

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

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

Months

Income

Employed

Occupation -Net Monthly

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 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

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

Years PAN CINPJ4310H Passport Number Office Number **Employed**

Number of Credit Ration Card

Cards Held

BUREAU BEST IDENTITY PROFILE

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

JEYAKUMAR JENISHA MRS JENISHA **JEYAKUMAR**

1-9-22 VELLAPARAVILAI KALLADIMAMOODU CHERUPPALOOR POST NAGERCOIL Tamil Nadu 629161

9489271790 (R) 9626263793 (R)

Ration Card Number PAN

CINPJ4310H

CINPJ4310H

Female 11/08/1994

JENISHA J

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 | 2 | |
| Closed Accounts | 1 | Secured Accounts amt | 3,58,367(100.0%) | Enquiries in Last 90 days | 3 | |
| SF/WD/WO/Settled | 1 | Unsecured Accounts amt | 0(0.0%) | Enquiries in Last 180 days | 3 | |
| Oldest WO/WD/SF/STL Account | - | Date First Credit Active | 7 / 2015 | Total Enquiries | 3 | |
| Recent WO/WD/SF/STL Account | 2019 | Most Recent Credit Line | 2023 | | | |

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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 | 23/07/2015 | 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

| 1 ayınıcı | nt msto | ı y | | | | | | | | | | |
|-----------|---------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
| 2019 | | | | | | | | | | | | 000 |
| 2018 | 148 | 117 | 087 | 056 | 087 | 056 | 056 | 026 | 025 | 026 | 023 | 000 |
| 2017 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 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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