

✓ CURRENT APPLICATION INFORMATION

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

Name	Raju Guttamidi	PAN	BTLPG4929D	Telephone	
Address 1	2-35/5, raghavendra colony puppalguda Hyderabad Telangana 500089	Passport Number	-	Mobile Phone	9160150666
Date Of Birth	11-02-1994	Voter ID		Driving License	
Gender	Male	Aadhaar Number		Ration Card	
Email	rajuguttamedi737@gmail.com				

✓ EXPERIAN CREDIT SCORE

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



743

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	7,21,309	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	6	Last 30 days non-credit enquiries	
Closed Accounts	0	Secured Accounts amt	7,21,309	Last 90 days credit enquiries	10	Last 90 days non-credit enquiries	
SF/WD/WO/Settled	0	Unsecured Accounts amt	0	Last 180 days credit enquiries	14	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	Sundaram Finance Limited	AUTO LOAN	N012801723	Guarantor	31-10-2019	ACTIVE*	14-02-2019	7,00,000	7,21,309	-

✓ 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.

AUTO LOAN		Sundaram Finance Limited	✓ Acct 1
Guttamidi Raju			
Address 1	2-35/5 PUPPALA GUDA ,PUPPALAGUDA S O PUPPALAGUDA RANGAREDDY HYDERABAD Andhra Pradesh 500089		
Address 2	2-35/5,PUPPALA GUDA ,PUPPALAGUDA S O,RANGAREDDY PUPPALAGUDA HYDERABAD Andhra Pradesh 500089		

Credit Account details			
Account terms		Account description	Account details
Account Number	N012801723	Date Reported	31-10-2019
Date Opened	14-02-2019	Loan Type	AUTO LOAN
Date Closed	-	Account Status	ACTIVE*
Ownership	Guarantor	Sanctioned Amt	7,00,000
Rate of Interest		Current Balance	7,21,309
Value of Collateral		Amount Overdue	-
Type of Collateral		Last Payment Date	10-10-2019
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	0	0	0		

Consumer Personal details on the Credit Account								
Date of Birth	11-02-1994	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9160313101	-	PAN	BTLPG4929D	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	277686246013	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

✓ CREDIT ENQUIRIES Records Found: 15

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

Address 1		✓ Cr Enq 1
Date of Birth	PAN	ERN
Telephone	Passport Number	Search Type
Mobile Phone	Voter ID	Credit Institution Name
Gender	Driving License	Application date
Marital Status	Ration Card	Amount applied for
Email		Duration of Agreement

Address 1				✔ Cr Enq 2	
Date of Birth		PAN	-	ERN	1576473672713
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License	-	Application date	16-12-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 3	
Date of Birth		PAN	-	ERN	1575366827991
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	Fullerton India Credit Company Limited
Gender	Male	Driving License	-	Application date	03-12-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	30

Address 1				✔ Cr Enq 4	
Date of Birth		PAN	-	ERN	1575365304970
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	Fullerton India Credit Company Limited
Gender	Male	Driving License	-	Application date	03-12-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	30

Address 1				✔ Cr Enq 5	
Date of Birth		PAN	-	ERN	1575024819987
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	LTCV CREDIT PVT LTD
Gender	Male	Driving License	-	Application date	29-11-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	1

Address 1				✔ Cr Enq 6	
Date of Birth		PAN	-	ERN	1574854572154
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	LTCV CREDIT PVT LTD
Gender	Male	Driving License	-	Application date	27-11-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	1

Address 1 ✔ Cr Enq 7

Date of Birth		PAN	-	ERN	1573286341726
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	IVL Finance Ltd
Gender	Male	Driving License	-	Application date	09-11-2019
Marital Status	-	Ration Card	-	Amount applied for	10,000
Email	-			Duration of Agreement	12

Address 1 ✔ Cr Enq 8

Date of Birth		PAN	-	ERN	1571919826567
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	LTCV CREDIT PVT LTD
Gender	Male	Driving License	-	Application date	24-10-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	1

Address 1 ✔ Cr Enq 9

Date of Birth		PAN	-	ERN	1571053476241
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	DBS Bank Ltd
Gender	Male	Driving License	-	Application date	14-10-2019
Marital Status	-	Ration Card	-	Amount applied for	-
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 10

Date of Birth		PAN	-	ERN	1569757334656
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Bindawala Banijya Ltd
Gender	Male	Driving License	-	Application date	29-09-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 11

Date of Birth		PAN	-	ERN	1566965573081
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	IVL Finance Ltd
Gender	Male	Driving License	-	Application date	28-08-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	48

Address 1 ✔ Cr Enq 12

Date of Birth		PAN	-	ERN	1566559596538
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	IVL Finance Ltd
Gender	Male	Driving License	-	Application date	23-08-2019
Marital Status	-	Ration Card	-	Amount applied for	15,000
Email	-			Duration of Agreement	12

Address 1 ✔ Cr Enq 13

Date of Birth		PAN	-	ERN	1566468519535
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Bindawala Banijya Ltd
Gender	Male	Driving License	-	Application date	22-08-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 14

Date of Birth		PAN	-	ERN	1564118708334
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License	-	Application date	26-07-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 15

Date of Birth		PAN	-	ERN	1548830475991
Telephone	-	Passport Number	-	Search Type	Auto Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Sundaram Finance Limited
Gender	Male	Driving License	-	Application date	30-01-2019
Marital Status	-	Ration Card	-	Amount applied for	7,00,000
Email	-			Duration of Agreement	48

✔ 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 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 or contact us on 022 6641 9000.

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

Email: 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

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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