



Credit Information™ Report PROV2

For VIKAS KUMAR

CHM Ref #: NARE250618CR191165088
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 18-06-2025 19:36:07
Date of Issue: 18-06-2025

Inquiry Input Information

Name: VIKAS KUMAR DOB/Age: 18-05-2000 Gender: MALE
Father: Rajkumar Spouse: Mother:
Phone Numbers: 9520542875 ID(s): IMLPK5287G [PAN] Email ID(s): vikaskumar9520542875@gmail.co
Current Address: SALEMPUR MAHDOOD ,Haridwar,UK,249402
Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	698	■ No/minimal missed payments in recent past

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	763	739	739	763	763	763	739	739	15	
Description											Not Scored: Sufficient History Not Available	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	1	0	0	6	0	1,976	0	1,976	3,000	3,000	0

Group Account Summary

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

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	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
VIKAS KUMAR	27-03-2024	07-06-2025	Personal Loan, Consumer Loan	NBF, NBF
KUMAR VIKAS	22-10-2022	30-11-2024	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
vikaskumar9520542875@gmail.com	11-04-2025	31-05-2025	Personal Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator

18-05-2000	31-03-2025	31-03-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
919520542875	22-10-2022	30-11-2024	Consumer Loan	NBF
9520542875	11-04-2025	31-05-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
10018333087698 [CKYC]	27-03-2024	15-10-2024	Consumer Loan	NBF
IMLPK5287G [PAN]	11-04-2025	31-05-2025	Personal Loan	NBF
XXXXXXXX2663 [UID]	22-10-2022	30-11-2024	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
HOUSE NO 102 MOHALLA SHETHPURI BHOKARHERI MUZAFFARNAGAR UTTAR PRADESH 251316 251316 UP	11-04-2025	31-05-2025	Personal Loan	NBF
MOHALLA SHETHPURI BHOKER HERI MZN MOHALLA SHETHPURI BHOKER HERI MZN MUZAFFARNAGAR MUZAFFARNAGAR BEHUPURA B.O 251316 UP	27-03-2024	15-10-2024	Consumer Loan	NBF
S/O: RAJKUMAR HOUSE NO 102 MOHALLA SHETHPURI BHOKER HERI MUZAFFARNAGAR UTTAR PRADESH INDIA 251316 MUZAFFARNAGAR UTTAR PRADESH 251316 UP	22-10-2022	30-11-2024	Consumer Loan	NBF

Employment details

Account Information

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Account Type: PERSONAL LOAN

Credit Grantor: XXXX

Account #: xxxx

Lender Type: NBF

As on: 07-06-2025

Active

Ownership: INDIVIDUAL

Disbursed Date: 06-05-2025

Disbd Amt/High Credit: 3,000

Credit Limit:

Last Payment Date: 06-06-2025

Current Balance: 1,976

Cash Limit:

Closed Date:

Last Paid Amt: 1,360

InstlAmt/Freq:

Tenure(month): 6

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	-	-	-	-	3,274	1,976	-	-	-	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-		1,360	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	3,000	3,000	-	-	-	-	-	-

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-05-2025
Closed	Ownership: INDIVIDUAL	Disbursed Date: 07-04-2025	Disbd Amt/High Credit:	3,000	
	Credit Limit:	Last Payment Date: 06-05-2025	Current Balance:	0	
	Cash Limit:	Closed Date: 06-05-2025	Last Paid Amt:	3,208	
	InstlAmt/Freq:	Tenure(month): 6	Overdue Amt:	0	
	Write off Date:	Account in Dispute:			
	Account Remarks:	Income/Freq:	Principal Writeoff Amt		

Account Information

5 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 15-10-2024

Closed

Ownership: INDIVIDUAL Disbursed Date: 28-02-2024 Disbd Amt/High Credit: 22,299
Credit Limit: Last Payment Date: 22-09-2024 Current Balance: 0
Cash Limit: Closed Date: 22-09-2024 Last Paid Amt:
InstlAmt/Freq: 2,788/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	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	16,722	16,722	13,935	11,148	8,361	5,574	2,787	0	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-		2,788	2,788		2,785	2,787	2,788	8,360	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	22,299	22,299	22,299	22,299	22,299	22,299	22,299	22,299	-	-	-

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Others		22,299	

Account Information

6 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 30-11-2024

Closed

Ownership: INDIVIDUAL Disbursed Date: 22-09-2022 Disbd Amt/High Credit: 9,792
Credit Limit: Last Payment Date: Current Balance: 0
Cash Limit: Closed Date: 30-11-2024 Last Paid Amt:
InstlAmt/Freq: 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
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	0	0	0	0	0	0	0	0	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	0

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	9,792	-
2023	-	-	-	-	-	-	-	-	-	-	-	9,792

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NAB	14-10-2024	Kisan Credit Card	3,00,000

-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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