

## Barun Garai's Credit Report

Powered by  experian.

### < Credit Score

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



### Score Factors

- Payment History :** Percentage of payments made on time
- Credit Card Utilization :** Percentage of your Credit Limit being used
- Age Of Credit History :** Age of your oldest open account
- Total Account :** Total number of your Credit Card and Loans

### < Report Summary

#### Credit Account Summary

Total Accounts	6
Active Accounts	5
Closed Accounts	1
SF/WD/WO/Settled	0

#### Current Balance Amount Summary

Total Current Bal. amt.	1,58,697.00
SF/WD/WO/Settled amt	0
Secured Accounts amt	0
Unsecured Accounts amt	1,58,697.00

#### Credit Enquiry Summary

Last 7 days credit enquiries	0
Last 30 days credit enquiries	0
Last 90 days credit enquiries	0
Last 180 days credit enquiries	0

## < SUMMARY : Credit Account Information

*This section displays summary of all your reported credit accounts found in the Credit Bureau database.*

	Financial Institution	Account type	Account No	Account Holder Type	Date Reported	Account Status	Date Opened	Sanction Amt/Highest Credit	Current Balance	Amount Overdue
Acct 1	Axis Bank	Credit Card	5305620212729293	Individual	31-01-2020	ACTIVE	16-02-2018	36,423.00	24,280.00	0
Acct 2	Axis Bank	Personal Loan	PPR021303277316	Individual	31-01-2020	ACTIVE	19-07-2018	1,90,000.00	82,115.00	-
Acct 3	IVL Finance Ltd	Personal Loan	IPERBRN01384398	Individual	31-05-2019	CLOSED	22-10-2018	19,999.00	0	0
Acct 4	SBI Cards and Payment Services Private Limited	Credit Card	0005473599154240202	Individual	27-12-2019	ACTIVE	12-08-2019	17,272.00	702.00	0
Acct 5	Axis Bank	Credit Card	5334670002993968	Individual	31-01-2020	ACTIVE	16-11-2019	1,193.00	1,600.00	0
Acct 6	Axis Bank	Personal Loan	PPR021304946159	Individual	31-01-2020	ACTIVE	27-01-2020	50,000.00	50,000.00	-

## < Credit Account Information Details

This section has information provided to our Bureau Partner by banks, credit/financial institutions and other credit grantors with whom you have a credit/loan account

### Credit Card

### Axis Bank

### < Acct 1

**Address 1** C/O RABILAL GARAI, PATHARCHUR, HIJALGORA,BARDDHAMAN, 713362

Account terms		Account description		Account Details	
Account Number	5305620212729293	Date Reported	31-01-2020	Credit Limit Amt	87,000.00
Date Opened	16-02-2018	Loan Type	Credit Card	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	36,423.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	24,280.00	Principal Write-off	0
Value of Collateral	-	Amount Past Due	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	10-01-2020		

### Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020												0

### Consumer Personal details on the Credit Card

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	917548934089	-	PAN	BODPG8152F	-	-
Occupation	Salaried	Office Phone	-	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1 C/O RABI LAL GARAI PATHARCHUR,HIJALGORA BARDDHAMAN, 713385

Account terms		Account description		Account Details	
Account Number	PPR021303277316	Date Reported	31-01-2020	Credit Limit Amt	-
Date Opened	19-07-2018	Loan Type	Personal Loan	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	48
Account Holder Type	Individual	Highest Credit	1,90,000.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	82,115.00	Principal Write-off	0
Value of Collateral	-	Amount Past Due	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	06-01-2020		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0	0	0	0	0	0						
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020												0

Consumer Personal details on the Personal Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	-	-	PAN	BODPG8152F	-	-
Occupation	-	Office Phone	7980806797	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1 SO RABILAL GARAI , SURI PARA -,PATHARCHUR 1143, 713362

Account terms		Account description		Account Details	
Account Number	IPERBRN01384398	Date Reported	31-05-2019	Credit Limit Amt	-
Date Opened	22-10-2018	Loan Type	Personal Loan	EMI	-
Date Closed	22-01-2019	Account Status	CLOSED	Repayment Tenure	12
Account Holder Type	Individual	Highest Credit	19,999.00	Total Write-off Amt	0
Rate of Interest	-	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Past Due	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2018	0		0									
2019								0	0	0	0	0

Consumer Personal details on the Personal Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	7980806797	-	PAN	BODPG8152F	-	-
Occupation	-	Office Phone	-	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1 HIJALGARA PATHARCHUR BARDHAMAN, 713362

Account terms		Account description		Account Details	
Account Number	0005473599154240202	Date Reported	27-12-2019	Credit Limit Amt	77,000.00
Date Opened	12-08-2019	Loan Type	Credit Card	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	17,272.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	702.00	Principal Write-off	-
Value of Collateral	-	Amount Past Due	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	24-11-2019		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019	0	0	0	0								

Consumer Personal details on the Credit Card

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	06292134864	-	PAN	BODPG8152F	-	-
Occupation	-	Office Phone	03426292134864	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1

Account terms		Account description		Account Details	
Account Number	5334670002993968	Date Reported	31-01-2020	Credit Limit Amt	77,000.00
Date Opened	16-11-2019	Loan Type	Credit Card	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	0
Account Holder Type	Individual	Highest Credit	1,193.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	1,600.00	Principal Write-off	0
Value of Collateral	-	Amount Past Due	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	03-01-2020		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2019	0	0										
2020												0

Consumer Personal details on the Credit Card

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	917980806797	-	PAN	BODPG8152F	-	-
Occupation	-	Office Phone	-	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

Address 1

Account terms		Account description		Account Details	
Account Number	PPR021304946159	Date Reported	31-01-2020	Credit Limit Amt	-
Date Opened	27-01-2020	Loan Type	Personal Loan	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	45
Account Holder Type	Individual	Highest Credit	50,000.00	Total Write-off Amt	-
Rate of Interest	-	Current Balance	50,000.00	Principal Write-off	0
Value of Collateral	-	Amount Past Due	-	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-		

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020												0

Consumer Personal details on the Personal Loan

Date of Birth		Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of expiry
Gender	MALE	Mobile	7980806797	-	PAN	BODPG8152F	-	-
Occupation	-	Office Phone	-	-	passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-



## < Credit Enquiries

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

### Enquiry 1

Search Type	Personal Loan	ERN	1580127195628	Amount applied for	64,000.00
Financial Institution	Axis Bank	Application Date	27-01-2020	Duration Of Agreement	36

### Enquiry 2

Search Type	Personal Loan	ERN	1576253690969	Amount applied for	1,03,000.00
Financial Institution	IVL Finance Ltd	Application Date	13-12-2019	Duration Of Agreement	36

### Enquiry 3

Search Type	Personal Loan	ERN	1576245780748	Amount applied for	-
Financial Institution	Axis Bank	Application Date	13-12-2019	Duration Of Agreement	36

### Enquiry 4

Search Type	Personal Loan	ERN	1576044570689	Amount applied for	0
Financial Institution	Whizdm Finance Pvt Ltd	Application Date	11-12-2019	Duration Of Agreement	0

### Enquiry 5

Search Type	Credit Card	ERN	1571745711613	Amount applied for	10,000.00
Financial Institution	Axis Bank	Application Date	22-10-2019	Duration Of Agreement	36

### Enquiry 6

Search Type	Personal Loan	ERN	1571499058561	Amount applied for	0
Financial Institution	PC Financial Services Pvt. Ltd.	Application Date	19-10-2019	Duration Of Agreement	0

### Enquiry 7

Search Type	Credit Card	ERN	1569330231402	Amount applied for	10,000.00
Financial Institution	Axis Bank	Application Date	24-09-2019	Duration Of Agreement	36

Enquiry 8

Search Type	Personal Loan	ERN	1565586453567	Amount applied for	1,49,000.00
Financial Institution	IVL Finance Ltd	Application Date	12-08-2019	Duration Of Agreement	12

Enquiry 9

Search Type	Personal Loan	ERN	1561279336273	Amount applied for	1,45,500.00
Financial Institution	IVL Finance Ltd	Application Date	23-06-2019	Duration Of Agreement	24

Enquiry 10

Search Type	Personal Loan	ERN	1539106295680	Amount applied for	1,00,000.00
Financial Institution	IVL Finance Ltd	Application Date	09-10-2018	Duration Of Agreement	48

Enquiry 11

Search Type	Personal Loan	ERN	1531807268212	Amount applied for	1,90,000.00
Financial Institution	Axis Bank	Application Date	17-07-2018	Duration Of Agreement	36

## < Support

If you find any discrepancy in your report , please raise a dispute with our partners at [consumer.support@in.experian.com](mailto:consumer.support@in.experian.com) .  
For any other queries , feel free to contact us at [creditreport@paisabazaar.com](mailto:creditreport@paisabazaar.com)

## < 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 ----->

