



Credit Information™ Report PROV2

For RESHU .

CHM Ref #: NARE250730CR282881268
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 30-07-2025 12:30:41
Date of Issue: 30-07-2025

Inquiry Input Information

Name: RESHU . DOB/Age: 01-01-1998 Gender: FEMALE
Father: Prem pal Spouse:
Phone Numbers: 7351405396 ID(s): GNAPR9587L [PAN] Email ID(s): navalkishor8637@gmail.com

Current Address: UKROLI NEAR AMIT MADICAL HOUSE NO 548 ,Sitarganj,UK,262405

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	781	<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 utilization of credit limit on self/overall revolving accounts</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	734	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

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	0	0	0	2	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
1	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
RESHU NAVAL	10-11-2024	15-07-2025	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator

01-01-1998	17-01-2025	15-07-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9536648283	11-11-2024	15-07-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
20021932186655 [CKYC]	14-12-2024	15-07-2025	Consumer Loan	NBF
GNAPR9587L [PAN]	14-12-2024	15-07-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
C/O NAVAL KISHOR GRAM TUMADIYA MUNDIA TELI MUNDIA TELI BAREILLY UTTAR PRADESH INDIA SHIV MANDIR 262406 262406 UP	11-11-2024	15-07-2025	Consumer Loan	NBF

Account Information

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-11-2024	Disbd Amt/High Credit:	999
	Credit Limit:		Last Payment Date:	02-05-2025	Current Balance:	0
	Cash Limit:		Closed Date:	03-05-2025	Last Paid Amt:	
	InstlAmt/Freq:	167/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:

Current Balance History:

Amount Paid History:

High Credit History:

Account Information

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-11-2024	Disbd Amt/High Credit:	19,500
	Credit Limit:		Last Payment Date:	02-05-2025	Current Balance:	0
	Cash Limit:		Closed Date:	03-05-2025	Last Paid Amt:	
	InstlAmt/Freq:	2,438/Monthly	Tenure(month):	8	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:

Current Balance History:

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	19,500	19,500	19,500	19,500	19,500	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	19,500	19,500

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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