

👋 Hey Shankar,  
here is your Credit Report for Mar '24

Powered by Experian.



Your free credit report is a detailed analysis of your credit score and your credit accounts

### Report Summary

<b>6 Active Loans</b> Total loan ₹1,56,000	<b>₹53,226</b> Current Outstanding
<b>0 Active Credit Cards</b> Total limit 0	<b>0</b> Current Outstanding
<b>Overdue Payments</b> Outstanding amount past due date	<b>0</b>
<b>Credit Card Utilization</b>	<b>Not Available</b>
<b>Age of Accounts</b>	<b>11 years 3 months</b>
<b>Recent Enquiries</b> last 3 months	<b>1</b>

## Shankar's Credit Report 🙌

Powered by  experian.**Table Of Contents**

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## Credit Enquiries

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

Sr. No.	Enquiry Type	Financial Institution	ERN	Application Date	Amount
1	Personal Loan	UMEED LEASING AND FINANCE LIMITED	1709377880514	02-03-2024	0

## Summary: Loan Accounts

This section displays summary of all your reported loan accounts found in the Credit Bureau database.

Financial Institution	Account type	Account No	Ownership	Opened Date	Account Status	Latest Bank Update	Loan Amount	Outstanding Balance
Shriram Finance Limited	Two-wheeler Loan	<a href="#">XXXX0008</a>	Individual	21-06-2017	ACTIVE	29-02-2024	41,000	0
Shriram Finance Limited	Personal Loan	<a href="#">XXXX0010</a>	Individual	25-03-2019	ACTIVE	29-02-2024	50,000	2,451
Shriram Finance Limited	Business Loan - Secured	<a href="#">XXXX0001</a>	Individual	09-11-2023	ACTIVE	29-02-2024	65,000	50,775
HDB Financial Services Limited	Personal Loan	<a href="#">XXXX8212</a>	Joint	31-07-2016	CLOSED	31-08-2019	2,00,000	0
Karur Vysya Bank Ltd	Gold Loan	<a href="#">XXXX2520</a>	Individual	21-09-2016	CLOSED	30-09-2017	70,000	0
Bajaj Finserv	Consumer Loan	<a href="#">XXXX5462</a>	Individual	24-06-2017	CLOSED	31-03-2021	15,500	0
Karur Vysya Bank Ltd	Gold Loan	<a href="#">XXXX6604</a>	Individual	12-09-2017	CLOSED	28-02-2018	70,000	0
Bajaj Finserv	Personal Loan	<a href="#">XXXX3795</a>	Individual	27-11-2017	Settled	30-06-2021	99,000	0
Karur Vysya Bank Ltd	Gold Loan	<a href="#">XXXX4280</a>	Individual	14-02-2018	CLOSED	28-02-2019	84,000	0
Vistaar Financial Services Pvt Ltd	Business Loan	<a href="#">XXXX0639</a>	Joint	31-01-2018	CLOSED	30-11-2022	3,00,000	0
Bajaj Finserv	Consumer Loan	<a href="#">XXXX1302</a>	Individual	09-05-2018	CLOSED	31-03-2021	18,900	0
Bajaj Finserv	Consumer Loan	<a href="#">XXXX1163</a>	Individual	26-06-2018	CLOSED	31-03-2021	11,500	0
Shriram Finance Limited	Commercial Vehicle Loan	<a href="#">XXXX0001</a>	Guarantor	24-05-2018	CLOSED	31-10-2020	1,79,448	0
Karur Vysya Bank Ltd	Gold Loan	<a href="#">XXXX5321</a>	Individual	14-02-2019	CLOSED	31-10-2019	85,000	0
Shriram Finance Limited	Commercial Vehicle Loan	<a href="#">XXXX0005</a>	Guarantor	16-07-2019	CLOSED	30-11-2019	30,000	0

Financial Institution	Account type	Account No	Ownership	Opened Date	Account Status	Latest Bank Update	Loan Amount	Outstanding Balance
Vistaar Financial Services Pvt Ltd	Business Loan - Secured	<u>XXXX0900</u>	Individual	30-09-2019	Settled	31-01-2024	4,50,000	0
HDB Financial Services Limited	Personal Loan	<u>XXXX7328</u>	Individual	14-10-2019	Settled	30-06-2023	2,35,444	0
Shriram Finance Limited	Commercial Vehicle Loan	<u>XXXX0007</u>	Guarantor	08-11-2019	CLOSED	31-07-2020	50,000	0

## Summary: Credit Cards

This section displays summary of all your reported credit cards found in the Credit Bureau database.

Financial Institution	Account type	Account No	Ownership	Opened Date	Account Status	Latest Bank Update	Credit Limit/Highest Credit	Outstanding Balance
HDFC Bank Ltd	Credit Card	<u>XXXX9106</u>	Individual	19-12-2012	CLOSED	31-03-2017	33,751	0
Bajaj Finserv	Other	<u>XXXX5659</u>	Individual	24-06-2017	CLOSED	31-07-2019	1,209	0
Bajaj Finserv	Other	<u>XXXX1364</u>	Individual	09-05-2018	CLOSED	30-11-2019	1,849	0
Shriram Finance Limited	Other	<u>XXXX0002</u>	Individual	10-08-2019	CLOSED	31-10-2020	5,000	0

## Account 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



**Shriram Finance Limited**

ACTIVE

Account Number:	XXXX0008	Account type:	Two-wheeler Loan	Account Status:	ACTIVE	Ownership:	Individual
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### Account Details

Opened Date	21-06-2017	Highest Credit	41,000	Settlement Amt.	0
Closed Date	-	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	29-02-2024	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	0	Last Payment	-
Repayment Tenure	1 year 6 months	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

- ✔ Paid on time
- ⚠ 1-29 days late
- ⚠ 30-59 days late
- ⚠ 60-89 days late
- ⚠ 90-179 days late
- ⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2024</b>	✔	✔										
<b>2023</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2022</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2021</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2020</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2019</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2018</b>	✔	✔		✔	✔	✔	✔	✔	✔	✔	✔	✔

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2017



**Shriram Finance Limited**

ACTIVE

Account Number: **XXXX0010** | Account type: **Personal Loan** | Account Status: **ACTIVE** | Ownership: **Individual**

Account Details

Opened Date	25-03-2019	Highest Credit	50,000	Settlement Amt.	0
Closed Date	-	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	29-02-2024	Principal W/O Amt.	-	Current Balance	2,451
Last Payment Date	-	Total W/O Amt.	0	Last Payment	-
Repayment Tenure	2 years 1 month	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

Payment History

🟢 Paid on time
🟡 1-29 days late
🟡 30-59 days late
🟡 60-89 days late
🟡 90-179 days late
🔴 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

2024



2023





## Shriram Finance Limited

ACTIVE

Account Number:	XXXX0001	Account type:	Business Loan - Secured	Account Status:	ACTIVE	Ownership:	Individual
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### Account Details

Opened Date	09-11-2023	Highest Credit	65,000	Settlement Amt.	-
Closed Date	-	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	29-02-2024	Principal W/O Amt.	-	Current Balance	50,775
Last Payment Date	-	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

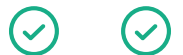
✓ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

**2024**



**2023**







# HDB Financial Services Limited

CLOSED

Account Number: **XXXX8212** | Account type: **Personal Loan** | Account Status: **CLOSED** | Ownership: **Joint**

## Account Details

Opened Date	31-07-2016	Highest Credit	2,00,000	Settlement Amt.	-
Closed Date	12-08-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-08-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	06-08-2019	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

## Payment History

	PAID ON TIME	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
2019	JAN ✓	FEB ✓	MAR ✓	APR ✓	MAY ✓	JUN ✓	JUL ✓	AUG ✓	SEP	OCT	NOV	DEC
2018	JAN ✓	FEB ✓	MAR ✓	APR ✓	MAY ✓	JUN ✓	JUL ✓	AUG ✓	SEP ✓	OCT ✓	NOV ✓	DEC ✓
2017			MAR ✓	APR ✓	MAY ✓	JUN ✓	JUL ✓	AUG ✓	SEP ✓	OCT ✓	NOV ✓	DEC ✓



## Karur Vysya Bank Ltd

CLOSED

Account Number: **XXXX2520** | Account type: **Gold Loan** | Account Status: **CLOSED** | Ownership: **Individual**

### Account Details

Opened Date	21-09-2016	Highest Credit	70,000	Settlement Amt.	-
Closed Date	12-09-2017	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	30-09-2017	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	1 year	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

**2017**



**Bajaj Finserv**

CLOSED

Account Number: **XXXX5462** | Account type: **Consumer Loan** | Account Status: **CLOSED** | Ownership: **Individual**

Account Details

Opened Date	24-06-2017	Highest Credit	15,500	Settlement Amt.	-
Closed Date	19-08-2018	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-03-2021	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	02-03-2018	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late							
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2021</b>												
<b>2019</b>												
<b>2018</b>												



## Karur Vysya Bank Ltd

CLOSED

Account Number: **XXXX6604** | Account type: **Gold Loan** | Account Status: **CLOSED** | Ownership: **Individual**

### Account Details

Opened Date	12-09-2017	Highest Credit	70,000	Settlement Amt.	-
Closed Date	09-02-2018	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	28-02-2018	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	1 year	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late							
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2018</b>												
<b>2017</b>												

**Bajaj Finserv**

Settled

Account Number: **XXXX3795** | Account type: **Personal Loan** | Account Status: **Settled** | Ownership: **Individual**

Account Details

Opened Date	27-11-2017	Highest Credit	99,000	Settlement Amt.	7,934
Closed Date	19-04-2021	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	30-06-2021	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	17-04-2021	Total W/O Amt.	0	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

Payment History

	PAID ON TIME	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2021</b>		28	56	88	✓	✓	✓											
<b>2020</b>	✓	✓	✓	✓	✓	✓	28	✓	✓	✓	✓	✓	28	✓	✓	28	27	28
<b>2019</b>	✓	✓		✓	✓	✓				✓	✓	✓		✓	✓	✓	✓	✓
<b>2018</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>2017</b>																		✓



## Karur Vysya Bank Ltd

CLOSED

Account Number: **XXXX4280** | Account type: **Gold Loan** | Account Status: **CLOSED** | Ownership: **Individual**

### Account Details

Opened Date	14-02-2018	Highest Credit	84,000	Settlement Amt.	-
Closed Date	14-02-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	28-02-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	1 year	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2019</b>	✔	✔										
<b>2018</b>		✔	✔	✔	✔	✔	✔	✔	✔		✔	✔



## Vistaar Financial Services Pvt Ltd

CLOSED

Account Number: **XXXX0639** | Account type: **Business Loan** | Account Status: **CLOSED** | Ownership: **Joint**

### Account Details

Opened Date	31-01-2018	Highest Credit	3,00,000	Settlement Amt.	-
Closed Date	30-09-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	30-11-2022	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	30-09-2019	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2022</b>	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔	
<b>2021</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2020</b>	✔	✔	✔	✔	✔		✔	✔	✔	✔	✔	✔
<b>2019</b>	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
<b>2018</b>	✔	✔	✔	✔	✔	✔	✔		✔	✔	✔	✔

**Bajaj Finserv**

CLOSED

Account Number: **XXXX1302** | Account type: **Consumer Loan** | Account Status: **CLOSED** | Ownership: **Individual**

**Account Details**

Opened Date	09-05-2018	Highest Credit	18,900	Settlement Amt.	-
Closed Date	09-04-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-03-2021	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	02-03-2019	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

**Payment History**

- Paid on time
- 1-29 days late
- 30-59 days late
- 60-89 days late
- 90-179 days late
- 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b><u>2021</u></b>												
<b><u>2020</u></b>												
<b><u>2019</u></b>												
<b><u>2018</u></b>												



**Bajaj Finserv**

CLOSED

Account Number: **XXXX1163** | Account type: **Consumer Loan** | Account Status: **CLOSED** | Ownership: **Individual**

**Account Details**

Opened Date	26-06-2018	Highest Credit	11,500	Settlement Amt.	-
Closed Date	09-04-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-03-2021	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	02-03-2019	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	-	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

**Payment History**

- Paid on time
- 1-29 days late
- 30-59 days late
- 60-89 days late
- 90-179 days late
- 179+ days late

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b><u>2021</u></b>												
<b><u>2020</u></b>												
<b><u>2019</u></b>												
<b><u>2018</u></b>												



## Shriram Finance Limited

CLOSED

Account Number: **XXXX0001** | Account type: **Commercial Vehicle Loan** | Account Status: **CLOSED** | Ownership: **Guarantor**

### Account Details

Opened Date	24-05-2018	Highest Credit	1,79,448	Settlement Amt.	0
Closed Date	28-10-2020	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-10-2020	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	27-10-2020	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	2 years 1 month	Interest Rate	22.000%	Value of Collateral	0
		Type of Collateral	-	Suit Filed Status	-

### Payment History

	Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2020</b>												
<b>2019</b>												
<b>2018</b>												



## Karur Vysya Bank Ltd

CLOSED

Account Number: **XXXX5321** | Account type: **Gold Loan** | Account Status: **CLOSED** | Ownership: **Individual**

### Account Details

Opened Date	14-02-2019	Highest Credit	85,000	Settlement Amt.	-
Closed Date	14-10-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-10-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	1 year	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

✔ Paid on time
⚠ 1-29 days late
⚠ 30-59 days late
⚠ 60-89 days late
⚠ 90-179 days late
⚠ 179+ days late

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

**2019**





## Shriram Finance Limited

CLOSED

Account Number: **XXXX0005** | Account type: **Commercial Vehicle Loan** | Account Status: **CLOSED** | Ownership: **Guarantor**

### Account Details

Opened Date	16-07-2019	Highest Credit	30,000	Settlement Amt.	0
Closed Date	06-11-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	30-11-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	05-11-2019	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	10 years 7 months	Interest Rate	38.000%	Value of Collateral	0
		Type of Collateral	-	Suit Filed Status	-

### Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

2019



## Vistaar Financial Services Pvt Ltd

Settled

Account Number:	XXXX0900	Account type:	Business Loan - Secured	Account Status:	Settled	Ownership:	Individual
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### Account Details

Opened Date	30-09-2019	Highest Credit	4,50,000	Settlement Amt.	2,90,000
Closed Date	21-11-2022	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-01-2024	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	21-11-2022	Total W/O Amt.	1,22,069	Last Payment	-
Repayment Tenure	3 years 1 month	Interest Rate	23.500%	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

	PAID ON TIME	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2024</b>	✓											
<b>2023</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>2022</b>	27	24	27	57	88	87		149	179	210	✓	✓
<b>2021</b>	✓	✓	✓	✓	27	26	27	27	26	27	26	27
<b>2020</b>	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
<b>2019</b>									✓	✓	✓	✓



## HDB Financial Services Limited

Settled

Account Number: **XXXX7328** | Account type: **Personal Loan** | Account Status: **Settled** | Ownership: **Individual**

### Account Details

Opened Date	14-10-2019	Highest Credit	2,35,444	Settlement Amt.	73,000
Closed Date	24-06-2023	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	30-06-2023	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	21-06-2023	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	5 years 10 months	Interest Rate	-	Value of Collateral	-
		Type of Collateral	-	Suit Filed Status	-

### Payment History

	PAID ON TIME	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
2023	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	28	25	28	58	89	✓						
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	28
2021	✓	✓	✓	✓	27	26	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	27	57	✓
2019										✓	✓	✓



## Shriram Finance Limited

CLOSED

Account Number:	XXXX0007	Account type:	Commercial Vehicle Loan	Account Status:	CLOSED	Ownership:	Guarantor
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### Account Details

Opened Date	08-11-2019	Highest Credit	50,000	Settlement Amt.	0
Closed Date	29-07-2020	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-07-2020	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	24-07-2020	Total W/O Amt.	-	Last Payment	-
Repayment Tenure	12 years 4 months	Interest Rate	37.000%	Value of Collateral	0
		Type of Collateral	-	Suit Filed Status	-

### Payment History

Paid on time	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late							
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2020</b>												
<b>2019</b>												



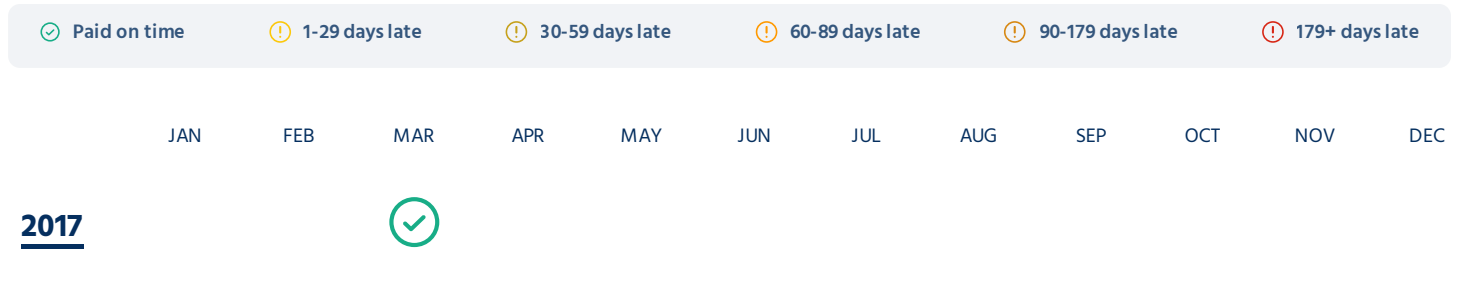
CLOSED

Account Number: **XXXX9106** | Account type: **Credit Card** | Account Status: **CLOSED** | Ownership: **Individual**

Account Details

Opened Date	19-12-2012	Highest Credit	33,751	Settlement Amt.	26,000
Closed Date	31-03-2017	Overdue Amt.	-	EMI Amt.	-
Latest Bank Update	31-03-2017	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	18-03-2017	Total W/O Amt.	30,752	Credit Limit	-
Repayment Tenure	-	Last Payment	-	Interest Rate	-
		Value of Collateral	-	Type of Collateral	-
		Suit Filed Status	-		

Payment History





**Bajaj Finserv**

CLOSED

Account Number: **XXXX5659** | Account type: **Other** | Account Status: **CLOSED** | Ownership: **Individual**

**Account Details**

Opened Date	24-06-2017	Highest Credit	1,209	Settlement Amt.	-
Closed Date	19-08-2018	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-07-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	-	Total W/O Amt.	-	Credit Limit	-
Repayment Tenure	-	Last Payment	-	Interest Rate	-
		Value of Collateral	-	Type of Collateral	-
		Suit Filed Status	-		

**Payment History**

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b><u>2019</u></b>	✓	✓	✓		✓	✓	✓					
<b><u>2018</u></b>	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
<b><u>2017</u></b>						✓	✓	✓	✓	✓	✓	✓

**Bajaj Finserv**

CLOSED

Account Number: **XXXX1364** | Account type: **Other** | Account Status: **CLOSED** | Ownership: **Individual**

**Account Details**

Opened Date	09-05-2018	Highest Credit	1,849	Settlement Amt.	-
Closed Date	09-04-2019	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	30-11-2019	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	21-02-2019	Total W/O Amt.	-	Credit Limit	-
Repayment Tenure	-	Last Payment	-	Interest Rate	-
		Value of Collateral	-	Type of Collateral	-
		Suit Filed Status	-		

**Payment History**

	✓ Paid on time	⚠ 1-29 days late	⚠ 30-59 days late	⚠ 60-89 days late	⚠ 90-179 days late	⚠ 179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b><u>2019</u></b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
<b><u>2018</u></b>					✓	✓	✓	✓		✓	✓	✓



## Shriram Finance Limited

CLOSED

Account Number: **XXXX0002** | Account type: **Other** | Account Status: **CLOSED** | Ownership: **Individual**

### Account Details

Opened Date	10-08-2019	Highest Credit	5,000	Settlement Amt.	0
Closed Date	16-10-2020	Overdue Amt.	0	EMI Amt.	-
Latest Bank Update	31-10-2020	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	16-10-2020	Total W/O Amt.	-	Credit Limit	-
Repayment Tenure	-	Last Payment	-	Interest Rate	27.000%
		Value of Collateral	0	Type of Collateral	-
		Suit Filed Status	-		

### Payment History

	PAID ON TIME	1-29 days late	30-59 days late	60-89 days late	90-179 days late	179+ days late						
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<u>2020</u>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
<u>2019</u>								✓	✓	✓	✓	✓

## Support

If you find any discrepancy in your report , please raise a dispute with our partners at [consumer.support@in.experian.com](mailto:consumer.support@in.experian.com) For any other queries , feel free to contact us at [creditreport@paisabazaar.com](mailto:creditreport@paisabazaar.com) .

## Legend

1. **SF/WD/WO/SETTLED** : Credit Accounts that are Suit Filed/ Wilful Default/ Written Off/ Settled
2. **ACTIVE\*** : Credit accounts which are less than 90 days past due.
3. **ACTIVE\*\*** : Credit accounts which are over 90 days past due.
4. **Closed** : Credit accounts that have 'Date Closed' populated.
5. **DPD** : Days Past Due. Number of days that have passed from the agreed payment due date of EMI.
6. **DPD '0'** : The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.
7. **DPD >0** : The number in the circle indicates the "Days Past Due" reported by the respective lender.
8. 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.