

Experian Reference Number (ERN): -
 Enquiry Reference : -
 Date/Time: - -
 Bureau Member : -
 User ID : faptusv1112
 User Name : Rejin M

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Experian Reference Number (ERN): -

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User ID : faptusv1112

User Name : Rejin M

✓ 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	Individual	31/01/2024	Open	30/01/2023	4,00,000	358367	0
Acct 3	BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD	Loan, Personal Cash	XXXXXXXXXXXXXXXXXXXX9731	Individual	31/01/2024	Closed	28/10/2023	500	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 Instalment Loan, Two-Wheeler Private Sector

Address 1 1-9-22 VELLAPARAVILAI KALLADIMAMOODU Tamil Nadu 629161

Credit Account details

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

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

Experian Reference Number (ERN): -
 Experian Reference : -
 Bureau Member : -
 User ID : faptusv1112
 User Name : Rejin M

Date of Birth	29/03/1988	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Home Phone	9626263793		
Occupation	Other Income - Expenses -				
Email address 1	-				

✓ Acct 2	Loan, Property	Veritas Finance Private Limited
Address 1	DOOR NO:1-9-22 TAMIL NADU Tamil Nadu 629161	
Address 2	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	Individual	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	29/03/1988	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9489271790	Ration Card Number	333867366567
Occupation	Self-Employed Income 26275 Expenses -			PAN	IIAPD0974A
Email address 1	-				

<div><div></div><div>Acct 3</div></div>	<div>Loan, Personal Cash</div>	<div>BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD</div>
<div>MASIYA JEYAKUMAR MASIYA DHAS</div>		
<div>Address 1</div>	<div>1-9-22, VELLAPARAVILAI, KALLADI MAMOODU, Tamil Nadu 629161</div>	
<div>Credit Account details</div>		

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Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXXXXXX9731	Date Reported	31/01/2024	Credit Limit Amt	500
Date Opened	28/10/2023	Account Type	Loans	Last Payment Amount	534
Date Closed	17/01/2024	Account Status	Closed	Payment Status	Current
Ownership	Individual	Sanctioned Amount	500	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	17/01/2024	Cash Limit	-
Account Type Detail	Loan, Personal Cash	Credit Extended	500	Credit Limit	500
Account Status Detail	-	Payment Status Detail	Closed, 0 days overdue	Terms	001

Payment History												
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												000
2023	033	002	000									
2022												
2021												

Consumer Personal details on the Credit Account					
Date of Birth	29/03/1988	Phone Type	Phone Number	ID Type	ID Number
Gender	Male	Mobile Phone	9626263793	PAN	IIAPD0974A
Occupation					
Email address 1	-				

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✔ ENQUIRY DETAILS	Records Found: 3
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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 10:57	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
2	29/02/2024 18:19	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT
3	17/01/2024 17:27	HOUSING FINANCE COMPANY	Auto Loan	10,00,000	CREDIT

✔ STATEMENTS & ALERTS
No Records Found

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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/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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