



# Credit Information™ Report PROV2

For VINAY .

CHM Ref #: NARE250623CR199678137  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 23-06-2025 10:20:55  
Date of Issue: 23-06-2025

## Inquiry Input Information

Name: VINAY . DOB/Age: 01-01-1993 Gender: MALE  
Father: Shivnarayan Spouse: Mother:  
Phone Numbers: 6398749688 ID(s): BTGPV7043E [PAN] Email ID(s): vinay646649@gmail.com

Current Address: 104 GLI NO 1 BAPU NAGAR KHANDAR ,Agra,UP,282002

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	786	786	786	786	786	786	786	786	763	739	15	
Description											Not Scored: Sufficient History Not Available	No Hit

## Verification

Requested Service	Description	Score	Remarks
-------------------	-------------	-------	---------

## 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
1	0	0	0	1	0	0	0	0	0	0	0

## Group Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

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
VINAY SHIVNARAIN	19-09-2022	30-04-2023	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

nullmail@gmail.com		19-09-2022	30-04-2023	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator	
01-01-1993	19-09-2022	30-04-2023	Consumer Loan	NBF	
Phone Variations	First Reported	Last Reported	Type	Source Indicator	
6398749688	19-09-2022	31-12-2022	Consumer Loan	NBF	
ID Variations	First Reported	Last Reported	Type	Source Indicator	
BTGPV7043E [PAN]	19-09-2022	30-04-2023	Consumer Loan	NBF	
Address Variations	First Reported	Last Reported	Type	Source Indicator	
104 GALI NO 1 BAPU NAGAR KHANDARI CIVIL LINE AGRA CIVIL LINE AGRA AGRA UTTAR PRADESH 282002 UP	19-09-2022	30-04-2023	Consumer Loan	NBF	

Employment details

### Account Information

1	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 14-05-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	10-09-2022	Disbd Amt/High Credit:		19,982
	Credit Limit:		Last Payment Date:	22-04-2023	Current Balance:		0
	Cash Limit:		Closed Date:	02-05-2023	Last Paid Amt:		1,737
	InstlAmt/Freq:	1,737/Monthly	Tenure(month):	12	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:						

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	000/XXX	000/XXX	000/XXX	XXX/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	6,834	5,144	3,442		0	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	13,482	11,837	10,181	8,513

#### Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	1,737	1,737	1,737		1,737	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	1,737	1,737	1,737	1,737

#### High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	19,982	19,982	19,982		19,982	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	19,982	19,982	19,982	19,982

### Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	29-04-2025	OTHER	50,000
XXXX	NBF	23-09-2024	JLG Individual	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

Disclaimer: This document contains proprietary information to CRIF High Mark and is prepared by using the proprietary match logic of CRIF High Mark may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India).