



# Credit Information™ Report PROV2

For AVADHESH KUMAR

CHM Ref #: NARE250728CR277365703  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 28-07-2025 10:29:37  
Date of Issue: 28-07-2025

## Inquiry Input Information

Name: AVADHESH KUMAR DOB/Age: 01-01-1993 Gender: MALE  
Father: Sarju parsad Spouse:  
Phone Numbers: 7056428598 ID(s): JNFPK4138E [PAN] Email ID(s): avdeshkumar86491@gmail.com  
Current Address: SELAQUI DEHRADUN ,Dehradun,UK,248197  
Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	739	<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

## 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
1	1	0	0	1	0	3,210	0	3,210	9,281	9,281	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
AVADHESH KUMAR	20-03-2025	15-07-2025	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1993	20-03-2025	15-07-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7056428598	20-03-2025	15-07-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
JNFPK4138E [PAN]	20-03-2025	15-07-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
0 GRAAM PAKARIYA PURWA GRAAM PAKARIYA PURWA				

Employment details

Account Information

Active	1	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 15-07-2025
		Ownership: INDIVIDUAL	Disbursed Date: 11-03-2025	Disbd Amt/High Credit:	9,281	
		Credit Limit:	Last Payment Date:	Current Balance:	3,210	
		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	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	9,281	7,805	6,301	4,772	3,210	-	-	-	-	-

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
2025	-	-	9,281	9,281	9,281	9,281	9,281	-	-	-	-	-

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	08-05-2025	OTHER	1
NARENDRA FINANCE COMPANY	NBF	03-05-2025	OTHER	2,00,000
XXXX	NBF	18-04-2025	Personal Loan	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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