

Venugopal Harikrishnan's Credit Report

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< 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 | 4 |
| Closed Accounts | 2 |
| SF/WD/WO/Settled | 0 |

Current Balance Amount Summary

| | |
|-------------------------|-------------|
| Total Current Bal. amt. | 4,26,755.00 |
| SF/WD/WO/Settled amt | 0 |
| Secured Accounts amt | 4,01,786.00 |
| Unsecured Accounts amt | 17,345.00 |

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 | Karur Vysya Bank Ltd | Two-wheeler Loan | XXXXXXXXXXXX7112 | Individual | 31-07-2018 | CLOSED | 26-06-2015 | 54,000.00 | 0 | 0 |
| Acct 2 | Cholamandalam Investment and Finance Company Limited | Commercial Vehicle Loan | XXXXXXXXXXXX6325 | Individual | 31-05-2021 | ACTIVE | 29-05-2019 | 4,93,254.00 | 4,01,786.00 | 26,914.00 |
| Acct 3 | IVL Finance Ltd | Personal Loan | XXXXXXXXXXXX0949 | Individual | 31-10-2021 | ACTIVE | 25-08-2019 | 4,000.00 | 0 | 0 |
| Acct 4 | IVL Finance Ltd | Personal Loan | XXXXXXXXXXXX1544 | Individual | 31-10-2021 | Settled | 14-01-2020 | 8,796.00 | 7,086.00 | 0 |
| Acct 5 | IDFC FIRST BANK LIMITED | Consumer Loan | XXXX7065 | Individual | 31-10-2021 | No Suit Filed | 28-02-2020 | 33,229.00 | 10,259.00 | 24,432.00 |
| Acct 6 | Kudos Finance And Investment Private Ltd | Other | XXXXXX9596 | Joint | 31-10-2021 | ACTIVE | 22-04-2021 | 17,574.00 | 7,624.00 | 0 |

< 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

Two-wheeler Loan

Karur Vysya Bank Ltd

< Acct 1

Address 1 NO 04 KAMARAJ NAGAR,VEERAPANDIYAN,STREET,AVADI,CHENNAI, 600071

| Account terms | | Account description | | Account Details | |
|---------------------|------------------|---------------------|------------------|---------------------|----|
| Account Number | XXXXXXXXXXXX7112 | Date Reported | 31-07-2018 | Credit Limit Amt | - |
| Date Opened | 26-06-2015 | Loan Type | Two-wheeler Loan | EMI | - |
| Date Closed | 27-07-2018 | Account Status | CLOSED | Repayment Tenure | 36 |
| Account Holder Type | Individual | Highest Credit | 54,000.00 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 0 | Principal Write-off | - |
| Value of Collateral | - | Amount Past Due | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 27-06-2018 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2015 | 0 | 0 | | | | | | | | | | |
| 2016 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017 | 0 | 4 | 0 | 0 | 36 | 5 | 4 | 0 | 0 | 0 | 0 | 0 |
| 2018 | | | | | | 0 | 0 | 0 | 4 | 5 | 2 | 5 |

Consumer Personal details on the Two-wheeler Loan

| Date of Birth | Phone Type | Phone Number | Extension | ID Type | ID Number | Date of issue | Date of expiry |
|---------------|------------|--------------|--------------|-----------------|------------|---------------|----------------|
| Gender | MALE | Mobile | - | PAN | - | - | - |
| Occupation | - | Office Phone | 918754537943 | passport | - | - | - |
| Email address | - | | | Voter ID | UKV1160001 | - | - |
| | | | | Aadhaar/UID | - | - | - |
| | | | | Driving License | - | - | - |
| | | | | Ration Card | - | - | - |

Commercial Vehicle Loan

< Acct 2

Cholamandalam Investment and Finance Company Limited

Address 1 21 RAJA CHOWDHRI STREET PARUTHIPATTU,GOVARTHANAGIRI, 600071

| Account terms | | Account description | | Account Details | |
|---------------------|------------------|---------------------|-------------------------|---------------------|---|
| Account Number | XXXXXXXXXXXX6325 | Date Reported | 31-05-2021 | Credit Limit Amt | - |
| Date Opened | 29-05-2019 | Loan Type | Commercial Vehicle Loan | EMI | - |
| Date Closed | - | Account Status | ACTIVE | Repayment Tenure | 0 |
| Account Holder Type | Individual | Highest Credit | 4,93,254.00 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 4,01,786.00 | Principal Write-off | - |
| Value of Collateral | - | Amount Past Due | 26,914.00 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 28-04-2021 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | 3 | 2 | 3 | 2 | 3 | 0 | 0 | | | | | |
| 2020 | 3 | 0 | 3 | 2 | 0 | 1 | 1 | 0 | 1 | 1 | 1 | 3 |
| 2021 | | | | | | | | 33 | 2 | 3 | 1 | 3 |

Consumer Personal details on the Commercial Vehicle Loan

| Date of Birth | Phone Type | Phone Number | Extension | ID Type | ID Number | Date of issue | Date of expiry |
|---------------|------------|--------------|--------------|---------|-----------------|---------------|----------------|
| Gender | MALE | Mobile | 8754537943 | - | PAN | AVBPH7540N | - |
| Occupation | - | Office Phone | 044256450448 | - | passport | - | - |
| Email address | - | | | | Voter ID | - | - |
| | | | | | Aadhaar/UID | - | - |
| | | | | | Driving License | - | - |
| | | | | | Ration Card | - | - |

Address 1 13421RAJACHOWDRY,STREETGOVERTHANAGIRI0234AVADI KAMARAJ,NAGARTIRUVALLUR 1103 1103, 600071

| Account terms | | Account description | | Account Details | |
|---------------------|------------------|---------------------|---------------|---------------------|---|
| Account Number | XXXXXXXXXXXX0949 | Date Reported | 31-10-2021 | Credit Limit Amt | - |
| Date Opened | 25-08-2019 | Loan Type | Personal Loan | EMI | - |
| Date Closed | - | Account Status | ACTIVE | Repayment Tenure | 6 |
| Account Holder Type | Individual | Highest Credit | 4,000.00 | Total Write-off Amt | - |
| Rate of Interest | - | Current Balance | 0 | Principal Write-off | - |
| Value of Collateral | - | Amount Past Due | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 05-03-2020 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | 0 | 0 | 0 | | | | | | | | | |
| 2020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2021 | | | 0 | 0 | 0 | 0 | 0 | 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 | 8754537943 | - | PAN | AVBPH7540N | - |
| Occupation | - | Office Phone | - | - | passport | - | - |
| Email address | - | | | | Voter ID | - | - |
| | | | | | Aadhaar/UID | - | - |
| | | | | | Driving License | - | - |
| | | | | | Ration Card | - | - |

Address 1 13421RAJACHOWDRY,STREETGOVERTHANAGIRI0234AVADI KAMARAJ,NAGARTIRUVALLUR 1103 1103, 600071

| Account terms | | Account description | | Account Details | |
|---------------------|------------------|---------------------|---------------|---------------------|----------|
| Account Number | XXXXXXXXXXXX1544 | Date Reported | 31-10-2021 | Credit Limit Amt | - |
| Date Opened | 14-01-2020 | Loan Type | Personal Loan | EMI | - |
| Date Closed | 23-09-2021 | Account Status | Settled | Repayment Tenure | 41 |
| Account Holder Type | Individual | Highest Credit | 8,796.00 | Total Write-off Amt | 5,291.00 |
| Rate of Interest | - | Current Balance | 7,086.00 | Principal Write-off | 0 |
| Value of Collateral | - | Amount Past Due | 0 | Settlement Amt | 2.00 |
| Type of Collateral | - | Last Payment Date | 31-08-2021 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2020 | 0 | 0 | 0 | 25 | 0 | 0 | 86 | 56 | 25 | 0 | 0 | 0 |
| 2021 | | | 0 | 0 | 0 | 0 | 0 | 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 | 8754537943 | - | PAN | AVBPH7540N | - |
| Occupation | - | Office Phone | - | - | passport | - | - |
| Email address | - | | | | Voter ID | - | - |
| | | | | | Aadhaar/UID | - | - |
| | | | | | Driving License | - | - |
| | | | | | Ration Card | - | - |

Address 1 NO 21 RAJACHOWDRY STREET,GOVERTHANAGIRI AVADI KAMARAJNAGAR,TIRUVALLUR 1289 TAMIL NADU, 600071

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|---------------|---------------------|-----------|
| Account Number | XXXX7065 | Date Reported | 31-10-2021 | Credit Limit Amt | - |
| Date Opened | 28-02-2020 | Loan Type | Consumer Loan | EMI | - |
| Date Closed | - | Account Status | No Suit Filed | Repayment Tenure | 15 |
| Account Holder Type | Individual | Highest Credit | 33,229.00 | Total Write-off Amt | 24,432.00 |
| Rate of Interest | - | Current Balance | 10,259.00 | Principal Write-off | - |
| Value of Collateral | - | Amount Past Due | 24,432.00 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 31-07-2021 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2020 | 29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2021 | | | 243 | 212 | 182 | 151 | 179 | 149 | 118 | 88 | 57 | 29 |

Consumer Personal details on the Consumer Loan

| Date of Birth | Phone Type | Phone Number | Extension | ID Type | ID Number | Date of issue | Date of expiry |
|---------------|------------|--------------|------------|---------|-----------------|---------------|----------------|
| Gender | MALE | Mobile | 8754537943 | - | PAN | AVBPH7540N | - |
| Occupation | - | Office Phone | 8870876943 | - | passport | - | - |
| Email address | - | | | | Voter ID | - | - |
| | | | | | Aadhaar/UID | - | - |
| | | | | | Driving License | - | - |
| | | | | | Ration Card | - | - |

Address 1 C/O HARIKRISHNAN, NO 21, RAJACHOWDRY STR, EET, GOVERTHANAGIRI AVADI, KAMARAJNAGAR,,TIRUVALLUR, TAMIL NADU 600071 NA, 600071

| Account terms | | Account description | | Account Details | |
|---------------------|------------|---------------------|------------|---------------------|---|
| Account Number | XXXXXX9596 | Date Reported | 31-10-2021 | Credit Limit Amt | - |
| Date Opened | 22-04-2021 | Loan Type | Other | EMI | - |
| Date Closed | - | Account Status | ACTIVE | Repayment Tenure | 0 |
| Account Holder Type | Joint | Highest Credit | 17,574.00 | Total Write-off Amt | 0 |
| Rate of Interest | - | Current Balance | 7,624.00 | Principal Write-off | 0 |
| Value of Collateral | - | Amount Past Due | 0 | Settlement Amt | - |
| Type of Collateral | - | Last Payment Date | 28-10-2021 | | |

Payment History

| DPD | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2021 | | | 0 | 0 | 0 | 0 | 0 | 0 | | | | |

Consumer Personal details on the Other

| Date of Birth | Phone Type | Phone Number | Extension | ID Type | ID Number | Date of issue | Date of expiry |
|---------------|------------|--------------|------------|-----------------|------------|---------------|----------------|
| Gender | MALE | Mobile | - | PAN | AVBPH7540N | - | - |
| Occupation | - | Office Phone | 8754537943 | 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 | 1574923033533 | Amount applied for | 0 |
| Financial Institution | Whizdm Finance Pvt Ltd | Application Date | 28-11-2019 | Duration Of Agreement | 0 |

Enquiry 2

| | | | | | |
|-----------------------|-----------------|------------------|---------------|-----------------------|-------------|
| Search Type | Personal Loan | ERN | 1564304095917 | Amount applied for | 8,07,000.00 |
| Financial Institution | IVL Finance Ltd | Application Date | 28-07-2019 | Duration Of Agreement | 12 |

Enquiry 3

| | | | | | |
|-----------------------|--------------------------|------------------|---------------|-----------------------|-------------|
| Search Type | Auto Loan | ERN | 1557811492958 | Amount applied for | 4,77,000.00 |
| Financial Institution | Sundaram Finance Limited | Application Date | 14-05-2019 | Duration Of Agreement | 48 |

Enquiry 4

| | | | | | |
|-----------------------|---------------------------|------------------|---------------|-----------------------|-----------|
| Search Type | accountType.Consumer Loan | ERN | 1540809693713 | Amount applied for | 80,000.00 |
| Financial Institution | SI CREVA CAPITAL | Application Date | 29-10-2018 | Duration Of Agreement | 6 |

Enquiry 5

| | | | | | |
|-----------------------|-----------------|------------------|---------------|-----------------------|-------------|
| Search Type | Personal Loan | ERN | 1540372696639 | Amount applied for | 4,50,000.00 |
| Financial Institution | IVL Finance Ltd | Application Date | 24-10-2018 | Duration Of Agreement | 36 |

Enquiry 6

| | | | | | |
|-----------------------|------------------------------------|------------------|---------------|-----------------------|----------|
| Search Type | accountType.Two/Three Wheeler Loan | ERN | 1513179287245 | Amount applied for | 8,188.00 |
| Financial Institution | Home Credit India Finance Pvt. Ltd | Application Date | 13-12-2017 | Duration Of Agreement | 7 |

< Support

If you find any discrepancy in your report , please raise a dispute with our partners at consumer.support@in.experian.com .
For any other queries , feel free to contact us at 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 ----->

