



# STATE BANK OF PAKISTAN

## B.C & CONSUMER PROTECTION DEPARTMENT

### Consumer Credit Information Report

**Report Ref No:**

**Report date:**

#### Customer's Profile

|   |     |                 |            |   |    |    |    |
|---|-----|-----------------|------------|---|----|----|----|
| Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss. <input type="checkbox"/> Mst. <input type="checkbox"/> Name |     |                 |            | Male <input type="checkbox"/> Female <input type="checkbox"/> |    |    |    |
| Father/Husband Name   |     |                 |            | Date of Birth   | DD | MM | YY |
| Employed <input type="checkbox"/> Self-employed Businessman/Professional <input type="checkbox"/>   |     |                 |            | Name & Address of Employer / Businesses                       |    |    |    |
| NIC #   | Old | 000-00-000000   | NTN        |   |    |    |    |
|   | New | 00000-0000000-0 | Passport # |   |    |    |    |
| Current Residential Address   |     |                 |            |   |    |    |    |
| Permanent Residential Address   |     |                 |            |   |    |    |    |

#### Credit details

| Product | T/E | Limit | Position As of | Present Balance | Minimum amount due | Overdue (days) (For details pl.check next page) |     |     | F/date | M/R date | Sec/Unsec | S / C | Credit history during last 12 months (For details pl.check next page) |  |   |     |     |                                       |            |            |         |
|---------|-----|-------|----------------|-----------------|--------------------|---|-----|-----|--------|----------|-----------|-------|---|--|---|-----|-----|---------------------------------------|------------|------------|---------|
|         |     |       |                |                 |                    | 30+   | 60+ | 90+ |        |          |           |       | Write off   | Date of recovery of written off amount | # of times account went into over due by days |     |     | # of times payments were made late by |            |            |         |
|         |     |       |                |                 |                    |   |     |     |        |          |           |       |   |  | 30+   | 60+ | 90+ | 1-15 days                             | 16-20 days | 21-29 days | 30+days |
| A       | b   | c     | d              | e               | f                  | g   | h   | i   | j      | k        | l         | m     | n   | o                                      | p   | q   | r   | s                                     | t          | u          | V       |
|         |     |       |                |                 |                    |   |     |     |        |          |           |       |   |  |   |     |     |                                       |            |            |         |
|         |     |       |                |                 |                    |   |     |     |        |          |           |       |   |  |   |     |     |                                       |            |            |         |
|         |     |       |                |                 |                    |   |     |     |        |          |           |       |   |  |   |     |     |                                       |            |            |         |
|         |     |       |                |                 |                    |   |     |     |        |          |           |       |   |  |   |     |     |                                       |            |            |         |

#### Credit Enquiries

|                                      |              |
|--------------------------------------|--------------|
| Enquiring Financial Institution (FI) | Enquiry date |
|                                      |              |
|                                      |              |
|                                      |              |

#### Remarks

Provision for 3 remarks each having maximum 120 characters

#### Explanation of terms used in the above report:

T= Term Loan, E= Evergreen Loan, F/date= Facility date, M/R date= Maturity/Renewal date, Sec/Unsec. = Secured/Unsecured, S/C= Security/Collateral.

#### Disclaimer:

The information contained in this report has been compiled from the data provided by the financial institutions and does not represent the opinion of State Bank of Pakistan as to the credit worthiness of the subject. Hence, State Bank of Pakistan cannot assume any liability to the accuracy or completeness of the information. The information contained in this report is supplied on a confidential basis to you and shall not be disclosed to any other person.



**STATE BANK OF PAKISTAN**  
**B.C & CONSUMER PROTECTION DEPARTMENT**

**Consumer Credit Information Report**

**Detail of Overdue (s)**

| Product | Overdue reported by (FI Category) |     |     |
|---------|-----------------------------------|-----|-----|
|         | 30+                               | 60+ | 90+ |
|         |                                   |     |     |
|         |                                   |     |     |

**Detail of 24 months Credit history**

**Product#1**

| Item/FI Category   | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Write off  |     |     |     |     |     |     |     |     |     |     |     |     |
| Bank/DFI/Leasing Co/Modaraba/Investment<br>Bank/Housing Finance Co<br>30+        |     |     |     |     |     |     |     |     |     |     |     |     |
| Bank/DFI/Leasing Co/Modaraba/Investment<br>Bank/Housing Finance Co<br>60+        |     |     |     |     |     |     |     |     |     |     |     |     |
| Bank/DFI/Leasing Co/Modaraba/Investment<br>Bank/Housing Finance Co<br>90+        |     |     |     |     |     |     |     |     |     |     |     |     |
| Bank/DFI/Leasing Co/Modaraba/Investment<br>Bank/Housing Finance Co<br>1-15 days  |     |     |     |     |     |     |     |     |     |     |     |     |
| Bank/DFI/Leasing Co/Modaraba/Investment<br>Bank/Housing Finance Co<br>16-20 days |     |     |     |     |     |     |     |     |     |     |     |     |

**Explanation of terms used in the above report:**

T= Term Loan, E= Evergreen Loan, F/date= Facility date, M/R date= Maturity/Renewal date, Sec/Unsec. = Secured/Unsecured, S/C= Security/Collateral.

**Disclaimer:**

The information contained in this report has been compiled from the data provided by the financial institutions and does not represent the opinion of State Bank of Pakistan as to the credit worthiness of the subject. Hence, State Bank of Pakistan cannot assume any liability to the accuracy or completeness of the information. The information contained in this report is supplied on a confidential basis to you and shall not be disclosed to any other person.



**STATE BANK OF PAKISTAN**  
**B.C & CONSUMER PROTECTION DEPARTMENT**

**Consumer Credit Information Report**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Bank/DFI/Leasing<br>Co/Modaraba/Inv<br>estment |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank/Housing<br>Finance Co                     |  |  |  |  |  |  |  |  |  |  |  |  |
| 21-29 days                                     |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank/DFI/Leasing<br>Co/Modaraba/Inv<br>estment |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank/Housing<br>Finance Co                     |  |  |  |  |  |  |  |  |  |  |  |  |
| 30+ days                                       |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank/DFI/Leasing<br>Co/Modaraba/Inv<br>estment |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank/Housing<br>Finance Co                     |  |  |  |  |  |  |  |  |  |  |  |  |

**Explanation of terms used in the above report:**

T= Term Loan, E= Evergreen Loan, F/date= Facility date, M/R date= Maturity/Renewal date, Sec/Unsec. = Secured/Unsecured, S/C= Security/Collateral.

**Disclaimer:**

The information contained in this report has been compiled from the data provided by the financial institutions and does not represent the opinion of State Bank of Pakistan as to the credit worthiness of the subject. Hence, State Bank of Pakistan cannot assume any liability to the accuracy or completeness of the information. The information contained in this report is supplied on a confidential basis to you and shall not be disclosed to any other person.