

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	08/06/2023	Experian Reference	-	Industry	HOUSING FINANCE COMPANY
Credit Provider	Aptus Value Hosuing Finance India Ltd	Account Type	Loan, Property	Amount Considered	1000000
Account Responsibility	-	Terms	120 Monthly	Bank Account	-
Purpose	Property Loan	Financial Purpose Type	7		
Name	GNANADHAS R				
Address	15/31A AYINITHATTU VILAI IRENIPURAM MARTHANDAM Tamil Nadu 629162 IND				
Date Of Birth	29/05/1977	Aadhaar Number	-	Email	-
Gender	Male	Driving License	-	Telephone	-
Marital Status	Married	Voter ID	MNJ4101499	Mobile Phone	9566411049
PAN	CFZPG0282A	Passport Number	-	Office Number	-
Ration Card	333630809787	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
GNANADHAS RAJAMONY Male	15/35E, AYINITHATTUVILAI, VILAVANCODE, KANNIYAKUMARI, Tamil Nadu 629162	919566411049 (M)	PAN AADHAAR	CFZPG0282A	-	-
29/05/1977						

**REPORT SUMMARY**

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	1	Total Current Bal. amt	0	Enquiries in Last 7 days	0
Active Accounts	0	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0
Closed Accounts	1	Secured Accounts amt	0(0.0%)	Enquiries in Last 90 days	1
SF/WD/WO/Settled	0	Unsecured Accounts amt	0(0.0%)	Enquiries in Last 180 days	1
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	7 / 2019	Total Enquiries	1
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2019		

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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	Tamilnadu Mercantile Bank Ltd	Business Loan, Priority Sector - Agriculture	XXXXXXXXXXXX5589	Individual	30/06/2020	Closed	02/07/2019	1,00,000	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**      **Business Loan, Priority Sector - Agriculture**      **Tamilnadu Mercantile Bank Ltd****GNANADHAS RAJAMONY****Address 1**      15/35E,AYINITHATTUVILAI, Tamil Nadu 629162**Credit Account details**

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX5589	Date Reported	30/06/2020	Credit Limit Amt	1,00,000
Date Opened	02/07/2019	Account Type	Loans	Last Payment Amount	-
Date Closed	15/06/2020	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,00,000	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	15/06/2020	Cash Limit	-
Account Type Detail	Business Loan, Priority Sector - Agriculture	Credit Extended	1,00,000	Credit Limit	1,00,000
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
2020							000	000	000	000	000	000
2019	000	000	000		000	000						
2018												
2017												

**Consumer Personal details on the Credit Account**

Date of Birth	29/05/1977	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	919566411049	PAN	CFZPG0282A
Occupation	Other			AADHAAR	-
Email address 1	-				

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## ✓ ENQUIRY DETAILS

Records Found: 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	29/04/2023 09:34	HOUSING FINANCE COMPANY	-	10,00,000	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](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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