

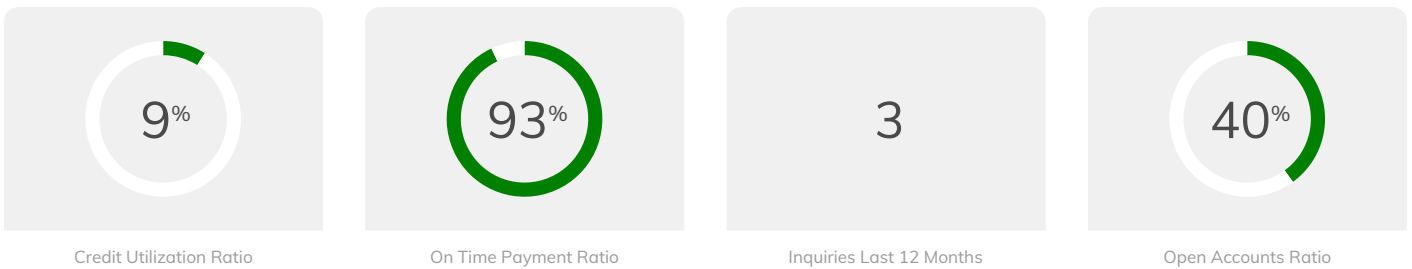
725

Compiled using data from our credit bureau partner in India



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

SUMMARY OF FINDINGS

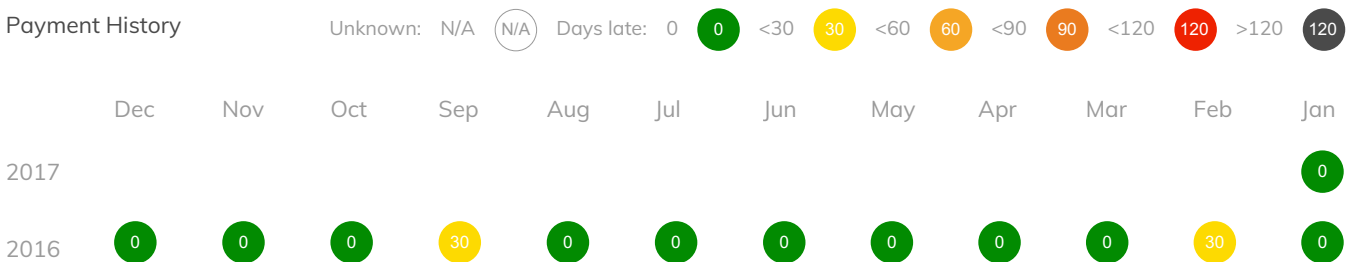


ACCOUNT HISTORY

CITI BANK - CREDIT CARD

Account Status	Credit Limit	Current Balance	High Balance
Open	\$747	\$151	\$527
Credit Type	Responsibility	Payment Frequency	Date Opened
Revolving	Individual	Monthly	September 9th, 2012

Date Last Reported
January 28th, 2017



2015	0	0	60	30	0	0	0	0	0	0	0	0
2014	N/A	0	0	0	0	0	0	0	0	0	N/A	N/A
2013	0	0	0	0	0	0	0	0	0	0	30	60
2012	0	0	0	0								

KOTAK MAHINDRA PRIME LIMITED - CAR LOAN

Account Status	Credit Limit	Current Balance	Installment Amount
Open	\$4,926	\$412	\$103
Credit Type	Responsibility	Payment Frequency	Date Opened
Fixed	Individual	Monthly	July 22nd, 2013
Date Last Reported	Property Collateral		
February 14th, 2017	\$12,832		

Payment History

Unknown: N/A (N/A) Days late: 0 0 <30 30 <60 60 <90 90 <120 120 >120 120

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017											0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	30	0
2014	0	0	30	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0						

HDFC LIMITED - MORTGAGE

Account Status	Credit Limit	Current Balance	High Balance
Closed	\$59,723	\$0	\$58,555
Installment Amount	Credit Type	Responsibility	Payment Frequency
\$584	Fixed	Joint	Monthly
Date Opened	Date Closed	Date Last Reported	
April 14th, 2011	February 14th, 2015	August 14th, 2015	

Payment History

Unknown: N/A (N/A) Days late: 0 0 <30 30 <60 60 <90 90 <120 120 >120 120

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2015											0	0

2014	0	60	30	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0							

CREDILA - STUDENT LOAN

Account Status	Credit Limit	Current Balance	High Balance
Closed	\$7,467	\$0	\$7,115
Installment Amount	Credit Type	Responsibility	Payment Frequency
\$176	Fixed	Individual	Monthly
Date Opened	Date Closed		
May 31st, 2010	May 31st, 2014		

Payment History

Unknown: N/A (N/A) Days late: 0 0 <30 30 <60 60 <90 90 <120 120 >120 120

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014								0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	90	60	30	0	0
2010	0	0	0	0	0	0	0	0				

HDFC BANK LTD - CREDIT CARD

Account Status	Credit Limit	Current Balance	Credit Type
Closed	\$325	\$0	Revolving
Responsibility	Payment Frequency	Date Opened	Date Closed
Individual	Monthly	January 9th, 2011	March 28th, 2013

Payment History

Unknown: N/A (N/A) Days late: 0 0 <30 30 <60 60 <90 90 <120 120 >120 120

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2013										0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0

INQUIRY HISTORY

CANARA BANK

Inquiry Date	Inquiry Type	Inquiry Amount
October 1st, 2016	Personal Loan	\$523

SBI LLMS CORPORATE

Inquiry Date	Inquiry Type	Inquiry Amount
November 27th, 2016	Other	\$15

CITI BANK

Inquiry Date	Inquiry Type	Inquiry Amount
January 9th, 2017	Credit Card	\$224

ADDRESS HISTORY

Address	Property Type	Move In Date
SAI DHAM, MUMBAI MH 400077	Home	January 1st, 2012

Address	Property Type	Move In Date
BHANUSHALI LANE PANT NAGAR, GHATKOPAR EAST MUMBAI, MH 400077	Business	April 12th, 2013

EMPLOYMENT HISTORY

Institution	Phone Number	Start Date	Annual Salary
TELCEL	14859280192	April 12th, 2013	\$105,821

Monthly Salary \$8,818	Address BHANUSHALI LANE PANT NAGAR, GHATKOPAR EAST MUMBAI, MH 400077
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Institution	Phone Number	Start Date	End Date
BETO'S PIZZA	8591948291	May 20th, 2010	March 1st, 2013

Annual Salary

\$78,114

Monthly Salary

\$6,509

Address

BARRISTER NATH PAI RD
SINDHU WADI, GHATKOPAR
EAST MUMBAI, MH 400077

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.

Please send us notice of your dispute to any of the following addresses:

Email: dispute@neednova.com

Phone: (844) 423-1345

Mail: Nova Credit, Customer Disputes, 2 Mint Plaza, San Francisco, CA 94103

In order for Nova to process your dispute, you must include (1) your unique Nova Identifier (located at the bottom left of your report), (2) the specific portion(s) of your Nova Credit Report you believe to be inaccurate, and (3) the reason for the inaccuracy. Upon receipt of your dispute notice, Nova Credit will initiate an investigation of your dispute and contact the organization that originally provided the information to Nova Credit. We may require further documentation from you during this process, including both personal identification and additional details on the dispute. We care about resolving these issues fairly and as painlessly as possible. 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 we cannot remove from your Nova Credit Report any information verified as accurate, and if the investigation does not resolve the dispute, we will instruct you regarding your option to make a statement of dispute on your Nova Credit 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:
1.a. Banks, savings associations, and credit Unions with total assets of over \$10 billion and	A. Consumer Financial Protection Bureau 1700 G Street, N.W.

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