![ICICI Bank Credit Cards logo] *khayaal aapka*

TUTORIAL 11 - READING YOUR CREDIT INFORMATION REPORT

The ICICI Bank Credit Builder Programme Tutorials are an attempt to empower you with information so that you can manage credit responsibly and thereby, build a strong credit history. For more details, refer

www.icicibank.com/creditbuilder

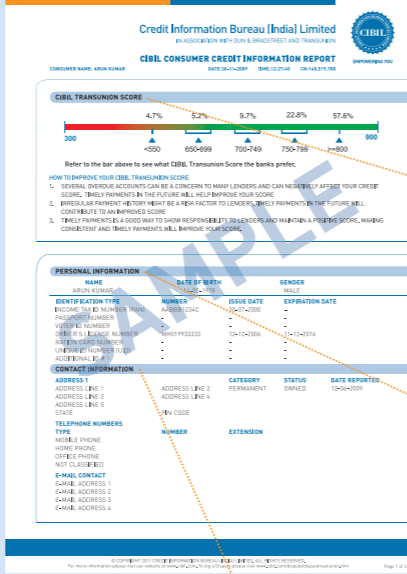**In this tutorial we attempt to make it easier for you to interpret your Credit Information Report (CIR).**

Have a look at a sample CIR below to understand how to read your credit report.
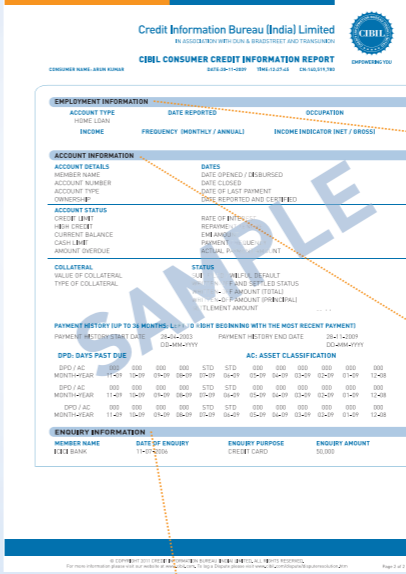

How to read your Credit Report

Your CIBIL Credit Information Report (CIR) is a record of your credit payment history compiled from information received from loan providers (banks and financial institutions). The purpose is to help loan providers make informed lending decisions basis your credit history, quickly and objectively. A healthy Credit Report can get your loan approved faster and often, at better terms.

CIBIL TransUnion Score:

This section reflects your credit score, which is widely used by loan providers to evaluate loan applications. An individual's Credit Score ranges between 300-900, and is calculated basis the information in the "Accounts" and "Enquiry" section of the credit report. The closer the score to 900, the more confidence the loan provider will have in your ability to repay the loan and hence, the better the chances of your application getting approved.
We also provide some simple tips that will help you improve your score.

Personal Information:

This section has your Name, Date of Birth and Gender as reported to CIBIL by the members. Identification lists your identification details as reported by the members. Your Income Tax ID (PAN), Passport, Drivers Licence and Voter ID, that have been reported by the lenders will appear in this section.

Employment Information:

This section contains information on your occupation and income as reported by the lender for a particular credit account. The most recently reported information will be displayed here.

Account Information:

The most important section of your CIR, this section contains the details of your loans and credit cards. It contains the name of the lender/s, the type of credit facilities (home loan, auto loan, credit card, etc), the account number/s, whether single or jointly held, when each account was opened, date of the last payment, loan amount, current balance, amount overdue (if any) and most importantly, a month on month record of up to 36 months of your payments.

Contact Information:

Your addresses, telephone, mobile numbers and email addresses as reported by lenders appear here. The address category explains whether the address is a residential address, official address, permanent address or temporary address. Up to 4 addresses and email addresses are provided.

Enquiry Information:

This section provides you with details regarding your loan applications such as, the name of the lender, date of the application, the type of loan and its size.

Visit us at www.cibil.com for more information.