



# Credit Information™ Report PROV2

For AMAR SINGH

CHM Ref #: NARE250820CR342039254  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 20-08-2025 16:53:50  
Date of Issue: 20-08-2025

## Inquiry Input Information

Name: AMAR SINGH DOB/Age: 10-01-1976 Gender: MALE  
Father: Kanchan Singh Spouse: Mother:  
Phone Numbers: 8505898092 ID(s): HAQPS4371P [PAN] Email ID(s): singhamar81811@gmail.com

Current Address: 105 RADHE NAGRA BARSANA ROAD KOSI KALAN UP ,Kosi Kalan,UP,281403

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	766	<div><div></div>No/minimal missed payments in recent past <div></div>Normal proportion of outstanding balance to disbursed amount <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	766	742	742	742	742	716	742	742	787	787	787	787
Description												

## 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
4	1	0	2	2	0	0	0	0	11,000	11,000	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
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
AMAR SINGH	16-07-2019	31-07-2025	Two-Wheeler Loan,Personal Loan,Consumer Loan	NBF,NBF,NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
10-01-1976	16-07-2019	31-01-2021	Two-Wheeler Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator

8505898092	10-06-2024	31-07-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
60078910090093 [CKYC]	26-01-2025	31-07-2025	Consumer Loan	NBF
HAQPS4371P [PAN]	26-01-2025	31-07-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
NAGLA GULARIYA, LADPUR, JALALPUR T SHAHJ ADPUR, SHAHJADPUR HATHRAS ALIGARH 204101 UP	26-12-2023	31-07-2025	Two-Wheeler Loan	NBF
GRAAM NAGALA GULARIYA POST LADPUR JALALPUR T SHAHJADPUR HATHRAS UTTAR PRADESH 204101 UP	10-06-2024	31-07-2025	Consumer Loan	NBF
116/26 KAMALA NAGAR KOSIKALAN RURAL MATHURA KOSI KALAN CHHATA 281403 UP	16-07-2019	31-01-2021	Two-Wheeler Loan	NBF
NAGLA GULARIYA, LADPUR, JALALPUR T SHAHJ ADPUR, SHAHJADPUR HATHRAS CITY ALIGARH 204101 UP	26-12-2023	31-10-2024	Two-Wheeler Loan	NBF
Employment details				
Occupation	First Reported	Last Reported	Type	Source Indicator
SALARIED	30-06-2019	31-01-2021	Two-Wheeler Loan	NBF

### Account Information

1	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-07-2025
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Active	Ownership:	INDIVIDUAL	Disbursed Date:	02-06-2024	Disbd Amt/High Credit:	11,000
	Credit Limit:		Last Payment Date:	05-02-2025	Current Balance:	0
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:	1,050/Monthly	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/STD	000/STD	000/STD	000/STD	000/XXX	000/XXX	000/XXX	-	-	-	-	-
2024	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

#### Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,050	0	0	0	0	0	0	-	-	-	-	-
2024	-	-	-	-	-	-	-	6,299	5,250	4,200	3,150	2,100

#### 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	11,000	11,000	11,000	11,000	11,000	11,000	11,000	-	-	-	-	-
2024	-	-	-	-	-	-	-	11,000	11,000	11,000	11,000	11,000

### Account Information

2	Account Type: <b>TWO-WHEELER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-07-2025
---	---------------------------------------	----------------------	-----------------	------------------	-------------------

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-11-2023	Disbd Amt/High Credit:	74,000
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	25-07-2025	Last Paid Amt:	0
	InstlAmt/Freq:	4,698/Monthly	Tenure(month):	18	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account					

Remarks:	Income/Freq:					Principal Writeoff Amt					0	
	Settlement Amt: 0					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	000/XXX	-	-	-	-	-
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	-	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	22,548	18,171	13,706	9,203	4,632	0	0	-	-	-	-	-
2024	-	-	-	-	-	-	-	43,564	39,485	35,330	31,134	26,864
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,698	4,698	4,698	4,698	4,698	4,698	0	-	-	-	-	-
2024	-	-	-	-	-	-	-	4,698	4,698	4,698	4,698	4,698
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	74,000	74,000	74,000	74,000	74,000	74,000	74,000	-	-	-	-	-
2024	-	-	-	-	-	-	-	74,000	74,000	74,000	74,000	74,000

## Account Information

Closed

3	Account Type: <b>PERSONAL LOAN</b>				Credit Grantor: XXXX				Account #: XXXX		Lender Type: NBF		As on: 31-07-2025	
Ownership:		INDIVIDUAL			Disbursed Date:		16-09-2022		Disbd Amt/High Credit:			30,000		
Credit Limit:					Last Payment Date:				Current Balance:			0		
Cash Limit:					Closed Date:		25-07-2025		Last Paid Amt:			0		
InstlAmt/Freq:		2,192/Monthly			Tenure(month):		18		Overdue Amt:			0		
Write off Date:					Account in Dispute:									
Account Remarks:					Income/Freq:				Principal Writeoff Amt			0		
Settlement Amt: 0					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	000/XXX	-	-	-	-	-		
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX		
2023	XXX/XXX	XXX/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX		
2022	-	-	-	-	-	-	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX		
Current Balance History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	0	0	0	0	0	0	0	-	-	-	-	-		
2024	-	-	-	-	-	-	-	0	0	0	0	0		
Amount Paid History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	0	0	0	0	0	0	0	-	-	-	-	-		
2024	-	-	-	-	-	-	-	0	0	0	0	0		
High Credit History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	30,000	30,000	30,000	30,000	30,000	30,000	30,000	-	-	-	-	-		
2024	-	-	-	-	-	-	-	30,000	30,000	30,000	30,000	30,000		

## Account Information

4	Account Type: <b>TWO-WHEELER LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 31-01-2021
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	17-06-2019	Disbd Amt/High Credit:	40,000	
	Credit Limit:		Last Payment Date:		Current Balance:	0	
	Cash Limit:		Closed Date:	28-01-2021	Last Paid Amt:	0	
	InstlAmt/Freq:	2,639/Monthly	Tenure(month):	18	Overdue Amt:	0	
	Write off Date:		Account in Dispute:				
	Account Remarks:	No Suit filed	Income/Freq:		Principal Writeoff Amt	0	
	Settlement Amt:	0	Interest Rate:		Total Writeoff Amt:	0	
	Occupation:	Salaried					
Payment History/Asset Classification:							

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	000/XXX	-	-	-	-	-	-	-	-	-	-	-
2020	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2019	-	-	-	-	-	000/XXX	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
2021	0	-	-	-	-	-	-	-	-	-	-	-
2020	-	23,789	21,590	19,378	17,110	14,809	12,454	10,061	7,621	5,128	2,590	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	0	-	-	-	-	-	-	-	-	-	-	-
2020	-	2,639	2,639	2,639	2,639	2,639	2,639	2,639	2,639	2,639	2,639	2,639

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	40,000	-	-	-	-	-	-	-	-	-	-	-
2020	-	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000

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).