

Experian Reference Number (ERN): -
 Enquiry Reference : -
 Date/Time: - -
 Bureau Member : -
 User ID : faptusv1112
 User Name : Rejin M

<div><div></div>MATCH DETAILS</div>						
Match Found.						
<div><div></div>CURRENT APPLICATION INFORMATION</div>						
These are the details you give us when you apply for your Experian Credit Report.						
Date/Time	19/03/2024	Experian Reference	-	Industry	HOUSING FINANCE COMPANY	
Credit Provider	Aptus Value Hosuing Finance India ltd	Account Type	Loan, Property	Amount Considered	1200000	
Account Responsibility	-	Terms	10 Monthly	Bank Account	-	
Purpose	Property Loan	Financial Purpose Type	4			
Name	Vijayakumar T					
Address	5-21, Puthan vilai, Mangalakuntru, Kanniyakumari, Tamil Nadu 629178 IND					
Date Of Birth	14/09/1968	Aadhaar Number	- 248882138810	Email	-	Months Employed -
Gender	Male	Driving License	-	Telephone	-	Occupation -
Marital Status	Married	Voter ID	-	Mobile Phone	9486961290	Net Monthly Income -
PAN	BOAPT3315J	Passport Number	-	Office Number	-	Years Employed -
Ration Card	-	Number of Credit Cards Held	-			
<div><div></div>BUREAU BEST IDENTITY PROFILE</div>						
Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
VIJAYAKUMAR T	5-21, Puthan vilai Mangalakuntru Kanniyakumari, Tamil Nadu 629178	9486961290	PAN	BOAPT3315J	-	-
Male						
14/09/1968						
<div><div></div>REPORT SUMMARY</div>						
Credit Account Summary		Current Balance Amount Summary		Enquiry Summary		
Total number of Accounts	2	Total Current Bal. amt	50,000	Enquiries in Last 7 days	0	
Active Accounts	1	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0	
Closed Accounts	1	Secured Accounts amt	50,000(100.0%)	Enquiries in Last 90 days	0	
SF/WD/WO/Settled	1	Unsecured Accounts amt	0(0.0%)	Enquiries in Last 180 days	0	
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	10/2017	Total Enquiries	0	
Recent WO/WD/SF/STL Account	2019	Most Recent Credit Line	-			

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SUMMARY: CREDIT ACCOUNT INFORMATION

This section displays summary of all your reported credit accounts found in the Experian Credit Bureau database.

	Credit Provider	Account type	Account No	Account Responsibility	Date Reported	Account Status	Date Opened	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
Acct 1	Private Sector	Loan,Gold	XXXX0549	Individual	23/09/2018	Closed	23/12/2017	60,000	0	0
Acct 2	Private Sector	Loan, Gold	XXXXXX1837	Individual	15-06-2023	Open	30/01/2023	50,000	50,000	0

CREDIT ACCOUNT INFORMATION DETAILS

This section has information based on the details provided to Experian by all our member banks, credit / financial institutions and other credit grantors with whom you have a credit / loan account.

Acct 1 **Loan, Gold** **Muthoot Mercantile Limited**

T VIJAYAKUMAR**Address 1** 5-21, Puthan vilai, Mangalakuntru, Kanniyakumari, Tamil Nadu 629178 IND**Credit Account details**

Account terms		Account description		Account details	
Account Number	XXXX0549	Date Reported	23/09/2018	Credit Limit Amt	60,000
Date Opened	23/12/2017	Account Type	Loans	Last Payment Amount	7,500
Date Closed	23/09/2018	Account Status	Closed	Payment Status	Settled Default
Ownership	Individual	Sanctioned Amount	60,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	0	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Gold	Last Payment Date	23/09/2018	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	60,000	Credit Limit	-
Account Status Detail	-	Payment Status Detail	Standard	Terms	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019												
2018				000	000	000	000	000	000	000	000	000
2017	000											
2016												

Consumer Personal details on the Credit Account

Date of Birth	-	Phone Type	Phone Number	ID Type	ID Number
Gender	-				
Occupation					
Email address 1	-				

✓ Acct 2	Loan, Gold	Muthoot Mercantile Limited
Address 1	DOOR NO 5-21 TAMIL NADU Tamil Nadu 629178	
Address 2	DOOR NO:5-21 TAMIL NADU Tamil Nadu 629178	
Address 3	DOOR NO:5-21, Puthan vilai, Mangalakuntru, Kanniyakumari-629178	

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXXX1837	Date Reported	31/01/2024	Credit Limit Amt	50,000
Date Opened	15/06/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	50,000	Total Write-off Amt	-
Rate of Interest	12.000	Current Balance	-	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Gold	Last Payment Date	06/01/2024	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	50,000	Credit Limit	-
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	-

Payment History												
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												000
2023	000	000	000	000	000	000						
2022												
2021												

Consumer Personal details on the Credit Account					
Date of Birth	14/09/1968	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9486961290	PAN	BOAPT3315J
Occupation	Self-Employed Income 26275 Expenses -	Home Phone	9486961290		
Email address 1	-				

✓ ENQUIRY DETAILS

Records Found: 3

This section shows the names of the credit institutions that have processed a credit / loan application for you.

Sr. No	Enquiry Date	Member Type	Purpose	Enquiry Amount	Enquiry Type
1	01/03/2024 11:00	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
2	29/02/2024 18:20	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT

✓ STATEMENTS & ALERTS

No Records Found

✓ CONTACTING US

Under the Credit Information Companies (Regulation) Act 2005 and as per the guidelines set by the Reserve Bank of India, Experian Credit Information Company of India Private Limited is not authorized to change any data in the credit information report without authorization from the lender.

If you would like us to help, please contact us at consumer.support@in.experian.com or contact us on 022 6641 9010.

Please feel free to contact us if you have any questions.

Email: consumer.support@in.experian.com

Telephone: 022 6641 9000

Post: Experian Credit Information Company of India Private Limited, 5th Floor, East Wing, Tower 3, Equinox Business Park, LBS Marg, Kurla (West), Mumbai - 400 070.

Website: www.experian.in

✓ LEGEND

- *SF/WD/WO/SETTLED* : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled.
- *Active** : Credit accounts which are less than 90 days past due.
- *Active*** : Credit accounts which are over 90 days past due.
- *Closed* : Credit accounts that have 'Date Closed' populated.
- *DPD* : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.
 - ◻ *DPD '0'* : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.
 - ◻ *DPD >0* : The number in the circle indicates the "Days Past Due" reported by the respective lender.
- When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:
 - ◻ *S* : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.
 - ◻ *M* : Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.
 - ◻ *B* : Substandard: An account which is overdue by 90 days for a period of less than or equal to 12 months is classified as Substandard asset as per RBI guidelines
 - ◻ *D* : Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.
 - ◻ *L* : Loss: An account where loss has been identified but the amount has not been written off, wholly or partially is classified as Loss asset as per RBI guidelines.

<----- END OF REPORT ----->

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