



# Credit Information™ Report PROV2

For SADDAM .

CHM Ref #: NARE250828CR366814494  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 28-08-2025 19:46:34  
Date of Issue: 28-08-2025

## Inquiry Input Information

Name: SADDAM . DOB/Age: 01-01-1994 Gender: MALE  
Father: Babulal Spouse: Mother:  
Phone Numbers: 9069334790 ID(s): KKEPS5491B [PAN] Email ID(s): saddamansar93240@gmail.com

Current Address: H NO.348 GALI NO.9 CHHAJARSI SECTOR 63 NOIDA GAUTAM BUDDHA NAGAR ,Noida,UP,201301

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	739	<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	739	734	734	734	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

## 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
1	1	0	0	1	0	27,980	0	27,980	90,000	90,000	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
1	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
SADDAM HUSAIN	04-03-2024	15-08-2025	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
saddamhusainkgr94@gmail.com	04-03-2024	15-08-2025	Personal Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
15-01-1994	04-03-2024	15-08-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7065398630	04-03-2024	15-08-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
ARUPH3770P [PAN]	04-03-2024	15-08-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
GROUND FLOOR, HOUSE NO 00, BAROLPUR, SECTOR 63, NOIDA, DISTRICT GAUTAM BUDDHA NAGAR, STATE UTTAR PRA 201301 UP	28-08-2024	15-08-2025	Personal Loan	NBF
GROUND FLOOR, HOUSE NO 00, BAROLPUR, S 201301 UP	07-02-2025	15-06-2025	Personal Loan	NBF
GROUND FLOOR, HOUSE NO 00, BAROLPUR, SECTOR 63, NOIDA, DISTRICT GAUTAM BUDDHA NAGAR, STATE UTTAR PRADESH, PIN CODE - 201301, NEAR BY GADDI GOL CHAKKAR 201301 201301-G 201301 UP	04-03-2024	31-08-2024	Personal Loan	NBF
S/O LIYAKAT ALI, VILLAGE- KARGAHAR, POST- KARGAHAR, ANCHAL- KARGAHAR, KARGAHAR, ROHTAS, BIHAR - 821107 821107 BR	30-11-2024	30-11-2024	Personal Loan	NBF

Employment details

Account Information

1	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
Active	Ownership: INDIVIDUAL	Disbursed Date: 27-01-2024	Disbd Amt/High Credit:	90,000	
	Credit Limit:	Last Payment Date: 09-08-2025	Current Balance:	27,980	
	Cash Limit:	Closed Date:	Last Paid Amt:		
	InstlAmt/Freq: 5,099/Monthly	Tenure(month): 24	Overdue Amt:	0	
	Write off Date:	Account in Dispute:			
	Account Remarks:	Income/Freq:	Principal Writeoff Amt		
	Settlement Amt:	Interest Rate: 31.0 %	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	000/XXX	-	-	-	-
2024	000/XXX	000/XXX	000/XXX	000/XXX	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
2025	55,575	51,932	48,193	44,357	40,421	36,381	32,234	27,980	-	-	-	-
2024	-	-	-	-	-	-	-	-	69,240	65,955	62,575	59,125

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	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	-	-	-	-
2024	-	-	-	-	-	-	-	-	90,000	90,000	90,000	90,000

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	18-08-2025	Personal Loan	0

-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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