

Experian Report Number (ERN): 1746171123881

Unique Transaction ID: 1319728747

Report Created: 02-05-2025

## CURRENT APPLICATION INFORMATION

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

Name	Nutan Singh								
Address 1	Virar west> Thane Maharashtra 401303								
Date Of Birth	26-08-1985	PAN	FDLPS8128C	Telephone	-				
Gender	Female	Passport Number	-	Mobile Phone	9970432179				
Email	Nimishakumari85@gmail.com	Voter ID	-	Driving License	-				
		Aadhaar Number	-	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	9	Total Current Bal. amt	21,50,975	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries	
Active Accounts	7	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	0	Last 30 days non-credit enquiries	
Closed Accounts	2	Secured Accounts amt	15,77,942	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries	
CC/CO	-	Unsecured Accounts amt	5,73,033	Last 180 days credit enquiries	0	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	ICICI Bank	HOME LOAN	LBMUM00002349817	Individual	15-04-2025	ACTIVE	09-03-2015	19,55,000	8,71,739	0
Acct 2	ICICI Bank	PROPERTY LOAN	LBMUM00004922105	Joint	15-04-2025	ACTIVE	16-02-2019	3,68,000	1,86,877	0
Acct 3	Dhani Loans and Services Limited	PERSONAL LOAN	IPERMUM03959697	Individual	31-10-2021	CLOSED	31-08-2019	40,000	0	0
Acct 4	RBL Bank Limited	CREDIT CARDS	0007478800022988688	Individual	31-03-2025	ACTIVE	13-02-2021	1,22,314	1,22,314	0
Acct 5	IDFC FIRST BANK LIMITED	PERSONAL LOAN	CRED-42548738	Individual	20-04-2025	ACTIVE	10-04-2021	5,00,000	3,03,963	2,14,273
Acct 6	Aditya Birla Capital Ltd	SHORT TERM PERSONAL LOAN UNSECURED	PYTMPPABFL45171527038815	Individual	31-05-2024	CLOSED	20-02-2022	23,000	0	0
Acct 7	ICICI Bank	PROPERTY LOAN	LBMUM00006262238	Joint	15-04-2025	ACTIVE	22-08-2022	6,56,600	5,19,326	0
Acct 8	RBL Bank Limited	CREDIT CARDS	0007477800005002011	Individual	31-03-2025	ACTIVE	23-11-2022	1,03,952	31,350	0
Acct 9	Aditya Birla Capital Ltd	PERSONAL LOAN	LXW-M09023-242624989	Individual	31-03-2025	ACTIVE	04-07-2023	3,00,000	1,15,406	0



PROPERTY LOAN		ICICI Bank		<div>✔ Acct 2</div>								
Piyush Singh Nutan												
Address 1		D-301 HARI OM APT SHEETAL BAUG VIRAI NAGAR VASAI VIRAR MUNICIPAL CORPORATION Virar 401303 Maharashtra 401303										
Credit Account details												
Account terms		Account description		Account details								
Account Number	LBMUM00004922105	Date Reported	15-04-2025	Credit Limit Amt	-							
Date Opened	16-02-2019	Loan Type	PROPERTY LOAN	EMI	-							
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	148							
Ownership	Joint	Sanctioned Amt	3,68,000	Total Write-off Amt	0							
Rate of Interest	-	Current Balance	1,86,877	Principal Write-off	0							
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0							
Type of Collateral	-	Last Payment Date	05-04-2025	Credit Facility Status	-							
		SuitFiled Willful Default	No Suit filed									
Payment History												
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2025									0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0			
Consumer Personal details on the Credit Account												
Date of Birth	26-08-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry				
Gender	Female	Unknown	21212121	-	PAN	FDLPS8128C	-	-				
Occupation	-	Mobile	9970432179	-	Passport	-	-	-				
Email address	PIYUSHSINGH82@GMAIL.COM				Voter ID	-	-	-				
					Aadhaar/UID	-	-	-				
					Driving License	-	-	-				
					Ration Card	-	-	-				

## PERSONAL LOAN

Dhani Loans and Services Limited

✓ Acct 3

Nutan Singh

**Address 1** D 301 HARI OM APARTMENT NEAR AYYAPPA TEMPLE VIRAT NAGAR VIRAR WEST Maharashtra 401303

### Credit Account details

Account terms		Account description		Account details	
Account Number	IPERMUM03959697	Date Reported	31-10-2021	Credit Limit Amt	-
Date Opened	31-08-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	31-07-2021	Account Status	CLOSED	Repayment Tenure	22
Ownership	Individual	Sanctioned Amt	40,000	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	09-06-2021	Credit Facility Status	-
		SuitFiled Willful Default	-		

### Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021			0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0								

### Consumer Personal details on the Credit Account

Date of Birth	26-08-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	9970432179	-	PAN	FDLPS8128C	-	-
Occupation	-				Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

## CREDIT CARDS

RBL Bank Limited

✓ Acct 4

Singh Nutan

**Address 1** D WING 301 SHREE HARIOM APARTMENT VIRAT NAGAR VIRAR WEST NR.IAPPA THANE Maharashtra 401303

**Address 2** D WING 301 SHREE HARIOM APARTMENT VIRAT NAGAR VIRAR WEST THANE Maharashtra 401303

### Credit Account details

Account terms		Account description		Account details	
Account Number	0007478800022988688	Date Reported	31-03-2025	Credit Limit Amt	1,20,000
Date Opened	13-02-2021	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	0
Ownership	Individual	Highest Credit	1,22,314	Total Write-off Amt	-
Rate of Interest	40.200	Current Balance	1,22,314	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	05-03-2025	Credit Facility Status	-
		SuitFiled Willful Default	-		

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Experian Report Number (ERN): 1746171123881

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Date of Birth	01-06-1982	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Unknown	9022234316	-	PAN	FDLPS8128C	-	-
Occupation	-	Mobile	9022234316	-	Passport	-	-	-
Email address	-	Home Phone	9022234316	-	Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

SHORT TERM PERSONAL LOAN UNSECURED	Aditya Birla Capital Ltd	✔ Acct 6
B'Singh' B'Nutan'		
Address 1	D301 HARI OM APARMENT VIRAT NAGAR NEAR A YYAPPA TEMPLE VASAI VIRAR MUNICIPAL CORP ORATION PALGHAR MH 401303 Maharashtra 401303	
Address 2	B'D301 HARI OM APARMENT' B'VIRAT' NAGAR N EAR AYYAPPA TEMPLE' B'VASAI VIRAR MUNICI PAL CORPORATION PALGHAR MH 401303' Maharashtra 401303	

Credit Account details			
Account terms		Account description	Account details
Account Number	PYTMPPABFL45171527038815	Date Reported	31-05-2024
Date Opened	20-02-2022	Loan Type	SHORT TERM PERSONAL LOAN UNSECURED
Date Closed	21-02-2024	Account Status	CLOSED
Ownership	Individual	Sanctioned Amt	23,000
Rate of Interest	-	Current Balance	0
Value of Collateral	-	Amount Overdue	0
Type of Collateral	-	Last Payment Date	06-12-2023
		SuitFiled Willful Default	-
		Credit Facility Status	-

Payment History													
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2024								0	0	0	0	0	
2023	0	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0		0	0	0	0		

Consumer Personal details on the Credit Account								
Date of Birth	26-08-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	9970432179	-	PAN	FDLPS8128C	-	-
Occupation	-				Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

PROPERTY LOAN

ICICI Bank

Acct 7

Piyush Singh Nutan

Address 11 VIJAY VIHAR SCHOOL VIHAR THANE Thane Maharashtra 401303

Credit Account details

Account terms		Account description		Account details	
Account Number	LBMUM00006262238	Date Reported	15-04-2025	Credit Limit Amt	-
Date Opened	22-08-2022	Loan Type	PROPERTY LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	131
Ownership	Joint	Sanctioned Amt	6,56,600	Total Write-off Amt	0
Rate of Interest	-	Current Balance	5,19,326	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	01-04-2025	Credit Facility Status	-
		SuitFiled Willful Default	No Suit filed		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2025									0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0							


Consumer Personal details on the Credit Account


Date of Birth	26-08-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	9970432179	-	PAN	FDLPS8128C	-	-
Occupation	-				Passport	-	-	-
Email address	PIYUSHSINGH82@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-


CREDIT CARDS		RBL Bank Limited		<div><div></div>Acct 8</div>								
Nutan Ms												
Address 1		D WING 301 SHREE HARIOM APARTMENT VIRAT NAGAR VIRAR WEST NR.IAPPA THANE Maharashtra 401303										
Credit Account details												
Account terms		Account description		Account details								
Account Number	0007477800005002011	Date Reported	31-03-2025	Credit Limit Amt	99,000							
Date Opened	23-11-2022	Loan Type	CREDIT CARDS	EMI	-							
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	0							
Ownership	Individual	Highest Credit	1,03,952	Total Write-off Amt	-							
Rate of Interest	-	Current Balance	31,350	Principal Write-off	-							
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-							
Type of Collateral	-	Last Payment Date	06-03-2025	Credit Facility Status	-							
		SuitFiled Willful Default	-									
Payment History												
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2025										0	0	0
2024	0	0	0		0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	
2022	0											
Consumer Personal details on the Credit Account												
Date of Birth	26-08-1985	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry				
Gender	Female	Mobile	9970432179	-	PAN	FDLPS8128C	-	-				
Occupation	-				Passport	-	-	-				
Email address	nimishakumari85@gmail.com				Voter ID	-	-	-				
					Aadhaar/UID	-	-	-				
					Driving License	-	-	-				
					Ration Card	-	-	-				




PERSONAL LOAN				Aditya Birla Capital Ltd				<div><div></div>Acct 9</div>						
Nutan Singh														
Address 1		W O PIYUSH HUKUM SINGH D 301 HARI OM APARMENT VIRAT NAGAR NEAR AYYAPPA TEMPLE VASAI VIRAR MUNICIPAL Thane Maharashtra 401303												
Credit Account details														
Account terms				Account description				Account details						
Account Number		LXW-M09023-242624989		Date Reported		31-03-2025		Credit Limit Amt		-				
Date Opened		04-07-2023		Loan Type		PERSONAL LOAN		EMI		-				
Date Closed		-		Account Status		ACTIVE		Repayment Tenure		0				
Ownership		Individual		Sanctioned Amt		3,00,000		Total Write-off Amt		-				
Rate of Interest		-		Current Balance		1,15,406		Principal Write-off		-				
Value of Collateral		-		Amount Overdue		0		Settlement Amt		-				
Type of Collateral		-		Last Payment Date		-		Credit Facility Status		-				
				SuitFiled Willful Default		-								
Payment History														
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
2025										0	0	0		
2024	0	0	0	0	0	0	0	0	0	0	0	0		
2023	0	0	0	0	0	0								
Consumer Personal details on the Credit Account														
Date of Birth		26-08-1985		Phone Type		Phone Number		Extension		ID Type		ID Number	Date of issue	Date of Expiry
Gender		Female		Mobile		9970432179		-		PAN		FDLPS8128C	-	-
Occupation		-								Passport		-	-	-
Email address		-								Voter ID		-	-	-
										Aadhaar/UID		-	-	-
										Driving License		-	-	-
										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 authorized 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 visit <a href="https://consumer.experian.in/ECV-OLN/">https://consumer.experian.in/ECV-OLN/</a> to raise a dispute regarding the discrepancy.	

 **LEGEND**

- *Active: Credit Accounts that do not have "Date Closed" populated.*
- *Closed : Credit accounts that have 'Date Closed' populated.*
- *CO: Entity ceased while account was open.*
- *CC: Entity ceased while account was closed.*
- *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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