

✓ CURRENT APPLICATION INFORMATION

Name -

MAHENDRA SINGH RAJPUT

Mobile Phone -

8890812345

Passport Number -

-

Email -

-

Date of Birth -

1998-09-25

PAN -

FPVPR1234Q

Voter ID -

-

Aadhaar Number -

-

✓ EXPERIAN CREDIT SCORE

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

Credit Score:

796

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 Accounts - 23
Active Accounts - 18
Closed Accounts - 5
SF/WD/WO/SET/RES - 0

Current Balance Amount Summary

Total Current Bal. amt - 276604
SF/WD/WO/Settled amt - -
Secured Accounts amt - 234290
Unsecured Accounts amt - 42314

Credit Enquiry Summary

Last 7 days credit enquiries - 0
Last 30 days credit enquiries - 0
Last 90 days credit enquiries - 0
Last 180 days credit enquiries - 1

Non-Credit Enquiry Summary

Last 7 days non-credit enquiries - 10
Last 30 days non-credit enquiries - 10
Last 90 days non-credit enquiries - 10
Last 180 days non-credit enquiries - 10

✓ SUMMARY

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

Sr.no	Account Type	Account No	Date Reported	Account Status	Date Opened	Currency code	Sanction Amt / Highest Credit	Current Balance	Overdue Amount
Acc1	Secured Credit Card	XXXXXXXXXXXX2561	20231130	CLOSED	20211012	INR	45495	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.

Akshay Kumar

Address - A 120 MUNNA APARTMENT NEAR KESHAV DELHI

✓ Acct :1

Credit Account details

Account Terms

Account Number: XXXXXXXXXXXXX2561
Date Opened: 20211012
Date Closed: 20231102
Ownership: -
Rate of Interest: -
Value of Collateral: -
Type of Collateral: -
SuitFiled Willful Default WrittenOff Status: -

Account Description

Date Reported: 20231130
Loan Type: -
Account Status: CLOSED
Current Balance: 0
Amount Overdue: 0
Last Payment Date: 20230123
SuitFiled Willful Default: -

Account Details

Credit Limit Amt: -
Repayment Tenure: 0
Total Write-off Amt: -
Principal Write-off: -
Settlement Amt: -
Settlement Amt: -
Written off Settled Status: -

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0									

Consumer Personal details on the Credit Account

Date of Birth	19980925	Phone Type	2	ID Type	PAN
Gender	1	Phone Number	-	ID Number	ABCD1818A
Occupation	-	Extension	-	Date of Issue	-
Email Address	munna@gmail.com	Ration Card	-	Date of Expiry	-

✓ CREDIT ENQUIRIES

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

Akshay Kumar

Address - A 120 MUNNA APARTMENT NEAR KESHAV DELHI

✓ Cr Enq :1

Date of Birth

19980925

PAN

ABCD1818A

ERN

-

Telephone

9988776655

Passport Number

-

Search Type

-

Mobile Phone

-

Voter ID

-

Credit Institution Name

-

Gender

1

Driving License

-

Application Date

-

Ration Card

-

Amount Applied For

-

Duration of Agreement

-

✓ NON-CREDIT ENQUIRIES

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

✓ LEGEND

- SF/WD/WO/SET/RES:

• Credit Accounts that are Suit Filed

• Wilful Default

• Written Off

• Settled

• Restructured

- 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 'X': The number 'X' in the circle indicates that the Payment is made as agreed and the credit account is up to date

- DPD >X: 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 classified as 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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