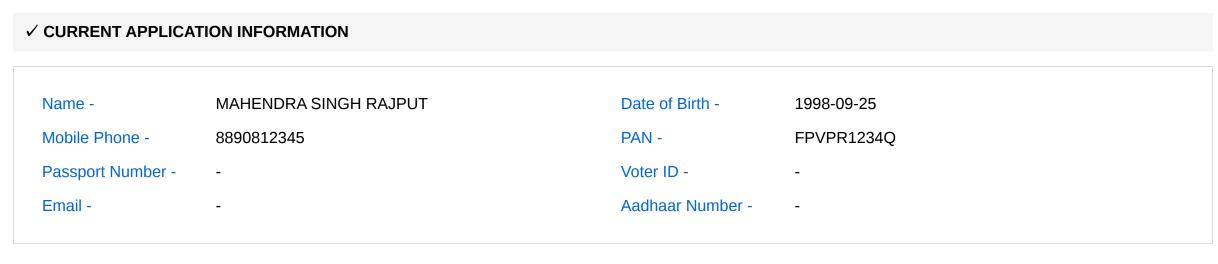
Report Date: 20240605 Report Time: 155524 Report Number: 171758312506



✓ 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 **Current Balance Amount Credit Enquiry Summary Credit Account Summary Non-Credit Enquiry Summary** Summary 23 Last 7 days credit enquiries -Total number of Accounts -0 Last 7 days non-credit enquiries 10 276604 Total Current Bal. amt -Active Accounts -18 Last 30 days credit enquiries -0 Last 30 days non-credit SF/WD/WO/Settled amt 10 5 Last 90 days credit enquiries -Closed Accounts enquiries -234290 Secured Accounts amt -0 SF/WD/WO/SET/RES -Last 180 days credit enquiries - 1 Last 90 days non-credit 10 Unsecured Accounts amt -42314 enquiries -Last 180 days non-credit 10 enquiries -

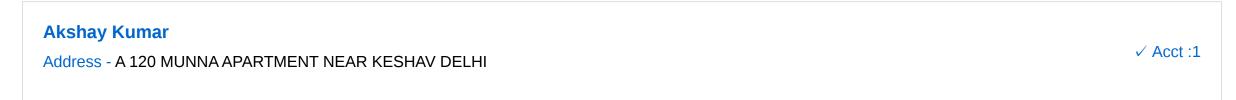
✓ SUMMARY

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	XXXXXXXXXXXXX2561	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.



Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXX2561	Date Reported:	20231130	Credit Limit Amt:	-
Date Opened:	20211012	Loan Type:	-	Repayment Tenure:	0
Date Closed:	20231102	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	20230123	Settlement Amt:	-
Type of Collateral:	-	SuitFiled Willful Default:	-	Written off Settled Status:	-
SuitFiled Willful Defau	ılt WrittenOff 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	ABCDC1818A
Occupation	-	Extension	-	Date of Issue	-
Email Address	munnabhaiya@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.

k shay Kumar ddress - A 120 MUN	NNA APARTMENT NEAR	KESHAV DELHI				√ Cr Er
Date of Birth	19980925	PAN	ABCDC1818A	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	-			
Ouration 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