



Credit Information™ Report PROV2

For ANURAG SINGH PARIHAR

CHM Ref #: NARE250825CR356672018
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 25-08-2025 07:10:39
Date of Issue: 25-08-2025

Inquiry Input Information

Name: ANURAG SINGH PARIHAR DOB/Age: 01-01-2001 Gender: MALE
Father: Vijay singh parihar Spouse: Mother:
Phone Numbers: 7067022065 ID(s): HBJPP7887R [PAN] Email ID(s): shriwastavmanish7@gmail.com

Current Address: GALI NO 1 KASNA NEAR BY SIRSA ,Greater Noida,UP,201312

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	725	<div><div></div>No/minimal recent missed payments</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Considerably high utilization of credit limit on self/overall revolving accounts</div> <div><div></div>Decent number of self/overall loans disbursed in the 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	721	711	722	722	15							
Description					Not Scored: Sufficient History Not Available	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
3	2	0	2	1	0	87,311	55,939	31,372	98,200	98,200	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	2	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
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ANURAG SINGH PARIHAR		29-03-2024	15-08-2025	Kisan Credit Card,Two- Wheeler Loan,Gold Loan	NAB,PRB,PRB
Email-ID Variations		First Reported	Last Reported	Type	Source Indicator
ANURAGSINGHP058@GMAIL.COM		29-03-2024	15-08-2025	Two-Wheeler Loan,Gold Loan	PRB,PRB
DOB Variations		First Reported	Last Reported	Type	Source Indicator
01-01-2001		06-11-2024	15-08-2025	Kisan Credit Card	NAB
Phone Variations		First Reported	Last Reported	Type	Source Indicator
917067022065		29-03-2024	31-10-2024	Gold Loan	PRB
7067022065		29-02-2024	31-10-2024	Gold Loan	PRB
ID Variations		First Reported	Last Reported	Type	Source Indicator
50026389094964 [CKYC]		31-10-2024	15-08-2025	Kisan Credit Card,Two- Wheeler Loan,Gold Loan	NAB,PRB,PRB
HBJPP7887R [PAN]		29-03-2024	15-08-2025	Kisan Credit Card,Two- Wheeler Loan,Gold Loan	NAB,PRB,PRB
Address Variations		First Reported	Last Reported	Type	Source Indicator
OTHERS DIXON PVT LTD SIRSA GAUTAM BUDDHA NAGAR UTTAR PRADESH 201308 UP		10-03-2025	15-08-2025	Two-Wheeler Loan	PRB
SIRSA GREATER NOIDA GAUTAM BUDDHA UTTAR PRADESH SHIV MANDIR 201310 UP		10-03-2025	15-08-2025	Two-Wheeler Loan	PRB
SALOKHRA CHAKARNAGAR ETAWAH 206125 UP		29-02-2024	29-02-2024	Gold Loan	PRB
SALOKHARA CHAKAR NAGAR SALOKHARA AURAIYA 206121 UP		06-11-2024	15-08-2025	Kisan Credit Card	NAB

Employment details

Account Information

1	Account Type: TWO-WHEELER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: PRB	As on: 15-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	25-02-2025	Disbd Amt/High Credit:		65,000
	Credit Limit:		Last Payment Date:	05-08-2025	Current Balance:		55,939
	Cash Limit:		Closed Date:		Last Paid Amt:		2,482
	InstlAmt/Freq:	2,482/Monthly	Tenure(month):	36	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt		0
	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	000/XXX	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	65,000	62,836	61,506	60,152	58,773	57,369	55,939	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	2,482	2,482	2,482	2,482	2,482	2,482	2,482	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	65,000	65,000	65,000	65,000	65,000	65,000	65,000	-	-	-	-

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		90,328	

Account Information

2	Account Type: KISAN CREDIT CARD		Credit Grantor: XXXX	Account #: xxxx	Lender Type: NAB	As on: 15-08-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	21-10-2024	Disbd Amt/High Credit:	33,200

Active	Credit Limit:	Last Payment Date:	Current Balance:	31,372
	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	0
	Settlement Amt: 0	Interest Rate: 7.0 %	Total Writeoff Amt:	0
	Occupation:			

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	XXX/STD	XXX/STD	XXX/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	30,228	30,228	30,936	30,936	31,372	31,372	31,372	31,372	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	30,000	30,000	30,228

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	33,200	33,200	33,200	33,200	33,200	33,200	33,200	33,200	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	33,200	33,200	33,200

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		5,00,000	

Account Information

3	Account Type: GOLD LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: PRB	As on: 31-10-2024
Closed	Ownership: INDIVIDUAL	Disbursed Date: 09-02-2024	Disbd Amt/High Credit: 39,000		
	Credit Limit:	Last Payment Date: 03-10-2024	Current Balance: 0		
	Cash Limit:	Closed Date: 03-10-2024	Last Paid Amt: 43,061		
	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
2024	-	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	-	39,000	39,000	39,000	39,000	39,000	39,000	39,000	39,000	0	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	0	0	0	0	0	0	0	0	43,061	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	39,000	39,000	39,000	39,000	39,000	39,000	39,000	39,000	39,000	-	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NAB	15-10-2024	OTHER	0
XXXX	NAB	03-09-2024	Kisan Credit Card	4,00,000
XXXX	NAB	27-08-2024	Business Loan	1,00,000
XXXX	NAB	06-04-2024	Priority Sector Agriculture Auto Loan (Personal)	50,000

-END OF REPORT-

Appendix

Section	Code	Description
Indicates number of accounts that the applicant has defaulted on within the		

Account Summary	Number of Delinquent Accounts	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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