

CLIENT ID:
REPORT ORDER NO.: 1568530759
REFERENCE NUMBER: 50ad9275a72f0d6a5e11edbef8233e51

DATE: 2024-09-20
TIME: 13:27:45

Consumer Name: P ANNALAKSHMI

Personal Information	Identification	Contact Details
Previous Name:	PAN:	Home:
Alias Name:	Voter ID:	Office:
DOB: 1984-04-29	Passport ID:	Mobile: 9095212351
Age: 40 Years 0 Months	UID: XXXXXXXXXXXXX	Alt. Home/Other No.:
Gender: Female	Driver's License:	Alt. Office:
Total Income: Rs.	Ration Card:	Alt. Mobile:
Occupation:	Photo Credit Card:	Email:
	ID - Other:	

Consumer Address:

Type	Address	State	Postal	Date Reported
Primary	D O PONNUSAMY 118 3 MIDDLE STREET UDAPPANKULAM SATHIRAKONDAN SANKARANKOIL TAMIL NADU	TN	627756	2024-08-31
Primary	118-3 MIDDLE STREET UDAPPANKULAM SATHIRANKONDAN TIRUNELVELI SANKARANKOIL TAMIL NADU	TN	627756	2021-09-30
-	118-3 MIDDLE STREET UDAPPANKULAMSAT HIRANKONDANTIRUNELVELI SAN71 IN 627756 TAMIL NADU	TN	627756	2020-09-30

Score:

Name	Value
ERS4.0	785

Recent Activity :

Recent Activity (last 90 days)			
Total Inquiries : 0	Accounts opened: 1	Accounts Updated: 2	Accounts Delinquent: 0

Summary*:

Credit Report Summary					
Number of Accounts :	8	Total Balance Amount :	Rs. 127300.00	Recent Account :	29-08-2024
Number of Open Accounts :	2	Total Past Due Amount :	Rs. 0.00	Oldest Account :	23-09-2020
Number of Past Due Accounts :	0	Total High Credit :	Rs. 0.00	Total Credit Limit :	Rs. 0.0
Number of Write-off Accounts :	0	Total Sanction Amount :	Rs. 125000.00	Single Highest Credit :	Rs. 0.00
Number of Zero Balance Accounts :	0	Total Monthly Payment Amount :	Rs. 0.00	Single Highest Sanction Amount :	Rs. 75000.00
Most Severe Status < 24 Months :		Average Open Balance :	Rs. 63650.00	Single Highest Balance :	Rs. 177000.00

*As per data reported at a tradeline level in the account details section

Account Details:

Accounts			
Acct # *****	Institution : BANK	Open : Yes	Date Reported : 2024-08-31
Type : Priority Sector- Gold Loan	Balance : Rs. 75000		

[Secured]
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Bullet Payment
Interest Rate : 8.95
Last Payment Date : -
Sanction Amount : Rs.75000
Credit Limit : Rs. -
Collateral Value : Rs.139752
Collateral Type : -
Date Opened : 2024-08-29
Date Closed : -
Reason : -
Account status : New Account

Acct # *****
Institution : BANK
Type : Priority Sector- Gold Loan
[Secured]
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Balance : Rs. 52300
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Bullet Payment
Open : Yes
Interest Rate : 8.7
Last Payment Date : -
Sanction Amount : Rs.50000
Credit Limit : Rs. -
Collateral Value : Rs.114904
Collateral Type : -
Date Reported : 2024-07-31
Date Opened : 2023-09-19
Date Closed : -
Reason : -
Account status : Current Account

Acct # *****
Institution : BANK
Type : Business Loan - Priority Sector-
Agriculture
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Balance : Rs. 177000
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Quarterly
Open : No
Interest Rate : 7.2
Last Payment Date : -
Sanction Amount : Rs.177000
Credit Limit : Rs. -
Collateral Value : Rs.241335
Collateral Type : -
Date Reported : 2021-08-31
Date Opened : 2020-09-23
Date Closed : 2020-10-27
Reason : Closed Account
Account status : Standard

Acct # *****
Institution : BANK
Type : Business Loan - Priority Sector-
Agriculture
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Balance : Rs. 0
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Monthly
Open : No
Interest Rate : 7.75
Last Payment Date : -
Sanction Amount : Rs.75000
Credit Limit : Rs. -
Collateral Value : Rs.-
Collateral Type : -
Date Reported : 2023-06-30
Date Opened : 2022-09-19
Date Closed : 2023-06-15
Reason : Closed Account
Account status : Closed Account

Acct # *****
Institution : BANK
Type : Business Loan - Priority Sector-
Agriculture
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Balance : Rs. 0
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Monthly
Open : No
Interest Rate : 7.25
Last Payment Date : -
Sanction Amount : Rs.20000
Credit Limit : Rs. -
Collateral Value : Rs.-
Collateral Type : -
Date Reported : 2023-01-31
Date Opened : 2022-01-21
Date Closed : 2023-01-09
Reason : Closed Account
Account status : Closed Account

Acct # *****
Institution : BANK
Type : Business Loan - Priority Sector-
Agriculture
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Balance : Rs. 0
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Monthly
Open : No
Interest Rate : 7.75
Last Payment Date : -
Sanction Amount : Rs.72000
Credit Limit : Rs. -
Collateral Value : Rs.-
Collateral Type : -
Date Reported : 2022-09-30
Date Opened : 2021-09-17
Date Closed : 2022-09-19
Reason : Closed Account
Account status : Closed Account

Acct # *****
Institution : BANK
Type : Business Loan - Priority Sector-
Agriculture
Ownership Type : Individual
Repayment Tenure : -
Dispute Code : -
Balance : Rs. 0
Past Due Amount : Rs. 0
Last Payment : Rs. -
Write-off Amount : Rs. -
Institution Type : -
Monthly Payment Amount :Rs.-
Term Frequency : Monthly
Open : No
Interest Rate : 7.2
Last Payment Date : -
Sanction Amount : Rs.20000
Credit Limit : Rs. -
Collateral Value : Rs.-
Collateral Type : -
Date Reported : 2022-03-12
Date Opened : 2021-08-03
Date Closed : 2022-03-09
Reason : Closed Account
Account status : Closed Account

Acct # *****

Institution : BANK

Type : Business Loan - Priority Sector- Agriculture

Ownership Type : Individual

Repayment Tenure : -

Dispute Code : -

Balance : Rs. 0

Past Due Amount : Rs. 0

Last Payment : Rs. -

Write-off Amount : Rs. -

Institution Type: -

Monthly Payment Amount :Rs.-

Term Frequency : -

Open : No

Interest Rate : 7.2

Last Payment Date : 2021-03-04

Sanction Amount : Rs.20000

Credit Limit : Rs. -

Collateral Value : Rs.32305

Collateral Type : -

Date Reported : 2021-03-04

Date Opened : 2020-11-02

Date Closed : 2021-03-04

Reason : Closed Account

Account status : Closed Account

Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
ALL	0	0	0	0	

Enquiries :

Institution	Date	Purpose	Amount
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Glossary, Terms and Explanations:

History:

Code	Description
000	current account
CLSD	Paid or closed account/zero balance
NEW	New Account
LNSB	Loan Submitted
LAND	Loan Approved - Not yet disbursed
INAC	Account is Inactive
CON	Contact Member for Status
01+	1-29 days past due
30+	30-59 days past due
DEC	Loan Declined
60+	60-89 days past due
SPM	Special Mention
SUB	Sub-standard
RES	Restructured Loan
RGM	Restructured Loan - Govt Mandate
RNC	Restructured Loan - Natural Calamity
SET	Settled
SF	Suit Filed
90+	90-119 days past due
120+	120-179 days past due
180+	180-359 days past due
360+	360-539 days past due
540+	540-719 days past due
720+	720 or more days past due
DBT	Doubtful
FPD	First Payment Default
WDF	Willful Default
PWOS	Post Written Off Settled
WOF	Charge Off/Written Off
Non-Delinqt	Non-Delinquent
STD	Standard
SUB	Sub-standard
DBT	Doubtful
LOSS	Loss
SPM	Special Mention Account
SFR	Suit Filed-Restructured
SF	Suit Filed

WDF	Willful Default
SFWD	Suit Filed-Willful Default
WOF	Written Off
SFWO	Suit Filed and Written Off
WDWO	Willful Default and Written Off
SWDW	Suit Filed, Willful Default and Written Off
SET	Settled
*	Data Not Reported
RCV	Restructured Due to COVID19

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