

CONSUMER CIR

CONSUMER:	GAGANDEEP SINGH	DATE:	2025-12-29
MEMBER ID:		TIME:	10:27 PM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	

CONSUMER INFORMATION:

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

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	787	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		
CkycId	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	2025-12-15	04		Not Available	Not Available

SUMMARY:

ACCOUNT(S)				
ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:24	HIGH CR/SANC. AMT:4317800	CURRENT:2035013	RECENT: 2025-12-01
	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:IDFC FIRST BANK	OPENED:2025-12-01	HIGH CREDIT AMOUNT:31431	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:CRED-179637328	REPORTED AND CERTIFIED:2025-12-15	CURRENT BALANCE:31431	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-12-01	EMI:2854	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:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
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	000		
11-25	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:2025-11-30	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:2025-11-01	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	000	000	000
11-25	10-25	09-25	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	000	000	000
10-25	09-25	08-25	07-25
			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:2025-12-15	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:2025-12-01	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)			

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)

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
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)															
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:HDFC BANK				OPENED:2024-03-15				HIGH CREDIT AMOUNT:2000000				CREDIT FACILITY STATUS:			
ACCOUNT NUMBER:922-692232618				REPORTED AND CERTIFIED:2025-12-15				CURRENT BALANCE:1942464				ACCOUNT CLOSED: NA			
TYPE:Housing Loan				PMT HIST START:2024-03-01				EMI:19301				WRITTEN-OFF AMOUNT(PRINCIPAL):			
OWNERSHIP:Joint				PMT HIST END:2025-12-01				PAYMENT FREQUENCY: 03				WRITTEN-OFF AMOUNT(TOTAL):			
Amount Overdue:0				LAST PAYMENT:2025-12-01				REPAYMENT TENURE:240				SETTLEMENT AMOUNT: 0			
												SUIT - FILED / WILFUL DEFAULT: -			

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

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														
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:2025-12-15				CURRENT BALANCE:41923				ACCOUNT CLOSED: NA					
TYPE:Property Loan				PMT HIST START:2024-03-01				EMI:1246				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Joint				PMT HIST END:2025-12-01				PAYMENT FREQUENCY: 03				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:0				LAST PAYMENT:2025-11-27				REPAYMENT TENURE:60				SETTLEMENT AMOUNT: 0					
												SUIT - FILED / WILFUL DEFAULT: -					
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
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														

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:2025-12-15				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:2025-12-01				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 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	XXX 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23							

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

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	

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 08-19	000 07-19	000 10-19

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

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