



Credit Information™ Report PROV2

For SHATRUDHAN SAHANI KEWAT

CHM Ref #: NARE250820CR341925921
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 20-08-2025 16:27:35
Date of Issue: 20-08-2025

Inquiry Input Information

Name: SHATRUDHAN SAHANI KEWAT DOB/Age: 02-08-1988 Gender: MALE
Father: Babu lal Spouse: Mother:
Phone Numbers: 9918050473 ID(s): FLOPS6845D [PAN] Email ID(s): shatrudhan2764@gmail.com
Current Address: HO NO. 36 KHANDSHA ,Gurgaon,HR,122004
Other Address:

CRIF HM Score(S):

| SCORE NAME | RANGE | SCORE | SCORING FACTORS(Upto 4 only) |
|----------------------|---------|-------|---|
| PERFORM CONSUMER 2.2 | 300-900 | 734 | ■ No/minimal missed payments in recent past ■ Normal proportion of outstanding balance to disbursed amount |

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 | 732 | 779 | 779 | 779 | 779 | 750 | 710 | 710 | 710 | 676 | 676 |
| 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 |
|--------------------|-----------------|------------------|------------------|--------------------|-------------------|-----------------------|-------------------------|---------------------------|-------------------------|------------------------|----------------------|
| 3 | 2 | 0 | 0 | 3 | 0 | 48,866 | 0 | 48,866 | 67,000 | 67,000 | 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 |
|--------------|---------------------|---------------------|
| 3 | 2 | 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 |
|------------------------|----------------|---------------|---|------------------|
| SHATRUDHAN KEWAT | 14-04-2022 | 15-08-2025 | Personal Loan | NBF |
| SHATRUDHANSAHANI KEWAT | 26-12-2024 | 31-07-2025 | Business Loan Priority Sector Agriculture | NBF |
| DOB Variations | First Reported | Last Reported | Type | Source Indicator |
| 02-05-1988 | 14-04-2022 | 15-04-2025 | Personal Loan | NBF |
| Phone Variations | First Reported | Last Reported | Type | Source Indicator |

Employment details

1 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 15-08-2025

Active

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

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-------|-------|-------|-------|-----|-----|-----|-----|
| 2025 | - | - | - | - | 7,000 | 6,511 | 6,001 | 6,001 | - | - | - | - |

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

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-------|-------|-------|-------|-----|-----|-----|-----|
| 2025 | - | - | - | - | 7,000 | 7,000 | 7,000 | 7,000 | - | - | - | - |

| | | | | | |
|---|--|----------------------|-----------------|---------------------|-------------------|
| 2 | Account Type: BUSINESS LOAN PRIORITY SECTOR AGRICULTURE | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NBF | As on: 31-07-2025 |
|---|--|----------------------|-----------------|---------------------|-------------------|

Active

[illegible]

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|--------|--------|
| 2025 | 55,846 | 53,829 | 51,658 | 49,552 | 47,367 | 45,106 | 42,865 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | - | - | - | 60,000 | 57,862 |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-------|-------|-------|-------|-----|-----|-----|-----|-------|
| 2025 | 3,203 | 3,203 | 3,203 | 3,203 | 3,203 | 3,203 | 3,203 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | - | - | - | 0 | 3,203 |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|--------|--------|
| 2025 | 60,000 | 60,000 | 60,000 | 60,000 | 60,000 | 60,000 | 60,000 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | - | - | - | 60,000 | 60,000 |

Account Information

| | | | | | |
|---|------------------------------------|----------------------|-----------------|------------------|-------------------|
| 3 | Account Type: PERSONAL LOAN | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NBF | As on: 15-04-2025 |
|---|------------------------------------|----------------------|-----------------|------------------|-------------------|

| | | | | | | |
|--------|-------------------|------------|---------------------|------------|------------------------|--------|
| Closed | Ownership: | INDIVIDUAL | Disbursed Date: | 15-02-2022 | Disbd Amt/High Credit: | 10,000 |
| | Credit Limit: | | Last Payment Date: | | Current Balance: | 0 |
| | Cash Limit: | | Closed Date: | 31-08-2023 | Last Paid Amt: | |
| | InstlAmt/Freq: | | Tenure(month): | 3 | Overdue Amt: | 0 |
| | Write off Date: | | Account in Dispute: | | | |
| | Account Remarks: | | Income/Freq: | | Principal Writeoff Amt | |
| | Settlement Amt: 0 | | Interest Rate: | | Total Writeoff Amt: | 0 |
| | Occupation: | | | | | |

Payment History/Asset Classification:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 2023 | 350/STD | 378/STD | 406/STD | 436/STD | 461/STD | 496/STD | 519/STD | 000/STD | - | - | - | - |
| 2022 | - | - | XXX/XXX | XXX/XXX | 049/STD | 000/STD | 141/STD | 172/STD | 215/STD | 232/STD | 296/STD | 316/STD |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2023 | 447 | 447 | 447 | 447 | 447 | 447 | 447 | 0 | - | - | - | - |
| 2022 | - | - | - | - | - | - | - | - | 464 | 464 | 447 | 447 |

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 | 10,000 | 238 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | - | - | - | - |
| 2022 | - | - | - | - | - | - | - | - | 500 | 500 | 10,000 | 10,000 |

Inquiries (past 24 months)

| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|--------------------------|------|-----------------|--------------|----------|
| NARENDRA FINANCE COMPANY | NBF | 19-08-2025 | OTHER | 2,10,000 |
| XXXX | NBF | 11-06-2025 | OTHER | 10,000 |
| XXXX | MFI | 12-11-2024 | OTHER | 60,000 |
| XXXX | NBF | 15-09-2024 | Housing Loan | 0 |

-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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