



Credit Information™ Report PROV2

For VIKASH RAJBHAR

CHM Ref #: NARE250722CR265132876
Prepared For: 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
Father: Sikander Rajbhar Spouse: Mother:
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	<div><div></div>No/minimal missed payments in recent past <div></div>Considerably high 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	15											
Description	Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit

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
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		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
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	Type	Source Indicator
VIKASH RAJBHAR	06-02-2025	15-07-2025	Personal Loan, Consumer Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-2002	26-06-2025	30-06-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	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	Type	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

Account Information

1

Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 30-06-2025

Active

Ownership:INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Disbursed Date:29-06-2025

Last Payment Date:

Closed Date:

Tenure(month):6

Account in Dispute:

Income/Freq:

Interest Rate:

Disbd Amt/High Credit:1,000

Current Balance:1,093

Last Paid Amt:

Overdue Amt:0

Principal Writeoff Amt

Total Writeoff Amt:0

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	000/XXX	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,093	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-		-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,000	-	-	-	-	-	-

Account Information

Active	2 Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 30-06-2025	
	Ownership: INDIVIDUAL		Disbursed Date: 23-06-2025		Disbd Amt/High Credit: 1,000								
	Credit Limit:		Last Payment Date:		Current Balance: 1,093								
	Cash Limit:		Closed Date:		Last Paid Amt:								
	InstlAmt/Freq:		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	-	-	-	-	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	

2025	-	-	-	-	-	1,093	-	-	-	-	-	-
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Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,000	-	-	-	-	-	-

Account Information

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-06-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	22-06-2025	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:		Current Balance:	1,093
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,093	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,000	-	-	-	-	-	-

Account Information

4	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-06-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	24-05-2025	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	10-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	10-06-2025	Last Paid Amt:	1,065
	InstlAmt/Freq:		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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,078	0	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,065	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,000	1,000	-	-	-	-	-	-

Account Information

5	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender	As on: 30-06-2025
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Closed

Type: NBF												
Ownership:	INDIVIDUAL				Disbursed Date:	10-05-2025		Disbd Amt/High Credit:	1,000			
Credit Limit:					Last Payment Date:	10-06-2025		Current Balance:	0			
Cash Limit:					Closed Date:	10-06-2025		Last Paid Amt:	1,094			
InstlAmt/Freq:					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	-	-	-	-	-	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,078	0	-	-	-	-	-	-
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,094	-	-	-	-	-	-
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,000	1,000	-	-	-	-	-	-

Account Information

Closed

6

Account Type: **PERSONAL LOAN**

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 30-06-2025

Ownership:

INDIVIDUAL

Disbursed Date:

08-05-2025

Disbd Amt/High Credit:

1,000

Credit Limit:

Last Payment Date:

07-06-2025

Current Balance:

0

Cash Limit:

Closed Date:

07-06-2025

Last Paid Amt:

1,065

InstlAmt/Freq:

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	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,078	0	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	1,065	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	1,000	1,000	-	-	-	-	-	-

Account Information

7	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: xxxxx		Lender Type: NBF		As on: 15-07-2025	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		27-01-2025		Disbd Amt/High Credit:		16,399		
	Credit Limit:				Last Payment Date:		12-07-2025		Current Balance:		0		
	Cash Limit:				Closed Date:		12-07-2025		Last Paid Amt:				
	InstlAmt/Freq:				Tenure(month):				Overdue Amt:		0		
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:		0		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/STD	000/STD	000/STD	-	-	-	-	-
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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
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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 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
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-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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