

CIBIL

CIBIL-555...

Applicant

RAM NIWAS(Primary)

Internal CIBIL

External CIBIL

Codified CIBIL

CIBIL Disposition

Details

CIBIL Date/Time

05-Apr-2024/17:48:57

Secondry CIBIL Check

false

CIBIL Score

716

PL Score

794

Total Overdue Amount

1,450

Count of Live Loans/Count of Total Loans

13/19

CIBIL Source

CIBIL

Bureau Category

Thin

DPD Cluster Segment

Risky customer

CIBIL Details

CIBIL One

Applicant Details

Applicant	APP66303549	Applicant Name	RAMNIWAS
Date Of Birth	02-Feb-1984	Gender	Male

CIBIL Information

Enquiry Control No	007401639599	Enquiry Member Code	NB66036255
Date Processed	05-Apr-2024	Time Processed	17:48:57
DPD Cluster Segment	Risky customer	Total Enquiries	7

Identifications

Identification Type	PAN	Identification Number	AIYPN4347H
Issue Date		Expiry Date	
Enriched Enquiry			
Identification Type	Passport	Identification Number	K7594792
Issue Date		Expiry Date	
Enriched Enquiry			
Identification Type	Driver License	Identification Number	3659B2003
Issue Date		Expiry Date	
Enriched Enquiry			
Identification Type	Universal ID	Identification Number	*****XXXX
Issue Date		Expiry Date	
Enriched Enquiry			



Telephones			
Telephone Type	Not Classified	Telephone Number	9625050810
Telephone Extension		Enriched Enquiry	
Telephone Type	Not Classified	Telephone Number	99175984
Telephone Extension		Enriched Enquiry	
Telephone Type	Office Phone	Telephone Number	00004303592
Telephone Extension		Enriched Enquiry	
Telephone Type	Mobile Phone	Telephone Number	9625050810
Telephone Extension		Enriched Enquiry	

Emails			
Email	DRRAMNIWAS05@GMAIL.COM		
Email	DR.RAMNIWAS05@GMAIL.COM		
Email	DR.RAMNIWAS05@GMAIL.COM		
Email	RAMNIWAS@ASIAHOSPITAL.COM		

Address			
Name	A-173717146	Address Category	Permanent Residence
Address	ASIAN HOSPITAL SECTOR 21 A, BADKAL FLYOVER ROAD FARIDABAD, GHAZIABAD, DELHI	Residence Code	
Date Reported	11-Jan-2024	Pincode	121002
		Errors	Address record is not applicable to fire secondary CIBIL because of incomplete data.
Initiated Date		Response Date	
Name	A-173717146	Address Category	Current Residence
Address	H NO F C A-19 GARG COLONY BALLABGARH, FARIDABAD, GHAZIABAD, DELHI	Residence Code	
Date Reported	31-Dec-2023	Pincode	121004
		Errors	Address record is not applicable to fire secondary CIBIL because of incomplete data.
Initiated Date		Response Date	
Name	A-173717146	Address Category	Office Residence
Address	H NO F C A-19, GARG COLONY, BALLABGARH,, FARIDABAD-121004, GHAZIABAD, DELHI	Residence Code	
Date Reported	31-Dec-2023	Pincode	121004
		Errors	Address record is not applicable to fire secondary CIBIL because of incomplete data.

Initiated Date		Response Date	
Name	A-173717146	Address Category	CIBIL4 Address
Address	DELHI, DELHI, DELHI, GHAZIABAD, DELHI	Residence Code	
Date Reported	14-Oct-2017	Pincode	110091
		Errors	Address record is not applicable to fire secondary CIBIL because of incomplete data.
Initiated Date		Response Date	

Employment

Employment Category	Mobile Phone	Gross Income Indicator	
Month or Annual Income Indicator		Income	
Date Report and Cert	01-Jan-1970	Date for CIBIL Remark Code	
CIBIL Remark Code		Account Type Description	Property Loan
Account Type	03		

Account Detail Information

Expand All

Collapse All

Property   Loan   |   ACTIVE   |   Individual   |   163977   |   2022-04-25   |   2024-02-15

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Property Loan
Sanction Amount	1,63,977	Interest Rate	0
Current Balance	1,61,406	EMI	1,413
DPD 1	01-Feb-2024 - 030 030 030 030 030 030 000 030 030 030 030 000 000 000 000 016 016	DPD 2	000 000 000 000 000 - 01-Apr-2022
Actual Payment	0	Repayment Tenure	264
Date Opened	25-Apr-2022	Date Closed	
Date Last Payment	15-Feb-2024	Amount Overdue	1,383
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL900UAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/04/2022
Written Off (Principal)	0		

Housing   Loan   |   ACTIVE   |   Individual   |   3200000   |   2022-04-05   |   2024-02-15

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Housing Loan



Sanction Amount	32,00,000	Interest Rate	0
Current Balance	31,23,091	EMI	27,556
DPD 1	01-Feb-2024 - 000 000 030 030 030 030 000 030 030 030 030 000 000 000 000 000 030	DPD 2	000 000 000 000 000 - 01-Apr-2022
Actual Payment	0	Repayment Tenure	264
Date Opened	05-Apr-2022	Date Closed	
Date Last Payment	15-Feb-2024	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90QUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/04/2022
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 39680 | 2020-11-30 | 2024-01-28

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	39,680	Interest Rate	45
Current Balance	0	EMI	
DPD 1	01-Mar-2024 - 000 000 014 000 000 014 000 000 000 000 000 000 000 000 00 0 000	DPD 2	000 014 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 - 01-Apr-2021
Actual Payment	161	Repayment Tenure	0
Date Opened	30-Nov-2020	Date Closed	
Date Last Payment	28-Jan-2024	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	21-Mar-2024	Payment Frequency	03
Cash Limit	62,100	Credit Limit	2,07,000
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90RUAT	Payment History Start and End Date	Start date: 01/03/2024 End date:01/04/2021
Written Off (Principal)	0		

Consumer Loan | ACTIVE | Individual | 8000 | 2020-09-16 | undefined

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Consumer Loan
Sanction Amount	8,000	Interest Rate	0
Current Balance	0	EMI	
DPD 1	01-Feb-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 00 00 000	DPD 2	000 000 000 000 000 000 000 000 000 00 0 000 000 - 01-Sept-2021
Actual Payment	0	Repayment Tenure	0

Date Opened	16-Sept-2020	Date Closed	
Date Last Payment		Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90SUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/09/2021
Written Off (Principal)	0		

Consumer    Loan    |    ACTIVE    |    Individual    |    2000    |    2020-09-16    |    undefined

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Consumer Loan
Sanction Amount	2,000	Interest Rate	0
Current Balance	0	EMI	
DPD 1	01-Feb-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 0 00 000	DPD 2	000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-M ar-2021
Actual Payment	0	Repayment Tenure	0
Date Opened	16-Sept-2020	Date Closed	
Date Last Payment		Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90TUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/03/2021
Written Off (Principal)	0		

Credit    Card    |    CLOSED    |    Individual    |    1061    |    2019-10-29    |    2019-12-23

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	1,061	Interest Rate	0
Current Balance	0	EMI	
DPD 1	01-Jul-2022 - 000 000 000 000 000 000 000 000 000 000 000 000 000 00 0 000	DPD 2	000 000 000 000 000 000 000 000 000 000 0 0 000 000 000 000 000 000 - 01-Oct-2019
Actual Payment	0	Repayment Tenure	0
Date Opened	29-Oct-2019	Date Closed	31-Jul-2022
Date Last Payment	23-Dec-2019	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	CLOSED
Date Reported and Certified	31-Jul-2022	Payment Frequency	



Cash Limit	14,000	Credit Limit	70,000
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90UUAT	Payment History Start and End Date	Start date: 01/07/2022 End date:01/10/2019
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 8729 | 2019-03-04 | 2023-05-06

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	8,729	Interest Rate	0
Current Balance	0	EMI	
DPD 1	01-Feb-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 00 00 000	DPD 2	000 000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-Mar-2021
Actual Payment	118	Repayment Tenure	0
Date Opened	04-Mar-2019	Date Closed	
Date Last Payment	06-May-2023	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	18,800	Credit Limit	94,000
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90VUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/03/2021
Written Off (Principal)	0		

Housing Loan | ACTIVE | Joint | 1450000 | 2019-01-28 | 2024-02-15

Member	NOT DISCLOSED	Account Number	
Ownership	Joint	Account Type	Housing Loan
Sanction Amount	14,50,000	Interest Rate	0
Current Balance	10,14,361	EMI	13,000
DPD 1	01-Feb-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 00 00 000	DPD 2	000 000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-Mar-2021
Actual Payment	0	Repayment Tenure	240
Date Opened	28-Jan-2019	Date Closed	
Date Last Payment	15-Feb-2024	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90WUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/03/2021
Written Off (Principal)	0		



Credit Card | CLOSED | Individual | 10788 | 2019-01-24 | 2019-08-19

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	10,788	Interest Rate	42
Current Balance	-1	EMI	
DPD 1	01-Mar-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 000 000 000	DPD 2	000 000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-Apr-2021
Actual Payment	0	Repayment Tenure	0
Date Opened	24-Jan-2019	Date Closed	16-Dec-2019
Date Last Payment	19-Aug-2019	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	CLOSED
Date Reported and Certified	14-Mar-2024	Payment Frequency	03
Cash Limit	43,120	Credit Limit	1,54,000
Collateral Type		Collateral Value	0
SF System Id	a0S7U00001TL90XUAT	Payment History Start and End Date	Start date: 01/03/2024 End date:01/04/2021
Written Off (Principal)	0		

Auto Loan (Personal) | ACTIVE | Individual | 304322 | 2019-01-18 | 2024-02-05

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Auto Loan (Personal)
Sanction Amount	3,04,322	Interest Rate	0
Current Balance	68	EMI	12,528
DPD 1	01-Feb-2024 - 025 XXX XXX XXX XXX XXX X XX XXX XXX XXX XXX XXX XXX XXX XXX X XX XXX XXX	DPD 2	XXX XXX XXX XXX XXX XXX 000 000 000 X XX 000 000 000 000 000 000 000 000 - 01-Mar-2021
Actual Payment	0	Repayment Tenure	60
Date Opened	18-Jan-2019	Date Closed	
Date Last Payment	05-Feb-2024	Amount Overdue	67
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a0S7U00001TL90PUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/03/2021
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 48164 | 2018-12-26 | 2024-02-25

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	48,164	Interest Rate	0



Current Balance	9,611	EMI	
DPD 1	01-Mar-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 00 00 000	DPD 2	000 000 000 000 000 000 000 012 000 000 00 0 000 000 000 000 000 000 000 000 - 01-A pr-2021
Actual Payment	0	Repayment Tenure	0
Date Opened	26-Dec-2018	Date Closed	
Date Last Payment	25-Feb-2024	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	11-Mar-2024	Payment Frequency	03
Cash Limit	0	Credit Limit	1,80,000
Collateral Type		Collateral Value	0
SF System Id	a0S7U00001TL90YUAT	Payment History Start and End Date	Start date: 01/03/2024 End date:01/04/2021
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 78508 | 2018-02-09 | 2023-08-30

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	78,508	Interest Rate	0
Current Balance	0	EMI	
DPD 1	01-Feb-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 00 00 000	DPD 2	000 000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-M ar-2021
Actual Payment	0	Repayment Tenure	0
Date Opened	09-Feb-2018	Date Closed	
Date Last Payment	30-Aug-2023	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	29-Feb-2024	Payment Frequency	
Cash Limit	60,600	Credit Limit	2,02,000
Collateral Type		Collateral Value	0
SF System Id	a0S7U00001TL90ZUAT	Payment History Start and End Date	Start date: 01/02/2024 End date:01/03/2021
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 48492 | 2017-08-25 | 2024-02-13

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	48,492	Interest Rate	0
Current Balance	-590	EMI	
DPD 1	01-Mar-2024 - 000 000 000 XXX 000 000 00 0 000 000 000 000 000 000 028 000 000 0 00 000	DPD 2	000 000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-A pr-2021
Actual Payment	0	Repayment Tenure	0
Date Opened	25-Aug-2017	Date Closed	





Date Last Payment	13-Feb-2024	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	12-Mar-2024	Payment Frequency	
Cash Limit	0	Credit Limit	50,000
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90aUAD	Payment History Start and End Date	Start date: 01/03/2024 End date:01/04/2021
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 89412 | 2017-07-20 | 2022-11-05

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	89,412	Interest Rate	0
Current Balance	4,461	EMI	
DPD 1	01-Dec-2022 - 000	DPD 2	- 01-Dec-2022
Actual Payment	11,717	Repayment Tenure	0
Date Opened	20-Jul-2017	Date Closed	
Date Last Payment	05-Nov-2022	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	09-Dec-2022	Payment Frequency	03
Cash Limit	30,600	Credit Limit	1,02,000
Collateral Type		Collateral Value	0
SF System Id	a057U00001TL90bUAD	Payment History Start and End Date	Start date: 01/12/2022 End date:01/12/2022
Written Off (Principal)	0		

Credit Card | ACTIVE | Individual | 89412 | 2017-07-20 | 2024-01-02

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	89,412	Interest Rate	0
Current Balance	-10,300	EMI	
DPD 1	01-Mar-2024 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 003 000 000 0 00 000	DPD 2	000 000 000 000 000 000 003 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-A pr-2021
Actual Payment	55	Repayment Tenure	0
Date Opened	20-Jul-2017	Date Closed	
Date Last Payment	02-Jan-2024	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	ACTIVE
Date Reported and Certified	10-Mar-2024	Payment Frequency	03
Cash Limit	30,600	Credit Limit	1,02,000
Collateral Type		Collateral Value	0

Credit Card	CLOSED	Individual	20634	2017-07-20	2018-11-21
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Personal	Loan	CLOSED	Individual	600000	2016-01-25	2019-07-22
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Credit Card | CLOSED | Individual | 19018 | 2015-07-16 | 2017-01-23

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Credit Card
Sanction Amount	19,018	Interest Rate	0
Current Balance	0	EMI	
DPD 1	01-Feb-2024 - 000 XXX 000 000 000 000 00 0 000 000 000 000 000 000 000 000 0 00 000	DPD 2	000 000 000 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 - 01-Mar-2021
Actual Payment	0	Repayment Tenure	0
Date Opened	16-Jul-2015	Date Closed	23-Jan-2017
Date Last Payment	23-Jan-2017	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	CLOSED
Date Reported and Certified	29-Feb-2024	Payment Frequency	
Cash Limit	0	Credit Limit	25,000
Collateral Type		Collateral Value	0
SF System Id	a0S7U00001TL90fUAD	Payment History Start and End Date	Start date: 01/02/2024 End date:01/03/2021
Written Off (Principal)	0		

Auto Loan (Personal) | CLOSED | Individual | 515000 | 2015-01-21 | 2018-02-27

Member	NOT DISCLOSED	Account Number	
Ownership	Individual	Account Type	Auto Loan (Personal)
Sanction Amount	5,15,000	Interest Rate	10.5
Current Balance	0	EMI	11,070
DPD 1	01-Mar-2023 - 000 000 000 000 000 000 00 0 000 000 000 000 000 000 000 000 0 00 000	DPD 2	000 000 000 000 000 000 000 000 000 000 0 0 000 000 000 000 000 000 000 XXX - 01-Apr-2020
Actual Payment	0	Repayment Tenure	60
Date Opened	21-Jan-2015	Date Closed	28-Feb-2018
Date Last Payment	27-Feb-2018	Amount Overdue	0
Settlement	0	credit Facility Status	
Suit Filed Status		Loan Status	CLOSED
Date Reported and Certified	31-Mar-2023	Payment Frequency	03
Cash Limit	0	Credit Limit	0
Collateral Type		Collateral Value	0
SF System Id	a0S7U00001TL90gUAD	Payment History Start and End Date	Start date: 01/03/2023 End date:01/04/2020
Written Off (Principal)	0		

Enquiry Detail Information

