

Experian Reference Number (ERN): Enquiry Reference : -

Date/Time: - -Bureau Member: -User ID: faptusv769

User ID : faptusv769 User Name : Abinraj T

Months

Income Years

**Employed** 

Occupation -Net Monthly -

# MATCH DETAILS

Match Found.

# CURRENT APPLICATION INFORMATION

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

Date/Time 07/02/2024 Experian Reference - Industry HOUSING FINANCE COMPANY

Credit Provider Aptus Value Hosuing Finance India Account Type Loan, Property Amount Considered 1000000

Account Terms 120 Monthly Bank Account -

Purpose Property Loan Financial Purpose Type 4

Name RAJAN R

Address 1-203A, THETTY VILAI ARUMANAI ARUMANAI VILAVANCODE ARUMANAI Tamil Nadu 629151 IND

 Date Of Birth
 23/11/1977
 Aadhaar Number
 Email

 Gender
 Male
 Driving License
 Telephone

Marital Status Married Voter ID - Mobile Phone 9486599269

PAN ESXPR2577E Passport Number - Office Number - Years Employed

Ration Card - Number of Credit - Cards Held

# **BUREAU BEST IDENTITY PROFILE**

Addresses **ID** Card Type **Expiry Date** Personal / Contact Info. **ID Card Num Issue Date** Information RAJAN RAMASAMY 9486599269 **RAJAN** ESXPR2577E 629151 Kanyakumari 9486599269 (M) **RAJAN** TN392320309467 Tamil Nadu 629151  $kumarjodhish 348623@\,gmail.com$ Voter ID Number RAMASAMY Male prasanth4eee@gmail.com Married

#### REPORT SUMMARY

23/11/1977

Credit Account Summary		<b>Current Balance Amount Summar</b>	y	<b>Enquiry Summary</b>		
Total number of Accounts	3	Total Current Bal. amt	26,34,647	Enquiries in Last 7 days	0	
Active Accounts	2	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0	
Closed Accounts	1	Secured Accounts amt	26,34,647(100.0%)	Enquiries in Last 90 days	2	
SF/WD/WO/Settled	0	Unsecured Accounts amt	0(0.0%)	Enquiries in Last 180 days	2	
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	10 / 2020	Total Enquiries	3	
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2021			

© Experian Ltd, 2015. All rights reserved. Page 1 of 5



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv769 User Name : Abinraj T

## SUMMARY: CREDIT ACCOUNT INFORMATION

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

This secti	This section aispiays summary of all your reported credit accounts found in the Experian Credit Bureau database.												
	Credit Provider	Account type	Account No	Account Responsibility	<b>Date Reported</b>	Account Status	<b>Date Opened</b>	Sanction Amt / Highest Credit	Current Balance	Amount Overdue			
Acet 1	Non-Banking Financial institution	Installment Loan, Mortgage	HL05MRT000017751	Individual	31/12/2023	Open	31/10/2020	8,41,643	652849	0			
Acct 2	Non-Banking Financial institution	Instalment Loan, Commercial Vehicle	KUSKMT102260001	Individual	30/11/2023	Open	01/03/2021	9,52,634	1981798	15,76,440			
Acct 3	Non-Banking Financial institution	Loan, Gold	XXXXXXF705	Individual	13/01/2022	Closed	18/02/2021	13,962	0	0			

# 

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

Installment Loan, Mortgage

Non-Banking Financial institution

Address 1

 $1\mbox{-}203~\mbox{A}$ , THETTY VILAI TAMIL NADU Tamil Nadu629151

Credit A	Account	details	

Account terms		Account description		Account details		
Account Number	HL05MRT000017751	Date Reported	31/12/2023	Credit Limit Amt	8,41,643	
Date Opened	31/10/2020	Account Type	Mortgage	Last Payment Amount	-	
Date Closed	-	Account Status	Open	Payment Status	Current	
Ownership	Individual	Sanctioned Amount	8,41,643	Total Write-off Amt	-	
Rate of Interest	16.000	Current Balance	652849	Principal Write-off	-	
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-	
Type of Collateral	-	Last Payment Date	13/12/2023	Cash Limit	-	
Account Type Detail	Installment Loan, Mortgage	Credit Extended	8,41,643	Credit Limit	8,41,643	
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	124	

### **Payment History**

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

## Consumer Personal details on the Credit Account

Date of Birth	23/11/1977	Phone Type	Phone Number	ID Type	ID Number	
Gender	Male	Home Phone	9486599269	PAN	ESXPR2577E	
Occupation						
Email address 1	-					

© Experian Ltd, 2015. All rights reserved.



Acct 2

# Experian Credit Information Report (Consumer)

Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv769 User Name : Abinraj T

Instalment Loan, Commercial Vehicle Non-Banking Financial institution

Address 1 1-203A KANYAKUMARI Tamil Nadu 629151

Credit Account details						
Account terms		Account description		Account details		
Account Number	KUSKMT102260001	Date Reported	30/11/2023	Credit Limit Amt	9,52,634	
Date Opened	01/03/2021	Account Type	Instalment Credit	Last Payment Amount	-	
Date Closed	-	Account Status	Open	Payment Status	Default	
Ownership	Individual	Sanctioned Amount	9,52,634	Total Write-off Amt	-	
Rate of Interest	-	Current Balance	1981798	Principal Write-off	-	
Value of Collateral	-	Amount Overdue	15,76,440	Settlement Amt	-	
Type of Collateral	-	Last Payment Date	-	Cash Limit	-	
Account Type Detail	Instalment Loan, Commercial Vehicle	Credit Extended	9,52,634	Credit Limit	9,52,634	
Account Status Detail	-	Payment Status Detail	180 or more days Overdue	Terms	-	

Payme	nt Histo	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		900	900	879	849	818	787	757	726	696	665	637
2022	606	575	545	514	484	453	421	391	360	330	299	271
2021	240	209	179	148	118	117	086	056	025	000		
2020												

# Consumer Personal details on the Credit Account

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

✓ Acct 3 Loan, Gold Non-Banking Financial institution

### RAJAN RAMASAMY

Address 1 NEAR MARTHOMA CHURCH, PAMPPATTU VILAI,, Tamil Nadu 629151

**Credit Account details** 



Experian Reference Number (ERN): -Experian Reference: -

> Bureau Member: -User ID: faptusv769 User Name: Abinraj T

Account terms		Account description		Account details	Account details		
Account Number	XXXXXXXF705	Date Reported	13/01/2022	Credit Limit Amt	13,962		
Date Opened	18/02/2021	Account Type	Loans	Last Payment Amount	-		
Date Closed	11/01/2022	Account Status	Closed	Payment Status	Current		
Ownership	Individual	Sanctioned Amount	13,962	Total Write-off Amt	-		
Rate of Interest	0.190	Current Balance	0	Principal Write-off	-		
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-		
Type of Collateral	-	Last Payment Date	18/02/2021	Cash Limit	-		
Account Type Detail	Loan, Gold	Credit Extended	13,962	Credit Limit	13,962		
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	007		

Paymen	t His	tory
--------	-------	------

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022												000
2021	286	260										
2020												
2019												

### **Consumer Personal details on the Credit Account**

Date of Birth	17/12/1977	Phone Type	Phone Number	ID Type	ID Number
Gender	Female	Mobile Phone	9486599269	Voter ID Number	TN392320309467
Occupation					
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	<b>Enquiry Amount</b>	<b>Enquiry Type</b>
1	08/12/2023 17:53	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
2	08/12/2023 14:23	HOUSING FINANCE COMPANY	Auto Loan	15,00,000	CREDIT
3	03/05/2020 23:05	HOUSING FINANCE COMPANY	Property Loan	1,00,000	CREDIT

### ✓ STATEMENTS & ALERTS

No Records Found



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv769 User Name : Abinraj T

Ø

#### 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.ir



#### 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.

This message contains legally privileged and/or confidential information. If you are not the intended recipient(s) of this message, you are hereby notified that any dissemination, distribution or copying of this Report is strictly prohibited. If you have received this Report in error, please notify the sender immediately and delete this Report from your computer and all your records. The report is based on data submitted by member institutions. The identification of trades is based on the proprietary Matching logic of the bureau