



Credit Information™ Report PROV2

For RISHI SHUKLA

CHM Ref #: NARE250723CR268202198
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 23-07-2025 18:37:06
Date of Issue: 23-07-2025

Inquiry Input Information

Name: RISHI SHUKLA DOB/Age: 01-01-1996 Gender: MALE
Father: Dilranjan shukla Spouse: Mother:
Phone Numbers: 9910493705 ID(s): JUEPS0356E [PAN] Email ID(s): shuklarishi352@gmail.com
Current Address: GALI NI 7 ROOM NO 67 NAHARPUR ,Manesar,HR,122051
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	695	■ Normal proportion of outstanding balance to disbursed amount ■ Relatively low credit age of open contracts

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	699	728	728	702	739	15						
Description						Not Scored: Sufficient History Not Available	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
4	1	0	0	4	0	8,158	0	8,158	14,416	14,416	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
RISHI SHUKLA	13-11-2023	30-06-2025	Consumer Loan,Credit Card	NBF,PRB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1996	13-11-2023	30-06-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9910493705	04-01-2025	30-06-2025	Credit Card	PRB
ID Variations	First Reported	Last Reported	Type	Source Indicator
60027949892912 [CKYC]	17-01-2025	15-04-2025	Consumer Loan	NBF
JUEPS0356E [PAN]	04-01-2025	30-06-2025	Credit Card	PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
BASDILA TILATAR SARDAR NAGAR GORAKHPUR DISTRICT UTTAR PRADESH 273202 273202 UP	13-11-2023	31-01-2024	Consumer Loan	NBF
BASDILA TILATAR SARDAR NAGAR GORAKHPUR DISTRICT NEAR PANCHAYAT BHAWAN UTTAR PRADESH 273202 273202 UP	17-01-2025	15-04-2025	Consumer Loan	NBF
SHRI MARUTI MOULDS PVT LTD 154 K SECTOR 7 PHASE 2 IMT MANESAR MANESAR GURGAON MANESAR 122052 HR	04-01-2025	30-06-2025	Credit Card	PRB
BASDILA TILATAR SARDAR NAGAR GORAKHPUR DISTRICT NEAR PANCHAYAT BHAWAN 273202 UP	06-06-2024	15-04-2025	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CREDIT CARD		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: PRB	As on: 30-06-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	02-12-2024	Disbd Amt/High Credit:	14,416	
	Credit Limit:	11,000	Last Payment Date:	05-06-2025	Current Balance:	8,158	
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:		
	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	12,270	13,383	14,416	12,036	9,810	8,158	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	0

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	12,270	13,383	14,416	14,416	14,416	14,416	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	0

Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 15-04-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	01-06-2024	Disbd Amt/High Credit:	11,999	
	Credit Limit:		Last Payment Date:	02-02-2025	Current Balance:	0	

Closed

Cash Limit:		Closed Date:	13-02-2025	Last Paid Amt:								
InstlAmt/Freq:	1,500/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	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	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
2025	1,499	0	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	11,999	10,499	8,999	7,499	5,999	4,499	2,999
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	11,999	11,999	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	11,999	11,999	11,999	11,999	11,999	11,999	11,999

Account Information

Closed	3	Account Type: CONSUMER LOAN				Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF	As on: 15-04-2025		
		Ownership:	INDIVIDUAL			Disbursed Date:	01-06-2024		Disbd Amt/High Credit:		1,199		
		Credit Limit:				Last Payment Date:			Current Balance:		0		
		Cash Limit:				Closed Date:	06-02-2025		Last Paid Amt:				
		InstlAmt/Freq:	150/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	-	-	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	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
	2025	149	0	-	-	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	1,199	1,049	899	749	599	449	299
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	1,199	1,199	-	-	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	1,199	1,199	1,199	1,199	1,199	1,199	1,199

Account Information

Closed	4	Account Type: CONSUMER LOAN				Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF	As on: 30-06-2024		
		Ownership:	INDIVIDUAL			Disbursed Date:	27-10-2023		Disbd Amt/High Credit:		14,990		
		Credit Limit:				Last Payment Date:	02-04-2024		Current Balance:		0		
		Cash Limit:				Closed Date:	03-05-2024		Last Paid Amt:				
		InstlAmt/Freq:	1,912/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	
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	

2023	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	7,502	5,649	3,781	1,898	0	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	11,166	11,166	9,341
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	14,990	14,990	14,990	14,990	14,990	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	14,990	14,990	14,990

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	PRB	30-12-2024	Credit Card	1,000
XXXX	PRB	02-12-2024	Credit Card	1,000

-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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