



# Know Your Experian Credit Information Report

## I. Application Details

This section displays the details you give us when applying for your Credit Information Report (CIR). Following is the screenshot of the section in the credit report (sample).



### Experian Credit Information Company of India Private Limited Credit Information Report

Experian Report Number (ERN): 000000012345678

#### Application Details

*These are the details you gave us when applying for your CIR supported by the relevant documents. We have used this information to produce your report.*

**Name:** SOMEBODY RAHUL M  
**Address:** A/111 ANY NEW APT, HIGH STREET, MUMBAI, MAHARASHTRA 400096  
**Date of Birth:** 31-12-1979 **Telephone:** 9812345678 **Application Date:** 06-01-2012  
**PAN:** ABCPK9999D **Voter ID:** ZZZ/111111/0 **Passport Number:** Z-1234567  
**Driving License:** MH99/123456/99 **Ration Card:** ZZZ333 **UID:** 000123456789  
**Gender:** Male **Marital Status:** Married **Email:** rahulsomebody@abc.com

- Application Details: These are the details you give us as part of your application for your CIR supported by the relevant documents including Personal details such as Name, Address, Date of Birth, Telephone Number, Gender, Marital Status, Email id and identity details such as PAN, Voter Id, Passport Number, Driving License, Ration Card & Universal Identification (Aadhaar number).

- Experian Report Number (ERN) is the unique number assigned to every credit report that is generated. ERN should be quoted in case of any query regarding CIR.

## II. Credit Account Information

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. Following is the screenshot of the section in the credit report (sample).

### LMN Bank - AUTO LOAN (369369369369)

Individual

Acct 1

RAHUL M SOMEBODY

Address 1: A/111, ANYNEW APARTMENT, HIGH STREET, ANDHERI, MUMBAI, MAHARASHTRA 400096

Date of Birth	Gender	Occupation	Email
31-12-1979	Male	Salaried	rahulsomebody@abc.com

Phone Type	Phone Number	Extension
Home Phone	02222223333	-
Office Phone	02228867192	1111

ID Type	ID Number	Date of Issue	Date of Expiry
PAN	ABCPK9999D		

Account Status	Current Balance	Amount Overdue	Sanctioned Amount
Closed	0	0	2,25,000

Date Opened	Date Closed	Last Payment Date	Date Reported
01-01-2006	25-03-2010	25-03-2010	31-03-2010

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2010												
2009	S	S	S	S	S	S	S	S	B	S	S	S
2008	S	B	B	S	S	S	S	S	S	S	S	S

- Date Opened is the date on which the credit/loan account was opened.
- Date Closed is the close date of the credit /loan account.

- Last Payment Date is the date on which last payment was made to the credit institution.
- Date Reported is the last date on which that credit institution reported the account to the credit bureau.

Credit Account Information

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

PQR Housing Finance Company Pvt Ltd - HOUSING LOAN (678678678678)										Joint			Acct 1		
RAHUL M SOMEBODY															
Address 1: 111-A, ANYNEW APT, HIGH STREET, ANDHERI, MUMBAI, MAHARASHTRA 400096															

Date of Birth		Gender	Occupation		Email	
31-12-1979		Male	Salaried		rahulsomebody@abc.com	

Phone Type		Phone Number		Extension	
Home Phone		02222223333		-	
Mobile Phone		9812345678		-	

ID Type		ID Number	Date of Issue		Date of Expiry	
PAN		ABCPK9999D	20-08-2008		20-08-2028	
Passport		Z-1234567				
Voter ID		ZZZ/111111/0				
Driving License		MH99/123456/99	21-05-1999		20-05-2020	
Ration Card		ZZZ333				
UID		0001 2345 6789	10-09-2011			

Account Status		Current Balance		Amount Overdue		Sanctioned Amount	
Active*		13,29,000		0		13,50,000	

Date Opened		Date Closed		Last Payment Date		Date Reported	
10-04-2010		N/A		15-12-2011		31-12-2011	

EMI Amount				Actual Payment Amount			
16,000				16,000			

Rate of Interest		Repayment Tenure		Type of Collateral		Value of Collateral	
11.25%		240		Property		16,00,000	

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2011	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0			

- Line 1 highlights the Credit institution name, Type of loan, Loan account no, Account holder type (Individual, Joint, Authorized User, and Guarantor) and the count of credit accounts displayed.

- Your Name as provided when you applied for the credit / loan facility.
- Address 1: Your current address as recorded by the credit institution.
- Your Date of Birth, Gender, Occupation, Email address, Telephone Number and Identity information such as PAN (permanent account number), Voter ID, Passport Number, Driving license, Ration card and UID (Aadhaar number) as provided by the credit institution to us.

- Rate of Interest is the interest being paid on the credit/loan account.
- Repayment tenure is the term of loan denoted in months.
- Type of collateral denotes property or gold or shares or savings account/ fixed deposit that have been provided as collateral.
- Value of Collateral is the collateral value provided to us.
- EMI Amount is the EMI (Equated Monthly Installment) that is paid on the credit/loan account.

- Account Status denotes the specification of the status for that credit account. Closed - Accounts which are paid in full, Active\* - Accounts which are less than 90 days past due, Active\*\* - Accounts which are over 90 days past due, Suit Filed/Willful Default/Written Off/Settled - Accounts where the status flag is set as Suit Filed/Willful Default/Written Off/Settled as provided by credit institution.
- Current balance is the amount of credit/loan outstanding, including the current and overdue portion, if any, together with interest last applied as of the date in the Date Reported field.
- Amount Overdue is the amount recorded as overdue by the credit institution as on the date of last update.
- Highest Credit / Sanctioned Amount is the maximum balance ever on your credit card and Fleet card account. For all other account types this value is the amount of loan that is sanctioned.

- Total Write-off Amount denotes the total amount written off including interest (If account status is written off/ settled).
- Principal Write-off Amount denotes the principal amount written off excluding interest (If account status is written off/ settled).
- Original Charge-off Amount denotes the total amount charged off (If account status is written off/ settled).
- Settlement Amount denotes the amount at which the settlement was made. (If account status is written off/ settled).

- DPD (days past due) displays your payment history profile for the last 36 months, with the exact no. of days the account was past due (if any). The data is displayed on a year & month basis for whatever is available in the database.. When credit institution reports asset classification, the following alphabets will be displayed under DPD:
  - 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
  - N - Experian Credit Information Company has not received any credit/loan account information prior to that specific month. This may be at the start of the credit/loan agreement
  - 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.

## III. Previous Credit Enquiries

This section shows the names of the credit institutions that have processed a credit / loan application for you. Following is the screenshot of the section in the credit report (sample).

Previous Credit Enquiries

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

SOMEBODY RAHUL

Search Type: Credit Card

Enq 1

Address 1: A 111 ANYNEW APARTMENT, MUMBAI MAHARASHTRA 400096

Credit Institution Name	Application Date	Amount	Duration of Agreement	ERN	
Test Bank	28-12-2012 11:54:23	80,000	24 month(s)	000000987654321	
Date of Birth	Phone Number	Mobile Number	Email	Gender	Marital Status
06-01-1978	02222233333	9812345678	-	Male	-
PAN	Voter ID	Passport Number	Driving License	Ration Card	
ABCPK9999D	-	-	-	-	

- Your name and address as provided by the credit institution when the enquiry was performed.
- Credit Institution Name is the credit institution with whom you applied for the credit / loan facility.
- Application Date is the date when the enquiry was performed by the credit institution.
- Amount is the total amount of credit applied for.

- Duration of Agreement is the period for which the credit has been applied.
- ERN is the report number generated for each enquiry.
- Search Type is the type of credit / loan facility which you applied for.
- Your Date of Birth, Phone No, Email id, Gender, Marital Status & identity details such as PAN, Voter Id, Passport Number, Driving License, Ration Card is as provided by the credit institution when enquiry was performed.

## IV. Previous Non-Credit Enquiries

This section shows non-credit enquiries such as request for your Experian Credit Information Report by you or authentication request by the credit institution. Following is the screenshot of the section in the credit report (sample).

Previous Non-Credit Enquiries

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

SOMEBODY RAHUL

Address 1: A111, ANYNEW APT, MUMBAI MAHARASHTRA 400096

Search Type: Consumer Own Enquiry

Enq 1

Credit Institution Name	Application Date	Amount	Duration of Agreement		ERN
Consumer Support	24-12-2012 12:49:29	-NA-	-NA-		000012345678901
Date of Birth	Phone Number	Mobile Number	Email	Gender	Marital Status
06-01-1978	981234567	-	-	Male	-
PAN	Voter ID	Passport Number	Driving License	Ration Card	
ABCPK9999D	-	-	-	-	

- Your name and address as provided by you for the enquiry performed.
- Credit Institution Name is the institution who conducted the enquiry.
- Application Date is the date when the enquiry was performed.
- Amount shall be 'NA' (not applicable) if you have requested for your own report.

- Duration of Agreement shall be "NA" (not applicable) if you have requested for your own report.
- ERN is the report number generated for each enquiry.
- Search Type is the type of enquiry; whether is enquiry is request for your Experian Credit Information Report by you or authentication request by the credit institution.
- Your Date of Birth, Phone No, Email id, Gender, Marital Status & identity details such as PAN, Voter Id, Passport Number, Driving License, Ration Card is as provided by you for the enquiry performed.

## V. Experian Credit Score

This section is displayed if you apply for your Experian Credit Score. Your Experian Credit Score is based on your Experian Credit Information Report and ranges from –35 to 1005. Following is the screenshot of the section in the credit report (sample).

**Experian Credit Score**

975

- As indicated earlier, your Experian Credit Information Report ('Experian CIR') contains identity information, past and present credit obligations - including the ones for which you have joint liability, previous addresses and enquiries made by credit institutions/banks for all your loan applications. If your Experian CIR shows that you repay credit/loan on time, this will help the credit institution in the credit decisioning process of your loan or credit card application. The information in the Experian CIR is summarized in form of Experian Credit Score.
- The Experian Credit Score indicates the borrower's creditworthiness and lenders are increasingly relying on credit scores, as a part of the credit approval process. Usually, the higher your score the better your creditworthiness and more are the chances of your loan application getting approved.

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ECICI is registered as a Credit Information Company with the Reserve Bank of India and started the bureau operations in August 2010. ECICI has thereafter empanelled several credit institutions / specified users ("Members") and collected information / data to set up the bureau operations. The current Experian Credit Information Report ("Report") is a reflection of this information / data as submitted by the Members to ECICI. The Report may thus be limited to the information / data contributed by only the empanelled Members and may or may not contain every detail of your credit history. The information / data provided in the Report is as current and up to date as provided by the Members.

The Report and / or Experian Credit Score is not a guarantee of any particular outcome including (but not limited to) the likelihood of any particular lender granting credit to you. You may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise from relying on the information / data in the Report. ECICI will use all reasonable skill and care in the supply of the information / data to you, however due to the number of third party sources from which we obtain the information / data, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees.