

# Raj Du

October 25th, 1989

Foreign ID: ADIPA8123J

Foreign ID Type: Permanent Account Number (PAN)



## IDENTITY REPORT

Source: Crif High Mark - India  
Name: Raj Du  
Other Names: Du Raj  
Date of Birth: 1989-10-25

## FOREIGN CREDIT REPORT

# 793

Score generated using a foreign data score of **792** provided by **Crif High Mark - India**  
More details below



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

### SCORE CODES

SF01 : No/minimal recent missed payments

SF19 : Recent credit utilization on self/overall accounts is consistent

## CALCULATED METRICS

Revolving Credit Utilization Ratio

0%

Age of Oldest Tradeline (months)

150

Inquiries Last 6 Months

0

Open Tradelines

5

Tradelines Past Due 1+ Cycles in the Past 12 Months 0

Tradelines Past Due 3+ Cycles 0

Total Debt (All) Open 179,860 CAD

Total Scheduled Payment Obligations Open 526 CAD

1 Bureau Notice found

### TRADELINES

#### UNKNOWN INSTITUTION - CREDIT CARD - REVOLVING

Tradeline event 1

Account Type Credit Card	Portfolio Type Revolving	Current Pay Status Current	Current Condition Status Active
Credit Limit 4,100 CAD	Current Balance 0 CAD	High Balance 2,307 CAD	Balance Past Due 0 CAD
Responsibility Individual	Collateralized No	Open Yes	Date Opened December 14th, 2016
Date Last Reported January 11th, 2019	Original Currency INR	History Frequency Monthly	

#### 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
2019	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(0)
2018	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2017	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

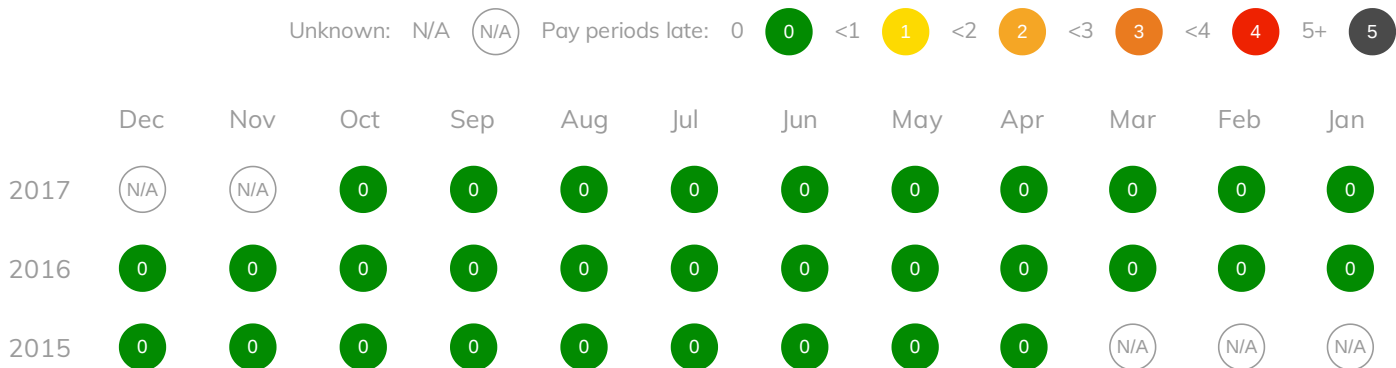
#### UNKNOWN INSTITUTION - STUDENT - INSTALLMENT

Tradeline event 2

Account Type Student	Portfolio Type Installment	Current Pay Status Current	Current Condition Status Inactive
-------------------------	-------------------------------	-------------------------------	--------------------------------------

Original Loan 16,799 CAD	Current Balance 0 CAD	Scheduled Payment 370 CAD	Balance Past Due 0 CAD
Responsibility Joint	Collateralized No	Open Yes	Date Opened July 28th, 2011
Date Last Reported January 2nd, 2019	Original Currency INR	History Frequency Monthly	Payment Obligation Frequency Monthly

Payment History - Monthly

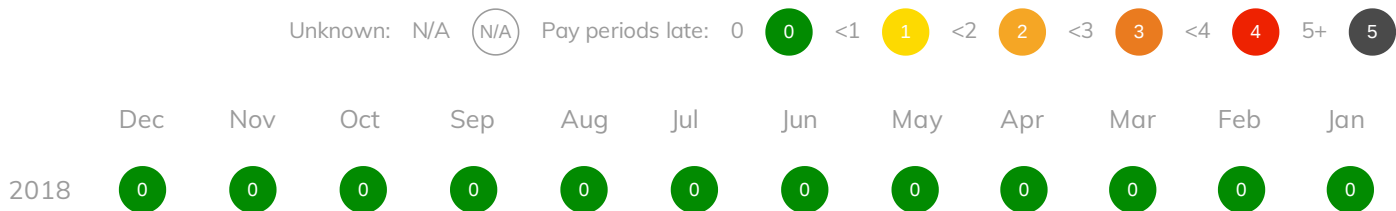


UNKNOWN INSTITUTION - MORTGAGE - REAL ESTATE

Tradeline event 3

Account Type Mortgage	Portfolio Type Real Estate	Current Pay Status Current	Current Condition Status Active
Current Balance 179,860 CAD	Scheduled Payment 526 CAD	Last Payment Amount 526 CAD	Balance Past Due 0 CAD
Responsibility Individual	Collateralized Yes	Open Yes	Date Opened August 25th, 2015
Date Last Reported December 31st, 2018	Original Currency INR	History Frequency Monthly	Payment Obligation Frequency Monthly

Payment History - Monthly



2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A

### UNKNOWN INSTITUTION - OVERDRAFT - REVOLVING

Tradeline event 4

Account Type Overdraft	Portfolio Type Revolving	Current Pay Status Current	Current Condition Status Active
Current Balance 0 CAD	High Balance 136 CAD	Balance Past Due 0 CAD	Responsibility Individual
Collateralized No	Open Yes	Date Opened September 12th, 2018	Date Last Reported December 28th, 2018
Original Currency INR	History Frequency Monthly		

#### 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
2018	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

### UNKNOWN INSTITUTION - UTILITY TELCO CABLE - UNSPECIFIED LIMIT

Tradeline event 5

Account Type Utility Telco Cable	Portfolio Type Unspecified Limit	Current Pay Status Current	Current Condition Status Active
Current Balance 0 CAD	High Balance 72 CAD	Balance Past Due 0 CAD	Responsibility Individual
Collateralized No	Open Yes	Date Opened September 10th, 2016	Date Last Reported November 14th, 2018
Original Currency INR	History Frequency Monthly		

#### 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
2018	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2017	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2016	(0)	(0)	(0)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)

## UNKNOWN INSTITUTION - VEHICLE - INSTALLMENT

Tradeline event 6

Account Type Vehicle	Portfolio Type Installment	Current Pay Status Current	Current Condition Status Consumer Initiated
-------------------------	-------------------------------	-------------------------------	--

Original Loan 9,307 CAD	Current Balance 0 CAD	Scheduled Payment 296 CAD	Balance Past Due 0 CAD
----------------------------	--------------------------	------------------------------	---------------------------

Responsibility Joint	Collateralized Yes	Open No	Date Opened July 26th, 2015
-------------------------	-----------------------	------------	--------------------------------

Date Closed September 21st, 2018	Date Last Reported October 1st, 2018	Original Currency INR	History Frequency Monthly
-------------------------------------	---	--------------------------	------------------------------

Payment Obligation  
Frequency  
Monthly

### 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
2018	(N/A)	(N/A)	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2017	(0)	(0)	(N/A)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2016	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

## NOTICES

## BUREAU COMMENT - DECEMBER 12TH, 2018

Notice event 1

### Statement

Identity last verified on 12/12/18 - Identity verified

## INQUIRIES

---

### UNKNOWN INSTITUTION - MORTGAGE

Inquiry event 1

Inquiry Date	Reason	Collateralized
August 2nd, 2021	Credit Seeking	Yes

## ADDRESSES

---

### ADDRESS

Address event 1

#### Address

2 COMMUNITY CENTER,  
NEW DELHI, NEW DELHI,  
DL, 110017

## ABOUT THIS REPORT

---

### 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 foreign credit report data translates into scores typically seen and used in the Canadian market. The NovaScore above is generated by mapping the foreign credit score (where available) from our foreign bureau partner to a score commonly used in the Canadian market. The remapped NovaScore is being provided solely by Nova Credit and was not provided by Crif High Mark - 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

CAD/INR: 61.25 (Source: OER - February 13th, 2024)

### Report type

Customer Report

### Crif High Mark - India report ID

CCR170112CR40338501

## 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 going to [help.novacredit.com/s/dispute](https://help.novacredit.com/s/dispute) and filling out the form.

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 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.