

Experian Reference Number (ERN): -
 Enquiry Reference : -
 Date/Time: - -
 Bureau Member : -
 User ID : faptusv703
 User Name : Berlin J

MATCH DETAILS

Match Found.

CURRENT APPLICATION INFORMATION

These are the details you give us when you apply for your Experian Credit Report.

Date/Time	19/01/2024	Experian Reference	-	Industry	HOUSING FINANCE COMPANY
Credit Provider	Aptus Value Hosuing Finance India Ltd	Account Type	Loan, Property	Amount Considered	1200000
Account Responsibility	-	Terms	180 Monthly	Bank Account	-
Purpose	Property Loan	Financial Purpose Type	0		
Name	JAYARAJ W				
Address	3-1-276 MUNNAZHI MOOLAI MUKKUTTUKAL VILAVANCODE MANJALUMOODU Tamil Nadu 629151 IND				
Date Of Birth	24/10/1993	Aadhaar Number	-	Email	-
Gender	Male	Driving License	-	Telephone	-
Marital Status	Married	Voter ID	-	Mobile Phone	9487185651
PAN	BECPJ4202A	Passport Number	-	Office Number	-
Ration Card	-	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
JAYARAJ WILLIAM	NO 3-1-276 ,MUNNAZHI MOOLAI ,MUKKUTTUKAL, MANJALUMOODU(PO), VILAVANCO DE ,NEAR CSI CHURCH ,KANYAKUMARI KUZHITHURA Tamil Nadu 629151	7502398152 (M) 7540016572 (R) 9487185651	PAN AADHAAR	BECPJ4202A	- -	- -
Male Single 24/10/1993	1/276 MUNALIMOOLAI, MUKKUTTUKAL MANJALUMOODU PO KK DIST. Tamil Nadu 629151					

REPORT SUMMARY

Credit Account Summary	Current Balance Amount Summary	Enquiry Summary
Total number of Accounts2	Total Current Bal. amt2,86,731	Enquiries in Last 7 days0
Active Accounts1	SF/WD/WO/Settled amt0	Enquiries in Last 30 days0
Closed Accounts1	Secured Accounts amt2,86,731(100.0%)	Enquiries in Last 90 days0
SF/WD/WO/Settled0	Unsecured Accounts amt0(0.0%)	Enquiries in Last 180 days0
Oldest WO/WD/SF/STL Account-	Date First Credit Active7 / 2009	Total Enquiries4
Recent WO/WD/SF/STL Account-	Most Recent Credit Line2018	

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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	Reliance Asset Reconstruction Company Limited	Loan, Student	XXXXXXXX9399	Individual	30/11/2022	Open	14/07/2009	2,60,000	286731	-
Acct 2	Private Sector	Instalment Loan, Two-Wheeler	XXXXX6125	Individual	31/07/2023	Closed	02/05/2018	78,000	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, Student** **Reliance Asset Reconstruction Company Limited**

W MISS. JAYARANI W.S

Address 1 1/276 MUNALIMOOLAI, MUKKUTTUKAL MA Tamil Nadu 629151

Credit Account details

Account terms			Account description		Account details	
Account Number	XXXXXXXX9399	Date Reported	30/11/2022	Credit Limit Amt	2,60,000	
Date Opened	14/07/2009	Account Type	Loans	Last Payment Amount	-	
Date Closed	-	Account Status	Open	Payment Status	Missed 4 Payments	
Ownership	Individual	Sanctioned Amount	2,60,000	Total Write-off Amt	-	
Rate of Interest	10.000	Current Balance	286731	Principal Write-off	-	
Value of Collateral	0	Amount Overdue	-	Settlement Amt	-	
Type of Collateral	-	Last Payment Date	-	Cash Limit	-	
Account Type Detail	Loan, Student	Credit Extended	2,60,000	Credit Limit	2,60,000	
Account Status Detail	-	Payment Status Detail	Substandard	Terms	-	

Payment History

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

Consumer Personal details on the Credit Account

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

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✓ Acct 2 **Instalment Loan, Two-Wheeler** **Private Sector****WILLIAM JAYARAJ****Address 1** NO 3-1-276 MUNNAZHI MOOLAI Tamil Nadu 629151**Credit Account details**

Account terms		Account description		Account details	
Account Number	XXXX6125	Date Reported	31/07/2023	Credit Limit Amt	78,000
Date Opened	02/05/2018	Account Type	Instalment Credit	Last Payment Amount	20,900
Date Closed	27/07/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	78,000	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	-	Last Payment Date	27/07/2023	Cash Limit	-
Account Type Detail	Instalment Loan, Two-Wheeler	Credit Extended	78,000	Credit Limit	78,000
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023						000	026	027	026	027	024	027
2022	027	026	027	026	027	027	026	027	026	027	024	027
2021	000	000	000	000	000	148	117	115	084	085	054	026
2020	000	056	026	000	000							

Consumer Personal details on the Credit Account

Date of Birth	24/10/1993	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Home Phone	7540016572	AADHAAR	-
Occupation	Other	Office Phone	7540016572		
Email address 1	-				

✓ ENQUIRY DETAILS**Records Found: 4***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	10/12/2019 13:23	-	Personal Loan	0	CREDIT
2	27/04/2018 14:39	BANK	Two/Three Wheeler Loan	78,000	CREDIT
3	23/04/2018 00:00	-	Two/Three Wheeler Loan	78,000	CREDIT
4	20/04/2018 17:53	BANK	Two/Three Wheeler Loan	78,000	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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