



Credit Information™ Report PROV2

For ABHISHEK SHARMA

CHM Ref #: NARE250821CR343378810
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 21-08-2025 10:19:09
Date of Issue: 21-08-2025

Inquiry Input Information

Name: ABHISHEK SHARMA DOB/Age: 11-11-1999 Gender: MALE
Father: Ghanshyam Sharma Spouse: Mother:
Phone Numbers: 9760605929 ID(s): HPXPS9010B [PAN] Email ID(s): pndtbhshk@gmail.com

Current Address: VILLAGE LAKRI FAZALPUR INDUSTRIAL ESTATE, DELHI RD, MAJHOLA, MORADABAD, UTTAR PRADESH 244001 ,Moradabad,UP,244401

Other Address:

CRIF HM Score(S):

| SCORE NAME | RANGE | SCORE | SCORING FACTORS(Upto 4 only) |
|----------------------|---------|-------|--|
| PERFORM CONSUMER 2.2 | 300-900 | 742 | <div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</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 | 742 | 742 | 737 | 766 | 766 | 762 | 715 | 715 | 715 | 715 | 715 | 715 |
| Description | | | | | | | | | | | | |

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 |
|--------------------|-----------------|------------------|------------------|--------------------|-------------------|-----------------------|-------------------------|---------------------------|-------------------------|------------------------|----------------------|
| 8 | 2 | 0 | 1 | 7 | 0 | 1,25,753 | 0 | 1,25,753 | 1,85,000 | 1,85,000 | 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 |
|--------------|---------------------|---------------------|
| 7 | 3 | 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 |
|-----------------------|----------------|---------------|--|------------------|
| B'ABHISHEK' B'SHARMA' | 23-03-2022 | 31-05-2024 | Personal Loan | NBF |
| ABHISHEK SHARMA | 12-03-2021 | 14-08-2025 | Credit Card,Two-Wheeler Loan,Personal Loan,Kisan Credit Card | PRB,NBF,NBF,RRB |
| Email-ID Variations | First Reported | Last Reported | Type | Source Indicator |
| NA | 12-03-2021 | 30-04-2022 | Two-Wheeler Loan | NBF |
| Pndtbhshk@gmail.com | 22-11-2023 | 31-05-2024 | Personal Loan | NBF |

| DOB Variations | First Reported | Last Reported | Type | Source Indicator |
|--|----------------|---------------|--|------------------|
| 07-07-1997 | 23-03-2022 | 31-05-2024 | Personal Loan | NBF |
| 11-11-1999 | 07-07-2025 | 14-08-2025 | Credit Card | PRB |
| Phone Variations | First Reported | Last Reported | Type | Source Indicator |
| 9760605929 | 30-11-2022 | 30-04-2025 | Consumer Loan | PRB |
| ID Variations | First Reported | Last Reported | Type | Source Indicator |
| 20055815136769 [CKYC] | 11-07-2024 | 14-08-2025 | Credit Card,Consumer Loan | PRB,PRB |
| HPXPS9010B [PAN] | 12-03-2021 | 14-08-2025 | Credit Card,Two-Wheeler Loan,Personal Loan,Consumer Loan | PRB,NBF,NBF,PRB |
| Address Variations | First Reported | Last Reported | Type | Source Indicator |
| B'HOME NO-51' B' , , BILARI' 202415 UP | 23-03-2022 | 31-05-2024 | Personal Loan | NBF |
| HOME NO 51 GUAROO BILARI 2485 202415 UP | 12-03-2021 | 30-04-2022 | Two-Wheeler Loan | NBF |
| 51 GWARAU BILARI MORADABAD BILARI MORADABAD 244415 UP | 07-07-2025 | 14-08-2025 | Credit Card | PRB |
| DESIGNCO NEAR GAGAN CHAURAAHA LAKADI FAJALPUR MORADABAD DELHI ROAD 244001 UP | 07-07-2025 | 14-08-2025 | Credit Card | PRB |
| HN 51 BILARI GUAROO MORADABAD MORADABAD BILARI 202415 UP | 14-09-2024 | 30-04-2025 | Consumer Loan | NBF |
| S BY O GHAN SHYAM SHARMA HOME NO 51 BILARI BILARI GUARAU GUAROO MORADABAD 202415 UP | 07-07-2025 | 14-08-2025 | Credit Card | PRB |
| HOME NO 51 GUAROO, BILARI, 7160 UTTAR PRADESH 208017 UP | 27-12-2022 | 30-11-2024 | Consumer Loan | PRB |
| S/O HETRAM SINGH VILL RATUPURA PO KHAS T K D M B D 244411 UP | 22-01-2025 | 31-07-2025 | Kisan Credit Card | RRB |
| S O GHAN SHYAM SHARMA, HOME NO-51, BILARI GUARAU, MORADABAD GUAROO, UTTAR PRADESH, INDIA - 202415 GUAROO 202415 UP | 22-11-2023 | 31-05-2024 | Personal Loan | NBF |
| HOME NO-51 , , BILARI 202415 UP | 18-11-2021 | 30-04-2024 | Personal Loan | NBF |

Employment details

Account Information

| 1 | Account Type: CREDIT CARD | | Credit Grantor: XXXX | | Account #: xxxxx | Lender Type: PRB | As on: 31-07-2025 |
|--------|---------------------------|---------------|----------------------|------------|------------------------|------------------|-------------------|
| Active | Ownership: | INDIVIDUAL | Disbursed Date: | 29-07-2025 | Disbd Amt/High Credit: | | 0 |
| | Credit Limit: | 22,000 | Last Payment Date: | | Current Balance: | | 0 |
| | Cash Limit: | 0 | Closed Date: | | 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: KISAN CREDIT CARD | Credit Grantor: XXXX | Account #: XXXX | Lender Type: RRB | As on: 31-07-2025 |
|---|--|----------------------|-----------------|------------------|-------------------|

| | | | | | | |
|--------|------------------|---------------|---------------------|------------|------------------------|----------|
| Active | Ownership: | JOINT | Disbursed Date: | 15-01-2025 | Disbd Amt/High Credit: | 1,85,000 |
| | Credit Limit: | | Last Payment Date: | | Current Balance: | 1,25,753 |
| | Cash Limit: | | Closed Date: | | Last Paid Amt: | |
| | InstlAmt/Freq: | | 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: | | Total Writeoff Amt: | 0 |
| | Occupation: | | | | | |

Payment History/Asset Classification:

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

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|----------|----------|----------|----------|----------|----------|----------|-----|-----|-----|-----|-----|
| 2025 | 1,25,236 | 1,25,236 | 1,25,753 | 1,25,753 | 1,25,753 | 1,25,753 | 1,25,753 | - | - | - | - | - |

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 | 1,85,000 | 1,85,000 | 1,85,000 | 1,85,000 | 1,85,000 | 1,85,000 | 1,85,000 | - | - | - | - | - |

Account Information

| | | | | | |
|---|----------------------------------|----------------------|-----------------|------------------|-------------------|
| 3 | Account Type: CREDIT CARD | Credit Grantor: XXXX | Account #: XXXX | Lender Type: PRB | As on: 14-08-2025 |
|---|----------------------------------|----------------------|-----------------|------------------|-------------------|

| | | | | | | |
|--------|------------------|---------------|---------------------|------------|------------------------|-----|
| Closed | Ownership: | INDIVIDUAL | Disbursed Date: | 20-06-2025 | Disbd Amt/High Credit: | 590 |
| | Credit Limit: | 22,000 | Last Payment Date: | | Current Balance: | 0 |
| | Cash Limit: | | Closed Date: | 31-07-2025 | 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 | 000/XXX | - | - | - | - | - |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2025 | - | - | - | - | - | 590 | 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 |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2025 | - | - | - | - | - | 590 | 590 | - | - | - | - | - |

Account Information

| | | | | | |
|---|------------------------------------|----------------------|-----------------|------------------|-------------------|
| 4 | Account Type: CONSUMER LOAN | Credit Grantor: XXXX | Account #: XXXX | Lender Type: NBF | As on: 30-04-2025 |
|---|------------------------------------|----------------------|-----------------|------------------|-------------------|

| | | | | | | |
|--------|----------------|---------------|--------------------|------------|------------------------|--------|
| Closed | Ownership: | INDIVIDUAL | Disbursed Date: | 29-08-2024 | Disbd Amt/High Credit: | 20,017 |
| | Credit Limit: | | Last Payment Date: | 05-04-2025 | Current Balance: | 0 |
| | Cash Limit: | | Closed Date: | 05-04-2025 | Last Paid Amt: | 5,005 |
| | InstlAmt/Freq: | 2,502/Monthly | Tenure(month): | 8 | Overdue Amt: | 0 |
| | | | | | | |

| | | | | |
|---------------|------------------------|----------------------------|----------------------------|-------------------------------|
| Settle | Write off Date: | Account in Dispute: | | |
| | Account | Income/Freq: | 35,000/Monthly | Principal Writeoff Amt |
| | Remarks: | | | |
| | 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 |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-----|-----|-----|-----|--------|--------|--------|--------|--------|
| 2025 | 7,506 | 5,004 | 2,502 | 0 | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | 17,514 | 17,514 | 15,012 | 12,510 | 10,008 |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-------|-----|-----|-----|-----|-----|-------|-------|-------|
| 2025 | 2,502 | 2,502 | 2,502 | 5,005 | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | - | - | 2,502 | 2,502 | 2,502 |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|--------|--------|--------|--------|-----|-----|-----|--------|--------|--------|--------|--------|
| 2025 | 20,017 | 20,017 | 20,017 | 20,017 | - | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | 20,017 | 20,017 | 20,017 | 20,017 | 20,017 |

Collateral/Security Details:

| Security Type | Type of Charge | Security Value | Date Of Value |
|---------------|----------------|----------------|---------------|
| Others | | 20.017 | |

Account Information

| | | | | | | | |
|--------|------------------------------------|------------|----------------------|----------------|------------------------|------------------|-------------------|
| 5 | Account Type: PERSONAL LOAN | | Credit Grantor: XXXX | | Account #: XXXX | Lender Type: NBF | As on: 31-05-2024 |
| Closed | Ownership: | INDIVIDUAL | Disbursed Date: | 25-10-2023 | Disbd Amt/High Credit: | | 6,000 |
| | Credit Limit: | | Last Payment Date: | 01-02-2024 | Current Balance: | | 0 |
| | Cash Limit: | | Closed Date: | 22-03-2024 | Last Paid Amt: | | |
| | InstlAmt/Freq: | | Tenure(month): | | Overdue Amt: | | 0 |
| | Write off Date: | | Account in Dispute: | | | | |
| | Account | | Income/Freq: | 50,000/Monthly | Principal Writeoff Amt | | 0 |
| | Remarks: | | | | | | |
| | 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 | - | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | - | - | 000/XXX | 000/XXX | 000/XXX |

Current Balance History:

[illegible]

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 | 6,000 | 6,000 | 6,000 | - | - | - | - | - | - | - | - | - |
| 2023 | - | - | - | - | - | - | - | - | - | 6,000 | 6,000 | 6,000 |

Account Information

| | | | | | | | |
|--------|---------------------------------------|---------------|----------------------|------------|------------------------|------------------|-------------------|
| 6 | Account Type: CONSUMER LOAN | | Credit Grantor: XXXX | | Account #: XXXX | Lender Type: PRB | As on: 26-05-2025 |
| Closed | Ownership: | INDIVIDUAL | Disbursed Date: | 20-11-2022 | Disbd Amt/High Credit: | | 40,000 |
| | Credit Limit: | | Last Payment Date: | 01-11-2023 | Current Balance: | | 0 |
| | Cash Limit: | | Closed Date: | 26-05-2025 | Last Paid Amt: | | 2,527 |
| | InstlAmt/Freq: | | Tenure(month): | 84 | 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 | - | - | - | - | - | - | - |
| 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 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | 000/XXX |
| 2022 | - | - | - | - | - | - | - | - | - | - | 000/XXX | 000/XXX |

Current Balance History:

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

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2025 | 2,527 | 2,527 | 2,527 | 2,527 | 2,527 | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | 2,527 | 2,527 | 2,527 | 2,527 | 2,527 | 2,527 | 2,527 |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2025 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 |

Account Information

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

| | | | | | | |
|--------|------------------|------------|---------------------|------------|------------------------|-----|
| Closed | Ownership: | INDIVIDUAL | Disbursed Date: | 20-09-2021 | Disbd Amt/High Credit: | 500 |
| | Credit Limit: | | Last Payment Date: | 02-08-2023 | Current Balance: | 0 |
| | Cash Limit: | | Closed Date: | 04-09-2023 | Last Paid Amt: | |
| | InstlAmt/Freq: | 0 | 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 |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2023 | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | - | - | - |
| 2022 | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD |
| 2021 | - | - | - | - | - | - | - | - | 000/STD | 000/STD | 000/STD | 000/STD |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2023 | 155 | 445 | 0 | 0 | 0 | 0 | 130 | 0 | 0 | - | - | - |
| 2022 | - | - | - | - | - | - | - | - | - | 0 | 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 |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2023 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | - | - | - |
| 2022 | - | - | - | - | - | - | - | - | - | 500 | 500 | 500 |

Account Information

| | | | | | |
|---|---------------------------------------|----------------------|-----------------|------------------|-------------------|
| 8 | Account Type: TWO-WHEELER LOAN | Credit Grantor: XXXX | Account #: XXXX | Lender Type: NBF | As on: 30-04-2022 |
|---|---------------------------------------|----------------------|-----------------|------------------|-------------------|

| | | | | | | |
|--------|------------------|-------|---------------------|------------|------------------------|--------|
| Closed | Ownership: | JOINT | Disbursed Date: | 28-02-2021 | Disbd Amt/High Credit: | 42,000 |
| | Credit Limit: | | Last Payment Date: | 18-04-2022 | Current Balance: | 0 |
| | Cash Limit: | | Closed Date: | 19-04-2022 | 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 |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2022 | 000/XXX | 000/XXX | 000/XXX | 000/XXX | - | - | - | - | - | - | - | - |
| 2021 | - | 000/XXX | 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 |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

| | | | | | | | | | | | | |
|------|-------|-------|---|---|--------|--------|--------|--------|--------|--------|--------|--------|
| 2022 | 7,620 | 3,842 | 0 | 0 | - | - | - | - | - | - | - | - |
| 2021 | - | - | - | - | 35,593 | 32,305 | 28,960 | 25,556 | 22,092 | 18,568 | 14,982 | 11,333 |

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 |
| 2022 | 42,000 | 42,000 | 42,000 | 42,000 | - | - | - | - | - | - | - | - |
| 2021 | - | - | - | - | 42,000 | 42,000 | 42,000 | 42,000 | 42,000 | 42,000 | 42,000 | 42,000 |

Inquiries (past 24 months)

| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|--------------------------|------|-----------------|--------------|--------|
| XXXX | PRB | 21-03-2025 | Credit Card | 1,000 |
| NARENDRA FINANCE COMPANY | NBF | 28-12-2024 | OTHER | 50,000 |

-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 |

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