

Experian Reference Number (ERN): -Enquiry Reference: -

Date/Time: - -Bureau Member: -User ID: faptusv1112

User Name: Rejin M

**Months** 

Income Years

**Employed** 

**Employed** 

Occupation Net Monthly

MATCH DETAILS

Match Found.

CURRENT APPLICATION INFORMATION

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

Date/Time 07/03/2024 Experian Reference -Industry HOUSING FINANCE COMPANY

Aptus Value Hosuing Finance India Amount **Credit Provider Account Type** Loan, Property Considered

**Bank Account** Terms 120 Monthly Responsibility

**Financial Purpose** Purpose Property Loan Type

Name VINU R

PAN

Address 14/52, GANDHI NAGAR PECHIPARAI KALKULAM MARTHANDAM Tamil Nadu 629161 IND

**Date Of Birth Aadhaar Number** 19/02/1985

Gender Male **Driving License** Telephone

Passport Number

**Marital Status** 9443706235 Married Voter ID **Mobile Phone** 

**Number of Credit Ration Card** 333818262054

Cards Held

### BUREAU BEST IDENTITY PROFILE

GATPR5403M

Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
VINU R R VINU VINU R	S/O RAJENDRAN 14/58 GANDHI		Ration Card Number	28CP058PY	-	-
Male Married 19/02/1985	NAGER PECHIPA RAI PECHIPARAI 629161 Tamil Nadu 629161	9443706235	PAN Voter ID Number	GATPR5403M <u>AEK0184614</u>	-	-

Office Number

#### REPORT SUMMARY **Current Balance Amount Summary Enquiry Summary Credit Account Summary** Total number of Accounts 11 Total Current Bal. amt 4,90,746 Enquiries in Last 7 days 2 SF/WD/WO/Settled amt Active Accounts 6 Enquiries in Last 30 days 2 5 2 Closed Accounts Secured Accounts amt 1,21,989(24.85%)Enquiries in Last 90 days SF/WD/WO/Settled Unsecured Accounts amt 0(0.0%) Enquiries in Last 180 days 2 Oldest WO/WD/SF/STL Account Date First Credit Active 9 / 2014 **Total Enquiries** 3 2023 Recent WO/WD/SF/STL Account Most Recent Credit Line

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Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 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	<b>Date Opened</b>	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
Acct Housing Finance 1 Company	Installment Loan, Mortgage	XX9613	Joint	31/01/2024	Closed	30/09/2014	1,41,105	0	0
Acct Public Sector	Loan, Gold	XXXXXXXXXX1214	Individual	28/02/2018	Closed	20/02/2017	1,00,000	0	-
Acct 3 Public Sector	Loan, Gold	XXXXXXXXXX2608	Individual	30/11/2018	Open	15/02/2018	1,00,000	105689	-
Acct Muthoot Mercantile 4 Limited	Loan, Gold	XXXXXX1952	Individual	31/01/2018	Open	27/07/2016	5,400	5400	5,400
Acct Muthoot Mercantile 5 Limited	Loan, Gold	XXXXXX5328	Individual	31/01/2018	Open	14/02/2017	7,500	7500	7,500
Acct Muthoot Mercantile 6 Limited	Loan, Gold	XXXXXX5959	Individual	31/01/2018	Open	21/03/2017	3,400	3400	3,400
Acct Public Sector	Loan, Gold	XXXXXXXXXX3973	Individual	29/02/2020	Closed	14/02/2019	1,00,000	0	-
Acct Non-Banking Financial 8 institution	Business Loan - Secured	XXXXXXXXXXXXXXXX7980	Individual	31/01/2024	Open	29/11/2022	2,00,000	181517	0
Acct Muthoot Mercantile 9 Limited	Loan, Gold	XXXXXX7942	Individual	31/10/2023	Closed	26/09/2023	30,000	0	-
Acct Muthoot Mercantile 10 Limited	Loan, Gold	XXXXXX7492	Individual	31/10/2023	Closed	21/08/2023	10,000	0	-
Acct Five Star Housing 11 Finance Pvt Ltd	Business Loan - Secured	XXXXXXXXXXXXXXXX7980	Individual	31/08/2023	Open	29/11/2022	2,00,000	187240	0

#### 

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	Installment Loan, Mortgage	Housing Finance Company

**Address 1** D:NO:13/179, Tamil Nadu 629161

Address 2 D:NO:13/179,GANDHINAGAR,PECHIPPARAI,THIR Tamil Nadu 629161

Credit A	Account	details

Account terms		Account description		Account details	
Account Number	XX9613	Date Reported	31/01/2024	Credit Limit Amt	1,41,105
Date Opened	30/09/2014	Account Type	Mortgage	Last Payment Amount	-
Date Closed	23/06/2022	Account Status	Closed	Payment Status	Settled Default
Ownership	Joint	Sanctioned Amount	1,41,105	Total Write-off Amt	13,981
Rate of Interest	-	Current Balance	0	Principal Write-off	1,694
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Installment Loan, Mortgage	Credit Extended	1,41,105	Credit Limit	1,41,105
Account Status Detail	-	Payment Status Detail	Post (WO) Settled	Terms	-

#### **Payment History**



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
2024												000
2023	000	000	000	000	000		000	000	000	000	000	000
2022	000	000	000	000	000	000	000	000	056	054	023	026
2021	026	025						115	084	085	085	087

#### Consumer Personal details on the Credit Account

Date of Birth	-	Phone Type	Phone Number	ID Type	ID Number
Gender	-				
Occupation					
Email address 1	-				

Acct 2

Loan, Gold

**Public Sector** 

VINU R

Address 1

14/52 GANDHI NAGAR PECHIPARAI KALKULAM Tamil Nadu 629161

#### **Credit Account details**

Account terms	Account terms			Account details	
Account Number	Account Number XXXXXXXXXXX1214		28/02/2018	Credit Limit Amt	1,00,000
Date Opened	20/02/2017	Account Type	Loans	Last Payment Amount	1,07,250
Date Closed	15/02/2018	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	0	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	1,00,000	Credit Limit	1,00,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	-

#### Payment History

1 ayınıcı	it ilistoi	ı y										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018											S	S
2017	S	S	S	S	S	S	S	S	S			
2016												
2015												

**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 Gender	19/02/1985 Male	Phone Type Unknown type / free format	<b>Phone Number</b> 9443706235	ID Type	ID Number
Occupation	Self-Employed Income - Expenses -				
Email address 1	-				

**⊘** Acct 3 Loan, Gold Public Sector

VINU R

Address 1 14/52 GANDHI NAGAR PECHIPARAI KALKULAM Tamil Nadu 629161
Address 2 14/52 GANDHI NAGAR PECHIPARAI KALKULAM Tamil Nadu 629161

#### Credit Account details

Account terms		Account description		Account details	
Account Number XXXXXXXXXXX2608		Date Reported	30/11/2018	Credit Limit Amt	1,00,000
Date Opened	15/02/2018	Account Type	Loans	Last Payment Amount	0
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,00,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	105689	Principal Write-off	-
Value of Collateral	1,47,576	Amount Overdue	-	Settlement Amt	-
Type of Collateral	Gold	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	1,00,000	Credit Limit	1,00,000
Account Status Detail	-	Payment Status Detail	Standard	Terms	012

#### **Payment History**

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

#### **Consumer Personal details on the Credit Account**

Date of Birth	19/02/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Unknown type / free format	9443706235		
Occupation					
Email address 1	_				

Acct 4 Loan, Gold Muthoot Mercantile Limited

VINU R

Address 1 S/O RAJENDRAN 14/58 GANDHI NAGER PECHIPA Tamil Nadu 629161

**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	XXXXXX1952	Date Reported	31/01/2018	Credit Limit Amt	5,400	
Date Opened	27/07/2016	Account Type	Loans	Last Payment Amount	-	
Date Closed	-	Account Status	Open	Payment Status	Default	
Ownership	Individual	Sanctioned Amount	5,400	Total Write-off Amt	-	
Rate of Interest	-	Current Balance	5400	Principal Write-off	-	
Value of Collateral	-	Amount Overdue	5,400	Settlement Amt	-	
Type of Collateral	-	Last Payment Date	-	Cash Limit	-	
Account Type Detail	Loan, Gold	Credit Extended	5,400	Credit Limit	5,400	
Account Status Detail	-	Payment Status Detail	180 or more days Overdue	Terms	-	

Pay	men	t H	isto	ry

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018												279
2017												
2016												
2015												

#### **Consumer Personal details on the Credit Account**

Date of Birth	19/02/1985	Phone Type	<b>Phone Number</b>	ID Type	ID Number	
Gender	Male			Voter ID Number	AEK0184614	
Occupation						
Email address 1	-					

Acct 5

Loan, Gold

**Muthoot Mercantile Limited** 

VINU R

Address 1

S/O RAJENDRAN 14/58 GANDHI NAGER PECHIPA Tamil Nadu 629161

Credit	Account	details

Account terms		Account description		Account details	
Account Number	XXXXXX5328	Date Reported	31/01/2018	Credit Limit Amt	7,500
Date Opened	14/02/2017	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Missed 3 Payments
Ownership	Individual	Sanctioned Amount	7,500	Total Write-off Amt	-
Rate of Interest	-	Current Balance	7500	Principal Write-off	-
Value of Collateral	-	Amount Overdue	7,500	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	7,500	Credit Limit	7,500
Account Status Detail	-	Payment Status Detail	60-89 Days Overdue	Terms	-

#### **Payment History**



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
2018												078
2017												
2016												
2015												

#### Consumer Personal details on the Credit Account

Date of Birth	19/02/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			Voter ID Number	AEK0184614
Occupation					
Email address 1	-				

Acct 6

Loan, Gold Muthoot Mercantile Limited

VINU R

Address 1 S/O RAJENDRAN 14/58 GANDHI NAGER PECHIPA Tamil Nadu 629161

#### **Credit Account details**

Account terms		Account description		Account details	
Account Number	XXXXXX5959	Date Reported	31/01/2018	Credit Limit Amt	3,400
Date Opened	21/03/2017	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Missed 2 Payments
Ownership	Individual	Sanctioned Amount	3,400	Total Write-off Amt	-
Rate of Interest	-	Current Balance	3400	Principal Write-off	-
Value of Collateral	-	Amount Overdue	3,400	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	3,400	Credit Limit	3,400
Account Status Detail	-	Payment Status Detail	30-59 Days Overdue	Terms	-

### **Payment History**

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018												041
2017												
2016												
2015												

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 Gender	19/02/1985 Male	Phone Type	Phone Number	ID Type Voter ID Number	ID Number AEK0184614	
Occupation	iviale			Voter 1D Trumber	ALK010+014	
Email address 1	-					

Acct 7

Loan, Gold Public Sector

VINU R

Account Status Detail

Address 1 14/52 GANDHI NAGAR PECHIPARAI KALKULAM Tamil Nadu 629161

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXXXX3973	Date Reported	29/02/2020	Credit Limit Amt	1,00,000
Date Opened	14/02/2019	Account Type	Loans	Last Payment Amount	1,07,334
Date Closed	13/02/2020	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,00,000	Total Write-off Amt	-
Rate of Interest	7.000	Current Balance	0	Principal Write-off	-
Value of Collateral	0	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	1,00,000	Credit Limit	1,00,000

Closed, Standard Terms

Paymer	nt Histor	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020											S	S
2019	S	S	S	S		S	S	S	S	S		
2018												
2017												

#### **Consumer Personal details on the Credit Account**

Date of Birth	19/02/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Unknown type / free format	9443706235		
Occupation					
Email address 1	-				

Acct 8

Business Loan - Secured Non-Banking Financial institution

Payment Status Detail

VINU R

Address 1 14-52, GANDHI NAGAR, PECHIPARAI KANNIYAK Tamil Nadu 629161

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	XXXXXXXXXXXXXXXX7980	Date Reported	31/01/2024	Credit Limit Amt	2,00,000
Date Opened	29/11/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	2,00,000	Total Write-off Amt	-
Rate of Interest	24.540	Current Balance	181517	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	Property	Last Payment Date	29/01/2024	Cash Limit	-
Account Type Detail	Business Loan - Secured	Credit Extended	2,00,000	Credit Limit	2,00,000
Account Status Deta	il -	Payment Status Detail	0 days overdue	Terms	084

Paymer	nt Histo	ry										
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												000
2023	000	000	000	000	000	000	000	000				
2022												

#### **Consumer Personal details on the Credit Account**

Date of Birth	19/02/1985	Phone Type	Phone Number	ID Type	ID Number	
Gender	Male	-	9443706235	Voter ID Number	AEK0184614	
Occupation						
Email address 1	_					

Acct 9

2021

Loan, Gold

**Muthoot Mercantile Limited** 

VINU R

Address 1

S/O RAJENDRAN 14/58 GANDHI NAGER PECHIPA Tamil Nadu 629161

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXX7942	Date Reported	31/10/2023	Credit Limit Amt	30,000
Date Opened	26/09/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	28/10/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	30,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	30,000	Credit Limit	30,000
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	-

**Payment History** 



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	000								
2022												
2021												
2020												

#### Consumer Personal details on the Credit Account

Date of Birth	01/01/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9443706235	Voter ID Number	AEK0184614
Occupation					
Email address 1	_				

Acct 10

Loan, Gold Muthoot Mercantile Limited

VINU R

Address 1 S/O RAJENDRAN 14/58 GANDHI NAGER PECHIPA Tamil Nadu 629161

Credit	Account	details

Account terms		Account description		Account details	
Account Number	XXXXXX7492	Date Reported	31/10/2023	Credit Limit Amt	10,000
Date Opened	21/08/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	28/10/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	10,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	10,000	Credit Limit	10,000
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
2023			000									
2022												
2021												
2020												

#### **Consumer Personal details on the Credit Account**

Date of Birth	01/01/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9443706235	Voter ID Number	AEK0184614
Occupation					
Email address 1	-				



Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

Acct 11

**Business Loan - Secured** 

Five Star Housing Finance Pvt Ltd

VINU R

Address 1

14-52, GANDHI NAGAR, PECHIPARAI KANNIYAK Tamil Nadu 629161

Credit Account details							
Account terms		Account description		Account details			
Account Number	XXXXXXXXXXXXXXXX7980	Date Reported	31/08/2023	Credit Limit Amt	2,00,000		
Date Opened	29/11/2022	Account Type	Loans	Last Payment Amount	-		
Date Closed	-	Account Status	Open	Payment Status	Current		
Ownership	Individual	Sanctioned Amount	2,00,000	Total Write-off Amt	-		
Rate of Interest	24.540	Current Balance	187240	Principal Write-off	-		
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-		
Type of Collateral	Property	Last Payment Date	21/08/2023	Cash Limit	-		
Account Type Detail	Business Loan - Secured	Credit Extended	2,00,000	Credit Limit	2,00,000		
Account Status Detai	-	Payment Status Detail	0 days overdue	Terms	084		

ayment	History
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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	19/02/1985	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9443706235	Voter ID Number	AEK0184614
Occupation					
Email address 1	-				

#### 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	<b>Enquiry Date</b>	Member Type	Purpose	<b>Enquiry Amount</b>	<b>Enquiry Type</b>
1	07/03/2024 10:42	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
2	06/03/2024 18:10	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
3	20/09/2022 15:55	HOUSING FINANCE COMPANY	Property Loan	10,00,000	CREDIT

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Experian Reference Number (ERN): Experian Reference: -

Bureau Member : -User ID : faptusv1112 User Name : Rejin M

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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