

Report Date: 20251029

Report Time: 160041

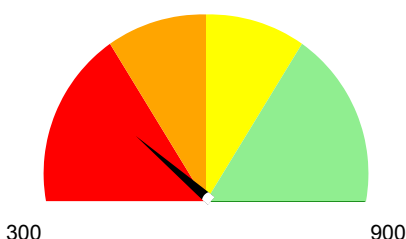
Report Number: 1761733841291

✓ CURRENT APPLICATION INFORMATION

Name -	SHYAM SURESH SHINDE	Date of Birth -	1984-01-22	Ration Card -	-
Mobile Phone -	7738770884	PAN -	BSPPS4792B	Driving License -	-
Passport Number -	-	Voter ID -	-		
Email -		Aadhaar Number -	-		

✓ EXPERIAN CREDIT SCORE

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



436

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 -	8	Total Current Bal. amt -	77935	Last 7 days credit enquiries -	0	Last 7 days non-credit enquiries -	9
Active Accounts -	4	SF/WD/WO/Settled amt -		Last 30 days credit enquiries -	0	Last 30 days non-credit enquiries -	9
Closed Accounts -	4	Secured Accounts amt -	0	Last 90 days credit enquiries -	0	Last 90 days non-credit enquiries -	9
SF/WD/WO/SET/RES -	0	Unsecured Accounts amt -	75412	Last 180 days credit enquiries -	0	Last 180 days non-credit enquiries -	9

✓ 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	CREDIT CARD	XXXXXXXXXXXXXXXX2974	2025-10-15	ACTIVE	2014-07-31	INR	5076	5076	5076
Acc2	CONSUMER LOAN	XXXXXXXXXX1389	2021-03-31	CLOSED	2014-10-31	INR	25901	0	0
Acc3	CONSUMER LOAN	XXXXXXXXXX4674	2021-03-31	CLOSED	2013-11-19	INR	27990	0	0
Acc4	CONSUMER LOAN	XXXXXXXXXX5714	2025-02-28	Account Sold	2016-07-26	INR	26990	0	0
Acc5	Short Term Personal Loan [Unsecured]	XXXX1250	2025-07-31	Written-off	2024-02-03	INR	2000	2523	2523
Acc6	CONSUMER LOAN	XXXXXXXXXX8528	2025-10-15	ACTIVE	2024-06-01	INR	20315	4708	5083
Acc7	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXX9CD1	2024-10-15	CLOSED	2024-09-01	INR	1500	0	0
Acc8	PERSONAL LOAN	XXXXXXXXXX5714	2025-10-15	ACTIVE	2016-07-22	INR	26990	65628	8097

✓ 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: XXXXXXXXXXXXXXXX2974	Date Reported: 2025-10-15	Credit Limit Amt: 0
Date Opened: 2014-07-31	Loan Type: -	Repayment Tenure: 0
Date Closed: -	Account Status: ACTIVE	Total Write-off Amt: -
Ownership: -	Current Balance: 5076	Principal Write-off: -
Rate of Interest: -	Amount Overdue: 5076	Settlement Amt: -
Value of Collateral: -	Last Payment Date: 2016-10-02	Written off Settled Status: -
Type of Collateral: -	SuitFiled Willful Default: -	
SuitFiled Willful Default WrittenOff Status: -		

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	180	180	180	180	180	180	900	900	900	900		
2024	190	190	190	190	190	190	190	190	190	190	190	190
2023	190	190	190	190	190	190	190	190	190	190	190	190
2022											190	190

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	08691062174	-	02	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
								Voter ID	-	-	-
Occupation	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
Email Address	-							Ration Card	-	-	-

Credit Account details

Account Terms	Account Description	Account Details
Account Number: XXXXXXXXXXXX1389	Date Reported: 2021-03-31	Credit Limit Amt: -
Date Opened: 2014-10-31	Loan Type: -	Repayment Tenure: 0
Date Closed: 2015-10-08	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:	2015-09-02	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	0	0	0									
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0		0	0	0	0	0		0	0	0	0
2018			0	0	0	0	0	0	0	0	0	0

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	8691062174	-	-	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
Email Address	SHYAMSHINDE84@GMAIL.COM							Driving License	-	-	-
								Ration Card	-	-	-

SHYAM SURESH SHINDE SURESH

Address - REGAL COMPLEX L WING ROOM NO 001 VASANT NAGAR OPP RASHMI BUNGLOW THANE MAHARASHTRA 401107

✓ Acct :3

Credit Account details

Account Terms	Account Description	Account Details
Account Number: XXXXXXXXXXX4674	Date Reported: 2021-03-31	Credit Limit Amt: -
Date Opened: 2013-11-19	Loan Type: -	Repayment Tenure: 0
Date Closed: 2016-07-15	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: 2015-03-12	Written off Settled Status: -
Type of Collateral: -	SuitFiled Willful Default: -	
SuitFiled Willful Default WrittenOff Status: -		

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021			0									

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	8691062174	-	-	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
Email Address	SHYAMSHINDE84@GMAIL.COM							Driving License	-	-	-
								Ration Card	-	-	-

SHYAM SURESH SHINDE SURESH

Address - REGAL COMPLEX L WING ROOM NO 001 VASANT NAGAR OPP RASHMI BUNGLOW THANE MAHARASHTRA 401107

✓ Acct :4

Credit Account details

Account Terms	Account Description	Account Details
Account Number: XXXXXXXXXXX5714	Date Reported: 2025-02-28	Credit Limit Amt: -
Date Opened: 2016-07-26	Loan Type: -	Repayment Tenure: 10
Date Closed: 2025-02-12	Account Status: Account Sold	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: 2025-02-12	Written off Settled Status: 05
Type of Collateral: -	SuitFiled Willful Default: -	
SuitFiled Willful Default WrittenOff Status: -		

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	900	0										
2024	900	900	900	900	900	900	900	900	900	900	900	900
2023	900	900	900	900	900	900	900	900	900	900	900	900
2022		900	900	900	900	900	900	900	900	900	900	900

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	8691062174	-	-	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-

SHYAM SURESH SHINDE SURESH

Address B 302 FLOOR NO 3 B WING PHONIX TOWER SEN APATI BAPAT MARG LOWER PAREL DELISLE ROA D DELISLE ROAD
- MUMBAI CITY MUMBAI 400013 MAHARASHTRA INDIA

Driving License- - -

Ration Card- ✓ Acct :5

Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXX1250	Date Reported:	2025-07-31	Credit Limit Amt:	-
Date Opened:	2024-02-03	Loan Type:	-	Repayment Tenure:	0
Date Closed:	-	Account Status:	Written-off	Total Write-off Amt:	2523
Ownership:	-	Current Balance:	2523	Principal Write-off:	2000
Rate of Interest:	-	Amount Overdue:	2523	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	-	Written off Settled Status:	02
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	350	378	409				531					
2024					105	135	166	197	227	258	288	319

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7738770884	-	-	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
Email Address	shyamshinde84@gmail.com							Driving License	-	-	-
								Ration Card	-	-	-

SHYAM SURESH SHINDE SURESH

Address HOUSE B-302 FLOOR NO 3 B WING PHONIX TOW ER STREET SENAPATI BAPAT MARG LANDMARK P HONIX MALL LOC
- LOWER PAREL DELISLE ROAD PO DELISLE ROAD DIST CITY SUBDIST VTC

✓ Acct :6

Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXX8528	Date Reported:	2025-10-15	Credit Limit Amt:	-
Date Opened:	2024-06-01	Loan Type:	-	Repayment Tenure:	5
Date Closed:	-	Account Status:	ACTIVE	Total Write-off Amt:	-

Ownership:	-	Current Balance:	4708	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	5083	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	-	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	00		
SuitFiled Willful Default WrittenOff Status:	-				

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	86	116	146	163	207	236	266	296	329	341		
2024						0	0	0	0		26	57

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7738770884	-	-	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
								Voter ID	-	-	-
Occupation	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
Email Address	-							Ration Card	-	-	-

SHYAM SURESH SHINDE SURESH

Address - B302 FLOOR NO 3B WING PHONIX TOWER SENAP

✓ Acct :7

Credit Account details

Account Terms	Account Description	Account Details
Account Number: XXXXXXXXXXXXXXXXXXXXXXX9CD1	Date Reported: 2024-10-15	Credit Limit Amt: -
Date Opened: 2024-09-01	Loan Type: -	Repayment Tenure: 1
Date Closed: 2024-10-03	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: 2024-10-03	Written off Settled Status: -
Type of Collateral: -	SuitFiled Willful Default: -	
SuitFiled Willful Default WrittenOff Status: -		

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7738770884	-	-	-	-	PAN	BSPPS4792B	-	-
Gender	Male							Passport	-	-	-
								Voter ID	-	-	-
Occupation	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
Email Address	-							Ration Card	-	-	-

SHYAM SURESH SHINDE SURESH

Address - REGAL COMPLEX L WING ROOM NO 001 VASANT

✓ Acct :8

Credit Account details

Account Terms	Account Description	Account Details
Account Number: XXXXXXXXXXXX5714	Date Reported: 2025-10-15	Credit Limit Amt: -
Date Opened: 2016-07-22	Loan Type: -	Repayment Tenure: 0
Date Closed: -	Account Status: ACTIVE	Total Write-off Amt: -
Ownership: -	Current Balance: 65628	Principal Write-off: -
Rate of Interest: -	Amount Overdue: 8097	Settlement Amt: -
Value of Collateral: -	Last Payment Date: -	Written off Settled Status: -
Type of Collateral: -	SuitFiled Willful Default: 00	
SuitFiled Willful Default WrittenOff Status: -		

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025			900	900	900	900	900	900	900	900		

Consumer Personal details on the Credit Account

Date of Birth	1984-01-22	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	8691062174	-	-	-	-	PAN	-	-	-
Gender	Male							Passport	-	-	-
								Voter ID	-	-	-
Occupation	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
Email Address	-							Ration Card	-	-	-

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

SHYAM S SHINDE					✓ Cr Enq :1
Address - SG PHARMATEC BLUE MOUNT GALA NO 02 VASAI E SATIWALI THANE					
Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	08691062174	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

SHYAM SURESH SHINDE SURESH					✓ Cr Enq :2
Address - REGAL COMPLEX L WING ROOM NO 001 VASANT NAGAR OPP RASHMI BUNGLOW THANE MAHARASHTRA 401107					
Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	8691062174	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

SHYAM SURESH SHINDE SURESH					✓ Cr Enq :3
Address - REGAL COMPLEX L WING ROOM NO 001 VASANT NAGAR OPP RASHMI BUNGLOW THANE MAHARASHTRA 401107					
Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	8691062174	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

SHYAM SURESH SHINDE SURESH					✓ Cr Enq :4
Address - REGAL COMPLEX L WING ROOM NO 001 VASANT NAGAR OPP RASHMI BUNGLOW THANE MAHARASHTRA 401107					
Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	8691062174	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

SHYAM SURESH SHINDE SURESH					✓ Cr Enq :5
Address B 302 FLOOR NO 3 B WING PHONIX TOWER SEN APATI BAPAT MARG LOWER PAREL DELISLE ROA D DELISLE ROAD - MUMBAI CITY MUMBAI 400013 MAHARASHTRA INDIA					
Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7738770884	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-

Ration Card

- Amount Applied For

Duration of Agreement

SHYAM SURESH SHINDE SURESH✓ **Cr Enq :6**

Address - HOUSE B-302 FLOOR NO 3 B WING PHONIX TOW ER STREET SENAPATI BAPAT MARG LANDMARK P HONIX MALL LOC
- LOWER PAREL DELISLE ROAD PO DELISLE ROAD DIST CITY SUBDIST VTC

Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7738770884	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

SHYAM SURESH SHINDE SURESH✓ **Cr Enq :7**

Address - B302 FLOOR NO 3B WING PHONIX TOWER SENAP

Date of Birth	1984-01-22	PAN	BSPPS4792B	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7738770884	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

SHYAM SURESH SHINDE SURESH✓ **Cr Enq :8**

Address - REGAL COMPLEX L WING ROOM NO 001 VASANT

Date of Birth	1984-01-22	PAN	-	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	8691062174	Voter ID	-	Credit Institution Name	-
Gender	Male	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-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 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. This message contains legally privileged and/or confidential information. If you are not the intended recipient(s) of this message, you are hereby notified that any dissemination, distribution or copying of this Report is strictly prohibited. If you have received this Report in error, please notify the sender immediately and delete this Report from your computer and all your records.
