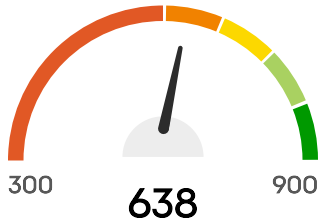




CIBIL Score & Report

Control Number : 9,33,52,02,054

Date : 15/07/2025



Hello, JAGDISH RAY

Your CIBIL Score is **638** as of Date : 15/07/2025

CIBIL Score is a 3 digit numeric summary of your credit history & ranges from 300 to 900.

PERSONAL DETAILS

Name

JAGDISH RAY

Date Of Birth

04/09/1974

Gender

Male

IDENTIFICATION DETAILS

Identification Type

Income Tax ID Number (PAN)

ID Number

AQSPR3337D

Issue Date

-

Expiry Date

-

Identification Type

Voter ID Number

ID Number

JVB1516095

Issue Date

-

Expiry Date

-

ADDRESS DETAILS**Address**

SOYOGENDRA RAY VILLPOMAHIPURA PSJANDAHA ANCHALJANDAHA VAISHALI
HAJIPUR Bihar 844505

Category

Not Categorized

Residence Code

-

Date Reported

22/05/2024

Address

VILLAGE MURTUZAPUR PO MURTUZAPUR PS JANDAHA DISTRICT VAISHALI Bihar
844505 (e)

Category

Permanent Address

Residence Code

Owned

Date Reported

20/03/2019

Address

S/OYOGENDRA RAY VILLPOMAHIPURA PSJANDAHA ANCHALJANDAHA
DISTVAISHALI HAJIPUR Bihar 844505

Category

Not Categorized

Residence Code

-

Date Reported

31/03/2015

CONTACT DETAILS**Telephone Number Type**

Mobile Phone

Telephone Number

919546674325

Telephone Extension

-

Telephone Number Type

Mobile Phone

Telephone Number

919949974325

Telephone Extension

-

Telephone Number Type

Not Classified

Telephone Number

919949974325

Telephone Extension

-

EMAIL DETAILS

No Contact Information Reported

EMPLOYMENT DETAILS

Account Type	Business Loan – Priority Sector – Agriculture
Date Reported	22/05/2024
Occupation	Self Employed
Income	₹50,001
Monthly / Annual Income Indicator	Annual
Net / Gross Income Indicator	Gross Income

ALL ACCOUNTS

OPEN ACCOUNTS	
Member Name	CANARA BANK
Account Type	Business Loan – Priority Sector – Agriculture
Account Number	184004778183
Ownership	Individual
ACCOUNT DETAILS	
Credit Limit	-

Sanctioned Amount	₹15,000
Current Balance	₹12,448
Cash Limit	-
Amount Overdue	₹698
Rate of Interest	4.00%
Repayment Tenure	60
EMI Amount	₹250
Payment Frequency	Monthly
Actual Payment Amount	-
Date Opened / Disbursed	22/05/2024
Date Closed	-
Date of Last Payment	22/05/2025
Date Reported And Certified	30/06/2025
Value of Collateral	-
Type of Collateral	No Collateral
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/05/2024

Payment End Date

01/06/2025

Payment History

Jun 2025	39
May 2025	9
Apr 2025	67
Mar 2025	37
Feb 2025	6
Jan 2025	70
Dec 2024	39
Nov 2024	8
Oct 2024	70
Sep 2024	39
Aug 2024	9
Jul 2024	0
Jun 2024	0
May 2024	0

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

CLOSED ACCOUNTS

Member Name
CANARA BANK

Account Type
Business Loan – Priority Sector – Agriculture

Account Number
4590899000030

Ownership
Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹50,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	10.00%
Repayment Tenure	36
EMI Amount	₹50,000
Payment Frequency	-
Actual Payment Amount	₹68,258
Date Opened / Disbursed	20/03/2019
Date Closed	15/05/2024

Date of Last Payment	15/05/2024
Date Reported And Certified	31/05/2024
Value of Collateral	-
Type of Collateral	No Collateral
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/06/2021

Payment End Date

01/05/2024

Payment History

May 2024	0
Apr 2024	772
Mar 2024	742
Feb 2024	711
Jan 2024	682
Dec 2023	651
Nov 2023	620
Oct 2023	590
Sep 2023	559

Aug 2023	529
Jul 2023	498
Jun 2023	467
May 2023	437
Apr 2023	406
Mar 2023	376
Feb 2023	345
Jan 2023	317
Dec 2022	286
Nov 2022	255
Oct 2022	225
Sep 2022	194
Aug 2022	164
Jul 2022	133
Jun 2022	102
May 2022	72
Apr 2022	41
Mar 2022	11
Feb 2022	0
Jan 2022	0
Dec 2021	0
Nov 2021	0
Oct 2021	0
Sep 2021	0
Aug 2021	0
Jul 2021	0
Jun 2021	0

STD: Standard

DBT: Doubtful

###: Number of days past due

SMA: Special Mention account

LSS:Loss
XXX: Not Reported
SUB:Substandard

Member Name
CANARA BANK
Account Type
Business Loan – Priority Sector – Agriculture
Account Number
4590899000010
Ownership
Individual

ACCOUNT DETAILS

Credit Limit	-
Sanctioned Amount	₹50,000
Current Balance	₹0
Cash Limit	-
Amount Overdue	-
Rate of Interest	10.15%
Repayment Tenure	36
EMI Amount	₹50,000
Payment Frequency	-
Actual Payment Amount	-

Date Opened / Disbursed	20/03/2015
Date Closed	19/03/2019
Date of Last Payment	19/03/2019
Date Reported And Certified	31/03/2019
Value of Collateral	-
Type of Collateral	-
Suit - Filed / Wilful Default	-
Credit Facility Status	-
Written-off Amount (Total)	-
Written-off Amount (Principal)	-
Settlement Amount	-

PAYMENT STATUS

Payment Start Date

01/04/2016

Payment End Date

01/03/2019

Payment History

Mar 2019	0
Feb 2019	345
Jan 2019	317
Dec 2018	286
Nov 2018	255
Oct 2018	225

Sep 2018	194
Aug 2018	164
Jul 2018	133
Jun 2018	102
May 2018	72
Apr 2018	41
Mar 2018	11
Feb 2018	XXX
Jan 2018	STD
Dec 2017	STD
Nov 2017	STD
Oct 2017	STD
Sep 2017	STD
Aug 2017	STD
Jul 2017	STD
Jun 2017	STD
May 2017	STD
Apr 2017	STD
Mar 2017	STD
Feb 2017	STD
Jan 2017	STD
Dec 2016	STD
Nov 2016	STD
Oct 2016	STD
Sep 2016	STD
Aug 2016	STD
Jul 2016	STD
Jun 2016	STD
May 2016	STD
Apr 2016	STD

STD: Standard

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

ENQUIRY DETAILS

(e) Indicates the value provided by bank when you applied for a credit facility.

Member Name	CANARA BANK
Date Of Enquiry	22/05/2024
Enquiry Purpose	Other
Member Name	CANARA BANK
Date Of Enquiry	19/03/2024
Enquiry Purpose	Business Loan – General

End of report

Disclaimer: All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

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