



Credit Information™ Report PROV2

For RAKESH .

CHM Ref #: NARE250717CR252254385
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 17-07-2025 14:54:44
Date of Issue: 17-07-2025

Inquiry Input Information

Name: RAKESH . DOB/Age: 01-01-1992 Gender: MALE
Father: Nanhe lal Spouse: Mother:
Phone Numbers: 7252027303 ID(s): CNXPK3633B [PAN] Email ID(s): rakeshshrivastav085@gmail.com

Current Address: BHADAIPURA SHANTI COLONY WARD NO12 ,Rudrapur,UK,263153

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	739	<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	739	734	734	734	702	734	734	734	763	15	18	17
Description										Not Scored: Sufficient History Not Available	Not Scored: No Updates available in last 36 months	Not Scored: Not Enough Info available on the customer

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
6	1	0	0	6	0	11,405	0	11,405	50,000	50,000	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
RAKESH S/O NANHE LA	09-11-2023	30-06-2025	Personal Loan	NBF
RAKESH S/O NANHE	05-11-2022	15-05-2025	Consumer Loan	NBF
RAKESH XNA S/O NANHE	30-04-2023	31-07-2023	Consumer Loan	NBF

RAKESH KUMAR		31-08-2019	31-08-2019	Personal Loan	NBF
Email-ID Variations	First Reported	Last Reported	Type	Source Indicator	
rakeshkumar84896@gimal.com	31-08-2019	31-08-2019	Personal Loan	NBF	
DOB Variations	First Reported	Last Reported	Type	Source Indicator	
01-01-1992	30-04-2023	30-04-2023	Consumer Loan	NBF	
Phone Variations	First Reported	Last Reported	Type	Source Indicator	
7252027303	09-11-2024	15-05-2025	Consumer Loan	NBF	
ID Variations	First Reported	Last Reported	Type	Source Indicator	
CNXPk3633B [PAN]	09-11-2024	15-05-2025	Consumer Loan	NBF	
Address Variations	First Reported	Last Reported	Type	Source Indicator	
BAREILLY, UTTAR PRADESH, 243505 243505 UP	31-08-2019	31-08-2019	Personal Loan	NBF	
X SUKATIA 0 NEAR GOVT SCHOOL BAREILLY 243505 UP	09-11-2023	30-06-2024	Personal Loan	NBF	
0 0 0 SUKATIA UP 243505 UP	30-04-2023	30-04-2023	Consumer Loan	NBF	
0 SUKATIA 0 NEAR GOVT SCHOOL UP 243505 UP	09-11-2024	15-03-2025	Consumer Loan	NBF	

Employment details

Account Information

1	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 30-06-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	01-10-2023	Disbd Amt/High Credit:		50,000
	Credit Limit:		Last Payment Date:	08-06-2025	Current Balance:		11,405
	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:						

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	000/STD	-	-	-	-	-	-
2024	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2023	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	23,307	21,077	18,722	16,358	13,909	11,405	-	-	-	-	-	-
2024	-	-	-	-	-	-	35,482	33,604	31,673	29,655	27,608	25,475

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	50,000	50,000	50,000	50,000	50,000	50,000	-	-	-	-	-	-
2024	-	-	-	-	-	-	50,000	50,000	50,000	50,000	50,000	50,000

Account Information

2	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 15-05-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	25-10-2024	Disbd Amt/High Credit:		17,999
	Credit Limit:		Last Payment Date:	19-04-2025	Current Balance:		0
	Cash Limit:		Closed Date:	19-04-2025	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	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000/STD	000/STD	000/STD

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	10,847	8,314	5,638	0	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	17,999	15,624	13,275

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

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	17,999	17,999	17,999	17,999	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	17,999	17,999	17,999

Closed

[illegible]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	13,999	12,261	10,402	8,484	6,479	4,404	0	-	-	-

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

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	13,999	13,999	13,999	13,999	13,999	13,999	13,999	-	-	-

Closed

[illegible]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	14,227	11,612	10,041	8,436	6,818	5,154	3,465	1,751	0

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

[illegible]

Account Information

5	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: XXXX		Lender Type: NBF	As on: 31-07-2023
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	20-10-2022	Disbd Amt/High Credit:		11,599	
	Credit Limit:		Last Payment Date:	19-07-2023	Current Balance:		0	
	Cash Limit:		Closed Date:	19-07-2023	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:							

Payment History/Asset Classification:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	000/STD	000/STD	XXX/XXX

Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	5,797	3,863	1,929	0	0	0	0	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	11,599	9,665	-

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
2023	11,599	11,599	11,599	11,599	11,599	11,599	11,599	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	11,599	11,599	-

Account Information

6	Account Type: PERSONAL LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 31-08-2019
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	21-07-2019	Disbd Amt/High Credit:	1,600	
	Credit Limit:		Last Payment Date:	30-08-2019	Current Balance:	0	
	Cash Limit:		Closed Date:	30-08-2019	Last Paid Amt:		
	InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0	
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:		Principal Writeoff Amt	0	
	Settlement Amt:	0	Interest Rate:		Total Writeoff Amt:	0	
	Occupation:						

Payment History/Asset Classification:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	-	-	-	-	-	-	000/STD	000/STD	-	-	-	-

Current Balance History:												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	-	-	-	-	-	-	1,639	0	-	-	-	-

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
2019	-	-	-	-	-	-	1,600	1,600	-	-	-	-

Collateral/Security Details:			
Security Type	Type of Charge	Security Value	Date Of Value
No Collateral			

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

Disclaimer: This document contains proprietary information to CRIF High Mark and is prepared by using the proprietary match logic of CRIF High Mark may not be used or disclosed to others, except with the written permission of CRIF High Mark. Any paper copy of this document will be considered uncontrolled. If you are not the intended recipient, you are not authorized to read, print, retain, copy, disseminate, distribute, or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Italy) and CRIF High Mark (India).