



Credit Information™ Report PROV2

For YOGESH KUMAR

CHM Ref #: NARE250823CR353299736
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 23-08-2025 11:58:46
Date of Issue: 23-08-2025

Inquiry Input Information

Name: YOGESH KUMAR DOB/Age: 01-01-1995 Gender: MALE
Father: Dalveer singh Spouse: Mother:
Phone Numbers: 9756665246 ID(s): ELFPK5534P [PAN] Email ID(s): yogesh97566@gmail.com

Current Address: H. NO 4 G.NO 7 KHEMPUR KHEMPUR PO. SAMBHAL DIST SAMBHAL ,Sambhal,UP,244302

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	732	<div><div></div>No/minimal missed payments in recent past</div> <div><div></div>Normal 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	786	786	786	786	786	786	786	786	786	786	712	763
Description												

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
2	1	0	0	2	0	67,318	0	67,318	99,000	99,000	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	1	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
YOGESH KUMAR	22-01-2022	15-08-2025	Consumer Loan,Kisan Credit Card	NBF,RRB
DOB Variations	First Reported	Last Reported	Type	Source Indicator
06-09-1995	10-05-2025	15-08-2025	Kisan Credit Card	RRB
01-01-1995	22-01-2022	31-01-2023	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
			Consumer Loan,Kisan	

9756665246

22-01-2022

15-08-2025

Credit Card

NBF,RRB

ID Variations	First Reported	Last Reported	Type	Source Indicator
ELFPK5534P [PAN]	10-05-2025	15-08-2025	Kisan Credit Card	RRB
XXXXXXXXX5147 [UID]	10-05-2025	15-08-2025	Kisan Credit Card	RRB
Address Variations	First Reported	Last Reported	Type	Source Indicator
SO DALVEER SINGH KHEMPUR POST SAMBHAL DISTT SAMBHAL 244302 UP	10-05-2025	15-08-2025	Kisan Credit Card	RRB
KHEMPUR SAMBHALKHEMPURPRI MARY SCHOOLSAMB SAMBHALSAMBHALSA MBHAL MORADABAD SAMBHAL AKHTIARPUR THILLUPURA B.O 244302 UP	22-01-2022	31-01-2023	Consumer Loan	NBF

Employment details

Account Information

1 Account Type: **KISAN CREDIT CARD** Credit Grantor: XXXX Account #: XXXX Lender Type: RRB As on: 15-08-2025

Active	Ownership:	INDIVIDUAL	Disbursed Date:	24-04-2025	Disbd Amt/High Credit:	99,000
	Credit Limit:		Last Payment Date:		Current Balance:	67,318
	Cash Limit:		Closed Date:		Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):	36	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	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/STD	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	67,318	67,318	67,318	67,318	67,318	-	-	-	-

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	-	-	-	99,000	99,000	99,000	99,000	99,000	-	-	-	-

Account Information

2 Account Type: **CONSUMER LOAN** Credit Grantor: XXXX Account #: XXXX Lender Type: NBF As on: 31-01-2023

Closed	Ownership:	INDIVIDUAL	Disbursed Date:	01-12-2021	Disbd Amt/High Credit:	13,590
	Credit Limit:		Last Payment Date:	17-11-2022	Current Balance:	0
	Cash Limit:		Closed Date:	17-11-2022	Last Paid Amt:	
	InstlAmt/Freq:	1,359/Monthly	Tenure(month):	10	Overdue Amt:	0
	Write off Date:		Account in Dispute:			
	Account Remarks:	No Suit filed	Income/Freq:	25,000	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
2022	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	028/XXX	000/XXX	000/XXX	000/XXX	-
2021	-	-	-	-	-	-	-	-	-	-	-	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	9,497	8,145	5,434	2,716	2,716	2,716	1,258	1,258	0	0	0	-
2021	-	-	-	-	-	-	-	-	-	-	-	10,872

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
2022	13,590	13,590	13,590	13,590	13,590	13,590	13,590	13,590	13,590	13,590	13,590	-
2021	-	-	-	-	-	-	-	-	-	-	-	13,590

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
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-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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