

# How to Read Ci-Net Commercial SIR



The image shows a computer monitor displaying the Ci-Net Commercial SIR report. The interface is in Arabic and includes various data fields and tables for credit analysis. The report is titled "تقرير الائحة التجارية" (Commercial Credit Report) and includes sections for "البيانات العامة" (General Data), "البيانات المالية" (Financial Data), and "البيانات التشغيلية" (Operational Data). The tables contain detailed information about the company's credit history, financial performance, and operational status.



# 1.Customer Details

Customer Details			
English Name	ABCDEF	Arabic Name	١٢٣٤٥٦٧٨٩
ID Number		ID Type	Civil Id
Date of Registration/Birth	24-Dec-2011	Legal Entity Type	
Address		Registration Country/Nationality	.....
Tax Identification Number		Unique Identification Number	
Residence Status		Enterprise Size	

Customer details will include all the subject details which comes from the first submission file from data providers or data saved in Ci-Net repository, the customer details include the following :

English Name

Arabic Name

ID number

ID type

Date of registration

Legal entity type

Address

Registration country

Tax identification number if available

Unique identification number

Residence status

Enterprise size



## 2. Report Details

Report Details					
CIR Number	W-0000069662/2019	Report Order Date Time	27-08-2019 16:07:26	Transaction Number	36219
Institution Name	JY Finance and Leasing company	User ID	UTJAY00001	Branch	JY Finance and Leasing company Head Office
Search Details					

Report details section will contain the report ID number, generated report date and time, transaction number along with the user and institution name who generated the report.



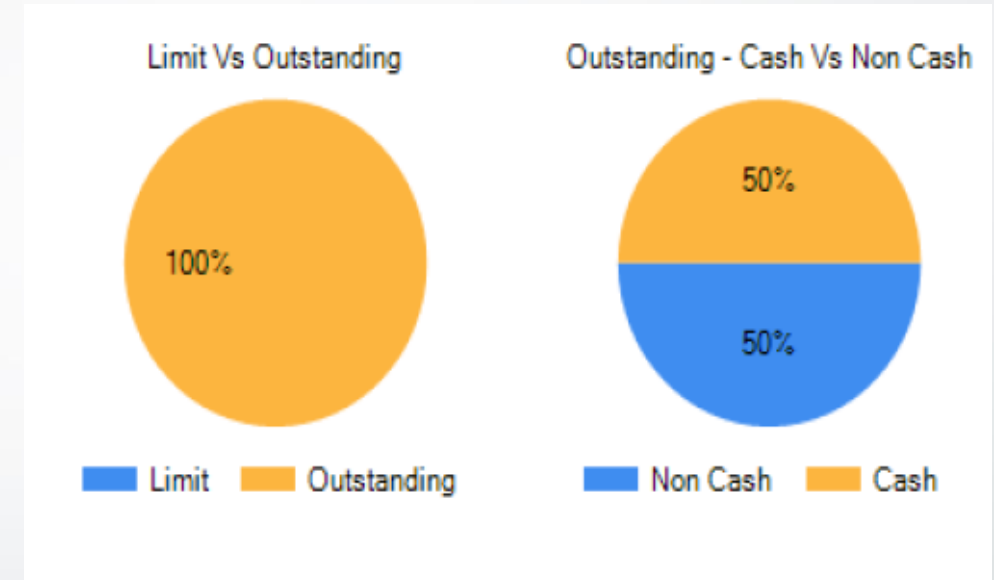
### 3. Search Details

Search Details			
Identifier Type	CIVIL Id	Identifier Value	311122400588
Name			
Registration Country/Nationality		Date of Registration/Birth	

All the search details entered by the user who made the inquiry to generate the report will appear in this section that include identity type, value, name of the customer, registration country and date of registration.

## 4. Credit Profile Overview

Credit Profile Overview			
Indicator	Local Currency (eqv.KWD)	Foreign Currency (eqv.KWD)	Total (eqv.KWD)
Total Credit Limit - Cash Facilities	1001	1001	2002
Total Outstanding - Cash Facilities	2001	2001	4002
Total Credit Limit - Non Cash Facilities	1002	1002	2004
Total Outstanding - Non Cash Facilities	2001	2001	4002
Total Credit Limit - Other Commitments	1003	1003	2006
Total Outstanding - Other Commitments	2001	2001	4002
Total Amount Past Due for Payment	0	0	0



- Shows aggregated data on the subject's facilities, credit limit, outstanding and overdue amounts.
- Useful as a high level overview on the subject's exposure and allows the bank/ company to take a judicious call before underwriting a credit facility for the concerned subject



## 5. Indicators

Indicator
Number of Creditors to Whom Subject in Indebted
Number of Cash Facilities (loans, Credit A/c) - Open
Number of Non Cash Facilities (LCs, LGs) - Open
Number of Cash Facilities (loans, Credit A/c) - Closed
Number of Non Cash Facilities (LCs, LGs) - Closed
Current Worst Status of Accounts
Worst Historical Status of Accounts
Worst Historical Number of Payments Overdue Ever

- Total # of institutions from where the subject has availed credit and whose status is currently 'Open'.
- count of cash credit facilities (loans, credit A/C etc.) which are OPEN (Account Closed Date = empty)
- count of non- cash credit facilities (LC's, LG's etc.) which are open.
- The count of cash credit facilities (loans, credit A/C, etc.) which are closed.
- The count of non-cash credit facilities (LC's, LG's etc.) which are closed.
- Currently 'Write-Off' is considered as the worst status followed by others only those credit facilities from the current/most recent submission is considered for this computation
- Similar to the above where historical statuses are considered (and current submission is excluded)
- Maximum of the no of payments overdue for the subject across all OPEN credit facilities (excluding the recent submission)

NOTE: Historical data containing missed payments details on each credit facility held by the subject is taken and maximum computed



## 5. Indicators

Indicator	Value
Maximum Number of Payments Overdue in the Last 24 months	0
Number of Accounts Under Legal Dispute	0
Total Overdue Amount (Cash)	0
Total Write-off Amount	0
Unpaid Installments less than 30 Days Past Due	29
Unpaid Installments between 31 to 60 Days Past Due	2
Unpaid Installments between 61 to 90 Days Past Due	0
Unpaid Installments greater than 90 Days Past Due	0
Facilitated Financing	NO
Collateral Pledge Flag	YES

- The Maximum of [credit utilized (Outstanding Balance) divided by Credit Limit] \* 100 reported for all revolving credit facilities associated with the Subject.
- The maximum of credit facilities that have been reported as past due at least once within the last 24 months
- Maximum of the no of payments overdue for the subject across all OPEN credit facilities (excluding the recent submission)
- Amount written off is summed up across all credit facilities and equivalent amount reported in KWD. Written Off facilities can either be OPEN or CLOSED and where Reason for Write off is GOVERNMENT CONCESSION.
- If the Facilitated Financing flag is (yes) means the customer applied for the facilitated financing programme and has approved application or any facilitated financing account type.

If Collateral Pledge flag is YES, then Collateral segment must be present.

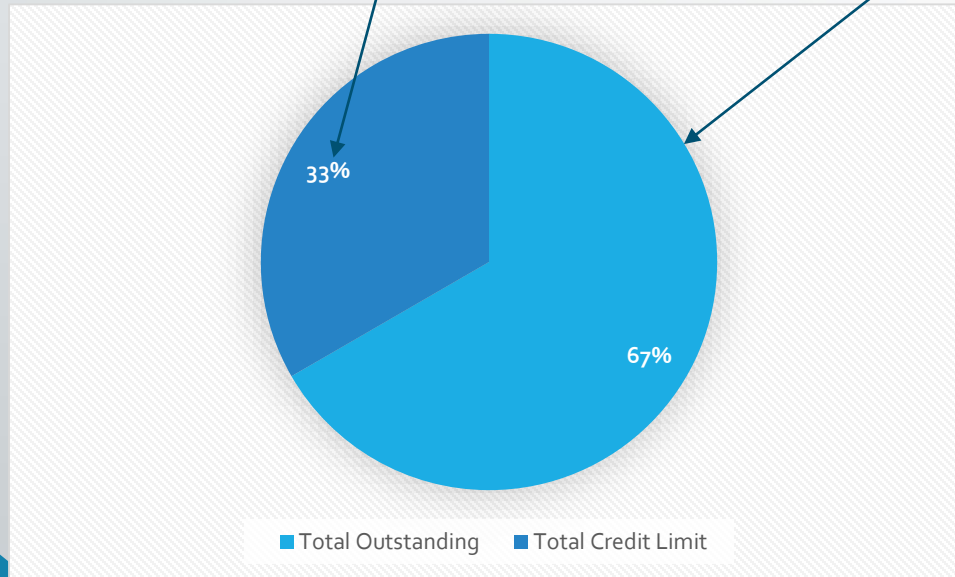


# Calculation of Limit Vs Outstanding through Indicators

Facility	Institution Category	Outstanding	Product Type	Currency	Total Credit Limit	% Util
1	Local	2001	CASH	KWD	1001	199.90%
2	Foreign	2001	CASH	INR	1001	199.90%
3		0	NON CASH	KWD	1002	0.00%
4		0	NON CASH	INR	1002	0.00%
5		0	OTHER	KWD	1003	0.00%
6		0	OTHER	INR	1003	0.00%
		<b>4002</b>			<b>6012</b>	

Product Type	Total Outstanding	Total Credit Limit	% Util
CASH	4002	2002	199.90%
NON CASH	0	2004	0.00%
OTHER	0	2006	0.00%

Though this customer does not have any non cash facilities, the credit limit of the same is still considered for computing the Utilization %



$$\text{Total Outstanding} \div \text{Total Credit Limit}$$





# Calculation of % Credit Utilization through Indicators

Facility	Institution Category	Outstanding	Product Type	Currency	Total Credit Limit	% Util
1	Local	2001	CASH	KWD	1001	199.90%
2	Foreign	2001	CASH	INR	1001	199.90%
3		0	NON CASH	KWD	1002	0.00%
4		0	NON CASH	INR	1002	0.00%
5		0	OTHER	KWD	1003	0.00%
6		0	OTHER	INR	1003	0.00%
		4002			6012	

		4006
Total Credit Limit (CASH + NON CASH)		
Total Outstanding		4002

$$\begin{aligned} \text{\% Total Credit Utilization} &= \frac{\text{Total Outstanding (CASH+NON CASH)}}{\text{Total Credit Limit (CASH+NON CASH)}} \times 100 \\ &= \frac{4002}{4006} \times 100 \end{aligned}$$

## Key points to note:

1) Currently, this computation calculates the total credit utilization by aggregating the outstanding amounts across all CASH & NON CASH facilities for a period of 24 prior months from the current period




## Calculations of Total Overdue Amount Through Indicators

Overdue Balance (Current Month)	30	60	90	120	150	180	365	365+				
	345	345	310	0	0	0	0	0				
No. of Days Overdue (DPD) in Times (History)	30	60	90	120	150	180	365	365+				
	0	0	1	0	0	0	0	0				
Month	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18
Status	82											
Overdue Amount	1000											
Month	Aug18	Jul18	Jun18	May18	Apr18	Mar18	Feb18	Jan18	Dec17	Nov17	Oct17	Sep17
Status												
Overdue Amount												

Indicator	Value
Maximum Number of Payments Overdue in the Last 24 months	0
Number of Accounts Under Legal Dispute	0
Total Overdue Amount (Cash)	0
Total Write-off Amount	0
Unpaid Installments less than 30 Days Past Due	29
Unpaid Installments between 31 to 60 Days Past Due	2
Unpaid Installments between 61 to 90 Days Past Due	0
Unpaid Installments greater than 90 Days Past Due	0
Facilitated Financing	NO
Collateral Pledge Flag	YES

### Key points to note:

- 1) Overdue balance represents the amount overdue as of the current submission
- 2) From the above example, the concerned CF is overdue by 82 days in total with an overdue amount of 1000 (345+345+310) as of Aug 19
- 3) Also, the subject/entity has one instance in the past where it fell into the 60-90 days overdue bucket
- 4) Total Overdue Amount calculated as the sum of overdue amounts on each cash credit facility reported in the current submission



## 6. Credit Exposure by Product Type

Credit Exposure by Product Type					
Role of Subject	Product Type	Total Credit Limit	Percentage of Utilization	Overdue Balance	% Overdue of Total Outstanding Balance
Main Applicant	Non Cash	20,000	200	0	0

This section present the total limits and overdue balances based on the product type cash or non-cash



## 7. Classification Of Active Accounts By Institution Type

Classification of Active Accounts by Institution Type						
Institution Category	Number of Accounts	Total Credit Limit	Total Outstanding Balance	Percentage of Utilization	Overdue Balance	% Overdue of Total Outstanding Balance
Local Bank	1	20,000	40,000	200	0	0

This section present the active accounts according to the institution category along with the outstanding balance and overdues for each account.



## 8. Total Credit Summary

Total Credit Summary			
Description	Local	Foreign	Total
Total Balance Outstanding	1,717,187	0	1,717,187
Total Number of Facilities	33	0	33
Total Overdue Balance	0	0	0
Overdue 1-30 Days	0	0	0
Overdue 31-60 Days	0	0	0
Overdue 61-90 Days	0	0	0
Overdue 91-120 Days	0	0	0
Overdue 121-180 Days	0	0	0
Overdue 181-365 Days	0	0	0
Overdue > 365 Days	0	0	0

This section display the total outstanding balances across active accounts along with total number of facilities and overdues through the time base.



## 9. Credit Facility Details – Open Accounts (Cash and Others) / (Non Cash

Credit Facility Details - Open Accounts (Cash and Others)												
Account Details (Cash And Others)	S.No	Institution Category			Institution Name		Product Type		Account Sub Type		Account Type	
	1	Local Bank					Cash		Loan & Other Financing		Corporate Credit Cards (Revolving)	
	Date Reported	Account No			Status of Accounts		Account Open Date		Outstanding Balance-Principle		Total Credit Limit	
	01-09-2020	1			Up to date (Current)		29-09-2019		0		600	
	Nature of Credit Limit	Percentage of Utilization			Payment Frequency		Total number of Installments		Facility Tenure in months		First Payment Date	
	Facility Specific Limit	0			Monthly		0					
	First Payment Amount	First Installment Due Date			First Installment Due Amount		Interest Type		Account Currency		Purpose of Facility	
	0				0		Fixed		KWD		Personal sector	
	Worst Historical Account Status	Worst Historical Number of Payment Outstanding			Overdue Amount		Legal Action Flag		Court Case Register Date		Date Of Removing Legal Action	
	Up to date (Current)	0			0		No					
Overdue Balance (Current Month)	30	60	90	120	150	180	365	365+				
	0	0	0	0	0	0	0	0				
No. of Days Overdue (DPD) in Times (History)	30	60	90	120	150	180	365	365+				
	0	0	0	0	0	0	0	0				
Month	Sep20	Aug20	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19
Status	OK	OK	OK	OK	OK	OK	OK					
Overdue Amount	0	0	0	0	0	0	0					
Month	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18
Status												
Overdue Amount												

This section display the details for each account open details as submitted by data provider to Ci-Net database which include the fields related to the granted credit facility.



## 10. Credit Facility Details – Closed Accounts

Credit Facility Details - Closed Accounts							
Account Details	S.No	Institution Category	Institution Name	Product Type	Account Sub Type	Account Type	
		Local Bank		Non Cash	Letters of Guarantees	LG Finance	
	Date Reported	Account No	Status of Accounts	Account Open Date	Account Closed Date	Reason for Closure	
	29-04-2020		Up to date (Current)	27-01-2020	29-04-2020	Others	
	Account Currency	Total Credit Limit	Nature of Credit Limit	Outstanding Balance As On Closing Date	Number Of Payment Outstanding	Legal Action Flag	Court Decision Flag
	KWD	600	Global Credit Limit	0	0	No	Not Applicable
	Litigation Case Number	Write Off Action Flag	Write Off Action Date	Reason For Write Off	Worst Historical Account Status	Account Guarantor Present	
		No			Up to date (Current)	No	
	Serial Number Of Rescheduled Account				Serial Number Of Restructured Account		

This section display the details for each account closed details as submitted by data provider which include the credit details for the closed account.

Please note system display only cash closed account





## 11. Guarantor Details

Guarantors Details					
Account Details	S.No	Date Reported	ID Type	Identification Number	Legal Capacity
	1	08-07-2020	Civil ID - Individual		Adult
	English Name	AHMAD			
	Arabic Name	أحمد			
Account Details	S.No	Date Reported	ID Type	Identification Number	Legal Capacity
	2	08-07-2020	Civil ID - Individual		Adult
	English Name	SALEH			
	Arabic Name	صالح			

This section display the guarantor details name. legal capacity and date reported



## 12. Collateral Details

Collateral Details						
Institution Category	Name of the Institution	Customer Number	Collateral Reference Number	Type of Collateral	Date of Collateral Pledge	Collateral Coverage Percentage
Local Bank		73		Cash	02-02-2020	0
Collateral Currency	Latest Value of Collateral	Date of Latest Valuation	Nature of Collateral Coverage			
KWD	200		Collateral covers single facility			
Institution Category	Name of the Institution	Customer Number	Collateral Reference Number	Type of Collateral	Date of Collateral Pledge	Collateral Coverage Percentage
Local Bank		12		Cash	27-01-2020	0
Collateral Currency	Latest Value of Collateral	Date of Latest Valuation	Nature of Collateral Coverage			
KWD	1,500		Collateral covers single facility			

This section shows the collateral details as showing above which include the value of collateral and nature of it and the latest value of collateral.



## 13. Inquiry History Summary

Inquiry History Summary						
1 Month	3 Month	6 Month	9 Month	12 Month	24 Month	36 Month
0	0	0	0	0	0	0

This section display the inquiries done for the customer for the last 36month which gives the credit user the customer credit shopping behaviour.



## 14. Inquiry History Details

This section display the inquiries done for the customer in details based on institution category and the status of the inquiry



## 15. Address History Details

This section display the addresses submitted for the customer by data providers historically as record



## 16. Contact History Details

In this section credit user will be able to see the contact details for the customer which was also submitted by data providers , this section will ease the user work as it would be easy to reach the customer based on the recent records displayed