

Inquiry Input Information

Name: SHATNAM ARORA DOB/Age: 13-08-1995 Gender: MALE
Father: JEET ARORA Spouse:
Phone Numbers: 9074919191 ID(s): BNLPA3784N [PAN] Email ID(s):
Current Address: WARD NO 34, NEAR PAHADE MEDIKAL, CHHAPKHANA ,CHHINDWARA,MP,480001
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	675	<div> <div></div> Delinquency observed in recent past <div></div> Substantial proportion of outstanding balance to disbursed amount </div>

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

Score Trend

Retro Date	30-09-2025	30-06-2025	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
Score	609	662	632	605	667	705	605	680	636	677	702	671
Description												

Verification

Requested Service	Description	Score	Remarks
INCOME IMPUTATION	Enquired Entity exists in bureau	E	6,00,001 - 8,00,000
CB SCORE	Enquired Entity exists in bureau	675	
BUREAU	Enquired entity attributes exist in Bureau	95	Yes-Name-80%-SHANTAM ARORA-from Bureau[Yes-Phone-100%-09074919191-from Bureau]No-Email
DOB	Enquired element details exist in bureau	100	13-08-1995
ADDRESS	Enquired entity Address exist in Bureau	100	S/O JEET ARORA WARD NO 34 NEAR PAHADE MEDIKAL PURAN CHHAPAKAHN CHHINDWARA CHHINDWARA MP 480001

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
24	15	0	6	18	0	2,79,93,754	1,02,78,805	1,77,14,948	6,73,56,048	6,73,56,048	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
9	6	0

Personal Info Variations

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

Name Variations	Last Reported
SHANTAM	30-09-2024
SHANTAM JEET ARORA	30-11-2025
JEET KUMAR ARORA	31-08-2023
SHANTAM ARORA	12-12-2025
Email-ID Variations	Last Reported
SHANUARORA570@GMAIL.COM	12-12-2025
shefali@rediffmail.com	30-11-2025
SHANUSUZUKI@REDIFFMAIL.COM	30-11-2025
SHIVASALESANDSERVICES91@GMAIL.COM	30-11-2025
ROHIT8542@GMAIL.COM	15-07-2025
DOB Variations	Last Reported
28-02-1959	31-08-2023
13-08-1995	12-12-2025
Phone Variations	Last Reported
9425146692	30-11-2025

9425146691	31-05-2024
9589546691	30-11-2025
071629074919191	15-09-2024
9424665524	30-11-2025
919074919191	30-11-2025
07162	15-09-2024
9826546691	30-11-2025
09074919191	15-09-2024
9074919191	12-12-2025
ID Variations	Last Reported
40024277349789 [CKYC]	30-11-2025
60067960362591 [CKYC]	12-12-2025
ACYPA7547E [PAN]	31-12-2023
BNLPA3784N [PAN]	12-12-2025
MP28N-2013-0204448 [Driving License]	31-12-2016
MP28N0204448 [Driving License]	31-08-2019
XXXXXXXX0411 [UID]	15-09-2025
XXXXXXXX1248 [UID]	31-08-2023
XXXXXXXX03117 [UID]	30-04-2025
Address Variations	Last Reported
0000 CHHINDWARA 41 480001 CHHINDWARA CWA MP	30-11-2025
S O JEET ARORA , WARD NO.34 , NEAR PAHADE MEDIKAL PURAN CHHAPAKHANA, CHHINDWARA , CHHINDWARA , MADHYA PRADESH , 480001 480001 NA	15-07-2025
OLD CHAPAKHANA CHHINDWARACHHINDWARA 480001 MP	30-04-2023
S/O JEET ARORA WARD NO 34 NEAR PAHADE CHHINDWARA 480001 MP	16-05-2024
WARD NO.34, NEAR PAHADE MEDIKAL, CHHINDWARA, PURAN CHHAPAKHANA, CHHINDWARA, CHHINDWARA, CHHINDWARA, MADHYA PRADESH, INDIA, 480001 MP	30-11-2025
OLD CHAPAKHANA CHHINDWARA CHHINDWARA CHHINDWARA MADHYA PRADESH - 480001CHHINDWARA 480001 MP	31-08-2023
S/O JEET ARORA AT-POST WARD NO 34 NEAR PAHADE MEDICAL OLD CHAHAPAKHANA 480001 MP	31-12-2016
WARD NO34 NEAR PAHADE MEDIKAL CHHINDWARA PURAN CHHAPAKHANA CHHINDWARA CHHINDWARACHHINDWARA MADHYA PRADESH INDIA 480001 WB	31-10-2024
S/O JEET ARORA AT-POST WARD NO 34 NEAR PAHADE MEDICAL OLD CHAHAPAKHANA 480001 CG	31-07-2016
WARD NO 34 NEAR PAHADE MEDIKAL PURAN CHHAPAKHANA CHHINDWARA CWA 480001 MP	30-11-2025
WARD NO.34, NEAR PAHADE MEDIKAL , PURAN CHHAPAKHANA, CHHINDWARA, CHHINDWARA 480001 MP	12-12-2025
JEET ARORA WARD NO 34 PAHADE NEAR MEDICAL PASS PURANCHHAPPAKHANA CHHINDWARA MADHYA PRADESH 480001 480001 MP	30-11-2025
S O JEET ARORA WARD NO 34 NEAR PAHADE MEDIKAL PURAN CHHAPAKHANACHHINDWARA CHHINDWARA MADHYA PRADESH 480001 480001 MP	30-11-2025
S/O JEET ARORA WARD NO 34 NEAR PAHADE MEDIKAL PURAN CHHAPAKAHN CHHINDWARA CHHINDWARA 480001 MP	15-09-2024
WARD NO 34 NEAR PAHADE MEDIKAL PURAN CHHAPAKHANA CHHINDWARA CHHINDWARA CHHINDWARA 480001 MP	31-05-2024
SO JEET ARORA WARD NO34 NEAR PAHADE MEDIKALPURAN CHHAPAKHANA CHHINDWARA CHHINDWARA MADHYA PRADESH 480001 480001 WB	30-11-2025
SHIV SALES AND SERVICES RING ROAD PARASIA ROAD CHHINDWARA CHHINDWARA 480441 MP	15-09-2024
WARD NO 34 NEAREST TO PAHADE MEDICAL CHHINDWARA 480001 MP	30-04-2025
S / O : SARAN ARORA , OLD CHAPAKHANA , CHHINDWARA , CHHINDWARA , MADHYA PRADESH - 480001PURAN CHHAPAKHANA CHHINDWARA 480001 MP	30-04-2024
0000 CHHINDWARA 41 480001 CHHINDWARA MP	30-04-2025
WARD NO.34, NEAR PAHADE MEDIKAL , PURAN CHHAPAKHANA, CHHINDWARA, CHHINDWARA MADHYA PRADESH 480001 MP	15-09-2025
S O JEET ARORA WARD NO 34 NEAR PAHADE MEDIKAL PURANCHHAPAKHANA CHHINDWARA CHHINDWARA MADHYA PRADESH 480001 MP	30-11-2025
PURANA CHHAPAKHANA CHH1973 MADHYA_P 480001 480001 CG	30-11-2025
S / O : JEET ARORA WARD NO.34 NEAR PAHADE MEDIKALPURAN CHHAPAKHANA CHHINDWARA CHHINDWARA MADHYA PRADESH 480001 MP	31-05-2024
WARD NO 34 NEAR PAHADE MEDIKALPURAN CHHAPAKHANA CHHINDWARA 480001 MP	30-11-2025
WARD NO34 NEAR PAHADE MEDIKAL CHHINDWARA PURAN CHHAPAKHANA CHHINDWARA CHHINDWARACHHINDWARA MADHYA PRADESH INDIA 480001 MP	15-08-2025
SHANTAM ARORA S / O : JEET ARORA WARD NO.34 NEAR PAHADE MEDIKALPURAN CHHAPAKHANA CHHINDWARA CHHINDWARA MADHYA PRADESH 480001 480001 MP	31-05-2024
WARD NO 34 NEAREST NEAR 40098767953 CHHINDWARA 480001 MP	30-04-2025
AT NEAR PAHADE MEDICAL PURANA CHHAPAKHANA 480001 MP	30-11-2025

Employment details

Occupation	First Reported	Last Reported	Type	Source Indicator
OTHERS	31-12-2022	30-11-2025	Property Loan	NAB
OTHERS	30-09-2016	31-08-2019	Business Loan Priority Sector Others	NAB
OTHERS	30-09-2024	30-11-2025	Property Loan	NBF
SELF EMPLOYED PROFESSIONAL	31-07-2024	30-11-2025	Business Loan General	NBF
OTHERS	30-09-2023	30-11-2025	Property Loan	NAB

Account Information

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Active	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 30-11-2025			
	Ownership: JOINT		Disbursed Date: 15-10-2025		Disb Amt/High Credit: 50,00,000							
	Credit Limit:		Last Payment Date:		Current Balance: 50,00,000							
	Cash Limit:		Closed Date:		Last Paid Amt: 0							
	InstlAmt/Freq:		Tenure(month):		Overdue Amt: 0							
	Write off Date:		Account in Dispute:									
	Account Remarks:		Income/Freq:		Principal Writeoff Amt							
	Settlement Amt:		Interest Rate: 12.5%		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	-

Account Information

2	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 30-11-2025		
	Ownership:	JOINT	Disbursed Date:	26-08-2025	Disb Amt/High Credit:		20,00,000				
	Credit Limit:		Last Payment Date:	05-11-2025	Current Balance:		13,59,144				
	Cash Limit:		Closed Date:		Last Paid Amt:		7,52,416				
	InstlAmt/Freq:	3,69,788	Tenure(month):	6	Overdue Amt:		0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt						
	Account Remarks:		Income/Freq:		Total Writeoff Amt:		0				
	Settlement Amt:		Interest Rate:	14.0%							
	Occupation:										
	Active										

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	-

Account Information

3	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 30-11-2025		
	Ownership:	JOINT	Disbursed Date:	08-07-2025	Disb Amt/High Credit:		15,00,000				
	Credit Limit:		Last Payment Date:	05-11-2025	Current Balance:		5,18,235				
	Cash Limit:		Closed Date:		Last Paid Amt:		10,83,231				
	InstlAmt/Freq:	2,66,250	Tenure(month):	6	Overdue Amt:		0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt						
	Account Remarks:		Income/Freq:		Total Writeoff Amt:		0				
	Settlement Amt:		Interest Rate:	13.0%							
	Occupation:										
	Active										

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	-

Account Information

4	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 30-11-2025			
	Ownership:	JOINT	Disbursed Date:	30-10-2024	Disb Amt/High Credit:		50,00,000					
	Credit Limit:		Last Payment Date:	15-11-2025	Current Balance:		17,90,461					
	Cash Limit:		Closed Date:		Last Paid Amt:		57,09,177					
	InstlAmt/Freq:	4,68,750	Tenure(month):	12	Overdue Amt:		0					
	Write off Date:		Account in Dispute:		Principal Writeoff Amt							
	Account Remarks:		Income/Freq:		Total Writeoff Amt:		0					
	Settlement Amt:		Interest Rate:	12.5%								
	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	000/STD	000/STD	000/STD	000/STD	000/STD	-
2024	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

Account Information

Active	5	Account Type:	AUTO LOAN (PERSONAL)	Credit Grantor:	XXXX	Account #:	XXXX	Lender Type:	NAB	As on:	12-12-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	04-10-2024	Disb Amt/High Credit:	7,00,000					
	Credit Limit:		Last Payment Date:	12-12-2025	Current Balance:	5,49,182					
	Cash Limit:		Closed Date:		Last Paid Amt:						
	InstlAmt/Freq:	14,367/Monthly	Tenure(month):		Overdue Amt:	0					
	Write off Date:		Account in Dispute:								
	Account Remarks:		Income/Freq:		Principal Writeoff Amt						
	Settlement Amt:		Interest Rate:	8.0%	Total Writeoff Amt:	0					
	Occupation:										

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2024	-	-	-	-	-	-	-	-	-	XXX/STD	XXX/STD	XXX/STD

Account Information

6	Account Type: PROPERTY LOAN		Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2025
	Ownership:	JOINT	Disbursed Date:	24-08-2024	Disb Amt/High Credit:	57,76,043
	Credit Limit:		Last Payment Date:	07-11-2025	Current Balance:	55,95,360
	Cash Limit:		Closed Date:		Last Paid Amt:	67,475
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:	0/Monthly	Principal Writeoff Amt	0
	Settlement Amt:	0	Interest Rate:		Total Writeoff Amt:	0
	Occupation:	Others				

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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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-
2024	-	-	-	-	-	-	-	-	000/XXX	XXX/XXX	XXX/XXX	000/XXX

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		95,24,300	

Account Information

Active	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	24-05-2024	Disbd Amt/High Credit:	20,00,000
	Credit Limit:		Last Payment Date:	26-11-2025	Current Balance:	24,43,006
	Cash Limit:		Closed Date:		Last Paid Amt:	1,20,56,077
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	18.25%	Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/XXX	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-
2024	-	-	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD

Account Information

Active	Account Type: BUSINESS LOAN UNSECURED		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 30-11-2025
	Ownership:	JOINT	Disbursed Date:	21-05-2024	Disbd Amt/High Credit:		8,30,000
	Credit Limit:		Last Payment Date:	15-11-2025	Current Balance:		3,00,203
	Cash Limit:		Closed Date:		Last Paid Amt:		14,54,861
	InstlAmt/Freq:	80,233	Tenure(month):	12	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	16.0%	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	000/STD	000/STD	000/STD	000/STD	000/STD	-
2024	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

Account Information

Active	Account Type: BUSINESS LOAN GENERAL		Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2025
	Ownership:	JOINT	Disbursed Date:	30-04-2024	Disbd Amt/High Credit:	40,00,000
	Credit Limit:		Last Payment Date:	30-11-2025	Current Balance:	15,09,745
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	115	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	14.0%	Total Writeoff Amt:	0
	Occupation:	Self Employed Professional				

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-
2024	-	-	-	-	XXX/XXX	XXX/XXX	000/XXX	XXX/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX

Account Information

Active	10	Account Type: BUSINESS LOAN UNSECURED	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2025
	Ownership: INDIVIDUAL		Disbursed Date: 10-10-2023	Disbd Amt/High Credit: 2,50,000		
	Credit Limit:		Last Payment Date: 30-10-2025	Current Balance: 2,29,008		
	Cash Limit:		Closed Date:	Last Paid Amt: 20,64,919		
	InstlAmt/Freq:		Tenure(month):	Overdue Amt: 0		
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:	Principal Writeoff Amt		
	Settlement Amt:		Interest Rate: 18.25%	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	000/STD	000/STD	000/STD	000/STD	000/STD	-
2024	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

Account Information

Active	Account Type: PROPERTY LOAN		Credit Grantor: XXXX	Account #: XXXX	Lender Type: NAB	As on: 30-11-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	11-09-2023	Disbd Amt/High Credit:	25,00,000
	Credit Limit:		Last Payment Date:	20-11-2025	Current Balance:	21,59,620
	Cash Limit:		Closed Date:		Last Paid Amt:	60,000
	InstlAmt/Freq:	33,709/Monthly	Tenure(month):	120	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	Income/Freq:	15,00,000/Annual	Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	10.3%	Total Writeoff Amt:	0
	Occupation:	Others				

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2024	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2023	-	-	-	-	-	-	-	-	XXX/STD	XXX/STD	XXX/STD	XXX/XXX

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		77,49,000	
Multiple Securities		77,49,000	

Account Information

12	Account Type: BUSINESS LOAN PRIORITY SECTOR SMALL BUSINESS	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NAB	As on: 30-11-2025
Active	Ownership: JOINT	Disbursed Date: 28-06-2023	Disbd Amt/High Credit: 43,00,000		
	Credit Limit:	Last Payment Date: 31-07-2023	Current Balance: 35,84,430		
	Cash Limit:	Closed Date:	Last Paid Amt:		
	InstlAmt/Freq: 56,940/Monthly	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	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-
2024	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/XXX	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2023	-	-	-	-	-	XXX/STD	XXX/XXX	000/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD

Account Information

13	Account Type: BUSINESS LOAN UNSECURED	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2025
Active	Ownership: INDIVIDUAL	Disbursed Date: 26-04-2023	Disbd Amt/High Credit: 10,00,000		
	Credit Limit:	Last Payment Date: 13-11-2025	Current Balance: 9,80,717		
	Cash Limit:	Closed Date:	Last Paid Amt: 1,64,72,423		
	InstlAmt/Freq:	Tenure(month):	Overdue Amt: 0		
	Write off Date:	Account in Dispute:			
	Account Remarks:	Income/Freq:	Principal Writeoff Amt		
	Settlement Amt:	Interest Rate: 21.9%	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	000/STD	000/STD	000/STD	000/STD	000/STD	-
2024	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

Account Information

14	Account Type: PROPERTY LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NAB	As on: 30-11-2025
Active	Ownership: INDIVIDUAL	Disbursed Date: 18-10-2022	Disbd Amt/High Credit: 25,00,000		
	Credit Limit:	Last Payment Date: 21-11-2025	Current Balance: 19,74,643		
	Cash Limit:	Closed Date:	Last Paid Amt: 60,000		
	InstlAmt/Freq: 33,503/Monthly	Tenure(month): 120	Overdue Amt: 0		
	Write off Date:	Account in Dispute:			
	Account Remarks: No Suit filed	Income/Freq:	Principal Writeoff Amt		
	Settlement Amt:	Interest Rate: 9.95%	Total Writeoff Amt: 0		
	Occupation: Others				

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-
2024	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2023	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/XXX
2022	-	-	-	-	-	-	-	-	-	-	-	XXX/STD

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		2,38,50,000	
Multiple Securities		2,38,50,000	

Account Information

15	Account Type: OVERDRAFT	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NAB	As on: 15-09-2025
Active	Ownership: JOINT	Disbursed Date: 29-12-2015	Disbd Amt/High Credit: 3,00,00,000		
	Credit Limit:	Last Payment Date: 15-09-2025	Current Balance: 0		
	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	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-	-	-
2024	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/STD
2023	XXX/STD	XXX/STD	XXX/STD	XXX/STD	000/SUB	000/STD	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX
2022	-	-	-	-	-	-	-	-	-	XXX/STD	XXX/STD	XXX/STD

Account Information

16	Account Type: BUSINESS LOAN UNSECURED	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
Active	Ownership: JOINT	Disbursed Date: 31-05-2024	Disbd Amt/High Credit: 1,00,00,000		
	Credit Limit:	Last Payment Date: 15-06-2025	Current Balance: 0		

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Cash Limit:	Closed Date:	14-07-2025	Last Paid Amt:	1,13,69,204
InstlAmt/Freq:	Tenure(month):		Overdue Amt:	0
Write off Date:	Account in Dispute:			
Account Remarks:	Income/Freq:		Principal Writeoff Amt:	
Settlement Amt:	Interest Rate:	12.5%	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	000/STD	-	-	-	-	-
2024	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

Account Information

17	Account Type:	BUSINESS LOAN UNSECURED	Credit Grantor:	XXXX	Account #:	XXXX	Lender Type:	NBF	As on:	15-08-2025
Closed	Ownership:	JOINT	Disbursed Date:	03-02-2024	Disbd Amt/High Credit:	50,00,000				
	Credit Limit:		Last Payment Date:	16-08-2024	Current Balance:	0				
	Cash Limit:		Closed Date:	13-11-2024	Last Paid Amt:	53,66,468				
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt:					
	Account Remarks:		Income/Freq:		Total Writeoff Amt:	0				
	Settlement Amt:		Interest Rate:	12.5%						
	Occupation:									

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-

Account Information

18	Account Type:	BUSINESS LOAN UNSECURED	Credit Grantor:	XXXX	Account #:	XXXX	Lender Type:	NBF	As on:	15-08-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	19-01-2024	Disbd Amt/High Credit:	10,00,000				
	Credit Limit:		Last Payment Date:	15-07-2024	Current Balance:	0				
	Cash Limit:		Closed Date:	13-11-2024	Last Paid Amt:	11,01,155				
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt:					
	Account Remarks:		Income/Freq:		Total Writeoff Amt:	0				
	Settlement Amt:		Interest Rate:	18.0%						
	Occupation:									

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	-

Account Information

19	Account Type:	BUSINESS LOAN UNSECURED	Credit Grantor:	XXXX	Account #:	XXXX	Lender Type:	NBF	As on:	15-07-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	31-03-2023	Disbd Amt/High Credit:	1				
	Credit Limit:		Last Payment Date:	19-09-2023	Current Balance:	0				
	Cash Limit:		Closed Date:	31-03-2025	Last Paid Amt:	0				
	InstlAmt/Freq:		Tenure(month):	90	Overdue Amt:	0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt:					
	Account Remarks:		Income/Freq:		Total Writeoff Amt:	0				
	Settlement Amt:		Interest Rate:	18.25%						
	Occupation:									

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/XXX	XXX/XXX	XXX/XXX	-	-	-	-	-	-	-	-	-
2024	000/STD	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	XXX/XXX	XXX/XXX	000/STD	XXX/XXX
2023	-	-	000/STD	XXX/XXX	000/STD	000/STD	000/STD	XXX/XXX	000/STD	XXX/XXX	XXX/XXX	000/STD

Account Information

20	Account Type:	CREDIT CARD	Credit Grantor:	XXXX	Account #:	XXXX	Lender Type:	NBF	As on:	15-09-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	10-11-2022	Disbd Amt/High Credit:	42,467				
	Credit Limit:	57,000	Last Payment Date:	02-12-2023	Current Balance:	-1				
	Cash Limit:	2,850	Closed Date:	24-12-2023	Last Paid Amt:	0				
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt:					
	Account Remarks:		Income/Freq:		Total Writeoff Amt:	0				
	Settlement Amt:		Interest Rate:							
	Occupation:									

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	003/XXX	000/XXX	000/XXX	000/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	-	-	-	-	-	-	-	-	-	-	-	000/XXX

Account Information

21	Account Type:	BUSINESS LOAN UNSECURED	Credit Grantor:	XXXX	Account #:	XXXX	Lender Type:	NBF	As on:	15-07-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	27-09-2022	Disbd Amt/High Credit:	10,00,000				
	Credit Limit:		Last Payment Date:	26-09-2023	Current Balance:	0				
	Cash Limit:		Closed Date:	31-03-2025	Last Paid Amt:	0				
	InstlAmt/Freq:		Tenure(month):	60	Overdue Amt:	0				
	Write off Date:		Account in Dispute:		Principal Writeoff Amt:					
	Account Remarks:		Income/Freq:		Total Writeoff Amt:	0				
	Settlement Amt:		Interest Rate:	21.9%						
	Occupation:									

Payment History/Asset Classification:

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/XXX	XXX/XXX	XXX/XXX	-	-	-	-	-	-	-	-	-
2024	000/STD	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	XXX/XXX	XXX/XXX	000/STD	XXX/XXX
2023	XXX/XXX	XXX/XXX	000/STD	XXX/XXX	000/STD	000/STD	000/STD	XXX/XXX	000/STD	XXX/XXX	XXX/XXX	000/STD
2022	-	-	-	-	-	-	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX

Account Information

22	Account Type: COMMERCIAL VEHICLE LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-05-2024
Closed	Ownership: INDIVIDUAL	Disbursed Date: 30-07-2020	Disbd Amt/High Credit: 4,80,000		
	Credit Limit:	Last Payment Date: 10-05-2024	Current Balance: 0		
	Cash Limit:	Closed Date: 21-05-2024	Last Paid Amt: 4,80,000		
	InstlAmt/Freq: 13,500/Monthly	Tenure(month): 46	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/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-	-
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/STD	000/STD	000/STD
2021	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

Account Information

23	Account Type: TWO-WHEELER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: PRB	As on: 31-12-2016
Closed	Ownership: INDIVIDUAL	Disbursed Date: 10-03-2014	Disbd Amt/High Credit: 57,610		
	Credit Limit:	Last Payment Date: 14-09-2015	Current Balance: 0		
	Cash Limit:	Closed Date: 18-09-2015	Last Paid Amt:		
	InstlAmt/Freq:	Tenure(month):	Overdue Amt: 0		
	Write off Date:	Account in Dispute:			
	Account Remarks: No Suit filed	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
2015	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-
2014	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

Account Information

24	Account Type: BUSINESS LOAN PRIORITY SECTOR OTHERS	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NAB	As on: 31-08-2019
Closed	Ownership: INDIVIDUAL	Disbursed Date: 20-02-2014	Disbd Amt/High Credit: 16,00,000		
	Credit Limit:	Last Payment Date: 16-08-2019	Current Balance: 0		
	Cash Limit:	Closed Date: 16-08-2019	Last Paid Amt:		
	InstlAmt/Freq: 4,56,529/Monthly	Tenure(month): 66	Overdue Amt: 0		
	Write off Date:	Account in Dispute:			
	Account Remarks:	Income/Freq:	Principal Writeoff Amt		
	Settlement Amt:	Interest Rate: 11500.0%	Total Writeoff Amt: 0		
	Occupation: Others				

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/XXX	XXX/XXX	XXX/STD	XXX/STD	-	-	-	-
2018	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2017	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2016	-	-	-	-	-	-	-	-	XXX/STD	XXX/STD	XXX/STD	XXX/STD

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
No Collateral		0	

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	01-10-2024	OTHER	7,50,000
XXXX	PRB	23-07-2024	OTHER	8,00,000
XXXX	NBF	05-01-2024	OTHER	1,00,000
XXXX	PRB	15-12-2023	Business Loan General	25,00,000
-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
Perform Attributes	Total Obligations	Total Obligations is sum of obligations on all trades including untagged accounts.

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