

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Punam Kumari	Client Name	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-59	Report Status	N/A
Date of Birth	N/A	Application Received	4/24/2025
Candidate Employee ID	112849	Insuff Cleared/Reopened	GQ-AMLIPLN-59
Report Type	N/A	Final Report Date	4/24/2025
Verification Purpose	N/A	Overall Report Status	completed

REPORT COMPONENT	INFORMATION SOURCE	COMPLETED DATE	COMPONENT STATUS
NIL	NIL	NIL	NIL
LATEST EMPLOYMENT 1	Shaila Shinde - HR	4/7/2025	completed green
GRADUATION	Controller of Exam	4/23/2025	completed green
PREVIOUS EMPLOYMENT 3		NIL	nil
EX EMPLOYMENT 2		NIL	nil
PREVIOUS EMPLOYMENT 5		NIL	nil
POST GRADUATION	Exams Dept.	4/15/2025	completed green
PREVIOUS EMPLOYMENT 4		NIL	nil
POLICE VERIFICATION	Arvind Pratap Singh	4/21/2025	completed green
12TH STD		NIL	nil
10TH STD		NIL	nil
DIPLOMA / ITI		NIL	nil
CRIMINAL DATABASE	Refinitiv / World Check One	4/21/2025	completed green

REPORT COMPONENT	INFORMATION SOURCE	COMPLETED DATE	COMPONENT STATUS
COURT VERIFICATION	Palav Agarwal-Advocate	4/20/2025	completed green
NATIONAL IDENTITY 1	PAN Database	4/7/2025	completed green
GAP CHECK	Resume & Supported Documents	4/22/2025	completed green
CREDIT/CIBIL CHECK	Transunion CIBIL	4/21/2025	completed green
UAN/ITR/FORM 26AS	PF PORTAL	4/19/2025	completed 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:	Tata Consultancy Services Ltd	Tata Consultancy Services Ltd
Name Of The Candidate:	Punam Kumari	Punam Kumari
Emp Code:	861246	861246
From:	2013-12-26	2013-12-26
To:	2025-03-20	2025-03-20
Designation:	Senior Process Associate	Senior Process Associate
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Shaila Shinde - HR of Tata Consultancy Services Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Shaila Shinde - HR	
Report Verified Date:	2025-04-07	
Verification Status(Color Code):	green	

Annexure 1 (a)

From: Shaila Shinde <shaila.shinde@tcs.com> on behalf of Corporate Exempverification <Corporate.ExEmpVerification@tcs.com>
Sent: Monday, April 7, 2025 2:30 PM
To: ex-employment@goldquestglobal.in
Cc: jay@goldquestglobal.in; Rahul Gaikwad
Subject: RE: Ex-Employment verification for Punam Kumari (1)- GQ-AMLIPLN-59- Tata Consultancy Services Ltd

TCS Confidential

Dear Team,

Please find below verification details for your perusal.

Note: For Active employee's, write back to us once the employee is separated from TCS.

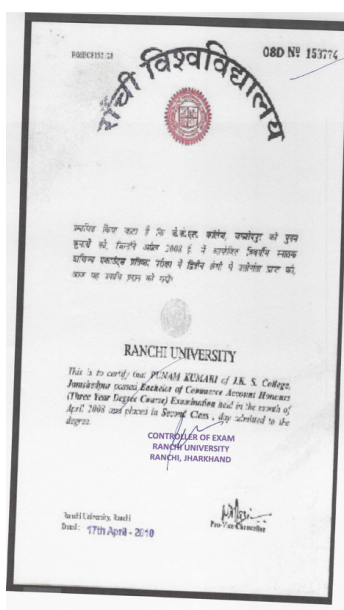
Emp No.	Employee Name	Date Of Joining	Date of Release	Designation	Remark
861246	Ms. Punam Kumari	26-Dec-13	20-Mar-25	Senior Process Associate	Settlement Closed

Best Regards,
 Shaila Shinde
 Tata Consultancy Services
 Corporate HR – Employee Welfare Services
 Olympus "A" Wing Opp. Rodas Enclave
 Hiranandani Estate, Ghodbunder Road,
 Patlipada, Thane West – 400607
 Ph:- +91 22 63716270/13860/16274 (9.00am - 6.00pm I.S.T)
Mailto: corporate.exempverification@tcs.com
Website: <http://www.tcs.com>

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Ranchi University	Ranchi University
Name Of The Candidate:	Punam Kumari	Punam Kumari
Enroll No:	R06BC8152128	R06BC8152128
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Account	Account
Month And Year Of Passing:	April 2008	April 2008
Certification Issued Date:	2010-04	2010-04
SI No:	153774	153774
Remarks:	The following applicant details were verified by Controller of Exam - Ranchi University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Exam	
Report Verified Date:	2025-04-23	
Verification Status(Color Code):	green	

Annexure 2 (a)



PREVIOUS EMPLOYMENT 3		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari
Emp Code:	112849	112849

No annexure images available.

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari
Emp Code:	112849	112849


No annexure images available.

PREVIOUS EMPLOYMENT 5		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari
Emp Code:	112849	112849

No annexure images available.

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Icfai University	Icfai University
Name Of The Candidate:	Punam Kumari	Punam Kumari
Enroll No:	708123177323	708123177323
Degree:	Master of Business Administration	Master of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	Not Provided	Not Provided
Certification Issued Date:	2013-03-04	2013-03-04
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Exams Dept. of Icfai University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Exams Dept.	
Report Verified Date:	2025-04-15	
Verification Status(Color Code):	green	

Annexure 6 (a)

 Tue 15-04-2025 02:27 PM
 exams-admin <exams_admin@icfaiuniversity.in>
 RE: Request for education verification - GQ-AMLIPLN-59
 To: "Muthu K - GoldQuest Global"
 Cc: parthasaha@iutripura.edu.in; subjoydas@iutripura.edu.in

Dear Sir / Madam,

The following details of the student are verified and confirmed.

Student Details		Report	Remarks / Comments
Name of the Student	Punam Kumari	Verified	Nil
Program	MBA	Verified	Nil
Certificate Awarded	Master of Business Administration	Verified	Nil
Certificate Number	708123177323	Verified	Nil
University	The ICFAI University, Tripura	Verified	Nil
Certificate Issued Date	04-Mar-2013	Verified	Nil

Yours Sincerely,

Exams Dept.

PREVIOUS EMPLOYMENT 4		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari
Emp Code:	112849	112849

No annexure images available.

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-59	GQ-AMLIPLN-59
Candidate Name:	Punam Kumari	Punam Kumari
Date Of Birth:	1987-12-27	1987-12-27
Father Name:	Anjani Kumar	Anjani Kumar
Address1:	Village: Puraini, House No: 052, C/O: Vinay Singh ,PO: Kuhila, Bihar-805110	Village: Puraini, House No: 052, C/O: Vinay Singh ,PO: Kuhila, Bihar-805110
Remarks:	The following applicant details are verbally verified by Mr. Arvind Pratap Singh (Police Constable), and the notary report duly stamped and signed by Palav Agarwal (Advocate) with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Arvind Pratap Singh	
Report Verified Date:	2025-04-21	
Verification Status(Color Code):	green	

Annexure 8 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-59
NAME OF THE APPLICANT	Punam Kumari
FATHER NAME	Anjani Kumar
DATE OF BIRTH	27-December-1987
ADDRESS OF THE APPLICANT	Village: Puraini, House No: 052, C/O: Vinay Singh ,PO: Kuhila, Bihar-805110
NAME OF THE POLICE STATION	Nawada Town Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	96397-926717
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-April-2025
VERIFIER NAME AND DESIGNATION	Mr. Arvind Pratap Singh, Constable

EXECUTIVE SUMMARY

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

CONCLUSION:

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


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

No 293/154/172, 4th Floor, Outer Ring Road, Kadubeesanahalli, Marathahalli, Bangalore-560103 | <https://bgvadmin.goldquestglobal.in>

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12TH STD

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari

No annexure images available.

10TH STD

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari

No annexure images available.

DIPLOMA / ITI

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari

No annexure images available.

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari
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:	2025-04-21	
Verification Status(Color Code):	green	

Annexure 12 (a)

LSEG World-Check One

CASE REPORT

Confidential

Name	Punam Kumari		
Case Rating	Not Rated		
World-Check Total Matches	4		
Case ID	5b6nvp5v97c1jn3aowue4wa7		
Current Group	World Check		
Gender	Female	Date of Birth	27 Dec 1987
Last Screened	21 Apr 2025 06:03	Case Created	21 Apr 2025 06:03
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	4				
Resolved Matches	4	Positive: 0	Possible: 0	False: 4	Unspecified: 0
Unresolved Matches	0				

Name: Punam Kumari

Date Printed: 21 Apr 2025, 06:07

Printed By: Hemender Kumar

Group: World Check

 **LSEG** RISK INTELLIGENCE

Annexure 12 (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	Punam KUMARI	3035977	PEP	POLITICAL INDIVIDUAL	FEMALE	01-Mar-1978	IND	IND	21-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Punam KUMARI	1417049	PEP	INDIVIDUAL	FEMALE		IND	IND	21-Apr-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Punam KUMARI	1450140	PEP	INDIVIDUAL	FEMALE		IND	IND	21-Apr-2025		Unknown	NO MATCH		Exact - 100%
FALSE	Punam KUMARI	6169636	PEP	INDIVIDUAL	FEMALE		IND	IND	21-Apr-2025		Unknown	NO MATCH		Exact - 100%

Name: Punam Kumari
Date Printed: 21-04-2025, 06:07
Printed By: Hemender Kumar
Group: World Check



Annexure 12 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
21 Apr 2025 06:05	Hemender Kumar	3 World-Check matches resolved as False		Desktop
21 Apr 2025 06:03	Hemender Kumar	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
21 Apr 2025 06:03	Hemender Kumar	New Case added		Desktop Batch

NOTES

All timestamps in this report are in UTC and may be in variance with the local 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 contained in this report is for your information only and should be used in the context of the full 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 report contains negative allegations, it should be assumed that such allegations are correct unless proven otherwise by the subject. The absence of any negative references about individuals or entities merely indicates they are identified in the database, not because they are shown as "flagged 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: Punam Kumari
Date Printed: 21-04-2025, 06:07
Printed By: Hemender Kumar
Group: World Check



Annexure 12 (d)

Annexure A	
Criminal Records Database Checks - India	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record
Annexure B	
Civil Litigation Database Checks – India	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record
Annexure C	
Credit and Reputational Risk Database Checks – India	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record
Annexure D	
Serious and Organized Crimes Database Checks – Global	
Interpol Most Wanted	No record
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 12 (e)

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

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
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 12 (g)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record
Annexure E	
Global Regulatory Bodies	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
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 12 (h)

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

Annexure 12 (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 12 (j)

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

Annexure 12 (k)

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

Annexure F

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

Annexure G

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

Annexure H

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

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	Q-AMLIPLN-59	Q-AMLIPLN-59
Candidate Name:	Punam Kumari	Punam Kumari
Date Of Birth:	1987-12-27	1987-12-27
Father Name:	Anjani Kumar	Anjani Kumar
Address1:	Village: Puraini, House No: 052, C/O: Vinay Singh ,PO: Kuhila, Bihar-805110	Village: Puraini, House No: 052, C/O: Vinay Singh ,PO: Kuhila, Bihar-805110
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:	2025-04-20	
Verification Status(Color Code):	green	

Annexure 13 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-59
NAME OF THE APPLICANT	Punam Kumari
FATHER NAME	Anjani Kumar
DATE OF BIRTH	27-December-1987
ADDRESS OF THE APPLICANT	Village: Puraini, House No: 052, C/O: Vinay Singh ,PO: Kuhila,Bihar-805110
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-April-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 caused 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 caused 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:	CSKPK7336R	CSKPK7336R
Verification Result:	Not Applicable	Gereen
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:	2025-04-07	
Verification Status(Color Code):	green	

Annexure 14 (a)



Annexure 14 (b)

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[Individual/HUF ▾](#)

[Company ▾](#)


[Non-Company ▾](#)

[Tax Professionals & Others ▾](#)

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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
CSKPK7336R

Name
PXXXXM KXXXXI

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Punam Kumari	Punam Kumari
Application Id:	GQ-AMLIPLN-59	GQ-AMLIPLN-59
Employee Id:	112849	112849
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified between Education & Employment . However, the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	2025-04-22	
Verification Status(Color Code):	green	

Annexure 15 (a)



GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Punam Kumari	Punam Kumari
DOB	27-12-87	27-12-87
Age	37 years 3 months 26 days	37 years 3 months 26 days
Post Graduation		
Name of the Board / School	The Institute of Chartered Financial Analysts of India University, Tripura	The Institute of Chartered Financial Analysts of India University, Tripura
Course	Master of Business Administration (MBA)	Master of Business Administration (MBA)
Specialization / Major	Finance	Finance
Year of Passing	Jan-13	Jan-13
Gap Remarks: Gap identified for a period of 1 year between Graduation and Post Graduation.		
Candidate Remarks: Candidate was preparing for CA and also has appeared for CPT		
Graduation		
Name of the Board / School	Ranchi University	Ranchi University
Course	B Com	B Com
Specialization / Major	Accounts	Accounts
Year of Passing	Apr-08	Apr-08
Gap Remarks: Gap identified for a period of 1 year between 12th and Graduation.		
Candidate Remarks: Couldn't continue education Due to financial reasons and unfortunate demise of her father Late Anjani Kumar		
12TH STANDARD		
Name of the Board / School	RM Women's College	RM Women's College
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2004	2004
10TH STANDARD		
Name of the Board / School	Project Girls High School	Project Girls High School
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2002	2002

Annexure 15 (b)

EMPLOYMENT - 1		
Name of the Employer	Tata Consultancy services	TCS
Full Name of the Employee	Punam Kumari	Punam Kumari
Date of joining - From	26-12-13	26-12-13
Date of Relieving/Exit - To	20-03-25	20-03-25
Designation / Role	senior process associate	senior process associate
Gap Remarks:		

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Punam Kumari	Punam Kumari
Pan Number:	CSKPK7336R	CSKPK7336R
CIBIL Transunion Score:	Not Applicable	761
Scoring Factors:	Not Applicable	PRESENCE OF SEVERE DELINQUENCY
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:	2025-04-21	
Verification Status(Color Code):	green	

Annexure 16 (a)

CONSUMER CIR

CONSUMER: PUNAM KUMARI

MEMBER ID: EN0203412

MEMBER REFERENCE NUMBER:

DATE: 21-04-2025

TIME: 10:43:21

CREDIT NUMBER: 8,99,27,80,507

CONSUMER INFORMATION:

NAME: PUNAM KUMARI ANJANIKUMAR PUNAM KUMARI

ALIANUMAR

DATE OF BIRTH: 27-12-1987

GENDER: FEMALE

CIBIL TRANSLATION SCORE(S):

SCORE NAME

SCORE

SCORING FACTORS

CREDITIVITY#> SCORE

761

1. PRESENCE OF DELINQUENCY

2. HIGH PROPORTION OF OUTSTANDING TRADES

3. PRESENCE OF SEVERE DELINQUENCY

4. RECENT HIGH BALANCE BUILD ON BANK/CARD TRADES

5. HIGH BALANCE BUILD-UP ON NON-MORTGAGE LOANS

POSSIBLE RANGE FOR CREDITIVITY#> SCORE

Consumer with at least one trade on the bureau in last 36 months

Consumer not in CIBIL database or history older than 36 months

> 300 (high risk) to 900 (low risk)

> -1

* At least one trade with information updated in last 36 months is required.

IDENTIFICATION(S):

IDENTIFICATION TYPE

IDENTIFICATION NUMBER

ISSUE DATE

EXPIRATION DATE

INCOME TAX ID NUMBER (PAN)

C8A-PN73398

PASSPORT NUMBER

52349648

VOTER ID NUMBER

70283300

UNIVERSAL ID NUMBER (UID)

XXXXXXXXXXXXXX

OKYC

20080115460831

TELEPHONE(S):

TELEPHONE TYPE

TELEPHONE NUMBER

TELEPHONE EXTENSION


HOME PHONE

8952446

NOT CLASSIFIED

919712343443

Annexure 16 (b)



TransUnion

CIBIL

CONSUMER CIR

CONSUMER: PUNAM KUMARI

MEMBER ID: EN00504012

MEMBER REFERENCE NUMBER:

DATE:21/04/2028

TIME: 10:43:21

CONTRACT NUMBER: 63927103.007

MOBILE PHONE

8128808890

91

MOBILE PHONE⁽⁴⁾

9507892717

EMAIL CONTACT(S):

EMAIL ADDRESS

KUMARI.PUNAM@TCS.COM

PUNAM271287@KUMARI@GMAIL.COM

ADDRESSES(E):

ADDRESS: 302B/194 NEW TOWN SAPOORJI SP SUKHOBHETI PATHARGHATA ACTION AREA -- WEST BENGAL 750135

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 18-01-2024

ADDRESS: TATA CONSULTANCY SERVICES OM BUSINES PARK- RAMESHWAR ESTATE SUBHANPURA OPF BALAJI HOSPITAL GUJARAT 38002

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 18-01-2024

ADDRESS: 21 RAVI PARK SOCIETY NEAR SAARI SCHOOL, GUJARAT 360007

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 18-01-2024

ADDRESS: 302B/194 NEW TOWN SAPOORJI SP SUKHOBHETI PATHARGHATA ACTION AREA - PATHARGHATA ACTION AREA - WEST BENGAL 750135

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 31-12-2023

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	31-08-2024	SALARIED	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 16 OVERDUE: 0	HIGH CRISIL: AMT: 24,67,502	CURRENT: 2,85,961 OVERDUE: 0	RECENT: 22-07-2024 OLDEST: 06-06-2015
ZERO-BALANCE: 12				

ENQUIRIES

Annexure 16 (c)

[illegible]

Annexure 16 (d)



CONSUMER CIR															DATE:21-04-2025	
CONSUMER: PUNAM KUMARI															TIME: 10:43:21	
MEMBER ID: BN2054012															CONTROL NUMBER: 8,99,27,80,057	
MEMBER REFERENCE NUMBER:																
05-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23
ACCOUNT					DATES					AMOUNTS					STATUS	
MEMBER NAME: NOT DISCLOSED					OPENED: 28-06-2023					SANCTIONED: 2,12,400						
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 28-06-2023					CURRENT BALANCE: 0						
TYPE: GOLD LOAN					CLOSED: 02-07-2024					EMI: 2,31,599						
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 31-07-2024					REPAYMENT TENURE: 12						
COLLATERAL TYPE: GOLD					PMT HIST START: 01-07-2024					INTEREST RATE: 9.00						
					PMT HIST END: 01-06-2023											
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
01-24	02-24	03-24	04-24	05-24	06-24	07-24	08-24	09-24	10-24	11-24	12-24	01-25	02-25	03-25	04-25	05-25
ACCOUNT					DATES					AMOUNTS					STATUS	
MEMBER NAME: NOT DISCLOSED					OPENED: 28-06-2022					SANCTIONED: 1,79,600						
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 28-06-2022					CURRENT BALANCE: 0						
TYPE: GOLD LOAN					CLOSED: 30-06-2023					EMI: 1,82,353						
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 30-06-2023					REPAYMENT TENURE: 12						
COLLATERAL TYPE: GOLD					PMT HIST START: 01-06-2022					INTEREST RATE: 9.00						
					PMT HIST END: 01-06-2022											
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22
ACCOUNT					DATES					AMOUNTS					STATUS	
MEMBER NAME: NOT DISCLOSED					OPENED: 17-01-2022					SANCTIONED: 74,100						
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 17-01-2022					CURRENT BALANCE: 0						
TYPE: GOLD LOAN					CLOSED: 15-12-2022					EMI: 76,519						
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 31-12-2022					REPAYMENT TENURE: 12						
COLLATERAL TYPE: GOLD					PMT HIST START: 01-12-2022					INTEREST RATE: 7.00						
					PMT HIST END: 01-01-2022											
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
10-22	11-22	12-22	01-23	02-23	03-23	04-23	05-23	06-23	07-23	08-23	09-23	10-23	11-23	12-23	01-24	02-24
ACCOUNT					DATES					AMOUNTS					STATUS	
MEMBER NAME: NOT DISCLOSED					OPENED: 09-07-2021					SANCTIONED: 1,19,000						

Annexure 16 (e)



CONSUMER CIR

CONSUMER: PUNAM KUMARI

MEMBER ID: BN2054012

MEMBER REFERENCE NUMBER:

DATE:21-04-2025

TIME: 10:43:21

CONTROL NUMBER: 8,99,27,80,057

ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 03-07-2021					CURRENT BALANCE: 0									
TYPE: GOLD LOAN					CLOSED: 02-07-2024					EMI: 3,782									
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 31-07-2024					PMT FREQ: MONTHLY									
COLLATERAL VALUE: 237797					PMT HIST START: 01-07-2024					REPAYMENT TENURE: 36									
COLLATERAL TYPE: GOLD					PMT HIST END: 01-06-2021					INTEREST RATE: 8.00									
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD					
01-24	02-24	03-24	04-24	05-24	06-24	07-24	08-24	09-24	10-24	11-24	12-24	01-25	02-25	03-25					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 30-06-2021					SANCTIONED: 1,08,700									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 30-06-2021					CURRENT BALANCE: 0									
TYPE: GOLD LOAN					CLOSED: 28-09-2022					EMI: 1,81,353									
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 30-06-2022					REPAYMENT TENURE: 12									
COLLATERAL TYPE: GOLD					PMT HIST START: 01-06-2022					INTEREST RATE: 8.00									
					PMT HIST END: 01-06-2021														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD					
09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 03-07-2020					SANCTIONED: 1,67,000									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 03-07-2020					CURRENT BALANCE: 0									
TYPE: GOLD LOAN					CLOSED: 30-06-2021					EMI: 1,80,703									
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED: 30-06-2021					REPAYMENT TENURE: 12									
COLLATERAL TYPE: GOLD					PMT HIST START: 01-06-2021					INTEREST RATE: 8.00									
					PMT HIST END: 01-07-2020														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD					
06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 08-11-2019					SANCTIONED: 1,34,940									
ACCOUNT NUMBER: NOT DISCLOSED					CLOSED: 03-07-2020					CURRENT BALANCE: 0									
TYPE: GOLD LOAN										EMI: 1,47,382									

Annexure 16 (f)



CONSUMER CIR																			
CONSUMER: PUNAM KUMAR										DATE: 21-04-2025									
MEMBER ID: BN0004012										TIME: 10:43:21									
MEMBER REFERENCE NUMBER:										CONTROL NUMBER: 8,99,27,80,057									
TYPE: GOLD LOAN					REPORTED AND CERTIFIED:					PMT FREQ: MONTHLY									
OWNERSHIP: INDIVIDUAL					31-07-2020					REPAYMENT TENURE: 12									
COLLATERAL TYPE: GOLD					PMT HIST START: 01-07-2020					INTEREST RATE: 8.00									
					PMT HIST END: 01-11-2019														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD					
07-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20	09-20					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 13-09-2019					SANCTIONED: 83,000									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 03-11-2020					CURRENT BALANCE: 0									
TYPE: GOLD LOAN					CLOSED: 03-07-2021					EMI: 2,875									
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED:					PMT FREQ: MONTHLY									
COLLATERAL TYPE: GOLD					31-07-2021					REPAYMENT TENURE: 44									
					PMT HIST START: 01-07-2021					INTEREST RATE: 8.00									
					PMT HIST END: 01-09-2019														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD					
07-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 21-04-2018					SANCTIONED: 2,51,000									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 03-10-2021					CURRENT BALANCE: 0									
TYPE: PERSONAL LOAN					CLOSED: 05-05-2023					PMT FREQ: MONTHLY									
OWNERSHIP: INDIVIDUAL					REPORTED AND CERTIFIED:					PMT FREQ: MONTHLY									
					31-05-2023														
					PMT HIST START: 01-05-2023														
					PMT HIST END: 01-04-2023														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23					
XXX	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
11-21	10-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21	09-21					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 25-07-2016					SANCTIONED: 2,51,310									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 02-05-2018					CURRENT BALANCE: 0									
DISCLOSED					CLOSED: 02-05-2018														

Annexure 16 (g)



CONSUMER CIR																			
CONSUMER: PUNAM KUMAR										DATE: 21-04-2025									
MEMBER ID: BN0004012										TIME: 10:43:21									
MEMBER REFERENCE NUMBER:										CONTROL NUMBER: 8,99,27,80,057									
TYPE: PERSONAL LOAN					REPORTED AND CERTIFIED:														
OWNERSHIP: INDIVIDUAL					30-04-2019														
					PMT HIST START: 01-04-2019														
					PMT HIST END: 01-07-2018														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
000	XXX	XXX	XXX	000	000	000	000	000	000	000	000	000	000	000					
09-19	09-19	09-19	09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-18	09-18	09-18	09-18					
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-17	09-18	09-18	09-18	09-18					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 13-01-2018					SANCTIONED: 80,000									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 20-07-2019					CURRENT BALANCE: 0									
DISCLOSED					CLOSED: 20-07-2018														
TYPE: PERSONAL LOAN					REPORTED AND CERTIFIED: 31-01-2018														
OWNERSHIP: INDIVIDUAL					PMT HIST START: 01-01-2018														
					PMT HIST END: 01-01-2018														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
01-18	02-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17	01-17					
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
07-19	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18	09-18					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 06-08-2018					HIGH CREDIT: 1,70,821									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 26-03-2025					CURRENT BALANCE: 3,339									
DISCLOSED					REPORTED AND CERTIFIED: 31-03-2025					CREDIT LIMIT: 2,05,000									
TYPE: CREDIT CARD					PMT HIST START: 01-03-2025					CASH LIMIT: 41,000									
OWNERSHIP: INDIVIDUAL					PMT HIST END: 01-04-2022														
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)																			
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
09-25	09-25	09-25	09-24	09-24	09-24	09-24	09-24	09-24	09-24	09-24	09-24	09-24	09-24	09-24					
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000					
09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23	09-23					
ACCOUNT					DATES					AMOUNTS					STATUS				
MEMBER NAME: NOT DISCLOSED					OPENED: 06-08-2018					SANCTIONED: 1,70,821									
ACCOUNT NUMBER: NOT DISCLOSED					LAST PAYMENT: 17-01-2024					CURRENT BALANCE: 6,000									

Annexure 16 (h)

TransUnion

CIBIL

CONSUMER CIR

CONSUMER: PUNAM KUMARI

DATE: 21-04-2025

MEMBER ID: BKNDSDH12

TIME: 10:42:21

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 8,99,27,60,087

ACCOUNT NUMBER: NOT DISCLOSED

REPORTED AND CERTIFIED: 31-01-2024

EMI: 7,194

TYPE: LOAN ON CREDIT CARD

PMT FREQ: MONTHLY

REPAYMENT TENURE: 8

OWNERSHIP: INDIVIDUAL

PMT HIST START: 01-01-2024

ACTUAL PAYMENT: 36,758

PMT HIST END: 01-04-2023

DAYS PAST DUE: ARREAR CLASSIFICATION (UP TO 36 MONTHS, LEFT TO RIGHT)

000 000 000 000 000 000 000 000 000 000

01-24 12-23 11-23 10-23 09-23 08-23 07-23 06-23 05-23 04-23

ENQUIRIES:

Only Last 36 months enquiries will be displayed in the Credit report

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	11-04-2025	CREDIT CARD	15,000
NOT DISCLOSED	20-07-2024	CREDIT CARD	1,000
NOT DISCLOSED	02-07-2024	GOLD LOAN	2,34,000
NOT DISCLOSED	16-11-2023	PERSONAL LOAN	3,10,000
NOT DISCLOSED	04-11-2023	PERSONAL LOAN	1,00,000
NOT DISCLOSED	28-06-2023	GOLD LOAN	2,12,400
NOT DISCLOSED	28-06-2022	GOLD LOAN	1,78,800

END OF REPORT ON PUNAM KUMARI

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.

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Punam Kumari	Punam Kumari
Application Id:	GQ-AMLIPLN-59	GQ-AMLIPLN-59
Employee Id:	112849	112849
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	2025-04-19	
Verification Status(Color Code):	green	

Annexure 17 (a)

Employment History Report

UAN NUMBER	MEMBER ID	ESTABLISHMENT DETAILS	CANDIDATE NAME	FATHER'S NAME	DATE OF JOIN	DATE OF EXIT PF
100282180509	MHBAN00484750000380951	TATA CONSULTANCY SERVICES LIMITED	PUNAM KUMARI	VIKASH KUMAR SINGH	2013-12-26	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

