



# Credit Information™ Report PROV2

For SARIT RAM

CHM Ref #: NARE250825CR358359216  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 25-08-2025 16:07:36  
Date of Issue: 25-08-2025

## Inquiry Input Information

Name: SARIT RAM DOB/Age: 10-08-1999 Gender: MALE  
Father: NAND kishore Spouse: Mother:  
Phone Numbers: 7518918049 ID(s): FCEPR4682G [PAN] Email ID(s): saritram130@gmail.com

Current Address: VILLAGE JALIYAWAS GALI NO 2 ,Bawal,HR,123501

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	786	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Decent number of self/overall loans disbursed in the recent past</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	781	734	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
5	0	0	0	5	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	1	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
SARIT RAM	15-10-2022	15-04-2025	Consumer Loan	NBF
RAM SARIT	30-05-2022	30-11-2024	Consumer Loan	NBF

Email-ID Variations viksittiwari345@gmail.com	First Reported 30-05-2022	Last Reported 30-11-2024	Type Consumer Loan	Source Indicator NBF
DOB Variations 10-08-1999	First Reported 27-09-2024	Last Reported 15-04-2025	Type Consumer Loan	Source Indicator NBF
Phone Variations 7518918049 917518918049 8423498209	First Reported 15-10-2022 30-05-2022 31-08-2024	Last Reported 30-11-2023 30-11-2024 15-04-2025	Type Consumer Loan Consumer Loan Consumer Loan	Source Indicator NBF NBF NBF
ID Variations 20099274236187 [CKYC] FCEPR4682G [Passport] O20099274236187 [CKYC]	First Reported 27-09-2024 22-04-2023 22-04-2023	Last Reported 15-04-2025 30-11-2023 31-05-2023	Type Consumer Loan Consumer Loan Consumer Loan	Source Indicator NBF NBF NBF
Address Variations S/O: NAND KISHOR KAMOLIBIRBHANPUR KAMOLIVEER BHANPUR DHANVASHIYA KUNDA PRATAPGARH UTTAR PRADESH INDIA 230129 DAHIYAWAN UTTAR PRADESH 212503 UP  DHANVASHIYA KAMOLIVEER BHANPUR KUNDADHAN DHANVASHIYA KAMOLIVEER BHANPUR KUNDAKUND PRATAPGARH LALGANJ BARON B.O 230129 UP  S/O NAND KISHOR DHANVASHIYA KUNDA KAMOLIVEER BHANPUR KAMOLIBIRBHANPUR UTTAR PRADESH INDIA KAMOLIVEER BHANPUR PRATAPGARH 230129 UP  S/O NAND KISHOR DHANVASHIYA KUNDA KAMOLIVEER BHANPUR KAMOLIBIRBHANPUR UTTAR PRADESH INDIA KAMOLIVEER BHANPUR 230129 230129 UP	First Reported 30-05-2022  15-10-2022  31-08-2024  17-01-2025	Last Reported 30-11-2024  30-11-2023  15-04-2025  15-04-2025	Type Consumer Loan  Consumer Loan  Consumer Loan	Source Indicator NBF  NBF  NBF

Employment details

Account Information

1	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-04-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	16-08-2024	Disbd Amt/High Credit:	17,999
	Credit Limit:		Last Payment Date:	02-02-2025	Current Balance:	0
	Cash Limit:		Closed Date:	08-02-2025	Last Paid Amt:	
	InstlAmt/Freq:	2,250/Monthly	Tenure(month):	8	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/XXX	000/XXX	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	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
2025	2,249	0	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	13,499	11,249	8,999	6,749	4,499

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
2025	17,999	17,999	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	17,999	17,999	17,999	17,999	17,999

Account Information

2	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-04-2025
Closed	Ownership: INDIVIDUAL	Disbursed Date: 16-08-2024	Disbd Amt/High Credit: 1,199		
	Credit Limit:	Last Payment Date:	Current Balance: 0		
	Cash Limit:	Closed Date: 03-02-2025	Last Paid Amt:		
	InstlAmt/Freq: 200/Monthly	Tenure(month): 6	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/XXX	000/XXX	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	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
2025	199	0	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	1,199	999	799	599	399

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
2025	1,199	1,199	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	1,199	1,199	1,199	1,199	1,199

Account Information

3	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-11-2023
Closed	Ownership: INDIVIDUAL	Disbursed Date: 22-03-2023	Disbd Amt/High Credit: 16,125		
	Credit Limit:	Last Payment Date: 15-09-2023	Current Balance: 0		
	Cash Limit:	Closed Date: 15-09-2023	Last Paid Amt:		
	InstlAmt/Freq: 2,305/Monthly	Tenure(month): 7	Overdue Amt: 0		
	Write off Date:	Account in Dispute:			
	Account Remarks: No Suit filed	Income/Freq: 18,000/Monthly	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	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	13,824	13,824	11,520	9,216	6,912	4,608	0	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	2,304	2,304	2,304	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	16,125	16,125	16,125	16,125	16,125	16,125	16,125	-	-	-

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Others		16,125	

Account Information

4	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-05-2023
	Ownership: INDIVIDUAL	Disbursed Date: 15-09-2022	Disbd Amt/High Credit: 14,090		
	Credit Limit:	Last Payment Date: 04-03-2023	Current Balance: 0		

Closed

Cash Limit:		Closed Date:		04-03-2023		Last Paid Amt:							
InstlAmt/Freq:		2,014/Monthly		Tenure(month):		7		Overdue Amt:		0			
Write off Date:				Account in Dispute:									
Account Remarks:		No Suit filed		Income/Freq:		18,000		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	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2023	2,012	0	0	-	-	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	-	12,078	10,065	6,038	4,025	
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	
2023	14,090	14,090	14,090	-	-	-	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	-	14,090	14,090	14,090	14,090	

Account Information												
5	Account Type: <b>CONSUMER LOAN</b>				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 30-11-2024
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		25-04-2022		Disbd Amt/High Credit:		8,448	
	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	000/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	xxx/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	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	8,448	8,448	8,448	8,448	8,448	8,448	8,448	8,448	8,448	8,448	8,448	-
2023	-	-	-	-	-	-	-	-	-	-	-	8,448

Inquiries ( past 24 months)				
Credit Grantor	Type	Date of Inquiry	Account Type	Amount
-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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