



Credit Information™ Report PROV2

For ATUL YADAV

CHM Ref #: NARE250820CR340676708
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 20-08-2025 10:28:39
Date of Issue: 20-08-2025

Inquiry Input Information

Name: ATUL YADAV DOB/Age: 04-08-2000 Gender: MALE
Father: Raj bahadur Spouse: Mother:
Phone Numbers: 9559504982 ID(s): AXWPY9303P [PAN] Email ID(s): yadavjii9559@gmail.com

Current Address: PLOT NO 6 ,Manesar,HR,122052

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	779	<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 utilization of credit limit on self/overall revolving accounts</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	704	704	721	704	704	675	680	750	652	705	658	734
Description												

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
6	0	0	0	6	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
5	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
ATUL YADAV	20-04-2022	15-05-2025	Personal Loan,Consumer Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
atulyadav12121@gmail.com	20-04-2022	31-12-2022	Consumer Loan	NBF
yadavjii9559@gmail.com	08-11-2023	31-01-2024	Personal Loan	NBF

DOB Variations 04-08-2000	First Reported 14-06-2022	Last Reported 15-04-2025	Type Personal Loan	Source Indicator NBF
Phone Variations 9559504982.0 9559504982	First Reported 31-10-2023 10-12-2023	Last Reported 31-10-2023 31-01-2024	Type Personal Loan Personal Loan	Source Indicator NBF NBF
ID Variations 50048415510333 [CKYC] AXWPY9303P [PAN]	First Reported 08-08-2024 08-11-2023	Last Reported 31-12-2024 31-01-2024	Type Personal Loan Personal Loan	Source Indicator NBF NBF
Address Variations S/O: RAJ BAHADUR, , , , , HARDOI, 1400 UTTAR PRADESH 241301 UP HARDOI UTTAR PRADESH 241301 241301 UP 11324 HARDOI 447 447 241301 UP 138S/O: RAJ BAHADUR, BILGRAM, MEORA, GRAM0238MYORA, BILGRAM, HARDOI, UTTAR PRADESH, 0317INDIA, 241301 447 447 241301 UP GRAM MYORA MEORA HARDOI GRAM MYORA MEORA HARDOI HARDOI BILGRAM ANDHARRA B.O 241301 UP S/O: RAJ BAHADUR, GRAM MYORA, HARDOI, MEORA, UTTAR PRADESH, INDIA, HARDOI, UP, 241301 241301 UP	First Reported 11-08-2023 08-11-2023 31-05-2022 14-06-2022 20-04-2022 30-08-2024	Last Reported 30-04-2025 31-01-2024 31-05-2022 15-04-2025 31-12-2022 31-01-2025	Type Personal Loan Personal Loan Personal Loan Personal Loan Consumer Loan Personal Loan	Source Indicator PRB NBF NBF NBF NBF NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-01-2025	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		06-07-2024		Disbd Amt/High Credit:		5,200		
	Credit Limit:				Last Payment Date:				Current Balance:		0		
	Cash Limit:				Closed Date:		09-12-2024		Last Paid Amt:				
	InstlAmt/Freq:				Tenure(month):		5		Overdue Amt:		0		
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:				Principal Writeoff Amt				
	Settlement Amt:				Interest Rate:		29.95 %		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	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	-	-	-	-	-	-	5,200	4,211	3,197	2,158	1,093	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	-	-	-	-	-	-	5,200	5,200	5,200	5,200	5,200	5,200	

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-12-2024
	Ownership: INDIVIDUAL	Disbursed Date: 06-07-2024	Disbd Amt/High Credit:	1,300	
	Credit Limit:	Last Payment Date: 08-12-2024	Current Balance:	0	

Closed

Cash Limit:		Closed Date:		08-12-2024		Last Paid Amt:						
InstlAmt/Freq:		280/Monthly		Tenure(month):		5		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	000/STD
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	1,300	1,052	798	538	271	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	-	-	-	-	-	-	1,300	1,300	1,300	1,300	1,300	1,300

Account Information

3	Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-01-2024	
Closed	Ownership:		INDIVIDUAL			Disbursed Date:		15-10-2023		Disbd Amt/High Credit:		3,500	
	Credit Limit:					Last Payment Date:		16-01-2024		Current Balance:		0	
	Cash Limit:					Closed Date:		16-01-2024		Last Paid Amt:			
	InstlAmt/Freq:		1,225/Monthly			Tenure(month):		3		Overdue Amt:		0	
	Write off Date:					Account in Dispute:							
	Account Remarks:					Income/Freq:				Principal Writeoff Amt		0	
	Settlement Amt: 0					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	-	-	-	-	-	-	-	-	-	-	-	
2023	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2024	0	-	-	-	-	-	-	-	-	-	-	-	
2023	-	-	-	-	-	-	-	-	-	3,500	2,362	1,196	
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	3,500	-	-	-	-	-	-	-	-	-	-	-	
2023	-	-	-	-	-	-	-	-	-	3,500	3,500	3,500	

Account Information

4	Account Type: CONSUMER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: PRB	As on: 26-05-2025	
Closed	Ownership: INDIVIDUAL		Disbursed Date: 28-07-2023		Disbd Amt/High Credit: 3,000							
	Credit Limit:		Last Payment Date: 01-10-2023		Current Balance: 0							
	Cash Limit:		Closed Date: 26-05-2025		Last Paid Amt: 1,753							
	InstlAmt/Freq:		Tenure(month): 12		Overdue Amt: 0							
	Write off Date:		Account in Dispute:									
	Account Remarks: No Suit filed		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	-	-	-	-	-	-	-
2024	000/XXX	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

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	-	-	-	-	-	-	-
2024	-	-	-	-	-	0	0	0	0	0	0	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,753	1,753	1,753	1,753	1	-	-	-	-	-	-	-
2024	-	-	-	-	-	1,753	1,753	1,753	1,753	1,753	1,753	1,753

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	3,000	3,000	3,000	3,000	3,000	-	-	-	-	-	-	-
2024	-	-	-	-	-	3,000	3,000	3,000	3,000	3,000	3,000	3,000

Account Information

5	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-04-2025
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	04-05-2022	Disbd Amt/High Credit:	5,000
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	08-11-2022	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	3	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	
	Settlement Amt: 0		Interest Rate:		Total Writeoff Amt:	0
	Occupation:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	-	-	-	-	000/STD	000/STD	000/STD	055/STD	098/STD	000/STD	000/STD	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	-	-	-	-	1,235	1,984	73	73	0	0	29	-

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
2022	-	-	-	-	500	500	500	500	500	500	5,000	-

Account Information

6	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-12-2022
---	------------------------------------	----------------------	-----------------	------------------	-------------------

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	29-03-2022	Disbd Amt/High Credit:	17,090
	Credit Limit:		Last Payment Date:	01-10-2022	Current Balance:	0
	Cash Limit:		Closed Date:	01-10-2022	Last Paid Amt:	
	InstlAmt/Freq:	2,137/Monthly	Tenure(month):	8	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	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
2022	-	-	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
2022	-	-	12,816	10,680	10,680	8,544	6,408	4,272	0	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
2022	-	-	17,090	17,090	17,090	17,090	17,090	17,090	17,090	17,090	-	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	13-12-2024	OTHER	10,000

-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).