

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Snehal Gaikwad	<b>Client Name</b>	Qapitol QA Services Pvt Ltd
<b>Application ID</b>	GQ-QQSPLN-6	<b>Report Status</b>	Open
<b>Date of Birth</b>	22 Apr 1997	<b>Application Received</b>	17-02-2026
<b>Candidate Employee ID</b>	NA	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	INTERIM	<b>Final Report Date</b>	19-02-2026
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
NATIONAL IDENTITY 1	UIDAI - Aadhaar	18-02-2026	<b>GREEN</b>
PERMANENT ADDRESS	Jayshree kharade	18-02-2026	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal - Advocate	17-02-2026	<b>GREEN</b>
LATEST EMPLOYMENT 1	Team HR	18-02-2026	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	17-02-2026	<b>GREEN</b>

### End of summary report

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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## NATIONAL IDENTITY 1

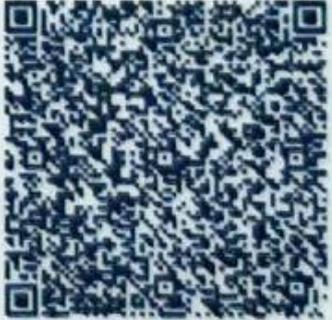
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	2719 9727 8629	2719 9727 8629
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	UIDAI - Aadhaar	
Report Verified Date:	18-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

  
भारत सरकार  
Government of India  
स्नेहल दत्तात्रय गायकवाड  
Snehal Dattatray Gaikwad



जन्म तारीख / DOB: 22/04/1997  
स्त्री / Female  
2719 9727 8629



**माझे आधार, माझी ओळख**

# Annexure 1 (b)

 Unique Identification Authority of India 

 English 

Dashboard > Check Aadhaar Validity



## 271997278629 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	FEMALE
State	Maharashtra
Mobile	*****183

**PERMANENT ADDRESS**

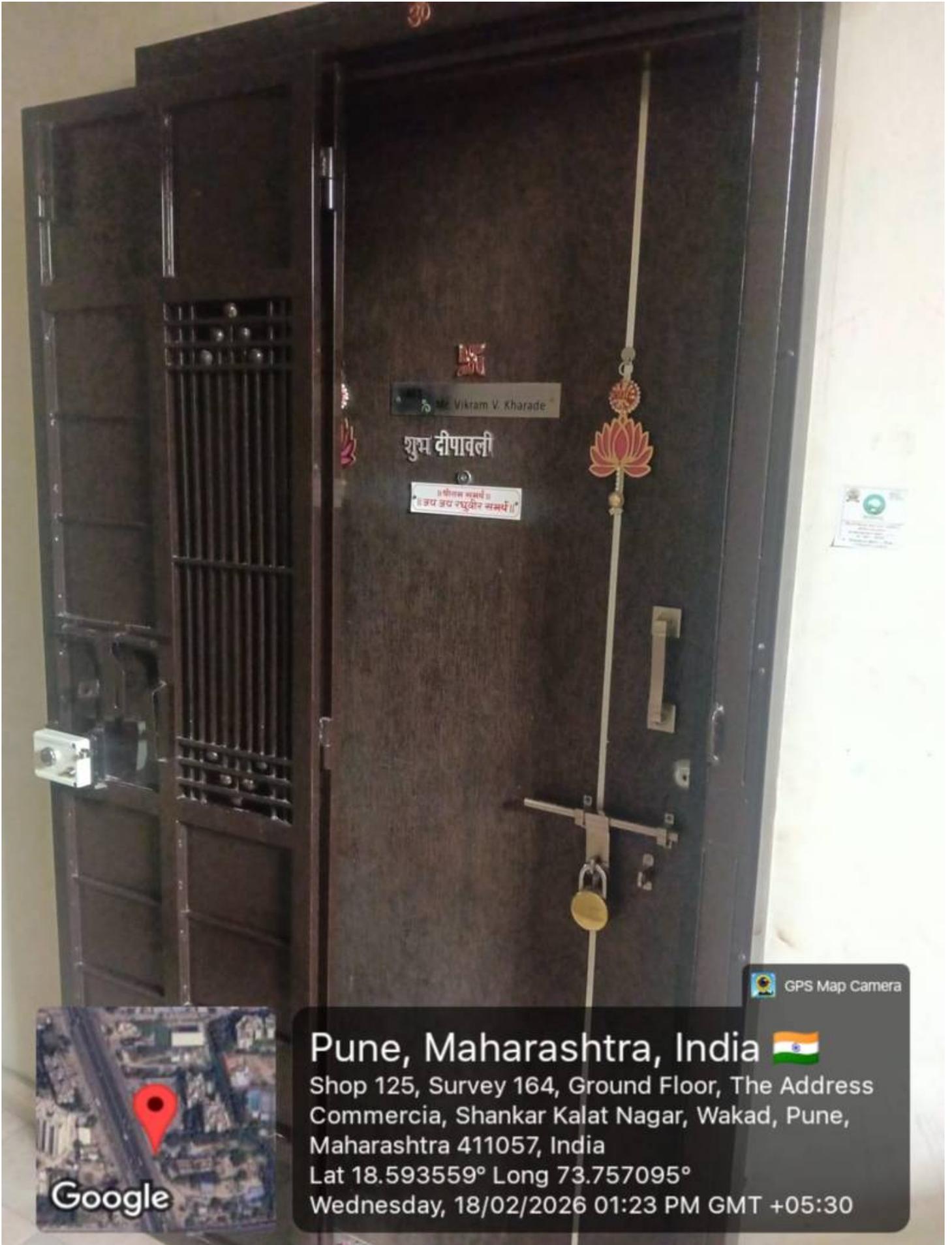
<b>PARTICULARS</b>	<b>APPLICATION DETAILS</b>	<b>REPORT DETAILS</b>
<b>Candidate Name:</b>	Snehal Gaikwad	Snehal Gaikwad
<b>Period Of Stay:</b>	Not Provided	Since 4 years
<b>Address:</b>	The Grove, Wakad, Pune, Maharashtra,411057	The Grove, Wakad, Pune, Maharashtra,411057
<b>Landmark:</b>	Not Provided	Near Spice of Hyderabad
<b>Remarks:</b>	Visited the given address, Met Jayshree kharade (Mother in law), who confirmed that the candidate is residing at the provided address since 4 years to till date, hence closing the check as green and the same is furnished as Annexure.	
<b>Information Source Name:</b>	Jayshree kharade	
<b>Report Verified Date:</b>	18-02-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)



Full name of the candidate	Snehal Gaikwad
Date of verification	18-02-2026
Address as provided by the candidate	The Grove, Wakad, Pune, Maharashtra, 411057
Does physically verified address match with the above? (Yes or No)	Yes
Verifier remarks if the address do not match (Leave the column black if the address matches)	NA
Mode of communication (Verbal / Written)	Written
Name of the respondent	Jayshree kharade
Relationship with the candidate	Mother in law
Number of years at present residence	Since 4 years
Status (Owned/Rental/Leased/Hostel/PG)	Owned
Details of address proof Verified	GAS Bill / Ration Card / Voter ID / Telephone Bill / Water Bill / Electricity Bill / Driving License / Passport / Bank Passbook / Other Mention Details
If the candidate's residence is locked, has the address been confirmed with neighbors? (Yes / No)	NA
Nature of location	Lower / Middle / Upper Class
Prominent Landmark in 1KM radius (Mandatory)	Near Spice of Hyderabad
Nearby Police Station (Mandatory)	Wakad Police Station
Any comment regarding the verification	Verified Clear
Name and signature of representative with date	NA
Signature of respondent	NA

Annexure 2 (b)



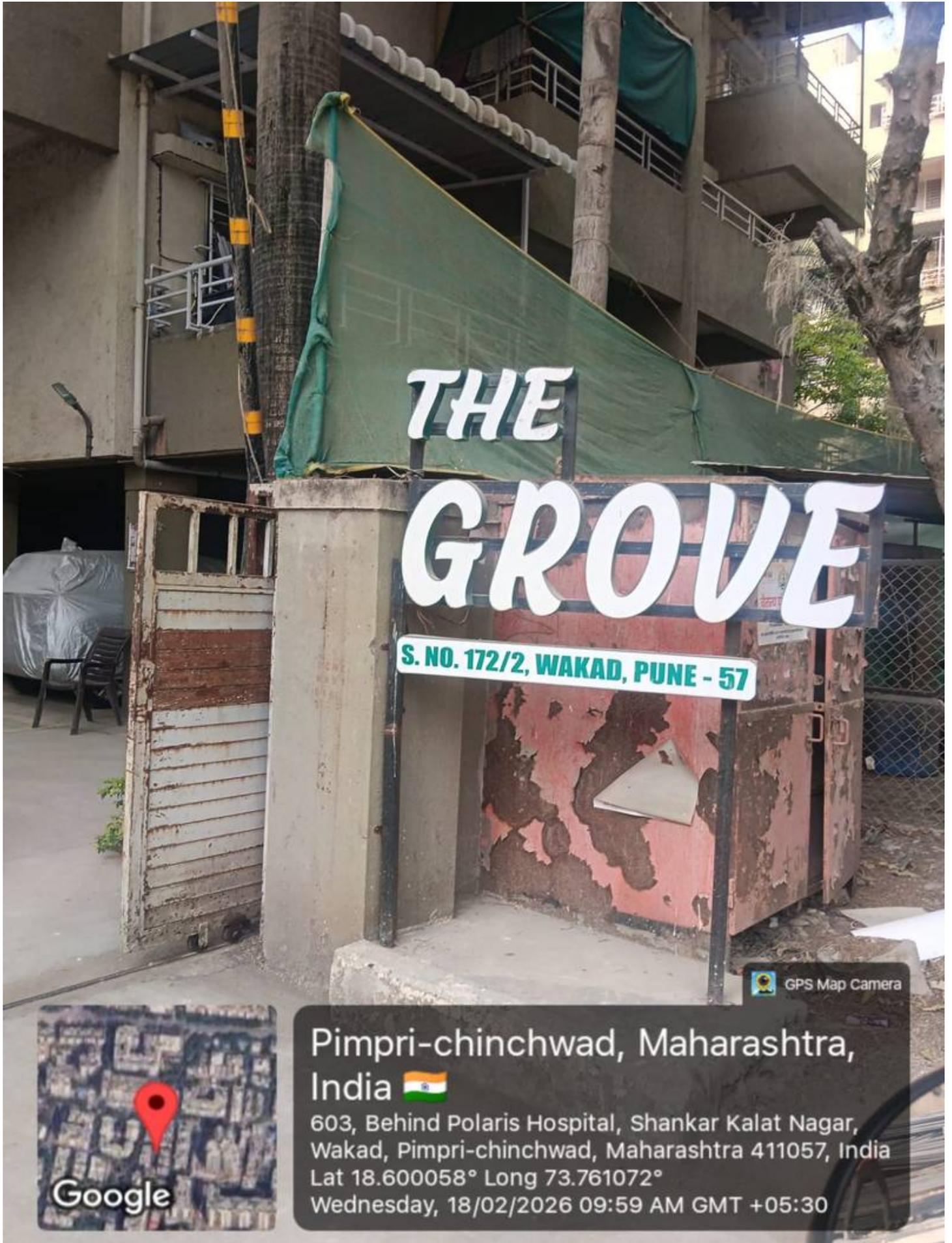
Annexure 2 (c)



Annexure 2 (d)



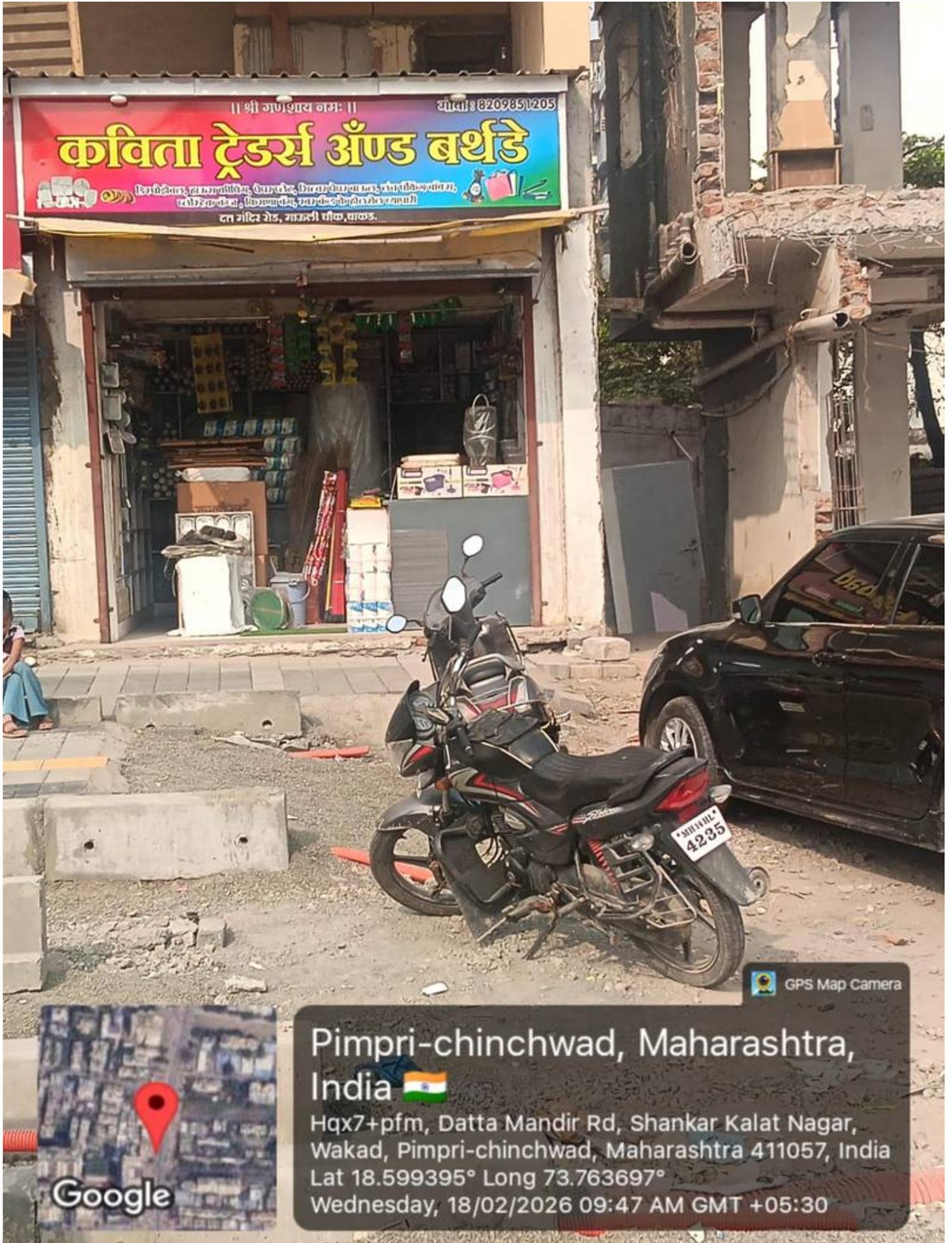
Annexure 2 (e)



Annexure 2 (f)



Annexure 2 (g)



# Annexure 2 (h)



Maharashtra State Electricity Distribution Co. Ltd.

Bill of Supply For: JAN-2026

Website: www.mahadiscom.in  
 GSTIN of MSEDCL: 27AAECM2933K1ZB  
 BILL NO. (GGN): 000003195293142 (Opted for Go-Green)

HSN code: 27160000

Consumer No: 172050104961  
 VIKRAM VIJAY KHARADE  
 S.NO. 172/2, GROVE, 'C' WING, FLAT NO. 403 411057  
 Mobile/Email: 77\*\*\*\*\*45/vvk\*\*\*\*\*@yahod.in

Bill Date: 23-JAN-26  
 Bill Amount Rs: 4,290.00  
 Due Date: 12-FEB-26  
 If Paid After Due Date: 4,340.00

Billing Unit: 4636 :SANGHVI SUB-DN,  
 Tariff Category: 090 ALT 1 Res 1-Phase  
 Pole No: 00000001  
 PC/MR/Route Sequence/DTC: 6 / 28-6635-0345 /6361847  
 Meter No: 08202087604  
 Reading Group: R6

Supply Date: 12-Oct-2012  
 Sanct. Load: 4 KW  
 Security Deposit(Rs): 2,135.00  
 Current Reading Date: 18-JAN-26  
 Previous Reading Date: 18-DEC-25

QR code is valid upto: 28-02-2026

Scan this QR Code with BHIM App for UPI Payment

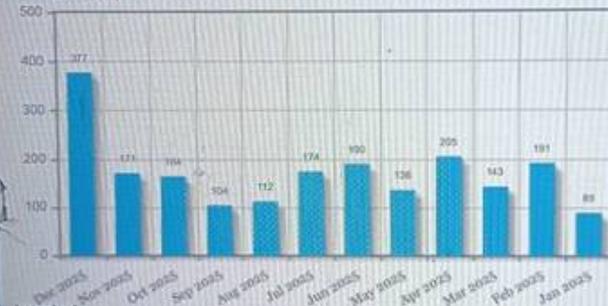


In case of payment by QR code, the prompt payment discount or delay payment charges applicable as per the payment date will be included in the next bill.

Current Reading	Previous Reading	MF	Unit	Adj. Unit	Total
15392	15057	01	335	0	335

Meter status: NORMAL  
 Bil Period: 1.03 Month(s) /

**Billing History:**



\*For any queries on this bill please contact

**MSEDCL Call Center:**  
 18002333435  
 18002123435  
 1912

Rules and Regulations of MSEDCL for redressal of customer grievances are available on [www.mahadiscom.in](http://www.mahadiscom.in) > ConsumerPortal > CGRE

**Important :**

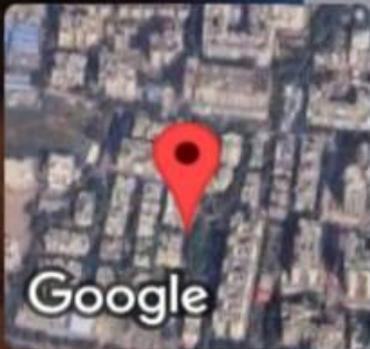
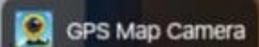
1. Register for e-bill instead of printed bill and get a go-green discount of Rs. 10 on each bill. For registration-<https://pro.mahadiscom.in/GoGreen/gogreen.jsp> (The GGN number is available in the upper left corner of your printed bill.)
2. Pay electricity bill through digital medium and get 0.25% (up to Rs.500/-) discount (excluding taxes and duties).
3. If your mobile number and email address are incorrect, correct it by visiting-<https://pro.mahadiscom.in/ConsumerInfo/consumer.jsp>
4. Next month's reading will mostly take place on 18-02-2026

**दिवां अंतर :**

\* Please accept only computerized receipt with a computerized number when making any payment of MSEDCL. Handwritten receipts should not be accepted. Use the option of online payment facility to avoid inconvenience.

Billing Unit: 4636	Consumer No: 172050104961	PC: R6	Tariff: 090	If Paid by this Date: 02-FEB-26	4,250.00
Due Date: 12-FEB-26			4,290.00	If Paid After this Date: 12-FEB-26	4,340.00
Bank Copy:	DTC No: 6361847			Due Date: 12-FEB-26	4,290.00
				If Paid by this Date: 02-FEB-26	4,250.00

Billing Unit: 4636 Consumer No: 172050104961 PC: R6 Tariff: 090 If Paid After this Date: 12-FEB-26



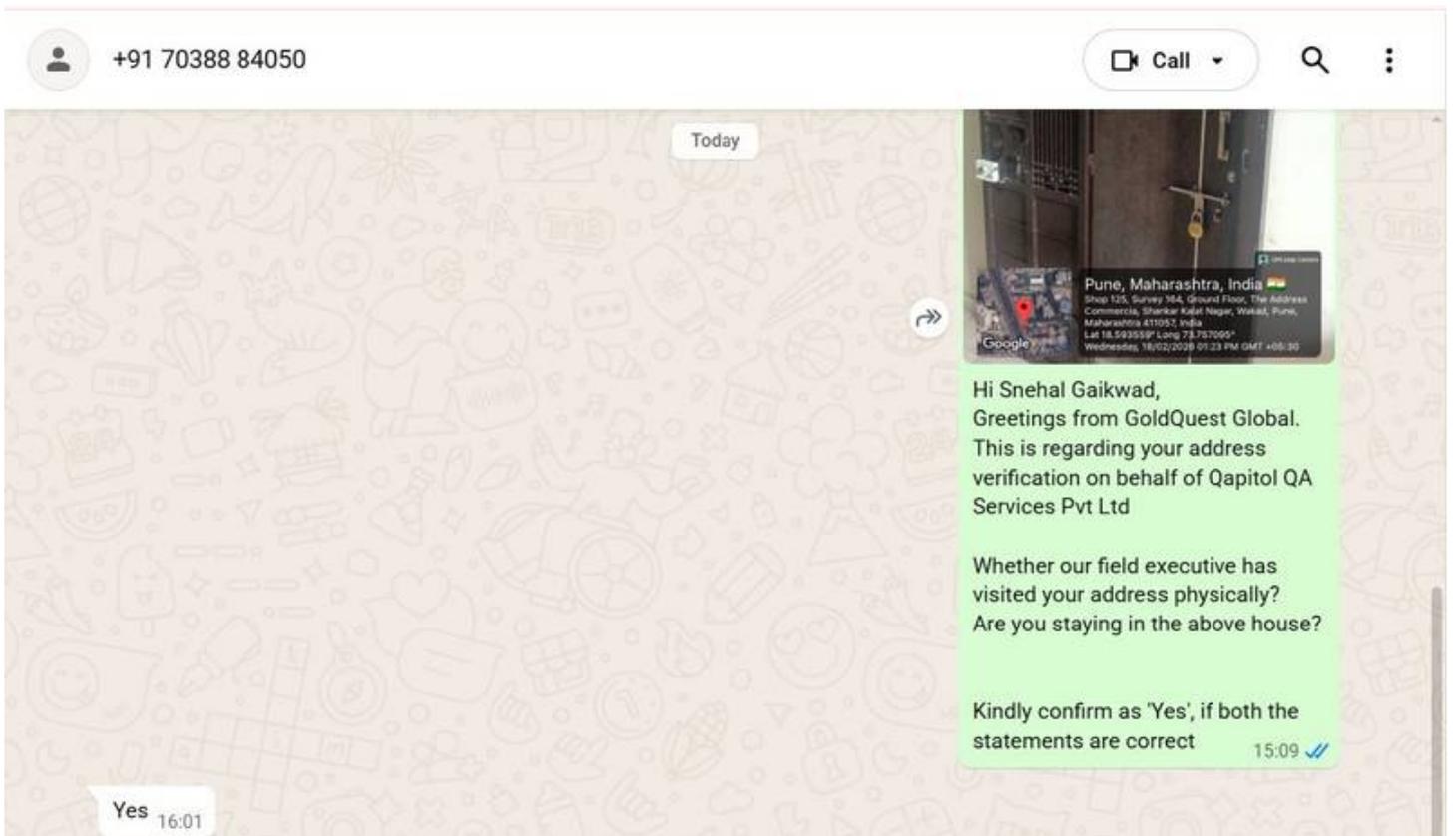
पिंपरी चिंचवड, महाराष्ट्र, India

Wing-c, Emerald, शंकर कळत नगर, वाकड, पिंपरी चिंचवड, महाराष्ट्र 411057, India s &

Lat 18.599666° Long 73.760387°

Wednesday, 18/02/2026 01:25 PM GMT +05:30

## Annexure 2 (i)



## COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-QQSPLN-6	GQ-QQSPLN-6
Candidate Name:	Snehal Gaikwad	Snehal Gaikwad
Date Of Birth:	22-04-1997	22-04-1997
Father Name:	Dattatray	Dattatray
Address1:	The grove, Wakad, Pune, Maharashtra,411057	The grove, Wakad, Pune, Maharashtra,411057
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	17-02-2026	
Verification Status(Color Code):	GREEN	

## Annexure 3 (a)

PALAV AGARWAL  
ADVOCATE AND LEGAL CONSULTANT  
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-QQSPLN-6
NAME OF THE APPLICANT	Snehal Gaikwad
FATHER NAME	Dattatray
DATE OF BIRTH	22-April-1997
ADDRESS OF THE APPLICANT	The grove, Wakad, Pune, Maharashtra,411057
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	17-February-2026

### EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

### CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



(PALAV AGARWAL)  
BAR COUNCIL DELHI ID D/1432/14

## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Bajaj Finance Limited	Bajaj Finance Limited
<b>Name Of The Candidate:</b>	Snehal Gaikwad	Snehal Gaikwad
<b>Emp Code:</b>	2036227	2036227
<b>From:</b>	02-05-2023	02-05-2023
<b>To:</b>	28-06-2025	28-06-2025
<b>Designation:</b>	Unit manager	Unit manager
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Not Disclosed
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	Screen-shot of the Email confirmation received from Team HR of Bajaj Finance Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Team HR	
<b>Report Verified Date:</b>	18-02-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 4 (a)



Wed 18-02-2026 12:07 PM

Exit Support Helpdesk <itdesk@sdp606253191.zm.sdpondemand.com>

Re: [Request ID :##3588639##] : FW: Ex-Employment verification for Snehal Gaikwad GQ-QQSPLN-6 (1) Bajaj Finance Limited

To verifymyemployment@goldquestglobal.in

Cc exitsupport@bajajfinserv.in; jay@goldquestglobal.in; aarti@goldquestglobal.in

 Follow up.

If there are problems with how this message is displayed, click here to view it in a web browser.

Dear Team,

Details mentioned in relieving letter are correct as per company records

Please take it ahead as per your process

Regards,  
Team HR

A service request has been logged successfully.

Please find the details mentioned below:-

Request ID: 3588639

Subject:FW: Ex-Employment verification for Snehal Gaikwad GQ-QQSPLN-6 (1) Bajaj Finance Limited

## Annexure 4 (b)



Wed 18-02-2026 12:07 PM

Exit Support Helpdesk <itdesk@sdp606253191.zm.sdpondemand.com>

Re: [Request ID :##3588639##] : FW: Ex-Employment verification for Snehal Gaikwad GQ-QQSPLN-6 (1) Bajaj Finance Limited

To verifymyemployment@goldquestglobal.in

Cc extsupport@bajajfinserv.in; jay@goldquestglobal.in; aarti@goldquestglobal.in

**i** Follow up.

If there are problems with how this message is displayed, click here to view it in a web browser.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Bajaj Finance Limited	
Candidate Name	Snehal Gaikwad	
Employee Code/ID/No	2036227	
From (Date of Joining)	02-May-2023	
To (Date of Exit/Relieving)	28-Jun-2025	
Designation (At the time of leaving the company):	Unit manager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
<b>Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)</b>	Please explain/comment briefly	
<b>Any Misappropriation of Fund ? (If "Yes" Please explain briefly)</b>	Please explain/comment briefly	
<b>DATA – BREACH of any kind</b>	Please Provide	
<b>Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:</b>	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	

## Annexure 4 (c)



### Relieving Letter

**Date: 14-Jul-2025**

**Name : Snehal Dattatray Gaikwad**

**Emp Code: 2036227**

**Dear Snehal Dattatray Gaikwad,**

With reference to your resignation dated **01-May-2025** you are relieved from the services of the company after the closure of working hours on **28-Jun-2025**.

As per our official records, your period of employment was from **02-May-2023** to **28-Jun-2025** and your designation at the time of leaving was **Unit Manager - Microfinance**.

The Group Date of Joining as per the official records is **02-May-2023**

Please note that despite your separation, you have a continuing obligation to maintain Company confidentiality, with respect to all proprietary and confidential information of the company and its customers, that you have had access to during the course of your employment with the Company.

We wish you the very best for your future endeavors.

Thanking you,

Sincerely,

Komal Wilfred  
Head - Human Resources

### BAJAJ FINANCE LIMITED

[www.bajajfinserv.in/corporate-bajaj-finance](http://www.bajajfinserv.in/corporate-bajaj-finance)

**Corporate Office:** 4<sup>th</sup> Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune - 411 014, Maharashtra, India

**Corporate Office Extn.:** 3<sup>rd</sup> Floor, Panchshil Tech Park, Viman Nagar, Pune - 411 014, Maharashtra, India  
Tel: +91 20 7157 6403 | Fax: +91 20 7157 6364

**Registered Office:** C/o Bajaj Auto Limited complex, Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

**Corporate ID No.:** L65910MH1987PLCO42961



**CREDIT/CIBIL CHECK**

<b>PARTICULARS</b>	<b>APPLICATION DETAILS</b>	<b>REPORT DETAILS</b>
<b>Name Of The Candidate:</b>	Snehal Gaikwad	Snehal Gaikwad
<b>Pan Number:</b>	DSYPG1590L	DSYPG1590L
<b>CIBIL Transunion Score:</b>	Not Applicable	745
<b>Scoring Factors:</b>	Not Applicable	Low Credit Age
<b>Personal Loan Score:</b>	Not Applicable	Not Disclosed
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	17-02-2026	
<b>Verification Status(Color Code):</b>	GREEN	

# Annexure 5 (a)

REPORT DATE & TIME : 17/02/2026 (18.01:10)

CONTROL NUMBER : 10562669130



## CONSUMER CIR

MEMBER ID : BS00115009\_SHYD21399

REFERENCE NUMBER : 11

### CONSUMER INFORMATION

CONSUMER NAME	: Snehal Gaikwad	PAN	: DSYPG1590L
DOB	: 22/04/1997	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110001		

### CIBIL TRANSUNION SCORE(S)

**CREDITVISION®  
Score**  
Ranges from:  
300 (high risk) to 900 (low risk)



#### SCORING FACTORS

1. Presence Of High Credit Activity (Inquiries)
2. Low Credit Age
3. Increase In Non-Mortgage Indebtedness In Last 3 Months

### CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 1	High Cr/Sanc. Amt	: ₹10,932	Recent	: 17/03/2025
Zero balance	: 1	Current	: ₹0	Oldest	: 17/03/2025
Overdue	: 0	Overdue	: ₹0		

### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
24	24/02/2025	0	1	0

### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

## CONSUMER DETAILS

### CONSUMER INFORMATION

CONSUMER NAME : SNEHAL DATTATRAY GAIKWAD      D.O.B : 22/04/1997      GENDER : Female      CREDITVISION® SCORE : 745

### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DSYPG1590L	-	-
AADHAAR ID	NOT DISCLOSED	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 5 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	918381041183	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

SDGAIKWAD70@GMAIL.COM
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### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
BAJAJ FINANCE LIMITED, BAJAJ FINANCE 12TH FLR FOUNTAINHEAD, WING A FOUNDATIONHEAD VIMAN NAGAR, PUNE CITY, MAHARASHTRA - 411014	Office	-	31/03/2025
(*) 690/21, BHELKEWADI, NEAR KALUBAI MANDIR, TAL BHOR, BHOR,PUNE,MAHARASHTRA 412206, MAHARASHTRA - 412206	Not Categorized	-	24/04/2023
D/O DATTATRAY MAHADEV GAIKWAD, BHOR, PUNE, MAHARASHTRA - 412206	Permanent	-	31/07/2019

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (31/01/2026)	Salaried	Not Available	Not Available	Not Available

## CONSUMER ACCOUNT DETAILS

### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/03/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/01/2026	ACTIVE							
<b>ACCOUNT</b>	<b>AMOUNTS</b>	<b>STATUS</b>										
<b>TYPE</b> : CREDIT CARD	<b>CREDIT LIMIT</b> : ₹ 1,25,000	NA										
<b>MEMBER NAME</b> : NOT DISCLOSED	<b>HIGH CREDIT AMOUNT</b> : ₹ 10,932											
<b>ACCOUNT NUMBER</b> : Not Disclosed	<b>CASH LIMIT</b> : ₹ 37,500											
<b>OWNERSHIP</b> : INDIVIDUAL	<b>CURRENT BALANCE</b> : ₹ 0											
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b>		<b>START DATE</b> : 01/01/2026	<b>END DATE</b> : 01/03/2025	<b>LAST PAYMENT</b> : 19/10/2025								
<b>YEAR</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	000	000	000	000	000	000	000	000	000	000

## Annexure 5 (c)

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	24/02/2025	CREDIT CARD	₹ 100
NOT DISCLOSED	16/02/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	15/02/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	14/02/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	13/02/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	13/02/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	12/02/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	09/02/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	06/02/2024	BUSINESS LOAN - GENERAL	₹ 50,000
NOT DISCLOSED	03/02/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	03/02/2024	BUSINESS LOAN - GENERAL	₹ 50,000
NOT DISCLOSED	02/01/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	19/12/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	07/12/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	24/11/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	18/10/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	29/09/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	18/09/2023	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	17/08/2023	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	18/05/2023	PERSONAL LOAN	₹ 25,000
NOT DISCLOSED	24/04/2023	OTHERS	₹ 1
NOT DISCLOSED	24/04/2023	OTHERS	₹ 1
NOT DISCLOSED	24/04/2023	OTHERS	₹ 1
NOT DISCLOSED	24/04/2023	OTHERS	₹ 1

## Annexure 5 (d)

### GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT : The account has remained Sub-Standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON SNEHAL DATTATRAY GAIKWAD

**Disclaimer**

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

**End of detail report**

