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Declaration under Rule 4.17:

— of inventorship (Rule 4.17(iv))

(71) Applicant and

(72) Inventor: DHARAM, Pal [IN/IN]; 8-2-704/B/7/1, 21, Sai enclave, Road No. 12, Banjara Hills, Hyderabad 500 034, Andhra Pradesh (IN).

(74) Agent: RAMESH, Babu, Vishwanath; Flat No. 401, G.K's Sowbhagya Apartments, Vaninagar, Malkajgiri, Hyderabad 500 047, Andhra Pradesh (IN).

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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: AN ON-LINE CREDIT INFORMATION SYSTEM

(57) Abstract: An on-line credit information System to collect information on businesses and individuals, and to disseminate the same to the seeker of the information alone. Participants to the System include a System Administrator, Subscribers and Non-Subscribers. Subscribers and Non-Subscribers can be either individuals or businesses. A Subscriber seeks information on a Subject by making a small payment to the System Administrator. He gets to receive information on the Subject from Subscribers and Non-Subscribers. The information on the Subject is made available only to the seeking Subscriber. Most of the information shall be in a pre-determined template with multiple choices. Information seeking Subscriber is required to rate the best response among several responses that he received to his query on a Subject. Such information providing Subscribers and Non-Subscribers shall be rewarded by the System Administrator by distributing a large part of the fee collected from information seeking Subscribers.



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# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/IN 2003/000368

CLASSIFICATION OF SUBJECT MATTER		
IPC <sup>8</sup> : <b>G06Q 40/00</b> (2006.01)		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
Minimum documentation searched (classification system followed by classification symbols)		
IPC <sup>8</sup> : <b>G06Q</b>		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
<b>EPODOC, WPI</b>		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2002/072,927 A1 (PHELAN ET AL.) 13 June 2002 (13.06.2002) <i>the whole document, specially the abstract, figure 1, and paragraphs [0022] and [0028].</i>	1-4, 9
X	CA 2,328,001 A1 (FALCON GROUP OF COMPANIES INC) 17 September 2001 (17.09.2001) <i>the whole document, specially the description before the listing of drawings and section 3, "Credit Database System".</i>	1-4, 9
Y		5, 6
Y	WO 2001/077867 A1 (LIN ET AL.) 18 October 2001 (18.10.2001) <i>the whole document.</i>	5, 6
A	WO 2002/041109 A2 (HELLER FINANCIAL INC) 23 May 2002 (23.05.2002) <i>the whole document.</i>	1-4, 9
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. <span style="margin-left: 100px;"><input checked="" type="checkbox"/> See patent family annex.</span>		
<p>* Special categories of cited documents:</p> <p>„A“ document defining the general state of the art which is not considered to be of particular relevance</p> <p>„E“ earlier application or patent but published on or after the international filing date</p> <p>„L“ document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>„O“ document referring to an oral disclosure, use, exhibition or other means</p> <p>„P“ document published prior to the international filing date but later than the priority date claimed</p> <p>„T“ later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>„X“ document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>„Y“ document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>„&amp;“ document member of the same patent family</p>		
Date of the actual completion of the international search		Date of mailing of the international search report
4 April 2006 (04.04.2006)		19 April 2006 (19.04.2006)
Name and mailing address of the ISA/AT		Authorized officer
Austrian Patent Office Dresdner Straße 87, A-1200 Vienna Facsimile No. 1/53424/535		<b>BEZIRGAN A.</b>
		Telephone No. 1/53424/572

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/IN 2003/000368

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 2001/045012 A2 (SCORING INC ET AL.) 21 June 2001 (21.06.2001) <i>the whole document.</i>	1-4, 9
A	US 2002/138,414 A1 (BAKER) 26 September 2002 (26.09.2002) <i>the whole document.</i>	1-4, 9
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# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/IN 2003/000368

## Box I Observations where certain claims were found unsearchable (Continuation of Item 1 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1.  Claims Nos.:  
because they relate to subject matter not required to be searched by this Authority, namely:
  
2.  Claims Nos.:  
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:
  
3.  Claims Nos.: 7 and 8  
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

## Box II Observations where unity of invention is lacking (Continuation of Item 2 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

1.  As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2.  As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3.  As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
  
4.  No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

### Remark on Protest

- The additional search fees were accompanied by the applicant's protest.  
 No protest accompanied the payment of additional search fees.

# INTERNATIONAL SEARCH REPORT

Information on patent family members

I  
ional application No.  
PCT/IN 2003/000368

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
CA A 2328001		none	
US A 2002072927		none	
US A 2002138414		none	
WO A 2001045012		none	
WO A 2001077867		none	
WO A 2002041109		none	