



Credit Information™ Report PROV2

For RAVI GUPTA

CHM Ref #: NARE250818CR336806817
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 18-08-2025 19:36:34
Date of Issue: 18-08-2025

Inquiry Input Information

Name: RAVI GUPTA DOB/Age: 04-08-1986 Gender: MALE
Father: Amar nath gupta Spouse: Mother:
Phone Numbers: 9760662722 ID(s): APGPG6229J [PAN] Email ID(s): Ravi28@gmle.com

Current Address: VILL.POST SABHAWALA ,Vikasnagar,UK,248197

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	786	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Decent number of self/overall loans disbursed in the recent past</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	786	786	786	688	763	763	763	763	739	786	786	763
Description												

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
4	0	0	0	3	1	0	0	0	0	0	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	0	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
RAVIGUPTA S/O AMAR GUP	16-05-2017	22-05-2019	Consumer Loan	NBF
RAVIGUPTA S/O AMAR	17-08-2016	31-03-2017	Consumer Loan	NBF
RAVIGUPTA	23-02-2022	31-07-2022	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
04-08-1986	23-02-2022	31-07-2022	Consumer Loan	NBF

Phone Variations	First Reported	Last Reported	Type	Source Indicator
9760662722	17-08-2016	22-05-2019	Consumer Loan	NBF
8218291186	03-04-2023	31-03-2025	MFI Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
055000434126 [Ration Card]	15-08-2024	31-03-2025	MFI Loan	NBF
ANC0086504 [Voter ID]	16-05-2017	22-05-2019	Consumer Loan	NBF
APGPG6229J [PAN]	16-05-2017	22-05-2019	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
SABHAWALASABHAWAL ACHAKRATA 248197 UK	23-02-2022	31-07-2022	Consumer Loan	NBF
S/O AMAR NATH, WARD NO 02 SABHAWALA SABHAWALA DEHRADUN DISTRICT DEHRADUN UTTARANCHAL 248197 248197 UK	10-02-2023	31-01-2024	Consumer Loan	NBF
60 H N 60 SABHAWALA AASHINK SABHAWALA AASHINK SABHAWALA DEHRADUN 248197 UK	03-04-2023	31-03-2025	MFI Loan	NBF
RAHMAN INDUSTRIES LTD 0 SELAQUI CAMP ROAD NEAR- FARMA CITY and SPICE HOTEL DEHRADUN 248001 UK	17-08-2016	22-05-2019	Consumer Loan	NBF
H.NO 60 SAHASPUR DEHRADUN SABHAWALA AASHINK SABHAWALA AASHINK NEAR -BARODA BANK and SHAKUMBRI MANDIR DEHRADUN 248197 UK	17-08-2016	22-05-2019	Consumer Loan	NBF
S/O AMAR NATH; WARD NO 02 SABHAWALA SABHAWALA DEHRADUN DISTRICT NEAR PRIMARY SCHOOL UTTARANCHAL 248197 248197 UK	04-04-2024	31-07-2024	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: JLG INDIVIDUAL		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 31-03-2025
Closed	Ownership:	PRIMARY	Disbursed Date:	14-03-2023	Disbd Amt/High Credit:		75,000
	Credit Limit:	75,000	Last Payment Date:	12-03-2025	Current Balance:		0
	Cash Limit:		Closed Date:	12-03-2025	Last Paid Amt:		
	InstlAmt/Freq:	4,136/Monthly	Tenure(month):	24	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	0.0 %	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	-	-	-	-	-	-	-	-	-
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	-	-	xxx/xxx	000/XXX	000/XXX	000/XXX	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	8,233	4,245	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	40,070	36,832	33,499	30,256	26,784	23,211	19,675	15,932	12,144

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
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Account Information

Closed	2 Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-07-2024	
	Ownership: INDIVIDUAL				Disbursed Date: 12-01-2023				Disbd Amt/High Credit: 12,300				
	Credit Limit:				Last Payment Date: 02-07-2023				Current Balance: 0				
	Cash Limit:				Closed Date: 06-06-2024				Last Paid Amt:				
	InstlAmt/Freq: 1,538/Monthly				Tenure(month): 8				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	-	-	-	-	-	-	
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	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	
2024	0	0	0	0	0	0	-	-	-	-	-	-	
2023	-	-	-	-	-	-	0	0	0	0	0	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	
2024	12,300	12,300	12,300	12,300	12,300	12,300	-	-	-	-	-	-	
2023	-	-	-	-	-	-	12,300	12,300	12,300	12,300	12,300	12,300	

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	000/XXX	000/XXX	019/XXX	000/XXX	000/XXX	000/XXX	XXX/XXX	-	-	-	-	-
2016	-	-	-	-	-	-	000/XXX	000/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	3,214	2,742	2,742	1,726	1,179	604	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	5,249	-	4,495	4,089	3,662

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	685	685	685	685	685	685	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	685	-	685	685	685

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	5,599	5,599	5,599	5,599	5,599	5,599	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	5,599	-	5,599	5,599	5,599

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	MFI	05-02-2024	OTHER	45,000
XXXX	MFI	03-02-2024	OTHER	30,000
XXXX	MFI	20-01-2024	OTHER	45,000

-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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