



Experian – Consumer Services



Experian Consumer Solutions

Experian Consumer Solutions

Experian products & technology help you enrich your consumer engagement

Experian Credit View Platform is an integrated API based service that helps to serve your consumers various needs. you can offer your consumer credit awareness features, provide impact analysis of life events on credit score. Experian Credit View also makes available various analytical modules that help to target and onboard the right consumer. The various subscription modules help in various consumer engagement strategies.



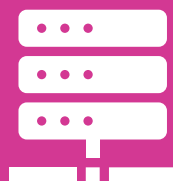
Supports all Consumer Engagement Channels



Web Screens



Agency Model



Screenless API



Consumer
Mobile App



Experian
Admin

Experian Credit View API integration types



Experian Credit View API

- API based Integration for backend interface for the client to integrate website, mobile app.
- Real time Bureau matching & Identity Authentication stages ensure one click response to end customer.
- Fully customizable customer journey – one screen/multiple screen as per clients engagement with customers.
- Flexibility to query API at any point in customer journey. UAT API for client to test various development scenarios.

Mobile apps & website



Experian Express

- Plug & play Credit Report widget link hosted with Experian – used as a redirect from Clients website or mobile App.
- Least development needed Clients end. Customization available for 7 items as per clients requirement.
- Prepopulates data collected by client – Avoids duplication of data entry from the customer for Post login redirects.
- Payment module available – can incorporate Revenue sharing mechanism for home page redirects.

White labeled web page



Experian Express SDK

- Form page that can be easily incorporated into your webpage
- Multiple journey options for the consumer
- Same day Go Live
- Use node JS based Web SDK
- End to end solution from Experian

Web based Form

Multiple types of integration options – to support every Consumer journey



Solutions for the Digital Consumer

Solutions for the Digital Consumer

Enhanced Credit Information

Enhanced variables in Consumer credit report

Give an added overview of repayment history by displaying monthly outstanding amounts to your consumer

Access Bureau Analytical models with Propensity Score, Income Estimation, Residence Stability Score

Add value to your existing Consumers by providing another dimension to the CIR

Coming Soon, Subscription & On Demand activation for the Enhanced Credit report

Rate of Interest	-	Current Balance	78,000	Principal Write-off	-
Value of Collateral	-	Amount Overdue	12,000	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-	Written off Settled Status	-
SuitFiled Willful Default WrittenOff Status	-	SuitFiled Willful Default	-		

Payment History												
Payment History	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018												
Days Past Due	0	0	0	0	0	0	0	0	0	0	0	0
Outstanding Amount	12,300	11,100	10,000	90,000	80,000	75,000	72,000	70,000	68,000	65,000	62,000	61,000
2019												
Days Past Due	0	0	0	0	15	0	0	0	0	0	16	0
Outstanding Amount	59,000	56,000	55,000	53,000	53,000	49,000	45,000	42,000	40,000	38,000	38,000	32,000
2020												
Days Past Due	0	0	0	0	0	21	0	0	0	0	0	0
Outstanding Amount	30,000	25,000	23,000	22,000	21,000	22,000	17,000	15,000				

Consumer Personal details on the Credit Account									
Date of Birth	29-06-1995	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number
Gender	FEMALE	Mobile	-	-	-	9833042799	-	PAN	BUQPT2667D
Occupation	-		9833042799	-				Passport	-
Email address	-							Voter ID	-
								Aadhaar/UID	-
								Driving License	-
								Ration Card	-

Enhanced CIR - offer an unique experience to your consumer.

Instant Integration using Experian Express

Instant Integration for Consumer Credit report using Experian Express

Quick Integration on your front end, One day Go live, Easy prototyping

Maintain look and feel of your existing consumer journey including Brand elements

Limited development requirement hence can be prioritized above tech tasks

Multiple journey options as per your use case & consumer campaign

Any Partner Webpage

First Name *

Last Name *

Date Of Birth *

dd-MM-yyyy

Gender *

☐ Male

☐ Female

Flat No

City

State *

Pincode

Mobile Number

+91

Email

PAN Number

[Test Terms & Conditions](#)

[Read Terms & Conditions](#)

☐ I Agree To The Terms & Conditions *

Submit

Enable Credit Report Instantly

CIR based on Normal Match

Smart Match CIR

Experian OTP Auth

Subscription

API based data access

Real Time Access

Experian Score Simulator

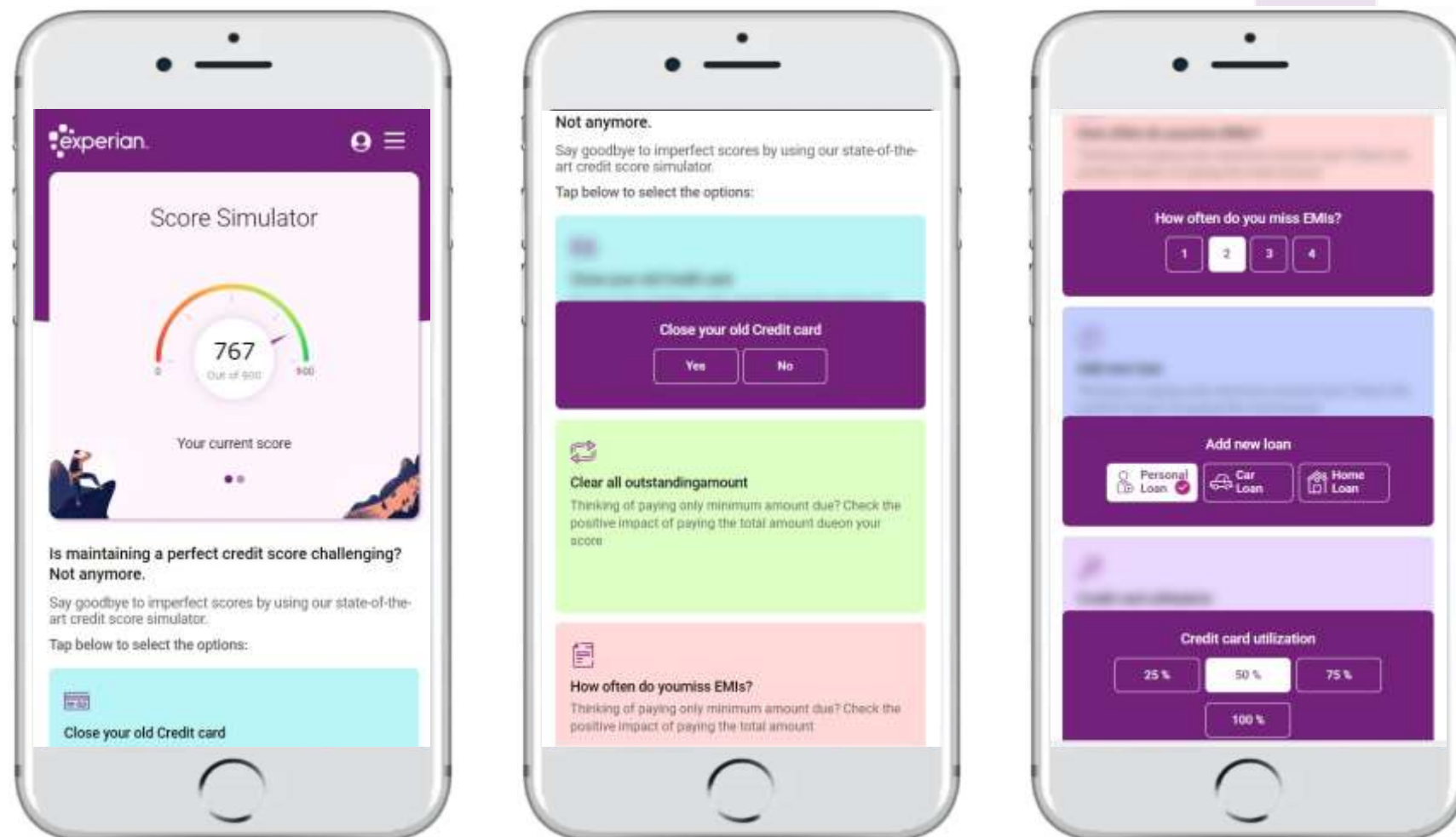
Life stage based selection criteria to connect with your consumer

Opening and closing of accounts across various types of credit scenarios. Includes choice of repayment of loan accounts

Includes choice of repayment of loan accounts

Simulates changes in Credit score for multiple selections done by the consumer. Game like orchestration to extend

Available on Experian Hosted platform. Works with Experian Credit Report.



Make your consumers aware of factors impacting Credit Score

Solutions for the Digital Consumer

Custom View using Credit Report

Easy to read Delphi attributes to display Summarised credit report

SECTION 1

Credit Score:- Experian Bureau Score & Infographic

SECTION 2

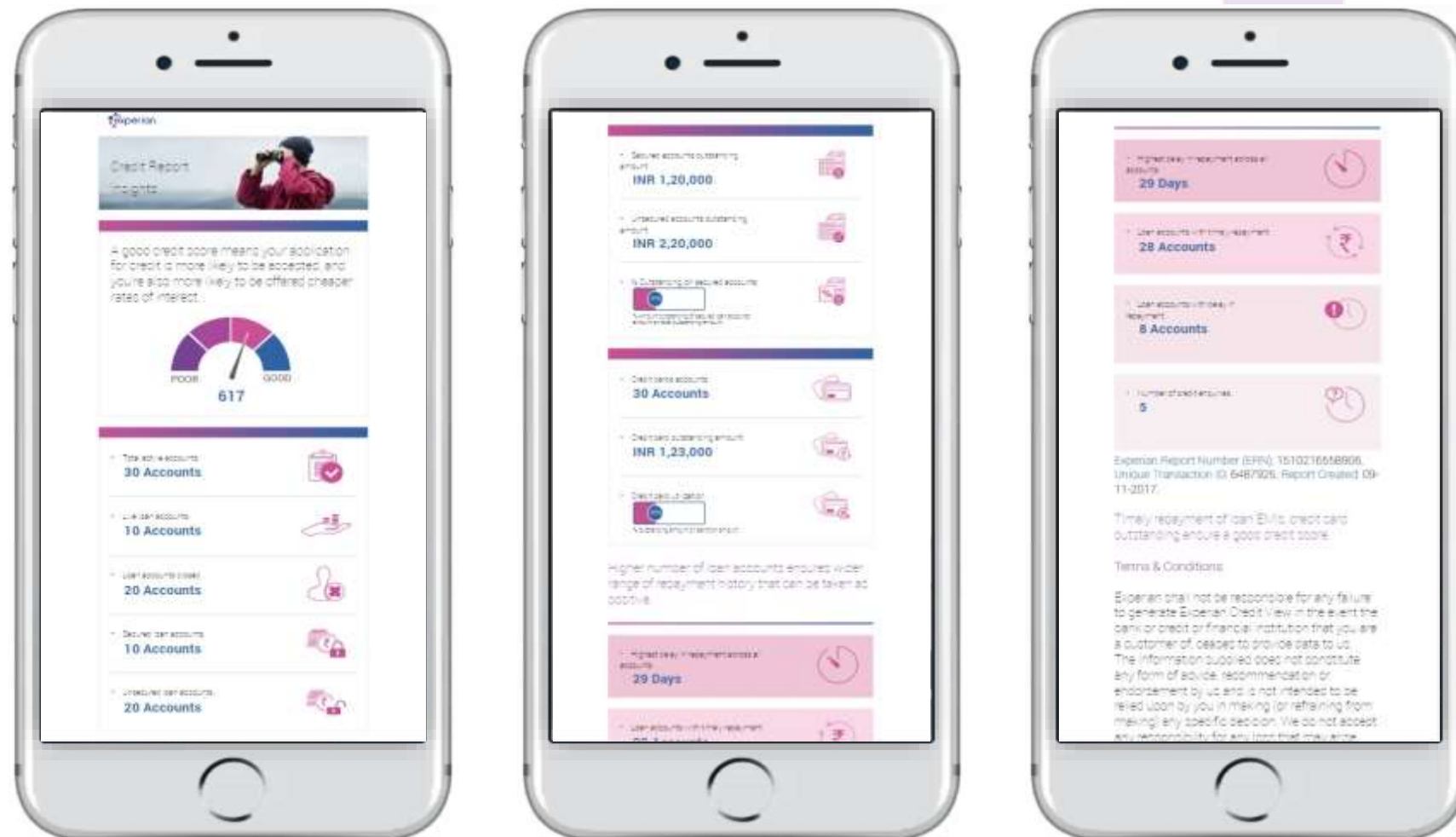
Information on accounts. Live / Closed. Secured / Unsecured Accounts

SECTION 3

Information on Outstanding Amounts, Credit Card Utilization

SECTION 4

Repayment track record. Displays maximum repayment delay.



Show a Quick Glance Credit Summary to your consumer

Experian Credit Check

Start your consumer on the way to financial health

Check for availability of the consumer Credit report in one API call

Optimize your campaigns for the best response rates

Improve the consumer waterfall metrics by progressing only relevant consumer to the CIR workflow



Experian Bureau Analytics – Real Time

Access Bureau Analytics in Real Time using Experian Credit View API

Standard CIR & Enhanced CIR available with Experian Bureau Score

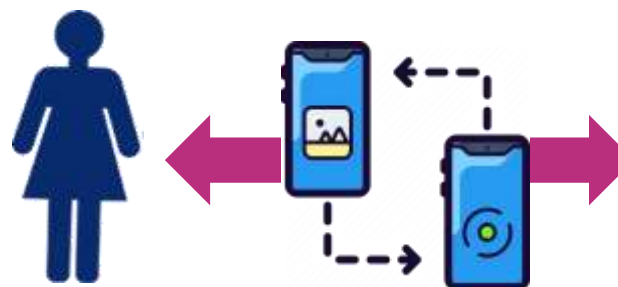
Income Estimation uses Bureau CIR to estimate the consumers income.

Propensity Score uses the existing loans from CIR & the life stage of the consumer to propose the next best product.

Residence Stability is used to check if a verification is required of the consumers residence.

Digital Insight Score uses payment history to provide a Risk score to New to credit consumer.

Bureau Based Analytical Models



Consent based access to Credit report & Score

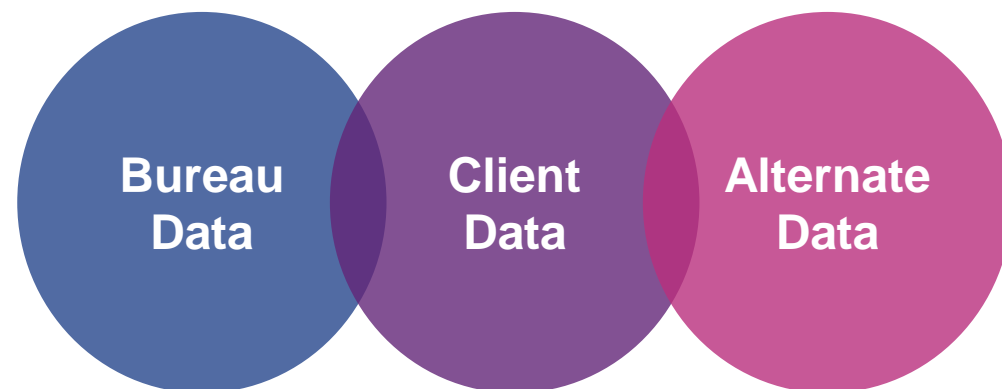
One Integration – Many types of Engagement for partner



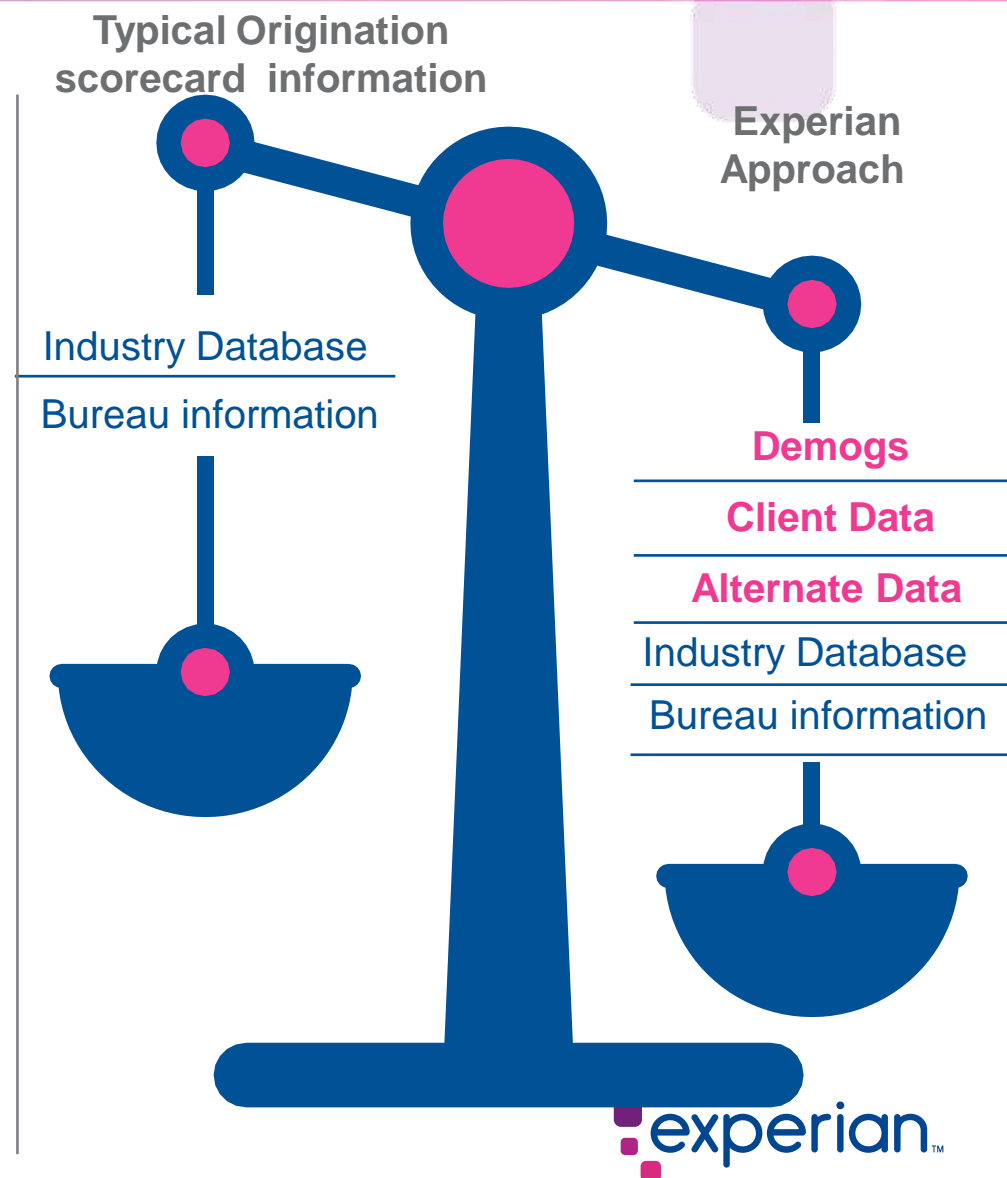


Experian Bureau Analytics

Experian Bureau Analytics



- Use multiple source of information to compensate for lack of historical information.
- Building **look-alike portfolio** to understand entire life cycle – even for NTC customers
- Demographic/Application related information to be taken from similar profile (including Hunter inquiries).
- Evaluating **geographical** delinquency trends (Industry level).
- Develop segment specific scorecard based on information availability for each segment.



Experian Bureau Analytics

Income Estimation



- A customer's income will be directly proportional to the EMI that is being currently paid and loan that he/she has been approved for.
- This then helped us to estimate the customer's income. The incomes were then converted into bands which are shared with the client.

Can be used to check if the customer has adequate Life Insurance & Financial planning

New To Credit Score



- Experian NTC Score index indicates relative risk of customer who at the point of applying for loan had either no bureau presence (New to Credit customers) or bureau history is not recent enough to assign a score.
- The NTC score ranges are 1 – 10, 1 being highest risk and 10 being lowest risk.

This is available for customers with No Bureau Score & used to check for riskiness of the customer

Field Investigation Waiver Score



- Identifies Residence stability of individuals based on their reported addresses/phone numbers/ Identity Proofs in bureau at the point of application.
- The Score ranges are Very High, High, Medium and low. Where a low rank indicates, a person with least stability and just high risk.

Can be used to confirm address of the customer for communication purpose

Experian Bureau Analytics

Credit Enquiries



- Credit scoring tends to focus on a customer's propensity to pay rather than their ability to pay Leverage Score Predicts; risk resulting from high levels of indebtedness also it identifies highly leveraged. Leverage score factors Income ratios, Balance Outstanding, Credit limit utilisation on credit cards, recent debts taken in the last 12 months,

To check if customer has adequate insurance for high leverage

Propensity Score



- Customer level propensity scorecard integrating information of tradelines, delinquency
- Propensity Model can be used to identify customers who will respond best to direct marketing campaigns
- Propensity Model is available for CC and PL products

Can be used to optimize consumer communication & do targeted campaigns

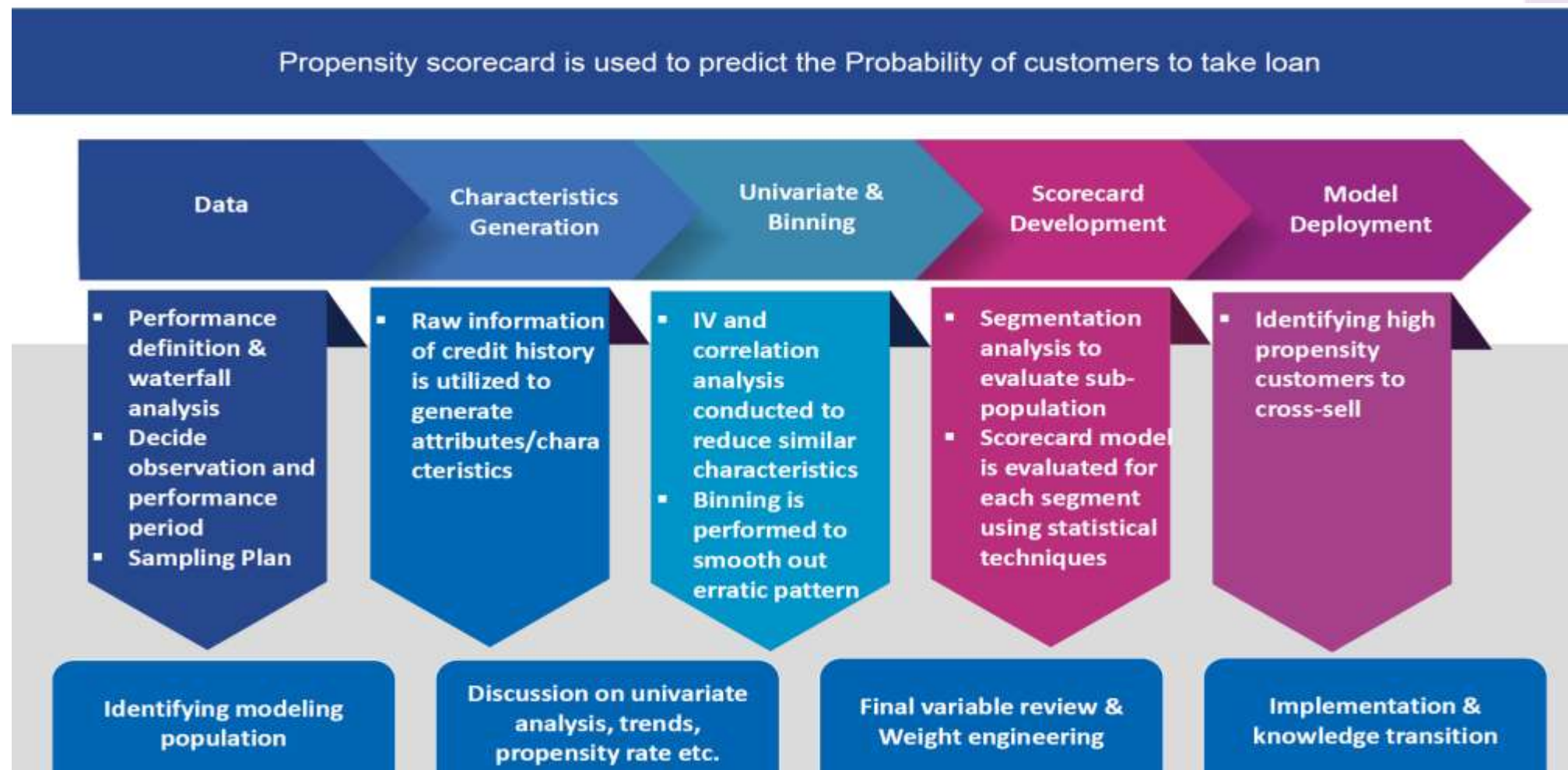
Digital Insight Score



- Lack of credit history makes it difficult for them to access credit and for lenders to consider their loan applications, making credit inaccessible Experian has developed a Credit Performance prediction score for New-to-Credit customers data partnership with a leading online payment aggregator

To extend credit to NTC segment transacting on payment platform.

Benefits of Bureau Data – Propensity Score



Benefits of Bureau Data - New to Credit

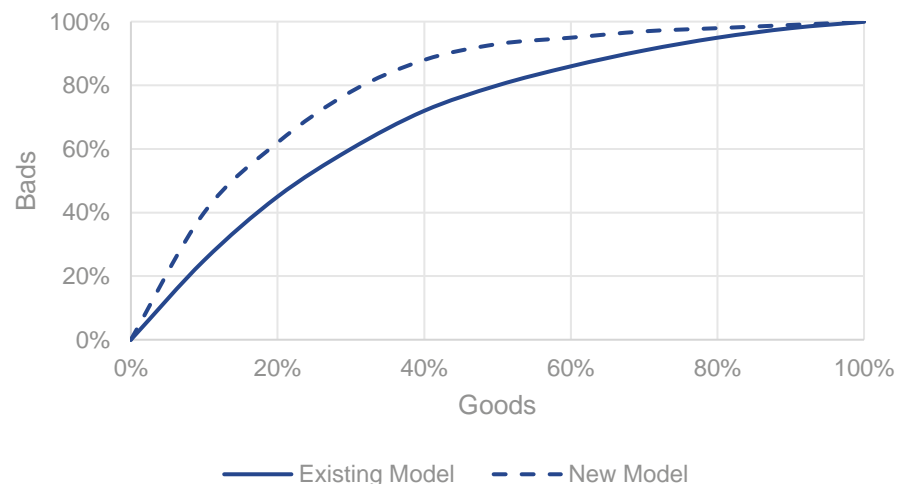
New to Credit Score based on Geo Location Indicators available in Bureau



Pincode	Dist_ID	place_id	Locality	Population Size	Credit Risk Index	Fraud Risk Index	Business Index
110000	071219	Delhi	Patna	67,380,100	3	3	2
110000	042000	Delhi	Patna	61,400	4	3	2
110000	090502	Delhi	Patna	61,300,300	2	6	6
110000	080505	Delhi	Patna	66,1000,2000	7	9	10
110000	080509	Delhi	Patna	69,500,500	4	5	9
110000	070517	Delhi	Patna	68,1000,2000	6	8	10
110000	070517	Delhi	Patna	67,500,500	6	8	9
110000	011038	Delhi	Patna	66,100,100	10	7	9
110000	050288	Delhi	Patna	62,10-30	7	4	5
110000	080259	Delhi	Patna	63,10,100	6	4	6
110000	080554	Delhi	Patna	64,100,300	5	4	7
110000	080551	Delhi	Patna	62,10,100	3	1	4
110000	080517	Delhi	Patna	63,10,100	3	5	2
110000	080511	Delhi	Patna	63,10,100	3	5	8
110000	021057	Delhi	Patna	64,10,100	4	8	3
110000	040508	Delhi	Patna	64,100,300	10	7	10
110000	070500	Delhi	Patna	67,200,1000	3	30	6
110000	021060	Delhi	Patna	63,10,100	3	30	2
110000	070529	Delhi	Patna	67,500,1000	3	5	8
110000	070524	Delhi	Patna	64,100,300	5	9	9
110000	011015	Delhi	Patna	62,10,30	3	5	8
110000	080512	Delhi	Patna	64,100,300	8	7	8
110000	070519	Delhi	Patna	67,200,1000	7	8	10

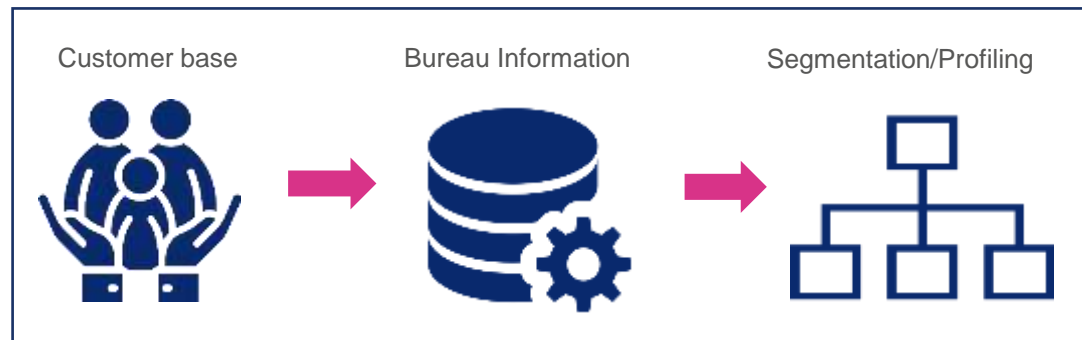
$$\text{Score} = W^1(\text{Demog}) + W^2(\text{MM Index}) + W^3(\text{Enquiries})$$

Performance Lift



Benefits of Bureau Data – Income Estimation

Methodology



Key Variables

- Age
- Geo Indicator
- Product Holding
- Outstanding Balances
- Utilization
- Limits
- Payment
- Delinquency

Segments

- Intelligent customer profiling to differentiate:
 - Investor with multiple HL vs. a home owner
 - Fleet owner with multiple car loans vs. car owner
- Product Holding, Geo Locations (metro/non-metro) and age are reviewed together for assessment

Income Profile

HNI	Wealth
Mass Market	Mass Affluent

Results

- Income Band is calculated for each customer
- Income bands start from
- For 70% customers calculated income is in the same band or +/- 1 Band of the actual income

Income Bands (monthly income INR)


01	0 - 20k
02	20k - 30k
03	30k - 40k
04	40k - 50k
05	50k - 60k
06	60k - 70k
07	70k - 80k
08	80k - 100k
09	100k - 150k
10	150k+



Experian Credit Report Journey

Experian Credit Information Report journey

Partner website




Access your credit report and score!

Get real time, comprehensive and secure credit information.


Click here >

Customer clicks on the link

Powered by  experian™

Experian Credit Information Report journey

Partner website

Home About Us Features Pricing Contact Us 

Personal Details

Name*	Email Address*
<input type="text" value="Your full name"/>	<input type="text" value="Your Email address"/>
Date Of Birth*	Residential Address*
<input type="text" value="DD/MM/YY"/>	<input type="text" value="Your Residential Address"/>
Pin Code*	Gender*
<input type="text" value="Your Pin Code"/>	<input type="text" value="Your Gender"/>
Mobile Number*	PAN Number*
<input type="text" value="Your Mobile number"/>	<input type="text" value="Your PAN number"/>

Submit

Customer enters the details
Smartmatch reduces the
Consumer inputs to only Name &
Mobile No

Experian Credit Information Report journey

Partner website

Home About Us Features Pricing Contact Us 

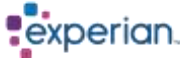
Personal Details

Name*	Email Address*
Mihir Diwakar	diwakarm76gmail.com
Date Of Birth*	Residential Address*
13/09/1985	102-C, Lap park Thane (W)
Pin Code*	Gender*
401105	MALE
Mobile Number*	PAN Number*
9876543210	Your PAN number

Submit

Customer enters the details
Smartmatch reduces the
Consumer inputs to only Name &
Mobile No

Experian Credit Information Report journey



Please enter the OTP sent to your registered mobile number

Customer has to enter OTP which was sent on given mobile number

You hereby appoint xyx as your authorized representative to receive your credit information from Experian. You hereby unconditionally consent to such credit information being provided by Experian at your registered email id and also through your xyz account as per your independent registration with xyz subject to Experian terms and conditions.

Mobile OTP to be done by Experian
Consent displayed to customer (Sample)
Customer clicks ACCEPT


ACCEPT


DECLINE

OTP webpage URL will be provided by Experian. Partner will need to redirect consumer to this webpage. OTP validation will occur on this webpage


Experian Credit Information Report journey

Partner website

Home About Us Features Pricing Contact Us 

 **EXPERIAN CREDIT SCORE**


Your Experian Credit Report is summarized in the form of Experian Credit Score which ranges from 300 - 900.



699

Score Factors

1. Recency :	Recent Credit Account Defaults
2. Leverage :	Credit Accounts with on-time re-payment history
3. Coverage :	Non-delinquent and delinquent Credit Accounts
4. Delinquency Status :	Defaults on Credit Accounts (current & recent periodic intervals)
5. Credit Applications :	Credit Account Applications over last 30 days

 **REPORT SUMMARY**

Credit Account Summary		Current Balance Amount Summary		Credit Enquiry Summary		Non-Credit Enquiry Summary	
Total number of Accounts	4	Total Current Bal. amt	26,46,158	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries	1
Active Accounts	2	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	0	Last 30 days non-credit enquiries	2
Closed Accounts	2	Secured Accounts amt	26,46,158	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries	3
SF/WD/WO/Settled	0	Unsecured Accounts amt	0	Last 180 days credit enquiries	0	Last 180 days non-credit enquiries	6

Partner Home page

- Back end API integration with Experian API
- Real time report generated & sent to xyz & client
- **New Enhanced CIR** can be opted as an alternate report



Smartmatch Innovation by Experian

Innovation By Experian

Smartmatch based Credit Report

Enter your name: *Rahul Sharma*

mobile number: *9920020020*

email id: [Rahul.sharma@gmail](mailto:Rahul.sharma@gmail.com)

Address: *Himai Nivas, Dadar Mumbai, Maharashtra*

Pincode: *400031*

Date of Birth: *12 Dec 1977*

PAN: *AEEPP1111A*

Proceed

Enter your name: *Rahul Sharma*

mobile number: *9920020020*

email id: [Rahul.sharma@gmail](mailto:Rahul.sharma@gmail.com)

Proceed

You hereby appoint xyz as your authorized representative to receive your credit information from Experian. You hereby unconditionally consent to such credit information being provided by Experian at your registered email id and also through your xyz account as per your independent registration with xyz subject to Experian terms and conditions.

Advantages

Credit Report Delivery using Name, Phone No & Email

Instant Report delivered real time

Accuracy of report maintained to one with complete data

In line with consumer centric journey

- Normal Match requires 7 inputs from the consumer to access the credit report
- Smartmatch reduces the number of inputs to 3 to help ease consumers access to the credit report

Smartmatch based Credit Report

- An industry first Innovation by Experian
- **15+** Large partners currently using Smart Match Credit report journey
- New features include access of the report through an SMS based link



Consumer Identifier

PAN & Aadhaar are typically used

Moving to Mobile first journey



Profile Uniqueness

Use of Name + Address + DoB combo

Multiple copies of the report to determine uniqueness



Analytics

Technology supports real time single report consistency

Use of Analytics to improve matching rules



Quality & Accuracy

Score & Tradeline accuracy

Rigorous testing to maintain accuracy of report



Experian Credit Report

Experian Credit Report

Consumer Centric Credit report

Experian Credit Report

Experian Report Number (SRN): 134878327521
Unique Transaction ID: 1113296
Report Created: 29-01-2019

CURRENT APPLICATION INFORMATION

These are the details you give or enter (you apply for your Experian Credit Report)

Name: Kumar Vinayan
Address 1: 111VARDOL1 ROAD11 MUMBAI Mumbai 27 110075
Address 2:
Date of Birth: PAN: BUQPT2001M Telephone: 8000170811
Gender: MALE Passport Number: Mobile Phone: 8000170811
Email: Voter ID: Driving License: Ration Card:
Aadhaar Number:

EXPERIAN CREDIT SCORE

Your Experian Credit Report is summarized in the form of Experian Credit Score which ranges from 300 - 850

681

Score Factors:

1. Recovery: Recent Credit Account Defaults
2. Leverage: Credit Accounts with on-time repayment history
3. Coverage: Non delinquent and delinquent Credit Accounts
4. Delinquency Status: Defaults on Credit Accounts (current & recent periods interest)
5. Credit Applications: Credit Account Applications over last 30 days

REPORT SUMMARY

Credit Account Summary	Current Balance Account Summary	Credit Enquiry Summary	Non-Credit Enquiry Summary
Total number of Accounts: 6	Total Current Bal. amt: ₹ 483	Last 7 days credit enquiries: 4	Last 7 days non-credit enquiries: -
Active Accounts: 6	Unsettled Credit amt: 0	Last 30 days credit enquiries: 4	Last 30 days non-credit enquiries: -
Closed Accounts: 0	Settled Accounts amt: 40,000	Last 90 days credit enquiries: 4	Last 90 days non-credit enquiries: -
Unsettled Settled: 0	Unsettled Accounts amt: ₹ 483	Last 180 days credit enquiries: 4	Last 180 days non-credit enquiries: -

SUMMARY: CREDIT ACCOUNT INFORMATION

The section displays summary of all your reported credit accounts found in the Experian Credit Bureau database.

Rank	Lender	Account type	Account No.	Ownership	Date Reported	Recovery Status	Date Opened / Highest Credit	Current Balance	Amount Overdue
Rank 1	icicibank	CREDIT CARDS	XXXXXX0912	Individual	10-09-2018	ACTIVE	10-10-2011 8,000	4,000	10,000
Rank 2	icicibank	CREDIT CARDS	XXXXXX0912	Individual	10-09-2018	ACTIVE	10-10-2011 8,000	8,000	11,000
Rank 3	icicibank	CREDIT CARDS	XXXXXX0912	Individual	10-09-2018	ACTIVE	10-10-2011 47,800	40,483	-
Rank 4	icicibank	CREDIT CARDS	XXXXXX0912	Individual	10-09-2018	ACTIVE	10-10-2011 1,00,000	20,000	70,000

CREDIT ACCOUNT INFORMATION DETAILS

This section displays information based on the details provided to Experian by all our member banks, credit / financial institutions and other credit providers with whom you have a credit / loan account.

CREDIT CARDS icicibank Acct 1

Mahajan Kishal
Address 1: 111VARDOL1 ROAD11 MUMBAI Mumbai 27 110075

Credit Account details

Account series	Account description	Account details
Account Number: XXXXXXX0912	Date Reported: 10-09-2018	Credit Limit Amt: 1,000
Date Opened: 10-10-2011	Loan Type: CREDIT CARDS: SME	-
Date Closed: -	Account Status: ACTIVE	Repayment Tenure: 0
Ownership: Individual	Highest Credit: 8,000	Total Write-off Amt: -
Rate of Interest: -	Current Balance: 4,000	Principal Write-off: -
Value of Collateral: -	Amount Overdue: 10,000	Settlement Amt: -
Type of Collateral: -	Last Payment Date: -	-
Satisfied With/ Default Written Off Status: -	Satisfied With/ Default Status: -	Written off Settled Status: -

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018												

Consumer Personal details on the Credit Account

Date of Birth	Gender	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
10-07-1985	MALE	Mobile	8000170811	-	Mobile	8000170811	-	PAN	BUQPT2001M	-	-
-	-	-	-	-	-	-	-	Passport	-	-	-
-	-	-	-	-	-	-	-	Voter ID	-	-	-
-	-	-	-	-	-	-	-	Aadhaar/VED	-	-	-
-	-	-	-	-	-	-	-	Driving License	-	-	-
-	-	-	-	-	-	-	-	Ration Card	-	-	-

CREDIT CARDS icicibank Acct 2

Mahajan Kishal
Address 1: 111VARDOL1 ROAD11 MUMBAI Mumbai 27 110075

Credit Account details

Account series	Account description	Account details
Account Number: XXXXXXX0912	Date Reported: 10-09-2018	Credit Limit Amt: 5,000
Date Opened: 10-10-2011	Loan Type: CREDIT CARDS: SME	-

- Report is provided to the partner in XML format. Consumer will be sent a report on email by Experian.
- Consumer can be shown the above report in html or PDF. Support available to display the report in html for partner.

Consumer Centric Credit report

Identification

- Voter ID
- PAN
- Drivers License
- Ration Card
- Telephone No
- Mobile Phone
- Passport

Contact ability & Stability

- Name
- Addresses
- Emails
- Date of Birth
- Gender

Repayment Intent

- Experian Credit Score
- Score Ranges between 300 to 900


Capacity

- Loan information
- Loan Repayment information
- Delays in repayment
- Loan Classification by Lender

- All the above information is provided for across each Credit trade line
- Consumer Consented report has detailed information as compared any other form of Credit Bureau access


Experian Credit Report

Credit report Details



Experian Credit Report

Experian Report Number (ERN): 1551692670256
Report Created: 04-05-2019



CURRENT APPLICATION INFORMATION

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

NameAditya Saxena

Mobile Phone9003170811

Passport Number

Emailuj@wala.lgale@experian.com

Telephone


PANBUQPT2002S

Voter ID

Aadhaar Number


Driving License

Ration Card



EXPERIAN CREDIT SCORE

Your Experian Credit Report is summarized in the form of Experian Credit score which ranges from 300 - 900.



786

Score Factors


1. Recency :Recent Credit Account Defaults

2. Leverage :Credit Accounts with on-time re-payment history

3. Coverage :Non delinquent and delinquent Credit Accounts

4. Delinquency Status :Defaults on Credit Accounts (current & recent periodic intervals)

5. Credit Applications :Credit Account Applications over last 30 days



REPORT SUMMARY

Credit Account Summary

Total number of Accounts5

Active Accounts5

Closed Accounts0

SF/WQ/WCI/Settled0

Current Balance Amount Summary

Total Current Bal. amt98,450

SF/WQ/WCI/Settled amt0

Secured Accounts amt40,000

Unsecured Accounts amt58,450

Credit Enquiry Summary

Last 7 days credit enquiries0

Last 30 days credit enquiries0

Last 90 days credit enquiries0

Last 180 days credit enquiries0


Non-Credit Enquiry Summary

Last 7 days non-credit enquiries

Last 30 days non-credit enquiries

Last 90 days non-credit enquiries

Last 180 days non-credit enquiries



SUMMARY: CREDIT ACCOUNT INFORMATION

This section displays summary of all your reported credit accounts found in the Experian Credit Bureau database.

	Lender	Account type	Account No	Ownership	Date Reported	Account Status	Date Opened	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
Acct 1	XXXX	CREDIT CARDS	XXXXXXX9012	Individual	10-06-2016	ACTIVE*	10-12-2011	6,000	4,000	10,500
Acct 2	XXXX	CREDIT CARDS	XXXXXXX8013	Individual	10-06-2016	ACTIVE*	10-10-2011	9,000	8,000	11,000
Acct 3	XXXX	CREDIT CARDS	XXXXX5707	Individual	15-08-2018	ACTIVE*	30-10-2014	47,650	46,450	
Acct 4	XXXX	LOAN AGAINST SHARES SECURITIES	XXXX5884	Individual	15-10-2018	ACTIVE**	30-10-2014	1,00,000	20,000	70,000
Acct 5	XXXX	HOME LOAN	XXXX5882	Individual	15-10-2018	ACTIVE**	30-10-2014	1,00,000	20,000	70,000



Current Application Information :
displays input data as provided by the Consumer



Experian Credit Score :
provides Experian Credit Score



Report Summary :
providing Summary of all credit/loan accounts along with credit and non-credit enquiries



Summary Credit Accounts :
displays a Summary of all credit accounts as found in the Experian Bureau Database and as reported by the Experian Bureau Members

Experian Credit Report

Credit report 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.

CREDIT CARDS XXXX Acct 1

Mahajan Kushal

Address 1 SSMARG011 ROAD01 MALAD Mumbai Maharashtra 110075

Credit Account details

Account terms	Account description	Account details
Account Number: 30000009012	Date Reported: 10-06-2016	Credit Limit Amt: 7,000
Date Opened: 10-12-2011	Loan Type: CREDIT CARDS	EMI: -
Date Closed: -	Account Status: ACTIVE*	Repayment Tenure: 0
Ownership: Individual	Highest Credit: 6,000	Total Write-off Amt: -
Rate of Interest: -	Current Balance: 4,000	Principal Write-off: -
Value of Collateral: -	Amount Overdue: 10,500	Settlement Amt: -
Type of Collateral: -	Last Payment Date: -	Written off Settled Status: -
SuitFiled With/ul Default WrittenOff Status: -	SuitFiled With/ul Default: -	

Payment History

DPD Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan

2016

Consumer Personal details on the Credit Account

Date of Birth	Gender	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
18-07-1985	FEMALE	Mobile	9009170811	-	-	9009170801	-	PAN	BUCPT2001M	-	-
Occupation: -			9009170811			9009170801		Passport: -			
Email address: -								Voter ID: -			
								Aadhaar/UID: -			
								Driving License: -			
								Ration Card: -			

CREDIT CARDS XXXX Acct 2

Saxena Aditya

Address 1 SSMARG012 ROAD04 MALAD Mumbai Maharashtra 110075

Credit Account details

Account terms	Account description	Account details
Account Number: 30000009013	Date Reported: 10-06-2016	Credit Limit Amt: 9,000
Date Opened: 10-10-2011	Loan Type: CREDIT CARDS	EMI: -
Date Closed: -	Account Status: ACTIVE*	Repayment Tenure: 0
Ownership: Individual	Highest Credit: 9,000	Total Write-off Amt: -
Rate of Interest: -	Current Balance: 8,000	Principal Write-off: -
Value of Collateral: -	Amount Overdue: 11,000	Settlement Amt: -
Type of Collateral: -	Last Payment Date: -	
SuitFiled With/ul Default WrittenOff Status: -		



Current Account Information Details :

displays information provided to Experian by our member banks & Financial Institutions



Credit Account Details :

displays all identifiers as contributed by the lending institution



Payment History :

displays the payment history grid



Credit Enquiries :

displays details of the credit institutions that have queried the individuals credit information



Experian partners

Indian Business Partnerships

Payments



BharatPe



eCommerce & Mobile OEMs



Fintech & Loan Aggregators



Indian Business Partnerships

BANKS & NBFCS



Fintech & Loan Aggregators



Indian Business Partnerships

P2P Lenders



Car Market



Car Manufacturer



Verification & Other Service Providers



PFM



Others



What can we answer for you?





THANK YOU