

Credit Information™Report PROV2

For VIKASH RAJBHAR

CHM Ref #: NARE250722CR265132876 NARENDRA FINANCE COMPANY

PRIVATE LI

Application ID:

Date of Request: 22-07-2025 16:58:42

Date of Issue:

22-07-2025

Inquiry Input Information

Name: VIKASH RAJBHAR DOB/Age: 01-01-2002 **Gender:** MALE

Sikander Rajbhar Father: Mother: Spouse:

Phone Numbers: 8115577584 ID(s): FAGPR2985N [PAN] Email ID(s): vikashrajbhar535@gmail.com

Current Address: RAJIV COLONY, Ballabgarh, HR, 121004

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	675	 No/minimal missed payments in recent past Considerably high number of self/overall loans disbursed in the recent past

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

Scor	e Trend											
Retro Date		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	15											
Descrip	Not Scored: Sufficient tion History Not Available	No Hit										

Verification

Requested	Description	Score	Remarks	
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	Overdue Accounts	Secured Accounts	UnSecured Accounts	Untagged Accounts	Total Current Balance	Balance	Current Balance Unsecured		Total Disbursed Amount	Total Amount Overdue
7	3	0	0	7	0	3,279	0	3,279	3,000	3,000	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		Of MFIS Account Summary		nmary	Disbursed Amount			Instalment Amount		Total Current Balance		Overdue 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
2	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
VIKASH RAJBHAR	06-02-2025	15-07-2025	Personal Loan,Consumer Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Туре	Source Indicator

vikashrajbhar535@gmail.co	om 11-06-2025	30-06-2025	Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Туре	Source Indicator
01-01-2002	26-06-2025	30-06-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Туре	Source Indicator
8115577584	11-06-2025	30-06-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
FAGPR2985N [PAN]	11-06-2025	30-06-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Туре	Source Indicator
0 GRAM AND POST MARDAH NA MARDAH MARDAH JAKHANIAN 233226 UP	06-02-2025	15-07-2025	Consumer Loan	NBF
GRAM AND POST MARDAH MARDAH GHAZIPUR UTTAR PRADESH 233226 233226 UP	11-06-2025	30-06-2025	Personal Loan	NBF

Employment details

A	ccoi	unt Info	rmation										
1	Acco	unt Type: l	PERSONA	L LOAN		Credit (Grantor: XX	XX	Accou	ınt #: xxxx ,	Lender Type: NBF	As on:	30-06-2025
	Cre	nership: dit Limit: h Limit:	INDIV	IDUAL		Disbursed Date: 29-06-2025 Disbd Amt/High Credit: Last Payment Date: Current Balance: Closed Date: Last Paid Amt:					:	1,000 1,093	
Active	Inst Wri	tlAmt/Freq te off Date ount	•			Tenure(month): 6 Overdue Amt: Account in Dispute:					0		
1	Rema Sett		nt:			Income/Freq: Principal Writeoff Amt Interest Rate: Total Writeoff Amt:						0	
1		-	y/Asset Cla	ssification:									
	2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025 Curre	nt Balance	History:	-	-	-	000/XXX	-	-	-	-	-	-
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025 Amou	- nt Paid Hi	story:	-	-	-	1,093	-	-	-	-	-	-
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	-		-	-	-	-	-	-
H	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	-	1,000	-	-	-	-	-	-

nt Type: I	mation PERSONA	L LOAN		Credit Grantor: XXXX Ac				int #. vvvv	As on	: 30-06-202	
ership: t Limit:	INDIV	IDUAL		Last Paym	ent Date:	23-06-2	025	Current Ba	lance:	t:	1,000 1,093
ash Limit: nstlAmt/Freq: /rite off Date: ccount				Tenure(month): 6 Account in Dispute:						0	
Write off Date: Account emarks: Settlement Amt:				Income/Freq: Interest Rate:				-	t	0	
Occupation: Payment History/Asset Classification:											
Jan	Feb	Mar	Apr	May	Jun 000/XXX	Jul	Aug	Sep	Oct	Nov	Dec
it it	rship: t Limit: Limit: Amt/Freq: off Date int is: ement Am pation:	rship: INDIV t Limit: Limit: Amt/Freq: off Date: int as: ement Amt: pation: ut History/Asset Clas	t Limit: Limit: Amt/Freq: off Date: int iss: ement Amt: pation: ut History/Asset Classification:	rship: INDIVIDUAL t Limit: Limit: Amt/Freq: off Date: ant as: ement Amt: pation: at History/Asset Classification:	rship: INDIVIDUAL Disbursed t Limit: Last Paym Limit: Closed Dat Amt/Freq: Tenure(mo off Date: Account in int int iss: Income/Fr gement Amt: Interest I pation: ut History/Asset Classification:	rship: INDIVIDUAL Disbursed Date: t Limit: Last Payment Date: Limit: Closed Date: Amt/Freq: Tenure(month): Account in Dispute: Int Income/Freq: Income/Freq: Interest Rate: pation: tt History/Asset Classification:	rship: INDIVIDUAL Disbursed Date: 23-06-20 t Limit: Last Payment Date: Limit: Closed Date: Amt/Freq: Tenure(month): 6 off Date: Account in Dispute: Int Income/Freq: Ement Amt: Interest Rate: Dation: Active Classification:	rship: INDIVIDUAL Disbursed Date: 23-06-2025 t Limit: Last Payment Date: Limit: Closed Date: Amt/Freq: Tenure(month): 6 off Date: Account in Dispute: Int Income/Freq: Ement Amt: Interest Rate: Dation: At History/Asset Classification:	rship: INDIVIDUAL Disbursed Date: 23-06-2025 Disbd Amt/ t Limit: Last Payment Date: Current Ba Limit: Closed Date: Last Paid A Amt/Freq: Tenure(month): 6 Overdue Ar off Date: Account in Dispute: Int ts: Income/Freq: Principal W ts: Interest Rate: Total Write pation: at History/Asset Classification:	rship: INDIVIDUAL Disbursed Date: 23-06-2025 Disbd Amt/High Credit Limit: Last Payment Date: Current Balance: Limit: Closed Date: Last Paid Amt: Amt/Freq: Tenure(month): 6 Overdue Amt: off Date: Account in Dispute: Int Income/Freq: Principal Writeoff Amt: Dement Amt: Interest Rate: Total Writeoff Amt: pation: at History/Asset Classification:	trype: PERSONAL LOAN Credit Grantor: XXXX Account #: xxxx

2025	-	-	-	-	-	1,093	-	-	-	-	-	-		
Amou	Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	-	-	-	-	-		-	-	-	-	-	-		
High C	ligh Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	-	-	-	-	-	1,000	-	-	-	-	-	-		

A	ccou	ınt Infor	mation										
3	Accou	ınt Type: l	PERSONA	L LOAN		Credit (Grantor: XX	XX	Acco	unt #: xxxx Type: NBF As on: 3			30-06-2025
	Own	ership:	INDIV	IDUAL		Disbursed	Date:	22-06-2	025	Disbd Amt/High Credit:			1,000
	Cred	lit Limit:				Last Paym	ent Date:			Current Ba	lance:		1,093
	Casl	h Limit:				Closed Da	te:			Last Paid A	mt:		
A	Inst	lAmt/Freq	:			Tenure(me	onth):	6		Overdue Ai	nt:		0
Active		te off Date				Account in							
	Acco					Income/F	-			Principal V	Vriteoff Amt		
'	Remai	rks: lement An	at.			Interest 1	Pator	Total Writeoff Amt:					0
													U
Occupation:													
I	Payme	ent History	y/Asset Clas	ssification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	-	000/XXX	-	-	-	-	-	-
(Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	-	1,093	-	-	-	-	-	-
A	Amoui	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	-		-	-	-	-	-	-
Н	igh Cı	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	-	1,000	-	-	-	-	-	-

Account Information														
4	Accou	unt Type:	PERSONA	L LOAN		Credit Grantor: XXXX			Acco	Account #: xxxx Lender Type: NBF			As on: 30-06-2025	
Closed	Ownership: INDIVIDUAL Credit Limit: Cash Limit: InstlAmt/Freq: Write off Date: Account Remarks: Settlement Amt: Occupation:					Disbursed Last Paym Closed Dat Tenure(mo Account in Income/Fi	ent Date: ee: onth): Dispute:	24-05-2 10-06-2 10-06-2 6	025	Current Ba Last Paid A Overdue An	mt: nt: Vriteoff Amt		1,000 0 1,065 0	
Payment History/Asset Classification:														
	2025	Jan - nt Balance	Feb - e History:	Mar -	Apr -	May 000/XXX	Jun 000/XXX	Jul -	Aug -	Sep -	Oct -	Nov -	Dec -	
	2025	Jan - nt Paid Hi	Feb -	Mar -	Apr -	May 1,078	Jun 0	Jul -	Aug -	Sep -	Oct -	Nov -	Dec -	
1	2025	Jan - redit Histo	Feb -	Mar -	Apr -	May -	Jun 1,065	Jul -	Aug -	Sep -	Oct -	Nov -	Dec -	
	2025	Jan -	Feb -	Mar -	Apr -	May 1,000	Jun 1,000	Jul -	Aug -	Sep -	Oct -	Nov -	Dec -	

Account Information

imit: Last Parint: Closed //Freq: Tenure //Fred: Account //Fred: Interdisconner //Fred: Account //Fred: Account //Fred: Account //Fred: Account //Freq: Tenure //Fred: Account //Fred: A	/XXX 000/XXX		2025	Disbd Amt/ Current Ba Last Paid A Overdue Ar Principal W Total Write	lance: mt: nt: /riteoff Amt		1,000 0 1,094 0				
Imit: Last Parint: Closed	Payment Date: ed Date: cre(month): unt in Dispute: cme/Freq: erest Rate: ay Jun //XXX 000/XXX	10-06-2 10-06-2 6	2025 2025	Current Ba Last Paid A Overdue Ar Principal W Total Write	lance: mt: nt: //riteoff Amt		0 1,094 0				
Closed Feb Mar Apr May Apr Apr May Apr A	ed Date: cre(month): unt in Dispute: cme/Freq: crest Rate: ay Jun /XXX 000/XXX	10-06-2 6 Jul	2025	Last Paid A Overdue Ar Principal W Total Write	mt: nt: /riteoff Amt ooff Amt:	:	1,094				
Closed Freq: Tenure Te	ed Date: cre(month): unt in Dispute: cme/Freq: crest Rate: ay Jun /XXX 000/XXX	Jul		Overdue Ar Principal W Total Write	nt: /riteoff Amt off Amt:	s.	0				
/Freq: Tenure f Date: Account Income ent Amt: Interestion: Instory/Asset Classification: In Feb Mar Apr May 0000/X In Feb Mar Apr May 1,07 Ind History: In Feb Mar Apr May 1,07	unt in Dispute: ome/Freq: erest Rate: ay Jun //XXX 000/XXX	Jul		Overdue Ar Principal W Total Write	nt: /riteoff Amt off Amt:	:	0				
f Date: Account Income sent Amt: Interestion: State of the interestion: And Feb Mar Apr May alance History: And Feb Mar Apr May Apr May alance History:	unt in Dispute: ome/Freq: erest Rate: ay Jun //XXX 000/XXX	Jul -	Aug -	Principal W	riteoff Amt	:					
Income Interest Inter	ome/Freq: erest Rate: ay Jun //XXX 000/XXX	-	Aug	Total Write	off Amt:	:	0				
ent Amt: Interestion: listory/Asset Classification: an Feb Mar Apr May 0000/X alance History: an Feb Mar Apr May 1,07 aid History: an Feb Mar Apr May	erest Rate: ay Jun /XXX 000/XXX	-	Aug -	Total Write	off Amt:		0				
ion: listory/Asset Classification: In Feb Mar Apr May 000/X alance History: In Feb Mar Apr May 1,07 aid History: In Feb Mar Apr May In Feb Mar Apr May	ay Jun /XXX 000/XXX ay Jun	-	Aug -				0				
Sistory/Asset Classification: an Feb Mar Apr May 0000/X alance History: an Feb Mar Apr May 1,07 aid History: an Feb Mar Apr May	/XXX 000/XXX	-	Aug	Sep	Oct						
nn Feb Mar Apr May 0000/X alance History: nn Feb Mar Apr May 1,07 aid History: nn Feb Mar Apr May	/XXX 000/XXX	-	Aug	Sep	Oct						
alance History: In Feb Mar Apr May 1,07 Ind History: In Feb Mar Apr May Ind History: In Feb Mar Apr May	/XXX 000/XXX	-	Aug -	Sep	Oot						
alance History: In Feb Mar Apr May 1,07 Ind History: In Feb Mar Apr May Ind History: In Feb Mar Apr May	/XXX 000/XXX	-	-		UCL.	Nov	Dec				
nn Feb Mar Apr May 1,07 nid History: nn Feb Mar Apr May				-	-	-	-				
1,07 nid History: an Feb Mar Apr May			Current Balance History:								
1,07 nid History: an Feb Mar Apr May		Jul	Aug	Sep	Oct	Nov	Dec				
an Feb Mar Apr May		-	-	-	-	-	-				
	Amount Paid History:										
	av Iun	Tul	Aug	Sep	Oct	Nov	Dec				
		-	-	-	-	-	-				
History:											
n Feb Mar Apr May	ay Jun	Jul	Aug	Sep	Oct	Nov	Dec				
1,00	000 1,000	-	-	-	-	-	-				
His	story: Feb Mar Apr M	1,094 story: Feb Mar Apr May Jun	1,094	story: Feb Mar Apr May Jun Jul Aug	story: Feb Mar Apr May Jun Jul Aug Sep	1,094	story: Feb Mar Apr May Jun Jul Aug Sep Oct Nov				

6	6 Account Type: PERSONAL LOAN					Credit Grantor: XXXX			Accou	Account #: xxxx Lender Type: NBF			30-06-2025
	Ownership: INDIVIDUAL						Disbursed Date: 08-05-2025			Disbd Amt/	High Credit	:	1,000
	Cre	Credit Limit:				Last Payment Date: 07-06		07-06-2	025	25 Current Balance:		0	
	Cash Limit:					Closed Date:		07-06-2	025	Last Paid A	mt:		1,065
2	Ins	InstlAmt/Freg:				Tenure(month): 6				Overdue Aı	nt:		0
Closed	Wri	Write off Date:					Account in Dispute:						
be	Account Remarks:				Income/Freq:				Principal V	Vriteoff Amt			
	Settlement Amt:					Interest Rate:				Total Write	off Amt:		0
	Occupation:												
	Payment History/Asset Classification:												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	000/XXX	000/XXX	-	-	-	-	-	-
	Curre	ent Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	1,078	0	-	-	-	-	-	-
	Amou	ınt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	1,065	-	-	-	-	-	-
]	High C	Credit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	1,000	1,000	-	-	-	-	-	-

A	Account Information											
7	Account Type:	CONSUM	ER LOAN		Credit Grantor: XXXX Acc			Accou	int #• vvvv	Lender Type: NBF	As or	ı: 15-07-2025
	Ownership:	INDIV	IDUAL		Disbursed	Date:	27-01-20	025	Disbd Amt/	High Credit	t :	16,399
	Credit Limit:				Last Paym	ent Date:	12-07-20	025	Current Ba	lance:		0
	Cash Limit:		Closed Dat	te:	12-07-20	025	Last Paid Amt:					
010	InstlAmt/Free		Tenure(month):				Overdue Amt:			0		
Closed	Write off Date:				Account in Dispute:							
	Account Remarks:				Income/Freq: 0			Principal Writeoff Amt			;	
	Settlement A		Interest Rate:				Total Write		0			
	Occupation:											
	Payment Histor	y/Asset Cla	ssification:									
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

2025	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-
Curre	Current Balance History:											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	16,399	13,795	11,124	8,426	5,670	2,865	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	16,399	16,399	16,399	16,399	16,399	16,399	16,399					

Inquiries (past 2	4 months)				
Credit Grantor	Туре	Date of Inquiry	Account Type	Amount	

-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