

Credit Information™Report PROV2

For RANJEET KUMAR

CHM Ref #: NARE250718CR255058317 NARENDRA FINANCE COMPANY

PRIVATE LI

Application ID:

Date of 18-07-2025 15:31:30 Request:

Date of Issue:

18-07-2025

Inquiry Input Information

Name: RANJEET KUMAR DOB/Age: 01-09-1994 Gender: **MALE**

Father: Ranjeet kumar Mother: Spouse:

Phone Numbers: 9811562153 ID(s): KOCPK2474G [PAN] Email ID(s): rajeetsingh359@gmail.com

Current Address: HUSE NO 327 ANIL PANDIT COLONI KULESHRA G ,Noida,UP,201305

Other Address:

CRIF HM Score(S):

SCORE NAME RANGE SCORE SCORING FACTORS(Upto 4 only) ■ No/minimal recent missed payments \blacksquare Normal proportion of outstanding balance to disbursed amount PERFORM CONSUMER 2.2 300-900 719

■ Relatively low credit age of open contracts

Decent number of self/overall loans disbursed in the recent past

■ 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	734	739	728	758	752	728	739	15				
Descriptio	n							Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit

Verification

Requested Description Score Remarks Service

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		D-1	Current Balance Unsecured	Total Sanctioned Amount	Total Disbursed Amount	Total Amount Overdue
6	3	0	1	5	0	28,457	0	28,457	35,320	35,320	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		f MFIS	Acco	unt Sun	nmary	Disbi Amo	ursed ount		talment nount		l Current alance	Total (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
5	3	0

Personal Info Variations

Tip: These are applicant's personal information variations as contributed by various financial institutions.

RANJEET KUMAR 27-06-2023 15-07-2025 Consumer Loan, Gold Loan PRB, NBF	Last Reported Type Source Indicator
	15-07-2025 Consumer Loan, Gold Loan PRB, NBF

Email-ID Variations	First Reported	Last Reported	Туре	Source Indicator
rajeetsingh359@gmail.com	07-03-2025	15-07-2025	Gold Loan	NBF
DOB Variations	First Reported	Last Reported	Туре	Source Indicator
01-09-1994	27-06-2023	31-12-2023	Consumer Loan	PRB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9811562153	20-06-2025	30-06-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Туре	Source Indicator
50015412425422 [CKYC]	19-12-2024	30-06-2025	Consumer Loan	PRB
KOCPK2474G [PAN]	20-06-2025	30-06-2025	Consumer Loan	NBF
XXXXXXXX6757 [UID]	07-03-2025	15-07-2025	Gold Loan	NBF
Address Variations	First Reported	Last Reported	Туре	Source Indicator
SORON GATE PURADIL NAGAR PAINDAPUR SORON GATE PURADIL NAGAR HATHRAS UTTAR PRADESH 204214 UP	20-11-2023	30-06-2025	Consumer Loan	PRB
SECTOR 81 NOIDA GAUTAM BUDDHA NAGAR NOIDA 201304 UP	27-06-2023	31-12-2023	Consumer Loan	PRB
SORON GATE PURADIL NAGAR, PAINDAPUR ALIGARH 204214 UP	15-06-2025	15-06-2025	Consumer Loan	NBF
- SORON GATE PURADIL NAGAR - PAINDAPUR 204214 UP	27-06-2023	31-12-2023	Consumer Loan	PRB
S/O ASHOK 0 SORON GATE PURADIL PURDILPUR S.O MAHA MAYA NAGAR, UTTAR PRADESH 204214 UP	15-02-2025	15-02-2025	Gold Loan	NBF

Employment details

Account Information

	Accou	ınt Infoi	mation										
1	Accou	ınt Type: (CONSUMI	ER LOAN		Credit C	Grantor: XX	XX	Acco	1131 # . WWW.	Lender Type: NBF	As on	: 30-06-2025
	Own	ership:	INDIV	IDUAL		Disbursed	Date:	13-06-2	025	Disbd Amt/	High Credit:		10,320
	Cred	dit Limit:				Last Paym	ent Date:			Current Ba	lance:		10,320
	Casl	h Limit:				Closed Da	te:			Last Paid A	mt:		
Active	Inst	lAmt/Freq	:			Tenure(me	onth):			Overdue A	nt:		0
Ϊ́Υ	Writ	te off Date	:			Account in	n Dispute:						
æ	Acco Rema	ount rks:				Income/Freq: 0				Principal V			
	Sett	lement Ar	nt:			Interest	Rate:			Total Write	off Amt:		0
	Occ	upation:											
	Payme	ent Histor	y/Asset Clas	sification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	000/STD	-	-	-	-	-	-
	Curre	nt Balance	e History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	10,320	-	-	-	-	-	-
	Amou	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-		-	-	-	-	-	-
1	ligh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	-	-	10,320	-	-	-	-	-	-

2 Account Type:	CONSUMER LOAN	Credit Grantor: XXX	XX	Account #: xxxx Lender Type: NBF	As on: 30-06-2025
Ownership: Credit Limit:	INDIVIDUAL	Disbursed Date: Last Payment Date:	27-10-2023 04-06-2025		5,000 3,627

Cash Limit: Closed Date: Last Paid Amt: InstlAmt/Freq: Tenure(month): **Overdue Amt:** Write off Date: **Account in Dispute:** Account Income/Freq: **Principal Writeoff Amt** Remarks: **Settlement Amt: Interest Rate: Total Writeoff Amt:** 0 Occupation:

Paym	ent Histor	y/Asset Clas	ssification:			
	-	77. 1	3.5	3.5	-	7 1

	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	-	-	-	-	-	-
2024	000/STD											
2023	-	-	-	-	-	-	-	-	-	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	4,204	3,879	3,627	-	-	-	-	-	-
2024		_					193	122	62	Λ	Λ	Λ

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	5,000	5,000	5,000	5,000	5,000	5,000	-	-	-	-	-	-
2024	-	-	-	-	-	-	5,000	5,000	5,000	5,000	5,000	5,000

Account Information

Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx Lender Type: PRB	As on: 30-06-2025
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Ownership: INDIVIDUAL **Disbursed Date:** 27-10-2023 **Disbd Amt/High Credit:** 20,000 **Credit Limit: Last Payment Date:** 04 - 06 - 2025**Current Balance:** 14,510

Cash Limit: Closed Date: Last Paid Amt:

InstlAmt/Freq: Tenure(month): **Overdue Amt:** 0

Write off Date: **Account in Dispute:**

Account Income/Freq: **Principal Writeoff Amt**

Remarks: **Total Writeoff Amt: Settlement Amt: Interest Rate:**

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	-	-	-	-	-	-
2024	000/STD											
2023	-	-	-	-	-	-	-	-	-	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	16,817	15,515	14,510	-	-	-	-	-	-
2024							722	403	240	Λ	Λ	Λ

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	20,000	20,000	20,000	20,000	20,000	20,000	-	-	-	-	-	-
2024	-	-	-	-	-	-	20,000	20,000	20,000	20,000	20,000	20,000

Account Information

4	Account Type: GOLD	LOAN	Credit Grantor: XXX	ΚX	Account #: xxxx Lender Type: NBF	As on: 15-07-2025
	Ownership: IN	DIVIDUAL	Disbursed Date: Last Payment Date:	19-11-2024 25-01-2025		15,000 0
	Cash Limit:		Closed Date:	25-01-2025	Last Paid Amt:	15,000
Clc	InstlAmt/Freq:		Tenure(month):	12	Overdue Amt:	0
Closed	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	24.0 %	Total Writeoff Amt:	0
	Occupation:					
1	Payment History/Asset	Classification:				

			3.5		3.5				0	0.1	3.7	D.
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXX/XXX	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	XXX/XXX
Curre	nt Balance	History:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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
Collat	teral/Secur	rity Details:										
	Securi	ty Type		Тур	e of Charge	9		Security Va	alue		Date Of Va	lue
	G	old						19,700				

A	ccoı	unt Infor	mation										
5	Acco	unt Type: (CONSUME	ER LOAN		Credit C	Grantor: XX	XX	Accou	22 # # * 37373737	Lender Type: NBF	As on:	15-05-202
	Owr	nership:	INDIVI	DUAL		Disbursed	Date:	28-07-2	024	Disbd Amt/	High Credi	t:	16,008
		dit Limit:				Last Paym	ent Date:	27-04-2		Current Ba			0
		h Limit:				Closed Dat		27-04-2		Last Paid A			-
2		tlAmt/Freg:	1			Tenure(mo				Overdue Ar			0
Closed		te off Date				Account in	•			Overtude Al			U
ed		te on Date ount	•			Account In	r Dispute:						
	Acc Rema					Income/F	req:	0		Principal W	riteoff Am	t	
	Sett	tlement An	ıt:			Interest 1	Rate:			Total Write	off Amt:		0
	Occ	upation:											
1		-	//Asset Clas	sification									
	ауш					3.5		T 1			0.1	3.7	D
	2025	Jan 000/STD	Feb 000/STD	Mar 000/STD	Apr 000/STD	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	- 000/S1D	- 000/S1D	000/S1D -	- 000/S1D	-	-	- 000/STD	000/STD	000/STD	000/STD	000/STD	- 000/STD
		nt Dolones	History					,	,,	,	,	,2	,
_	urre	nt Balance											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	5,662	3,816	1,924	0	-	-	16.000	14 264	12.607	10.007	0.250	7 471
	2024	-	-	-	-	-	-	16,008	14,364	12,697	10,987	9,250	7,471
1	Amou	nt Paid His	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
н	iah C	redit Histo	rv.										
-11	ign C		-										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025 2024	16,008	16,008	16,008	16,008	-	-	16.000	16,000	16.000	16 000	16 000	16.000
	2024	-	-	-	-	-	-	16,008	16,008	16,008	16,008	16,008	16,008

6	Accou	unt Type: (CONSUMI	ER LOAN		Credit G	Grantor: XX	XX	Accou	nt #. vvvv	Lender Type: PRB	As on:	31-12-2023
	Own	nership:	INDIV	IDUAL		Disbursed	Date:	26-05-20	023	Disbd Amt/	High Credi	t:	12,695
	Cre	dit Limit:				Last Payme	ent Date:	06-12-2	023	Current Ba	lance:		0
	Cas	h Limit:				Closed Dat	te:	06-12-20	023	Last Paid A	mt:		2,267
C	Inst	lAmt/Freg:				Tenure(mo	onth):			Overdue Ar	nt:		0
Closed		te off Date				Account in							
		ount	•			Income/Fi	•			Principal W	riteoff Am	t	
	Sett	lement An	nt:			Interest I	Rate:			Total Write	off Amt:		0
	Occ	upation:											
	Payme	ent History	//Asset Clas	sification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2023	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
,	Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2023	-	-	-	-	12,695	12,695	10,683	8,631	6,537	4,401	2,222	0
	Amou	nt Paid His	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2023	-	-	-	-	0	0	2,267	2,267	2,267	2,267	2,267	2,267
н	ligh Credit History:												
11	-9		•										

Account Information

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695

onths)			
Туре	Date of Inquiry	Account Type	Amount
NBF	14-07-2025	OTHER	1,30,000
SFB	15-02-2025	OTHER	50,000
MFI	02-12-2024	OTHER	20,000
MFI	01-08-2024	OTHER	20,000
	Type NBF SFB MFI	Type Date of Inquiry NBF 14-07-2025 SFB 15-02-2025 MFI 02-12-2024	Type Date of Inquiry Account Type NBF 14-07-2025 OTHER SFB 15-02-2025 OTHER MFI 02-12-2024 OTHER

-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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