

CONSUMER CIR

CONSUMER:	BHARADHAN VIGNESH	DATE:	2025-10-15
MEMBER ID:		TIME:	05:54 PM
MEMBER REFERENCE NUMBER:		CONTROL NUMBER:	

CONSUMER INFORMATION:

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

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CIBILTRANSUNIONSORE3	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  
Consumer not in CIBIL database or history older than 36 months

: 300 (high risk) to 900 (low risk)  
: -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		
CkycId	30016805938650		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
01	916380551833	
01	919789606815	

EMAIL CONTACT(S):

EMAIL ADDRESS
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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
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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):
OWNERSHIP:Individual	LAST PAYMENT:2021-08-25	REPAYMENT TENURE:12	SETTLEMENT AMOUNT: 0
Amount Overdue:-1			SUIT - FILED / WILFUL DEFAULT: -

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

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

ACCOUNT				DATES				AMOUNTS				STATUS						
MEMBER NAME:CENTRAL BANK				OPENED:2017-09-07				HIGH CREDIT AMOUNT:100000				CREDIT FACILITY STATUS:						
ACCOUNT NUMBER:00000003632311869				REPORTED AND CERTIFIED:2021-11-30				CURRENT BALANCE:0				ACCOUNT CLOSED: 2018-09-01						
TYPE:other				PMT HIST START:2018-12-01				EMI:106866				WRITTEN-OFF AMOUNT(PRINCIPAL):						
OWNERSHIP:Individual				PMT HIST END:2021-11-01				PAYMENT FREQUENCY: 03				WRITTEN-OFF AMOUNT(TOTAL):						
Amount Overdue:0				LAST PAYMENT:2018-03-31				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	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 09-19	STD 08-19	STD 07-19	STD 06-19	STD 05-19	STD 04-19	STD 03-19	STD 02-19	STD 01-19	STD 12-18	STD 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

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