

# **Credit Information™Report** PROV2

For SONI.

CHM Ref #: NARE250825CR356959047 NARENDRA FINANCE COMPANY

PRIVATE LI

Application ID:

Date of 25-08-2025 10:07:11 Request:

Date of Issue:

25-08-2025

# **Inquiry Input Information**

Name: SONI. DOB/Age: 14-06-1993 **Gender:** MALE

Father: **Mohammad Shareef** Mother: Spouse:

**Phone Numbers: 8273931278** ID(s): EMOPS4752M [PAN] Email ID(s): soniansarimbd111@gmail.com

Current Address: GALI NUMBER 01 NEAR SABUN FACTORY KARULA REHMAT NAGAR MORADABAD ,Moradabad,UP,244102

**Other Address:** 

# CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	694	■ No/minimal recent missed payments

 $\blacksquare$  Positive impact on credit score  $\blacksquare$  Negative impact on credit score

Score 7	Score Trend											
Retro	31-03-	31-12-	30-09-	30-06-	31-03-	31-12-	30-09-	30-06-	31-03-	31-12-	30-09-	30-06-
Date	2025	2024	2024	2024	2024	2023	2023	2023	2023	2022	2022	2022
Score	786	786	786	786	786	786	786	786	786	786	688	739
Descriptio	n											

# Verification

Requested Description Score Remarks

# **Account Summary**

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

Number of Accounts	Active	Overdue Accounts	Secured Accounts	UnSecured Accounts	Untagged Accounts	Total Current Balance	Balance	Current Balance Unsecured	Total Sanctioned Amount	Total Disbursed Amount	Total Amount Overdue
4	1	0	0	4	0	11,890	0	11,890	22,000	22,000	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		Of MFIS Account Summary		Disbursed Amount		Instalment Amount			Total Current Balance		Overdue Ount	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
4	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
SONI S/O MOHAMMAD SHAREEF	27-07-2025	15-08-2025	Personal Loan	NBF
SONI MOHD SHAREEF	10-10-2021	31-10-2022	Consumer Loan	NBF
SONI M	23-12-2021	30-11-2022	Consumer Loan	NBF
SONI.	13-10-2020	31-03-2021	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
soni78877@gmail.com	13-10-2020	31-03-2021	<b>Consumer Loan</b>	NBF
null@gmail.com	10-10-2021	31-10-2022	Consumer Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
14-06-1993	27-07-2025	15-08-2025	Personal Loan	NBF
13-06-1993	13-10-2020	31-03-2021	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Туре	Source Indicator
7900382975	10-10-2021	31-10-2022	Consumer Loan	NBF
8273931278	23-12-2021	15-08-2025	Consumer Loan,Personal Loan	NBF,NBF
919389568437	13-10-2020	31-03-2021	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Туре	Source Indicator
EMOPS4752M [PAN]	13-10-2020	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
Address Variations	First Reported	Last Reported	Туре	Source Indicator
GALI NO 1 REHMAT NAGAR MORADABADNEAR SAB MORADABADMORADAB ADMORADABAD MORADABAD MORADABAD MORADABAD 24BN PAC MBD S.O 244001 UP	23-12-2021	30-11-2022	Consumer Loan	NBF
GALI NUMBER 01 NEAR SABUN FACTORY KARULA REHMAT NAGAR MORADABAD 244102 UP	27-07-2025	15-08-2025	Personal Loan	NBF
GALI NUMBER 01 NEAR SABUN FACTORY KARULA REHMAT NAGAR, MORADABAD MORADABAD UTTAR PRADESH 244001 UP	10-10-2021	31-10-2022	Consumer Loan	NBF
S/O: MOHAMMMAD SHAREEF, GALI NUMBER 01 NEAR SABUN FACTORY KARULA, REHMAT NAGAR, MORADABAD, MORADABAD, THAKURDWARA, MORADABAD, UTTAR PRADESH, 244001 MORADABAD UTTAR PRADESH 244001 UP	13-10-2020	31-03-2021	Consumer Loan	NBF

Emplo:	yment (	details
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Account Type:   PERSONAL LOAN	Ā	Account Information												
Account Type: PERSONAL LOAN														
Credit Limit:	1	Acco	unt Type: l	PERSONA	L LOAN								As on	: 15-08-2025
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:		Owi	nership:	INDIV	IDUAL		Disbursed	Date:	11-02-2	025	Disbd Amt	/High Credit	:	22,000
Instlamt/Freq:		Cre	dit Limit:				<b>Last Payment Date:</b>				Current Ba	alance:		11,890
Account   Remarks:   Income/Freq:   Principal Writeoff Amt		Cas	h Limit:				Closed Date:				Last Paid	Amt:		
Account   Remarks:   Income/Freq:   Principal Writeoff Amt	Ac	Inst	tlAmt/Freq	:			Tenure(month): Overdue Amt:						0	
Account   Remarks:   Income/Freq:   Principal Writeoff Amt	tiv	Wri	te off Date	<b>:</b>			Account in Dispute:							
Occupation:           Payment History/Asset Classification:           Jan         Feb         Mar         Apr         May         Jun         Jul         Aug         Sep         Oct         Nov         Dec           2025         -         -         XXX/XXX         XXX/XXX         000/STD         000/STD         -<	-						Income/Freq:				Principal Writeoff Amt			
Payment History/Asset Classification:           Jan         Feb         Mar         Apr         May         Jun         Jul         Aug         Sep         Oct         Nov         Dec           2025         -         -         XXX/XXX         XXX/XXX         000/STD         000/STD         - <td></td> <td>Set</td> <td>tlement An</td> <td>nt:</td> <td></td> <td></td> <td colspan="3">Interest Rate:</td> <td></td> <td>Total Writ</td> <td>eoff Amt:</td> <td></td> <td>0</td>		Set	tlement An	nt:			Interest Rate:				Total Writ	eoff Amt:		0
Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec	Occupation:													
2025   -		Paym	ent Histor	y/Asset Clas	ssification:									
Current Balance History:           Jan         Feb         Mar         Apr         May         Jun         Jul         Aug         Sep         Oct         Nov         Dec           2025         - <td></td> <td></td> <td>Jan</td> <td>Feb</td> <td>Mar</td> <td>Apr</td> <td>May</td> <td>Jun</td> <td>Jul</td> <td>Aug</td> <td>Sep</td> <td>Oct</td> <td>Nov</td> <td>Dec</td>			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec		2025	-	-	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	000/STD	-	-	-	-
2025   -   -   -   -   15,444   13,691   11,890   -   -   -   -   -   -		Curre	nt Balance	e History:										
Amount Paid History:    Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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		-	-	-	-	15,444	13,691	11,890	-	-	-	-
High Credit History:    Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec		Amou	nt Paid Hi	story:										
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	Н	Iigh C	redit Histo	ory:										
2025 22,000 22,000			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
		2025		-	-	-	-	22,000	22,000	22,000	-	-	•	-

2	Acco	unt Type: (	CONSUMI	ER LOAN		Credit Grantor: XXXX			Accou	Account #: xxxx Lender Type: NBF			As on: 30-11-2022	
		nership: dit Limit:	INDIV	IDUAL		Disbursed Last Paymo		19-11-20 01-09-2		Disbd Amt/l Current Bal	3	t:	17,490 0	
	Cas	h Limit:				<b>Closed Dat</b>	te:	01-09-2	022	Last Paid A	mt:			
Closed	Inst	lAmt/Freq	1,590/	Monthly		Tenure(mo	onth):	11		Overdue An	ıt:		0	
Se	Write off Date:					Account in	Dispute:							
	Acc Rema	ount rks:	No Sui	t filed		Income/Freq:				Principal W	riteoff Am	t		
	Sett	tlement An	nt:			Interest I	Rate:			Total Write	off Amt:		0	
Occupation:														
	Paymo	ent History	/Asset Clas	sification:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
_	2022 2021	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	- 000/XXX	- 000/XXX	
		nt Balance		-	-	-	-	-	-	-	-	000/AAA	000/AAA	
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
_	2022	12,720	11,130	9,540	6,360	6,360	4,670	1,490	0	0	-	-	-	
	2021	-	-	-	-	-	-	-	-	-	-	14,310	14,310	
	Amou	nt Paid His	story:											
		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	
			17,490	17,490	17,490	17,490	17,490	17,490	17,490	17,490	-	-	-	
	2022 2021	17,490	,					-	-	_		17,490	17,490	

I	Accor	unt Infor	mation												
3	Acco	unt Type: (	CONSUMI	ER LOAN		Credit G	Grantor: XX	XX	Accou		Lender Type: NBF	As on:	29-11-2022		
	Own	nership:	INDIV	IDUAL		Disbursed	Date:	07-09-2	021	21 Disbd Amt/High Credit:			19,914		
	Cre	dit Limit:				Last Payment Date: 21-11-2022			022	Current Ba	lance:		0		
	Cas	h Limit:				Closed Date: 29-11-2022			022	Last Paid A	mt:		1.000		
C		tlAmt/Freq	. 1/115/	Monthly		Tenure(mo		15		Overdue An			0		
Closed		-	•	violitilly		•	•	13		Overdue An	ш.		U		
ed		ite off Date	:			Account in	Dispute:								
	Acc Rema	ount rks:				Income/Fi	req:			<b>Principal W</b>	riteoff Am	t			
		tlement An	nt:			Interest l	Rate:			Total Write	off Amt:		0		
	Occ	upation:													
Payment History/Asset Classification:															
	Paymo														
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
	2022 2021	000/XXX	000/XXX	030/XXX	060/XXX	091/XXX	090/XXX	121/XXX	152/XXX	182/XXX 000/XXX	XXX/XXX 000/XXX	000/XXX 000/XXX	- 000/XXX		
				-	-	-	-	-	-	UUU/AAA	000/AAA	UUU/AAA	000/AAA		
	Curre	ent Balance	History:												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
_	2022	7,885	6,640	6,640	6,640	6,640	5,368	5,368	5,368	5,368	-	0	-		
	2021	-	-	-	-	-	-	-	-	-	-	-	9,104		
	Amou	ınt Paid Hi	story:												
					Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec										
		Ian	Feb	Mar	Apr	Iviav									
	2022	Jan 1,911	Feb 1,700	Mar 1,700	1,700	1,700	1,500	1,500	1,500	1,500	-	1,000	-		
	2022 2021					- J		-		_		1,000	2,380		
	2021	1,911	1,700	1,700	1,700	1,700	1,500	1,500	1,500	1,500	-		-		
	2021	1,911	1,700	1,700	1,700	1,700	1,500	1,500	1,500	1,500	-		-		
H	2021	1,911 - Credit Histo	1,700 - ory:	1,700	1,700	1,700	1,500	1,500	1,500	1,500	-	-	- 2,380		

	Account Inform	nation				
	4 Account Type: C	ONSUMER LOAN	Credit Grantor: XX	XX	Account #: xxxx Lender Type: NBF	As on: 13-05-2021
	Ownership:	INDIVIDUAL	Disbursed Date:	22-08-2020	Disbd Amt/High Credit:	6,392
	Credit Limit:	6,392	<b>Last Payment Date:</b>	07-03-2021	<b>Current Balance:</b>	0
	Cash Limit:	6,392	Closed Date:	13-05-2021	Last Paid Amt:	
9	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0
ò	InstlAmt/Freq: Write off Date:		<b>Account in Dispute:</b>			
\$	Account					

Remarks: Income/Freq: Principal Writeoff Amt
Settlement Amt: 0 Interest Rate: Total Writeoff Amt:

Occupation:

# **Payment History/Asset Classification:**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	000/STD	000/STD	000/STD	XXX/XXX	000/STD	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	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
2021	3,196	2,397	1,598	-	0	-	-	-	-	-	-	-
2020	-	-	-	_	-	-	-	6.392	6.392	5.593	4.794	3.995

#### **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
2021	6,392	6,392	6,392	-	6,392	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	6,392	6,392	6,392	6,392	6,392

Inquiries ( past 24 months)						
<b>Credit Grantor</b>	Туре	Date of Inquiry	Account Type	Amount		
NARENDRA FINANCE COMPANY	NBF	27-01-2025	OTHER	1,00,000		
NARENDRA FINANCE COMPANY	NBF	25-10-2024	OTHER	90,000		

# -END OF REPORT-

Section	Code	Description
Section	Coue	*
Account Summary	<b>Number of Delinquent Accounts</b>	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 #	<b>License Cancelled Entities</b>	License of the credit institution cancelled by RBI

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