



Credit Information™ Report PROV2

For DURGA PRASAD

CHM Ref #: NARE250801CR288774804
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 01-08-2025 15:36:32
Date of Issue: 01-08-2025

Inquiry Input Information

Name: DURGA PRASAD DOB/Age: 10-04-1975 Gender: MALE
Father: Gandhi Prasad Spouse: Mother:
Phone Numbers: 8800230290 ID(s): DRPPP1401R [PAN] Email ID(s): rizwan971128@gmail.com

Current Address: BHOODA MAKAN NO.318 ,Noida,UP,201311

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	763	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Decent number of self/overall loans disbursed in the recent past</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	15											
Description	Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit	No Hit	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
1	1	0	0	1	0	2,499	0	2,499	14,999	14,999	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
1	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
DURGA PRASAD	15-02-2025	15-07-2025	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator

10-04-1975	20-03-2025	15-07-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8800230290	20-02-2025	15-07-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
10003265712291 [CKYC]	20-03-2025	15-07-2025	Consumer Loan	NBF
DRPPP1401R [PAN]	15-02-2025	15-02-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O GANDHI PRASAD 164 JJ COLONY SECTOR 9 NOIDA NOIDA GAUTAM BUDDHA NAGAR UTTAR PRADESH INDIA NOIDA SECTOR 4 201301 201301 UP	20-02-2025	15-07-2025	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 15-07-2025	
Active	Ownership:		INDIVIDUAL		Disbursed Date:		10-02-2025		Disbd Amt/High Credit:		14,999		
	Credit Limit:				Last Payment Date:		02-07-2025		Current Balance:		2,499		
	Cash Limit:				Closed Date:				Last Paid Amt:				
	InstlAmt/Freq:		2,500/Monthly		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	000/XXX	000/XXX	000/XXX	-	-	-	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	14,999	12,499	9,999	7,499	4,999	2,499	-	-	-	-	-	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	14,999	14,999	14,999	14,999	14,999	14,999	-	-	-	-	-	

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	29-07-2025	Personal Loan	0
XXXX	NBF	20-07-2025	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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