Bajaj Markets and CRIF High Mark Partnership to Boost Credit Reach for Indian Consumers

Category: Business

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Bajaj Markets, a digital financial marketplace, has partnered with CRIF High Mark to help individuals gain deeper insights into their credit behaviour. In accordance with this, individuals can get their credit score on Bajaj Markets from CRIF High Mark for free. This can help borrowers understand their eligibility for various credit products better and choose options that best suit their needs.



Boost to Credit Reach for Indian Consumers

The CRIF High Mark score ranges between 300 — 900. A higher score signifies better creditworthiness, leading to a lower lending risk being associated with the individual. Some of the major elements taken into consideration to determine an individual's CRIF Highmark credit score include the following:

- Credit utilisation ratio
- Credit applications
- Credit mix
- Credit payment history
- Number of open and closed credit accounts
- Total outstanding debt

Checking the CRIF High Mark score on Bajaj Markets results in a soft credit check which does not impact the score. This makes it easier for individuals to regularly access and monitor their score without having to face any significant impact. Such frequent checks can help individuals understand their credit status and plan for future loan or credit card applications accordingly.

After checking the <u>credit score on Bajaj Markets</u>, individuals can use the score to assess their eligibility for various credit products on the financial marketplace. They can get secured and unsecured loans from over 45 leading loan providers in India. If required, they can choose a credit card which suits their financial needs from over 30 different options.

Individuals can also explore various investment and insurance offers on the digital financial marketplace. For this, they simply need to visit the Bajaj Markets website or download the official app from the Google Play Store or Apple App Store.

About Bajaj Finserv Direct

Bajaj Finserv Direct, a subsidiary of Bajaj Finserv, is one of the fastest-growing fintech companies in India. It has two primary arms, Bajaj Markets, a financial marketplace, and Bajaj Technology Services, a techfin service provider.

Bajaj Markets is a marketplace that offers multiple financial products across all categories — Loans, Cards, Insurance, Investments, Payments, Pocket Insurance, and VAS. Bajaj Markets has partnered with trusted financial brands to offer "India ka Financial Supermarket." A one-stop destination where its customers can explore a host of products that can help them achieve their financial life goals.

Having started its journey as a fintech, Bajaj Finserv Direct has also built a very strong business as a techfin. Through Bajaj Technology Services it offers a wide gamut of digital technology services which span Custom Applications, Enterprise Applications, Data & Analytics, Gen AI, Cloud Services and Digital Agency.

Visit the <u>Bajaj Markets website</u> or download the <u>Bajaj Markets'</u> app from the Play Store or App Store to experience "**India ka Financial Supermarket**."

