



Credit Information™ Report PROV2

For YASH PAL

CHM Ref #: NARE250724CR270871543
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 24-07-2025 18:30:28
Date of Issue: 24-07-2025

Inquiry Input Information

Name: YASH PAL DOB/Age: 30-06-1996 Gender: MALE
Father: Babu ram Spouse: Mother:
Phone Numbers: 6397770395 ID(s): AKEPY1922D [PAN] Email ID(s): yashpalprajapati3266@gmail.com

Current Address: SHIV NAGAR WARD NO 07 AZAD NAGAR GALI NO 02 ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	729	<div><div>No/minimal recent missed payments</div><div>Decent number of self/overall loans disbursed in the past</div><div>Relatively low credit age of open contracts</div><div>Decent number of self/overall loans disbursed in the recent past</div></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	786	786	786	786	786	735	15					
Description							Not Scored: Sufficient History Not Available	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
3	1	0	1	2	0	36,200	36,200	0	36,200	36,200	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
2	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
YASH PAL	12-10-2023	30-06-2025	Other,Gold Loan	NBF,NBF
PAL YASH	18-08-2023	30-11-2024	Consumer Loan	NBF

Email-ID Variations yashpal30june1996@gmail.com	First Reported 18-08-2023	Last Reported 30-11-2024	Type Consumer Loan	Source Indicator NBF
DOB Variations 30-06-1996	First Reported 12-10-2023	Last Reported 31-01-2024	Type Other	Source Indicator NBF
Phone Variations 916397770395	First Reported 18-08-2023	Last Reported 30-11-2024	Type Consumer Loan	Source Indicator NBF
ID Variations AKEPY1922D [PAN] XXXXXXXX4254 [UID]	First Reported 20-06-2025 20-06-2025	Last Reported 30-06-2025 30-06-2025	Type Gold Loan Gold Loan	Source Indicator NBF NBF
Address Variations WARD NO 7 AZAD NAGAR WARD NO 7 AZAD NAGAR WARD NO 7 AZAD NAGAR RUDRAPUR UDHAM SING RUDARPUR S.O UDHAMSINGH NAGAR, UTTARAKHAND 263153 UK AZAD NAGAR AZAD NAGAR TRASIT CAMP RUDRAPUR KICHHA UTTARAKHAND 263153 UK	First Reported 15-06-2025 18-08-2023	Last Reported 15-06-2025 30-11-2024	Type Gold Loan Consumer Loan	Source Indicator NBF NBF

Employment details

Account Information

1	Account Type: GOLD LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-06-2025
---	--------------------------------	----------------------	-----------------	------------------	-------------------

Active	Ownership:	INDIVIDUAL	Disbursed Date:	21-05-2025	Disbd Amt/High Credit:	36,200
	Credit Limit:		Last Payment Date:		Current Balance:	36,200
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	12	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	24.0 %	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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	36,200	36,200	-	-	-	-	-	-

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	-	-	-	-	36,200	36,200	-	-	-	-	-	-

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Gold		36,200	

Account Information

2	Account Type: OTHER	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-01-2024
---	----------------------------	----------------------	-----------------	------------------	-------------------

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-09-2023	Disbd Amt/High Credit:	55,000
	Credit Limit:		Last Payment Date:	03-01-2024	Current Balance:	0
	Cash Limit:		Closed Date:	03-01-2024	Last Paid Amt:	55,000
	InstlAmt/Freq:		Tenure(month):	12	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	24.0 %	Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	000/XXX	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	55,000	55,000	54,995	54,995
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	55,000	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	5	5
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	55,000	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	55,000	55,000	55,000	55,000

Account Information

3

Account Type: CONSUMER LOAN

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 30-11-2024

Closed

Ownership: INDIVIDUAL

Disbursed Date: 16-07-2023

Disbd Amt/High Credit: 8,743

Credit Limit:

Last Payment Date:

Current Balance: 0

Cash Limit:

Closed Date: 30-11-2024

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
2024	000/XXX	000/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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	1,249	0	0	0	0	0	0	0	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	2,498

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	8,743	8,743	8,743	8,743	8,743	8,743	8,743	8,743	8,743	8,743	8,743	-
2023	-	-	-	-	-	-	-	-	-	-	-	8,743

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	SFB	13-09-2023	Business Loan General	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

Disclaimer: This document contains proprietary information to CRIF High Mark and is prepared by using the proprietary match logic of CRIF High Mark may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India).