



Credit Information™ Report PROV2

For ATUL KUMAR

CHM Ref #: NARE250803CR293005568
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 03-08-2025 13:44:45
Date of Issue: 03-08-2025

Inquiry Input Information

Name: ATUL KUMAR DOB/Age: 08-07-1993 Gender: MALE
Father: Virendra singh Spouse: Mother:
Phone Numbers: 9520909748 ID(s): EMTPK7493C [PAN] Email ID(s): aambojshakya@gmail.com
Current Address: SALARPUR ,Noida,UP,201304
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	786	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Decent number of self/overall loans disbursed in the recent past</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	799	799	15									
Description			Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	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
3	0	0	0	3	0	0	0	0	0	0	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	0	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
ATUL KUMAR	17-12-2023	30-11-2024	Personal Loan,Consumer Loan	NBF,NBF

Email-ID Variations atulkumar48678@gmail.com	First Reported 07-08-2024	Last Reported 30-11-2024	Type Personal Loan	Source Indicator NBF
DOB Variations 08-07-1993	First Reported 08-08-2024	Last Reported 30-11-2024	Type Personal Loan	Source Indicator NBF
Phone Variations 9520909748	First Reported 17-12-2023	Last Reported 31-05-2024	Type Consumer Loan	Source Indicator NBF
ID Variations 40015719267752 [CKYC] EMTPK7493C [PAN]	First Reported 08-08-2024 17-12-2023	Last Reported 30-11-2024 31-05-2024	Type Personal Loan Consumer Loan	Source Indicator NBF NBF
Address Variations DHARMANGADPUR KUSMARA MAINPURI KUSMAR DHARMANGADPUR KUSMARA NEAR SHIV TEMPLE KISHNI 206302 UP MAINPURI UTTAR PRADESH 206302 206302 UP S/O: VIRENDRA SINGH DHARMANGADPUR KUSMAR A BHOGAON 206302 UP	First Reported 30-11-2023 08-08-2024 07-08-2024	Last Reported 30-11-2023 30-11-2024 30-11-2024	Type Consumer Loan Personal Loan Personal Loan	Source Indicator NBF NBF NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-11-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	14-07-2024	Disbd Amt/High Credit:	700
	Credit Limit:		Last Payment Date:	13-11-2024	Current Balance:	0
	Cash Limit:		Closed Date:	13-11-2024	Last Paid Amt:	
	InstlAmt/Freq:	186/Monthly	Tenure(month):	4	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/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	-	-	-	-	-	-	700	530	356	179	0	-

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
2024	-	-	-	-	-	-	700	700	700	700	700	-

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-11-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	14-07-2024	Disbd Amt/High Credit:	2,800
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	13-11-2024	Last Paid Amt:	
	InstlAmt/Freq:	740/Monthly	Tenure(month):	4	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt:		Interest Rate:	26.0 %	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	-
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	2,800	2,123	1,431	724	0	-
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
2024	-	-	-	-	-	-	2,800	2,800	2,800	2,800	2,800	-

Account Information

Closed	3	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-05-2024
		Ownership: INDIVIDUAL	Disbursed Date: 05-11-2023	Disbdt Amt/High Credit:	9,199	
		Credit Limit:	Last Payment Date: 05-05-2024	Current Balance:	0	
		Cash Limit:	Closed Date: 05-05-2024	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	000/STD	000/STD	000/STD	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	6,825	5,571	4,251	2,892	0	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	9,199	8,030

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
2024	9,199	9,199	9,199	9,199	9,199	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	9,199	9,199

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	04-01-2025	OTHER	1,05,000
XXXX	NBF	26-02-2024	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
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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