

## Inquiry Input Information

|                  |                 |              |                             |         |                  |
|------------------|-----------------|--------------|-----------------------------|---------|------------------|
| Name:            | GAGANDEEP SINGH | DOB/Age:     |                             | Gender: |                  |
| Father:          |                 | Spouse:      |                             | Mother: |                  |
| Phone Numbers:   | 7652875349      | Email ID(s): | singhgagandeep806@gmail.com | ID(s):  | GFLPS4114D [PAN] |
| Current Address: | Other Address:  |              |                             |         |                  |

## CRIF HIGHMARK SCORE (S):

## SCORE NAME

## Score Range

**751**  
Score

## SCORING FACTORS

- No/minimal missed payments in recent past
- Normal proportion of outstanding balance to disbursed amount

Tip: ■ Positive impact on credit score ■ Negative impact on credit score

## Personal Information - Variations

*Tip: These are applicant's personal information variations as contributed by various financial institutions.*

| Name Variations | Reported On | DOB Variations | Reported On |
|-----------------|-------------|----------------|-------------|
| SINGH GAGANDEEP | 2026-01-15  |                |             |
| GAGANDEEP SINGH | 2026-01-18  | 03-06-1995     | 2026-01-18  |

| Address Variations  | Reported On |
|---|-------------|
| CO: GOBIND SINGH 1707 04 VISHKARMA NAGAR 141008 PB  | 2023-06-30  |
| VISHKARMA NAGAR SAMRALA CHOWK LUDHIANA LUDHIANQ 141008 PB   | 2022-12-31  |
| C/O GOBIND SINGH LUDHIANA 141008 PB   | 2026-01-15  |
| HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB 141008 PB                         | 2026-01-18  |
| 1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, CENTRAL POST OFFICE, LUDHIANA WEST , LUDHIANA, LUDHIANA, LUDHIANA, PUNJAB, 141008 PB                     | 2023-09-30  |
| MUNICIPAL NO B-1783-P-1707 KHASSRA 5494/820/1-853-852 KHATTA 2353-2570 COLONY VISHWKARMA NAGAR VILLAGE SAIDAN STREET NO.4 LUDHIANA LUDHIANA 141008 PB | 2023-03-31  |
| HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA LUDHIANA 141008 PB   | 2022-03-30  |
| H.NO-3580/A, BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR NR BHATIA BHAWAN LUDHIANA PUNJAB 141008 141008 PB   | 2022-10-31  |
| KHASSRA 5494/820/1-853-852 KHATTA 2353-2570 COLONY VISHWKARMA NAGAR VILLAGE SAIDAN STREET NO.4 JASWANT NAGAR  | 2023-03-31  |

|   |            |
|---|------------|
| HOUSE NO 1707 VISHKARMA NAGAR STREET NO 4 LUDHIANA 141001 PB  | 2025-04-30 |
| C/O GOBIND SINGH H.NO. 3508/A , BLOCK-2 ST NO. 14 NEAR BHATIA BHAWAN NEW SHIVAJI NAGAR LUDHIANA 141008 PB   | 2023-06-30 |
| 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA LUDHIANA 141008 PB  | 2025-12-31 |
| HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA STREET NO 4 LUDHIANA 141008 PB  | 2023-05-30 |
| GDS CREATIVES H NO 1707 ST NO 4 VISHKARMA NAGAR LUDHIANA 141001 PB  | 2025-12-15 |
| H.NO-3580/A, BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR LUDHIANA 141008 PB  | 2021-02-28 |
| C/O GOBIND SINGH H.NO. 3580/A BLOCK-2. ST NO. 14 NEAR BHATIA BHAWAN LUDHIANA 141008 PB  | 2023-06-30 |
| H.NO-3580/A, BLOCK-2 ST NO-14 NULL LUDHIANA H.NO-3580/A, BLOCK-2 ST NO-14 NR BHATIA BHAWAN LUDHIANA PUNJAB 141008 141008 PB   | 2023-01-31 |
| , HOUSE NO 28 2140/7/39/8, ST NO 01, KARMA COLONY, NEAR TAJPUR ROAD, LUDHIANA LUDHIANA (WEST), CENTRAL POST OFFICE LUDHIANA, PUNJAB, 141008, LUDHIANA, PB, 141008 141008 PB | 2025-11-30 |
| VISHKARMA COLONY TAJPUR ROAF ST NO 4 LUDHIANA 141008 PB   | 2023-06-30 |
| GBS CREATIVES ST NO-14 NEW SHIVAJI NAGAR LUDHIANA LUDHIANA 141008 PB  | 2021-02-28 |
| HOUSE NO-1707, 04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA 141008 PB   | 2026-01-15 |
| HOUSE NO-1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, VISHKARMA NAGAR, LUDHIANA-141008 141008 PB  | 2026-01-15 |
| GDS CREDIT H NO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA 141008 PB   | 2024-08-30 |
| , HOUSE NO 28 2140/7/39/8, ST NO 01, KARMA COLONY, NEAR TAJPUR ROAD, LUDHIANA LUDHIANA (WEST), CENTRAL POST OFFICE LUDHIANA, PUNJAB, 141008 141008 PB                       | 2026-01-15 |
| H.NO-3580/A; BLOCK-2 ST NO-14 NULL NULL NULL LUDHIANA NR BHATIA BHAWAN 141008 PB  | 2025-03-15 |
| H.NO-3580/A, BLOCK-2 ST NO-14 NULL LUDHIANA H.NO-3580/A, BLOCK-2 ST NO-14 NULL PUNJAB 141008 141008 PB  | 2023-06-30 |
| HOUSE B-31-2140/7/39/8 KHASSRA 5494/820/1.....852 VILLAGE TARAF SAIDAN DISTRICT LUDHIANA COLONY KARAM STREET NO 1 TAJPUR RD LUDHIANA LUDHIANA 141001 PB                     | 2026-01-15 |
| VISHKARMA NAGAR 1707 STREET NO 4 VISHKARMA NAGAR 1707 STREET NO 4 LUDHIANA 141008 PB  | 2024-03-31 |

| Phone Variations     | Reported On | ID Variations         | Reported On |
|----------------------|-------------|-----------------------|-------------|
| 07652875349          | 2026-01-15  |                       |             |
| 01619855804266       | 2023-07-30  | GFLPS4114D [PAN]      | 2026-01-18  |
| 9855804266           | 2025-03-15  |                       |             |
| 07652875349,07652875 | 2023-06-30  | XXXXXXXX9699 [UID]    | 2024-03-31  |
| 7652875349           | 2026-01-18  |                       |             |
| 09855804266          | 2024-08-30  |                       |             |
| 07652875             | 2020-04-30  | 10026201947731 [CKYC] | 2026-01-18  |
| 01610161             | 2024-08-30  |                       |             |

|                             |            |
|-----------------------------|------------|
| singhgagandeep806@gmail.com | 2026-01-15 |
| vv@vgmail.com               | 2022-12-31 |
| gdscreatives@gmail.com      | 2026-01-18 |

**Tip:** All amounts are in INR.

## Account Summary

**Tip:** Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

| Number of Account(s) | Active Account(s) | Overdue Account(s) | Current Balance | Amt Disbd/ High Credit |
|----------------------|-------------------|--------------------|-----------------|------------------------|
| 26                   | 7                 | 0                  | 22,27,210       | 23,85,186              |

**Inquiries in last 24 Months:** 3    **New Account(s) in last 6 Months:** 5    **New Delinquent Account(s) in last 6 Months:** 0

## Account Information

|               |                                    |  |   |                         |
|---------------|------------------------------------|--|---|-------------------------|
| 1             | Account Type: <b>PERSONAL LOAN</b> | Credit Grantor: <b>NDX P2P PRIVATE LIMITED</b> | Account #: PL03046786                   | Info. as of: 2023-09-30 |
| <b>CLOSED</b> | <b>Ownership:</b><br>INDIVIDUAL    | <b>Disbursed Date:</b><br>2023-06-02           | <b>Disbd Amt/High Credit:</b><br>25,000 |                         |

**Payment History/Asset Classification:**

|      | January | February | March | April | May | June | July    | August  | September | October | November | December |
|------|---------|----------|-------|-------|-----|------|---------|---------|-----------|---------|----------|----------|
| 2023 | -       | -        | -     | -     | -   | -    | XXX/XXX | 000/STD | 000/STD   | -       | -        | -        |

|        |                            |                                      |  |                         |
|--------|----------------------------|--------------------------------------|--|-------------------------|
| 2      | Account Type: HOUSING LOAN | Credit Grantor: HDFC BANK LTD        | Account #: 922-692232618                   | Info. as of: 2026-01-15 |
| ACTIVE | <b>Ownership:</b><br>JOINT | <b>Disbursed Date:</b><br>2024-03-15 | <b>Disbd Amt/High Credit:</b><br>20,00,000 |                         |

**Payment History/Asset Classification:**

3

Account Type: PERSONAL LOAN Credit Grantor: IDFC

Account #: CRED-179637328 Info. as of: 2026-01-15

ACTIVE

**Ownership:** INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:** 2025-12-01  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):** 12

**Disbd Amt/High Credit:** 31,431  
**Current Balance:** 29,031  
**Last Paid Amt:**  
**Overdue Amt:** 0

**Payment History/Asset Classification:**

|      | January | February | March | April | May | June | July | August | September | October | November | December |
|------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| 2026 | 000/XXX | -        | -     | -     | -   | -    | -    | -      | -         | -       | -        | -        |
| 2025 | -       | -        | -     | -     | -   | -    | -    | -      | -         | -       | -        | 000/XXX  |

4 Account Type: CONSUMER LOAN Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 426REMLQ845549 Info. as of: 2025-03-15

CLOSED

**Ownership:** INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:** 2024-08-09  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):** 5

**Disbd Amt/High Credit:** 8,730  
**Current Balance:** 0  
**Last Paid Amt:**  
**Overdue Amt:** 0

**Payment History/Asset Classification:**

|      | January | February | March | April | May | June | July | August  | September | October | November | December |
|------|---------|----------|-------|-------|-----|------|------|---------|-----------|---------|----------|----------|
| 2025 | 000/XXX | -        | -     | -     | -   | -    | -    | -       | -         | -       | -        | -        |
| 2024 | -       | -        | -     | -     | -   | -    | -    | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

5 Account Type: CREDIT CARD Credit Grantor: SBI CARD

Account #: XXXXXXXXXXXXXXXX9443 Info. as of: 2026-01-15

ACTIVE

**Ownership:** INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:** 2023-07-28  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):** 0

**Disbd Amt/High Credit:** 20,063  
**Current Balance:** 0  
**Last Paid Amt:**  
**Overdue Amt:** 0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|---------|---------|-----------|---------|----------|----------|
| 2026 | 000/XXX | -        | -       | -       | -       | -       | -       | -       | -         | -       | -        | -        |
| 2025 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2024 | 000/XXX | XXX/XXX  | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2023 | -       | -        | -       | -       | -       | -       | -       | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

6

**Account Type: PERSONAL LOAN**

**Credit Grantor: KISETSU SAISON FINANCE INDIA**

**Account #: IM136CID3278662**

Info. as of: 2025-11-30

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2024-08-12  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
2,60,000  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|---------|---------|-----------|---------|----------|----------|
| 2025 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | -        | -        |
| 2024 | -       | -        | -       | -       | -       | -       | -       | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

7

**Account Type: CONSUMER LOAN**

**Credit Grantor: BAJAJ FINANCE LIMITED**

Account #: 426DPFIL312060 Info. as of: 2023-06-30

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-07-12  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
15

**Disbd Amt/High Credit:**  
40,000  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

### **Payment History/Asset Classification:**

8

**Account Type: PROPERTY LOAN**

**Credit Grantor: HDFC BANK LTD**

Account #: 922-692919193 Info. as of: 2026-01-15

ACTIVE

**Ownership:**  
JOINT  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2024-03-15  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
60

**Disbld Amt/High Credit:**  
58,612  
**Current Balance:**  
40,989  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

9 Account Type: CONSUMER LOAN Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 426SCEHV225637 Info. as of: 2022-10-31

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-01-18  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
15,600  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|---------|---------|-----------|---------|----------|----------|
| 2022 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | -       | -        | -        |

10

Account Type: CREDIT CARD Credit Grantor: HDFC BANK LTD

Account #: XXXXXXXXXXXXXXXXX5977 Info. as of: 2025-12-31

ACTIVE

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-12-21

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
38,500  
**Current Balance:**  
13,043  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

11

**Account Type:** PERSONAL LOAN      **Credit Grantor:** IDFC

Account #: CRED-181313460 Info. as of: 2026-01-18

CLOSED

**Ownership:** INDIVIDUAL  
**Credit Limit:**   
**Cash Limit:**   
**InstlAmt/Freq:**

**Disbursed Date:**  
2026-01-12  
**Last Payment Date**  
**Closed Date:**  
**Tenure(month):**  
12

**Disbd Amt/High Credit:**  
10,477  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

12

Account Type: CONSUMER LOAN Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 426DPFEW639267 Info. as of: 2021-02-28

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2019-07-27  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
47,250  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|---------|---------|-----------|---------|----------|----------|
| 2020 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2019 | -       | -        | -       | -       | -       | -       | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

13

Account Type: PRADHAN MANTRI AWAS YOJANA - CLSS Credit Grantor: HDFCBANKHDFCLTD

Account #: 922-646623888-License Cancelled Entities Info. as of: 2023-06-30

CLOSED

**Ownership:**  
JOINT  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2020-02-27  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
180

**Disbd Amt/High Credit:**  
10,00,000  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May      | June    | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|----------|---------|---------|---------|-----------|---------|----------|----------|
| 2023 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX  | -       | -       | -       | -         | -       | -        | -        |
| 2022 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2021 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | XXXX/XXX | XXX/XXX | XXX/XXX | XXX/XXX | XXX/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2020 | -       | -        | -       | -       | -        | XXX/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

14

Account Type: CREDIT CARD Credit Grantor: SBI CARD

Account #: XXXXXXXXXXXXXXXX4711 Info. as of: 2024-08-30

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-02-14  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
3,538  
**Current Balance:**  
-408  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July    | August | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|---------|--------|-----------|---------|----------|----------|
| 2022 | -       | -        | XXX/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | -      | -         | -       | -        | -        |

15

**Account Type: PERSONAL LOAN**

**Credit Grantor: KISETSU SAISON FINANCE INDIA**

Account #: 14702271 Info. as of: 2026-01-15

ACTIVE

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2025-12-27  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
2,00,000  
**Current Balance:**  
2,04,834  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

16

**Account Type: PERSONAL LOAN**

**Credit Grantor: IDFC**

Account #: CRED-169106401 Info. as of: 2026-01-15

ACTIVE

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2025-03-31  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
60

**Disbd Amt/High Credit:**  
36,580  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

17

**Account Type: PERSONAL LOAN**

**Credit Grantor: LNT FINANCE**

Account #: C023032203003765 Info. as of: 2024-03-31

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2023-03-25

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disbld Amt/High Credit:**  
3,83,885  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

18

**Account Type: PROPERTY LOAN**      **Credit Grantor:**  
**HDFCBANKHDFCLTD**

Account #: 922-649722002-License Cancelled Entities Info. as of: 2023-06-30

CLOSED

|                       |                           |
|-----------------------|---------------------------|
| <b>Ownership:</b>     | <b>Disbursed Date:</b>    |
| JOINT                 | 2020-02-26                |
| <b>Credit Limit:</b>  | <b>Last Payment Date:</b> |
| <b>Cash Limit:</b>    | <b>Closed Date:</b>       |
| <b>InstlAmt/Freq:</b> | <b>Tenure(month):</b>     |
|                       | 60                        |

**Disbd Amt/High Credit:**  
21,025  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

### **Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|---------|---------|-----------|---------|----------|----------|
| 2023 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | -       | -       | -       | -         | -       | -        | -        |
| 2022 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2021 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |
| 2020 | -       | -        | -       | -       | -       | XXX/XXX | 030/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

19

Account Type: PERSONAL LOAN Credit Grantor: IDFC

Account #: CRED-172122003 Info. as of: 2025-10-31

CLOSED

|                       |                          |
|-----------------------|--------------------------|
| <b>Ownership:</b>     | <b>Disbursed Date:</b>   |
| INDIVIDUAL            | 2025-06-17               |
| <b>Credit Limit:</b>  | <b>Last Payment Date</b> |
| <b>Cash Limit:</b>    | <b>Closed Date:</b>      |
| <b>InstlAmt/Freq:</b> | <b>Tenure(month):</b>    |
|                       | 12                       |

**Disbd Amt/High Credit:**  
38,337  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

### **Payment History/Asset Classification:**

20

Account Type: CONSUMER LOAN Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 4260CDIC538959 Info. as of: 2023-01-31

CLOSED

|                       |                           |
|-----------------------|---------------------------|
| <b>Ownership:</b>     | <b>Disbursed Date:</b>    |
| INDIVIDUAL            | 2022-04-09                |
| <b>Credit Limit:</b>  | <b>Last Payment Date:</b> |
| <b>Cash Limit:</b>    | <b>Closed Date:</b>       |
| <b>InstlAmt/Freq:</b> | <b>Tenure(month):</b>     |
|                       | 8                         |

**Disbd Amt/High Credit:**  
45,000  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

21

Account Type: CONSUMER LOAN

Credit Grantor: HDFC BANK LTD

Account #: 453558259 Info. as of: 2022-12-31

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-05-31  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
43,444  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March | April | May     | June    | July    | August  | September | October | November | December |
|------|---------|----------|-------|-------|---------|---------|---------|---------|-----------|---------|----------|----------|
| 2022 | -       | -        | -     | -     | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD   | 000/STD | 000/STD  | 000/STD  |

22

Account Type: CREDIT CARD

Credit Grantor: SBI CARD

Account #: XXXXXXXXXXXXXXXX1789 Info. as of: 2022-04-30

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-02-14  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
3,538  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April | May | June | July | August | September | October | November | December |
|------|---------|----------|---------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| 2022 | -       | -        | 000/XXX | -     | -   | -    | -    | -      | -         | -       | -        | -        |

23

Account Type: PERSONAL LOAN

Credit Grantor: KISETSU SAISON FINANCE INDIA

Account #: 14259669 Info. as of: 2025-11-30

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2025-10-12  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
10,000  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March | April | May | June | July | August | September | October | November | December |
|------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| 2025 | -       | -        | -     | -     | -   | -    | -    | -      | -         | 000/XXX | -        | -        |

24

Account Type: CONSUMER LOAN

Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 4260CDHE868590

Info. as of: 2022-05-31

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2021-07-30  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
12

**Disbd Amt/High Credit:**  
17,500  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May | June | July    | August  | September | October | November | December |
|------|---------|----------|---------|---------|-----|------|---------|---------|-----------|---------|----------|----------|
| 2022 | 000/XXX | 000/XXX  | 000/XXX | 000/XXX | -   | -    | -       | -       | -         | -       | -        | -        |
| 2021 | -       | -        | -       | -       | -   | -    | 000/XXX | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | 000/XXX  |

25

Account Type: CONSUMER LOAN

Credit Grantor: HDFC BANK LTD

Account #: 455068863 Info. as of: 2023-06-30

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2022-10-12  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
29,767  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March   | April   | May     | June    | July | August | September | October | November | December |
|------|---------|----------|---------|---------|---------|---------|------|--------|-----------|---------|----------|----------|
| 2023 | 000/STD | 000/STD  | 000/STD | 000/STD | 000/STD | 000/STD | -    | -      | -         | -       | -        | -        |
| 2022 | -       | -        | -       | -       | -       | -       | -    | -      | -         | 000/STD | 000/STD  | 000/STD  |

26

Account Type: PERSONAL LOAN

Credit Grantor: KISETSU SAISON FINANCE INDIA

Account #: 13913486 Info. as of: 2025-12-31

CLOSED

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2025-08-23  
**Last Payment Date:**  
**Closed Date:**  
**Tenure(month):**  
0

**Disbd Amt/High Credit:**  
1,40,000  
**Current Balance:**  
0  
**Last Paid Amt:**  
**Overdue Amt:**  
0

**Payment History/Asset Classification:**

|      | January | February | March | April | May | June | July | August  | September | October | November | December |
|------|---------|----------|-------|-------|-----|------|------|---------|-----------|---------|----------|----------|
| 2025 | -       | -        | -     | -     | -   | -    | -    | 000/XXX | 000/XXX   | 000/XXX | 000/XXX  | -        |

**Inquiry Done by Lenders (Reported For Past 24 Months)**

| Lender Name   | Date of Inquiry | Purpose      | Ownership Type | Amount    | Remark |
|---------------|-----------------|--------------|----------------|-----------|--------|
| HDFC BANK LTD | 2025-07-04      | Credit Card  | PRIMARY        | 10,000    |        |
| HDFC BANK LTD | 2024-01-17      | Housing Loan | PRIMARY        | 20,00,000 |        |

## Comments

| Description                            | Date |
|--|------|
| <b>-END OF CONSUMER CREDIT REPORT-</b> |      |

## Appendix

| Section                                | Code                            | Description   |
|--|---------------------------------|---|
| Account Summary                        | Number of Delinquent Accounts   | Indicates number of accounts that the applicant has defaulted on within the last 6 months                                   |
| Account Information - Credit Grantor   | XXXX                            | Name of grantor undisclosed as credit grantor is different from inquiring institution                                       |
| Account Information - Account #        | xxxx                            | Account Number undisclosed as credit grantor is different from inquiring institution  |
| Payment History / Asset Classification | XXX                             | Data not reported by institution  |
| Payment History / Asset Classification | -                               | Not applicable  |
| Payment History / Asset Classification | STD                             | Account Reported as STANDARD Asset  |
| Payment History / Asset Classification | SUB                             | Account Reported as SUB-STANDARD Asset  |
| Payment History / Asset Classification | DBT                             | Account Reported as DOUBTFUL Asset  |
| Payment History / Asset Classification | LOS                             | Account Reported as LOSS Asset  |
| Payment History / Asset Classification | SMA                             | Account Reported as SPECIAL MENTION   |
| CRIF HIGHMARK SCORE (S)                | PERFORM-Consumer                | Score has reckoned from credit history, pursuit of new credit, payment history, type of credit in use and outstanding debt. |
| Account Information - Account #        | CI-Ceased/Membership Terminated | Credit Institution has Ceased to Operate or Membership Terminated   |

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