



Credit Information™ Report PROV2

For ANKIT KUMAR

CHM Ref #: NARE250819CR337399588
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 19-08-2025 08:38:04
Date of Issue: 19-08-2025

Inquiry Input Information

Name: ANKIT KUMAR DOB/Age: 08-07-2003 Gender: MALE
Father: Sarvesh kumar Spouse: Mother:
Phone Numbers: 8958057121 ID(s): LRVPK5995B [PAN] Email ID(s): ankityadav895805@gmail.com

Current Address: HARCHANDPUR NEAR BMR SCOOOL BHIWADI ,Bhiwadi,RJ,301019

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	734	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</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	734	716	716	711	711	734	728	786	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
5	1	0	0	5	0	11,578	0	11,578	21,059	21,059	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
3	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
ANKIT KUMAR	05-12-2022	31-07-2025	Consumer Loan,Personal Loan	NBF,NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator

Employment details

Account Information

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Account Type: **CONSUMER LOAN**

Credit Grantor: XXXX

Account #: XXXX

Lender Type: NBF

As on: 31-07-2025

Active

Ownership:INDIVIDUAL

Credit Limit:

Cash Limit:

InstlAmt/Freq:

Write off Date:

Account Remarks:

Settlement Amt:

Occupation:

Disbursed Date:09-02-2025

Last Payment Date:

Closed Date:

Tenure(month):

Account in Dispute:

Income/Freq:0

Interest Rate:

Disbd Amt/High Credit:21,059

Current Balance:11,578

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/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	19,330	17,803	16,277	14,726	13,164	11,578	-	-	-	-	-

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	-	21,059	21,059	21,059	21,059	21,059	21,059	-	-	-	-	-

Account Information

Closed	2 Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 15-03-2025	
	Ownership:		INDIVIDUAL		Disbursed Date:		09-02-2025		Disbd Amt/High Credit:		1,500		
	Credit Limit:				Last Payment Date:		09-03-2025		Current Balance:		0		
	Cash Limit:				Closed Date:		09-03-2025		Last Paid Amt:		1,598		
	InstlAmt/Freq:		799/Monthly		Tenure(month):		2		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	-	1,500	0	-	-	-	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	1,598	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	1,500	1,500	-	-	-	-	-	-	-	-	-

Account Information

3	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: PRB	As on: 26-05-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	29-09-2023	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:	01-06-2024	Current Balance:	0
	Cash Limit:		Closed Date:	26-05-2025	Last Paid Amt:	6,907
	InstlAmt/Freq:		Tenure(month):	12	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	-	-	-	-	-	-	-
2024	-	-	-	-	-	0	0	0	0	0	0	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	6,907	6,907	6,907	6,907	6,907	-	-	-	-	-	-	-
2024	-	-	-	-	-	6,907	6,907	6,907	6,907	6,907	6,907	6,907

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,000	4,000	4,000	4,000	4,000	-	-	-	-	-	-	-
2024	-	-	-	-	-	4,000	4,000	4,000	4,000	4,000	4,000	4,000

Account Information

4	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 29-02-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	11-08-2023	Disbd Amt/High Credit:	10,399
	Credit Limit:		Last Payment Date:	13-02-2024	Current Balance:	0
	Cash Limit:		Closed Date:	13-02-2024	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
2024	000/STD	000/STD	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	3,274	0	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	10,399	9,109	7,728	6,304	4,815

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
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2024	10,399	10,399	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	10,399	10,399	10,399	10,399	10,399

Account Information

5	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 31-05-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	14-11-2022	Disbd Amt/High Credit:		10,000
	Credit Limit:		Last Payment Date:	15-05-2023	Current Balance:		0
	Cash Limit:		Closed Date:	15-05-2023	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
2023	000/STD	000/STD	000/STD	XXX/XXX	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	-

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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