



Credit Information™ Report PROV2

For RAJAT KUMAR

CHM Ref #: NARE250812CR320509096
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 12-08-2025 20:40:40
Date of Issue: 12-08-2025

Inquiry Input Information

Name: RAJAT KUMAR DOB/Age: 10-09-2000 Gender: MALE
Father: Muniraj singh Spouse: Mother:
Phone Numbers: 7599996517 ID(s): JTDPK7117M [PAN] Email ID(s): choudharyrajdhillon@gmail.com

Current Address: RAWALI MAHDOOD ,Haridwar,UK,249403

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>Normal proportion of outstanding balance to disbursed amount <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	734	728	734	763	734	739	739	15				
Description								Not Scored: Sufficient History Not Available	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
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
KUMAR RAJAT	23-07-2023	30-11-2024	Consumer Loan	NBF
RAJAT KUMAR	31-01-2024	31-07-2025	Consumer Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
10-09-2000	23-07-2023	30-11-2024	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
917599996517	23-07-2023	30-11-2024	Consumer Loan	NBF
7599996517	18-02-2024	15-01-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
40005771951658 [CKYC]	04-04-2024	15-01-2025	Consumer Loan	NBF
JTDPK7117M [PAN]	31-01-2024	31-01-2024	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O: MUNIRAJ SINGH BAHATAULA BASHTA BASHTA UTTAR PRADESH 246736 246736 UP	17-01-2025	31-07-2025	Consumer Loan	NBF
S/O: MUNIRAJ SINGH BAHATAULA BASHTA UTTAR PRADESH 246736 246736 UP	18-02-2024	15-01-2025	Consumer Loan	NBF
H67 MAHADEVPURAM SIDCUL HARDWAR UTTARAKHAND 249407 UK	23-07-2023	30-11-2024	Consumer Loan	NBF
S/O MUNIRAJ SINGH BAHATAULA BASHTA BIJNOR 246736 UP	26-08-2024	15-04-2025	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-07-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	02-08-2024	Disbd Amt/High Credit:	33,999
	Credit Limit:		Last Payment Date:	30-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	30-06-2025	Last Paid Amt:	
	InstlAmt/Freq:	2,267/Monthly	Tenure(month):	15	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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
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
2025	11,329	11,329	9,062	4,528	2,261	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	24,931	22,664	18,130	15,863	13,596

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	33,999	33,999	33,999	33,999	33,999	33,999	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	33,999	33,999	33,999	33,999	33,999

Account Information

2	Account Type: CONSUMER LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-07-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	02-08-2024	Disbd Amt/High Credit:	3,812
	Credit Limit:		Last Payment Date:	30-06-2025	Current Balance:	0
	Cash Limit:		Closed Date:	30-06-2025	Last Paid Amt:	
	InstlAmt/Freq:	347/Monthly	Tenure(month):	11	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	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
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
2025	1,730	1,730	1,383	689	342	0	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	3,812	3,465	2,771	2,424	2,077

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	3,812	3,812	3,812	3,812	3,812	3,812	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	3,812	3,812	3,812	3,812	3,812

Account Information

3

Account Type: CONSUMER LOAN

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 15-01-2025

Closed

Ownership:INDIVIDUAL

Disbursed Date:29-01-2024

Disbd Amt/High Credit:51,999

Credit Limit:

Last Payment Date:12-11-2024

Current Balance:0

Cash Limit:

Closed Date:13-11-2024

Last Paid Amt:

InstlAmt/Freq:4,334/Monthly

Tenure(month):12

Overdue Amt:0

Write off Date:

Account in Dispute:

Account

Income/Freq:

Principal Writeoff Amt

Remarks:

Interest Rate:

Total Writeoff Amt:0

Settlement Amt:

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	000/XXX	000/XXX	000/XXX	000/XXX	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	34,663	30,166	25,995	21,661	8,659	8,659	8,659	4,325	4,325	0	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	51,999	51,999	51,999	51,999	51,999	51,999	51,999	51,999	51,999	51,999	51,999	-

Account Information

4

Account Type: CONSUMER LOAN

Credit Grantor: XXXX

Account #: xxxxx

Lender Type: NBF

As on: 30-11-2024

Closed

Ownership:INDIVIDUAL

Disbursed Date:18-06-2023

Disbd Amt/High Credit:27,780

Credit Limit:

Last Payment Date:

Current Balance:0

Cash Limit:

Closed Date:30-11-2024

Last Paid Amt:

InstlAmt/Freq:

Tenure(month):

Overdue Amt:0

Write off Date:

Account in Dispute:

Account

Income/Freq:

Principal Writeoff Amt

Remarks:

Interest Rate:

Total Writeoff Amt:0

Settlement Amt:

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	000/XXX	000/XXX	000/XXX	000/XXX	-
2023	-	-	-	-	-	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	14,816	12,964	11,112	9,260	7,408	5,556	3,704	1,852	0	0	0	-
2023	-	-	-	-	-	-	-	-	-	-	-	16,668

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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	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	27,780	27,780	27,780	27,780	27,780	27,780	27,780	27,780	27,780	27,780	27,780	-
2023	-	-	-	-	-	-	-	-	-	-	-	27,780

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
NARENDRA FINANCE COMPANY	NBF	28-06-2025	OTHER	50,000
XXXX	NBF	05-02-2025	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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