



Credit Information™ Report PROV2

For SUBHANSHU MAURYA

CHM Ref #: NARE250729CR281169779
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 29-07-2025 17:07:58
Date of Issue: 29-07-2025

Inquiry Input Information

Name: SUBHANSHU MAURYA DOB/Age: 01-01-2003 Gender: MALE
Father: Manoj kumar Spouse: Mother:
Phone Numbers: 9170491977 ID(s): HJZPM9777F [PAN] Email ID(s): subhanshum996@gmail.com

Current Address: CHHAJARSI COLONY SECTOR 63 NOIDA GAUTAM BUDDHA NAGAR ,Noida,UP,201309

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	728	<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	15											
Description	Not Scored: Sufficient History Not Available	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
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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	10,013	0	10,013	20,499	20,499	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
3	3	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
SUBHANSHU MAURYA	13-02-2025	22-07-2025	Personal Loan, Consumer Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-2003	22-07-2025	22-07-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9170491977	17-02-2025	15-07-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
60020822843696 [CKYC]	20-03-2025	15-07-2025	Consumer Loan	NBF
HJZPM9777F [PAN]	20-03-2025	15-07-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O MANOJ KUMAR MAURYA MALKAPUR PHOOLPUR MALKAPUR ALLAHABAD UTTAR PRADESH INDIA MALKAPUR 212402 212402 UP	17-02-2025	15-07-2025	Consumer Loan	NBF
MALKAPUR PHULPUR PRAYAGRAJ ALLAHABAD UTTAR PRADESH 212402 212402 UP	22-07-2025	22-07-2025	Personal Loan	NBF
PRAYAGRAJ UTTAR PRADESH 212402 212402 UP	05-07-2025	15-07-2025	Personal Loan	NBF

Employment details

Account Information

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Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 22-07-2025

Active

Ownership:INDIVIDUAL

Disbursed Date:22-07-2025

Disbd Amt/High Credit:3,000

Credit Limit:

Last Payment Date:

Current Balance:3,233

Cash Limit:

Closed Date:

Last Paid Amt:

InstlAmt/Freq:

Tenure(month):6

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	-	-	-	-	-	-	3,233	-	-	-	-	-

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	-	-	-	-	-	-	3,000	-	-	-	-	-

Account Information

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Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 15-07-2025

Active

Ownership:INDIVIDUAL

Disbursed Date:08-06-2025

Disbd Amt/High Credit:6,000

Credit Limit:

Last Payment Date:08-07-2025

Current Balance:5,309

Cash Limit:

Closed Date:

Last Paid Amt:

InstlAmt/Freq:831/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
2025	-	-	-	-	-	000/STD	000/STD	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	6,000	5,309	-	-	-	-	-

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	-	-	-	-	-	6,000	6,000	-	-	-	-	-

Account Information

3	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-07-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	05-02-2025	Disbd Amt/High Credit:	11,499
	Credit Limit:		Last Payment Date:	07-07-2025	Current Balance:	1,471
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:	1,495/Monthly	Tenure(month):	8	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	18.34 %	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	-	8,509	7,144	5,758	4,351	2,922	1,471	-	-	-	-	-

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	-	11,499	11,499	11,499	11,499	11,499	11,499	-	-	-	-	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	14-07-2025	Personal Loan	0
XXXX	NBF	28-06-2025	Personal Loan	0
XXXX	NBF	19-06-2025	OTHER	10,000
XXXX	NBF	21-05-2025	Personal Loan	0
XXXX	PRB	22-01-2025	Credit Card	1,000

-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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