

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	01/03/2024	Experian Reference	-	Industry	HOUSING FINANCE COMPANY	
Credit Provider	Aptus Value Hosuing Finance India Ltd	Account Type	Loan, Property	Amount Considered	800000	
Account Responsibility	-	Terms	120 Monthly	Bank Account	-	
Purpose	Property Loan	Financial Purpose Type	7			
Name	SANKAR P					
Address	20/71, KUVARAVU VILAI COURT ROAD KUZHITHURAI MARTHANDAM Tamil Nadu 629163 IND					
Date Of Birth	25/05/1985	Aadhaar Number	-	Email	-	Months Employed -
Gender	Male	Driving License	-	Telephone	-	Occupation -
Marital Status	Single	Voter ID	-	Mobile Phone	9043835307	Net Monthly Income -
PAN	DIDPS3322H	Passport Number	-	Office Number	-	Years Employed -
Ration Card	333652456476	Number of Credit Cards Held	-			
✔ BUREAU BEST IDENTITY PROFILE						
Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
SAN KAR SANKAR PARAMESWARAN SANKAR P Male 25/05/1985	20/71, KUVARAVU VILAI, COURT ROAD, KUZHI THURAI, KUZHITHURAI, VILAVANCODE, KANNIY AKUMARI, TAMIL NADU Tamil Nadu 629163	9043835307 <u>69000070 (O)</u> <u>8098862214 (M)</u> <u>000000066951252 (O)</u>	PAN	DIDPS3322H	-	-
	NO:1/4 LIC STAFF QUATERS NEAR SIVAN PARK, KK NAGAR Tamil Nadu 600078	000449043835307 (R) 09043835307 (M) SPSANKAR115@GMAIL.COM	<u>Driver's License Number</u>	<u>TN0420140000343</u>	-	-
	9-36 UNNAMALIKADAI NALLOOR Tamil Nadu 629179					

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✔ REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	5	Total Current Bal. amt	1,26,300	Enquiries in Last 7 days	1
Active Accounts	4	SF/WD/WO/Settled amt	1,26,300	Enquiries in Last 30 days	1
Closed Accounts	1	Secured Accounts amt	0(0.0%)	Enquiries in Last 90 days	1
SF/WD/WO/Settled	4	Unsecured Accounts amt	76,349(60.45%)	Enquiries in Last 180 days	1
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	6 / 2015	Total Enquiries	2
Recent WO/WD/SF/STL Account	2019	Most Recent Credit Line	2022		

✔ 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	Credit Card	0001014590000294886	Individual	31/01/2024	Open	09/06/2015	45,013	45013	17,192
Acct 2 Private Sector	Loan on Credit Card	XXXXXXXXXXXXXXXX8974	Individual	31/01/2024	Open	06/11/2015	0	49951	24,517
Acct 3 Private Sector	Credit Card	XXXXXXXXXXXXXXXX0322	Individual	30/01/2024	Open	02/02/2016	69,166	31336	31,336
Acct 4 Private Sector	Instalment Loan, Two-Wheeler	XXXX6064	Individual	31/01/2019	Closed	03/09/2016	66,131	0	0
Acct 5 Non-Banking Financial institution	Loan, Personal Cash	XXXXXXXXXX6614	Individual	31/01/2024	Open	25/09/2022	3,200	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	Credit Card	Private Sector
P SANKAR		
Address 1	E-NXT FINANCIALS LTD Tamil Nadu 600032	

Credit Account details

Account terms		Account description		Account details	
Account Number	0001014590000294886	Date Reported	31/01/2024	Credit Limit Amt	-
Date Opened	09/06/2015	Account Type	Revolving Credit	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Default
Ownership	Individual	Highest Credit	45,013	Total Write-off Amt	0
Rate of Interest	-	Current Balance	45013	Principal Write-off	0
Value of Collateral	-	Amount Overdue	17,192	Settlement Amt	-
Type of Collateral	-	Last Payment Date	21/11/2016	Cash Limit	-
Account Type Detail	Credit Card	Credit Extended	-	Credit Limit	-
Account Status Detail	-	Payment Status Detail	Written-off	Terms	-

Payment History

Experian Reference Number (ERN): -
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DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												205
2023	205	204	205	202	203	203	202	203	202	203	203	205
2022	205	204	205	202	203	203	202	203	202	203	202	204
2021	204	203	204	201	202	202	199	199	199	199	199	

Consumer Personal details on the Credit Account

Date of Birth	25/05/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Office Phone	69000070	PAN	DIDPS3322H
Occupation	Salaried Income - Expenses -	Mobile Phone	9043835307		
Email address 1	SPSANKAR115@GMAIL.COM				

Acct 2

Loan on Credit Card
 Private Sector

P SANKAR

Address 1
 E-NXT FINANCIALS LTD Tamil Nadu 600032

Credit Account details

Account terms	Account description	Account details
Account NumberXXXXXXXXXXXX8974	Date Reported31/01/2024	Credit Limit Amt0
Date Opened06/11/2015	Account TypeLoans	Last Payment Amount-
Date Closed-	Account StatusOpen	Payment StatusDefault
OwnershipIndividual	Sanctioned Amount0	Total Write-off Amt0
Rate of Interest-	Current Balance49951	Principal Write-off0
Value of Collateral-	Amount Overdue24,517	Settlement Amt-
Type of Collateral-	Last Payment Date13/09/2017	Cash Limit-
Account Type DetailLoan on Credit Card	Credit Extended0	Credit Limit0
Account Status Detail-	Payment Status DetailWritten-off	Terms-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												205
2023	205	204	205	202	203	203	202	203	202	203	203	205
2022	205	204	205	202	203	203	202	203	202	203	202	204
2021	204	203	204	201	202	202	201	201	201	201	201	

Consumer Personal details on the Credit Account

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

Date of Birth	25/05/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Office Phone	69000070	PAN	DIDPS3322H
Occupation		Mobile Phone	9043835307		
Email address 1	SPSANKAR115@GMAIL.COM				

✓ Acct 3	Credit Card	Private Sector
S/O SUSEELA SANKAR		
Address 1	TATA BUSINESS SUPPORT SERV Tamil Nadu 600032	
Address 2	1/4 LIC STAFF QUARTERS A P PATRO SALAI Tamil Nadu 600078	
Address 3	9-36 UNNAMALIKADAI NALLOOR Tamil Nadu 629179	

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXX0322	Date Reported	30/01/2024	Credit Limit Amt	0
Date Opened	02/02/2016	Account Type	Revolving Credit	Last Payment Amount	0
Date Closed	-	Account Status	Open	Payment Status	Default
Ownership	Individual	Highest Credit	69,166	Total Write-off Amt	47,336
Rate of Interest	-	Current Balance	31336	Principal Write-off	47,336
Value of Collateral	-	Amount Overdue	31,336	Settlement Amt	-
Type of Collateral	-	Last Payment Date	25/07/2019	Cash Limit	0
Account Type Detail	Credit Card	Credit Extended	0	Credit Limit	0
Account Status Detail	-	Payment Status Detail	Written-off	Terms	-

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DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												190
2023			190	190	190	190	190	190	190			190
2022	190	190			190	190	190	190	190	190		190
2021	190	190	190	190	190	190	190		190	190		190

Consumer Personal details on the Credit Account					
Date of Birth	25/05/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Office Phone	000000066951252	PAN	DIDPS3322H
Occupation	Salaried Income 300 Expenses -	Home Phone	000449043835307		
Email address 1	-	Mobile Phone	09043835307		

✓ Acct 4	Instalment Loan, Two-Wheeler	Private Sector
P SANKAR		
Address 1	NO:1/4 LIC STAFF QUATERS NEAR SIVAN Tamil Nadu 600078	

Credit Account details

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Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

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Account terms		Account description		Account details	
Account Number	XXXX6064	Date Reported	31/01/2019	Credit Limit Amt	66,131
Date Opened	03/09/2016	Account Type	Instalment Credit	Last Payment Amount	15,000
Date Closed	31/01/2019	Account Status	Closed	Payment Status	Settled Default
Ownership	Individual	Sanctioned Amount	66,131	Total Write-off Amt	1,88,006
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	0	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	31/01/2019	Cash Limit	-
Account Type Detail	Instalment Loan, Two-Wheeler	Credit Extended	66,131	Credit Limit	66,131
Account Status Detail	-	Payment Status Detail	Post (WO) Settled	Terms	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019												000
2018	209	178	148	117	087	087	056	056	056	085	085	087
2017	087	056	056	056	057	026	025	026	025	026		
2016												

Consumer Personal details on the Credit Account

Date of Birth	25/05/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Office Phone	9043835307	PAN	DIDPS3322H
Occupation		Home Phone	9043835307	Driver's License Number	TN0420140000343
Email address 1	SPSANKAR115@GMAIL.COM				

✓ Acct 5 Loan, Personal Cash Non-Banking Financial institution

SANKAR PARAMESWARAN

Address 1 20/71, KUVARAVU VILAI, COURT ROAD, KUZHI Tamil Nadu 629163

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXX6614	Date Reported	31/01/2024	Credit Limit Amt	3,200
Date Opened	25/09/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	3,200	Total Write-off Amt	0
Rate of Interest	36.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	01/01/2024	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	3,200	Credit Limit	3,200
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	001

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	25/05/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	-	9043835307	PAN	DIDPS3322H
Occupation					
Email address 1	SPSANKAR115@GMAIL.COM				

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	01/03/2024 17:54	HOUSING FINANCE COMPANY	Auto Loan	8,00,000	CREDIT
2	08/05/2023 13:45	NBFC	Consumer Search	60,000	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

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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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