



CURRENT APPLICATION INFORMATION

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

Name	Sonu Kumar	Telephone		
Mobile Phone	8651941100	PAN	ICXPK3473E	
Passport Number		Voter ID		Driving License
Email	skk27022@gmail.com	Aadhaar Number	454850786566	Ration Card



EXPERIAN CREDIT SCORE

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



814

Score Factors

1. **Recency :** Recent Credit Account Defaults
2. **Leverage :** Credit Accounts with on-time re-payment history
3. **Coverage :** Non-delinquent and delinquent Credit Accounts
4. **Delinquency Status :** Defaults on Credit Accounts (current & recent periodic intervals)
5. **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	2	Total Current Bal. amt	1,250	Last 7 days credit enquiries	2	Last 7 days non-credit enquiries	
Active Accounts	2	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	7	Last 30 days non-credit enquiries	
Closed Accounts	0	Secured Accounts amt	0	Last 90 days credit enquiries	20	Last 90 days non-credit enquiries	
SF/WD/WO/Settled	0	Unsecured Accounts amt	1,250	Last 180 days credit enquiries	30	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	IDFC FIRST BANK LIMITED	PERSONAL LOAN	25504984	Individual	31-10-2020	ACTIVE*	22-09-2019	3,000	0	0
Acct 2	BRANCH INTERNATIONAL FINANCIAL SERVICES PVT LTD	PERSONAL LOAN	A22E705212682A04C165468E4	Individual	31-10-2020	ACTIVE*	21-10-2020	1,250	1,250	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

IDFC FIRST BANK LIMITED

Acct 1

Sonu Kumar

Address 1 WARD NO . 15 MOHIUDDIN PUR 230 BIHAR Bihar 848101

Credit Account details

Account terms		Account description		Account details	
Account Number	25504984	Date Reported	31-10-2020	Credit Limit Amt	-
Date Opened	22-09-2019	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	12
Ownership	Individual	Sanctioned Amt	3,000	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	28-08-2020		
SuitFiled Willful Default WrittenOff Status		SuitFiled Willful Default	No Suit filed	Written off Settled Status	

Payment History

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

Consumer Personal details on the Credit Account

Date of Birth	01-01-2000	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender		Mobile	-	-				PAN	ICXPK3473E	-	-
Occupation			-	-				Passport	-	-	-
Email address	-							Voter ID	-	-	-
								Aadhaar/UID	454850786566	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

PERSONAL LOAN

BRANCH INTERNATIONAL FINANCIAL SERVICES
PVT LTD

✓ Acct 2

Sonu Kumar

Address 1 WARD NO.15 MOHIUDDIN PUR,HANSA, SAMASTIP Bihar 848101

Credit Account details

Account terms		Account description		Account details	
Account Number	A22E705212682A04C165468E4	Date Reported	31-10-2020	Credit Limit Amt	-
Date Opened	21-10-2020	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	1,250	Total Write-off Amt	-
Rate of Interest		Current Balance	1,250	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
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
2020			0									

Consumer Personal details on the Credit Account

Date of Birth	01-01-2000	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender		Mobile	9608923354	-	Mobile	9608923354	-	PAN	ICXPK3473E	-	-
Occupation			-	-				Passport	-	-	-
Email address	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-



CREDIT ENQUIRIES

Records Found: 34

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

Sonu Kumar Address 1												Cr Enq 1
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1608355805354	Telephone	-	Passport Number		Search Type	Construction Equipment loan	
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd	Gender	-	Driving License		Application date	19-12-2020	
Marital Status	-	Ration Card		Amount applied for	5,000	Email	sonu00@123india.com			Duration of Agreement	7	
Sonu Kumar Address 1												Cr Enq 2
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1607913405910	Telephone	-	Passport Number		Search Type	Personal Loan	
Mobile Phone	8651941100	Voter ID		Credit Institution Name	True Credits Pvt Ltd	Gender	-	Driving License		Application date	14-12-2020	
Marital Status	-	Ration Card		Amount applied for	1,000	Email				Duration of Agreement	1	
Sonu Kumar Address 1												Cr Enq 3
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1607336787446	Telephone	-	Passport Number		Search Type	Construction Equipment loan	
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd	Gender	-	Driving License		Application date	07-12-2020	
Marital Status	-	Ration Card		Amount applied for	5,000	Email	sonu00@gmail.com			Duration of Agreement	7	
Sonu Kumar Address 1												Cr Enq 4
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1606833624016	Telephone	-	Passport Number		Search Type	Consumer Search	
Mobile Phone	8651941100	Voter ID		Credit Institution Name	SNAPMINT FINANCIAL SERVICES PVT LTD	Gender	-	Driving License		Application date	01-12-2020	
Marital Status	-	Ration Card		Amount applied for	10,000	Email	sbibank99999@gmail.com			Duration of Agreement	6	

Sonu Kumar Address 1 ✔ Cr Enq 5					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1606554353993
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	8651941100	Voter ID		Credit Institution Name	True Credits Pvt Ltd
Gender	-	Driving License		Application date	28-11-2020
Marital Status	-	Ration Card		Amount applied for	40,000
Email				Duration of Agreement	1
Sonu Kumar Address 1 ✔ Cr Enq 6					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1606487505798
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	27-11-2020
Marital Status	-	Ration Card		Amount applied for	13,000
Email				Duration of Agreement	2
Sonu Kumar Address 1 ✔ Cr Enq 7					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1606205681973
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	24-11-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	JdFl4QPIZS@epoch-credit.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 8					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1605199270612
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	8651941100	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	12-11-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 9					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1604835799146
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	08-11-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7

Sonu Kumar Address 1 ✔ Cr Enq 10					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1604673372589
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	06-11-2020
Marital Status	-	Ration Card		Amount applied for	7,000
Email				Duration of Agreement	3
Sonu Kumar Address 1 ✔ Cr Enq 11					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1604566893165
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	05-11-2020
Marital Status	-	Ration Card		Amount applied for	12,000
Email				Duration of Agreement	2
Sonu Kumar Kumar Sonu Sonu Kumar Address 1 ✔ Cr Enq 12					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1604143653823
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	31-10-2020
Marital Status	-	Ration Card		Amount applied for	15,000
Email				Duration of Agreement	3
Sonu Kumar Address 1 ✔ Cr Enq 13					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1604124547964
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	8651941100	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	31-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 14					
Date of Birth	01-01-1999	PAN	ICXPK3473E	ERN	1603862239306
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	8651941100	Voter ID		Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License		Application date	28-10-2020
Marital Status	-	Ration Card		Amount applied for	0
Email	skk27022@gmail.com			Duration of Agreement	0

Sonu Kumar Address 1 ✔ Cr Enq 15					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1603079977895
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	19-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 16					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1602943285509
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	8651941100	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	17-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 17					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1602209975058
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	8651941100	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	09-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 18					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1601860729386
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	05-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email				Duration of Agreement	6
Sonu Kumar Address 1 ✔ Cr Enq 19					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1601775253498
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	04-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7

Sonu Kumar Address 1 ✔ Cr Enq 20					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1601775251507
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	04-10-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 21					
Date of Birth	01-01-1999	PAN	ICXPK3473E	ERN	1600318610951
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	MOUNT SHIKHAR FINANCIAL SERVICES LTD
Gender	Male	Driving License		Application date	17-09-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email				Duration of Agreement	30
Sonu Kumar Address 1 ✔ Cr Enq 22					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1600013529097
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	-	Driving License		Application date	13-09-2020
Marital Status	-	Ration Card		Amount applied for	0
Email	sonuk865194@gmail.com			Duration of Agreement	0
Sonu Kumar Address 1 ✔ Cr Enq 23					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1599965213965
Telephone	-	Passport Number		Search Type	Credit Card
Mobile Phone	918651941100	Voter ID		Credit Institution Name	Axis Bank
Gender	-	Driving License		Application date	13-09-2020
Marital Status	-	Ration Card		Amount applied for	10,000
Email				Duration of Agreement	36
Sonu Kumar Address 1 ✔ Cr Enq 24					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1599964704833
Telephone	-	Passport Number		Search Type	Credit Card
Mobile Phone	918651941100	Voter ID		Credit Institution Name	Axis Bank
Gender	-	Driving License		Application date	13-09-2020
Marital Status	-	Ration Card		Amount applied for	10,000
Email				Duration of Agreement	36

Sonu Kumar Address 1 ✔ Cr Enq 25					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1599727880106
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	10-09-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 26					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1598932806778
Telephone	-	Passport Number		Search Type	Construction Equipment loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	-	Driving License		Application date	01-09-2020
Marital Status	-	Ration Card		Amount applied for	5,000
Email	test@test.com			Duration of Agreement	7
Sonu Kumar Address 1 ✔ Cr Enq 27					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1598932285409
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	01-09-2020
Marital Status	-	Ration Card		Amount applied for	8,000
Email				Duration of Agreement	6
Sonu Kumar Address 1 ✔ Cr Enq 28					
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1597729759305
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	18-08-2020
Marital Status	-	Ration Card		Amount applied for	15,000
Email				Duration of Agreement	2
Sonu Kumar Address 1 ✔ Cr Enq 29					
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1593846129123
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	-	Driving License		Application date	04-07-2020
Marital Status	-	Ration Card		Amount applied for	0
Email	sonuk765454@gmail.com			Duration of Agreement	0

Sonu Kumar Address 1		✔ Cr Enq 30			
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1593162688485
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	26-06-2020
Marital Status	-	Ration Card		Amount applied for	15,000
Email				Duration of Agreement	2

Sonu Kumar Address 1		✔ Cr Enq 31			
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1591075302973
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	02-06-2020
Marital Status	-	Ration Card		Amount applied for	14,000
Email				Duration of Agreement	2

Sonu Kumar Address 1		✔ Cr Enq 32			
Date of Birth	01-12-1999	PAN	ICXPK3473E	ERN	1589680073130
Telephone	9608923354	Passport Number		Search Type	Personal Loan
Mobile Phone	-	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	Male	Driving License		Application date	17-05-2020
Marital Status	-	Ration Card		Amount applied for	15,000
Email				Duration of Agreement	3

Sonu Kumar Address 1		✔ Cr Enq 33			
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1572058501066
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	-	Driving License		Application date	26-10-2019
Marital Status	-	Ration Card		Amount applied for	0
Email	sonuk865194@gmail.com			Duration of Agreement	0

Sonu Kumar Address 1		✔ Cr Enq 34			
Date of Birth	01-01-2000	PAN	ICXPK3473E	ERN	1571401777567
Telephone	-	Passport Number		Search Type	Personal Loan
Mobile Phone	9608923354	Voter ID		Credit Institution Name	PC Financial Services Pvt. Ltd.
Gender	-	Driving License		Application date	18-10-2019
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 authorized 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 visit <https://consumer.experian.in/ECV-OLN/> to raise a dispute regarding the discrepancy.

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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