



Credit Information™ Report PROV2

For CHHATRA PAL

CHM Ref #: NARE250816CR331351849
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 16-08-2025 18:05:28
Date of Issue: 16-08-2025

Inquiry Input Information

Name: CHHATRA PAL DOB/Age: 06-06-2001 Gender: MALE
Father: Rameshwar Gangwar Spouse:
Phone Numbers: 7819040532 ID(s): GNXPP5279J [PAN] Email ID(s): chhtrapal.nbj@gmail.com

Current Address: NEAR HARDEV MEDICAL TRANSIT CAMP RUDRAPUR ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

| SCORE NAME | RANGE | SCORE | SCORING FACTORS(Upto 4 only) |
|----------------------|---------|-------|---|
| PERFORM CONSUMER 2.2 | 300-900 | 763 | <div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</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 | 763 | 769 | 758 | 758 | 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 |
|--------------------|-----------------|------------------|------------------|--------------------|-------------------|-----------------------|-------------------------|---------------------------|-------------------------|------------------------|----------------------|
| 3 | 3 | 0 | 0 | 3 | 0 | 3,31,984 | 0 | 3,31,984 | 4,65,515 | 4,65,515 | 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 | 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 |
|-----------------|----------------|---------------|---------------------------------|------------------|
| CHHATRA PAL | 08-03-2024 | 31-07-2025 | Consumer Loan,Kisan Credit Card | NBF,NAB |

| | | | | |
|--|--|---|---|---------------------------------------|
| DOB Variations 06-06-2001 | First Reported 05-06-2025 | Last Reported 31-07-2025 | Type Consumer Loan | Source Indicator NBF |
| Phone Variations 7819040532 | First Reported 10-07-2024 | Last Reported 31-07-2025 | Type Kisan Credit Card | Source Indicator NAB |
| ID Variations 30004522642493 [CKYC] GNXPP5279J [PAN] XXXXXXXX9601 [UID] | First Reported 10-06-2024 08-03-2024 08-03-2024 | Last Reported 31-07-2025 30-04-2024 30-04-2024 | Type Kisan Credit Card Kisan Credit Card Kisan Credit Card | Source Indicator NAB NAB NAB |
| Address Variations VILLAGE FAZILPUR POST SENTHAL TAHSEEL NAWABGANJ FAZILPUR BAREILLY NAWABGANJ UTTAR PRADESH 262407 UP VILLAGE FAZILPURPOST SENTHALNAWABGA NJ BAREL, IN, 243407 VILLAGE FAZILPUR POST SENTHAL NAWABGANJ BAREILLY- UP 243407 UP | First Reported 21-02-2025 08-03-2024 08-03-2024 | Last Reported 31-07-2025 31-07-2025 31-08-2024 | Type Consumer Loan Kisan Credit Card Kisan Credit Card | Source Indicator NBF NAB NAB |

Employment details

Account Information

| | | | | | |
|--------|------------------------------------|-------------------------------|------------------------|------------------|-------------------|
| 1 | Account Type: CONSUMER LOAN | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NBF | As on: 31-07-2025 |
| Active | Ownership: INDIVIDUAL | Disbursed Date: 13-02-2025 | Disbd Amt/High Credit: | 15,515 | |
| | Credit Limit: | Last Payment Date: 22-07-2025 | Current Balance: | 4,814 | |
| | Cash Limit: | Closed Date: | Last Paid Amt: | 1,637 | |
| | InstlAmt/Freq: 1,637/Monthly | Tenure(month): 10 | 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 |
|------|-----|---------|---------|---------|---------|---------|---------|-----|-----|-----|-----|-----|
| 2025 | - | 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 | - | 12,515 | 11,006 | 9,482 | 7,942 | 6,386 | 4,814 | - | - | - | - | - |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-------|-------|-------|-------|-------|-------|-----|-----|-----|-----|-----|
| 2025 | - | 1,637 | 1,637 | 1,637 | 1,637 | 1,637 | 1,637 | - | - | - | - | - |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|-----|
| 2025 | - | 15,515 | 15,515 | 15,515 | 15,515 | 15,515 | 15,515 | - | - | - | - | - |

Account Information

| | | | | | |
|--------|--|----------------------------|------------------------|------------------|-------------------|
| 2 | Account Type: KISAN CREDIT CARD | Credit Grantor: XXXX | Account #: xxxx | Lender Type: NAB | As on: 31-07-2025 |
| Active | Ownership: JOINT | Disbursed Date: 22-02-2024 | Disbd Amt/High Credit: | 1,50,000 | |
| | Credit Limit: | Last Payment Date: | Current Balance: | 1,19,680 | |
| | 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: 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 | - | - | - | - | - |
| 2024 | - | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD |

Current Balance History:

| | | | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| 2025 | 1,16,526 | 1,18,588 | 1,19,680 | 1,19,680 | 1,19,680 | 1,19,680 | 1,19,680 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | 1,16,526 | 1,16,526 | 1,16,526 | 1,16,526 | 1,16,526 |

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 | 1,50,000 | 1,50,000 | 1,50,000 | 1,50,000 | 1,50,000 | 1,50,000 | 1,50,000 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | 1,50,000 | 1,50,000 | 1,50,000 | 1,50,000 | 1,50,000 |

Collateral/Security Details:

| | | | |
|---------------|----------------|----------------|---------------|
| Security Type | Type of Charge | Security Value | Date Of Value |
| Property | | 8,00,000 | |

Account Information

| | | | | | | | |
|--------|--|-------|----------------------|------------|-------------------------|------------------|-------------------|
| 3 | Account Type: KISAN CREDIT CARD | | Credit Grantor: XXXX | | Account #: xxxx | Lender Type: NAB | As on: 31-07-2025 |
| Active | Ownership: | JOINT | Disbursed Date: | 22-02-2024 | Disbdt Amt/High Credit: | | 3,00,000 |
| | Credit Limit: | | Last Payment Date: | | Current Balance: | | 2,07,490 |
| | 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: | 7.0 % | Total Writeoff Amt: | | 0 |
| | Occupation: | | | | | | |

| | | | | | | | | | | | | |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | - | - | - | - | - |
| 2024 | - | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD | XXX/STD |

Current Balance History:

| | | | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| 2025 | 2,03,257 | 2,05,634 | 2,07,490 | 2,07,490 | 2,07,490 | 2,07,490 | 2,07,490 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | 2,03,257 | 2,03,257 | 2,03,257 | 2,03,257 | 2,03,257 |

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 | 3,00,000 | 3,00,000 | 3,00,000 | 3,00,000 | 3,00,000 | 3,00,000 | 3,00,000 | - | - | - | - | - |
| 2024 | - | - | - | - | - | - | - | 3,00,000 | 3,00,000 | 3,00,000 | 3,00,000 | 3,00,000 |

Collateral/Security Details:

| | | | |
|---------------|----------------|----------------|---------------|
| Security Type | Type of Charge | Security Value | Date Of Value |
| Property | | 11,50,000 | |

Inquiries (past 24 months)

| | | | | |
|----------------|------|-----------------|--------------|--------|
| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|----------------|------|-----------------|--------------|--------|

-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 |

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