



# Credit Information™ Report PROV2

For RITIK KUMAR

CHM Ref #: NARE250804CR294583207  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 04-08-2025 13:12:42  
Date of Issue: 04-08-2025

## Inquiry Input Information

Name: RITIK KUMAR DOB/Age: 20-05-2002 Gender: MALE  
Father: . Spouse: Mother:  
Phone Numbers: 6306403726 ID(s): OMHPK5843Q [PAN] Email ID(s): rk2720401@gmail.com

Current Address: CAPTON SCHOOL ,Manesar,HR,122051

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><div></div>Normal proportion of outstanding balance to disbursed amount</div> <div><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	781	683	15									
Description			Not Scored: Sufficient History Not Available	No Hit	No Hit	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
2	0	0	0	2	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
RITIK KUMAR	24-08-2024	15-02-2025	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator

20-05-2002	15-01-2025	15-01-2025	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
6306403726	24-08-2024	15-02-2025	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
30075645754604 [CKYC]	24-08-2024	15-02-2025	Consumer Loan	NBF
OMHPK5843Q [PAN]	24-08-2024	15-02-2025	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O HARISH CHANDRA MACHHLI TOLA FATEHGARH FATEHGARH UTTAR PRADESH INDIA CANTT COLONY FATEHGARH 209601 209601 UP	24-08-2024	15-02-2025	Consumer Loan	NBF
Employment details				

### Account Information

1	Account Type: CONSUMER LOAN		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 15-01-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	21-07-2024	Disbd Amt/High Credit:	2,137	
	Credit Limit:		Last Payment Date:	29-11-2024	Current Balance:	0	
	Cash Limit:		Closed Date:	16-12-2024	Last Paid Amt:		
	InstlAmt/Freq:	357/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:						

	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

#### Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	-	-	-	-	-	-	2,137	1,780	1,423	352	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	-	-	-	-	-	-	2,137	2,137	2,137	2,137	2,137	2,137

### Account Information

2	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: xxxx	Lender Type: NBF	As on: 15-02-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	21-07-2024	Disbd Amt/High Credit:		19,499
	Credit Limit:		Last Payment Date:	15-12-2024	Current Balance:		0
	Cash Limit:		Closed Date:	16-12-2024	Last Paid Amt:		
	InstlAmt/Freq:	2,437/Monthly	Tenure(month):	8	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
2024	-	-	-	-	-	-	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	-	-	-	-	-	-	14,625	12,188	9,751	4,877	2,440	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	-	-	-	-	-	-	19,499	19,499	19,499	19,499	19,499	19,499

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	03-08-2025	Personal Loan	0
XXXX	NBF	21-07-2024	OTHER	0
XXXX	PRB	21-07-2024	Consumer Loan	25,000

-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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