



Credit Information™ Report PROV2

For MOHD WASEEM

CHM Ref #: NARE250712CR241270756
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 12-07-2025 14:31:18
Date of Issue: 12-07-2025

Inquiry Input Information

Name: MOHD WASEEM DOB/Age: 01-01-1996 Gender: MALE
Father: Mohd umar Spouse: Mother:
Phone Numbers: 9410056253 ID(s): AEWPW0610E [PAN] Email ID(s): mohdwaseem052132665855533@gmail.com
Current Address: MILAK LALPUR GANGWARI ,Moradabad,UP,244102
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	684	<div>No/minimal recent missed payments</div> <div>Delinquency observed in 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	657	526	526	526	518	739	751	751	751	746	746	17
Description												Not Scored: Not Enough Info available on the customer

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	1	0	0	0	0	0	4,03,665	4,03,665	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
MOHD WASEEM	12-05-2022	30-06-2025	Tractor Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1996	12-05-2022	30-09-2024	Tractor Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9410056253	12-05-2022	30-06-2025	Tractor Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
1 [Voter ID]	12-05-2022	30-09-2024	Tractor Loan	NBF

60069046207355 [CKYC]	04-11-2024	30-06-2025	Tractor Loan	NBF
AEWPW0610E [PAN]	04-11-2024	30-06-2025	Tractor Loan	NBF
XXXXXXXX8466 [UID]	12-05-2022	30-09-2024	Tractor Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
. , . MILAK, LALPUR, GANGWARI, MORADABAD . , . MILAK, UTTAR - PRADESH, LALPUR GANGWARI 14166 244301 UP	12-05-2022	30-06-2025	Tractor Loan	NBF
. . MILAK LALPUR GANGWARI MORADABAD . . MILAK UTTAR - PRADESH LALPUR GANG SIRSI 244301 UP	14-02-2024	31-05-2025	Tractor Loan	NBF

Employment details

Account Information

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Account Type: **TRACTOR LOAN**

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 30-06-2025

Active

Ownership: JOINT

Credit Limit:

Cash Limit:

InstlAmt/Freq: 43,830

Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Disbursed Date: 15-11-2021

Last Payment Date: 21-02-2025

Closed Date:

Tenure(month): 36

Account in Dispute:

Income/Freq:

Interest Rate:

Disb'd Amt/High Credit: 4,03,665

Current Balance: 0

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	088/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
2024	000/XXX	025/XXX	056/XXX	086/XXX	027/XXX	057/XXX	088/XXX	027/XXX	057/XXX	072/XXX	011/XXX	057/XXX
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	xxx/xxx	000/XXX	000/XXX
2022	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	41,965	0	0	0	0	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	1,20,724	82,144	82,144	82,144	41,965	41,965

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	4,03,665	4,03,665	4,03,665	4,03,665	4,03,665	4,03,665	-	-	-	-	-	-
2024	-	-	-	-	-	-	4,03,665	4,03,665	4,03,665	4,03,665	4,03,665	4,03,665

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
-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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