

Experian Report Number (ERN):1608824283351

Unique Transaction ID:179513490

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CURRENT APPLICATION INFORMATION

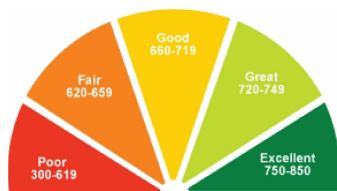
These are the details you give us when you apply for your Experian Credit Report.

Name	Gaurav Kumar			Telephone	-
Address 1	NA NA NA 36 502335			Mobile	7050493796
Date Of Birth	15-10-1997	PAN	EKYPK7317G	Driving	-
Gender	Female	Passport Number	-	Ration Card	-
Email	babukrish597@gmail.com				
		Voter ID	-		
		Aadhaar Number	-		



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	69352	Last 7 days credit enquiries	-	Last 7 days non-credit enquiries	-
Active Accounts	2	SF/WD/WO/Settled amt	-	Last 30 days credit enquiries	-	Last 30 days non-credit enquiries	-
Closed Accounts	1	Secured Accounts amt	69352	Last 90 days credit enquiries	-	Last 90 days non-credit enquiries	-
SF/WD/WO/Settled	0	Unsecured Accounts amt	0	Last 180 days credit enquiries	-	Last 180 days non-credit enquiries	-



SUMMARY: CREDIT ACCOUNT INFORMATION

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

	Lender	Account Type	Account no	Date Reported	Account Status	Date opened	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
Acct 1	Krazybee Services Private Limited	PERSONAL LOAN	XXXXXXXXXXLAGL	30-09-2019	CLOSED	13-08-2019	1600	0	0
Acct 2	IndusInd Bank Limited	TWO-WHEELER LOAN	XXXXXX110H	31-10-2020	ACTIVE	15-10-2020	68290	69352	0
Acct 3	CLIX FINANCE INDIA PRIVATE LIMITED	CONSUMER LOAN	XXXXXXXXXXXXXX4083	31-10-2020	ACTIVE	22-10-2020	3000	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

XXXXXXXXXXLAGL

Acct 1

KUMAR GAURAV

Address 1 BEGUSARAI,BIHAR,851211 BIHAR 851211

Credit Account details					
Account terms		Account description		Account details	
Account Number	XXXXXXXXXXLAGL	Date Reported	30-09-2019	Credit Limit Amt	
Date Opened	13-08-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	19-09-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Highest Credit	1600	Total Write-off Amt	0
Rate of Interest		Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	0	Settlement Amt	0
Type of Collateral	-	Last Payment Date	19-09-2019		

Payment History

DPD

Dec

Nov

Oct

Sep

Aug

Jul

Jun

May

Apr

Mar

Feb

Jan

2019

0

0

Date of Birth	15-10-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	7050493796	-	PAN	EKYPK7317G	-	-
Occupation	-				Passport		-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

TWO-WHEELER LOAN

XXXXXX110H

✓

Acct 2

VIJAY GAURAV VIJAY DAS

Address 1AT BAR BIGHI PO HUSSAINA SALEH CHAK PS BALLIA WARD NO 10 PS BALLIA WARD NO 10 BIHAR 851211

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXX110H	Date Reported	31-10-2020	Credit Limit Amt	
Date Opened	15-10-2020	Loan Type	TWO-WHEELER LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	30
Ownership	Individual	Highest Credit	68290	Total Write-off Amt	
Rate of Interest		Current Balance	69352	Principal Write-off	
Value of Collateral	-	Amount Overdue	0	Settlement Amt	
Type of Collateral	-	Last Payment Date	01-01-1900		

Payment History

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

Date of Birth	15-10-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	-	7973488225	-	PAN	EKYPK7317G	-	-
Occupation	-				Passport		-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

CONSUMER LOAN

XXXXXXXXXXXXXXXXXXXX4083

✓

Acct 3

GAURAV KUMAR

Address 1PO HUSSAINABARBIGHI, SALEH CHAKBIHAR 851211

Credit Account details

Account terms		Account description		Account details	
Account Number	XXXXXXXXXXXXXXXXXXXX40	Date Reported	31-10-2020	Credit Limit Amt	
Date Opened	22-10-2020	Loan Type	CONSUMER LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE	Repayment Tenure	0
Ownership	Individual	Highest Credit	3000	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	-		

Payment History

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

Date of Birth	15-10-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender		Mobile	7050493796	-	PAN	EKYPK7317G	-	-
Occupation	-				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.

ERN	1607663031978	Search Type	Others	Application date	11-12-2020
Institution Name	PC Financial Services	Amount applied for	5000	Duration of Agreement	6 Months
ERN	1607530820918	Search Type	Others	Application date	09-12-2020
Institution Name	PC Financial Services	Amount applied for	15000	Duration of Agreement	3 Months
ERN	1607358181465	Search Type	Others	Application date	07-12-2020
Institution Name	PC Financial Services	Amount applied for	15000	Duration of Agreement	2 Months
ERN	1607083651019	Search Type	Others	Application date	04-12-2020
Institution Name	MOUNT SHIKHAR	Amount applied for	5000	Duration of Agreement	30 Months
ERN	1607003553891	Search Type	Others	Application date	03-12-2020
Institution Name	True Credits Pvt Ltd	Amount applied for	1000	Duration of Agreement	1 Months
ERN	1606384846249	Search Type	Others	Application date	26-11-2020
Institution Name	Kudos Finance And	Amount applied for	5000	Duration of Agreement	7 Months
ERN	1606383136726	Search Type	Others	Application date	26-11-2020
Institution Name	Whizdm Finance Pvt Ltd	Amount applied for	0	Duration of Agreement	0 Months
ERN	1606303597379	Search Type	Others	Application date	25-11-2020
Institution Name	SNAPMINT FINANCIAL	Amount applied for	10000	Duration of Agreement	6 Months
ERN	1605772538447	Search Type	Others	Application date	19-11-2020
Institution Name	Kudos Finance And	Amount applied for	5000	Duration of Agreement	7 Months
ERN	1605763992252	Search Type	Others	Application date	19-11-2020
Institution Name	Kudos Finance And	Amount applied for		Duration of Agreement	7 Months
ERN	1605071601966	Search Type	Others	Application date	11-11-2020
Institution Name	True Credits Pvt Ltd	Amount applied for	50000	Duration of Agreement	1 Months
ERN	1604978182615	Search Type	Others	Application date	10-11-2020
Institution Name	Kudos Finance And	Amount applied for	5000	Duration of Agreement	7 Months
ERN	1604978181868	Search Type	Others	Application date	10-11-2020
Institution Name	Kudos Finance And	Amount applied for	5000	Duration of Agreement	7 Months
ERN	1604977876967	Search Type	Others	Application date	10-11-2020
Institution Name	PC Financial Services	Amount applied for	6000	Duration of Agreement	3 Months
ERN	1604905282986	Search Type	Others	Application date	09-11-2020
Institution Name	PC Financial Services	Amount applied for	15000	Duration of Agreement	3 Months
ERN	1604197153036	Search Type	Others	Application date	01-11-2020
Institution Name	PC Financial Services	Amount applied for	8000	Duration of Agreement	6 Months
ERN	1603768524560	Search Type	Others	Application date	27-10-2020
Institution Name	Whizdm Finance Pvt Ltd	Amount applied for	0	Duration of Agreement	0 Months
ERN	1603725285888	Search Type	Others	Application date	26-10-2020
Institution Name	Axis Bank	Amount applied for	10000	Duration of Agreement	36 Months
ERN	1603104043453	Search Type	Others	Application date	19-10-2020
Institution Name	SNAPMINT FINANCIAL	Amount applied for	10000	Duration of Agreement	6 Months
ERN	1601722054996	Search Type	Others	Application date	03-10-2020
Institution Name	IVL Finance Ltd	Amount applied for	0	Duration of Agreement	48 Months

ERN	1598009270501	Search Type	Others	Application date	21-08-2020
Institution Name	Whizdm Finance Pvt Ltd	Amount applied for	0	Duration of Agreement	0 Months
ERN	1572745853392	Search Type	Others	Application date	03-11-2019
Institution Name	Whizdm Finance Pvt Ltd	Amount applied for	0	Duration of Agreement	0 Months
ERN	1572745175944	Search Type	Others	Application date	03-11-2019
Institution Name	PC Financial Services	Amount applied for	0	Duration of Agreement	0 Months
ERN	1567318192054	Search Type	Others	Application date	01-09-2019
Institution Name	PC Financial Services	Amount applied for	0	Duration of Agreement	0 Months
ERN	1566536928590	Search Type	Others	Application date	23-08-2019
Institution Name	Bindawala Baniya Ltd	Amount applied for	0	Duration of Agreement	0 Months
ERN	1564835541174	Search Type	Others	Application date	03-08-2019
Institution Name	PC Financial Services	Amount applied for	0	Duration of Agreement	0 Months


NON-CREDIT ENQUIRIES

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
 - 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
 - S : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.
 - S : Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.

<----- END OF REPORT ----->

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