



Credit Information™ Report PROV2

For IRSAD .

CHM Ref #: NARE250616CR184736563
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 16-06-2025 00:00:15
Date of Issue: 16-06-2025

Inquiry Input Information

Name: IRSAD . DOB/Age: 01-01-2003 Gender: MALE
Father: Mubin Khan Spouse: Mother:
Phone Numbers: 9772330078 ID(s): AORPI6511D [PAN] Email ID(s): ik1297347@gmail.com

Current Address: TAPUKRA TIJARA RAJISTHAN ,Tijara,RJ,301707

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	675	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Considerably high 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	734	15										
Description		Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	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
7	2	0	0	7	0	7,638	0	7,638	7,000	7,000	0

Group Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

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
IRSAD KHAN	11-05-2025	07-06-2025	Personal Loan	NBF
IRSAD MUBEEN	16-12-2024	07-06-2025	Consumer Loan	NBF

Email-ID Variations irsadkhan97860@gmail.com	First Reported 15-05-2025	Last Reported 07-06-2025	Type Personal Loan	Source Indicator NBF
DOB Variations 01-01-2003	First Reported 07-06-2025	Last Reported 07-06-2025	Type Personal Loan	Source Indicator NBF
Phone Variations 9772330078	First Reported 15-05-2025	Last Reported 07-06-2025	Type Personal Loan	Source Indicator NBF
ID Variations 60099079010801 [CKYC] AORPI6511D [PAN]	First Reported 17-01-2025 15-05-2025	Last Reported 07-06-2025 07-06-2025	Type Consumer Loan Personal Loan	Source Indicator NBF NBF
Address Variations VILLAGE KHATIWAS JHIWANA ALWAR RAJASTHAN 301707 301707 RJ S/O MUBEEN KHAN VILLAGE KHATIWAS NEAR MASJID KHATIWAS ALWAR RAJASTHAN NEAR MASJID 301707 301707 RJ	First Reported 15-05-2025 17-01-2025	Last Reported 07-06-2025 07-06-2025	Type Personal Loan Consumer Loan	Source Indicator NBF NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 07-06-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	02-06-2025	Disbd Amt/High Credit:	3,000
	Credit Limit:		Last Payment Date:		Current Balance:	3,274
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	6	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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	3,274	-	-	-	-	-	-

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	-	-	-	-	-	3,000	-	-	-	-	-	-

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 07-06-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	02-06-2025	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:		Current Balance:	4,364
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	6	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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	4,364	-	-	-	-	-	-

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	-	-	-	-	-	4,000	-	-	-	-	-	-

Account Information

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 07-06-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	03-05-2025	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:	02-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	02-06-2025	Last Paid Amt:	4,276
	InstlAmt/Freq:		Tenure(month):	6	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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	4,364	0	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-		4,276	-	-	-	-	-	-

High Credit History:

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

Account Information

4	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 07-06-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	03-05-2025	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	02-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	02-06-2025	Last Paid Amt:	1,070
	InstlAmt/Freq:		Tenure(month):	6	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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,093	0	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-		1,070	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,000	1,000	-	-	-	-	-	-

Account Information

5	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-05-2025
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Closed

Ownership:	INDIVIDUAL	Disbursed Date:	16-04-2025	Disbd Amt/High Credit:	3,000							
Credit Limit:		Last Payment Date:	03-05-2025	Current Balance:	0							
Cash Limit:		Closed Date:	03-05-2025	Last Paid Amt:	3,208							
InstlAmt/Freq:		Tenure(month):	6	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	-	-	-	-	-	-	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	3,274	0	-	-	-	-	-	-	-
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-		3,208	-	-	-	-	-	-	-
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	3,000	3,000	-	-	-	-	-	-	-

Account Information

6	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 07-06-2025
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Closed

Ownership:	INDIVIDUAL	Disbursed Date:	02-12-2024	Disbd Amt/High Credit:	18,499							
Credit Limit:		Last Payment Date:	02-06-2025	Current Balance:	0							
Cash Limit:		Closed Date:	02-06-2025	Last Paid Amt:								
InstlAmt/Freq:	2,312/Monthly	Tenure(month):	8	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	000/XXX	000/XXX	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	000/XXX
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	11,563	9,251	6,939	4,627	2,315	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	13,875
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025							-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	18,499	18,499	18,499	18,499	18,499	18,499	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	18,499

Account Information

7	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 07-06-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	02-12-2024	Disbd Amt/High Credit:	999
	Credit Limit:		Last Payment Date:	02-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	02-06-2025	Last Paid Amt:	
	InstlAmt/Freq:	167/Monthly	Tenure(month):	6	Overdue Amt:	0
	Write off Date:		Account in Dispute:			

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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	832	665	498	331	164	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	999

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	999	999	999	999	999	999	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	999

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
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-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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