

Experian Reference Number (ERN): -

Enquiry Reference : -

Date/Time: --

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

MATCH DETAILS

Match Found.

CURRENT APPLICATION INFORMATION

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

Date/Time	27/04/2024	Experian Reference	-	Industry	HOUSING FINANCE COMPANY
Credit Provider	Aptus Value Hosuing Finance India Ltd	Account Type	Loan, Property	Amount Considered	1200000
Account Responsibility	-	Terms	120 Monthly	Bank Account	-
Purpose	Property Loan	Financial Purpose Type	4		

Name C SUNDER RAJAN

Address 4-390A PERICHA VILAI KALLANKUZHI KANIYAKUMARI KALKULAM Tamil Nadu 629166 IND

Date Of Birth	26/10/1989	Aadhaar Number	-	Email	-	Months Employed	-
Gender	Male	Driving License	-	Telephone	-	Occupation	-
Marital Status	Married	Voter ID	-	Mobile Phone	8344637112	Net Monthly Income	-
PAN	HBGPS4431F	Passport Number	-	Office Number	-	Years Employed	-
Ration Card	-	Number of Credit Cards Held	-				

BUREAU BEST IDENTITY PROFILE

Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
NADARAJAN CHELLANADAN RAJAN SUNDERAJAN C C SUNDER RAJAN SUNDER RAJAN CHELLANNADAN Male Married 01/02/1979	CHELLANADAN 4-390A PERINCHAKONAM PECHRAVILAI CHELLANADAN 4-390A PERINCHAKONAM PECHRAVILAI KANYAKUMARI Tamil Nadu 629180 VTN CABLE NETWORKS KALLANKUZHI MARTHANDA M - NEAR CSI CHURCH Tamil Nadu 629166	<u>9940487989 (M)</u> <u>9361421896 (M)</u> <u>8903741815</u> <u>9488021989 (O)</u> <u>8524045681 (M)</u> <u>7449201064 (R)</u> RAJAN@GMAIL.COM SUNDAR@GMAIL.COM sundarrajran89@gmail.com	<u>CKYC</u> PAN <u>Voter ID Number</u>	<u>40037984174829</u> HBGPS4431F <u>AEK1300326</u>	-	-

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	8	Total Current Bal. amt	4,87,550	Enquiries in Last 7 days	0
Active Accounts	5	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0
Closed Accounts	3	Secured Accounts amt	0(0.0%)	Enquiries in Last 90 days	0
SF/WD/WO/Settled	0	Unsecured Accounts amt	32,265(6.61%)	Enquiries in Last 180 days	0
Oldest WO/WD/SF/STL Account	2020	Date First Credit Active	11 / 2017	Total Enquiries	3
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2024		

SUMMARY: CREDIT ACCOUNT INFORMATION

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

Acct	Credit Provider	Account type	Account No	Account Responsibility	Date Reported	Account Status	Date Opened	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
1	Non-Banking Financial institution	Loan, Consumer	XXXXXXXXXXXX8496	Individual	31/03/2021	Closed	08/11/2017	11,500	0	0
2	Private Sector	Instalment Loan, Two-Wheeler	XXXXXX710H	Joint	31/03/2021	Closed	21/02/2019	51,290	0	0
3	Dhani Loans and Services Limited	Loan, Personal Cash	XXXXXXXXXXXX7529	Individual	29/02/2024	Open	09/07/2019	25,000	12466	35,550
4	Non-Banking Financial institution	Loan, Consumer	549LCFHT029059	Individual	04/04/2024	Closed	27/12/2021	34,000	0	0
5	Non-Banking Financial institution	Business Loan - Secured	XXXXXXXXXXXXXXXXXXXX9379	Individual	31/03/2024	Open	28/07/2022	2,50,000	222511	0
6	Non-Banking Financial institution	Loan, Consumer	XXXXXXXXXXXX0547	Individual	31/03/2024	Open	27/03/2023	18,241	0	0
7	Five Star Housing Finance Pvt Ltd	Business Loan - Secured	XXXXXXXXXXXXXXXXXXXX9379	Individual	31/08/2023	Open	28/07/2022	2,50,000	232774	0
8	Non-Banking Financial institution	Loan, Consumer	XXXXXX2993	Individual	29/02/2024	Open	12/02/2024	19,799	19799	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, Consumer	Non-Banking Financial institution
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RAJAN SUNDER RAJAN C

Address 1 VTN CABLE NETWORKS KALLANKUZHI MARTHANDA Tamil Nadu 629166

Address 2 NO 4/39 A PERINCHAKONAM KALLANKUZHI MART Tamil Nadu 629166

Credit Account details

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX8496	Date Reported	31/03/2021	Credit Limit Amt	11,500
Date Opened	08/11/2017	Account Type	Loans	Last Payment Amount	-
Date Closed	09/10/2018	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	11,500	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	30/09/2018	Cash Limit	-
Account Type Detail	Loan, Consumer	Credit Extended	11,500	Credit Limit	11,500
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-



Consumer Personal details on the Credit Account

Date of Birth	26/10/1989	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Home Phone	7449201064	PAN	HGPS4431F
Occupation		Mobile Phone	9488021989		
Email address 1	-				

Acct 2

Instalment Loan, Two-Wheeler

Private Sector

Address 1

22-88A PACHERA VILAI PERINCHAKONAM KA Tamil Nadu 629166

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXX710H	Date Reported	31/03/2021	Credit Limit Amt	51,290
Date Opened	21/02/2019	Account Type	Instalment Credit	Last Payment Amount	-
Date Closed	24/03/2021	Account Status	Closed	Payment Status	Current
Ownership	Joint	Sanctioned Amount	51,290	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	24/03/2021	Cash Limit	-
Account Type Detail	Instalment Loan, Two-Wheeler	Credit Extended	51,290	Credit Limit	51,290
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	027



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
2021										000	000	000
2020	000	000	000	000	000	000	000	070	070	070	070	041
2019	010	000	010	040	010	010	000	000	000	000	000	
2018												

Consumer Personal details on the Credit Account

Date of Birth	26/10/1989	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	-	9488021989	PAN	HBGPS4431F
Occupation					
Email address 1	-				

<input checked="" type="checkbox"/> Acct 3	Loan, Personal Cash	Dhani Loans and Services Limited
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CHELLANNADAN C C SUNDER RAJAN

Address 1 132CHELLANADAN 4-390A Tamil Nadu 629180

Credit Account details

Account terms		Account description			Account details	
Account Number		XXXXXXXXXXXX7529			Date Reported	29/02/2024
Date Opened		09/07/2019			Account Type	Loans
Date Closed		-			Account Status	Open
Ownership		Individual			Sanctioned Amount	25,000
Rate of Interest		-			Current Balance	12466
Value of Collateral		-			Amount Overdue	35,550
Type of Collateral		-			Last Payment Date	24/01/2022
Account Type Detail		Loan, Personal Cash			Credit Extended	25,000
Account Status Detail		-			Payment Status Detail	180 or more days Overdue
					Terms	024

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024										900	900	
2023	900	900	900	900	900	900	900	900	900	879	848	789
2022	789	758	728	697	667	636	605	544	575	514	483	455
2021	455	424	394	393	394	363	332	302	271	241		

Consumer Personal details on the Credit Account

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

Date of Birth	26/10/1989	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8524045681	PAN	HBGPS4431F
Occupation	-				
Email address 1	-				

Acct 4 **Loan, Consumer** **Non-Banking Financial institution**

RAJAN SUNDERRAJAN C

Address 1 4-390A, PERINCHAKONAM PECHARAVILAI Tamil Nadu 629166

Credit Account details

Account terms		Account description		Account details	
Account Number	549LCFHT029059	Date Reported	04/04/2024	Credit Limit Amt	34,000
Date Opened	27/12/2021	Account Type	Loans	Last Payment Amount	-
Date Closed	31/03/2024	Account Status	Closed	Payment Status	Unknown
Ownership	Individual	Sanctioned Amount	34,000	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	30/09/2022	Cash Limit	-
Account Type Detail	Loan, Consumer	Credit Extended	34,000	Credit Limit	34,000
Account Status Detail	-	Payment Status Detail	-	Terms	-

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	26/10/1989	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8903741815	PAN	HBGPS4431F
Occupation	-				
Email address 1	-				

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

Acct 5

Business Loan - Secured

Non-Banking Financial institution

NADARAJAN CHELLANADAN

Address 1 : 242/2, PECHARAVILAI, KALLANKUZHI KALLA Tamil Nadu 629166

Address 2 : 242/2, PECHARAVILAI, KALLANKUZHI KALLA Tamil Nadu 629166

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXXXXXX9379	Date Reported	31/03/2024	Credit Limit Amt	2,50,000
Date Opened	28/07/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	2,50,000	Total Write-off Amt	-
Rate of Interest	24.540	Current Balance	222511	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Property	Last Payment Date	30/03/2024	Cash Limit	-
Account Type Detail	Business Loan - Secured	Credit Extended	2,50,000	Credit Limit	2,50,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	084

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	01/02/1982	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	-	9361421896	Voter ID Number	AEK1300326
Occupation					
Email address 1	-				

Acct 6

Loan, Consumer

Non-Banking Financial institution

SUNDER C SUNDER RAJAN

Address 1 : 4-390A, PERINCHAKONAM Tamil Nadu 629166

Credit Account details

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXX0547	Date Reported	31/03/2024	Credit Limit Amt	18,241
Date Opened	27/03/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	18,241	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	18,241	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Others	Last Payment Date	28/10/2023	Cash Limit	-
Account Type Detail	Loan, Consumer	Credit Extended	18,241	Credit Limit	18,241
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	006

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

Consumer Personal details on the Credit Account

Date of Birth	26/10/1989	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Unknown type / free format	8903741815	CKYC	40037984174829
Occupation	Other Income 30000 Expenses -			PAN	HBGPS4431F
Email address 1	-				

Acct 7

Business Loan - Secured

Five Star Housing Finance Pvt Ltd

NADARAJAN CHELLANADAN

Address 1 : 242/2, PECHARAVILAI, KALLANKUZHI KALLA Tamil Nadu 629166

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXXXXXX9379	Date Reported	31/08/2023	Credit Limit Amt	2,50,000
Date Opened	28/07/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	2,50,000	Total Write-off Amt	-
Rate of Interest	24.540	Current Balance	232774	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Property	Last Payment Date	31/08/2023	Cash Limit	-
Account Type Detail	Business Loan - Secured	Credit Extended	2,50,000	Credit Limit	2,50,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	084

Payment History												
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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							
2022												
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth	01/02/1982	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9361421896	Voter ID Number	AEK1300326
Occupation	-				
Email address 1	-				

<input checked="" type="checkbox"/> Acct 8	Loan, Consumer	Non-Banking Financial institution
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SUNDER C SUNDER RAJAN

Address 1 4 390 A PERINCHA KONAM KALKULAM Tamil Nadu 629166

Credit Account details

Account terms		Account description			Account details	
Account Number		XXXXXX2993			Date Reported	29/02/2024
Date Opened		12/02/2024			Account Type	Loans
Date Closed		-			Account Status	Open
Ownership		Individual			Sanctioned Amount	19,799
Rate of Interest		-			Current Balance	19799
Value of Collateral		-			Amount Overdue	0
Type of Collateral		-			Last Payment Date	29/02/2024
Account Type Detail		Loan, Consumer			Credit Extended	19,799
Account Status Detail		-			Payment Status Detail	0 days overdue
					Credit Limit	19,799
					Terms	009

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

Consumer Personal details on the Credit Account

Date of Birth	26/10/1989	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9940487989	CKYC	40037984174829
Occupation	-			PAN	HBGPS4431F
Email address 1	SUNDAR@GMAIL.COM				
Email address 2	RAJAN@GMAIL.COM				

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv1112

User Name : Rejin M

ENQUIRY DETAILS

Records Found: 3

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	16/12/2020 13:09	BANK	Two/Three Wheeler Loan	80,304	CREDIT
2	12/12/2020 16:24	BANK	Two/Three Wheeler Loan	80,304	CREDIT
3	19/06/2019 21:36	-	Personal Loan	1,49,500	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 ----->

Experian Credit Information Company of India Private Limited ("ECICI") is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empanelled several credit institutions / specified users ("Members") with it, from whom it collects information / data for the bureau operations. The current Experian Credit Information Report and Experian Credit Score ("Report") is a reflection of this information / data as submitted by the Member to ECICI. The Report may thus be limited to the information / data contributed by the Member. The information / data provided in the Report is as current and up to date as provided by the Members. The Report is not a guarantee of any particular outcome and you may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise to you from relying on the information / data in the Report. ECICI will use all reasonable skill and care in the supply of the information / data to you. However since we obtain the information / data from the Member, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees.

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