



here is your Credit Report for Aug '23

Powered by experion.



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

## **Report Summary**

0 Active Loans	0
Total loan 0	Current Outstanding
	9 2
0 Active Credit Cards	0
Total limit 0	Current Outstanding
Overdue Payments	0
Outstanding amount past due date	
Outstanding amount past use uses	
Credit Card Utilization	Not Available
Credit Card Otilization	Not Manuale
Age of Accounts	5 years 3 months
Recent Enquiries	0
last 3 months	
	8



Experian Report Number (ERN): 1692909575064 Unique Transaction ID (UTI): 750465448

Report Date: 25-08-2023

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

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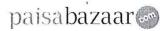
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## **Summary: Loan Accounts**

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	XXXX8170	Individual	30-10-2018	CLOSED	28-02-2022	79,200	0

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## **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

	ussan A	uto Fin	ance Inc	lia Pvt	Ltd						(cı	OSED )
Account	Number:	XXXX8170	Account	type:	Two-wheeler Loan	Acco	ount Status:	CLOSE	:D	Ownership:	Indi	vidual
					Acco	ount Details						
Date Op	pened	30-10-	2018	High	est Credit		79,200	Settl	ement Amt.		-	
Date Clo	osed	04-01-	2022	Over	due Amt.		7	EMI	Amt.		-	
Last Upo	dated	28-02-	2022	Princ	ipal W/O Amt		•	Curre	ent Balance		0	
Last Pay	ment Date	08-04-	2021	Tota	I W/O Amt.		-					
				÷								
yment H	listory											
yment H ⊘ Paid o		① 1-29 d	ays late	① 30-5	days late	① 60	-89 days late	. •	90-179 days	late	① 179+ day	/s late
		① 1-29 d	ays late MAR	① 30-59	days late  MAY	JUN ① 60	1-89 days late JUL	AUG	90-179 days SEP	late OCT	① 179+ day	ys late DEC
	on time											
⊘ Paid o	on time											
⊘ Paid 0	on time											
<ul><li>○ Paid 0</li><li>○ 022</li><li>○ 021</li></ul>	on time											

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#### 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

- 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.

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