



# Experian Credit Information Report (Consumer)

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   | 19/01/2024  | Experian Reference                             | -                | Industry                   | HOUSING FINANCE COMPANY |                    |   |  |  |
| Credit Provider   | Aptus Value Hosuing Finance India ltd   | Account Type                                   | Loan, Property   | Amount Considered          | 1200000                 |                    |   |  |  |
| Account Responsibility  | -   | Terms  | 180 Monthly      | Bank Account               | -                       |                    |   |  |  |
| Purpose   | Property Loan   | Financial Purpose Type                         | 0                |                            |                         |                    |   |  |  |
|   |   |  |                  |                            |                         |                    |   |  |  |
| Name  | JAYARAJ W   |  |                  |                            |                         |                    |   |  |  |
| Address   | 3-1-276 MUNNAZHI MOOLAI MUKKUTTUKAL VILAVANCODE MANJALUMOODU Tamil Nadu 629151 IND  |  |                  |                            |                         |                    |   |  |  |
|   |   |  |                  |                            |                         |                    |   |  |  |
| Date Of Birth   | 24/10/1993  | Aadhaar Number                                 | -                | Email                      | -                       | Months Employed    | - |  |  |
| Gender  | Male  | Driving License                                | -                | Telephone                  | -                       | Occupation         | - |  |  |
| Marital Status  | Married   | Voter ID                                       | -                | Mobile Phone               | 9487185651              | Net Monthly Income | - |  |  |
| PAN   | BECPJ4202A  | 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        |   |  |  |
| JAYARAJ WILLIAM   | NO 3-1-276 ,MUNNAZHI MOOLAI ,MUKKUTTUKAL, MANJALUMOODU(PO), VILAVANCO DE ,NEAR CSI CHURCH ,KANYAKUMARI KUZHITHURA Tamil Nadu 629151 | 7502398152 (M)<br>7540016572 (R)<br>9487185651 | PAN<br>AADHAAR   | BECPJ4202A                 | -<br>-                  | -<br>-             |   |  |  |
| Male<br>Single<br>24/10/1993  | 1/276 MUNALIMOOLAI, MUKKUTTUKAL MANJALUMOODU PO KK DIST. Tamil Nadu 629151  |  |                  |                            |                         |                    |   |  |  |
|   |   |  |                  |                            |                         |                    |   |  |  |
| ✔ REPORT SUMMARY  |   |  |                  |                            |                         |                    |   |  |  |
| Credit Account Summary  |   | Current Balance Amount Summary                 |                  |                            | Enquiry Summary         |                    |   |  |  |
| Total number of Accounts  | 2   | Total Current Bal. amt                         | 2,86,731         | 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                           | 2,86,731(100.0%) | Enquiries in Last 90 days  | 0                       |                    |   |  |  |
| SF/WD/WO/Settled  | 0   | Unsecured Accounts amt                         | 0(0.0%)          | Enquiries in Last 180 days | 0                       |                    |   |  |  |
| Oldest WO/WD/SF/STL Account   | -   | Date First Credit Active                       | 7 / 2009         | Total Enquiries            | 4                       |                    |   |  |  |
| Recent WO/WD/SF/STL Account   | -   | Most Recent Credit Line                        | 2018             |                            |                         |                    |   |  |  |





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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 | Reliance Asset Reconstruction Company Limited | Loan, Student                | XXXXXXXX9399 | Individual             | 30/11/2022    | Open           | 14/07/2009  | 2,60,000                      | 286731          | -              |
| Acct 2 | Private Sector                                | Instalment Loan, Two-Wheeler | XXXX6125     | Individual             | 31/07/2023    | Closed         | 02/05/2018  | 78,000                        | 0               | 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, Student

Reliance Asset Reconstruction Company Limited

W MISS. JAYARANI W.S

Address 11/276 MUNALIMOOLAI, MUKKUTTUKAL MA Tamil Nadu 629151

Credit Account details

| Account terms         |               | Account description   |             | Account details     |                   |
|-----------------------|---------------|-----------------------|-------------|---------------------|-------------------|
| Account Number        | XXXXXXXX9399  | Date Reported         | 30/11/2022  | Credit Limit Amt    | 2,60,000          |
| Date Opened           | 14/07/2009    | Account Type          | Loans       | Last Payment Amount | -                 |
| Date Closed           | -             | Account Status        | Open        | Payment Status      | Missed 4 Payments |
| Ownership             | Individual    | Sanctioned Amount     | 2,60,000    | Total Write-off Amt | -                 |
| Rate of Interest      | 10.000        | Current Balance       | 286731      | Principal Write-off | -                 |
| Value of Collateral   | 0             | Amount Overdue        | -           | Settlement Amt      | -                 |
| Type of Collateral    | -             | Last Payment Date     | -           | Cash Limit          | -                 |
| Account Type Detail   | Loan, Student | Credit Extended       | 2,60,000    | Credit Limit        | 2,60,000          |
| Account Status Detail | -             | Payment Status Detail | Substandard | Terms               | -                 |

Payment History

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

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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✔ Acct 2

Instalment Loan, Two-Wheeler

Private Sector

WILLIAM JAYARAJ

Address 1NO 3-1-276 MUNNAZHI MOOLAI Tamil Nadu 629151

Credit Account details

| Account terms         |                              | Account description   |                        | Account details     |         |
|-----------------------|------------------------------|-----------------------|------------------------|---------------------|---------|
| Account Number        | XXXX6125                     | Date Reported         | 31/07/2023             | Credit Limit Amt    | 78,000  |
| Date Opened           | 02/05/2018                   | Account Type          | Instalment Credit      | Last Payment Amount | 20,900  |
| Date Closed           | 27/07/2023                   | Account Status        | Closed                 | Payment Status      | Current |
| Ownership             | Individual                   | Sanctioned Amount     | 78,000                 | 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     | 27/07/2023             | Cash Limit          | -       |
| Account Type Detail   | Instalment Loan, Two-Wheeler | Credit Extended       | 78,000                 | Credit Limit        | 78,000  |
| 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 | 000 | 000 | 000 | 000 | 000 | 000 |
| 2022 | 000 | 026 | 000 | 000 | 027 | 000 | 026 | 000 | 000 | 000 | 000 | 000 |
| 2021 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 | 000 |
| 2020 | 000 | 000 | 000 | 000 | 000 |     |     |     |     |     |     |     |

Consumer Personal details on the Credit Account

|                 |            |              |              |         |           |
|-----------------|------------|--------------|--------------|---------|-----------|
| Date of Birth   | 24/10/1993 | Phone Type   | Phone Number | ID Type | ID Number |
| Gender          | Male       | Home Phone   | 7540016572   | AADHAAR | -         |
| Occupation      | Other      | Office Phone | 7540016572   |         |           |
| Email address 1 | -          |              |              |         |           |

✔ ENQUIRY DETAILS

Records Found: 4

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      | 10/12/2019 13:23 | -           | Personal Loan          | 0              | CREDIT       |
| 2      | 27/04/2018 14:39 | BANK        | Two/Three Wheeler Loan | 78,000         | CREDIT       |
| 3      | 23/04/2018 00:00 | -           | Two/Three Wheeler Loan | 78,000         | CREDIT       |
| 4      | 20/04/2018 17:53 | BANK        | Two/Three Wheeler Loan | 78,000         | CREDIT       |





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|  |                     |
|--|---------------------|
| ✔  | STATEMENTS & ALERTS |
| No Records Found   |                     |
|  |                     |
| ✔  | CONTACTING US       |
| <p>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.</p> <p>If you would like us to help, please contact us at <a href="mailto:consumer.support@in.experian.com">consumer.support@in.experian.com</a> or contact us on 022 6641 9010.</p> <p>Please feel free to contact us if you have any questions.</p> <p>Email: <a href="mailto:consumer.support@in.experian.com">consumer.support@in.experian.com</a></p> <p>Telephone: 022 6641 9000</p> <p>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.</p> <p>Website: <a href="http://www.experian.in">www.experian.in</a></p>   |                     |
| ✔  | LEGEND              |
| <ul style="list-style-type: none"><li>SF/WD/WO/SETTLED : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled.</li><li>Active* : Credit accounts which are less than 90 days past due.</li><li>Active** : Credit accounts which are over 90 days past due.</li><li>Closed : Credit accounts that have 'Date Closed' populated.</li><li>DPD : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.<ul style="list-style-type: none"><li>DPD '0' : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.</li><li>DPD &gt;0 : The number in the circle indicates the "Days Past Due" reported by the respective lender.</li></ul></li><li>When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:<ul style="list-style-type: none"><li>S : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.</li><li>M : Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.</li><li>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</li><li>D : Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.</li><li>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.</li></ul></li></ul>  |                     |
| <----- END OF REPORT ----->  |                     |
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