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Guide to access your Full Credit Report from "Experian India Website"



Step 1 : First Time User



Visit experian.in and click on "Free Credit Score" to access your first free credit report.



Step 2 : First Time User

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Enter details to access your Experian Credit Report

📞 Enter your mobile number

Enter mobile number that is updated on your credit card or loan account

🔒 Enter your password

If you don't have a password, please create one using 'Register Now'

Verify Password & Send OTP

Don't have an account or password? Register Now! Forgot Password?

What's in your Experian credit report?

- ✓ A 3-digit Experian credit score determined by your credit history (between 300 to 900)
- A summary of all your credit accounts along with detailed payment history and much more
- ✓ Personal information linked to your credit account
- ✓ A list of applications you've made for loans and credit cards...

As a first-time user, you will have to click on register now to fetch your Full Free Credit report.



Step 3 : Registration Process

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Please register to access your Experian Credit score

Enter your mobile number that is linked to your credit records

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OTP will be sent for verification & this mobile number will be used for future sign in

Send OTP

What's in your Experian credit report?

- ✓ A 3-digit Experian credit score determined by your credit history (between 300 to 900)
- A summary of all your credit accounts along with detailed payment history and much more
- ✓ Personal information linked to your credit account
- ✓ A list of applications you've made for loans and credit cards..

User enters mobile number linked to credit their account and clicks on send OTP.



Step 4 : Plan Selection



Every user is entitled to a Full Free Credit Report in a calendar year.

If the user clicks on Free plan, they will be redirected to fill in their details.



Step 5 : Details as per Credit Account

Your credit report is just one step away!!!		
Please enter the details that are linked to your loan or credit card account		
Name *	Email id *	
Enter full name	Finter Email (1)	
Date of Birth	Gender *	
mm/dd/yyyy	Male O Female	
Please select ID Type *	PAN Card Number *	
PAN Card 🗸	Enter ID Number	
Address *	PIN Code *	
	Entor PIN Cook	

User enters all details requested as per their credit account to enable Experian to fetch their credit report.

Enter your Name, email-id, date of birth, document type & number, address and pin code as per your credit account.

If all details are entered correctly, it helps Experian confirm if the user has a credit report.



Step 6 : Download Report



User will now be redirected to their dashboard and can click on "Download Report" to access their Full Credit Report from their dashboard.







sample port credit Report

Experian Credit Report

Experian Report Number (ERN) : 1728628047094 Unique Transaction ID: 4705255

ONTACTING US

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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 authorization 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.

O 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.
- 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.
- 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:
- 6 S: Standard: An account which is overdue for less than 90 days is considered as a Standard asset as per RBI guidelines.
- 9 M: Special Mention: These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.
- 9 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
- O D : Doubtful: An account which is overdue by 90 days for more than 12 months is classified as doubtful asset as per RBI guidelines.
- 0 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 ------>

Experian Credit Information Company of India Private Limited ("ECICI") is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empanelled several credit institutions / apecified users ("Members") with it, from whom it collects information / data for the bureau operations. The current Experian Credit Information Report and Experian Credit Score ("Report") is a guarantee of any particular outcome and you may therefore not use any information, 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 to you from relying on the information / data in the Report is complete, accurate, up-to-date or entrof-free. Any information / data in the Report is complete, encourse or warranty that the information contained in the Report is complete, accurate, up-to-date or entrof-free. Any information contained in the Report is complete.

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Step 7 : Payment



In Step 4, if User chooses a paid plan - will be redirected to make a payment based on the plan opted.

Upon successful payment, you will be redirected to your dashboard as shown in step 6.

