

**CONFIDENTIAL BACKGROUND VERIFICATION REPORT**

<b>Name of the Candidate</b>	Vishal Kumar	<b>Client Name</b>	AML Rightsource India Pvt Ltd 2FY25
<b>Application ID</b>	GQ-AMLIPLN-402	<b>Report Status</b>	Closed
<b>Date of Birth</b>	20 Jan 2003	<b>Application Received</b>	14-11-2025
<b>Candidate Employee ID</b>	NA	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	24-11-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

<b>REPORT COMPONENT</b>	<b>INFORMATION SOURCE</b>	<b>COMPONENT STATUS</b>	
		<b>COMPLETED DATE</b>	<b>VERIFICATION STATUS</b>
GRADUATION	Registrar	19-11-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	14-11-2025	<b>GREEN</b>
POST GRADUATION	Calcutta Business School	22-11-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal-Advocate	14-11-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	14-11-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	14-11-2025	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal	14-11-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	18-11-2025	<b>GREEN</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
<b>Name Of The Institution:</b>	Binod Bihari Mahto Koyalanchal University	Binod Bihari Mahto Koyalanchal University
<b>Name Of The Candidate:</b>	Vishal Kumar	Vishal Kumar
<b>Enroll No:</b>	210150220649	210150220649
<b>Degree:</b>	Bachelor of Commerce	Bachelor of Commerce
<b>Major:</b>	Commerce	Commerce
<b>Month And Year Of Passing:</b>	2023	2023
<b>Certification Issued Date:</b>	2023-09	2023-09
<b>SI No:</b>	Not Provided	Not Provided
<b>Remarks:</b>	The following applicant details were verified by Registrar of Binod Bihari Mahto Koyalanchal University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Registrar	
<b>Report Verified Date:</b>	19-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)



Binod Bihari Mahto Koyalanchal University, Dhanbad (Jharkhand)

Statement of marks for the examination of Roll No. 210150220649

**Bachelor of Commerce (Honours)**  
Session: 2020-23, (CBCS) held in the month of August, 2023



ROLL NUMBER : 210150220649

REGISTRATION NO. :

BBMKU2020020525

STUDENT'S NAME: VISHAL KUMAR

FATHER'S NAME :

TRILOKINATH BHAGAT

NAME OF THE COLLEGE : B. S. K. COLLEGE, MAITHON, DHANBAD

### Marks of Semester Sixth

PAPER CODE	PAPER'S NAME	CREDIT	INTERNAL			EXTERNAL			TOTAL			GRADE POINT
			M.M	P.M	M.S	M.M	P.M	M.S	M.M	P.M	M.S	
C-13	Management Accounting	06	20	08	13	80	32	43	100	40	56	B
C-14	Auditing and Corporate Governance	06	20	08	13	80	32	39	100	40	52	B
DSE-3	Financial Management	06	20	08	13	80	32	55	100	40	68	B+
DSE-4	Marketing Communication	06	20	08	13	80	32	41	100	40	54	B

### Consolidated Marks Statement

SEMESTER	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH
MAXIMUM MARKS	350	350	450	450	400	400
CREDIT	20	20	26	26	24	24
MARKS SECURED	270	211	280	265	236	230
SGPA	8.8	6.4	6.45	6.54	6.25	6.25

TOTAL MARKS SECURED IN CORE PAPERS : 1112 TOTAL MARKS SECURED : 1492

GRAND TOTAL : 2400

CGPA : 6.73 RESULT : Pass

Registrar

Binod Bihari Mahto Koyalanchal University  
Dhanbad

Note:- M.M - MAXIMUM MARKS , P.M - PASS MARKS , M.S - Binod Bihari Mahto Koyalanchal University  
Dhanbad



Date of Publication of Result : 23/09/2023

Controller of Examinations

## CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Vishal Kumar	Vishal Kumar
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	14-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)

# LSEG World-Check One CASE REPORT

Confidential

Name	Vishal Kumar		
Case Rating	Not Rated		
World-Check Total Matches	49		
Case ID	GQ-AMLIPLN-402		
Current Group	World-Check		
Gender	Male	Date of Birth	20 Jan 2003
Last Screened	14 Nov 2025 10:42	Case Created	14 Nov 2025 10:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

## KEY FINDINGS

Total Matches	49				
Resolved Matches	49	Positive: 0	Possible: 0	False: 49	Unspecified: 0
Unresolved Matches	0				

Name: Vishal Kumar  
Date Printed: 14-11-2025, 10:45  
Printed By: database check  
Group: World-Check

 **LSEG** RISK  
INTELLIGENCE

## Annexure 2 (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	Vishal KU MAR	7425549	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7255665	OB, SIC	INDIVIDUAL	MALE	1996, 1998	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8611966	OB, SIC	INDIVIDUAL	MALE	1997, 1998	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8814487	OB, SIC	INDIVIDUAL	MALE	1994, 1993	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8661109	OB, SIC	INDIVIDUAL	MALE	2000, 2005	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8851879	OB, SIC	INDIVIDUAL	MALE	1985, 1984	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7312017	OB, SIC	INDIVIDUAL	MALE	1999, 1998	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8666242	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	4217699	OB, SIC	INDIVIDUAL	MALE	1988, 1989	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7465021	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	5644958	OB, SIC	INDIVIDUAL	MALE	1990, 1995	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7763732	OB, SIC	INDIVIDUAL	MALE	2008, 2005	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8444601	OB, SIC	INDIVIDUAL	MALE	2001, 2000	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal Kumar CHAUHAN	7581131	OB, SIC	INDIVIDUAL	MALE	1993, 1992	IND	IND	14-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8808407	OB, SIC	INDIVIDUAL	MALE		IND	IND	14-Nov-2025		Unknown	No Match		Exact - 100%

Name: Vishal Kumar  
 Date Printed: 14-11-2025, 10:45  
 Printed By Group: database check  
 World-Check



## Annexure 2 (c)

FALSE	Vishal KU MAR	8566915	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7617185	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8845786	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7394552	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8821010	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7746852	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8465148	LE, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8748543	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7677524	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8344450	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	5307181	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	4626617	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	4559617	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8758742	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	6025207	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8636366	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7647889	LE, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%

Name  
Data Printed  
Printed By  
Group

Vishal Kumar  
14-11-2025, 10:45  
database check  
World-Check



## Annexure 2 (d)

FALSE	Vishal KU MAR	7490022	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	5545553	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	7537798	OB, SIC	INDIVIDUAL	MALE	2004, 2003	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7684792	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	8837473	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	8483546	OB, SIC	INDIVIDUAL	MALE	2001, 2002	USA	USA	14-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	4692708	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	6181606	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	8846212	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	6661046	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	6588386	PEP	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	7741346	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	7632559	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	8454489	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal KU MAR	6911321	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishal TANTI	5313036	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	
FALSE	Vishu KUM AR	7927496	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-Nov-2025	Unknown	No Match	Exact - 100%	

Name: Vishal Kumar  
 Date Printed: 14-11-2025, 10:45  
 Printed By: database check  
 Group: World-Check



## Annexure 2 (e)

### AUDIT

Date	Actioned By	Action	Notes	Source
14 Nov 2025 10:44	database check	35 World-Check matches resolved as False		Desktop
14 Nov 2025 10:42	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
14 Nov 2025 10:42	database check	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: Vishal Kumar  
Date Printed: 14-11-2025, 10:45  
Printed By: database check  
Group: World-Check



## Annexure 2 (f)

### 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 2 (g)

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 2 (h)

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 2 (i)

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 2 (j)

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 2 (k)

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 2 (I)

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 (HKSFC), 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 2 (m)

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

## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Calcutta Business School	Calcutta Business School
<b>Name Of The Candidate:</b>	Vishal Kumar	Vishal Kumar
<b>Enroll No:</b>	23062	23062
<b>Degree:</b>	Post-Graduate Diploma in Management	Post-Graduate Diploma in Management
<b>Major:</b>	Diploma in Management	Diploma in Management
<b>Month And Year Of Passing:</b>	2025	2025
<b>Certification Issued Date:</b>	2025-05	2025-05
<b>SI No:</b>	Not Provided	Not Provided
<b>Remarks:</b>	The following applicant details were verified by Calcutta Business School found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Calcutta Business School	
<b>Report Verified Date:</b>	22-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

### Annexure 3 (a)



**Calcutta Business School**  
Diamond Harbour Road, Bishnupur - 743503

Grade Sheet : 2023-25  
Session : 2023-25

Post-Graduate Diploma in Management

Name : Vishal Kumar		TERM V			Roll No. : 23062		
Course Code	Title of the Course	Full Marks	Marks Obtained	Grade	Credit	Grade Point	
DM 20909	International Management	100	73	A-	3	21.00	
DM 20205	Product and Brand Management	100	63	B+	3	16.00	
DM 20208	Services Marketing	100	64	B+	3	16.00	
DM 20209	Retail Management	100	72	A-	3	21.00	
DM 20116	Financial Risk Management	100	67	B+	3	16.00	
DM 20107	Financial Derivatives Management	100	69	B+	3	16.00	
DM 20110	Commercial Banking	100	72	A-	3	21.00	
		Total			21	135.00	
		GPA				6.43	
		CGPA				6.34	
		CGPA (%)				70.50	



Chairman, PGDM Programmes : *Jyoti B. Chatterjee*

Principal / Dean : *Shrinjoy Dutt*

Grade Points : A+ = 9, A = 8, A- = 7, B+ = 6, B = 5, B- = 4, C+ = 3, C = 2, F = 0  
Conversion : CGPA - Percentage (%) = (OBTAINED CGPA / MAXIMUM CGPA (9)) X 100

Place : Kolkata



Date : 16/05/2025

## COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMLIPLN-402	GQ-AMLIPLN-402
<b>Candidate Name:</b>	Vishal Kumar	Vishal Kumar
<b>Date Of Birth:</b>	20-01-2003	20-01-2003
<b>Father Name:</b>	Trilokinath Bhagat	Trilokinath Bhagat
<b>Address1:</b>	Chatadangal, Chatadangal, Panchmohali, Kumardhubi, Panchmohali, Near Mbe Unit 2, Dhanbad, Jharkhand-828203.	Chatadangal, Chatadangal, Panchmohali, Kumardhubi, Panchmohali, Near Mbe Unit 2, Dhanbad, Jharkhand-828203.
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Palav Agarwal-Advocate	
<b>Report Verified Date:</b>	14-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 4 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-402
NAME OF THE APPLICANT	Vishal Kumar
FATHER NAME	Trilokinath Bhagat
DATE OF BIRTH	20-January-2003
ADDRESS OF THE APPLICANT	Chatadangal, Chatadangal, Panchmohali, Kumardhubi, Panchmohali, Near Mbe Unit 2, Dhanbad, Jharkhand-828203.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	14-November-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

## NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	KRQPK2801E	KRQPK2801E
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:	14-11-2025	
Verification Status(Color Code):	GREEN	



## Annexure 5 (b)

 **e-Filing** *Anywhere Anytime*  
Income Tax Department, Government of India

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Home > e-Pay Tax

## e-Pay Tax

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

PAN / TAN KRQPK2801E	Name VXXXXL KXXXR
-------------------------	----------------------

## CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Vishal Kumar	Vishal Kumar
<b>Pan Number:</b>	KRQPK2801E	KRQPK2801E
<b>CIBIL Transunion Score:</b>	Not Applicable	702
<b>Scoring Factors:</b>	Not Applicable	Low Credit Age
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	14-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 6 (a)

REPORT DATE & TIME: 14/11/2025 (16:23:03)

CONTROL NUMBER: 9912072047

TransUnion<sup>tu</sup> CIBIL

### CONSUMER CIR

MEMBER ID : B500115009_SHYD20319	REFERENCE NUMBER : 12
----------------------------------	-----------------------

#### CONSUMER INFORMATION

CONSUMER NAME	Vishal Kumar	PAN	KROPK2801E
DOB	20/01/2003	DRIVING LICENCE NO.	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AADHAAR NUMBER	-
ADDRESS	delhi, delhi, DELHI - 110001	(UID)	

#### CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score		SCORING FACTORS	
Ranges from:	300	1. Low Credit Age	2. High Balance Build-Up On Non-Mortgage Loans In Past 6 Months
300 (high risk) to 900 (low risk)	702	900	

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES			ACCOUNT OPENED DATE
Total : 3	High Cr/Sanc. Amt	₹7,21,874		Recent : 17/10/2025
Zero balance : 0	Current	₹7,16,758		Oldest : 29/02/2024
Overdue : 0	Overdue	₹0		

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	HOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 18 MONTHS
7	10/11/2025	4	2	1

#### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.
---

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : VISHAL KUMAR	DOB : 20/01/2003	GENDER : Male	CREDITVISION® SCORE : 702
------------------------------	------------------	---------------	---------------------------

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	KROPK2801E	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	10038133059306	-	-

(\*) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 6 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9608324595	-
Mobile Phone	6203784975	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

VH7454939@GMAIL.COM
---------------------

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
PANCHMOHALI CHATADANGA KUMAR DHUBI PANCHMA, HLIJHARJHARKHAND NIRSACUM CHIRKUNDADHANBA, PANCHMAHLI, GOBINDPUR, JHARKHAND - 828203	Residence	-	31/10/2025
PANCHMOHALI PANCHMAHLI KUMAR DHUBI NIRSA-, CUM- CHIRKUNDA DHANBAD JHARKHAND, KUMAR DHUBI DHANBAD DHANBAD JHARKHAND, 828203, JHARKHAND - 828203	Permanent	Owned	31/08/2025
(a) C/O TRILOKINATH BHAGAT, CHATADANGA PANCHMOHALI, DIST- DHANBAD, CHIRKUNDA, DHANBAD, JHARKHAND - 828203	Residence	Owned	12/12/2023

(a) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (01/10/2023)		₹ 35,000	Gross Income	Monthly

## Annexure 6 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/10/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/10/2025	ACTIVE 							
ACCOUNT		AMOUNTS			STATUS							
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 15,000									
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 15,000									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	-	000	-	-

#### 2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/08/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 07/11/2025	ACTIVE 							
ACCOUNT		AMOUNTS			STATUS							
TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 2,000	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 760	REPAYMENT TENURE	6							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 266									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	000	000	000	000	-

#### 3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/02/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/10/2025	ACTIVE 							
ACCOUNT		AMOUNTS			STATUS							
TYPE	EDUCATION LOAN	SANCTIONED AMOUNT	₹ 7,04,874	REPAYMENT TENURE	210							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 7,00,998	INTEREST RATE	10.0							
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL	EMI	₹ 9,743	COLLATERAL TYPE	NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	-	000	000	000	000	000	000	000	000	000	000	000

## Annexure 6 (d)

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	10/11/2025	CREDIT CARD	₹ 20,000
NOT DISCLOSED	17/10/2025	PERSONAL LOAN	₹ 45,876
NOT DISCLOSED	17/10/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	17/10/2025	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	10/10/2025	CREDIT CARD	₹ 20,000
NOT DISCLOSED	08/08/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	12/12/2023	EDUCATION LOAN	₹ 6,00,000

## Annexure 6 (e)

### GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	-	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 OD: Payment is made on the due date OD1-90D: 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 VISHAL KUMAR

#### 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.

## POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMLIPLN-402	GQ-AMLIPLN-402
<b>Candidate Name:</b>	Vishal Kumar	Vishal Kumar
<b>Date Of Birth:</b>	20-01-2003	20-01-2003
<b>Father Name:</b>	Trilokinath Bhagat	Trilokinath Bhagat
<b>Address1:</b>	Chatadangal, Chatadangal, Panchmohali, Kumardhubi, Panchmohali, Near Mbe Unit 2, Dhanbad, Jharkhand-828203.	Chatadangal, Chatadangal, Panchmohali, Kumardhubi, Panchmohali, Near Mbe Unit 2, Dhanbad, Jharkhand-828203.
<b>Remarks:</b>	The following applicant's details have been verbally verified, and the notary report has been 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.	
<b>Information Source Name:</b>	Palav Agarwal	
<b>Report Verified Date:</b>	14-11-2025	
<b>Verification Status(Color Code):</b>	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-402
NAME OF THE APPLICANT	Vishal Kumar
FATHER NAME	Trilokinath Bhagat
DATE OF BIRTH	20-January-2003
ADDRESS OF THE APPLICANT	Chatadangal, Chatadangal, Panchmohali, Kumardhuli, Panchmohali, Near Mbe Unit 2, Dhanbad, Jharkhand-828203.
NAME OF THE POLICE STATION AS PER ADDRESS	Kumardhuli Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	14-November-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.

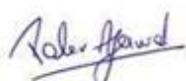
#### LAWYERS'S COMMENT:

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

## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Vishal Kumar	Vishal Kumar
<b>Application Id:</b>	GQ-AMLIPLN-402	GQ-AMLIPLN-402
<b>Employee Id:</b>	NA	NA
<b>Remarks:</b>	The following details were verified through resume & supported documents provided by the applicant, no GAP identified for the period of 6 months from any education to education in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	18-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 8 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Vishal Kumar	Vishal Kumar
DOB	20-01-2003	20-01-2003

#### Post Graduation

Name of the Board / School	Calcutta Business School	Calcutta Business School
Course	PGDM	PGDM
Specialization / Major	Management	Management
Year of Passing	2025	2025

Gap Remarks:NA

#### Graduation

Name of the Board / School	Binod Bihari Mahto Koyalanchal University	Binod Bihari Mahto Koyalanchal University
Course	B.Com	B.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2023	2023

Gap Remarks:NA

#### 12th std

Name of the Board / School	Jharkhand Academic Council	Jharkhand Academic Council
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2020	2020

Gap Remarks:NA

#### 10th Std

Name of the Board / School	Jharkhand Academic Council	Jharkhand Academic Council
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2018	2018

Gap Remarks: NA

## 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**

