

Name: Diya Puja
Date of Birth: February 6th, 1976
Email: Diya@neednova.com
Date Generated: April 19th, 2018



743

Score generated using a foreign data score of **756** provided by **CRIF High Mark**
More details below



The risk profile of this applicant is **low**

CALCULATED METRICS



TRADELINES

ALLAHABAD BANK - STUDENT

Account Status Active	Opening Balance \$1,523	Current Balance \$2,504	Credit Type Other
Responsibility Individual	Payment Frequency Monthly	Date Opened June 14th, 2014	Date Last Reported April 30th, 2016

Original Currency

INR

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2016	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(0)	(0)	(2)	(1)
2015	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2014	(0)	(0)	(0)	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

FEDERAL BANK - PERSONAL

Account Status

Active

Opening Balance

\$6,092

Current Balance

\$7,562

Credit Type

Other

Responsibility

Individual

Payment Frequency

Monthly

Date Opened

January 1st, 2013

Date Last Reported

January 12th, 2015

Original Currency

INR

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2015	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(0)
2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2013	(0)	(0)	(0)	(0)	(0)	(0)	(4)	(3)	(2)	(1)	(0)	(0)

ICICI BANK LTD - CREDIT CARD

Account Status

Active

Current Balance

\$17

High Balance

\$511

Credit Type

Revolving

Balance Past Due \$0	Responsibility Individual	Payment Frequency Monthly	Date Opened September 20th, 2010
Date Last Reported December 23rd, 2012	Original Currency INR		

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2012	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(N/A)
2011	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2010	(0)	(0)	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

HDFC BANK LTD - CREDIT CARD

Account Status Active	Current Balance \$0	Credit Type Revolving	Responsibility Individual
Payment Frequency Monthly	Date Opened May 23rd, 2006	Date Last Reported May 31st, 2009	Original Currency INR

Payment History - Monthly

Unknown: N/A (N/A) Pay periods late: 0 (0) <1 (1) <2 (2) <3 (3) <4 (4) 5+ (5)

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2009	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(0)	(0)	(0)	(0)	(0)
2008	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2007	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2006	(0)	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

INQUIRIES

STATE BANK OF INDIA - OTHER TYPE

Inquiry Date	Inquiry Amount	Company Name	Original Currency
February 1st, 2017	\$2,284	STATE BANK OF INDIA	INR

SOFTCELL - OTHER TYPE

Inquiry Date	Inquiry Amount	Company Name	Original Currency
November 12th, 2016	\$152	SOFTCELL	INR

ADDRESSES

Address	Property Type	Move In Date
GANGA ELECTRICALS, SHOP NO 3 JAIN MANDIR SAHARANPUR SAHARANPUR 247001 UP	Other	Unknown

ABOUT THIS REPORT

How a Nova credit report works

Nova Credit is a premier cross-border credit bureau that provides you with instant access to high-quality global credit data in an easy, uniform format. The credit report you see is the compilation of credit file data from our international bureau partner.

Nova score description

The NovaScore was developed to help you understand how international credit report data translates into a U.S. context. The NovaScore above is generated by mapping the foreign credit score from our international bureau partner to a U.S.-equivalent score range based on underlying default odds tables. The remapped NovaScore is being provided solely by Nova and was not provided by CRIF High Mark.

Foreign exchange rates

USD/INR: 65.66 (Source: ECB - April 18th, 2018)

CONSUMER RIGHTS

Inaccurate, negative information may lower your credit score and may indicate fraudulent activity. We recommend you dispute any inaccuracies as soon as you spot them. You can initiate a dispute with Nova Credit by downloading and mailing our Dispute Request Form available on our website at www.neednova.com/disputes.html. Please mail the Dispute Request Form, along with any supporting document(s), to: Nova Credit Inc., Attn: Consumer Disputes, [2 Mint Plaza, Suite 501, San Francisco, CA 94103](http://www.neednova.com/disputes.html).

Because the underlying credit information in a Nova Credit Report is originally provided from a foreign credit bureau, you also have the option to submit a dispute directly with the relevant bureau. You can find contact information for our foreign credit bureau partners at www.neednova.com/bureaupartners.html.

For disputes filed with Nova Credit, we will initiate an investigation upon receipt of your request provided that we have your file on record. In most cases, we will need to contact the foreign credit bureau that originally provided the underlying data and may request further documentation from you during this process. We process all disputes within 30 days unless applicable law permits us more time. We will notify you when the results of your dispute investigation are ready, and will send you a copy of your updated report if any corrections were made. Please note any information that is verified as accurate will not be removed from your report.

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit Unions with total assets of over \$10 billion and Their affiliates</p> <p>B. Such affiliates that are not banks, savings Associations, or credit unions also should list,</p>	<p>A. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>B. Federal Trade Commission: Consumer Response Center – FCRA</p>
<p>In addition to the CFPB:</p>	<p>Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>A. National banks, federal savings associations, And federal branches and federal agencies of Foreign banks</p> <p>B. State member banks, branches and agencies Of foreign banks (other than federal branches, Federal agencies, and Insured State Branches of Foreign Banks), commercial lending Companies owned or controlled by foreign Banks, and organizations operating under Section 25 or 25A of the Federal Reserve Act</p> <p>C. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state Savings associations</p> <p>D. Federal Credit Unions</p>	<p>A. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>B. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>C. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>D. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W.</p>

	Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.
	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the Creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357