



Credit Information™ Report PROV2

For CHHATRA PAL

CHM Ref #: NARE250816CR331351849
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 16-08-2025 18:05:28
Date of Issue: 16-08-2025

Inquiry Input Information

Name: CHHATRA PAL DOB/Age: 06-06-2001 Gender: MALE
Father: Rameshwar Gangwar Spouse:
Phone Numbers: 7819040532 ID(s): GNXPP5279J [PAN] Email ID(s): chhtrapal.nbj@gmail.com

Current Address: NEAR HARDEV MEDICAL TRANSIT CAMP RUDRAPUR ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	763	<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	763	769	758	758	15							
Description					Not Scored: Sufficient History Not Available	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
3	3	0	0	3	0	3,31,984	0	3,31,984	4,65,515	4,65,515	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	2	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
CHHATRA PAL	08-03-2024	31-07-2025	Consumer Loan,Kisan Credit Card	NBF,NAB

DOB Variations 06-06-2001	First Reported 05-06-2025	Last Reported 31-07-2025	Type Consumer Loan	Source Indicator NBF
Phone Variations 7819040532	First Reported 10-07-2024	Last Reported 31-07-2025	Type Kisan Credit Card	Source Indicator NAB
ID Variations 30004522642493 [CKYC] GNXPP5279J [PAN] XXXXXXXX9601 [UID]	First Reported 10-06-2024 08-03-2024 08-03-2024	Last Reported 31-07-2025 30-04-2024 30-04-2024	Type Kisan Credit Card Kisan Credit Card Kisan Credit Card	Source Indicator NAB NAB NAB
Address Variations VILLAGE FAZILPUR POST SENTHAL TAHSEEL NAWABGANJ FAZILPUR BAREILLY NAWABGANJ UTTAR PRADESH 262407 UP VILLAGE FAZILPURPOST SENTHALNAWABGA NJ BAREL, IN, 243407 VILLAGE FAZILPUR POST SENTHAL NAWABGANJ BAREILLY- UP 243407 UP	First Reported 21-02-2025 08-03-2024 08-03-2024	Last Reported 31-07-2025 31-07-2025 31-08-2024	Type Consumer Loan Kisan Credit Card Kisan Credit Card	Source Indicator NBF NAB NAB

Employment details

Account Information

1	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-07-2025	
Active	Ownership:		INDIVIDUAL		Disbursed Date:		13-02-2025		Disbd Amt/High Credit:		15,515		
	Credit Limit:				Last Payment Date:		22-07-2025		Current Balance:		4,814		
	Cash Limit:				Closed Date:				Last Paid Amt:		1,637		
	InstlAmt/Freq:		1,637/Monthly		Tenure(month):		10		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	-	12,515	11,006	9,482	7,942	6,386	4,814	-	-	-	-	-	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	1,637	1,637	1,637	1,637	1,637	1,637	-	-	-	-	-	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	15,515	15,515	15,515	15,515	15,515	15,515	-	-	-	-	-	

Account Information

2	Account Type: KISAN CREDIT CARD				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NAB	As on: 31-07-2025	
Active	Ownership: JOINT		Disbursed Date: 22-02-2024		Disbd Amt/High Credit:		1,50,000					
	Credit Limit:		Last Payment Date:		Current Balance:		1,19,680					
	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: 7.0 %		Total Writeoff Amt:		0					
	Occupation:											
Payment History/Asset Classification:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-	-	-	-	-
2024	-	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,16,526	1,18,588	1,19,680	1,19,680	1,19,680	1,19,680	1,19,680	-	-	-	-	-
2024	-	-	-	-	-	-	-	1,16,526	1,16,526	1,16,526	1,16,526	1,16,526

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
2025	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	-	-	-	-	-
2024	-	-	-	-	-	-	-	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		8,00,000	

Account Information

3	Account Type: KISAN CREDIT CARD	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NAB	As on: 31-07-2025
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Active	Ownership:	JOINT	Disbursed Date:	22-02-2024	Disbdt Amt/High Credit:	3,00,000
	Credit Limit:		Last Payment Date:		Current Balance:	2,07,490
	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:	7.0 %	Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-	-	-	-	-
2024	-	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,03,257	2,05,634	2,07,490	2,07,490	2,07,490	2,07,490	2,07,490	-	-	-	-	-
2024	-	-	-	-	-	-	-	2,03,257	2,03,257	2,03,257	2,03,257	2,03,257

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
2025	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	-	-	-	-	-
2024	-	-	-	-	-	-	-	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Property		11,50,000	

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

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