# Experian Credit Report

Experian Report Number (ERN): 1701428678404
Unique Transaction ID: 887961031
Report Created: 01-12-2023

## CURRENT APPLICATION INFORMATION

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

| | | | | | |
|---|---|---|---|---|---|
| **Name** | Pradip Rathod | | | | |
| **Address 1** | Hanumanwadi> Jalgaon Maharashtra 424201 | | | | |
| **Date Of Birth** | 10-04-1983 | **PAN** | AQEPR6906L | **Telephone** | - |
| **Gender** | Male | **Passport Number** | - | **Mobile Phone** | 9545349618 |
| **Email** | pradiprathod198300@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.*

**725**

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 | | Current Balance Amount Summary | | Credit Enquiry Summary | | Non-Credit Enquiry Summary |
|---|---|---|---|---|---|---|
| Total number of Accounts | 9 | Total Current Bal. amt | 39,19,992 | 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 | 14,99,911 | Last 90 days credit enquiries | 0 | Last 90 days non-credit enquiries |
| SF/WD/WO/SET/RES | - | Unsecured Accounts amt | 14,63,124 | 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** | The Jalgaon District Central CoopBank Ltd Jalgaon | PERSONAL LOAN | 8122915070001061 | Individual | 31-05-2023 | ACTIVE* | 02-05-2017 | 28,800 | 0 | 0 |
| **Acct 2** | The Jalgaon District Central CoopBank Ltd Jalgaon | PERSONAL LOAN | 8122915070000784 | Individual | 31-05-2023 | ACTIVE* | 03-03-2017 | 30,240 | 0 | 0 |
| **Acct 3** | ICICI Bank | PERSONAL LOAN | LPJLN00039446432 | Individual | 31-07-2023 | CLOSED | 18-06-2019 | 5,00,000 | 0 | - |
| **Acct 4** | HDFC Bank Ltd | PERSONAL LOAN | 69311430 | Individual | 31-12-2021 | CLOSED | 05-07-2019 | 5,05,735 | 0 | 0 |
| **Acct 5** | HDFC Bank Ltd | OVERDRAFT | 50200047351632 | Individual | 31-10-2023 | ACTIVE* | 11-02-2020 | 15,00,000 | 14,99,911 | 0 |
| **Acct 6** | HDFC Bank Ltd | KISAN CREDIT CARD | 50200047360285 | Individual | 31-10-2023 | ACTIVE* | 11-02-2020 | 7,44,000 | 7,43,539 | 0 |
| **Acct 7** | HDFC Bank Ltd | KISAN CREDIT CARD | 84299292 | Individual | 31-10-2023 | ACTIVE* | 11-02-2020 | 4,50,000 | 2,13,418 | 0 |
| **Acct 8** | HDFC Bank Ltd | PERSONAL LOAN | 125106109 | Individual | 31-10-2023 | ACTIVE* | 21-12-2021 | 10,00,000 | 7,10,179 | 0 |
| **Acct 9** | Axis Bank | PERSONAL LOAN | PPR017406954930 | Individual | 30-09-2023 | ACTIVE* | 10-01-2022 | 10,42,000 | 7,52,945 | 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.*

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**PERSONAL LOAN** **The Jalgaon District Central CoopBank Ltd Jalgaon** **Acct 1**

**Balchandra Pradip Balchandra Rathod**

| | |
|---|---|
| **Address 1** | GALAN BK GALAN MAHARASHTRA JALGAON Maharashtra 425001 |
| **Address 2** | GALAN BK GALAN MAHARASHTRA Maharashtra 425001 |

**Credit Account details**

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 8122915070001061 | Date Reported | 31-05-2023 | Credit Limit Amt | - |
| Date Opened | 02-05-2017 | Loan Type | PERSONAL LOAN | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 28,800 | Total Write-off Amt | - |
| Rate of Interest | 4.000 | Current Balance | 0 | Principal Write-off | - |
| Value of Collateral | - | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 27-03-2018 | | |
| SuitFiled Willful Default WrittenOff Status | - | SuitFiled Willful Default | No Suit filed | Written off Settled Status | - |

**Payment History**

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | | | | | | 0 | 0 | | 0 | |
| 2022 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | | |
| 2021 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | | | | | | | | | | | |

**Consumer Personal details on the Credit Account**

| | |
|---|---|
| Date of Birth | 01-01-1983 |
| Gender | Male |
| Occupation | - |
| Email address | - |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Unknown | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**PERSONAL LOAN** **The Jalgaon District Central CoopBank Ltd Jalgaon** Acct 2

**Balchandra Pradip Balchandra Rathod**

| | |
|---|---|
| **Address 1** | GALAN BK GALAN MAHARASHTRA JALGAON Maharashtra 425001 |
| **Address 2** | GALAN BK GALAN MAHARASHTRA Maharashtra 425001 |

## Credit Account details

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 8122915070000784 | Date Reported | 31-05-2023 | Credit Limit Amt | - |
| Date Opened | 03-03-2017 | Loan Type | PERSONAL LOAN | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 30,240 | Total Write-off Amt | - |
| Rate of Interest | 4.000 | Current Balance | 0 | Principal Write-off | - |
| Value of Collateral | - | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 21-12-2019 | | |
| SuitFiled Willful Default WrittenOff Status | - | SuitFiled Willful Default | No Suit filed | Written off Settled Status | - |

## Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | | | | | | 0 | 0 | | 0 | |
| 2022 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | | |
| 2021 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | | | | | | | | | | | |

## Consumer Personal details on the Credit Account

| | |
|---|---|
| Date of Birth | 01-01-1983 |
| Gender | Male |
| Occupation | - |
| Email address | - |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Unknown | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**PERSONAL LOAN** **ICICI Bank** Acct 3

**Balchand Rathod Pradip**

**Address 1** A T HANUMANWADI POST GALAN BU TALUKA PACJORA HANUMANWADI JALGAON GALAN Pachora Maharashtra 424201

## Credit Account details

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | LPJLN00039446432 | Date Reported | 31-07-2023 | Credit Limit Amt | - |
| Date Opened | 18-06-2019 | Loan Type | PERSONAL LOAN | EMI | - |
| Date Closed | 09-07-2023 | Account Status | CLOSED | Repayment Tenure | 48 |
| Ownership | Individual | Sanctioned Amt | 5,00,000 | Total Write-off Amt | 0 |
| Rate of Interest | - | Current Balance | 0 | Principal Write-off | 0 |
| Value of Collateral | 0 | Amount Overdue | - | Settlement Amt | 0 |
| Type of Collateral | - | Last Payment Date | 05-07-2023 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | | | | 0 | 0 | S | S | S | S | S |
| 2022 | S | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 0 | 0 | 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 | 0 | 0 | 0 | | | | | |

## Consumer Personal details on the Credit Account

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | pradiprathod198300@gmail.com |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Mobile | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**PERSONAL LOAN** **HDFC Bank Ltd** Acct 4

**Balchand Rathod Rathod Pradip**

**Address 1** AT POST HANUMAN WADI POST GALAN BU TALUKA PACHORA GALAN Maharashtra 424201

## Credit Account details

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 69311430 | Date Reported | 31-12-2021 | Credit Limit Amt | - |
| Date Opened | 05-07-2019 | Loan Type | PERSONAL LOAN | EMI | - |
| Date Closed | 22-12-2021 | Account Status | CLOSED | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 5,05,735 | 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 | 22-12-2021 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2021 | 0 | 0 | 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 | 0 | 0 | | | | | | |

## Consumer Personal details on the Credit Account

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | pradiprathod198300@gmail.com |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Home Phone | 9545349618 | - |
| Mobile | 9545349618 | - |
| Office phone | 8830102926 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**OVERDRAFT** **HDFC Bank Ltd** Acct 5

**Rathod Pradip Pradip Balchand**

| | |
|---|---|
| **Address 1** | P K SHINDE MADHYAMIK VIDYALAY VIVEKANAND NAGAR PACHORA JALGAON |
| **Address 2** | S NO 52/2 P NO 11 GADGE NAGAR BEHIND RELIANCE PUMP PACHORA PACHORA Maharashtra 424201 |
| **Address 3** | PACHORA DIST JALGAON PACHORA |

**Credit Account details**

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 50200047351632 | Date Reported | 31-10-2023 | Credit Limit Amt | - |
| Date Opened | 11-02-2020 | Loan Type | OVERDRAFT | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 15,00,000 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 14,99,911 | Principal Write-off | - |
| Value of Collateral | 0 | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 11-10-2023 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2022 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

**Consumer Personal details on the Credit Account**

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | pradiprathod198300@gmail.com |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Mobile | 919545349618 | - |
| Office phone | 025968830102926 | - |
| Home Phone | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**KISAN CREDIT CARD** **HDFC Bank Ltd** Acct 6

**Rathod Pradip Pradip Balchand**

| | |
|---|---|
| **Address 1** | S NO 52/2 P NO 11 GADGE NAGAR BEHIND RELIANCE PUMP PACHORA PACHORA Maharashtra 424201 |
| **Address 2** | PACHORA DIST JALGAON PACHORA |

## Credit Account details

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 50200047360285 | Date Reported | 31-10-2023 | Credit Limit Amt | - |
| Date Opened | 11-02-2020 | Loan Type | KISAN CREDIT CARD | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 7,44,000 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 7,43,539 | Principal Write-off | - |
| Value of Collateral | 0 | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 05-04-2023 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 90 | 59 | 31 |
| 2022 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

## Consumer Personal details on the Credit Account

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | pradiprathod198300@gmail.com |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Mobile | 919545349618 | - |
| Office phone | 025968830102926 | - |
| Home Phone | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**KISAN CREDIT CARD** **HDFC Bank Ltd** Acct 7

**Rathod Pradip Pradip Balchand**

**Address 1** S NO 52/2 P NO 11 GADGE NAGAR BEHIND RELIANCE PUMP PACHORA PACHORA Maharashtra 424201

**Credit Account details**

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 84299292 | Date Reported | 31-10-2023 | Credit Limit Amt | - |
| Date Opened | 11-02-2020 | Loan Type | KISAN CREDIT CARD | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 4,50,000 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 2,13,418 | Principal Write-off | - |
| Value of Collateral | 0 | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 05-04-2023 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 56 | 25 | 0 |
| 2022 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

**Consumer Personal details on the Credit Account**

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | - |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Home Phone | 9545349618 | - |
| Mobile | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**PERSONAL LOAN** **HDFC Bank Ltd** **Acct 8**

**Rathod Pradip Pradip Balchand**

**Address 1** AT/HANUMANWADI POST GALAN BU TALUKA PACHORA Maharashtra 424201

**Credit Account details**

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | 125106109 | Date Reported | 31-10-2023 | Credit Limit Amt | - |
| Date Opened | 21-12-2021 | Loan Type | PERSONAL LOAN | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 0 |
| Ownership | Individual | Sanctioned Amt | 10,00,000 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 7,10,179 | Principal Write-off | - |
| Value of Collateral | 0 | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 13-10-2023 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2022 | 25 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | 0 | | | | | | | | | | | |

**Consumer Personal details on the Credit Account**

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | pradiprathod198300@gmail.com |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Office phone | 9890726540 | - |
| Home Phone | 9545349618 | - |
| Mobile | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

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**PERSONAL LOAN** **Axis Bank** **Acct 9**

**Balchand Pradip Balchand Rathod**

| | |
|---|---|
| **Address 1** | AT HANUMAN WADI POST GALAN BU TALUKA PACHORA JALGAON CITY PACHORA Maharashtra 424201 |
| **Address 2** | GOVT SCHOOL TEACHER P K SHINDE MADHYAMIK VIDYALAY VIVEKANAND NAGAR DIST JALGAON PACHORA CITY PACHORA Maharashtra 424201 |

**Credit Account details**

| Account terms | | Account description | | Account details | |
|---|---|---|---|---|---|
| Account Number | PPR017406954930 | Date Reported | 30-09-2023 | Credit Limit Amt | - |
| Date Opened | 10-01-2022 | Loan Type | PERSONAL LOAN | EMI | - |
| Date Closed | - | Account Status | ACTIVE* | Repayment Tenure | 60 |
| Ownership | Individual | Sanctioned Amt | 10,42,000 | Total Write-off Amt | 0 |
| Rate of Interest | - | Current Balance | 7,52,945 | Principal Write-off | 0 |
| Value of Collateral | 0 | Amount Overdue | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 05-09-2023 | | |
| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | | | | 0 | 0 | 26 | 25 | 26 | 25 | 26 | 0 | 0 |
| 2022 | 0 | 26 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Consumer Personal details on the Credit Account**

| | |
|---|---|
| Date of Birth | 10-04-1983 |
| Gender | Male |
| Occupation | - |
| Email address | - |

| Phone Type | Phone Number | Extension |
|---|---|---|
| Mobile | 9545349618 | - |

| ID Type | ID Number | Date of issue | Date of Expiry |
|---|---|---|---|
| PAN | AQEPR6906L | - | - |
| Passport | - | - | - |
| Voter ID | - | - | - |
| Aadhaar/UID | - | - | - |
| Driving License | - | - | - |
| Ration Card | - | - | - |

## CREDIT ENQUIRIES

**Records Found: 8**

*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** | 1640852355096 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Personal Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | Axis Bank |
| **Gender** | Male | **Driving License** | - | **Application date** | 30-12-2021 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 11,00,000 |
| **Email** | - | | | **Duration of Agreement** | 36 |

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**Address 1**

**Cr Enq 2**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1639037557211 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Personal Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 09-12-2021 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 10,08,000 |
| **Email** | - | | | **Duration of Agreement** | 72 |

**Address 1**

**Cr Enq 3**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1578396498513 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Agriculture Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 07-01-2020 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 20,00,000 |
| **Email** | - | | | **Duration of Agreement** | 12 |

**Address 1**

**Cr Enq 4**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1578294677403 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Agriculture Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 06-01-2020 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 20,00,000 |
| **Email** | - | | | **Duration of Agreement** | 12 |

**Address 1**

**Cr Enq 5**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1577956506457 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Agriculture Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 02-01-2020 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 20,00,000 |
| **Email** | - | | | **Duration of Agreement** | 12 |

**Address 1**

**Cr Enq 6**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1561633025173 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Personal Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 27-06-2019 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 8,00,000 |
| **Email** | - | | | **Duration of Agreement** | 60 |

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**Address 1** **Cr Enq 7**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1560488372874 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Personal Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 14-06-2019 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 3,00,000 |
| **Email** | - | | | **Duration of Agreement** | 60 |

**Address 1** **Cr Enq 8**

| | | | | | |
|---|---|---|---|---|---|
| **Date of Birth** | - | **PAN** | - | **ERN** | 1558628408472 |
| **Telephone** | - | **Passport Number** | - | **Search Type** | Personal Loan |
| **Mobile Phone** | - | **Voter ID** | - | **Credit Institution Name** | HDFC Bank Ltd |
| **Gender** | Male | **Driving License** | - | **Application date** | 23-05-2019 |
| **Marital Status** | - | **Ration Card** | - | **Amount applied for** | 10,00,000 |
| **Email** | - | | | **Duration of Agreement** | 60 |

## 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 https://consumer.experian.in/ECV-OLN/ 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 '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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