



Credit Information™ Report PROV2

For SUNIL KUMAR

CHM Ref #: NARE250627CR209211494
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 27-06-2025 14:45:35
Date of Issue: 27-06-2025

Inquiry Input Information

Name: SUNIL KUMAR DOB/Age: 01-01-1986 Gender: MALE
Father: . Spouse: Mother:
Phone Numbers: 6395141650 ID(s): ASKPK4323J [PAN] Email ID(s): sunilkumar9897744@gmail.com

Current Address: 116.BAPU NAGAR KHANDARI AGRA ,Agra Division,UP,282007

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	716	■ 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	716	716	763	739	739	758	711	711	15	18	18	18
Description									Not Scored: Sufficient History Not Available	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months	Not Scored: No Updates available in last 36 months

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
5	2	0	0	5	0	0	0	0	5,000	5,000	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
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
SUNIL KUMAR	24-11-2016	15-06-2025	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
sunilkumar9897744@gmail.com	01-04-2024	31-10-2024	Consumer Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1986	24-11-2016	22-05-2019	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9808414380	05-03-2023	15-06-2025	Consumer Loan	PRB
6395141650	16-08-2018	30-06-2019	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
30018856161855 [CKYC]	19-12-2024	15-06-2025	Consumer Loan	PRB
ASKPK4323J [PAN]	19-12-2024	15-06-2025	Consumer Loan	PRB
UP 80 20140012949 [Driving License]	16-08-2018	30-06-2019	Consumer Loan	NBF
XXXXXXXX5729 [UID]	24-11-2016	22-05-2019	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
HO.NO- 182 HARIPARWAT AGRA BAPU NAGAR KHANDRI PS HARIPARWAT B.R. AMBEDAKAR UNIVERSITY and MAA VESHNO DEVI MANDIR AGRA 282002 UP	31-07-2018	31-07-2018	Consumer Loan	NBF
OMAA OVERSEAS SHOE FACTORY HO.NO- 0 AGRA NEAR NAVIN SABJI MANDI SIKANDRA AGRA NEAR NAVIN SABJI MANDI and BHAGBATI DHABA AGRA 282007 UP	16-08-2018	30-06-2019	Consumer Loan	NBF
116 AGRA AGRA UTTAR PRADE H 282002 UP	14-02-2023	15-06-2025	Consumer Loan	NBF
116 BAPU NAGAR KHANDARI AGRA AGRA UTTAR PRADESH 282002 UP	01-04-2024	31-10-2024	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN				Credit Grantor: XXXX		Account #: xxxx		Lender Type: NBF		As on: 15-06-2025	
Active	Ownership:		INDIVIDUAL		Disbursed Date:		17-01-2023		Disbd Amt/High Credit:		1,000	
	Credit Limit:				Last Payment Date:		01-01-2024		Current Balance:		0	
	Cash Limit:				Closed Date:				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
2025	000/STD	000/STD	000/STD	000/STD	000/XXX	000/XXX	-	-	-	-	-	-
2024	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	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
2025	0	0	0	0	0	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	0	0	0	0	0	0
Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025							-	-	-	-	-	-
2024	-	-	-	-	-	-	-					
High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	1,000	1,000	1,000	1,000	1,000	1,000	-	-	-	-	-	-
2024	-	-	-	-	-	-	4,000	4,000	1,000	1,000	1,000	1,000

Account Information

2	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: PRB	As on: 15-06-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	17-01-2023	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:	01-01-2024	Current Balance:	0
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:	20/Monthly	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
2025	000/STD	000/STD	000/STD	000/STD	000/XXX	000/XXX	-	-	-	-	-	-
2024	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	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
2025	0	0	0	0	0	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	0	0	0	0	0	0

Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025							-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-

High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,000	4,000	4,000	4,000	4,000	4,000	-	-	-	-	-	-
2024	-	-	-	-	-	-	16,000	16,000	4,000	4,000	4,000	4,000

Account Information

3	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-10-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	20-03-2024	Disbd Amt/High Credit:	20,669
	Credit Limit:		Last Payment Date:	02-10-2024	Current Balance:	0
	Cash Limit:		Closed Date:	02-10-2024	Last Paid Amt:	2,683
	InstlAmt/Freq:	2,683/Monthly	Tenure(month):	9	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	-	-

Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	15,669	15,669	13,108	10,527	7,926	5,305	2,663	0	-	-

Amount Paid History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-			2,683	2,683	2,683	2,683	2,683	2,683	-	-

High Credit History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	20,669	20,669	20,669	20,669	20,669	20,669	20,669	20,669	-	-

Account Information

4	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 30-06-2019
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	11-06-2018	Disbd Amt/High Credit:	12,766
	Credit Limit:		Last Payment Date:	14-06-2019	Current Balance:	0
	Cash Limit:		Closed Date:	15-06-2019	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:					

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
2018	-	-	-	-	-	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
2019	5,318	4,254	3,190	2,126	1,062	0	-	-	-	-	-	-
2018	-	-	-	-	-	-	11,702	10,638	9,574	8,510	7,446	6,382

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	1,064						-	-	-	-	-	-
2018	-	-	-	-	-	-	1,064	1,064	1,064	1,064	1,064	1,064

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	12,766		12,766	12,766	12,766	12,766	-	-	-	-	-	-
2018	-	-	-	-	-	-	12,766	12,766	12,766	12,766	12,766	12,766

Account Information

5	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 22-05-2019
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-10-2016	Disbd Amt/High Credit:	6,189
	Credit Limit:		Last Payment Date:	06-04-2017	Current Balance:	0
	Cash Limit:		Closed Date:	07-04-2017	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
2017	000/XXX	000/XXX	000/XXX	XXX/XXX	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	3,093	2,061	1,029		-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	6,189	5,157	4,125

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	1,032	1,032	1,032		-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-		1,032	1,032

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	6,189	6,189	6,189		-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	6,189	6,189	6,189

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	17-03-2024	OTHER	24,999
XXXX	PRB	17-03-2024	Consumer Loan	1,00,000

-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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