



# Credit Information™ Report PROV2

For SUBHASH CHAND

CHM Ref #: NARE250909CR397127095  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 09-09-2025 20:54:59  
Date of Issue: 09-09-2025

## Inquiry Input Information

Name: SUBHASH CHAND DOB/Age: 01-10-1976 Gender: MALE  
Father: Bani singh Spouse: Mother:  
Phone Numbers: 8826630742 ID(s): CGZPC9040B [PAN] Email ID(s): caparosubash@gmail.com

Current Address: ROOM NO 10 RAMBEER COLONY SATHALKHA BHIWADI ,Bhiwadi,RJ,301019

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	683	■ Decent number of self/overall loans disbursed in the recent past

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	739	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

## 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
2	1	0	0	2	0	210	0	210	500	500	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	1	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
SUBHASH CHAND	23-11-2024	18-08-2025	Consumer Loan,Personal Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
CAPAROSUBASH@GMAIL.COM	23-11-2024	18-08-2025	Consumer Loan,Personal Loan	NBF,NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-10-1976	05-06-2025	18-08-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8826630742	19-11-2024	31-07-2025	Consumer Loan,Personal Loan	NBF,NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
60021784961997 [CKYC]	05-06-2025	18-08-2025	Consumer Loan	NBF
CGZPC9040B [PAN]	23-11-2024	18-08-2025	Consumer Loan,Personal Loan	NBF,NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
GALI N. 05 TITU COLONY, BHARAT COLONY NEHAR PAR, OLD FARIDABAD, FARIDABAD, HARYANA, 121002 121002 HR	31-07-2025	31-07-2025	Personal Loan	NBF
GALI N 05 TITU COLONY BHARAT COLONY NEHAR PAR OLD FARIDABAD KHERI KALAN 113 FARIDABAD HARYANA FARIDABAD HARYANA 121002 HR	23-11-2024	18-08-2025	Consumer Loan	NBF

## Employment details

## Account Information

1	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 15-08-2025	
Active	Ownership:	INDIVIDUAL	Disbursed Date:	12-06-2025	Disbd Amt/High Credit:		500			
	Credit Limit:		Last Payment Date:	08-08-2025	Current Balance:		210			
	Cash Limit:		Closed Date:		Last Paid Amt:		630			
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:					
	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/STD	XXX/STD	-	-	-	-

### Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	420	210	-	-	-	-

### Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	630	630	-	-	-	-

### High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	500	500	-	-	-	-

## Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 18-08-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	03-11-2024	Disbd Amt/High Credit:		21,126
	Credit Limit:		Last Payment Date:	04-08-2025	Current Balance:		0
	Cash Limit:		Closed Date:	04-08-2025	Last Paid Amt:		2,302
	InstlAmt/Freq:	2,302/Monthly	Tenure(month):	11	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:						

	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	000/XXX	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	14,999	12,971	10,906	8,803	6,662	4,482	2,262	0	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	18,946	16,990

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,302	2,302	2,302	2,302	2,302	2,302	2,302	2,302	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,302

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	21,126	21,126	21,126	21,126	21,126	21,126	21,126	21,126	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	21,126	21,126

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	PRB	13-08-2025	Credit Card	1,000
XXXX	PRB	09-06-2025	Credit Card	10,000
XXXX	NBF	27-03-2025	Consumer Loan	15,000
XXXX	NBF	07-12-2024	Consumer Loan	15,000

-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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