



Experian Report Number (ERN): 1703596435055 Unique Transaction ID: 922298653

Report Created: 26-12-2023



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

Name Tarachand Sakhare

Address 1 AT Post saoner house no 369> Nagpur Maharashtra 441107

Date Of Birth 20-08-1996 PAN MDDPS8661R Telephone -

Gender Male Passport Number - Mobile Phone 7776000899

Email buntysakhare3@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.



Score Factors

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

✓ 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	11,790	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	0	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries						
SF/WD/WO/SET/RES	-	Unsecured Accounts amt	11,790	Last 180 days credit enquiries	1	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	Balance	Amount Overdue
Acct 1	Axis Bank	CREDIT CARDS	200000004566558	Individual	31-10-2023	ACTIVE*	28-03-2023	24,380	11,790	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.



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CREDIT CARDS Axis Bank Acct 1 Tarachand Sakhare Address 1 PATIL COMPLEX GANESHPETH NAGPUR NEAR ST BUS STAND Maharashtra 440018 S/O NILAKANTH SAKHARE KAKDE LE OUT HOUSE NO 369 SAONER Maharashtra 441107 Address 2 Address 3 S/O NILAKANTH SAKHARE KAKDE LE OUT HOUSE NO 369 SAONER NEAR SANTAJI SABHAGRUH Maharashtra 441107 **Credit Account details Account terms Account description Account details** 200000004566558 Credit Limit Amt Account Number Date Reported 31-10-2023 17,000 28-03-2023 CREDIT CARDS EMI Date Opened Loan Type Date Closed Account Status ACTIVE* Repayment Tenure 0 Individual Highest Credit 24,380 Total Write-off Amt 0 Ownership Rate of Interest Current Balance 11,790 Principal Write-off Value of Collateral Amount Overdue 0 Settlement Amt Type of Collateral Last Payment Date 26-10-2023 SuitFiled Willful Default WrittenOff SuitFiled Willful Default Written off Settled Status Status **Payment History** DPD 2023 **Consumer Personal details on the Credit Account** Phone Type **Phone Number** Extension ID Type **ID** Number Date of issue **Date of Expiry** Date of 20-08-1996 Birth 917776000899 MDDPS8661R Mobile PAN Gender

Passport

Voter ID

Aadhaar/UID

Driving License Ration Card

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Occupation -

BUNTYSAKHARE3@GMAIL.COM

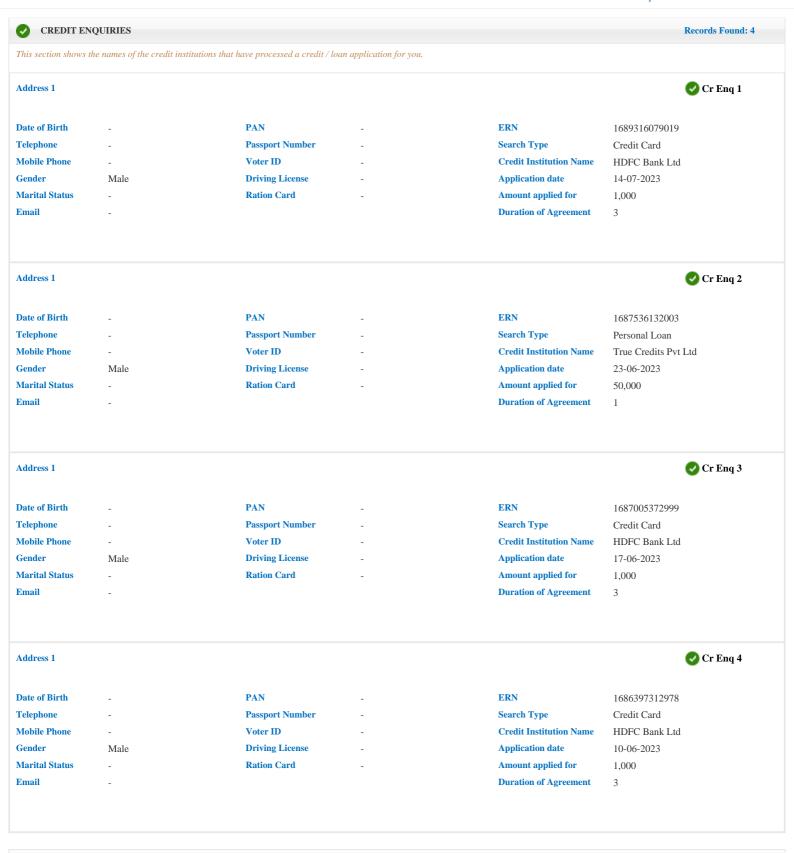
Email

address



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✓ 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.



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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 ----->

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