



# Credit Information™ Report PROV2

For GANGA SINGH

CHM Ref #: NARE250816CR330141112  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 16-08-2025 11:41:08  
Date of Issue: 16-08-2025

## Inquiry Input Information

Name: GANGA SINGH DOB/Age: 01-01-1993 Gender: MALE  
Father: Nauvat Singh Spouse: Mother:  
Phone Numbers: 7665192262 ID(s): GIHPS9561R [PAN] Email ID(s): gangasingh20712@gmail.com

Current Address: IMT MANESAR ,Gurgaon,HR,122052

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	739	739	739	15							
Description					Not Scored: Sufficient History Not Available	No Hit	No Hit	No Hit	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
1	1	0	0	1	0	13,451	0	13,451	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
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
GANGA SINGH S ONAUVT	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
DOB Variations	First Reported	Last Reported	Type	Source Indicator

01-01-1993	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
Phone Variations	First Reported	Last Reported	Type	Source Indicator
7665192262	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
9728191788	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
ID Variations	First Reported	Last Reported	Type	Source Indicator
GIHPS9561R [PAN]	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
IME2985315 [Voter ID]	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
XXXXXXXXX2343 [UID]	14-02-2024	31-07-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
Address Variations	First Reported	Last Reported	Type	Source Indicator
H NO 30 MANOTA..... DISTRICT KASGANJ KASGANJ KASGANJ UTTAR PRADESH 207123 UP	14-02-2024	15-04-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB
H NO 30 MANOTA DISTRICT KASGANJ KA KASGANJ KASGANJ UTTAR PRADESH 207123 UP	22-02-2025	15-04-2025	Mudra Loans - Shishu / Kishor / Tarun	NAB

Employment details

Account Information

1	Account Type: MUDRA LOANS - SHISHU / KISHOR / TARUN		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NAB	As on: 31-07-2025
Active	Ownership:	INDIVIDUAL	Disbursed Date:	19-01-2024	Disbd Amt/High Credit:		50,000
	Credit Limit:		Last Payment Date:		Current Balance:		13,451
	Cash Limit:		Closed Date:		Last Paid Amt:		
	InstlAmt/Freq:	2,325/Monthly	Tenure(month):	24	Overdue Amt:		0
	Write off Date:		Account in Dispute:				
	Account Remarks:		Income/Freq:		Principal Writeoff Amt		
	Settlement Amt:		Interest Rate:	10.0 %	Total Writeoff Amt:		0
	Occupation:						

Payment History/Asset Classification:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/XXX	XXX/STD	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-
2024	XXX/STD	XXX/STD	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
2025	26,333	24,222	22,113	19,976	17,825	15,646	13,451	-	-	-	-	-
2024	-	-	-	-	-	-	-	36,497	34,494	32,484	30,446	28,399

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

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 #	xxxxx	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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