



Credit Information™ Report PROV2

For VICKY .

CHM Ref #: NARE250911CR402481248
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 11-09-2025 16:04:15
Date of Issue: 11-09-2025

Inquiry Input Information

Name: VICKY . DOB/Age: 07-06-1998 Gender: MALE
Father: Prem Pal Spouse: Mother:
Phone Numbers: 9258044084 ID(s): CKGPV5544J [PAN] Email ID(s): vickykumar1915@gmail.com

Current Address: 2, KRISHNA COLONY WARD NO 2 TRANSIT CAMP RUDRAPUR ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	664	<div><div></div>No/minimal recent missed payments</div> <div><div></div>Relatively low credit age of open contracts</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	637	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
4	0	0	0	4	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
1	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
VICKY	31-08-2024	31-03-2025	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator
VICKYKUMAR1915@GMAIL.COM	31-08-2024	31-03-2025	Personal Loan	NBF

DOB Variations	First Reported	Last Reported	Type	Source Indicator
07-06-1998	11-12-2024	31-03-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9258044084	31-08-2024	31-03-2025	Personal Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
CKGPV5544J [PAN]	31-08-2024	31-03-2025	Personal Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
SO PREMPAL JEOHRA MORADABAD UTTAR PRADESH 244701 244701 UP	31-08-2024	31-03-2025	Personal Loan	NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 31-03-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	28-11-2024	Disbd Amt/High Credit:	4,000
	Credit Limit:		Last Payment Date:	07-03-2025	Current Balance:	0
	Cash Limit:		Closed Date:	07-03-2025	Last Paid Amt:	1,557
	InstlAmt/Freq:		Tenure(month):	6	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	038/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	XXX/STD	007/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	5,126	1,555	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	4,448	4,699

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	3,719	1,557	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	4,000	4,000	4,000	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	4,000	4,000

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 01-12-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	02-10-2024	Disbd Amt/High Credit:	2,000
	Credit Limit:		Last Payment Date:	28-11-2024	Current Balance:	0
	Cash Limit:		Closed Date:	28-11-2024	Last Paid Amt:	1,317
	InstlAmt/Freq:		Tenure(month):	6	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	-	-	-	-	-	-	-	-	-	003/XXX	000/XXX	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	2,270	0	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2024	-	-	-	-	-	-	-	-	-	-	2,296	-
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High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	2,000	2,000	-

Account Information

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 31-10-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	24-08-2024	Disbdt Amt/High Credit:	2,000
	Credit Limit:		Last Payment Date:	01-10-2024	Current Balance:	0
	Cash Limit:		Closed Date:	01-10-2024	Last Paid Amt:	2,222
	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	008/XXX	000/XXX	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	2,080	2,202	0	-	-

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	-	-	2,222	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	2,000	2,000	2,000	-	-

Account Information

4	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxxx	Lender Type: NBF	As on: 30-09-2024
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	23-08-2024	Disbdt Amt/High Credit:	1,000
	Credit Limit:		Last Payment Date:	24-08-2024	Current Balance:	0
	Cash Limit:		Closed Date:	24-08-2024	Last Paid Amt:	931
	InstlAmt/Freq:		Tenure(month):	2	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	-	-	-	-

Current Balance History:

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

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	-	931	-	-	-	-

High Credit History:

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

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	25-01-2025	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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