



## CONSUMER CIR

CONSUMER: GAGANDEEP SINGH  
MEMBER ID:   
MEMBER REFERENCE NUMBER:

DATE: 2025-11-01  
TIME: 12:07 AM  
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	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	2025-06-30	04		Not Available	Not Available

### SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:22	HIGH CR/SANC. AMT:4276369	CURRENT:2421103	RECENT: 2025-08-23
	OVERDUE:0		OVERDUE:-1	OLDEST: 2019-07-27

## ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	13				

## ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KISETSU	OPENED:2025-08-23	HIGH CREDIT AMOUNT:140000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:13913486	REPORTED AND CERTIFIED:2025-09-30	CURRENT BALANCE:143383	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-08-01	EMI:4286	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-09-01	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  
08-25    000  
07-25

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:2025-09-30	CURRENT BALANCE:29146	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-06-01	EMI:3458	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-09-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-09-17	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

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

000  
06-25    000  
05-25    000  
04-25    000  
03-25

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:2025-09-30	CURRENT BALANCE:22075	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2025-03-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-09-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-09-17	REPAYMENT TENURE:60	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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:KISETSU	OPENED:2024-08-12	HIGH CREDIT AMOUNT:260000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:IM136CID3278662	REPORTED AND CERTIFIED:2025-09-30	CURRENT BALANCE:209419	ACCOUNT CLOSED: NA
TYPE:Personal Loan	PMT HIST START:2024-08-01	EMI:7678	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-09-01	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  
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

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 08-24	000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24													
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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> 2025-10-07								<b>CURRENT BALANCE:</b> 1947901						<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> 2025-10-01								<b>PAYMENT FREQUENCY:</b> 03						<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2025-09-27								<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 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	000 01-23	000 00-23	000 02-23	000 01-23	000 00-23	000 12-22	000 11-22	000 10-22	000 09-22
000 09-22	000 08-22																					

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> 2025-10-07								<b>CURRENT BALANCE:</b> 43770						<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> 2025-10-01								<b>PAYMENT FREQUENCY:</b> 03						<b>WRITTEN-OFF AMOUNT(TOTAL):</b>						
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2025-09-27								<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 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	000 01-23	000 00-23	000 02-23	000 01-23	000 00-23	000 12-22	000 11-22	000 10-22	000 09-22
000 09-22	000 08-22																					

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> 2025-09-30								<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> 2025-09-01								<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> 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 08-23	000 07-23	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 02-22	000 01-22	000 12-21	000 11-21	000 10-21																		

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 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																			

ACCOUNT		DATES								AMOUNTS						STATUS					
<b>MEMBER NAME:</b> LNTFIN		<b>OPENED:</b> 2023-03-25								<b>HIGH CREDIT AMOUNT:</b> 383885						<b>CREDIT FACILITY STATUS:</b>					

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

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
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ACCOUNT		DATES				AMOUNTS				STATUS					
<b>MEMBER NAME:</b> HDFC BANK		<b>OPENED:</b> 2022-12-21				<b>HIGH CREDIT AMOUNT:</b> 38500				<b>CREDIT FACILITY STATUS:</b>					
<b>ACCOUNT NUMBER:</b> 0001011710009165977		<b>REPORTED AND CERTIFIED:</b> 2025-09-30				<b>CURRENT BALANCE:</b> 25817				<b>ACCOUNT CLOSED:</b> NA					
<b>TYPE:</b> Credit Card		<b>PMT HIST START:</b> 2022-12-01				<b>EMI:</b>				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>					
<b>OWNERSHIP:</b> Individual		<b>PMT HIST END:</b> 2025-09-01				<b>PAYMENT FREQUENCY:</b>				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>					
<b>Amount Overdue:</b> -1		<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 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
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ACCOUNT		DATES				AMOUNTS				STATUS					
<b>MEMBER NAME:</b> HDFC BANK		<b>OPENED:</b> 2022-10-12				<b>HIGH CREDIT AMOUNT:</b> 29767				<b>CREDIT FACILITY STATUS:</b>					
<b>ACCOUNT NUMBER:</b> 455068863		<b>REPORTED AND CERTIFIED:</b> 2023-06-30				<b>CURRENT BALANCE:</b> 0				<b>ACCOUNT CLOSED:</b> 2023-06-06					
<b>TYPE:</b> Consumer Loan		<b>PMT HIST START:</b> 2022-10-01				<b>EMI:</b>				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>					
<b>OWNERSHIP:</b> Individual		<b>PMT HIST END:</b> 2023-06-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>					
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2023-06-06				<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 10-22	000 09-22	000 08-22	000 07-22	000 06-22	000 05-22	000 04-22	000 03-22	000 02-22
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ACCOUNT		DATES				AMOUNTS				STATUS					
<b>MEMBER NAME:</b> BAJAJ FIN LTD		<b>OPENED:</b> 2022-07-12				<b>HIGH CREDIT AMOUNT:</b> 40000				<b>CREDIT FACILITY STATUS:</b>					
<b>ACCOUNT NUMBER:</b> 426DPFIL312060		<b>REPORTED AND CERTIFIED:</b> 2023-06-30				<b>CURRENT BALANCE:</b> 0				<b>ACCOUNT CLOSED:</b> 2023-05-05					
<b>TYPE:</b> Consumer Loan		<b>PMT HIST START:</b> 2022-07-01				<b>EMI:</b> 2667				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>					
<b>OWNERSHIP:</b> Individual		<b>PMT HIST END:</b> 2023-06-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>					
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2023-05-02				<b>REPAYMENT TENURE:</b> 15				<b>SETTLEMENT AMOUNT:</b> 0					
<b>SUIT - FILED / WILFUL DEFAULT:</b> -															

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

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
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ACCOUNT		DATES				AMOUNTS				STATUS					
<b>MEMBER NAME:</b> HDFC BANK		<b>OPENED:</b> 2022-05-31				<b>HIGH CREDIT AMOUNT:</b> 43444				<b>CREDIT FACILITY STATUS:</b>					
<b>ACCOUNT NUMBER:</b> 453558259		<b>REPORTED AND CERTIFIED:</b> 2022-12-31				<b>CURRENT BALANCE:</b> 0				<b>ACCOUNT CLOSED:</b> 2022-12-06					
<b>TYPE:</b> Consumer Loan		<b>PMT HIST START:</b> 2022-05-01				<b>EMI:</b>				<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>					
<b>OWNERSHIP:</b> Individual		<b>PMT HIST END:</b> 2022-12-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>					
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2022-12-06				<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 05-22	000 04-22	000 03-22	000 02-22	000 01-22	000 12-21	000 11-21	000 10-21
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ACCOUNT		DATES				AMOUNTS				STATUS					
<b>MEMBER NAME:</b> BAJAJ FIN LTD		<b>OPENED:</b> 2022-04-09				<b>HIGH CREDIT AMOUNT:</b> 45000				<b>CREDIT FACILITY STATUS:</b>					
<b>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):</b>					
<b>OWNERSHIP:</b> Individual		<b>PMT HIST END:</b> 2023-01-01				<b>PAYMENT FREQUENCY:</b> 03				<b>WRITTEN-OFF AMOUNT(TOTAL):</b>					
<b>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:</b> -															

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

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: <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 04-22	000 03-22	000 02-22	000 01-22	000 12-21	000 11-21	XXX 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
XXX 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							

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

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

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	000 06-19	000 05-19	000 04-19	000 03-19	000 02-19
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000 01-19	000 12-18	000 11-18	000 10-18	000 09-18	000 08-18	000 07-18	000 06-18	000 05-18	000 04-18	000 03-18	000 02-18	000 01-18	000 12-17	000 11-17	000 10-17	000 09-17	000 08-17
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ACCOUNT		DATES								AMOUNTS								STATUS							
<b>MEMBER NAME:</b> HDFCBANKEHDFCLTD <b>LICENCECANCELLED</b>		<b>OPENED:</b> 2020-02-26								<b>HIGH CREDIT AMOUNT:</b> 21025								<b>CREDIT FACILITY STATUS:</b>							
<b>ACCOUNT NUMBER:</b> 922-649722002		<b>REPORTED AND CERTIFIED:</b> 2023-06-30								<b>CURRENT BALANCE:</b> 0								<b>ACCOUNT CLOSED:</b> 2023-05-31							
<b>TYPE:</b> Property Loan		<b>PMT HIST START:</b> 2020-07-01								<b>EMI:</b> 471								<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>							
<b>OWNERSHIP:</b> Joint		<b>PMT HIST END:</b> 2023-06-01								<b>PAYMENT FREQUENCY:</b> 03								<b>WRITTEN-OFF AMOUNT(TOTAL):</b>							
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2023-05-11								<b>REPAYMENT TENURE:</b> 60								<b>SETTLEMENT AMOUNT:</b> 0							
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>																				<b>SUIT - FILED / WILFUL DEFAULT:</b> -					
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	000 06-19	000 05-19	000 04-19	000 03-19	000 02-19								
000 01-19	000 12-18	000 11-18	000 10-18	000 09-18	000 08-18	000 07-18	000 06-18	000 05-18	000 04-18	000 03-18	000 02-18	000 01-18	000 12-17	000 11-17	000 10-17	000 09-17	030 08-17								

ACCOUNT		DATES								AMOUNTS								STATUS							
<b>MEMBER NAME:</b> BAJAJ FIN LTD		<b>OPENED:</b> 2019-07-27								<b>HIGH CREDIT AMOUNT:</b> 47250								<b>CREDIT FACILITY STATUS:</b>							
<b>ACCOUNT NUMBER:</b> 426DPFEW639267		<b>REPORTED AND CERTIFIED:</b> 2021-03-31								<b>CURRENT BALANCE:</b> 0								<b>ACCOUNT CLOSED:</b> 2020-12-23							
<b>TYPE:</b> Consumer Loan		<b>PMT HIST START:</b> 2019-07-01								<b>EMI:</b>								<b>WRITTEN-OFF AMOUNT(PRINCIPAL):</b>							
<b>OWNERSHIP:</b> Individual		<b>PMT HIST END:</b> 2021-03-01								<b>PAYMENT FREQUENCY:</b>								<b>WRITTEN-OFF AMOUNT(TOTAL):</b>							
<b>Amount Overdue:</b> 0		<b>LAST PAYMENT:</b> 2020-10-31								<b>REPAYMENT TENURE:</b>								<b>SETTLEMENT AMOUNT:</b> 0							
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>																				<b>SUIT - FILED / WILFUL DEFAULT:</b> -					
000 07-19	000 06-19	000 05-19	000 04-19	000 03-19	000 02-19	000 01-19	000 12-18	000 11-18	000 10-18	000 09-18	000 08-18	000 07-18	000 06-18	000 05-18	000 04-18	000 03-18	000 02-18								
000 01-18	000 12-17	000 11-17																							

#### 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
HDFC BANK	2022-10-11	06	12000

END OF REPORT ON KARTIK DHIBAR KARTIK DHIBAR

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