

Inquiry Input Information

Name:	GAGANDEEP SINGH	DOB/Age:		Gender:	
Father:		Spouse:		Mother:	
Phone Numbers:	7652875349	Email ID(s):	singhgagandeep806@gmail.com	ID(s):	GFLPS4114D [PAN]
Current Address:		Other Address:			

CRIF HIGHMARK SCORE (S):

SCORE NAME

Score Range

PERFORM CONSUMER 2.2

300-900

751  
Score

SCORING FACTORS

- No/minimal missed payments in recent past
- Normal proportion of outstanding balance to disbursed amount

Tip: ■ Positive impact on credit score ■ Negative impact on credit score

Personal Information - Variations

Tip: These are applicant's personal information variations as contributed by various financial institutions.

Name Variations	Reported On	DOB Variations	Reported On
SINGH GAGANDEEP	2026-01-15	03-06-1995	2026-01-18
GAGANDEEP SINGH	2026-01-18		
Address Variations			Reported On
CO: GOBIND SINGH 1707 04 VISHKARMA NAGAR 141008 PB			2023-06-30
VISHKARMA NAGAR SAMRALA CHOWK LUDHIANA LUDHIANQ 141008 PB			2022-12-31
C/O GOBIND SINGH LUDHIANA 141008 PB			2026-01-15
HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB 141008 PB			2026-01-18
1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, CENTRAL POST OFFICE, LUDHIANA WEST , LUDHIANA, LUDHIANA, LUDHIANA, PUNJAB, 141008 141008 PB			2023-09-30
MUNICIPAL NO B-1783-P-1707 KHASSRA 5494/820/1-853-852 KHATTA 2353-2570 COLONY VISHWKARMA NAGAR VILLAGE SAIDAN STREET NO.4 LUDHIANA LUDHIANA 141008 PB			2023-03-31
HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA LUDHIANA 141008 PB			2022-03-30
H.NO-3580/A, BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR NR BHATIA BHAWAN LUDHIANA PUNJAB 141008 141008 PB			2022-10-31
KHASSRA 5494/820/1-853-852 KHATTA 2353-2570 COLONY VISHWKARMA NAGAR VILLAGE SAIDAN STREET NO.4 JASWANT NAGAR			2023-03-31

TAJPUR ROAD LUDHIANA LUDHI ANA 141008 PB	
HOUSE NO 1707 VISHKARMA NAGAR STREET NO 4 LUDHIANA 141001 PB	2025-04-30
C/O GOBIND SINGH H.NO. 3508/A , BLOCK-2 ST NO. 14 NEAR BHATIA BHAWAN NEW SHIVAJI NAGAR LUDHIANA 141008 PB	2023-06-30
1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA LUDHIANA LUDHIANA 141008 PB	2025-12-31
HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA STREET NO 4 LUDHIANA 141008 PB	2023-05-30
GDS CREATIVES H NO 1707 ST NO 4 VISHKARMA NAGAR LUDHIANA 141001 PB	2025-12-15
H.NO-3580/A, BLOCK-2 ST NO-14 NEW SHIVAJ I NAGAR LUDHIANA 141008 PB	2021-02-28
C/O GOBIND SINGH H.NO. 3580/A BLOCK-2. ST NO. 14 NEAR BHATIA BHAWAN LUDHIANA 141008 PB	2023-06-30
H.NO-3580/A, BLOCK-2 ST NO-14 NULL LUDHIANA H.NO-3580/A, BLOCK-2 ST NO-14 NR BHATIA BHAWAN LUDHIANA PUNJAB 141008 141008 PB	2023-01-31
, 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 141008 PB	2025-11-30
VISHKARMA COLONY TAJPUR ROAF ST NO 4 LUDHIANA 141008 PB	2023-06-30
GBS CREATIVES ST NO-14 NEW SHIVAJI NAGAR LUDHIANA LUDHIANA 141008 PB	2021-02-28
HOUSE NO-1707, 04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA 141008 PB	2026-01-15
HOUSE NO-1707, 04, VISHKARMA NAGAR, NEAR TAJPUR ROAD, VISHKARMA NAGAR, LUDHIANA-141008 141008 PB	2026-01-15
GDS CREFIT H NO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA 141008 PB	2024-08-30
, HOUSE NO 28 2140/7/39/8, ST NO 01, KARMA COLONY, NEAR TAJPUR ROAD, LUDHIANA LUDHIANA (WEST), CENTRAL POST OFFICE LUDHIANA, PUNJAB, 141008 141008 PB	2026-01-15
H.NO-3580/A; BLOCK-2 ST NO-14 NULL NULL NULL LUDHIANA NR BHATIA BHAWAN 141008 PB	2025-03-15
H.NO-3580/A, BLOCK-2 ST NO-14 NULL LUDHIANA H.NO-3580/A, BLOCK-2 ST NO-14 NULL PUNJAB 141008 141008 PB	2023-06-30
HOUSE B-31-2140/7/39/8 KHASSRA 5494/820/1.....852 VILLAGE TARAF SAIDAN DISTRICT LUDHIANA COLONY KARAM STREET NO 1 TAJPUR RD LUDHIANA L UDHIANA 141001 PB	2026-01-15
VISHKARMA NAGAR 1707 STREET NO 4 VISHKARMA NAGAR 1707 STREET NO 4 LUDHIANA 141008 PB	2024-03-31

Phone Variations	Reported On	ID Variations	Reported On
07652875349	2026-01-15		
01619855804266	2023-07-30		
9855804266	2025-03-15	GFLPS4114D [PAN]	2026-01-18
07652875349,07652875	2023-06-30		
7652875349	2026-01-18	XXXXXXXXX9699 [UID]	2024-03-31
09855804266	2024-08-30		
07652875	2020-04-30	10026201947731 [CKYC]	2026-01-18
01610161	2024-08-30		

Email ID Variations	Reported On
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singhgagandeep806@gmail.com	2026-01-15
vv@vgmail.com	2022-12-31
gdscreatives@gmail.com	2026-01-18

## Account Summary

Number of Account(s)	Active Account(s)	Overdue Account(s)	Current Balance	Amt Disbd/ High Credit
26	7	0	22,27,210	23,85,186

## Account Information

CLOSED	Ownership:	Disbursed Date:	Disb'd Amt/High Credit:
	INDIVIDUAL	2023-06-02	25,000
	Credit Limit:	Last Payment Date:	Current Balance:
	Cash Limit:	Closed Date:	0
	InstlAmt/Freq:	Tenure(month):	Last Paid Amt:
	0	Overdue Amt:	0

	January	February	March	April	May	June	July	August	September	October	November	December
2023	-	-	-	-	-	-	XXX/XXX	000/STD	000/STD	-	-	-

ACTIVE	Ownership:	Disbursed Date:	Disbld Amt/High Credit:
	JOINT	2024-03-15	20,00,000
	Credit Limit:	Last Payment Date:	Current Balance:
	Cash Limit:	Closed Date:	19,39,313
	InstlAmt/Freq:	Tenure(month):	Last Paid Amt:
	240	Overdue Amt:	0

[illegible]

3

Account Type: PERSONAL LOAN    Credit Grantor: IDFC

Account #: CRED-179637328    Info. as of: 2026-01-15

ACTIVE

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2025-12-01

Last Payment Date:

Closed Date:

Tenure(month):  
12

Disbd Amt/High Credit:  
31,431

Current Balance:  
29,031

Last Paid Amt:

Overdue Amt:  
0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2026	000/XXX	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	000/XXX

4

Account Type: CONSUMER LOAN    Credit Grantor: BAJAJ FINANCE LIMITED

Account #: 426REMLQ845549    Info. as of: 2025-03-15

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2024-08-09

Last Payment Date:

Closed Date:

Tenure(month):  
5

Disbd Amt/High Credit:  
8,730

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2025	000/XXX	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

5

Account Type: CREDIT CARD    Credit Grantor: SBI CARD

Account #: XXXXXXXXXXXXXXXX9443    Info. as of: 2026-01-15

ACTIVE

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2023-07-28

Last Payment Date:

Closed Date:

Tenure(month):  
0

Disbd Amt/High Credit:  
20,063

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2026	000/XXX	-	-	-	-	-	-	-	-	-	-	-
2025	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2024	000/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

**CLOSED**

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstAmt/Freq:**

**Disbursed Date:**  
2024-08-12

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd Amt/High Credit:**  
2,60,000

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**

	January	February	March	April	May	June	July	August	September	October	November	December
2025	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-
2024	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

**CLOSED**

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstAmt/Freq:**

**Disbursed Date:**  
2022-07-12

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
15

**Disb'd Amt/High Credit:**  
40,000

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**

	January	February	March	April	May	June	July	August	September	October	November	December
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

**ACTIVE**

**Ownership:**  
JOINT

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2024-03-15

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
60

**Disb'd Amt/High Credit:**  
58,612

**Current Balance:**  
40,989

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

**CLOSED**

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstAmt/Freq:**

**Disbursed Date:**  
2022-01-18

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd Amt/High Credit:**  
15,600

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

**ACTIVE**

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2022-12-21

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd Amt/High Credit:**  
38,500

**Current Balance:**  
13,043

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

**CLOSED**

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2026-01-12

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
12

**Disb'd Amt/High Credit:**  
10,477

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

12

Account Type: **CONSUMER LOAN** Credit Grantor: **BAJAJ FINANCE LIMITED**Account #: **426DPFEW639267** Info. as of: **2021-02-28**

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2019-07-27

Last Payment Date:

Closed Date:

Tenure(month):  
0

Disbd Amt/High Credit:  
47,250

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

## Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2020	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2019	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

13

Account Type: **PRADHAN MANTRI AWAS YOJANA - CLSS** Credit Grantor: **HDFCBANKEHDFCLTD**Account #: **922-646623888-License Cancelled Entities** Info. as of: **2023-06-30**

CLOSED

Ownership:  
JOINT

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2020-02-27

Last Payment Date:

Closed Date:

Tenure(month):  
180

Disbd Amt/High Credit:  
10,00,000

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

## Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2021	000/XXX	000/XXX	000/XXX	000/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX
2020	-	-	-	-	-	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

14

Account Type: **CREDIT CARD** Credit Grantor: **SBI CARD**Account #: **XXXXXXXXXXXXXXXX4711** Info. as of: **2024-08-30**

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2022-02-14

Last Payment Date:

Closed Date:

Tenure(month):  
0

Disbd Amt/High Credit:  
3,538

Current Balance:  
-408

Last Paid Amt:

Overdue Amt:  
0

## Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2022	-	-	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-

## ACTIVE

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2025-12-27

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd Amt/High Credit:**  
2,00,000

**Current Balance:**  
2,04,834

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

## ACTIVE

**Ownership:**  
INDIVIDUAL  
**Credit Limit:**  
**Cash Limit:**  
**InstlAmt/Freq:**

**Disbursed Date:**  
2025-03-31

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
60

**Disbdt Amt/High Credit:**  
36,580

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]

**CLOSED**

**Ownership:**  
INDIVIDUAL

**Credit Limit:**

**Cash Limit:**

**InstlAmt/Freq:**

**Disbursed Date:**  
2023-03-25

**Last Payment Date:**

**Closed Date:**

**Tenure(month):**  
0

**Disb'd Amt/High Credit:**  
3,83,885

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

**Payment History/Asset Classification:**[illegible]



**Disb'd Amt/High Credit:**  
21,025

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

	January	February	March	April	May	June	July	August	September	October	November	December
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2021	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2020	-	-	-	-	-	XXX/XXX	030/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

**Disb'd Amt/High Credit:**  
38,337

**Current Balance:**  
0

**Last Paid Amt:**

**Overdue Amt:**  
0

	January	February	March	April	May	June	July	August	September	October	November	December
2025	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-

Disb'd Amt/High Credit: 45,000

Current Balance: 0

Last Paid Amt:

Overdue Amt: 0

[illegible]

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2022-05-31

Last Payment Date:

Closed Date:

Tenure(month):  
0

Disbd Amt/High Credit:  
43,444

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2022	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2022-02-14

Last Payment Date:

Closed Date:

Tenure(month):  
0

Disbd Amt/High Credit:  
3,538

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2022	-	-	000/XXX	-	-	-	-	-	-	-	-	-

CLOSED

Ownership:  
INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Disbursed Date:  
2025-10-12

Last Payment Date:

Closed Date:

Tenure(month):  
0

Disbd Amt/High Credit:  
10,000

Current Balance:  
0

Last Paid Amt:

Overdue Amt:  
0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2025	-	-	-	-	-	-	-	-	-	000/XXX	-	-

CLOSED

Ownership:	Disbursed Date:	Disb'd Amt/High Credit:
INDIVIDUAL	2021-07-30	17,500
Credit Limit:	Last Payment Date:	Current Balance:
Cash Limit:	Closed Date:	0
InstlAmt/Freq:	Tenure(month):	Last Paid Amt:
	12	Overdue Amt:
		0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2022	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

CLOSED

Ownership:	Disbursed Date:	Disb'd Amt/High Credit:
INDIVIDUAL	2022-10-12	29,767
Credit Limit:	Last Payment Date:	Current Balance:
Cash Limit:	Closed Date:	0
InstlAmt/Freq:	Tenure(month):	Last Paid Amt:
	0	Overdue Amt:
		0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

CLOSED

Ownership:	Disbursed Date:	Disb'd Amt/High Credit:
INDIVIDUAL	2025-08-23	1,40,000
Credit Limit:	Last Payment Date:	Current Balance:
Cash Limit:	Closed Date:	0
InstlAmt/Freq:	Tenure(month):	Last Paid Amt:
	0	Overdue Amt:
		0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2025	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	-

Inquiry Done by Lenders (Reported For Past 24 Months)

Lender Name	Date of Inquiry	Purpose	Ownership Type	Amount	Remark
HDFC BANK LTD	2025-07-04	Credit Card	PRIMARY	10,000	
HDFC BANK LTD	2024-01-17	Housing Loan	PRIMARY	20,00,000	

Comments

Description	Date
-END OF CONSUMER CREDIT REPORT-	

Appendix

Section	Code	Description
Account Summary	Number of Delinquent Accounts	Indicates number of accounts that the applicant has defaulted on within the last 6 months
Account Information - Credit Grantor	XXXX	Name of grantor undisclosed as credit grantor is different from inquiring institution
Account Information - Account #	xxxx	Account Number undisclosed as credit grantor is different from inquiring institution
Payment History / Asset Classification	XXX	Data not reported by institution
Payment History / Asset Classification	-	Not applicable
Payment History / Asset Classification	STD	Account Reported as STANDARD Asset
Payment History / Asset Classification	SUB	Account Reported as SUB-STANDARD Asset
Payment History / Asset Classification	DBT	Account Reported as DOUBTFUL Asset
Payment History / Asset Classification	LOS	Account Reported as LOSS Asset
Payment History / Asset Classification	SMA	Account Reported as SPECIAL MENTION
CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	Score has reckoned from credit history, pursuit of new credit, payment history, type of credit in use and outstanding debt.
Account Information - Account #	CI-Ceased/Membership Terminated	Credit Institution has Ceased to Operate or Membership Terminated

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