

Experian Report Number (ERN): 1743180001685  
 Unique Transaction ID: 1679152214  
 Report Created: 28-03-2025

## CURRENT APPLICATION INFORMATION

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

Name	Pradyumn Tiwari	Telephone	-
Mobile Phone	8439886549	PAN	-
Passport Number	-	Voter ID	- Driving License -
Email	pradyumntiwari8439@gmail.com	Aadhaar Number	- Ration Card -

## EXPERIAN CREDIT SCORE

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



Score Factors	
1. Recency :	Recent Credit Account Defaults
2. Leverage :	Credit Accounts with on-time re-payment history
3. Coverage :	Non-delinquent and delinquent Credit Accounts
4. Delinquency Status :	Defaults on Credit Accounts (current & recent periodic intervals)
5. 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	1	Total Current Bal. amt	540	Last 7 days credit enquiries	0	Last 7 days non-credit enquiries	
Active Accounts	1	SF/WD/WO/Settled amt	0	Last 30 days credit enquiries	0	Last 30 days non-credit enquiries	
Closed Accounts	0	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.

	Lender	Account type	Account No	Ownership	Date Reported	Account Status	Date Opened	Sanction Amt / Highest Credit	Current Balance	Amount Overdue
Acct 1	Utkarsh Small Finance Bank Limited	SECURED CREDIT CARD	ACC_106450127668647503	Individual	15-03-2025	ACTIVE	20250223	540	540	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.

SECURED CREDIT CARD

Utkarsh Small Finance Bank Limited

Acct 1

Pradyumn Tiwari

Address 1SHIVPUR KHURD KALA PRATAPGARH U, TTAR, PRADESH INDIA 230401, PRATAPGARH, INDIA Uttar Pradesh 230401

Credit Account details

Account terms				Account description				Account details			
Account Number	ACC_106450127668647503			Date Reported	20250315			Credit Limit Amt	-		
Date Opened	23-02-2025			Loan Type	SECURED CREDIT CARD			EMI	-		
Date Closed	-			Account Status	ACTIVE			Repayment Tenure	0		
Ownership	Individual			Sanctioned Amt	540			Total Write-off Amt	-		
Rate of Interest	-			Current Balance	540			Principal Write-off	-		
Value of Collateral	-			Amount Overdue	0			Settlement Amt	-		
Type of Collateral	-			Last Payment Date	07-03-2025			Credit Facility Status	-		
				SuitFiled Willful Default	-						

Payment History

DPD	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2025										0		

Consumer Personal details on the Credit Account


Date of Birth	10-07-2004	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of issue	Date of Expiry
Gender	Male	Mobile	918439886549	-	Mobile	918439886549	-	PAN	CHUPT9159A	-	-
Occupation	-		-	-				Passport	-	-	-
Email address	PRADYUMNTIWARI8439@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

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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