



Credit Information™ Report PROV2

For RAMU .

CHM Ref #: NARE250716CR248954615
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 16-07-2025 12:03:29
Date of Issue: 16-07-2025

Inquiry Input Information

Name: RAMU . DOB/Age: 01-01-1988 Gender: MALE
Father: Babu Lal Spouse: Mother:
Phone Numbers: 9259341146 ID(s): DVTPR8313C [PAN] Email ID(s): kumarramu@gmail.com
Current Address: NEW AMBEDKAR NAGAR TEDI BAGIYA ,Agra,UP,282006
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	693	■ 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	660	510	510	711	684	676	676	593	711	688	688	683
Description												

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	3	0	0	4	0	67,967	0	67,967	1,00,500	1,00,500	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	2	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
RAMU	15-07-2025	15-07-2025	Personal Loan	NBF
RAMU S/O BABU	16-09-2021	31-03-2022	Consumer Loan	NBF
RAMU SO BABU LAL	13-05-2022	30-06-2025	Microfinance Business Loan	RRB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
NA@NA.NA	31-10-2024	31-10-2024	Microfinance Business Loan	RRB
DOB Variations	First Reported	Last Reported	Type	Source Indicator

01-01-1988	30-06-2025	30-06-2025	Microfinance Business Loan	RRB
24-02-1967	30-06-2025	30-06-2025	Microfinance Business Loan	RRB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9997443580	13-05-2022	31-08-2024	Microfinance Business Loan	RRB
9259341146	15-07-2025	15-07-2025	Personal Loan	NBF
+919997443580	13-05-2022	31-08-2024	Microfinance Business Loan	RRB
ID Variations	First Reported	Last Reported	Type	Source Indicator
DVTPR8313C [PAN]	13-05-2022	31-08-2024	Microfinance Business Loan	RRB
XXXXXXXX4699 [UID]	30-06-2025	30-06-2025	Microfinance Business Loan	RRB
XXXXXXXX5379 [UID]	30-06-2025	30-06-2025	Microfinance Business Loan	RRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
S O: BABU LAL KUBERPUR 282006 AGRA U AGRA 282006 UP	15-07-2025	15-07-2025	Personal Loan	NBF
AGRA NEW AMBEDKAR NAGAR, TEDI BAGIYA, KUBERPUR NEAR J K HOSPITAL AND HATHRAS ROAD AND RAHUL MADICAL AGRA 282006 UP	16-09-2021	31-03-2022	Consumer Loan	NBF
NEW AMBEDKAR NAGAR, TEDI BAGIYA KUBERPUR AGRA AGRA 282006 UP	13-05-2022	31-08-2024	Microfinance Business Loan	RRB

Employment details

Account Information

1	Account Type: PERSONAL LOAN			Credit Grantor: XXXX			Account #: xxxx			Lender Type: NBF		As on: 15-07-2025		
Active	Ownership:		INDIVIDUAL		Disbursed Date:		15-07-2025		Disbd Amt/High Credit:			500		
	Credit Limit:				Last Payment Date:				Current Balance:			649		
	Cash Limit:				Closed Date:				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	
2025	-	-	-	-	-	-	000/XXX	-	-	-	-	-		
Current Balance History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	-	-	-	-	-	-	649	-	-	-	-	-		
Amount Paid History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	-	-	-	-	-	-		-	-	-	-	-		
High Credit History:														
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	-	-	-	-	-	-	500	-	-	-	-	-		

Account Information

2	Account Type: MICROFINANCE BUSINESS LOAN		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: RRB	As on: 30-06-2025
Active	Ownership:	GUARANTOR	Disbursed Date:	14-03-2022	Disbd Amt/High Credit:	50,000	
	Credit Limit:		Last Payment Date:	03-06-2025	Current Balance:	24,608	
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:		

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	XXX/XXX	-	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	XXX/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	-	-	-	-	-	-	-	7,990	6,391	4,792	3,193	-

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
2021	-	-	-	-	-	-	-	9,589	9,589	9,589	9,589	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	13-07-2025	Personal Loan	0
XXXX	NBF	02-07-2025	OTHER	0
XXXX	NBF	02-07-2025	Personal Loan	0
XXXX	NBF	24-06-2025	OTHER	0
NARENDRA FINANCE COMPANY	NBF	13-06-2025	OTHER	1,40,000
XXXX	NBF	15-08-2023	Consumer Loan	25,000

-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

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