



Credit Information™ Report PROV2

For VEDANSHI KUSHWAH

CHM Ref #: NARE250801CR287993261
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 01-08-2025 10:53:30
Date of Issue: 01-08-2025

Inquiry Input Information

Name: VEDANSHI KUSHWAH DOB/Age: 02-10-2002 Gender: FEMALE
Father: . Spouse: Mother:
Phone Numbers: 9389548145 ID(s): NCXPK7324H [PAN] Email ID(s): vedanshikushwaha4@gmail.com
Current Address: MULHERA , MEERUT ,Meerut,UP,250342
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	748	<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 utilization of credit limit on self/overall revolving accounts</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	670	705	786	786	763	15						
Description						Not Scored: Sufficient History Not Available	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
7	0	0	0	7	0	0	0	0	0	0	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
3	0	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
VEDANSHI KUSHWAH	13-11-2023	01-05-2025	Personal Loan,Credit Card,Consumer Loan	NBF,PRB,NBF

DOB Variations 02-10-2002	First Reported 27-12-2024	Last Reported 15-01-2025	Type Personal Loan	Source Indicator NBF
Phone Variations 9389548145	First Reported 01-05-2025	Last Reported 01-05-2025	Type Credit Card	Source Indicator PRB
ID Variations 2007648443197 [CKYC] NCXPK7324H [PAN]	First Reported 13-11-2023 01-05-2025	Last Reported 31-05-2024 01-05-2025	Type Consumer Loan Credit Card	Source Indicator NBF PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
D/O: RAJESH KUSHWAH MULHAIRA SARDHANA MEERUT MULHERA - 250342 UP	01-05-2025	01-05-2025	Credit Card	PRB
RAJESH KUSHWAH MULHAIRA SARDHANA; MEERUT NEAR BY CANARA BANK UTTAR PRADESH 250342 250342 UP	04-04-2024	31-05-2024	Consumer Loan	NBF
RAJESH KUSHWAH MULHAIRA SARDHANA, MEERUT UTTAR PRADESH 250342 250342 UP	13-11-2023	31-01-2024	Consumer Loan	NBF
MULHAIRA, SARDHANA, MULHERA MULHAIRA 250342 UP	27-01-2025	15-03-2025	Personal Loan	NBF

Employment details

Account Information

1	Account Type: CREDIT CARD				Credit Grantor: XXXX			Account #: xxxx		Lender Type: PRB		As on: 30-04-2025	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		24-04-2025		Disbd Amt/High Credit:			0	
	Credit Limit:		12,000		Last Payment Date:			Current Balance:			0		
	Cash Limit:		0		Closed Date:		29-04-2025		Last Paid Amt:				
	InstlAmt/Freq:				Tenure(month):		Overdue Amt:			0			
	Write off Date:				Account in Dispute:								
	Account Remarks:		No Suit filed		Income/Freq:			Principal Writeoff Amt					
	Settlement Amt:				Interest Rate:			Total Writeoff Amt:			0		
	Occupation:												
	Payment History/Asset Classification:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	000/XXX	-	-	-	-	-	-	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	0	-	-	-	-	-	-	-	-	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-		-	-	-	-	-	-	-	-	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	0	-	-	-	-	-	-	-	-	

Account Information

2	Account Type: CREDIT CARD		Credit Grantor: XXXX		Account #: xxxx	Lender Type: PRB	As on: 01-05-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	24-04-2025	Disbd Amt/High Credit:		0
	Credit Limit:	12,000	Last Payment Date:		Current Balance:		0
	Cash Limit:		Closed Date:	29-04-2025	Last Paid Amt:		
	InstlAmt/Freq:	0	Tenure(month):		Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:		Total Writeoff Amt: 0		
	Occupation:						

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	XXX/XXX	-	-	-	-	-	-	-	-

Current Balance History:

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

Amount Paid History:

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

High Credit History:

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

Account Information

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 15-03-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	09-01-2025	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:	05-03-2025	Current Balance:	0
	Cash Limit:		Closed Date:	05-03-2025	Last Paid Amt:	4,539
	InstlAmt/Freq:	2,140/Monthly	Tenure(month):	2	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:		Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/XXX	019/XXX	000/XXX	-	-	-	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,000	4,000	0	-	-	-	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	4,539	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,000	4,000	4,000	-	-	-	-	-	-	-	-	-

Account Information

4	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 15-01-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	09-12-2024	Disbd Amt/High Credit:	2,500
	Credit Limit:		Last Payment Date:	08-01-2025	Current Balance:	0
	Cash Limit:		Closed Date:	08-01-2025	Last Paid Amt:	2,664
	InstlAmt/Freq:	1,332/Monthly	Tenure(month):	2	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:		Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,500

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,664	-	-	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,500	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,500

Account Information

5 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 15-12-2024

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	25-11-2024	Disbd Amt/High Credit:	1,500
	Credit Limit:		Last Payment Date:	09-12-2024	Current Balance:	0
	Cash Limit:		Closed Date:	09-12-2024	Last Paid Amt:	1,590
	InstlAmt/Freq:	795/Monthly	Tenure(month):	2	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:		Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	1,445	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	100	1,590

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	1,500	1,500

Account Information

6 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 30-11-2024

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	24-10-2024	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	24-11-2024	Current Balance:	0
	Cash Limit:		Closed Date:	24-11-2024	Last Paid Amt:	1,030
	InstlAmt/Freq:	1,030/Monthly	Tenure(month):	1	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:		Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	1,000	0	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	1,030	-

High Credit History:

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

Account Information

7 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 31-05-2024

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	16-10-2023	Disbd Amt/High Credit:	19,499
	Credit Limit:		Last Payment Date:	02-03-2024	Current Balance:	0
	Cash Limit:		Closed Date:	07-04-2024	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0

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Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Account in Dispute:

Income/Freq:

Interest Rate:

Principal Writeoff Amt

Total Writeoff Amt:

0

Payment History/Asset Classification:

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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	7,309	4,871	2,433	0	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	14,623	12,185	9,747

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	19,499	19,499	19,499	19,499	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	19,499	19,499	19,499

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	19,499	19,499	19,499	19,499	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	19,499	19,499	19,499

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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