

Anik Shah

November 26th, 1992

Foreign ID: YEHPG0098E

Foreign ID Type: Permanent Account Number (PAN)



IDENTITY REPORT

Source: TransUnion CIBIL Limited - India  
Name: Anik Shah  
Date of Birth: 1992-11-26

FOREIGN CREDIT REPORT

730

Score generated using a foreign data score of 819 provided by TransUnion CIBIL Limited - India  
More details below



The risk profile of this applicant is low

SCORE CODES

- 1 : Presence of delinquent account

2 : Too few real estate loans
- 3 : Presence of derogatory mark

CALCULATED METRICS

Revolving Credit Utilization Ratio	7%	Age of Oldest Tradeline (months)	77
Inquiries Last 6 Months	0	Open Tradelines	4

Tradelines Past Due 1+ Cycles in the Past 12 Months	0	Tradelines Past Due 3+ Cycles	0
Total Debt (All) Open	1,141 USD	Total Scheduled Payment Obligations Open	0 USD

TRADELINES

UNKNOWN INSTITUTION - CREDIT CARD - REVOLVING

Tradeline event 1

Account Type	Portfolio Type	Current Pay Status	Current Condition Status
Credit Card	Revolving	Current	Active
Credit Limit	Current Balance	High Balance	Last Payment Amount
3,014 USD	377 USD	1,624 USD	130 USD
Responsibility	Collateralized	Open	Date Opened
Individual	No	Yes	July 30th, 2016
Date Last Reported	Original Currency	History Frequency	Payment Obligation Frequency
December 31st, 2017	INR	Monthly	Monthly

Payment History - Monthly

<div> <div>Unknown: N/A</div> <div>N/A</div> <div>Pay periods late: 0</div> <div>0</div> <div>&lt;1</div> <div>1</div> <div>&lt;2</div> <div>2</div> <div>&lt;3</div> <div>3</div> <div>&lt;4</div> <div>4</div> <div>5+</div> <div>5</div> </div>												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017	0	0	0	0	0	0	0	0	2	0	0	0
2016	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

UNKNOWN INSTITUTION - CREDIT CARD - REVOLVING

Tradeline event 2

Account Type	Portfolio Type	Current Pay Status	Current Condition Status
Credit Card	Revolving	Current	Active
Current Balance	Responsibility	Collateralized	Open
328 USD	Individual	No	Yes

Date Opened  
July 29th, 2016

Date Last Reported  
February 25th, 2017







Original Currency  
INR

History Frequency  
Monthly

Payment Obligation  
Frequency  
Monthly

#### Payment History - Monthly

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

	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017												
2016												

#### UNKNOWN INSTITUTION - PERSONAL - INSTALLMENT

Tradeline event 3

Account Type  
Personal

Portfolio Type  
Installment

Current Pay Status  
Severe Derogatory

Current Condition Status  
Lender Initiated

Original Loan  
9,116 USD

Current Balance  
0 USD

Responsibility  
Joint

Collateralized  
No

Open  
No

Date Opened  
October 29th, 2016

Date Closed  
December 23rd, 2016

























Date Last Reported  
January 31st, 2017

Original Currency  
INR

History Frequency  
Monthly

#### Payment History - Monthly

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

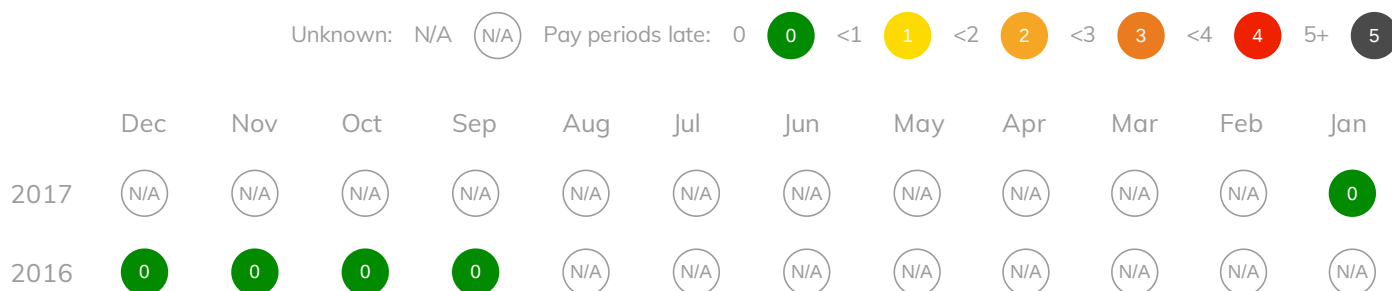
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017												
2016												

#### UNKNOWN INSTITUTION - CREDIT CARD - REVOLVING

Tradeline event 4

Account Type	Portfolio Type	Current Pay Status	Current Pay Substatus
Credit Card	Revolving	Severe Derogatory	Settled
Current Condition Status	Credit Limit	Current Balance	High Balance
Active	4,789 USD	329 USD	354 USD
Responsibility	Collateralized	Open	Date Opened
Individual	No	Yes	August 29th, 2016
Date Last Reported	Original Currency	History Frequency	
January 31st, 2017	INR	Monthly	

#### Payment History - Monthly



#### UNKNOWN INSTITUTION - CREDIT CARD - REVOLVING

Tradeline event 5

Account Type	Portfolio Type	Current Pay Status	Current Pay Substatus
Credit Card	Revolving	Severe Derogatory	Charge Off
Current Condition Status	Credit Limit	Current Balance	High Balance
Active	3,646 USD	107 USD	231 USD
Balance Past Due	Responsibility	Collateralized	Open
97 USD	Individual	No	Yes
Date Opened	Date Last Reported	Original Currency	History Frequency
December 15th, 2016	January 25th, 2017	INR	Monthly

#### Payment Obligation

Frequency

Monthly

#### Payment History - Monthly



INQUIRIES

UNKNOWN INSTITUTION - OTHER

Inquiry event 1

Inquiry Date	Reason	Collateralized
October 12th, 2021	Credit Seeking	No

ADDRESSES

ADDRESS

Address event 1

Address  
1/5194 STREET NO 7  
BALBIR NAGARSHAHDRA  
D DELHI DELHI, Delhi

EMPLOYERS

UNKNOWN INSTITUTION

Employer event 1

Date Reported	Annual Salary	Original Currency
January 25th, 2017	50,681 USD	INR

## ABOUT THIS REPORT

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### How the Nova Credit report works

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

### Identity Information

We present identity information when available from all data sources we query. This identity information reflects what is on file at the underlying source.

### Foreign Credit Report Data

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 (where available) from our international bureau partner to a U.S. industry-equivalent score range. The credit score range utilized by TransUnion CIBIL Limited - India in India is 300-900. The remapped NovaScore is being provided solely by Nova Credit and was not provided by TransUnion CIBIL Limited - India.

All names, logos, and trademarks mentioned herein are the property of their respective owners. Nothing herein shall be construed as granting any license or right to use the name, logos, trademarks or other intellectual property of a Nova Credit partner displayed here except as expressly provided herein or by obtaining the written permission of such party.

### Foreign exchange rates

USD/INR: 82.27 (Source: OER - January 8th, 2023)

### Report type

Customer Report

### TransUnion CIBIL Limited - India report ID

2149182339

## CONSUMER RIGHTS

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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 going to [help.novacredit.com/s/dispute](https://help.novacredit.com/s/dispute) and filling out the form, or by mailing our Dispute Request Form available on our website.

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.novacredit.com/bureaupartners](https://www.novacredit.com/bureaupartners).

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](https://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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## 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](https://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](https://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](https://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](https://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).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

#### Consumers Have the Right To Obtain a Security Freeze

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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](http://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 Their affiliates B. Such affiliates that are not banks, savings Associations, or credit unions also should list, In addition to the CFPB:	A. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 B. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:  A. National banks, federal savings associations, And federal branches and federal agencies of Foreign banks  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  C. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state Savings associations  D. Federal Credit Unions	A. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050  B. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480  C. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106  D. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation



	<p>Enforcement &amp; Proceedings</p> <p>Aviation Consumer Protection Division</p> <p>Department of Transportation</p> <p>1200 New Jersey Avenue, S.E.</p> <p>Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board</p> <p>Department of Transportation</p> <p>395 E Street, S.W.</p> <p>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</p> <p>United States Small Business Administration</p> <p>409 Third Street, S.W., 8<sup>th</sup> Floor</p> <p>Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission</p> <p>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</p> <p>1501 Farm Credit Drive</p> <p>McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission</p> <p>Consumer Response Center</p> <p>600 Pennsylvania Avenue, N.W.</p> <p>Washington, DC 20580</p> <p>(877) 382-4357</p>