



Credit Information™ Report PROV2

For SALMAN .

CHM Ref #: NARE250821CR344869541
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 21-08-2025 16:31:01
Date of Issue: 21-08-2025

Inquiry Input Information

Name: SALMAN . DOB/Age: 03-07-2001 Gender: MALE
Father: Akbar Spouse: Mother:
Phone Numbers: 8571995963 ID(s): MJIPS4039N [PAN] Email ID(s): skhan863388@gmail.com
Current Address: PALWAL HARYANA ,Palwal,HR,121102
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	734	<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	15	18	18	18	18	16	786	786	786	786	786	786
Description	Not Scored: Sufficient History Not Available	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Activity seen on the customer (Inactive)					

Verification

Requested Service	Description	Score	Remarks

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
3	1	0	0	3	0	14,999	0	14,999	17,999	17,999	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
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
SALMAN S/O AKBAR	20-07-2025	15-08-2025	Consumer Loan	NBF
SALMAN	06-02-2025	31-07-2025	Consumer Loan	NBF

Employment details

Account Information

Active

Payment History/Asset Classification:

Current Balance History:

Amount Paid History:

High Credit History:

Account Information

Closed

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	9,749	9,749	8,124	6,499	4,874	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
2025	12,999	12,999	12,999	12,999	12,999	12,999	-	-	-	-	-	-

Account Information

3	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-01-2021	
Closed	Ownership:		INDIVIDUAL			Disbursed Date:		14-07-2020		Disbdt Amt/High Credit:		8,589	
	Credit Limit:					Last Payment Date:		02-12-2020		Current Balance:		0	
	Cash Limit:					Closed Date:		15-01-2021		Last Paid Amt:			
	InstlAmt/Freq:					Tenure(month):				Overdue Amt:		0	
	Write off Date:					Account in Dispute:							
	Account Remarks:					Income/Freq:		0		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	
2021	000/XXX	-	-	-	-	-	-	-	-	-	-	-	
2020	-	-	-	-	-	-	000/XXX	000/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2021	0	-	-	-	-	-	-	-	-	-	-	-	
2020	-	-	-	-	-	-	8,589	7,157	-	4,293	2,861	0	
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	
2021	8,589	-	-	-	-	-	-	-	-	-	-	-	
2020	-	-	-	-	-	-	8,589	8,589	-	8,589	8,589	8,589	

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	19-08-2025	Personal Loan	0
XXXX	PRB	28-06-2025	Consumer Loan	20,000

-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

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