# Credit Information™ Report PROV2

For SUVASIYA PRADIP PREMCHAND

| | |
|---|---|
| CHM Ref #: | NARE250908CR393527258 |
| Prepared For: | NARENDRA FINANCE COMPANY PRIVATE LI |
| Application ID: | |
| Date of Request: | 08-09-2025 16:10:16 |
| Date of Issue: | 08-09-2025 |

## Inquiry Input Information

| | | | | | |
|---|---|---|---|---|---|
| Name: | SUVASIYA PRADIP PREMCHAND | DOB/Age: | 01-01-2001 | Gender: | MALE |
| Father: | PREMCHAND SUWASIYA | Spouse: | | Mother: | |
| Phone Numbers: | 9662268071 | ID(s): | PBDPS1891G [PAN] | Email ID(s): | pradipsuwasiya678@gmail.com |

Current Address: HNO.65. AHAMDABAD CHANKIYAPURI ,Ahamdabad,GJ,380015

Other Address:

## CRIF HM Score(S):

| SCORE NAME | RANGE | SCORE | SCORING FACTORS(Upto 4 only) |
|---|---|---|---|
| PERFORM CONSUMER 2.2 | 300-900 | 689 | ■ No/minimal recent missed payments |

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 | 695 | 628 | 589 | 697 | 697 | 720 | 694 | 702 | 786 | 739 | 15 | |
| Description | | | | | | | | | | | Not Scored: Sufficient History Not Available | No Hit |

## Verification

| Requested Service | Description | Score | Remarks |
|---|---|---|---|

## 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 11 | 0 | 0 | 1 | 10 | 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 |
|---|---|---|
| 6 | 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 |
|---|---|---|---|---|
| SUVASIYA PRADIP PREMCHAND | 26-09-2022 | 30-06-2025 | Two-Wheeler Loan,Consumer Loan,Personal Loan | NBF,PRB,NBF |
| PRADIP SUVASIYA | 13-11-2023 | 15-12-2024 | Consumer Loan | NBF |

| Email-ID Variations | First Reported | Last Reported | Type | Source Indicator |
|---|---|---|---|---|
| PRADIP2001@GMAIL.COM | 26-09-2022 | 28-02-2023 | Consumer Loan | PRB |
| PRADIPSUWASIYA678@GMAIL.COM | 07-09-2023 | 31-12-2024 | Consumer Loan | PRB |
| suvasiyapradeep5@gmail.com | 02-09-2024 | 15-01-2025 | Personal Loan | NBF |

| DOB Variations | First Reported | Last Reported | Type | Source Indicator |
|---|---|---|---|---|
| 01-01-2001 | 22-02-2024 | 30-06-2025 | Consumer Loan | PRB |

| Phone Variations | First Reported | Last Reported | Type | Source Indicator |
|---|---|---|---|---|
| 9662268071 | 26-09-2022 | 30-06-2025 | Two-Wheeler Loan,Consumer Loan,Personal Loan | NBF,NBF,NBF |
| 9510560749 | 07-09-2023 | 30-11-2024 | Consumer Loan | PRB |

| ID Variations | First Reported | Last Reported | Type | Source Indicator |
|---|---|---|---|---|
| 1 [Voter ID] | 27-10-2023 | 30-09-2024 | Two-Wheeler Loan | NBF |
| 50009612263796 [CKYC] | 18-02-2024 | 30-06-2025 | Two-Wheeler Loan,Consumer Loan | NBF,NBF |
| PBDPS1891G [PAN] | 26-09-2022 | 30-06-2025 | Two-Wheeler Loan,Consumer Loan,Personal Loan | NBF,NBF,NBF |
| XXXXXXXX7990 [UID] | 22-11-2024 | 15-04-2025 | Two-Wheeler Loan | NBF |

| Address Variations | First Reported | Last Reported | Type | Source Indicator |
|---|---|---|---|---|
| SHOP NO 7, SAFAL PEGASUSTOWER TOWER PRAHLAD NAGAR PLOT NO 21, 22 310 GUJARAT 380015 GJ | 13-07-2023 | 30-06-2025 | Consumer Loan | PRB |
| 95 KAMDARNAGAR VADAJ USMANPURA AHMEDABAD CITY , AHMEDABAD , GUJARAT , 380013 380013 GJ | 22-05-2024 | 31-12-2024 | Consumer Loan | PRB |
| 95, KAMDARNAGAR, USMANPURA VADAJ, AHMEDABAD CITY AHMEDABAD 380013 GJ | 27-10-2023 | 15-04-2025 | Two-Wheeler Loan | NBF |
| 95, KAMDARNAGAR USMANPURA VADAJ AHMEDABAD GUJARAT 380013 380013 GJ | 13-11-2023 | 15-12-2024 | Consumer Loan | NBF |
| 95 KAMDARNAGAR USMANPURA AHMEDABAD CITY VADAJ AHMEDABAD 310 GUJARAT 380013 GJ | 31-08-2022 | 30-09-2024 | Consumer Loan | PRB |
| 95, KAMDARNAGAR, USMANPURA, VADAJ NARANPURA VISTAR, AHMEDABAD CITY AHMEDABAD, AHMEDABAD CITY, AHMEDABAD CITY GUJARAT, 380013 AHMEDABAD CITY 380013 GJ | 02-09-2024 | 15-01-2025 | Personal Loan | NBF |
| ANAND NAGAR ROAD, SATELLITE , SAFAL VEGA SHOES , , AHMEDABAD AHMEDABAD 380061 GJ | 07-09-2023 | 30-11-2024 | Consumer Loan | PRB |
| 95, KAMDARNAGAR, VADAJ, AHMEDABAD CITY, , AHMEDABAD AHMEDABAD 380013 GJ | 07-09-2023 | 30-11-2024 | Consumer Loan | PRB |
| SAFAL VEGA SHOES , ANAND NAGAR ROAD, SHO P 7, , AHMEDABAD AHMEDABAD 380061 GJ | 07-09-2023 | 30-11-2024 | Consumer Loan | PRB |
| 95; KAMDARNAGAR USMANPURA VADAJ AHMEDABAD NEAR USMANPURA GUJARAT 380013 380013 GJ | 22-04-2024 | 30-06-2024 | Consumer Loan | NBF |

## Employment details

## Account Information

**1** **Account Type:** PERSONAL LOAN | **Credit Grantor:** XXXX | **Account #:** xxxx | **Lender Type:** NBF | **As on:** 15-01-2025

| | | | | | |
|---|---|---|---|---|---|
| **Ownership:** | INDIVIDUAL | **Disbursed Date:** | 20-07-2024 | **Disbd Amt/High Credit:** | 30,000 |
| **Credit Limit:** | | **Last Payment Date:** | 03-01-2025 | **Current Balance:** | 0 |

Closed

| | | | | | |
|---|---|---|---|---|---|
| Cash Limit: | | Closed Date: | 03-01-2025 | Last Paid Amt: | |
| InstlAmt/Freq: | 5,584 | Tenure(month): | 6 | Overdue Amt: | 0 |
| Write off Date: | | Account in Dispute: | | | |
| Account Remarks: | | Income/Freq: | 50,000/Monthly | Principal Writeoff Amt | |
| Settlement Amt: | | Interest Rate: | 39.0 % | Total Writeoff Amt: | 0 |
| Occupation: | | | | | |

Payment History/Asset Classification:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 000/STD | - | - | - | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | 000/STD | 029/STD | 059/STD | 000/STD | 000/STD | 000/STD |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 0 | - | - | - | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | 30,000 | 30,000 | 30,000 | 15,165 | 10,083 | 4,822 |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | - | - | - | - | - | - | - | 24,593 | 24,593 | 30,177 |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 30,000 | - | - | - | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 |

## Account Information

2 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: PRB As on: 31-12-2024

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 14-04-2024 | Disbd Amt/High Credit: | 35,398 |
| Credit Limit: | | Last Payment Date: | 02-12-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 05-12-2024 | Last Paid Amt: | |
| InstlAmt/Freq: | 4,425/Monthly | Tenure(month): | 8 | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | - | 000/XXX | 000/XXX | 000/STD | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | - | 32,621 | 28,601 | 24,758 | 20,836 | 16,835 | 12,003 | 8,587 | 4,337 | 0 |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | - | - | - | - | - | - | 4,425 | - | - | - |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | - | 35,398 | 35,398 | 35,398 | 35,398 | 35,398 | 35,398 | 35,398 | 35,398 | 35,398 |

## Account Information

3 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on: 15-12-2024

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 25-10-2023 | Disbd Amt/High Credit: | 25,323 |
| Credit Limit: | | Last Payment Date: | 02-10-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 06-10-2024 | Last Paid Amt: | |
| InstlAmt/Freq: | | Tenure(month): | 15 | 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 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 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 | 15,189 | 13,500 | 11,811 | 10,122 | 8,433 | 6,744 | 5,055 | 3,366 | 1,677 | 0 | - | - |
| 2023 | - | - | - | - | - | - | - | - | - | - | 18,567 | 16,878 |

**Amount Paid History:**

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

**High Credit History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 25,323 | 25,323 | 25,323 | 25,323 | 25,323 | 25,323 | 25,323 | 25,323 | 25,323 | 25,323 | - | - |
| 2023 | - | - | - | - | - | - | - | - | - | - | 25,323 | 25,323 |

## Account Information

**4** Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on: 30-06-2024

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 25-10-2023 | Disbd Amt/High Credit: | 1,999 |
| Credit Limit: | | Last Payment Date: | 02-04-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 06-05-2024 | Last Paid Amt: | |
| InstlAmt/Freq: | | Tenure(month): | | 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 | XXX/XXX | XXX/XXX | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | - | - | - | XXX/XXX | XXX/XXX |

**Current Balance History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | 663 | 329 | 0 | - | - | - | - | - | - | - |

**Amount Paid History:**

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

**High Credit History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | 1,999 | 1,999 | 1,999 | - | - | - | - | - | - | - |

## Account Information

**5** Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on: 30-06-2024

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 25-10-2023 | Disbd Amt/High Credit: | 1,999 |
| Credit Limit: | | Last Payment Date: | 02-04-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 04-05-2024 | Last Paid Amt: | |
| InstlAmt/Freq: | | Tenure(month): | | 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 | XXX/XXX | XXX/XXX | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | - | - | - | XXX/XXX | XXX/XXX |

**Current Balance History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | 663 | 329 | 0 | - | - | - | - | - | - | - |

**Amount Paid History:**

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

**High Credit History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | - | - | 1,999 | 1,999 | 1,999 | - | - | - | - | - | - | - |

## Account Information

**6** Account Type: **TWO-WHEELER LOAN** | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NBF | As on: 15-04-2025

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 06-09-2023 | Disbd Amt/High Credit: | 79,405 |
| Credit Limit: | | Last Payment Date: | 03-04-2025 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 11-04-2025 | Last Paid Amt: | |
| InstlAmt/Freq: | 5,106 | Tenure(month): | 18 | 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 | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - | - | - |
| 2024 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |
| 2023 | - | - | - | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 14,842 | 9,976 | 5,015 | 0 | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | 51,150 | 46,868 | 42,493 | 38,072 | 33,579 | 28,997 | 24,358 | 19,632 |

Amount Paid History:

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

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 79,405 | 79,405 | 79,405 | 79,405 | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | 79,405 | 79,405 | 79,405 | 79,405 | 79,405 | 79,405 | 79,405 | 79,405 |

## Account Information

**7** Account Type: **CONSUMER LOAN** | Credit Grantor: XXXX | Account #: xxxx | Lender Type: PRB | As on: 30-11-2024

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 18-08-2023 | Disbd Amt/High Credit: | 1,085 |
| Credit Limit: | | Last Payment Date: | 03-03-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 07-03-2024 | Last Paid Amt: | |
| InstlAmt/Freq: | 0/Monthly | Tenure(month): | 6 | Overdue Amt: | |
| 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 | 000/STD | - | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 186 | 0 | 0 | - | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | 1,085 | 1,085 | 735 | 735 | 371 |

Amount Paid History:

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

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 1,085 | 1,085 | 1,085 | - | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | 1,085 | 1,085 | 1,085 | 1,085 | 1,085 |

## Account Information

**8** Account Type: **CONSUMER LOAN** | Credit Grantor: XXXX | Account #: xxxx | Lender Type: PRB | As on: 30-11-2024

C

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 18-08-2023 | Disbd Amt/High Credit: | 37,019 |
| Credit Limit: | | Last Payment Date: | 07-06-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 07-06-2024 | Last Paid Amt: | |

losed

| | | | | | |
|---|---|---|---|---|---|
| InstlAmt/Freq: | 0/Monthly | Tenure(month): | 9 | Overdue Amt: | |
| 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 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 17,160 | 12,961 | 8,702 | 4,382 | 0 | 0 | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | 37,019 | 37,019 | 29,404 | 29,404 | 21,300 |

Amount Paid History:

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

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 37,019 | 37,019 | 37,019 | 37,019 | 37,019 | 37,019 | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | 37,019 | 37,019 | 37,019 | 37,019 | 37,019 |

## Account Information

**9** Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: PRB As on: 30-04-2024

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 02-06-2023 | Disbd Amt/High Credit: | 1,899 |
| Credit Limit: | | Last Payment Date: | 02-04-2024 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 09-04-2024 | Last Paid Amt: | 2,131 |
| InstlAmt/Freq: | 214/Monthly | Tenure(month): | 10 | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 613 | 413 | 209 | 0 | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | 1,899 | 1,727 | 1,551 | 1,371 | 1,187 | 1,000 | 808 |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 1,491 | 1,704 | 1,917 | 2,131 | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | 213 | 426 | 639 | 852 | 1,065 | 1,278 |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 1,899 | 1,899 | 1,899 | 1,899 | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | 1,899 | 1,899 | 1,899 | 1,899 | 1,899 | 1,899 | 1,899 |

## Account Information

**10** Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: PRB As on: 30-06-2025

Closed

| | | | | | |
|---|---|---|---|---|---|
| Ownership: | INDIVIDUAL | Disbursed Date: | 02-06-2023 | Disbd Amt/High Credit: | 37,791 |
| Credit Limit: | | Last Payment Date: | 02-06-2025 | Current Balance: | 0 |
| Cash Limit: | | Closed Date: | 09-06-2025 | Last Paid Amt: | 42,000 |
| InstlAmt/Freq: | 1,750/Monthly | Tenure(month): | 24 | 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 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - |
| 2024 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |
| 2023 | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

**Current Balance History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 8,528 | 6,852 | 5,161 | 3,455 | 1,735 | 0 | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | 18,290 | 16,698 | 15,092 | 13,472 | 11,838 | 10,190 |

**Amount Paid History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 33,250 | 35,000 | 36,750 | 38,500 | 40,250 | 42,000 | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | 22,750 | 24,500 | 26,250 | 28,000 | 29,750 | 31,500 |

**High Credit History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2025 | 37,791 | 37,791 | 37,791 | 37,791 | 37,791 | 37,791 | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | 37,791 | 37,791 | 37,791 | 37,791 | 37,791 | 37,791 |

## Account Information

**11** **Account Type: CONSUMER LOAN** **Credit Grantor: XXXX** **Account #: xxxx** **Lender Type: PRB** **As on: 28-02-2023**

Closed

| | | | | | |
|---|---|---|---|---|---|
| **Ownership:** | INDIVIDUAL | **Disbursed Date:** | 03-08-2022 | **Disbd Amt/High Credit:** | 14,992 |
| **Credit Limit:** | | **Last Payment Date:** | 02-02-2023 | **Current Balance:** | 0 |
| **Cash Limit:** | | **Closed Date:** | 10-02-2023 | **Last Paid Amt:** | 15,745 |
| **InstlAmt/Freq:** | 2,625/Monthly | **Tenure(month):** | 6 | **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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | 000/XXX | 000/XXX | - | - | - | - | - | - | - | - | - | - |
| 2022 | - | - | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |

**Current Balance History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | 2,587 | 0 | - | - | - | - | - | - | - | - | - | - |
| 2022 | - | - | - | - | - | - | - | 14,992 | 12,580 | 10,135 | 7,654 | 5,139 |

**Amount Paid History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | 13,120 | 15,745 | - | - | - | - | - | - | - | - | - | - |
| 2022 | - | - | - | - | - | - | - | - | 2,624 | 5,248 | 7,872 | 10,496 |

**High Credit History:**

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2023 | 14,992 | 14,992 | - | - | - | - | - | - | - | - | - | - |
| 2022 | - | - | - | - | - | - | - | 14,992 | 14,992 | 14,992 | 14,992 | 14,992 |

## Inquiries ( past 24 months)

| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|---|---|---|---|---|
| NARENDRA FINANCE COMPANY | NBF | 06-09-2025 | OTHER | 2,20,000 |
| XXXX | PRB | 11-06-2024 | Consumer Loan | 40,000 |
| XXXX | PRB | 20-10-2023 | Consumer Loan | 12,800 |
| XXXX | PRB | 16-10-2023 | Consumer Loan | 12,500 |

**-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 |
| | | Score has reckoned from credit history, pursuit of new credit, payment |

| | | |
|---|---|---|
| **CRIF HIGHMARK SCORE (S)** | **PERFORM-Consumer** | **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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