



CONSUMER CIR

CONSUMER: GHANSHYAM KUMAR
MEMBER ID:
MEMBER REFERENCE NUMBER:

DATE: 2025-10-29
TIME: 03:23 PM
CONTROL NUMBER:

CONSUMER INFORMATION:

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

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSCORE3	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		
Ckycld	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
GYANTIDEV1846@GMAIL.COM

ADDRESS(ES):

ADDRESS : S/O: SUDHIR PRASAD, RADHA NAGAR PANDRA, MAHAVIR MANDIR, PANDRA, KANKE, HEHAL, RANCHI, 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
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
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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 11-24	000 10-24	000 09-24	000 08-24	000 07-24	000 06-24	000 05-24	000 04-24	000 03-24	000 02-24	000 01-24
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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: -

000 07-23	000 06-23
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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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