



Experian Report Number (ERN): 1710925566978

Unique Transaction ID: 1050668545 Report Created: 20-03-2024

CURRENT APPLICATION INFORMATION

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

Name Mohd Rafiq

Address 1 Mumbai > Mumbai Maharashtra 400008

Date Of Birth 01-01-1958 PAN AWQPS1224E Telephone

Gender Male Passport Number - Mobile Phone 9820044909

Email SHAIKhR1958@gamil.com Voter ID - Driving License -

Aadhaar Number - Ration Card

EXPERIAN CREDIT SCORE

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



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Score Factors

1. Recency: 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

Credit Account Summary		Current Balance Amount Sun	nmary	Credit Enquiry Summary		Non-Credit Enquiry Summary					
Total number of Accounts	5	Total Current Bal. amt	1,09,713	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	1	Secured Accounts amt	13	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries					
SF/WD/WO/SET/RES	2	Unsecured Accounts amt	88,836	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 Standard Chartered Bank	OVERDRAFT	22506036363	Individual	31-01-2024	SF/WD/WO/SET/RES	04-09-2008	13	13	0
Acct	2 Phoenix ARC Private Limited	CREDIT CARDS	B2C0813301	Individual	31-01-2024	SF/WD/WO/SET/RES	26-02-2008	48,877	48,877	48,877
Acct	3 ICICI Bank	CREDIT CARDS	9401270214049004	Individual	14-02-2024	ACTIVE**	09-11-2008	39,959	39,959	39,959
Acct	Toyota Financial 4 Services India Limited	AUTO LOAN	NMUM1026419	Individual	30-09-2017	CLOSED	31-08-2014	10,00,000	0	0
Acct	5 Tata Capital Ltd	USED CAR LOAN	TCFUC0632000010078732	Individual	31-01-2024	ACTIVE**	31-05-2018	7,55,868	20,864	20,968

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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OVERDRAFT Standard Chartered Bank

Rafiq G Mohd

Address 1 87 HAJI MANSION 1ST FLOOR ROOM NO 1 TANTANPURA STREET MUM Maharashtra 400009

Address 2 NO 260 RN 08 3RD FLR NAGDEVI ST MOHAMMAD ALI RD MASJID BUNDER NEAR CRAUF 10 MARKET MUMBAI MAHARASHTRA Maharashtra

40000

Address 3 87 HAJI MANSION 1ST FLOOR ROOM NO 1 TANTANPURA STREET Maharashtra 400009

Address 4 87 HAJI MANSION 1ST FLOOR ROOM NO 1 TANTANPURA STREET 400009

Address 5 NO 260 RN 08 3RD FLR NAGDEVI ST MOHAMMAD ALI RD MASJID BUNDER NEAR CRAUF 10 MARKET MUMBAI MAHARASHTRA 400003

Credit Account details	Credit Account details										
Account terms		Account description		Account details							
Account Number	22506036363	Date Reported	31-01-2024	Credit Limit Amt	-						
Date Opened	04-09-2008	Loan Type	OVERDRAFT	EMI	-						
Date Closed	-	Account Status	SF/WD/WO/SET/RES	Repayment Tenure	0						
Ownership	Individual	Sanctioned Amt	13	Total Write-off Amt	13						
Rate of Interest	-	Current Balance	13	Principal Write-off	-						
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-						
Type of Collateral	-	Last Payment Date	-								
SuitFiled Willful Default WrittenOff Status	-	SuitFiled Willful Default	-	Written off Settled Status	Written-off						

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												L
2023	L	L	L	L	L	L	L	L	L	L	L	L
2022	L	L	L	L	L	L	L	L	L	142	111	83
2021	52	21	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	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0		

Consumer Personal details on the Credit Account

Date of Birth	10-06-1958	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	919820044909	-	PAN	AWQPS1224E	-	-
Occupation	-	Office phone	234544780000	-	Passport	-	-	-
Email address	-	Home Phone	234544780000	-	Voter ID	-	-	-
		-	234544780000	-	Aadhaar/UID	-	-	-
		Unknown	919820044909	-	Driving License	-	-	-
					Ration Card	-	-	-



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CREDIT CARDS Phoenix ARC Private Limited Acct 2

Mohd Mohd Rafiq

Address 1 HONESTY CONSTRUCTION 260 ROOM NO 8 3RD F LOOR NAGDEVI STREET MASJID BUNDER WEST C ROFFERD MARKET Maharashtra 400003

Address 2 260 ROOM NO 8 3RD FLOOR NAGDEVI STREET M ASJID BUNDER WEST CROFFERD MKT Maharashtra 400003

Address 3 260 ROOM NO 8 3RD FLOOR NAGDEVI STREET MASJID BUNDER WEST CROFFERD MARKET MUMBAI MAHARASHTRA 400003

Address 4 260 ROOM NO 8 3RD FLOOR NAGDEVI STREET M ASJID BUNDER WEST CROFFERD MKT 400003

Address 5 260 ROOM NO 8 3RD FLOOR NAGDEVI STREET M ASJID BUNDER WEST CROFFERD MKT MUMBAI 400003

Address 6 HONESTY CONSTRUCTION 260 ROOM NO 8 3RD FLOOR NAGDEVI STREET MASJID BUNDER WEST CROFFERD MARKET

MUMBAIMAHARASHTRA 400003

Credit Account details

Credit recount details					
Account terms		Account description		Account details	
Account Number	B2C0813301	Date Reported	31-01-2024	Credit Limit Amt	44,000
Date Opened	26-02-2008	Loan Type	CREDIT CARDS	EMI	-
Date Closed	-	Account Status	SF/WD/WO/SET/RES	Repayment Tenure	0
Ownership	Individual	Highest Credit	48,877	Total Write-off Amt	48,877
Rate of Interest	-	Current Balance	48,877	Principal Write-off	25,206
Value of Collateral	-	Amount Overdue	48,877	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-		
SuitFiled Willful Default WrittenOff Status	-	SuitFiled Willful Default	-	Written off Settled Status	Written-off

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												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	900
2021	900	900	900	900	900	900	900	900	900	900	900	900
2020	900	900	900	900	900	900	900	900	900	900	900	900
2019	900	900	900	900	900	900	900	900	900	900	900	900
2018	900		900	900		900	900	900	900	900	900	900
2017	900	900	900	900	900	900	900	900	900	900		

Consumer Personal details on the Credit Account

Date of Birth	10-06-1958	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	912223462412	-	PAN	AWQPS1224E	-	-
Occupation	Self-employed	Mobile	919820044909	-	Passport	-	-	-
Email address	-	-	919820044909	-	Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

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CREDIT CARDS ICICI Bank

Ghulam Husain Mohdrafiq

Address 1 260 RN NO 8 3RD FLOOR NAGDEVI STREET MAJID BUNDER MOHAMMAD ALI ROAD 400003

Address 2 HONESTY CONSTRUCTION BLDG NO 260 3RD FLR RM NO 8 NAGDEVI STREET MOHAMMAD ALI OAD 400003

Address 3 260 RN NO 8 3RD FLOOR NAGDEVI STREET MAJ ID BUNDER MOHAMMAD ALI ROAD OPP BOMBAY G UTS HIGH SCHOOL 400003

Credit Account details	Credit Account details										
Account terms		Account description		Account details							
Account Number	9401270214049004	Date Reported	14-02-2024	Credit Limit Amt	76,000						
Date Opened	09-11-2008	Loan Type	CREDIT CARDS	EMI	-						
Date Closed	-	Account Status	ACTIVE**	Repayment Tenure	0						
Ownership	Individual	Highest Credit	39,959	Total Write-off Amt	-						
Rate of Interest	-	Current Balance	39,959	Principal Write-off	-						
Value of Collateral	-	Amount Overdue	39,959	Settlement Amt	-						
Type of Collateral	-	Last Payment Date	-								
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
2024											899	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	900
2021	900	900	900	900	900	900	900	900	900	900	900	900
2020	900	900	900	900	900	900	900	900	900	900	900	900
2019	900	900	900	900	900	900	900	900	900	900	900	900
2018	900	900	900	900	900	900	900	900	900	900	900	900
2017	900	900	900	900	900	900	900	900	900			

Consumer Personal details on the Credit Account

Date of Birth	10-01-1958	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	9820044909	-	PAN	AWQPS1224E	-	-
Occupation	-	Home Phone	22 23462412	-	Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-



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AUTO LOAN Toyota Financial Services India Limited

Acct 4

Rafiq Mohd Rafiq Shaikh

Address 1 HONESTY CONSUTRUCTION 1203 - 12TH FLOOR SHAFF CASTLE 246 NAGDEVI STREET DRAWFORD MARKET MUMBAI MOB NO . 9820044909

Mumbai Maharashtra 400003 Maharashtra 400003

Address 2 40 FLOOR GRD 41/49 HABIB PARK MIRZA GALIB MARG NAGPADA MUMBAI CENTRAL MUMBAI MAHARASHTRA 400008 Maharashtra 400008

Credit Account details					
Account terms		Account description		Account details	
Account Number	NMUM1026419	Date Reported	30-09-2017	Credit Limit Amt	-
Date Opened	31-08-2014	Loan Type	AUTO LOAN	EMI	-
Date Closed	07-09-2017	Account Status	CLOSED	Repayment Tenure	36
Ownership	Individual	Sanctioned Amt	10,00,000	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	04-09-2017		
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
2017				0	0	0	0	0		0		

Consumer Personal details on the Credit Account

Date of Birth	10-06-1958	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9820044909	-	PAN	AWQPS1224E	-	-
Occupation	Salaried				Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

USED CAR LOAN Tata Capital Ltd

Mohdrafiq Shaikh

Address 1 AADAM MANZIL 4TH FLOOR ROOM NO 29 246 NAGDEVI STREET CRAWFARD MARKET, , , Mumbai Maharashtra 400003

Address 2 AADAM MANZIL 4TH FLOOR ROOM NO 29 246 NAGDEVI STREET CRAWFARD MARKET Maharashtra 400003

Credit Account details								
Account terms		Account description		Account details				
Account Number	TCFUC0632000010078732	Date Reported	31-01-2024	Credit Limit Amt	-			
Date Opened	31-05-2018	Loan Type	USED CAR LOAN	EMI	-			
Date Closed	-	Account Status	ACTIVE**	Repayment Tenure	0			
Ownership	Individual	Sanctioned Amt	7,55,868	Total Write-off Amt	-			
Rate of Interest	-	Current Balance	20,864	Principal Write-off	-			
Value of Collateral	-	Amount Overdue	20,968	Settlement Amt	-			
Type of Collateral	-	Last Payment Date	03-10-2021					
SuitFiled Willful Default Writt Status	tenOff	SuitFiled Willful Default	-	Written off Settled Status	-			



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Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2024												578
2023	547	516	486	455	425	394	363	333	302	272	241	213
2022	182	151	121	90	60	29	28	29	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	57	29
2020	0	28	0	28	0	0	0	0	28	0	0	0
2019	0	0	0	0		0	0			0	1	0
2018	1	0	1	0	1	0	1	0				

Consumer Personal details on the Credit Account

Date of Birth	10-01-1958	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9820044909	-	PAN	AWQPS1224E	-	-
Occupation	-	-	9820044909	-	Passport	-	-	-
Email address	SHAIKH_1958@GMAIL.CO				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

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.



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✓ 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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