



Credit Information™ Report PROV2

For AKSHAY KUMAR

CHM Ref #: NARE250825CR358509876
Prepared For: NARENDRA FINANCE COMPANY
PRIVATE LI
Application ID:
Date of Request: 25-08-2025 16:51:03
Date of Issue: 25-08-2025

Inquiry Input Information

Name: AKSHAY KUMAR DOB/Age: 01-07-1996 Gender: MALE
Father: Lalit Kishor Spouse: Mother:
Phone Numbers: 7078614117 ID(s): FRCPK2425M [PAN] Email ID(s): akshaykrpt1996@gmail.com

Current Address: VILLAGE JALIYAWS GALI NO 1 ,Bawal,HR,123501

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	690	<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	662	672	734	734	786	786	688	739	15			
Description									Not Scored: Sufficient History Not Available	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
8	1	0	0	8	0	15,000	0	15,000	15,000	15,000	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
7	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
AKSHAY KUMAR	22-04-2023	15-08-2025	Personal Loan, Consumer Loan	NBF,NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator

DOB Variations	First Reported	Last Reported	Type	Source Indicator
01-07-1996	15-08-2025	15-08-2025	Personal Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7078614117	22-04-2023	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
10019588455850 [CKYC]	22-04-2023	30-11-2023	Consumer Loan	NBF
10070114613342 [CKYC]	10-05-2025	30-06-2025	Personal Loan	NBF
FRCPK2425M [PAN]	16-10-2023	15-08-2025	Personal Loan,Consumer Loan	NBF,NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
CHITRAKOOT UTTAR PRADESH 210205 210205 UP	28-12-2024	30-06-2025	Personal Loan	NBF
C/O: LALIT KISHOR, BANDHIN, MADAIYAN, M0 MADAIYAN, KARWI, CHITRAKOOT, UTTAR PRADESH, INDIA, 210205 210205 UP	15-08-2025	15-08-2025	Personal Loan	NBF
C/O: LALIT KISHOR BANDHIN RUKAMA KHURD MADAIYAN M0 MADAIYAN UTTAR PRADESH 210205 210205 UP	23-05-2024	15-01-2025	Consumer Loan	NBF
BANDHIN MADAIYAN RUKAMA KHURD BANDA UTTAR PRADESH 210205 210205 UP	31-12-2024	31-03-2025	Personal Loan	NBF
C/O: LALIT KISHOR BANDHIN M0 MADAIYAN MA DAIYAN RUKAMA KHURD 210205 UP	12-12-2024	30-06-2025	Personal Loan	NBF
BANDHIN, RUKHMA KHURD, RUKAMA KHURD, KARWI, CHITRAKOOT, UTTAR PRADESH, 210205 226001 UP	12-01-2025	31-01-2025	Personal Loan	NBF
BANDHIN RUKHMA KHURD KARWI CHITRAKOOT BANDHIN RUKHMA KHURD KARWI CHITRAKOOT CHITRAKOOT BANDA SEMARDAHA B.O 210205 UP	22-04-2023	30-11-2023	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxxx	Lender Type: NBF	As on: 15-08-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	12-08-2025	Disbd Amt/High Credit:		15,000
	Credit Limit:		Last Payment Date:		Current Balance:		15,000
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:	3,566/Monthly	Tenure(month):		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:						

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	-	000/XXX	-	-	-	-

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	-	15,000	-	-	-	-

Amount Paid History:

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

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	-	-	-	-	-	15,000	-	-	-	-

Account Information

2	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-01-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	23-12-2024	Disbd Amt/High Credit:	1,800
	Credit Limit:		Last Payment Date:	10-01-2025	Current Balance:	0
	Cash Limit:		Closed Date:	10-01-2025	Last Paid Amt:	
	InstlAmt/Freq:		Tenure(month):		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/STD	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	0	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	1,821

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	1,800	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	1,800

Account Information

3	Account Type: PERSONAL LOAN	Credit Grantor: XXXX	Account #: xxxx	Lender Type: NBF	As on: 31-03-2025
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	16-12-2024	Disbd Amt/High Credit:	2,000
	Credit Limit:		Last Payment Date:	08-03-2025	Current Balance:	0
	Cash Limit:		Closed Date:	08-03-2025	Last Paid Amt:	2,729
	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	020/XXX	048/XXX	000/XXX	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	XXX/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,448	2,663	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,224

Amount Paid History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	2,729	-	-	-	-	-	-	-	-	-

High Credit History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	2,000	2,000	2,000	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	2,000

Account Information

Lender

I**Payment History/Asset Classification:**

Current Balance History:

Amount Paid History:

High Credit History:

Account Information

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	28-04-2024	Disbd Amt/High Credit:	2,360
Credit Limit:		Last Payment Date:		Current Balance:	0
Cash Limit:		Closed Date:	03-11-2024	Last Paid Amt:	
InstlAmt/Freq:	394/Monthly	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:

Current Balance History:

Amount Paid History:

High Credit History:

Account Information

Closed

Ownership:	INDIVIDUAL	Disbursed Date:	06-03-2023	Disb'd Amt/High Credit:	13,099
Credit Limit:		Last Payment Date:	05-09-2023	Current Balance:	0
Cash Limit:		Closed Date:	05-09-2023	Last Paid Amt:	
InstlAmt/Freq:	1,638/Monthly	Tenure(month):	8	Overdue Amt:	0
Write off Date:		Account in Dispute:			
Account remarks:	No Suit filed	Income/Freq:	25,000/Monthly	Principal Writeoff Amt	
Settlement Amt:		Interest Rate:		Total Writeoff Amt:	0
Occupation:					

Payment History/Asset Classification:

Current Balance History:

Amount Paid History:

High Credit History:

[illegible]

2023	-	-	13,099	13,099	13,099	13,099	13,099	13,099	13,099	-	-	-
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Collateral/Security Details:

Security Type	Type of Charge	Security Value	Date Of Value
Others		13,099	

Inquiries (past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	13-08-2025	OTHER	50,000
XXXX	NBF	11-08-2025	OTHER	10,000
XXXX	NBF	25-12-2024	Consumer Loan	15,000
XXXX	NBF	24-12-2024	Personal Loan	0
XXXX	NBF	24-12-2024	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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