



# Credit Information™ Report PROV2

For MANISH KUMAR

CHM Ref #: NARE250830CR370681012  
Prepared For: NARENDRA FINANCE COMPANY  
PRIVATE LI  
Application ID:  
Date of Request: 30-08-2025 10:35:59  
Date of Issue: 30-08-2025

## Inquiry Input Information

Name: MANISH KUMAR DOB/Age: 20-07-2001 Gender: MALE  
Father: . Spouse: Mother:  
Phone Numbers: 9837378862 ID(s): HIYPK2483Q [PAN] Email ID(s): manishkumargola8862@gmail.co

Current Address: 106 KAMLA NAGAR BARSANA ROAD ,Kosi city,UP,281403

Other Address:

## CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	670	■ No/minimal recent missed payments

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	670	670	661	647	631	631	653	653	541	541	510	510
Description												

## 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	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
MANISH KUMAR	09-11-2019	30-11-2022	Consumer Loan	NBF
DOB Variations	First Reported	Last Reported	Type	Source Indicator
20-07-1998	09-11-2019	30-11-2022	Consumer Loan	NBF
Phone Variations	First Reported	Last Reported	Type	Source Indicator
9837378862	09-11-2019	30-11-2022	Consumer Loan	NBF
ID Variations	First Reported	Last Reported	Type	Source Indicator
HIYPK2483Q [PAN]	09-11-2019	30-11-2022	Consumer Loan	NBF
Address Variations	First Reported	Last Reported	Type	Source Indicator

NA KOSIKALAN OFFICER COLONY KOSI KALAN NEAR BY ALLAHABAD BANK MATHURA 281403 UP	09-11-2019	30-11-2022	Consumer Loan	NBF
BHARAT AGRO SPARE NA KOSI KALAN NA NEAR BY MANDIR MATHURA 281403 UP	09-11-2019	30-11-2022	Consumer Loan	NBF

Employment details

Account Information

1	Account Type: <b>CONSUMER LOAN</b>	Credit Grantor: XXXX	Account #: XXXX	Lender Type: NBF	As on: 30-11-2022
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Closed	Ownership:	INDIVIDUAL	Disbursed Date:	17-10-2019	Disbd Amt/High Credit:	6,280
	Credit Limit:		Last Payment Date:	12-11-2022	Current Balance:	0
	Cash Limit:		Closed Date:	12-11-2022	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
2022	502/XXX	530/XXX	561/XXX	591/XXX	622/XXX	652/XXX	683/XXX	714/XXX	744/LOS	775/LOS	000/STD	-
2021	137/XXX	XXX/XXX	196/XXX	226/XXX	257/XXX	287/XXX	318/XXX	349/XXX	379/XXX	410/XXX	440/XXX	471/XXX
2020	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	014/XXX	045/XXX	075/XXX	106/XXX
2019	-	-	-	-	-	-	-	-	-	-	-	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	0	-
2021	-	-	-	-	-	-	-	-	-	-	-	1,167

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
2022	6,280	6,280	6,280	6,280	6,280	6,280	6,280	6,280	6,280	6,280	6,280	-
2021	-	-	-	-	-	-	-	-	-	-	-	6,280

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 #	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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