



# Credit Information™ Report PROV2

For ANIL KUMAR

CHM Ref #: NARE250817CR332613992  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 17-08-2025 11:14:17  
Date of Issue: 17-08-2025

## Inquiry Input Information

Name: ANIL KUMAR DOB/Age: 01-01-1989 Gender: MALE  
Father: Ram chandra Spouse:  
Phone Numbers: 8742936363 ID(s): KBKPK2064K [PAN] Email ID(s): agaur0150@gmail.com

Current Address: BALAGI MANDIR SEC 37 ROOM 22 ,Gurgaon,HR,122001

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	716	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Substantial proportion of outstanding balance to disbursed amount</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	619	15	15									
Description		Not Scored: Sufficient History Not Available	Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	No Hit	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
10	4	0	0	10	0	35,394	0	35,394	74,401	74,401	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
7	3	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
ANIL KUMAR	15-08-2022	31-07-2025	Credit Card,Personal Loan	PRB,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
agaur0150@gmail.com	10-05-2024	31-10-2024	Personal Loan	NBF

anilkumar81302489@gmail.com	29-08-2024	31-10-2024	Personal Loan	NBF
AGAURO150@GMAIL.COM	15-08-2022	31-07-2025	Credit Card	PRB
anilgaur441419@gmail.com	31-07-2025	31-07-2025	Personal Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-01-1989	15-08-2022	31-07-2025	Credit Card	PRB
17-01-1989	29-08-2024	31-10-2024	Personal Loan	NBF

Phone Variations	First Reported	Last Reported	Type	Source Indicator
918742936363	18-10-2023	31-12-2023	Personal Loan	NBF
8742936363	31-07-2025	31-07-2025	Personal Loan	NBF
8742936363.0	31-10-2023	31-10-2023	Personal Loan	NBF
08742936363	16-12-2023	30-07-2025	Credit Card	NBF
9643006150	29-08-2024	31-10-2024	Personal Loan	NBF

ID Variations	First Reported	Last Reported	Type	Source Indicator
JYLPK5238Q [PAN]	29-08-2024	31-10-2024	Personal Loan	NBF
KBKPK2064K [PAN]	31-07-2025	31-07-2025	Personal Loan	NBF

Address Variations	First Reported	Last Reported	Type	Source Indicator
POST KOTHAVA, BASTI, BASTI, BASTI, UTTAR PRADESH, 272124 272124 UP	30-09-2023	30-09-2023	Personal Loan	NBF
BASTI UTTAR PRADESH 272124 272124 UP	08-10-2023	30-04-2024	Personal Loan	NBF
POST-KOTHAVA GRAM-BHELAWAL MAHSON BASTI BASTI BASTI BASTI UTTAR PRADESH 272124 UP	18-10-2023	31-12-2023	Personal Loan	NBF
H NO-91 BEGAMPUR KHATOLA NEAR UNION BANK SECT-74 GURGAON HARYANA GURUGRAM 122004 HR	16-12-2023	15-07-2025	Credit Card	NBF
S/O RAM CHANDRA GRAM-BHELAWAL BASTI 272124 UP	16-12-2023	30-07-2025	Credit Card	NBF
S/O: RAM CHANDRA GRAM-BHELAWAL POST-KOTHAVA BASTI 272124 UP	06-10-2023	30-04-2024	Personal Loan	NBF
GRAM-BHELAWAL POST-KOTHAVA BASTI BASTI 272124 UP	15-08-2022	31-07-2025	Credit Card	PRB
S/O: RAM CHANDRA GRAM-BHELAWAL POST-KOTHAVA BASTI 272124 99	30-11-2023	30-11-2023	Personal Loan	NBF
GURGAON SEC 37 GURGAON HARYANA 122001 122001 HR	29-08-2024	31-08-2024	Personal Loan	NBF
POST-KOTHAVA GRAM-BHELAWAL MAHSON BASTI BASTI BASTI UTTAR PRADESH 272124 272124 UP	26-07-2025	31-07-2025	Personal Loan	NBF
ALSORG INDIA INTERIORS PVT KHASRA NO 2 AND 9 BEGUMPUR KHATOLA SECTOR 74 GURGAON GURUGRAM 122004 HR	16-12-2023	30-07-2025	Credit Card	NBF
POST-KOTHAVA MAHSON BASTI UTTAR PRADESH 272124 272124 UP	31-07-2025	31-07-2025	Personal Loan	NBF
MADANEPUR SAURIKH FATEHGARH UTTAR PRADESH 209728 209728 UP	31-10-2024	31-10-2024	Personal Loan	NBF
POST-KOTHAVA GRAM-BHELAWAL MAHSON BASTI BASTI BASTI 272124 UP	10-05-2024	31-10-2024	Personal Loan	NBF

Employment details

Account Information



2023	-	-	-	-	-	-	-	-	-	XXX/XXX	000/XXX	003/XXX
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Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	0	0	0	-	-	-	-	-
2024	-	-	-	-	-	-	-	1,027	0	0	589	0

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	0	0	0	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	33,497	1,027	0	0	589

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	39,441	39,441	39,441	39,441	39,441	39,441	39,441	-	-	-	-	-
2024	-	-	-	-	-	-	-	39,441	39,441	39,441	39,441	39,441

Account Information

4	Account Type: <b>CREDIT CARD</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: PRB	As on: 31-07-2025
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Active	Ownership:	INDIVIDUAL	Disbursed Date:	22-07-2022	Disbd Amt/High Credit:	29,960
	Credit Limit:	30,000	Last Payment Date:	08-07-2025	Current Balance:	29,937
	Cash Limit:		Closed Date:		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
2025	000/XXX	000/XXX	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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2022	-	-	-	-	-	-	-	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	28,662	25,855	29,960	27,763	29,234	29,866	29,937	-	-	-	-	-
2024	-	-	-	-	-	-	-	28,226	28,416	28,521	28,607	29,276

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	29,827	29,827	29,960	29,960	29,960	29,960	29,960	-	-	-	-	-
2024	-	-	-	-	-	-	-	29,767	29,767	29,805	29,805	29,827

Account Information

5	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-10-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	17-08-2024	Disbd Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	23-09-2024	Current Balance:	0
	Cash Limit:		Closed Date:	23-09-2024	Last Paid Amt:	1,122
	InstlAmt/Freq:		Tenure(month):	1	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	-	-	-	-	-	-	-	XXX/STD	000/XXX	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	1,040	0	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	1,122	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	1,000	1,000	-	-	-

Account Information

6	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 31-10-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	17-04-2024	Disbd Amt/High Credit:	45,000
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	09-10-2024	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	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	45,000	37,417	30,206	22,781	15,186	7,392	0	-	-

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	-	-	-	45,000	45,000	45,000	45,000	45,000	45,000	45,000	-	-

Account Information

7	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-04-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-09-2023	Disbd Amt/High Credit:	32,800
	Credit Limit:		Last Payment Date:		Current Balance:	0
	Cash Limit:		Closed Date:	07-04-2024	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	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	000/XXX	000/XXX	000/XXX	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	16,686	11,189	5,628	0	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	32,800	0	27,491	22,120

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	32,800	32,800	32,800	32,800	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	32,800	32,800	32,800	32,800

Account Information

8	Account Type: <b>PERSONAL LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-04-2024
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	Ownership:	INDIVIDUAL	Disbursed Date:	27-09-2023	Disbd Amt/High Credit:	8,200
	Credit Limit:		Last Payment Date:	06-04-2024	Current Balance:	0

Closed	Cash Limit:		Closed Date:	06-04-2024	Last Paid Amt:	
	InstlAmt/Freq:	1,753/Monthly	Tenure(month):	6	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account				Principal Writeoff Amt	0
	Remarks:		Income/Freq:			
	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	000/STD	000/STD	000/STD	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD

### Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	4,472	3,066	1,575	0	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	8,200	8,200	7,036	5,794

### 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	8,200	8,200	8,200	8,200	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	8,200	8,200	8,200	8,200

## Account Information

9	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 31-12-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	26-09-2023	Disbd Amt/High Credit:		15,000
	Credit Limit:		Last Payment Date:	09-12-2023	Current Balance:		0
	Cash Limit:		Closed Date:	09-12-2023	Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		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
2023	-	-	-	-	-	-	-	-	000/XXX	000/XXX	XXX/XXX	000/STD

### Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	-	15,000	15,000	-	0

### 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
2023	-	-	-	-	-	-	-	-	15,000	15,000	-	15,000

## Account Information

10	Account Type: <b>PERSONAL LOAN</b>		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 30-09-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-06-2023	Disbd Amt/High Credit:		15,000
	Credit Limit:		Last Payment Date:	22-09-2023	Current Balance:		0
	Cash Limit:		Closed Date:	22-09-2023	Last Paid Amt:		15,000
	InstlAmt/Freq:	5,303	Tenure(month):		Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:	/Monthly	Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	36.0 %	Total Writeoff Amt:		
	Occupation:						

**Payment History/Asset Classification:**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	xxx/xxx	000/STD	000/STD	-	-	-

### Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	9,957	0	-	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	5,043	15,000	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	-	-	-	15,000	15,000	-	-	-

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	16-08-2025	Personal Loan	0
XXXX	NBF	13-08-2025	Consumer Loan	15,000
XXXX	NBF	14-07-2025	OTHER	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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