

Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335

Report Created: 14-11-2023

## CURRENT APPLICATION INFORMATION

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

Name Uday Saw

Mobile Phone 8681869257 Telephone

Passport Number - PAN -

Email udayksaw1992@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.



885

Score Factors

1. Recent Credit Account Defaults

Leverage: Credit Accounts with on-time re-payment history
 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

❷	REPORT SUMMARY

Credit Account Summary		Current Balance Amount Sum	mary	Credit Enquiry Summary		Non-Credit Enquiry Summary
Total number of Accounts	8	Total Current Bal. amt	15,13,110	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries
Active Accounts	2	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	0	Last 30 days non-credit enquiries
Closed Accounts	6	Secured Accounts amt	0	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries
SF/WD/WO/SET/RES	-	Unsecured Accounts amt	15,13,110	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	<b>Date Reported</b>	Account Status	<b>Date Opened</b>	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
Acct 1	HSBC	PERSONAL LOAN	042-784470-872	Individual	31-12-2021	CLOSED	05-12-2017	7,00,000	0	0
Acct 2	HSBC	CREDIT CARDS	4862698910537935	Individual	31-07-2023	CLOSED	17-07-2018	2,379	0	0
Acct 3	American Express Banking Corp	CREDIT CARDS	37986961003	Individual	02-01-2020	CLOSED	06-12-2018	-	0	0
Acct 4	ICICI Bank	CREDIT CARDS	0000000016460268	Individual	18-08-2023	ACTIVE*	13-02-2020	75,203	14,448	-
Acct 5	IDFC FIRST BANK LIMITED	PERSONAL LOAN	42475489	Individual	30-09-2022	CLOSED	07-04-2021	1,000	0	0
Acct 6	ICICI Bank	PERSONAL LOAN	LPHAZ00044112290	Individual	31-08-2023	CLOSED	02-08-2021	2,60,000	0	-
Acct 7	ICICI Bank	PERSONAL LOAN	LPHAZ00045377214	Individual	31-03-2023	CLOSED	09-03-2022	7,00,000	0	-
Acct 8	ICICI Bank	PERSONAL LOAN	LPHAZ00047409459	Individual	31-08-2023	ACTIVE*	02-03-2023	16,00,000	14,98,662	-

#### 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.

© Experian Ltd, 2015. All rights reserved. Page 1 of 8



Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335

PERSONAL LOAN HSBC 🕢 Acct 1 Kumar Mr Uday Kumar Saw SAI BALAJI NO 419 VILLAGE HIGH ROAD SHOLLINGANALLUR CHENNAI TAMIL NADU INDIA CHENNAI KANCHIPURAM Tamil Nadu Tamil Address 1 Nadu 600119 Credit Account details **Account terms** Account description **Account details** 042-784470-872 Credit Limit Amt Account Number Date Reported 31-12-2021 PERSONAL 05-12-2017 EMI Date Opened Loan Type LOAN Date Closed 08-12-2021 CLOSED Account Status Repayment Tenure 48 Ownership Individual Sanctioned Amt 7,00,000 Total Write-off Amt Rate of Interest 11.690 Current Balance 0 Principal Write-off 0 Value of Collateral Amount Overdue Settlement Amt 0 Type of Collateral Last Payment Date 08-12-2021 SuitFiled Willful Default WrittenOff SuitFiled Willful Default No Suit filed Written off Settled Status Status **Payment History** Feb **DPD** Dec Nov Oct Jul Jun May Mar Jan Sep Aug Apr 2021 2020 2019 2018 2017 **Consumer Personal details on the Credit Account** Date Date Extension 16-02-1992 **Phone Type Phone Type** Extension Number Number **ID** Type **ID Number** Birth issue Expiry Mobile Home Phone 8681869257 Gender Male PAN GLXPS8034Q 8681869257 Office phone Occupation Salaried 04467402999 Passport Mobile 08681869257 Email UDAYKSAW@GMAIL.COM Voter ID address Aadhaar/UID -Driving License Ration Card CREDIT CARDS HSBC Acct 2 Kumar Udav Kumar Saw Address 1 MEYATU HAZARIBAGH SULTANA JHARKHAND HAZARIBAGH JHARKHAND INDIA 825319 Jharkhand 825319

# Credit Account details

Nadu 600103

Address 2

Address 3

© Experian Ltd, 2015. All rights reserved. Page 2 of 8

SAI BALAJI NO 419 VILLAGE HIGH ROAD SHOLLINGANALLUR CHENNAI TAMIL NADU INDIA 600119 Tamil Nadu 600119

NEWT GLOBAL IPL SSPDL ALPHA CITY NO 25 GAMMA BLK FOURTH FL N WING RAJIV GANDHI ROAD OMR CHENNAI TN INDIA 600103 Tamil



Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335

Account terms		Account description		Account details	
Account Number	4862698910537935	Date Reported	31-07-2023	Credit Limit Amt	77,000
Date Opened	17-07-2018	Loan Type	CREDIT CARDS	EMI	-
Date Closed	26-07-2023	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Highest Credit	2,379	Total Write-off Amt	-
Rate of Interest	41.900	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	02-11-2018		
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	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	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2018	0			0								

#### **Consumer Personal details on the Credit Account**

Date of Birth	16-02-1992	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	of	Date of
Gender	Male	Mobile	-	-	Home Phone	8681869257	-				Expiry
Occupation	Salaried		8681869257		Office phone	04467402999	-	PAN	GLXPS8034Q	-	-
Email					Mobile	8681869257	_	Passport	-	-	-
address	UDAYKSAW@GMAIL.COM				Wissing	0001007237		Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

### CREDIT CARDS

American Express Banking Corp



Kumar Uday Kumar Saw

Address 1

ROOM NO 3 PLOT NO 5 THAN GAVELU NAIDU STREET VILL AGE HIGH RD SHOLINGANALU CHENNAI Tamil Nadu 600119

Credit Account details					
Account terms		Account description		Account details	
Account Number	37986961003	Date Reported	02-01-2020	Credit Limit Amt	-
Date Opened	06-12-2018	Loan Type	CREDIT CARDS	EMI	-
Date Closed	08-12-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Highest Credit	-	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	03-12-2019		
SuitFiled Willful Default WrittenOff Status	-	SuitFiled Willful Default	-	Written off Settled Status	-
Payment History					

© Experian Ltd, 2015. All rights reserved. Page 3 of 8



Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335



Saw Uday

Address 1 MEYATU,HAZARIBAG Jharkhand 825319

Credit Account details					
Account terms		Account description		Account details	
Account Number	0000000016460268	Date Reported	18-08-2023	Credit Limit Amt	1,80,000
Date Opened	13-02-2020	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Highest Credit	75,203	Total Write-off Amt	-
Rate of Interest	-	Current Balance	14,448	Principal Write-off	-
Value of Collateral	-	Amount Overdue	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	31-07-2023		
SuitFiled Willful Default WrittenOff Status	-	SuitFiled Willful Default	-	Written off Settled Status	-

Paymer	Payment History													
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
2023					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					

Consumer Po	ersonal details on the Credit Accou	ınt									
Date of Birth	16-02-1992	Phone Type  Mobile	Phone Number	Extension	Phone Type Office phone	Phone Number 24542860	Extension -	ID Type	ID Number	of	Date of Expir
Gender Occupation	Male -	Widdle	24542860	-	Home Phone Mobile	917633815638 8681869257	-	PAN Passport	GLXPS8034Q	-	-
Email address	UDAYKSAW@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID Driving	-	_	-
								License Ration Card	-	_	_



Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335

PERSONAL LOAN IDFC FIRST BANK LIMITED Acct 5 Kumar Uday Kumar Saw Address 1 572 JHARKHAND Jharkhand 825319 **Credit Account details Account terms Account description Account details** 42475489 30-09-2022 Credit Limit Amt Account Number Date Reported PERSONAL Date Opened 07-04-2021 Loan Type LOAN Date Closed 23-09-2022 CLOSED Account Status Repayment Tenure 24 Individual 1,000 Total Write-off Amt Ownership Sanctioned Amt Rate of Interest Current Balance 0 Principal Write-off Value of Collateral Amount Overdue 0 Settlement Amt Type of Collateral Last Payment Date 07-04-2021 SuitFiled Willful Default WrittenOff SuitFiled Willful Default No Suit filed Written off Settled Status Status **Payment History** DPD Dec Nov Oct Sep May Feb Jan Jul Jun Apr Mar Aug 2022 2021 **Consumer Personal details on the Credit Account** Date of Birth 16-02-1992 **Phone Type** Phone Number Extension **Phone Type** Phone Number Extension Date Date ID Type ID Number Mobile 8681869257 Unknown Gender Male issue Expiry Occupation 8681869257 Home Phone 8681869257 PAN GLXPS8034Q -Mobile 8681869257 Email address Passport Voter ID Aadhaar/UID -Driving License Ration Card PERSONAL LOAN **ICICI Bank** Acct 6 Kumar Saw Uday Address 1 MEYATU HAZARIBAG Hazaribag Jharkhand 825319 Credit Account details



SuitFiled Willful Default WrittenOff

**Payment History** 

# **Experian Credit Report**

Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335

Accou	ınt term	18						Account	t descrip	tion				Account details	Account details			
Accou	unt Nur	nber			LPHAZ	20004411	2290	Date Re	ported				31-08-2023	Credit Limit Am	nt	-		
Date (	Opened	I			02-0	08-2021		Loan Ty	ype				PERSONAL LOAN	EMI		-		
Date (	Closed				11-(	08-2023		Accoun	t Status				CLOSED	Repayment Tenu	ıre	24		
Owne	ership				Indi	ividual		Sanction	ned Amt	t			2,60,000	Total Write-off A	Amt	0		
Rate	of Intere	est			-			Current	Balance	3			0	Principal Write-o	0			
Value	of Col	lateral			0			Amount	t Overdu	ie.			-	Settlement Amt	0			
Туре	of Coll	ateral			-			Last Pay	yment D	ate			05-08-2023					
SuitFi Status		llful Def	fault Wri	ittenOff	-			SuitFile	ed Willfu	ıl Defau	1t		-	Written off Settled Status -				
aymen	t Histor	ry																
DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan						
2023					0	0	0	0	0	0	0	0						
022	0	0	0	0	0	0	0	0	0	0	0	0						
021	0	0	0	0	0													
	er pation l addres	-	6-02-199 Iale	_	Mobi	ile		ne Numbo	er Exte - -	nsion		<b>hone Typ</b> Iobile	e Phone Number 8681869257	Extension -	ID Type PAN Passport	ID Number GLXPS8034Q	of issue	of
Occu	pation	-								ension					PAN	GLXPS8034Q - - -	of issue	of
Occup Email	pation	- SSS -					8681		er Exte	nsion					PAN Passport Voter ID Aadhaar/UID Driving License	GLXPS8034Q - - -	of issue - - -	of
Occuj Emai PERSC Kuma	pation l address  DNAL I r Saw U	SSS	Iale		Mobi		8681 -	I Bank	-		M				PAN Passport Voter ID Aadhaar/UID Driving License	GLXPS8034Q - - -	of issue - - -	of
Occu Emai PERSC Kuma	DNAL I	SSS	MEYA		Mobi	ile	8681 -	I Bank Hazariba	- - ag Jhark	chand 82	M			-	PAN Passport Voter ID Aadhaar/UID Driving License	GLXPS8034Q - - -	of issue - - -	of
Occu Emai PERSO Kuma Addre	DNAL I r Saw U sss 1 t Account term	COAN  Jday  nt detail	MEYA	TU,HAZ	Mobi ZARIBA	ile	ICICI	I Bank Hazariba	ag Jhark	chand 82	M		8681869257	- Account details	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q - - -	of issue - - -	of
Occu Emai PERSO Kuma Addre	DNAL I r Saw U sss 1	COAN  Jday  nt detail	MEYA	TU,HAZ	Mobi ZARIBA	ile	ICICI	I Bank Hazariba	ag Jhark	chand 82	M		8681869257 31-03-2023	-	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q - - -	of issue - - -	of
Occup Emai ERSC Kuma Addre	DNAL I r Saw U sss 1 t Account term	COAN Uday  nt detail ns mber	MEYA	TU,HAZ	ZARIBA LPHAZ	ile	ICICI TANA	I Bank Hazariba	ag Jhark	chand 82	M		8681869257	- Account details	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q - - -	of issue - - -	of
Occup Emai ERSC Kuma Addre	DNAL I r Saw U rss 1 t Account term	COAN Uday  nt detail ns mber	MEYA	TU,HAZ	ZARIBA LPHAZ 09-0	AG, SUL <sup>2</sup>	ICICI TANA	I Bank Hazariba Account	ag Jhark t descrip	thand 82	M		8681869257 31-03-2023 PERSONAL	Account details Credit Limit Am	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q - - -	of issue - - -	of
Occup Emai	DNAL I  r Saw U  sss 1  t Account term unt Nur Opened Closed	COAN Uday  nt detail ns mber	MEYA	TU,HAZ	ZARIBA LPHAZ 09-0	AG, SUL <sup>2</sup> 20004537 03-2022	ICICI TANA	I Bank  Hazariba  Account Date Re Loan Ty Account	ag Jhark t descrip	chand 82	M		8681869257 31-03-2023 PERSONAL LOAN	Account details Credit Limit Am EMI Repayment Tenu Total Write-off A	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q	of issue - - -	of
Email Email EERSC Kuma Accou Accou Date (  Owne	DNAL I  r Saw U  sss 1  t Account term unt Nur Opened Closed	LOAN Uday  nt detail us mber	MEYA	TU,HAZ	ZARIBA LPHAZ 09-0	AG, SULT 20004537 03-2022	ICICI TANA	I Bank Hazariba  Account Date Re Loan Ty Account Sanction	ag Jhark  t descrip eported ype t Status	thand 82	M		8681869257 31-03-2023 PERSONAL LOAN CLOSED	Account details Credit Limit Am EMI Repayment Tenu	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q 60	of issue - - -	of
Occup Email	DNAL I r Saw U rss 1  t Account term unt Nur Opened Closed ership	LOAN Uday  nt detail ns mber	MEYA	TU,HAZ	ZARIBA LPHAZ 09-0	AG, SULT 20004537 03-2022	ICICI TANA	I Bank  Hazariba  Account Date Re Loan Ty Account Sanction Current	ag Jhark  t descrip eported type t Status ned Amt	chand 82	M		31-03-2023 PERSONAL LOAN CLOSED 7,00,000	Account details Credit Limit Am EMI Repayment Tenu Total Write-off A	PAN Passport Voter ID Aadhaar/UID Driving License Ration Card	GLXPS8034Q 60 0	of issue - - -	

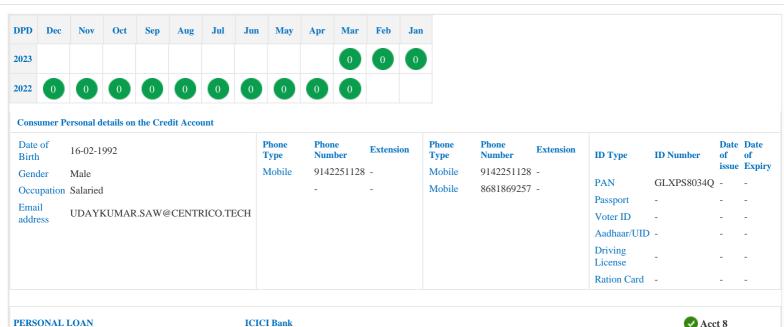
© Experian Ltd, 2015. All rights reserved. Page 6 of 8

Written off Settled Status

SuitFiled Willful Default



Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335



**Kumar Saw Uday** 

Acct 8

Address 1 MEYATU, HAZARLBAGH, SULTANA, Jharkhand Jharkhand 825319

Credit Account details					
Account terms		Account description		Account details	
Account Number	LPHAZ00047409459	Date Reported	31-08-2023	Credit Limit Amt	-
Date Opened	02-03-2023	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	60
Ownership	Individual	Sanctioned Amt	16,00,000	Total Write-off Amt	0
Rate of Interest	-	Current Balance	14,98,662	Principal Write-off	0
Value of Collateral	0	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	05-08-2023		
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		

#### **Consumer Personal details on the Credit Account** Date Date Phone Phone Phone Date of **Phone** 16-02-1992 Extension Extension Number Number ID Type ID Number Type **Type** Birth issue Expiry Mobile 8681869257 -Mobile 8681869257 -Gender PAN GLXPS8034Q Occupation -Passport Email UDAYKUMAR.SAW@CENTRICO.TECH Voter ID address Aadhaar/UID -Driving License Ration Card -

© Experian Ltd, 2015. All rights reserved. Page 7 of 8



Experian Report Number (ERN): 1699958347543 Unique Transaction ID: 867432335

CREDIT ENQUIRIES

No Records Found

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

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 ----

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.