

MyReport *Plus*

Reference Guide



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இலங்கை கொடு கடன் தகவல் பணியகம்
CREDIT INFORMATION BUREAU OF SRI LANKA

Tel: 011 2131313, Fax: 011 2338259

E mail: info@crib.lk, Web site: www.crib.lk

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Credit Information Bureau of Sri Lanka 2022.

VERSION	DATE	DESCRIPTION
1.0	22-Dec-2022	This Reference Guide – for Self-Inquiry Credit Reports, describes overall sections of Self-Inquiry Reports relevant to both Individual or Business Entity.
2.0	01-Mar-2024	Changed the Product Name as “MyReport” instead of “iReport”. Updated as a Reference Guide only to the Self Inquiry Credit Report with Credit Score, named as “MyReport Plus”.

Understand the Self-Inquiry Credit Report

The Self-Inquiry Credit Report commonly available for Both “**Individual**” and “**Corporate**” is described here, under the following Report Type.

- **MyReport Plus** - MyReport Plus refers to the Comprehensive Self-Inquiry Credit Report with the Credit Score.

NOTE: The Contents of the **MyReport Plus** is described here in this Reference Guide, that covers the contents of the Comprehensive Self-Inquiry Credit Report.

What is Self-Inquiry Credit Report (**MyReport Plus**)?

Credit information is supplied by all the Commercial Banks, Specialized Banks, Authorized Leasing and Finance Companies who are shareholding Members of the Credit Information Bureau of Sri Lanka (CRIB). The information is transferred electronically through their head offices to CRIB and updated at the end of each calendar month. According to the provisions of the CRIB Act, all Member Institutions are legally bound to submit and update their customers’ credit information to the Bureau.

The credit information stored in the Bureau is divided into two categories such as Consumer (Individual) and Corporate (Business). As an individual, credit information will be collected under the National Identity Card Number (if Sri Lankan) or Passport Number (if Non-Sri Lankan), and for Corporates, it collects under the Business Registration Number (BRN). CRIB collects credit related information, on borrowers, both individual and corporate, and provides such collated information in the form of a credit report to the Member Lending Institutions or to the Person / Business Entity to whom that information relates to, on request.

The credit information report which is issued on request of the Person / Business Entity to whom that information relates to, is known as an “**MyReport Plus**”. As per the provisions of the Credit Information Bureau of Sri Lanka Act No. 18 of 1990 (as amended by Act No. 08 of 1995 and Act No. 42 of 2008), you are entitled to request your own credit report or your corporate credit report from the Bureau.

Why is Self-Inquiry Credit Report (**MyReport Plus**) important?

MyReport Plus provides details, of all credit facilities availed from any of the authorized Member Lending Institutions.

Having a good repayment history in a credit report is considered as a good reference you could have to prove your credit worthiness to your Lender in the process of Credit Evaluation.

Self-Inquiry Credit Report will provide the following benefits.

- Helps to view your credit status before the Lending Institution does.
- Helps to streamline the repayment habits.
- Frequent access to your MyReport enables any erroneously reported data to be corrected and timely updated.
- Helps to monitor indirect liabilities.
- Helps to become a disciplined borrower.

How to improve your credit worthiness?

- Keep eye on balance between your income and expenditure always and borrow what you can repay. It is prudent to consider regular monthly expenditure such as electricity, water, telephone and other house hold payment commitments etc. before considering to obtain a loan.
- Discuss the terms & conditions of the loan with your lender and have a clear understanding before obtain the facility.
- Installments need to be paid as agreed and it is always better to settle early when possible. Specially, the dues on credit cards which would in turn help to maintain your credit worthiness.
- When you sign as a Guarantor for a credit facility, it is important that you have a clear understanding about the repayment ability of the borrower. In the event of default by the borrower, you as a guarantor is liable to repay the loan.

The Contents of the Self-Inquiry Credit Report (**MyReport Plus**).

Report Header - The header of the Self-Inquiry Credit Report displays the following information.

CRB iReport plus - Consumer

Reference Number	Requested by	Report Created	Version
8C09-CA8B-2FE1-4DC6	0000990029	22-Dec-2022 11:16	553



Searched Name - **WANNIARACHCHI KANKANAMGE LEELARATNE LIYANAGE**
 Searched ID No. - **123456789V**
 Searched Address - **25, MAIN STREET, COLOMBO 01**

Reference Number	-	Refers to the system generated unique sequence number assigned to the Report.
Requested by	-	Internal User Identification number.
Report Created	-	Refers to the date and time on which the Report is taken.
Version	-	Current version of the Report.

Search Details - Searched Parameters given for the Search

Searched Name	-	Borrower Name, used for search.
Searched ID No.	-	NIC No. / Passport No. / BR No. used for search.
Searched Address	-	Mailing Address given in the MyReport Application.

NOTE: Searched Details will be displayed as given in the MyReport application form.

IMPORTANT: The Contents of the Individual Report is Illustrated in this Reference Guide.

Dashboard Details

The **Dashboard** is a summary of information which is contained in the Credit Report. It is used as a quick guide of the subject's credit information. The Dashboard includes following sections:

Credit Score

Credit Score is a three-digit number which ranging from 250 to 900. The higher Credit Score leads to lower Credit Risk to Lenders and similarly lower Credit Score leads to higher Credit Risk. More information can be found in the Scoring section in the Report.



- Score** - Current Credit Score generated based on the Credit Information.
- Rick Grade** - Classification of the Risk Grade (*refer the Score Legend for more details*).
- Trend** - Represents change of recent scoring calculations (increase, decrease, no change).

Disputes

Disputes shows summary information about the disputes related to the Subject and Credit Facilities. More information can be found in the Disputes section in the Report.



- Active Disputes** - Number of unresolved Disputes.
- False disputes** - Raised Dispute is Not valid accordingly to Lending Institution.
- Registered in Court** - Ongoing Court Cases of the raised Dispute.

Payments Profile Status

This is a summary of all Credit Facilities of you as a Main Borrower or a Joint Borrower, (Excluded Guaranteed Credit Facilities). This section summarizes your Credit Profile at a glance and it briefly denotes your present credit standing, grouped as Open and Closed Credit Facilities.

Payment Profile Status			
Open Credit Facility	22	Closed Credit Facility	20
▲ Total Amount in Arrears	LKR 1,778,492	Number of Different Creditors	9
✖ Highest Current NDIA	720	Total Current Balance	LKR 40,371,045
Total Amount Granted in Open Credit Facilities	LKR 63,356,755	Total Installment Amount	LKR 8,211,368
✖ The Highest NDIA in 12 Months	720		

Payments Profile

This section summarizes the 24 Months Payment Histories of All Credit Facilities. The highest Number of Days in Arrears (NDIA), of Payment History reported in the particular Month, will be highlighted in this section.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
2021	⚠	⚠	⚠	✓	⚠	✗	✗	✗	⚠	⚠	⚠	✓
2020									✗	✓	⚠	⚠

- If NDIA is **0-29 days** - The icon for the month in "Green" color with the "✓" mark.
- If NDIA is **30-89 days** - The icon for the month in "Brown" color with the "⚠" mark.
- If NDIA is **greater than 90 days** - The icon for the month in "Red" color with the "✗" mark.

Utilities & Insurances

The postpaid payments for utility service such as Telephone, Water, Electricity and, Insurance related to the Subject are captured in this Section and displayed as a Summary.

Utilities			
Number of Utility Accounts	0	Number of Different Providers	0
✓ Total Current Amount in Arrears	LKR 0	✓ Highest Current NDIA	0
✓ The Highest NDIA in 12 Months	0		
Insurances			
Number of Insurance Policies	0	Number of Claims	0
✓ Total Current Amount in Arrears	LKR 0	✓ Highest Current NDIA	0
✓ The Highest NDIA in 12 Months	0		

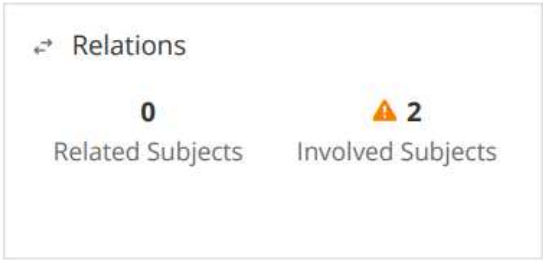
Dishonoured Cheques (DC)

This refers to the summary of Dishonoured Cheques reported by all Banks due to insufficient funds related to the Subject, categorized under "Number of Cheques Dishonoured" and "Total Dishonoured Cheque Amount" etc.

Dishonoured Cheques		
⚠ 23	59	LKR 6,66K
Number of Dishonoured Cheques	Weeks Since Last Dishonoured Cheque	Total Dishonoured Cheque Amount

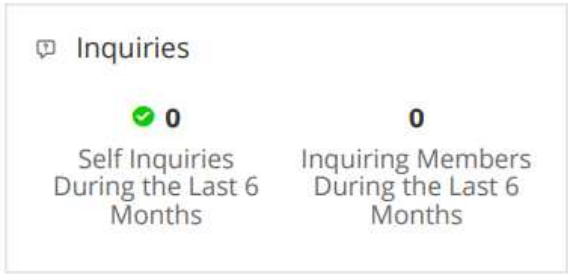
Relations

This section shows any relationship of the Subject to any Business Entity as a Partner or a Proprietor.



Inquiries

Dashboard also provides information about number of inquiries made by the Subject during specified time period and number of different Financial Institutions (Members / Subscribers) who made an inquiry on the subject during specified time period.



Collaterals

Dashboard also provides information about, Number of Credit Facilities reported with Collaterals. (Number of Credit Facilities reported with Securities). Credit Facilities with Fully Secured and Partially Secured are considered for this Count.



Subject Information

This section displays key identification information on a subject (Individual or Corporate). Information provided in this section can be effectively used to validate identity of the Borrower.

Section includes the borrower’s personal information such as the Borrower’s Name, National Identity Card Number (Mandatory for Sri Lankans) / Passport Number (Mandatory for Non Sri Lankans), Driving License Number (if reported) Date of Birth, Gender, Citizenship & Contact Numbers as reported by the lending institutions. The Addresses, Employment Details, Professions and other personal and corporate information are updated as periodically reported by the Lending Institutions.

Subject Information

≡ Basic Information	Full Name	MARASINGHE WANNIARACHCHI KANKANAMGE	Date of Birth	26-Mar-1234
	Gender	Male	Citizenship	Sri Lankan
≡ Additional Information	Employment	Employed	Profession	-
	Employer Name	HOSPITALNUWARAEIYA	Business Name	WANNIARACHCHI
✉ Address	Mail Address	PIYASEWANA SINGHAGIRI, LUNUWILA WELIGAMA	Permanent Address	NO 870/1 RANMUTHUGALA ROAD KADAWATHA KADAWATHA
	City	Weligama	City	
	Postal Code	-	Postal Code	-
	District	Matara	District	-
	Province	Southern	Province	-
	Country	Sri Lanka	Country	-
☎ Contacts	Mobile Phone	0 790 555 599	Mobile Phone 2	-
	Phone Number	0 478 222 730	Phone Number 2	-
	Email	0 112 976 478		
# Main IDs	NIC	123456789v	Driving License Number	-
	Passport	-	Business Registration	-
	Business Registration Date	-	Number	

NOTE: For the illustrative purpose the Individual “Subject Information” is described here. The Corporate “Subject Information” will be similarly displayed accordingly, if the User refers the Corporate Credit Report.

🕒 History of Distinct Names

Institution	Changed Value	Valid From
SAMPATH BANK PLC	UDITHA MANO LEELARATHNE LIYANAGE	31-Oct-2020
COMMERCIAL CREDIT AND FINANCE PLC	MR UDITHA MANO	31-Jan-2018
COMMERCIAL BANK OF CEYLON PLC	UDITHA MANO LILARATNA LIYANAG	28-Feb-2017
PEOPLES BANK	LIYANAGE LEELARATHNA LIYANAGE	31-Jan-2017
NATIONS TRUST BANK PLC	LEELARATHNA LIYANAGE UDITHA MANO	31-Jan-2017
NATIONAL SAVINGS BANK	UDITHA MANO LEELARATHNE LIYANAGE	31-Jan-2017
PEOPLE'S LEASING AND FINANCE PLC	UDITHA LIYANAGE LEELARATHNA	31-Jan-2017

🕒 Other Historical Changes

Category	Changed Value	Valid From	Valid To
Mail Address	NO 47/2 NAWAM MAWATHA, NAWAMGODA HAWAEIYA,	31-Aug-2017	30-Sep-2017
Mail Address	BASE HOSPITAL NUWARA ELIYA	31-Jan-2017	31-Jan-2017
Mail Address	BASE HOSPITAL, NURSE`S QUARTERS	31-Jan-2017	31-Dec-2017
Category	Changed Value	Valid From	Valid To
Permanent Address	BERALELIYA WELIPITIYA WELIGAMA	31-Jan-2017	31-Jan-2017
Permanent Address	BASE HOSPITAL, NURSE`S QUARTERS	31-Jan-2017	31-Dec-2017
Category	Changed Value	Valid From	Valid To
Mobile Number	0 112 976 478	31-Jan-2017	31-Dec-2017

Historical Information

This will include historical records of the changes in key subject information. Bureau tracks the changes in Subject information and records the date of the change, so that the information can be accurate and current.

History of Distinct Names

Bureau tracks the changes how the name of the Subject (Individual or Corporate) has been reported to the Bureau with distinct (different) names by the Lending Institutions along with the records the date of the change. Names of the Lending Institutions are displayed in the Self-Inquiry Reports.

Other Historical Changes

Bureau tracks the changes how the Mail Address, Permanent Address, Contact Numbers, Employment Details etc. of the Subject (Individual or Corporate) are been reported and it displays with the records the date of the change.

NOTE: The “Valid from” and “Valid to” dates are very much important to track when the changes occurred and what Data is Currently available to access.

Credit Score

The Credit Score is meant to simplify and improve the process of decision making by turning qualitative information to a quantitative one. It is calculated by an algorithm based on following key aspects. It is Included in the MyReport Plus (available for Self-Inquiry) and also in the Credit Report Plus (available for Member Institution).

- Payment behavior
- Over indebtedness
- Demographic details
- Utilization of available credit
- Number of recent Inquiries
- Guaranteed contracts
- Dishonoured cheques

Credit Score is a three-digit number which ranging from 250 to 900. The higher Credit Score leads to lower Credit Risk to Lenders and similarly lower Credit Score leads to higher Credit Risk. The Credit Score also change over time due to updates / changes in credit data.

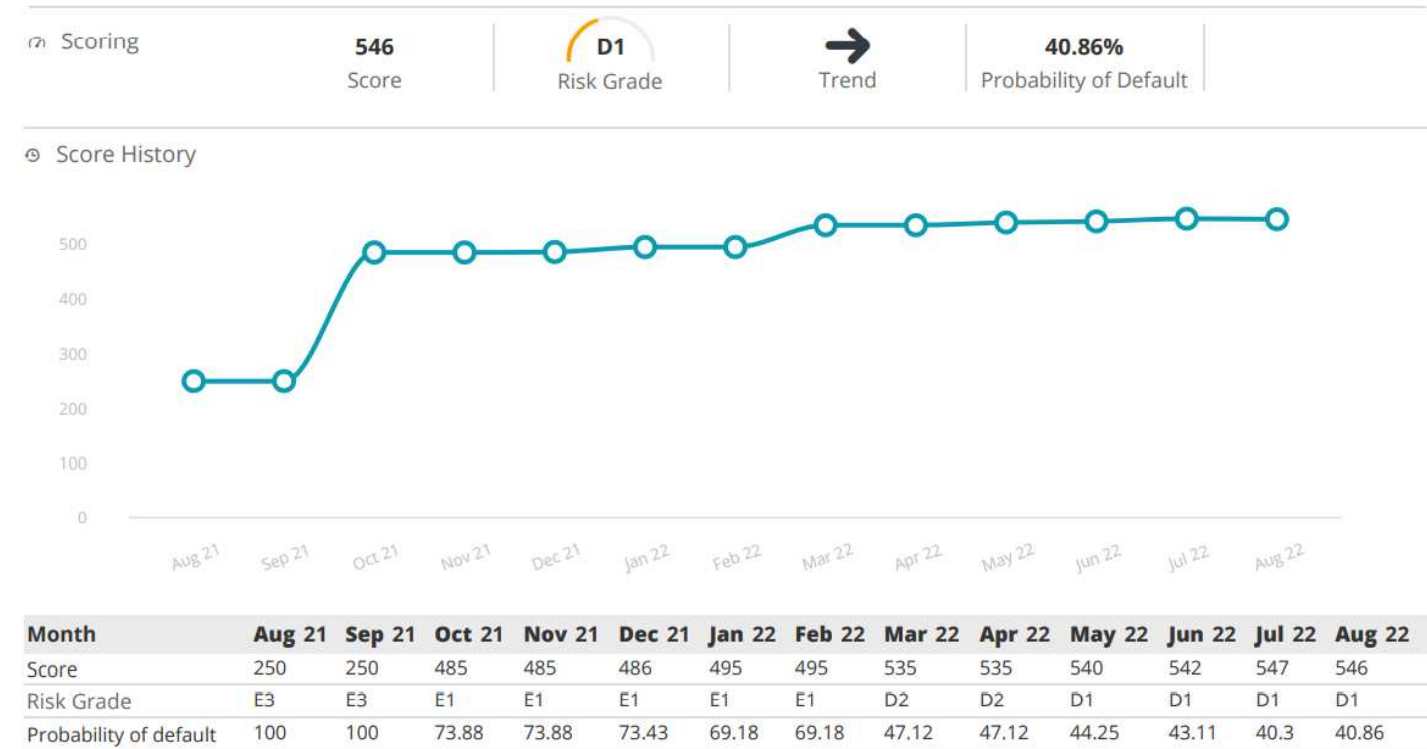
Why is the Credit Score important?

Both Credit Score and its corresponding Risk Grade, is the best reference that Lender could have to assess the credit worthiness of a borrower.

Credit Score will provide following benefits.

- Helps you to view your Credit Score before the lending institution does.
- Helps Lenders to minimize the time and cost involved in credit evaluation process.
- Helps you to reorganize your repayment habits / behavior.
- Helps to streamline the credit Utilization.
- Helps to become a disciplined borrower.

Content of The Credit Score Section



- Score

Rick Grade

Trend

Probability of Default

Score History
- Current Credit Score generated based on the Credit Information.

- Classification of the Risk Grade (*refer the Score Legend for more details*).

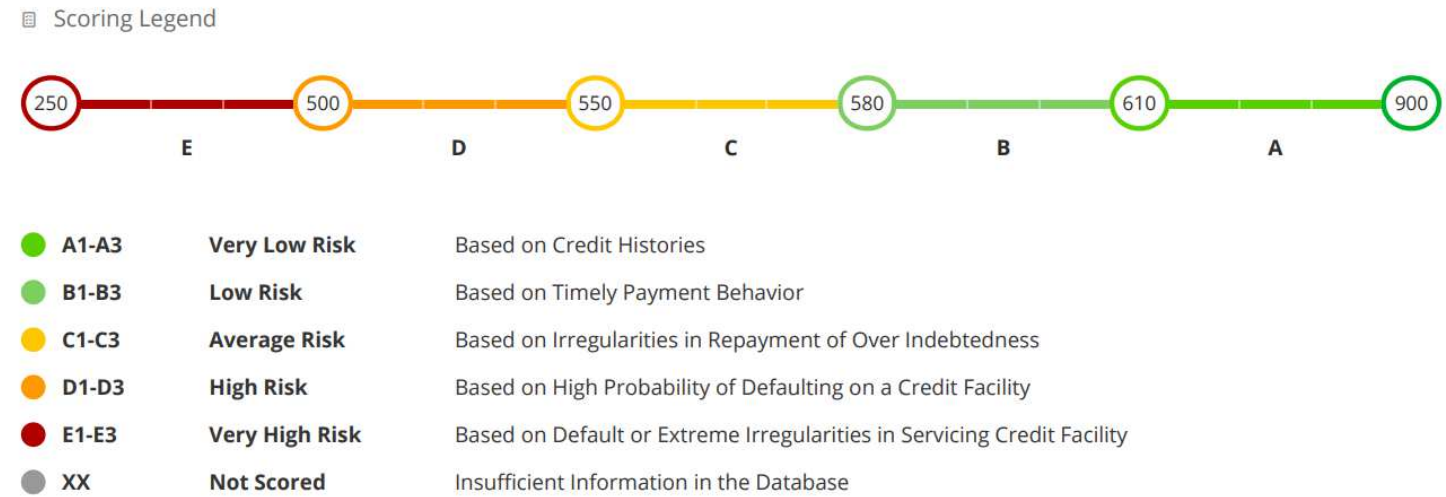
- Represents change of recent score calculations (*increase, decrease, no change*).

- It is likelihood of a default over a defined time horizon.

- The Score History diagram shows the change of the score during the last 12months.

Top Reason Codes

Reason Code	Description
BAD1	Customer in default
MSN1	Negatively closed credit facility last 6 months
PAC1	Very high overdue amount last 2 months
PDO1	High ratio of due to total loan amount last 12 months
SXD2	Evidence of bad payment behavior during last 2 years



Top Reason Codes - The Top Reason Codes denote the reasons for which the subject is classified into certain Risk Grade / Category. It indicates the Internal Reason Code with its relevant Description to identify what incidents resulted to this Score and to this Risk Grade.

Scoring Legend - Scoring Legend displays the graphical interpretation of Score Value allocation for each Risk Grade.

NOTE: Subject on whom no sufficient / adequate data being reported for calculation of Score, will receive the Risk Grade as “XX” with the remark “**Insufficient Information in the Database**”.

IMPORTANT: DISPUTE CAN BE RAISED AGAINST THE DATA IN THE MYREPORT PLUS, BUT NOT AGAINST THE CREDIT SCORE.

Credit Facility

This section displays summarized information relating to borrower's current & potential liabilities arising from credit facilities obtained from banks and financial institutions. The liabilities include all the Personal/Corporate Credit Facilities, Joint Credit Facilities and Guaranteed Credit Facilities.

Debtor Summary per Sector - Last 5 Years (Amounts in LKR)

Institution Category	Open Credit Facility	Closed Credit Facility	Credit Facilities in Arrears	Total Monthly Payments	Total Current Balance	Total Amount Granted	Total Amount in Arrears	Highest NDIA
License Commercialized Banks	17	17	⚠ 4	7,774,479	19,550,115	33,016,755	⚠ 90,833	✖ 720
License Finance Companies	5	3	⚠ 3	436,889	20,820,930	30,340,000	⚠ 1,687,659	✖ 195
License Leasing Companies	0	0	✅ 0	-	-	-	-	✅ 0
				8,211,368	40,371,045	63,356,755	1,778,492	

Debtor Summary per Sector - Last 5 Years (Amounts in LKR) -

This Summary provides aggregated information as a Debtor (Borrower) by their Lending Sector (Institution Category) about Open and Closed Credit Facilities, Total Monthly Payments, Total Current Balance, Total Amount Granted, Total Amount in Arrears and Number of Credit Facilities in Arrears with Highest NDIA for the Period of last 05 Years for Each Lending Sector. All the Amounts are shown in Sri Lankan Rupees (LKR).

Guarantor Summary per Sector - Last 5 Years (Amounts in LKR)

Institution Category	Open Credit Facility	Closed Credit Facility	Credit Facilities in Arrears	Total Monthly Payments	Total Current Balance	Total Amount Granted	Total Amount in Arrears	Highest NDIA
License Commercialized Banks	1	0	⚠ 1	24,053	138,003	1,000,000	⚠ 24,053	⚠ 58
License Finance Companies	0	0	✅ 0	-	-	-	-	✅ 0
License Leasing Companies	2	0	✅ 0	0	1,646	25,000,000	✅ 0	✅ 0
				24,053	139,649	26,000,000	24,053	

Guarantor Summary per Sector - Last 5 Years (Amounts in LKR) –

This Summary provides aggregated information as a Guarantor by their Lending Sector (Institution Category) about Open and Closed Credit Facilities, Total Monthly Payments, Total Current Balance, Total Amount Granted, Total Amount in Arrears and Number of Credit Facilities in Arrears with Highest NDIA for the Period of last 05 Years for Each Lending Sector. All the Amounts are shown in Sri Lankan Rupees (LKR).

List of All Credit Facilities

≡ List of All Credit Facilities 1–7

Credit Facility Index	1	2	3	4	5	6	7
Institution Category	LCB	LCB	LCB	LFC	LFC	LFC	LFC
Member	7278	7278	7278	1401	1401	1137	1085
Branch	960	960	960	071	071	CTB	CB
Credit Facility Type	CRCD	CRCD	CRCD	LOAN	LOAN	LOAN	LOAN
Credit Facility Status	ACTV	ACTV	ACTV	ACTV	MGCP	ACTV	ACTV
Ownership Indicator	PCD	SCD	SCD	OWN	JNT	GRT	GRT
Currency	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Amount Granted/Limit	120,000	120,000	120,000	413,500	1,575,000	150,000	186,016
Current Balance	126,117	114,947	115,567	452,344	2,152,764	82,592	176,555
Amount in Arrears	0	0	0	0	0	9,160	117,435
Installment Amount	–	–	–	45,234	39,866	9,179	6,366
Amount Written Off	–	–	–	–	–	–	–
Last Update Date	31-Oct-2022	30-Sep-2022	31-Oct-2021	30-Sep-2022	31-Oct-2022	31-Aug-2012	28-Feb-2019
First Disbursement Date	10-Oct-2017	30-Mar-2011	30-Mar-2011	29-Aug-2022	17-Oct-2019	21-Apr-2011	31-Oct-2013
Last Payment Date	09-Oct-2022	–	12-Oct-2021	29-Aug-2022	30-Aug-2022	26-Jul-2012	30-May-2017
TRMN/RSMD/RSTR/WRTN Date	–	–	–	–	–	–	–
Credit Facility End Date	–	–	–	–	–	–	–
Repayment Type	DMND	DMND	DMND	MNLY	MNLY	WKLY	MNLY
Purpose of Credit Facility	07:03:001	07:03:001	07:03:001	06:01:002	06:01:003	07:02:001	09:01:001
Security Coverage	US	US	US	FS	FS	US	US
Guarantee Coverage	–	–	–	OG	OG	OG	OG
Entity Code	C2	C3	C4	C1	C5	C8	C9

List of All Credit Facilities

This section displays the specific Credit Facility information in relation to the subject of the report as a Main Debtor (Borrower) Co-Debtor (Joint Borrower) and as a Guarantor. It displays the type of institution from which the Credit Facility was availed, the type of Credit Facility, whether the Credit Facility is Opened or Closed, the Amount Borrowed, the Amount Outstanding, the Number of Days and Amount, that is Past Due (Arrears). Most of the information given in this section is presented as “**Catalog Values**”. The relevant Catalog Values are explained at the end of Report under the section “**Explanations**”.

For your information, we display below all the Catalog Values used by the Bureau presently. (as at January 2023)

Credit Facility Index - This refers to the sequence number of credit facilities displayed in the Credit Report.

Institution Category - This refers to the Category of the Lending Institution as given below.

LCB - Licensed Commercial Bank
LLC - Licensed Leasing Company
OOG - Other Lending Institutions

LSB - Licensed Specialized Bank
LFC - Licensed Finance Company

Member & Branch (Institution & Branch) - This refers to the Institution & Branch from which the credit facility has been reported. Please refer catalogue description in Credit Report to get details of the Institution and Branch.

Credit Facility Type - This refers to the credit facility Type as given below.

BKGR - Bank Guarantee	CRCD - Credit Card
HRPH - Hire Purchase	LEAS - Leasing
LOAN - Loan	MILN - Micro Loan
OVDR - Overdraft	LTCR - Letter of Credit
CODU - Consumer Durables	FACT - Factoring
AAIB - Advances Against Import Bills	BILD - Bills Discounting
OTHR - Other Credit	BGCN - Bank Guarantee - Construction Related
COCR - Corporate Credit Card	BGNC - Bank Guarantee - Non Construction Related
HYPH - Hypothecation	APRS - Advances Against Export Pre Shipment
APTS - Advances Against Export Post Shipment	CMBF - Combined Facility

Credit Facility Status - This refers to the Status of a credit facility updated as at the last Reporting Date as follows.

ACTV - Active
LGAL - Legal Action
LBGV - Liability Assumed by Government
NATD - Natural Disaster Affected
CLSD - Closed
RSHD - Rescheduled
SETL - Settled
TRMN - Terminated
WRTN - Written Off
R&SL - Repossessed & Sold
R&ST - Repossessed & Settled
PACT - Parate Action
ARBT - Arbitration
STTC - Settled Through Court
FCAN - Facility Cancelled (By the lending institution)
RPOS - Repossessed (By the lending institution)
SPWO - Settled Part Written Off
SGDR - Settled under the Government Debt Relief Program
RSTR - Restructured
MGCP - Moratorium granted under the Government Credit Support Program - Covid 19

Ownership Indicator - This refers to the type of ownership associated with a borrower in a credit facility as follows.

OWN - Owned
PCD - Primary Card Holder
SCD - Supplementary Card Holder
JNT - Joint Borrower
GRT - Guarantor

Currency	-	Currency of the credit facility that was granted.
Amount Granted/Limit	-	This refers to the Amount of credit facilities granted excluding Credit Cards and Overdrafts (OD). For Credit Cards and OD facilities only the approved credit limit is displayed.
Current Balance	-	This refers to the entire amount of balance outstanding including the current and overdue portion if any, together with interest and all other charges last applied as at the reported date.
Amount in Arrears	-	This refers to the Amount in Arrears as at reported date.
Installment Amount	-	This refers to a fixed amount to be paid periodically on credit facility types.
Amount Written Off	-	This refers to an outstanding amount of a Credit Facility that has been written off in full or in part.
Last Update Date	-	This refers to the date ON WHICH the data related to the Credit Facility has been reported to CRIB.
First Disbursement Date	-	This refers to the date ON WHICH the Credit facility has been disbursed to the borrower.
Last Payment Date	-	This refers to the most recent date that a payment was made.
TRMN/RSHD/RSTR/WRTN Date	-	This refers to the date ON WHICH the Credit Facility has been Terminated, Rescheduled, Restructured and Written Off. This will be available, only if the status of the credit facility indicates as TRMN or RSHD or RSTR or WRTN.
Credit Facility End Date	-	This refers to the date, ON WHICH the credit facility has been Settled, Closed, Repossessed and Sold, Repossessed and Settled, Settled Through Courts or Settled-Part Written Off as per the status code.
Repayment Type	-	This refers to the types of repayment of a credit facility as follows.
BALN (Balloon)	-	The major portion of the repayment of a loan is made at or near the maturity date. It may be substantially larger than the earlier payment made, if any.
BMLY (Bi – Monthly)	-	Paying once every 2 months.
BULT (Bullet)	-	The repayment is scheduled as a single payment for an entire loan amount at the maturity of loan.
DMND (On Demand)	-	Repay on demand by the lending institution rather than on a specific date.
MNLY (Monthly)	-	Scheduled to be repaid in monthly installments.
QRLY (Quarterly)	-	Scheduled to be repaid once every 3 months.
SMAN (Semi-Annual)	-	Scheduled to be repaid once every 6 months.
WKLY (Weekly)	-	Scheduled to be repaid weekly.
BWLY (Bi – Weekly)	-	Scheduled to be repaid once every 2 weeks.
ANLY (Annually)	-	Scheduled to be repaid once a year.
REFM (Repayment Every Four Months)	-	Scheduled to be repaid once every 4 months.
RENM (Repayment Every Nine Months)	-	Scheduled to be repaid once every 9 months.
DALY	-	Scheduled to be repaid daily.
Purpose of Credit Facility	-	This refers to the reason given for obtaining this facility. Please refer Explanations in report to get more details.

Coverage - This refers to the Security & Guarantor coverage of a facility.
Please refer **Explanations** in the report to get more details.

Security Coverage

FS - Fully Secured
PS - Partially Secured
US - Unsecured

Guarantee Coverage

OG - Other Guarantee
NG - Not Guaranteed
GG - Government Backed Guarantee

Entity Code - This refers to the Reference Code related to the table of “List of All Credit Facility Relations” and also it refers to the Reference Code of the Disputes raised against to a Credit facility.

Payment

This displays the repayment pattern of Credit Facilities during the last 24 months with the Number of Days in Arrears (NDIA). Please refer to the “List of All Credit Facilities” table for the relevant “Amount in Arrears” (AIA), if any.

≡ Payment 1-7

Credit Facility Index	1	2	3	4	5	6	7
2023 Jan	-	-	-	-	-	-	-
2022 Dec	-	-	-	-	-	-	-
2022 Nov	-	-	-	-	-	✗ 791	-
2022 Oct	✗ 310	✗ 277	✓ 0	✓ 0	✓ 21	✗ 761	-
2022 Sep	✗ 282	✗ 246	✓ 0	✓ 0	✓ 22	✗ 730	-
2022 Aug	✗ 249	✗ 216	✓ 0	✓ 0	✓ 21	✗ 700	-
2022 Jul	✗ 218	✗ 185	✓ 13	✓ 0	✓ 0	✗ 669	-
2022 Jun	✗ 189	✗ 154	✓ 0	✓ 0	✓ 0	✗ 638	-
2022 May	✗ 157	✗ 124	✓ 0	✓ 0	✓ 0	✗ 608	-
2022 Apr	✗ 125	✗ 93	✓ 0	✓ 0	✓ 0	✗ 577	-
2022 Mar	-	✗ 428	✓ 13	✓ 0	✓ 0	✗ 547	-
2022 Feb	⚠ 65	✗ 397	✓ 10	✓ 0	✓ 0	✗ 516	-
2022 Jan	⚠ 37	✗ 369	✓ 13	✓ 0	✓ 0	✗ 488	-
2021 Dec	✓ 0	✗ 338	✓ 13	✓ 0	✓ 0	✗ 457	✓ 13
2021 Nov	✓ 0	✗ 307	✓ 0	✓ 0	✓ 0	✗ 426	-
2021 Oct	✓ 0	✗ 277	✓ 13	✓ 0	✓ 0	✗ 396	-
2021 Sep	✗ 127	✗ 246	✓ 12	✓ 0	✓ 0	✗ 365	-
2021 Aug	✗ 96	✗ 216	✓ 13	✓ 0	✓ 0	✗ 365	-
2021 Jul	⚠ 65	✗ 185	✓ 13	✓ 0	✓ 0	✗ 334	-
2021 Jun	⚠ 36	✗ 154	✓ 12	-	-	✗ 303	-
2021 May	⚠ 35	✗ 124	✓ 13	✓ 0	✓ 0	✗ 273	-
2021 Apr	✓ 0	✗ 93	✓ 0	✓ 0	✓ 0	✗ 242	-
2021 Mar	✓ 0	✗ 185	✓ 13	✓ 0	✓ 0	✗ 212	✓ 13
2021 Feb	✓ 0	✗ 154	✓ 10	✓ 0	✓ 18	✗ 181	-

- If NDIA is **0-29 days** - The icon for the month in "Green" color with the "✓" mark.
- If NDIA is **30-89 days** - The icon for the month in "Brown" color with the "⚠" mark.
- If NDIA is **greater than 90 days** - The icon for the month in "Red" color with the "✗" mark.

The corresponding Legends are Displayed in the **Explanation** section in the Report as follows.

⑨ Explanations	Delinquency status of Payment calendar	● 0-29 past due days	▲ 30-89 past due days	✖ More than 90 past due days	☐ No data available
	Other Abbreviations	NDIA Number of Days in Arrears	- No data available		

Summary of Closed Credit Facilities (Last 5 Years)

This section displays the summarized Closed/Settled Credit Facilities during last 05 years, based on the **Period**. It subcategorizes based on the currency, indicating LKR Credit Facilities and Non-LKR Credit facilities separately.

⑨ Summary of Closed Credit Facilities (Last 5 Years)

⑨ LKR Credit Facilities

Period	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
2022-11 - 2021-12	22	233,469,056	0	0	22	233,469,056
2021-11 - 2020-12	399	3,632,561,684	0	0	399	3,632,561,684
2020-11 - 2019-12	161	1,026,102,165	0	0	161	1,026,102,165
2019-11 - 2018-12	202	2,263,783,870	0	0	202	2,263,783,870
2018-11 - 2017-12	233	3,669,201,101	1	100,000,000	234	3,769,201,101
	1,017	10,825,117,876	1	100,000,000	1,018	10,925,117,876

⑨ Non-LKR Credit Facilities (Amounts in LKR)

Period	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
2022-11 - 2021-12	0	0	0	0	0	0
2021-11 - 2020-12	30	130,422,287	0	0	30	130,422,287
2020-11 - 2019-12	81	390,668,304	0	0	81	390,668,304
2019-11 - 2018-12	90	471,553,999	0	0	90	471,553,999
2018-11 - 2017-12	121	769,786,934	0	0	121	769,786,934
	322	1,762,431,524	0	0	322	1,762,431,524

IMPORTANT:

Non-LKR Credit Facilities are displayed with converted LKR values based on the Exchange Rate prevailing at the time, the report is generated.

The Credit Facility is having the status as “Closed (*without Balance*), Settled, Repossessed and Settled, Settled Through Courts, Settled - Part Written Off and Settled under the Govt. Debt Relief Program are considered as Closed / Settled Credit Facilities when populating these Two tables.

Details of Closed Credit Facilities (Last 5 Years)

Further analysis of Closed/Settled Credit Facilities during last 5 years based on the **Credit Facility Type**. It subcategorizes based on the currency indicating LKR Credit Facilities and Non-LKR Credit facilities separately.

Details of Closed Credit Facilities (Last 5 Years)

LKR Credit Facilities

Credit Facility Type	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
LOAN	974	10,285,663,843	1	100,000,000	975	10,385,663,843
OVDR	4	0	–	–	4	0
FACT	5	125,000,000	–	–	5	125,000,000
BGNC	5	6,462,000	–	–	5	6,462,000
BGCN	22	262,385,758	–	–	22	262,385,758
LTCR	7	145,606,275	–	–	7	145,606,275
	1,017	10,825,117,876	1	100,000,000	1,018	10,925,117,876

Non-LKR Credit Facilities (Amounts in LKR)

Credit Facility Type	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
LTCR	315	1,718,406,997	–	–	315	1,718,406,997
AAIB	7	44,024,527	–	–	7	44,024,527
	322	1,762,431,524	0	0	322	1,762,431,524

Relations

This section will include the details regarding the Partnerships or the Sole Proprietorships which relate to the Borrower. Such Relationships are included in the Table of “List of All Involvements”, summarize into the Involved Subjects as follows.

Relations

Relations

0
Related Subjects

2
Involved Subjects

Relations section is categorized into Two Parts such as;

1. List of All Credit Facility Relation
2. List of All Involvements

List of All Credit Facility Relation

This describes the Related Parties connected with the Relevant Credit Facility when it is reported to the Bureau.

- Involved Borrowers and Guarantors are listed for the Joint Credit Facilities.
- Involved Borrowers and Guarantors are listed for the Guaranteed Credit Facilities.
- Involved Guarantors are listed for the Owned Credit Facilities.

≡ List of All Credit Facility Relation

Entity Code	Role of Subject	ID Number	Full Name	Mail Address	Valid From	Valid To
C5	Co-Debtor, Co-Applicant	726351476V	HEWA NARADENIYAGE SUDARSHANI CHANDRADASA	164D,HOKANDARA ROAD, PANNIPITIYA.	30-Sep-2017	-
C6	Guarantor	726351476V	HEWA NARADENIYAGE SUDARSHANI	164D,HOKANDARA ROAD, PANNIPITIYA	30-Sep-2019	-
C6	Guarantor	726351476V	HEWA NARADENIYAGE SUDARSHANI	164D,HOKANDARA ROAD, PANNIPITIYA	31-Dec-2021	-
C13	Guarantor	550800476V	SHAMENDRA VITHANAGE ANANDA CHANDRADASA	NO:361 A, GALLE ROAD, NUPE, NAWAGANGODA,	31-Jul-2021	-
C13	Guarantor	880160724V	GUNASEKARA GAMINI JAYARATHNA	NO.116,SWARAJ ROAD GALLE ROAD, MATARA	31-Jul-2021	-
C28	Main Debtor, Main Applicant	199327504160	WANNIARACHCHI KANKANAMGE SHAMIL DILSHAN	ATHURUGIRIYA ROAD KOTTAWA	31-Dec-2020	-

Entity Code	-	Reference Code in the Table of “List of All Credit Facilities”, to cross check which Credit Facility has the Relationship.
Role of Subject	-	Role / Ownership of the Involved party (Main Borrower, Co-Borrower or Guarantor).
ID Number	-	Identification number of the Involved party (NIC No. Passport No. or BRN).
Full Name	-	Full Name of the Involved party.
Mail Address	-	Reported Addresses of the Involved party.
Valid from & Valid to	-	Validity period of the Credit Facility Relation.

List of All Involvements

This describes the Involved Subjects/Business Relation with the subject whose Credit information refers to. This section will include the details regarding the Partnerships or the Sole Proprietorships which relate to the Borrower.

≡ List of All Involvements

Entity Code	Type of Relation	ID Number	Full Name	Mail Address	Valid From	Valid To
R32	Soleowner	M103388	SUNAGRO FOODS	NO 11 ATHURUGIRIYA ROAD KOTTAWA	30-Nov-2021	-
R33	Soleowner	928660	RATHNA PACKAGING	NO 29/2 HOKANDARA ROAD PANNIPITIYA	30-Nov-2021	-

Entity Code	-	Reference No. to identify the Involved Subject / Business Relation. This could be referred to any Dispute raised against it.
Type of Relation	-	This indicates whether the Related Entity is a Partnership or a Proprietorship for the given Relationship.
ID Number	-	Business Registration Numbers of the Partnership or Sole Proprietorship.
Full Name	-	Names of the Partnership or Sole Proprietorship.
Mail Address	-	Reported Addresses of the Partnership or Sole Proprietorship.
Valid from & Valid to	-	Validity period of the Involved Subjects.

Inquiries

Inquiries made by lending institutions and Inquiries made by a Borrower during the last 6 months by taking a Borrower’s credit report will be displayed in this section with following details.

- Self-Inquiries During the Last 6 Months - Number of Inquiries made by a Borrower during the last 6 months are displayed with the reason for inquiry as "Obtaining of own credit report".
- Inquiring Members During the Last 6 Months - Number of Inquiries made by lending institutions by taking a Borrower's credit report are displayed with the Permissible Reasons permits by the CRIB Act.
- Inquiries (1 Month, 3 Months, 6 Months) - Displays the Number of inquiries for last 06 months, based on the frequency of recent inquiries.

Inquiries

Inquiries	0		
	Self Inquiries During the Last 6 Months	Inquiring Members During the Last 6 Months	
Inquiries	0	0	4
	1 Month	3 Months	6 Months

Inquiries During the Last 6 Months

≡ Inquiries During the Last 6 Months

Member	Reason for Inquiry	Date of Inquiry
NATIONAL BANK PLC	Monitoring and reviewing of an existing borrower	19-Aug-2022
NATIONAL BANK PLC	Evaluating of a borrower for a new credit facility	17-Aug-2022
NATIONAL BANK PLC	Evaluating of a borrower for a new credit facility	16-Aug-2022
NATIONAL BANK PLC	Monitoring and reviewing of an existing borrower	12-Aug-2022

- Member** - Name of the Member Institution, who inquired the Report.
- Reason for Inquiry** - Permissible Reasons involved to the inquiry.
- Date of Inquiry** - Report generated data.

IMPORTANT: The CRIB Act permits the Member Lending Institutions to access credit information in the Bureau, strictly for the following six reasons only.







- Evaluating of a Borrower for a new credit facility
- Review as a Guarantor for a new credit facility
- Review as a Partner/ Proprietor for a new credit facility
- Review as a Director for a new credit facility
- Monitoring and reviewing of an existing Borrower
- Opening of a current account

Accessing of credit information as against the above permissible purposes by the Lending Institutions is construed as violation of Credit Information Bureau of Sri Lanka Act No. 18 of 1990 as amended.

Disputes

Disputes section is a record of the number and status of disputes; a borrower has made in relation to the information contained within his/her credit report.

Disputes

⚙ Active Disputes	 1 Credit Facility Disputes	 1 Other Data Disputes	 0 Dishonoured Cheque Disputes	 0 Utilities Disputes	 0 Registered in Court
⚙ Closed Disputes	0 Credit Facility Disputes	0 Other Data Disputes	0 Dishonoured Cheque Disputes	0 Utilities Disputes	 0 False Disputes

Disputes are logged and displayed on a credit report under “**Active Disputes**,” so any potential lender may be informed that the accuracy of a Credit Facility or Subject data is under dispute and being reviewed. The Dispute Section also contains “**Closed Disputes**”, indicates that Number of Disputes that has been Resolved.

List of all Disputes

On Going Disputes are listed on the Credit Report with the Referenced Entity Code, that refers to the related “Credit Facility” data or “Subject” data or “Dishonoured Cheque” data etc.

≡ List of all Disputes

Entity Code D2

Dispute ID	6	Dispute Status	Active
Type of Dispute	Subject Dispute	Reason of Dispute	Incorrect Address
Dispute Created Date	16-Aug-2022	Last Update Date	16-Aug-2022
Registered in Court	No	Referenced Entity Code	–
Entity Internal ID (EIID)	2547889144		

Entity Code D1

Dispute ID	5	Dispute Status	Active
Type of Dispute	Contract Dispute	Reason of Dispute	Settled - Not Updated
Dispute Created Date	16-Aug-2022	Last Update Date	16-Aug-2022
Registered in Court	No	Referenced Entity Code	C22
Entity Internal ID (EIID)	625412678		

Dishonoured Cheques

This refers to the summary of Dishonoured Cheques reported by the Banks to the Bureau due to insufficient funds.

Dishonoured Cheques

📄 Dishonoured Cheques	 10 Number of Dishonoured Cheques	77 Weeks Since Last Dishonoured Cheque	LKR 688K Total Dishonoured Cheque Amount
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Number of Dishonoured Cheques	-	Refers to the Total number of cheques dishonoured.
Weeks Since Last Dishonoured Cheque	-	Refers to the Frequency of cheques dishonoured.
Total Dishonoured Cheque Amount	-	Refers to the Total value of cheques dishonoured.

List of All Dishonoured Cheques

This section displays the dishonoured cheque details with following information, if any.

≡ List of All Dishonoured Cheques

Entity Code	Dishonour Date	Cheque Number	Amount LKR	Dishonour Reason	Member	Branch
B8	28-Jun-2021	754542	104,000	Insufficient Funds	COMMERCIAL BANK	MATARA
B9	17-May-2021	754549	137,687	Insufficient Funds	COMMERCIAL BANK	MATARA
B7	11-May-2021	854537	60,842	Insufficient Funds	NATIONAL BANK	AKURESSA
B10	11-May-2021	855555	40,252	Insufficient Funds	NATIONAL BANK	AKURESSA
B5	15-Apr-2021	854521	41,640	Insufficient Funds	NATIONAL BANK	AKURESSA
B6	15-Apr-2021	854522	100,000	Insufficient Funds	NATIONAL BANK	AKURESSA
B1	15-Mar-2021	753158	81,200	Insufficient Funds	COMMERCIAL BANK	MATARA
B2	15-Mar-2021	753170	44,700	Insufficient Funds	COMMERCIAL BANK	MATARA
B3	15-Mar-2021	753192	31,550	Insufficient Funds	COMMERCIAL BANK	MATARA
B4	15-Mar-2021	753195	45,850	Insufficient Funds	COMMERCIAL BANK	MATARA
			687,721			

Entity Code	-	This is a Reference No. to identify the dishonoured cheque reported. This could be referred to any Dispute raised against it.
Dishonour Date	-	Date of Dishonoured.
Cheque Number	-	Dishonoured Cheque number.
Amount LKR	-	Dishonoured Cheque Amount (In LKR).
Dishonour Reason	-	Reason for Dishonour (Insufficient Funds).
Member	-	Reported Name of the commercial Bank.
Branch	-	Reported Branch Name of the commercial Bank.

IMPORTANT: CRIB Act permits to collect the details of Dishonoured Cheques due to insufficient funds reported by the Licensed Commercial Banks and continue to be displayed in Credit Reports for the period of two **(02)** years from the Date Dishonoured.

Utilities

This section displays the utility services such as Telephone, Water, Electricity etc. in relation to the subject of the report. It displays the Type of Service (electricity, water, etc.), whether it is Open or Closed, the Amount, the Days and Amount in Arrears, Number of Accounts maintain with Number of Different Providers. Details will be listed in the “Utility Accounts” section.

Utilities

Utilities	Number of Utility Accounts	0	Number of Different Providers	0
	✓ Total Current Amount in Arrears	LKR 0	✓ Highest Current NDIA	0
	✓ The Highest NDIA in 12 Months	0		

Insurances

This section displays the Insurance information in relation to the subject of the report. It displays the Type of Insurance (Home Insurance, Vehicle Insurance, Health Insurance etc.), whether it is Open or Closed, Amount, Installment Amount, the Days and Amount in Arrears, Number of Insurance Policies with Number of Claims obtained. Details will be listed in the “Insurances Policy Details” section.

Insurances section provides more detailed information for:

- Insurances Policies
- Claims

Insurances

Insurances	Number of Insurance Policies	0	Number of Claims	0
	✓ Total Current Amount in Arrears	LKR 0	✓ Highest Current NDIA	0
	✓ The Highest NDIA in 12 Months	0		

Explanations

This section describes the abbreviations used in credit facility segment in the Generated Report.

Explanations	Delinquency status of Payment calendar	✓ 0-29 past due days	▲ 30-89 past due days	✖ More than 90 past due days	ⓘ No data available
	Other Abbreviations	NDIA Number of Days in Arrears	- No data available		



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இலங்கை கொடு கடன் தகவல் பணிவியகம்
CREDIT INFORMATION BUREAU OF SRI LANKA

Tel: 011 2131313, Fax: 011 2338259
Email: info@crib.lk, Web Site: www.crib.lk