

✓ CURRENT APPLICATION INFORMATION

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

Name	Narasimhulu U		
Address 1	No 8/156, Barathidasan Street, Kakkanji Colony, Sharma Nagar, Vyasarpadi, Chenna i Chennai Tamil Nadu 600039		
Date Of Birth	15-07-1985	PAN	AKJPN9490Q
Gender	Male	Passport Number	-
Email	narasimhulu.u@gmail.com	Voter ID	
		Aadhaar Number	
		Telephone	
		Mobile Phone	9677207487
		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.



Score Factors

- Recency :** Recent Credit Account Defaults
- Leverage :** Credit Accounts with on-time re-payment history
- Coverage :** Non-delinquent and delinquent Credit Accounts
- Delinquency Status :** Defaults on Credit Accounts (current & recent periodic intervals)
- 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	18	Total Current Bal. amt	61,79,262	Last 7 days credit enquiries	Last 7 days non-credit enquiries
Active Accounts	6	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	Last 30 days non-credit enquiries
Closed Accounts	12	Secured Accounts amt	61,50,113	Last 90 days credit enquiries	Last 90 days non-credit enquiries
SF/WD/WO/Settled	0	Unsecured Accounts amt	29,149	Last 180 days 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
Aacct 1	Citibank N.A.	CREDIT CARDS	4386280526860444	Individual	15-02-2019	ACTIVE*	22-07-2011	1,12,193	29,049	0
Aacct 2	Bajaj Finserv	CONSUMER LOAN	4030CD07344436	Individual	31-01-2019	CLOSED	15-01-2015	27,750	0	0
Aacct 3	Bajaj Finserv	CONSUMER LOAN	403REM33188943	Individual	31-01-2019	CLOSED	11-01-2017	6,778	0	0
Aacct 4	Bajaj Housing Finance Ltd	PROPERTY LOAN	403TRH64374480	Individual	31-01-2019	ACTIVE*	31-01-2018	21,90,000	18,21,392	0
Aacct 5	Indiabulls Housing Finance Limited	HOME LOAN	HHLVLC00417600	Individual	31-01-2019	ACTIVE*	10-03-2018	43,10,217	42,91,164	0
Aacct 6	Bajaj Finserv	CONSUMER LOAN	4030CD36620685	Individual	31-12-2018	CLOSED	22-03-2017	44,026	0	0
Aacct 7	Bajaj Finserv	PERSONAL LOAN	403SPF52476776	Individual	31-12-2018	ACTIVE*	30-09-2017	8,25,587	100	0
Aacct 8	Shriram Transport Finance Co. Ltd	COMMERCIAL VEHICLE LOAN	PARYSO605100004	Joint	31-12-2018	ACTIVE**	10-05-2016	1,50,000	37,557	37,557
Aacct 9	IndusInd Bank Limited	COMMERCIAL VEHICLE LOAN	TCB01793G	Joint	31-08-2018	CLOSED	09-08-2016	1,30,000	0	0
Aacct 10	Axis Bank	PERSONAL LOAN	PPR085100523661	Individual	31-01-2018	CLOSED	12-07-2012	1,00,000	0	0
Aacct 11	ICICI Bank	GOLD LOAN	278905000316	Individual	31-01-2018	CLOSED	24-04-2017	1,82,500	0	0
Aacct 12	ICICI Bank	GOLD LOAN	189905000950	Individual	30-11-2017	CLOSED	22-11-2016	20,200	0	0
Aacct 13	Bajaj Finserv	CONSUMER LOAN	4030CD19422849	Individual	31-05-2017	CLOSED	31-01-2016	20,500	0	0
Aacct 14	Bajaj Finserv	CONSUMER LOAN	403REM25232364	Individual	31-05-2017	CLOSED	18-07-2016	5,529	0	0
Aacct 15	Repco Home Finance Limited	HOME LOAN	VYP00471	Joint	28-02-2017	CLOSED	13-02-2012	6,00,000	0	0
Aacct 16	Citibank N.A.	OVERDRAFT	0609071443	Individual	02-04-2014	CLOSED	08-06-2012	0	0	0
Aacct 17	State Bank of India	EDUCATION LOAN	00000030815393605	Joint	31-03-2014	SF/WD/WO/SETTLED	11-07-2009	1,00,000	0	-
Aacct 18	HDFC Bank Ltd	CREDIT CARDS	0004346781009113762	Individual	30-04-2013	ACTIVE*	10-06-2010	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.

CREDIT CARDS

Citibank N.A.

Acct 1

Narasimhulu V

Address 1

Address 2

Address 3

Address 4

NO-8/156,BHARATHIDASAN STREET,KAKKACHI COLONY SHARMA NAGAR ,BACK SIDE Tamil Nadu 600039

AON HEWITT ASSOCIATES OLYMPIA TECH PARK Aitles Block ,Dep-dc Tamil Nadu 600032

NO-8/156,BHARATHIDASAN STREET,KAKKACHI COLONY SHARMA NAGAR ,BACK SIDE Vayasarpadi ,Chennai 600039

NO-8/156,BHARATHIDASAN STREET,KAKKACHI COLONY SHARMA NAGAR ,BACK SIDE 600039

Credit Account details

Account terms

Account Number4386280526860444

Date Opened22-07-2011

Date Closed-

OwnershipIndividual

Rate of Interest

Value of Collateral

Type of Collateral

SuitFiled Willful Default WrittenOff Status

Account description

Date Reported15-02-2019

Loan TypeCREDIT CARDS

Account StatusACTIVE*

Highest Credit1,12,193

Current Balance29,049

Amount Overdue0

Last Payment Date31-01-2019

SuitFiled Willful Default-

Account details

Credit Limit Amt-

EMI-

Repayment Tenure-1

Total Write-off Amt-

Principal Write-off-

Settlement Amt-

Written off Settled Status

Payment History

DPD

Dec

Nov

Oct

Sep

Aug

Jul

Jun

May

Apr

Mar

Feb

Jan

2019

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2018

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Consumer Personal details on the Credit Account

Date of Birth15-07-1985

GenderMale

Occupation

Email addressNARASIMHULU.U@GMAIL.COM

Phone Type

Phone Number

Extension

ID Type

ID Number

Date of issue

Date of Expiry

Mobile09677207487-

Office phone00043905000-

PANAKJPN9490Q-

Passport--

Voter ID--

Aadhaar/UID--

Driving License--

Ration Card--

CONSUMER LOAN		Bajaj Finserv	✓ Acct 2
Narasimhulu U			
Address 1	NO:8/156,BARATHIDASAN STREET SHARMA NAGA R VYASARPADI CHENNAI Tamil Nadu 600039		
Address 2	ANNASABI PRESTIGE POLYGON BUILDING CHENN AI CHENNAI Tamil Nadu 600071		

Credit Account details			
Account terms		Account description	Account details
Account Number	4030CD07344436	Date Reported	31-01-2019
Date Opened	15-01-2015	Loan Type	CONSUMER LOAN
Date Closed	08-10-2015	Account Status	CLOSED
Ownership	Individual	Sanctioned Amt	27,750
Rate of Interest		Current Balance	0
Value of Collateral		Amount Overdue	0
Type of Collateral		Last Payment Date	02-09-2015
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-
		Credit Limit Amt	-
		EMI	-
		Repayment Tenure	0
		Total Write-off Amt	-
		Principal Write-off	-
		Settlement Amt	-
		Written off Settled Status	

Payment History													
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2019												0	
2018	0	0	0	0	0	0	0	0	0	0	0	0	
2017		0		0	0	0	0			0	0	0	
2016	0	0	0										
2015			0	0	0								

Consumer Personal details on the Credit Account							
Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue
Gender	Male	Mobile	9677207487	-	PAN	AKJPN9490Q	-
Occupation					Passport	-	-
Email address	NARASIM85@GMAIL.COM				Voter ID	-	-
					Aadhaar/UID	-	-
					Driving License	-	-
					Ration Card	-	-

CONSUMER LOAN

Bajaj Finserv

Acct 3

Narasimhulu U

Address 1

Address 2

NO:8/156,BARATHIDASAN STREET SHARMA NAGA R VYASARPADI CHENNAI Tamil Nadu 600039

ANNASABI PRESTIGE POLYGON BUILDING CHENN AI CHENNAI Tamil Nadu 600071

Credit Account details

Account terms		Account description		Account details	
Account Number	403REM33188943	Date Reported	31-01-2019	Credit Limit Amt	-
Date Opened	11-01-2017	Loan Type	CONSUMER LOAN	EMI	-
Date Closed	19-07-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	6,778	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	02-05-2017		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019												0
2018	0	0	0	0		0		0	0	0	0	0
2017	0		0	0	0	0	0	0	0	0	0	0

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	NARASIM85@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

PROPERTY LOAN

Bajaj Housing Finance Ltd

Acct 4

Narasimhulu U

Address 1

31 GF IYAPPA NAGAR MAIN ROAD PONNIAMMENM EDU Tamil Nadu 600110

Address 2

FIDELITY BUSINESS SERVICES INDIA PVT LTD 6TH FLOOR CAMBRIDGE TOWER RAMANUJAM IT PARK RAJIV GANDHI SALAI Tamil Nadu 600113

Credit Account details

Account terms		Account description		Account details	
Account Number	403TRH64374480	Date Reported	31-01-2019	Credit Limit Amt	-
Date Opened	31-01-2018	Loan Type	PROPERTY LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	21,90,000	Total Write-off Amt	-
Rate of Interest		Current Balance	18,21,392	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	21-01-2019		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019												0
2018	0	0	0	0	0	0	0	0	0	0	0	

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	NARASIM85@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

HOME LOAN

Indiabulls Housing Finance Limited

Acct 5

Narasimhulu U

Address 1

31, GROUND FLOOR, IYAPPA NAGAR MAIN ROAD , PONNIAMMENMEDU Tamil Nadu 600110

Credit Account details

Account terms		Account description		Account details	
Account Number	HHLVLC00417600	Date Reported	31-01-2019	Credit Limit Amt	-
Date Opened	10-03-2018	Loan Type	HOME LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	456
Ownership	Individual	Sanctioned Amt	43,10,217	Total Write-off Amt	-
Rate of Interest		Current Balance	42,91,164	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	16-01-2019		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019												0
2018	0	0	0	0	0	0	0	0	0	0		

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Office phone	62110372	-	PAN	AKJPN9490Q	-	-
Occupation		Home Phone	9677207487	-	Passport	-	-	-
Email address	NARASIMHULU.U@FMR.COM	Unknown	9677207487	-	Voter ID	-	-	-
		Mobile	9677207487	-	Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CONSUMER LOAN

Bajaj Finserv

✓ Acct 6

Narasimhulu U

Address 1 NO:8/156,BARATHIDASAN STREET SHARMA NAGA R VYASARPADI CHENNAI Tamil Nadu 600039

Address 2 ANNASABI PRESTIGE POLYGON BUILDING CHENN AI CHENNAI Tamil Nadu 600071

Credit Account details

Account terms	Account description	Account details
Account Number 4030CD36620685	Date Reported 31-12-2018	Credit Limit Amt -
Date Opened 22-03-2017	Loan Type CONSUMER LOAN	EMI -
Date Closed 31-07-2018	Account Status CLOSED	Repayment Tenure 0
Ownership Individual	Sanctioned Amt 44,026	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 02-02-2018	
SuitFiled Willful Default WrittenOff Status	SuitFiled Willful Default -	Written off Settled Status

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0		0		

Consumer Personal details on the Credit Account

Date of Birth 15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender Male	Mobile	9677207487	-	PAN	AKJPN9490Q	-	-
Occupation				Passport	-	-	-
Email address NARASIM85@GMAIL.COM				Voter ID	-	-	-
				Aadhaar/UID	-	-	-
				Driving License	-	-	-
				Ration Card	-	-	-

PERSONAL LOAN

Bajaj Finserv

Acct 7

Narasimhulu U

Address 1

NO:8/156,BARATHIDASAN STREET SHARMA NAGA R VYASARPADI CHENNAI Tamil Nadu 600039

Address 2

ANNASABI PRESTIGE POLYGON BUILDING CHENN AI CHENNAI Tamil Nadu 600071

Credit Account details

Account terms		Account description		Account details	
Account Number	403SPF52476776	Date Reported	31-12-2018	Credit Limit Amt	-
Date Opened	30-09-2017	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	8,25,587	Total Write-off Amt	-
Rate of Interest		Current Balance	100	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	22-12-2018		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0									

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	NARASIM85@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

COMMERCIAL VEHICLE LOAN

Shriram Transport Finance Co. Ltd

Acct 8

U Narasimhulu

Address 1

NO.8/156,BHARATHIDASAN STREET,KAKANJI CO VYASARPADI Chennai Tamil Nadu 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	PARYSO605100004	Date Reported	31-12-2018	Credit Limit Amt	-
Date Opened	10-05-2016	Loan Type	COMMERCIAL VEHICLE LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE**	Repayment Tenure	18
Ownership	Joint	Sanctioned Amt	1,50,000	Total Write-off Amt	-
Rate of Interest		Current Balance	37,557	Principal Write-off	0
Value of Collateral	0	Amount Overdue	37,557	Settlement Amt	-
Type of Collateral		Last Payment Date	30-08-2017		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	406	375	345	314	315		253					

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9677207487	-	PAN	-	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	TN0520070016030	-	-
					Ration Card	-	-	-

COMMERCIAL VEHICLE LOAN IndusInd Bank Limited ✓ Acct 9

U Narasimhulu

Address 1 NO 8/156 BHARATHIDASAN STREET KAKKANJI NAGAR SHARMA NAGAR Vyasarpadi Tamil Nadu 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	TCB01793G	Date Reported	31-08-2018	Credit Limit Amt	-
Date Opened	09-08-2016	Loan Type	COMMERCIAL VEHICLE LOAN	EMI	-
Date Closed	27-07-2018	Account Status	CLOSED	Repayment Tenure	24
Ownership	Joint	Sanctioned Amt	1,30,000	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	27-07-2018		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	Clear existing status

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018					0		0	0		16		0
2017		1		1		0	0		0	0	0	0
2016	0	0	0	0	0							

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	9677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	TN052007001603	-	-
					Ration Card	-	-	-

PERSONAL LOAN

Axis Bank

Acct 10

Narasimhulu U

Address 1NO 8/156 BHARATIDASAN ST PERAMBUR 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	PPR085100523661	Date Reported	31-01-2018	Credit Limit Amt	-
Date Opened	12-07-2012	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	15-12-2015	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	1,00,000	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	15-12-2015		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018												0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0		0			0	0	0	0	0	0
2015	0	0	0	0	0	0	0		0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Unknown	9677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

GOLD LOAN

ICICI Bank

Acct 11

Narasimhulu U

Address 1

NO 8,156 BARATHI DASAN ST,OLD NO FLR, SHARMA NAGAR,VYASARPADI Tamil Nadu 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	278905000316	Date Reported	31-01-2018	Credit Limit Amt	-
Date Opened	24-04-2017	Loan Type	GOLD LOAN	EMI	-
Date Closed	28-11-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	1,82,500	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	28-11-2017		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018												0
2017	0	0	0	0	0	0	0					

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Home Phone	919677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

GOLD LOAN

ICICI Bank

Acct 12

Narasimhulu U

Address 1

NO 8,156 BARATHI DASAN ST,OLD NO FLR, SHARMA NAGAR,VYASARPADI Tamil Nadu 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	189905000950	Date Reported	30-11-2017	Credit Limit Amt	-
Date Opened	22-11-2016	Loan Type	GOLD LOAN	EMI	-
Date Closed	08-09-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	20,200	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	08-09-2017		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017		0	0	0	0	0	0			0		

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Home Phone	919677207487	-	PAN	AKJPN9490Q	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CONSUMER LOAN

Bajaj Finserv

✓ Acct 13

Narasimhulu U

Address 1 NO:8/156,BARATHIDASAN STREET SHARMA NAGA R VYASARPADI CHENNAI Tamil Nadu 600039

Address 2 ANNASABI PRESTIGE POLYGON BUILDING CHENN AI CHENNAI Tamil Nadu 600071

Credit Account details

Account terms		Account description		Account details	
Account Number	4030CD19422849	Date Reported	31-05-2017	Credit Limit Amt	-
Date Opened	31-01-2016	Loan Type	CONSUMER LOAN	EMI	-
Date Closed	11-02-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	20,500	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	05-10-2016		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017								0		0	0	0
2016	0	0	0	0	0		0	0		0	0	

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9677207487	-	PAN	-	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CONSUMER LOAN

Bajaj Finserv

Acct 14

Narasimhulu U

Address 1

NO:8/156,BARATHIDASAN STREET SHARMA NAGA R VYASARPADI CHENNAI Tamil Nadu 600039

Address 2

ANNASABI PRESTIGE POLYGON BUILDING CHENN AI CHENNAI Tamil Nadu 600071

Credit Account details

Account terms		Account description		Account details	
Account Number	403REM25232364	Date Reported	31-05-2017	Credit Limit Amt	-
Date Opened	18-07-2016	Loan Type	CONSUMER LOAN	EMI	-
Date Closed	31-01-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	5,529	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	02-10-2016		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017								0	0	0	0	0
2016	0	0	0	0	0	0						

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9677207487	-	PAN	-	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

HOME LOAN

Repc Home Finance Limited

Acct 15

Narasimhulu U

Address 1

8/156, BARATHIDASAN STREET, VYASARPADI, SHARMA NAGAR, KAKKANYI COLONY, Chennai Tamil Nadu 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	VYP00471	Date Reported	28-02-2017	Credit Limit Amt	-
Date Opened	13-02-2012	Loan Type	HOME LOAN	EMI	-
Date Closed	07-02-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Joint	Sanctioned Amt	6,00,000	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	07-02-2017		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017											0	S
2016	S	S	S	S	S	S	S	S		S		S
2015	S	S		S								

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Home Phone	9677207487	-	PAN	-	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

OVERDRAFT Citibank N.A. ✓ Acct 16

Narasimhulu U

Address 1 NO 8 OLD NO 156 BARATHIDASAN STREET KAKKANJI COLONY Sharma Nagar, Vyasarpadi 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	0609071443	Date Reported	02-04-2014	Credit Limit Amt	-
Date Opened	08-06-2012	Loan Type	OVERDRAFT	EMI	-
Date Closed	21-03-2014	Account Status	CLOSED	Repayment Tenure	12
Ownership	Individual	Sanctioned Amt	0	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	12-03-2014		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014									0	1	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	919677207487	-	PAN	-	-	-
Occupation	Salaried	-	09677207487	-	Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

EDUCATION LOAN

State Bank of India

Acct 17

U Narasimhalu

Address 1

NO 8/156 BHARATHIDASAN STREET, SHARMA NAGAR KAKANJI COLONY, VYSARPADI Chennai 600039

Address 2

NO 8/156 BHARATHIDASAN STREET SHARMA N KAKANJI COLONY VYSARPADI Chennai 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	00000030815393605	Date Reported	31-03-2014	Credit Limit Amt	-
Date Opened	11-07-2009	Loan Type	EDUCATION LOAN	EMI	-
Date Closed	14-03-2014	Account Status	SF/WD/VO/SETTLED	Repayment Tenure	60
Ownership	Joint	Sanctioned Amt	1,00,000	Total Write-off Amt	-
Rate of Interest		Current Balance	0	Principal Write-off	-
Value of Collateral		Amount Overdue	-	Settlement Amt	-
Type of Collateral		Last Payment Date	-		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	Restructured Loan

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014										D	715	687
2013	657	627	597	567	537	507	477	447		382	350	322
2012	292	262	172	172	172	120						

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	25584458	-	PAN	-	-	-
Occupation		Home Phone	25584458	-	Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	TN052007001603	-	-
					Ration Card	-	-	-

CREDIT CARDS

HDFC Bank Ltd

Acct 18

Narasimhulu Untta

Address 1

NO 8 OLD NO 156 BARATHI DASAN STREET SHARMA NAGAR VYASARPADI 600039

Credit Account details

Account terms		Account description		Account details	
Account Number	0004346781009113762	Date Reported	30-04-2013	Credit Limit Amt	-
Date Opened	10-06-2010	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	-1
Ownership	Individual	Highest Credit	0	Total Write-off Amt	-
Rate of Interest		Current Balance	0	Principal Write-off	-
Value of Collateral		Amount Overdue	-	Settlement Amt	-
Type of Collateral		Last Payment Date	-		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	-	Written off Settled Status	

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2013									0	0	0	0
2012	0		0	0	0	0	0	0	0	0		

Consumer Personal details on the Credit Account

Date of Birth	15-07-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	25584458	-	PAN	-	-	-
Occupation	Salaried	Mobile	9677207487	-	Passport	-	-	-
Email address	NARASIMHULU.U@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	TN05200700	-	-
					Ration Card	-	-	-

✓ CREDIT ENQUIRIES

No Records Found

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

✓ NON-CREDIT ENQUIRIES

No Records Found

This section shows non-credit enquiries such as authentication requests and request for your Experian Credit Report & Credit Score by you.

✓ CONTACTING US

If you find a discrepancy in your report, it is important to quickly raise it with your lender. 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 authorised to change any data in your credit information report without authorisation from your lender. However, we would be happy to help you with this process.

If you would like us to help, please contact us at consumer.support@in.experian.com or contact us on 022 6641 9000.

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, PO Box No.9096, Goregaon (East), Mumbai - 400 063.

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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