



Credit Information™ Report PROV2

For GYANENDRA PAL

CHM Ref #: NARE250724CR270682969
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 24-07-2025 17:12:16
Date of Issue: 24-07-2025

Inquiry Input Information

Name: GYANENDRA PAL DOB/Age: 12-09-1998 Gender: MALE
Father: Kunwar sen Spouse: Mother:
Phone Numbers: 9027369415 ID(s): HKKPP9692G [PAN] Email ID(s): Pg490928@gmail.com

Current Address: NEELKANTH COLONEY NEAR KOTHA HOUSE NO 252 ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	706	<div><div></div>No/minimal recent missed payments</div> <div><div></div>Relatively low credit age of open contracts</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
5	2	0	0	5	0	10,473	0	10,473	26,999	26,999	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	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
GYANENDRA PAL S/O KUNWAR SAN	14-02-2025	30-06-2025	Consumer Loan	NBF
PAL GYANENDRA	19-12-2023	30-11-2024	Consumer Loan	NBF
GYANENDRA PAL PAL	30-06-2025	07-07-2025	Personal Loan	NBF

Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
pg490928@gmail.com	30-06-2025	30-06-2025	Personal Loan	NBF
gyanendrapal67888@gmail.com	19-12-2023	30-11-2024	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
12-09-1998	19-12-2023	30-11-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9027369415	30-06-2025	30-06-2025	Consumer Loan	NBF
919193282066	19-12-2023	30-11-2024	Consumer Loan	NBF
8439443580	17-02-2025	15-06-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
10000172349364 [CKYC]	20-03-2025	30-06-2025	Consumer Loan	NBF
HKKPP9692G [PAN]	30-06-2025	30-06-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
SHARIF GANJ KALYANPUR KHAS PILIBHIT BAREILLY UTTAR PRADESH 262001 262001 UP	30-06-2025	30-06-2025	Personal Loan	NBF
C/O KUNWAR SEN SHARIF GANJ KALYANPUR KHAS PILIBHIT PILIBHIT PILIBHIT UTTAR PRADESH INDIA PILIBHIT NEAR BY SHIV MANDIR HYDLE COLONY 262001 262001 UP	17-02-2025	30-06-2025	Consumer Loan	NBF
H NO 10 AJAD NAGAR TRANSIT CAMP KICHHA UTTARAKHAND 263153 UK	19-12-2023	30-11-2024	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 07-07-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	02-07-2025	Disbd Amt/High Credit:		3,000
	Credit Limit:		Last Payment Date:		Current Balance:		3,274
	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:						

	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	-	-	-	-	-	-	3,274	-	-	-	-	-

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

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 30-06-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	09-02-2025	Disbd Amt/High Credit:	23,999	
	Credit Limit:		Last Payment Date:	16-06-2025	Current Balance:	7,199	
	Cash Limit:		Closed Date:		Last Paid Amt:		

Active

InstlAmt/Freq:	2,400/Monthly		Tenure(month):		10		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	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	16,799	14,399	11,999	9,599	7,199	-	-	-	-	-	-
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	-	23,999	23,999	23,999	23,999	23,999	-	-	-	-	-	-

Account Information

3

Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 30-06-2025

Closed

Ownership: INDIVIDUAL

Disbursed Date: 29-06-2025

Disbd Amt/High Credit: 3,000

Credit Limit:

Last Payment Date: 30-06-2025

Current Balance: 0

Cash Limit:

Closed Date: 30-06-2025

Last Paid Amt: 2,946

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	-	-	-	-	-	0	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	2,946	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	3,000	-	-	-	-	-	-

Account Information

Closed	4	Account Type: PERSONAL LOAN				Credit Grantor: XXXX		Account #: xxxx		Lender Type: NBF		As on: 30-06-2025	
	Ownership:		INDIVIDUAL			Disbursed Date:		28-06-2025		Disbd Amt/High Credit:		2,000	
	Credit Limit:					Last Payment Date:		29-06-2025		Current Balance:		0	
	Cash Limit:					Closed Date:		29-06-2025		Last Paid Amt:		1,954	
	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	-	-	-	-	-	0	-	-	-	-	-	-	
Amount Paid History:													

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,954	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	2,000	-	-	-	-	-	-

Account Information

5	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-11-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	10-11-2023	Disbd Amt/High Credit:	12,088
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	30-11-2024	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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	027/XXX	058/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
2024	9,066	7,555	6,044	4,533	3,022	1,511	1,511	1,511	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	10,577

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
2024	12,088	12,088	12,088	12,088	12,088	12,088	12,088	12,088	12,088	12,088	12,088	-
2023	-	-	-	-	-	-	-	-	-	-	-	12,088

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	03-07-2025	Consumer Loan	15,000
XXXX	NBF	13-06-2025	OTHER	10,000
XXXX	NBF	30-05-2025	Housing Loan	0
XXXX	NBF	16-08-2024	Consumer Loan	15,000
XXXX	NBF	07-07-2024	Personal Loan	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
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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