



Credit Information™ Report PROV2

For PARAMJEET SINGH

CHM Ref #: NARE250909CR396808654
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 09-09-2025 18:23:08
Date of Issue: 09-09-2025

Inquiry Input Information

Name: PARAMJEET SINGH DOB/Age: 11-07-1995 Gender: MALE
Father: Badshah singh Spouse: Mother:
Phone Numbers: 7340717574 ID(s): ICIPS6755N [PAN] Email ID(s): paramjeet30546@gmail.com

Current Address: 4 AZAD NAGAR WARD NO.8 TRANSIT CAMP RUDRAPUR UDHAM SINGH NAGAR ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	789	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal 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	785	709	715	691	760	760	760	749	735	791	787	783
Description												

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	2	1	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
PARAMJEET SINGH	09-12-2019	31-12-2024	Two-Wheeler Loan, Credit Card	NBF, PRB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
PARAMJEET30546@GMAIL.COM	12-10-2022	31-12-2024	Two-Wheeler Loan, Credit Card	PRB, PRB
DOB Variations	First Reported	Last Reported	Type	Source Indicator
11-07-1995	15-11-2024	31-12-2024	Two-Wheeler Loan	PRB

Phone Variations	First Reported	Last Reported	Type	Source Indicator
7340717574	09-12-2019	31-12-2024	Two-Wheeler Loan	NBF
00917340717574	12-10-2022	30-06-2023	Credit Card	PRB
8565932772	13-04-2023	31-12-2024	Two-Wheeler Loan	PRB
ID Variations	First Reported	Last Reported	Type	Source Indicator
60023129819229 [CKYC]	15-11-2024	31-12-2024	Two-Wheeler Loan	PRB
ICIPS6755N [PAN]	12-10-2022	31-12-2024	Two-Wheeler Loan,Credit Card	PRB,PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O BADSHAH SINGH GRAM GARBARPUR POST SIDHAULI SHAHJAHANPUR SHAHJAHANPUR SHAHJAHANPUR 242001 242001 UP	09-12-2019	31-07-2021	Two-Wheeler Loan	NBF
S/O BADSHAH SINGH GRAM GARBARPUR POST SIDHAULI SHAHJAHANPUR 242001 242001 UP	12-10-2022	30-06-2023	Credit Card	PRB
S/O BAADSHAH SINGH GRAM GARBARPUR POST SIDHAULI SHAHJAHANPUR SHAHJAHANPUR SHAHJAHANPUR 242001 242001 UP	30-11-2019	30-11-2019	Two-Wheeler Loan	NBF
GRAM GARBARPUR POST SIDHAULI SHAHJAHANPUR 242001 UP	13-04-2023	30-09-2023	Two-Wheeler Loan	PRB
GARBARPUR SIDHAULI SHAHJAHANPUR SHAHJAHANPUR 242001 UP	31-03-2023	31-03-2023	Two-Wheeler Loan	PRB

Employment details

Occupation	First Reported	Last Reported	Type	Source Indicator
OTHERS	30-11-2019	31-07-2021	Two-Wheeler Loan	NBF

Account Information

1	Account Type: TWO-WHEELER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: PRB	As on: 31-12-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	31-03-2023	Disbd Amt/High Credit:	1,30,138
	Credit Limit:		Last Payment Date:	28-12-2024	Current Balance:	0
	Cash Limit:		Closed Date:	28-12-2024	Last Paid Amt:	0
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:	/Annual	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/STD	000/STD	000/STD	026/STD	027/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/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	69,069	61,808	54,447	54,447	46,985	31,751	23,976	16,094	8,104	0	0	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	8,212	8,212	8,212	0	8,212	16,424	8,212	8,212	8,212	8,212	0	0

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138	1,30,138

Account Information

Lender

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	02-09-2022	Disbd Amt/High Credit:	470
Credit Limit:	20,000	Last Payment Date:		Current Balance:	0
Cash Limit:	6,000	Closed Date:	28-02-2023	Last Paid Amt:	0
InstlAmt/Freq:	0	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
2023	028/XXX	000/XXX	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	470	0	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	0	0	0	470

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	0	0	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	0	0	0	0

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	470	470	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	0	0	0	470

Account Information

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	14-11-2019	Disbd Amt/High Credit:	48,560
Credit Limit:		Last Payment Date:	14-07-2021	Current Balance:	0
Cash Limit:		Closed Date:	17-07-2021	Last Paid Amt:	51,214
InstlAmt/Freq:	2,981/Monthly	Tenure(month):	18	Overdue Amt:	0
Write off Date:		Account in Dispute:			
Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt	
Settlement Amt:		Interest Rate:	16.501 %	Total Writeoff Amt:	0
Occupation:	Others				

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-
2020	000/STD	000/STD	000/STD	XXX/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	XXX/XXX	000/STD
2019	-	-	-	-	-	-	-	-	-	-	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	11,795	8,896	5,962	2,981	0	0	0	-	-	-	-	-
2020	-	-	-	-	-	-	-	25,705	22,999	20,256	-	14,654

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	41,734	44,715	47,696	47,696	47,696	47,696	51,214	-	-	-	-	-
2020	-	-	-	-	-	-	-	26,829	29,810	32,791	-	38,753

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	48,560	48,560	48,560	48,560	48,560	48,560	48,560	-	-	-	-	-
2020	-	-	-	-	-	-	-	48,560	48,560	48,560	-	48,560

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	07-09-2025	OTHER	1,10,000

-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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