



# Credit Information™ Report PROV2

For POOJA DEVI

CHM Ref #: NARE250906CR389892089  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 06-09-2025 21:17:23  
Date of Issue: 06-09-2025

## Inquiry Input Information

Name: POOJA DEVI DOB/Age: 01-01-1985 Gender: FEMALE  
Father: Ratan singh Spouse: Mother:  
Phone Numbers: 8076190176 ID(s): EINPD3308F [PAN] Email ID(s): ajeetsingh2453a@gmail.com

Current Address: 65 CHHAJARSI SECTOR 63 NOIDA ,Noida,UP,201301

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	808	<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	786	786	763	763	763	763	763	763	739	739	15	
Description											Not Scored: Sufficient History Not Available	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
3	0	0	1	2	0	0	0	0	0	0	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
3	0	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
POOJA SHARMA	16-08-2023	15-04-2025	Credit Card	PRB
SHARMA POOJA	22-04-2015	31-03-2017	Housing Loan	HFC
DEVI POOJA	22-09-2022	30-11-2024	Consumer Loan	NBF

Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
POOJAPVA@GMAIL.COM	22-04-2015	15-04-2025	Housing Loan,Credit Card	HFC,PRB
pooja5642@gmail.com	22-09-2022	30-11-2024	Consumer Loan	NBF
abc@yahoo.com	16-08-2023	15-04-2025	Credit Card	PRB
DOB Variations	First Reported	Last Reported	Type	Source Indicator
28-01-1985	16-08-2023	15-04-2025	Credit Card	PRB
01-01-1985	22-09-2022	30-11-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
919871982031	16-08-2023	15-04-2025	Credit Card	PRB
09871982031	16-08-2023	15-04-2025	Credit Card	PRB
9871982031	22-04-2015	31-03-2017	Housing Loan	HFC
918076190176	22-09-2022	30-11-2024	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
BOLPS6334F [PAN]	22-07-2015	31-03-2017	Housing Loan	HFC
EINPD3308F [PAN]	22-09-2022	30-11-2024	Consumer Loan	NBF
FORM 60 [PAN]	16-08-2023	15-04-2025	Credit Card	PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
B-65 SECTOR - 63 NOIDA COMPLEX, NOIDA 201300 UP	22-04-2015	31-03-2017	Housing Loan	HFC
90, FF-1, MANGLA PRAKASH APPT. SHALIMAR GA RDEN, EXTN-I, SAHIBABAD 201005 UP	16-08-2023	15-04-2025	Credit Card	PRB
FF-1 FF FRNT-RHS SHALIMAR GARDEN EXT-1 PLOT NO 90 PLOT NO 90 SHALIMAR GARDEN EXT-1 GHAZIABAD GHAZIABAD GHAZI ABAD 201010 UP	05-10-2016	31-03-2017	Housing Loan	HFC
B-213/1, SF-3, MANGLA APPTS., SHALIMAR GARDEN MAIN, SAHIBABAD, GHAZIABAD-201001 201001 UP	22-04-2015	31-03-2017	Housing Loan	HFC
GALINO 9 HOUSE NO 9 CHHAJARASI SECTOR 54 DADRI UTTAR PRADESH 201307 UP	22-09-2022	30-11-2024	Consumer Loan	NBF

Employment details

Occupation	First Reported	Last Reported	Type	Source Indicator
SALARIED	30-04-2014	31-05-2016	Housing Loan	HFC

Account Information

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Account Type: CREDIT CARD

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: PRB

As on: 15-04-2025

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	10-02-2023	Disbd Amt/High Credit:	4,032
	Credit Limit:	2,74,000	Last Payment Date:		Current Balance:	0
	Cash Limit:	0	Closed Date:	20-03-2025	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	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	-	-	-	-	-	-	-	-	-
2024	000/XXX	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	-	-	xxx/xxx	xxx/xxx	xxx/xxx	xxx/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	0	0	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	22,281	18,493	14,891	11,242	7,544	3,797

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,032	4,032	4,032	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	4,032	4,032	4,032	4,032	4,032	4,032

2	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-11-2024
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**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	xxx/xxx	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX

[illegible]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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[illegible]

3	Account Type: <b>HOUSING LOAN</b>	Credit Grantor: XXXX	Account #: license cancelled entities	Lender Type: HFC	As on: 31-03-2017
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**Payment History/Asset Classification:**[illegible]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	2,49,670	1,34,342	1,28,300	0	0	-	-	-	-	-	-	-
2015	-	-	-	-	-	3,98,242	3,94,405	3,90,537	3,86,637	3,82,705	3,78,740	2,54,743

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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[illegible]

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
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-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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