



Credit Information™ Report PROV2

For VINOD CHAUHAN

CHM Ref #: NARE250909CR396861708
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 09-09-2025 18:50:35
Date of Issue: 09-09-2025

Inquiry Input Information

Name: VINOD CHAUHAN DOB/Age: 04-06-1996 Gender: MALE
Father: Lautan chauhan Spouse: Mother:
Phone Numbers: 6375228050 ID(s): BLOPC7022A [PAN] Email ID(s): vc3169968@gmail.com

Current Address: ROOM NO 2 BILLU HOUSE NEAR HDFC BANK TAPUKARA ,Tapukara,RJ,301707

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	754	<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	739	739	739	15								
Description				Not Scored: Sufficient History Not Available	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	3	0	0	5	0	58,839	0	58,839	1,09,161	1,09,161	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
VINOD CHAUHAN	09-03-2022	31-08-2025	Credit Card,Personal Loan	PRB,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

VINODCHAUHAN4436@GMAIL.COM	20-10-2022	31-08-2025	Personal Loan	NBF
VC3169968@GMAIL.COM	09-03-2022	31-08-2025	Credit Card,Personal Loan	PRB,NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
04-06-1996	09-03-2022	31-08-2025	Credit Card	PRB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7068374345	31-03-2023	31-03-2023	Personal Loan	NBF
6375228050	31-07-2024	31-08-2025	Personal Loan	NBF
7068374436	09-03-2022	31-08-2025	Credit Card,Personal Loan	PRB,NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
BLOPC7022A [PAN]	09-03-2022	31-08-2025	Credit Card,Personal Loan	PRB,NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
LANE 2 TAPUKEDA, BHIWADI, RAJASTHAN	30-11-2024	30-11-2024	Personal Loan	NBF
GRAM SARAUDA POST SARAUDA SARAUDA MAUNATH BHANJAN 276129 UP	09-03-2022	31-08-2025	Credit Card	PRB
NEAR HDFC BANK LTD KH NO 35, DOOR NO 12 LANE 2 TAPUKEDA, BHIWADI, RAJASTHAN 301707 NEAR SHAH MATA MANDIR 301019 RJ	20-10-2022	15-08-2025	Personal Loan	NBF
S/O: LAUTAN CHAUHAN, GRAM SARAUDA, POST SARAUDA, SARAUDA, MAU, UTTAR PRADESH - 276129 276129 UP	30-11-2024	30-11-2024	Personal Loan	NBF
NEAR HDFC BANK LTD KH NO 35DOOR NO 12 LANE 2 TAPUKEDA BHIWADI RAJASTHAN 301707 NEAR SHAH MATA MANDIR 301019 RJ	07-02-2023	31-08-2025	Personal Loan	NBF
TAPUKADA, TAPUKADA, RAJASTHAN 301707 RJ	17-12-2024	31-08-2025	Personal Loan	NBF
TAPUKADA TAPUKADA 301707 RJ	31-07-2024	31-10-2024	Personal Loan	NBF

Employment details

Account Information

1	Account Type: CREDIT CARD		Credit Grantor: XXXX		Account #: XXXX	Lender Type: PRB	As on: 31-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	02-02-2025	Disbd Amt/High Credit:		15,886
	Credit Limit:	58,000	Last Payment Date:	11-08-2025	Current Balance:		12,909
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:		
	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	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	-	3,604	6,838	5,954	9,659	7,889	12,621	12,909	-	-	-	-

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	-	3,604	6,838	8,113	9,659	9,776	12,621	15,886	-	-	-	-

Account Information

Active

Ownership:	INDIVIDUAL	Disbursed Date:	07-06-2024	Disbd Amt/High Credit:	48,000
Credit Limit:		Last Payment Date:		Current Balance:	655
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/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-
2024	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/XXX	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	21,910	17,762	13,499	9,119	4,619	655	655	655	-	-	-	-
2024	-	-	-	-	-	-	-	-	37,422	33,700	29,876	25,947

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	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	-	-	-	-
2024	-	-	-	-	-	-	-	-	48,000	48,000	48,000	48,000

Account Information

Active

Ownership:	INDIVIDUAL	Disbursed Date:	25-02-2022	Disbd Amt/High Credit:	45,275
Credit Limit:	58,000	Last Payment Date:	07-08-2025	Current Balance:	45,275
Cash Limit:		Closed Date:		Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	
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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-
2024	000/XXX	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	000/XXX	000/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
2025	37,852	34,340	23,510	32,013	28,275	29,621	44,253	45,275	-	-	-	-
2024	-	-	-	-	-	-	-	-	37,335	37,612	38,603	38,351

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	43,959	43,959	43,959	43,959	43,959	43,959	44,253	45,275	-	-	-	-
2024	-	-	-	-	-	-	-	-	43,959	43,959	43,959	43,959

Account Information

Close

Ownership:	INDIVIDUAL	Disbursed Date:	11-08-2022	Disbd Amt/High Credit:	1,25,100
Credit Limit:		Last Payment Date:	08-08-2025	Current Balance:	0
Cash Limit:		Closed Date:	08-08-2025	Last Paid Amt:	
InstlAmt/Freq:	5,039/Monthly	Tenure(month):	36	Overdue Amt:	0
Write off Date:		Account in Dispute:			

P	Account Remarks:			Income/Freq:				Principal Writeoff Amt					
	Settlement Amt:			Interest Rate:		26.0 %		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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	
2023	000/STD	000/STD	000/STD	xxx/xxx	xxx/xxx	000/XXX	000/XXX	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	xxx/xxx	
2022	-	-	-	-	-	-	-	-	xxx/xxx	xxx/xxx	000/XXX	000/STD	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	32,404	28,067	23,635	19,107	14,482	9,756	4,928	0	-	-	-	-	
2024	-	-	-	-	-	-	-	-	48,854	44,872	40,805	36,649	
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	
2025	1,25,100	1,25,100	1,25,100	1,25,100	1,25,100	1,25,100	1,25,100	1,25,100	-	-	-	-	
2024	-	-	-	-	-	-	-	-	1,25,100	1,25,100	1,25,100	1,25,100	

Account Information

5	Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 15-08-2025	
Closed	Ownership:		INDIVIDUAL			Disbursed Date:		11-08-2022		Disbd Amt/High Credit:		13,900	
	Credit Limit:					Last Payment Date:		08-08-2025		Current Balance:		0	
	Cash Limit:					Closed Date:		08-08-2025		Last Paid Amt:			
	InstlAmt/Freq:		560/Monthly			Tenure(month):		36		Overdue Amt:		0	
	Write off Date:					Account in Dispute:							
	Account Remarks:					Income/Freq:				Principal Writeoff Amt			
	Settlement Amt:					Interest Rate:		25.98 %		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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	
2024	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	000/XXX	000/STD	000/XXX	000/STD	000/XXX	000/XXX	
2023	XXX/XXX	XXX/XXX	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	XXX/XXX	000/STD	000/STD	
2022	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	3,600	3,119	2,626	2,123	1,609	1,084	548	0	-	-	-	-	
2024	-	-	-	-	-	-	-	-	5,428	4,986	4,534	4,072	
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	
2025	13,900	13,900	13,900	13,900	13,900	13,900	13,900	13,900	-	-	-	-	
2024	-	-	-	-	-	-	-	-	13,900	13,900	13,900	13,900	

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	26-04-2025	OTHER	1,70,000
NARENDRA FINANCE COMPANY	NBF	13-03-2025	OTHER	1
NARENDRA FINANCE COMPANY	NBF	29-05-2024	OTHER	1,80,000
XXXX	NBF	17-01-2024	OTHER	0
XXXX	NBF	13-01-2024	Personal Loan	0

-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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