



Credit Information™ Report PROV2

For KUNAL SINGH

CHM Ref #: NARE250816CR330142005
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 16-08-2025 11:42:39
Date of Issue: 16-08-2025

Inquiry Input Information

Name: KUNAL SINGH DOB/Age: 15-07-1981 Gender: MALE
Father: Sipahi Singh Spouse: Mother:
Phone Numbers: 9310854759 ID(s): JFHPS0541P [PAN] Email ID(s): Kunalsingh541@gmail.com

Current Address: VILLAGE BANBEERPUR NER SSK FOOD HONDA CHOOK ,Tapukara,RJ,301707

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	734	<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	688	739	15	18	18	18	18	18	17	786	786	786
Description			Not Scored: Sufficient History Not Available	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Enough Info available on the customer			

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
4	2	0	0	4	0	44,048	0	44,048	65,999	65,999	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	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
KUNAL SINGH	09-11-2019	31-07-2025	Consumer Loan,Business Loan Unsecured	NBF,SFB

DOB Variations	First Reported	Last Reported	Type	Source Indicator
15-07-1981	09-10-2024	31-03-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
919310854759	15-12-2024	31-07-2025	Business Loan Unsecured	SFB
9310854759	23-05-2025	31-07-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
40098445015777 [CKYC]	11-10-2024	31-07-2025	Business Loan Unsecured	SFB
JFHPS0541P [PAN]	23-05-2025	31-07-2025	Consumer Loan	NBF
XXXXXXXX4116 [UID]	11-10-2024	31-07-2025	Business Loan Unsecured	SFB
Address Variations	First Reported	Last Reported	Type	Source Indicator
1011/4, SAMAIPUR ROAD, NEAR KHAN MARKET, 121004 HR	11-09-2024	31-07-2025	Business Loan Unsecured	SFB
SHOBHA INDIA PVT LTD PLOT NO 23 SECTOR 58 BALLABGARH NA NEAR JCB CHOWK FARIDABAD 121004 HR	09-11-2019	31-05-2020	Consumer Loan	NBF
HOUSE NUMBER 1011/4 RAJEEV COLONY SAMAIPUR ROAD NEAR KHAN MARKET, BALLABGARH PALWAL 121004 HR	23-05-2025	15-06-2025	Consumer Loan	NBF
HOUSE NO 1011/4 RAJEEV COLONY SAMAIPUR ROAD BALLABGARH NA NEAR DS SCHOOL NEPHAL SINGH HOUSE FARIDABAD 121004 HR	09-11-2019	31-05-2020	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 31-07-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	10-05-2025	Disbd Amt/High Credit:		15,999
	Credit Limit:		Last Payment Date:		Current Balance:		10,665
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:	0	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/STD	000/STD	000/STD	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	15,999	13,332	10,665	-	-	-	-	-

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	-	-	-	-	15,999	15,999	15,999	-	-	-	-	-

Account Information

2	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX		Account #: XXXX	Lender Type: SFB	As on: 31-07-2025
Active	Ownership:	GUARANTOR	Disbursed Date:	24-08-2024	Disbd Amt/High Credit:	50,000	
	Credit Limit:		Last Payment Date:	03-07-2025	Current Balance:	33,383	
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):	24	Overdue Amt:	0	

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	5,929	3,986	2,010	2,010	0	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	11,565	9,718	7,839

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
2020	11,565	11,565	11,565	11,565	11,565	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	11,565	11,565	11,565

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	PRB	26-12-2024	Credit Card	1,000
XXXX	PRB	14-12-2024	Credit Card	1,000
XXXX	SFB	23-08-2024	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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