

✓ CURRENT APPLICATION INFORMATION

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

Name	Nitish Kumar		
Address 1	AMARI KUKROUN, DHAMDAHA,PURNIA,BIHAR Purnia Bihar 854205		
Date Of Birth	01-01-1997	PAN	FIVPK9534D
Gender	Male	Passport Number	-
Email	sikkusikku1998@gmail.com	Voter ID	
		Aadhaar Number	
		Telephone	
		Mobile Phone	7488205685
		Driving License	
		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
- 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	6,122	Last 7 days credit enquiries	1	Last 7 days non-credit enquiries	
Active Accounts	1	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	1	Last 30 days non-credit enquiries	
Closed Accounts	0	Secured Accounts amt	0	Last 90 days credit enquiries	5	Last 90 days non-credit enquiries	
SF/WD/WO/Settled	0	Unsecured Accounts amt	6,122	Last 180 days credit enquiries	11	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	Krazybee Services Private Limited	PERSONAL LOAN	KB191007HTZKF	Individual	31-10-2019	ACTIVE*	07-10-2019	6,000	6,122	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.

PERSONAL LOAN Krazybee Services Private Limited ✔ Acct 1

Kumar Nitish
Address 1 PURNIA, BIHAR, 854205 Bihar 854205

Credit Account details

Account terms		Account description		Account details	
Account Number	KB191007HTZKF	Date Reported	31-10-2019	Credit Limit Amt	-
Date Opened	07-10-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	6,000	Total Write-off Amt	0
Rate of Interest		Current Balance	6,122	Principal Write-off	0
Value of Collateral		Amount Overdue	0	Settlement Amt	0
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
2019			0									

Consumer Personal details on the Credit Account

Date of Birth	01-01-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	7488205685	-	PAN	FIVPK9534D	-	-
Occupation					Passport	-	-	-
Email address	sikkusikku1998@gmail.com				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

✔ **CREDIT ENQUIRIES** Records Found: 13

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	1577786571739
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	DMI Finance Private Limited
Gender	Male	Driving License	-	Application date	31-12-2019
Marital Status	-	Ration Card	-	Amount applied for	2,00,000
Email	-			Duration of Agreement	0

Address 1 Cr Enq 2

Date of Birth	-	PAN	-	ERN	1574431750133
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License	-	Application date	22-11-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 Cr Enq 3

Date of Birth	-	PAN	-	ERN	1574421996074
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	22-11-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 Cr Enq 4

Date of Birth	-	PAN	-	ERN	1571637182950
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	21-10-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 Cr Enq 5

Date of Birth	-	PAN	-	ERN	1570609257133
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License	-	Application date	09-10-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 Cr Enq 6

Date of Birth	-	PAN	-	ERN	1569404283038
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	25-09-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 **Cr Enq 7**

Date of Birth	-	PAN	-	ERN	1568959937152
Telephone	-	Passport Number	-	Search Type	Consumer Search
Mobile Phone	-	Voter ID	-	Credit Institution Name	SI CREVA (KISSHT)
Gender	Male	Driving License	-	Application date	20-09-2019
Marital Status	-	Ration Card	-	Amount applied for	11,500
Email	-			Duration of Agreement	12

Address 1 **Cr Enq 8**

Date of Birth	-	PAN	-	ERN	1567311722720
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	01-09-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 **Cr Enq 9**

Date of Birth	-	PAN	-	ERN	1566474397000
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 10**

Date of Birth	-	PAN	-	ERN	1566474395439
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 11**

Date of Birth	-	PAN	-	ERN	1563084505712
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	14-07-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 12

Date of Birth	-	PAN	-	ERN	1562387503075
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Bindawala Banijya Ltd
Gender	Male	Driving License	-	Application date	06-07-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 13

Date of Birth	-	PAN	-	ERN	1551500498749
Telephone	-	Passport Number	-	Search Type	Consumer Search
Mobile Phone	-	Voter ID	-	Credit Institution Name	SI CREVA (KISSHT)
Gender	Male	Driving License	-	Application date	02-03-2019
Marital Status	-	Ration Card	-	Amount applied for	5,999
Email	-			Duration of Agreement	12

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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