

Experian Report Number (ERN): 1619210397713 Unique Transaction ID: 208917712 Report Created: 24-04-2021

These are the de	tails you give us when you apply for	r your Experian Credit Report.				
Name	Kumaravel Chandrasekaran					
Address 1	No.49, East kondayam pettai	i Thiruvanaiko vil, trichy Tiruchira	appalli Tamil Nadu 6200	05		
Date Of Birth	03-04-1997	PAN	FJUPK8522F	Telephone		
Gender	Male	Passport Number	-	Mobile Phone	7094634972	
Email	cmkumaraveldme34@gmail.	.com Voter ID		Driving License		
		Aadhaar Number		Ration Card		
Your Experian C	Tredit Report is summarized in the fo	form of Experian Credit Score which	ranges from 300 - 900.			
Your Experian C	Credit Report is summarized in the f	form of Experian Credit Score which	ranges from 300 - 900.			
Your Experian C	Credit Report is summarized in the fo		ranges from 300 - 900. Recent Credit Account	Defaults		
Your Experian C		Score Factors	Recent Credit Account	Defaults n-time re-payment history		
Your Experian C	Credit Report is summarized in the formation of the forma	Score Factors         1. Recency :         2. Leverage :         3. Coverage :	Recent Credit Account Credit Accounts with or Non-delinquent and del	n-time re-payment history inquent Credit Accounts		
Your Experian C		Score Factors         1. Recency :         2. Leverage :         3. Coverage :         4. Delinquency Status :	Recent Credit Account Credit Accounts with or Non-delinquent and del Defaults on Credit Acco	n-time re-payment history inquent Credit Accounts punts (current & recent periodi	c intervals)	
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Credit Account Summary		Current Balance Amount Sun	nmary	Credit Enquiry Summary		Non-Credit Enquiry Summary
Total number of Accounts	6	Total Current Bal. amt	89,144	Last 7 days credit enquiries	2	Last 7 days non-credit enquiries
Active Accounts	3	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	4	Last 30 days non-credit enquiries
Closed Accounts	3	Secured Accounts amt	83,144	Last 90 days credit enquiries	4	Last 90 days non-credit enquiries
SF/WD/WO/Settled	0	Unsecured Accounts amt	6,000	Last 180 days credit enquiries	4	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	City Union Bank	BL PRIORITY SECTOR AGRICULTURE	502112021296470	Individual	30-09-2018	CLOSED	02-06-2017	62,000	0	0
Acct 2	City Union Bank	BL PRIORITY SECTOR AGRICULTURE	502112025823452	Individual	30-09-2019	CLOSED	12-07-2018	62,000	0	0
Acct 3	City Union Bank	GOLD LOAN	502112025845026	Individual	30-09-2020	CLOSED	16-07-2019	66,000	0	-
Acct 4	City Union Bank	GOLD LOAN	502112025864144	Individual	28-02-2021	ACTIVE*	10-07-2020	78,000	83,144	-
Acct 5	TVS Credit Services Limited	CONSUMER LOAN	TN3005CD0036792	Individual	28-02-2021	ACTIVE*	06-08-2020	30,000	6,000	0
Acct 6	Sicreva Capital Services Pvt Ltd	PERSONAL LOAN	RLOS6881225358682DQI	Individual	31-01-2021	ACTIVE*	19-09-2020	5,500	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.



Account UNITE         Account UNITE         Solution Colspan="4">Solution Colspan="4">Solution Colspan="4"         Solution Colspan="4"          Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"         Solution Colspan="4"           <	Kumaravel C																
Record Limit Ant         Credit Limit Ant	.ddress 1	4	19A KE	ELAKC	)NDAIY	I AN PE	TTAI T	'V KOV	IL SRIR	ANGA	M TRI	CHY Tar	nil Nadu 600017				
Account Number       50211201295       Date Ported       50211201295       Date Ported       Second Yare       Second Yare </th <th>Credit Account d</th> <th>letails</th> <th></th>	Credit Account d	letails															
Note Opened       O2-06-2017       Color Type       Section	Account terms							Accoun	t descrip	tion				Ассон	unt details		
Date Opened $02 \cdot 02^{-1}/4$ $02 \cdot 02^{-1}/4$ $02 \cdot 02^{-1}/4$ $02 \cdot 02^{-1}/4$ $02^{-1}/$	Account Numbe	r			5021	120212	96470	Date R	eported				30-09-2018	Credi	t Limit Amt		-
Normal Problem       Individe       Sanctioned Arr $62,0^{\circ}$ Total Write-off Arrit $-1$ Rate of Interest $600^{\circ}$ $600^{\circ}$ $0^{\circ}$ <t< td=""><td>Date Opened</td><td></td><td></td><td></td><td>02-(</td><td>)6-2017</td><td></td><td>Loan T</td><td>ype</td><td></td><td></td><td></td><td>SECTOR</td><td></td><td></td><td></td><td>-</td></t<>	Date Opened				02-(	)6-2017		Loan T	ype				SECTOR				-
Rate of Later is the restrict of t	Date Closed				12-(	07-2018		Accour	nt Status				CLOSED	Repa	yment Tenure		0
Yalu $\circ$ Col Zerie Virtue Vi	Ownership				Indi	ividual		Sanctio	ned Am	t			62,000	Total	Write-off Amt		-
Type of Collateral       Vitten Off       Second Parameter Paramet	Rate of Interest							Current	t Balance	e			0	Princ	ipal Write-off		-
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Date of Birth       03-04-1997       Phone Type       Phone Number       Extension       ID Type       ID Number       Date of issue       Date of issue       Date of issue         Gender       Male       Mobile       7094634972       -       PAN       FJUPK8522F       -       -       -         Occupation       -       -       Passport       -       2       -								-	-	-	-						
Date of Birth03-04-1997Phone TypePhone NumberExtensionID TypeID NumberDate of issueDateGenderMaleMobile7094634972-PANFJUPK8522FOccupationPassport-PassportEmail address	2017	S	S	S	S	S	S										
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	Occupation												Passport		-	-	-
Aadhaar/UID	Email address		-										Voter ID		-	-	-
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Account Number			5021	120258	23452	Date R	eported				30-09-	2019	Credit	Limit Amt		-
Date Opened			12-0	07-2018		Loan T	ype				SECT	LIORITY OR CULTURE	EMI			-
Date Closed			16-(	07-2019		Accour	nt Status				CLOS	ED	Repay	ment Tenure		0
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Gender	Male			Mot	bile		709463	4972	-			PAN		FJUPK8522F	-	-
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Occupation													Passport	-	-	-
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Ownership				Indiv	vidual		Sanctio	ned Am	ıt			78,000		l Write-off Amt		-
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Account	Numbe	r			TN300	5CD003	6792	Date Re	eported				28-02-2021	Cred	it Limit Amt		-
Date Op	ened				06-0	8-2020		Loan T	ype				CONSUMER LOAN	EMI			-
Date Clo	osed				-			Accoun	t Status				ACTIVE*	Repa	yment Tenure		10
wnersh	nip				Indiv	vidual		Sanctio	ned Am	t			30,000	Total	Write-off Amt		-
ate of I	nterest							Current	Balanc	e			6,000	Princ	ipal Write-off		-
alue of	Collate	ral						Amoun	t Overd	ue			0	Settle	ement Amt		-
ype of	Collater	al						Last Pa	yment I	Date			03-02-2021				
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onsumer Pers	onal det	ails on t	he Credi	it Accou	nt										
Date of Birth	03-04-	1997			Pho	ne Type		Phone I	Number	E	xtension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male				Mot	oile		883887	0529	-		PAN	FJUPK8522F	_	-
Occupation	Salarie	ed										Passport	-	-	-
Email address	cmkun	naraveld	me@gn	nail.com	1							Voter ID	-	-	-
			0									Aadhaar/UID	97200852913	2 -	-
												Driving License	-	-	-
												Ration Card	-	-	-
CREDIT	ENOUI	RIES													Records Found: 14
CREDIT			he credit	t institutic	ons that i	have proc	cessed a	credit / l	oan app	lication	for you.				
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ate of Birth						PAN			-			ERN		1619104630200	
elephone	-	-				Passpo	ort Num	lber	-			Search Typ	e	Personal Loan	
Iobile Phone						Voter	Ш					Credit Insti	tution Name	MOUNT SHIKH	
some i none	-	-							-					FINANCIAL SE	RVICES LTD
ender	1	Male				Drivin	g Licen	se	-			Application		22-04-2021	
Iarital Status	-	-				Ratior	n Card		-			Amount ap	plied for	5,000	
mail	-	-										Duration of	Agreement	30	
ddress 1															🜏 Cr Enq 2
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ate of Birth						PAN			-			ERN		1618881225408	🗸 Cr Enq 2
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Experian Report Number (ERN): 1619210397713 Unique Transaction ID: 208917712

Address 1					🜏 Cr Enq 4
Date of Birth		PAN	_	ERN	1617187620242
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	31-03-2021
Marital Status	-	Ration Card	-	Amount applied for	13,000
Email	-			Duration of Agreement	3
Address 1					<table-cell> Cr Enq 5</table-cell>
Date of Birth		PAN	-	ERN	1602492733922
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	12-10-2020
Marital Status	-	Ration Card	-	Amount applied for	7,000
Email	-			Duration of Agreement	3
Address 1 Date of Birth Telephone		PAN Passport Number	-	ERN Search Type	Cr Enq 6 1599193567003 Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	
Gender	- Male	Driving License	-	Application date	PC Financial Services Pvt. Ltd. 04-09-2020
Marital Status	Iviale	Ration Card	-	Amount applied for	10,000
Email	-	Kation Caru		Duration of Agreement	6
Address 1					🗸 Cr Enq 7
Date of Birth		PAN	-	ERN	1598277730544
Telephone	-	Passport Number	-	Search Type	Construction Equipment loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Kudos Finance And Investment Private Ltd
Gender	Male	Driving License	-	Application date	24-08-2020
Marital Status	-	<b>Ration Card</b>	-	Amount applied for	5,000
Email	-			<b>Duration of Agreement</b>	7
A 43					
Address 1					🜏 Cr Enq 8

Date of Birth PAN ERN 1597918835211 Telephone Passport Number Search Type Personal Loan **Mobile Phone** Voter ID **Credit Institution Name** PC Financial Services Pvt. Ltd. --20-08-2020 Gender Male **Driving License** Application date \_ **Marital Status Ration Card** Amount applied for 9,000 \_ Email **Duration of Agreement** 6



Address 1

# Experian Credit Report

🕑 Cr Enq 9

Experian Report Number (ERN): 1619210397713 Unique Transaction ID: 208917712

Date of Birth		PAN	-	ERN	1595692173886
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	25-07-2020
Marital Status	Wate	Ration Card		Amount applied for	8,000
Email	-	Kation Caru	-		
Email	-			Duration of Agreement	3
Address 1					💽 Cr Enq 10
Date of Birth		PAN	-	ERN	1593771300953
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	03-07-2020
Marital Status	_	Ration Card	-	Amount applied for	14,000
Email	-			Duration of Agreement	6
					Č
Address 1					🜏 Cr Enq 11
Date of Birth		PAN	-	ERN	1588589449529
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	04-05-2020
Marital Status	-	Ration Card	-	Amount applied for	12,000
Email	-			<b>Duration of Agreement</b>	2
Address 1					🜏 Cr Enq 12
Date of Birth		PAN	-	ERN	1583201980906
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	03-03-2020
Marital Status	-	Ration Card	-	Amount applied for	10,000
Email	-			<b>Duration of Agreement</b>	15
Address 1					Cr Enq 13
Date of Birth		PAN	-	ERN	1578046889407
Telephone	-	Passport Number	-	Search Type	Others
Mobile Phone	-	Voter ID	-	Credit Institution Name	DMI Finance Private Limited

Male

-

**Driving License** 

**Ration Card** 

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Gender

Email

**Marital Status** 

03-01-2020

2,00,000

0

Application date

Amount applied for

**Duration of Agreement** 



🛃 Cr Eng 14

**No Records Found** 

Experian Report Number (ERN): 1619210397713 Unique Transaction ID: 208917712

Ad	dr	ess	1	

Date of Birth		PAN	-	ERN	1578036526775
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	03-01-2020
Marital Status	-	Ration Card	-	Amount applied for	10,000
Email	-			<b>Duration of Agreement</b>	15

#### 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 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 ------

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