



Credit Information™ Report PROV2

For SONI .

CHM Ref #: NARE250825CR356959047
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 25-08-2025 10:07:11
Date of Issue: 25-08-2025

Inquiry Input Information

Name: SONI . DOB/Age: 14-06-1993 Gender: MALE
Father: Mohammad Shareef Spouse: Mother:
Phone Numbers: 8273931278 ID(s): EMOPS4752M [PAN] Email ID(s): soniansarimbd111@gmail.com

Current Address: GALI NUMBER 01 NEAR SABUN FACTORY KARULA REHMAT NAGAR MORADABAD ,Moradabad,UP,244102

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	694	■ No/minimal recent missed payments

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	786	786	786	786	786	786	786	786	786	786	688	739
Description												

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
4	1	0	0	4	0	11,890	0	11,890	22,000	22,000	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
4	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
SONI S/O MOHAMMAD SHAREEF	27-07-2025	15-08-2025	Personal Loan	NBF
SONI MOHD SHAREEF	10-10-2021	31-10-2022	Consumer Loan	NBF
SONI M	23-12-2021	30-11-2022	Consumer Loan	NBF
SONI .	13-10-2020	31-03-2021	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
soni78877@gmail.com	13-10-2020	31-03-2021	Consumer Loan	NBF
null@gmail.com	10-10-2021	31-10-2022	Consumer Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
14-06-1993	27-07-2025	15-08-2025	Personal Loan	NBF
13-06-1993	13-10-2020	31-03-2021	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7900382975	10-10-2021	31-10-2022	Consumer Loan	NBF
8273931278	23-12-2021	15-08-2025	Consumer Loan,Personal Loan	NBF,NBF
919389568437	13-10-2020	31-03-2021	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
EMOPS4752M [PAN]	13-10-2020	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
GALI NO 1 REHMAT NAGAR MORADABADNEAR SAB MORADABADMORADAB ADMORADABAD MORADABAD MORADABAD 24BN PAC MBD S.O 244001 UP	23-12-2021	30-11-2022	Consumer Loan	NBF
GALI NUMBER 01 NEAR SABUN FACTORY KARULA REHMAT NAGAR MORADABAD 244102 UP	27-07-2025	15-08-2025	Personal Loan	NBF
GALI NUMBER 01 NEAR SABUN FACTORY KARULA REHMAT NAGAR, MORADABAD MORADABAD UTTAR PRADESH 244001 UP	10-10-2021	31-10-2022	Consumer Loan	NBF
S/O: MOHAMMMAD SHAREEF, GALI NUMBER 01 NEAR SABUN FACTORY KARULA, REHMAT NAGAR, MORADABAD, MORADABAD, THAKURDWARA, MORADABAD, UTTAR PRADESH, 244001 MORADABAD UTTAR PRADESH 244001 UP	13-10-2020	31-03-2021	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN		Credit Grantor: NARENDRA FINANCE COMPANY	Account #: 3673888	Lender Type: NBF	As on: 15-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	11-02-2025	Disbd Amt/High Credit:	22,000
	Credit Limit:		Last Payment Date:		Current Balance:	11,890
	Cash Limit:		Closed Date:		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

Payment History/Asset Classification:

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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	15,444	13,691	11,890	-	-	-	-

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	-	-	-	-	-	22,000	22,000	22,000	-	-	-	-

Account Information

Remarks:	Income/Freq:	Principal Writeoff Amt	0
Settlement Amt: 0	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/STD	000/STD	000/STD	XXX/XXX	000/STD	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	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
2021	3,196	2,397	1,598	-	0	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	6,392	6,392	5,593	4,794	3,995

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
2021	6,392	6,392	6,392	-	6,392	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	6,392	6,392	6,392	6,392	6,392

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	27-01-2025	OTHER	1,00,000
NARENDRA FINANCE COMPANY	NBF	25-10-2024	OTHER	90,000

-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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