



Credit Information™ Report PROV2

For SACHIN BAINSLA

CHM Ref #: NARE250821CR345071301
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 21-08-2025 17:13:48
Date of Issue: 21-08-2025

Inquiry Input Information

Name: SACHIN BAINSLA DOB/Age: 15-10-1999 Gender: MALE
Father: Niranjan Spouse: Mother:
Phone Numbers: 9991072320 ID(s): HNAPB5723D [PAN] Email ID(s): bainslasachin68@gmail.com

Current Address: PALWAL HARYANA ,Palwal,HR,121102

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	708	<div><div></div>No/minimal missed payments in recent past <div></div>Substantial 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	15											
Description	Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit	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
2	2	0	0	2	0	12,573	0	12,573	22,198	22,198	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
SACHIN BAINSLA	29-01-2025	15-08-2025	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
15-10-1999	07-08-2025	15-08-2025	Consumer Loan	NBF

Phone Variations	First Reported	Last Reported	Type	Source Indicator
7988128886	31-01-2025	15-08-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
30035430874703 [CKYC]	26-02-2025	31-07-2025	Consumer Loan	NBF
HNAPB5723D [PAN]	29-01-2025	15-08-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
HOUSE NO-167 VPO BILOCHPUR , PALWAL NA NEAR MAHADEV MANDIR, TAPPA BILOCHPUR BILOCHPUR(110), PALWAL 121107 HR	31-07-2025	15-08-2025	Consumer Loan	NBF
S/O NIRANJAN HOUSE NO 167 BILOCHPUR 110 NEAR BY MAHADEV MANDIR CAMP COLONY HARYANA 121102 121102 HR	31-01-2025	31-07-2025	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Active	Ownership:	INDIVIDUAL	Disbursed Date:	23-07-2025	Disbd Amt/High Credit:	11,199
	Credit Limit:		Last Payment Date:		Current Balance:	11,199
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:	0	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/STD	000/STD	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	11,199	11,199	-	-	-	-

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	-	-	-	-	-	-	11,199	11,199	-	-	-	-

Account Information

2	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-07-2025
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Active	Ownership:	INDIVIDUAL	Disbursed Date:	24-01-2025	Disbd Amt/High Credit:	10,999
	Credit Limit:		Last Payment Date:	02-07-2025	Current Balance:	1,374
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:	1,374/Monthly	Tenure(month):	8	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	000/XXX	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	8,249	8,249	6,874	5,499	4,124	2,749	1,374	-	-	-	-	-

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	10,999	10,999	10,999	10,999	10,999	10,999	10,999	-	-	-	-	-

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
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).