



# Credit Information™ Report PROV2

For PRAMOD PATEL

CHM Ref #: NARE250831CR372897149  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 31-08-2025 11:51:23  
Date of Issue: 31-08-2025

## Inquiry Input Information

Name: PRAMOD PATEL DOB/Age: 07-09-1994 Gender: MALE  
Father: Hemraj patel Spouse: Mother:  
Phone Numbers: 8965835067 ID(s): FTPPP3165Q [PAN] Email ID(s): pramodpatel5275@gmail.com

Current Address: HO.NO.32 GALI NO. 2 GRAM PADARIYA ,Jabalpur,MP,482004

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	688	■ Decent number of self/overall loans disbursed in the recent past

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	739	739	739	734	734	739	15				
Description								Not Scored: Sufficient History Not Available	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
4	1	0	0	4	0	83,871	0	83,871	1,00,000	1,00,000	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
PRAMOD PATEL	27-07-2023	22-08-2025	Consumer Loan,Business Loan Unsecured,Personal Loan	NBF,NBF,NAB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
null@gmail.com	25-06-2024	19-04-2025	Consumer Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
07-09-1994	04-07-2024	22-08-2025	Personal Loan	NAB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8965835067	27-07-2023	19-04-2025	Consumer Loan,Business Loan Unsecured	NBF,NBF
918965835067	05-03-2025	22-08-2025	Personal Loan	NAB
ID Variations	First Reported	Last Reported	Type	Source Indicator
40067516039088 [CKYC]	04-07-2024	22-08-2025	Personal Loan	NAB
FTPPP3165Q [PAN]	04-07-2024	22-08-2025	Personal Loan	NAB
XXXXXXXXX4640 [UID]	28-12-2023	31-03-2024	Business Loan Unsecured	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
PADARIYA GRAM PADARIYA JABALPUR 483220 MP	27-07-2023	31-01-2024	Business Loan Unsecured	NBF
GRAM PADARIYA PADARIYA JABALPUR JABALPUR MADHYA PRADESH 483220 MP	25-06-2024	19-04-2025	Consumer Loan	NBF
VILL PADARIYA PANAGAR 483220 MP	04-07-2024	31-12-2024	Personal Loan	NAB
PADARIYA GRAM PADARIYA JABALPUR 483220 UP	16-04-2024	31-07-2024	Business Loan Unsecured	NBF
PADARIYA, GRAM PADARIYA, JABALPUR, MADHYA PRADESH, 483220 483220 MP	28-12-2023	31-03-2024	Business Loan Unsecured	NBF

Employment details

Account Information

1	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NAB	As on: 22-08-2025
Active	Ownership:	GUARANTOR	Disbursed Date:	24-06-2024	Disbd Amt/High Credit:		1,00,000
	Credit Limit:		Last Payment Date:	31-07-2025	Current Balance:		83,871
	Cash Limit:		Closed Date:		Last Paid Amt:		31,079
	InstlAmt/Freq:	2,372/Monthly	Tenure(month):	60	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	13.85 %	Total Writeoff Amt:		0
	Occupation:						

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-
2024	-	-	-	-	-	000/STD	000/STD	000/STD	001/STD	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	91,822	90,483	89,233	87,919	86,619	85,240	83,871	83,871	-	-	-	-
2024	-	-	-	-	-	-	-	-	96,875	95,419	94,208	93,021

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	16,847	19,219	21,591	23,963	26,335	28,707	31,079	31,079	-	-	-	-
2024	-	-	-	-	-	-	-	-	7,359	9,731	12,103	14,475

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	-	-	-	-
2024	-	-	-	-	-	-	-	-	1,00,000	1,00,000	1,00,000	1,00,000

Account Information

2	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 19-04-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	05-06-2024	Disbd Amt/High Credit:		12,834
	Credit Limit:		Last Payment Date:	05-03-2025	Current Balance:		0
	Cash Limit:		Closed Date:	04-04-2025	Last Paid Amt:		1,332

Closed

InstlAmt/Freq:	1,332/Monthly		Tenure(month):		11		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	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	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	3,938	2,633	1,319	0	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	11,584	11,584	10,331	9,070	7,800	6,521	5,234	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	1,332	1,332	1,332	1,332	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	1,332	1,332	1,332	1,332	1,332	1,332	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	12,834	12,834	12,834	12,834	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	12,834	12,834	12,834	12,834	12,834	12,834	12,834	

Account Information

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Account Type: BUSINESS LOAN UNSECURED

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 31-03-2024

Closed

Ownership: INDIVIDUAL

Disbursed Date: 12-06-2023

Disbd Amt/High Credit: 3,000

Credit Limit:

Last Payment Date: 27-03-2024

Current Balance: 0

Cash Limit:

Closed Date: 27-03-2024

Last Paid Amt:

InstlAmt/Freq:

Tenure(month):

Overdue Amt: 0

Write off Date:

Account in Dispute:

Account Remarks:

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
2024	000/XXX	000/XXX	000/STD	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	2,400	2,145	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	1,897	2,602

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
2024	3,000	3,000	3,000	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	3,000	3,000

Account Information

Closed	Account Type: <b>BUSINESS LOAN UNSECURED</b>				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-07-2024	
	Ownership: INDIVIDUAL				Disbursed Date: 12-06-2023				Disbd Amt/High Credit: 27,000				
	Credit Limit:				Last Payment Date: 31-07-2024				Current Balance: 0				
	Cash Limit:				Closed Date: 31-07-2024				Last Paid Amt:				
	InstlAmt/Freq: 2,475/Monthly				Tenure(month):				Overdue Amt: 0				
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:				Principal Writeoff Amt				
	Settlement Amt:				Interest Rate: 18.0 %				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	XXX/XXX	000/STD	-	-	-	-	-
2023	-	-	-	-	-	000/STD	000/STD	XXX/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	14,105	11,842	9,544	7,212	4,846	-	0	-	-	-	-	-
2023	-	-	-	-	-	-	-	24,930	22,829	20,696	18,532	16,335

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
2024	27,000	27,000	27,000	27,000	27,000	-	27,000	-	-	-	-	-
2023	-	-	-	-	-	-	-	27,000	27,000	27,000	27,000	27,000

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	24-07-2025	Personal Loan	0
XXXX	NBF	02-06-2024	OTHER	45,000

-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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