



Credit Information™ Report PROV2

For ARIF .

CHM Ref #: NARE250802CR292265998
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 02-08-2025 21:40:37
Date of Issue: 02-08-2025

Inquiry Input Information

Name: ARIF . DOB/Age: 02-08-2001 Gender: MALE
Father: Aas mohd Spouse: Mother:
Phone Numbers: 6284153850 ID(s): DMUPA4809J [PAN] Email ID(s): aarifmalik40002@gmail.com
Current Address: MEHDOODH ,Haridwar,UK,249402
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	724	<div><div></div>No/minimal missed payments in recent past <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											
Description	Not Scored: Not Enough Info available on the customer	No Hit	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
-------------------	-------------	-------	---------

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	0	0	0	1,649	1,649	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
1	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
ARIF	20-01-2025	15-07-2025	Consumer Loan	NBF

Email-ID Variations aarifmalik40002@gmail.com	First Reported 20-01-2025	Last Reported 30-06-2025	Type Consumer Loan	Source Indicator NBF
DOB Variations 02-08-2001	First Reported 15-07-2025	Last Reported 15-07-2025	Type Consumer Loan	Source Indicator NBF
Phone Variations 6284153850	First Reported 20-01-2025	Last Reported 30-06-2025	Type Consumer Loan	Source Indicator NBF
ID Variations DMUPA4809J [PAN] XXXXXX809J [UID]	First Reported 20-01-2025 20-01-2025	Last Reported 30-06-2025 30-06-2025	Type Consumer Loan Consumer Loan	Source Indicator NBF NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O: AAS MOHD, INDIA, MUZAFFARNAGAR, HOUSE NO-73, MANDI DAKSHINI, 251309, BUDHANA, UTTAR PRADESH, BUDHANA, BUDHANA MUZAFFARNAGAR 251309 UP	20-01-2025	30-06-2025	Consumer Loan	NBF
S/O: AAS MOHD, INDIA, MUZAFFARNAGAR, HOUSE NO-73, MANDI DAKSHINI, 251309, BUDHANA, UTTAR PRADESH, BUDHANA, BUDHANA 251309 UP	15-07-2025	15-07-2025	Consumer Loan	NBF

Employment details

Account Information

Active

1	Account Type: CONSUMER LOAN			Credit Grantor: XXXX			Account #: XXXX			Lender Type: NBF		As on: 15-07-2025	
	Ownership:		INDIVIDUAL			Disbursed Date:		20-06-2025		Disbd Amt/High Credit:		1,649	
	Credit Limit:					Last Payment Date:		12-07-2025		Current Balance:		0	
	Cash Limit:					Closed Date:				Last Paid Amt:			
	InstlAmt/Freq:					Tenure(month):				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	
2025	-	-	-	-	-	-	000/XXX	-	-	-	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	-	-	-	0	-	-	-	-	-	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	-	-	-		-	-	-	-	-	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	-	-	-	1,649	-	-	-	-	-	

Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 30-06-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	29-12-2024	Disbd Amt/High Credit:	349	
	Credit Limit:		Last Payment Date:	24-02-2025	Current Balance:	0	
	Cash Limit:		Closed Date:	30-06-2025	Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		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
2025	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
2025	298	0	0	0	0	0	-	-	-	-	-	-

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	349	349	349	349	349	349	-	-	-	-	-	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
----------------	------	-----------------	--------------	--------

-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

Disclaimer: This document contains proprietary information to CRIF High Mark and is prepared by using the proprietary match logic of CRIF High Mark may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India).