



# Credit Information™ Report PROV2

For DWARKI LAL

CHM Ref #: NARE250613CR179878293  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 13-06-2025 11:29:12  
Date of Issue: 13-06-2025

## Inquiry Input Information

Name: DWARKI LAL DOB/Age: 01-01-1997 Gender: MALE  
Father: Badri lal Spouse: Mother:  
Phone Numbers: 8278658324 ID(s): BEOPL2845D [PAN] Email ID(s): dwarkalalvaishnav@gmail.com

Current Address: DOBRA THAKUR JI KE MANDIR KE PASS HOUSE NO..225 ,Kota,RJ,324001

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	745	<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	17	17	15									
Description	Not Scored: Not Enough Info available on the customer	Not Scored: Not Enough Info available on the customer	Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit	No Hit	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	0	0	1	3	0	0	0	0	0	0	0

## Group Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

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	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
DWARKI LAL	17-02-2021	15-10-2024	Personal Loan,Two-Wheeler Loan,Consumer	NBF,NBF,NBF

DWARKILAL VAISHNAV	02-01-2024	31-01-2024	Loan Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1997	15-10-2024	15-10-2024	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8278658324	07-08-2023	30-04-2024	Consumer Loan	NBF
7229986080	15-10-2024	15-10-2024	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
BEOPL2845D [PAN]	07-08-2023	30-04-2024	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
, GRAM DOBDA, LADPURA, DOBARA KOTA 325003 RJ	15-10-2024	15-10-2024	Personal Loan	NBF
BHONHRA BHONHRA RICHHANDA BARAN BARAN RAJSATHAN BARAN 325223 325223 RJ	17-02-2021	31-08-2023	Two-Wheeler Loan	NBF
BHONHRA BHONHRA RICHHANDA KOTA RAJASTHAN RAJASTHAN KOTA 325602 325602 RJ	17-02-2021	31-08-2023	Two-Wheeler Loan	NBF
BARAN BHONHRA RICHHANDA KOTA 325223 RJ	07-08-2023	30-04-2024	Consumer Loan	NBF
56 BUS STAND DOBRA 325003 RJ	02-01-2024	31-01-2024	Personal Loan	NBF

Employment details

Account Information

1	Account Type: <b>PERSONAL LOAN</b>				Credit Grantor: XXXX			Account #: xxxx		Lender Type: NBF		As on: 15-10-2024	
Closed	Ownership:		INDIVIDUAL			Disbursed Date:		12-09-2024		Disbd Amt/High Credit:		1,000	
	Credit Limit:					Last Payment Date:		13-10-2024		Current Balance:		0	
	Cash Limit:					Closed Date:		13-10-2024		Last Paid Amt:		1,030	
	InstlAmt/Freq:		1,030/Monthly			Tenure(month):		1		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	-	-	-	-	-	-	-	-	000/XXX	000/XXX	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	-	-	-	-	-	-	-	-	1,000	0	-	-	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	-	-	-	-	-	-	-	-	0	1,030	-	-	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	-	-	-	-	-	-	-	-	1,000	1,000	-	-	

Account Information

2	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: <b>xxxx</b>	Lender Type: NBF	As on: 30-08-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	25-12-2023	Disbd Amt/High Credit:		6,992
	Credit Limit:		Last Payment Date:		Current Balance:		0
	Cash Limit:		Closed Date:	30-08-2024	Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:		0
	Write off Date:		Account in Dispute:				

Account Remarks:

Settlement Amt:

Occupation:

Income/Freq:

Interest Rate:

Principal Writeoff Amt:

Total Writeoff Amt: 0

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	000/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	6,992						1,748	0	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	6,992

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	6,992						6,992	6,992	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	6,992

Account Information

Closed	3	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 30-04-2024	
	Ownership:		INDIVIDUAL			Disbursed Date:		10-07-2023		Disbdt Amt/High Credit:			10,399	
	Credit Limit:					Last Payment Date:		04-04-2024		Current Balance:			0	
	Cash Limit:					Closed Date:		04-04-2024		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		
2024	000/STD	021/SMA	052/SMA	000/STD	-	-	-	-	-	-	-	-		
2023	-	-	-	-	-	-	000/STD	000/STD	022/SMA	000/STD	000/STD	000/STD		
Current Balance History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2024	1,665	1,665	1,665	0	-	-	-	-	-	-	-	-		
2023	-	-	-	-	-	-	10,399	9,077	9,077	6,285	4,808	3,265		
Amount Paid History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2024					-	-	-	-	-	-	-	-		
2023	-	-	-	-	-	-	-							
High Credit History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2024	10,399	10,399	10,399	10,399	-	-	-	-	-	-	-	-		
2023	-	-	-	-	-	-	10,399	10,399	10,399	10,399	10,399	10,399		

Account Information

4	Account Type: <b>TWO-WHEELER LOAN</b>				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF	As on: 31-08-2023	
Closed	Ownership: INDIVIDUAL		Disbursed Date: 29-01-2021		Disbdt Amt/High Credit: 55,000							
	Credit Limit:		Last Payment Date: 16-08-2023		Current Balance: 0							
	Cash Limit:		Closed Date: 21-08-2023		Last Paid Amt: 83,629							
	InstlAmt/Freq: 2,475/Monthly		Tenure(month): 30		Overdue Amt: 0							
	Write off Date:		Account in Dispute:									
	Account Remarks: No Suit filed		Income/Freq:		Principal Writeoff Amt							
	Settlement Amt:		Interest Rate: 24.149 %		Total Writeoff Amt: 0							
	Occupation:											
	Payment History/Asset Classification:											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-

2022	000/STD	000/STD	000/STD	000/STD	024/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2021	000/STD	000/STD	000/STD	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
2023	16,008	13,856	11,660	9,420	7,135	4,804	2,426	0	-	-	-	-
2022	-	-	-	-	-	-	-	-	24,200	22,213	20,186	18,118

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	57,025	59,500	61,975	64,450	66,925	69,400	71,875	83,629	-	-	-	-
2022	-	-	-	-	-	-	-	-	47,125	49,600	52,075	54,550

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	55,000	55,000	55,000	55,000	55,000	55,000	55,000	55,000	-	-	-	-
2022	-	-	-	-	-	-	-	-	55,000	55,000	55,000	55,000

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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