



# Credit Information™ Report PROV2

For FOOLCHANDR .

CHM Ref #: NARE250726CR275219491  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 26-07-2025 15:45:36  
Date of Issue: 26-07-2025

## Inquiry Input Information

Name: FOOLCHANDR . DOB/Age: 20-05-1990 Gender: MALE  
Father: Devi ram Spouse: Mother:  
Phone Numbers: 9758861022 ID(s): ADEPF2383C [PAN] Email ID(s): fk4925852@gmail.com  
Current Address: SALARPUR BHANGEL ,Noida,UP,201311  
Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	721	<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	721	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

## 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	2,573	0	2,573	8,500	8,500	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
4	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
FOOLCHANDR FOOLCHANDR	28-02-2025	15-07-2025	Personal Loan	NBF
FOOLCHANDR XNA S/O DEVI	30-04-2023	30-04-2023	Consumer Loan	NBF

FOOLCHANDR S/O DEVI	09-06-2023	31-10-2023	Consumer Loan	NBF
FOOLCHANDR	12-11-2024	15-07-2025	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
fk4925852@gmail.com	21-02-2025	15-07-2025	Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
20-05-1990	28-02-2025	15-07-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9758861022	21-02-2025	15-07-2025	Personal Loan	NBF
8744983002	20-05-2023	31-10-2023	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
30071541789430 [CKYC]	21-02-2025	15-07-2025	Personal Loan	NBF
ADEPF2383C [PAN]	09-06-2023	31-10-2023	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
FOOL CHANDR, DWATIYGALI, DAULATPUR PATTI BARRAMOU, PILIBHIT, BARKHERA KATA, UTTAR PRADESH, INDIA, PILIBHIT, UP, 262203 262203 UP	28-02-2025	15-07-2025	Personal Loan	NBF
PILIBHIT, UTTAR PRADESH 262203 262203 UP	12-11-2024	15-02-2025	Personal Loan	NBF
PILIBHIT UTTAR PRADESH 262203 262203 UP	21-02-2025	15-07-2025	Personal Loan	NBF
FOOL CHANDR, DWATIYGALI, DAULATPUR PATTI FOOL CHANDR, DWATIYGALI, DAULATPUR PATTI PILIBHIT SALARPUR KHADAR NEAR BY BIKANERI STORE BARKHERA 262203 UP	09-06-2023	30-09-2023	Consumer Loan	NBF
0 FOOL CHANDR, DWATIYGALI, DAULATPUR PATTI PILIBHIT FOOL CHANDR, DWATIYGALI, DAULATPUR PATTI BARKHERA 262203 UP	30-04-2023	30-04-2023	Consumer Loan	NBF

Employment details

Account Information

1

Account Type: **PERSONAL LOAN**

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 15-07-2025

Active

Ownership:INDIVIDUAL

Disbursed Date:03-02-2025

Disbd Amt/High Credit:6,800

Credit Limit:

Last Payment Date:

Current Balance:2,056

Cash Limit:

Closed Date:

Last Paid Amt:

InstlAmt/Freq:1,066/Monthly

Tenure(month):7

Overdue Amt:0

Write off Date:

Account in Dispute:

Account Remarks:

Income/Freq:

Principal Writeoff Amt

Settlement Amt:

Interest Rate:28.5 %

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	-	6,800	5,895	4,969	4,021	3,050	2,056	-	-	-	-	-

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	-	6,800	6,800	6,800	6,800	6,800	6,800	-	-	-	-	-

## Account Information

2

Account Type: **PERSONAL LOAN**

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 15-07-2025

Active

Ownership:INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:266/Monthly

Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Disbursed Date:03-02-2025

Last Payment Date:03-07-2025

Closed Date:

Tenure(month):7

Account in Dispute:

Income/Freq:

Interest Rate:

Disbd Amt/High Credit:1,700

Current Balance:517

Last Paid Amt:

Overdue Amt:0

Principal Writeoff Amt0

Total Writeoff Amt:0

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/STD	000/STD	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	1,700	1,474	1,243	1,007	764	517	-	-	-	-	-

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	-	1,700	1,700	1,700	1,700	1,700	1,700	-	-	-	-	-

## Account Information

Closed	3 Account Type: <b>PERSONAL LOAN</b>				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 15-02-2025	
	Ownership: INDIVIDUAL				Disbursed Date: 04-10-2024				Disbd Amt/High Credit: 2,800				
	Credit Limit:				Last Payment Date: 02-02-2025				Current Balance: 0				
	Cash Limit:				Closed Date: 02-02-2025				Last Paid Amt:				
	InstlAmt/Freq: 738/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	000/STD	-	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	724	0	-	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	2,123	2,123	1,431	
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	2,800	2,800	-	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	2,800	2,800	2,800	

## Account Information

4	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 15-02-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	04-10-2024	Disbd Amt/High Credit:		700
	Credit Limit:		Last Payment Date:	02-02-2025	Current Balance:		0
	Cash Limit:		Closed Date:	02-02-2025	Last Paid Amt:		
	InstlAmt/Freq:	185/Monthly	Tenure(month):	4	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:		Principal Writeoff Amt		0

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	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	179	0	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	530	530	356
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	700	700	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	700	700	700

Account Information

5	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF	As on: 31-10-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	27-04-2023	Disbd Amt/High Credit:	9,250		
	Credit Limit:		Last Payment Date:	21-10-2023	Current Balance:	0		
	Cash Limit:		Closed Date:	21-10-2023	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	-	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	9,250	8,096	6,862	5,590	4,282	2,908	0	-	-
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
2023	-	-	-	9,250	9,250	9,250	9,250	9,250	9,250	9,250	-	-

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	26-07-2025	OTHER	2,00,000
XXXX	NBF	25-08-2023	OTHER	2,00,000
-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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