



# Credit Information™ Report PROV2

For RANJEET PASWAN

CHM Ref #: NARE250604CR151046676  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 04-06-2025 10:49:00  
Date of Issue: 04-06-2025

## Inquiry Input Information

Name: RANJEET PASWAN DOB/Age: 01-01-1993 Gender: MALE  
Father: Bhola paswan Spouse: Mother:  
Phone Numbers: 7451893147 ID(s): DVHPP4170F [PAN] Email ID(s): ranjeetkumar12yy@gmail.com

Current Address: RAWALI MAHDOOD ,Haridwar,UK,249403

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	707	<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	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	558	558	376	326	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
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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
6	2	0	0	6	0	5,401	0	5,401	5,000	5,000	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
2	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
RANJEET PASWAN	09-06-2023	15-05-2025	Personal Loan, Consumer Loan	NBF,NBF
RANJEET XNA PASWAN	30-04-2023	30-04-2023	Consumer Loan	NBF

Email-ID Variations ranjeet1723737@gmail.com	First Reported 15-05-2025	Last Reported 15-05-2025	Type Personal Loan	Source Indicator NBF
DOB Variations 01-01-1993	First Reported 15-05-2025	Last Reported 15-05-2025	Type Personal Loan	Source Indicator NBF
Phone Variations 7451893147	First Reported 20-05-2023	Last Reported 31-01-2024	Type Consumer Loan	Source Indicator NBF
ID Variations DVHPP4170F [PAN]	First Reported 09-06-2023	Last Reported 31-01-2024	Type Consumer Loan	Source Indicator NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
DALKI N-1 MURLI CHHAPRA BALLIA UTTAR PRADESH 277204 277204 UP	15-05-2025	15-05-2025	Personal Loan	NBF
0 DALKI N-1 XNA MURLI CHHAPRA BALLIA 277204 UP	20-05-2023	30-09-2023	Consumer Loan	NBF

Employment details

Account Information

1 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 15-05-2025

Active	Ownership:	INDIVIDUAL	Disbursed Date:	07-05-2025	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:		Current Balance:	1,093
	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:					

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	-	-	-	-	1,093	-	-	-	-	-	-	-

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	-	-	-	-	1,000	-	-	-	-	-	-	-

Account Information

2 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 15-05-2025

Active	Ownership:	INDIVIDUAL	Disbursed Date:	06-05-2025	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:		Current Balance:	4,308
	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:					

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	-	-	-	-	4,308	-	-	-	-	-	-	-

## 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	-	-	-	-	4,000	-	-	-	-	-	-	-

## Account Information

3	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 15-05-2025	
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-05-2025	Disbd Amt/High Credit:	1,000				
	Credit Limit:		Last Payment Date:	07-05-2025	Current Balance:	0				
	Cash Limit:		Closed Date:	07-05-2025	Last Paid Amt:	973				
	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	-	-	-	-	973	-	-	-	-	-	-	-

## High Credit History:

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

## Account Information

4	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF		As on: 15-05-2025	
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	20-04-2025	Disbd Amt/High Credit:	1,000				
	Credit Limit:		Last Payment Date:	06-05-2025	Current Balance:	0				
	Cash Limit:		Closed Date:	06-05-2025	Last Paid Amt:	1,065				
	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	000/XXX	-	-	-	-	-	-	-

## Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	1,078	0	-	-	-	-	-	-	-

## Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-		1,065	-	-	-	-	-	-	-

## High Credit History:

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

## Account Information

5	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-05-2025
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Closed

Ownership:	INDIVIDUAL	Disbursed Date:	19-04-2025	Disbd Amt/High Credit:	3,000
Credit Limit:		Last Payment Date:	06-05-2025	Current Balance:	0
Cash Limit:		Closed Date:	06-05-2025	Last Paid Amt:	3,192
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	000/XXX	-	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	3,233	0	-	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-		3,192	-	-	-	-	-	-	-

High Credit History:

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

Account Information

6	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 31-01-2024
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Closed

Ownership:	INDIVIDUAL	Disbursed Date:	03-04-2023	Disbd Amt/High Credit:	7,500
Credit Limit:		Last Payment Date:	18-01-2024	Current Balance:	0
Cash Limit:		Closed Date:	18-01-2024	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
2024	000/STD	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	028/SMA	059/SMA	089/SMA	120/LOS

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	6,688	6,307	5,103	3,858	2,598	2,598	2,598	2,598	2,598

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	7,500	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	17-04-2025	OTHER	70,000
NARENDRA FINANCE COMPANY	NBF	17-12-2024	OTHER	1,75,000
XXXX	NBF	31-10-2024	Auto Loan (Personal)	10,000
NARENDRA FINANCE COMPANY	NBF	08-10-2024	OTHER	75,100
NARENDRA FINANCE COMPANY	NBF	03-09-2024	OTHER	1,70,000
NARENDRA FINANCE COMPANY	NBF	06-07-2024	OTHER	1,75,000
XXXX	NBF	12-03-2024	OTHER	2,05,000

-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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