

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

Date/Time: - -Bureau Member: -User ID: faptusv1112 User Name: Rejin M

Months

Income Years

Employed

Employed

Occupation -Net Monthly

MATCH DETAILS

Match Found.

Responsibility

CURRENT APPLICATION INFORMATION

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

Date/Time 13/03/2024 Experian Reference -**Industry** HOUSING FINANCE COMPANY

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

Bank Account Terms 120 Monthly

Financial Purpose Purpose Property Loan **Type**

Name VIGNESH

Address 23-91F PEYANKUZHI NULLI VILAI KANNIYAKUMARI KALKULAM Tamil Nadu 629809 IND

Date Of Birth Aadhaar Number 15/06/1999

Male **Driving License** Telephone

Marital Status Mobile Phone 7092242547 Married **Voter ID**

PAN CFRPV0024F **Passport Number** Office Number

Number of Credit Ration Card

Cards Held

BUREAU BEST IDENTITY PROFILE

Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
VIGNESH VIGNESH S/O MANIKANDAN Vignesh Vignesh Male 15/06/1999	23 91F, PEYANKUZHI, NULLIVILAI KALKULAM, KANNIYAKUMARI, TAMIL NADU NEAR AMMAN TE MPLE PEYANKUZHI B.O KANYAKUMARI Tamil Nadu 629802 KANYAKUMARI	7092242547 VIGNESHVIKIVIKI261@GMAIL.COM	Ration Card Number CKYC PAN Driver's License Number Voter ID Number	SOO2931921 10057653460741 CFRPV0024F SOO2931921 SOO2931921	- - -	
	TAMIL NADU 629809 Tamil Nadu 629809					

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Account

Date Opened Sanction

Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Current Amount

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary		
Total number of Accounts	16	Total Current Bal. amt	7,42,953	Enquiries in Last 7 days	0	
Active Accounts	5	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	1	
Closed Accounts	11	Secured Accounts amt	4,57,171(61.53%)	Enquiries in Last 90 days	1	
SF/WD/WO/Settled	0	Unsecured Accounts amt	1,27,933(17.21%)	Enquiries in Last 180 days	1	
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	2 / 2022	Total Enquiries	1	
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2023			

Account

②	SUMMARY:	CREDIT	ACCOUNT	INFORMATION
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Account type

Credit Provider

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

Account No

	Crean Frovider	Account type	Account No	Responsibility	Reported	Status	Date Opened	Amt / Highest Credit	Balance	Overdue
Acci	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXAIPE	Individual	31/03/2022	Closed	03/02/2022	3,000	0	0
Acct	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXIEBI	Individual	31/05/2022	Closed	24/03/2022	3,500	0	0
Acct	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXXXXXX	Individual	31/07/2022	Closed	27/05/2022	3,500	0	0
Acct	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXXJTD	Individual	30/09/2022	Closed	29/07/2022	3,500	0	0
Acct	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXMJAR	Individual	31/03/2023	Closed	25/10/2022	10,500	0	0
Acct	BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD	Loan, Personal Cash	XXXXXXXXXXXXXXXXXXXXX6F41	Individual	31/10/2022	Closed	24/09/2022	1,000	0	0
Acct	BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD	Loan, Personal Cash	XXXXXXXXXXXXXXXXXXXIDB3	Individual	31/12/2022	Closed	05/11/2022	500	0	0
Acct	BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD	Loan, Personal Cash	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Individual	31/01/2023	Closed	05/12/2022	1,000	0	0
Acct	t Veritas Finance Private Limited	Loan, Property	XXXXXXXXXX7037	Individual	31/01/2024	Open	23/02/2023	4,20,000	415418	0
Acci	VIVRITI CAPITAL PRIVATE LTD	Loan, Personal Cash	XXXXXXXXWVYL	Individual	30/04/2023	Closed	23/03/2023	10,450	0	0
Acci	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXWVYL	Individual	30/04/2023	Closed	23/03/2023	550	0	0
Acci	t Krazybee Services Private Limited	Loan, Personal Cash	XXXXXXXXSAOW	Individual	30/11/2023	Closed	13/04/2023	11,000	0	0
Acci	Non-Banking Financial institution	Microfinance, Business	XXXXX1253	Individual	31/01/2024	Open	16/06/2023	1,50,000	127933	0
Acci	Private Sector	Business Loan - Unsecured	XXXXXXXXXXX9299	Individual	31/01/2024	Open	03/06/2023	50,000	18423	0
Acci	Non-Banking Financial institution	Business Loan - Unsecured	XXXXXXXXXXXXXXXLOS	Individual	31/01/2024	Open	26/09/2023	1,50,000	139426	0
Acci	Non-Banking Financial institution	Instalment Loan, Commercial Vehicle	XXXXXXXXXXX0005	Individual	31/01/2024	Open	20/10/2023	50,000	41753	24,036

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.

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Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Q Acct 1 Loan, Personal Cash Krazybee Services Private Limited

Address 1 KANYAKUMARI,TAMIL NADU,629809 Tamil Nadu 629809

Address 2 KANYAKUMARI Tamil Nadu 629809

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXAIPE	Date Reported	31/03/2022	Credit Limit Amt	3,000
Date Opened	03/02/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	24/03/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	3,000	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	24/03/2022	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	3,000	Credit Limit	3,000
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
2022										000	000	
2021												
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F
Occupation					

✓ Acct 2 Loan, Personal Cash Krazybee Services Private Limited

VIGNESH

Address 1 KANYAKUMARI Tamil Nadu 629809

Email address 1 VIGNESHVIKIVIKI261@GMAIL.COM



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXXIEBI	Date Reported	31/05/2022	Credit Limit Amt	3,500
Date Opened	24/03/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	26/05/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	3,500	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	26/05/2022	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	3,500	Credit Limit	3,500
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-

Paymer	nt Histo	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022								000	000	000		
2021												
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F
Occupation					
Email address 1	VIGNESHVIKIVIKI261@GMAIL.COM				

Acct 3

Loan, Personal Cash

Krazybee Services Private Limited

VIGNESH

Payment History

Address 1 KANYAKUMARI Tamil Nadu 629809

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXX	Z Date Reported 31/07/2022		Credit Limit Amt	3,500
Date Opened	27/05/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	29/07/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	3,500	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	29/07/2022	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	3,500	Credit Limit	3,500
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-

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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
2022						000	000	000				
2021												
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth15/06/1999Phone TypePhone NumberID TypeID NumberGenderMaleMobile Phone7092242547PANCFRPV0024F

Occupation

Email address 1 VIGNESHVIKIVIKI261@GMAIL.COM

Acct 4

Loan, Personal Cash Krazybee Services Private Limited

VIGNESH

Address 1 KANYAKUMARI Tamil Nadu 629809

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXJTD	Date Reported	30/09/2022	Credit Limit Amt	3,500
Date Opened	29/07/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	20/09/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	3,500	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	20/09/2022	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	3,500	Credit Limit	3,500
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
2022				000	000	000						
2021												
2020												
2019												



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Date of Birth15/06/1999Phone TypePhone NumberID TypeID NumberGenderMaleMobile Phone7092242547PANCFRPV0024F

Occupation

Email address 1 VIGNESHVIKIVIKI261@GMAIL.COM

Acct 5

Loan, Personal Cash Krazybee Services Private Limited

VIGNESH

Address 1 KANYAKUMARI Tamil Nadu 629809

Credit A	Account	details
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Account terms		Account description		Account details	
Account Number	XXXXXXXXMJAR	Date Reported	31/03/2023	Credit Limit Amt	10,500
Date Opened	25/10/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	23/03/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	10,500	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	23/03/2023	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	10,500	Credit Limit	10,500
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	000	000
2022	000	000	000									
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth15/06/1999Phone TypePhone NumberID TypeID NumberGenderMaleMobile Phone7092242547PANCFRPV0024F

Occupation

Acct 6

Email address 1 VIGNESHVIKIVIKI261@GMAIL.COM

Loan, Personal Cash

BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD

VIGNESH VIKI

Address 1 23-91F, PEYANKUZHI, NULLIVILAI, KALKUL Tamil Nadu 629809



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Account terms		Account description		Account details	
Account Number XXXXXXXXX	X X X X X X X X X X X X X X X X X X X		31/10/2022	Credit Limit Amt	1,000
Date Opened	24/09/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	25/10/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	25/10/2022	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	1,000	Credit Limit	1,000
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-

Paymer	nt Histo	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022			000	000								
2021												
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number	
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F	
Occupation						
Email address 1	-					

Acct 7

Loan, Personal Cash

BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD

VIGNESH VIKI

Address 1

23-91F, PEYANKUZHI, NULLIVILAI, KALKUL Tamil Nadu 629809

Credit Account details						
Account terms		Account description		Account details		
Account Number XXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXIIIB3		Date Reported 31/12/2022		500	
Date Opened	05/11/2022	Account Type	Loans	Last Payment Amount	-	
Date Closed	05/12/2022	Account Status	Closed	Payment Status	Current	
Ownership	Individual	Sanctioned Amount	500	Total Write-off Amt	-	
Rate of Interest	-	Current Balance	0	Principal Write-off	-	
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-	
Type of Collateral	-	Last Payment Date	05/12/2022	Cash Limit	-	
Account Type Detail	Loan, Personal Cash	Credit Extended	500	Credit Limit	500	
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-	

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

> Bureau Member: -User ID: faptusv1112 User Name: Rejin M

aymei	nt Histor	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022	000	000										
2021												
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number	
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F	
Occupation						
Email address 1	-					

Acct 8

Loan, Personal Cash

BRANCH INTERNATIONAL FINANCIAL SERVICES

PVT LTD

VIGNESH VIKI

Address 1

23-91F, PEYANKUZHI, NULLIVILAI, KALKUL Tamil Nadu 629809

Credit Account details					
Account terms		Account description		Account details	
Account Number XXXXXXXXXXX	X X X X X X X X X X X X X X X X X X X		CE Date Reported 31/01/2023		1,000
Date Opened	05/12/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	26/01/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	26/01/2023	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	1,000	Credit Limit	1,000
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-

Paymer	nt Histor	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023												000
2022	000											
2021												
2020												



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F
Occupation					
Email address 1	-				

Acct 9 Loan, Property

Veritas Finance Private Limited

Address 1 DOOR NO 2391F TAMIL NADU Tamil Nadu 629809

Address 2 DOOR NO:23-91F TAMIL NADU Tamil Nadu 629809

Address 3 DOOR NO:23-91F, PEYANKUZHI, IVILAI KANYA Tamil Nadu 629809

~		
Credit /	Account	details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXX7037	Date Reported	31/01/2024	Credit Limit Amt	4,20,000
Date Opened	23/02/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	4,20,000	Total Write-off Amt	-
Rate of Interest	20.000	Current Balance	415418	Principal Write-off	-
Value of Collateral	11,73,926	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Property	Last Payment Date	10/01/2024	Cash Limit	-
Account Type Detail	Loan, Property	Credit Extended	4,20,000	Credit Limit	4,20,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	120

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Home Phone	7092242547	Ration Card Number	SOO2931921
Occupation	Self-Employed Income 31505 Expenses -	Mobile Phone	7092242547	Driver's License Number PAN	SOO2931921 CFRPV0024F
Email address 1	-			Voter ID Number	SOO2931921

Acct 10

Loan, Personal Cash VIVRITI CAPITAL PRIVATE LTD

VIGNESH

Address 1 KANYAKUMARI Tamil Nadu 629809



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXXXWVYL	Date Reported	30/04/2023	Credit Limit Amt	10,450
Date Opened	23/03/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	13/04/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	10,450	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	13/04/2023	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	10,450	Credit Limit	10,450
Account Status Detail	-	Payment Status Detail	Closed, 0 days	Terms	-

Paymer	nt Histo	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023									000	000		
2022												
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F
Occupation					
Email address 1	VIGNESHVIKIVIKI261@GMAIL.COM				

Acct 11 Loan, Personal Cash

Krazybee Services Private Limited

VIGNESH

Payment History

Address 1 KANYAKUMARI Tamil Nadu 629809

Credit Account details							
Account terms		Account description		Account details	Account details		
Account Number	XXXXXXXXXWVYL	Date Reported	30/04/2023	Credit Limit Amt	550		
Date Opened	23/03/2023	Account Type	Loans	Last Payment Amount	-		
Date Closed	13/04/2023	Account Status	Closed	Payment Status	Current		
Ownership	Individual	Sanctioned Amount	550	Total Write-off Amt	0		
Rate of Interest	-	Current Balance	0	Principal Write-off	0		
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0		
Type of Collateral	No Collateral	Last Payment Date	13/04/2023	Cash Limit	-		
Account Type Detail	Loan, Personal Cash	Credit Extended	550	Credit Limit	550		
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-		

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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									000	000		
2022												
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth15/06/1999Phone TypePhone NumberID TypeID NumberGenderMaleMobile Phone7092242547PANCFRPV0024F

Occupation

Email address 1 VIGNESHVIKIVIKI261@GMAIL.COM

✓ Acct 12 Loan, Personal Cash Krazybee Services Private Limited

VIGNESH

Address 1 KANYAKUMARI Tamil Nadu 629809

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXSAOW	Date Reported	30/11/2023	Credit Limit Amt	11,000
Date Opened	13/04/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	02/11/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	11,000	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	No Collateral	Last Payment Date	02/11/2023	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	11,000	Credit Limit	11,000
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	005

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		000	048	017	000	018	000	000	000			
2022												
2021												
2020												



Experian Reference Number (ERN): Experian Reference: -

036

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Date of Birth15/06/1999Phone TypePhone NumberID TypeID NumberGenderMaleMobile Phone7092242547PANCFRPV0024F

Occupation

Email address 1 VIGNESHVIKIVIKI261@GMAIL.COM

♦ Acct 13 Microfinance, Business Non-Banking Financial institution

VIGNESH M

Account Status Detail

Address 1 23 91F PEYANKUZHI NULLIVILAI KALKULAM Tamil Nadu 629809

Credit Account details						
Account terms		Account description		Account details		
Account Number	XXXXX1253	Date Reported	31/01/2024	Credit Limit Amt	1,50,000	
Date Opened	16/06/2023	Account Type	Microfinance	Last Payment Amount	41,923	
Date Closed	-	Account Status	Open	Payment Status	Current	
Ownership	Individual	Sanctioned Amount	1,50,000	Total Write-off Amt	-	
Rate of Interest	-	Current Balance	127933	Principal Write-off	-	
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-	
Type of Collateral	-	Last Payment Date	31/01/2024	Cash Limit	-	
Account Type Detail	Microfinance, Business	Credit Extended	1,50,000	Credit Limit	1,50,000	

0 days overdue

Terms

Payment Status Detail

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

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	7092242547	CKYC	10057653460741
Occupation	Other Income - Expenses -				
Email address 1	_				

Acct 14 Business Loan - Unsecured Private Sector

VIGNESH

Address 1 23-91F,KALKULAM,NULL,KANNIYAKUMARI Tamil Nadu 629809



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXY9299	Date Reported	31/01/2024	Credit Limit Amt	50,000
Date Opened	03/06/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Unknown
Ownership	Individual	Sanctioned Amount	50,000	Total Write-off Amt	0
Rate of Interest	-	Current Balance	18423	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	27/01/2024	Cash Limit	-
Account Type Detail	Business Loan - Unsecured	Credit Extended	50,000	Credit Limit	50,000
Account Status Detail	-	Payment Status Detail	-	Terms	011

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

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number	
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F	
Occupation						
Email address 1	-					

Acct 15

Business Loan - Unsecured

Non-Banking Financial institution

Address 1 Address 2 23 91F, PEYANKUZHI, NULLIVILAI KALKULAM, Tamil Nadu 629802 23 91F, PEYANKUZHI, NULLIVILAI KALKULAM, Tamil Nadu 629809

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXXLOS	Date Reported	31/01/2024	Credit Limit Amt	1,50,000
Date Opened	26/09/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,50,000	Total Write-off Amt	0
Rate of Interest	29.500	Current Balance	139426	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Business Loan - Unsecured	Credit Extended	1,50,000	Credit Limit	1,50,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	030

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												000
2023	000	000	000	000								
2022												
2021												

Consumer Personal details on the Credit Account

Date of Birth	15/06/1999	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	7092242547	PAN	CFRPV0024F
Occupation					
Email address 1	-				

Acct 16

Instalment Loan, Commercial Vehicle

Non-Banking Financial institution

Address 1 S/O MANIKANDAN KANYAKUMARI Tamil Nadu 629809

Credit	Account	d	le	tail	S	

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX0005	Date Reported	31/01/2024	Credit Limit Amt	50,000
Date Opened	20/10/2023	Account Type	Instalment Credit	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Missed 3 Payments
Ownership	Individual	Sanctioned Amount	50,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	41753	Principal Write-off	-
Value of Collateral	-	Amount Overdue	24,036	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Instalment Loan, Commercial Vehicle	Credit Extended	50,000	Credit Limit	50,000
Account Status Detail	-	Payment Status Detail	60-89 Days Overdue	Terms	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												066
2023	062	031	001									
2022												
2021												



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Date of Birth	15/06/1999 Mala	Phone Type Unknown type / free format	Phone Number 7092242547	ID Type PAN	ID Number CFRPV0024F
Gender Occupation	Male	Olikhowii type / free format	1092242341	FAIN	CFRF V0024F
Email address 1	-				

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	02/03/2024 10:32	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
2	14/04/2023 13:44	-	Personal Loan	1,00,000	NON-CREDIT
3	14/04/2023 00:16	-	Others	0	NON-CREDIT
4	14/04/2023 00:16	-	Others	0	NON-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

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

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

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