

Experian Reference Number (ERN): -

Enquiry Reference : -

Date/Time: - -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

**MATCH DETAILS***Match Found.***CURRENT APPLICATION INFORMATION***These are the details you give us when you apply for your Experian Credit Report.*

Date/Time	05/03/2024	Experian Reference	-	Industry	HOUSING FINANCE COMPANY
Credit Provider	Aptus Value Hosuing Finance India Ltd	Account Type	Loan, Property	Amount Considered	1000000
Account Responsibility	-	Terms	120 Monthly	Bank Account	-
Purpose	Property Loan	Financial Purpose Type	4		
Name	VAIRAVAN P				
Address	NO - 19/75 THERKKE PANDAKASALAI VEEDU RAMAVARMAN VILAVANCODE PUTHU THERU Tamil Nadu 629154 IND				
Date Of Birth	04/06/1969	Aadhaar Number	-	Email	-
Gender	Male	Driving License	-	Telephone	-
Marital Status	Married	Voter ID	-	Mobile Phone	7598683081
PAN	DKSPP5795J	Passport Number	-	Office Number	-
Ration Card	333011458108	Number of Credit Cards Held	-		
				Months Employed	-
				Occupation	-
				Net Monthly Income	-
				Years Employed	-

**BUREAU BEST IDENTITY PROFILE**

Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
VAIRAVAN P P VAIRAVAN VAIRAVAN Male	1975 THEKKEPANDAGASALAI EZHUDESAM VILLAGE KUZHITHURAI Tamil Nadu 629154	<u>9487961081 (M)</u> VAIRAVAN870@GMAIL.COM	PAN <u>Voter ID Number</u>	DKSPP5795J <u>TN392330363033</u>	- -	- -
04/06/1969						

**REPORT SUMMARY**

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	9	Total Current Bal. amt	3,52,010	Enquiries in Last 7 days	0
Active Accounts	6	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0
Closed Accounts	3	Secured Accounts amt	3,52,010(100%)	Enquiries in Last 90 days	0
SF/WD/WO/Settled	0	Unsecured Accounts amt	0	Enquiries in Last 180 days	0
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	11 / 2020	Total Enquiries	0
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2023		

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Experian Reference : -

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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	Public Sector	Loan, Personal Cash	XXXXXXXXXXXX6274	Individual	31/08/2022	Closed	16/11/2020	4,97,000	0	-
Acct 2	Tamil nadu Grama Bank	Loan, Gold	XXXXXXX0866	Individual	31/07/2023	Closed	30/07/2022	82,000	0	-
Acct 3	Public Sector	Loan, Gold	XXXXXXX5267	Individual	31/01/2024	Open	05/12/2023	50,000	50,000	-
Acct 4	Tamil nadu Grama Bank	Loan, Gold	XXXXXXX8199	Individual	28/02/2023	Open	20/08/2022	95,000	95238	-
Acct 5	Public Sector	Loan, Gold	XXXXXXX8277	Individual	31/01/2024	Open	13/10/2023	68,000	68,000	-
Acct 6	Tamil nadu Grama Bank	Loan, Gold	XXXXXXX3090	Individual	31/12/2023	Open	11/04/2023	16,000	16075	-
Acct 7	Tamil nadu Grama Bank	Loan, Gold	XXXXXXX3196	Individual	31/10/2023	Closed	04/07/2023	40,000	0	-
Acct 8	Tamil nadu Grama Bank	Loan, Gold	XXXXXXX5274	Individual	31/12/2023	Open	04/07/2023	82,000	82549	-
Acct 9	Tamil nadu Grama Bank	Loan, Gold	XXXXXXX9814	Individual	31/12/2023	Open	17/10/2023	40,000	40148	-

**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, Personal Cash	Public Sector
P VAIRAVAN		
Address 1	19/75 THEKKEPANDAGASALAI KANNIYAKUMARI Tamil Nadu 629154	

**Credit Account details**

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX6274	Date Reported	31/08/2022	Credit Limit Amt	4,97,000
Date Opened	16/11/2020	Account Type	Loans	Last Payment Amount	-
Date Closed	23/08/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	4,97,000	Total Write-off Amt	0
Rate of Interest	12.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	4,97,000	Credit Limit	4,97,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	072

**Payment History**

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022					S	S	S	S	S	S	S	S
2021	S	S	S	S	S	S	S	S	S	S	S	S
2020	S	S										
2019												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9487961081	PAN	DKSPP5795J
Occupation					
Email address 1	-				

✓ Acct 2	Loan, Gold	Tamil nadu Grama Bank
VAIRAVAN		
Address 1	19/75,S\O PARAMESHWARAN PILLAI , THERKKR Tamil Nadu 629154	

## Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXX0866	Date Reported	31/07/2023	Credit Limit Amt	82,000
Date Opened	30/07/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	04/07/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	82,000	Total Write-off Amt	-
Rate of Interest	8.600	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	04/07/2023	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	82,000	Credit Limit	82,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023						S		S			S	S
2022	S	S	S	S	S	S						
2021												
2020												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation					
Email address 1	-				

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

 **Acct 3**

**Loan, Gold**

**Tamil nadu Grama Bank**

**P VAIRAVAN**


**Address 1** 19/75 THEKKEPANDAGASALAI KANNIYAKUMARI Tamil Nadu 629154

Credit Account details					
Account terms			Account description		Account details
Account Number	XXXXXXXXXXXX5267		Date Reported	31/01/2024	Credit Limit Amt
Date Opened	05/12/2023		Account Type	Loans	Last Payment Amount
Date Closed	-		Account Status	Open	Payment Status
Ownership	Individual		Sanctioned Amount	50,000	Total Write-off Amt
Rate of Interest	12.000		Current Balance	50,000	Principal Write-off
Value of Collateral	-		Amount Overdue	-	Settlement Amt
Type of Collateral	-		Last Payment Date	-	Cash Limit
Account Type Detail	Loan, Gold		Credit Extended	50,000	Credit Limit
Account Status Detail	-		Payment Status Detail	Standard	Terms

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

Consumer Personal details on the Credit Account					
Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation				Voter ID Number	TN392330363033
Email address 1	-				

 **Acct 4**

**Loan, Gold**

**Tamil nadu Grama Bank**

**VAIRAVAN**

**Address 1** 19/75,S\O PARAMESHWARAN PILLAI , THERKKR Tamil Nadu 629154

Credit Account details					

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXX8199	Date Reported	28/02/2023	Credit Limit Amt	95,000
Date Opened	20/08/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	95,000	Total Write-off Amt	-
Rate of Interest	8.500	Current Balance	95238	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	20/08/2022	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	95,000	Credit Limit	95,000
Account Status Detail	-	Payment Status Detail	Standard	Terms	-

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023											S	S
2022	S	S	S	S	S							
2021												
2020												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation					
Email address 1	-				

✓ Acct 5	Loan, Gold	Public Sector
P VAIRAVAN		
Address 1	19/75 THEKKEPANDAGASALAI KANNIYAKUMARI Tamil Nadu 629154	

## Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX8277	Date Reported	31/01/2024	Credit Limit Amt	68,000
Date Opened	13/10/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	68,000	Total Write-off Amt	0
Rate of Interest	9.000	Current Balance	68,000	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	68,000	Credit Limit	68,000
Account Status Detail	-	Payment Status Detail	Standard	Terms	-

## Payment History

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

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

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation				Voter ID Number	TN392330363033
Email address 1	VAIRAVAN870@GMAIL.COM				

Acct 6	Loan, Gold	Tamil nadu Grama Bank
VAIRAVAN		
Address 1	19/75,S\O PARAMESHWARAN PILLAI , THERKKR Tamil Nadu 629154	

## Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXX3090	Date Reported	31/12/2023	Credit Limit Amt	16,000
Date Opened	11/04/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	16,000	Total Write-off Amt	-
Rate of Interest	8.990	Current Balance	16075	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	16,000	Credit Limit	16,000
Account Status Detail	-	Payment Status Detail	Standard	Terms	012

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	S		S	S	S	S		S				
2022												
2021												
2020												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation					
Email address 1	-				

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

**Acct 7** **Loan, Gold** **Tamil nadu Grama Bank**

**VAIRAVAN**

**Address 1** 19/75,S\O PARAMESHWARAN PILLAI , THERKKR Tamil Nadu 629154

## Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXX3196	Date Reported	31/10/2023	Credit Limit Amt	40,000
Date Opened	04/07/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	17/10/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	40,000	Total Write-off Amt	-
Rate of Interest	8.990	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	17/10/2023	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	40,000	Credit Limit	40,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023			S	S	S	S						
2022												
2021												
2020												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation					
Email address 1	-				

**Acct 8** **Loan, Gold** **Tamil nadu Grama Bank**

**VAIRAVAN**

**Address 1** 19/75,S\O PARAMESHWARAN PILLAI , THERKKR Tamil Nadu 629154

## Credit Account details

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXX5274	Date Reported	31/12/2023	Credit Limit Amt	82,000
Date Opened	04/07/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	82,000	Total Write-off Amt	-
Rate of Interest	8.990	Current Balance	82549	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	04/07/2023	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	82,000	Credit Limit	82,000
Account Status Detail	-	Payment Status Detail	Standard	Terms	012

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	S	S	S	S	S	S						
2022												
2021												
2020												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation					
Email address 1	-				

✓ Acct 9	Loan, Gold	Tamil nadu Grama Bank
VAIRAVAN		
Address 1	19/75,S\O PARAMESHWARAN PILLAI , THERKKR Tamil Nadu 629154	

## Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXX9814	Date Reported	31/12/2023	Credit Limit Amt	40,000
Date Opened	17/10/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	40,000	Total Write-off Amt	-
Rate of Interest	8.990	Current Balance	40148	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	17/10/2023	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	40,000	Credit Limit	40,000
Account Status Detail	-	Payment Status Detail	Standard	Terms	012

## Payment History

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Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023	S	S	S									
2022												
2021												
2020												

## Consumer Personal details on the Credit Account

Date of Birth	04/06/1969	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			PAN	DKSPP5795J
Occupation					
Email address 1	-				

## ENQUIRY DETAILS

Records Found: 2

*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	23/08/2022 12:04	-	Personal Loan	6,00,000	CREDIT
2	16/11/2020 18:39	-	Personal Loan	4,40,000	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](mailto: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](mailto: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](http://www.experian.in)

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M



## 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 ----->

Experian Credit Information Company of India Private Limited ("ECICI") is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empanelled several credit institutions / specified users ("Members") with it, from whom it collects information / data for the bureau operations. The current Experian Credit Information Report and Experian Credit Score ("Report") is a reflection of this information / data as submitted by the Member to ECICI. The Report may thus be limited to the information / data contributed by the Member. The information / data provided in the Report is as current and up to date as provided by the Members. The Report is not a guarantee of any particular outcome and you may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise to you from relying on the information / data in the Report. ECICI will use all reasonable skill and care in the supply of the information / data to you. However since we obtain the information / data from the Member, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees.

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