

# Retail Credit Report (IDCR)

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Equifax Credit Information Private Limited

Retail Credit Report (IDCR)

Personal Information	Identification	Contact Details
Name: SINGH GAGANDEEP DOB: 1995-06-03 Age: 30 Gender: Male Total Income: 50000 Occupaton:None	PAN: GFLPS4114D Passport: ID: Voter ID: UID: XXXXXXXXXXXXX Driver License: Other ID: 10026201947731	Mobile - 1: 07652875349 Reported Date: 2026-01-15 Type: Home Phone Mobile - 2: 7652875349 Reported Date: 2026-01-13 Type: Home Phone Mobile - 3: 7652875349 Reported Date: 2026-01-13 Type: Mobile Phone Mobile - 4: 9855804266 Reported Date: 2025-02-28 Type: Mobile Phone Mobile - 5: 01610161 Reported Date: 2024-07-30 Type: Work Phone <b>Email - 1</b> : GDSCREATIVES@GMAIL.COM Reported Date: 2026-01-13

Consumer Address:

Seq	Address	State	Postal	Type	Date Reported
1	HOUSE B-31-2140/7/39/8 KHAASSRA 5494/820/1 852 VILLAGE TARAF SAIDAN DISTRICT LUDHIANA COLONY KARAM STREET NO 1 TAJPUR RD LUDHIANA L UDHIANA	PB	141001		2026-01-15
2	HOUSE NO-1707 04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA-141008	PB	141008	Primary	2026-01-15
3	HOUSE NO-1707 04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA	PB	141008	Permanent	2026-01-15
4	HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE 889 PUNJAB	PB	141008		2026-01-13
5	C/O GOBIND SINGH H NO 3508/A BLOCK-2 ST NO 14 NEAR BHATIA BHAWAN NEW SHIVAJI NAGAR LUDHIANA	PB	141008	Primary	2023-08-01

Equifax Score(s):

Score Type: ERS Score Name: ERS4.0 Score Value: 778 Scoring Factor: Recent Credit exposure Scoring Factor: Number of Personal Loans Scoring Factor: Balance On Unsecure Trade
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Retail Account Summary:

No Of Accounts: 27 No Of Active Accounts: 6 No Of Write Offs: 0 Recent Account: Personal Loan on 12-01-2026 Oldest Account: Consumer Loan on 27-07-2019 Most Severe Status With In 24 Months: Non-Delinqt	Single Highest Balance: 1939313.00 Single Highest Credit: 20063.00 Single Highest Sanction Amount: 2000000.00 Average Open Balance: 369027.83 No Of Past Due Accounts: 0 No Of Zero Balance Accounts: 2	Total Past Due: 0.00 Total Credit Limit: 74000.0 Total High Credit: 20063.00 Total Sanction Amount: 2326623.00 Total Balance Amount: 2214167.00 Total Monthly Payment Amount: 23401.00
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**Retail Accounts:**

Acct #: XXXX2271 Institution: Kisetu Saison Finance (India) Pvt Ltd Type: Personal Loan Ownership Type: Individual Repayment Tenure: Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: Writeoff Amount: Asset Classification:	Open: Yes Interest Rate: Last Payment Date: Sanction Amount: 200000 Credit Limit: Account Status: New Account Date Reported: 2026-01-15	Date Opened: 2025-12-27 Date Closed: Reason: Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXXXXXX9443 Institution: SBI CARDS AND PAYMENT SERVICES LIMITED Type: Credit Card Ownership Type: Individual Repayment Tenure: Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: Writeoff Amount: Asset Classification:	Open: Yes Interest Rate: Last Payment Date: 2025-08-24 Sanction Amount: Credit Limit: 74000 Account Status: Current Account Date Reported: 2026-01-15	Date Opened: 2023-07-28 Date Closed: Reason: Collateral Value: Collateral Type:
Acct #: XXXXXXXXXX2618 Institution: HDFC Bank Limited Type: Housing Loan Ownership Type: Joint Account Repayment Tenure: 240 Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: 19301 Writeoff Amount: Asset Classification:	Open: Yes Interest Rate: Last Payment Date: 2025-12-27 Sanction Amount: 2000000 Credit Limit: Account Status: Current Account Date Reported: 2026-01-15	Date Opened: 2024-03-15 Date Closed: Reason: Collateral Value: Collateral Type:
Acct #: XXXXXXXXXX9193 Institution: HDFC Bank Limited Type: Property Loan Ownership Type: Joint Account Repayment Tenure: 60 Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: 1246 Writeoff Amount: Asset Classification:	Open: Yes Interest Rate: Last Payment Date: 2025-12-27 Sanction Amount: 58612 Credit Limit: Account Status: Current Account	Date Opened: 2024-03-15 Date Closed: Reason: Collateral Value: Collateral Type:

		Date Reported: 2026-01-15	
Acct #: XXXXXXXXXXXX6401 Institution: IDFC FIRST Bank Limited Type: Personal Loan Ownership Type: Individual Repayment Tenure: 60 Dispute Code: Suit Filed Status:	Balance: 0 Past Due Amount: 0 Last Payment: 1 Term Frequency: Monthly Monthly Payment Amount: Writeoff Amount: Asset Classification:	Open: Yes Interest Rate: Last Payment Date: 2026-01-03 Sanction Amount: 36580 Credit Limit: Account Status: Current Account Date Reported: 2026-01-15	Date Opened: 2025-03-31 Date Closed: Reason: Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX7328 Institution: IDFC FIRST Bank Limited Type: Personal Loan Ownership Type: Individual Repayment Tenure: 12 Dispute Code: Suit Filed Status:	Balance: 29031 Past Due Amount: 0 Last Payment: 2854 Term Frequency: Monthly Monthly Payment Amount: 2854 Writeoff Amount: Asset Classification:	Open: Yes Interest Rate: Last Payment Date: 2026-01-03 Sanction Amount: 31431 Credit Limit: Account Status: Current Account Date Reported: 2026-01-15	Date Opened: 2025-12-01 Date Closed: Reason: Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX3460 Institution: IDFC FIRST Bank Limited Type: Personal Loan Ownership Type: Individual Repayment Tenure: 12 Dispute Code: Suit Filed Status:	Balance: 0 Past Due Amount: 0 Last Payment: 10500 Term Frequency: Monthly Monthly Payment Amount: 947 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2026-01-17 Sanction Amount: 10477 Credit Limit: Account Status: Closed Account Date Reported: 2026-01-18	Date Opened: 2026-01-12 Date Closed: 2026-01-17 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXX3486 Institution: Kisetsu Saison Finance (India) Pvt Ltd Type: Personal Loan Ownership Type: Individual Repayment Tenure: Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: Sanction Amount: 140000 Credit Limit: Account Status: Closed Account Date Reported: 2025-12-31	Date Opened: 2025-08-23 Date Closed: 2025-11-21 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX8662 Institution: Kisetsu Saison Finance (India) Pvt Ltd Type: Personal Loan Ownership Type: Individual Repayment Tenure:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment	Open: No Interest Rate: Last Payment Date: Sanction Amount: 260000 Credit Limit:	Date Opened: 2024-08-12 Date Closed: 2025-10-31 Reason: Closed Account

Dispute Code: Suit Filed Status:	Amount: Writeoff Amount: Asset Classification:	Account Status: Closed Account Date Reported: 2025-11-30	Collateral Value: Collateral Type:
Acct #: XXXX9669 Institution: Kisetsu Saison Finance (India) Pvt Ltd Type: Personal Loan Ownership Type: Individual Repayment Tenure: Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: Sanction Amount: 10000 Credit Limit: Account Status: Closed Account Date Reported: 2025-11-30	Date Opened: 2025-10-12 Date Closed: 2025-10-17 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX2003 Institution: IDFC FIRST Bank Limited Type: Personal Loan Ownership Type: Individual Repayment Tenure: 12 Dispute Code: Suit Filed Status:	Balance: 0 Past Due Amount: 0 Last Payment: 40109 Term Frequency: Monthly Monthly Payment Amount: 3458 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2025-10-21 Sanction Amount: 38337 Credit Limit: Account Status: Closed Account Date Reported: 2025-10-31	Date Opened: 2025-06-17 Date Closed: 2025-10-21 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX5549 Institution: Bajaj Finance Limited Type: Consumer Loan Ownership Type: Individual Repayment Tenure: 5 Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: 1746 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2025-01-02 Sanction Amount: 8730 Credit Limit: Account Status: Closed Account Date Reported: 2025-02-28	Date Opened: 2024-08-09 Date Closed: 2025-01-05 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXX6786 Institution: NDX P2P Private Limited Type: Personal Loan Ownership Type: Individual Repayment Tenure: 3 Dispute Code: Suit Filed Status:	Balance: 0 Past Due Amount: 0 Last Payment: 25000 Term Frequency: Monthly Payment Amount: 8796 Writeoff Amount: Asset Classification: Standard	Open: No Interest Rate: 33 Last Payment Date: 2023-09-05 Sanction Amount: 25000 Credit Limit: Account Status: Closed Account Date Reported: 2025-02-15	Date Opened: 2023-06-02 Date Closed: 2023-09-05 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXXXXXX4711 Institution: SBI CARDS AND PAYMENT SERVICES LIMITED Type: Credit Card	Balance: Past Due Amount: 0 Last Payment: Term Frequency:	Open: No Interest Rate: Last Payment Date: 2022-04-27	Date Opened: 2022-02-14 Date Closed: 2022-07-28

Ownership Type: Individual Repayment Tenure: Dispute Code: Suit Filed Status:	Monthly Monthly Payment Amount: Writeoff Amount: Asset Classification:	Sanction Amount: Credit Limit: 58000 Account Status: Closed Account Date Reported: 2024-08-30	Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXXX3765 Institution: L&T Finance Limited Type: Personal Loan Ownership Type: Individual Repayment Tenure: Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Payment Amount: 11078 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2024-03-11 Sanction Amount: 383885 Credit Limit: Account Status: Closed Account Date Reported: 2024-03-31	Date Opened: 2023-03-25 Date Closed: 2024-03-12 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX2002 Institution: HDFC Bank Limited Type: Property Loan Ownership Type: Joint Account Repayment Tenure: 60 Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: 471 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2023-05-11 Sanction Amount: 21025 Credit Limit: Account Status: Closed Account Date Reported: 2023-08-01	Date Opened: 2020-02-26 Date Closed: 2023-05-31 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX3888 Institution: HDFC Bank Limited Type: Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS Ownership Type: Joint Account Repayment Tenure: 180 Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: 7794 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2023-05-11 Sanction Amount: 1000000 Credit Limit: Account Status: Closed Account Date Reported: 2023-08-01	Date Opened: 2020-02-27 Date Closed: 2023-05-31 Reason: Closed Account Collateral Value: Collateral Type:
Acct #: XXXXXXXXXXXX2060 Institution: Bajaj Finance Limited Type: Consumer Loan Ownership Type: Individual Repayment Tenure: 15 Dispute Code: Suit Filed Status:	Balance: Past Due Amount: 0 Last Payment: Term Frequency: Monthly Monthly Payment Amount: 2667 Writeoff Amount: Asset Classification:	Open: No Interest Rate: Last Payment Date: 2023-05-02 Sanction Amount: 40000 Credit Limit: Account Status: Closed Account Date Reported: 2023-07-01	Date Opened: 2022-07-12 Date Closed: 2023-05-05 Reason: Closed Account Collateral Value: Collateral Type:

<p>Acct #: XXXXX8863</p> <p>Institution: HDFC Bank Limited</p> <p>Type: Consumer Loan</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure:</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance: 0</p> <p>Past Due Amount: 0</p> <p>Last Payment: 2625</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount:</p> <p>Writeoff Amount:</p> <p>Asset Classification: Standard</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2023-06-06</p> <p>Sanction Amount: 29767</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2023-07-01</p>	<p>Date Opened: 2022-10-12</p> <p>Date Closed: 2023-06-06</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXX3888</p> <p>Institution: HDFCBANKeHDFCLTD</p> <p>Type: Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS</p> <p>Ownership Type: Joint Account</p> <p>Repayment Tenure: 180</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount: 7794</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2023-05-11</p> <p>Sanction Amount: 1000000</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2023-06-30</p>	<p>Date Opened: 2020-02-27</p> <p>Date Closed: 2023-05-31</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXX2002</p> <p>Institution: HDFCBANKeHDFCLTD</p> <p>Type: Property Loan</p> <p>Ownership Type: Joint Account</p> <p>Repayment Tenure: 60</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount: 471</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2023-05-11</p> <p>Sanction Amount: 21025</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2023-06-30</p>	<p>Date Opened: 2020-02-26</p> <p>Date Closed: 2023-05-31</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXX8959</p> <p>Institution: Bajaj Finance Limited</p> <p>Type: Consumer Loan</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure: 8</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount: 5625</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2022-11-02</p> <p>Sanction Amount: 45000</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2023-02-01</p>	<p>Date Opened: 2022-04-09</p> <p>Date Closed: 2022-12-05</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>

<p>Acct #: XXXXX8259</p> <p>Institution: HDFC Bank Limited</p> <p>Type: Consumer Loan</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure:</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance: 0</p> <p>Past Due Amount: 0</p> <p>Last Payment: 7625</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount:</p> <p>Writeoff Amount:</p> <p>Asset Classification: Standard</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2022-12-06</p> <p>Sanction Amount: 43444</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2022-12-31</p>	<p>Date Opened: 2022-05-31</p> <p>Date Closed: 2022-12-06</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXX5637</p> <p>Institution: Bajaj Finance Limited</p> <p>Type: Consumer Loan</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure:</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount:</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2022-08-02</p> <p>Sanction Amount: 15600</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2022-10-31</p>	<p>Date Opened: 2022-01-18</p> <p>Date Closed: 2022-09-10</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXX8590</p> <p>Institution: Bajaj Finance Limited</p> <p>Type: Consumer Loan</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure: 12</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount: 1459</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2022-03-02</p> <p>Sanction Amount: 17500</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2022-05-31</p>	<p>Date Opened: 2021-07-30</p> <p>Date Closed: 2022-04-11</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXXXXXXXX1789</p> <p>Institution: SBI CARDS AND PAYMENT SERVICES LIMITED</p> <p>Type: Credit Card</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure:</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount:</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date:</p> <p>Sanction Amount:</p> <p>Credit Limit: 0</p> <p>Account Status: Closed Account</p> <p>Date Reported: 2022-04-30</p>	<p>Date Opened: 2022-02-14</p> <p>Date Closed: 2022-03-15</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>
<p>Acct #: XXXXXXXXXX9267</p> <p>Institution: Bajaj Finance Limited</p> <p>Type: Consumer Loan</p> <p>Ownership Type: Individual</p> <p>Repayment Tenure:</p> <p>Dispute Code:</p> <p>Suit Filed Status:</p>	<p>Balance:</p> <p>Past Due Amount: 0</p> <p>Last Payment:</p> <p>Term Frequency: Monthly</p> <p>Monthly Payment Amount:</p> <p>Writeoff Amount:</p> <p>Asset Classification:</p>	<p>Open: No</p> <p>Interest Rate:</p> <p>Last Payment Date: 2020-10-31</p> <p>Sanction Amount: 47250</p> <p>Credit Limit:</p> <p>Account Status: Closed Account</p>	<p>Date Opened: 2019-07-27</p> <p>Date Closed: 2020-12-23</p> <p>Reason: Closed Account</p> <p>Collateral Value:</p> <p>Collateral Type:</p>

		Date Reported: 2021-02-28	
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Recent Activity:

Total Inquiries	Accounts Opened	Accounts Updated	Accounts Deliquent
0	3	11	0

Enquiries:

Institution	Date	Purpose	Amount
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Enquiries Summary:

Purpose	Total	Past30Days	Past12Months	Past24Months	Recent
ALL	4	0	0	0	2023-07-18