

Credit Information™Report PROV2

For VIKAS KUMAR

CHM Ref #: NARE250618CR191165088

NARENDRA FINANCE COMPANY Prepared For: PRIVATE LI

Application ID:

Date of 18-06-2025 19:36:07 Request:

Date of Issue:

18-06-2025

Inquiry Input Information

VIKAS KUMAR DOB/Age: 18-05-2000 MALE Name: Gender:

Father: Rajkumar Mother: Spouse:

Phone Numbers: 9520542875 ID(s): Email ID(s): vikaskumar9520542875@gmail.co IMLPK5287G [PAN]

Current Address: SALEMPUR 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	698	 No/minimal missed payments in recent past.

■ Positive impact on credit score ■ Negative impact on credit score

Score T	rend											
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	786	786	763	739	739	763	763	763	739	739	15	
Description	1										Not Scored: Sufficient History Not Available	No Hit

Verification

Requested Service	Description	Score	Remarks

Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

Tip: All amounts are in INR.

Number of Accounts	Active	Overdue Accounts	Secured Accounts	UnSecured Accounts	Untagged Accounts		D . 1.	Current Balance Unsecured	Total Sanctioned Amount	Total Disbursed Amount	Total Amount Overdue
6	1	0	0	6	0	1,976	0	1,976	3,000	3,000	0

Group Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

Tip: All amounts are in INR.

Number Of Accounts		f MFIS	Acco	unt Sun	nmary	Disbu Amo	ursed ount		talment nount		l Current ilance		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
3	1	0

Personal Info Variations

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

Name Variations	First Re	ported	Last	Reported	Ty	ype	Source Indicator
VIKAS KUMAR	27-03-2	024	07-0	6-2025		ersonal Loan,Consumer oan	NBF,NBF
KUMAR VIKAS	22-10-2	022	30-1	1-2024	C	onsumer Loan	NBF
Email-ID Variations		First Reported		Last Reported		Type	Source Indicator
vikaskumar9520542875@g	mail.com	11-04-2025		31-05-2025		Personal Loan	NBF
DOB Variations	First Re	eported	Last	Reported	Т	уре	Source Indicator
DOD variations	I II St Itt	porteu	Lust	Reported		JPC	Source maientor

18-05-2000	31-03-2025	31-03-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Туре	Source Indicator
919520542875	22-10-2022	30-11-2024	Consumer Loan	NBF
9520542875	11-04-2025	31-05-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Туре	Source Indicator
10018333087698 [CKYC]	27-03-2024	15-10-2024	Consumer Loan	NBF
IMLPK5287G [PAN]	11-04-2025	31-05-2025	Personal Loan	NBF
XXXXXXXX2663 [UID]	22-10-2022	30-11-2024	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Туре	Source Indicator
HOUSE NO 102 MOHALLA SHETHPURI BHOKARHERI MUZAFFARNAGAR UTTAR PRADESH 251316 251316 UP	11-04-2025	31-05-2025	Personal Loan	NBF
MOHALLA SHETHPURI BHOKER HERI MZN MOHALLA SHETHPURI BHOKER HERI MZN MUZAFFARNAGAR MUZAFFARNAGAR BEHUPURA B.O 251316 UP	27-03-2024	15-10-2024	Consumer Loan	NBF
S/O: RAJKUMAR HOUSE NO 102 MOHALLA SHETHPURI BHOKER HERI MUZAFFARNAGAR UTTAR PRADESH INDIA 251316 MUZAFFARNAGAR UTTAR PRADESH 251316 UP	22-10-2022	30-11-2024	Consumer Loan	NBF

Employment details

A	CCO	unt Infor	mation										
1	Acco	unt Type: l	PERSONA	L LOAN		Credit G	Grantor: XXX	XX	Accou	ınt #: xxxx ,	Lender Type: NBF	As on:	07-06-2025
	Owi	nership:	INDIV	IDUAL		Disbursed	Date:	06-05-2	025	Disbd Amt	High Credit	:	3,000
	Cre	dit Limit:				Last Payme	ent Date:	06-06-2	025	Current Ba	lance:		1,976
	Cas	h Limit:				Closed Dat	e:			Last Paid A	mt:		1,360
Ac	Inst	:lAmt/Freq	:			Tenure(mo	onth):	6		Overdue A	nt:		0
Active	Wri	te off Date	:			Account in	Dispute:						
	Acc Rema	ount rks:				Income/Freq:				Principal V	Vriteoff Amt	:	
	Sett	tlement An	nt:			Interest I	Rate:			Total Write	off Amt:		0
	Occ	upation:											
1	Paym	ent History	y/Asset Clas	ssification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	000/XXX	000/XXX	-	-	-	-	-	-
(Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	3,274	1,976	-	-	-	-	-	-
A	Amou	nt Paid Hi	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-		1,360	-	-	-	-	-	-
Н	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2	2025	-	-	-	-	3,000	3,000	-	-	-	-	-	-

A	Account Inform	ation				
2	Account Type: PF	ERSONAL LOAN	Credit Grantor: XX	XX	Account #: xxxx Lender Type: NBF	As on: 31-05-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	07-04-2025	Disbd Amt/High Credit:	3,000
	Credit Limit:		Last Payment Date:	06-05-2025	Current Balance:	0
	Cash Limit:		Closed Date:	06-05-2025	Last Paid Amt:	3,208
Clo	InstlAmt/Freq:		Tenure(month):	6	Overdue Amt:	0
osed	Write off Date:		Account in Dispute:			
_	Account Remarks:		Income/Freq:		Principal Writeoff Amt	

Settlement Amt:	Interest Rate:	Total Writeoff Amt:	0
Occupation:			
Dayment History/Asset Classification			

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	000/XXX	000/XXX	-	-	-	-	-	-	-
Curre	nt Balance	History:										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	3,274	0	-	-	-	-	-	-	-
2025 3,274 0												
Amou	nt Paid Hi	story:										
Amou	nt Paid Hi	story: Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amou 2025			Mar -	Apr	May 3,208	Jun -	Jul -	Aug -	Sep -	Oct -	Nov -	Dec -

Jun

Jul

Aug

Oct

Sep

Nov

Dec

Apr 3,000

May

3,000

Feb

Jan

2025

Mar

Account Information													
3	3 Account Type: PERSONAL LOAN						Credit Grantor: XXXX A				Account #: xxxx Lender Type: NBF		
	Ownership: INDIVIDUAL Credit Limit: Cash Limit: InstlAmt/Freq: Write off Date: Account Remarks: Settlement Amt: Occupation: Payment History/Asset Classification:				Disbursed Date: 04-04- Last Payment Date: 07-04- Closed Date: 07-04- Tenure(month): 6 Account in Dispute: Income/Freq: Interest Rate:			025 Current Balance:				3,000 0 3,208 0	
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	000/XXX	-	-	-	-	-	-	-	-
	Curre	nt Balance	e History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	0	-	-	-	-	-	-	-	-
Amount Paid History:													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	3,208	-	-	-	-	-	-	-	-
High Credit History:													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2025	-	-	-	3,000	-	-	-	-	-	-	-	-

Account Information														
4	Account Type: PERSONAL LOAN					Credit Grantor: XXXX Acco			Acco	1222 # 4 TETETET	Lender Type: NBF	As on	As on: 31-03-2025	
		Ownership: INDIVIDUAL				Disbursed		09-03-2		025 Disbd Amt/High Credit:			1,000	
	Cre	dit Limit:				Last Paym	ent Date:	29-03-2	025	Current Ba	llance:		0	
	Cas	h Limit:				Closed Date	te:	29-03-2	025	Last Paid A	lmt:		1,092	
C	Inst	lAmt/Freq	:			Tenure(mo	onth):	6		Overdue A	mt:		0	
Closed	Wri	te off Date	:			Account in	Dispute:							
d	Acco Rema	ount rks:				Income/Freq:				Principal V	Vriteoff Amt	t		
	Sett	lement An	nt:			Interest Rate:				Total Writeoff Amt:			0	
	Occ	upation:												
	Payme	ent History	y/Asset Clas	ssification:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	000/XXX	-	-	-	-	-	-	-	-	-	
	Curre	nt Balance	History:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	0	-	-	-	-	-	-	-	-	-	
Amount Paid History:														
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025 1,092 -					-	-	-	-	-	-	-	-	
I	ligh C	redit Histo	ory:											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2025	-	-	1,000	-	-	-	-	-	-	-	-	-	

A	Accou	unt Infor	mation										
5	Acco	unt Type: (CONSUMI	ER LOAN		Credit C	Grantor: XX	XX	Accou		Lender Type: NBF	As or	ı: 15-10-2024
	Owr	nership:	INDIVI	DUAL		Disbursed 1	Date:	28-02-20	24	Disbd Amt	/High Cred	it:	22,299
	Cre	dit Limit:				Last Payme	ent Date:	22-09-20	24	Current Ba	alance:		0
	Cas	h Limit:				Closed Date		22-09-20	24	Last Paid A	\mt:		
2		lAmt/Freq:	2 799/	Monthly		Tenure(mo		8		Overdue A			0
		_		violitilly				U		Overtue A	ші		Ü
Closed		te off Date	:			Account in	Dispute:						
	Acc Rema	ount rks:				Income/Fr	eq:	40,000/N	Ionthly	Principal V	Vriteoff Am	ıt	
	Sett	lement An	nt:			Interest R	ate:			Total Write	eoff Amt:		0
	Occ	upation:											
		-	//Asset Clas	ssification:									
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-
	Curre	nt Balance	History:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-	16,722	16,722	13,935	11,148	8,361	5,574	2,787	0	-	-	-
	Amou	nt Paid His	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-		2,788	2,788		2,785	2,787	2,788	8,360	-	-	-
Н	igh C	redit Histo	ory:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	-	22,299	22,299	22,299	22,299	22,299	22,299	22,299	22,299	-	-	-
	Collat	teral/Secur	ity Details:	:									
	Security Type			Тур	Type of Charge			Security Value			Date Of Value		
		Otl	ners						22,29)			
A	Accou	ınt Infor	mation										

A	Accou	unt Infor	mation										
6	Accor	Account Type: CONSUMER LOAN			Credit Grantor: XXXX			Accou	Account #: xxxx Type: NBF			As on: 30-11-2024	
	Own	nership:	INDIVI	DUAL		Disbursed	Date:	22-09-2	022	Disbd Amt/	High Credi	t:	9,792
	Cre	Credit Limit:				Last Payme	ent Date:			Current Ba	lance:		0
	Cas	Cash Limit:					e:	30-11-2	024	Last Paid A	mt:		
2	Inst	:lAmt/Freq:				Tenure(mo	onth):			Overdue An	nt:		0
Closed	Wri	te off Date	:			Account in	Dispute:						
		Account demarks:				Income/Freq:				Principal W			
		tlement An	ıt:			Interest I	Rate:			Total Write	off Amt:		0
	Occ	upation:											
		-	/Asset Clas	sification:									
	ı uyını	Jan	Feb	Mar	Ann	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	000/XXX	000/XXX	000/XXX	Apr 000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	Бес
_	2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
_	2022	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX
	Curre	nt Balance	History:								"		
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	0	0	0	0	0	0	0	0	0	0	0	-
	2023	-	-	-	-	-	-	-	-	-	-	-	0
	Amou	nt Paid His	story:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024												-
	2023	-	-	-	-	-	-	-	-	-	-	-	
Н	ligh C	redit Histo	ry:										
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	2024	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	-
	2023	-	-	-	-	-	-	-	-	-	-	-	9,792

Inquiries (past 24 months)							
Credit Grantor	Туре	Date of Inquiry	Account Type	Amount			
XXXX	NAB	14-10-2024	Kisan Credit Card	3,00,000			

Section	Code	Description
Account Summary	Number of Delinquent Accounts	Indicates number of accounts that the applicant has defaulted on within the last $\boldsymbol{6}$ 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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