

Credit Information™Report PROV2

For ASHISH TIWARI

CHM Ref #: NARE250906CR389662836

Prepared NARENDRA FINANCE COMPANY For: PRIVATE LI

For: PRIVATE

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		

SCORE NAME

RANGE

SCORE

SCORING FACTORS (Upto 4 only)

No/minimal missed payments in recent past

Normal proportion of outstanding balance to disbursed amount

Considerably high number of self/overall loans disbursed in the recent past

Tip: Positive impact on credit score Negative impact on credit score

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	Balance	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.

Source Indicator

Source Indicator

NBF,NBF

NBF

Number Of Accounts	Of No Of MFIS		f MFIS Account Summary			Disbursed Instalment Amount 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

Last Reported

31-08-2025

Personal Info Variations

First Reported

First Reported

26-05-2025

11-05-2025

26-05-2025

Name Variations

ID Variations

60030471636281 [CKYC]

BZUPT8118E [PAN]

ASHISH TIWARI

Tip: These are applicant's personal information variations as contributed by various financial institutions.

Consumer Loan

Type

Type

Loan

Consumer Loan Personal Loan,Consumer

ASHISH TIWARI ASHISH TIWARI	11-05-2025		15-08-2025		Persona	Loan	NE	BF
Email-ID Variations		Fir	st Reported	Last Repo	rted	Туре		Source Indicator
ASHISHTIWARIASHISHTIV	VARI555@GMAIL.COM	11-	-05-2025	15-08-202	25	Personal Loan		NBF
DOB Variations	First Reported		Last Reported		Type		So	urce Indicator
01-01-1995	26-05-2025		31-08-2025		Consum	er Loan	NE	BF
Phone Variations	First Reported		Last Reported		Type		So	urce Indicator
8735966048	11-05-2025		31-08-2025		Personal Loan	Loan,Consumer	NI	BF,NBF

Last Reported

31-08-2025

31-08-2025

Address Variations	First Reported	Last Reported	Туре	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

A	Accor	unt Infor	mation											
1	Acco	unt Type: l	PERSONA	L LOAN		Credit C	Grantor: XX	XX	Accou	nt #: xxxx	Lender Type: NBF	As on:	As on: 15-08-2025	
	Owi	nership:	INDIV	IDUAL		Disbursed	Date:	09-08-2	025	Disbd Amt/	High Credi	t:	4,000	
	Cre	dit Limit:				Last Paym	ent Date:		Current Balance:				4,364	
	Cas	h Limit:				Closed Dat	te:		Last Paid Amt:					
Ac	Inst	tlAmt/Freq	:			Tenure(mo	onth):	6		Overdue Aı	mt:		0	
Active	Wri	te off Date	:			Account in	Dispute:							
	Acc Rema	ount rks:				Income/F	-			Principal V	Vriteoff Am	t		
	Sett	tlement An	nt:			Interest Rate: Total Writeoff Amt:					0			
	Occ	upation:												
]	Paymo	ent History	y/Asset Clas	ssification:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
- :	2025	-	-	-	-	-	-	-	000/XXX	-	-	-	-	
	Curre	nt Balance	History:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
- 2	2025	-	-	-	-	-	-	-	4,364	-	-	-	-	
1	Amou	nt Paid Hi	story:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
- 3	2025	-	-	-	-	-	-	-		-	-	-	-	
Н	igh C	redit Histo	ory:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
- 2	2025	-	-	-	-	-	-	-	4,000	-	-	-	-	

Ac	ccoun	nt Infor	rmation										
2 A	Accoun	nt Type:]	PERSONA	L LOAN		Credit (Grantor: XX	XX	Accou	122 # # A MYMYMYMY	Lender Type: NBF	As on:	: 15-08-2025
		t Limit:	INDIV	IDUAL		Disbursed Last Paym	ent Date:	09-08-2	025	Disbd Amt/	lance:	t:	2,000 2,182
Act	InstlA	Limit: \mt/Freq off Date				Closed Da Tenure(me	onth):	6		Last Paid Amt: Overdue Amt:			0
	Accou emark Settle		nt:			Income/F	req:			Principal V		t	0
	_	pation: it History	y/Asset Clas	ssification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	025	-	-	-	-	-	-	-	000/XXX	-	-	-	-
C	urrent	Balance	e History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	025	-	-	-	-	-	-	-	2,182	-	-	-	-
A	mount	Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	025	-	-	-	-	-	-	-		-	-	-	-
Hiç	gh Cre	Credit History:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	025	-	-	-	-	-	-	-	2,000	-	-	-	-

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

	Owi	nership:	INDIV	IDUAL		Disbursed	Date:	26-07-2	025	Disbd Amt/	High Credi	t:	4,000
	Cre	dit Limit:				Last Paym	ent Date:			Current Ba	lance:		4,364
	Cas	h Limit:				Closed Dat	te:			Last Paid A	mt:		
Ac	Inst	lAmt/Freq	:			Tenure(mo	onth):	6		Overdue Ar	nt:		0
Active	Wri	te off Date	:			Account in	Dispute:						
	Acc Rema	ount rks:				Income/Freq:				Principal Writeoff Amt			
	Sett	tlement An	nt:			Interest Rate:				Total Write	off Amt:		0
	Occ	upation:											
	Paymo	ent History	//Asset Clas	sification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	000/XXX	000/XXX	-	-	-	-
	Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	4,364	4,364	-	-	-	-
_	Amou	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Н	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	4,000	4,000	-	-	-	-

A	Account Information													
4	Accou	nt Type: (CONSUMI	ER LOAN		Credit G	Grantor: XX	XX	Accou		Lender Type: NBF	As on:	: 31-08-2025	
	Owne	ership:	INDIV	IDUAL		Disbursed	Date:	09-05-2	025	Disbd Amt/	High Credit	:	9,500	
	Cred	it Limit:				Last Payme	ent Date:	05-08-2	025	Current Ba	lance:		3,850	
	Cash	Limit:				Closed Dat	te:			Last Paid A	mt:			
Ac	Instl	Amt/Freq	[:			Tenure(mo	onth):			Overdue Ar	nt:		0	
Active	Write	e off Date	:			Account in	Dispute:							
	Acco Remar					Income/Fi	req:			Principal V	Vriteoff Amt			
	Settl	ement An	nt:			Interest Rate:				Total Writeoff Amt:			0	
	Occu	pation:												
P	ayme	nt Histor	y/Asset Clas	ssification:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
20	025	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX		-	-	-	
C	urren	t Balance	e History:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
20	025	-	-	-	-	7,699	6,416	5,133	3,850	-	-	-	-	
A	moun	t Paid Hi	story:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Hi	gh Cr	Credit History:												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
20	025	-	-	-	-	9,500	9,500	9,500	9,500	-	-	-	-	

F	Acco	unt Infor	mation										
5	Acco	unt Type: l	PERSONA	L LOAN		Credit C	Grantor: XX	XX	Accou	nt #: xxxx	Lender Type: NBF	As on:	: 15-08-2025
	Ow	nership:	INDIV	IDUAL		Disbursed	Date:	12-07-2025		Disbd Amt/	High Credi	t:	4,000
	Cre	dit Limit:				Last Paym	ent Date:	09-08-2025 Current		Current Ba	lance:		0
	Cas	h Limit:				Closed Dat	te:	09-08-2	09-08-2025 Last		mt:		4,276
$\overline{\mathbb{C}}$	Ins	nstlAmt/Freq: Vrite off Date:				Tenure(month): 6				Overdue Aı	nt:		0
Closed	Wri	ite off Date	:			Account in	Dispute:						
	Acc Rema	ount irks:				Income/Freq:				Principal Writeoff Amt			
	Set	tlement An	nt:			Interest Rate:			Total Writeoff Amt:				0
	Occ	cupation:											
	Paym	ent History	y/Asset Clas	sification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	000/XXX	000/XXX	-	-	-	-
	Curre	ent Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	4,364	0	-	-	-	-
	Amou	ınt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
						•		•		•			

2025	-	-	-	-	-	-	-	4,276	-	-	-	-
High C	redit Hist	ory:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	4,000	4,000	-	-	-	-

A	Accou	nt Info	rmation											
6	Accou	nt Type:	PERSONA	L LOAN		Credit Grantor: XXXX Acc			Acco		Lender Гуре: NBF	As on	As on: 31-07-2025	
	Owne	ership:	INDIV	IDUAL		Disbursed	Date:	11-05-2	025	Disbd Amt/	High Credit:		4,000	
	Credi	it Limit:				Last Paym	ent Date:	26-07-2	025	Current Ba	lance:		0	
	Cash	Limit:				Closed Dat	te:	26-07-2	025	Last Paid A	mt:		2,628	
Cl	Instl	Amt/Freq	[:			Tenure(mo	onth):	6		Overdue Ar	nt:		0	
Closed	Write	off Date	e:			Account in	Dispute:							
	Account Remarks:				Income/Freq: Principal Writeoff Amt									
	Settle	ement Ar	nt:			Interest Rate: Total Writeoff Amt:						0		
	Occu	pation:												
:	Payment History/Asset Classification:													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	-	-	000/XXX	000/XXX	000/XXX	-	-	-	-	-	
	Curren	t Balance	e 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	-	-	-	-	-	
Н	igh Cr	edit Histo	ory:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	-	-	4,000	4,000	4,000	-	-	-	-	-	

I	Acco	unt Infor	mation											
7	7 Account Type: PERSONAL LOAN					Credit Grantor: XXXX Acc			Acco		Lender Type: NBF	As on:	As on: 30-06-2025	
	Ownership: INDIVIDUAL			Disbursed	Date:	11-05-2	025	Disbd Amt/High Credit:			1,000			
	Cre	dit Limit:				Last Payme	ent Date:	10-06-2	025	Current Ba	lance:		0	
	Cas	h Limit:				Closed Dat	te:	10-06-2	025	Last Paid A	mt:		1,070	
CI	Inst	tlAmt/Freq	:			Tenure(mo	onth):	6		Overdue Aı	nt:		0	
Closed	Wri	te off Date	:			Account in	Dispute:							
	Account Remarks:				Income/Freq:				Principal Writeoff Amt					
	Settlement Amt:					Interest I	Rate:	e: Total Writeoff Amt:					0	
Occupation:														
	Paym	ent Histor	y/Asset Clas	ssification:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	-	-	000/XXX	000/XXX	-	-	-	-	-	-	
	Curre	nt Balance	e History:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	-	-	1,093	0	-	-	-	-	-	-	
	Amou	nt Paid Hi	story:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025		-	-	-	-	1,070	-	-	-	-	-	-	
H	ligh C	redit Histo	ory:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	-	-	1,000	1,000	-	-	-	-	-	-	

1	Account Inform	nation				
8	Account Type: PE	ERSONAL LOAN	Credit Grantor: XX	XX	Account #: xxxx Lender Type: NBF	As on: 31-05-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	27-04-2025	21324 11110/111gir Ground	2,000
	Credit Limit: Cash Limit:		Last Payment Date: Closed Date:	11-05-2025 11-05-2025		0 2,138
2	InstlAmt/Freq:		Tenure(month):	6	Overdue Amt:	0
Close	Write off Date:		Account in Dispute:			
d	Account					

Occupation:

Jan

2025

Payment History/Asset Classification:

Feb

Mar

-						Jul	Aug	Sep	Oct	Nov	Dec
	-	-	000/XXX	000/XXX	-	-	-	-	-	-	-
Current Balance History:											
an	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
-	-	-	2,182	0	-	-	-	-	-	-	-
Amount Paid History:											
an	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
-	-	-	-	2,138	-	-	-	-	-	-	-
1	an - aid Hist	an Feb	an Feb Mar aid History:	an Feb Mar Apr 2,182 aid History: an Feb Mar Apr	an Feb Mar Apr May 2,182 0 aid History: an Feb Mar Apr May	an Feb Mar Apr May Jun 2,182 0 - aid History: an Feb Mar Apr May Jun	an Feb Mar Apr May Jun Jul 2,182 0 aid History: an Feb Mar Apr May Jun Jul	an Feb Mar Apr May Jun Jul Aug - - - 2,182 0 - - - aid History: an Feb Mar Apr May Jun Jul Aug	an Feb Mar Apr May Jun Jul Aug Sep 2,182 0 aid History: an Feb Mar Apr May Jun Jul Aug Sep	feb Mar Apr May Jun Jul Aug Sep Oct - - - 2,182 0 - - - - - - aid History: an Feb Mar Apr May Jun Jul Aug Sep Oct	feb Mar Apr May Jun Jul Aug Sep Oct Nov - - - 2,182 0 -

Jul

Aug

Oct

Nov

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

Jun

May

2,000

Apr

2,000

-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 $\boldsymbol{6}$ 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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Dec