**How to Check a Credit History in India**



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You can now check your personal credit history

Everything we do financially can have an effect on a credit rating and, as with most things in life, going down is easier than going up. It is important that you check your credit history at regular intervals to make certain that it is correct. Inaccurate files can mean refused credit. It is only recently that it has become possible to check your personal credit history in India. The service is not free, and only one agency is appointed to offer this service.

Difficulty:

Moderately Easy

**Instructions**

* + 1

Apply in writing. This is the only way currently available to check your credit history in India. You must complete the official request form, which can be downloaded in the Resources section.

* + 2

Provide original documentation to get your credit history. Copies will not be acceptable. These include passport, voters' identification paper or a Permanent Account Number, which is produced as a 10-digit alphanumeric listing on a plastic card (similar to a credit card) and is issued by the tax department of India.

* + 3

Provide original documentation proving your place of residence; these may include your latest bank account, electricity or telephone statement.Copies are not acceptable.

* + 4

Purchase a demand draft to the value of Rs 142/- and make it payable to the Credit Information Bureau (India) Limited to be payable in Mumbai; this fee is not refundable. A demand draft or "DD" as it is referred to, is the method that most Indian banks use for transferring money. You will need to obtain an application form from your bank to purchase a demand draft.

* + 5

Ensure that all the documents are placed in one envelope together with the fee and mail to CIBIL, P.O Box 17, Millennium Business Park, Navi Mumbai -- 400710. Your credit history report will be sent to you by mail upon receipt and verification of the completed information.

Hassle Free + Quick Approval + Low EMI\*.Check Your Eligibility Online!

**Tips & Warnings**

* Ensure that all the details you send relating to your credit history report are 100 percent accurate as your fee is not refundable, and you will have to apply and pay again.
* The Credit Information Bureau (India) Limited is the only official way to obtain your credit history report. Be cautious about using any other source as you could become a victim of identity fraud.