Credit Information™ Report PROV2

For KULDEEP SINGH

CHM Ref #:	NARE250819CR338369371
Prepared For:	NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:	
Date of Request:	19-08-2025 13:53:16
Date of Issue:	19-08-2025

Inquiry Input Information

Name:	KULDEEP SINGH	DOB/Age:	30-12-1990	Gender:	MALE
Father:	Karan Singh	Spouse:		Mother:	
Phone Numbers:	9813914570	ID(s):	JTMPS4619M [PAN]	Email ID(s):	kuldeepraika0067@gmail.com

Current Address: VILLAGE JAISINGHPUR ,Bawal,HR,123501

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	755	■ No/minimal recent missed payments ■ No/minimal missed payments in the past ■ Normal proportion of outstanding balance to disbursed amount ■ Decent number of self/overall loans disbursed in the recent past

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	745	15	18	587	587	587	587	564	564	564	564	564
Description		Not Scored: Sufficient History Not Available	Not Scored: No Updates available in last 36 months									

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	1	0	3	0	0	48,090	48,090	0	54,000	54,000	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
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
			Gold Loan,Two-Wheeler	

KULDEEP SINGH	23-09-2019	15-08-2025	Loan	NBF,NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
30-12-1990	04-04-2025	15-08-2025	Gold Loan	NBF

Phone Variations	First Reported	Last Reported	Type	Source Indicator
9813914570	23-09-2019	04-12-2021	Two-Wheeler Loan	NBF

ID Variations	First Reported	Last Reported	Type	Source Indicator
20065916462829 [CKYC]	08-12-2024	08-12-2024	Gold Loan	NBF

Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O: KARAN SINGH, CHANDUWAS (21) BAWAL, JAISINGHPUR KHERA, REWARI, HARYANA, 123501 123501 HR	04-04-2025	15-08-2025	Gold Loan	NBF
S/O: KARAN SINGH, CHANDUWAS (21), BAWAL , JAISINGHPUR KHERA, REWARI, HARYANA, 12 3501, REWARI 123501 HR	11-12-2024	21-03-2025	Gold Loan	NBF
PLOT NO 39-46 SECTOR-6 BAWAL DISTT-REWAR I NEAR-NH 8 REWARI 123501 HR	23-09-2019	04-12-2021	Two-Wheeler Loan	NBF
VILL- CHANDUWAS, PO-JAISINGHPUR KHERA T EH- BAWAL DISTT-REWARI NEAR SHIV MANDI R REWARI 123501 HR	23-09-2019	04-12-2021	Two-Wheeler Loan	NBF

Employment details

Account Information

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

Active

Ownership:	INDIVIDUAL	Disbursed Date:	18-03-2025	Disbd Amt/High Credit:	54,000
Credit Limit:		Last Payment Date:	10-08-2025	Current Balance:	48,090
Cash Limit:		Closed Date:		Last Paid Amt:	0
InstlAmt/Freq:	0/Bullet payment	Tenure(month):	13	Overdue Amt:	0
Write off Date:		Account in Dispute:			
Account Remarks:		Income/Freq:		Principal Writeoff Amt	
Settlement Amt:		Interest Rate:	0.23 %	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/STD	000/STD	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	54,000	52,471	50,884	48,881	48,881	48,090	-	-	-	-

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	54,000	54,000	54,000	54,000	54,000	54,000	-	-	-	-

Account Information

2 Account Type: **GOLD LOAN** | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NBF | As on: 21-03-2025

Clos

Ownership:	INDIVIDUAL	Disbursed Date:	02-12-2024	Disbd Amt/High Credit:	52,325
Credit Limit:		Last Payment Date:	17-03-2025	Current Balance:	0
Cash Limit:		Closed Date:	18-03-2025	Last Paid Amt:	0
InstlAmt/Freq:	0/Bullet payment	Tenure(month):	13	Overdue Amt:	0

ed

Write off Date:		Account in Dispute:			
Account Remarks:		Income/Freq:		Principal Writeoff Amt	
Settlement Amt:		Interest Rate:	0.23 %	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	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	41,981	35,854	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	45,621

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	52,325	52,325	52,325	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	52,325

Account Information

3 Account Type: **TWO-WHEELER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on: 04-12-2021

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	17-08-2019	Disbd Amt/High Credit:	32,500
Credit Limit:		Last Payment Date:	21-06-2021	Current Balance:	0
Cash Limit:		Closed Date:	25-09-2021	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
2021	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	XXX/STD	XXX/STD	XXX/SUB	XXX/SUB	-	-	-
2020	000/XXX	000/XXX	000/XXX	000/XXX	005/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2019	-	-	-	-	-	-	-	-	000/XXX	XXX/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	8,970	6,897	4,824	2,751	678	6,988	4,488	4,488	4,488	-	-	-
2020	-	-	-	-	-	-	-	-	-	15,189	13,116	11,043

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
2021	32,500	32,500	32,500	32,500	32,500	32,500	32,500	32,500	32,500	-	-	-
2020	-	-	-	-	-	-	-	-	-	32,500	32,500	32,500

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount

-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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