

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Saurav Sharma	Client Name	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-262	Report Status	Closed
Date of Birth	13 Jul 1998	Application Received	18-06-2025
Candidate Employee ID	114496	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	21-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Team ICICI Bank	21-06-2025	GREEN
GRADUATION	Assistant Registrar	23-06-2025	GREEN
POLICE VERIFICATION	Palav Agarwal	18-07-2025	GREEN
POST GRADUATION	Online Database	20-06-2025	GREEN
GAP CHECK	Resume & Supported Documents	21-07-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	21-07-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	18-07-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	21-06-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	24-06-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	18-07-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	ICICI Bank Limited	ICICI Bank Limited
Name Of The Candidate:	Saurav Sharma	Saurav Sharma
Emp Code:	90052607	90052607
From:	21-06-2023	21-06-2023
To:	21-03-2025	21-03-2025
Designation:	Deputy Manager-I.	Deputy Manager-I.
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Team ICICI Bank, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Team ICICI Bank	
Report Verified Date:	21-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an Employee Background Verification Organization. We have been authorized to conduct Ex-Employment Verification on behalf of an client organization of your former Employee **Saurav Sharma** for employment purposes.

Following are the details provided by the candidate to an organization, which we would request you to please verify the details with your comments in the **HR/Verifier Inputs column**.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	ICICI Bank Limited	
Candidate Name	Saurav Sharma	
From (Date of Joining) OO	21 June 2023	
To (Date of Exit/Relieving)	21 March 2025	
Designation (At the time of leaving the company):	Deputy Manager-L	
Employee Code/ID/No	90052607	
Salary/CTC:	Please Provide	
Was this position: Permanent/temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (If "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authentic?	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		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please let us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 1 (b)

Dear Team,

The attached letter is genuine, and the details mentioned in the letter are matching with our records.

You can connect us through the following channel:



Email at alumni@icicibank.com

In case your issue is still unresolved, you may write back to us on the same email. The ticket number would be retained if you write to us within 2 days.

Best Regards,
Team ICICI Bank

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Nagaland University	Nagaland University
Name Of The Candidate:	Saurav Sharma	Saurav Sharma
Enroll No:	17280601	17280601
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2021	2021
Certification Issued Date:	2021-05	2021-05
SI No:	27273	27273
Remarks:	The following applicant details were verified by Assistant Registrar of Nagaland University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Sl. No:-OC-20- 27273



B.Com. Examination, 2020
Three-Year Degree Course (Honours)

This is to certify that

SAURAV SHARMA
of UNITY COLLEGE, DIMAPUR
Roll No CH17280081 Registration No 17280601
of 2017 has qualified for the Degree of
BACHELOR OF COMMERCE
with Honours in ACCOUNTING AND FINANCE
in this University at the Final Examination held in the
year 2020 with a CGPA of 5.15
and placed in Grade B

Given under the seal of the University.



Lumami,

Date, 10 MAY 2021



Paridishi Lal
Vice Chancellor

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-262	GQ-AMLIPLN-262
Candidate Name:	Saurav Sharma	Saurav Sharma
Date Of Birth:	13-07-1998	13-07-1998
Father Name:	Dipak Sharma	Dipak Sharma
Address1:	House No.14 Karagaon Balijan B Karbi Anglong Assam 782480	House No.14 Karagaon Balijan B Karbi Anglong Assam 782480
Remarks:	The following applicant's details have been verbally verified, and the notary report has been duly stamped and signed by XXX (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	
Report Verified Date:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-262
NAME OF THE APPLICANT	Saurav Sharma
FATHER NAME	Dipak Sharma
DATE OF BIRTH	13-July-1998
ADDRESS OF THE APPLICANT	House No.14 Karagaon Balijan B Karbi Anglong Assam 782480
NAME OF THE POLICE STATION AS PER ADDRESS	Bokajan Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-July-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

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Name Of The Candidate:	Saurav Sharma	Saurav Sharma
Enroll No:	220692558203	220692558203
Degree:	Post Graduate Diploma in Banking	Post Graduate Diploma in Banking
Major:	Diploma in Banking	Diploma in Banking
Month And Year Of Passing:	2024	2024
Certification Issued Date:	2024-02	2024-02
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Online Database of Manipal Academy of Higher Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

Online Certificate Verification - Google Chrome
odcv.manipal.edu/studinfo1.aspx

**MANIPAL**
ACADEMY of HIGHER EDUCATION
(Deemed to be University under Section 3 of the UGC Act, 1956)


**Welcome GoldGuest Global HR
Services Private Limited**

Online Degree Certificate Verification

The data available with us for this registration no is

Information as in degree certificate	
Institution	
Name	SAURAV SHARMA
Degree	Post Graduate Diploma
Specialization/Title	Banking
Year of graduation	202402
Grade	NA
Certificate No.	MAHE0335664
Reg No.	220692558203



GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Saurav Sharma	Saurav Sharma
Application Id:	GQ-AMLIPLN-262	GQ-AMLIPLN-262
Employee Id:	114496	114496
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for the period of 2 years and 6 months in education to education. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	21-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Saurav Sharma	Saurav Sharma
DOB	13-07-1998	13-07-1998
Age	27 years	27 years

POST GRADUATION

Name of University / Institute	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Course	Post Graduate diploma	Post Graduate diploma
Specialization / Major	Banking	Banking
Year of Passing	2024	2024
Gap Remarks : Gap identified for a period of 2 years and 6 months between Graduation and PGDB		
Candidate Remarks : Preparing for Government exams		

GRADUATION

Name of University / Institute	Nagaland University	Nagaland University
Course	B.Com	B.Com
Specialization / Major	Accounting & Finance	Accounting & Finance
Year of Passing	2020	2020

Annexure 5 (b)

12TH STANDARD		
Name of University / Institute	Nagaland Board of School Education, Kohima	Nagaland Board of School Education, Kohima
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2017	2017

10TH STANDARD		
Name of the Board / School	Nagaland Board of School Education, Kohima	Nagaland Board of School Education, Kohima
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2015	2015

EMPLOYMENT - 1		
Name of the Employer	ICICI Bank Limited	ICICI Bank Limited
Full Name of the Employee	Saurav Sharma	Saurav Sharma
Date of joining - From	21-06-2023	21-06-2023
Date of Relieving/Exit - To	21-03-2025	21-03-2025
Designation / Role	Deputy Manager -I	Deputy Manager -I
Gap Remarks : Nil		

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Saurav Sharma	Saurav Sharma
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:	21-07-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Saurav Sharma		
Case Rating	Not Rated		
World-Check Total Matches	61		
Case ID	5jb7fi58fgws1jv3svy4dk5fh		
Current Group	World Check		
Gender	Male	Date of Birth	13 Jul 1998
Last Screened	21 Jul 2025 04:42	Case Created	21 Jul 2025 04:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	61				
Resolved Matches	59	Positive: 0	Possible: 0	False: 59	Unspecified: 0
Unresolved Matches	2				

Name: Saurav Sharma
Date Printed: 21-07-2025, 04:47
Printed By: Anil Agarwal
Group: World Check



LSEG RISK
INTELLIGENCE

Annexure 6 (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	Saurav SHARMA	7716156	OB	INDIVIDUAL	MALE	2002, 2003	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Dr Gaurav SHARMA	7052922	PEP, S	POLITICAL INDIVIDUAL	MALE	01-Jul-1987	NZL	NZL	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav Anil Kumar SHARMA	8408978	OB	INDIVIDUAL	MALE	1985, 1984	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav SHARMA	6765308	OB	INDIVIDUAL	MALE	1990, 1991	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav SHARMA	7820066	OB	INDIVIDUAL	MALE	1988, 1989	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav SHARMA	5794181	OB	INDIVIDUAL	MALE	1994, 1993	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav SHARMA	8481878	OB	INDIVIDUAL	MALE	1992, 1991	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav SHARMA	3807438	OB	INDIVIDUAL	MALE	1994, 1993	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Gaurav SHARMA	2516796	OB	CRIME - FINANCIAL	MALE	1987, 1988	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Pawan SHARMA	5372576	OB	INDIVIDUAL	MALE	1988, 1989	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Shiv Nandan SHARMA	5622070	RE	INDIVIDUAL	MALE	04-Oct-1955	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 85%
FALSE	Sarvamitra SHARMA	1724771	PEP	INDIVIDUAL	MALE	16-Dec-1946	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 85%
FALSE	Sham Lal SHARMA	2748586	PEP	INDIVIDUAL	MALE	21-Oct-1957	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 85%
FALSE	S D SHARMA	731165	PEP	INDIVIDUAL	MALE	18-Mar-1962	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 85%
FALSE	Dr Shailish Kumar SHARMA	704362	PEP	INDIVIDUAL	MALE	31-Dec-1955	IND	IND	21-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 84%

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Saurav Sharma
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Annexure 6 (c)

FALSE	Satish Kumar SHARMA	5373398	PEP	INDIVIDUAL	MALE	14-Nov-1959	IND	IND	21-Jul-2025		Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Shiv Kumar SHARMA	4582907	PEP	INDIVIDUAL	MALE	01-Jul-1959	IND	IND	21-Jul-2025		Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Satya Prakash SHARMA	1849359	PEP	INDIVIDUAL	MALE	Jun 1954	IND	IND	21-Jul-2025		Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Saurav SHARMA	7129414	OB	INDIVIDUAL	MALE	1999, 2000	IND	IND	21-Jul-2025	Unknown	No Match		Exact - 100%
FALSE	Saurav Narain SHARMA	1784928	PEP	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 96%
FALSE	Sourav SHARMA	7144546	LE	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 93%
FALSE	Sourav SHARMA	4466203	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 93%
FALSE	Gaurav SHARMA	7389427	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	7758435	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	7650141	OB	INDIVIDUAL	MALE	1999, 2000	IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	4559874	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	7132595	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	8456159	RE	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	7464443	RE	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	5934250	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	4904697	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%
FALSE	Gaurav SHARMA	4883194	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match		Strong - 91%

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Annexure 6 (d)

FALSE	Gaurav SH ARMA	8481868	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Gaurav SH ARMA	5159634	OB	INDIVIDUAL	MALE	1999, 2000	IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Gaurav SH ARMA	4381175	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Gaurav SH ARMA	7864990	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Gaurav SH ARMA	8541115	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Gaurav SH ARMA	7923770	LE	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Rahul MIS HRA	8202374	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Saurabh S HARMA	7174359	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	5952160	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	6237532	LE	CRIME - OTHER	MALE		IND	PAK, IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	7195227	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	6968356	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	7310604	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	8371643	LE	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	7670760	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	5428266	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Saurabh S HARMA	8096031	OB	INDIVIDUAL	MALE		IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%

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Annexure 6 (e)

FALSE	Saurabh V ATS	7840980	OB	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 86%
FALSE	Satendra Mohan SHA RMA	1278635	LE	CRIME - F INANCIAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 85%
FALSE	S B SHARMA	4214420	LE	CRIME - F INANCIAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 85%
FALSE	S K SHARMA	3280553	LE	CRIME - F INANCIAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
FALSE	S K SHARMA	8432702	OB	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
FALSE	S K SHARMA	4831415	OB	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
FALSE	Sunil Kumar SHARMA	4414995	OB	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
FALSE	Dr Satya Prakash S HARMA	3122497	PEP	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
FALSE	S C SHARMA	5873141	LE	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
FALSE	S P SHARMA	1214939	RE	INDIVIDUAL	MALE	IND	IND	21-Jul-2025	Unknown	No Match	Medium - 84%
UNRESOLVED	Saurav SH ARMA	5980719	LE	INDIVIDUAL	MALE	IND	IND				Exact - 100%
UNRESOLVED	Saurav SH ARMA	7761059	OB	INDIVIDUAL	MALE	IND	IND				Exact - 100%

Name:
Date Printed
Printed By
Group:

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Anil Agarwal
World Check



Annexure 6 (f)

AUDIT

Date	Actioned By	Action	Notes	Source
21 Jul 2025 04:44	Anil Agarwal	1 World-Check matches resolved as False		Desktop
21 Jul 2025 04:44	Anil Agarwal	40 World-Check matches resolved as False		Desktop
21 Jul 2025 04:42	Anil Agarwal	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
21 Jul 2025 04:42	Anil Agarwal	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: Saurav Sharma
Date Printed: 21-07-2025, 04:47
Printed By: Anil Agarwal
Group: World Check



Annexure 6 (g)

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
US & Canada – Most Wanted Lists	
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 6 (h)

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
Most Wanted Lists: Europe and Central Asia	
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 6 (i)

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
Most Wanted Lists: Africa	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
Most Wanted Lists: Asia Pacific	
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 6 (j)

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
US and Canadian Regulatory Bodies	
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 6 (k)

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 6 (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
European Regulatory Bodies	
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
Asia Pacific Regulatory Bodies	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

Annexure 6 (m)

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 6 (n)

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-262	GQ-AMLIPLN-262
Candidate Name:	Saurav Sharma	Saurav Sharma
Date Of Birth:	13-07-1998	13-07-1998
Father Name:	Dipak Sharma	Dipak Sharma
Address1:	House No.14 Karagaon Balijan B Karbi Anglong Assam 782480	House No.14 Karagaon Balijan B Karbi Anglong Assam 782480
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:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-262
NAME OF THE APPLICANT	Saurav Sharma
FATHER NAME	Dipak Sharma
DATE OF BIRTH	13-July-1998
ADDRESS OF THE APPLICANT	House No.14 Karagaon Balijan B Karbi Anglong Assam 782480
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-July-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.

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

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Saurav Sharma	Saurav Sharma
Application Id:	GQ-AMLIPLN-262	GQ-AMLIPLN-262
Employee Id:	114496	114496
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, 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:	21-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

Date : 21-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
101976547945	MHBAN00187960005571979	SAURAV SHARMA	DIPAK SHARMA	ICICI BANK	21-06-2023	21-03-2025


<https://unifiedportal-epfo.epfindia.gov.in/fointerface/>

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	HWAPS4598N	HWAPS4598N
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 9 (a)

आयकर विभाग INCOME TAX DEPARTMENT	 सत्यमेव जयते	भारत सरकार GOVT. OF INDIA
	स्थायी लेखा संख्या कार्ड Permanent Account Number Card HWAPS4598N	
नाम / Name SAURAV SHARMA		
पिता का नाम / Father's Name DIPAK SHARMA		
जन्म की तारीख / Date of Birth 13/07/1998	 हस्ताक्षर / Signature	 17042017

Annexure 9 (b)




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e-Pay Tax

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

PAN / TAN	Name
HWAPS4598N	SXXXXV SXXXXA

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Saurav Sharma	Saurav Sharma
Pan Number:	HWAPS4598N	HWAPS4598N
CIBIL Transunion Score:	Not Applicable	779
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:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

REPORT DATE & TIME : 18/07/2025 (13:29:47)

CONTROL NUMBER : 9348525013



CONSUMER CIR

MEMBER ID : BS00115009_SHYD21422

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME : Saurav Sharma
DOB : 13/07/1998
TELEPHONE NO. : *
EMAIL ID : *
GENDER : Male
ADDRESS : Delhi, Delhi, DELHI - 110092

PAN : HWAPS4598N
DRIVING LICENSE NO : *
VOTER ID : *
PASSPORT NO. : *
AADHAAR NUMBER (AEC) : *

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

Range from:
100 (High risk) to 900 (Low risk)



SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. High Balance Build-Up On Non-Mortgage Loans
3. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 7	High Cr/Sanc. Amt	: ₹8,12,724	Recent	: 06/01/2025
Zero balance	: 5	Current	: ₹6,89,306	Oldest	: 21/04/2023
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 36 MONTHS
16	22/04/2025	0	8	5

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : MR SAURAV SHARMA

D.O.B : 13/07/1998

GENDER : Male

CREDITVISION® SCORE : 779

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	HWAPS4598N	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 10 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	09476737543	-
Mobile Phone	9476737543	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

SAURAV.SHARMA1819@GMAIL.COM
 SAURAV.SHARMA1@ICICIBANK.COM
 SAURAVSHARMA19.SS@GMAIL.COM
 SAURAV.SHARMA1@ICICIBANK.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
AML BLOCK 3C 5TH FLOOR DLF IT PARK 2, NEW TOWN, KOLKATA WEST BENGAL INDIA, WEST BENGAL - 700134	Not Categorized	-	30/06/2025
44 4 RAJBANSHI PARA, CHRISTIAN PARA, KOLKATA WEST BENGAL INDIA, WEST BENGAL - 700102	Not Categorized	-	30/06/2025
4TH FLOOR, SECTOR V, SALT LAKE, TECHNO POLIS BUILDING, , , CALCUTTA, CALCUTTA, WEST BENGAL - 700091	Not Categorized	-	30/11/2024
CHRISTIAN PARA, KESTOPUR, RAJBANSHI PAR, A, , , , CALCUTTA, CALCUTTA, WEST BENGAL - 700102	Not Categorized	-	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 (15/05/2025)	Salaried	₹ 42,00,00,000	Not Available	Not Available

Annexure 10 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/01/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	Credit Card	CREDIT LIMIT : ₹ 75,000		NA								
MEMBER NAME	NOT DISCLOSED	CASH LIMIT : ₹ 15,000										
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE : ₹ 0										
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/01/2025		LAST PAYMENT : 03/03/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 25/11/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	Personal Loan	SANCTIONED AMOUNT	₹ 5,05,000	PAYMENT FREQUENCY	Monthly	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 4,67,523	REPAYMENT TENURE	60							
ACCOUNT NUMBER	Not Disclosed	EMI	₹ 11,040	COLLATERAL TYPE	NO COLLATERAL							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/11/2024		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

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/11/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	Credit Card	CREDIT LIMIT : ₹ 42,300						NA				
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 9,056										
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 4,230										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 0										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/11/2024		LAST PAYMENT : 31/05/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 31/08/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE	
ACCOUNT		AMOUNTS				STATUS			
TYPE	Credit Card	CREDIT LIMIT	₹ 38,000	PAYMENT FREQUENCY	Monthly	NA			
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 3,960	INTEREST RATE	40.2				
		CASH LIMIT	₹ 10,640						

Annexure 10 (d)

ACCOUNT		AMOUNTS										
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE	₹ 0									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/06/2025 END DATE : 01/30/2024 LAST PAYMENT : 15/03/2025												
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 : 17/08/2024 DATE CLOSED : 27/06/2025 DATE REPORTED & CERTIFIED : 30/06/2025				INACTIVE	
ACCOUNT				AMOUNTS							STATUS					
TYPE	Credit Card			CREDIT LIMIT	₹ 50,000		PAYMENT FREQUENCY	Monthly			NA					
MEMBER NAME	NOT DISCLOSED			CASH LIMIT	₹ 10,000											
ACCOUNT NUMBER	Not Disclosed			CURRENT BALANCE	₹ 0											
OWNERSHIP	INDIVIDUAL															
DAYS PAST DUE/ASSET CLASSIFICATION											START DATE : 01/06/2025 END DATE : 01/08/2024 LAST PAYMENT :					
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				

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/10/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/06/2025				ACTIVE		
ACCOUNT		AMOUNTS				STATUS						
TYPE	Credit Card	CREDIT LIMIT	₹ 50,000		NA							
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 14,509									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 5,000									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0									
DAYS PAST DUE/ASSET CLASSIFICATION						START DATE : 01/06/2025		END DATE : 01/30/2023		LAST PAYMENT : 23/04/2025		
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	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 21/04/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	Education Loan	SANCTIONED AMOUNT	₹ 2,80,399	PAYMENT FREQUENCY	Monthly	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 2,21,783	REPAYMENT TENURE	70							
ACCOUNT NUMBER	Not Disclosed	EMI			₹ 6,340							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/08/2023		LAST PAYMENT : 05/06/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Annexure 10 (e)

2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	XXX
2023	-	-	-	-	-	-	-	000	000	XXX	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	22/04/2025	Others	₹ 1
NOT DISCLOSED	11/01/2025	Credit Card	₹ 30,00,000
NOT DISCLOSED	03/01/2025	Credit Card	₹ 50,000
NOT DISCLOSED	20/11/2024	Personal Loan	₹ 5,05,000
NOT DISCLOSED	04/11/2024	Credit Card	₹ 50,000
NOT DISCLOSED	25/09/2024	Credit Card	₹ 20,000
NOT DISCLOSED	23/08/2024	Credit Card	₹ 1,000
NOT DISCLOSED	14/08/2024	Credit Card	₹ 15,000
NOT DISCLOSED	11/06/2024	Credit Card	₹ 1,000
NOT DISCLOSED	06/06/2024	Credit Card	₹ 1,000
NOT DISCLOSED	18/05/2024	Credit Card	₹ 50,000
NOT DISCLOSED	03/04/2024	Credit Card	₹ 1,000
NOT DISCLOSED	27/09/2023	Credit Card	₹ 1,00,000
NOT DISCLOSED	05/07/2023	Credit Card	₹ 1,00,000
NOT DISCLOSED	06/05/2023	Personal Loan	₹ 1
NOT DISCLOSED	08/01/2023	Credit Card	₹ 10,00,000

Annexure 10 (f)

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 License 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 MR SAURAV SHARMA

DISCLAIMER

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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

