



# Experian Credit Information Report (Consumer)

Experian Reference Number (ERN): -

Enquiry Reference : -

Date/Time: - -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

<div>✔</div> MATCH DETAILS																								
Match Found.																								
<div>✔</div> CURRENT APPLICATION INFORMATION																								
These are the details you give us when you apply for your Experian Credit Report.																								
Date/Time	24 /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	WILLIAM R																							
Address	3-1-276 MUNNAZHI MOOLAI MUKKUTTUKAL VILAVANCODE MANJALUMOODU PO Tamil Nadu 629151 IND																							
Date Of Birth	16/07/1966				Aadhaar Number	-				Email	-				Months Employed	-								
Gender	Male				Driving License	-				Telephone	-				Occupation	-								
Marital Status	Married				Voter ID	-				Mobile Phone	9487185651				Net Monthly Income	-								
PAN	ADVPW2102K				Passport Number	-				Office Number	-				Years Employed	-								
Ration Card	-				Number of Credit Cards Held	-																		
<div>✔</div> BUREAU BEST IDENTITY PROFILE																								
Personal / Information	Addresses				Contact Info.				ID Card Type				ID Card Num				Issue Date				Expiry Date			
WILLIAM R Male  16/07/1966	3/1/276 MUNNAZHI MOOLAI MUKKOOTUKAL, MANJALUMOODU POST, VILAVANCODE, KANYAKUMARI KANYAKUMARI VILAVANCODE CHITHARAL B.O Tamil Nadu 629151				9487185651				AADHAAR								-				-			
<div>✔</div> 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			Enquiries in Last 90 days		0												
SF/WD/WO/Settled		0			Unsecured Accounts amt		0(0.0%)			Enquiries in Last 180 days		0												
Oldest WO/WD/SF/STL Account		-			Date First Credit Active		8 / 2016			Total Enquiries		0												
Recent WO/WD/SF/STL Account		-			Most Recent Credit Line		2018																	





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SUMMARY: CREDIT ACCOUNT INFORMATION

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Date of Birth	16/07/1966	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Unknown type / free format	9487185651	AADHAAR	-
Occupation	Self-Employed Income 10000 Expenses -				
Email address 1	-				

✓

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	24/01/2024 17:30	HOUSING FINANCE COMPANY	Auto Loan	12,00,000	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)

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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.





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<----- END OF REPORT ----->

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