



# Credit Information™ Report PROV2

For SAGAR SAINI

CHM Ref #: NARE250811CR316467288  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 11-08-2025 15:49:59  
Date of Issue: 11-08-2025

## Inquiry Input Information

Name: SAGAR SAINI DOB/Age: 13-08-1996 Gender: MALE  
Father: Rajendra saini Spouse: Mother:  
Phone Numbers: 8979957042 ID(s): JOOPS7281Q [PAN] Email ID(s): sainisagar843@gmail.com

Current Address: VILL.MEERPUR MUVAJUPUR MIRPUR MUVAJUPUR HARIDWAR ,Roorkee,UK,247667

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><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	786	786	688	739	15	16	16	16	16	16
Description							Not Scored: Sufficient History Not Available	Not Scored: No Activity seen on the customer (Inactive)	Not Scored: No Activity seen on the customer (Inactive)	Not Scored: No Activity seen on the customer (Inactive)	Not Scored: No Activity seen on the customer (Inactive)	Not Scored: No Activity seen on the customer (Inactive)

## 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	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
SAGAR SAINI	27-10-2021	31-10-2024	Consumer Loan,Personal Loan	NBF,PRB

DOB Variations	First Reported	Last Reported	Type	Source Indicator
13-08-1996	10-08-2023	31-10-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9568460828	10-08-2023	31-10-2024	Consumer Loan	NBF
8979957042	27-10-2021	30-09-2022	Personal Loan	PRB
ID Variations	First Reported	Last Reported	Type	Source Indicator
JOOPS7281Q [PAN]	27-10-2021	30-09-2022	Personal Loan	PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O RAJENDRA SAINI, 123, VILLAGE-MEERPUR MUWAZARPUR, , HARIDWAR, HARIDWAR VILLAGE-MEERPUR MUWAZARPUR 2321 UTTARANCHAL 249402 UK	27-10-2021	30-09-2022	Personal Loan	PRB
SO RAJENDRA SAINI 123 VILLAGE MEERPUR MUWAZARPUR M EERPUR MUWAZARPUR HARIDWAR UTTARAKHAND 249402 249402 UK	10-08-2023	31-10-2024	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-10-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	02-07-2023	Disbd Amt/High Credit:	14,499
	Credit Limit:		Last Payment Date:	02-03-2024	Current Balance:	0
	Cash Limit:		Closed Date:	02-03-2024	Last Paid Amt:	
	InstlAmt/Freq:	1,502/Monthly	Tenure(month):	8	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	xxx/xxx	000/xxx	000/xxx	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	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
2024	-	1,488	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	11,495	10,108	8,706	7,291	5,862	4,419

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
2024	-	14,499	14,499	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	14,499	14,499	14,499	14,499	14,499	14,499

Account Information

2	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: PRB	As on: 30-09-2022
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	17-09-2021	Disbd Amt/High Credit:	500
	Credit Limit:		Last Payment Date:	17-09-2021	Current Balance:	0
	Cash Limit:		Closed Date:	25-09-2022	Last Paid Amt:	1
	InstlAmt/Freq:		Tenure(month):	24	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
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-
2021	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX

**Current Balance History:**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	0	0	0	0	0	0	0	0	0	-	-	-
2021	-	-	-	-	-	-	-	-	-	0	0	0

**Amount Paid History:**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	1	1	1	1	1	1	1	1	1	-	-	-
2021	-	-	-	-	-	-	-	-	-	1	1	1

**High Credit History:**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	500	500	500	500	500	500	500	500	500	-	-	-
2021	-	-	-	-	-	-	-	-	-	500	500	500

**Inquiries ( past 24 months)**

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	29-08-2024	Other	0

-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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