

✓ CURRENT APPLICATION INFORMATION

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

Name	Rapolu Pandurangaiah	PAN	AGEPR5538E	Telephone	
Address 1	6-458/96, Madhusudhan Reddy Nagar, Chintal Hyderabad Telangana 500054	Passport Number	-	Mobile Phone	9966381481
Date Of Birth	10-01-1972	Voter ID		Driving License	
Gender	Male	Aadhaar Number		Ration Card	
Email	pandu.rapolu9999@gmail.com				

✓ 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	10	Total Current Bal. amt	17,14,481	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	3	Secured Accounts amt	14,28,875	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries	
SF/WD/WO/Settled	0	Unsecured Accounts amt	2,85,606	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	HDFC Bank Ltd	PERSONAL LOAN	34283230	Individual	30-06-2016	CLOSED	31-07-2015	7,50,000	0	0
Acct 2	Dewan Housing Finance Corporation Limited	HOME LOAN	08500003775	Individual	30-11-2020	ACTIVE*	07-07-2015	21,30,065	14,28,875	0
Acct 3	HDFC Bank Ltd	PERSONAL LOAN	40667707	Individual	30-11-2017	CLOSED	27-06-2016	7,50,000	0	0
Acct 4	HDFC Bank Ltd	CREDIT CARDS	0000036088611271696	Individual	31-12-2020	ACTIVE*	08-07-2016	1,33,347	1,02,291	-
Acct 5	HDFC Bank Ltd	CREDIT CARDS	0005337440601480347	Individual	31-12-2020	ACTIVE*	08-07-2016	-	-	-
Acct 6	HDFC Bank Ltd	PERSONAL LOAN	52582180	Individual	30-06-2020	CLOSED	17-11-2017	6,70,911	0	0
Acct 7	ICICI Bank	CREDIT CARDS	0000000009900860	Individual	23-11-2020	ACTIVE*	01-02-2017	1,17,554	15,959	-
Acct 8	ICICI Bank	CREDIT CARDS	0000000015110529	Individual	18-11-2020	ACTIVE*	01-10-2019	1,66,667	1,66,667	-
Acct 9	Citibank N.A.	CREDIT CARDS	5521370102345903	Individual	25-11-2020	ACTIVE*	12-11-2020	100	100	0
Acct 10	Axis Bank	CREDIT CARDS	5334670012252827	Individual	15-12-2020	ACTIVE*	20-11-2020	590	590	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.

PERSONAL LOAN

HDFC Bank Ltd

✓ Acct 1

Pandurangaiah Rapolu

Address 1 PLOT NO 754 PADMA NAGAR PHASE-2 CHINTAL QUTUBULLAPUR HMT TOWNSHIP Andhra Pradesh 500054

Credit Account details

Account terms		Account description		Account details	
Account Number	34283230	Date Reported	30-06-2016	Credit Limit Amt	-
Date Opened	31-07-2015	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	28-06-2016	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	7,50,000	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	28-06-2016		
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
2016							0	0	0	0	0	0
2015	0	0	0	0	0							

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9966381481	-	PAN	AGEPR5538E	-	-
Occupation		Office phone	30491340	-	Passport	-	-	-
Email address	PANDURANGAIAH.RAPOLU@MYLAN.IN	Home Phone	9966381481	-	Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

HOME LOAN

Dewan Housing Finance Corporation Limited

Acct 2

Pandurangaiah

Address 1

H NO 6-458/96,PLOT NO 95 & 96 PART MADHUSUDHAN REDDY NAGAR QUTHBULLAPUR Hyderabad Andhra Pradesh 500055

Address 2

MYLAN LABORATORIES LTD GADDAPOTHARAM INDUSTRIES KAZIPALLY Andhra Pradesh 500043

Address 3

PLOT NO 754 PADMA NAGAR PHASE 2 CHINTAL Hyderabad Andhra Pradesh 500054

Credit Account details

Account terms		Account description		Account details	
Account Number	08500003775	Date Reported	30-11-2020	Credit Limit Amt	-
Date Opened	07-07-2015	Loan Type	HOME LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	76
Ownership	Individual	Sanctioned Amt	21,30,065	Total Write-off Amt	-
Rate of Interest	9.800	Current Balance	14,28,875	Principal Write-off	-
Value of Collateral	2583400	Amount Overdue	0	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
2020		0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2015		0	0	0	0							

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Home Phone	9666478566	-	PAN	AGEPR5538E	-	-
Occupation		Office phone	04030491353	-	Passport	-	-	-
Email address	PANDURANGAIAHRAPOLU@MYLAN.IN	Mobile	9966381481	-	Voter ID	-	-	-
					Aadhaar/UID	915036446596	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

PERSONAL LOAN	HDFC Bank Ltd	Acct 3
Pandurangaiah Rapolu		
Address 1 PLOT NO 754 PADMA NAGAR PHASE 2 CHINTAL QUTUBULLAPUR HMT TOWNSHIP 500054		

Credit Account details					
Account terms		Account description		Account details	
Account Number	40667707	Date Reported	30-11-2017	Credit Limit Amt	-
Date Opened	27-06-2016	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	18-11-2017	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	7,50,000	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	18-11-2017		
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
2017		0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0					

Consumer Personal details on the Credit Account								
Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9966381481	-	PAN	AGEPR5538E	-	-
Occupation		Office phone	30491340	-	Passport	-	-	-
Email address	PANDURANGAIAH.RAPOLU@MYLAN.IN	Home Phone	9966381481	-	Voter ID	-	-	-
					Aadhaar/UID	915036446596	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT CARDS	HDFC Bank Ltd	Acct 4
Rapolu Pandurangaiah		
Address 1 PLOT-754 PADMA NAGAR PHASE 2 CHINTAL QUTHBULLAPUR MANDAL Andhra Pradesh 500054		

Credit Account details					
Account terms		Account description		Account details	
Account Number	0000036088611271696	Date Reported	31-12-2020	Credit Limit Amt	-
Date Opened	08-07-2016	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Highest Credit	1,33,347	Total Write-off Amt	-
Rate of Interest		Current Balance	1,02,291	Principal Write-off	-
Value of Collateral		Amount Overdue	-	Settlement Amt	-
Type of Collateral		Last Payment Date	07-12-2020		
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
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0		0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0		0						

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	9666478566	-	PAN	AGEPR5538E	-	-
Occupation		Office phone	30491340	-	Passport	-	-	-
Email address	PANDURANGAIAH.RAPOLU@MYLAN.IN				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT CARDS

HDFC Bank Ltd

✓ Acct 5

Rapolu Pandurangaiah

Address 1 PLOT-754 PADMA NAGAR PHASE 2 CHINTAL QUTHBULLAPUR MANDAL Andhra Pradesh 500054

Credit Account details


Account terms	Account description	Account details
Account Number	0005337440601480347	Date Reported
Date Opened	08-07-2016	Loan Type
Date Closed	-	Account Status
Ownership	Individual	Highest Credit
Rate of Interest		Current Balance
Value of Collateral		Amount Overdue
Type of Collateral		Last Payment Date
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default
		Credit Limit Amt
		EMI
		Repayment Tenure
		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
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	24	0	0	0						

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	9666478566	-	PAN	AGEPR5538E	-	-
Occupation		Office phone	30491340	-	Passport	-	-	-
Email address	PANDURANGAIAH.RAPOLU@MYLAN.IN				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

PERSONAL LOAN	HDFC Bank Ltd	 Acct 6
Pandurangaiah Rapolu		
Address 1	6-458/96FIRST FLOOR MADHUSUDHAN REDDY NAGARCHINATL B/S MANIKYA NAGAR GANESH MANDAPAM L 500054	
Address 2	PLOT NO 754 PADMANAGAR PHASE-2 CHINTAL QUTUBULLAPUR HMT TOWNSHIP 500054	

Credit Account details					
Account terms		Account description		Account details	
Account Number	52582180	Date Reported	30-06-2020	Credit Limit Amt	-
Date Opened	17-11-2017	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	18-06-2020	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	6,70,911	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	18-06-2020		
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	
2020							0	0	0	0	0	0	
2019	0		0	0	0	0	0	0	0	0	0	0	
2018	0	0	0	0	0	0	0	0	0	0	0	0	
2017	0	0											

Consumer Personal details on the Credit Account								
Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9966381481	-	PAN	AGEPR5538E	-	-
Occupation		Office phone	30491340	-	Passport	-	-	-
Email address	pandurungaiah.rapolu@mylon.in	Home Phone	9966381481	-	Voter ID	-	-	-
					Aadhaar/UID	915036446596	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT CARDS

ICICI Bank

Acct 7

Rangaiah Rapolu Pandu

Address 1GROUND FLOOR NO 754 PADMA NAGAR PHASE II PADMANAGAR PHASE II BESIDE BAPUNAGAR SHIVALAYAM 500054

Credit Account details

Account terms		Account description		Account details	
Account Number	0000000009900860	Date Reported	23-11-2020	Credit Limit Amt	-
Date Opened	01-02-2017	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Highest Credit	1,17,554	Total Write-off Amt	-
Rate of Interest		Current Balance	15,959	Principal Write-off	-
Value of Collateral		Amount Overdue	-	Settlement Amt	-
Type of Collateral		Last Payment Date	06-04-2020		
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
2020		0							0	0	0	0
2019	0	0	0	0	0	0						

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Office phone	4030491340	-	PAN	AGEPR5538E	-	-
Occupation		Mobile	9966381481	-	Passport	-	-	-
Email address	SREE.LUCKY98@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT CARDS

ICICI Bank

Acct 8

Rangaiah Rapolu Pandu

Address 1GROUND FLOOR NO 754 PADMA NAGAR PHASE II PADMANAGAR PHASE II BESIDE BAPUNAGAR SHIVALAYAM 500054

Credit Account details

Account terms		Account description		Account details	
Account Number	0000000015110529	Date Reported	18-11-2020	Credit Limit Amt	-
Date Opened	01-10-2019	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Highest Credit	1,66,667	Total Write-off Amt	-
Rate of Interest		Current Balance	1,66,667	Principal Write-off	-
Value of Collateral		Amount Overdue	-	Settlement Amt	-
Type of Collateral		Last Payment Date	03-11-2020		
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
2020		0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0									

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Office phone	4030491340	-	PAN	AGEPR5538E	-	-
Occupation		Mobile	9966381481	-	Passport	-	-	-
Email address	SREE.LUCKY98@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT CARDS

Citibank N.A.

✓ Acct 9

Rapolu Pandurangaiah

Address 1 HOUSE NO 06 458 96 MADHUSUDHAN REDDY NAGAR HYDERABAD QUTHUBULLAPUR Chint Andhra Pradesh 500054

Credit Account details

Account terms		Account description		Account details	
Account Number	5521370102345903	Date Reported	25-11-2020	Credit Limit Amt	-
Date Opened	12-11-2020	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Highest Credit	100	Total Write-off Amt	-
Rate of Interest	42.000	Current Balance	100	Principal Write-off	-
Value of Collateral		Amount Overdue	0	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
2020		0										

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	09966381481	-	PAN	AGEPR5538E	-	-
Occupation					Passport	-	-	-
Email address	SREE.LUCKY98@GMAIL.COM				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT CARDS

Axis Bank

✔ Acct 10

Rapolu Pandurangaiah

Address 1

06-458/96 MADHUSUDHAN REDDY NAGAR QUTHBULLAPUR MEDCHAL-MALK JGIRICHINTAL NEAR K M G GARDENS 500054

Address 2

MYLAN LABORATORIES LTD UNIT-1 KAZIPALLY GUMMADIDALA NEAR X ROAD 502313

Address 3

6-458/96 MADHUSUDHAN REDDY NAGAR CHINTAL NEAR MANIKYA NAGAR SHIVALAYAM NEAR MANIKYA NAGAR SHIVALAYAM 500054

Credit Account details

Account terms		Account description		Account details	
Account Number	5334670012252827	Date Reported	15-12-2020	Credit Limit Amt	-
Date Opened	20-11-2020	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Highest Credit	590	Total Write-off Amt	-
Rate of Interest		Current Balance	590	Principal Write-off	0
Value of Collateral		Amount Overdue	0	Settlement Amt	0
Type of Collateral		Last Payment Date	15-12-2020		
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
2020	0											

Consumer Personal details on the Credit Account

Date of Birth	10-01-1972	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Female	Mobile	919966381481	-	PAN	AGEPR5538E	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CREDIT ENQUIRIES

Records Found: 1

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

Address 1

Cr Enq 1

Date of Birth

PAN

-

ERN

1510304656614

Telephone

-

Passport Number

-

Search Type

Personal Loan

Mobile Phone

-

Voter ID

-

Credit Institution Name

HDFC Bank Ltd

Gender

Female

Driving License

-

Application date

10-11-2017

Marital Status

-

Ration Card

-

Amount applied for

8,00,000

Email

-

Duration of Agreement

36

✔ NON-CREDIT ENQUIRIES		No Records Found
<i>This section shows non-credit enquiries such as authentication requests and request for your Experian Credit Report & Credit Score by you.</i>		

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 <https://consumer.experian.in/ECV-OLN/> to raise a dispute regarding the discrepancy.

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 ----->

Experian Credit Information Company of India Private Limited ("ECICI") is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empanelled several credit institutions / specified users ("Members") with it, from whom it collects information / data for the bureau operations. The current Experian Credit Information Report and Experian Credit Score ("Report") is a reflection of this information / data as submitted by the Member to ECICI. The Report may thus be limited to the information / data contributed by the Member. The information / data provided in the Report is as current and up to date as provided by the Members. The Report is not a guarantee of any particular outcome and you may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise to you from relying on the information / data in the Report. ECICI will use all reasonable skill and care in the supply of the information / data to you. However since we obtain the information / data from the Member, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees.

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