

Ki Score Report

Kaleidofin Report Number : XXXXX1234

Report Date : 1st December, 2019

Personal Information

UID XXXXXXXX
 Name Devi
 Date of Birth XXXXXXXX
 Gender Female

Contact Information

Contact Number 9x2x4x3x7x
 Address 3, ABC Rd, XXX, Bihar - 823005

Maximum Loan Amount Eligible

Rs. 50,000

Ki Score



Score Factors :

1. Delinquent and Non – Delinquent Loan Accounts
2. Loan Default and Recency
3. Loan Applications Over Last 30 Days
4. Savings Behaviour

Steps to improve your credit health and score

1. **Make Payment on time:** Making payments on time is one of the most important factor to get a good credit score and at the same time reduce you debt burden in piling up.
2. **Bring any past due account to current:** Lenders want to see that you can manage your debt before taking on new credit. If you have an account that is past due, the first step is to bring that account to current.
3. **Dispute any in-accuracies:** There is an outstanding of Rs.100 for the past six month with SONATA Finance Pvt Ltd. If you see errors, dispute the information and get it corrected. Monitoring your credit on a regular basis can help you spot inaccuracies before they can do damage.
4. **Consolidate lenders:** If you are in need of additional credit, top-up with your existing lender - they should be able to give you at an attractive price. Applying for loan with multiple lenders will have hard enquiries and will have impact in your credit score.

Summary of Loan Accounts

Loan Account Summary		Total Current Outstanding
Total Accounts	4	Rs. 45,295
Active Accounts	2	
Closed Accounts	2	

Details of Loan Accounts

1. Account details – Active

Lender	XXX Finance Pvt Ltd.	Date Opened	25 th Oct, 2018
Account Number	XXXXXXXX036	Account Status	ACTIVE
Interest Rate	18.5 %	Repayment Tenure	1 year
Current Balance	Rs. 100	EMI	Rs. 500
Last Payment Date	11 th Nov, 2019	WO/Settled Amt	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019			500	500	500	500	250	500	250	500	500	500
2018	500	0	500									

● Paid
 ● Not Paid
 ● Paid Partially

2. Account details – Active

Lender	XXXXX Micro Credit	Date Opened	15 th Mar, 2019
Account Number	XXXXXXXX123	Account Status	ACTIVE
Interest Rate	21 %	Repayment Tenure	2 year
Current Balance	Rs. 45,235	EMI	Rs. 500
Last Payment Date	15 th Nov, 2019	WO/Settled Amt	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019		500	500	500	500	500	250	250	500	500		

Paid
 Not Paid
 Paid Partially

3. Account details - Closed

Lender	XXX Micro Finance Ltd.	Date Opened	25 th Apr, 2012
Account Number	XXXXXXXX028	Account Status	CLOSED
Interest Rate	18.5 %	Repayment Tenure	2 year
Current Balance	Rs. 0	EMI	Rs. 500
Last Payment Date	5 th Apr, 2014	WO/Settled Amt	-

4. Account details – Closed

Lender	XXX Micro Finance Ltd.	Date Opened	12 th Jul, 2010
Account Number	XXXXXXXX003	Account Status	CLOSED
Interest Rate	18.5 %	Repayment Tenure	1 year
Current Balance	Rs. 0	EMI	Rs. 500
Last Payment Date	5 th Jul, 2011	WO/Settled Amt	Rs. 40