

User Name : Berlin J

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

## ✓ 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, Gold	XXXXXXXXXXXX9954	Individual	30/11/2019	Closed	26/03/2019	40,000	0	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	Public Sector
Address 1	NO-1/192-A VALLIYAVILLA VEEDU Tamil Nadu 629160	

### Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX9954	Date Reported	30/11/2019	Credit Limit Amt	40,000
Date Opened	26/03/2019	Account Type	Loans	Last Payment Amount	-
Date Closed	30/11/2019	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	40,000	Total Write-off Amt	-
Rate of Interest	7.000	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	30/11/2019	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	40,000	Credit Limit	40,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	-

### Payment History

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

### Consumer Personal details on the Credit Account

Date of Birth	30/05/1974	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9605628955		
Occupation					
Email address 1	-				

## ✓ ENQUIRY DETAILS

No Records Found

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

## ✓ 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)

## ✓ 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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