

CONSUMER CIR

CONSUMER:	GHANSHYAM KUMAR	DATE:	2025-10-29
MEMBER ID:		TIME:	03:23 PM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	

CONSUMER INFORMATION:

NAME:	GHANSHYAM KUMAR	
DATE OF BIRTH:	1996-03-14	GENDER: male

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	632	1. HIGH PROPORTION OF OUTSTANDING TRADES 2. RECENT HIGH BALANCE BUILD ON BANKCARD TRADES

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months	: 300 (high risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months	: -1
* At least one tradeline with information updated in last 36 months is required.	

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	IJCPK7344J		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	1803385448		
VoterId	UNB1444157		
CkycId	60006398097821		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
01	8809178822	
01	7004490416	
01	7352817944	

EMAIL CONTACT(S):

EMAIL ADDRESS
GHANSHYAMBANDAR.123@GMAIL.COM
NOMAIL@GMAIL.COM
GYANTIDEVI846@GMAIL.COM

ADDRESS(ES):

ADDRESS : S/O: SUDHIR PRASAD, RADHA NAGAR PANDRA, MAHAVIR MANDIR, PANDRA, KANKE, HEHAL, R ANCHI, JHARKHAND, 834005, RANCHI, ,20, 834005		
CATEGORY: 01	RESIDENCE CODE:	DATE REPORTED: 2024-12-01
ADDRESS : RADHA NAGAR PANDRA PANDRA RANCHI 601 JHARKHAND, ,20, 834005		
CATEGORY: 04	RESIDENCE CODE:	DATE REPORTED: 2023-12-31
ADDRESS : RADHA NAGAR PANDRA PANDRA RANCHI 601 JHARKHAND, ,20, 834005		
CATEGORY: 03	RESIDENCE CODE:	DATE REPORTED: 2023-12-31
ADDRESS : RADHA NAGAR PANDRA PANDRA RANCHI 601 JHARKHAND, ,20, 834005		
CATEGORY: 02	RESIDENCE CODE:	DATE REPORTED: 2017-09-20

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
06	2024-01-31	04		Not Available	Not Available

SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL:5	HIGH CR/SANC. AMT:139635	CURRENT:22733	RECENT: 2024-11-27
	OVERDUE:3		OVERDUE:30312	OLDEST: 2022-09-17
	ZERO-BALANCE:2			

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	9				

ACCOUNT(S):

ACCOUNT				DATES				AMOUNTS				STATUS											
MEMBER NAME:SAYYAMIN				OPENED:2023-08-11				HIGH CREDIT AMOUNT:4000				CREDIT FACILITY STATUS:											
ACCOUNT NUMBER:7418952				REPORTED AND CERTIFIED:2024-06-30				CURRENT BALANCE:5045				ACCOUNT CLOSED: NA											
TYPE:Personal Loan				PMT HIST START:2023-08-01				EMI:				WRITTEN-OFF AMOUNT(PRINCIPAL): 4000											
OWNERSHIP:Individual				PMT HIST END:2024-06-01				PAYMENT FREQUENCY:				WRITTEN-OFF AMOUNT(TOTAL): 5045											
Amount Overdue:5045				LAST PAYMENT:				REPAYMENT TENURE:				SETTLEMENT AMOUNT: 0											
												SUIT - FILED / WILFUL DEFAULT: -											
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																							
311 08-23				281 07-23		250 06-23		220 05-23		189 04-23		160 03-23		129 02-23		098 01-23		068 12-22		037 11-22		007 10-22	

ACCOUNT				DATES				AMOUNTS				STATUS						
MEMBER NAME:IDFC FIRST BANK				OPENED:2023-04-15				HIGH CREDIT AMOUNT:10873				CREDIT FACILITY STATUS: Written-off						
ACCOUNT NUMBER:111161651				REPORTED AND CERTIFIED:2025-10-29				CURRENT BALANCE:1876				ACCOUNT CLOSED: NA						
TYPE:Consumer Loan				PMT HIST START:2023-04-01				EMI:1904				WRITTEN-OFF AMOUNT(PRINCIPAL):						
OWNERSHIP:Individual				PMT HIST END:2025-10-01				PAYMENT FREQUENCY: 03				WRITTEN-OFF AMOUNT(TOTAL): 9455						
Amount Overdue:9455				LAST PAYMENT:2023-12-31				REPAYMENT TENURE:6				SETTLEMENT AMOUNT: 0						
												SUIT - FILED / WILFUL DEFAULT: -						
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
726 04-23	698 03-23	668 02-23	637 01-23	606 12-22	575 11-22	545 10-22	515 09-22	484 08-22	456 07-22	425 06-22	394 05-22	364 04-22	333 03-22	303 02-22	272 01-22	241 12-21	211 11-21	
180 10-21	150 09-21	119 08-21	090 07-21	059 06-21	028 05-21	000 04-21	000 03-21	000 02-21	000 01-21	000 12-20	000 11-20	000 10-20						

ACCOUNT				DATES					AMOUNTS				STATUS					
MEMBER NAME:PNB				OPENED:2022-09-17					HIGH CREDIT AMOUNT:110000				CREDIT FACILITY STATUS:					
ACCOUNT NUMBER:790700JT00000292				REPORTED AND CERTIFIED:2025-10-15					CURRENT BALANCE:15812				ACCOUNT CLOSED: NA					
TYPE:Commercial Vehicle Loan				PMT HIST START:2022-11-01					EMI:3526				WRITTEN-OFF AMOUNT(PRINCIPAL):					
OWNERSHIP:Individual				PMT HIST END:2025-10-01					PAYMENT FREQUENCY: 03				WRITTEN-OFF AMOUNT(TOTAL):					
Amount Overdue:15812				LAST PAYMENT:2025-07-11					REPAYMENT TENURE:36				SETTLEMENT AMOUNT: 0					
													SUIT - FILED / WILFUL DEFAULT: -					
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																		
107 11-22	093 10-22	090 09-22	090 08-22	092 07-22	062 06-22	062 05-22	059 04-22	029 03-22	001 02-22	062 01-22	062 12-21	062 11-21	031 10-21	063 09-21	062 08-21	062 07-21	062 06-21	
062 05-21	061 04-21	061 03-21	058 02-21	032 01-21	001 12-20	001 11-20	062 10-20	032 09-20	001 08-20	000 07-20	000 06-20	001 05-20	000 04-20	006 03-20	093 02-20	062 01-20	031 12-19	

ACCOUNT				DATES				AMOUNTS				STATUS			
MEMBER NAME:MUTHOOTFIN				OPENED:2024-11-27				HIGH CREDIT AMOUNT:12762				CREDIT FACILITY STATUS:			
ACCOUNT NUMBER:4215000702/F4215				REPORTED AND CERTIFIED:2025-09-03				CURRENT BALANCE:0				ACCOUNT CLOSED: 2025-09-03			
TYPE:Gold Loan				PMT HIST START:2024-11-01				EMI:				WRITTEN-OFF AMOUNT(PRINCIPAL):			
OWNERSHIP:Individual				PMT HIST END:2025-09-01				PAYMENT FREQUENCY: 05				WRITTEN-OFF AMOUNT(TOTAL):			
Amount Overdue:0				LAST PAYMENT:2025-09-02				REPAYMENT TENURE:13				SETTLEMENT AMOUNT: 0			
												SUIT - FILED / WILFUL DEFAULT: -			
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)															
000	000	000	000	000	000	000	000	000	000	000	000				
11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24					

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:SAYYAMIN	OPENED:2023-07-24	HIGH CREDIT AMOUNT:2000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:7034592	REPORTED AND CERTIFIED:2023-08-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-08-04
TYPE:Personal Loan	PMT HIST START:2023-07-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2023-08-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2023-08-04	REPAYMENT TENURE:	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 000
07-23 06-23

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
DMIFINANCE	2024-07-03	06	50000
TRUE CREDITS	2023-12-25	05	30000
BAJAJ FIN LTD	2023-12-12	00	150000
SI CREVA CAPITAL	2023-12-12	06	4000
POONAFIN	2023-12-02	05	1000000
IDFC FIRST BANK	2023-04-15	06	12899
IDFC FIRST BANK	2023-04-15	06	12999
Home Credit	2023-04-12	05	75000
BAJAJ FIN LTD	2023-04-12	06	24999

END OF REPORT ON KARTIK DHIBAR KARTIK DHIBAR

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