

✓ CURRENT APPLICATION INFORMATION

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

Name	Kumaravel Chandrasekaran		
Address 1	No.49, East kondayam pettai Thiruvanaiko vil, trichy Tiruchirappalli Tamil Nadu 620005		
Date Of Birth	03-04-1997	PAN	FJUPK8522F
Gender	Male	Passport Number	-
Email	cmkumaraveldme34@gmail.com	Voter ID	
		Aadhaar Number	
		Telephone	
		Mobile Phone	7094634972
		Driving License	
		Ration Card	

✓ 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	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.

BL PRIORITY SECTOR AGRICULTURE				City Union Bank				<div><div></div>Acct 1</div>									
Kumaravel C																	
Address 149A KEELAKONDAIYAN PETTAI TV KOVIL SRIRANGAM TRICHY Tamil Nadu 600017																	
Credit Account details																	
Account terms				Account description				Account details									
Account Number		502112021296470		Date Reported		30-09-2018		Credit Limit Amt		-							
Date Opened		02-06-2017		Loan Type		BL PRIORITY SECTOR AGRICULTURE		EMI		-							
Date Closed		12-07-2018		Account Status		CLOSED		Repayment Tenure		0							
Ownership		Individual		Sanctioned Amt		62,000		Total Write-off Amt		-							
Rate of Interest				Current Balance		0		Principal Write-off		-							
Value of Collateral		66000		Amount Overdue		0		Settlement Amt		-							
Type of Collateral				Last Payment Date		12-07-2018											
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					
2018				<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>					
2017	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>	<div>S</div>										
Consumer Personal details on the Credit Account																	
Date of Birth		03-04-1997		Phone Type		Phone Number		Extension		ID Type		ID Number		Date of issue		Date of Expiry	
Gender		Male		Mobile		7094634972		-		PAN		FJUPK8522F		-		-	
Occupation										Passport		-		-		-	
Email address		-								Voter ID		-		-		-	
										Aadhaar/UID		-		-		-	
										Driving License		-		-		-	
										Ration Card		TN23836646		-		-	

BL PRIORITY SECTOR AGRICULTURE

City Union Bank

✔

Acct 2

Kumaravel C

Address 1

49A KEELAKONDAIYAN PETTAI TV KOVIL SRIRANGAM TRICHY Tamil Nadu 600017

Credit Account details

Account terms		Account description		Account details	
Account Number	502112025823452	Date Reported	30-09-2019	Credit Limit Amt	-
Date Opened	12-07-2018	Loan Type	BL PRIORITY SECTOR AGRICULTURE	EMI	-
Date Closed	16-07-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	62,000	Total Write-off Amt	-
Rate of Interest	9.250	Current Balance	0	Principal Write-off	-
Value of Collateral	66000	Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	16-07-2019		
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	S	S	S	S	S	S	S	S
2018	S	S	S	S	S	S						

Consumer Personal details on the Credit Account

Date of Birth	03-04-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	7094634972	-	PAN	FJUPK8522F	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	TN23836646	-	-

GOLD LOAN

City Union Bank

✔

Acct 3

Kumaravel C

Address 1

49A KEELAKONDAIYAN PETTAI TV KOVIL SRIRANGAM TRICHY Tamil Nadu 600017

Credit Account details

Account terms		Account description		Account details	
Account Number	502112025845026	Date Reported	30-09-2020	Credit Limit Amt	-
Date Opened	16-07-2019	Loan Type	GOLD LOAN	EMI	-
Date Closed	10-07-2020	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	66,000	Total Write-off Amt	-
Rate of Interest	9.500	Current Balance	0	Principal Write-off	-
Value of Collateral	69300	Amount Overdue	-	Settlement Amt	-
Type of Collateral		Last Payment Date	10-07-2020		
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				S	S	S	S	S	S	S	S	S
2019	S	S	S	S	S	S						

Consumer Personal details on the Credit Account

Date of Birth	03-04-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	7094634972	-	PAN	FJUPK8522F	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	TN23836646	-	-

GOLD LOAN City Union Bank ✓ Acct 4

Kumaravel C

Address 1 49A KEELAKONDAIYAN PETTAI TV KOVIL SRIRANGAM TRICHY Tamil Nadu 600017

Credit Account details

Account terms	Account description	Account details
Account Number 502112025864144	Date Reported 28-02-2021	Credit Limit Amt -
Date Opened 10-07-2020	Loan Type GOLD LOAN	EMI -
Date Closed -	Account Status ACTIVE*	Repayment Tenure 0
Ownership Individual	Sanctioned Amt 78,000	Total Write-off Amt -
Rate of Interest 10.000	Current Balance 83,144	Principal Write-off -
Value of Collateral 93000	Amount Overdue -	Settlement Amt -
Type of Collateral	Last Payment Date 28-02-2021	
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
2021											S	S
2020	S	S	S	S	S	S						

Consumer Personal details on the Credit Account

Date of Birth	03-04-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	7094634972	-	PAN	FJUPK8522F	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	TN23836646	-	-

CONSUMER LOAN

TVS Credit Services Limited

Acct 5

Kumaravel C

Address 1

49 KEELA STREET KEELA KONDAYAMPETTAI THIRUVANA KOIL TIRUH CIRAPPALLI TIRUCHIRAPPALLI SRIRANGAM EVR NAGAR S.O Tamil Nadu 620005

Credit Account details

Account terms		Account description		Account details	
Account Number	TN3005CD0036792	Date Reported	28-02-2021	Credit Limit Amt	-
Date Opened	06-08-2020	Loan Type	CONSUMER LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	10
Ownership	Individual	Sanctioned Amt	30,000	Total Write-off Amt	-
Rate of Interest		Current Balance	6,000	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	03-02-2021		
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
2021											0	0
2020	0	0	0	0	0							

Consumer Personal details on the Credit Account

Date of Birth	03-04-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Unknown	8838870529	-	PAN	-	-	-
Occupation					Passport	-	-	-
Email address	-				Voter ID	ULP0957753	-	-
					Aadhaar/UID	-	-	-
					Driving License	TN3220110003056	-	-
					Ration Card	-	-	-

PERSONAL LOAN

Sicreva Capital Services Pvt Ltd

Acct 6

Chandrasekarankumaravel

Address 1

49 KEELA STREET KEELA KONDAYAMPETTAI THIRUVANA KOIL TIRUCHIRAPALLI Tamil Nadu 620005

Credit Account details

Account terms		Account description		Account details	
Account Number	RLOS6881225358682DQI	Date Reported	31-01-2021	Credit Limit Amt	-
Date Opened	19-09-2020	Loan Type	PERSONAL LOAN	EMI	-
Date Closed	-	Account Status	ACTIVE*	Repayment Tenure	1
Ownership	Individual	Sanctioned Amt	5,500	Total Write-off Amt	-
Rate of Interest	18.000	Current Balance	0	Principal Write-off	-
Value of Collateral		Amount Overdue	0	Settlement Amt	-
Type of Collateral		Last Payment Date	14-10-2020		
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
2021												0
2020	0	0	0	0								

Consumer Personal details on the Credit Account

Date of Birth	03-04-1997	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	8838870529	-	PAN	FJUPK8522F	-	-
Occupation	Salaried				Passport	-	-	-
Email address	cmkumaraveldme@gmail.com				Voter ID	-	-	-
					Aadhaar/UID	972008529132	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

✓ CREDIT ENQUIRIES

Records Found: 14

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	1619104630200	
Telephone		-	Passport Number	-	Search Type	Personal Loan
Mobile Phone		-	Voter ID	-	Credit Institution Name	MOUNT SHIKHAR FINANCIAL SERVICES LTD
Gender		Male	Driving License	-	Application date	22-04-2021
Marital Status		-	Ration Card	-	Amount applied for	5,000
Email		-		-	Duration of Agreement	30

Address 1				✔ Cr Enq 2	
Date of Birth		PAN	-	ERN	1618881225408
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	Whizdm Finance Pvt Ltd
Gender	Male	Driving License	-	Application date	20-04-2021
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	0

Address 1				 Cr Enq 3	
Date of Birth		PAN	-	ERN	1618558919283
Telephone	-	Passport Number	-	Search Type	Personal Loan
Mobile Phone	-	Voter ID	-	Credit Institution Name	IVL Finance Ltd
Gender	Male	Driving License	-	Application date	16-04-2021
Marital Status	-	Ration Card	-	Amount applied for	0
Email	-			Duration of Agreement	48

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				✔ Cr Enq 5	
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				✔ Cr Enq 6	
Date of Birth		PAN	-	ERN	1599193567003
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	04-09-2020
Marital Status	-	Ration Card	-	Amount applied for	10,000
Email	-			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	-	Ration Card	-	Amount applied for	5,000
Email	-			Duration of Agreement	7

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.
Gender	Male	Driving License	-	Application date	20-08-2020
Marital Status	-	Ration Card	-	Amount applied for	9,000
Email	-			Duration of Agreement	6

Address 1 ✔ Cr Enq 9

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	-	Ration Card	-	Amount applied for	8,000
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

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	-			Duration of Agreement	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	-			Duration of Agreement	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
Gender	Male	Driving License	-	Application date	03-01-2020
Marital Status	-	Ration Card	-	Amount applied for	2,00,000
Email	-			Duration of Agreement	0

Address 1

 **Cr Enq 14**

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	-			Duration of Agreement	15

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. This message contains legally privileged and/or confidential information. If you are not the intended recipient(s) of this message, you are hereby notified that any dissemination, distribution or copying of this Report is strictly prohibited. If you have received this Report in error, please notify the sender immediately and delete this Report from your computer and all your records.