



# **Decoding the Commercial Credit Information Report**

---



---

Experian's Commercial Credit Information report gives you greater insight into the financial stability of a business and enables you to make holistic assessments.

Insights pertaining to the commercial entity and its related individuals helps you securely lend to Proprietorships, MSMEs as well as Large Corporates.

Gain comprehensive data on the business by evaluating its location, vintage, active and closed credit facilities, repayment behaviour and recent enquiries.

Your credit evaluations are supported by the new Experian Business Rank.

It uses robust statistical models to highlight the strength, performance and ultimately the credit-worthiness of each entity in a single metric.

The rank ranges from 1 to 10 with the highest ranked business carrying the least risk.

Experian's Credit Information Reports (CIRs) are available over multiple channels such as Web, API and batch deliveries.

We have the data and software to help you make quick and informed decisions.

## Application Details

Company Name	Enquiry Purpose	Enquiry Amount	Address	City	Pin Code	Telephone	PAN	Loan Account Number
Shree Ramdevi Bank Food	Application for Credit/Loan Increase	₹ 1,000	110 SURVEEN TRENCH BACHOPANPURA, NE SURVEEN MUMBAI, GUJARAT, INDIA	Ahmedabad	380002	-	ABNPTF4892C	-

- Displays all the input parameters entered to fetch this report

## Company Details

Company Details					
Company Name	SHREE RAMDEVI BANK FOOD	Legal Constitution	Proprietorship	Registration Number	-
Company Short Name	-	Business Category	Manufacturing	Registration Date	26/06/1973
Address	110 SURVEEN TRENCH BACHOPANPURA, NE SURVEEN MUMBAI, GUJARAT, INDIA	Industry Type	Manufacturing	Registration City	AHMEDABAD
Company Telephone	07925486216	Class of Activity	Manufacturing	Registration State	GUJARAT
Company Fax	-				
Identifiers		Credit Rating Details		Other Details	
PAN	ABNPTF4892C	Latest Credit Rating	-	Number of Employees	-
CIN	-	Credit Rating Agency	-	Sales Figure	-
TIN	-			Financial Year	-
SIC Code	-				
Service Tax Number	-				

- Contains basic information about the company, such as its name, address, and legal constitution
- You can also access all known identifiers and contact information of the business

## Report Summary

Total Accounts	Active Accounts	Total Credit Providers	Active Credit Providers	Standard	Substandard	Doubtful	Loss	SMA
14	11	5	5	11	0	0	0	0

### Enquiry Summary

# of Enquiries (in Months)	1	2-3	4-6	7-12	12-24	>24	Total	Most Recent
Piramal Capital and Housing Finance	1	0	0	0	0	0	1	17/05/2021
Others	0	0	0	0	0	0	0	-
Total	1	0	0	0	0	0	1	17/05/2021

### Share of Wallet-Exposure current balance

Piramal Capital and Housing Finance	PVT Banks	PSU Banks	MNC Banks	NBFC & Others
0%	0%	82.68%	0%	17.32%

Experian Reference Number (ERN): 1621257830664 17/05/2021 18:53:50 PM Enquiry Reference: - Member Name: Piramal Capital and Housing Finance

- View the number of accounts the company has, the number of lenders, and the status of each account (standard, substandard, doubtful, loss, or SMA)
- Evaluate the recency and volume of credit inquiries made by the entity
- View the share of the company's exposure across lenders in the industry vis a vis your financial institution

## Account Summary

Currency	Fund/Non-Fund Based		Short/Long Term		Negative Indicator		
	Funded	Non-Funded	Short Term	Long Term	Willful Defaults	Suit Filed	Cheque Dishonored
INR	11	0	8	3	0	0	1

Credit Grantor	Total Credit facilities		Active Credit facilities	Total Outstanding		Latest Account open Date	Delinquent Credit Facilities and Outstanding Balance			
	As Borrower	As Guarantor		As Borrower	As Guarantor		As Borrower	Balance	As Guarantor	Balance
Capital and Housing Finance	0	0	0	0	0	-	0	0	0	0
PSU	11	0	9	0	0	12/09/2020	0	0	0	0
PVT	0	0	0	0	0	-	0	0	0	0
NBFC & OTHERE	3	0	2	0	0	17/12/2020	0	0	0	0
Non-Self Total	14	0	11	0	0	17/12/2020	0	0	0	0
Grand Total	14	0	11	0	0	-	0	0	0	0

Credit Type	Detail of # of Accounts and Outstanding Bal	STD						Sub	DBT	Loss	SMA	Total
		0 DPD	1-30 DPD	31-60 DPD	60-90 DPD	91-365 DPD	366-730 DPD					
Overdraft	# of Accounts	2	0	0	0	0	0	0	0	0	2	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Short Term Loan (Less than 1 year)	# of Accounts	1	0	0	0	0	0	0	0	0	1	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Loan, Medium Term	# of Accounts	1	0	0	0	0	0	0	0	0	1	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Loan, Commercial Cash Credit	# of Accounts	4	0	0	0	0	0	0	0	0	4	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Loan, Long Term	# of Accounts	2	0	0	0	0	0	0	0	0	2	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
GECL Loan Unsecured	# of Accounts	2	0	0	0	0	0	0	0	0	2	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Business Loan, Unstructured	# of Accounts	1	0	0	0	0	0	0	0	0	1	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Other	# of Accounts	1	0	0	0	0	0	0	0	0	1	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	
Grand Total	# of Accounts	14	0	0	0	0	0	0	0	0	14	
	Total Outstanding	0	0	0	0	0	0	0	0	0	0	

- This is divided into 3 sections:
  - Categorize the accounts across funded/non-funded, short/long term, and negative indicators
  - Gain a quick overview of the total amount of credit facilities, outstanding amount, account opening date, and the past due credit facilities split across lender types
  - View the exact delinquency status and DPD values for each credit facility availed by the entity
- You can find account level details pertaining to each credit type further in the report

## Location Details

Address Type	Address	City	PIN Code	Telephone	Last Reported Date
Registered Legal Office Address	G S SURSONI TRAVELS BANDHAWAN, NR CHANDRANAGAR, JALPAIGURI DISTRICT, WEST BENGAL	BANDHAWAN	751013	78788822	31/12/2020

- Assess the stability of the business via all addresses reported to the bureau

## Credit Facility Details

### 7.1 CREDIT FACILITY : PSU BANK

ACTIVE

Account Number	Account Type	Currency	Sanctioned Date	Sanctioned Amount	Account Status	Account Status Date	Current Balance	Last Reported Date
XXXXXXXXXXXX	Loan, Medium Term	INR	23/11/2017	₹ 5,00,000	Open	-	₹ 5,00,000	31/03/2021
Asset Class	DPD	Drawing Power	Installment Amount	Last Repaid Amount	Repayment Frequency	Tenure	Loan Expiry/ Maturity Date	Loan Renewal Date
Standard	-	₹ 5,00,000	0	0	Monthly	-	-	-
High Credit	Overdue Amount	Settled Amount	Written Off Amount	Security based Asset coverage	Guarantee coverage	Restructuring Reason	Suit Filed	Willful Default
0	₹ 0.00	0	0	-	-	-	-	-

- View comprehensive information on all active and closed loans
- Each credit facility segment illustrates the lender type, credit type and duration, securities, etc.

### PAYMENT HISTORY

Month	Feb-2021	Jan-2021	Dec-2020	Nov-2020	Oct-2020	Sep-2020
DPD/Asset Classification	Standard	Standard	Standard	Standard	Standard	Standard
Current Balance	₹ 5,28,754	₹ 5,37,239	₹ 5,45,265	₹ 5,53,519	₹ 5,61,990	₹ 5,70,699
Month	Aug-2020	Jul-2020	Jun-2020	May-2020	Apr-2020	Mar-2020
DPD/Asset Classification	Standard	Standard	Standard	Standard	Standard	Standard
Current Balance	₹ 5,78,449	₹ 5,87,499	₹ 5,96,499	₹ 6,05,532	₹ 6,14,719	₹ 6,24,000
Month	Feb-2020	Jan-2020	Dec-2019	Nov-2019	Oct-2019	Sep-2019
DPD/Asset Classification	Standard	Standard	Standard	Standard	Standard	Standard
Current Balance	₹ 6,33,201	₹ 6,42,625	₹ 6,51,979	₹ 6,61,467	₹ 6,71,019	₹ 6,80,661
Month	Aug-2019	Jul-2019	Jun-2019	May-2019	Apr-2019	Mar-2019
DPD/Asset Classification	Standard	Standard	Standard	Standard	Standard	-
Current Balance	₹ 6,77,281	₹ 6,86,919	₹ 6,96,649	₹ 7,06,429	₹ 7,16,319	-

- You can also screen for negative indicators such as dishonored cheques, suits filed and wilful defaults, if any
- The history of balances against each repayment can be viewed for the past 36 months
- Demographics and contact information for the borrower and guarantor are displayed against each account

### BORROWER DETAILS

Borrower Name	PAN	CIN	TIN	Address	Address Type	Account Status Date	Last Reported Date
G S SURSONI TRAVELS BANDHAWAN	-	-	-	G S SURSONI TRAVELS BANDHAWAN, NR CHANDRANAGAR, JALPAIGURI DISTRICT, WEST BENGAL	Registered Legal Office Address	-	30/11/2017

## Guarantor Details

### Guarantor 1

Guarantor Name	Type	PAN	Address	Telephone	Gender	Last Reported Date
XXXXXXXXXXXX	Resident Indian Individual	-	XXXXXXXXXXXX	-	Female	31/03/2016
DOB	Voter ID	Passport No	Driving License No	UID	Ration Card No	Other Id
-	-	-	-	-	-	-

## Borrower Details

Borrower Name	PAN	CIN	TIN	Address	Address Type	Account Status Date	Last Reported Date
G S SURSONI TRAVELS BANDHAWAN	-	-	-	G S SURSONI TRAVELS BANDHAWAN, NR CHANDRANAGAR, JALPAIGURI DISTRICT, WEST BENGAL	Registered Legal Office Address	-	31/03/2016

## Security Details

Currency	Type	Classification	Valuation Date	Security Value	Last Reported Date
INR	Other Assets	Primary - First Charge	-	1277150	31/03/2016

## Colour codes for quick decisions

### 7.10 CREDIT FACILITY: NBFC & OTHER

**CLOSED**

Account Number	Account Type	Currency	Sanctioned Date	Sanctioned Amount	Account Status	Account Status Date	Current Balance	Last Reported Date
98820000	Overdraft	INR	01/12/2018	98,000	Open	01/01/2014	15,750	31/01/2021
Asset Class	DPD	Drawing Power	Installment Amount	Last Repaid Amount	Repayment Frequency	Last Repaid Amount	Loan Expiry / Maturity Date	Loan Renewal Date
Loss	-	6,000	1,000	1,000	Monthly	-	-	-
High Credit	Overdue Amount	Settled Amount	Written Off Amount	Asset based Security Coverage	Guarantee Coverage	Restructuring Reason	Suit Filed	Without Default
98820	98820	1,000	98820	1	Full	Others	Degree issued by court	Wilful Defaulter

- Easily flag entities that show delinquency trends outside the norm
- All credit facilities also display negative details such as suits filed and wilful defaults if reported against them

### PAYMENT HISTORY

Month	Jun-2019	May-2019	Apr-2019	Mar-2019	Feb-2019	Jan-2019
DPD/Asset Classification	180 or more days Overdue	120 – 149 Days Overdue	60-89 Days Overdue	60-89 Days Overdue	-	-
Current Balance	15,750	15,750	15,750	15,750	15,750	15,750
Month	Dec-2018	Nov-2018	Oct-2018	Sep-2018	Aug-2018	Jul-2018
DPD/Asset Classification	-	-	-	-	-	-
Current Balance	15,750	-	-	-	-	-
Month	Jun-2018	May-2018	Apr-2018	Mar-2018	Feb-2018	Jan-2018
DPD/Asset Classification	-	-	-	-	-	-
Current Balance	-	-	-	-	-	-
Month	Dec-2017	Nov-2017	Oct-2017	Sep-2017	Aug-2017	Jul-2017
DPD/Asset Classification	-	-	-	-	-	-
Current Balance	-	-	-	-	-	-

## Borrower Details

Borrower Name	PAN	CIN	TIN	Address	Address Type	Account Status Date	Last Reported Date
SHREE RAMBHOJ BANK LTD	-	-	-	S 1 BANGLOW THIRUVALE OFF CHENNAI ROAD THIRUPUR, ANNAMALAY DISTRICT, TAMIL NADU	Registered Legal Office Address	03/11/2020	31/10/2020

## Relationship Details

Name	Address	Relationship	Percentage of control	PAN	Phone	Related Type	Last Reported Date
SHREE RAMBHOJ BANK LTD	-	Other	0.00%	-	98820000	Resident Indian Individual	30/09/2020
DOB	Gender	Voter ID	Passport No.	Driving License No.	UID	Ration Card No.	Other Id
01/01/1950	Female	-	-	-	-	-	-

- Find concise data about the related parties such as directors, proprietors, shareholders, etc. including their names, addresses and their association with the company
- This information can help you evaluate the individuals related to the business and fetch further details for them

## Suit Filed Status (Summary)

Member Name	Suit Filed Status	Suit Amount	Suit Reference Number	Date of Suit
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-
Member	Decree issued by court	5,000	WNNBETTT	-

- View the suits filed against the business with details of the claim amount, current status and the date of filing

## Enquiry Details

Date	Purpose	Currency	Amount	
17/05/2021	Other	INR	5,000	Capital and Housing Finance Credit institution

- Evaluate the purpose, recency and loan amount enquired for by the entity
- You can also view the lender type and enquiries made to your credit institution in the final segment of Experian's Commercial CIR

## Glossary

**Borrower:** The Company/Business/Commercial 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.

**Suit Filed:** For the borrowing commercial entity, it refers to the number of lawsuits filed on the borrowing commercial entity as reported to Experian. For a related party/a guarantor, it means the number of lawsuits filed on the entity that has availed credit, for which the Borrowing commercial entity has stood as guarantor.

**Total Credit Facilities:** Indicates the ownership-wise count of total credit facilities as both borrower and guarantor. This helps to understand how many credit facilities the entity has taken on its name and how many of the credit facilities are guaranteed by it.

**Wilful Default:** For the borrowing business entity, it refers to the number of Wilful Defaults on them as reported to Experian. 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.

**Working Capital:** Credit facilities under working capital include Cash Credit, Overdraft etc.

**Written-Off:** The count and amount of credit facilities that have been reported as 'Written Off'.

**Credit Institution:** It refers to the bank/member/lender/financial institution which pulls the credit information report.

## Abbreviations

PAN : Permanent Account Number	PSU : Public Sector Undertaking
CIN : Corporate Identification Number	MNC : Multinational Corporation
TIN : Taxpayer Identification Number	NBFC : Non-Banking Financial Company
SIC : Standard Industrial Classification	DPD : Days Past Due
SMA : Special Mention Account	UID : Unique ID issued by Unique Identification Authority of India (UIDAI)
PVT : Private Bank	DOB : Date of Birth

## Disclosure

Experian Credit Information Company of India Private Limited ('ECICI') is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empaneled several credit institutions/specified users ('Members') with it, from whom it collects information/data for bureau operations. The current Experian Credit Information Report and Experian Credit Score ('Report') reflects this information/data as submitted by the Member to ECICI. The Report may thus be limited to the information/data contributed by the Member. The information/data provided in the Report is as current and up to date as provided by the Members. The Report is not a guarantee of any particular outcome, and you may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise to you from relying on the information/data in the Report. ECICI will use all reasonable skill and care in the supply of the information/data to you. However, since we obtain the information/data from the Member, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees. This message contains legally privileged and/or confidential information. If you are not the intended recipient(s) of this message, you are hereby notified that any dissemination, distribution or copying of this Report is strictly prohibited. If you have received this Report in error, please notify the sender immediately and delete this Report from your computer and all your records.

© Experian Ltd. 2023. All Rights Reserved.

## Experian Credit Information Company of India

5th Floor, East Wing, Tower 3, Equinox Business Park,  
LBS Marg, Kurla (West), Mumbai - 400070, India  
T: +91 (0) 22 6818 6760 | F: +91 (0) 22 6818 6792  
Email: india.marketing@experian.com

[www.experian.in](http://www.experian.in)