



Credit Information™ Report PROV2

For ANUJ KUMAR

CHM Ref #: NARE250819CR339679633
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 19-08-2025 19:46:09
Date of Issue: 19-08-2025

Inquiry Input Information

Name: ANUJ KUMAR DOB/Age: 11-09-2002 Gender: MALE
Father: Mehar singh Spouse: Mother:
Phone Numbers: 9012727417 ID(s): JZGPK2404E [PAN] Email ID(s): anujkumarsaini9012@gmail.com

Current Address: RAWALI MAHDOOD ,Haridwar,UK,249402

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	728	739	786	786	786	786	781	683	739	15		
Description										Not Scored: Sufficient History Not Available	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
11	2	0	0	11	0	5,457	0	5,457	5,000	5,000	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
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
ANUJ KUMAR	05-12-2022	07-08-2025	Personal Loan,Consumer Loan	NBF,NBF
ANUJ XNA KUMAR	30-04-2023	30-04-2023	Consumer Loan	NBF

Email-ID Variations anujkumarsaini9012@gmail.com	First Reported 28-02-2025	Last Reported 30-06-2025	Type Personal Loan	Source Indicator NBF
DOB Variations 11-09-2002	First Reported 08-05-2023	Last Reported 31-05-2024	Type Personal Loan	Source Indicator NBF
Phone Variations 9012727417	First Reported 11-11-2024	Last Reported 31-07-2025	Type Consumer Loan	Source Indicator NBF
ID Variations 10034654865962 [CKYC] JZGPK2404E [PAN]	First Reported 14-12-2024 14-12-2024	Last Reported 31-07-2025 31-07-2025	Type Consumer Loan Consumer Loan	Source Indicator NBF NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O MEHAR SINGH NEHTAUR RUGARISAID BIJNOR UTTAR PRADESH INDIA RUGARISAID 246733 246733 UP	11-11-2024	31-07-2025	Consumer Loan	NBF
52 BIJNOR UTTAR PRDASH RUGARISAID NEHATUR UTTAR PRADESH SHIV MANDIR ROAD BIJNORE 246733 UP	30-04-2023	30-04-2023	Consumer Loan	NBF
S O MEHAR SINGH RUGARISAID BIJNOR UTTAR PRADESH 246733 246733 UK	08-05-2023	31-05-2024	Personal Loan	NBF
NEHTAUR BIJNOR NEHTAUR NEHTAUR BIJNOR BIJNOR UTTAR PRADESH 246733 246733 UP	28-02-2025	30-06-2025	Personal Loan	NBF
52 BIJNOR UTTAR PRDASH SHIV MANDIR ROAD UTTAR PRADESH SHIV MANDIR ROAD BIJNORE 246733 UP	05-12-2022	30-04-2023	Consumer Loan	NBF

Employment details

Account Information

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Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 07-08-2025

Active

Ownership: INDIVIDUAL

Disbursed Date: 02-08-2025

Disbd Amt/High Credit: 4,000

Credit Limit:

Last Payment Date:

Current Balance: 4,364

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	-	-	-	-	-	-	-	4,364	-	-	-	-

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	-	-	-	-	-	-	-	4,000	-	-	-	-

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 07-08-2025
	Ownership: INDIVIDUAL	Disbursed Date: 02-08-2025	Disbd Amt/High Credit: 1,000		

Active	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

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 31-07-2025
Closed	Ownership: INDIVIDUAL	Disbursed Date: 17-04-2025	Disbd Amt/High Credit: 2,000		
	Credit Limit:	Last Payment Date: 10-07-2025	Current Balance: 0		
	Cash Limit:	Closed Date: 10-07-2025	Last Paid Amt: 1,035		
	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	000/XXX	000/XXX	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	2,182	1,317	1,038	0	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	866	279	1,035	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	2,000	2,000	2,000	2,000	-	-	-	-	-

Account Information

4	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 30-04-2025
Closed	Ownership: INDIVIDUAL	Disbursed Date: 06-04-2025	Disbd Amt/High Credit: 1,000		
	Credit Limit:	Last Payment Date: 17-04-2025	Current Balance: 0		
	Cash Limit:	Closed Date: 17-04-2025	Last Paid Amt: 1,070		
	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
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Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	1,070	-	-	-	-	-	-	-	-

High Credit History:

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

5	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF	As on: 30-04-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	31-03-2025	Disbd Amt/High Credit:		1,000	
	Credit Limit:		Last Payment Date:	17-04-2025	Current Balance:		0	
	Cash Limit:		Closed Date:	17-04-2025	Last Paid Amt:		1,092	
	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:								

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	1,112	0	-	-	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	1,092	-	-	-	-	-	-	-	-

High Credit History:

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

6	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF	As on: 30-06-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	15-03-2025	Disbd Amt/High Credit:		1,000	
	Credit Limit:		Last Payment Date:	15-06-2025	Current Balance:		0	
	Cash Limit:		Closed Date:	15-06-2025	Last Paid Amt:		529	
	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:								

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	1,112	672	528	0	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	441	144	529	-	-	-	-	-	-

High Credit History:

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

Account Information

	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	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	12,999	10,399	7,799	5,199	2,599	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	18,199	15,599

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	25,999	25,999	25,999	25,999	25,999	25,999	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	25,999	25,999

Account Information

10	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-05-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	11-04-2023	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	02-06-2023	Current Balance:	0
	Cash Limit:		Closed Date:	05-06-2023	Last Paid Amt:	
	InstlAmt/Freq:	0	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/STD	000/STD	000/STD	-	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	0	0	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
2023	-	-	-	1,000	1,000	1,000	-	-	-	-	-	-

Account Information

11	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-04-2023
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	14-11-2022	Disbd Amt/High Credit:	10,000
	Credit Limit:		Last Payment Date:	07-04-2023	Current Balance:	0
	Cash Limit:		Closed Date:	09-04-2023	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	6	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:	0	Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	0.0 %	Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	000/STD	XXX/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	6,666	4,999	3,332	0	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	10,000	-

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	10,000	10,000	10,000	10,000	-	-	-	-	-	-	-	-

2022	-	-	-	-	-	-	-	-	-	-	10,000	-
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Inquiries (past 24 months)				
Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	28-06-2025	OTHER	50,000
NARENDRA FINANCE COMPANY	NBF	12-03-2025	OTHER	50,000
XXXX	NBF	14-11-2023	OTHER	25,000
-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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