



# Credit Information™ Report PROV2

For YASHPAL .

CHM Ref #: NARE250826CR360623093  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 26-08-2025 13:06:17  
Date of Issue: 26-08-2025

## Inquiry Input Information

Name: YASHPAL . DOB/Age: 05-02-1995 Gender: MALE  
Father: Satyaprakash Spouse: Mother:  
Phone Numbers: 9258903528 ID(s): BXPPY9796L [PAN] Email ID(s): yp537736@gmail.com

Current Address: NARAYAN COLONY NEAR SAI MANDIR TRANSIT CAMP RUDRAPUR UDHAM SINGH NAGAR UTTRAKHAND ,Rudrapur,UK,263153

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	806	■ No/minimal missed payments in recent past ■ Normal proportion of outstanding balance to disbursed amount

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	815	815	810	810	810	787	787	787	783	783	699	799
Description												

## 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
1	1	0	0	1	0	0	0	0	1,698	1,698	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
1	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
YASHPAL KASHYAP	22-02-2024	15-08-2025	Credit Card	PRB
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
PYASH096@GMAIL.COM	22-02-2024	15-08-2025	Credit Card	PRB
DOB Variations	First Reported	Last Reported	Type	Source Indicator
05-02-1995	08-02-2025	15-08-2025	Credit Card	PRB

Phone Variations 919149230429	First Reported 22-02-2024	Last Reported 15-08-2025	Type Credit Card	Source Indicator PRB
ID Variations 20031200674574 [CKYC] EKMPK5133A [PAN]	First Reported 08-02-2025 22-02-2024	Last Reported 15-08-2025 15-08-2025	Type Credit Card Credit Card	Source Indicator PRB PRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
BAJAJ MOTORS PVT LTD SECTOR 11 RUDRAPUR NEAR BY PRICOL COMPANY 263153 UK	22-02-2024	15-08-2025	Credit Card	PRB
S/O: PANNA LAL GUDHNI NEAR BY SHIV MANDIR 243633 UP	22-02-2024	15-08-2025	Credit Card	PRB
SHIV NAGAR TRANSIT CAMP RUDRAPUR NEAR BY CHAMUNDA MANDIR 263153 UK	22-02-2024	15-08-2025	Credit Card	PRB

Employment details

Account Information

1	Account Type: <b>CREDIT CARD</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: PRB	As on: 15-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	06-01-2024	Disbd Amt/High Credit:		1,698
	Credit Limit:	1,26,000	Last Payment Date:	09-08-2025	Current Balance:		0
	Cash Limit:	25,200	Closed Date:		Last Paid Amt:		1,669
	InstlAmt/Freq:		Tenure(month):		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:						

	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	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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	11,681	10,013	8,344	6,675	4,943	3,316	1,669	0	-	-	-	-
2024	-	-	-	-	-	-	-	-	0	15,152	15,019	13,351

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,695	1,691	1,688	1,684	1,680	1,677	1,673	1,669	-	-	-	-
2024	-	-	-	-	-	-	-	-	659	0	166	1,698

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	11,681	10,013	8,344	6,675	4,943	3,316	1,698	1,698	-	-	-	-
2024	-	-	-	-	-	-	-	-	1,010	15,152	15,019	13,351

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	21-08-2025	OTHER	0

-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

<b>CRIF HIGHMARK SCORE (S)</b>	<b>PERFORM-Consumer</b>	<b>Score has reckoned from credit history, pursuit of new credit, payment history, type of credit in use and outstanding debt.</b>
<b>Account Information - Account #</b>	<b>CI-Ceased/Membership Terminated</b>	<b>Credit Institution has Ceased to Operate or Membership Terminated</b>
<b>Account Information - Account #</b>	<b>License Cancelled Entities</b>	<b>License of the credit institution cancelled by RBI</b>

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