



# Credit Information™ Report PROV2

For MUSKAN JARYAL

CHM Ref #: NARE250901CR375696513  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 01-09-2025 16:58:16  
Date of Issue: 01-09-2025

## Inquiry Input Information

Name: MUSKAN JARYAL DOB/Age: 05-06-2000 Gender: FEMALE  
Father: Ilam singh jaryal Spouse: Mother:  
Phone Numbers: 6230094484 ID(s): CUJPJ9224J [PAN] Email ID(s): Muskanjaryal90@gmail.com

Current Address: GALI NO.3 HOUSE NO.587 ,Sahibzada Ajit Singh Nagar,PB,160061

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	781	<ul style="list-style-type: none"><li>No/minimal missed payments in recent past</li><li>Normal proportion of outstanding balance to disbursed amount</li><li>Decent utilization of credit limit on self/overall revolving accounts</li></ul>

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	637	637	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

## 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
7	0	0	0	7	0	0	0	0	0	0	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	0	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
MUSKAN JARYAL	09-08-2024	31-05-2025	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
05-06-2000	19-12-2024	31-05-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
6230094484	09-08-2024	31-05-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
CUJPJ9224J [PAN]	09-08-2024	31-05-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
LAMBAGAON DHARAMSALA HIMACHAL PRADESH 176096 176096 HP	11-11-2024	31-05-2025	Personal Loan	NBF
LAMBAGAON DHUPKIARA DHARAMSALA HIMACHAL PRADESH 176096 176096 HP	25-08-2024	30-11-2024	Personal Loan	NBF
VILLAGE POST OFFICE DHUPKIARA JAI SINGHPUR, DRUP KAYARA (617), HIMACHAL PRADESH, 176096 176096 HP	09-08-2024	30-09-2024	Personal Loan	NBF

Employment details

Account Information

1	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 31-05-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	04-12-2024	Disbd Amt/High Credit:		2,000
	Credit Limit:		Last Payment Date:	01-05-2025	Current Balance:		0
	Cash Limit:		Closed Date:	01-05-2025	Last Paid Amt:		510
	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	000/XXX	000/XXX	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	001/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,465	1,056	778	0	0	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,367

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,095	428	278	269	510	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,000	2,000	2,000	2,000	2,000	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,000

Account Information

2	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 31-01-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	09-11-2024	Disbd Amt/High Credit:		2,000
	Credit Limit:		Last Payment Date:	09-01-2025	Current Balance:		0
	Cash Limit:		Closed Date:	09-01-2025	Last Paid Amt:		2,416
	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		

**Payment History/Asset Classification:**

### Current Balance History:

### Amount Paid History:

### High Credit History:

## Account Information

**Closed**

**Occupation:**

**Payment History/Asset Classification:**

### Current Balance History:

### Amount Paid History:

### High Credit History:

## Account Information

**Closed**

**Occupation:**

**Payment History/Asset Classification:**

### Current Balance History:

[illegible]

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	485	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	-	500	-

Account Information

5	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-08-2024	Disbd Amt/High Credit:	3,000
	Credit Limit:		Last Payment Date:	03-11-2024	Current Balance:	0
	Cash Limit:		Closed Date:	03-11-2024	Last Paid Amt:	2,165
	InstlAmt/Freq:	1,081/Monthly	Tenure(month):	3	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	-	-	-	-	-	-	-	XXX/STD	029/XXX	029/XXX	000/XXX	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	3,244	3,254	2,163	0	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	1,141	2,165	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	3,000	3,000	3,000	3,000	-

Account Information

6	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-09-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-07-2024	Disbd Amt/High Credit:	2,000
	Credit Limit:		Last Payment Date:	05-08-2024	Current Balance:	0
	Cash Limit:		Closed Date:	05-08-2024	Last Paid Amt:	2,203
	InstlAmt/Freq:		Tenure(month):	1	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	-	-	-	-	-	-	XXX/STD	000/XXX	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	2,080	0	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	2,203	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	2,000	2,000	-	-	-	-

Account Information

7	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-09-2024
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Closed

Ownership:	INDIVIDUAL	Disbursed Date:	06-07-2024	Disbd Amt/High Credit:	1,458
Credit Limit:		Last Payment Date:	13-09-2024	Current Balance:	0
Cash Limit:		Closed Date:	13-09-2024	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:	58.8 %	Total Writeoff Amt:	0
Occupation:					

Payment History/Asset Classification:

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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	1,458	511	0	-	-	-

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	-	-	-	-	-	-	1,458	1,458	1,458	-	-	-

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
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-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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