

# **Credit Information™Report** PROV2

For UMESH VERMA

CHM Ref #: NARE250619CR192060823 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 Mother: Spouse:

**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) ■ No/minimal missed payments in recent past PERFORM CONSUMER 2.2 300-900 738

 $\blacksquare$  Normal proportion of outstanding balance to disbursed amount

 $\blacksquare$  Positive impact on credit score  $\blacksquare$  Negative impact on credit score

Score 7	Trend											
Retro	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
Date Score	738	744	15	2024	2024	2023	2023	2023	2023	2022	2022	2022
Descriptio	n		Not Scored: Sufficient History Not Available	No Hit								

## Verification

Requested Description Score Remarks Service

#### 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		-	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**

 $\label{thm:considered} \mbox{Tip: Current Balance \& Disbursed Amount is considered ONLY for ACTIVE accounts.}$ 

Tip: All amounts are in INR.

Number Of Accounts	No O	f MFIS	Acco	unt Sun	nmary	Disbu Amo	ursed ount		talment nount		l Current alance	Total C	Overdue ount	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	Туре	Source Indicator
UMESH VERMA	14-11-2024	31-05-2025	Consumer Loan,Property Loan	NBF,NBF
DOB Variations	First Reported	Last Reported	Туре	Source Indicator

01-01-2004	20-03-2025	31-05-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Туре	Source Indicator
9555632931	23-01-2025	23-01-2025	Property Loan	NBF
ID Variations	First Reported	Last Reported	Туре	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	<b>Property Loan</b>	NBF
Address Variations	First Reported	Last Reported	Туре	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
Employment details				

A	Acco	unt Infor	mation										
1	Acco	unt Type: (	CONSUMI	ER LOAN		Credit C	Grantor: XX	XX	Acco		Lender Type: NBF	As on	: 31-05-2025
	Ownership: INDIVIDUAL  Credit Limit: Cash Limit: InstlAmt/Freq: 2,250/Monthly Write off Date: Account Remarks: Settlement Amt: Occupation: Payment History/Asset Classification:					Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fi	ent Date: te: onth): n Dispute: req:	11-02-2 02-05-2 8		Disbd Amt, Current Ba Last Paid A Overdue An	High Credit lance: .mt: nt: Vriteoff Amt		17,999 6,749 0
]	Paym		y/Asset Clas Feb	ssification: Mar	A	Mon	Torre	T1	A	Com	Oct	Nov	Dec
	2025	Jan -	000/XXX	000/XXX	Apr 000/XXX	May 000/XXX	Jun -	Jul -	Aug -	Sep -	-	NOV -	Dec -
		ent Balance	History:									<b>D.</b>	-
	2025	Jan -	Feb 13,499	Mar 11,249	Apr 8,999	May 6,749	Jun -	Jul -	Aug -	Sep -	Oct	Nov -	Dec -
		int Paid Hi		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-			F-		-	-	-	-	-	-	-
Н	igh C	redit Histo	ory:										

Jun

Jul

Aug

Sep

May 17,999

Feb 17,999

Jan

2025

Mar 17,999 **Apr** 17,999

A	CCOI	ınt Infor	mation										
2 A	Acco	unt Type: l	PROPERT	Y LOAN		Credit C	Grantor: XX	XX	Accou	nt #. vvvv	Lender Type: NBF	As on:	31-03-2025
	Owi	ership:	INDIV	IDUAL		Disbursed Date: 30-08-2024			024	Disbd Amt/High Credit:			27,200
	Cre	dit Limit:				Last Paym	ent Date:			Current Ba	lance:		15,521
	Cas	h Limit:				Closed Date:				Last Paid A	mt:		
A	Inst	lAmt/Freq	:			Tenure(month):				Overdue Ar	nt:		0
Active	Wri	te off Date	:			Account in Dispute:							
	Acc ema	ount rks:				Income/F	req:			Principal Writeoff Amt			0
	Sett	lement An	nt: 0			Interest Rate:				Total Writeoff Amt:			0
	Occ	upation:											
P	aym	ent History	//Asset Clas	sification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	025	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-	-
20	024	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD
C	urre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	025	16,930	14,705	15,521	-	-	-	-	-	-	-	-	-

Oct

Nov

Dec

2024	-	-	-	-	-	-	-	27,200	25,256	23,258	21,206	19,098
Amou	nt Paid Hi	story:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025				-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-					
High C	redit Histo	ory:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	27 200	27 200	27 200	_	_	_	_	_	_	_	_	_

27,200

27,200

27,200

27,200

27,200

27,200

2024

Account Type: PROPERTY LOAN  Credit Grantor: XXXX  Account #: xxxx Lender Type: NBF  As on: 30-11-202  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  Account in Dispute: Account  Remarks: Income/Freq: Principal Writeoff Amt: 0  Occupation:  Payment History/Asset Classification:  Payment History/Asset Classification:  Disbursed Date: Last Paid Amt: 0  Overdue Amt: 0  Interest Rate: Total Writeoff Amt: 0  Occupation:  Payment History/Asset Classification:  Current Balance History:  Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2024 23,258 23,258	A	Account Information												
Credit Limit:	3	Accor	unt Type: ]	PROPERT	Y LOAN		Credit Grantor: XXXX Acc				innt #. www.	As on:	As on: 30-11-2024	
Cash Limit:		Own	nership:	INDIV	IDUAL		Disbursed	Date:	30-08-2	024	Disbd Amt/	High Credi	t:	27,200
InstlAmt/Freq:		Cree	dit Limit:				Last Payment Date:				<b>Current Balance:</b>			23,258
Account   Remarks:		Cas	h Limit:				Closed Date:				Last Paid A	mt:		
Account   Remarks:	Ac	Inst	lAmt/Freq	:			Tenure(m	onth):			Overdue Amt:			0
Account   Remarks:	Tiv.			•			Account in	n Dispute:						
Settlement Amt: 0	e	Acc	ount					-						
Occupation:           Payment History/Asset Classification:           Jan         Feb         Mar         Apr         May         Jun         Jul         Aug         Sep         Oct         Nov         Dec           2024         -         -         -         -         -         -         23,258         -           Amount Paid History:           Jan         Feb         Mar         Apr         May         Jun         Jul         Aug         Sep         Oct         Nov         Dec           2024         -         -         -         -         -         -         -         -         -         -	R	lema	rks:				Income/Freq:				Principal Writeoff Amt			U
Payment History/Asset Classification:    Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec		Sett	lement Ar	nt: 0			Interest	Rate:			<b>Total Write</b>	off Amt:		0
Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec		Occ	upation:											
2024   -   -   -   -   -   -   XXX/XXX   000/STD   000/STD   -	P	ayme	ent Histor	y/Asset Clas	ssification:									
2024   -   -   -   -   -   -   -   -   XXX/XXX   000/STD   000/STD   -			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec	2	024	-	-	-	-		-	-	-	XXX/XXX	000/STD	000/STD	-
2024   -   -   -   -   -   -   -   -     23,258   23,258   -	C	urre	nt Balance	e History:										
2024   -   -   -   -   -   -   -   -     23,258   23,258   -			Tan	Feb	Mar	Apr	Mav	Tun	Tul	Aug	Sep	Oct	Nov	Dec
Jan     Feb     Mar     Apr     May     Jun     Jul     Aug     Sep     Oct     Nov     Dec       2024     -     -     -     -     -     -     -     -     -	2	024			-				_		Бор			
JanFebMarAprMayJunJulAugSepOctNovDec2024	A	mou	nt Paid Hi	story:										
2024					Mon	Ann	Mov	Tun	Tul	Ana	Con	Oct	Mov	Doo
	2	024	- Jan				-	Jun -		Aug -	Зер	Oct	NUV	Dec -
nigh Creak instary.			rodit Hiete	0.1757			-							
Ian Feb Mar Anr May Iun Iul Aug Sen Oct Nov Dec	111	gn C		-				_				-		_

Inquiries ( past 24 m	Inquiries ( past 24 months)							
Credit Grantor	Туре	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 #	<b>License Cancelled Entities</b>	License of the credit institution cancelled by RBI

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