



Credit Information™ Report PROV2

For UMESH VERMA

CHM Ref #: NARE250619CR192060823
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 19-06-2025 11:05:54
Date of Issue: 19-06-2025

Inquiry Input Information

Name: UMESH VERMA DOB/Age: 01-01-2004 Gender: MALE
Father: Parshuram Verma Spouse: Mother:
Phone Numbers: 9555632931 ID(s): CVJPV7793K [PAN] Email ID(s): rp5044827@gmail.com
Current Address: CHOPANKI RIJWAN CALONY ,Bhiwadi,RJ,301019
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	738	<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	738	744	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

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
3	3	0	2	1	0	45,528	38,779	6,749	72,399	72,399	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
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
UMESH VERMA	14-11-2024	31-05-2025	Consumer Loan,Property Loan	NBF,NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator

01-01-2004	20-03-2025	31-05-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9555632931	23-01-2025	23-01-2025	Property Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
60088261841313 [CKYC]	20-03-2025	31-05-2025	Consumer Loan	NBF
CVJPV7793K [PAN]	23-01-2025	23-01-2025	Property Loan	NBF
XXXXXXXX8233 [UID]	14-11-2024	31-03-2025	Property Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O PARSHURAM VERMA , NAKAUDA , BAHRAICH , SUTAOLI 802208 BR	23-01-2025	23-01-2025	Property Loan	NBF
MUSTAK COLONEY CHOPANKI TIJARA BHIWADI RAJASTHAN 301019 301019 RJ	20-03-2025	31-05-2025	Consumer Loan	NBF

Account Information

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Account Type: CONSUMER LOAN

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 31-05-2025

Active

Ownership:INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:2,250/Monthly

Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Disbursed Date:11-02-2025

Last Payment Date:02-05-2025

Closed Date:

Tenure(month):8

Account in Dispute:

Income/Freq:

Interest Rate:

Disbd Amt/High Credit:17,999

Current Balance:6,749

Last Paid Amt:

Overdue Amt:0

Principal Writeoff Amt

Total Writeoff Amt:0

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	-	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	13,499	11,249	8,999	6,749	-	-	-	-	-	-	-

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	-	17,999	17,999	17,999	17,999	-	-	-	-	-	-	-

Account Information

[illegible]

2024	-	-	-	-	-	-	-	27,200	25,256	23,258	21,206	19,098
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025				-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-					
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	27,200	27,200	27,200	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	27,200	27,200	27,200	27,200	27,200

Account Information

3	Account Type: PROPERTY LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 30-11-2024
Active	Ownership:	INDIVIDUAL	Disbursed Date:	30-08-2024	Disbd Amt/High Credit:		27,200
	Credit Limit:		Last Payment Date:		Current Balance:		23,258
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:		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
2024	-	-	-	-	-	-	-	-	XXX/XXX	000/STD	000/STD	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-		23,258	23,258	-
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-				-
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-		27,200	27,200	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	20-05-2025	OTHER	1,80,000
NARENDRA FINANCE COMPANY	NBF	25-03-2025	OTHER	35,000
NARENDRA FINANCE COMPANY	NBF	31-12-2024	OTHER	1,00,000
NARENDRA FINANCE COMPANY	NBF	18-08-2024	OTHER	1,50,000

-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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