



# Credit Information™ Report PROV2

For DADAN SINGH YADAV

CHM Ref #: NARE250703CR221781782  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 03-07-2025 18:44:08  
Date of Issue: 03-07-2025

## Inquiry Input Information

Name: DADAN SINGH YADAV DOB/Age: 22-06-1990 Gender: MALE  
Father: Lakhan Singh yadav Spouse: Mother:  
Phone Numbers: 7378116865 ID(s): AXCPY3252H [PAN] Email ID(s): Joriya935@gmail.com  
Current Address: KEILIMITED ,Bhiwadi,RJ,301019  
Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	707	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Considerably high 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	703	630	657	657	625	697	697	665	697	725	15	
Description											Not Scored: Sufficient History Not Available	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
6	3	0	0	6	0	26,278	0	26,278	43,866	43,866	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
3	3	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
DADAN SINGH YADAV	18-10-2022	15-06-2025	Consumer Loan,Credit Card	PRB,PRB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

dadansinghyadav011196@gmail.com	27-06-2023	30-11-2023	Consumer Loan	PRB
dadansinghyadav2206@gmail.com	15-02-2023	31-03-2024	Consumer Loan	PRB
shimpyyadav13@gmail.com	16-08-2023	31-03-2024	Consumer Loan	PRB
DADANSINGHI1990@GMAIL.COM	18-10-2022	15-06-2025	Credit Card	PRB

DOB Variations	First Reported	Last Reported	Type	Source Indicator
22-06-1990	15-02-2023	31-03-2024	Consumer Loan	PRB

Phone Variations	First Reported	Last Reported	Type	Source Indicator
7378116865	28-03-2025	15-06-2025	Consumer Loan	NBF

ID Variations	First Reported	Last Reported	Type	Source Indicator
30077847669494 [CKYC]	14-04-2025	15-06-2025	Consumer Loan	NBF
AXCPY3252H [PAN]	20-03-2025	20-03-2025	Consumer Loan	NBF

Address Variations	First Reported	Last Reported	Type	Source Indicator
KHAJAN SINGH LABOUR CONT C/O KEI INDUSTRIES LTD SP 920 922 RIW IND AREA BHIWA BHIWADI 301019 RJ	18-10-2022	15-06-2025	Credit Card	PRB
KHAJAN SINGH SP- 919920922 RIICO IND AREA BHIWADI 301019 RJ	27-06-2023	30-11-2023	Consumer Loan	PRB
BHIWADI ALWAR RAJASTHAN 301019 RJ	16-08-2023	31-03-2024	Consumer Loan	PRB
00 URI KA DEEH NA UDIDEEH PRATAPGARH 230402 UP	09-01-2025	15-06-2025	Consumer Loan	NBF
SANTHALKA BHIWADI ALWAR 301019 RJ	27-06-2023	30-11-2023	Consumer Loan	PRB
SP919 / 920 /922 RIICO IND AREA BHIWADI ALWAR BHIWADI SECTOR 15 RAJASTHAN 301019 301019 RJ	28-03-2025	15-06-2025	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 15-06-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	15-03-2025	Disbd Amt/High Credit:		13,000
	Credit Limit:		Last Payment Date:	02-06-2025	Current Balance:		6,499
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:	2,167/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:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	13,000	10,833	8,666	6,499	-	-	-	-	-	-

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	-	-	13,000	13,000	13,000	13,000	-	-	-	-	-	-

Account Information

2	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 15-06-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	19-12-2024	Disbd Amt/High Credit:	10,799	
	Credit Limit:		Last Payment Date:		Current Balance:	1,799	

Active

Cash Limit:	Closed Date:	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
2025	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	8,999	7,199	5,399	3,599	1,799	1,799	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	10,799

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	10,799	10,799	10,799	10,799	10,799	10,799	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	10,799

Account Information

3	Account Type: CREDIT CARD	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: PRB	As on: 15-06-2025
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Ownership:	INDIVIDUAL	Disbursed Date:	14-09-2022	Disbd Amt/High Credit:	20,067
Credit Limit:	18,000	Last Payment Date:	09-06-2025	Current Balance:	17,980
Cash Limit:		Closed Date:		Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	
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	-	-	-	-	-	-
2024	000/XXX	000/XXX	021/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	18,320	18,221	18,181	18,190	18,220	17,980	-	-	-	-	-	-
2024	-	-	-	-	-	-	18,173	18,625	18,280	18,287	18,215	18,936

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	20,067	20,067	20,067	20,067	20,067	20,067	-	-	-	-	-	-
2024	-	-	-	-	-	-	20,060	20,060	20,060	20,060	20,060	20,060

Account Information

4	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: PRB	As on: 31-03-2024
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Ownership:	INDIVIDUAL	Disbursed Date:	13-07-2023	Disbd Amt/High Credit:	14,700
Credit Limit:		Last Payment Date:	16-03-2024	Current Balance:	0
Cash Limit:		Closed Date:	16-03-2024	Last Paid Amt:	2,043
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:		Total Writeoff Amt:	0
Occupation:					

Closed

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	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
2024	3,942	1,994	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	14,700	13,012	11,284	9,514	7,701	5,844

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	2,043	2,043	2,043	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	0	2,043	2,043	2,043	2,043	2,043

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	14,700	14,700	14,700	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	14,700	14,700	14,700	14,700	14,700	14,700

Account Information

5	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: PRB	As on: 30-11-2023
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	13-05-2023	Disb'd Amt/High Credit:	10,129
	Credit Limit:		Last Payment Date:	05-11-2023	Current Balance:	0
	Cash Limit:		Closed Date:	05-11-2023	Last Paid Amt:	1,830
	InstlAmt/Freq:		Tenure(month):		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
2023	-	-	-	-	000/STD	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
2023	-	-	-	-	10,129	8,537	6,908	5,241	3,534	1,787	0	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	0	1,830	1,830	1,830	1,830	1,830	1,830	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	10,129	10,129	10,129	10,129	10,129	10,129	10,129	-

Account Information

6	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: PRB	As on: 31-03-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-01-2023	Disb'd Amt/High Credit:	18,078
	Credit Limit:		Last Payment Date:	16-03-2024	Current Balance:	0
	Cash Limit:		Closed Date:	16-03-2024	Last Paid Amt:	0
	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:		Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-	-
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	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
2024	0	0	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	7,999	6,064	4,086	2,065	0	0	0	0	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	69	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	2,642	2,642	2,111	2,111	2,111	0	0	0	0

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	18,078	18,078	18,078	-	-	-	-	-	-	-	-	-
2023	-	-	-	18,078	18,078	18,078	18,078	18,078	18,078	18,078	18,078	18,078

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	PRB	06-07-2023	Consumer Loan	50,000

-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
Account Information - Account #	License Cancelled Entities	License of the credit institution cancelled by RBI

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