

Credit Information™Report PROV2

For AKSHAY KUMAR

CHM Ref #: NARE250825CR358509876 Prepared NARENDRA FINANCE COMPANY

PRIVATE LI

Application ID:

Date of Request: 25-08-2025 16:51:03

Date of Issue:

25-08-2025

Inquiry Input Information

Name: AKSHAY KUMAR DOB/Age: 01-07-1996 **Gender:** MALE

Lalit Kishor Father: Mother: **Spouse:**

Phone Numbers: 7078614117 ID(s): FRCPK2425M [PAN] Email ID(s): akshaykrpt1996@gmail.com

Current Address: VILLAGE JALIYAWS GALI NO 1 ,Bawal,HR,123501

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	690	No/minimal recent missed paymentsRelatively low credit age of open contracts

■ Positive impact on credit score ■ Negative impact on credit score

Score 7	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	662	672	734	734	786	786	688	739	15			
Descriptio	n								Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit

Verification

Requested	December	C	Damada	
Commisso	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	Overdue Accounts	Secured Accounts	UnSecured Accounts	Untagged Accounts	Total Current Balance	D 1	Current Balance Unsecured		Total Disbursed Amount	Total Amount Overdue
8	1	0	0	8	0	15,000	0	15,000	15,000	15,000	0

Group Account Summary

 $\hbox{Tip: Current Balance \& Disbursed Amount is considered ONLY for ACTIVE account at borrower level } \\$

Tip: All amounts are in INR.

Number Of Accounts	No O	f MFIS	MFIS Account Summary		nmary	Disbursed Amount		Instalment Amount		Total Current Balance		Total C	verdue ount	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
7	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	Туре	Source Indicator
AKSHAY KUMAR	22-04-2023	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Туре	Source Indicator

AKSHAYKRPT1996@GMAII	L.COM 12-12-2024	15-08-2025	Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-07-1996	15-08-2025	15-08-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Туре	Source Indicator
7078614117	22-04-2023	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
ID Variations	First Reported	Last Reported	Туре	Source Indicator
10019588455850 [CKYC]	22-04-2023	30-11-2023	Consumer Loan	NBF
10070114613342 [CKYC]	10-05-2025	30-06-2025	Personal Loan	NBF
FRCPK2425M [PAN]	16-10-2023	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
Address Variations	First Reported	Last Reported	Туре	Source Indicator
CHITRAKOOT UTTAR	1113t Reported	Lust Reported	Type	Source mulcutor
PRADESH 210205 210205 UP	28-12-2024	30-06-2025	Personal Loan	NBF
C/O: LALIT KISHOR, BANDHIN, MADAIYAN, MO MADAIYAN, KARWI, CHITRAKOOT, UTTAR PRADESH, INDIA, 210205 210205 UP	15-08-2025	15-08-2025	Personal Loan	NBF
C/O: LALIT KISHOR BANDHIN RUKAMA KHURD MADAIYAN MO MADAIYAN UTTAR PRADESH 210205 210205 UP	23-05-2024	15-01-2025	Consumer Loan	NBF
BANDHIN MADAIYAN RUKAMA KHURD BANDA UTTAR PRADESH 210205 210205 UP	31-12-2024	31-03-2025	Personal Loan	NBF
C/O: LALIT KISHOR BANDHIN M0 MADAIYAN MA DAIYAN RUKAMA KHURD 210205 UP	12-12-2024	30-06-2025	Personal Loan	NBF
BANDHIN, RUKHMA KHURD, RUKAMA KHURD, KARWI, CHITRAKOOT, UTTAR PRADESH, 210205 226001 UP	12-01-2025	31-01-2025	Personal Loan	NBF
BANDHIN RUKHMA KHURD KARWI CHITRAKOOT BANDHIN RUKHMA KHURD KARWI CHITRAKOOT CHITRAKOOT BANDA SEMARDAHA B.O 210205 UP	22-04-2023	30-11-2023	Consumer Loan	NBF

Employment details

2025

1	Accou	unt Inforr	nation										
											Lender		
1	Acco	unt Type: P	ERSONA	L LOAN		Credit Grantor: XXXX				nt #: xxxx ,	As on	As on: 15-08-2025	
	Owr	nership:	INDIV	IDUAL		Disbursed	Date:	12-08-2	025	Disbd Amt/	t:	15,000	
	Cre	dit Limit:				Last Payment Date:				Current Ba	lance:		15,000
	Cas	h Limit:				Closed Date:				Last Paid A	mt:		
Ac	Inst	lAmt/Freq:	3,566/	Monthly		Tenure(month):				Overdue Aı	nt:		0
Active		te off Date:		3		Account in Dispute:							
-	Acc Rema	ount rks:				Income/Freq:				Principal V	t		
	Sett	lement Am	t:			Interest Rate:				Total Writeoff Amt:			
	Occ	upation:											
	Paymo	ent History/	Asset Clas	sification:									
		Jan	Feb	Mar	Apr	Mav	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	-	000/XXX	-	-	-	-
Ī	Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	-	-	15,000	-	-	-	-
Ī	Amou	nt Paid His	tory:										
		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				-		_	-	15 000	_	-	-	-

Account	Infor	mation
Account	TILLOI	шаиоп

2	Acco	unt Type: l	PERSONA	L LOAN		Credit C	Grantor: XX	XX	Acco	1133 # # 17373737	Lender Type: NBF	As on	: 31-01-2025
	Owi	nership:	INDIV	IDUAL		Disbursed	Date:	23-12-2	024	Disbd Amt/	High Credit:		1,800
	Cre	dit Limit:				Last Paym	ent Date:	10-01-2	10-01-2025		lance:		0
	Cas	h Limit:				Closed Da	te:	10-01-2	025	Last Paid A	mt:		
2	Inst	tlAmt/Freq	:			Tenure(month): Overdue Amt:							0
Closed	Wri	te off Date	:			Account in	Dispute:						
	Acc Rema	ount rks:				Income/F	req:			Principal V			
	Sett	tlement An	nt:			Interest	Rate:			Total Write	off Amt:		0
	Occ	upation:											
]	Paymo	ent History	y/Asset Clas	ssification:									
	-	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	000/STD	-	-	-	-	-	-	-	- Sep	-	-	-
	2024	-	-	-	-	-	-	-	-	-	-	-	000/STD
	Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	0	-	-	-	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	-	-	-	-	-	-	1,821
_	Amou	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Н	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
_	2025	1,800	-	-	-	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	-	-	-	-	-	-	1,800

Account Information

3 A	ccount Typ	oe: Pl	ERSONA	L LOAN		Credit C	Grantor: XX	XX	Accou	ınt #: xxxx ,	Lender Type: NBF	As on	31-03-2025
	Ownership	:	INDIVI	DUAL		Disbursed	Date:	16-12-2	024	Disbd Amt/	High Credi	t:	2,000
	Credit Lim	it:				Last Paym	ent Date:	08-03-2	025	Current Ba	lance:		0
	Cash Limit					Closed Dat		08-03-2	025	Last Paid A	mt•		2,729
									023				0
0	InstlAmt/F	-				Tenure(mo	•	6		Overdue A	nt:		U
sec	Write off D	ate:				Account in	Dispute:						
	Account emarks:					Income/F	req:			Principal V	Vriteoff Am	t	
	Settlement	t Amt	:			Interest 1	Rate:			Total Write	off Amt:		0
	Occupation	n:											
	•		A	-1611									
Pa	ayment His	tory/	Asset Clas	sification:									
	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	020/X	XX	048/XXX	000/XXX	-	-	-	-	-	-	-	-	- VVV (CTD
20	-		-	-	-	-	-	-	-	-	-	-	XXX/STD
Cı	urrent Bala	nce l	History:										
	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	2,44	8	2,663	0	-	-	-	-	-	-	-	-	-
20	-		-	-	-	-	-	-	-	-	-	-	2,224
Aı	mount Paid	l Hist	ory:										
	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20)25 -		-	2,729	-	-	-	-	-	-	-	-	-
Hig	jh Credit H	istor	y:										
	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20	2,00	0	2,000	2,000	-	-	-	-	-	-	-	-	-

Account Information

4	Acco	unt Type: l	PERSONA	L LOAN		Credit G	Grantor: XX	XX	Acco	unt #: xxxx	Гуре: NBF	As on	: 30-06-2025
		nership: dit Limit:	INDIV	IDUAL		Disbursed Last Payme		08-12-2	024	Disbd Amt/	High Credit:		9,600 0
Closed	Inst	h Limit: tlAmt/Freq	•	Monthly		Tenure(mo	onth):	16-06-2 7	025	Last Paid A Overdue Aı			0
ed		te off Date ount rks:	:			Account in Income/Fi	-			Principal V	Vriteoff Amt		
		tlement An	nt:			Interest 1	Rate:	28.25 %		Total Write	off Amt:		0
		cupation: ent History	//Asset Clas	ssification:									
		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	-	-	-	-	-	-
	2024	-	-	-	-	-	-	-	-	-	-	-	000/XXX
	Curre	nt Balance											
	2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
-	2025 2024	8,322	7,014	5,675 -	4,305	2,902	-	-	-	-	-	-	9,600
		nt Paid Hi		-	-	-	-		_				3,000
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
I	Iigh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	9,600	9,600	9,600	9,600	9,600	9,600	-	-	-	-	-	-
	2024	-	-	-	-	-	-	-	-	-	-	-	9,600
	Acco	unt Infor	mation										
5	Acco	unt Type: l	PERSONA	L LOAN		Credit G	Grantor: XX	XX	Acco		Lender Type: NBF	As on	30-06-2025
	Own	nership:	INDIV	IDUAL		Disbursed	Date:	08-12-2	024	Dishd Amt/	High Credit:		2,400
		dit Limit:	1111111					16-06-2		Current Ba			0
		ait Limit: h Timit:				Closed Dat		16-06-2		Last Paid A			U

5	Acco	unt Type: l	PERSONA	L LOAN		Credit G	Grantor: XX	XX	Acco		Lender Гуре: NBF	As on	: 30-06-2025
	Owi	nership:	INDIV	IDUAL		Disbursed	Date:	08-12-2	024	Disbd Amt/	High Credit:		2,400
	Cre	dit Limit:				Last Paym	ent Date:	16-06-2	025	Current Ba	lance:		0
	Cas	h Limit:				Closed Dat	te:	16-06-2	025	Last Paid A	.mt:		
2	Inst	lAmt/Freq	: 375/M	onthly		Tenure(mo	nth).	7		Overdue Aı	nt•		0
Closed		te off Date		Olithiy		Account in	•	,		Overdue A			Ü
ed		ce on Date ount	•				-						
]	Rema					Income/Fi	req:			Principal V	Vriteoff Amt		0
	Sett	tlement An	nt:			Interest I	Rate:			Total Write	off Amt:		0
	Осс	upation:											
1	Pavm	ont History	//Asset Clas	sification									
	dylli					3.5		7.1			0.	3.7	- D
	2025	Jan	Feb	Mar 000/STD	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	000/STD	000/STD	- 000/51D	000/STD	000/STD	000/STD	-	-	-	-	-	000/STD
		nt Balance	History:										, ,,,,,,,,,
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	2,082	1,756	1,422	1,080	731	0	-	-	-	-	-	-
2	2024	-	-	-	-	-	-	-	-	-	-	-	2,400
I	Amou	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Н	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	2,400	2,400	2,400	2,400	2,400	2,400	-	-	-	-	-	-
2	2024	-	-	-	-	-	-	-	-	-	-	-	2,400

6	Account Type: Co	ONSUMER LOAN	Credit Grantor: XX	xx	Account #: xxxx Lender Type: NBF	As on: 15-01-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	28-04-2024	Disbd Amt/High Credit:	13,999
	Credit Limit:		Last Payment Date:	02-11-2024	Current Balance:	0
	Cash Limit:		Closed Date:	03-11-2024	Last Paid Amt:	
	InstlAmt/Freq:	1,556/Monthly	Tenure(month):	9	Overdue Amt:	0
Se	Write off Date:		Account in Dispute:			
Ω	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
Closed	InstlAmt/Freq: Write off Date: Account	1,556/Monthly	Tenure(month): Account in Dispute:		Overdue Amt:	

Account Information

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
2024	-	-	-	000/XXX	-							
Curre	nt Balance	History:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	9,331	9,331	7,775	6,219	4,663	3,107	1,551	0	-
Amou	nt Paid Hi	story:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

High C	redit Histo	ory:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	13,999	13,999	13,999	13,999	13,999	13,999	13,999	13,999	-

	Acco	unt Info	rmation										
7	Acco	unt Type:	CONSUMI	ER LOAN		Credit G	Grantor: XX	XX	Accou		Lender Type: NBF	As on:	15-01-2025
	Ow	nership:	INDIV	IDUAL		Disbursed	Date:	28-04-20	024	Disbd Amt/	High Credi	t:	2,360
	Cre	dit Limit:				Last Paym	ent Date:			Current Ba	lance:		0
	Cas	h Limit:				Closed Dat	te:	03-11-2	024	Last Paid A	mt:		
CI	Ins	tlAmt/Freq	: 394/M	onthly		Tenure(mo	onth):	6		Overdue Ar	nt:		0
Closed	Wr	ite off Date	e:	J		Account in	Dispute:						
bé	Acc Rema	count arks:				Income/Fi	-			Principal W	riteoff Am	t	
	Set	tlement Ar	nt:			Interest l	Rate:			Total Write	off Amt:		0
	Occ	cupation:											
	Paym	ent Histor	y/Asset Clas	ssification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-
	Curre	ent Balance	e History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-	-	-	2,360	2,360	1,966	1,572	1,178	784	390	0	-
	Amou	ınt Paid Hi	istory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	High (Credit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-	-	-	2,360	2,360	2,360	2,360	2,360	2,360	2,360	2,360	-

Account Type: CONSUMER LOAN Credit Grantor: XXXX Account #: xxxx Lender Type: NBF Account #: xxxx Lender	
Account Type: CONSUMER LOAN Credit Grantor: XXXX Account #: xxxx Type: NBF Account #: xxxx Type: NBF Account #: xxxx Type: NBF Account #: xxxx Account #: xxxx Type: NBF Account #: xxxx Type: NBF Account #: xxxx Account #: xxxx Type: NBF A	
Credit Limit: Cash Limit: Closed Date: O5-09-2023 Current Balance: Cash Limit: Closed Date: O5-09-2023 Last Paid Amt: Overdue Amt: Write off Date: Account Remarks: No Suit filed Income/Freq: 25,000/Monthly Principal Writeoff Amt	s on: 30-11-2023
Cash Limit: Closed Date: 05-09-2023 Last Paid Amt: InstlAmt/Freq: 1,638/Monthly Tenure(month): 8 Overdue Amt: Write off Date: Account Account in Dispute: Account Remarks: No Suit filed Income/Freq: 25,000/Monthly Principal Writeoff Amt	13,099
InstlAmt/Freq: 1,638/Monthly Tenure(month): 8 Overdue Amt: Write off Date: Account in Dispute: Account Remarks: No Suit filed Income/Freq: 25,000/Monthly Principal Writeoff Amt	0
Remarks: No Suit filed Income/Freq: 25,000/Monthly Principal Writeoff Amt	
Remarks: No Suit filed Income/Freq: 25,000/Monthly Principal Writeoff Amt	0
Remarks: No Suit filed Income/Freq: 25,000/Monthly 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 No	ov Dec
2023 - - 000/XXX 000/XXX 000/XXX 000/XXX 000/XXX 000/XXX 000/XXX - -	. <u>Bee</u>
Current Balance History:	
Jan Feb Mar Apr May Jun Jul Aug Sep Oct No	ov Dec
2023 - 9,822 8,185 6,548 4,911 3,274 0 0	
Amount Paid History:	
Jan Feb Mar Apr May Jun Jul Aug Sep Oct No	ov Dec
2023 1,637 1,637 4,911	
High Credit History:	
Jan Feb Mar Apr May Jun Jul Aug Sep Oct No	ov Dec

2	2023	-	-	13,099	13,099	13,099	13,099	13,099	13,099	13,099	-	-	-

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Others		13.099	

Inquiries (past 2	24 months)			
Credit Grantor	Туре	Date of Inquiry	Account Type	Amount
XXXX	NBF	13-08-2025	OTHER	50,000
XXXX	NBF	11-08-2025	OTHER	10,000
XXXX	NBF	25-12-2024	Consumer Loan	15,000
XXXX	NBF	24-12-2024	Personal Loan	0
XXXX	NBF	24-12-2024	OTHER	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).

Copyrights reserved (c) 2025

CRIF High Mark Credit Information Services Pvt. Ltd

Confidential