



# Credit Information™ Report PROV2

For MOHAN SWAROOP

CHM Ref #: NARE250730CR282928446  
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI  
Application ID:  
Date of Request: 30-07-2025 12:49:34  
Date of Issue: 30-07-2025

## Inquiry Input Information

Name: MOHAN SWAROOP DOB/Age: 03-06-1999 Gender: MALE  
Father: Roop ram Spouse: Mother:  
Phone Numbers: 9758106852 ID(s): MELPS5501R [PAN] Email ID(s): srivastavtinku41@gmail.com

Current Address: UKROLI NEAR MANDAL MADICAL STORE HOUSE NO 631 ,Sitarganj,UK,262405

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	683	758	734	734	763	763	763	763	763	739	15	
Description											Not Scored: Sufficient History Not Available	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
3	0	0	0	3	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
2	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
SWAROOP MOHAN	22-09-2022	30-11-2024	Consumer Loan	NBF
MOHAN SWAROOP	17-06-2024	15-05-2025	Consumer Loan	NBF

Email-ID Variations mohanswaroop43e@gmail.com	First Reported 22-09-2022	Last Reported 30-11-2024	Type Consumer Loan	Source Indicator NBF
DOB Variations 03-06-1999	First Reported 22-09-2022	Last Reported 30-11-2024	Type Consumer Loan	Source Indicator NBF
Phone Variations 9758106852 919758106852	First Reported 17-01-2025 22-09-2022	Last Reported 15-05-2025 30-11-2024	Type Consumer Loan Consumer Loan	Source Indicator NBF NBF
ID Variations 10078620429219 [CKYC] MELPS5501R [PAN] XXXXXXXXX0923 [UID]	First Reported 17-01-2025 17-01-2025 22-09-2022	Last Reported 15-05-2025 15-05-2025 30-11-2024	Type Consumer Loan Consumer Loan Consumer Loan	Source Indicator NBF NBF NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator
S/O BHOOPRAM 16 0 GRAM BAHADURPUR HUKMI BISALPUR BAHADURPUR T KISHNI BARKHERA UTTAR PRADE BAHADURPUR T. KISHNI PILIBHIT 262203 UP	24-06-2024	15-05-2025	Consumer Loan	NBF
S/O BHOOPRAM 16 0 GRAM BAHADURPUR HUKMI BISALPUR BAHADURPUR T KISHNI BARKHERA UTTAR PRADE BAHADURPUR T. KISHNI UTTAR PRADESH 262203 262203 UP	17-01-2025	15-05-2025	Consumer Loan	NBF
S/O BHOOPRAM 16 GRAM BAHADURPUR HUKMI BAHADURPUR T. KISHNI PILIBHIT UTTAR PRADESH INDIA 262203 PILIBHIT UTTAR PRADESH 262203 UP	22-09-2022	30-11-2024	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: <b>CONSUMER LOAN</b>		Credit Grantor: XXXX		Account #: XXXX	Lender Type: NBF	As on: 15-05-2025
Closed	Ownership:	INDIVIDUAL	Disbursed Date:	14-06-2024	Disbd Amt/High Credit:	15,499	
	Credit Limit:		Last Payment Date:	11-02-2025	Current Balance:	0	
	Cash Limit:		Closed Date:	08-03-2025	Last Paid Amt:		
	InstlAmt/Freq:	1,550/Monthly	Tenure(month):	10	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	000/XXX	000/XXX	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	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	1,549	0	0	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	10,623	10,849	9,299	7,749	6,199	4,649	3,099

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	15,499	15,499	15,499	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	15,499	15,499	15,499	15,499	15,499	15,499	15,499

Account Information

2	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 15-05-2025
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Closed	Ownership:	INDIVIDUAL				Disbursed Date:	14-06-2024		Disbd Amt/High Credit:	999			
	Credit Limit:					Last Payment Date:	06-03-2025		Current Balance:	0			
	Cash Limit:					Closed Date:	07-03-2025		Last Paid Amt:				
	InstlAmt/Freq:	125/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:												
	Payment History/Asset Classification:												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	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	124	0	0	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	874	874	749	624	499	374	249	
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	999	999	999	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	999	999	999	999	999	999	999	

Account Information

Closed	3 Account Type: CONSUMER LOAN			Credit Grantor: XXXX			Account #: XXXX			Lender Type: NBF		As on: 30-11-2024	
	Ownership: INDIVIDUAL		Disbursed Date: 10-08-2022		Disbd Amt/High Credit: 11,544								
	Credit Limit:		Last Payment Date:		Current Balance: 0								
	Cash Limit:		Closed Date: 30-11-2024		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	
2024	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	
2023	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	
2022	-	-	-	-	-	-	-	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	0	0	0	0	0	0	0	0	0	0	0	-	
2023	-	-	-	-	-	-	-	-	-	-	-	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	
2024	11,544	11,544	11,544	11,544	11,544	11,544	11,544	11,544	11,544	11,544	11,544	-	
2023	-	-	-	-	-	-	-	-	-	-	-	11,544	

Inquiries ( past 24 months)

Credit Grantor	Type	Date of Inquiry	Account Type	Amount
XXXX	NBF	19-07-2025	Consumer Loan	15,000
-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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