



# Credit Information™ Report PROV2

For AKSHAY .

CHM Ref #: NARE250805CR298374702  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 05-08-2025 19:42:51  
Date of Issue: 05-08-2025

## Inquiry Input Information

Name: AKSHAY . DOB/Age: 02-01-2003 Gender: MALE  
Father: Kaka Spouse: Mother:  
Phone Numbers: 7876357215 ID(s): EVPPA2938M [PAN] Email ID(s): akshaythakur0981@gmail.com

Current Address: ROOM NO 19 ABBOTT COMPANY K SAMNE BADDI ,Solan,HP,173205

Other Address:

## CRIF HM Score(S):

| SCORE NAME           | RANGE   | SCORE | SCORING FACTORS(Upto 4 only)  |
|----------------------|---------|-------|---|
| PERFORM CONSUMER 2.2 | 300-900 | 763   | <div><div></div>No/minimal missed payments in recent past<br/><div></div>Normal proportion of outstanding balance to disbursed amount<br/><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       | 752        | 745        | 745        | 728        | 15   |            |            |            |            |            |            |            |
| Description |            |            |            |            | Not Scored: Sufficient History Not Available | No Hit     | 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 |
|--------------------|-----------------|------------------|------------------|--------------------|-------------------|-----------------------|-------------------------|---------------------------|-------------------------|------------------------|----------------------|
| 4                  | 1               | 0                | 0                | 4                  | 0                 | 0                     | 0                       | 0                         | 10,000                  | 10,000                 | 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            | 1                   | 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 |
|-----------------|----------------|---------------|------------------------|------------------|
| AKSHAY S/O KAKA | 31-08-2024     | 15-07-2025    | Consumer Loan          | NBF              |
| AKSHAY          | 07-06-2024     | 30-09-2024    | Personal Loan          | NBF              |
|                 |                |               | Consumer Loan,Personal |                  |

| Email-ID Variations  | First Reported | Last Reported | Type          | Source Indicator |
|--|----------------|---------------|---------------|------------------|
| AKSHAYTHAKUR0981@GMAIL.COM   | 07-06-2024     | 30-06-2024    | Personal Loan | NBF              |
| DOB Variations   | First Reported | Last Reported | Type          | Source Indicator |
| 02-01-2003   | 31-08-2024     | 31-08-2024    | Consumer Loan | NBF              |
| Phone Variations   | First Reported | Last Reported | Type          | Source Indicator |
| 7876357215   | 07-06-2024     | 30-06-2024    | Personal Loan | NBF              |
| ID Variations  | First Reported | Last Reported | Type          | Source Indicator |
| 20024553728161 [CKYC]  | 15-12-2024     | 15-07-2025    | Consumer Loan | NBF              |
| EVPPA2938M [PAN]   | 07-06-2024     | 30-06-2024    | Personal Loan | NBF              |
| Address Variations   | First Reported | Last Reported | Type          | Source Indicator |
| VILLAGE BHUJJA POST<br>OFFICE UTEEP TEHSIL<br>CHAMBA UTIP 179<br>CHAMBA HIMACHAL<br>PRADESH 176310 HP                | 17-02-2024     | 15-07-2025    | Consumer Loan | NBF              |
| VILLAGE, BHUJJA, POST,<br>OFFICE, UTEEP,<br>TEHSIL, 176310 HP  | 15-10-2024     | 30-11-2024    | Personal Loan | NBF              |
| VILLAGE BHUJJA POST<br>OFFICE UTEEP TEHSIL<br>CHAMBA CHAMBA,<br>UTIP (179),<br>HIMACHAL_PRADESH,<br>176310 176310 HP | 07-06-2024     | 30-06-2024    | Personal Loan | NBF              |

Employment details

Account Information

1

Account Type: **CONSUMER LOAN**

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 15-07-2025

Active

Ownership:INDIVIDUAL

Disbursed Date:17-01-2024

Disbd Amt/High Credit:10,000

Credit Limit:

Last Payment Date:20-10-2024

Current Balance:0

Cash Limit:

Closed Date:

Last Paid Amt:

InstlAmt/Freq:1,150/Monthly

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/XXX | 000/XXX | 000/XXX | -       | -       | -       | -       | -       |
| 2024 | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD | 000/STD |

Current Balance History:

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug   | Sep   | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-------|-------|-----|-----|-----|
| 2025 | 0   | 0   | 0   | 0   | 0   | 0   | 0   | -     | -     | -   | -   | -   |
| 2024 | -   | -   | -   | -   | -   | -   | -   | 2,300 | 1,150 | 0   | 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    |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2025 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | -      | -      | -      | -      | -      |
| 2024 | -      | -      | -      | -      | -      | -      | -      | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |

Account Information

2

Account Type: **PERSONAL LOAN**

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 30-11-2024

Closed

Ownership:INDIVIDUAL

Disbursed Date:29-09-2024

Disbd Amt/High Credit:1,000

Credit Limit:

Last Payment Date:22-11-2024

Current Balance:0

Cash Limit:

Closed Date:22-11-2024

Last Paid Amt:1,145

InstlAmt/Freq:1,030/Monthly

Tenure(month):1

Overdue Amt:0

Write off Date:

Account in Dispute:

Account Remarks:

Settlement Amt:

Occupation:

Payment History/Asset Classification:

Income/Freq:

Interest Rate:

Principal Writeoff Amt:

Total Writeoff Amt:

0

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep     | Oct     | Nov     | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|---------|---------|---------|-----|
| 2024 | -   | -   | -   | -   | -   | -   | -   | -   | 000/XXX | 001/XXX | 000/XXX | -   |

Current Balance History:

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep   | Oct   | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-------|-------|-----|-----|
| 2024 | -   | -   | -   | -   | -   | -   | -   | -   | 1,000 | 1,000 | 0   | -   |

Amount Paid History:

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov   | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|
| 2024 | -   | -   | -   | -   | -   | -   | -   | -   | 0   | 5   | 1,145 | -   |

High Credit History:

|      | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep   | Oct   | Nov   | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-------|-------|-------|-----|
| 2024 | -   | -   | -   | -   | -   | -   | -   | -   | 1,000 | 1,000 | 1,000 | -   |

3

Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 30-09-2024

Closed

Ownership:INDIVIDUAL

Disbursed Date:18-06-2024

Disbd Amt/High Credit:2,447

Credit Limit:

Last Payment Date:18-09-2024

Current Balance:0

Cash Limit:

Closed Date:18-09-2024

Last Paid Amt:

InstlAmt/Freq:

Tenure(month):

Overdue Amt:0

Write off Date:

Account in Dispute:

Account Remarks:No Suit filed

Income/Freq:

Principal Writeoff Amt

Settlement Amt:

Interest Rate:58.8 %

Total Writeoff Amt:0

Occupation:

Payment History/Asset Classification:

|      |     |     |     |     |     |         |         |         |         |     |     |     |
|------|-----|-----|-----|-----|-----|---------|---------|---------|---------|-----|-----|-----|
|      | Jan | Feb | Mar | Apr | May | Jun     | Jul     | Aug     | Sep     | Oct | Nov | Dec |
| 2024 | -   | -   | -   | -   | -   | 000/XXX | 000/XXX | 014/XXX | 000/XXX | -   | -   | -   |

Current Balance History:

|      |     |     |     |     |     |       |       |       |     |     |     |     |
|------|-----|-----|-----|-----|-----|-------|-------|-------|-----|-----|-----|-----|
|      | Jan | Feb | Mar | Apr | May | Jun   | Jul   | Aug   | Sep | Oct | Nov | Dec |
| 2024 | -   | -   | -   | -   | -   | 2,447 | 1,669 | 1,454 | 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 |
| 2024 | -   | -   | -   | -   | -   | 2,447 | 2,447 | 2,447 | 2,447 | -   | -   | -   |

|                          |                                       |     |               |     |                      |         |            |                 |                        |                  |       |                   |  |
|--------------------------|---------------------------------------|-----|---------------|-----|----------------------|---------|------------|-----------------|------------------------|------------------|-------|-------------------|--|
| 4                        | Account Type: <b>PERSONAL LOAN</b>    |     |               |     | Credit Grantor: XXXX |         |            | Account #: XXXX |                        | Lender Type: NBF |       | As on: 30-06-2024 |  |
| Closed                   | Ownership:                            |     | INDIVIDUAL    |     | Disbursed Date:      |         | 26-05-2024 |                 | Disbd Amt/High Credit: |                  | 1,458 |                   |  |
|                          | Credit Limit:                         |     |               |     | Last Payment Date:   |         | 18-06-2024 |                 | Current Balance:       |                  | 0     |                   |  |
|                          | Cash Limit:                           |     |               |     | Closed Date:         |         | 18-06-2024 |                 | Last Paid Amt:         |                  |       |                   |  |
|                          | InstlAmt/Freq:                        |     |               |     | Tenure(month):       |         |            |                 | Overdue Amt:           |                  | 0     |                   |  |
|                          | Write off Date:                       |     |               |     | Account in Dispute:  |         |            |                 |                        |                  |       |                   |  |
|                          | Account Remarks:                      |     | No Suit filed |     | Income/Freq:         |         |            |                 | Principal Writeoff Amt |                  |       |                   |  |
|                          | Settlement Amt:                       |     |               |     | Interest Rate:       |         | 58.8 %     |                 | Total Writeoff Amt:    |                  | 0     |                   |  |
|                          | Occupation:                           |     |               |     |                      |         |            |                 |                        |                  |       |                   |  |
|                          | Payment History/Asset Classification: |     |               |     |                      |         |            |                 |                        |                  |       |                   |  |
|                          | Jan                                   | Feb | Mar           | Apr | May                  | Jun     | Jul        | Aug             | Sep                    | Oct              | Nov   | Dec               |  |
| 2024                     | -                                     | -   | -             | -   | 000/XXX              | 000/XXX | -          | -               | -                      | -                | -     | -                 |  |
| Current Balance History: |                                       |     |               |     |                      |         |            |                 |                        |                  |       |                   |  |
|                          | Jan                                   | Feb | Mar           | Apr | May                  | Jun     | Jul        | Aug             | Sep                    | Oct              | Nov   | Dec               |  |
| 2024                     | -                                     | -   | -             | -   | 1,458                | 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 |
|------|-----|-----|-----|-----|-------|-------|-----|-----|-----|-----|-----|-----|
| 2024 | -   | -   | -   | -   | 1,458 | 1,458 | -   | -   | -   | -   | -   | -   |

**Inquiries ( past 24 months)**

| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|----------------|------|-----------------|--------------|--------|
| XXXX           | NBF  | 13-04-2024      | Housing 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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