



# Credit Information™ Report PROV2

For VIPIN .

CHM Ref #: NARE250826CR360923474  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 26-08-2025 14:22:32  
Date of Issue: 26-08-2025

## Inquiry Input Information

Name: VIPIN . DOB/Age: 01-01-1996 Gender: MALE  
Father: Naresh chand Spouse: Mother:  
Phone Numbers: 7665369030 ID(s): CMDPV4563Q [PAN] Email ID(s): vipenyadav1993@gmail.com

Current Address: PLOT NO 158/62 GALI NO 12 TAPUKARA TAPUKARA ,Bhiwadi,RJ,301707

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	695	<div><div></div>No/minimal missed payments in recent past <div></div>Substantial 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	713	786	786	763	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
5	4	0	0	5	0	83,621	0	83,621	96,599	96,599	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	3	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
VIPIN	15-08-2025	15-08-2025	Personal Loan	NBF
VIPIN S/O NARESH	09-02-2024	15-08-2025	Consumer Loan	NBF
VIPIN VIPIN	07-08-2025	15-08-2025	Personal Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1996	06-06-2025	15-08-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9660708306	09-02-2024	15-08-2025	Consumer Loan	NBF
7665369030	07-08-2025	15-08-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
CMDPV4563Q [PAN]	09-02-2024	15-08-2025	Consumer Loan,Personal Loan	NBF,NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O: NARESH CHANDRA, KESHRIPUR, ORIA, KA 301707 RJ	15-08-2025	15-08-2025	Personal Loan	NBF
0W KESHRIPUR KESHRIPUR ORIA KANPUR 209204 UP	09-02-2024	15-08-2025	Consumer Loan	NBF
S O NARESH CHANDRA KESHRIPUR ORIA KA 301707 RJ	07-08-2025	15-08-2025	Personal Loan	NBF

Employment details

Account Information

1	Account Type: <b>PERSONAL LOAN</b>				Credit Grantor: XXXX			Account #: xxxx		Lender Type: NBF		As on: 15-08-2025	
Active	Ownership:		INDIVIDUAL			Disbursed Date:		16-07-2025		Disbd Amt/High Credit:		7,610	
	Credit Limit:					Last Payment Date:				Current Balance:		7,610	
	Cash Limit:					Closed Date:				Last Paid Amt:			
	InstlAmt/Freq:		336/Monthly			Tenure(month):		36		Overdue Amt:		0	
	Write off Date:					Account in Dispute:							
	Account Remarks:					Income/Freq:				Principal Writeoff Amt			
	Settlement Amt:					Interest Rate:		32.96 %		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	-	-	-	-	-	-	-	7,610	-	-	-	-	
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	-	-	-	-	-	-	-	7,610	-	-	-	-	

Account Information

2	Account Type: <b>PERSONAL LOAN</b>				Credit Grantor: XXXX			Account #: xxxx		Lender Type: NBF		As on: 15-08-2025	
Active	Ownership:		INDIVIDUAL		Disbursed Date:		16-07-2025		Disbd Amt/High Credit:		68,490		
	Credit Limit:				Last Payment Date:				Current Balance:		68,490		
	Cash Limit:				Closed Date:				Last Paid Amt:				
	InstlAmt/Freq:		3,020/Monthly		Tenure(month):		36		Overdue Amt:		0		
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:				Principal Writeoff Amt				
	Settlement Amt:				Interest Rate:		33.0 %		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	-	-	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	

2025	-	-	-	-	-	-	68,490	68,490	-	-	-	-
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	-	-	-	-	-	-	68,490	68,490	-	-	-	-

### Account Information

3	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	19-05-2025	Disbd Amt/High Credit:		5,500
	Credit Limit:		Last Payment Date:		Current Balance:		2,820
	Cash Limit:		Closed Date:		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:						

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	000/STD	000/STD	000/STD	000/STD	-	-	-	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	5,500	4,611	3,723	2,820	-	-	-	-
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	-	-	-	-	5,500	5,500	5,500	5,500	-	-	-	-

### Account Information

4	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	18-03-2025	Disbd Amt/High Credit:		14,999
	Credit Limit:		Last Payment Date:		Current Balance:		4,701
	Cash Limit:		Closed Date:		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:						

	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	-	-	14,999	13,033	11,068	9,037	6,908	4,701	-	-	-	-
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	-	-	14,999	14,999	14,999	14,999	14,999	14,999	-	-	-	-

### Account Information

5	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-07-2024
	Ownership: INDIVIDUAL	Disbursed Date: 14-01-2024	Disbd Amt/High Credit: 11,199		

Closed

Credit Limit:	Last Payment Date:	18-07-2024	Current Balance:	0
Cash Limit:	Closed Date:	18-07-2024	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	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
2024	11,199	9,332	7,465	5,598	3,731	1,864	0	-	-	-	-	-

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	11,199	11,199	11,199	11,199	11,199	11,199	11,199	-	-	-	-	-

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	17-07-2025	OTHER	1
XXXX	NBF	11-07-2025	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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