

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	763 Score
PERFORM CONSUMER 2.2	300-900	

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	2025-11-07		
GAGANDEEP SINGH	2025-10-31	03-06-1995	2025-11-07

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	2025-10-31
C/O GOBIND SINGH LUDHIANA 141008 PB	2025-10-30
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

TAJPUR ROAD LUDHIANA LUDHI ANA 141008 PB	
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 LUDHIANA 141008 PB	2025-10-31
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	2025-09-15
H.NO-3580/A, BLOCK-2 ST NO-14 NEW SHIVAJ I 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	2025-10-31
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	2025-11-07
HOUSE NO-1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, VISHKARMA NAGAR, LUDHIANA-141008 141008 PB	2025-11-07
GDS CREFIT 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	2025-10-31
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 L UDHIANA 141001 PB	2025-11-07
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	2025-11-07		
01619855804266	2023-07-30		
9855804266	2025-03-15	GFLPS4114D [PAN]	2025-11-07
07652875349,07652875	2023-06-30		
7652875349	2025-10-31	XXXXXXXXX9699 [UID]	2024-03-31
09855804266	2024-08-30		
07652875	2020-04-30	10026201947731 [CKYC]	2025-11-07
01610161	2024-08-30		

Email ID Variations	Reported On
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singhgagandeep806@gmail.com	2025-11-07
vv@vgmail.com	2022-12-31
GDS Creatives@gmail.com	2025-10-31

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
23	6	0	21,52,491	22,93,755

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

Account Information

1

Account Type: **PERSONAL LOAN**    Credit Grantor: KISETSU SAISON FINANCE INDIA    Account #: 14259669    Info. as of: 2025-10-31

CLOSED

Ownership: INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date: 2025-10-12

Last Payment Date:

Closed Date:

Tenure(month): 1

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	-	-

2

Account Type: **PERSONAL LOAN**    Credit Grantor: KISETSU SAISON FINANCE INDIA    Account #: 13913486    Info. as of: 2025-10-31

ACTIVE

Ownership: INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date: 2025-08-23

Last Payment Date:

Closed Date:

Tenure(month): 48

Disbd Amt/High Credit: 1,40,000

Current Balance: 1,42,122

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	-	-

3

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	-	-

4

Account Type: PERSONAL LOAN    Credit Grantor: IDFC

Account #: CRED-169106401    Info. as of: 2025-10-31

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:

	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	-	-

5

Account Type: PERSONAL LOAN    Credit Grantor: KISETSU SAISON FINANCE INDIA

Account #: IM136CID3278662    Info. as of: 2025-10-31

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2024-08-12

Last Payment Date:

Closed Date:

Tenure(month):  
15

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

**CLOSED**

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

**Disbursed Date:**  
2024-08-09

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
5

**Disb'd 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

## ACTIVE

**Ownership:**  
JOINT

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2024-03-15

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
60

**Disb'd Amt/High Credit:**  
58,612

**Current Balance:**  
42,850

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

**ACTIVE**

**Ownership:**  
JOINT

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2024-03-15

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
240

**Disb'd Amt/High Credit:**  
20,00,000

**Current Balance:**  
19,44,790

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

## ACTIVE

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2023-07-28

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd 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	-	-
2024	000/XXX	XXX/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

**CLOSED**

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2023-06-02

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd 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	-	-	-

**CLOSED**

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

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

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd Amt/High Credit:**  
3,83,885

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

ACTIVE

Ownership:

INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:

2022-12-21

Last Payment Date:

Closed Date:

Tenure(month):

0

Disbdt Amt/High Credit:

38,500

Current Balance:

22,729

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	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
2022	-	-	-	-	-	-	-	-	-	-	-	000/XXX

CLOSED

Ownership:

INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:

2022-10-12

Last Payment Date:

Closed Date:

Tenure(month):

0

Disbdt 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:

2022-07-12

Last Payment Date:

Closed Date:

Tenure(month):

15

Disbdt Amt/High Credit:

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
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX



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	-	-	-	-	-

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	-	-	-

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

21

Account Type: **PRADHAN MANTRI AWAS YOJANA - CLSS**

Credit Grantor:

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

Info. as

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	XXX/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

22

Account Type: **PROPERTY LOAN**

Credit Grantor:

Account #: 922-649722002-License Cancelled Entities  
30

Info. as of: 2023-06-

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

23

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

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.
Account Information - Account #	CI-Ceased/Membership Terminated	Credit Institution has Ceased to Operate or Membership Terminated

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