

✓ CURRENT APPLICATION INFORMATION

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

Name	Ishan Suryavanshi	PAN	GWPPS1634P	Telephone	
Address 1	VILL-SURAT SINGH DEEH, KONDRI, TULSIPUR Balrampur Uttar Pradesh 271208	Passport Number	-	Mobile Phone	8400088787
Date Of Birth	03-06-1996	Voter ID		Driving License	
Gender	Male	Aadhaar Number		Ration Card	
Email	ishan031995@gmail.com				

✓ 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	3	Total Current Bal. amt	0	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries	
Active Accounts	0	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	3	Last 30 days non-credit enquiries	
Closed Accounts	3	Secured Accounts amt	0	Last 90 days credit enquiries	7	Last 90 days non-credit enquiries	
SF/WD/WO/Settled	0	Unsecured Accounts amt	0	Last 180 days credit enquiries	15	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	KB190225DRBTE	Individual	31-03-2019	CLOSED	25-02-2019	1,500	0	0
Acct 2	Fullerton India Credit Company Limited	PERSONAL LOAN	220016800254714	Individual	31-07-2019	CLOSED	20-03-2019	4,000	0	0
Acct 3	Fullerton India Credit Company Limited	PERSONAL LOAN	220016800345905	Individual	31-10-2019	CLOSED	08-04-2019	4,000	0	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

Ishan Suryavanshi

Address 1

BALRAMPUR,UTTAR PRADESH,271208 Uttar Pradesh 271208

Credit Account details

Account terms		Account description		Account details	
Account Number	KB190225DRBTE	Date Reported	31-03-2019	Credit Limit Amt	-
Date Opened	25-02-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	12-03-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	1,500	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	12-03-2019		
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										S		

Consumer Personal details on the Credit Account

Date of Birth	03-06-1996	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	8400088787	-	PAN	GWPPS1634P	-	-
Occupation					Passport	-	-	-
Email address	ishansingh395@yahoo.co.in				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

PERSONAL LOAN

Fullerton India Credit Company Limited

Acct 2

Ishan

Address 1

VILLDIHSOORATSINGHTULSIPUR Tulsipur Uttar Pradesh 271208

Credit Account details

Account terms		Account description		Account details	
Account Number	220016800254714	Date Reported	31-07-2019	Credit Limit Amt	-
Date Opened	20-03-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	02-04-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	4,000	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	20-03-2019		
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					

Consumer Personal details on the Credit Account

Date of Birth	03-06-1996	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	8400088787	-	PAN	-	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

PERSONAL LOAN

Fullerton India Credit Company Limited

✓ Acct 3

Ishan
Address 1 VILLDIHSOORATSINGHTULSIPUR Tulsipur Uttar Pradesh 271208

Credit Account details

Account terms		Account description		Account details	
Account Number	220016800345905	Date Reported	31-10-2019	Credit Limit Amt	-
Date Opened	08-04-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	31-08-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	4,000	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	08-04-2019		
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		99	68					

Consumer Personal details on the Credit Account

Date of Birth	03-06-1996	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	8400088787	-	PAN	GWPPS1634P	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					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	1576911184856
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	21-12-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 2	
Date of Birth		PAN	-	ERN	1575984341154
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	LTCV CREDIT PVT LTD
Gender	Male	Driving License	-	Application date	10-12-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	1

Address 1				✔ Cr Enq 3	
Date of Birth		PAN	-	ERN	1575862609807
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License	-	Application date	09-12-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 4	
Date of Birth		PAN	-	ERN	1575716807318
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	IVL Finance Ltd
Gender	Male	Driving License	-	Application date	07-12-2019
Marital Status	-	Ration Card	-	Amount applied for	50,000
Email	-			Duration of Agreement	24

Address 1				✔ Cr Enq 5	
Date of Birth		PAN	-	ERN	1574094159693
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	18-11-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 6	
Date of Birth		PAN	-	ERN	1572329085033
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	29-10-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 7	
Date of Birth		PAN	-	ERN	1571819505435
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License	-	Application date	23-10-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 8	
Date of Birth		PAN	-	ERN	1570204263451
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	04-10-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 9	
Date of Birth		PAN	-	ERN	1569151373703
Telephone	-	Passport Number	-	Search Type	Auto Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Apollo Finvest India Ltd
Gender	Male	Driving License	-	Application date	22-09-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				✔ Cr Enq 10	
Date of Birth		PAN	-	ERN	1568118704970
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	10-09-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 11

Date of Birth		PAN	-	ERN	1567501479754
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	Paysense Services India Pvt Ltd
Gender	Male	Driving License	-	Application date	03-09-2019
Marital Status	-	Ration Card	-	Amount applied for	1
Email	-			Duration of Agreement	1

Address 1 ✔ Cr Enq 12

Date of Birth		PAN	-	ERN	1566303774021
Telephone	-	Passport Number	-	Search Type	Construction Equipment loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	DMI Finance Private Limited
Gender	Male	Driving License	-	Application date	20-08-2019
Marital Status	-	Ration Card	-	Amount applied for	60,000
Email	-			Duration of Agreement	12

Address 1 ✔ Cr Enq 13

Date of Birth		PAN	-	ERN	1565976955093
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	IVL Finance Ltd
Gender	Male	Driving License	-	Application date	16-08-2019
Marital Status	-	Ration Card	-	Amount applied for	10,000
Email	-			Duration of Agreement	12

Address 1 ✔ Cr Enq 14

Date of Birth		PAN	-	ERN	1565502451115
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Bindawala Banijya Ltd
Gender	Male	Driving License	-	Application date	11-08-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1 ✔ Cr Enq 15

Date of Birth		PAN	-	ERN	1565413809639
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	10-08-2019
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

✓ 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 ----->

Experian Credit Information Company of India Private Limited ("ECICI") is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empanelled several credit institutions / specified users ("Members") with it, from whom it collects information / data for the bureau operations. The current Experian Credit Information Report and Experian Credit Score ("Report") is a reflection of this information / data as submitted by the Member to ECICI. The Report may thus be limited to the information / data contributed by the Member. The information / data provided in the Report is as current and up to date as provided by the Members. The Report is not a guarantee of any particular outcome and you may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise to you from relying on the information / data in the Report. ECICI will use all reasonable skill and care in the supply of the information / data to you. However since we obtain the information / data from the Member, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees.

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