



# Decoding the Microfinance Credit Information Report

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Experian Microfinance Credit Information Report (CIR) helps banks, credit institutions and other lenders to assess and manage the risk of MFI lending. This includes Trade Lines pertaining to JLG and SHG lending.

Our credit reports provide you with complete and in-depth analysis which helps in credit underwriting and top-of-the funnel selection.

The report includes information such as contact details, payment history, loan purpose, recent enquiries etc.

It is available over multiple modes such as Web, CPU2CPU (XML) and batch deliveries.

We have the tools and software to help you succeed.

## Microfinance Credit Information Report

### Microfinance Credit Information Report (CIR) for Sana Kadam

Personal Information	
Name	Sana Kadam
Date of Birth	18/01/1982
Address	Ashram Complex, San Lane
Gender	Female
PAN	LKLPG0005L
Web Address	-

- These are the input parameters provided to extract the CIR

Demographics					
Name	Sana Kadam	Phone Number	9754312711	Driving License	-
Date of Birth	18/01/1982	Email	-	Voter ID	88904912
Address	Ashram Complex, San Lane	PAN	LKLPG0005L	UID	-
Gender	Female	Passport Number	-	Ration Card	-
Total Family Monthly Income	₹ 1,00,000				

- You will receive detailed demographic information about the client, including all identification and total monthly family income

MFI Account Summary - Individual					
Total Accounts	2	Closed Accounts	1	Default Accounts	0
Active Accounts	1	Current Balance	₹ 1,81,623	Disbursed Amount	₹ 2,16,000
Overdue Accounts	0	Installment Amount	-		

- This covers the overall summary at the individual level. The number and amount of active, past due, and closed accounts are shown

#### Account Details

##### 1. Credit Facility (JLG Individual)

ACTIVE	1. Credit Facility (JLG Individual)					
	Institution Name	Sandhan Bank	Loan Purpose	House Repair	Individual Ownership	0
Account Name	xxxxx8971	Account Status	Current	Credit Grantor	PVT	
Account Type	JLG INDIVIDUAL	Current Balance	₹ 1,81,623	Term To Maturity	-	
Date Reported	30/11/2021	DPD	0	Last Payment Date	-	
Close Date	-	Credit Limit	-	Suit Filed/Wilful Default	-	
Installment Amount	-	Cash Limit	-	Written Off/Settled Status	-	
Disbursed Date	30/05/2021	Settlement Amount	-	Repayment Tenure	-	
Overdue Amount	-	Disbursed Amount	₹ 2,16,000			
Key Person Name	Rupal Kadam	Nominee Name	Mahima			
Key Person Relationship	Husband	Nominee Relationship	Mother			

- This section is divided into active and closed accounts. Here you can find detailed information about an individual account, such as the purpose, account status, nominee details, etc. Here you will also find the payment history

#### Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	-	0	0	0	0	0	0	0	-	-	-	-

## 2. Credit Facility (JLG Individual)

CLOSED	Institution Name	HDFC Bank Ltd	Loan Purpose	-	Individual Ownership	0
	Account Number	xxxxxxxxxxxx7835	Account Status	Account Closed	Credit Grantor	PVT
	Account Type	JLG INDIVIDUAL	Current Balance	0	Term To Maturity	-
	Date Reported	27/02/2023	DPD	0	Last Payment Date	-
	Close Date	16/02/2023	Credit Limit	-	Suit Filed/Wilful Default	-
	Installment Amount	-	Cash Limit	-	Written Off/Settled Status	-
	Disbursed Date	16/09/2022	Settlement Amount	-	Repayment Tenure	-
	Overdue Amount	-	Disbursed Amount	₹ 1,11,104		
	Key Person Name	-	Nominee Name	-		
	Key Person Relationship	-	Nominee Relationship	-		

- This section is divided into active and closed accounts. Here you can find detailed information about an individual account, such as the purpose, account status, nominee details, etc. Here you will also find the payment history

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	0	0	0	0	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	0	0

## MFI Account Summary - Grop

Total Accounts	1	Total Write Offs	0	Total DTP 30	0
Total Members	4	Overdue Amount	-	Total DTP 60	0
Disbursed Amount	₹ 70,000	Installment Amount	-	Total DTP 90	0
Current Balance	₹ 40,796				

- Here is the overall summary at the group level. It contains DPD level information along with the amount disbursed and the current balance

## Group Details

### Summary

Total Accounts	1	Total Write Offs	0	Total DTP 30	0
Total Members	4	Overdue Amount	-	Total DTP 60	0
Disbursed Amount	₹ 70,000	Installment Amount	-	Total DTP 90	0

- In this section, you will find detailed information about a group account, such as the purpose of the account, account status, nominee details, etc. You will also find the payment history for this account

## 1. Credit Facility (SHG)

### Account Details

Institution Name	Arhan Financial Services Ltd	Loan Purpose	Microloan - SHG Individual Ownership 0		
Account Number	xxxxxxxxxxxx1153	Account Status	Current	Credit Grantor	NBFC
Account Type	SHG INDIVIDUAL	Current Balance	₹ 40,796	Term To Maturity	-
Date Reported	13/04/2023	DPD	3	Last Payment Date	-
Close Date	-	Credit Limit	-	Suit Filed/Wilful Default	-
Installment Amount	-	Cash Limit	-	Written Off/Settled Status	-
Disbursed Date	31/01/2022	Settlement Amount	-	Repayment Tenure	-
Overdue Amount	-	Disbursed Amount	₹ 70,000		
Key Person Name	-	Nominee Name	-		
		Nominee Relationship	-		

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021	0	0	0	0	0	0	0	0	0	0	0	0
2023	-	-	-	-	-	-	-	-	3	0	0	0

Enquiries			
Enquiry Date	Purpose	Amount	Member Name
10/04/2023	Business	₹11,000	Test Company

- This section provides details about the request, such as the request date, the purpose of the request, the amount requested, and the member through which the request was made

## Glossary

- **Suit Filed:** For the borrowing entity, it refers to the number of lawsuits filed on the borrowing 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 entity has stood as guarantor
- **Written-Off:** Count and amount of credit facilities that have been reported as 'Written Off'
- **Credit Institution:** It refers to the entity which pulls the report
- **Overdue Amount:** Indicates the total amount that has not been paid to the lender in a timely fashion
- **Current Balance:** It is the amount that is still owed on a particular credit facility
- **Enquiries:** These are added to the report when a loan is applied, and the lender decides to access the CIR

## Abbreviations

- PAN: Permanent Account Number
- PVT: Private
- PSU: Public Sector Undertaking
- MNC: Multinational Corporation
- NBFC: Non-Banking Financial Company
- DPD: Days Past Due
- UID: Unique ID by Unique Identification Authority of India (UIDAI)
- DoB: Date of Birth
- JLG: Joint Liability Group
- SHG: Self-Help Group

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