



Credit Information™ Report PROV2

For RAJ KISHOR

CHM Ref #: NARE250722CR263754041
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 22-07-2025 11:13:37
Date of Issue: 22-07-2025

Inquiry Input Information

Name: RAJ KISHOR DOB/Age: 10-01-1985 Gender: MALE
Father: Vind pratap Spouse: Mother:
Phone Numbers: 7830700340 ID(s): EQWPK8027D [PAN] Email ID(s): kumarpintu27875@gmail.com

Current Address: SHIMLA BAHADUR WARD NO 01 GALI NO 01 HOUSE NO 79 NEAR HANUMAN MURTI 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 | 763 | <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 | 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 | No Hit | No Hit |

Verification

| Requested Service | Description | Score | Remarks |
|-------------------|-------------|-------|---------|
|-------------------|-------------|-------|---------|

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 |
|--------------------|-----------------|------------------|------------------|--------------------|-------------------|-----------------------|-------------------------|---------------------------|-------------------------|------------------------|----------------------|
| 1 | 1 | 0 | 0 | 1 | 0 | 1,664 | 0 | 1,664 | 9,999 | 9,999 | 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 | 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 |
|-----------------|----------------|---------------|---------------|------------------|
| RAJ KISHOR | 06-02-2025 | 15-07-2025 | Consumer Loan | NBF |

| | | | | |
|--|------------------------------|-----------------------------|-----------------------|-------------------------|
| DOB Variations 10-01-1985 | First Reported 06-02-2025 | Last Reported 15-07-2025 | Type Consumer Loan | Source Indicator NBF |
| Phone Variations 7830700340 | First Reported 06-02-2025 | Last Reported 15-07-2025 | Type Consumer Loan | Source Indicator NBF |
| ID Variations EQWPK8027D [PAN] | First Reported 06-02-2025 | Last Reported 15-07-2025 | Type Consumer Loan | Source Indicator NBF |
| Address Variations 0 UTTRA PRADESH CHANDALI KHAREHARA VARANASI 232109 UP | First Reported 31-01-2025 | Last Reported 31-01-2025 | Type Consumer Loan | Source Indicator NBF |

Employment details

Account Information

| | | | | | | | |
|--------|-----------------------------|------------|----------------------|------------|------------------------|------------------|-------------------|
| 1 | Account Type: CONSUMER LOAN | | Credit Grantor: XXXX | | Account #: XXXX | Lender Type: NBF | As on: 15-07-2025 |
| Active | Ownership: | INDIVIDUAL | Disbursed Date: | 18-01-2025 | Disbd Amt/High Credit: | | 9,999 |
| | Credit Limit: | | Last Payment Date: | | Current Balance: | | 1,664 |
| | Cash Limit: | | Closed Date: | | 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: | | | | | | |

| | 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 | 000/STD | - | - | - | - | - |

Current Balance History:

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-------|-------|-------|-------|-------|-------|-------|-----|-----|-----|-----|-----|
| 2025 | 9,999 | 8,332 | 6,665 | 4,998 | 3,331 | 1,664 | 1,664 | - | - | - | - | - |

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 | 9,999 | 9,999 | 9,999 | 9,999 | 9,999 | 9,999 | 9,999 | - | - | - | - | - |

Inquiries (past 24 months)

| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
|----------------|------|-----------------|--------------|--------|
|----------------|------|-----------------|--------------|--------|

-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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