

# UNDERSTANDING THE COMPANY CREDIT REPORT



## How to Read your CIBIL Company Credit Report (CCR)

CCR is a factual record of your business entity's credit payment history, compiled from information received from various Credit Institutions. The purpose is to help Credit Institutions make informed lending decisions – quickly and objectively, and may enable faster processing of your credit applications to help provide you speedier access to credit.

### Identification:

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

### Profile section:

This section contains identification details as reported by lenders. It has the Company's Name, Short name, Class of Activity, D-U-N-S® Number (a unique number assigned to each business entity) and other details such as telephone number and address.

### Report Summary:

This section of the CCR provides a snapshot of the Borrowing business entity's credit report for quick reference. It has details such as number of credit institutions who have granted loans, number of credit facilities availed, etc. For more information on what each category means, refer to the glossary section at the end of the Sample Report.

### Credit Type and Enquiry Summary:

This section of the CCR provides a snapshot on the type of loans availed by the borrowing business entity and the total Enquiries made in the last 24 months by various credit institutions. For a more detailed explanation of each credit type, refer to the glossary section at the end of the Sample Report.

CREDIT INFORMATION BUREAU (INDIA) LIMITED IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION									
Report Order Number	W-1047454	Product Name	SELF INQUIRY						
Report Order Date	23-May-2012	User ID	commps1						
Search Criteria									
Name	SAMPLE INDIA								
City	MUMBAI								
Profile									
Name	SAMPLE INDIA LIMITED								
Short Name	SIL	D-U-N-S® Number	91-859-3443						
PAN		Legal Constitution	PRIVATE LIMITED						
Class of Activity	01101/01102/01103	Address	1/2, AB SARKAR PRABHAKAR ROAD, SARA KHAM						
City / Town		Telephone Number							
District		Fax Number							
State / Union Territory	MAHARASHTRA	PIN Code	400001						
Country	INDIA	File Open Date	08 - May - 2006						
*Note: Classification of Activity / Occupation as per Reserve Bank of India, Handbook of Instructions, Basic Statistical Returns 1 and 2, Latest Edition									
Report Summary									
No. of Credit Grantors	1	No. of Credit Facilities	3	No. of Closed Credit Facilities	1				
No. of Credit Facilities Guaranteed by Others	0	Latest Credit Facility Open Date	01 - Aug - 2011	First Credit Facility Open Date	01 - Feb - 2010				
Credit Facilities	No. of Standard	Current Balance in Standard	No. of Other than Standard	Current Balance in other than Standard	No. of Law Suits	No. of Wilful Defaults			
As Borrower	1	1,15,92,506	2	2,66,03,547	1	1			
As Guarantor	0	0	0	0	0	0			
Credit Type Summary									
No. of Credit Facilities As Borrower	Credit Type	Currency Code	Asset Classification					Current Balance	
			Standard	Sub-standard	Doubtful	Loss	Special Mention A/C		
1	OVERDRAFT	INR	1,15,92,506					1,15,92,506	
1	DEMAND LOAN	INR		0				0	
1	LONG TERM LOAN (PERIOD ABOVE 3 YEARS)	INR				2,66,03,547		2,66,03,547	
Total			1,15,92,506	0		2,66,03,547		3,81,96,053	
Enquiry Summary									
Enquiry	3 Months	6 Months	9 Months	12 Months	24 Months	>24 Months	Total	Most Recent Date	
No. of Enquiries	0	0	0	0	1	2	3	20 - Oct - 2010	
* The Current Balance figures as per the Last Reported Date.									
Locations									
D-U-N-S® Number	Location Type*	Address	City / Town	District	State / Union Territory	PIN Code	Telephone Number	Fax Number	Last Reported Date
91-859-3443	0	1/2, AB SARKAR PRABHAKAR ROAD, SARA KHAM			MAHARASHTRA	400001			08 - May - 2006
*0-Registered Office									
1- Other than Registered Office									

# UNDERSTANDING THE COMPANY CREDIT REPORT

## Relationship Details:

This section of the CCR relates to any business entity/individual related to the borrowing business entity i.e. Shareholders, Directors, Holding Company, Proprietor, Partners etc. and provides details of such entity/individual. This segment will be individually available for each relationship of the borrowing business entity, as reported by credit institutions to CIBIL.



### CREDIT INFORMATION BUREAU (INDIA) LIMITED IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION

Report Order Number: W-1047454  
Report Order Date: 23-May-2012  
Product Name: SELF INQUIRY  
User ID: commops1

#### Relationship Details

Relationship 1

Related Entity Name	SAMPLE INDIVIDUAL	Related D-U-N-S® Number	
Relationship	PROMOTER DIRECTOR	Related Type	RESIDENT INDIAN INDIVIDUAL
PAN		Percentage of Control	
Address	1/2, AB SARKAR PRABHAKAR ROAD, SARAKHAM	City / Town	MUMBAI
District		State / Union Territory	MAHARASHTRA
PIN Code	400001	Telephone Number	(022) 56321000
Country	INDIA	Last Reported Date	08 - May - 2006

## Credit Facility Details:

This section of the CCR contains details of the credit facilities availed by the borrowing business entity. It details out separately each credit facility type as reported by credit institutions.

#### Credit Facility Details

Credit Facility 1

Credit Facility Type		OVERDRAFT	Credit Grantor Name		CIBIL INTERNAL	
Account Number		CIBIL123				
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
01 - Aug - 2011	1,20,00,000	INR	1,20,00,000	1,15,92,506	STANDARD	
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFAULTER		*No Suit Reported by the Member				30 - Nov - 2011
24 Month History						
Period	Oct 2011	Sep 2011	Aug 2011	Jul 2011	Jun 2011	May 2011
Current Balance						
Asset Class						
Period	Apr 2011	Mar 2011	Feb 2011	Jan 2011	Dec 2010	Nov 2010
Current Balance						
Asset Class						
Period	Oct 2010	Sep 2010	Aug 2010	Jul 2010	Jun 2010	May 2010
Current Balance						
Asset Class						
Period	Apr 2010	Mar 2010	Feb 2010	Jan 2010	Dec 2009	Nov 2009
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						

## Guarantor Details:

This section provides details of the business entity/individual that has guaranteed the particular credit facility availed by the Business entity (as detailed out in the Credit Facility Details section)

## Credit Facilities Guaranteed:

This section details out the credit facilities that have been guaranteed by the borrowing business entity.

#### Details of Credit Facilities Guaranteed by the Borrower

Credit Facility 1

Credit Facility Type		MEDIUM TERM LOAN (PERIOD ABOVE 1 YEAR AND UPTO 3 YEARS)	Credit Grantor Name		NOT DISCLOSED	
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
30 - Aug - 2007	2,25,00,000	INR	2,25,00,000	0	STANDARD	
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFAULTER		NOT A SUIT FILED CASE				31 - Jan - 2012
24 Month History						
Period	Dec 2011	Nov 2011	Oct 2011	Sep 2011	Aug 2011	Jul 2011
Current Balance	0	0	0	0	0	0
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD

# UNDERSTANDING THE COMPANY CREDIT REPORT

## Enquiry Details (Last 24 Months)

This section provides details of all the enquiries made against the Business entity i.e. the number of times the Business entity's credit report has been requested by a credit institution from CIBIL, over a period of 24 months. The latest Enquiry will appear first.

Enquiry Details Last 24 Months			
Credit Grantor	Enquiry Date	Credit Type	Enquiry Amount
STATE BANK OF INDORE	20 - Oct - 2010	INLAND BILLS DISCOUNTED	1,00,000
PUNJAB NATIONAL BANK	17 - Mar - 2009	CASH CREDIT	9,999
THE FEDERAL BANK LIMITED	27 - Jan - 2009		4,54,54,554

Suit Filed Account(s) of the Borrower - Details			
Suit Filed 1			
Name of Credit Grantor	CIBIL INTERNAL	Office	193, 6TH FLOORHOECHST HOUSENARIMAN POINT MUMBAI 400021
Suit Filed Status	Suit Reference Number	Suit Amount	Date of Suit
SUIT FILED	REF54236	29120000	01 - Nov - 2011

## Glossary

- Borrower- The Company/Business entity whose Credit Report has been requested.
- 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.
- Current Balance in Standard – The entire amount of credit outstanding, in Standard accounts.
- Current Balance in Other than Standard - The entire amount of credit outstanding, in other than Standard accounts.
- D-U-N-S<sup>®</sup>Number – It is a unique identification number provided to every business entity. Note – If the DUNS<sup>®</sup>Number for your report is reported as 99-999-9999, this means that a unique DUNS number has not been assigned to your company as of now and will be assigned shortly.
- File Open Date – It is the date when the company was reported to CIBIL by the Credit Institution. Format is DD-MM-YYYY.
- First Credit Facility Open Date – The date of availing of the first credit facility by the borrowing business entity as updated in the CIBIL Commercial database.
- Latest Credit Facility Open Date – The date of the most recent credit facility availed by the borrowing business entity as updated in the CIBIL Commercial database.
- 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.
- No. of Credit Grantors – Number of credit institutions who have reported credit facilities for the borrowing business entity.
- No. of Credit Facilities – Number of Credit facilities reported for the borrowing business entity by various Credit Institutions. This will also include facilities guaranteed by the borrowing business entity.
- No. of Closed Credit Facilities – Total No. of Credit facilities availed by the borrowing business entity that have been reported as 'Closed' by the Credit Institutions.
- No. of Credit facilities guaranteed by Others – No. of Credit facilities reported for the borrowing business entity that have been guaranteed by others.
- No. of Standard – For the borrowing business entity, No. of Standard refers to the number of credit facilities availed that fall under Standard category. For a guarantor, it means number of credit facilities that fall under Standard category, for which the Borrowing business entity has stood as guarantor.
- No. of Law Suits – For the borrowing business entity, it refers to the No. of Law Suits filed on the borrowing business entity as reported to CIBIL. For a guarantor, it means number of law suits filed on the entity that has availed credit, for which the Borrowing business entity has stood as guarantor.
- No. of Wilful Defaults – For the borrowing business entity, it refers to the number of Wilful Defaults on the Borrowing business entity as reported to CIBIL. For 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.
- PAN – Permanent Account Number of the borrowing business entity.
- Short name – Short form of the name of the borrowing business entity as reported by the Credit Institutions to CIBIL.
- AC (ASSET CLASSIFICATION)** - The asset can be classified as per the below terms depending on the payment pattern as per the RBI Asset Classification norms:

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.