

## CURRENT APPLICATION INFORMATION

These are the details you give us when you apply for your Experian Credit Report.

**Name** Prakash Ramu  
**Address 1** KURINJIPADI> Cuddalore Tamil Nadu 607302

<b>Date Of Birth</b>	15-04-1991	<b>PAN</b>	DLUPR2625J	<b>Telephone</b>	-
<b>Gender</b>	Male	<b>Passport Number</b>	-	<b>Mobile Phone</b>	9080379439
<b>Email</b>	ramprakash8081@gmail.com	<b>Voter ID</b>	-	<b>Driving License</b>	-
		<b>Aadhaar Number</b>	-	<b>Ration Card</b>	-

## EXPERIAN CREDIT SCORE

Your Experian Credit Report is summarized in the form of Experian Credit Score which ranges from 300 - 900.



### Score Factors

- Recency :** Recent Credit Account Defaults
- Leverage :** Credit Accounts with on-time re-payment history
- Coverage :** Non-delinquent and delinquent Credit Accounts
- Delinquency Status :** Defaults on Credit Accounts (current & recent periodic intervals)
- Credit Applications :** Credit Account Applications over last 30 days

## REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary		Credit Enquiry Summary		Non-Credit Enquiry Summary	
Total number of Accounts	7	Total Current Bal. amt	0	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries	
Active Accounts	0	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	0	Last 30 days non-credit enquiries	
Closed Accounts	7	Secured Accounts amt	0	Last 90 days credit enquiries	0	Last 90 days non-credit enquiries	
CC/CO	-	Unsecured Accounts amt	0	Last 180 days credit enquiries	0	Last 180 days non-credit enquiries	

## SUMMARY: CREDIT ACCOUNT INFORMATION

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

	<b>Lender</b>	<b>Account type</b>	<b>Account No</b>	<b>Ownership</b>	<b>Date Reported</b>	<b>Account Status</b>	<b>Date Opened</b>	<b>Sanction Amt / Highest Credit</b>	<b>Current Balance</b>	<b>Amount Overdue</b>
<b>Acct 1</b>	State Bank of India	GOLD LOAN	00000037477976474	Individual	30-09-2020	CLOSED	18-01-2018	41,500	0	-
<b>Acct 2</b>	Bajaj Finance Limited	CONSUMER LOAN	523RDP85546728	Individual	31-03-2021	CLOSED	26-08-2018	12,000	0	0
<b>Acct 3</b>	TVS Credit Services Limited	CONSUMER LOAN	PY3001CD0035198	Individual	30-09-2022	CLOSED	12-04-2019	17,490	0	0
<b>Acct 4</b>	Bajaj Finance Limited	CONSUMER LOAN	523RDPFF848127	Individual	31-03-2021	CLOSED	07-10-2019	18,990	0	0
<b>Acct 5</b>	Karur Vysya Bank Ltd	GOLD LOAN	1849953000011633	Individual	31-01-2022	CLOSED	04-05-2021	20,000	0	0
<b>Acct 6</b>	Karur Vysya Bank Ltd	GOLD LOAN	1849953000013629	Individual	31-01-2022	CLOSED	01-07-2021	40,000	0	0
<b>Acct 7</b>	Karur Vysya Bank Ltd	GOLD LOAN	1849952000024492	Individual	31-10-2023	CLOSED	18-08-2023	90,000	0	0

## CREDIT ACCOUNT INFORMATION DETAILS

This section has information based on the details provided to Experian by all our member banks, credit / financial institutions and other credit grantors with whom you have a credit / loan account.

**GOLD LOAN**
**State Bank of India**
✓ Acct 1

**R Prakash**
**Address 1** 670 / 2 EAST STREET, PACHARAPALAYAM, KEEZHOOR POST, PANRUTI TK Cuddalore Tamil Nadu 607302

**Credit Account details**

Account terms		Account description		Account details	
Account Number	00000037477976474	Date Reported	30-09-2020	Credit Limit Amt	-
Date Opened	18-01-2018	Loan Type	GOLD LOAN	EMI	-
Date Closed	21-09-2020	Account Status	CLOSED	Repayment Tenure	36
Ownership	Individual	Sanctioned Amt	41,500	Total Write-off Amt	0
Rate of Interest	9.000	Current Balance	0	Principal Write-off	0
Value of Collateral	-	Amount Overdue	-	Settlement Amt	0
Type of Collateral	-	Last Payment Date	-	Credit Facility Status	-
		SuitFiled Willful Default	-		

**Payment History**

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020				<span style="color: green;">S</span>								
2019	<span style="color: green;">S</span>											
2018	<span style="color: green;">S</span>											

**Consumer Personal details on the Credit Account**

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9626194294	-	PAN	DLUPR2625J	-	-
Occupation	-	Mobile	9787792047	-	Passport	-	-	-
Email address	-				Voter ID	SXG0344663	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

**CONSUMER LOAN**
**Bajaj Finance Limited**
✓ Acct 2

**Prakash R**
**Address 1** 670/2, EAST STREET, PACHARAPALAYAM KURIN JIPADI TK KURINJIPADI - NEAR MAIN ROAD Tamil Nadu 607302

**Credit Account details**

Account terms		Account description		Account details	
Account Number	523RDP85546728	Date Reported	31-03-2021	Credit Limit Amt	-
Date Opened	26-08-2018	Loan Type	CONSUMER LOAN	EMI	-
Date Closed	15-06-2019	Account Status	CLOSED	Repayment Tenure	0
Ownership	Individual	Sanctioned Amt	12,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	02-03-2019	Credit Facility Status	-
		SuitFiled Willful Default	-		

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021										0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0			0		0	0	0	0	0	0	0
2018	0	0	0	0								

## Consumer Personal details on the Credit Account

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Home Phone	9080379439	-	PAN	DLUPR2625J	-	-
Occupation	-	Mobile	9626194294	-	Passport	-	-	-
Email address	-				Voter ID	-	-	-
					Aadhaar/UID	-	-	-
					Driving License	-	-	-
					Ration Card	-	-	-

## CONSUMER LOAN

## TVS Credit Services Limited

Acct 3

Prakash R

Address 1 NEYVELI MINE 2 MANDRAKUPPAM NEYVELI TOWNSHIP CUDDALORE Tamil Nadu 607802

## Credit Account details

Account terms		Account description			Account details		
Account Number	PY3001CD0035198	Date Reported		30-09-2022	Credit Limit Amt		-
Date Opened	12-04-2019	Loan Type		CONSUMER LOAN	EMI		-
Date Closed	12-07-2022	Account Status		CLOSED	Repayment Tenure	10	
Ownership	Individual	Sanctioned Amt		17,490	Total Write-off Amt		-
Rate of Interest	-	Current Balance		0	Principal Write-off		-
Value of Collateral	-	Amount Overdue		0	Settlement Amt		-
Type of Collateral	-	Last Payment Date		12-07-2022	SuitFiled Willful Default	No Suit filed	Credit Facility Status

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022				0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0								

## Consumer Personal details on the Credit Account

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Unknown	9626194294	-	PAN	-	-	-
Occupation	-				Passport	-	-	-
Email address	-				Voter ID	-	-	-

**CONSUMER LOAN**
**Bajaj Finance Limited**
 Acct 4

**Prakash R**
**Address 1** 670/2, EAST STREET, PACHARAPALAYAM KURIN JIPADI TK NEYVELI Tamil Nadu 607302

**Credit Account details**

Account terms		Account description			Account details		
Account Number		523RDPFF848127			Date Reported		
Date Opened		07-10-2019			31-03-2021		
Date Closed		CONSUMER LOAN			CONSUMER LOAN		
Ownership		EMI			EMI		
Rate of Interest		Repayment Tenure			0		
Value of Collateral		Total Write-off Amt			18,990		
Type of Collateral		Principal Write-off			-		
		Settlement Amt			-		
		Last Payment Date			29-01-2021		
		SuitFiled Willful Default			-		
		Credit Facility Status			-		

**Payment History**

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021								0	0	0		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019	0											

**Consumer Personal details on the Credit Account**

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Home Phone	9080379439	-	PAN	DLUPR2625J	-	-
Occupation	-	Mobile	9626194294	-	Passport	-	-	-
Email address	-				Voter ID	-	-	-

**GOLD LOAN**
**Karur Vysya Bank Ltd**
✓ Acct 5

**Prakash**
**Address 1** 670/2 EAST STREET KURINJIPADI TALUK PACHARAPALAYAM KILUR Cuddalore Tamil Nadu 607302

**Credit Account details**

Account terms		Account description		Account details	
Account Number	1849953000011633	Date Reported	31-01-2022	Credit Limit Amt	-
Date Opened	04-05-2021	Loan Type	GOLD LOAN	EMI	-
Date Closed	13-01-2022	Account Status	CLOSED	Repayment Tenure	12
Ownership	Individual	Sanctioned Amt	20,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-		
		SuitFiled Willful Default	No Suit filed	Credit Facility Status	-

**Payment History**

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022												0
2021	0	0	0	0	0	0	0	0				

**Consumer Personal details on the Credit Account**

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9626194294	-	PAN	DLUPR2625J	-	-
Occupation	-				Passport	-	-	-
Email address	-				Voter ID	-	-	-

**GOLD LOAN**
**Karur Vysya Bank Ltd**
✓ Acct 6

**Prakash**
**Address 1** 670/2 EAST STREET KURINJIPADI TALUK PACHARAPALAYAM KILUR Cuddalore Tamil Nadu 607302

**Credit Account details**

Account terms		Account description		Account details	
Account Number	1849953000013629	Date Reported	31-01-2022	Credit Limit Amt	-
Date Opened	01-07-2021	Loan Type	GOLD LOAN	EMI	-
Date Closed	13-01-2022	Account Status	CLOSED	Repayment Tenure	12
Ownership	Individual	Sanctioned Amt	40,000	Total Write-off Amt	-
Rate of Interest	-	Current Balance	0	Principal Write-off	-
Value of Collateral	-	Amount Overdue	0	Settlement Amt	-
Type of Collateral	-	Last Payment Date	-		
		SuitFiled Willful Default	No Suit filed	Credit Facility Status	-

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022												0
2021	0	0	0	0	0	0						

## Consumer Personal details on the Credit Account

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9626194294	-	PAN	DLUPR2625J	-	-
Occupation	-				Passport	-	-	-
Email address	-				Voter ID	-	-	-

## GOLD LOAN

## Karur Vysya Bank Ltd

 Acct 7

Prakash

Address 1 670/2 EAST STREET KURINJIPADI TALUK PACHARAPALAYAM KILUR Cuddalore Tamil Nadu 607302

## Credit Account details

Account terms		Account description			Account details		
Account Number	1849952000024492	Date Reported		31-10-2023	Credit Limit Amt	-	-
Date Opened	18-08-2023	Loan Type		GOLD LOAN	EMI	-	-
Date Closed	25-10-2023	Account Status		CLOSED	Repayment Tenure	0	-
Ownership	Individual	Sanctioned Amt		90,000	Total Write-off Amt	-	-
Rate of Interest	-	Current Balance		0	Principal Write-off	-	-
Value of Collateral	-	Amount Overdue		0	Settlement Amt	-	-
Type of Collateral	-	Last Payment Date		-	SuitFiled Willful Default	No Suit filed	Credit Facility Status

## Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2023			0	0	0							

## Consumer Personal details on the Credit Account

Date of Birth	15-04-1991	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	9626194294	-	PAN	DLUPR2625J	-	-
Occupation	-				Passport	-	-	-
Email address	-				Voter ID	-	-	-

 CREDIT ENQUIRIES

No Records Found

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

## ✓ NON-CREDIT ENQUIRIES

No Records Found

This section shows non-credit enquiries such as authentication requests and request for your Experian Credit Report & Credit Score by you.

## ✓ CONTACTING US

If you find a discrepancy in your report, it is important to quickly raise it with your lender. Under the Credit Information Companies (Regulation) Act 2005 and as per the guidelines set by the Reserve Bank of India, Experian Credit Information Company of India Private Limited is not authorized to change any data in your credit information report without authorisation from your lender. However, we would be happy to help you with this process. If you would like us to help please visit <https://consumer.experian.in/ECV-OLN/> to raise a dispute regarding the discrepancy.

## ✓ LEGEND

- **Active:** Credit Accounts that do not have "Date Closed" populated.
- **Closed :** Credit accounts that have 'Date Closed' populated.
- **CO:** Entity ceased while account was open.
- **CC:** Entity ceased while account was closed.
- **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 ----->

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