What is CIBIL?

Credit Information Bureau (India) Limited, commonly known as CIBIL, is India's first Credit Information Company or Credit Bureau. It maintains records of all credit-related activity of individuals and companies including loans and credit cards. The records are submitted to CIBIL by registered member banks and other financial institutions on a periodic (usually monthly) basis. Based on this data, CIBIL issues a Credit Information Report or CIR (commonly referred to as a credit report) and a credit score.

CIBIL has two focus areas –

- A Consumer Bureau that deals with consumer credit records and
- A Commercial Bureau that deals with the records of companies and institutions.

What is CIBIL Report?

CIBIL report is a single document which reflects your credit history over a significant period of time. This reports further assist in evaluating the credit worthiness of the individual or corporate entity. It includes the following information-

- Personal details of an applicant (name, age, gender and address)
- CIBIL score
- Number of enquiries made by potential lenders on receipt of the loan/credit card application
- Record of previous and current loans with payment history
- Any defaults on loan/credit card payment

How to avail this service on Digital Seva Portal?

All registered VLEs within the CSC ecosystem will have access to this service. Please follow the below steps to generate consumer CIBIL report.

1. Login to Digital Seva Portal and select CIBIL service on dashboard

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| | Shortcut @ CIBIL Swavlamban Cibil | Skills | New Services | 📾 🧧 Fastag LPG Gas | Č) DTH | Important SYSTEM SECURITY GUIDEL Click to know more | INES |
| 8 | Newly Arrived / Recently added servi | ces | Recent Transaction | s | BBPS SERVICES It is mandatory to do transactions. click for more REGISTER FOR MAANDHAN | | |
| - | Μ | E | Personal Accident CSC REF : 01271537 | Order on 28706993 06 May 20 | ₹ 514.88 20 PURCHASE | Click to know more | |
| | Motor Comprehensive RAP | Electricity Bill | Personal Accident CSC REF : 01271522 | Order on 28683277 06 May 20 | ₹ 514.88 20 REVERSAL | VALIDATE PAN It is mandatory for all the VLEs to validat PAN number | te their |
| | | | Personal Accident CSC REF : 01271522 | Order on 28683277 06 May 20 | ₹ 514.88 20 PURCHASE | TOPUP NOTIFICATION | |
| | Featured / Popular services | | Personal Accident Order on CSC REF : 0125130825946584 06 May 2020 | | € 648.68 20 REVERSAL | | |
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2. The CIBIL form will open as shown below. VLE should enter customer details and submit consent.

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| | Check Your CIBIL Cr | edit Report | | | Powered By CIBIL Part of TransUnion | Check your CIBIL score in just | 2 minutes | |
| | Enter First Name | Enter Middl | e Name | Enter Last Name | | Select the gender Enter the active email addres Enter the PAN number and A | s and mobile for further verific | cation purpose. |
| E | 04/07/2020 | Ge | nder O Male O | Female O Transgende | | Select the address type. Enter the full address, Select records. | the state and enter PIN code a | as per the bank |
| E | Enter Email | Enter Mobil | e | ENTER PAN | | Provide the consent and click | on proceed to submit. | |
| | Enter Aadhaar/VID | | | | | VLE should read out the consen terms in local language and acc CIBIL credit report. Click Here | t to the customer and make hi ordingly obtain his consent be | m understand the fore applying for |
| | Address Type O Permanent Address | Residence Address | O Office Address O | Not Categorized | | Frequently Asked Questions | | |
| | Address | | | | | What is a CIBIL Score? | | < |
| | | | | | | What are Major Factors that | affect the CIBIL Score? | < |

3. After proceeding, generate and authenticate the details via OTP received on the customer's Aadhaar linked mobile and email address.

| | Digital India Reset To Encoursed |
|--|-------------------------------------|
| AADHAAR NUMBER/VID/UID TOKEN xxxxx-8494 I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to provide my Aadhaar and Biometrics to continue with the authentication | on. |
| MODE OTP FINGER PRINT O IRIS | 09:56 |
| PLEASE GENERATE OTP NOW SMS Cancel Generate OTP Cancel | |

| AADHAAR NUMBER / VID / UID TOKEN XXXX-XXXX-8616 | |
|--|--|
| Thereby state that I have no objection in authenticating myself with Aadhaar based authentic | ntion system and consent to provide my Aadhaar and Biometrics to continue with the authentication. |
| | session expires in 09:29 |
| OTP has been sent to mobile number ******7050 and email ID sh******@gmail | .com. |
| PLEASE GENERATE OTP NOW | VERIFY OTP |
| SMS 🗹 EMAIL | ***** |
| Generate OTP Cancel | Please validate the OTP within 10 minutes of receiving it Validate OTP Cancel |
| | |

4. Post successful authentication, the report details will be made available as shown below:

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| | Check Your CIBIL S | Score Renewal Payment CIE | 3IL Response | | Powered By CIBIL Part of TransUltion | Overview Any customers who are willing to av authentication process. The authent and Biometric. Post successful auth Bureau. if the credit bureau has the z | ail the CIBIL Score Report ication mechanisms supp ientication, same is checka available information abou | have to go through an orted are Aadhaar OTP ed in CIBIL Credit t the VLE or customer |
| | NAME D.0.8 OENDER Female ADDRESS delhi | | | | MOBILE EMAIL (@gmail.com PAN STATE Delhi | buileau, in the credit buileau has the a basis their PAN and other details, th information is not available the VLE on the basis of their credit history. To generate your CIBIL score: Provide the consent and click of score report. | e VLE can fetch and down e VLE can fetch and down s account will be generate | do the root. If the do the root, the do the do the dotted the do |
| H. | ADDRESS TYPE Residence Address | isent to use the submitted data ect. | for checking my CIBIL score in | n CIBIL database. The inform | PINCODE 110034 | Note : In case the customer accor done the customer will have to m This condition arises when the cu customer report limit has been ex | unt has expired, once the a ake a re-payment to start t istomers account validity h ihausted. | uthentication is he service. has expired or |

5. At this point, the VLE should read out the consent to the customer and take a print out and save a signed copy of the same.

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| ÷ | RECHARGE | UTILITY | BBPS | g ^đ r WATER | TRAVEL | EDUCATION | FINANCE | (in the second s |
| | Check Your CIBIL Customer Details | Score Renewal Payment CIE | IIL Response | | Porter Frankliner Perter Frankliner BMAL @gmail.com PAN STATE Delhi | Overview Any customers who are willing to a authentication process. The authent and Biometric. Post successful auth Bureau, if the credit bureau has the basis their PAN and other details, it information is not available the VLE on the basis of their credit history. To generate your CIBIL score: Provide the consent and click score report. | vail the CIBIL Score Report ttication mechanisms supp hentication, same is check available information abou e VLE can fetch and down s's account will be generate on authenticate button to | have to go through an iorted are Aadhaar OTP ed in CIBIL Credit it the VLE or customer load the report. If the d by the credit bureau generate the CIBIL |
| L. | Residence Address I hereby provide my co correct and true in all resp AUTHENTICATE | insent to use the submitted data t pect. | for checking my CIBIL score | in CIBIL database. The inform | 110034 | Note : In case the customer acco done the customer will have to m This condition arises when the ci customer report limit has been e | punt has expired, once the nake a re-payment to start ustomers account validity i xhausted. | authentication is the service. has expired or |

6. After successful authentication, a preview of the report will be made available and VLE will be able to download the PDF version of the report as well.

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| •• | Check Your CIBIL S | Score Renewal Payment C | IBIL Response | | Powered By CIBBIL Part of TransUnion | Overview Any customers who are willing to a authentication process. The authent | wail the CIBIL Score Repor ntication mechanisms supp | t have to go through an orted are Aadhaar OTP | | |
| ni Te | TEANCATION ID 4567890f8asd78fasd7f897as20200702110850 CINSTONETD ED5252760C912F49C744CEE67E8F1795 | | | | TRANSACTION DATE 02-07-2020 TRANSACTION STATUS SUCCESS | and Biometric. Post successful authentication, same is checked in CIBIL Credit Bureau, if the credit bureau has the available information about the VLE or cut basis their PAN and other details, the VLE can fetch and download the report. I information is not available the VLE's account will be generated by the credit b on the basis of their credit history. | | | | |
| | Customer report fetch | ed successfully | | | | Provide the consent and click score report. | on authenticate button to | generate the CIBIL | | |
| | VIEW REPORT | n | | | i | Note : In case the customer acco done the customer will have to o This condition arises when the o customer report limit has been o | unt has expired, once the a nake a re-payment to start ustomers account validity : exhausted. | uthentication is the service. has expired or | | |
| | DATE : 02-07-2020 | | | | | | | | | |
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