

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	17/01/2024	Experian Reference	-	Industry	HOUSING FINANCE COMPANY
Credit Provider	Aptus Value Hosuing Finance India Ltd	Account Type	Loan, Property	Amount Considered	700000
Account Responsibility	-	Terms	120 Monthly	Bank Account	-
Purpose	Property Loan	Financial Purpose Type	7		
Name	GODWIN G D				
Address	1-2-3, PUTHUVEETTU VILAI PRAKAL MANJALUMOODU MARTHANDAM Tamil Nadu 629151 IND				
Date Of Birth	18/12/1992	Aadhaar Number	-	Email	-
Gender	Male	Driving License	-	Telephone	-
Marital Status	Single	Voter ID	-	Mobile Phone	8940934385
PAN	IBMPD8011H	Passport Number	-	Office Number	-
Ration Card	333748248659	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
	I-2-3 PUTHU VEETTU VILAI MANJALUMOODU MANJALUMOODU PRAKAL AMMAN KOIL STREET Tamil Nadu 629151					
G D GODWIN G D GODWIN G D GODWIN - -	SACHIN PLAZA KADAIVILAGAM NEAR AMMAN TEMPLE CHERUPALOOR ESAF SMALL FINANCE BANK Tamil Nadu 629161 1-2-3 PUTHU VEETTU VILAI PRAKAL MANJALUMOODU Tamil Nadu 629151	<u>8526434271 (R)</u> <u>918526434271 (M)</u> GODWINDOMINIC171@GMAIL.COM GODWINDOMINIC171@GMAIL.COM Godwindominic171@gmail.com	Ration Card Number PAN AADHAAR	30G0494844 IBMPD8011H	- - -	- - -

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	12	Total Current Bal. amt	1,64,200	Enquiries in Last 7 days	1
Active Accounts	4	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	1
Closed Accounts	8	Secured Accounts amt	1,62,040(98.68%)	Enquiries in Last 90 days	1
SF/WD/WO/Settled	0	Unsecured Accounts amt	2,160(1.31%)	Enquiries in Last 180 days	1
Oldest WO/WD/SF/STL Account	-	Date First Credit Active	7 / 2018	Total Enquiries	2
Recent WO/WD/SF/STL Account	-	Most Recent Credit Line	2023		

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 Public Sector	Loan, Gold	XXXXXXXXXXXX4126	Individual	30/06/2019	Closed	09/07/2018	1,00,000	0	-
Acct 2 Public Sector	Loan, Gold	XXXXXXXXXXXX5017	Individual	30/06/2020	Closed	24/06/2019	1,35,000	0	-
Acct 3 Public Sector	Loan, Gold	XXXXXXXXXXXX8775	Individual	31/03/2021	Closed	09/12/2019	36,500	0	-
Acct 4 Public Sector	Loan, Gold	XXXXXXXXXXXX8104	Individual	31/10/2021	Closed	03/06/2020	1,46,000	0	-
Acct 5 Public Sector	Loan, Gold	XXXXXXXXXXXX1779	Individual	31/01/2022	Closed	12/03/2021	42,000	0	-
Acct 6 Public Sector	Loan, Gold	XXXXXXXXXXXX8913	Individual	28/02/2022	Closed	20/10/2021	1,46,500	0	-
Acct 7 Public Sector	Loan, Gold	00000041173719216	Individual	30/09/2023	Closed	04/08/2022	25,000	0	-
Acct 8 Non-Banking Financial institution	Instalment Loan, Two-Wheeler	XXXXXXXXXXXX1242	Individual	30/11/2023	Open	13/10/2022	1,61,000	115540	0
Acct 9 Non-Banking Financial institution	Loan, Personal Cash	XXXXXXXXXXXX8474	Individual	30/11/2023	Open	23/10/2022	40,000	0	0
Acct 10 Private Sector	Credit Card	XXXXXXXXXXXX7737	Individual	30/11/2023	Open	28/11/2022	1,510	2160	0
Acct 11 Public Sector	Loan, Gold	XXXXXXXXXXXX0208	Individual	31/10/2023	Closed	13/09/2023	22,500	0	-
Acct 12 Public Sector	Loan, Gold	XXXXXXXXXXXX1679	Individual	30/11/2023	Open	07/10/2023	46,500	46500	-

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	Public Sector
G D GODWIN		
Address 1	1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151	

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX4126	Date Reported	30/06/2019	Credit Limit Amt	1,00,000
Date Opened	09/07/2018	Account Type	Loans	Last Payment Amount	-
Date Closed	17/06/2019	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,00,000	Total Write-off Amt	0
Rate of Interest	7.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
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	024

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	Ration Card Number	30G0494844
Occupation	Other Income - Expenses -			AADHAAR	-
Email address 1	-				

✓ Acct 2

Loan, Gold

Public Sector

G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX5017	Date Reported	30/06/2020	Credit Limit Amt	1,35,000
Date Opened	24/06/2019	Account Type	Loans	Last Payment Amount	-
Date Closed	03/06/2020	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,35,000	Total Write-off Amt	0
Rate of Interest	7.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	1,35,000	Credit Limit	1,35,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	024

Payment History

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

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	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	Ration Card Number	30G0494844
Occupation				AADHAAR	-
Email address 1	-				

✓ Acct 3 Loan, Gold Public Sector

G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX8775	Date Reported	31/03/2021	Credit Limit Amt	36,500
Date Opened	09/12/2019	Account Type	Loans	Last Payment Amount	-
Date Closed	12/03/2021	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	36,500	Total Write-off Amt	0
Rate of Interest	7.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	36,500	Credit Limit	36,500
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021										S	S	S
2020	S	S	S	S	S	S	S	S	S	S	S	S
2019	S											
2018												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	Ration Card Number	30G0494844
Occupation					
Email address 1	-				

✓ Acct 4 Loan, Gold Public Sector

G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI 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	XXXXXXXXXXXXX8104	Date Reported	31/10/2021	Credit Limit Amt	1,46,000
Date Opened	03/06/2020	Account Type	Loans	Last Payment Amount	-
Date Closed	20/10/2021	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,46,000	Total Write-off Amt	0
Rate of Interest	8.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	1,46,000	Credit Limit	1,46,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021			S	089	089	089	089	S	S	S	S	S
2020	S	S	S	S	S	S	S					
2019												
2018												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	Ration Card Number	30G0494844
Occupation					
Email address 1	-				

✓ Acct 5	Loan, Gold	Public Sector
G D GODWIN		
Address 1	1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151	

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXX1779	Date Reported	31/01/2022	Credit Limit Amt	42,000
Date Opened	12/03/2021	Account Type	Loans	Last Payment Amount	-
Date Closed	21/01/2022	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	42,000	Total Write-off Amt	0
Rate of Interest	7.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	42,000	Credit Limit	42,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

Payment History

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022												S
2021	S	S	S	S	S	S	S	S	S	S		
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	Ration Card Number	30G0494844
Occupation					
Email address 1	-				

✓ Acct 6	Loan, Gold	Public Sector
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G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151

Credit Account details

Account terms	Account description	Account details
Account Number XXXXXXXXXXXXXXX8913	Date Reported 28/02/2022	Credit Limit Amt 1,46,500
Date Opened 20/10/2021	Account Type Loans	Last Payment Amount -
Date Closed 15/02/2022	Account Status Closed	Payment Status Current
Ownership Individual	Sanctioned Amount 1,46,500	Total Write-off Amt 0
Rate of Interest 7.000	Current Balance 0	Principal Write-off 0
Value of Collateral -	Amount Overdue -	Settlement Amt 0
Type of Collateral -	Last Payment Date -	Cash Limit -
Account Type Detail Loan, Gold	Credit Extended 1,46,500	Credit Limit 1,46,500
Account Status Detail -	Payment Status Detail Closed, Standard	Terms 012

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022											S	S
2021	S	S	S									
2020												
2019												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	Ration Card Number	30G0494844
Occupation					
Email address 1	-				

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male			Ration Card Number	30G0494844
Occupation	Other Income - Expenses -				
Email address 1	-				

✓ Acct 7 Loan, Gold Public Sector

G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151

Credit Account details

Account terms		Account description		Account details	
Account Number	00000041173719216	Date Reported	30/09/2023	Credit Limit Amt	25,000
Date Opened	04/08/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	13/09/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	25,000	Total Write-off Amt	0
Rate of Interest	8.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	25,000	Credit Limit	25,000
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023				S	029	S	S	S	S	S	S	S
2022	S	S	S	S	S							
2021												
2020												

Consumer Personal details on the Credit Account

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

✓ Acct 8 Instalment Loan, Two-Wheeler Non-Banking Financial institution

G GODWIN GD

Address 1 1-2-3 PUTHU VEETTU VILAI PRAKAL 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	XXXXXXXXXXXXX1242	Date Reported	30/11/2023	Credit Limit Amt	1,61,000
Date Opened	13/10/2022	Account Type	Instalment Credit	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,61,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	115540	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	15/11/2023	Cash Limit	-
Account Type Detail	Instalment Loan, Two-Wheeler	Credit Extended	1,61,000	Credit Limit	1,61,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		000	000	000	000	000	000	000	000	000	000	000
2022		000	000									
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	PAN	IBMPD8011H
Occupation		Home Phone	8526434271		
Email address 1	Godwindominic171@gmail.com				

 Acct 9

Loan, Personal Cash

Non-Banking Financial institution

G GODWIN G D

Address 1

S/O: GEORGE STEPHEN,I-2-3,PUTHU VEETTU Tamil Nadu 629151

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXX8474	Date Reported	30/11/2023	Credit Limit Amt	40,000
Date Opened	23/10/2022	Account Type	Loans	Last Payment Amount	2,026
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	40,000	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	01/12/2022	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	40,000	Credit Limit	40,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	012

Payment History

Experian Reference Number (ERN): -

Experian Reference : -

Bureau Member : -

User ID : faptusv703

User Name : Berlin J

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		000	000	000	000	000	000	000	000	000	000	000
2022	000	000	000									
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	8526434271	PAN	IBMPD8011H
Occupation		Unknown type / free format	8526434271		
Email address 1	-	Home Phone	8526434271		

✔ Acct 10 Credit Card Private Sector

G GODWIN G D

Address 1 SACHIN PLAZA KADAIVILAGAM NEAR AMMAN Tamil Nadu 629161

Address 2 I-2-3 PUTHU VEETU VILAI VEEDU PRAKAL Tamil Nadu 629151

Address 3 I-2-3 PUTHU VEETTU VILAI MANJALUMOODU Tamil Nadu 629151

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXX7737	Date Reported	30/11/2023	Credit Limit Amt	60,000
Date Opened	28/11/2022	Account Type	Revolving Credit	Last Payment Amount	944
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Highest Credit	1,510	Total Write-off Amt	0
Rate of Interest	-	Current Balance	2160	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	01/11/2023	Cash Limit	18,000
Account Type Detail	Credit Card	Credit Extended	60,000	Credit Limit	60,000
Account Status Detail	-	Payment Status Detail	0 days overdue	Terms	-

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		000	000	000	000	000	000	000	000	000	000	000
2022	000											
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	918526434271	PAN	IBMPD8011H
Occupation					
Email address 1	-				

Acct 11

Loan, Gold

Public Sector

G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI Tamil Nadu 629151

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXX0208	Date Reported	31/10/2023	Credit Limit Amt	22,500
Date Opened	13/09/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	07/10/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	22,500	Total Write-off Amt	0
Rate of Interest	9.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	22,500	Credit Limit	22,500
Account Status Detail	-	Payment Status Detail	Closed, Standard	Terms	012

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023			S	S								
2022												
2021												
2020												

Consumer Personal details on the Credit Account			
Date of Birth	18/12/1992	Phone Type	Phone Number
Gender	Male		
Occupation	Other Income - Expenses -		
Email address 1	GODWINDOMINIC171@GMAIL.COM	ID Type	ID Number

Acct 12

Loan, Gold

Public Sector

G D GODWIN

Address 1 1 -2-3 PUTHE VEETU VILAI VEEDU KANNIYAKUMARI 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	XXXXXXXXXXXX1679	Date Reported	30/11/2023	Credit Limit Amt	46,500
Date Opened	07/10/2023	Account Type	Loans	Last Payment Amount	-
Date Closed	-	Account Status	Open	Payment Status	Current
Ownership	Individual	Sanctioned Amount	46,500	Total Write-off Amt	0
Rate of Interest	9.000	Current Balance	46500	Principal Write-off	0
Value of Collateral	62,077	Amount Overdue	-	Settlement Amt	0
Type of Collateral	Gold	Last Payment Date	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	46,500	Credit Limit	46,500
Account Status Detail	-	Payment Status Detail	Standard	Terms	012

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023		S	S									
2022												
2021												
2020												

Consumer Personal details on the Credit Account

Date of Birth	18/12/1992	Phone Type	Phone Number	ID Type	ID Number
Gender	Male				
Occupation	Other Income - Expenses -				
Email address 1	GODWINDOMINIC171@GMAIL.COM				

ENQUIRY DETAILS

Records Found: 2

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	17/01/2024 18:34	HOUSING FINANCE COMPANY	Auto Loan	7,00,000	CREDIT
2	17/11/2022 07:23	BANK	Credit Card	10,000	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/VO/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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