



Credit Information™ Report PROV2

For RANJEET KUMAR

CHM Ref #: NARE250718CR255058317
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 18-07-2025 15:31:30
Date of Issue: 18-07-2025

Inquiry Input Information

Name: RANJEET KUMAR DOB/Age: 01-09-1994 Gender: MALE
Father: Ranjeet kumar Spouse: Mother:
Phone Numbers: 9811562153 ID(s): KOCPK2474G [PAN] Email ID(s): rajeetsingh359@gmail.com

Current Address: HUSE NO 327 ANIL PANDIT COLONI KULESHRA G ,Noida,UP,201305

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	719	<div><div></div>No/minimal recent missed payments</div> <div><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><div></div>Relatively low credit age of open contracts</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	734	739	728	758	752	728	739	15				
Description								Not Scored: Sufficient History Not Available	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
6	3	0	1	5	0	28,457	0	28,457	35,320	35,320	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	3	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
RANJEET KUMAR	27-06-2023	15-07-2025	Consumer Loan,Gold Loan	PRB,NBF

Email-ID Variations rajeetsingh359@gmail.com	First Reported 07-03-2025	Last Reported 15-07-2025	Type Gold Loan	Source Indicator NBF
DOB Variations 01-09-1994	First Reported 27-06-2023	Last Reported 31-12-2023	Type Consumer Loan	Source Indicator PRB
Phone Variations 9811562153	First Reported 20-06-2025	Last Reported 30-06-2025	Type Consumer Loan	Source Indicator NBF
ID Variations 50015412425422 [CKYC] KOC PK2474G [PAN] XXXXXXXXX6757 [UID]	First Reported 19-12-2024 20-06-2025 07-03-2025	Last Reported 30-06-2025 30-06-2025 15-07-2025	Type Consumer Loan Consumer Loan Gold Loan	Source Indicator PRB NBF NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
SORON GATE PURADIL NAGAR PAINDAPUR SORON GATE PURADIL NAGAR HATHRAS UTTAR PRADESH 204214 UP	20-11-2023	30-06-2025	Consumer Loan	PRB
SECTOR 81 NOIDA GAUTAM BUDDHA NAGAR NOIDA 201304 UP	27-06-2023	31-12-2023	Consumer Loan	PRB
-- SORON GATE PURADIL NAGAR, PAINDAPUR ALIGARH 204214 UP	15-06-2025	15-06-2025	Consumer Loan	NBF
- SORON GATE PURADIL NAGAR - PAINDAPUR 204214 UP	27-06-2023	31-12-2023	Consumer Loan	PRB
S/O ASHOK 0 SORON GATE PURADIL PURDILPUR S.O MAHA MAYA NAGAR, UTTAR PRADESH 204214 UP	15-02-2025	15-02-2025	Gold Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: xxxx		Lender Type: NBF		As on: 30-06-2025	
Active	Ownership:		INDIVIDUAL			Disbursed Date:		13-06-2025		Disbd Amt/High Credit:		10,320	
	Credit Limit:					Last Payment Date:				Current Balance:		10,320	
	Cash Limit:					Closed Date:				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
2025	-	-	-	-	-	000/STD	-	-	-	-	-	-	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	-	-	-	-	-	10,320	-	-	-	-	-	-	
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	-	-	-	-	-	10,320	-	-	-	-	-	-	

Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 30-06-2025
	Ownership:	INDIVIDUAL	Disbursed Date:	27-10-2023	Disbd Amt/High Credit:	5,000	
	Credit Limit:		Last Payment Date:	04-06-2025	Current Balance:	3,627	

[illegible]

Account Information

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD

Amount Paid History:

Account Information

[illegible]

Amount Paid History:

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	12,695	12,695	12,695	12,695	12,695	12,695	12,695	12,695

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	14-07-2025	OTHER	1,30,000
XXXX	SFB	15-02-2025	OTHER	50,000
XXXX	MFI	02-12-2024	OTHER	20,000
XXXX	MFI	01-08-2024	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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