

# Credit Information™ Report

## PROV2

For RAM KUMAR

CHM Ref #: NARE250830CR371586298  
 Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
 Application ID:  
 Date of Request: 30-08-2025 16:28:55  
 Date of Issue: 30-08-2025

### Inquiry Input Information

Name: RAM KUMAR DOB/Age: 01-01-1972 Gender: MALE  
 Father: Ram Chandra Spouse:  
 Phone Numbers: 7302715112 ID(s): EUSPK1497M [PAN] Email ID(s): ramk00865@gmail.com  
 Current Address: KIRAT INTERNATIONAL ,Garhwal Division,UK,249403  
 Other Address:

### CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	770	<ul style="list-style-type: none"> <li>No/minimal missed payments in recent past</li> <li>Normal proportion of outstanding balance to disbursed amount</li> <li>Decent utilization of credit limit on self/overall revolving accounts</li> <li>Decent number of self/overall loans disbursed in the recent past</li> </ul>

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	755	755	702	702	702	665	665	665	516	733	734	763
Description												

### Verification

Requested Service	Description	Score	Remarks
-------------------	-------------	-------	---------

### 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	1	3	0	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
3	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
RAM KUMAR	12-11-2022	30-04-2025	Consumer Loan,Two-Wheeler Loan	NBF,PRB
KUMAR RAM	28-02-2022	30-11-2024	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
RAMKU7302715112@GMAIL.COM	22-10-2022	30-11-2024	Consumer Loan	NBF
ram7453020542@gmail.com	28-02-2022	31-07-2022	Consumer Loan	NBF

RAMKUMAR67@GMAIL.COM		12-11-2022	30-04-2025	Two-Wheeler Loan	PRB
DOB Variations	First Reported	Last Reported	Type	Source Indicator	
15-01-1983	28-02-2022	31-07-2022	Consumer Loan	NBF	
01-01-1972	15-11-2024	30-04-2025	Two-Wheeler Loan	PRB	
Phone Variations	First Reported	Last Reported	Type	Source Indicator	
917453020542	28-02-2022	30-11-2024	Consumer Loan	NBF	
7302715112	12-11-2022	31-12-2024	Consumer Loan,Two-Wheeler Loan	NBF,PRB	
917302715112	30-09-2022	30-11-2022	Consumer Loan	NBF	
ID Variations	First Reported	Last Reported	Type	Source Indicator	
30080706435301 [CKYC]	18-02-2024	30-04-2025	Consumer Loan,Two-Wheeler Loan	NBF,PRB	
EUSPK1497M [PAN]	12-11-2022	30-04-2025	Consumer Loan,Two-Wheeler Loan	NBF,PRB	
XXXXXXXX4884 [UID]	22-10-2022	30-11-2024	Consumer Loan	NBF	
Address Variations	First Reported	Last Reported	Type	Source Indicator	
HAWK COMMANDO SECURITY AND SERVICE SIDCUL BYPASS HARIDWAR 249401 UK	12-11-2022	30-04-2025	Two-Wheeler Loan	PRB	
S/O: RAM CHANDRA BHARAMPURI HARIDWAR PAL VIHAR COLONY NEAR SHIV MANDIR UTTARANCHAL 249402 249402 UK	04-04-2024	31-10-2024	Consumer Loan	NBF	
VILL- BAHARAMPURI BAHADRABAD HARIDWAR 249402 UK	12-11-2022	07-03-2025	Two-Wheeler Loan	PRB	
0 FLOOR MAHDOOD RIAD BRAHMPURI ROSHNABAD HARIDWAR UTTARAKHAND 249403 UK	28-02-2022	30-11-2024	Consumer Loan	NBF	
S/O: RAM CHANDRA BHARAMPURI HARIDWAR UTTARANCHAL 249402 249402 UK	31-01-2024	31-01-2024	Consumer Loan	NBF	

Employment details

Account Information

1	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 31-10-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	12-01-2024	Disbd Amt/High Credit:		16,400
	Credit Limit:		Last Payment Date:	08-08-2024	Current Balance:		0
	Cash Limit:		Closed Date:	11-09-2024	Last Paid Amt:		
	InstlAmt/Freq:	1,367/Monthly	Tenure(month):	12	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	000/XXX	000/XXX	000/XXX	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	10,932	8,198	8,198	6,831	5,464	4,097	2,730	1,363	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	16,400	16,400	16,400	16,400	16,400	16,400	16,400	16,400	16,400	-	-	-

Account Information

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	20-10-2022	Disbd Amt/High Credit:	70,557
Credit Limit:		Last Payment Date:	15-04-2025	Current Balance:	0
Cash Limit:		Closed Date:	15-04-2025	Last Paid Amt:	3,484
InstlAmt/Freq:		Tenure(month):		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/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-
2024	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2022	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	8,721	5,861	2,955	0	-	-	-	-	-	-	-	-
2024	-	-	-	-	29,980	27,473	24,924	22,334	19,700	17,022	14,301	11,534

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	3,004	3,012	3,004	3,484	-	-	-	-	-	-	-	-
2024	-	-	-	-	3,004	3,004	3,004	3,004	3,004	3,004	3,004	3,004

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	70,557	70,557	70,557	70,557	-	-	-	-	-	-	-	-
2024	-	-	-	-	70,557	70,557	70,557	70,557	70,557	70,557	70,557	70,557

Account Information

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	11-09-2022	Disbd Amt/High Credit:	23,112
Credit Limit:		Last Payment Date:		Current Balance:	0
Cash Limit:		Closed Date:	30-11-2024	Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-
2023	027/XXX	055/XXX	086/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	-	-	-	-	-	-	-	-	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	0	0	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	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	23,112	23,112	23,112	23,112	23,112	23,112	23,112	23,112	23,112	23,112	23,112	-
2023	-	-	-	-	-	-	-	-	-	-	-	23,112

Account Information

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	15-01-2022	Disbd Amt/High Credit:	8,696
Credit Limit:		Last Payment Date:		Current Balance:	0
Cash Limit:		Closed Date:	30-11-2024	Last Paid Amt:	

Closed

InstlAmt/Freq:

Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Tenure(month):

Account in Dispute:

Income/Freq:

Interest Rate:

Overdue Amt:

Principal Writeoff Amt

Total Writeoff Amt:

0

0

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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-
2023	XXX/XXX	XXX/XXX	XXX/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	XXX/XXX	000/XXX	XXX/XXX	XXX/XXX	XXX/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0	0	0	0	0	0	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	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	8,696	8,696	8,696	8,696	8,696	8,696	8,696	8,696	8,696	8,696	8,696	-
2023	-	-	-	-	-	-	-	-	-	-	-	8,696

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	22-05-2025	OTHER	1
XXXX	NBF	06-05-2024	OTHER	1,90,000
-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

Disclaimer: This document contains proprietary information to CRIF High Mark and is prepared by using the proprietary match logic of CRIF High Mark may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India).

Copyrights reserved (c) 2025

CRIF High Mark Credit Information Services Pvt. Ltd

Confidential