



Credit Information™ Report PROV2

For SANTOSH KUMAR CHAUHAN

CHM Ref #: NARE250709CR234496798
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 09-07-2025 15:20:10
Date of Issue: 09-07-2025

Inquiry Input Information

Name: SANTOSH KUMAR CHAUHAN DOB/Age: 08-07-1991 Gender: MALE
Father: Hardave Chauhan Spouse: Mother:
Phone Numbers: 9929893130 ID(s): HTTPS8527R [PAN] Email ID(s): santoshchauhankei@gmail.com
Current Address: RAMPURA BHIWADI ,Bhiwadi,RJ,301019
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	746	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Decent number of self/overall loans disbursed in the recent past</div>

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

Score Trend

Retro Date	31-03-2025	31-12-2024	30-09-2024	30-06-2024	31-03-2024	31-12-2023	30-09-2023	30-06-2023	31-03-2023	31-12-2022	30-09-2022	30-06-2022
Score	746	746	746	17								
Description				Not Scored: Not Enough Info available on the customer	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit

Verification

Requested Service	Description	Score	Remarks
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Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

Tip: All amounts are in INR.

Number of Accounts	Active Accounts	Overdue Accounts	Secured Accounts	UnSecured Accounts	Untagged Accounts	Total Current Balance	Current Balance Secured	Current Balance Unsecured	Total Sanctioned Amount	Total Disbursed Amount	Total Amount Overdue
1	1	0	0	1	0	65,365	0	65,365	1,74,000	1,74,000	0

Group Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE account at borrower level

Tip: All amounts are in INR.

Number Of Accounts	No Of MFIS		Account Summary			Disbursed Amount		Instalment Amount		Total Current Balance		Total Overdue Amount		Max Worst Delinquency
	Own	Other	Active	Closed	Default	Own	Other	Own	Other	Own	Other	Own	Other	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Additional Summary

NUM-GRANTORS	NUM-GRANTORS-ACTIVE	NUM-GRANTORS-DELINQ
1	1	0

Personal Info Variations

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

Name Variations	First Reported	Last Reported	Type	Source Indicator
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SANTOSH KUMAR CHAUHAN		02-05-2024	22-06-2025	Personal Loan	NAB
DOB Variations	First Reported	Last Reported	Type	Source Indicator	
08-07-1991	16-10-2024	22-06-2025	Personal Loan	NAB	
Phone Variations	First Reported	Last Reported	Type	Source Indicator	
9929893130	02-05-2024	22-06-2025	Personal Loan	NAB	
ID Variations	First Reported	Last Reported	Type	Source Indicator	
40086577258704 [CKYC]	16-10-2024	22-06-2025	Personal Loan	NAB	
HTTPS8527R [PAN]	02-05-2024	31-08-2024	Personal Loan	NAB	
XXXXXXXX8041 [UID]	16-10-2024	22-06-2025	Personal Loan	NAB	
Address Variations	First Reported	Last Reported	Type	Source Indicator	
SAPAHIPUR PARSADPUR BALLIA UP 277124 UP	02-05-2024	08-06-2025	Personal Loan	NAB	
C O TRIPURARI SINGH CONTRACTOR S 53 SAMT EL ZONE ALWAR 301019 RJ	02-05-2024	22-06-2025	Personal Loan	NAB	
C O TRIPURARI SINGH CONTRACTORS 53 SAMTE L ZONE BHIDI IN 301019 301019 99	03-02-2025	08-06-2025	Personal Loan	NAB	

Employment details

Account Information

1	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NAB	As on: 22-06-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	30-05-2023	Disbd Amt/High Credit:		1,74,000
	Credit Limit:		Last Payment Date:	30-05-2025	Current Balance:		65,365
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:	5,821/Monthly	Tenure(month):	36	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	11.5 %	Total Writeoff Amt:		0
	Occupation:						

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-
2024	xxx/xxx	xxx/xxx	xxx/xxx	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	-	-	-	-	-	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	85,525	80,543	75,533	76,139	65,365	65,365	-	-	-	-	-	-
2024	-	-	-	-	-	-	1,14,001	1,09,390	1,04,730	99,985	1,01,048	90,386

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	5,821	5,821	5,821	170	11,471	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	5,821	5,821	5,821	5,821	-	11,642

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,74,000	1,74,000	1,74,000	1,74,000	1,74,000	1,74,000	-	-	-	-	-	-
2024	-	-	-	-	-	-	1,74,000	1,74,000	1,74,000	1,74,000	1,74,000	1,74,000

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
-END OF REPORT-				

Appendix

Section	Code	Description
Account Summary	Number of Delinquent Accounts	Indicates number of accounts that the applicant has defaulted on within the last 6 months
Account Information - Credit Grantor	XXXX	Name of grantor undisclosed as credit grantor is different from inquiring institution
Account Information - Account #	xxxx	Account Number undisclosed as credit grantor is different from inquiring institution
Payment History / Asset Classification	XXX	Data not reported by institution

Payment History / Asset Classification	-	Not applicable
Payment History / Asset Classification	STD	Account Reported as STANDARD Asset
Payment History / Asset Classification	SUB	Account Reported as SUB-STANDARD Asset
Payment History / Asset Classification	DBT	Account Reported as DOUBTFUL Asset
Payment History / Asset Classification	LOS	Account Reported as LOSS Asset
Payment History / Asset Classification	SMA	Account Reported as SPECIAL MENTION
CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	Score has reckoned from credit history, pursuit of new credit, payment history, type of credit in use and outstanding debt.
Account Information - Account #	CI-Ceased/Membership Terminated	Credit Institution has Ceased to Operate or Membership Terminated
Account Information - Account #	License Cancelled Entities	License of the credit institution cancelled by RBI

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