

Credit Information™Report PROV2

For RAM KUMAR

CHM Ref #: NARE250830CR371586298 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**

Ram Chandra Father: Mother: 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)
			■ No/minimal missed payments in recent past
PERFORM CONSUMER 2.2	300-900	770	■ Normal proportion of outstanding balance to disbursed amount
PERFORM CONSUMER 2.2	300-900	//0	■ Decent utilization of credit limit on self/overall revolving accounts

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

 \blacksquare Decent number of self/overall loans disbursed in the recent past

Score 7	Score Trend												
Retro	31-03-	31-12-	30-09-	30-06-	31-03-	31-12-	30-09-	30-06-	31-03-	31-12-	30-09-	30-06-	
Date	2025	2024	2024	2024	2024	2023	2023	2023	2023	2022	2022	2022	
Score	755	755	702	702	702	665	665	665	516	733	734	763	
Description	n												

Verification

Requested Service	Description		Score	Remarks
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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	Active Accounts	Overdue Accounts	Secured Accounts	UnSecured Accounts	Untagged Accounts		Balance	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 O	f MFIS	Account Summary			Disbursed Instalme Amount Amoun				l Current alance	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 1	Reported	Las	st Reported		Туре	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		Туре	Source Indicator
RAMKU7302715112@GMAI	L.COM	22-10-2022		30-11-2024		Consumer Loan	NBF
ram7453020542@gmail.com	n	28-02-2022		31-07-2022		Consumer Loan	NBF

RAMKUMAR67@GMAIL.CO	M 12-11-2022	30-04-2025	Two-Wheeler Loan	PRB
DOB Variations	First Reported	Last Reported	Туре	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	Туре	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	Туре	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	Туре	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

A	cco	unt Infor	mation										
1 Account Type: CONSUMER LOAN Credit Grantor: XXXX Account #: xxxx Lender Type: NBF As on:										31-10-2024			
	Owi	nership:	INDIV	IDUAL		Disbursed Date: 12			1-2024 Disbd Amt/High Credit:				16,400
	Cre	dit Limit:				Last Payment Date: 08-08-202			024	Current Ba	lance:		0
	Cas	h Limit:				Closed Dat	e:	11-09-2	024	Last Paid A	mt:		
Ω	Inst	lAmt/Freg	1,367/	Monthly		Tenure(mo	onth):	12		Overdue An	nt:		0
Closed	Wri	te off Date	:	3		Account in	Dispute:						
		ount				Account in Dispute: Income/Freg:				Princinal W	riteoff Amt		
J	Rema					*				•			
	Sett	tlement An	nt:			Interest I	Rate:			Total Write	off Amt:		0
	Occ	upation:											
I	Paym	ent History	//Asset Clas	sification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-
(Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2024	10,932	8,198	8,198	6,831	5,464	4,097	2,730	1,363	0	-	-	-
A	Amou	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Н	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2024	16,400	16,400	16,400	16,400	16,400	16,400	16,400	16,400	16,400	-	-	-

Employment details

Ownership: INDIVIDUAL Disbursed Date: 20-10-2022 Disbah Amtilliph Credit: 70,537	2	Acco	ount Type: 7	WO-WHI	EELER LO	AN	Credit G	Grantor: XX	XX	Accou		Lender	As on:	30-04-2025
Constitution Cons			V.								J	Type: PRB		
Create Limit:			-	INDIV	IDUAL							_	t:	•
Transcriptors Account fin Dispute: Principal Writeoff Ant Occupation: Dispute: Account fin Dispute: Principal Writeoff Ant Occupation: Dispute:														
Decembries Decembries Decembries Principal Without Ant Settlement Ant Decembries D	0								15-04-2					•
Decembries Decembries Decembries Principal Without Ant Settlement Ant Decembries D	los		_				•	•			Overdue Amt:			
Remarks Income/Perg Principal Writeoff Amt Settlement Amt Occupation	ed						Account in	Dispute:						
Occupation: Payment History: Payment Payment History: Payment							Income/Freq:				Principal W	riteoff Am	t	
Paymont History/Asset Classification: Apr May Jun Jul Ang Sep Oct Nov Dec 2023 0.005371 0.00537		Set	tlement An	ıt:			Interest Rate:				Total Writeoff Amt:			
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec		Occ	cupation:											
2025 000/STD		Paym	ent History	/Asset Clas	ssification:									
2024 000/STD		2025	-				May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Courtent Balance History:							000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
Current Balance History:														
Second Type: CONSUMER LOAN Credit Grantor: XXXX Account ## A					-	-	-	-	-	_	-	000/31D	000/31D	000/31D
2023 8,721 5,861 2,995 0		Curre			Mar	Anr	May	Iun	Inl	Aug	Son	Oct	Nov	Dec
Amount Paid History: Jan Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec		2025					-	- -	-	-	- -			-
Jan		2024	-	-	-	-	29,980	27,473	24,924	22,334	19,700	17,022	14,301	11,534
2025 3,004 3,012 3,004		Amou												
High Credit History: Jam		2025	-					3						
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2023 70,557 70,														
Account Information	Н	ligh C	Credit Histo	ry:										
Account Information			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Account Information								- 70 557			- 70 557			
Account Type: CONSUMER LOAN		2021					70,007	70,007	70,007	70,007	70,007	70,337	70,337	70,557
Account Type: CONSUMER LOAN														
Ownership: INDIVIDUAL Disbursed Date: 11-09-2022 Disbd Amt/High Credit: 23,112 Credit Limit: Last Payment Date: Current Balance: 0 Current Balance: 0 Overdue Amt: 0 Overdue	A	Acco	unt Infor	mation										
Ownership: INDIVIDUAL Disbursed Date: 11-09-2022 Disbd Amt/High Credit: 23,112 Credit Limit: Last Payment Date: Current Balance: 0 Current Balance: 0 Overdue Amt: 0 Overdue														
Credit Limit: Cash Limit: Closed Date: 30-11-2024 Last Paid Amt:														
Credit Limit: Cash Limit: Closed Date: 30-11-2024 Last Paid Amt:	3	Acco	unt Type: (CONSUMI	ER LOAN		Credit G	Grantor: XX	XX	Accou	nt #. vvvv		As on:	30-11-2024
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: 0 Occupation: Payment History/Sset Classification: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	3										nt #: xxxx _]	Гуре: NBF		
Desilant/Freq:	3	Owi	nership:				Disbursed	Date:		022	nt #: xxxx Disbd Amt/	Гуре: NBF High Credi		23,112
Account Remarks: Income/Freq: Principal Writeoff Amt	3	Owi Cre	nership: edit Limit:				Disbursed Last Paym	Date: ent Date:	11-09-2	022	nt #: xxxx Disbd Amt/ Current Ba	Type: NBF High Credi lance:		23,112
Account Remarks: Income/Freq: Principal Writeoff Amt		Own Cre Cas	nership: edit Limit: sh Limit:	INDIV			Disbursed Last Paym Closed Dat	Date: ent Date: te:	11-09-2	022 024	nt #: xxxx Disbd Amt/ Current Ba Last Paid A	Type: NBF High Credi lance: mt:		23,112
Settlement Amt: Interest Rate: Total Writeoff Amt: O		Owi Cre Cas	nership: dit Limit: sh Limit: tlAmt/Freq:	INDIV			Disbursed Last Paym Closed Dat Tenure(mo	Date: ent Date: te: onth):	11-09-2	022 024	nt #: xxxx Disbd Amt/ Current Ba Last Paid A	Type: NBF High Credi lance: mt:		23,112
Occupation: Payment History/Asset Classification: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec		Owi Cre Cas Inst	nership: edit Limit: sh Limit: tlAmt/Freq: ite off Date	INDIV			Disbursed Last Paym Closed Dat Tenure(mo	Date: ent Date: te: onth): Dispute:	11-09-2	022 024	nt #: xxxx _] Disbd Amt/ Current Ba Last Paid A Overdue An	Type: NBF High Credi lance: mt: nt:	t:	23,112
Payment History/Asset Classification: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	Closed	Owi Cre Cas Insi Wri Acc Rema	nership: dit Limit: sh Limit: tlAmt/Freq: ite off Date count rrks:	INDIV			Disbursed Last Paym Closed Dat Tenure(mo	Date: ent Date: te: onth): a Dispute:	11-09-2	022 024	nt #: xxxx _] Disbd Amt/ Current Ba Last Paid A Overdue Ar	Type: NBF High Credi lance: mt: nt:	t:	23,112 0
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Current Balance History: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	Closed	Own Cre Cas Insi Wri Acc Rema Set Occ Paym	nership: dit Limit: sh Limit: tlAmt/Freq: ite off Date count arks: tlement Am cupation: ent History Jan 000/XXX	INDIV	IDUAL ssification: Mar	Apr 000/XXX	Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fr Interest I	Date: ent Date: te: onth): a Dispute: req: Rate:	11-09-2 30-11-2 Jul 000/XXX	022 024 Aug	nt #: xxxx g Disbd Amt/ Current Ba Last Paid A Overdue Ar Principal W Total Write	Type: NBF High Credi lance: mt: nt: Vriteoff Amt: Oct 000/XXX	Nov 000/XXX	23,112 0 0
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Account Information Account Type CONSUMER LOAN	Closed	Own Cre Cass Inst Wri Acc Rema Set Occ Paym 2024 2023 2022 Curre 2024 2023 Amou	nership: dit Limit: sh Limit: tlAmt/Freq: ite off Date count arks: tlement Am cupation: ent History Jan 000/XXX 027/XXX - ent Balance Jan 0 - unt Paid His Jan	INDIVIDUAL	ssification: Mar 000/XXX 086/XXX - Mar 0	Apr 000/XXX 000/XXX - - - - -	Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fr Interest I May 000/XXX - May 0 0 -	Date: ent Date: te: onth): n Dispute: req: Rate: Jun 000/XXX 000/XXX - Jun 0 -	Jul 000/XXX 000/XXX - Jul 0	Aug 000/XXX 000/XXX - - - -	Disbd Amt/ Current Ba Last Paid A Overdue Ar Principal W Total Write Sep 000/XXX 000/XXX 000/XXX Sep 0	Type: NBF High Credi lance: mt: nt: //riteoff Amt: Oct 000/XXX 000/XXX 000/XXX Oct 0 -	Nov 000/XXX 000/XXX 000/XXX Nov 0	23,112 0 0 0 0 Dec - 000/XXX 000/XXX
4 Account Type, CONSUMED LOAN Credit Craptor, VVVV Account #, vvvv Lender As on, 30-11-2024	Closed	Own Cre Cas Inst Wri Acc Rema Set Occ Paym 2024 2023 2022 Curre 2024 2023 Amou	nership: dit Limit: sh Limit: tlAmt/Freq: ite off Date count arks: tlement Am cupation: ent History Jan 000/XXX 027/XXX - ent Balance Jan 0 - int Paid His Jan Credit Histo	INDIVI	ssification: Mar 000/XXX 086/XXX - Mar 0 - Mar	Apr 000/XXX 000/XXX - - Apr 0 - - Apr	Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fi Interest I May 000/XXX 000/XXX 000/XXX - May 0 - May May	Date: ent Date: te: onth): n Dispute: req: Rate: Jun 000/XXX 000/XXX - Jun 0 - Jun Jun	Jul 000/XXX 000/XXX - - - - - - - Jul Jul	Aug 000/XXX 000/XXX 	Disbd Amt/ Current Ba Last Paid A Overdue Ar Principal W Total Write Sep 000/XXX 000/XXX 000/XXX Sep 0 - Sep	Type: NBF High Credi lance: mt: nt: //riteoff Amt: Oct 000/XXX 000/XXX 000/XXX Oct 0 -	Nov 000/XXX 000/XXX 000/XXX 000/XXX Nov 0	23,112 0 0 0 0 Dec
4 Account Type, CONSUMED LOAN Credit Craptor, VVVV Account #, vvvv Lender As on, 30-11-2024	Closed	Own Cre Cas Inst Wri Acc Rema Set Occ Paym 2024 2023 2022 Curre 2024 2023 Amou	nership: dit Limit: sh Limit: tlAmt/Freq: ite off Date count arks: tlement Am cupation: ent History Jan 000/XXX 027/XXX - ent Balance Jan 0 - int Paid His Jan Credit Histo Jan 23,112	INDIVI	ssification: Mar 000/XXX 086/XXX - Mar 0 - Mar 23,112	Apr 000/XXX 000/XXX - - Apr 0 - - Apr 23,112	Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fi Interest I May 000/XXX 000/XXX 000/XXX - May 0 - May May 23,112	Date: ent Date: te: onth): n Dispute: req: Rate: Jun 000/XXX 000/XXX - Jun 0 - Jun 1 Jun 23,112	Jul 000/XXX 000/XXX - - Jul 0 - - Jul 23,112	Aug 000/XXX 000/XXX 	Disbd Amt/ Current Ba Last Paid A Overdue Ar Principal W Total Write Sep 000/XXX 000/XXX 000/XXX Sep 0 - Sep 23,112	Type: NBF High Credi lance: mt: nt: Vriteoff Ami off Amt: Oct 000/XXX 000/XXX 000/XXX Oct 0 - Oct	Nov 000/XXX 000/XXX 000/XXX Nov 0 - Nov	23,112 0 0 0 Dec
4 Account Type, CONSUMED LOAN Credit Craptor, VVVV Account #: vvvv Lender As on, 30-11-2024	Closed	Own Cre Cas Inst Wri Acc Rema Set Occ Paym 2024 2023 2022 Curre 2024 2023 Amou	nership: dit Limit: sh Limit: tlAmt/Freq: ite off Date count arks: tlement Am cupation: ent History Jan 000/XXX 027/XXX - ent Balance Jan 0 - int Paid His Jan Credit Histo Jan 23,112	INDIVI	ssification: Mar 000/XXX 086/XXX - Mar 0 - Mar 23,112	Apr 000/XXX 000/XXX - - Apr 0 - - Apr 23,112	Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fi Interest I May 000/XXX 000/XXX 000/XXX - May 0 - May May 23,112	Date: ent Date: te: onth): n Dispute: req: Rate: Jun 000/XXX 000/XXX - Jun 0 - Jun 1 Jun 23,112	Jul 000/XXX 000/XXX - - Jul 0 - - Jul 23,112	Aug 000/XXX 000/XXX 	Disbd Amt/ Current Ba Last Paid A Overdue Ar Principal W Total Write Sep 000/XXX 000/XXX 000/XXX Sep 0 - Sep 23,112	Type: NBF High Credi lance: mt: nt: Vriteoff Ami off Amt: Oct 000/XXX 000/XXX 000/XXX Oct 0 - Oct	Nov 000/XXX 000/XXX 000/XXX Nov 0 - Nov	23,112 0 0 0 Dec
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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:	

InstlAmt/Freq:
Write off Date:
Account

Tenure(month):
Account in Dispute:

Interest Rate:

Overdue Amt:

Total Writeoff Amt:

Income/Freq: Principal Writeoff Amt

Occupation:

Settlement Amt:

Remarks:

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	000/XXX	-										
2023	XXX/XXX	XXX/XXX	XXX/XXX	000/XXX								
2022	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:

Ian	Feb	Mar	Anr	May	Tun	Inl	Aug	Sen	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	Туре	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 $\boldsymbol{6}$ 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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