



Credit Information™ Report PROV2

For ASHISH TIWARI

CHM Ref #: NARE250906CR389662836
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 06-09-2025 18:27:33
Date of Issue: 06-09-2025

Inquiry Input Information

Name: ASHISH TIWARI DOB/Age: 01-01-1995 Gender: MALE
Father: Rudra pratap Tiwari Spouse: Mother:
Phone Numbers: 8735966048 ID(s): BZUPT8118E [PAN] Email ID(s): ashishtiwariashishtiwari555@gmail.

Current Address: ROOM- 209 SAI SAVRI CHHARWADA VAPI NEAR POLICE STATION ,Vapi,GJ,396191

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	698	<div><div></div>No/minimal missed payments in recent past <div></div>Normal proportion of outstanding balance to disbursed amount <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

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
8	4	0	0	8	0	14,760	0	14,760	19,500	19,500	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
ASHISH TIWARI	26-05-2025	31-08-2025	Consumer Loan	NBF
ASHISH TIWARI ASHISH TIWARI	11-05-2025	15-08-2025	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
ASHISHTIWARIASHISHTIWARI555@GMAIL.COM	11-05-2025	15-08-2025	Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1995	26-05-2025	31-08-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8735966048	11-05-2025	31-08-2025	Personal Loan,Consumer Loan	NBF,NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
60030471636281 [CKYC]	26-05-2025	31-08-2025	Consumer Loan	NBF
BZUPT8118E [PAN]	11-05-2025	31-08-2025	Personal Loan,Consumer Loan	NBF,NBF

Address Variations	First Reported	Last Reported	Type	Source Indicator
H NO 163 KOHI DADIYA AN HIK BUDHANA SULTANPUR UTTAR PRADESH 228145 UP	26-05-2025	31-08-2025	Consumer Loan	NBF
H NO-163 KOHI DADIYA ANSHIK KADIPUR SULTANPUR UTTAR PRADESH 228145 228145 UP	11-05-2025	15-08-2025	Personal Loan	NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-08-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	09-08-2025	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

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-08-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	09-08-2025	Disbd Amt/High Credit:	2,000
	Credit Limit:		Last Payment Date:		Current Balance:	2,182
	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	-	-	-	-	-	-	-	2,182	-	-	-	-

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	-	-	-	-	-	-	-	2,000	-	-	-	-

Account Information

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-08-2025
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Active

Ownership:	INDIVIDUAL	Disbursed Date:	26-07-2025	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	000/XXX	-	-	-	-

Current Balance History:

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

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

Account Information

4	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-08-2025
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Ownership:	INDIVIDUAL	Disbursed Date:	09-05-2025	Disbd Amt/High Credit:	9,500
Credit Limit:		Last Payment Date:	05-08-2025	Current Balance:	3,850
Cash Limit:		Closed Date:		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
2025	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	7,699	6,416	5,133	3,850	-	-	-	-

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	-	-	-	-	9,500	9,500	9,500	9,500	-	-	-	-

Account Information

5	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
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Ownership:	INDIVIDUAL	Disbursed Date:	12-07-2025	Disbd Amt/High Credit:	4,000
Credit Limit:		Last Payment Date:	09-08-2025	Current Balance:	0
Cash Limit:		Closed Date:	09-08-2025	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
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Closed

2025	-	-	-	-	-	-	-	4,276	-	-	-	-
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High Credit History:

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

Account Information

6	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-07-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	11-05-2025	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:	26-07-2025	Current Balance:	0
	Cash Limit:		Closed Date:	26-07-2025	Last Paid Amt:	2,628
	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	000/XXX	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	4,364	2,634	0	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,966	2,628	-	-	-	-	-

High Credit History:

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

Account Information

7	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-06-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	11-05-2025	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	10-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	10-06-2025	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

8	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:	27-04-2025	Disbd Amt/High Credit:	2,000
	Credit Limit:		Last Payment Date:	11-05-2025	Current Balance:	0
	Cash Limit:		Closed Date:	11-05-2025	Last Paid Amt:	2,138
	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	-	-	-	2,182	0	-	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	2,138	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	2,000	2,000	-	-	-	-	-	-	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	25-08-2025	Personal Loan	0
XXXX	NBF	26-07-2025	Personal Loan	0

-END OF REPORT-

Inquiries (past 24 months)				
Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	25-08-2025	Personal Loan	0
XXXX	NBF	26-07-2025	Personal 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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