information assigned to the company by an external accredited rating agency, as reported by the lenders to the bureau.

Enquiry Details (Last 24 Months)

This section provides details regarding the enquiry made by the lender for your company's credit application such as name of the lender, date of application, the type of loan and its size, over a period of 24 months. The latest enquiry will appear first.

Report Order: W-714966 Report Ordered By: BN01110001_TEST Application Ref Num: 123456
Report Order Date: 11-SEP-2017 Member: SAMPLE BANK

11. Credit Facility Details - As Guarantor

Credit Facility 1.	Type: Overdraft	Member: Not Disclosed	Account Number: Not Disclosed
Asset Classification / DPD	Status	Status Date	Last Reported Date
0 Day Past Due	Open	-	31-AUG-2017
AMOUNTS (INR)		DATES	
Sanctioned INR:	4,00,000	Sanctioned:	26-FEB-2017
Drawing Power:	0	Loan Expiry / Maturity:	28-FEB-2018
Outstanding Balance:	1,50,000	Loan Renewal:	-
Overdue:	0	Suit Filed:	-
High Credit:	0	Wilful Default:	-
Installment Amount:	-	OTHER DETAILS	
Last Repaid:	0	Repayment Frequency:	Others
Suit Filed:	-	Tenure:	12
Written Off:	0	Restructuring Reason:	-
Settled:	0	Asset Based security coverage:	-
		Guarantee coverage:	Full

Borrower Information

COMPANY DETAILS	ADDRESS & CONTACT DETAILS	IDENTIFICATION DETAILS
Name: EFG Private LTD	Registered Office Address: Nariman Point, Mumbai, 490001	PAN: Others
Legal Constituion: Private Limited	Telephone No: 022-12457812	Registration Number: CRNX001
Class of Activity: Silk and Synthetic	Mobile No: +91 2145789562	CIN: CINCX001
Business Category: Medium	Fax No: 022-45789632	TIN: TINX001
Industry Type: Manufacturing		Service Tax No: STIX001
Sales Figure: 5,95,01,400 (Year: 2017)		Last Reported Date: 31-Dec-16
No. of employees: 3,500		
Date of incorporation: 08-Jan-1989		

12. Suit Filed Details

1. Suit Filed by Not Disclosed	
Credit Lender Name: Sample Bank 2	Office Address: MG ROAD BANGALORE 560009
Suit Status: Trial in progress	Suit Reference No: SRXXX10920-123
Suit Amount: 2,50,000	Date of Suit: 20-Oct-14

13. Credit Rating Summary - As Reported by Members

CRISIL LIMITED			
Credit Rating	BBB	AAA	AA+
Rating As On	11-APR-2017	11-APR-2016	11-APR-2015
Rating Expiry Date	11-APR-2018	11-APR-2017	11-APR-2016
Last Reported Date	11-MAY-2017	11-MAY-2016	11-MAY-2015

14. Enquiry Details in Last 24 Months

Credit Lender	Enquiry Date	Credit Type	Enquiry Amount
Sample Bank	11-SEP-2017	CASH CREDIT	10,000
Not Disclosed	07-JUN-2017	Property Loan	35,00,000

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"END OF REPORT"

Glossary

1.	Borrower: The Company/Business entity whose Credit Report has been requested.
2.	Class of Activity - Refers to the Classification Activity/Occupation of the Borrower as reported to CIBIL by the Credit Institution/s. The Credit Institutions report this information as per Reserve Bank of India, Handbook of Statistical Returns 1 and 2.
3.	Open Credit Facilities - The credit facilities that are reported with status as 'Open'.
4.	Credit Facilities Invoked/Devolved - Count and amount of credit facilities that have been reported as 'Invoked' or 'Devolved'.
5.	Dishonored Cheque - Count of cheques dishonored reported due to insufficient funds.
6.	Forex - Credit facilities under forex include derivatives and are not to be interpreted as facilities given in foreign currency.
7.	Individual Related Party - Under this section 'Type' field is either Resident Indian Individual or Non-Resident Indian Individual. The 'Relationship' field informs if the related individual is a Proprietor, Partner, Promoter Director, Trustee, Nominee Director, Independent Director, Other Director, Individual member of a SHG, Shareholder.
8.	Latest Credit Facility Open Date - It helps understand how credit active the entity is, also depicting for open credit facilities, the count of delinquent credit facilities and corresponding outstanding amounts.
9.	Legal Constitution - Legal constitution of the Borrowing Business entity; as reported by the Credit Institutions in the CIBIL database, for example, Private Limited/Public, Limited/Business Entities created by Statute/Proprietorship/Partnership/Trust/Hindu Undivided Family/Co-operative Society/Association of Person/Government/Not Classified.
10.	Non Funded - Credit facilities under non-fund based include bank guarantee, letter of credit etc.
11.	Non-individual Related Party - Under this section 'Type' is either Business Entity Registered in India or Business Entity Registered outside India. The 'Relationship' field informs if the related entity is a Holding company, Subsidiary or Others.
12.	Overdue CF - Indicates the number and amount of credit facilities which have 'Amount Overdue' reported.
13.	PAN - Permanent Account Number of the borrowing business entity.
14.	Suit Filed - For the borrowing business entity, it refers to the number of law suits filed on the borrowing business entity as reported to CIBIL. For a related party/a guarantor, it means the number of law suits filed on the entity that has availed credit, for which the Borrowing business entity has stood as guarantor.
15.	Term Loan - Credit facilities under term loan include demand loan, long term loan etc.
16.	Total Credit Facilities - Indicate ownership-wise count of total credit facilities as borrower and guarantor. This helps to understand how many credit facilities has the entity taken on its name and how many of the credit facilities are guaranteed by it.
17.	Wilful Default - For the borrowing business entity, it refers to the number of Wilful Defaults on them as reported to CIBIL. For a related party/a guarantor, it means the number of Wilful Defaults on the Borrowing business entity as reported by the credit institution, for which the Borrowing business entity has stood as guarantor.
18.	Working Capital - Credit facilities under working capital include cash credit, overdraft etc.
19.	Written-Off - Count and amount of credit facilities that have been reported as 'Written Off'.
20.	Your Institution - It refers to the entity which pulls the report.
21.	AC- ASSET CLASSIFICATION - Asset Classification is done basis the days past due (DPD) which are then rolled up to Standard and Non-Standard. The classification is done basis the RBI's circular on Income Recognition, Asset Classification and Provisioning pertaining to Advances, July 2015.

Asset Classification	Denote	Explanation
STD	Standard	Payments are being made within 90 days.
SMA	Special Mention Account	Special account created for reporting Standard account, moving towards Sub-Standard.
SUB	Sub-Standard	Payments are being made after 90 days.
DBT	Doubtful	The account has remained a Sub-Standard account for a period of 12 months.
LSS	Loss	An Account where loss has been identified and remains uncollectible.

List of Abbreviations

AC	Asset Classification	Amt	Amount
CCR	Commercial Credit Information Report	CF	Credit Facility
CIN	Corporate Identity Number	CMR	CIBIL Rank
DBT	Doubtful	DIN	Director Identification Number
DPD	Days Past Due	INR	Indian Rupees
₹	Indian Rupees	NA	Not Applicable
NAORC	Notional Amount of Outstanding Restructured Contracts	NPA	Non-Performing Assets
NBFCs	Non-Banking Financial Companies	O/s	Outstanding
PAN	Permanent Account Number	SMA	Special Mention Accounts
STD	Standard	SUB	Sub-standard
TIN	Taxpayer Identification Number	UID	Unique Identification Number
WAMC	Weighted Average Maturity period of Contracts		