

Hey SANKER,  
here is your Credit Report for Aug '23

Powered by Experian




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

### Report Summary

<b>0 Active Loans</b>	<b>0</b>
Total loan 0	Current Outstanding
<b>0 Active Credit Cards</b>	<b>0</b>
Total limit 0	Current Outstanding
<b>Overdue Payments</b>	<b>0</b>
Outstanding amount past due date	
<b>Credit Card Utilization</b>	<b>Not Available</b>
<b>Age of Accounts</b>	<b>5 years 3 months</b>
<b>Recent Enquiries</b>	<b>0</b>
last 3 months	

SANKER's Credit Report

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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 applied for
1	Credit Card	Axis Bank	1681544754051	15-04-2023	10,000

## Summary: Loan Accounts

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

Financial Institution	Account type	Account No	Ownership	Date Opened	Account Status	Last Updated	Sanction Amt/ Highest Credit	Current Balance
Bussan Auto Finance India Pvt Ltd	Two-wheeler Loan	<u>XXXX8170</u>	Individual	30-10-2018	CLOSED	28-02-2022	79,200	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



### Bussan Auto Finance India Pvt Ltd

CLOSED

Account Number: XXXX8170    Account type: Two-wheeler Loan    Account Status: CLOSED    Ownership: Individual

#### Account Details

Date Opened	30-10-2018	Highest Credit	79,200	Settlement Amt.	-
Date Closed	04-01-2022	Overdue Amt.	-	EMI Amt.	-
Last Updated	28-02-2022	Principal W/O Amt.	-	Current Balance	0
Last Payment Date	08-04-2021	Total W/O Amt.	-		

#### 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>2022</u>	✓	✓										
<u>2021</u>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<u>2020</u>	✓	✓	✓	22	✓	✓	✓	✓	✓	✓	✓	✓
<u>2019</u>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<u>2018</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.