

Report Date: 20260205

Report Time: 60021

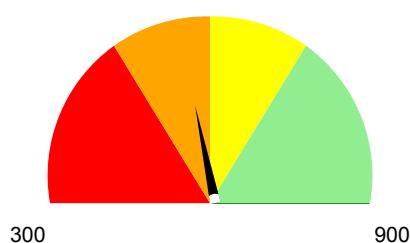
Report Number: 1770251420604

## ✓ CURRENT APPLICATION INFORMATION

Name -	SHIVANSHU NIGAM	Date of Birth -	2000-09-23	Ration Card -	-
Mobile Phone -	7247650665	PAN -	CRZPN4602F	Driving License -	-
Passport Number -	-	Voter ID -	-	-	-
Email -	SHIVANSHUNIGAM8@GMAIL.COM	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 -	30	Total Current Bal. amt -	88343	Last 7 days credit enquiries -	0	Last 7 days non-credit enquiries -	12
Active Accounts -	3	SF/WD/WO/Settled amt -		Last 30 days credit enquiries -	0	Last 30 days non-credit enquiries -	12
Closed Accounts -	27	Secured Accounts amt -	0	Last 90 days credit enquiries -	0	Last 90 days non-credit enquiries -	12
SF/WD/WO/SET/RES -	0	Unsecured Accounts amt -	88343	Last 180 days credit enquiries -	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	PERSONAL LOAN	XXXXXXXXXXRUSK	2023-09-30	CLOSED	2023-08-11	INR	3000	0	0
Acc2	PERSONAL LOAN	XXXXXXXXXXXXYGSX	2023-11-30	CLOSED	2023-10-08	INR	2800	0	0
Acc3	PERSONAL LOAN	XXXXXXXXXXXXYFKG	2023-10-31	CLOSED	2023-09-12	INR	3500	0	0
Acc4	PERSONAL LOAN	XXXXXXXXXXXX3614	2024-03-31	CLOSED	2023-10-10	INR	15000	0	0
Acc5	PERSONAL LOAN	XXXXXXXXXXXXYGSX	2023-11-30	CLOSED	2023-10-08	INR	700	0	0
Acc6	Short Term Personal Loan [Unsecured]	XXXXXXXXXXXXFINQ	2023-12-31	CLOSED	2023-11-05	INR	3500	0	0
Acc7	Short Term Personal Loan [Unsecured]	XXXXXXXXXXXXNTBP	2024-02-29	CLOSED	2023-12-07	INR	7000	0	0
Acc8	Short Term Personal Loan [Unsecured]	XXXXXXXXXXXXRDN	2024-04-30	CLOSED	2024-02-11	INR	21000	0	0
Acc9	PERSONAL LOAN	XXXX1365	2025-05-25	CLOSED	2024-02-25	INR	0	0	0
Acc10	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXXC1BD	2024-03-31	CLOSED	2024-02-25	INR	1000	0	0
Acc11	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXX322F	2024-04-30	CLOSED	2024-03-24	INR	2500	0	0

Sr.no	Account Type	Account No	Date Reported	Account Status	Date Opened	Currency code	Sanction Amt / Highest Credit	Current Balance	Overdue Amount
Acc12	Short Term Personal Loan [Unsecured]	XXXXXXXXXXJNGB	2024-07-31	CLOSED	2024-04-07	INR	4200	0	0
Acc13	Short Term Personal Loan [Unsecured]	XXXXXXXXXXJNGB	2024-07-31	CLOSED	2024-04-07	INR	16800	0	0
Acc14	Secured Credit Card	XXXXXXXXXXXXX6990	2026-01-28	CLOSED	2024-04-13	INR	-	0	0
Acc15	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXX2Z0G	2024-05-31	CLOSED	2024-04-24	INR	6000	0	0
Acc16	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXX05LW	2024-08-31	CLOSED	2024-05-26	INR	5000	0	0
Acc17	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXXSBQH	2025-05-23	CLOSED	2024-07-17	INR	15000	0	0
Acc18	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXX6974	2024-08-31	CLOSED	2024-07-19	INR	1181	0	0
Acc19	Short Term Personal Loan [Unsecured]	XXXXXXXXXXLKMX	2025-05-31	CLOSED	2024-07-05	INR	4200	0	0
Acc20	PERSONAL LOAN	XXXXXXXXXXET2B	2024-08-31	CLOSED	2024-07-15	INR	10000	0	0
Acc21	PERSONAL LOAN	XXXXXXXX53VR	2026-01-15	ACTIVE	2024-08-08	INR	10000	10000	15163
Acc22	PERSONAL LOAN	XXXXXXXXXXXXBWBB	2025-06-30	CLOSED	2024-07-05	INR	16800	0	0
Acc23	PERSONAL LOAN	XXXXXXXXXXXXXXXXXXXX05LW	2024-08-31	CLOSED	2024-05-26	INR	5000	0	-
Acc24	PERSONAL LOAN	XXXXXXXXXXXXXXX7770	2024-09-30	CLOSED	2024-08-07	INR	2141	0	0
Acc25	CONSUMER LOAN	XXXXXXXXXXXX2394	2025-03-31	CLOSED	2024-08-09	INR	10000	0	0
Acc26	PERSONAL LOAN	XXXXXXXXXXXXX5032	2025-05-31	CLOSED	2025-05-20	INR	15000	0	0
Acc27	PERSONAL LOAN	XXXXXXXXXXXX3550	2025-06-30	CLOSED	2025-06-03	INR	20000	0	0
Acc28	CONSUMER LOAN	XXXXX5311	2026-01-29	ACTIVE	2025-06-28	INR	44586	34453	0
Acc29	PERSONAL LOAN	XXXXXXXXXXXXX1748	2025-07-31	CLOSED	2025-07-01	INR	30000	0	0
Acc30	PERSONAL LOAN	XXXXXXXXXXXXX4193	2026-01-15	ACTIVE	2025-08-01	INR	33000	43890	83490

## ✓ 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.

SHIVANSHU NIGAM

✓ Acct :1

Address - REWA MADHYA PRADESH 486001

### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXRUSK	Date Reported:		2023-09-30	Credit Limit Amt:	-	
Date Opened:	2023-08-11	Loan Type:		-	Repayment Tenure:	3	
Date Closed:	2023-09-10	Account Status:		CLOSED	Total Write-off Amt:	0	
Ownership:	-	Current Balance:		0	Principal Write-off:	0	
Rate of Interest:	-	Amount Overdue:		0	Settlement Amt:	0	
Value of Collateral:	-	Last Payment Date:		2023-09-10	Written off Settled Status:	-	
Type of Collateral:	00	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			

### Consumer Personal details on the Credit Account

Date of Birth	Date of Birth	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
	2000-09-23	01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-

Gender	Male	ID Type	ID Number	Date of Issue	Date of Expiry
Occupation	-	Passport	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM	Voter ID	-	-	-
		Aadhaar/UID	-	-	-
		Driving License	-	-	-
		Ration Card	-		✓ Acct :2

SHIVANSHU NIGAM

Address - REWA MADHYA PRADESH 486001

**Credit Account details**

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXYGXS	Date Reported:	2023-11-30	Credit Limit Amt:	-
Date Opened:	2023-10-08	Loan Type:	-	Repayment Tenure:	3
Date Closed:	2023-11-05	Account Status:	CLOSED	Total Write-off Amt:	0
Ownership:	-	Current Balance:	0	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	0
Value of Collateral:	-	Last Payment Date:	2023-11-05	Written off Settled Status:	-
Type of Collateral:	00	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	

**Consumer Personal details on the Credit Account**

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

Address - REWA MADHYA PRADESH 486001

✓ Acct :3

**Credit Account details**

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXYFKG	Date Reported:	2023-10-31	Credit Limit Amt:	-
Date Opened:	2023-09-12	Loan Type:	-	Repayment Tenure:	3
Date Closed:	2023-10-07	Account Status:	CLOSED	Total Write-off Amt:	0

Ownership:	-	Current Balance:	0	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	0
Value of Collateral:	-	Last Payment Date:	2023-10-07	Written off Settled Status:	-
Type of Collateral:	00	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		

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Occupation	-							Passport	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :4

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,REWA,H UZUR,REWA,HUZUR

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXX3614	Date Reported:	2024-03-31		Credit Limit Amt:	-	
Date Opened:	2023-10-10	Loan Type:	-		Repayment Tenure:	0	
Date Closed:	2024-02-22	Account Status:	CLOSED		Total Write-off Amt:	0	
Ownership:	-	Current Balance:	0		Principal Write-off:	0	
Rate of Interest:	-	Amount Overdue:	0		Settlement Amt:	0	
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
2024	0	0	0									
2023									0	0	0	

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :5

Address - REWA MADHYA PRADESH 486001

### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXYGXS	Date Reported:		2023-11-30	Credit Limit Amt:	-	-
Date Opened:	2023-10-08	Loan Type:		-	Repayment Tenure:	3	-
Date Closed:	2023-11-05	Account Status:		CLOSED	Total Write-off Amt:	0	-
Ownership:	-	Current Balance:		0	Principal Write-off:	0	-
Rate of Interest:	-	Amount Overdue:		0	Settlement Amt:	0	-
Value of Collateral:	-	Last Payment Date:		2023-11-05	Written off Settled Status:	-	-
Type of Collateral:	00	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	

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :6

Address - REWA MADHYA PRADESH 486001

### Credit Account details

Account Terms		Account Description			Account Details		

Account Number:	XXXXXXXXXXFINQ	Date Reported:	2023-12-31	Credit Limit Amt:	-
Date Opened:	2023-11-05	Loan Type:	-	Repayment Tenure:	3
Date Closed:	2023-12-07	Account Status:	CLOSED	Total Write-off Amt:	0
Ownership:	-	Current Balance:	0	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	0
Value of Collateral:	-	Last Payment Date:	2023-12-07	Written off Settled Status:	-
Type of Collateral:	00	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

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :7

Address - REWA MADHYA PRADESH 486001

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXNTBP	Date Reported:	2024-02-29	Credit Limit Amt:	-
Date Opened:	2023-12-07	Loan Type:	-	Repayment Tenure:	4
Date Closed:	2024-02-11	Account Status:	CLOSED	Total Write-off Amt:	0
Ownership:	-	Current Balance:	0	Principal Write-off:	0
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	0
Value of Collateral:	-	Last Payment Date:	2024-02-11	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										
2023												0

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :8

Address - REWA MADHYA PRADESH 486001

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXRDN	Date Reported:	2024-04-30		Credit Limit Amt:	-	
Date Opened:	2024-02-11	Loan Type:		-	Repayment Tenure:	4	
Date Closed:	2024-04-07	Account Status:	CLOSED		Total Write-off Amt:	0	
Ownership:	-	Current Balance:	0		Principal Write-off:	0	
Rate of Interest:	-	Amount Overdue:	0		Settlement Amt:	0	
Value of Collateral:	-	Last Payment Date:	2024-04-07		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								

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

Address - B12 NILKANTH MAHADEV MANDIR KK NAGAR AHMEDABAD

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXX1365	Date Reported:	2025-05-25	Credit Limit Amt:	-
Date Opened:	2024-02-25	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2025-05-25	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:	2025-05-25	Written off Settled Status:	99
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	145	173	209	241	0							
2024			0	0	0		0	0	25	28	89	117

## Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXXXXXXXXC1BD	Date Reported:	2024-03-31	Credit Limit Amt:	-
Date Opened:	2024-02-25	Loan Type:	-	Repayment Tenure:	1
Date Closed:	2024-03-15	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:	2024-03-15	Written off Settled Status:	-
		SuitFiled Willful Default:	-		

Type of Collateral: -

SuitFiled Willful Default WrittenOff Status: -

### Payment History

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

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Occupation	-							Passport	-	-	-
Email Address	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :11

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR

### Credit Account details

Account Terms		Account Description				Account Details			
Account Number:	XXXXXXXXXXXXXXXXXXXX322F	Date Reported:	2024-04-30			Credit Limit Amt:	-		
Date Opened:	2024-03-24	Loan Type:	-			Repayment Tenure:	1		
Date Closed:	2024-04-23	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:	2024-04-23			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								

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
								Passport	-	-	-
								Voter ID	-	-	-

Occupation	-	ID Type	ID Number	Date of Issue	Date of Expiry
Email Address	-	Aadhaar/UID	-	-	-
SHIVANSHU NIGAM		Driving License	-	-	-
Address -	REWA MADHYA PRADESH 486001	Ration Card	-	✓	Acct :12

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXJNGB	Date Reported:	2024-07-31	Credit Limit Amt:	-
Date Opened:	2024-04-07	Loan Type:	-	Repayment Tenure:	6
Date Closed:	2024-07-05	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:	2024-07-05	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					

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :13

Address - REWA MADHYA PRADESH 486001

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXJNGB	Date Reported:	2024-07-31	Credit Limit Amt:	-
Date Opened:	2024-04-07	Loan Type:	-	Repayment Tenure:	6
Date Closed:	2024-07-05	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	0	Settlement Amt:	-

<b>Value of Collateral:</b>	-	<b>Last Payment Date:</b>	2024-07-05	<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

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

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -					PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :14

Address - ROOM NO 207 AHA SOLAR TECHNOLOGY KALA SAGAR MALL NEAR SATTADAR AHMEDABAD

#### Credit Account details

Account Terms		Account Description			Account Details		
<b>Account Number:</b>	XXXXXXXXXXXX6990	<b>Date Reported:</b>	2026-01-28		<b>Credit Limit Amt:</b>	0	
<b>Date Opened:</b>	2024-04-13	<b>Loan Type:</b>		-	<b>Repayment Tenure:</b>	0	
<b>Date Closed:</b>	2024-11-30	<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>		-	<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
2026	0											
2025			0		0							

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :15

**Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR**

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXXXXXXXX2Z0G	Date Reported:	2024-05-31	Credit Limit Amt:	-
Date Opened:	2024-04-24	Loan Type:	-	Repayment Tenure:	3
Date Closed:	2024-05-26	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:	2024-05-26	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							

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

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :16

**Address -** 44/491, MAHAJAN TOLA, BICHHIYA REWA, HUZUR

## Credit Account details

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

Account Number:	XXXXXXXXXXXXXXXXXXXX05LW	Date Reported:	2024-08-31	Credit Limit Amt:	-
Date Opened:	2024-05-26	Loan Type:	-	Repayment Tenure:	4
Date Closed:	2024-08-24	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:	2024-08-24	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				

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :17

Address CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICHIYA REWA REWA CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICHIYA REWA REWA HUZUR MADHYA PRADESH INDIA

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXXXXXXXXSBQH	Date Reported:	2025-05-23	Credit Limit Amt:	-
Date Opened:	2024-07-17	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2025-05-23	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:	2025-05-23	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	107	135	166	196	0							
2024							0	0	14	15	45	76

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :18

Address CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICH HIYA REWA REWA HUZUR MADHYA PRADESH INDIA,MADHYA\_PRADESH,486001

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXXXXXXXXXX6974	Date Reported:	2024-08-31		Credit Limit Amt:	-	
Date Opened:	2024-07-19	Loan Type:	-		Repayment Tenure:	3	
Date Closed:	2024-08-07	Account Status:	CLOSED		Total Write-off Amt:	-	
Ownership:	-	Current Balance:	0		Principal Write-off:	-	
Rate of Interest:	58.800	Amount Overdue:	0		Settlement Amt:	-	
Value of Collateral:	-	Last Payment Date:	2024-08-07		Written off Settled Status:	-	
Type of Collateral:	00	SuitFiled Willful Default:	00				
SuitFiled Willful Default WrittenOff Status:	-						

#### Payment History

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

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXLKMX	Date Reported:	2025-05-31	Credit Limit Amt:	-
Date Opened:	2024-07-05	Loan Type:	-	Repayment Tenure:	6
Date Closed:	2025-05-25	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:	2025-05-25	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	57	85	116	146	0							
2024							0	0	0	0	25	56

## Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXET2B	Date Reported:	2024-08-31	Credit Limit Amt:	-
Date Opened:	2024-07-15	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2024-08-07	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:	2024-08-07	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				

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	01	Phone Number	7247650665 -	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male						PAN	CRZPN4602F	-				
Occupation	-						Passport	-	-				
Email Address	SHIVANSHUNIGAM8@GMAIL.COM						Voter ID	-	-				
							Aadhaar/UID	-	-				
							Driving License	-	-				
							Ration Card	-	-				

**SHIVANSHU NIGAM**

✓ Acct :21

Address - 44 / 491 MAHAJAN TOLA BICHHIYA REWA REWA , PIN CODE - 486001

### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXX53VR	Date Reported:	2026-01-15		Credit Limit Amt:	-	
Date Opened:	2024-08-08	Loan Type:	-		Repayment Tenure:	0	
Date Closed:	-	Account Status:	ACTIVE		Total Write-off Amt:	-	
Ownership:	-	Current Balance:	10000		Principal Write-off:	-	
Rate of Interest:	-	Amount Overdue:	15163		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
2026	501											
2025	152	180	211	241	272	302	333	364	394	425	455	486
2024								0	29	60	90	121

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :22

Address - C/O DIWAKAR NIGAM, 44/491, MAHAJAN TOLA, BICHHIYA REWA

## Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXXXXXBWB	Date Reported:	2025-06-30	Credit Limit Amt:	-		
Date Opened:	2024-07-05	Loan Type:	-	Repayment Tenure:	6		
Date Closed:	2025-05-26	Account Status:	CLOSED	Total Write-off Amt:	-		
Ownership:	-	Current Balance:	0	Principal Write-off:	-		
Rate of Interest:	14.500	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	58	86	117	147	0	0						
2024							0	0	0	0	26	57

## Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :23

Address - 44/491 MAHAJAN TOLA BICHHIYA REWA HUZUR

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXXXXXXXX05LW	Date Reported:	2024-08-31	Credit Limit Amt:	-
Date Opened:	2024-05-26	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2024-08-24	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	-	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2024-08-24	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
2024							0	0				

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	01	7247650665 -	-	-	-	-	PAN	CRZPN4602F	-	-
Occupation	-							Passport	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :24

Address CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICH HIYA REWA REWA HUZUR MADHYA PRADESH INDIA,MADHYA\_PRADESH,486001

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXXXXXXXXX7770	Date Reported:	2024-09-30	Credit Limit Amt:	-
Date Opened:	2024-08-07	Loan Type:	-	Repayment Tenure:	3
Date Closed:	2024-09-03	Account Status:	CLOSED	Total Write-off Amt:	-
Ownership:	-	Current Balance:	0	Principal Write-off:	-
Rate of Interest:	58.800	Amount Overdue:	0	Settlement Amt:	-
Value of Collateral:	-	Last Payment Date:	2024-09-03	Written off Settled Status:	-
Type of Collateral:	00	SuitFiled Willful Default:	00		
SuitFiled Willful Default WrittenOff Status:	-				

#### Payment History

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

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

SHIVANSHU NIGAM

✓ Acct :25

Address - 44/491, MAHAJAN TOLA, BICHHIYA REWA, R

#### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXXXXXXX2394	Date Reported:	2025-03-31		Credit Limit Amt:	-	
Date Opened:	2024-08-09	Loan Type:	-		Repayment Tenure:	0	
Date Closed:	2025-03-31	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:	2025-03-31		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
2025	58	58	0									
2024								0	0	27	56	57

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F -	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	-							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

Address - FLAT NO. H-108, PARIVAR HOMES, GOTA, A HMEDABAD-382481, GUJARAT

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXX5032	Date Reported:	2025-05-31	Credit Limit Amt:	-
Date Opened:	2025-05-20	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2025-05-31	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:	2025-05-31	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
2025					0							

## Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665 -	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

Address - H 108 PARIVAR HOMES GOTA JAGATPUR ROAD GOTA

## Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXX3550	Date Reported:	2025-06-30	Credit Limit Amt:	-
Date Opened:	2025-06-03	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2025-06-30	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:	2025-06-30	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	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	00	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**SHIVANSHU NIGAM**

✓ Acct :28

Address - 44 491 MAHAJAN TOLA HUZUR BICHHIYA REWA REWA 1798 MADHYA PRADESH

### Credit Account details

Account Terms		Account Description			Account Details		
Account Number:	XXXXX5311	Date Reported:		2026-01-29	Credit Limit Amt:		-
Date Opened:	2025-06-28	Loan Type:		-	Repayment Tenure:		24
Date Closed:	-	Account Status:		ACTIVE	Total Write-off Amt:		-
Ownership:	-	Current Balance:		34453	Principal Write-off:		-
Rate of Interest:	-	Amount Overdue:		0	Settlement Amt:		-
Value of Collateral:	-	Last Payment Date:		2026-01-28	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
2026	0											
2025						0	0	0	0	0	0	0

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
		01	7247650665	-	-	-	-	PAN	CRZPN4602F	-	-
Gender	Male							Passport	-	-	-
Occupation	-							Voter ID	-	-	-
								Aadhaar/UID	-	-	-

Email Address	NOMAIL@NOMAIL.COM	ID Type	ID Number	Date of Issue	Date of Expiry
<b>SHIVANSHU NIGAM</b>	Address - H 108 PARIVAR HOMES GOTA JAGATPUR ROAD GOTA	Driving License	-	-	<span style="color: green;">✓ Acct :29</span>

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXX1748	Date Reported:	2025-07-31	Credit Limit Amt:	-
Date Opened:	2025-07-01	Loan Type:	-	Repayment Tenure:	0
Date Closed:	2025-07-31	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:	2025-07-31	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
2025							0					

#### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	Phone Number	Extension	Phone Type	Phone Number	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male	00	-	-	01	7247650665	-	PAN	CRZPN4602F	-	-
Occupation	-							Passport	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM							Voter ID	-	-	-
								Aadhaar/UID	-	-	-
								Driving License	-	-	-
								Ration Card	-	-	-

**SHIVANSHU NIGAM**

✓ Acct :30

Address - H 108 PARIVAR HOMES GOTA JAGATPUR ROAD GOTA

#### Credit Account details

Account Terms		Account Description		Account Details	
Account Number:	XXXXXXXXXXXXX4193	Date Reported:	2026-01-15	Credit Limit Amt:	-
Date Opened:	2025-08-01	Loan Type:	-	Repayment Tenure:	0
Date Closed:	-	Account Status:	ACTIVE	Total Write-off Amt:	-
Ownership:	-	Current Balance:	43890	Principal Write-off:	-
Rate of Interest:	-	Amount Overdue:	83490	Settlement Amt:	-

<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
2026	134											
2025								0	27	58	88	119

### Consumer Personal details on the Credit Account

Date of Birth	2000-09-23	Phone Type	00	Phone Number	-	Extension	00	Phone Type	-	Phone Number	-	Extension	ID Type	ID Number	Date of Issue	Date of Expiry
Gender	Male												PAN	CRZPN4602F	-	-
Occupation	-												Passport	-	-	-
Email Address	SHIVANSHUNIGAM8@GMAIL.COM												Voter ID	-	-	-
													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.

#### SHIVANSHU NIGAM

Address - REWA MADHYA PRADESH 486001

✓ Cr Enq :1

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

#### SHIVANSHU NIGAM

Address - REWA MADHYA PRADESH 486001

✓ Cr Enq :2

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
				Duration of Agreement	-

#### SHIVANSHU NIGAM

Address - REWA MADHYA PRADESH 486001

✓ Cr Enq :3

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-

Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :4

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,REWA,H UZUR,REWA,HUZUR

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :5

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :6

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :7

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :8

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-

Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :9

Address - B12 NILKANTH MAHADEV MANDIR KK NAGAR AHMEDABAD

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :10

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :11

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :12

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :13

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-

Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :14

Address - ROOM NO 207 AHA SOLAR TECHNOLOGY KALA SAGAR MALL NEAR SATTADAR AHMEDABAD

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :15

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :16

Address - 44/491,MAHAJAN TOLA,BICHHIYA REWA,HUZUR

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :17

Address CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICHHIYA REWA REWA CO DIWAKAR NIGAM 44491 MAHAJAN TOLA  
- BICHHIYA REWA REWA HUZUR MADHYA PRADESH INDIA

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :18

Address CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICH HIYA REWA REWA HUZUR MADHYA PRADESH INDIA  
- A,MADHYA\_PRADESH,486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
			-	-

Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

### SHIVANSHU NIGAM

✓ Cr Enq :19

Address - REWA MADHYA PRADESH 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :20

Address - 44/491 MAHAJAN TOLA BICHHIYA REWA REWA

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :21

Address - 44 / 491 MAHAJAN TOLA BICHHIYA REWA REWA , PIN CODE - 486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :22

Address - C/O DIWAKAR NIGAM, 44/491, MAHAJAN TOLA, BICHHIYA REWA

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :23

Address - 44/491 MAHAJAN TOLA BICHHIYA REWA HUZUR

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
					-

Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

#### SHIVANSHU NIGAM

✓ Cr Enq :24

Address CO DIWAKAR NIGAM 44491 MAHAJAN TOLA BICH HIYA REWA REWA HUZUR MADHYA PRADESH INDIA,MADHYA\_PRADESH,486001

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

#### SHIVANSHU NIGAM

✓ Cr Enq :25

Address - 44/491, MAHAJAN TOLA, BICHHIYA REWA, R

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

#### SHIVANSHU NIGAM

✓ Cr Enq :26

Address - FLAT NO. H-108, PARIVAR HOMES, GOTA, A HMEDABAD-382481, GUJARAT

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

#### SHIVANSHU NIGAM

✓ Cr Enq :27

Address - H 108 PARIVAR HOMES GOTA JAGATPUR ROAD GOTA

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN
Telephone	-	Passport Number	-	Search Type
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name
Gender	Male	Driving License	-	Application Date
		Ration Card	-	Amount Applied For
			-	Duration of Agreement

#### SHIVANSHU NIGAM

✓ Cr Enq :28

Address - 44 491 MAHAJAN TOLA HUZUR BICHHIYA REWA REWA 1798 MADHYA PRADESH

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	-	Passport Number	-	Search Type	-
Mobile Phone	7247650665	Voter ID	-	Credit Institution Name	-
Gender	Male	Driving License	-	Application Date	-
		Ration Card	-	Amount Applied For	-
			-	Duration of Agreement	-

### SHIVANSHU NIGAM

✓ Cr Enq :29

Address - H 108 PARIVAR HOMES GOTA JAGATPUR ROAD GOTA

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	8106646777	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	-

### SHIVANSHU NIGAM

✓ Cr Enq :30

Address - H 108 PARIVAR HOMES GOTA JAGATPUR ROAD GOTA

Date of Birth	2000-09-23	PAN	CRZPN4602F	ERN	-
Telephone	9372440774	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	-

## ✓ 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.

---

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

---

Experian Credit Information Company of India Private Limited ("ECICI") is registered as a Credit Information Company with the Reserve Bank of India. ECICI has empanelled several credit institutions / specified users ("Members") with it, from whom it collects information / data for the bureau operations. The current Experian Credit Information Report and Experian Credit Score ("Report") is a reflection of this information / data as submitted by the Member to ECICI. The Report may thus be limited to the information / data contributed by the Member. The information / data provided in the Report is as current and up to date as provided by the Members. The Report is not a guarantee of any particular outcome and you may therefore not use any information, in full or in part, as the sole basis for any decision you take. ECICI does not accept any responsibility for any loss that may arise to you from relying on the information / data in the Report. ECICI will use all reasonable skill and care in the supply of the information / data to you. However since we obtain the information / data from the Member, ECICI cannot guarantee or warranty that the information contained in the Report is complete, accurate, up-to-date or error-free. Any information contained herein does not reflect the views of ECICI or its directors or employees. This message contains legally privileged and/or confidential information. If you are not the intended recipient(s) of this message, you are hereby notified that any dissemination, distribution or copying of this Report is strictly prohibited. If you have received this Report in error, please notify the sender immediately and delete this Report from your computer and all your records.

---