



# Credit Information™ Report PROV2

For AAKROSH KUMAR

CHM Ref #: NARE250804CR295467460  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 04-08-2025 18:10:59  
Date of Issue: 04-08-2025

## Inquiry Input Information

Name: AAKROSH KUMAR DOB/Age: 01-01-1999 Gender: MALE  
Father: Karnesh kumar Spouse: Mother:  
Phone Numbers: 6355434943 ID(s): JAYPK0598A [PAN] Email ID(s): aakrosharya722@gmail.com  
Current Address: SAMBEEM CHOK ,Tapukra,RJ,301707  
Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	768	<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	744	744	744	744	15							
Description					Not Scored: Sufficient History Not Available	No Hit	No Hit	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
1	1	0	1	0	0	3,959	3,959	0	62,446	62,446	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
AAKROSH KUMAR	06-03-2024	18-07-2025	Two-Wheeler Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
NULL@GMAIL.COM	05-06-2025	18-07-2025	Two-Wheeler Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1999	06-03-2024	18-05-2025	Two-Wheeler Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
6355434943	06-03-2024	19-04-2025	Two-Wheeler Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
10079625416819 [CKYC]	05-06-2025	18-07-2025	Two-Wheeler Loan	NBF
JAYPK0598A [PAN]	05-06-2025	18-07-2025	Two-Wheeler Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
SYODHARI PATARASA KANPUR SEODHARI PATRSA KANPUR NAGAR GHATAMPUR UTTAR PRADESH 209206 UP	06-03-2024	18-07-2025	Two-Wheeler Loan	NBF

Employment details

Account Information

1	Account Type: <b>TWO-WHEELER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 18-07-2025
---	---------------------------------------	----------------------	-----------------	------------------	-------------------

Active	Ownership:	INDIVIDUAL	Disbursed Date:	17-02-2024	Disbd Amt/High Credit:	62,446
	Credit Limit:		Last Payment Date:	04-07-2025	Current Balance:	3,959
	Cash Limit:		Closed Date:		Last Paid Amt:	4,020
	InstlAmt/Freq:	4,020/Monthly	Tenure(month):	19	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	-	-	-	-	-
2024	-	000/XXX	000/XXX	000/XXX	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	26,243	22,691	19,076	15,396	11,651	7,839	3,959	-	-	-	-	-
2024	-	-	-	-	-	-	-	43,088	39,837	36,528	33,160	29,732

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,020	4,020	4,020	4,020	4,020	4,020	4,020	-	-	-	-	-
2024	-	-	-	-	-	-	-	4,020	4,020	4,020	4,020	4,020

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	62,446	62,446	62,446	62,446	62,446	62,446	62,446	-	-	-	-	-
2024	-	-	-	-	-	-	-	62,446	62,446	62,446	62,446	62,446

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	15-02-2024	OTHER	72,000

-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

Disclaimer: This document contains proprietary information to CRIF High Mark and is prepared by using the proprietary match logic of CRIF High Mark may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India).