



## CONSUMER CIR

CONSUMER: GAGANDEEP SINGH  
MEMBER ID:  
MEMBER REFERENCE NUMBER:

DATE: 2025-11-18  
TIME: 10:41 PM  
CONTROL NUMBER:

### CONSUMER INFORMATION:

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

### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSCORE3	786	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	2025-06-30	04		Not Available	Not Available

### SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:23	HIGH CR/SANC. AMT:4286369	CURRENT:2152083	RECENT: 2025-10-12
	OVERDUE:0		OVERDUE:-1	OLDEST: 2019-07-27

## ENQUIRIES

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

## ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KISETSU	OPENED:2025-10-12	HIGH CREDIT AMOUNT:10000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:14259669	REPORTED AND CERTIFIED:2025-10-31	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:2025-10-01	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  
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:2025-10-31	CURRENT BALANCE:142122	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-08-01	EMI:4286	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-10-01	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)

000  
10-25    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)

000  
10-25    000    08-25    000    07-25    000  
            09-25    08-25    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:2025-10-31	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:2025-10-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-10-21	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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10-25    000    08-25    000    07-25    000  
            06-25    05-25    04-25    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:2025-10-31	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:2025-10-01	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)

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 00-25	000 11-24	000 10-24	000 09-24	000 08-24
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ACCOUNT		DATES				AMOUNTS				STATUS										
<b>MEMBER NAME:</b> BAJAJ FIN LTD						<b>OPENED:</b> 2024-08-09				<b>HIGH CREDIT AMOUNT:</b> 8730				<b>CREDIT FACILITY STATUS:</b>						
<b>ACCOUNT NUMBER:</b> 426REMLQ845549						<b>REPORTED AND CERTIFIED:</b> 2025-03-15				<b>CURRENT BALANCE:</b> 0				<b>ACCOUNT CLOSED:</b> 2025-01-05						
<b>TYPE:</b> Consumer Loan						<b>PMT HIST START:</b> 2024-08-01				<b>EMI:</b> 1746				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>						
<b>OWNERSHIP:</b> Individual						<b>PMT HIST END:</b> 2025-03-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0						<b>LAST PAYMENT:</b> 2025-01-02				<b>REPAYMENT TENURE:</b> 5				<b>SETTLEMENT AMOUNT:</b> 0						
<b>SUIT - FILED / WILFUL DEFAULT:</b> -																				

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

000 03-25	000 02-25	000 01-25	000 00-25	000 11-24	000 10-24	000 09-24	000 08-24
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ACCOUNT		DATES				AMOUNTS				STATUS										
<b>MEMBER NAME:</b> HDFC BANK						<b>OPENED:</b> 2024-03-15				<b>HIGH CREDIT AMOUNT:</b> 2000000				<b>CREDIT FACILITY STATUS:</b>						
<b>ACCOUNT NUMBER:</b> 922-692232618						<b>REPORTED AND CERTIFIED:</b> 2025-11-15				<b>CURRENT BALANCE:</b> 1944790				<b>ACCOUNT CLOSED:</b> NA						
<b>TYPE:</b> Housing Loan						<b>PMT HIST START:</b> 2024-03-01				<b>EMI:</b> 19301				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>						
<b>OWNERSHIP:</b> Joint						<b>PMT HIST END:</b> 2025-11-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0						<b>LAST PAYMENT:</b> 2025-10-27				<b>REPAYMENT TENURE:</b> 240				<b>SETTLEMENT AMOUNT:</b> 0						
<b>SUIT - FILED / WILFUL DEFAULT:</b> -																				

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

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 00-25	000 11-24	000 10-24	000 09-24	000 08-24	000 07-24	000 06-24
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ACCOUNT		DATES				AMOUNTS				STATUS										
<b>MEMBER NAME:</b> HDFC BANK						<b>OPENED:</b> 2024-03-15				<b>HIGH CREDIT AMOUNT:</b> 58612				<b>CREDIT FACILITY STATUS:</b>						
<b>ACCOUNT NUMBER:</b> 922-692919193						<b>REPORTED AND CERTIFIED:</b> 2025-11-15				<b>CURRENT BALANCE:</b> 42850				<b>ACCOUNT CLOSED:</b> NA						
<b>TYPE:</b> Property Loan						<b>PMT HIST START:</b> 2024-03-01				<b>EMI:</b> 1246				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>						
<b>OWNERSHIP:</b> Joint						<b>PMT HIST END:</b> 2025-11-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0						<b>LAST PAYMENT:</b> 2025-10-27				<b>REPAYMENT TENURE:</b> 60				<b>SETTLEMENT AMOUNT:</b> 0						
<b>SUIT - FILED / WILFUL DEFAULT:</b> -																				

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

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 00-25	000 11-24	000 10-24	000 09-24	000 08-24	000 07-24	000 06-24
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ACCOUNT		DATES				AMOUNTS				STATUS										
<b>MEMBER NAME:</b> SBI CARD						<b>OPENED:</b> 2023-07-28				<b>HIGH CREDIT AMOUNT:</b> 20063				<b>CREDIT FACILITY STATUS:</b>						
<b>ACCOUNT NUMBER:</b> 9285362265290289443						<b>REPORTED AND CERTIFIED:</b> 2025-10-30				<b>CURRENT BALANCE:</b> 0				<b>ACCOUNT CLOSED:</b> NA						
<b>TYPE:</b> Credit Card						<b>PMT HIST START:</b> 2023-08-01				<b>EMI:</b>				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>						
<b>OWNERSHIP:</b> Individual						<b>PMT HIST END:</b> 2025-10-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0						<b>LAST PAYMENT:</b> 2025-08-24				<b>REPAYMENT TENURE:</b>				<b>SETTLEMENT AMOUNT:</b> 0						
<b>SUIT - FILED / WILFUL DEFAULT:</b> -																				

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

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 00-25	000 11-24	000 10-24	000 09-24	000 08-24	000 07-24	000 06-24
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ACCOUNT		DATES				AMOUNTS				STATUS										
<b>MEMBER NAME:</b> NDXP						<b>OPENED:</b> 2023-06-02				<b>HIGH CREDIT AMOUNT:</b> 25000				<b>CREDIT FACILITY STATUS:</b>						
<b>ACCOUNT NUMBER:</b> PL03046786						<b>REPORTED AND CERTIFIED:</b> 2025-02-15				<b>CURRENT BALANCE:</b> 0				<b>ACCOUNT CLOSED:</b> 2023-09-05						
<b>TYPE:</b> Personal Loan						<b>PMT HIST START:</b> 2023-06-01				<b>EMI:</b> 8796				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>						
<b>OWNERSHIP:</b> Individual						<b>PMT HIST END:</b> 2025-02-01				<b>PAYMENT FREQUENCY:</b>				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0						<b>LAST PAYMENT:</b> 2023-09-05				<b>REPAYMENT TENURE:</b> 3				<b>SETTLEMENT AMOUNT:</b> 0						
<b>SUIT - FILED / WILFUL DEFAULT:</b> -																				

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

000 02-25	XXX 01-25	XXX 00-25	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 00-24	000 11-23	000 10-23	000 09-23
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 00-24	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:2025-10-31	CURRENT BALANCE:22729	ACCOUNT CLOSED: NA															
TYPE:Credit Card	PMT HIST START:2022-12-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):															
OWNERSHIP:Individual	PMT HIST END:2025-10-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):															
Amount Overdue:-1	LAST PAYMENT:2025-10-01	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0															
			SUIT - FILED / WILFUL DEFAULT: -															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
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 00-25	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 00-24	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	000 01-23	000 00-23		

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 00-23	000 11-22	000 10-22									

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 00-23	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22						

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 06-23	000 05-23	000 04-23	000 03-23	000 02-23	000 01-23	000 00-23	000 11-22	000 10-22	000 09-22	000 08-22	000 07-22						

000 00-23	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: <b>BAJAJ FIN LTD</b>	OPENED: <b>2022-04-09</b>	HIGH CREDIT AMOUNT: <b>45000</b>	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: <b>4260CDIC538959</b>	REPORTED AND CERTIFIED: <b>2023-01-31</b>	CURRENT BALANCE: <b>0</b>	ACCOUNT CLOSED: <b>2022-12-05</b>
TYPE: <b>Consumer Loan</b>	PMT HIST START: <b>2022-04-01</b>	EMI: <b>5625</b>	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: <b>Individual</b>	PMT HIST END: <b>2023-01-01</b>	PAYMENT FREQUENCY: <b>03</b>	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: <b>0</b>	LAST PAYMENT: <b>2022-11-02</b>	REPAYMENT TENURE: <b>8</b>	SETTLEMENT AMOUNT: <b>0</b>
			SUIT - FILED / WILFUL DEFAULT: -

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

000 01-23	000 00-23	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: <b>SBI CARD</b>	OPENED: <b>2022-02-14</b>	HIGH CREDIT AMOUNT: <b>3538</b>	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: <b>7359728247264284711</b>	REPORTED AND CERTIFIED: <b>2024-08-30</b>	CURRENT BALANCE: <b>-408</b>	ACCOUNT CLOSED: <b>2022-07-28</b>
TYPE: <b>Credit Card</b>	PMT HIST START: <b>2022-04-01</b>	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: <b>Individual</b>	PMT HIST END: <b>2024-08-01</b>	PAYMENT FREQUENCY: <b>03</b>	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: <b>0</b>	LAST PAYMENT: <b>2022-04-27</b>	REPAYMENT TENURE:	SETTLEMENT AMOUNT: <b>0</b>
			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 00-24	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 00-23	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: <b>SBI CARD</b>	OPENED: <b>2022-02-14</b>	HIGH CREDIT AMOUNT: <b>3538</b>	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: <b>8151478440474581789</b>	REPORTED AND CERTIFIED: <b>2022-04-30</b>	CURRENT BALANCE: <b>0</b>	ACCOUNT CLOSED: <b>2022-03-15</b>
TYPE: <b>Credit Card</b>	PMT HIST START: <b>2022-03-01</b>	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: <b>Individual</b>	PMT HIST END: <b>2022-04-01</b>	PAYMENT FREQUENCY: <b>03</b>	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: <b>0</b>	LAST PAYMENT:	REPAYMENT TENURE:	SETTLEMENT AMOUNT: <b>0</b>
			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: <b>BAJAJ FIN LTD</b>	OPENED: <b>2022-01-18</b>	HIGH CREDIT AMOUNT: <b>15600</b>	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: <b>426SCEHV225637</b>	REPORTED AND CERTIFIED: <b>2022-10-31</b>	CURRENT BALANCE: <b>0</b>	ACCOUNT CLOSED: <b>2022-09-10</b>
TYPE: <b>Consumer Loan</b>	PMT HIST START: <b>2022-01-01</b>	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: <b>Individual</b>	PMT HIST END: <b>2022-10-01</b>	PAYMENT FREQUENCY: <b>03</b>	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: <b>0</b>	LAST PAYMENT: <b>2022-08-02</b>	REPAYMENT TENURE:	SETTLEMENT AMOUNT: <b>0</b>
			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: <b>BAJAJ FIN LTD</b>	OPENED: <b>2021-07-30</b>	HIGH CREDIT AMOUNT: <b>17500</b>	CREDIT FACILITY STATUS:
ACCOUNT NUMBER: <b>4260CDHE868590</b>	REPORTED AND CERTIFIED: <b>2022-05-31</b>	CURRENT BALANCE: <b>0</b>	ACCOUNT CLOSED: <b>2022-04-11</b>
TYPE: <b>Consumer Loan</b>	PMT HIST START: <b>2021-07-01</b>	EMI: <b>1459</b>	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP: <b>Individual</b>	PMT HIST END: <b>2022-05-01</b>	PAYMENT FREQUENCY: <b>03</b>	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue: <b>0</b>	LAST PAYMENT: <b>2022-03-02</b>	REPAYMENT TENURE: <b>12</b>	SETTLEMENT AMOUNT: <b>0</b>
			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 00-22	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 00-23	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 00-22	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 00-21	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 00-23	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 00-22	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 00-21	000 11-20	000 10-20	000 09-20	000 08-20	030 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 00-21	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 00-20	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
HDFC BANK	2022-12-19	10	1000

END OF REPORT ON KARTIK DHIBAR KARTIK DHIBAR

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