



Credit Information™ Report PROV2

For HIMANSHU KUMAR

CHM Ref #: NARE250826CR360753610
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 26-08-2025 13:50:05
Date of Issue: 26-08-2025

Inquiry Input Information

Name: HIMANSHU KUMAR DOB/Age: 25-06-2001 Gender: MALE
Father: Jaychand Spouse: Mother:
Phone Numbers: 7900685802 ID(s): JALPK7522M [PAN] Email ID(s): himanshuchau7900@gmail.com

Current Address: SHIV COLONY NEAR BY SHIV MANDIR HOUSE NO 244221 ,Sirmour,HP,173030

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	690	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Substantial proportion of outstanding balance to disbursed amount</div> <div><div></div>Considerably high utilization of credit limit on self/overall revolving accounts</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	786	688	739	15					
Description							Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit	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 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	4	0	0	5	0	7,61,211	0	7,61,211	7,20,999	7,20,999	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
5	4	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
HIMANSHU KUMAR	13-02-2023	15-08-2025	Consumer Loan,Personal Loan,Kisan Credit Card	NBF,NBF,NAB

Email-ID Variations HIMANSHUCHAU7900@GMAIL.COM	First Reported 04-08-2025	Last Reported 15-08-2025	Type Personal Loan	Source Indicator NBF
DOB Variations 25-06-2001	First Reported 18-01-2025	Last Reported 15-08-2025	Type Consumer Loan	Source Indicator NBF
Phone Variations 7900685802 9389076037	First Reported 13-02-2023 16-10-2023	Last Reported 15-08-2025 30-04-2024	Type Consumer Loan,Personal Loan,Kisan Credit Card Consumer Loan	Source Indicator NBF,NBF,NAB NBF
ID Variations 20075989889712 [CKYC] 60002420049121 [CKYC] JALPK7522M [PAN] XXXXXXXXX9280 [UID]	First Reported 11-06-2024 16-10-2023 13-02-2023 13-02-2023	Last Reported 15-08-2025 30-04-2024 15-08-2025 30-04-2024	Type Kisan Credit Card Consumer Loan Consumer Loan,Personal Loan,Kisan Credit Card Kisan Credit Card	Source Indicator NAB NBF NBF,NBF,NAB NAB
Address Variations SHEKHUPURA IMMA POST AWWALPUR AMROHA SHEKHUPURA IMMA POST AWWALPUR AMROHA JYOTIBA PHULE NAGAR AMROHA AMROHA BAZAR S.O 244221 UP SHEKHUPURA IMMA POST AWWALPUR AMROHAAMROHA AMROHA 244221 UP VILLAGE SHEKHUPURA IMMA POST AWWALP URVI LLAGE SHEKHUPURA IMMA POST AWWA AMROH IN 244221 244221 99 SHEKHUPURA IMMA POST AWWALPUR, AMROHA, A 244221 UP VILLAGE SHEKHUPURA IMMA POST AWWALPUR VI LLAGE SHEKHUPURA IMMA POST AWWALPUR 244221 UP S/O JAYCHAND SHEKHUPURA IMMA POST AWWALPUR AMROHA AMROHA AMROHA UTTAR PRADESH INDIA AMROHA DANISHMANDAN 244221 244221 UP	First Reported 16-10-2023 04-08-2025 03-02-2025 15-08-2025 13-02-2023 18-01-2025	Last Reported 30-04-2024 15-08-2025 08-06-2025 15-08-2025 31-05-2025 15-08-2025	Type Consumer Loan Personal Loan Kisan Credit Card Personal Loan Kisan Credit Card Consumer Loan	Source Indicator NBF NBF NAB NBF NAB NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
Active	Ownership: INDIVIDUAL	Disbursed Date: 15-08-2025	Disbd Amt/High Credit:	1,000	
	Credit Limit:	Last Payment Date:	Current Balance:	1,000	
	Cash Limit:	Closed Date:	Last Paid Amt:		
	InstlAmt/Freq: 358/Monthly	Tenure(month): 3	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	-	-	-	-	-	-	-	1,000	-	-	-	-

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

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-08-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	20-07-2025	Disbd Amt/High Credit:	7,000
	Credit Limit:		Last Payment Date:		Current Balance:	7,000
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:	703	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
2025	-	-	-	-	-	-	000/XXX	000/XXX	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	7,000	7,000	-	-	-	-

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
2025	-	-	-	-	-	-	7,000	7,000	-	-	-	-

Account Information

3	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-08-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	11-01-2025	Disbd Amt/High Credit:	32,999
	Credit Limit:		Last Payment Date:	24-07-2025	Current Balance:	5,999
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:	3,000/Monthly	Tenure(month):	11	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	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	23,699	20,999	17,999	17,999	11,999	8,999	5,999	5,999	-	-	-	-

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	32,999	32,999	32,999	32,999	32,999	32,999	32,999	32,999	-	-	-	-

Account Information

4	Account Type: KISAN CREDIT CARD	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NAB	As on: 15-08-2025
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Active	Ownership:	JOINT	Disbursed Date:	06-01-2023	Disbd Amt/High Credit:	6,80,000
	Credit Limit:		Last Payment Date:	04-01-2024	Current Balance:	7,47,212
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0

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Write off Date:		Account in Dispute:											
Account Remarks:		No Suit filed			Income/Freq:			Principal Writeoff Amt					
Settlement Amt:					Interest Rate:			10.25 %		Total Writeoff Amt:			0
Occupation:													
Payment History/Asset Classification:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	-	-	-	-	
2024	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	
2023	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	7,47,212	7,47,212	7,47,212	7,47,212	7,47,212	7,47,212	7,47,212	7,47,212	-	-	-	-	
2024	-	-	-	-	-	-	-	-	6,79,419	6,79,419	6,79,419	6,79,419	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	6,80,000	6,80,000	6,80,000	6,80,000	6,80,000	6,80,000	6,80,000	6,80,000	-	-	-	-	
2024	-	-	-	-	-	-	-	-	6,80,000	6,80,000	6,80,000	6,80,000	

Account Information

5	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: xxxxx		Lender Type: NBF		As on: 30-04-2024	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		25-09-2023		Disb'd Amt/High Credit:		19,749		
	Credit Limit:				Last Payment Date:		02-04-2024		Current Balance:		0		
	Cash Limit:				Closed Date:		02-04-2024		Last Paid Amt:		7,376		
	InstlAmt/Freq:		2,469/Monthly		Tenure(month):		8		Overdue Amt:		0		
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:		40,000/Monthly		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	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	7,407	4,938	0	0	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	14,814	14,814	12,345	9,876	
Amount Paid History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	4,938	-	2,469	7,376	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	2,500	2,469	-	
High Credit History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	19,749	19,749	19,749	19,749	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	19,749	19,749	19,749	19,749	

Collateral/Security Details:			
Security Type	Type of Charge	Security Value	Date Of Value
Others		19,749	

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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