



Credit Information™ Report PROV2

For KAMLESH .

CHM Ref #: NARE250728CR277575447
Prepared For: NARENDRA FINANCE COMPANY PRIVATE LI
Application ID:
Date of Request: 28-07-2025 11:46:09
Date of Issue: 28-07-2025

Inquiry Input Information

Name: KAMLESH . DOB/Age: 01-01-1999 Gender: MALE
Father: Ramkishun Spouse: Mother:
Phone Numbers: 8395999284 ID(s): IQWPK9962H [PAN] Email ID(s): 12kamlesharya@gmail.com

Current Address: IMT MANESAR ,Manesar,HR,122051

Other Address:

CRIF HM Score(S):

SCORE NAME	RANGE	SCORE	SCORING FACTORS(Upto 4 only)
PERFORM CONSUMER 2.2	300-900	777	<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	783	783	783	768	744	744	744	730	15			
Description									Not Scored: Sufficient History Not Available	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	1	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
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
KAMLESH .	10-09-2021	28-02-2022	Consumer Loan	NBF
KAMLESH ARYA	03-03-2023	01-11-2024	Two-Wheeler Loan	NBF

Employment details

Account Information

Closed

1	Account Type: TWO-WHEELER LOAN				Credit Grantor: XXXX			Account #: XXXX		Lender Type: NBF		As on: 01-11-2024	
Ownership:		INDIVIDUAL			Disbursed Date:		15-02-2023		Disb'd Amt/High Credit:		60,000		
Credit Limit:					Last Payment Date:		14-08-2024		Current Balance:		0		
Cash Limit:					Closed Date:		05-08-2024		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	-	-	-	-	
2023	-	-	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	
2024	30,408	26,607	22,806	18,222	14,680	11,087	7,443	3,748	-	-	-	-	
2023	-	-	-	-	-	-	-	-	45,612	41,811	38,010	34,209	
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	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	-	-	-	-	
2023	-	-	-	-	-	-	-	-	60,000	60,000	60,000	60,000	

Account Information

[illegible]

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	000/XXX	000/XXX	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	000/STD	000/STD	000/STD	000/STD	000/XXX

Current Balance History:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	1,175	0	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	9,400	7,050	5,875	5,875	4,700	2,350

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	9,400	9,400	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	9,400	9,400	9,400	9,400	9,400	9,400

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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