

Report Date: 20251117

Report Time: 231406

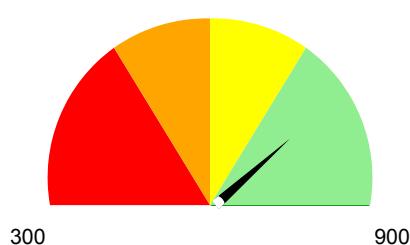
Report Number: 1763401445203

## ✓ CURRENT APPLICATION INFORMATION

Name -	GAGANDEEP SINGH	Date of Birth -	1995-06-03	Ration Card -	-
Mobile Phone -	7652875349	PAN -	GFLPS4114D	Driving License -	-
Passport Number -	-	Voter ID -	-	-	-
Email -		Aadhaar Number -	-	-	-

## ✓ EXPERIAN CREDIT SCORE

Your Experian Credit Report is summarized in the form of Experian Credit Score which ranges from 300 - 900.



### Score Factors

1. **Recency:** Recent Credit Account Defaults
2. **Leverage:** Credit Accounts with on-time re-payment history
3. **Coverage:** Non-delinquent and delinquent Credit Accounts
4. **Delinquency Status:** Defaults on Credit Accounts (current & recent periodic intervals)
5. **Credit Applications:** Credit Account Applications over last 30 days

## ✓ REPORT SUMMARY

Credit Account Summary		Current Balance Amount Summary	Credit Enquiry Summary		Non-Credit Enquiry Summary	
Total number of Accounts -	23	Total Current Bal. amt - 2152083	Last 7 days credit enquiries - 0	0	Last 7 days non-credit enquiries - 12	12
Active Accounts -	6	SF/WD/WO/Settled amt -	Last 30 days credit enquiries - 0	0	Last 30 days non-credit enquiries -	12
Closed Accounts -	17	Secured Accounts amt - 1987640	Last 90 days credit enquiries - 0	0	Last 90 days non-credit enquiries -	12
SF/WD/WO/SET/RES -	0	Unsecured Accounts amt - 164443	Last 180 days credit enquiries - 0	0	Last 180 days non-credit enquiries -	12

## ✓ SUMMARY

This section displays summary of all your reported credit accounts found in the Experian Credit Bureau database

Sr.no	Account Type	Account No	Date Reported	Account Status	Date Opened	Currency code	Sanction Amt / Highest Credit	Current Balance	Overdue Amount
Acc1	CONSUMER LOAN	XXXXXXXXXXXX9267	2021-03-31	CLOSED	2019-07-27	INR	47250	0	0
Acc2	Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS	XXXXXXXXXXXX3888	2023-06-30	CLOSED	2020-02-27	INR	1000000	0	0
Acc3	PROPERTY LOAN	XXXXXXXXXXXX2002	2023-06-30	CLOSED	2020-02-26	INR	21025	0	0
Acc4	CONSUMER LOAN	XXXXXXXXXXXX8590	2022-05-31	CLOSED	2021-07-30	INR	17500	0	0
Acc5	CONSUMER LOAN	XXXXXXXXXXXX5637	2022-10-31	CLOSED	2022-01-18	INR	15600	0	0
Acc6	CREDIT CARD	XXXXXXXXXXXXXXXXX1789	2022-04-30	CLOSED	2022-02-14	INR	3538	0	0
Acc7	CONSUMER LOAN	XXXXXXXXXXXX8959	2023-01-31	CLOSED	2022-04-09	INR	45000	0	0
Acc8	CREDIT CARD	XXXXXXXXXXXXXXXXXX4711	2024-08-30	CLOSED	2022-02-14	INR	3538	-408	0
Acc9	CONSUMER LOAN	XXXXXX8259	2022-12-31	CLOSED	2022-05-31	INR	43444	0	0
Acc10	CONSUMER LOAN	XXXXXXXXXXXX2060	2023-06-30	CLOSED	2022-07-12	INR	40000	0	0
Acc11	CONSUMER LOAN	XXXXXX8863	2023-06-30	CLOSED	2022-10-12	INR	29767	0	0
Acc12	CREDIT CARD	XXXXXXXXXXXXXXXXXX5977	2025-10-31	ACTIVE	2022-12-21	INR	38500	22729	-
Acc13	PERSONAL LOAN	XXXXXXXXXXXXXX3765	2024-03-31	CLOSED	2023-03-25	INR	383885	0	0

Sr.no	Account Type	Account No	Date Reported	Account Status	Date Opened	Currency code	Sanction Amt / Highest Credit	Current Balance	Overdue Amount
Acc14	PERSONAL LOAN	XXXXXX6786	2025-02-15	CLOSED	2023-06-02	INR	25000	0	0
Acc15	CREDIT CARD	XXXXXXXXXXXXXXX9443	2025-10-30	ACTIVE	2023-07-28	INR	20063	0	0
Acc16	PROPERTY LOAN	XXXXXXXXXX9193	2025-11-07	ACTIVE	2024-03-15	INR	58612	42850	0
Acc17	HOUSING LOAN	XXXXXXXXXX2618	2025-11-07	ACTIVE	2024-03-15	INR	2000000	1944790	0
Acc18	CONSUMER LOAN	XXXXXXXXXX5549	2025-03-15	CLOSED	2024-08-09	INR	8730	0	0
Acc19	PERSONAL LOAN	XXXXXXXXXX8662	2025-10-31	CLOSED	2024-08-12	INR	260000	0	0
Acc20	PERSONAL LOAN	XXXXXXXXXX6401	2025-10-31	ACTIVE	2025-03-31	INR	36580	0	0
Acc21	PERSONAL LOAN	XXXXXXXXXX2003	2025-10-31	CLOSED	2025-06-17	INR	38337	0	0
Acc22	PERSONAL LOAN	XXXX3486	2025-10-31	ACTIVE	2025-08-23	INR	140000	142122	0
Acc23	PERSONAL LOAN	XXXX9669	2025-10-31	CLOSED	2025-10-12	INR	10000	0	0

## ✓ CREDIT ACCOUNT INFORMATION DETAILS

This section has information based on the details provided to Experian by all our member banks, credit / financial institutions and other credit grantors with whom you have a credit / loan account.

GAGANDEEP SINGH

✓ Acct :1

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR

### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXX9267	Date Reported:	2021-03-31	Credit Limit Amt:	-
Date Opened:	2019-07-27	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2020-12-23	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2020-10-31	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	0	0	0									
2020	0	0	0	0	0	0	0	0	0	0	0	0
2019							0	0	0	0	0	0

### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Occupation	-							Passport	-	-	-
								Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-

Email Address	-	ID Type	ID Number	Date of Issue	Date of Expiry
SINGH GAGANDEEP		Ration Card	-		✓ Acct :2

Address - C/O GOBIND SINGH H.NO. 3580/A BLOCK-2. ST NO. 14 NEAR BHATIA BHAWAN LUDHIANA

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXX3888	Date Reported:	2023-06-30	Credit Limit Amt:	-
Date Opened:	2020-02-27	Loan Type:	-	Repayment Tenure:	180
Date Closed:	2023-05-31	Account Status:	CLOSED	Total Write-off Amt:	0
Ownership:	-	Current Balance:	0	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2023-05-11	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	00		
SuitFiled Willful Default WrittenOff Status:	-				

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	0	0	0	0	0	0						
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020						0	0	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male				PAN	GFLPS4114D	-				
Occupation	-				Passport	-	-				
Email Address	SINGHGAGANDEEP806@GMAIL.COM				Voter ID	-	-				
					Aadhaar/UID	-	-				
					Driving License	-	-				
					Ration Card	-	-				

SINGH GAGANDEEP

✓ Acct :3

Address - C/O GOBIND SINGH H.NO. 3580/A BLOCK-2. ST NO. 14 NEAR BHATIA BHAWAN LUDHIANA

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXX2002	Date Reported:	2023-06-30	Credit Limit Amt:	-
Date Opened:	2020-02-26	Loan Type:	-	Repayment Tenure:	60

Date Closed:	2023-05-31	Account Status:	CLOSED	Total Write-off Amt:	0
Ownership:	-	Current Balance:	0	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2023-05-11	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	00		
SuitFiled Willful Default WrittenOff Status:	-				

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	0	0	0	0	0	0						
2022	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2020						30	30	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male							PAN	GFLPS4114D	-	-
Occupation	-							Passport	-	-	-
Email Address	SINGHGAGANDEEP806@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**GAGANDEEP SINGH**

✓ Acct :4

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR NR BHATIA BHAWAN LUDHIANA PUNJAB 141008

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXX8590	Date Reported:	2022-05-31		Credit Limit Amt:	-	
Date Opened:	2021-07-30	Loan Type:		-	Repayment Tenure:	12	
Date Closed:	2022-04-11	Account Status:	CLOSED		Total Write-off Amt:	-	
Ownership:	-	Current Balance:	0		Principal Write-off:	-	
Rate of Interest:	-	Amount Overdue:	0		Settlement Amt:	-	
Value of Collateral:	-	Last Payment Date:	2022-03-02		Written off Settled Status:	-	
Type of Collateral:	-	SuitFiled Willful Default:	-				
SuitFiled Willful Default WrittenOff Status:	-						

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	0	0	0	0	0							
2021							0	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**GAGANDEEP SINGH S/O GOBIND SINGH SINGH**

✓ Acct :5

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NULL LUDHIANA PUNJAB 141008

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXX5637	Date Reported:	2022-10-31		Credit Limit Amt:	-	
Date Opened:	2022-01-18	Loan Type:		-	Repayment Tenure:	0	
Date Closed:	2022-09-10	Account Status:	CLOSED		Total Write-off Amt:	-	
Ownership:	-	Current Balance:	0		Principal Write-off:	-	
Rate of Interest:	-	Amount Overdue:	0		Settlement Amt:	-	
Value of Collateral:	-	Last Payment Date:	2022-08-02		Written off Settled Status:	-	
Type of Collateral:	-	SuitFiled Willful Default:	-				
SuitFiled Willful Default WrittenOff Status:	-						

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	0	0	0	0	0	0	0	0	0	0		

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

Address - HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA STREET NO 4

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXX1789	Date Reported:	2022-04-30	Credit Limit Amt:	0
Date Opened:	2022-02-14	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2022-03-15	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	-	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022			0	0								

## Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		03	-	-	02	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

## GAGANDEEP SINGH S/O GOBIND SINGH SINGH

✓ Acct :7

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NULL LUDHIANA PUNJAB 141008

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXX8959	Date Reported:	2023-01-31	Credit Limit Amt:	-
Date Opened:	2022-04-09	Loan Type:	-	Repayment Tenure:	8
Date Closed:	2022-12-05	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2022-11-02	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		

SuitFiled Willful Default WrittenOff Status: -

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	0											
2022				0	0	0	0	0	0	0	0	0

## Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Occupation	-							Passport	-	-	-
Email Address	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :8

Address - HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA STREET NO 4

## Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXXXX4711	Date Reported:	2024-08-30	Credit Limit Amt:	58000		
Date Opened:	2022-02-14	Loan Type:	-	Repayment Tenure:	0		
Date Closed:	2022-07-28	Account Status:	CLOSED	Total Write-off Amt:	-		
Ownership:	-	Current Balance:	-408	Principal Write-off:	-		
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-		
Value of Collateral:	-	Last Payment Date:	2022-04-27	Written off Settled Status:	-		
Type of Collateral:	-	SuitFiled Willful Default:	-				
SuitFiled Willful Default WrittenOff Status:	-						

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0		0	0	0	0	0	0				
2023	0		0	0	0	0	0	0	0	0		
2022					0	0	0	0		0	0	0

## Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		03	-	-	02	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**GAGANDEEP SINGH**

✓ Acct :9

Address - CO: GOBIND SINGH 1707 04 VISHKARMA NAGAR

#### Credit Account details

Account Terms		Account Description			Account Details				
Account Number:	XXXXX8259	Date Reported:			2022-12-31				
Date Opened:	2022-05-31	Loan Type:			-				
Date Closed:	2022-12-06	Account Status:			CLOSED				
Ownership:	-	Current Balance:			0				
Rate of Interest:	-	Amount Overdue:			0				
Value of Collateral:	0	Last Payment Date:			2022-12-06				
Type of Collateral:	-	SuitFiled Willful Default:			-				
SuitFiled Willful Default WrittenOff Status:	-								

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					0	0	0	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	VV@VGMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**GAGANDEEP SINGH S/O GOBIND SINGH SINGH**

✓ Acct :10

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NULL LUDHIANA PUNJAB 141008

#### Credit Account details

Account Terms		Account Description			Account Details				
Account Number:	XXXXXXXXXXXX2060	Date Reported:			2023-06-30				

Date Opened:	2022-07-12	Loan Type:	-	Repayment Tenure:	15
Date Closed:	2023-05-05	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2023-05-02	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	0	0	0	0	0	0						
2022							0	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :11

Address - CO: GOBIND SINGH 1707 04 VISHKARMA NAGAR

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXX8863	Date Reported:	2023-06-30	Credit Limit Amt:	-
Date Opened:	2022-10-12	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2023-06-06	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	0	Last Payment Date:	2023-06-06	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	0	0	0	0	0	0						
2022									0	0	0	

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Exp
		01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SINGHGAGANDEEP806@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**GAGANDEEP SINGH**

✓ Acct :12

Address - 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA LUDHIANA

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXXXX5977	Date Reported:		2025-10-31	Credit Limit Amt:	57000	
Date Opened:	2022-12-21	Loan Type:		-	Repayment Tenure:	0	
Date Closed:	-	Account Status:		ACTIVE	Total Write-off Amt:	-	
Ownership:	-	Current Balance:		22729	Principal Write-off:	-	
Rate of Interest:	-	Amount Overdue:		-	Settlement Amt:	-	
Value of Collateral:	-	Last Payment Date:		2025-10-01	Written off Settled Status:	-	
Type of Collateral:	-	SuitFiled Willful Default:		-			
SuitFiled Willful Default WrittenOff Status:	-						

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	0	0	0	0	0		
2024	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2022											0	

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Exp
		01	7652875349	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-

Occupation -		ID Type	ID Number	Date of Issue	Date of Expiry
Email Address	GDSCREATIVES@GMAIL.COM	Voter ID	-	-	-
		Aadhaar/UID	-	-	-
		Driving License	-	-	-
		Ration Card	-		
GAGANDEEP SINGH					✓ Acct :13
Address -	VISHKARMA NAGAR 1707 STREET NO 4 VISHKARMA NAGAR 1707 STREET NO 4				

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXX3765	Date Reported:	2024-03-31	Credit Limit Amt:	-
Date Opened:	2023-03-25	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2024-03-12	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2024-03-11	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:	-				

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0									
2023			0	0	0	0	0	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7652875349	-				PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation -								Voter ID	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :14

Address 1707,04,VISHKARMA NAGAR,NEAR TAJPUR ROAD ,CENTRAL POST OFFICE,LUDHIANA WEST ,LUDHIANA,LUDHIANA,LUDHIANA,PUNJAB,141008

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXX6786	Date Reported:	2025-02-15	Credit Limit Amt:	-
Date Opened:	2023-06-02	Loan Type:	-	Repayment Tenure:	3

<b>Date Closed:</b>	2023-09-05	<b>Account Status:</b>	CLOSED	<b>Total Write-off Amt:</b>	-
<b>Ownership:</b>	-	<b>Current Balance:</b>	0	<b>Principal Write-off:</b>	-
<b>Rate of Interest:</b>	33.000	<b>Amount Overdue:</b>	0	<b>Settlement Amt:</b>	-
<b>Value of Collateral:</b>	-	<b>Last Payment Date:</b>	2023-09-05	<b>Written off Settled Status:</b>	-
<b>Type of Collateral:</b>	-	<b>SuitFiled Willful Default:</b>	-		
<b>SuitFiled Willful Default WrittenOff Status:</b> -					

## Payment History

## **Consumer Personal details on the Credit Account**

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7652875349 -	-	-	-	-	PAN	GFLPS4114D -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :15

**Address - C/O GOBIND SINGH**

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXXXXXXXX9443	Date Reported:	2025-10-30	Credit Limit Amt:	74000
Date Opened:	2023-07-28	Loan Type:	-	Repayment Tenure:	0
Date Closed:	-	Account Status:	ACTIVE	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2025-08-24	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		
SuitFiled Willful Default WrittenOff Status:					

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0		0	0	0	0	0	0	0	0		0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	07652875349	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SINGH GAGANDEEP

✓ Acct :16

Address - HOUSE NO-1707,04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXX9193	Date Reported:	2025-11-07		Credit Limit Amt:	-	
Date Opened:	2024-03-15	Loan Type:	-		Repayment Tenure:	60	
Date Closed:	-	Account Status:	ACTIVE		Total Write-off Amt:	0	
Ownership:	-	Current Balance:	42850		Principal Write-off:	0	
Rate of Interest:	-	Amount Overdue:	0		Settlement Amt:	-	
Value of Collateral:	-	Last Payment Date:	2025-10-27		Written off Settled Status:	-	
Type of Collateral:	-	SuitFiled Willful Default:	00				
SuitFiled Willful Default WrittenOff Status:	-						

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	0	0	0	0	0	0	
2024			0	0	0	0	0	0	0	0	0	0

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male							PAN	GFLPS4114D	-	-
Occupation	-							Passport	-	-	-
Email Address	SINGHGAGANDEEP806@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXX2618	Date Reported:	2025-11-07	Credit Limit Amt:	-
Date Opened:	2024-03-15	Loan Type:	-	Repayment Tenure:	240
Date Closed:	-	Account Status:	ACTIVE	Total Write-off Amt:	0
Ownership:	-	Current Balance:	1944790	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2025-10-27	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	00		
SuitFiled Willful Default WrittenOff Status:	-				

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	0	0	0	0	0	0	
2024			0	0	0	0	0	0	0	0	0	0

## Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male							PAN	GFLPS4114D	-	-
Occupation	-							Passport	-	-	-
Email Address	SINGHGAGANDEEP806@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

## GAGANDEEP SINGH

## ✓ Acct :18

Address - H.NO-3580/A;BLOCK-2 ST NO-14 NULL NULL NULL LUDHIANA NR BHATIA BHAWAN

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXX5549	Date Reported:	2025-03-15	Credit Limit Amt:	-
Date Opened:	2024-08-09	Loan Type:	-	Repayment Tenure:	5
Date Closed:	2025-01-05	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2025-01-02	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	-		

SuitFiled Willful Default WrittenOff Status: -

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0									
2024								0	0	0	0	0

## Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	9855804266	-	-	-	-	PAN	GFLPS4114D	-	-
Occupation	-							Passport	-	-	-
Email Address	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :19

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,

## Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXX8662	Date Reported:	2025-10-31		Credit Limit Amt:		-
Date Opened:	2024-08-12	Loan Type:		-	Repayment Tenure:	15	
Date Closed:	2025-10-31	Account Status:	CLOSED		Total Write-off Amt:		-
Ownership:	-	Current Balance:	0		Principal Write-off:		-
Rate of Interest:	16.990	Amount Overdue:	0		Settlement Amt:		-
Value of Collateral:	-	Last Payment Date:	-		Written off Settled Status:		-
Type of Collateral:	-	SuitFiled Willful Default:	-				
SuitFiled Willful Default WrittenOff Status:	-						

## Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	0	0	0	0	0		
2024								0	0	0	0	0

## Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7652875349	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :20

**Address** HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXX6401	Date Reported:	2025-10-31	Credit Limit Amt:	-
Date Opened:	2025-03-31	Loan Type:	-	Repayment Tenure:	60
Date Closed:	-	Account Status:	ACTIVE	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2025-10-21	Written off Settled Status:	-
Type of Collateral:	-	SuitFiled Willful Default:	00		
SuitFiled Willful Default WrittenOff Status:					

## Payment History

## **Consumer Personal details on the Credit Account**

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		02	-	-	00	-	-	PAN	GFLPS4114D -	-	
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :21

**Address** HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE. 889 PUNJAB

## Credit Account details

Account Terms	Account Description	Account Details
---------------	---------------------	-----------------

<b>Account Number:</b>	XXXXXXXXXX2003	<b>Date Reported:</b>	2025-10-31	<b>Credit Limit Amt:</b>	-
<b>Date Opened:</b>	2025-06-17	<b>Loan Type:</b>	-	<b>Repayment Tenure:</b>	12
<b>Date Closed:</b>	2025-10-21	<b>Account Status:</b>	CLOSED	<b>Total Write-off Amt:</b>	-
<b>Ownership:</b>	-	<b>Current Balance:</b>	0	<b>Principal Write-off:</b>	-
<b>Rate of Interest:</b>	-	<b>Amount Overdue:</b>	0	<b>Settlement Amt:</b>	-
<b>Value of Collateral:</b>	-	<b>Last Payment Date:</b>	2025-10-21	<b>Written off Settled Status:</b>	-
<b>Type of Collateral:</b>	-	<b>SuitFiled Willful Default:</b>	00		
<b>SuitFiled Willful Default WrittenOff Status:</b>	-				

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025						0	0	0	0	0		

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	02	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male								PAN	GFLPS4114D	-	-
Occupation	-								Passport	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM								Voter ID	-	-	-
									Aadhaar/UID	-	-	-
									Driving License	-	-	-
									Ration Card	-	-	-

**GAGANDEEP SINGH**

✓ Acct :22

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

#### Credit Account details

Account Terms		Account Description			Account Details		
<b>Account Number:</b>	XXXX3486	<b>Date Reported:</b>	2025-10-31		<b>Credit Limit Amt:</b>	-	
<b>Date Opened:</b>	2025-08-23	<b>Loan Type:</b>	-		<b>Repayment Tenure:</b>	48	
<b>Date Closed:</b>	-	<b>Account Status:</b>	ACTIVE		<b>Total Write-off Amt:</b>	-	
<b>Ownership:</b>	-	<b>Current Balance:</b>	142122		<b>Principal Write-off:</b>	-	
<b>Rate of Interest:</b>	18.990	<b>Amount Overdue:</b>	0		<b>Settlement Amt:</b>	-	
<b>Value of Collateral:</b>	-	<b>Last Payment Date:</b>	-		<b>Written off Settled Status:</b>	-	
<b>Type of Collateral:</b>	-	<b>SuitFiled Willful Default:</b>	-				
<b>SuitFiled Willful Default WrittenOff Status:</b>	-						

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025								0	0	0		

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7652875349	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

GAGANDEEP SINGH

✓ Acct :23

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

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXX9669	Date Reported:	2025-10-31		Credit Limit Amt:	-	
Date Opened:	2025-10-12	Loan Type:	-		Repayment Tenure:	1	
Date Closed:	2025-10-17	Account Status:	CLOSED		Total Write-off Amt:	-	
Ownership:	-	Current Balance:	0		Principal Write-off:	-	
Rate of Interest:	18.990	Amount Overdue:	0		Settlement Amt:	-	
Value of Collateral:	-	Last Payment Date:	-		Written off Settled Status:	-	
Type of Collateral:	-	SuitFiled Willful Default:	-				
SuitFiled Willful Default WrittenOff Status:	-						

#### Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025								0				

#### Consumer Personal details on the Credit Account

Date of Birth	1995-06-03	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7652875349	-	-	-	-	PAN	GFLPS4114D	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	GDSCREATIVES@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

#### ✓ CREDIT ENQUIRIES

This section shows the names of the credit institutions that have processed a credit / loan application for you.

**GAGANDEEP SINGH**

✓ Cr Enq :1

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**SINGH GAGANDEEP**

✓ Cr Enq :2

Address - C/O GOBIND SINGH H.NO. 3580/A BLOCK-2. ST NO. 14 NEAR BHATIA BHAWAN LUDHIANA

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	07652875	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**SINGH GAGANDEEP**

✓ Cr Enq :3

Address - C/O GOBIND SINGH H.NO. 3580/A BLOCK-2. ST NO. 14 NEAR BHATIA BHAWAN LUDHIANA

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	07652875	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**GAGANDEEP SINGH**

✓ Cr Enq :4

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NEW SHIVAJI NAGAR NR BHATIA BHAWAN LUDHIANA PUNJAB 141008

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**GAGANDEEP SINGH S/O GOBIND SINGH SINGH**

✓ Cr Enq :5

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NULL LUDHIANA PUNJAB 141008

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**GAGANDEEP SINGH**

✓ Cr Enq :6

Address - HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA STREET NO 4

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	01610161	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH S/O GOBIND SINGH SINGH**

✓ Cr Enq :7

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NULL LUDHIANA PUNJAB 141008

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH**

✓ Cr Enq :8

Address - HNO 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA STREET NO 4

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	01610161	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH**

✓ Cr Enq :9

Address - CO: GOBIND SINGH 1707 04 VISHKARMA NAGAR

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH S/O GOBIND SINGH SINGH**

✓ Cr Enq :10

Address - H.NO-3580/A,BLOCK-2 ST NO-14 NULL LUDHIANA PUNJAB 141008

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

Address - CO: GOBIND SINGH 1707 04 VISHKARMA NAGAR

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

## GAGANDEEP SINGH

Address - 1707 04 NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA LUDHIANA

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

## GAGANDEEP SINGH

Address - VISHKARMA NAGAR 1707 STREET NO 4 VISHKARMA NAGAR 1707 STREET NO 4

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

## GAGANDEEP SINGH

Address 1707,04,VISHKARMA NAGAR,NEAR TAJPUR ROAD ,CENTRAL POST OFFICE,LUDHIANA WEST ,LUD  
- HIANA,LUDHIANA,LUDHIANA,PUNJAB,141008

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

## GAGANDEEP SINGH

Address - C/O GOBIND SINGH

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	07652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-

✓ Cr Enq :16**SINGH GAGANDEEP**

Address - HOUSE NO-1707,04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	07652875349	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**SINGH GAGANDEEP**✓ Cr Enq :17

Address - HOUSE NO-1707,04 VISHKARMA NAGAR NEAR TAJPUR ROAD VISHKARMA NAGAR LUDHIANA

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	07652875349	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH**✓ Cr Enq :18

Address - H.NO-3580/A;BLOCK-2 ST NO-14 NULL NULL NULL LUDHIANA NR BHATIA BHAWAN

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	9855804266	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH**✓ Cr Enq :19

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,

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

**GAGANDEEP SINGH**✓ Cr Enq :20

Address HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST OFFICE, 889 PUNJAB

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	7652875349	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-

**✓ Cr Enq :21****GAGANDEEP SINGH**

Address HOUSE NO 28 21407398 ST NO 01 KARMA COLONY NEAR TAJPUR, ROAD LUDHIANA LUDHIANA WEST CENTRAL POST  
- OFFICE, 889 PUNJAB

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	7652875349	Passport Number	-	Search Type	-
Mobile Phone	-	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**GAGANDEEP SINGH****✓ Cr Enq :22**

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

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**GAGANDEEP SINGH****✓ Cr Enq :23**

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

Date of Birth	1995-06-03	PAN	GFLPS4114D	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7652875349	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

**✓ NON-CREDIT ENQUIRIES**

This section shows non-credit enquiries such as authentication requests and request for your Experian Credit Report & Credit Score by you

**✓ CONTACTING US**

If you find a discrepancy in your report, it is important to quickly raise it with your lender.Under the Credit Information Companies (Regulation) Act 2005 and as per the guidelines set by the Reserve Bank of India, Experian Credit Information Company of India Private Limited is not authorized to change any data in your credit information report without authorisation from your lender. However, we would be happy to help you with this process. If you would like us to help please visit <https://consumer.experian.in/ECV-OLN/> to raise a dispute regarding the discrepancy.

**✓ LEGEND**

- SF/WD/WO/SET/RES:
  - Credit Accounts that are Suit Filed.
  - Wilful Default.

- Written Off.
- Settled.
- Restructured.
- **Active\***: Credit accounts which are less than 90 days past due.
- **Active\*\***: Credit accounts which are over 90 days past due.
- **Closed**: Credit accounts that have 'Date Closed' populated.
- **DPD**: Days Past Due. Number of days that have passed from the agreed payment due date of EMI.
- **DPD '0'**: The number '0' in the circle indicates that the Payment is made as agreed and the credit account is up to date.
- **DPD >0**: The number in the circle indicates the "Days Past Due" reported by the respective lender.
- **When the below alphabets are shown in the DPD table, it means the lender is reporting Asset Classification and indicates the following:**
  - **S**: Standard. An account which is overdue for less than 90 days is considered a Standard asset as per RBI guidelines.
  - **M**: Special Mention. These accounts are "Standard" assets but for some discrepancy the lending organization would like to monitor this account closely.
  - **B**: Substandard. An account which is overdue by 90 days for a period of less than or equal to 12 months is classified as Substandard asset as per RBI guidelines.
  - **D**: Doubtful. An account which is overdue by 90 days for more than 12 months is classified as Doubtful asset as per RBI guidelines.
  - **L**: Loss. An account where loss has been identified but the amount has not been written off, wholly or partially, is classified as Loss asset as per RBI guidelines.

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<----- END OF REPORT ----->

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