

CONSUMER CREDIT REPORT

For GAGANDEEP SINGH

CHM Ref #: CCR251229CR702539489

Date of Request: 2025-12-29

Date of Issue: 2025-12-29

Inquiry Input Information

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

CRIF HIGHMARK SCORE (S):

SCORE NAME

Score Range

PERFORM CONSUMER 2.2

300-900

763
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	2025-12-22		
GAGANDEEP SINGH	2025-12-15	03-06-1995	2025-12-22

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
HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB 141008 PB	2025-12-15
C/O GOBIND SINGH LUDHIANA 141008 PB	2025-12-15
1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, CENTRAL POST OFFICE, LUDHIANA WEST , LUDHIANA, LUDHIANA, LUDHIANA, PUNJAB, 141008 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	2025-12-15
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	2025-12-22
HOUSE NO-1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, VISHKARMA NAGAR, LUDHIANA-141008 141008 PB	2025-12-22
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	2025-12-15
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	2025-12-22
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	2025-12-22		
01619855804266	2023-07-30	GFLPS4114D [PAN]	2025-12-22
9855804266	2025-03-15		
07652875349,07652875	2023-06-30	XXXXXXXX9699 [UID]	2024-03-31
7652875349	2025-12-15		
09855804266	2024-08-30		
07652875	2020-04-30	10026201947731 [CKYC]	2025-12-22
01610161	2024-08-30		

singhgagandeep806@gmail.com

2025-12-22

vv@vgmail.com

2022-12-31

GDSCREATIVES@GMAIL.COM

2025-12-15

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
24	6	0	20,32,018	21,85,186

Inquiries in last 24 Months: 3 **New Account(s) in last 6 Months:** 4 **New Delinquent Account(s) in last 6 Months:** 0

Account Information

1**Account Type: CREDIT CARD** **Credit Grantor: HDFC BANK LTD****Account #:** XXXXXXXXXXXXXXXX5977**Info. as of:** 2025-12-15**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:
16,200
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	000/XXX	000/XXX
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

2**Account Type: PERSONAL LOAN** **Credit Grantor: NDX P2P PRIVATE LIMITED****Account #:** PL03046786**Info. as of:** 2023-09-30**CLOSED**

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

Disbursed Date:
2023-06-02
Last Payment Date:
Closed Date:
Tenure(month):
0

Disbd Amt/High Credit:
25,000
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	-	-	-	-	-	-	XXX/XXX	000/STD	000/STD	-	-	-

3

Account Type: HOUSING LOAN Credit Grantor: HDFC BANK LTD

Account #: 922-692232618 Info. as of: 2025-12-22

ACTIVE

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

Disbursed Date:
2024-03-15
Last Payment Date:
Closed Date:
Tenure(month):
240

Disbd Amt/High Credit:
20,000,000
Current Balance:
19,42,464
Last Paid Amt:
Overdue Amt:
0

Payment History/Asset Classification:

4

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:

5

Account Type: PRADHAN MANTRI AWAS YOJANA - CLSS Credit Grantor:
 HDFC BANK EHDCLTD

**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:

6

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	-	-	-	-	-

7

Account Type: PERSONAL LOAN

Account #: CRED-179637328 Info. as of: 2025-12-15

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:
31,431
Last Paid Amt:
Overdue Amt:
0

Payment History/Asset Classification:

8

Account Type: PERSONAL LOAN

Account #: CRED-169106401 Info. as of: 2025-12-15

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:

9

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

10

Account Type: CREDIT CARD

Credit Grantor: SBI CARD

Account #: XXXXXXXXXXXXXXXX9443

Info. as of: 2025-12-15

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
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

11

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

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

Payment History/Asset Classification:

12

Account Type: PROPERTY LOAN Credit Grantor:
HDFCBANKHDFCLTD

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

CLOSED

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

Disbursed Date:
2020-02-26
Last Payment Date:
Closed Date:
Tenure(month):
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

13

Account Type: PERSONAL LOAN Credit Grantor: IDFC

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

CLOSED

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

Disbursed Date:
2025-06-17
Last Payment Date:
Closed Date:
Tenure(month):
12

Disbd Amt/High Credit:
38,337
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	-	-

14

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

15

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:

16

Account Type: CONSUMER LOAN

Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 4260CDIC538959

Info. as of: 2023-01-31

CLOSED

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

Disbursed Date:
2022-04-09
Last Payment Date:
Closed Date:
Tenure(month):
8

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

Payment History/Asset Classification:

17

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:

18

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:

19

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	-	-

20

Account Type: PROPERTY LOAN **Credit Grantor: HDFC BANK LTD**

Account #: 922-692919193 Info. as of: 2025-12-22

ACTIVE

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

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

Disbd Amt/High Credit:
58,612
Current Balance:
41,923
Last Paid Amt:
Overdue Amt:
0

Payment History/Asset Classification:

21

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	-	-	-

22

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

23

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

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
-END OF CONSUMER CREDIT REPORT-	

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.

Section	Code	Description
Account Information - Account #	CI-Ceased/Membership Terminated	Credit Institution has Ceased to Operate or Membership Terminated

Disclaimer: This document is prepared based on the data submitted by member institutions of CRIF High Mark Credit Information Services Private Limited (CRIF High Mark) and by using the proprietary match logic of CRIF High Mark. No alterations are made to the data submitted by member institutions and the same is up to date as well as accurate to the best of its knowledge. By using data contained in this document, the user acknowledges that CRIF High Mark is not responsible for errors/omissions resulting from submission of erroneous data from Members to CRIF High Mark. This document may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India). For any assistance on this report, reach out to us at: customerservice@crifhighmark.com

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