



Credit Information™ Report PROV2

For POONAM .

CHM Ref #: NARE250604CR151048257
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 04-06-2025 10:51:13
Date of Issue: 04-06-2025

Inquiry Input Information

Name: POONAM . DOB/Age: 20-06-1990 Gender: FEMALE
Father: Jaiprakash singh Spouse: Mother:
Phone Numbers: 9627511060 ID(s): CNCPP7501G [PAN] Email ID(s): parveenkumar765pkk@gmail.com

Current Address: JWALAPUR NEAR RAVIDAS MANDIR GALI NO25 MKAN NO 45 ,Haridwar,UK,249402

Other Address:

CRIF HM Score(S):

| SCORE NAME | RANGE | SCORE | SCORING FACTORS(Upto 4 only) |
|----------------------|---------|-------|--|
| PERFORM CONSUMER 2.2 | 300-900 | 739 | <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 | 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 | 31-03-2022 | 31-12-2021 | 30-09-2021 |
|-------------|------------|------------|------------|------------|--|------------|------------|------------|------------|------------|------------|------------|
| Score | 698 | 683 | 683 | 683 | 15 | | | | | | | |
| Description | | | | | Not Scored: Sufficient History Not Available | No Hit | No Hit | No Hit | No Hit | 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 |
|--------------------|-----------------|------------------|------------------|--------------------|-------------------|-----------------------|-------------------------|---------------------------|-------------------------|------------------------|----------------------|
| 1 | 1 | 0 | 0 | 1 | 0 | 43,460 | 0 | 43,460 | 60,200 | 60,200 | 0 |

Group Account Summary

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

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 |
|--------------|---------------------|---------------------|
| 1 | 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 |
|-----------------|----------------|---------------|---------------|------------------|
| POONAM | 27-06-2023 | 22-05-2025 | Personal Loan | PRB |
| DOB Variations | First Reported | Last Reported | Type | Source Indicator |
| 20-07-1990 | 27-06-2023 | 30-09-2024 | Personal Loan | PRB |
| | | | | |

| | | | | |
|--|--|---|--|--------------------------------|
| Phone Variations 9627511060 | First Reported 27-06-2023 | Last Reported 22-05-2025 | Type Personal Loan | Source Indicator PRB |
| ID Variations 20019075567638 [CKYC] CNCPP7501G [PAN] | First Reported 15-11-2024 15-11-2024 | Last Reported 22-05-2025 22-05-2025 | Type Personal Loan Personal Loan | Source Indicator PRB PRB |
| Address Variations ANCHOR ELECTRICALS PVT LTD PLOT NO 1A SEC 8B 249403 UK | First Reported 27-06-2023 | Last Reported 07-01-2025 | Type Personal Loan | Source Indicator PRB |
| 1237BNEJDJDIE HSBDBX BSBSBZ 700012 WB | 27-06-2023 | 22-05-2025 | Personal Loan | PRB |

Employment details

Account Information

| | | | | | | | | | |
|--------|------------------------------------|------------|----------------------|------------|------------------------|--|------------------|-------------------|--|
| 1 | Account Type: PERSONAL LOAN | | Credit Grantor: XXXX | | Account #: XXXX | | Lender Type: PRB | As on: 22-05-2025 | |
| Active | Ownership: | INDIVIDUAL | Disbursed Date: | 16-05-2023 | Disbd Amt/High Credit: | | 60,200 | | |
| | Credit Limit: | | Last Payment Date: | 07-05-2025 | Current Balance: | | 43,460 | | |
| | Cash Limit: | | Closed Date: | | Last Paid Amt: | | 1,654 | | |
| | InstlAmt/Freq: | | Tenure(month): | | Overdue Amt: | | 0 | | |
| | Write off Date: | | Account in Dispute: | | | | | | |
| | Account Remarks: | | Income/Freq: | /Annual | 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 | 000/STD | 000/STD | 000/STD | - | - | - | - | - | - | - |
| 2024 | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD |
| 2023 | - | - | - | - | 000/STD | 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 |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2025 | 46,773 | 45,967 | 45,146 | 44,310 | 43,460 | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | 52,029 | 51,318 | 50,594 | 49,857 | 49,107 | 48,343 | 47,565 |

Amount Paid History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2025 | 1,654 | 1,654 | 1,654 | 1,654 | 1,654 | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | 1,654 | 1,654 | 1,654 | 1,654 | 1,654 | 1,654 | 1,654 |

High Credit History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2025 | 60,200 | 60,200 | 60,200 | 60,200 | 60,200 | - | - | - | - | - | - | - |
| 2024 | - | - | - | - | - | 60,200 | 60,200 | 60,200 | 60,200 | 60,200 | 60,200 | 60,200 |

Inquiries (past 24 months)

| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|----------------|------|-----------------|--------------|--------|
|----------------|------|-----------------|--------------|--------|

-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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