



Credit Information™ Report PROV2

For RAKESH GOVARDHAN YADAV

CHM Ref #: NARE250909CR395269372
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 09-09-2025 10:55:24
Date of Issue: 09-09-2025

Inquiry Input Information

Name: RAKESH GOVARDHAN YADAV DOB/Age: 10-10-1993 Gender: MALE
Father: Govardhan Yadav Spouse: Mother:
Phone Numbers: 8733800518 ID(s): BANPY5628N [PAN] Email ID(s): rakeshyadav20101993@gmail.com

Current Address: ROOM-4 RAMESH BHAI KI CHAWAL BALITHA VAPI ,Vapi,GJ,396191

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	737	<div><div>No/minimal recent missed payments</div><div>Normal proportion of outstanding balance to disbursed amount</div><div>Decent number of self/overall loans disbursed in the recent past</div></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	618	618	618	548	510	516	510					
Description								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
9	2	0	5	4	0	9,901	9,900	1	11,900	11,900	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
4	2	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
RAKESH YADAV	15-04-2021	31-08-2024	Consumer Loan	NBF
RAKESH GOV HAN YADAV S/O GOVARDHAN	12-03-2019	15-08-2025	Other	NAB
RAKESH GOVARDHAN YADAV	05-12-2022	31-08-2025	Gold Loan,Two-Wheeler Loan	NBF,NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1980	13-09-2023	15-08-2025	Two-Wheeler Loan	NBF

20-10-1993	21-03-2025	31-08-2025	Gold Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
918733800518	26-06-2019	15-08-2025	Other	NAB
6352573346	13-09-2023	15-08-2025	Two-Wheeler Loan	NBF
918758977442	12-03-2019	31-03-2019	Other	NAB
8733800518	05-12-2022	31-08-2025	Gold Loan	NBF
8980794711	15-04-2021	31-08-2024	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
50070650975851 [CKYC]	18-12-2023	31-08-2024	Consumer Loan	NBF
60009327801432 [CKYC]	22-08-2024	31-08-2025	Gold Loan	NBF
6409 [UID]	05-12-2022	30-04-2023	Gold Loan	NBF
BANPY5628N [PAN]	19-11-2022	31-08-2025	Gold Loan,Consumer Loan	NBF,NBF
UPC1830736 [Voter ID]	12-03-2019	15-08-2025	Other	NAB
XXXXXXXX6409 [UID]	13-09-2023	15-08-2025	Two-Wheeler Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
4742 BHESLAPAD NAVI NAGRI VAPI 396125 GJ	13-09-2023	15-08-2025	Two-Wheeler Loan	NBF
4742, BHESLAPAD NAVI NAGARI PARDI GUJARAT 396125 396125 GJ	19-11-2022	31-01-2024	Consumer Loan	NBF
4742 BHESLAPAD NAVI NAGRI PARDI NEAR MAMLATDAR OFFICE KILLA PARDI 61290 396125 GJ	05-12-2022	31-08-2025	Gold Loan	NBF
4742, BHESLAPAD NAVI NAGARI VALSAD NEAR SAIBABA TEMPLE VALSAD GUJARAT 396125 396125 GJ	15-04-2021	31-12-2021	Consumer Loan	NBF
4742; BHESLAPAD NAVI NAGARI PARDI NEAR SAIBABA TEMPLE GUJARAT 396125 396125 GJ	04-04-2024	31-08-2024	Consumer Loan	NBF
NAVI NAGRI KILLA PARDI TA PARDI DI VALSAD 396125 GJ	12-03-2019	15-08-2025	Other	NAB

Employment details

Account Information

1	Account Type: GOLD LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-08-2025
Active	Ownership: INDIVIDUAL	Disbursed Date: 10-03-2025	Disbd Amt/High Credit:	9,900	
	Credit Limit:	Last Payment Date:	Current Balance:	9,900	
	Cash Limit:	Closed Date:	Last Paid Amt:	0	
	InstlAmt/Freq:	Tenure(month): 12	Overdue Amt:	0	
	Write off Date:	Account in Dispute:			
	Account Remarks:	Income/Freq: 4,00,000	Principal Writeoff Amt	0	
	Settlement Amt: 0	Interest Rate: 24.0 %	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	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	9,900	9,900	9,900	9,900	9,900	9,900	-	-	-	-

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	9,900	9,900	9,900	9,900	9,900	9,900	-	-	-	-

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Gold		9,933	

Account Information

2

Account Type: PRIME MINISTER JAAN DHAN YOJANA - OVERDRAFT

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NAB

As on: 15-08-2025

Active

Ownership: INDIVIDUAL

Disbursed Date: 23-09-2014

Disbd Amt/High Credit: 2,000

Credit Limit:

Last Payment Date: 13-06-2025

Current Balance: 1

Cash Limit:

Closed Date:

Last Paid Amt:

InstlAmt/Freq: 0

Tenure(month): 0

Overdue Amt:

Write off Date:

Account in Dispute:

Account Remarks: No Suit filed

Income/Freq: 60,000/Annual

Principal Writeoff Amt

Settlement Amt:

Interest Rate: 9.95 %

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	000/XXX	-	-	-	-
2024	XXX/STD	XXX/STD	XXX/STD	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2023	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD	XXX/STD
2022	-	-	-	-	-	-	-	-	XXX/STD	XXX/STD	XXX/STD	XXX/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1	1	1	1	1	1	1	1	-	-	-	-
2024	-	-	-	-	-	-	-	-	0	0	0	1

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	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	-	-	-	-
2024	-	-	-	-	-	-	-	-	2,000	2,000	2,000	2,000

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
		2,000	
Fixed Deposits		2,000	
Property		2,000	

Account Information

3

Account Type: GOLD LOAN

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 31-03-2025

Closed

Ownership: INDIVIDUAL

Disbursed Date: 17-07-2024

Disbd Amt/High Credit: 10,000

Credit Limit:

Last Payment Date: 10-03-2025

Current Balance: 0

Cash Limit:

Closed Date: 10-03-2025

Last Paid Amt: 11,560

InstlAmt/Freq:

Tenure(month): 12

Overdue Amt: 0

Write off Date:

Account in Dispute:

Account Remarks:

Income/Freq: 4,00,000

Principal Writeoff Amt

Settlement Amt: 0

Interest Rate: 24.0 %

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	-	-	-	-	-	-	-	-	-
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
2025	10,000	10,000	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	10,000	10,000	10,000	10,000	10,000	10,000

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	11,560	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	0	0	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	10,000	10,000	10,000	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	10,000	10,000	10,000	10,000	10,000	10,000

Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Gold		13,282	

Account Information

4	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-08-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	16-11-2023	Disbd Amt/High Credit:	20,990
	Credit Limit:		Last Payment Date:	02-06-2024	Current Balance:	0
	Cash Limit:		Closed Date:	03-07-2024	Last Paid Amt:	
	InstlAmt/Freq:	2,099/Monthly	Tenure(month):	10	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	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	12,594	10,495	8,396	6,297	4,198	2,099	0	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	16,792	14,693

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
2024	20,990	20,990	20,990	20,990	20,990	20,990	20,990	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	20,990	20,990

Account Information

5	Account Type: GOLD LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 29-02-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	26-06-2023	Disbd Amt/High Credit:	33,000
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	19-02-2024	Last Paid Amt:	37,757
	InstlAmt/Freq:		Tenure(month):	12	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	0
	Settlement Amt: 0		Interest Rate:	22.0 %	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	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	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	33,000	0	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	33,000	33,000	33,000	33,000	33,000	33,000	33,000

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	37,757	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	0	0

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	33,000	33,000	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	33,000	33,000	33,000	33,000	33,000	33,000	33,000

Account Information

6	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-06-2023
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	23-10-2022	Disbd Amt/High Credit:	35,999
	Credit Limit:		Last Payment Date:	02-05-2023	Current Balance:	0
	Cash Limit:		Closed Date:	04-05-2023	Last Paid Amt:	
	InstlAmt/Freq:	4,000/Monthly	Tenure(month):	9	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	

[illegible]

	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
2021	-	-	12,990	12,990	12,990	12,990	12,990	12,990	12,990	12,990	12,990	-

Account Information

9	Account Type: TWO-WHEELER LOAN	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-08-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	19-03-2021	Disbdt Amt/High Credit:	61,810
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	06-08-2024	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	
	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	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	900/XXX	XXX/STD	-	-	-	-
2023	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/STD	XXX/STD	XXX/SUB	XXX/SUB	900/XXX	XXX/XXX
2022	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX
2021	-	-	-	-	-	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	3,700	3,700	3,700	3,700	3,700	3,700	3,700	0	-	-	-	-
2023	-	-	-	-	-	-	-	-	11,561	11,561	3,700	-

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
2024	61,810	61,810	61,810	61,810	61,810	61,810	61,810	61,810	-	-	-	-
2023	-	-	-	-	-	-	-	-	61,810	61,810	61,810	-

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	PRB	21-03-2025	Personal Loan	1,50,000

-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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