

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 09/03/2024 Experian Reference -Industry HOUSING FINANCE COMPANY

Aptus Value Hosuing Finance India Amount **Credit Provider Account Type** Loan, Property Considered 1td

Bank Account Terms 10 Monthly Responsibility

Financial Purpose Purpose Property Loan Type

Name JENISHA J

Address 1-9-22 VELLAPARA VILAI KALLADIMAAMOODU THIRUVATTAR CHERUPPALOOR Tamil Nadu 629161 IND

Date Of Birth Aadhaar Number 11/08/1994

Female **Driving License** Telephone

Passport Number

9626263793 **Marital Status** Married Voter ID **Mobile Phone**

Number of Credit Ration Card

Cards Held

BUREAU BEST IDENTITY PROFILE

CINPJ4310H

Contact Info. ID Card Type ID Card Num Issue Date **Expiry Date** Personal / Addresses

JEYAKUMAR JENISHA MRS JENISHA **JEYAKUMAR**

Information

JENISHA J

Female

PAN

1-9-22 VELLAPARAVILAI KALLADIMAMOODU CHERUPPALOOR POST NAGERCOIL Tamil Nadu

629161

9489271790 (R) CINPJ4310H Ration Card Number CINPJ4310H 9626263793 (R) PAN

Office Number

11/08/1994

REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	2	Total Current Bal. amt	3,58,367	Enquiries in Last 7 days	0
Active Accounts	1	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0
Closed Accounts	1	Secured Accounts amt	3,58,367(100.0%)	Enquiries in Last 90 days	0
SF/WD/WO/Settled	1	Unsecured Accounts amt	0(0.0%)	Enquiries in Last 180 days	0
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	7 / 2017	Total Enquiries	0
Recent WO/WD/SF/STL Account	2019	Most Recent Credit Line			U

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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	Private Sector	Instalment Loan, Two- Wheeler	XXXX0549	Individual	31/01/2019	Closed	23/07/2015	59,111	0	0
Acct 2	Veritas Finance Private Limited	Loan, Property	XXXXXXXXXX1837	Joint	31/01/2024	Open	30/01/2023	4,00,000	358367	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

Instalment Loan, Two-Wheeler

Private Sector

J JENISHA

Address 1

1-9-22 VELLAPARAVILAI KALLADIMAMOODU Tamil Nadu 629161

Account terms		Account description		Account details	
Account Number	XXXX0549	Date Reported	31/01/2019	Credit Limit Amt	59,111
Date Opened	23/12/2017	Account Type	Instalment Credit	Last Payment Amount	7,500
Date Closed	23/01/2019	Account Status	Closed	Payment Status	Settled Default
Ownership	Individual	Sanctioned Amount	59,111	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	0	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	23/01/2019	Cash Limit	-
Account Type Detail	Instalment Loan, Two-Wheeler	Credit Extended	59,111	Credit Limit	59,111
Account Status Detail	-	Payment Status Detail	Settled	Terms	-

Payment History

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

Consumer Personal details on the Credit Account

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

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Q Acct 2 Loan, Property Veritas Finance Private Limited

Address 1 DOOR NO 1922 TAMIL NADU Tamil Nadu 629161

Address 2 DOOR NO:1-9-22 TAMIL NADU Tamil Nadu 629161

Address 3 DOOR NO:1-9-22, VELLAPARAVILAI KALLADI, Tamil Nadu 629161

Credit	Account	details

Account terms		Account description		Account details		
Account Number	XXXXXXXXXX1837	Date Reported	31/01/2024	Credit Limit Amt	4,00,000	
Date Opened	30/01/2023	Account Type	Loans	Last Payment Amount	-	
Date Closed	-	Account Status	Open	Payment Status	Current	
Ownership	Joint	Sanctioned Amount	4,00,000	Total Write-off Amt	-	
Rate of Interest	25.000	Current Balance	358367	Principal Write-off	-	
Value of Collateral	11,25,058	Amount Overdue	0	Settlement Amt	-	
Type of Collateral	Property	Last Payment Date	06/01/2024	Cash Limit	-	
Account Type Detail	Loan, Property	Credit Extended	4,00,000	Credit Limit	4,00,000	
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	060	

Payment History

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												
2021												

Consumer Personal details on the Credit Account

Date of Birth	11/08/1994	Phone Type	Phone Number	ID Type	ID Number
Gender	Female	Mobile Phone	9489271790	Ration Card Number	CINPJ4310H
Occupation	Self-Employed Income 26275 Expenses -	Home Phone	9489271790	PAN	CINPJ4310H
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	Enquiry Date	Member Type	Purpose	Enquiry Amount	Enquiry Type
1	01/03/2024 11:00	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
2	29/02/2024 18:20	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
3	17/01/2024 18:29	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT

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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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