



# Credit Information™ Report PROV2

For HARVINDRA SINGH SAINI

CHM Ref #: NARE250909CR396053591  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 09-09-2025 14:36:27  
Date of Issue: 09-09-2025

## Inquiry Input Information

Name: HARVINDRA SINGH SAINI DOB/Age: 12-10-2000 Gender: MALE  
Father: Karan Singh Saini Spouse: Mother:  
Phone Numbers: 8191022392 ID(s): MUVPS5025G [PAN] Email ID(s): harvindras404@gmail.com  
Current Address: HOUSE 2530 BHANPUR PHATAK ,Dhanaura,UP,262001  
Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	738	<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	733	720	671	720	694	711	688	739	15			
Description									Not Scored: Sufficient History Not Available	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
10	2	0	2	8	0	15,802	14,802	1,000	41,000	41,000	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
9	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
HARVINDRA SINGH	25-04-2024	15-08-2025	Personal Loan,Property Loan	NBF,NBF
HARVINDRA SAINI	07-12-2023	31-05-2024	Personal Loan	NBF
HARVINDRA SINGH			Personal Loan,Consumer	

SAINI	03-04-2023	31-08-2025	Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
HARVINDRAS404@GMAIL.COM	08-03-2024	31-08-2025	Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
12-10-2000	31-08-2025	31-08-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8191022392	03-04-2023	31-08-2025	Personal Loan,Property Loan,Consumer Loan	NBF,NBF,NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
50072699403126 [CKYC]	10-06-2024	31-12-2024	Personal Loan	NBF
MUVPS5025G [PAN]	03-04-2023	31-08-2025	Personal Loan,Property Loan,Consumer Loan	NBF,NBF,NBF
XXXXXXXXX8075 [UID]	23-01-2025	23-01-2025	Property Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
JASAURA, AMROHA 244231 UK	07-12-2023	31-05-2024	Personal Loan	NBF
AMROHA UTTAR PRADESH 244231 244231 UP	08-03-2024	31-12-2024	Personal Loan	NBF
C/O KARAN SINGH SAINI, JASAURA, AMROHA, UTTAR PRADESH - 244231, AMROHA 244231 UP	15-08-2025	15-08-2025	Personal Loan	NBF
JASAURA AMROHA JASAURA AMROHA 244231 UP	09-02-2024	31-03-2024	Personal Loan	NBF
, , , JASAURA AMROHA 244231 UP	31-08-2025	31-08-2025	Personal Loan	NBF
BHANPUR PHATAK GAJRAULA 244235 UP	17-05-2024	31-10-2024	Personal Loan	NBF
AMROHA, UTTAR PRADESH, 244231 244231 UP	13-09-2024	21-01-2025	Personal Loan	NBF
JASAURA JASAURA JASAURA JASAURA MORADABAD 244231 UP	03-04-2023	30-06-2023	Consumer Loan	NBF
BHANPUR PHATAK 244235 UP	25-04-2024	15-08-2025	Personal Loan	NBF
GAJRAULA, DHANAURA, UTTAR PRADESH, 244235, INDIA BHANPUR PHATAK GAJRAULA UP 244235 UP	23-01-2025	23-01-2025	Property Loan	NBF

## Account Information

1	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: xxxx		Lender Type: NBF		As on: 31-08-2025	
Active	Ownership:	INDIVIDUAL	Disbursed Date:	20-08-2025	Disbd Amt/High Credit:		1,000			
	Credit Limit:		Last Payment Date:		Current Balance:		1,000			
	Cash Limit:		Closed Date:		Last Paid Amt:					
	InstlAmt/Freq:	358/Monthly	Tenure(month):	3	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:**

### Current Balance History:

### Amount Paid History:

High Credit History:

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

Account Information

2	Account Type: <b>PROPERTY LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-11-2024
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Active	Ownership:	INDIVIDUAL	Disbursed Date:	08-03-2024	Disbd Amt/High Credit:	40,000
	Credit Limit:		Last Payment Date:		Current Balance:	14,802
	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
2024	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	18,259	14,802	-

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
2024	-	-	-	-	-	-	-	-	-	40,000	40,000	-

Account Information

3	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-01-2025
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	29-08-2024	Disbd Amt/High Credit:	7,200
	Credit Limit:		Last Payment Date:	12-01-2025	Current Balance:	0
	Cash Limit:		Closed Date:	12-01-2025	Last Paid Amt:	
	InstlAmt/Freq:	1,568/Monthly	Tenure(month):		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/STD	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	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	0	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	7,200	7,200	5,830	4,426	2,986

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	7,200	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	7,200	7,200	7,200	7,200	7,200

Account Information

4	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-01-2025
---	------------------------------------	----------------------	-----------------	------------------	-------------------

	Ownership:	INDIVIDUAL	Disbursed Date:	29-08-2024	Disbd Amt/High Credit:	1,800
	Credit Limit:		Last Payment Date:	12-01-2025	Current Balance:	0





Account Information

9 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 31-05-2024

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	05-11-2023	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	04-01-2024	Current Balance:	0
	Cash Limit:		Closed Date:	28-03-2024	Last Paid Amt:	
	InstlAmt/Freq:	0	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
2024	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	000/STD	000/STD

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	0	0

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	0	0

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	1,000	1,000

Account Information

10 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 30-09-2023

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	10-02-2023	Disbd Amt/High Credit:	7,800
	Credit Limit:		Last Payment Date:	26-09-2023	Current Balance:	0
	Cash Limit:		Closed Date:	26-09-2023	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:	0	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
2023	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	7,800	6,885	5,269	4,034	3,050	2,054	1,035	0	-	-	-

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	-	-	-

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	-	-	-

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	03-09-2025	OTHER	80,000
XXXX	NBF	06-08-2025	Personal Loan	0
XXXX	NBF	08-05-2025	Personal Loan	0
XXXX	NBF	25-04-2025	Consumer Loan	15,000
XXXX	NBF	02-03-2024	OTHER	1,20,000
XXXX	NBF	01-03-2024	OTHER	1,25,000

-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

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).