



CONSUMER CIR

CONSUMER:
MEMBER ID:
MEMBER REFERENCE NUMBER:

GAGANDEEP SINGH

DATE: 2026-02-11
TIME: 10:29 PM
CONTROL NUMBER: 10528889256

CONSUMER INFORMATION:

NAME: GAGANDEEP SINGH
DATE OF BIRTH: 1995-06-03
GENDER: male

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSCORE3	785	1. HIGH PROPORTION OF OUTSTANDING TRADES 2. RECENT HIGH BALANCE BUILD ON BANKCARD TRADES

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months : 300 (high risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months : -1

* At least one tradeline with information updated in last 36 months is required.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	GFLPS4114D		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	3002939498		
CkyId	10026201947731		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
01	7652875349	
00	07652875349	
03	01610161	
00	09855804266	

EMAIL CONTACT(S):

EMAIL ADDRESS
GDSCREATIVES@GMAIL.COM
GDSCREATIVES@GMAIL.COM
VV@VGMAIL.COM
SINGHGAGANDEEP806@GMAIL.COM

ADDRESS(ES):

ADDRESS : HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB, ,03, 141008		
CATEGORY: 01	RESIDENCE CODE:	DATE REPORTED: 2025-04-01
ADDRESS : HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB, ,03, 141008		
CATEGORY: 02	RESIDENCE CODE:	DATE REPORTED: 2025-04-01
ADDRESS : HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB, ,03, 141008		
CATEGORY: 04	RESIDENCE CODE:	DATE REPORTED: 2025-04-01
ADDRESS : ,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, ,03, 141008		
CATEGORY: 02	RESIDENCE CODE:	DATE REPORTED: 2024-08-31

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
05	2026-01-18	04		Not Available	Not Available

SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:27	HIGH CR/SANC. AMT:4566777	CURRENT:2239181	RECENT: 2026-01-12

OVERDUE:0
ZERO-BALANCE:20

OVERDUE:-2

OLDEST: 2019-07-27

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	11				

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:IDFC FIRST BANK	OPENED:2026-01-12	HIGH CREDIT AMOUNT:10477	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CRED-181313460	REPORTED AND CERTIFIED:2026-01-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2026-01-17
TYPE:Personal Loan	PMT HIST START:2026-01-01	EMI:947	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-01-17	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	01-26		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KISETSU	OPENED:2025-12-27	HIGH CREDIT AMOUNT:200000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:14702271	REPORTED AND CERTIFIED:2026-01-31	CURRENT BALANCE:204834	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-12-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	01-26	000	12-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:IDFC FIRST BANK	OPENED:2025-12-01	HIGH CREDIT AMOUNT:31431	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CRED-179637328	REPORTED AND CERTIFIED:2026-01-31	CURRENT BALANCE:29031	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-12-01	EMI:2854	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-01-28	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	01-26	000	12-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KISETSU	OPENED:2025-10-12	HIGH CREDIT AMOUNT:10000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:14259669	REPORTED AND CERTIFIED:2025-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-10-17
TYPE:Personal Loan	PMT HIST START:2025-10-01	EMI:10268	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:1	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	11-25	000	10-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KISETSU	OPENED:2025-08-23	HIGH CREDIT AMOUNT:140000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:13913486	REPORTED AND CERTIFIED:2025-12-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-11-21
TYPE:Personal Loan	PMT HIST START:2025-08-01	EMI:4286	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-12-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:48	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			

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12-25 000 11-25 000 10-25 000 09-25 000 08-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: IDFC FIRST BANK	OPENED:2025-06-17	HIGH CREDIT AMOUNT:38337	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CRED-172122003	REPORTED AND CERTIFIED:2025-10-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-10-21
TYPE:Personal Loan	PMT HIST START:2025-06-01	EMI:3458	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-10-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-10-21	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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10-25 000 09-25 000 08-25 000 07-25 000 06-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: IDFC FIRST BANK	OPENED:2025-03-31	HIGH CREDIT AMOUNT:36580	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CRED-169106401	REPORTED AND CERTIFIED:2026-01-31	CURRENT BALANCE:0	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-03-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-01-28	REPAYMENT TENURE:60	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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01-26 000 12-25 000 11-25 000 10-25 000 09-25 000 08-25 000 07-25 000 06-25 000 05-25 000 04-25 000 03-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: KISETSU	OPENED:2024-08-12	HIGH CREDIT AMOUNT:260000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:IM136CID3278662	REPORTED AND CERTIFIED:2025-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-10-31
TYPE:Personal Loan	PMT HIST START:2024-08-01	EMI:7678	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:15	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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11-25 000 10-25 000 09-25 000 08-25 000 07-25 000 06-25 000 05-25 000 04-25 000 03-25 000 02-25 000 01-25 000 12-24 000 11-24 000 10-24 000 09-24 000 08-24

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: BAJAJ FIN LTD	OPENED:2024-08-09	HIGH CREDIT AMOUNT:8730	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:426REMLQ845549	REPORTED AND CERTIFIED:2025-03-15	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-01-05
TYPE:Consumer Loan	PMT HIST START:2024-08-01	EMI:1746	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-03-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-01-02	REPAYMENT TENURE:5	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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03-25 000 02-25 000 01-25 000 12-24 000 11-24 000 10-24 000 09-24 000 08-24

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: HDFC BANK	OPENED:2024-03-15	HIGH CREDIT AMOUNT:2000000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:922-692232618	REPORTED AND CERTIFIED:2026-02-07	CURRENT BALANCE:1936131	ACCOUNT CLOSED: NA
TYPE:Housing Loan	PMT HIST START:2024-03-01	EMI:19301	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Joint	PMT HIST END:2026-02-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2026-01-27	REPAYMENT TENURE:240	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000
02-26 000 01-26 000 12-25 000 11-25 000 10-25 000 09-25 000 08-25 000 07-25 000 06-25 000 05-25 000 04-25 000 03-25 000 02-25 000 01-25 000 12-24 000 11-24 000 10-24 000 09-24

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08-24 000 07-24 000 06-24 000 05-24 000 04-24 000 03-24

ACCOUNT		DATES						AMOUNTS						STATUS																
MEMBER NAME: HDFC BANK		OPENED: 2024-03-15						HIGH CREDIT AMOUNT: 58612						CREDIT FACILITY STATUS:																
ACCOUNT NUMBER: 922-692919193		REPORTED AND CERTIFIED: 2026-02-07						CURRENT BALANCE: 40040						ACCOUNT CLOSED: NA																
TYPE: Property Loan		PMT HIST START: 2024-03-01						EMI: 1246						WRITTEN-OFF AMOUNT(PRINCIPAL):																
OWNERSHIP: Joint		PMT HIST END: 2026-02-01						PAYMENT FREQUENCY: 03						WRITTEN-OFF AMOUNT(TOTAL):																
Amount Overdue: 0		LAST PAYMENT: 2026-01-27						REPAYMENT TENURE: 60						SETTLEMENT AMOUNT: 0																
SUIT - FILED / WILFUL DEFAULT: -																														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																														
000 02-26	000 01-26	000 12-25	000 11-25	000 10-25	000 09-25	000 08-25	000 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25	000 12-24	000 11-24	000 10-24	000 09-24	000 08-24												
000 08-24	000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23																		

ACCOUNT		DATES						AMOUNTS						STATUS																
MEMBER NAME: SBI CARD		OPENED: 2023-07-28						HIGH CREDIT AMOUNT: 20063						CREDIT FACILITY STATUS:																
ACCOUNT NUMBER: 9285362265290289443		REPORTED AND CERTIFIED: 2026-01-30						CURRENT BALANCE: 0						ACCOUNT CLOSED: NA																
TYPE: Credit Card		PMT HIST START: 2023-08-01						EMI:						WRITTEN-OFF AMOUNT(PRINCIPAL):																
OWNERSHIP: Individual		PMT HIST END: 2026-01-01						PAYMENT FREQUENCY: 03						WRITTEN-OFF AMOUNT(TOTAL):																
Amount Overdue: 0		LAST PAYMENT: 2025-08-24						REPAYMENT TENURE:						SETTLEMENT AMOUNT: 0																
SUIT - FILED / WILFUL DEFAULT: -																														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																														
000 01-26	000 12-25	000 11-25	000 10-25	000 09-25	000 08-25	000 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25	000 12-24	000 11-24	000 10-24	000 09-24	000 08-24													
000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23																			

ACCOUNT		DATES						AMOUNTS						STATUS																
MEMBER NAME: NDXP		OPENED: 2023-06-02						HIGH CREDIT AMOUNT: 25000						CREDIT FACILITY STATUS:																
ACCOUNT NUMBER: PL03046786		REPORTED AND CERTIFIED: 2025-02-15						CURRENT BALANCE: 0						ACCOUNT CLOSED: 2023-09-05																
TYPE: Personal Loan		PMT HIST START: 2023-06-01						EMI: 8796						WRITTEN-OFF AMOUNT(PRINCIPAL):																
OWNERSHIP: Individual		PMT HIST END: 2025-02-01						PAYMENT FREQUENCY:						WRITTEN-OFF AMOUNT(TOTAL):																
Amount Overdue: 0		LAST PAYMENT: 2023-09-05						REPAYMENT TENURE: 3						SETTLEMENT AMOUNT: 0																
SUIT - FILED / WILFUL DEFAULT: -																														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																														
000 02-25	XXX 01-25	XXX 12-24	XXX 11-24	XXX 10-24	XXX 09-24	XXX 08-24	XXX 07-24	000 06-24	XXX 05-24	XXX 04-24	XXX 03-24	XXX 02-24	XXX 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23												
000 08-23	000 07-23	000 06-23																												

ACCOUNT		DATES						AMOUNTS						STATUS																
MEMBER NAME: LNTFIN		OPENED: 2023-03-25						HIGH CREDIT AMOUNT: 383885						CREDIT FACILITY STATUS:																
ACCOUNT NUMBER: C023032203003765		REPORTED AND CERTIFIED: 2024-03-31						CURRENT BALANCE: 0						ACCOUNT CLOSED: 2024-03-12																
TYPE: Personal Loan		PMT HIST START: 2023-03-01						EMI: 11078						WRITTEN-OFF AMOUNT(PRINCIPAL):																
OWNERSHIP: Individual		PMT HIST END: 2024-03-01						PAYMENT FREQUENCY:						WRITTEN-OFF AMOUNT(TOTAL):																
Amount Overdue: 0		LAST PAYMENT: 2024-03-11						REPAYMENT TENURE:						SETTLEMENT AMOUNT: 0																
SUIT - FILED / WILFUL DEFAULT: -																														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																														
000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	000 07-23	000 06-23	000 05-23	000 04-23	000 03-23																		

ACCOUNT		DATES						AMOUNTS						STATUS					
MEMBER NAME: HDFC BANK		OPENED: 2022-12-21						HIGH CREDIT AMOUNT: 38500						CREDIT FACILITY STATUS:					
ACCOUNT NUMBER: 0001011710009165977		REPORTED AND CERTIFIED: 2025-12-15						CURRENT BALANCE: 16200						ACCOUNT CLOSED: NA					
TYPE: Credit Card		PMT HIST START: 2025-12-01						EMI:						WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP: Individual		PMT HIST END: 2025-12-01																	

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12-25

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFC BANK	OPENED:2022-12-21	HIGH CREDIT AMOUNT:38500	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:0001011710016797176	REPORTED AND CERTIFIED:2026-01-31	CURRENT BALANCE:13353	ACCOUNT CLOSED: NA
TYPE:Credit Card	PMT HIST START:2023-02-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2026-01-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:2025-12-30	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 01-26	000 12-25	000 11-25	000 10-25	000 09-25	000 08-25	000 07-25	000 06-25	000 05-25	000 04-25	000 03-25	000 02-25	000 01-25	000 12-24	000 11-24	000 10-24	000 09-24	000 08-24
000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	000 07-23	000 06-23	000 05-23	000 04-23	000 03-23	000 02-23

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFC BANK	OPENED:2022-10-12	HIGH CREDIT AMOUNT:29767	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:455068863	REPORTED AND CERTIFIED:2023-06-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-06-06
TYPE:Consumer Loan	PMT HIST START:2022-10-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2023-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2023-06-06	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 06-23	000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 12-22	000 11-22	000 10-22
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:BAJAJ FIN LTD	OPENED:2022-07-12	HIGH CREDIT AMOUNT:40000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:426DPFIL312060	REPORTED AND CERTIFIED:2023-06-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-05-05
TYPE:Consumer Loan	PMT HIST START:2022-07-01	EMI:2667	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2023-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2023-05-02	REPAYMENT TENURE:15	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 06-23	000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 12-22	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFC BANK	OPENED:2022-05-31	HIGH CREDIT AMOUNT:43444	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:453558259	REPORTED AND CERTIFIED:2022-12-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2022-12-06
TYPE:Consumer Loan	PMT HIST START:2022-05-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2022-12-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2022-12-06	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 12-22	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:BAJAJ FIN LTD	OPENED:2022-04-09	HIGH CREDIT AMOUNT:45000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:4260CDIC538959	REPORTED AND CERTIFIED:2023-01-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2022-12-05
TYPE:Consumer Loan	PMT HIST START:2022-04-01	EMI:5625	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2023-01-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2022-11-02	REPAYMENT TENURE:8	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 01-23	000 12-22	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22	000 04-22
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SBI CARD	OPENED:2022-02-14	HIGH CREDIT AMOUNT:3538	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:7359728247264284711	REPORTED AND CERTIFIED:2024-08-30	CURRENT BALANCE:-408	ACCOUNT CLOSED: 2022-07-28
TYPE:Credit Card	PMT HIST START:2022-04-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2024-08-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2022-04-27	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 08-24	000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	XXX 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	000 07-23	000 06-23	000 05-23	000 04-23	000 03-23
XXX 02-23	000 01-23	000 12-22	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22	000 04-22							

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SBI CARD	OPENED:2022-02-14	HIGH CREDIT AMOUNT:3538	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:8151478440474581789	REPORTED AND CERTIFIED:2022-04-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2022-03-15
TYPE:Credit Card	PMT HIST START:2022-03-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2022-04-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 04-22	000 03-22																
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:BAJAJ FIN LTD	OPENED:2022-01-18	HIGH CREDIT AMOUNT:15600	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:426SCEHV225637	REPORTED AND CERTIFIED:2022-10-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2022-09-10
TYPE:Consumer Loan	PMT HIST START:2022-01-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2022-10-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2022-08-02	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22	000 04-22	000 03-22	000 02-22	000 01-22								
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:BAJAJ FIN LTD	OPENED:2021-07-30	HIGH CREDIT AMOUNT:17500	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:4260CDHE868590	REPORTED AND CERTIFIED:2022-05-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2022-04-11
TYPE:Consumer Loan	PMT HIST START:2021-07-01	EMI:1459	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2022-05-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2022-03-02	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 05-22	000 04-22	000 03-22	000 02-22	000 01-22	000 12-21	000 11-21	000 10-21	000 09-21	000 08-21	000 07-21							
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ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFCBANKEHDFCLTD LICENCECANCELLED	OPENED:2020-02-27	HIGH CREDIT AMOUNT:1000000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:922-646623888	REPORTED AND CERTIFIED:2023-06-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-05-31
TYPE:Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS	PMT HIST START:2020-07-01	EMI:7794	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Joint	PMT HIST END:2023-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2023-05-11	REPAYMENT TENURE:180	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 06-23	000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 12-22	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22	000 04-22	000 03-22	000 02-22	000 01-22
000 12-21	000 11-21	000 10-21	000 09-21	000 08-21	000 07-21	000 06-21	000 05-21	000 04-21	000 03-21	000 02-21	000 01-21	000 12-20	000 11-20	000 10-20	000 09-20	000 08-20	000 07-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:HDFCBANKEHDFCLTD LICENCECANCELLED	OPENED:2020-02-26	HIGH CREDIT AMOUNT:21025	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:922-649722002	REPORTED AND CERTIFIED:2023-06-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-05-31
TYPE:Property Loan	PMT HIST START:2020-07-01	EMI:471	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Joint	PMT HIST END:2023-06-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2023-05-11	REPAYMENT TENURE:60	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 06-23	000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 12-22	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22	000 04-22	000 03-22	000 02-22	000 01-22
000 12-21	000 11-21	000 10-21	000 09-21	000 08-21	000 07-21	000 06-21	000 05-21	000 04-21	000 03-21	000 02-21	000 01-21	000 12-20	000 11-20	000 10-20	000 09-20	000 08-20	000 07-20

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:BAJAJ FIN LTD	OPENED:2019-07-27	HIGH CREDIT AMOUNT:47250	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:426DPFEW639267	REPORTED AND CERTIFIED:2021-03-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2020-12-23
TYPE:Consumer Loan	PMT HIST START:2019-07-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2021-03-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2020-10-31	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 03-21	000 02-21	000 01-21	000 12-20	000 11-20	000 10-20	000 09-20	000 08-20	000 07-20	000 06-20	000 05-20	000 04-20	000 03-20	000 02-20	000 01-20	000 12-19	000 11-19	000 10-19
000 09-19	000 08-19	000 07-19															

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
EARLYSALARY	2025-08-20	05	200000
DMIFINANCE	2025-08-20	05	1500
ADBIRLACAP	2025-08-20	05	100000
HDFC BANK	2025-07-04	10	10000
IDFC FIRST BANK	2025-03-31	05	10000
IDFC FIRST BANK	2025-01-08	13	103000
IDFC FIRST BANK	2025-01-08	13	150000
HDFC BANK	2024-01-13	02	2000000
SBI CARD	2023-07-24	10	10000
LNTFIN	2023-03-22	06	15000
BAJAJ FIN LTD	2023-03-21	00	150000

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