Experian Credit Information Report (Consumer)

Experian Reference Number (ERN): -
Enquiry Reference : -
Date/Time: - -
Bureau Member : -
User ID : faptusv_720
User Name : Manikandan R

MATCH DETAILS

Match Found.

CURRENT APPLICATION INFORMATION

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

Date/Time	23/03/2024	**Experian Reference**	-	**Industry**	HOUSING FINANCE COMPANY
Credit Provider	Aptus Value Hosuing Finance India ltd	**Account Type**	Loan, Property	**Amount Considered**	900000
Account Responsibility	-	**Terms**	120 Monthly	**Bank Account**	-
Purpose	Property Loan	**Financial Purpose Type**	4		

Name	BUELA S
Address	NO 13/32 MALAPULIVILAI MARUTHANCODE VILAVANCODE Tamil Nadu 629163 IND

Date Of Birth	08/11/1980	**Aadhaar Number**	-	**Email**	-	**Months Employed**	-
Gender	Female	**Driving License**	-	**Telephone**	-	**Occupation**	-
Marital Status	Married	**Voter ID**	-	**Mobile Phone**	9751192010	**Net Monthly Income**	-
PAN	DIGPB7853B	**Passport Number**	-	**Office Number**	-	**Years Employed**	-
Ration Card	333898189837	**Number of Credit Cards Held**	-				

BUREAU BEST IDENTITY PROFILE

Personal / Information	Addresses	Contact Info.	ID Card Type	ID Card Num	Issue Date	Expiry Date
C.BUELA BUELA C C.BUELA C.BUELA BUELA.B B BUELA BUELA.B Female 08/11/1980	SY/NO:135/9DO/NO:13/81MELAPULIVILAI, MARU SY/NO:135/9DO/NO:13/81MELAPULIVILAI, MARU SY/NO:135/9DO/NO:13/81MELAPULIVILAI, MARU Tamil Nadu 629163	9751192010 (M) 9751192010 (M)				

REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Enquiry Summary	
Total number of Accounts	2	Total Current Bal. amt	0	Enquiries in Last 7 days	0
Active Accounts	0	SF/WD/WO/Settled amt	0	Enquiries in Last 30 days	0
Closed Accounts	2	Secured Accounts amt	0(0.0%)	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	2021	Date First Credit Active	3 / 2016	Total Enquiries	0
Recent WO/WD/SF/STL Account	-	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	Muthoot Mercantile Limited	Loan, Gold	XXXXXX5324	Individual	16/11/2016	Closed	30/03/2016	50,000	0	0
Acct 2	Public Sector	Loan, Gold	XXX3036	Individual	31/10/2023	Closed	29/06/2022	1,00,000	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, Gold** **Muthoot Mercantile Limited**

Address 1 D.NO:13/81MELAPULIVILAIMARUTHANCODE MARU 900000
Address 2 D.NO:13/81 Tamil Nadu

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXX5324	Date Reported	16/11/2016	Credit Limit Amt	50,000
Date Opened	30/03/2016	Account Type	Loans	Last Payment Amount	-
Date Closed	16/11/2016	Account Status	Closed	Payment Status	Settled Default
Ownership	Individual	Sanctioned Amount	50,000	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	-	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	50,000	Credit Limit	50,000
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
2018												
2017												
2016		000		000								
2015												

Consumer Personal details on the Credit Account

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

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Acct 2 **Loan, Gold** **Public Sector**

Address 1 SY/NO:135/9DO/NO:13/81MELAPULIVILAI,MARU Tamil Nadu 629163
Address 2 SY/NO:135/9 DO/NO:13/81 Tamil Nadu 629163

Credit Account details

Account terms		Account description		Account details	
Account Number	XXX3036	Date Reported	31/10/2023	Credit Limit Amt	1,00,000
Date Opened	29/06/2022	Account Type	Loans	Last Payment Amount	-
Date Closed	04/10/2023	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	1,00,000	Total Write-off Amt	-
Rate of Interest	8.75	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	04/10/2023	Cash Limit	-
Account Type Detail	Loan, Gold	Credit Extended	1,00,000	Credit Limit	1,00,000
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			S	S	S	S	S	S	S	S	S	S
2022	S	S	S	S	S	S						
2021												
2020												

Consumer Personal details on the Credit Account

		Phone Type	Phone Number	ID Type	ID Number
Date of Birth	08/11/1980	Mobile Phone	9751192010		
Gender	Female				
Occupation					
Email address 1	-				

ENQUIRY DETAILS **No Records Found**

This section shows the names of the credit institutions that have processed a credit / loan application for you.

STATEMENTS & ALERTS

No Records Found

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Experian Reference : -
Bureau Member : -
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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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