



Credit Information™ Report PROV2

For INDRA PAL

CHM Ref #: NARE250728CR279073321
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 28-07-2025 19:28:26
Date of Issue: 28-07-2025

Inquiry Input Information

Name: INDRA PAL DOB/Age: 01-01-1983 Gender: MALE
Father: Devdttta Spouse: Mother:
Phone Numbers: 9759927965 ID(s): GTFPP2646H [PAN] Email ID(s): indrapalsingh9575@gmail.com

Current Address: TRANSIT CAMP AJAD NAGAR NEAR JANMBHUMI SCHOOL KE PAS ME ROOM RUDRAPUR ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	738	<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	738	786	786	786	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
2	1	0	1	1	0	31,013	31,013	0	45,000	45,000	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
INDRA PAL	17-12-2023	15-07-2025	Consumer Loan,Two-Wheeler Loan	NBF,NBF

Employment details

Account Information

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Account Type: TWO-WHEELER LOAN

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 15-07-2025

Active

Ownership:INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:2,951/Monthly

Write off Date:

Account Remarks:No Suit filed

Settlement Amt:

Occupation:

Disbursed Date:24-12-2024

Last Payment Date:03-07-2025

Closed Date:

Tenure(month):18

Account in Dispute:

Income/Freq:

Interest Rate:14.0 %

Disbd Amt/High Credit:45,000

Current Balance:31,013

Last Paid Amt:

Overdue Amt:0

Principal Writeoff Amt

Total Writeoff Amt:0

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	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	45,000	42,735	40,444	38,126	35,782	33,411	31,013	-	-	-	-	-

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	45,000	45,000	45,000	45,000	45,000	45,000	45,000	-	-	-	-	-

Account Information

[illegible]

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	5,818	4,408	2,964	1,497	0	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	8,563	7,201

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
2024	8,563	8,563	8,563	8,563	8,563	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	8,563	8,563

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	24-11-2023	OTHER	90,000

-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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