

Inquiry Input Information

Name:	BHARGAV VEKARIYA	DOB/Age:	Gender:
Father:		Spouse:	Mother:
Phone Numbers:	9925736815	Email ID(s):	NO@NOMAIL.COM
Current Address:		ID(s):	CFOPV1635P [PAN]
		Other Address:	

CRIF HIGHMARK SCORE (S):

SCORE NAME

PERFORM CONSUMER 2.2

Score Range

300-900

683
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
BHARGAV SANJAYBHAI	2026-07-16	13-07-2003	2026-06-30
VEKARIYA BHARGAV SANJAYBHAI	2026-05-15		
VEKARIYA BHARGAV SANJAYBH	2026-07-16		
BHARGAV VEKARIYA	2024-05-31		
BHARGAV SANJAYBHAI VEKARIYA	2026-07-16		
Address Variations			Reported On
05, KHODIYAR PAN, MARUTI NAGAR MAIN ROAD, K OTHRIYA MAIN ROAD, RAJKOT PO RAJKOT BHAKT INAGAR DIST RAJKOT, RAJKOT, 385, GUJARAT, 36 0002 360002 GJ			2026-07-23
RAJKOT GUJARAT 360002 360002 GJ			2026-07-16
BERNATVA TECHNOLOGY RK ICONIC SHITAL PARK 374 GUJARAT 360006 GJ			2026-06-30
KHODIYAR PAN, MARUTI NAGAR MAIN ROAD, KOTHRIYA MAIN ROAD, RAJKOT BHAKTINAGAR, KOTDA SANGANI RAJKOT, RAJKOT, GUJARAT, , INDIA 360002 GJ			2026-07-16
KHODIYAR PAN MARUTI NAGAR MAIN ROAD RAJKOT RAJKOT KOTDA SANGANI RAJKOT BHAKTINAGAR KOTHRIYA MAIN ROAD KOTHRIYA MAIN ROAD 360002 GJ			2026-05-31
KHODIYAR PAN MARUTI NAGAR MAIN ROADRAJKOT RAJKOT 360002 GJ			2026-07-23

KHODIYAR PAN MARUTI NAGAR MAIN ROAD RAJKOT RAJKOT 374 GUJARAT 360002 GJ	2026-06-30
KHODIYAR PAN MARUTI NAGAR MAIN ROAD RAJKOT 360002 GJ	2026-07-20
KHODIYAR PAN, MARUTI NAGAR MAIN ROAD, RAJKOT, RAJKOT BHAKTINAGAR, KOTHRIYA MAIN ROAD, RAJKO RAJKOT 360002 GJ	2026-07-16
05, KHODIYAR PAN MARUTI NAGAR MAIN ROAD, KOTHRIYA MAIN ROAD, RA RAJKOT 360002 GJ	2026-07-16
KHODIYAR PAN MARUTI NAGAR MAIN ROAD KOTH RIYA MAIN ROAD RAJKOT RAJKOT GUJARAT 360002 GJ	2024-05-31
BREVENTA TECHNOLOGY RK ICONIC SHITAL PARK 374 GUJARAT 360006 GJ	2026-06-30
I SHREE KHODIYAR MARUTI NAGAR ROAD NR KRISHNA CHOWK BH HUDKO POLICE STATION , RAJKOT , GUJARAT , 360002 360002 GJ	2026-05-15
N A KHODIYAR PAN MARUTI NAGAR MAIN ROA 360002 GJ	2025-11-30
R K ICONIC B 1011 NEAR 150 FEET RING ROAD NEAR 360006 GJ	2026-07-20

Phone Variations	Reported On	ID Variations	Reported On
9925736815	2026-05-15		
919925736815	2026-07-16	CFOPV1635P [PAN]	2024-05-31
8320452133	2026-07-20		

Email ID Variations	Reported On
NO@NOMAIL.COM	2026-06-30
bhargavvekariya1722@gmail.com	2026-05-15

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
16	9	0	0	0

Inquiries in last 24 Months: 8 New Account(s) in last 6 Months: 9 New Delinquent Account(s) in last 6 Months: 0

Account Information

1

Account Type: **SHORT TERM PERSONAL LOAN LIMITED** Credit Grantor: KRAZYBEE SERVICES PRIVATE Account #: KB250324CYWHD Info. as of: 2025-11-30

CLOSED

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2025-03-24

Last Payment Date:

Closed Date:

Tenure(month):
8

Disbd Amt/High Credit:
4,000

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/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-

2

Account Type: **GOLD LOAN** Credit Grantor: FEDERAL BANK Account #: 17776800007748 Info. as of: 2026-07-16

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-07-14

Last Payment Date:

Closed Date:

Tenure(month):
6

Disbd Amt/High Credit:
7,01,486

Current Balance:
7,01,604

Last Paid Amt:

Overdue Amt:
0

Payment History/Asset Classification:

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

3

Account Type: **CONSUMER LOAN** Credit Grantor: IDFC Account #: 184353505 Info. as of: 2026-06-30

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-03-22

Last Payment Date:

Closed Date:

Tenure(month):
8

Disbd Amt/High Credit:
9,537

Current Balance:
7,246

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	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-

4

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

Account #: 184353430 Info. as of: 2026-06-30

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-03-22

Last Payment Date:

Closed Date:

Tenure(month):
8

Disbd Amt/High Credit:
9,537

Current Balance:
7,246

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	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-

5

Account Type: **PERSONAL LOAN SERVICES** Credit Grantor: MIRAE ASSET FINANCIAL

Account #: PL_PLKB000005856462 Info. as of: 2026-07-16

CLOSED

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2025-12-03

Last Payment Date:

Closed Date:

Tenure(month):
9

Disbd Amt/High Credit:
22,000

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
2026	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	000/STD

6

Account Type: **CONSUMER LOAN PRIVATE LIMITED** Credit Grantor: SNAPMINT FINANCIAL SERVICES

Account #: 59009333231604202606 Info. as of: 2026-07-23

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-04-16

Last Payment Date:

Closed Date:

Tenure(month):
0

Disbd Amt/High Credit:
311

Current Balance:
299

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	000/XXX	000/XXX	000/XXX	-	-	-	-	-

7

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

Account #: 184353715 Info. as of: 2026-06-30

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-03-22

Last Payment Date:

Closed Date:

Tenure(month):
8

Disbd Amt/High Credit:
9,537

Current Balance:
7,246

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	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-

8

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

Account #: 184353592 Info. as of: 2026-06-30

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-03-22

Last Payment Date:

Closed Date:

Tenure(month):
8

Disbd Amt/High Credit:
9,537

Current Balance:
7,246

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	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-

9

Account Type: **SHORT TERM PERSONAL LOAN LIMITED** Credit Grantor: KRAZYBEE SERVICES PRIVATE

Account #: KB260710PDRUH Info. as of: 2026-07-16

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-07-10

Last Payment Date:

Closed Date:

Tenure(month):
9

Disbd Amt/High Credit:
31,000

Current Balance:
31,000

Last Paid Amt:

Overdue Amt:
0

Payment History/Asset Classification:

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

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-07-16

Last Payment Date:

Closed Date:

Tenure(month):
0

Disbd Amt/High Credit:
1,02,821

Current Balance:
1,02,821

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	-	-	-	-	-

CLOSED

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2025-12-03

Last Payment Date:

Closed Date:

Tenure(month):
9

Disbd Amt/High Credit:
5,500

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
2026	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	000/STD

ACTIVE

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2026-07-14

Last Payment Date:

Closed Date:

Tenure(month):
48

Disbd Amt/High Credit:
1,88,000

Current Balance:
1,90,720

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	-	-	-	-	-

CLOSED

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

Disbursed Date:
2025-03-24

Last Payment Date:

Closed Date:

Tenure(month):
8

Disb'd Amt/High Credit:
16,000

Current Balance:
0

Last Paid Amt:

Overdue Amt:
0

Payment History/Asset Classification:[illegible]

CLOSED

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2025-11-06

Last Payment Date:

Closed Date:

Tenure(month):
0

Disb'd Amt/High Credit:
13,500

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
2026	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX

CLOSED

Ownership:
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:
2025-11-06

Last Payment Date:

Closed Date:

Tenure(month):
6

Disb'd Amt/High Credit:
15,000

Current Balance:
0

Last Paid Amt:

Overdue Amt:
0

Payment History/Asset Classification:[illegible]

16

Account Type: **SHORT TERM PERSONAL LOAN LIMITED** Credit Grantor: **ADITYA BIRLA CAPITAL** Account #: **PYTMPPABFL6768200716** Info. as of: **2024-05-31**

CLOSED

Ownership:

INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:

2023-08-22

Last Payment Date:

Closed Date:

Tenure(month):

0

Disbdt Amt/High Credit:

1,000

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
2024	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD

Inquiry Done by Lenders (Reported For Past 24 Months)

Lender Name	Date of Inquiry	Purpose	Ownership Type	Amount	Remark
HDFC BANK LTD	2026-07-12	Two-Wheeler Loan		90,000	—
NORTHERN ARC CAPITAL LIMITED	2026-07-10	OTHER		0	—
SURYODAY	2026-05-21	Business Loan Unsecured		0	—
HDFC BANK LTD	2026-01-14	Credit Card		10,000	—
HDFC BANK LTD	2025-06-07	Credit Card		1,000	—
HDFC BANK LTD	2024-11-01	Consumer Loan		1,03,500	—
HDFC BANK LTD	2024-11-01	Consumer Loan		1,29,900	—

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

Section	Code	Description
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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