



Credit Information™ Report PROV2

For DEEPAK KUMAR

CHM Ref #: NARE250728CR277922224
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 28-07-2025 13:41:21
Date of Issue: 28-07-2025

Inquiry Input Information

Name: DEEPAK KUMAR DOB/Age: 15-01-1999 Gender: MALE
Father: Amar singh Spouse: Mother:
Phone Numbers: 7523057301 ID(s): KDMPK2563R [PAN] Email ID(s): dk70411999@gmail.com

Current Address: IMT MANESAR ,Manesar,HR,122052

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	758	<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	728	728	739	713	763	763	763	763	763	763	763	739
Description												

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	1	0	0	5	0	0	0	0	17,999	17,999	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
4	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
DEEPAK KUMAR MANDAL	31-08-2021	31-07-2022	Personal Loan	SFB
DEEPAK	20-09-2022	31-12-2023	Personal Loan	SFB
DEEPAK KUMAR	16-07-2024	15-07-2025	Consumer Loan	NBF
KUMAR DEEPAK	28-02-2022	30-11-2024	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
deepakkumar53735@gmail.com	28-02-2022	30-11-2024	Consumer Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
08-01-1998	20-09-2022	31-08-2023	Personal Loan	SFB
15-01-1999	31-10-2024	31-10-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8240057301	20-09-2022	31-12-2023	Personal Loan	SFB
917523057301	28-02-2022	30-11-2024	Consumer Loan	NBF
7523057301	17-01-2025	15-07-2025	Consumer Loan	NBF
7575757575	14-09-2021	31-10-2022	Personal Loan	SFB
ID Variations	First Reported	Last Reported	Type	Source Indicator
60042573375427 [CKYC]	17-01-2025	15-07-2025	Consumer Loan	NBF
60044971545890 [CKYC]	18-10-2023	31-12-2023	Personal Loan	SFB
KDMPK2563R [PAN]	17-01-2025	15-07-2025	Consumer Loan	NBF
X**** [UID]	31-08-2021	31-08-2021	Personal Loan	SFB
XXXXXXXX1946 [UID]	28-02-2022	30-11-2024	Consumer Loan	NBF
XXXXXXXX5959 [UID]	20-09-2022	31-08-2023	Personal Loan	SFB
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O AMAR SINGH KHURRAMPUR KANNAUJ TERAMALLU TERAMALLU TERA MALLOO KANNAUJ UTTAR PRADESH INDIA TERAMALLU KANNAUJ 209727 209727 UP	17-01-2025	15-07-2025	Consumer Loan	NBF
BHOLEPUR BHOLEPUR FATEHGARH FARRUKHABAD UTTAR PRADESH 209625 UP	28-02-2022	30-11-2024	Consumer Loan	NBF
00, MALLIKPUR, SOUTH TWENTY FOUR PARGANAS, 700145 700145 WB	14-09-2021	31-12-2023	Personal Loan	SFB
KHURRAMPUR KANNAUJ - TERAMALLU, TERA MALLOO KANNAUJ 209727 UP	16-07-2024	31-12-2024	Consumer 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:	27-10-2024	Disbd Amt/High Credit:		17,999
	Credit Limit:		Last Payment Date:	02-05-2025	Current Balance:		0
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:	2,573/Monthly	Tenure(month):	7	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
2025	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	10,286	7,715	5,144	2,573	0	0	0	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	15,428	15,428	12,857

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	17,999	17,999	17,999	17,999	17,999	17,999	17,999	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	17,999	17,999	17,999

Account Information

Closed

2	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 15-07-2025	
Ownership:		INDIVIDUAL			Disbursed Date:		27-10-2024		Disbd Amt/High Credit:		2,137		
Credit Limit:					Last Payment Date:		02-05-2025		Current Balance:		0		
Cash Limit:					Closed Date:		02-05-2025		Last Paid Amt:				
InstlAmt/Freq:		357/Monthly			Tenure(month):		6		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/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	1,423	1,066	709	352	0	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	2,137	2,137	1,780	
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	2,137	2,137	2,137	2,137	2,137	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	2,137	2,137	2,137	

Account Information

[illegible]

Account Information

4	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 30-11-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	07-01-2022	Disbd Amt/High Credit:		15,992
	Credit Limit:		Last Payment Date:		Current Balance:		0
	Cash Limit:		Closed Date:	30-11-2024	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:		
	Occupation:						

Payment History/Asset Classification:

	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	000/XXX	000/XXX	000/XXX	-
2023	XXX/XXX	XXX/XXX	XXX/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	000/XXX	000/XXX	000/XXX	XXX/XXX	000/XXX	XXX/XXX	XXX/XXX	XXX/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0	0	0	0	0	0	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	0

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
2024	15,992	15,992	15,992	15,992	15,992	15,992	15,992	15,992	15,992	15,992	15,992	-
2023	-	-	-	-	-	-	-	-	-	-	-	15,992

Account Information

5	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: SFB	As on: 31-12-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-08-2021	Disbd Amt/High Credit:		45,000
	Credit Limit:		Last Payment Date:		Current Balance:		0
	Cash Limit:		Closed Date:	31-10-2023	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
2023	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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2021	-	-	-	-	-	-	-	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
2023	19,494	17,241	15,496	13,407	11,283	9,104	6,885	4,617	2,296	0	-	-
2022	-	-	-	-	-	-	-	-	-	-	23,463	21,561

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
2023	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	-	-
2022	-	-	-	-	-	-	-	-	-	-	45,000	45,000

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	27-07-2025	OTHER	80,000

-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

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