



Credit Information™ Report PROV2

For MITHLESH KUMAR

CHM Ref #: NARE250902CR378638226
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 02-09-2025 16:53:48
Date of Issue: 02-09-2025

Inquiry Input Information

Name: MITHLESH KUMAR DOB/Age: 01-01-1998 Gender: MALE
Father: Rakesh Spouse: Mother:
Phone Numbers: 8278711668 ID(s): GOIPK7562B [PAN] Email ID(s): gulsandon062@gmail.com

Current Address: DURGA COLONY NEAR BY GUGUMAADI HOUSE 241301 ,Sirmour,HP,173030

Other Address:

CRIF HM Score(S):

| SCORE NAME | RANGE | SCORE | SCORING FACTORS(Upto 4 only) |
|----------------------|---------|-------|--|
| PERFORM CONSUMER 2.2 | 300-900 | 668 | <div><div></div>No/minimal recent missed payments <div></div>Delinquency observed in 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 | 660 | 660 | 661 | 652 | 560 | 560 | 516 | 516 | 15 | | | |
| Description | | | | | | | | | Not Scored: Sufficient History Not Available | 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 | 0 | 0 | 0 | 1 | 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 |
|--------------|---------------------|---------------------|
| 1 | 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 |
|--------------------|----------------|---------------|---------------|------------------|
| MITHLESH XNA KUMAR | 20-05-2023 | 31-12-2023 | Consumer Loan | NBF |
| MITHLESH KUMAR | 31-03-2023 | 31-03-2023 | Consumer Loan | NBF |
| DOB Variations | First Reported | Last Reported | Type | Source Indicator |

| | | | | |
|---|----------------|---------------|---------------|------------------|
| 01-01-1998 | 20-05-2023 | 31-12-2023 | Consumer Loan | NBF |
| Phone Variations | First Reported | Last Reported | Type | Source Indicator |
| 8278711668 | 03-04-2023 | 31-12-2023 | Consumer Loan | NBF |
| ID Variations | First Reported | Last Reported | Type | Source Indicator |
| GOIPK7562B [PAN] | 31-03-2023 | 31-12-2023 | Consumer Loan | NBF |
| Address Variations | First Reported | Last Reported | Type | Source Indicator |
| VILL GURAULI BILGRAM HARDOI UTTAR PRADESH VILL GURAULI BILGRAM HARDOI UTTAR PRADES VILL GURAULI BILGRAM HARDOI UTTAR PRADESH GRAM PUSEDA / GURAULI, BILGRAM BILGRAM 241301 UP | 03-04-2023 | 31-10-2023 | Consumer Loan | NBF |

Employment details

Account Information

| | | | | | | | | | | | | | |
|---------------------------------------|------------------------------------|---------|------------|---------|----------------------|---------------------|---------|-----------------|---------|------------------------|---------|-------------------|--|
| 1 | Account Type: CONSUMER LOAN | | | | Credit Grantor: XXXX | | | Account #: XXXX | | Lender Type: NBF | | As on: 31-12-2023 | |
| Closed | Ownership: | | INDIVIDUAL | | | Disbursed Date: | | 05-02-2023 | | Disbd Amt/High Credit: | | 10,549 | |
| | Credit Limit: | | | | | Last Payment Date: | | 07-12-2023 | | Current Balance: | | 0 | |
| | Cash Limit: | | | | | Closed Date: | | 07-12-2023 | | 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 | 009/STD | 000/STD | 024/SMA | 055/SMA | 056/SMA | 086/SMA | 117/LOS | 147/LOS | 000/STD | |
| Current Balance History: | | | | | | | | | | | | | |
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | |
| 2023 | - | 10,549 | 9,207 | 7,036 | 6,385 | 6,385 | 6,385 | 4,879 | 4,879 | 4,879 | 4,879 | 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 | |
| 2023 | - | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | 10,549 | |

Inquiries (past 24 months)

| | | | | |
|--------------------------|------|-----------------|--------------|--------|
| Credit Grantor | Type | Date of Inquiry | Account Type | Amount |
| NARENDRA FINANCE COMPANY | NBF | 26-08-2025 | OTHER | 55,000 |
| -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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