

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Rahul Kumar Singh	<b>Client Name</b>	AML Rightsource India Pvt Ltd 2FY25
<b>Application ID</b>	GQ-AMLIPLN-254	<b>Report Status</b>	Closed
<b>Date of Birth</b>	22 Dec 1996	<b>Application Received</b>	18-06-2025
<b>Candidate Employee ID</b>	114500	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	18-07-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Controller of Examinations	23-06-2025	<b>GREEN</b>
POST GRADUATION	Registrar's Office	23-06-2025	<b>GREEN</b>
LATEST EMPLOYMENT 1	PF PORTAL	24-06-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	24-06-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	20-06-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal-Advocate	20-06-2025	<b>GREEN</b>
POLICE VERIFICATION	Somnath Das - Police Constable	20-06-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	14-07-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	18-07-2025	<b>GREEN</b>
UAN/ITR/FORM 26AS	PF PORTAL	24-06-2025	<b>COMPLETED</b>

### End of summary report

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Calcutta	University of Calcutta
Name Of The Candidate:	Rahul Kumar Singh	Rahul Kumar Singh
Enroll No:	1235-61-0113	1235-61-0113
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2017	2017
Certification Issued Date:	2017-06	2017-06
SI No:	17/-0056687	17/-0056687
Remarks:	The following applicant details were verified by Controller of Examinations - University of Calcutta found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

1235-61-0113

09260

University of Calcutta



*This is to certify that*

*Rahul Kumar Singh*

*obtained the degree of Bachelor of Commerce  
(Three Year Course) with Honours in  
this University in the year 2017 and that he  
was placed in the Second Class in  
Accounting & Finance Group.*



*Senate House,  
The 23rd June, 2017*

Sl. No. : 17/-0056687

*Ashutosh Ghosh*  
Vice-Chancellor.

1752316120171124

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Globsyn Business School	Globsyn Business School
Name Of The Candidate:	Rahul Kumar Singh	Rahul Kumar Singh
Enroll No:	030109021	030109021
Degree:	Post Graduate Diploma in Management	Post Graduate Diploma in Management
Major:	Management	Management
Month And Year Of Passing:	2021	2021
SI No:	Not Applicable	Not Applicable
Remarks:	The following applicant details were verified by Registrar's Office - Globsyn Business School found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar's Office	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

## Annexure 2 (a)



Mon 23-Jun-25 10:28 AM

Registrar's Office <ro@globsyn.edu.in>

Re: Request for education verification - GQ-AMLIPLN-254

To: Muthu K - GoldQuest Global

Cc: jay@goldquestglobal.in; aarbi@goldquestglobal.in; Anjita Dutta

[Click here to download pictures.](#) To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Concern,

This is to inform you that Mr. **Rahul Kumar Singh**, Enrollment No. **030109021** was a bonafide student of the "Post Graduate Program in Management" programme of 2019-2021 batch.

He has successfully completed the programme from Globsyn Business School in the year 2021.

The certificate and transcript submitted by the student has been verified and found true to our records.

PFA the verification details in the format sent by you.

Candidate full name	Rahul Kumar Singh
Roll No	030109021
Title and subject of qualification-	Post Graduate Diploma in Management
Passing year	2021
CGPA/ Division	6.91 at the end of semester IV

## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Muthoot FinCorp Limited	Muthoot FinCorp Limited
Name Of The Candidate:	Rahul Kumar Singh	Rahul Kumar Singh
Emp Code:	MP10110642	Not Provided
From:	02-08-2021	02-08-2021
To:	12-04-2025	
Designation:	Assistant Manager	Not Provided
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	Please note that due to no response from the HR, we are closing check with UAN/PF Records, found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	

### Annexure 3 (a)

Date : 24-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
101718894677	KRTVM20621230000031141	RAHUL KUMAR SINGH	RAHUL KUMAR SINGH	MUTHOOT FINCORP LIMITED	02-08-2021	-

<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

## Annexure 3 (b)



Parimala <verifyemployment@goldquestglobal.in>

RE: Requesting for Ex-Employment Verification for the Candidate Rahul Kumar Singh - GQ-AMLIPLN-254

To SOUMITRA.GHOSH@MUTHOOT.COM

Cc jay@goldquestglobal.in; 'ex employment'

Message RAL.PDF (949 KB) RelievingLetter.pdf (64 KB)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Muthoot FinCorp Limited	
Candidate Name	Rahul Kumar Singh	
Employee Code/ID/No	MP10110642	
From (Date of Joining)	02-08-2021	
To (Date of Exit/Relieving)	12-04-2025	
Designation (At the time of leaving the company):	Assistant Manager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	



## Annexure 3 (c)



Fri 18-Jul-25 5:52 PM

Parimala <verifyemployment@goldquestglobal.in>

RE: Requesting for Ex-Employment Verification for the Candidate Rahul Kumar Singh - GQ-AMLIPLN-254

To SOUMITRA.GHOSH@MUTHOOT.COM

Cc jay@goldquestglobal.in; 'ex employment'

Message

RAL.PDF (949 KB)

RelievingLetter.pdf (64 KB)

Dear Sir\Ma'am,

Warm Greetings from GoldQuest Global!!

A gentle reminder for the Ex-Employment verification of "**Rahul Kumar Singh**" that we have sent you earlier.

Could you please spare a few minutes of your time & verify the below details; it will be a great help for his/her joining.

Thanks for your understanding on the urgency & request your valuable response at your earliest convenience.

Awaiting your reply.

Warm Regards

Parimala  
Sr Verification Specialist (Employment)  
Mobile Number – 63627 94509

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**From:** Parimala [<mailto:verifyemployment@goldquestglobal.in>]

**Sent:** Monday, July 14, 2025 2:36 PM

**To:** 'SOUMITRA.GHOSH@MUTHOOT.COM'

**Cc:** 'jay@goldquestglobal.in'; 'ex employment'

**Subject:** RE: Requesting for Ex-Employment Verification for the Candidate Rahul Kumar Singh - GQ-AMLIPLN-254

Dear Sir\Ma'am,

Warm Greetings from GoldQuest Global!!

A gentle reminder for the Ex-Employment verification of "**Rahul Kumar Singh**" that we have sent you earlier.

Could you please spare a few minutes of your time & verify the below details; it will be a great help for his/her joining.

Thanks for your understanding on the urgency & request your valuable response at your earliest convenience.

## Annexure 3 (d)



Ref: MP10110642/Jul 04, 2025

### Relieving Letter

This is to certify that Mr. RAHUL KUMAR SINGH bearing the employee code MP10110642, was in the service of Muthoot Fincorp Ltd. from Aug 02, 2021 to Apr 12, 2025. At the time of relieving, your designation was BRANCH MANAGER I and was based at DOMJUR (F4228-S).

You were relieved from the service of the Company with effect from the closing hours of Apr 12, 2025.

We wish you the very best in all your future endeavors.

For Muthoot Fincorp Ltd.

VENUGOPALAN I  
VICE PRESIDENT - PEOPLE & CULTURE



MUTHOOT FINCORP LTD.  
CIN : U65929KL1997PLC011518  
(A Muthoot Pappachan Group Company)  
Regd. Office : Muthoot Centre, TC No 27/3022, Punnien Road, Trivandrum, Kerala - 695 001  
T : +91 471 2331427, 4911400, E : muthoot@muthoot.com  
[www.muthoot.com](http://www.muthoot.com) | [www.muthootfincorp.com](http://www.muthootfincorp.com) | [f](https://www.facebook.com/muthootindia) [X](https://www.x.com/muthootindia) [y](https://www.youtube.com/muthootindia) /muthootindia

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	IWAPS1015P	IWAPS1015P
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT. OF INDIA
	स्थायी लेखा संख्या कार्ड Permanent Account Number Card	
नाम/ Name RAHUL KUMAR SINGH	IWAPS1015P	
पिता का नाम/ Father's Name KRISHNA NANDAN SINGH		
जन्म की तारीख/ Date of Birth 22/12/1996	Rahul Kr. Singh हस्ताक्षर/ Signature	 05092017

## Annexure 4 (b)



Call Us

English

Home

Individual/HUF

Company

Non-Company

Tax Professionals & Others

Download

Home > e-Pay Tax

## e-Pay Tax



You have successfully verified through mobile OTP. Click Continue to make a new payment.

PAN / TAN

IWAPS1015P

Name

RXXXL KXXXR SXXXH

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Rahul Kumar Singh	Rahul Kumar Singh
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date of Birth and address did not match, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

## LSEG World-Check One CASE REPORT

Confidential

Name	Rahul Kumar Singh		
Case Rating	Not Rated		
World-Check Total Matches	8		
Case ID	GQ-AMLIPLN-254		
Current Group	World Check		
Gender	Male	Date of Birth	22 Dec 1996
Last Screened	20 Jun 2025 12:52	Case Created	20 Jun 2025 12:52
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	8				
Resolved Matches	8	Positive: 0	Possible: 0	False: 8	Unspecified: 0
Unresolved Matches	0				

Name  
Date Printed  
Printed By  
Group

Rahul Kumar Singh  
20-06-2025, 12:53  
Hemender Kumar  
World Check





## Annexure 5 (b)

### WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Rahul Kumar SINGH	8206991	OB, SIC	INDIVIDUAL	MALE	1993, 1992	IND	IND	20-Jun-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul Kumar SINGH	6911545	OB, SIC	INDIVIDUAL	MALE	1999, 2000	IND	IND	20-Jun-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul Kumar SINGH	3801746	OB, SIC	INDIVIDUAL	MALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Rahul Kumar SINGH	7692715	OB, SIC	INDIVIDUAL	MALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Rahul Kumar SINGH	8388012	OB	INDIVIDUAL	MALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Rahul Kumar SINGH	7885103	OB, SIC	INDIVIDUAL	MALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Rahul Kumar SINGH	5385450	LE, SIC	INDIVIDUAL	MALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Rahul Kumar SINGH	4945890	OB, SIC	INDIVIDUAL	MALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%

Name  
Date Printed  
Printed By  
Group

Rahul Kumar Singh  
20-06-2025, 12:53  
Hemender Kumar  
World Check





## Annexure 5 (c)

### AUDIT

Date	Actioned By	Action	Notes	Source
20 Jun 2025 12:53	Hemender Kumar	6 World-Check matches resolved as False		Desktop
20 Jun 2025 12:52	Hemender Kumar	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
20 Jun 2025 12:52	Hemender Kumar	New Case added		Desktop Batch

### NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

#### Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check [privacy statement](#). You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name  
Date Printed  
Printed By  
Group

Rahul Kumar Singh  
20-06-2025, 12:53  
Hemender Kumar  
World Check



## Annexure 5 (d)

### Annexure A

Criminal Records Database Checks - India	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record

### Annexure B

Civil Litigation Database Checks – India	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record

### Annexure C

Credit and Reputational Risk Database Checks – India	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record

### Annexure D

Serious and Organized Crimes Database Checks – Global	
Interpol Most Wanted	No record
<b>US &amp; Canada – Most Wanted Lists</b>	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

## Annexure 5 (e)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
<b>Most Wanted Lists: Europe and Central Asia</b>	
The Police of Saxony-Anhalt (Sachsen-Anhalt) County, Germany	No record
German Federal Criminal Police Office, Germany	No record
Baden-Württemberg Police, Germany	No record
Bayern Police, Germany	No record

## Annexure 5 (f)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
Australian National Security, Australia	No record
Australian Crime Commission, Australia	No record
Australian Customs and Border Protection Service, Australia	No record
Australian Federal Police, Australia	No record
New South Wales Police, Australia	No record
Victoria Crime Stoppers, Australia	No record
Hangzhou Police Wanted List, China	No record
Hebei Province Public Security Bureau, China	No record
Central Commission for Discipline Inspection-Top 100 Fugitives, China	No record
Dubai Police, UAE	No record
Hong Kong Police Force, Hong Kong	No record
Criminal Investigation Police, Indonesia	No record
National Police, Indonesia	No record

## Annexure 5 (g)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record

## Annexure E

Global Regulatory Bodies	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
<b>US and Canadian Regulatory Bodies</b>	
New York Stock Exchange (NYSE), USA	No record
Commodities and Futures Trading Commission (CFTC), USA	No record
Excluded Parties List System [includes General Services Administration (GSA)], USA	No record
Federal Deposit and Insurance Corporation (FDIC), USA	No record
Federal Reserve Board (FRB), USA	No record
Financial Crimes Enforcement Network, USA	No record
HHS-Office of Inspector General (OIG), USA	No record
Department of Health & Human Services, USA	No record
National Credit Union Association (NCUA), USA	No record
Consumer Financial Protection Bureau, USA	No record
Office Comptroller of Currency (OCC), USA	No record
Oregon Department of Consumer & Business Services, USA	No record

## Annexure 5 (h)

US Securities and Exchange Commission, USA	No record
New York State Insurance Department, USA	No record
New York Department of Financial Services, USA	No record
New York State Office of General Services, USA	No record
California Department of General Services, USA	No record
Minnesota State Board of Investment, USA	No record
Financial Industry Regulatory Authority, USA	No record
Alabama Securities Commission, USA	No record
Alaska Division of Banking, Securities and Corporations, USA	No record
Arizona Corporation Commission Securities Division, USA	No record
Arkansas Securities Department, USA	No record
BIS Department of Commerce, USA	No record
California Department of Insurance, USA	No record
Colorado Division of Securities, USA	No record
Department of State Directorate of Defense Trade Controls, USA	No record
Department of the Air Force General Counsel, USA	No record
Federal Aviation Administration, USA	No record
Financial Fraud Enforcement Task Force/ StopFraud.gov, USA	No record
Florida Department of Financial Services, USA	No record
Illinois Securities Department, USA	No record
Kansas Securities Commission, USA	No record
Maine Securities Division, USA	No record
Massachusetts Securities Division, USA	No record
Michigan Department of Insurance and Financial Services , USA	No record
Missouri Secretary of State Securities Division, USA	No record
Nebraska Department of Banking and Finance, USA	No record
Nevada Secretary of State Securities Division, USA	No record
New Jersey Bureau of Securities, USA	No record
New Jersey Department of Banking & Insurance, USA	No record
Ohio Department of Commerce Securities Division, USA	No record
Oklahoma Securities Commission, USA	No record
Pennsylvania Banking and Securities Commission, USA	No record
Pennsylvania Department General Services, USA	No record
Tennessee Securities Division, USA	No record
Texas State Securities Board, USA	No record
U.S Courts, USA	No record
Department of Justice, USA	No record
Department of Labor Office of Inspector General, USA	No record
Federal Trade Commission, USA	No record
Virginia State Corporation Commission, USA	No record
Washington State Office of the Insurance Commissioner, USA	No record
Bureau of Industry and Security (BIS)–export violations, USA	No record
Wisconsin Commissioner of Insurance, USA	No record
US Food & Drug Administration	No record

## Annexure 5 (i)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
<b>European Regulatory Bodies</b>	
Financial Services Authority (FSA), United Kingdom	No record
Lloyds of London (Lloyds), United Kingdom	No record
HM Revenue and Customs, United Kingdom	No record
Financial Services Authority - Final Notice, United Kingdom	No record
Judiciary of Scotland, United Kingdom	No record
Financial Conduct Authority, United Kingdom	No record
Her Majesty's Courts Service, United Kingdom	No record
Home Office, United Kingdom	No record
Prudential Regulation Authority - Prohibited Individuals, United Kingdom	No record
Companies House - Disqualified directors, United Kingdom	No record
Serious Fraud Office, UK	No record
Department of Trade and Industry, United Kingdom	No record
Malta Financial Services Authority, Malta	No record
Netherlands Courts, Netherlands	No record
Netherlands Financial Intelligence Unit, Netherlands	No record
Supreme Court of the Netherlands, Netherlands	No record
The Netherlands Authority For the Financial Markets, Netherlands	No record
Office of the Director of Corporate Enforcement (ODCE), Ireland	No record
Revenue Commissioners - Irish Tax & Customs, Ireland	No record
The Irish Financial Services Regulatory Authority, Ireland	No record
The Financial Supervision Commission, Isle of Man	No record
Institute for Supervision of Insurance, Italy	No record
Italian Securities Commission (Consob), Italy	No record
Jersey Financial Securities Commission, Jersey	No record
Courts, Jersey	No record
Gibraltar Financial Services Commission, Gibraltar	No record
<b>Asia Pacific Regulatory Bodies</b>	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

## Annexure 5 (j)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (HKSF), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record



## Annexure 5 (k)

Supreme Court, Singapore	No record
Ministry of Law, Singapore	No record
Customs, Singapore	No record
Inland Revenue Authority, Singapore	No record
Ministry of Manpower, Singapore	No record
Thailand Securities and Exchange Commission, Thailand	No record
Supreme Court of Thailand, Thailand	No record
Anti-Money Laundering Office, Thailand	No record
Banking Bureau of Financial Supervisory Commission, Taiwan	No record
Financial Supervisory Commission, Taiwan	No record
Taiwan Supreme Prosecutors Office, Taiwan	No record

## Annexure F

Compliance Database	
Office of Foreign Assets Control (OFAC): Specially Designated Nationals & Blocked Persons and names that have been deleted from the OFAC list	No record
Monetary Authority of Singapore	No record
Hong Kong Monetary Authority	No record
Australian Department of Foreign Affairs and Trade (DFAT)	No record
The Australian Transaction Reports and Analysis Centre, Australia	No record
OSFI Consolidated List, Canada	No record
United Nations International Criminal Tribunal for the Former Yugoslavia	No record
International Criminal Tribunal for Rwanda	No record
Global Money Laundering Database	No record
Politically Exposed Persons Database	No record

## Annexure G

Sanction & PEP - Global	
US Department of State - Iran and Syria Nonproliferation	No record
US Department of State - Iran, North Korea, and Syria Nonproliferation	No record
Minister of Foreign Affairs -Special Economic Measures -Syria, Canada	No record
US Iran and Syria Nonproliferation Act	No record

## Annexure H

Web and Media Searches – Global	
Internet Searches	No record
Media Searches	No record

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-254	GQ-AMLIPLN-254
Candidate Name:	Rahul Kumar Singh	Rahul Kumar Singh
Date Of Birth:	22-12-1996	22-12-1996
Father Name:	KRISHNA NANDAN SINGH	KRISHNA NANDAN SINGH
Address1:	JHUMA APARTMENT, MAHIARI - ROYPARA, ANDUL, HOWRAH, WEST BENGAL - 711302	JHUMA APARTMENT, MAHIARI - ROYPARA, ANDUL, HOWRAH, WEST BENGAL - 711302
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

## Annexure 6 (a)

PALAV AGARWAL  
ADVOCATE AND LEGAL CONSULTANT  
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-254
NAME OF THE APPLICANT	Rahul Kumar Singh
FATHER NAME	KRISHNA NANDAN SINGH
DATE OF BIRTH	22-December-1996
ADDRESS OF THE APPLICANT	JHUMA APARTMENT, MAHIARI - ROYPARA, ANDUL, HOWRAH, WEST BENGAL - 711302
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	20-June-2025

### EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

### CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### LAWYER'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



(PALAV AGARWAL)  
BAR COUNCIL DELHI ID D/1432/14

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-254	GQ-AMLIPLN-254
Candidate Name:	Rahul Kumar Singh	Rahul Kumar Singh
Date Of Birth:	22-12-1996	22-12-1996
Father Name:	KRISHNA NANDAN SINGH	KRISHNA NANDAN SINGH
Address1:	JHUMA APARTMENT, MAHIARI - ROYPARA, ANDUL, HOWRAH, WEST BENGAL - 711302	JHUMA APARTMENT, MAHIARI - ROYPARA, ANDUL, HOWRAH, WEST BENGAL - 711302
Remarks:	The following applicant details are verbally verified by Mr. Somnath Das (Police Constable), and the notary report duly stamped and signed by Palav Agarwal (Advocate) with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Somnath Das - Police Constable	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

## Annexure 7 (a)

PALAV AGARWAL  
ADVOCATE AND LEGAL CONSULTANT  
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-254
NAME OF THE APPLICANT	Rahul Kumar Singh
FATHER NAME	KRISHNA NANDAN SINGH
DATE OF BIRTH	22-December-1996
ADDRESS OF THE APPLICANT	JHUMA APARTMENT, MAHIARI - ROYPARA, ANDUL, HOWRAH, WEST BENGAL - 711302
NAME OF THE POLICE STATION	Domjur Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	03326-700208
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	20-June-2025
VERIFIER NAME AND DESIGNATION	Mr. Somnath Das, Constable

### EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

### CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



(PALAV AGARWAL)  
BAR COUNCIL DELHI ID D/1432/14

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Rahul Kumar Singh	Rahul Kumar Singh
Pan Number:	IWAPS1015P	IWAPS1015P
CIBIL Transunion Score:	Not Applicable	756
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	14-07-2025	
Verification Status(Color Code):	GREEN	



## Annexure 8 (a)

REPORT DATE & TIME : 14/07/2025 (17:08:32)

CONTROL NUMBER : 9331436444



### CONSUMER CIR

MEMBER ID : BS00115009\_SHYD07112

REFERENCE NUMBER : 1920

#### CONSUMER INFORMATION

CONSUMER NAME	: Rahul Kumar Singh	PAN	: IWAPS1015P
DOB	: 22/12/1996	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110099		

#### CIBIL TRANSUNION SCORE(S)

**CREDITVISION®  
Score**

Ranges from:  
300 (high risk) to 900 (low risk)



##### SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Recent High Balance Build On Bankcard Trades
3. High Balance In Proportion To High Credit Amount In The Last 12 Months
4. High Balance Build-Up On Non-Mortgage Loans
5. High Balance Build-Up On Revolving Trades

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 15	High Cr/Sanc. Amt	: ₹11,77,684	Recent	: 03/05/2025
Zero balance	: 11	Current	: ₹4,60,058	Oldest	: 31/07/2018
Overdue	: 0	Overdue	: ₹0		

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
7	19/11/2024	0	3	1

#### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : RAHUL KUMAR SIN KUMAR H      D.O.B : 22/12/1996      GENDER : Male      CREDITVISION® SCORE : 756

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
---------------------	-----------------------	------------	-----------------

## Annexure 8 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	7686010530	-
Office Phone	7686010530	-
Office Phone	8240823100	-
Mobile Phone	8240823100	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

RAHUL.SINGH916@GMAIL.COM
--------------------------

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
MUTHOOT FINCORP PVT LTD, DUMJOR HOUSE, HOWRAH AMTA ROAD, HOWRAH, WEST BENGAL - 711405	Office	-	31/12/2024
JHUMA APARTMENT MAHIARI ROY PARA, ANDUL HOWRAH NEAR ROY MATH, HOWRAH, WEST BENGAL - 711302	Residence	-	31/12/2024
C/O KRISHNA NANDAN SINGH JHUMA APARTMENT, HOWRAH, WEST BENGAL - 711302	Permanent	-	31/12/2024
1ST FLOOR DOMJUR HOUSE HOWRAH AMTA ROAD, WEST BENGAL - 711405	Office	-	30/11/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Credit Card (31/05/2025)	Salaried	Not Available	Not Available	Not Available



## Annexure 8 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 03/05/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE : Credit Card		CREDIT LIMIT : ₹ 72,000		NA								
MEMBER NAME : NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 23,916										
ACCOUNT NUMBER : Not Disclosed		CURRENT BALANCE : ₹ 23,916										
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/05/2025		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	000	000	-	-	-	-	-	-

#### 2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/11/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Personal Loan	SANCTIONED AMOUNT : ₹ 4,60,358		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 4,19,499										
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT : ₹ 10,194										
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/11/2024		LAST PAYMENT : 08/06/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	000	000

#### 3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 12/11/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Credit Card	CREDIT LIMIT	: ₹ 39,000	PAYMENT FREQUENCY	: Monthly	NA						
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 15,219									
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 3,000									
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE	: ₹ 2,894									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/12/2024		LAST PAYMENT : 26/02/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	000

## Annexure 8 (d)

ACCOUNT												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2025			END DATE : 01/10/2024			LAST PAYMENT : 05/06/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000	000	000

### 5. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 24/04/2024   DATE CLOSED : 06/11/2024   DATE REPORTED & CERTIFIED : 15/01/2025		INACTIVE
ACCOUNT				AMOUNTS						STATUS			
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 24,999		PAYMENT FREQUENCY : Monthly		NA					
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6							
ACCOUNT NUMBER : Not Disclosed						EMI : ₹ 4,167							
OWNERSHIP : INDIVIDUAL													
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/01/2025			END DATE : 01/04/2024		LAST PAYMENT : 02/11/2024				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	-	-	-	-	-	-	-	-	-	-	-	
2024	-	-	-	000	000	000	000	000	000	000	000	000	

### 6. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 24/03/2024		DATE CLOSED : 05/04/2025		DATE REPORTED & CERTIFIED : 15/06/2025		INACTIVE	
ACCOUNT				AMOUNTS								STATUS						
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 47,299				PAYMENT FREQUENCY : Monthly				NA						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 18										
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 2,628										
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION											START DATE : 01/06/2025		END DATE : 01/03/2024		LAST PAYMENT : 02/04/2025			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2025	000	000	000	000	000	000	-	-	-	-	-	-						
2024	-	-	000	000	000	000	000	000	000	000	000	000						

## Annexure 8 (e)

### 7. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 06/12/2023		DATE CLOSED : 04/09/2024		DATE REPORTED & CERTIFIED : 31/10/2024		INACTIVE	
ACCOUNT				AMOUNTS								STATUS						
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 24,993				PAYMENT FREQUENCY : Monthly				NA						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 9										
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 2,777										
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2024				END DATE : 01/12/2023				LAST PAYMENT : 02/08/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2024	000	000	000	000	000	000	000	000	000	000	-	-						
2023	-	-	-	-	-	-	-	-	-	-	-	000						

### 8. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 04/07/2023	DATE CLOSED : 06/04/2024	DATE REPORTED & CERTIFIED : 31/05/2024	INACTIVE		
ACCOUNT				AMOUNTS								STATUS					
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 43,900				PAYMENT FREQUENCY : Monthly				NA					
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 9									
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 4,878									
OWNERSHIP : INDIVIDUAL																	
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/05/2024		END DATE : 01/07/2023		LAST PAYMENT : 02/03/2024	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2024	000	000	000	000	000	-	-	-	-	-	-	-					
2023	-	-	-	-	-	-	000	000	000	000	000	000					

### 9. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 18/10/2022		DATE CLOSED : 26/05/2025		DATE REPORTED & CERTIFIED : 26/05/2025		INACTIVE	
ACCOUNT					AMOUNTS							STATUS						
TYPE : Consumer Loan					SANCTIONED AMOUNT : ₹ 25,000			PAYMENT FREQUENCY : Monthly				NA						
MEMBER NAME : NOT DISCLOSED					CURRENT BALANCE : ₹ 0			REPAYMENT TENURE : 84										
ACCOUNT NUMBER : Not Disclosed					ACTUAL PAYMENT : ₹ 1													
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/05/2025		END DATE : 01/10/2022		LAST PAYMENT : 18/10/2022	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2025	000	000	000	000	000	-	-	-	-	-	-	-						
2024	000	000	000	000	000	000	000	000	000	000	000	000						
2023	000	000	000	000	000	000	000	000	000	000	000	000						



## Annexure 8 (f)

ACCOUNT				AMOUNTS								
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0								
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 9,549								
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/11/2024			END DATE : 01/09/2022			LAST PAYMENT : 21/11/2024		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	000	000	000	000	000	000	-
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	000	000	000	000

### 11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/12/2021			DATE CLOSED : 09/06/2022			DATE REPORTED & CERTIFIED : 31/07/2022			INACTIVE	
ACCOUNT		AMOUNTS							STATUS			
TYPE : Consumer Loan		SANCTIONED AMOUNT : ₹ 12,999			PAYMENT FREQUENCY : Monthly				NA			
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION					START DATE : 01/07/2022			END DATE : 01/12/2021			LAST PAYMENT : 02/06/2022	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	000	000	000	000	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-	-	000

### 12. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 28/10/2020   DATE CLOSED : 17/09/2021   DATE REPORTED & CERTIFIED : 31/10/2021										INACTIVE				
ACCOUNT					AMOUNTS										STATUS									
TYPE : Consumer Loan					SANCTIONED AMOUNT : ₹ 44,500										NA									
MEMBER NAME : NOT DISCLOSED					CURRENT BALANCE : ₹ 0																			
ACCOUNT NUMBER : Not Disclosed																								
OWNERSHIP : INDIVIDUAL																								
DAYS PAST DUE/ASSET CLASSIFICATION															START DATE : 01/10/2021   END DATE : 01/10/2020   LAST PAYMENT : 02/09/2021									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC												
2021	000	000	000	000	000	000	000	000	000	000	-	-												
2020	-	-	-	-	-	-	-	-	-	000	000	000												

### 13. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 09/04/2019   DATE CLOSED : 09/02/2020   DATE REPORTED & CERTIFIED : 31/03/2021			INACTIVE		
ACCOUNT			AMOUNTS			STATUS		
TYPE : Consumer Loan			SANCTIONED AMOUNT : ₹ 20,990			NA		
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0					
ACCOUNT NUMBER : Not Disclosed								
OWNERSHIP : INDIVIDUAL								
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/03/2021   END DATE : 01/04/2019   LAST PAYMENT : 02/01/2020					

## Annexure 8 (g)

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	000	000	000	-	-	-	-	-	-	-	-	-
2020	000	000	000	000	000	000	000	000	000	000	000	000
2019	-	-	-	000	000	000	000	000	000	000	000	000

### 14. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 31/07/2018   DATE CLOSED : 16/09/2019   DATE REPORTED & CERTIFIED : 31/03/2021			INACTIVE
ACCOUNT				AMOUNTS						STATUS			
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 22,332						NA			
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0									
ACCOUNT NUMBER : Not Disclosed													
OWNERSHIP : INDIVIDUAL													
DAYS PAST DUE/ASSET CLASSIFICATION										START DATE : 01/03/2021   END DATE : 01/08/2018   LAST PAYMENT : 02/04/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2021	000	000	000	-	-	-	-	-	-	-	-	-	
2020	000	000	000	000	000	000	000	000	000	000	000	000	
2019	000	000	000	000	000	000	000	000	000	000	000	000	
2018	-	-	-	-	-	-	-	000	000	000	000	000	

### 15. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 31/07/2018   DATE CLOSED : 16/09/2019   DATE REPORTED & CERTIFIED : 31/03/2021			INACTIVE		
ACCOUNT				AMOUNTS						STATUS					
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 1,499		PAYMENT FREQUENCY : Monthly		NA							
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0											
ACCOUNT NUMBER : Not Disclosed															
OWNERSHIP : INDIVIDUAL															
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/03/2021   END DATE : 01/09/2018   LAST PAYMENT :		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2021	XXX	XXX	000	-	-	-	-	-	-	-	-	-			
2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2019	000	000	000	000	000	000	000	000	000	000	000	XXX			
2018	-	-	-	-	-	-	-	-	000	000	000	000			

## Annexure 8 (h)

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	19/11/2024	Personal Loan	₹ 50,000
NOT DISCLOSED	11/11/2024	Credit Card	₹ 10,000
NOT DISCLOSED	14/10/2024	Consumer Loan	₹ 50,416
NOT DISCLOSED	03/12/2023	Consumer Loan	₹ 1,51,893
NOT DISCLOSED	02/07/2023	Credit Card	₹ 40,000
NOT DISCLOSED	18/10/2022	Consumer Loan	₹ 10,000
NOT DISCLOSED	26/09/2022	Personal Loan	₹ 4,62,000

## Annexure 8 (i)

### GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's Licence Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. salaried self Employed Professionals self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account
Consumer Account Details:	Day Past Due/Asset Classification	start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date sTD: Payments being made within 90 days sMA: Special account created for reporting standard Accounts moving toward sub-standard sUB: Payments being made after 90 days DBT : The account has remained sub-standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON RAHUL KUMAR SIN KUMAR H

#### DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Rahul Kumar Singh	Rahul Kumar Singh
Application Id:	GQ-AMLIPLN-254	GQ-AMLIPLN-254
Employee Id:	114500	114500
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for a period of 2 years between UG & PG. However, the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	18-07-2025	
Verification Status(Color Code):	GREEN	



## Annexure 9 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Rahul Kumar Singh	Rahul Kumar Singh
DOB	22-12-96	22-12-96
Age	28 years	28 years

### POST GRADUATION

Name of University / Institute	Globsyn Business School	Globsyn Business School
Course	PGDM	PGDM
Specialization / Major	Marketing and Information system	Marketing and Information system
Year of Passing	2021	2021

**Gap Remarks : Gap identified for a period of 2 years between Graduation and Post Graduation**

**Candidate Remarks : Preparing for management aptitude test**

### GRADUATION

Name of University / Institute	University of Calcutta	University of Calcutta
Course	B.Com	B.Com
Specialization / Major	Accounting and Finance	Accounting and Finance
Year of Passing	2017	2017

### 12TH STANDARD

Name of University / Institute	Council for the Indian School Certificate Examinations, New Delhi	Council for the Indian School Certificate Examinations, New Delhi
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2014	2014

### 10TH STANDARD

Name of the Board / School	Council for the Indian School Certificate Examinations, New Delhi	Council for the Indian School Certificate Examinations, New Delhi
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2012	2012

## Annexure 9 (b)

### EMPLOYMENT - 1

Name of the Employer	Muthoot Fincorp Limited	Muthoot Fincorp Limited
Full Name of the Employee	Rahul Kumar Singh	Rahul Kumar Singh
Date of joining - From	02-08-21	02-08-21
Date of Relieving/Exit - To	12-04-25	12-04-25
Designation / Role	Assistant Manager	Assistant Manager
Gap Remarks : Nil		

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Rahul Kumar Singh	Rahul Kumar Singh
Application Id:	GQ-AMLIPLN-254	GQ-AMLIPLN-254
Employee Id:	114500	114500
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	24-06-2025	

## Annexure 10 (a)

Date : 24-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
101718894677	KRTVM206212300000311141	RAHUL KUMAR SINGH	RAHUL KUMAR SINGH	MUTHOOT FINCORP LIMITED	02-08-2021	-

<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

### Disclaimer

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

### End of detail report

