

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	19/01/2024	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	4		
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	-
Gender	Male	Driving License	-	Telephone	-
Marital Status	Married	Voter ID	-	Mobile Phone	9487185651
PAN	ADVPW2102K	Passport Number	-	Office Number	-
Ration Card	-	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
WILLIAM R Male 16/07/1966	3/1/276 MUNNAZHI MOOLAI MUKKOOTUKAL, MANJALUMOODU POST, VILAVANCODE, KANYAKUMARI VILAVANCODE CHITHARAL B.O Tamil Nadu 629151	9487185651	AADHAAR		-	-

REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	3	Total Current Bal. amt	7,82,693	Enquiries in Last 7 days	1
Active Accounts	2	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	1
Closed Accounts	1	Secured Accounts amt	7,82,693(100.0%)	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	8 / 2016	Total Enquiries	1
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2018		

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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 Non-Banking Financial institution	Instalment Loan, Two-Wheeler	XXXXXXXXXXXX6402	Individual	30/09/2018	Closed	05/08/2016	32,000	0	0
Acct 2 Five Star Housing Finance Pvt Ltd	Loan, Property	XXXXXXXXXXXXXXXXXXXX9293	Individual	30/11/2019	Open	13/08/2018	4,00,000	372160	9,765
Acct 3 Non-Banking Financial institution	Loan, Property	FSTNLALONS000005049293	Individual	30/11/2023	Open	13/08/2018	4,00,000	410533	28,804

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	Instalment Loan, Two-Wheeler	Non-Banking Financial institution
WILLIAM R		
Address 1	3/1/276 MUNNAZHI MOOLAI MUKKOOTUKAL, VILAVANCODE CHITHARAL B.O Tamil Nadu 629151	

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX6402	Date Reported	30/09/2018	Credit Limit Amt	32,000
Date Opened	05/08/2016	Account Type	Instalment Credit	Last Payment Amount	-
Date Closed	06/07/2018	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	32,000	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	06/07/2018	Cash Limit	-
Account Type Detail	Instalment Loan, Two-Wheeler	Credit Extended	32,000	Credit Limit	32,000
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	024

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018				000	000	000	000	000	025	000	000	000
2017	000	000	000	000	000	000	000	000	000	000	000	000
2016												
2015												

Consumer Personal details on the Credit Account

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

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	-				

✓ Acct 2 **Loan, Property** **Five Star Housing Finance Pvt Ltd**

Address 1 HNO 3/1-276 MUNNAZHI MOOLAI MUKKUTTUKAL Tamil Nadu 629151

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXXXXXX9293	Date Reported	30/11/2019	Credit Limit Amt	4,00,000
Date Opened	13/08/2018	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Missed 1 Payment
Ownership	Individual	Sanctioned Amount	4,00,000	Total Write-off Amt	-
Rate of Interest	24.540	Current Balance	372160	Principal Write-off	-
Value of Collateral	-	Amount Overdue	9,765	Settlement Amt	-
Type of Collateral	Property	Last Payment Date	13/08/2018	Cash Limit	-
Account Type Detail	Loan, Property	Credit Extended	4,00,000	Credit Limit	4,00,000
Account Status Detail	-	Payment Status Detail	1 - 29 Days Overdue	Terms	084

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019		016			000		016	000	016	000	000	
2018		000	000	000								
2017												
2016												

Consumer Personal details on the Credit Account

Date of Birth	15/07/1966	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	-	9487185651	AADHAAR	-
Occupation					
Email address 1	-				

✓ Acct 3 **Loan, Property** **Non-Banking Financial institution**

Address 1 HNO 3/1-276 MUNNAZHI MOOLAI MUKKUTTUKAL Tamil Nadu 629151

Address 2 HNO 3/1-276 MUNNAZHI MOOLAI MUKKUTTUKAL Tamil Nadu 629151

Credit Account details

Experian Reference Number (ERN): -
 Experian Reference : -
 Bureau Member : -
 User ID : faptusv703
 User Name : Berlin J

Account terms		Account description		Account details	
Account Number	FSTNLALONS000005049293	Date Reported	30/11/2023	Credit Limit Amt	4,00,000
Date Opened	13/08/2018	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Missed 3 Payments
Ownership	Individual	Sanctioned Amount	4,00,000	Total Write-off Amt	-
Rate of Interest	24.540	Current Balance	410533	Principal Write-off	-
Value of Collateral	-	Amount Overdue	28,804	Settlement Amt	-
Type of Collateral	Property	Last Payment Date	28/11/2023	Cash Limit	-
Account Type Detail	Loan, Property	Credit Extended	4,00,000	Credit Limit	4,00,000
Account Status Detail	-	Payment Status Detail	60-89 Days Overdue	Terms	084

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Payment History												
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		062	062	062	063	062	061	061	061	061	061	061
2022	061	061	061	061	076	076	076	076	076	046		046
2021	046	016	016			106			046	016	016	016
2020	016	000	016		030							

Consumer Personal details on the Credit Account					
Date of Birth	16/07/1966	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	-	9487185651	AADHAAR	-
Occupation					
Email address 1	-				

<div> ENQUIRY DETAILS <div>Records Found: 1</div> </div>					
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	19/01/2024 17:30	HOUSING FINANCE COMPANY	Auto Loan	12,00,000	CREDIT

<div> STATEMENTS & ALERTS </div>					
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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