



Credit Information™ Report PROV2

For KUSH NAI

CHM Ref #: NARE250820CR340862996
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 20-08-2025 11:18:47
Date of Issue: 20-08-2025

Inquiry Input Information

Name: KUSH NAI DOB/Age: 07-07-1997 Gender: MALE
Father: Kush nai Spouse: Mother:
Phone Numbers: 7887035477 ID(s): BSMPN3359Q [PAN] Email ID(s): tkush2581@gmail.com

Current Address: IMT MANESAR ,Manesar,HR,122052

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	763	<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	739	734	739	739	15							
Description					Not Scored: Sufficient History Not Available	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
2	1	0	0	2	0	0	0	0	12,700	12,700	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
2	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
KUSH NAI	09-11-2024	31-07-2025	Consumer Loan	NBF
NAI KUSH	27-03-2024	30-11-2024	Consumer Loan	NBF

Email-ID Variations kushnai78@gmail.com	First Reported 27-03-2024	Last Reported 30-11-2024	Type Consumer Loan	Source Indicator NBF
DOB Variations 07-07-1997	First Reported 09-11-2024	Last Reported 31-07-2025	Type Consumer Loan	Source Indicator NBF
Phone Variations 7393812239 917393812239	First Reported 09-11-2024 27-03-2024	Last Reported 31-07-2025 30-11-2024	Type Consumer Loan Consumer Loan	Source Indicator NBF NBF
ID Variations 60090144397146 [CKYC] BSMPN3359Q [PAN] XXXXXXXX4156 [UID]	First Reported 09-11-2024 09-11-2024 27-03-2024	Last Reported 31-07-2025 31-07-2025 30-11-2024	Type Consumer Loan Consumer Loan Consumer Loan	Source Indicator NBF NBF NBF
Address Variations TRILOKPUR TIRLOKPUR GHAZIPUR UTTAR PRADESH 232333 UP HOUSE NO 86 BHANGROLA ROAD BASKUSHLA MANESAR HARYANA 122052 HR	First Reported 09-11-2024 27-03-2024	Last Reported 31-07-2025 30-11-2024	Type Consumer Loan Consumer Loan	Source Indicator NBF NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 31-07-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	31-10-2024	Disbd Amt/High Credit:		12,700
	Credit Limit:		Last Payment Date:	06-07-2025	Current Balance:		0
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:	1,280/Monthly	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
2025	000/STD	000/STD	000/STD	000/STD	000/XXX	000/XXX	000/XXX	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	7,680	6,400	5,120	3,840	2,560	1,280	0	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	0	10,239	8,959

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	12,700	12,700	12,700	12,700	12,700	12,700	12,700	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	12,700	12,700	12,700

Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 30-11-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-02-2024	Disbd Amt/High Credit:		10,864
	Credit Limit:		Last Payment Date:		Current Balance:		0
	Cash Limit:		Closed Date:	30-11-2024	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
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2024	-	000/XXX	000/XXX	000/XXX	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	-	10,864	10,864	9,506	8,148	6,790	5,432	4,074	2,716	0	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	-	10,864	10,864	10,864	10,864	10,864	10,864	10,864	10,864	10,864	10,864	-

Inquiries (past 24 months)				
Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	08-01-2025	OTHER	2,50,000
XXXX	NBF	28-02-2024	OTHER	24,000
-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