



Credit Information™ Report PROV2

For RUP RAM

CHM Ref #: NARE250820CR341597003
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 20-08-2025 14:39:56
Date of Issue: 20-08-2025

Inquiry Input Information

Name: RUP RAM DOB/Age: 01-01-1984 Gender: MALE
Father: BALBANT SINGH Spouse: Mother:
Phone Numbers: 8766389548 ID(s): BPGPR7795D [PAN] Email ID(s): tgrsanku@gmail.com
Current Address: CHOTPUR CALONI NOIDA ,Noida,UP,201314
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>Normal proportion of outstanding balance to disbursed amount <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	17	17	17	17	17	15						
Description	Not Scored: Not Enough Info available on the customer	Not Scored: Not Enough Info available on the customer	Not Scored: Not Enough Info available on the customer	Not Scored: Not Enough Info available on the customer	Not Scored: Not Enough Info available on the customer	Not Scored: Not Enough Info available on the customer	No Hit	No Hit	No Hit	No Hit	No Hit	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
2	0	0	0	2	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
2	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
ROOP RAM	06-07-2022	31-12-2023	Personal Loan, Consumer Loan	NBF,NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-08-1984	10-11-2023	31-12-2023	Personal Loan	NBF
01-07-1984	06-07-2022	31-12-2022	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8285907545	10-11-2023	31-12-2023	Personal Loan	NBF
8920346776	06-07-2022	31-12-2022	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
BPGPR7795D [PAN]	06-07-2022	31-12-2022	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
2 AHROLA, BILARI AHROLA, BILARI, MORADABAD 01 PRIMARY SCHOOL MORADABAD 202411 UP	06-07-2022	31-10-2022	Consumer Loan	NBF
CHOTPUR COLONY SECTOR 63 GALI NO 2 ASHRA M GATE NOIDA GAUTAM BUDDHA NAGAR 201301 UP	10-11-2023	31-12-2023	Personal Loan	NBF

Employment details

Account Information

1 Account Type: **PERSONAL LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 31-12-2023

Closed

Ownership: INDIVIDUAL Disbursed Date: 10-10-2023 Disbd Amt/High Credit: 600
Credit Limit: Last Payment Date: 02-11-2023 Current Balance: 0
Cash Limit: Closed Date: 12-12-2023 Last Paid Amt:
InstlAmt/Freq: 915 Tenure(month): Overdue Amt: 0
Write off Date: Account in Dispute:
Account Remarks: Income/Freq: Principal Writeoff Amt
Settlement Amt: Interest Rate: 0.0 % 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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	-	600	0	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
2023	-	-	-	-	-	-	-	-	-	600	600	600

Account Information

2 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 31-12-2022

Closed

Ownership: INDIVIDUAL Disbursed Date: 20-06-2022 Disbd Amt/High Credit: 7,571
Credit Limit: Last Payment Date: 21-12-2022 Current Balance: 0
Cash Limit: Closed Date: 21-12-2022 Last Paid Amt:
InstlAmt/Freq: Tenure(month): Overdue Amt: 0
Write off Date: Account in Dispute:
Account Remarks: Income/Freq: 0 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
2022	-	-	-	-	-	000/XXX	XXX/XXX	000/XXX	XXX/XXX	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	-	-	-	-	-	7,571	-	5,137	-	2,607	1,315	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
2022	-	-	-	-	-	7,571	-	7,571	-	7,571	7,571	7,571

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	19-08-2025	OTHER	60,000

-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

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).