

A: SNAPSHOT					
ID Verification			CTOS Litigation Index		
Name (Your input)	VIKNESHWARY A/P CHANDRA SEGGRAN		<div><div>0000</div><div><div>WORST</div><div></div><div>BEST</div></div><div>99990000</div><div><div><div>Index Description</div><div>00Clean</div><div>0Not applicable</div><div>0Number of records</div></div></div></div>		
New ID / Old ID (Your input)	841014086180 / -				
Name	VIKNESHWARY A/P CHANDRA SEGGRAN				
New ID	841014086180				
Old ID	-				
Date of Birth	14-10-1984				
Nationality	MALAYSIAN Source: CTOS DATABASES AND OTHER SOURCES				
Address 1	-				
Address 2	-				
Ref No	-				
			Section Summary		
Data Element			Selected	Refer to	

Credit Info at a Glance		
Credit Info	Source	Value
Bankruptcy Proceedings Record	Newspaper/Gazette	NO
Legal records in past 24 months (personal capacity) - Number - Value	CTOS	0
		0
Legal records in past 24 months (non-personal capacity) - Number - Value	CTOS	0
		0
Availability of Legal Records	BNM	NOT SELECTED
Special Attention Accounts	BNM	NOT SELECTED
Outstanding credit facilities - Number - Value - Installments in arrears in past 12 months	BNM	NOT SELECTED
		NOT SELECTED
		NOT SELECTED
Credit applications in past 12 months - Total - Approved - Pending	BNM	NOT SELECTED
		NOT SELECTED
		NOT SELECTED

eTR Plus at a Glance
This section is for eTR Plus contributor only. To find out how you can contribute to get access, please contact us at etrplus@ctos.com.my

Section Summary		
Data Element	Selected	Refer to
ID	YES	A
SSM	YES	B
LGL	YES	D
TR	YES	E2
Additional Add-on		
BPH	NO	-
CCRIS LAG	NO	-
CCRIS SUP	NO	-
ANGKASA	NO	-
AI	NO	-
ETR PLUS	NO	-

B1: DIRECTORSHIPS AND BUSINESS INTERESTS

No Information Available

B2: ADDRESS RECORDS

ADDRESS

LAST UPDATED

SOURCE

No Information Available

C1: BANKING PAYMENT RECORDS (SOURCE: CCRIS, BANK NEGARA MALAYSIA)

Not Selected

C2: CCRIS SUPPLEMENTARY INFORMATION

Not Selected

C3: SISTEM POTONGAN GAJI ANGKASA (SPGA) INFORMATION

Not Selected

D1: LEGAL CASES (SUBJECT AS DEFENDANT)

No Information Available

D2: LEGAL CASES (SUBJECT AS PLAINTIFF)

No Information Available

D3: AMLA (ANTI MONEY LAUNDERING ACT)

No Information Available

D4: LEGAL CASES (NON PERSONAL CAPACITY)

No Information Available

E1: ETR PLUS (NON-BANK PAYMENT HISTORY)

ETR Plus is non-bank payment information shared by third-party sources. It serves as additional information (other than banking payment history) to help in your credit assessment.

Note: The following information is provided by third-party sources for your reference. Searched Subject will also include transaction(s) that are under Guarantor capacity. CTOS does not guarantee the accuracy of the information as listed debts may have been settled since recorded.

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E2: TRADE REFERENCE

Summary

No	Referee	Account No.	Capacity	Statement Date	Default Amount (RM)
1.	AEON CREDIT SERVICE (M) BHD	821914983516	PERSONAL	2023-07-02	24,748.00
2.	COURTS (MALAYSIA) SDN BHD : SUPPORT CENTRE (eTR)	824000660501	PERSONAL	2019-03-31	2,127.65
3.	COURTS (MALAYSIA) SDN BHD : SUPPORT CENTRE (eTR)	824000743821	PERSONAL	2019-03-31	2,001.91
4.	PIRAMID LAPAN SDN BHD	0194	PERSONAL	2017-07-04	9,660.00
5.	COWAY (M) SDN BHD	4440671	PERSONAL	2023-09-01	5,322.00

The following information are in relation to Account No: 821914983516

1. Relationship	CUSTOMER	Relationship Start Date	15 October 2018
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2. Aging Information	As At Statement Date: 2023-07-02		
Name of Debtor	VIKNESHWARY		
Credit Terms	84 Days	Credit Limit (RM)	0.00
Account Status	Under Recovery Action		
Account Reference No.			
Address	7-14-01 SRI PELANGI, LINTANG MACALLUM 2, 10300 GEORGETOWN		
Nature of Debt	Personal Financing		
Last Paid Amount (RM)	0.00		
Remark	-		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	0.00	0.00	0.00	0.00	24,748.00

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
				X

3. Returned Cheque History						
Cheque No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
No Information Available						

4. Reminders / Letter of Demand for Payment / General Remarks	
Sent reminder to the subject for settlement	0002-11-30

5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information	
Referee	AEON CREDIT SERVICE (M) BHD
Contact Name	-
Address	14TH FLR, WEST WING, ROHAS PERKASA, JLN PERAK, KL
Telephone	03-22729000
Nature of Business	PROVIDING EASY PAYMENT SCHEMES TO VARIOUS RETAILERS
Remarks	-

The following information are in relation to Account No: 824000660501			
1. Relationship	CUSTOMER	Relationship Start Date	3 February 2012

2. Aging Information	As At Statement Date: 2019-03-31		
Name of Debtor	VIKNESHWARY A/P CHANDRA SEGGRAN		
Credit Terms	30 Days	Credit Limit (RM)	0.00
Account Status	Defaulter		
Account Reference No.			
Address	Not Provided		
Nature of Debt	Dues outstanding		
Last Paid Amount (RM)	0.00		

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Remark	Write Off
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Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	0.00	0.00	0.00	0.00	2,127.65

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
				X

3. Returned Cheque History						
Cheque No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
No Information Available						

4. Reminders / Letter of Demand for Payment / General Remarks						
No Information Available						

5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information	
Referee	COURTS (MALAYSIA) SDN BHD : SUPPORT CENTRE (eTR)
Contact Name	-
Address	36,JLN GENTING KLANG,SETAPAK,KL
Telephone	03-40268736
Nature of Business	RETAILING OF ELECTRONIC AND ELECTRICAL APPLIANCES
Remarks	-

The following information are in relation to Account No: 824000743821			
1. Relationship	CUSTOMER	Relationship Start Date	10 February 2012

2. Aging Information	As At Statement Date: 2019-03-31		
Name of Debtor	VIKNEISHWARY A/P CHANDRA SEGGRAN		
Credit Terms	30 Days	Credit Limit (RM)	0.00
Account Status	Defaulter		
Account Reference No.			
Address	Not Provided		
Nature of Debt	Dues outstanding		
Last Paid Amount (RM)	0.00		
Remark	Write Off		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	0.00	0.00	0.00	0.00	2,001.91

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory

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				X
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3. Returned Cheque History						
Cheque No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
No Information Available						

4. Reminders / Letter of Demand for Payment / General Remarks
No Information Available

5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information	
Referee	COURTS (MALAYSIA) SDN BHD : SUPPORT CENTRE (eTR)
Contact Name	-
Address	36,JLN GENTING KLANG,SETAPAK,KL
Telephone	03-40268736
Nature of Business	RETAILING OF ELECTRONIC AND ELECTRICAL APPLIANCES
Remarks	-

The following information are in relation to Account No: 0194			
1. Relationship	CUSTOMER	Relationship Start Date	4 July 2017

2. Aging Information	As At Statement Date: 2017-07-04		
Name of Debtor	VIKNEISHWARY A/P CHANDRA SEGGRAN		
Credit Terms	180 Days	Credit Limit (RM)	9,660.00
Account Status	None		
Account Reference No.	0194		
Address	Not Provided		
Nature of Debt	Dues outstanding		
Last Paid Amount (RM)	9,660.00		
Remark	-		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	0.00	0.00	0.00	0.00	9,660.00

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
				X

3. Returned Cheque History						
Cheque No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
No Information Available						

4. Reminders / Letter of Demand for Payment / General Remarks	
Sent reminder to the subject for settlement	remainder 2017-07-04

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5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information	
Referee	PIRAMID LAPAN SDN BHD
Contact Name	-
Address	34, QUEEN STREET, 10200 PENANG
Telephone	04-2616189
Nature of Business	LICENSED MONEY LENDER
Remarks	-

The following information are in relation to Account No: 4440671			
1. Relationship	CUSTOMER	Relationship Start Date	19 February 2021

2. Aging Information	As At Statement Date: 2023-09-01		
Name of Debtor	VIKNESHWARY A/P CHANDRA SEGGRAN		
Credit Terms	30 Days	Credit Limit (RM)	0.00
Account Status	Defaulter		
Account Reference No.			
Address	Not Provided		
Nature of Debt	Rental, Maintenance & Utilities Charges		
Last Paid Amount (RM)	0.00		
Remark	-		

Outstanding		Default				
0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	> 180 Days
0.00	0.00	0.00	0.00	0.00	0.00	5,322.00

The above was accurate as at the statement date indicate above.

Account Conduct				
Not Provided	Excellent	Good	Satisfactory	Unsatisfactory
				X

3. Returned Cheque History						
Cheque No	Account No	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
No Information Available						

4. Reminders / Letter of Demand for Payment / General Remarks	
Sent reminder to the subject for settlement	2023-09-01

5. CRA Comment	No Information Available
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6. Subject's Comment	No Information Available
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7. Referee's Information	
Referee	COWAY (M) SDN BHD
Contact Name	-

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Address	SUITE 6-3 & 6-4, LEVEL 6, WISMA UOA II, JLN PINANG, KL
Telephone	03-20590000
Nature of Business	ELECTRONIC APPLIANCES
Remarks	-

HISTORICAL ENQUIRY													
2023	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	FI	0	0	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	0	0	0	0	1	0	0	0	1	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	1	0	0	0	1	0	0
2022	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	FI	0	1	0	0	0	0	0	0	0	0	0	0
	Non-FI	0	0	0	0	0	0	1	0	0	0	0	0
	Lawyer	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	1	0	0	0	0	1	0	0	0	0	0

REPORT LEGEND

1. Section Summary

Section A : Snapshot (Highlights of entire report)

Section B : Company Profile (SSM information - inclusive of Directorship, Shareholding, Company Charges, Financial Statements, Directorship & Business Parties, Address Records, Financial Health Indicator)

Section C : Banking Payments History (CCRIS Summary, CCRIS Details, CCRIS Derivatives and CCRIS

Section D : Litigation Information

Section E : Trade Reference Information

2. Add-on Summary

BPH : Refers to Central Credit Reference Information System (CCRIS), is a statement of all your credit/loans with the bank

CCRIS LAG : Refers to the liability as guarantor information from Bank Negara Malaysia (BNM)

CCRIS SUP : CCRIS Supplementary is the Customer Supplementary Information that provides details of the borrower's address, telephone number and employment history from Bank Negara Malaysia

ANGKASA : Refers to Sistem Potongan Gaji ANGKASA (SPGA), is a system where all the deductions of cooperatives and other organizations are managed through one channel in order to facilitate the matter of deductions from members' salaries processed by government departments or private

AI : The CTOS Affordability Insight reflects the data subject's ability to make monthly repayments and it is calculated based on the credit information from CCRIS

ETR PLUS : The eTR Plus provides a balanced representation of the subject credit history which are submitted by merchants

- End of Report -