



Credit Information™ Report PROV2

For PANKAJ .

CHM Ref #: NARE250801CR288216199
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 01-08-2025 12:07:27
Date of Issue: 01-08-2025

Inquiry Input Information

Name: PANKAJ . DOB/Age: 01-01-1993 Gender: MALE
Father: Manoj Spouse: Mother:
Phone Numbers: 9315968718 ID(s): CWUPP7431A [PAN] Email ID(s): pankajupadhyay076076076@gmail.com

Current Address: BHOODA MAKAN NO.527 ,Noida,UP,201311

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	786	<div><div></div>No/minimal missed payments in recent past <div></div>Normal proportion of outstanding balance to disbursed amount <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	786	677	519	739	739	786	786	786	763	15
Description												Not Scored: Sufficient History Not Available

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	0	0	0	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
2	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
PANKAJ SO MANOJ	06-09-2023	31-08-2024	Consumer Loan	NBF
PANKAJ S/O MANOJ	16-05-2022	31-10-2022	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
pankajupadhyay076076076@gmail.com	06-09-2023	31-08-2024	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1993	16-05-2022	31-10-2022	Consumer Loan	NBF

Phone Variations	First Reported	Last Reported	Type	Source Indicator
9315968718	06-09-2023	31-12-2023	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
CWUPP7431A [PAN]	06-09-2023	31-08-2024	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
H NO 00 NADAIL BHOYAS BUDAUN NEAR BY SHIV MANDIR SAHASWAN 243638 UP	16-05-2022	30-06-2022	Consumer Loan	NBF
VILLAGE BHOODA SECTOR 81 NOIDA GAUTAM BUDDHA NAGAR UTTAR PRADESH NOIDA UTTAR PRADESH 201304 UP	06-09-2023	31-08-2024	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 31-08-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	08-08-2023	Disbd Amt/High Credit:		19,094
	Credit Limit:		Last Payment Date:	13-08-2024	Current Balance:		0
	Cash Limit:		Closed Date:	02-02-2024	Last Paid Amt:		500
	InstlAmt/Freq:	2,881/Monthly	Tenure(month):	7	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
2024	030/XXX	028/XXX	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	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
2024	5,568	2,774	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	16,380	13,695	11,028	8,319	5,568

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	2,881	2,881	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	2,881	489	2,881	2,881

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	19,094	19,094	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	19,094	19,094	19,094	19,094	19,094

Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 31-10-2022
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	17-04-2022	Disbd Amt/High Credit:		10,550
	Credit Limit:		Last Payment Date:	21-10-2022	Current Balance:		0
	Cash Limit:		Closed Date:	21-10-2022	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
2022	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/STD	000/STD	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	-	-	-	10,550	8,791	7,032	5,273	3,514	1,755	0	-	-

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
2022	-	-	-	10,550	10,550	10,550	10,550	10,550	10,550	10,550	-	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	06-08-2023	OTHER	2,00,000
XXXX	NBF	06-08-2023	OTHER	30,000

-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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