



Credit Information™ Report PROV2

For SABALU BANSHKAR

CHM Ref #: NARE250901CR375180555
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 01-09-2025 13:57:54
Date of Issue: 01-09-2025

Inquiry Input Information

Name: SABALU BANSHKAR DOB/Age: 09-08-1999 Gender: MALE
Father: Badshah banshkar Spouse: Mother:
Phone Numbers: 7000499650 ID(s): FPYPB8167M [PAN] Email ID(s): ssabalubanshkar@gmail.com

Current Address: HOUSE NUMBER 00 PADARIYA ROAD HUNUMAN MANDIR KE PASS PANCHAYAT PADARIYA GRAM KE PASS ,Jabalpur,MP,483220

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	722	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</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	722	722	722	15								
Description				Not Scored: Sufficient History Not Available	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
1	1	0	0	1	0	83,871	0	83,871	1,00,000	1,00,000	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
SABALU BANSHKAR	30-06-2024	22-08-2025	Personal Loan	NAB
DOB Variations	First Reported	Last Reported	Type	Source Indicator

09-08-1999	26-09-2024	22-08-2025	Personal Loan	NAB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
917000499650	04-07-2024	22-08-2025	Personal Loan	NAB
ID Variations	First Reported	Last Reported	Type	Source Indicator
20060981385083 [CKYC]	30-06-2024	30-06-2024	Personal Loan	NAB
20082586079922 [CKYC]	26-09-2024	22-08-2025	Personal Loan	NAB
30096412929864 [CKYC]	09-08-2024	09-08-2024	Personal Loan	NAB
40096480597237 [CKYC]	31-07-2024	31-07-2024	Personal Loan	NAB
FPYPB8167M [PAN]	30-06-2024	22-08-2025	Personal Loan	NAB
XXXXXXXXX3795 [UID]	26-09-2024	22-08-2025	Personal Loan	NAB
Address Variations	First Reported	Last Reported	Type	Source Indicator
GRAM PADARIYA TEH PANAGAR DISTT JABALPUR PANG-MP 483220 MP	04-07-2024	30-11-2024	Personal Loan	NAB

Employment details

Account Information

1	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NAB	As on: 22-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	24-06-2024	Disbd Amt/High Credit:		1,00,000
	Credit Limit:		Last Payment Date:	31-07-2025	Current Balance:		83,871
	Cash Limit:		Closed Date:		Last Paid Amt:		31,079
	InstlAmt/Freq:	2,372/Monthly	Tenure(month):	60	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	13.85 %	Total Writeoff Amt:		0
	Occupation:						

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-
2024	-	-	-	-	-	000/STD	000/STD	000/STD	001/STD	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	91,822	90,483	89,233	87,919	86,619	85,240	83,871	83,871	-	-	-	-
2024	-	-	-	-	-	-	-	-	96,875	95,419	94,208	93,021

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	16,847	19,219	21,591	23,963	26,335	28,707	31,079	31,079	-	-	-	-
2024	-	-	-	-	-	-	-	-	7,359	9,731	12,103	14,475

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	-	-	-	-
2024	-	-	-	-	-	-	-	-	1,00,000	1,00,000	1,00,000	1,00,000

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	31-08-2024	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
		Score has reckoned from credit history, pursuit of new credit, payment

CRIF HIGHMARK SCORE (S)	PERFORM-Consumer	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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