

User Name : Rejin M

Match Found.

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

Date/Time	22/03/2024	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	Santhi C							
Address	26,Vari Veettu Vilai, Chirakkarai, Malaicode, Edaicode, Kanniyakumari, Tamil Nadu 629152 IND							
Date Of Birth	24/06/1970	Aadhaar Number	-	242323782695	Email	-	Months Employed	-
Gender	Female	Driving License	-		Telephone	-	Occupation	-
Marital Status	Married	Voter ID	-		Mobile Phone	8056772478	Net Monthly Income	-
PAN	FZRPS6549R	Passport Number	-		Office Number	-	Years Employed	-
Ration Card	-	Number of Credit Cards Held	-					

Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
Santhi C Female Married 24/06/1970	26,Vari Veettu Vilai, Chirakkarai, Edaicode, Tamil Nadu 629178	8056772478	PAN	FZRPS6549R	-	-

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	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	7 / 2019	Total Enquiries	0
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2019		

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv 1112

User Name : Rejin M

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	Loan,Gold	XXXXXX5589	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	Loan, Gold	Muthoot Mercantile Limited
SANTHI C		
Address 1	26,Vari Veettu Vilai, Chirakkarai, Malaicode, Edaicode, Kanniyakumari, Tamil Nadu 629152 IND	

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXX5589	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	Loan, Gold	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	24/06/1970	Phone	Type	Phone Number	ID Type	ID Number
Gender	Female	Mobile	Phone	8056772478	PAN AADHAAR -	FZRPS6549R
Occupation	Other Income - Expenses -					
Email address 1	-					

Experian Reference Number (ERN):

Experian Reference : -

Bureau Member :-

User ID : faptusv 1112

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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	22/03/2024 10:34	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 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

✓ 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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