Credit Information™ Report PROV2

For AMIT HALADAR

CHM Ref #:	NARE250730CR283207358
Prepared For:	NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:	
Date of Request:	30-07-2025 14:41:43
Date of Issue:	30-07-2025

Inquiry Input Information

Name:	AMIT HALADAR	DOB/Age:	01-01-1982	Gender:	MALE
Father:	Jitendra haldar	Spouse:		Mother:	
Phone Numbers:	9639579332	ID(s):	AVBPH8833L [PAN]	Email ID(s):	haldaramit1982@gmail.com

Current Address: SHAKTIFRAM RUDPUR 1 NO HOUSE NO 42 ,Sitarganj,UK,262405

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	772	■ No/minimal missed payments in recent past ■ Normal proportion of outstanding balance to disbursed amount ■ Decent number of self/overall loans disbursed in the recent past

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	772	643	727	738	712	777	738	738	712	744	744	15
Description												Not Scored: Sufficient History Not Available

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
5	0	0	1	4	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
3	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
AMIT XNA HALADAR	20-05-2023	31-10-2023	Consumer Loan	NBF
AMIT HALADAR	31-05-2022	31-01-2025	Two-Wheeler Loan,Consumer Loan,Credit Card	NBF,NBF,NAB

Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
haldaramit1982@gmail.com	16-08-2024	16-08-2024	Credit Card	NAB

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1977	16-08-2024	16-08-2024	Credit Card	NAB
01-01-1982	31-05-2022	22-01-2025	Two-Wheeler Loan	NBF

Phone Variations	First Reported	Last Reported	Type	Source Indicator
9639579332	05-04-2023	31-10-2023	Consumer Loan	NBF

ID Variations	First Reported	Last Reported	Type	Source Indicator
AVBPH8833L [PAN]	31-03-2023	31-03-2023	Consumer Loan	NBF

Address Variations	First Reported	Last Reported	Type	Source Indicator
GRAM UTASIYA SAMUKHIYA, POST BHUDIYA KALO NI, BAHERI, BAREILLY NR-SARKARI SCHOOL BAREILLY 243201 UP	31-05-2022	22-01-2025	Two-Wheeler Loan	NBF
GRAM UTASIYA SAMUKHIYA, POST BHUDIYA KALONI GRAM UTASIYA SAMUKHIYA, UTARASIA MOHLIYA POST BHUDIYA KALONI BAHERI 243201 UP	05-04-2023	30-06-2023	Consumer Loan	NBF
PBG INDUSTRIES SIDCUL SITARGANJ U S NAGAR SITARAGANJ KASHIPUR 262405 UK	16-08-2024	16-08-2024	Credit Card	NAB

Employment details

Account Information

1 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on: 31-01-2025

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	14-07-2024	Disbd Amt/High Credit:	17,999
Credit Limit:		Last Payment Date:	02-01-2025	Current Balance:	0
Cash Limit:		Closed Date:	02-01-2025	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	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	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	0	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	17,999	15,496	13,194	10,770	8,256	5,616

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
2025	17,999	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	17,999	17,999	17,999	17,999	17,999	17,999

Account Information

2 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on: 30-09-2024

Clos

Ownership:	INDIVIDUAL	Disbursed Date:	18-02-2024	Disbd Amt/High Credit:	11,199
Credit Limit:		Last Payment Date:	02-09-2024	Current Balance:	0
Cash Limit:		Closed Date:	02-09-2024	Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0

ed

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
2024	-	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	-	11,199	11,199	9,914	8,399	6,840	5,216	3,540	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
2024	-	11,199	11,199	11,199	11,199	11,199	11,199	11,199	11,199	-	-	-

Account Information

3 Account Type: **CREDIT CARD** | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NAB | As on: 16-08-2024

Closed

Ownership: INDIVIDUAL | Disbursed Date: 05-01-2024 | Disbd Amt/High Credit: 0

Credit Limit: 50,000 | Last Payment Date: | Current Balance: 0

Cash Limit: 10,000 | Closed Date: 28-06-2024 | Last Paid Amt:

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/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	-	-	-	-	-	-

Current Balance History:

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

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

Account Information

4 Account Type: **CONSUMER LOAN** | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NBF | As on: 31-10-2023

Closed

Ownership: INDIVIDUAL | Disbursed Date: 31-03-2023 | Disbd Amt/High Credit: 15,199

Credit Limit: | Last Payment Date: 02-10-2023 | Current Balance: 0

Cash Limit: | Closed Date: 02-10-2023 | 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
2023	-	-	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
2023	-	-	15,199	12,665	13,292	11,290	9,208	7,030	4,795	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

2023	-	-	15,199	15,199	15,199	15,199	15,199	15,199	15,199	15,199	-	-

Account Information

5 **Account Type:** TWO-WHEELER LOAN **Credit Grantor:** XXXX **Account #:** xxxx **Lender Type:** NBF **As on:** 22-01-2025

Closed

Ownership:	INDIVIDUAL	**Disbursed Date:**	14-04-2022	**Disbd Amt/High Credit:**	46,600
Credit Limit:		**Last Payment Date:**	26-09-2023	**Current Balance:**	0
Cash Limit:		**Closed Date:**	26-09-2023	**Last Paid Amt:**	
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/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	000/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	26,856	23,872	20,888	17,873	14,920	11,936	8,952	5,968	2,984	-	-	-
2022	-	-	-	-	-	-	-	-	-	35,808	32,790	29,840

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
2023	46,600	46,600	46,600	46,600	46,600	46,600	46,600	46,600	46,600	-	-	-
2022	-	-	-	-	-	-	-	-	-	46,600	46,600	46,600

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	30-07-2025	OTHER	1,56,000
XXXX	NBF	12-07-2024	Auto Loan (Personal)	10,000

-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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