



Credit Information™ Report PROV2

For JAVRAWALA ASIFBHAI

CHM Ref #: NARE250906CR389747388
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 06-09-2025 18:57:47
Date of Issue: 06-09-2025

Inquiry Input Information

Name: JAVRAWALA ASIFBHAI DOB/Age: 31-08-1985 Gender: MALE
Father: Mohammed hanif Spouse:
Phone Numbers: 8980756588 ID(s): CXAPJ9905J [PAN] Email ID(s): vagheladhaval41@gmail.com
Current Address: HOUSE NO 52 JAMAALPUR ,Ahemdabaad,GJ,380009
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	691	■ No/minimal recent missed payments

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	691	681	672	672	645	516	734	721	734	734	15	
Description											Not Scored: Sufficient History Not Available	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
4	0	0	0	4	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
1	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
JAVRAWALA ASIFBHAI	26-09-2022	29-02-2024	Consumer Loan	PRB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
ASIFJAVRAWALA1985@GMAIL.COM	26-09-2022	31-05-2023	Consumer Loan	PRB
AASIFJAAWRAWALA@GMAIL.COM	16-05-2023	29-02-2024	Consumer Loan	PRB

DOB Variations	First Reported	Last Reported	Type	Source Indicator
31-08-1985	16-05-2023	29-02-2024	Consumer Loan	PRB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8980756588	26-09-2022	29-02-2024	Consumer Loan	PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
14 HEBATKHAN NI MASJID AHMEDABAD CITY JAMALPUR AHMEDABAD 310 GUJARAT 380001 GJ	26-09-2022	29-02-2024	Consumer Loan	PRB
ASTODIA CROSS ROAD ASTODIA 310 GUJARAT 380001 GJ	31-08-2022	28-02-2023	Consumer Loan	PRB
ASTODIYA JUSH ASTODIYA AHMEDABAD 310 GUJARAT 380001 GJ	16-05-2023	30-11-2023	Consumer Loan	PRB
FLAT NO 2 5TH FLOOR ALIF APARTMENT KADVASHERI. ASTODIYA 310 GUJARAT 380001 GJ	26-09-2022	29-02-2024	Consumer Loan	PRB
ASTODIYA JUSH ASTODIYA 310 GUJARAT 380001 GJ	16-05-2023	29-02-2024	Consumer Loan	PRB

Employment details

Account Information

1	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: PRB	As on: 29-02-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	19-04-2023	Disbd Amt/High Credit:	24,187
	Credit Limit:		Last Payment Date:	11-02-2024	Current Balance:	0
	Cash Limit:		Closed Date:	18-02-2024	Last Paid Amt:	26,772
	InstlAmt/Freq:	4,167/Monthly	Tenure(month):	6	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	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	090/XXX	000/XXX	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	028/XXX	059/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	4,127	0	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	24,187	24,187	20,251	16,277	12,265	8,215	4,127	4,127	4,127

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	20,835	26,772	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	4,167	8,334	12,501	16,668	20,835	20,835	20,835

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	24,187	24,187	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	24,187	24,187	24,187	24,187	24,187	24,187	24,187	24,187	24,187

Account Information

2	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: PRB	As on: 30-11-2023
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	16-04-2023	Disbd Amt/High Credit:	10,270
	Credit Limit:		Last Payment Date:	03-11-2023	Current Balance:	0
	Cash Limit:		Closed Date:	10-11-2023	Last Paid Amt:	10,800
	InstlAmt/Freq:	1,800/Monthly	Tenure(month):	6	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	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	
2023	-	-	-	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	
2023	-	-	-	10,270	10,270	8,619	6,944	5,245	3,522	1,774	0	-	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023	-	-	-	-	-	1,800	3,600	5,400	7,200	9,000	10,800	-	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023	-	-	-	10,270	10,270	10,270	10,270	10,270	10,270	10,270	10,270	-	

Account Information

Closed	3 Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: PRB		As on: 31-03-2023	
	Ownership: INDIVIDUAL				Disbursed Date: 22-08-2022				Disbd Amt/High Credit: 10,999				
	Credit Limit:				Last Payment Date: 03-03-2023				Current Balance: 0				
	Cash Limit:				Closed Date: 10-03-2023				Last Paid Amt: 12,717				
	InstlAmt/Freq: 1,963/Monthly				Tenure(month): 6				Overdue Amt: 0				
	Write off Date:				Account in Dispute:								
	Account Remarks: No Suit filed				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
	2023	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	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	
2023	3,811	1,924	0	-	-	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	10,999	10,999	9,254	7,475	5,661	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023	8,792	10,754	12,717	-	-	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	-	-	1,962	3,924	6,830	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023	10,999	10,999	10,999	-	-	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	10,999	10,999	10,999	10,999	10,999	

Account Information

4	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: PRB		As on: 31-05-2023	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		20-08-2022		Disbd Amt/High Credit:		17,895		
	Credit Limit:				Last Payment Date:		03-05-2023		Current Balance:		0		
	Cash Limit:				Closed Date:		10-05-2023		Last Paid Amt:		18,800		
	InstlAmt/Freq:		2,350/Monthly		Tenure(month):		8		Overdue Amt:		0		
	Write off Date:				Account in Dispute:								
	Account Remarks:		No Suit filed		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	
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	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	
2023	9,143	6,895	4,622	2,324	0	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	17,895	17,895	15,743	13,567	11,367	

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	9,400	11,750	14,100	16,450	18,800	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	2,350	4,700	7,050

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	17,895	17,895	17,895	17,895	17,895	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	17,895	17,895	17,895	17,895	17,895

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
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-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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