



# Credit Information™ Report PROV2

For SUNIL KUMAR

CHM Ref #: NARE250727CR276891268  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 27-07-2025 21:23:46  
Date of Issue: 27-07-2025

## Inquiry Input Information

Name: SUNIL KUMAR DOB/Age: 01-01-1986 Gender: MALE  
Father: Bakelal Spouse: Mother:  
Phone Numbers: 8130479908 ID(s): EBBPK8653R [PAN] Email ID(s): Skumardis1990@gamil.com

Current Address: UKROLI NEAR BALA JI KIRANA STORE HOUSE NO 426 ,Sitarganj,UK,262405

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	739	<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	786	786	786	763	739	15						
Description						Not Scored: Sufficient History Not Available	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
2	1	0	0	2	0	43,795	0	43,795	48,000	48,000	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
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
SUNIL KUMAR	10-11-2023	18-07-2025	Consumer Loan,Personal Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
02-09-1991	10-11-2023	31-07-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
8130479908	22-05-2025	30-06-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
20008196395688 [CKYC]	05-06-2025	18-07-2025	Personal Loan	NBF
EBBPK8653R [PAN]	05-06-2025	18-07-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
HO NO 1146 SOUTH WEST KAPASHERA GALI NO 5 MALIK PUR KOHI ALIAS RANG PURI MAHIPALPUR SOUTH WEST DELHI DELHI 110037 DL	10-11-2023	31-07-2024	Consumer Loan	NBF

Employment details

Account Information

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Account Type: **PERSONAL LOAN**

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 18-07-2025

Active

Ownership:INDIVIDUAL

Disbursed Date:11-05-2025

Disbd Amt/High Credit:48,000

Credit Limit:

Last Payment Date:04-07-2025

Current Balance:43,795

Cash Limit:

Closed Date:

Last Paid Amt:3,454

InstlAmt/Freq:3,454/Monthly

Tenure(month):18

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	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	48,000	45,927	43,795	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	3,454	3,454	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	48,000	48,000	48,000	-	-	-	-	-

Account Information

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Account Type: **CONSUMER LOAN**

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 31-07-2024

Closed

Ownership:INDIVIDUAL

Disbursed Date:16-10-2023

Disbd Amt/High Credit:13,527

Credit Limit:

Last Payment Date:02-05-2024

Current Balance:0

Cash Limit:

Closed Date:02-05-2024

Last Paid Amt:2,040

InstlAmt/Freq:2,040/Monthly

Tenure(month):8

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
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	7,886	5,955	3,997	2,012	0	-	-	-	-	-	-	-

2023	-	-	-	-	-	-	-	-	-	11,670	11,670	9,791
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Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	472	2,040	2,040	2,040	2,040	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	2,040

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	13,527	13,527	13,527	13,527	13,527	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	13,527	13,527	13,527

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	SFB	19-07-2025	Credit Card	0
XXXX	PRB	01-04-2024	Personal Loan	1,00,000
XXXX	NBF	15-10-2023	OTHER	20,000
-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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