



Credit Information™ Report PROV2

For ASHWANI KUMAR

CHM Ref #: NARE250901CR375792023
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 01-09-2025 17:26:17
Date of Issue: 01-09-2025

Inquiry Input Information

Name: ASHWANI KUMAR DOB/Age: 22-09-1992 Gender: MALE
Father: Prakash chand Spouse: Mother:
Phone Numbers: 7560055369 ID(s): IAPPK6210R [PAN] Email ID(s): dashwani274@gmail.com

Current Address: SHIVALIK COLONY NEAR MARKANDA PULL GALI NUM 6 ,Sirmour,HP,173030

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	786	<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 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	728	702	15									
Description			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
3	0	0	0	3	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
2	0	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
ASHWANI KUMAR	09-09-2024	30-06-2025	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
22-09-1992	07-01-2025	30-06-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7560055369	09-09-2024	30-06-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
60064406521248 [CKYC]	09-09-2024	30-06-2025	Personal Loan	NBF
IAPPK6210R [PAN]	09-09-2024	30-06-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
CO PRAKASH CHAND VILLAGE THOULU PO BAJRO I TEHSIL SUJANPUR TIHRA BAJROL 177028 HP	10-09-2024	31-12-2024	Personal Loan	NBF
HAMIRPUR(HP) HIMACHAL PRADESH 177028 177028 HP	09-09-2024	30-06-2025	Personal Loan	NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: xxxxx		Lender Type: NBF		As on: 30-06-2025	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		22-12-2024		Disbd Amt/High Credit:		11,500		
	Credit Limit:				Last Payment Date:		21-06-2025		Current Balance:		0		
	Cash Limit:				Closed Date:		21-06-2025		Last Paid Amt:				
	InstlAmt/Freq:		1,801/Monthly		Tenure(month):		7		Overdue Amt:		0		
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:				Principal Writeoff Amt		0		
	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	000/STD	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	-	-	000/STD	
Current Balance History:													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2025	9,970	8,404	6,801	5,160	3,480	0	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	-	-	11,500	
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	
2025	11,500	11,500	11,500	11,500	11,500	11,500	-	-	-	-	-	-	
2024	-	-	-	-	-	-	-	-	-	-	-	11,500	

Account Information

2	Account Type: PERSONAL LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 31-12-2024	
Closed	Ownership:		INDIVIDUAL		Disbursed Date:		06-08-2024		Disbd Amt/High Credit:			2,400	
	Credit Limit:				Last Payment Date:				Current Balance:			0	
	Cash Limit:				Closed Date:		06-12-2024		Last Paid Amt:				
	InstlAmt/Freq:		0/Monthly		Tenure(month):		4		Overdue Amt:			0	
	Write off Date:				Account in Dispute:								
	Account Remarks:				Income/Freq:				Principal Writeoff Amt				
	Settlement Amt:				Interest Rate:		26.0 %		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	000/XXX	000/XXX	000/XXX	
Current Balance History:													

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	2,400	1,819	1,225	619	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	-	-	-	-	-	-	-	2,400	2,400	2,400	2,400	2,400

Account Information

3	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 31-12-2024
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	06-08-2024	Disbd Amt/High Credit:		600
	Credit Limit:		Last Payment Date:	06-12-2024	Current Balance:		0
	Cash Limit:		Closed Date:	06-12-2024	Last Paid Amt:		
	InstlAmt/Freq:	158/Monthly	Tenure(month):	4	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
Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	600	455	307	155	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	-	-	-	-	-	-	-	600	600	600	600	600

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	PRB	08-12-2023	Credit Card	1,000
-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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