



CONSUMER CIR

CONSUMER: BHARADHAN VIGNESH
MEMBER ID:
MEMBER REFERENCE NUMBER:

DATE: 2025-10-15
TIME: 05:54 PM
CONTROL NUMBER:

CONSUMER INFORMATION:

NAME: BHARADHAN VIGNESH
DATE OF BIRTH: 1998-10-02
GENDER: male

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSCORE3	776	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)	BFCPV1106A		
UNIVERSAL ID NUMBER (UID)	NOT DISCLOSED		
SocialId	6206890366		
CkyId	30016805938650		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
01	916380551833	
01	919789606815	

EMAIL CONTACT(S):

EMAIL ADDRESS

ADDRESS(ES):

ADDRESS : S/O BHARADHAN 2/193 KALAINAR NAGAR PULIYAMPATTI POLLACHI COIMBATORE, ,33, 642002		
CATEGORY: 01	RESIDENCE CODE:	DATE REPORTED: 2017-09-30

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
70	2024-09-23	04		Not Available	Not Available

SUMMARY:

ACCOUNT(S)					
ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED	
All Accounts	TOTAL:9	HIGH CR/SANC. AMT:1800000	CURRENT:347082	RECENT: 2024-09-05	
	OVERDUE:0		OVERDUE:-5	OLDEST: 2017-09-07	
	ZERO-BALANCE:8				

ENQUIRIES

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	3				

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS

MEMBER NAME:CENTRAL BANK	OPENED:2024-09-05	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:00000005670772488	REPORTED AND CERTIFIED:2025-06-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2025-06-21
TYPE:other	PMT HIST START:2024-09-01	EMI:100000	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-06-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:2025-06-21	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

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

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	000 12-23
--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:TN MERCANTILE	OPENED:2024-05-15	HIGH CREDIT AMOUNT:1000000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:091700950100159	REPORTED AND CERTIFIED:2025-09-30	CURRENT BALANCE:347082	ACCOUNT CLOSED: NA
TYPE:Housing Loan	PMT HIST START:2024-05-01	EMI:	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2025-09-01	PAYMENT FREQUENCY:	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:0	LAST PAYMENT:2025-09-22	REPAYMENT TENURE:123	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

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

000 05-24	000 04-24	000 03-24	000 02-24	000 01-24	000 12-23	000 11-23	000 10-23	000 09-23	000 08-23	000 07-23	000 06-23	000 05-23	000 04-23	000 03-23	000 02-23	000 01-23
--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:CENTRAL BANK	OPENED:2023-08-28	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:00000005458272900	REPORTED AND CERTIFIED:2024-09-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2024-09-05
TYPE:Gold Loan	PMT HIST START:2023-08-01	EMI:112432	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2024-09-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:2024-09-05	REPAYMENT TENURE:18	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

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

000 08-23	000 07-23	000 06-23	000 05-23	000 04-23	000 03-23	STD 02-23	STD 01-23	STD 12-22	STD 11-22	STD 10-22	STD 09-22	STD 08-22	STD 07-22
--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:CENTRAL BANK	OPENED:2022-09-03	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:00000005284017333	REPORTED AND CERTIFIED:2023-08-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2023-08-28
TYPE:other	PMT HIST START:2022-09-01	EMI:111343	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2023-08-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:2023-08-28	REPAYMENT TENURE:18	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

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

STD 09-22	STD 08-22	STD 07-22	STD 06-22	STD 05-22	STD 04-22	STD 03-22	STD 02-22	STD 01-22	STD 12-21	STD 11-21	STD 10-21
--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:CENTRAL BANK	OPENED:2021-08-25	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:00000005136446716	REPORTED AND CERTIFIED:2022-09-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2022-09-03
TYPE:Business Loan – Priority Sector – Agriculture	PMT HIST START:2021-08-01	EMI:107330	WRITTEN-OFF AMOUNT(PRINCIPAL):
OWNERSHIP:Individual	PMT HIST END:2022-09-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):
Amount Overdue:-1	LAST PAYMENT:2022-09-03	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
			SUIT - FILED / WILFUL DEFAULT: -

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

STD 08-21	STD 07-21	STD 06-21	STD 05-21	STD 04-21	STD 03-21	STD 02-21	STD 01-21	STD 12-20	STD 11-20	STD 10-20	STD 09-20	STD 08-20	STD 07-20
--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------	--------------

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME:CENTRAL BANK	OPENED:2020-09-02	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:
ACCOUNT NUMBER:00000003847030054	REPORTED AND CERTIFIED:2021-08-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2021-08-25
	PMT HIST START:2020-09-01	EMI:107380	WRITTEN-OFF AMOUNT(PRINCIPAL):

TYPE: Business Loan – Priority Sector – Agriculture

PMT HIST END:2021-08-01

PAYMENT FREQUENCY: 03

WRITTEN-OFF AMOUNT(TOTAL):

SETTLEMENT AMOUNT: 0

SUIT - FILED / WILFUL DEFAULT: -

Amount Overdue:-1

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

STD STD
09-20 08-20 07-20 06-20 05-20 04-20 03-20 02-20 01-20 12-19 11-19 10-19

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME:CENTRAL BANK	OPENED:2018-09-01	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:														
ACCOUNT NUMBER:00000003702944236	REPORTED AND CERTIFIED:2021-11-30	CURRENT BALANCE:0	ACCOUNT CLOSED: 2019-09-03														
TYPE:other	PMT HIST START:2018-12-01	EMI:106981	WRITTEN-OFF AMOUNT(PRINCIPAL):														
OWNERSHIP:Individual	PMT HIST END:2021-11-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):														
Amount Overdue:0	LAST PAYMENT:2019-03-31	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0														
SUIT - FILED / WILFUL DEFAULT: -																	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
000 12-18	XXX 11-18	XXX 10-18	XXX 09-18	XXX 08-18	XXX 07-18	XXX 06-18	XXX 05-18	XXX 04-18	XXX 03-18	XXX 02-18	XXX 01-18	XXX 12-17	XXX 11-17	XXX 10-17	XXX 09-17	XXX 08-17	XXX 07-17
XXX 06-17	XXX 05-17	XXX 04-17	XXX 03-17	XXX 02-17	XXX 01-17	XXX 12-16	XXX 11-16	XXX 10-16	STD 09-16	STD 08-16	STD 07-16	STD 06-16	STD 05-16	STD 04-16	STD 03-16	STD 02-16	STD 01-16

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

000 12-18	XXX 11-18	XXX 10-18	XXX 09-18	XXX 08-18	XXX 07-18	XXX 06-18	XXX 05-18	XXX 04-18	XXX 03-18	XXX 02-18	XXX 01-18	XXX 12-17	XXX 11-17	XXX 10-17	XXX 09-17	XXX 08-17	XXX 07-17
XXX 06-17	XXX 05-17	XXX 04-17	XXX 03-17	XXX 02-17	XXX 01-17	XXX 12-16	XXX 11-16	STD 10-16	STD 09-16	STD 08-16	STD 07-16	STD 06-16	STD 05-16	STD 04-16	STD 03-16	STD 02-16	STD 01-16

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

000 12-18	XXX 11-18	XXX 10-18	XXX 09-18	XXX 08-18	XXX 07-18	XXX 06-18	XXX 05-18	XXX 04-18	XXX 03-18	XXX 02-18	XXX 01-18	XXX 12-17	XXX 11-17	XXX 10-17	XXX 09-17	XXX 08-17	XXX 07-17
XXX 06-17	XXX 05-17	XXX 04-17	XXX 03-17	XXX 02-17	XXX 01-17	XXX 12-16	XXX 11-16	XXX 10-16	XXX 09-16	XXX 08-16	XXX 07-16	XXX 06-16	XXX 05-16	XXX 04-16	XXX 03-16	XXX 02-16	XXX 01-16

ACCOUNT	DATES	AMOUNTS	STATUS									
MEMBER NAME:CENTRAL BANK	OPENED:2019-09-03	HIGH CREDIT AMOUNT:100000	CREDIT FACILITY STATUS:									
ACCOUNT NUMBER:00000003772134660	REPORTED AND CERTIFIED:2020-12-31	CURRENT BALANCE:0	ACCOUNT CLOSED: 2020-07-28									
TYPE:other	PMT HIST START:2019-09-01	EMI:3500	WRITTEN-OFF AMOUNT(PRINCIPAL):									
OWNERSHIP:Individual	PMT HIST END:2020-07-01	PAYMENT FREQUENCY: 03	WRITTEN-OFF AMOUNT(TOTAL):									
Amount Overdue:0	LAST PAYMENT:2020-03-31	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0									
SUIT - FILED / WILFUL DEFAULT: -												
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)												
XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18		

ENQUIRIES:

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
TN MERCANTILE	2024-05-08	02	1000000
TN MERCANTILE	2024-05-06	02	1000000
TN MERCANTILE	2024-03-25	02	1000000

END OF REPORT ON KARTIK DHIBAR KARTIK DHIBAR

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided / submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.