

## ✓ CURRENT APPLICATION INFORMATION

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

<b>Name</b>	Kolom Milan Singh	<b>Telephone</b>		<b>Driving License</b>	
<b>Mobile Phone</b>	9436624837	<b>PAN</b>	GUBPS6498M	<b>Ration Card</b>	
<b>Passport Number</b>		<b>Voter ID</b>			
<b>Email</b>	moiran25@gmail.com	<b>Aadhaar Number</b>			

## ✓ EXPERIAN CREDIT SCORE

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



### Score Factors

- Recency :** Recent Credit Account Defaults
- Leverage :** Credit Accounts with on-time re-payment history
- Coverage :** Non-delinquent and delinquent Credit Accounts
- Delinquency Status :** Defaults on Credit Accounts (current & recent periodic intervals)
- 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	1	Total Current Bal. amt	2,36,370	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries	
Active Accounts	1	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	0	Last 30 days non-credit enquiries	
Closed Accounts	0	Secured Accounts amt	2,36,370	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries	
SF/WD/WO/Settled	0	Unsecured Accounts amt	0	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
<b>Acct 1</b>	Tata Motors Finance Limited	AUTO LOAN	5002289987	Individual	30-06-2019	ACTIVE*	30-05-2017	4,19,144	2,36,370	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.*

<b>AUTO LOAN</b>	<b>Tata Motors Finance Limited</b>	<b>Acct 1</b>
<b>Singh S/o Kolom Kolom Kolom Milan</b>		
<b>Address 1</b>	KHUMBONG MAKHA LEIKAI KHUMBONG - NEAR KHUMBONG BAZAR IMPHAL Manipur 795113	

Credit Account details					
Account terms		Account description		Account details	
Account Number	5002289987	Date Reported	30-06-2019	Credit Limit Amt	-
Date Opened	30-05-2017	Loan Type	AUTO LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	47
Ownership	Individual	Sanctioned Amt	4,19,144	Total Write-off Amt	-
Rate of Interest	15.440	Current Balance	2,36,370	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	01-06-2019		
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
2019							0	0	0	0	0	0
2018	0	0		0	0	0		0	0	0	0	0
2017	0	0	0	0	0	0	0					

Consumer Personal details on the Credit Account											
Date of Birth	01-02-1972	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	-	-	-	9436624837		PAN	GUBPS6498M	-	-
Occupation			9436624837					Passport	-	-	-
Email address	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

<b>CREDIT ENQUIRIES</b>	<b>No Records Found</b>
<i>This section shows the names of the credit institutions that have processed a credit / loan application for you.</i>	

<b>NON-CREDIT ENQUIRIES</b>	<b>No Records Found</b>
<i>This section shows non-credit enquiries such as authentication requests and request for your Experian Credit Report &amp; Credit Score by you.</i>	



## 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 authorised 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 contact us at [consumer.support@in.experian.com](mailto:consumer.support@in.experian.com) or contact us on 022 6641 9000.

Please feel free to contact us if you have any questions.

Email: [consumer.support@in.experian.com](mailto:consumer.support@in.experian.com)

Telephone: 022 6641 9000

Post: Experian Credit Information Company of India Private Limited, PO Box No.9096, Goregaon (East), Mumbai - 400 063.

Website: [www.experian.in](http://www.experian.in)



## LEGEND

- *SF/WD/WO/SETTLED* : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled.
- *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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