

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Shubham Sengar	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-1758	Report Status	Closed
Date of Birth	01 Aug 1996	Application Received	17-07-2025
Candidate Employee ID	114225	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	31-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN


REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
POST GRADUATION	Asstt Registrar	22-07-2025	GREEN
EX EMPLOYMENT 2	Team HR	19-07-2025	GREEN
LATEST EMPLOYMENT 1	Shreejeet Shinde - Assistant Manager - Payroll and Benefits	30-07-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	18-07-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	18-07-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	18-07-2025	GREEN
GRADUATION	Dy. Registrar	22-07-2025	GREEN
POLICE VERIFICATION	Palav Agarwal-Advocate	18-07-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	31-07-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	18-07-2025	GREEN
GAP CHECK	Resume & Supported Documents	25-07-2025	GREEN

End of summary report

Legend:	<div></div> -Major discrepancy	<div></div> -Minor discrepancy	<div></div> -Unable to verify	<div></div> -Pending from source	<div></div> -All clear
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POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	ICFAI Business School	ICFAI Business School
Name Of The Candidate:	Shubham Sengar	Shubham Sengar
Enroll No:	20BSP2373	20BSP2373
Degree:	Post Graduate Program in Management	Post Graduate Program in Management
Major:	Management	Management
Month And Year Of Passing:	Not Provided	Not Provided
Certification Issued Date:	2022-03	2022-03
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Asstt Registrar - ICFAI Business School found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Asstt Registrar	
Report Verified Date:	22-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



IBS
ICFAI BUSINESS SCHOOL

IBS-Gurgaon

Post Graduate Program in Management

Consolidated Gradesheet

Enroll. No. : 20BSP2373 Program : PGPM
Name : SHUBHAM SENGAR Duration : 2 years

Academic Year	Semester	Course	Course Title	Credits	Grade	Category	CGPA	Credits used
2020-2021	I	SLAC501	Accounting for Managers	3	C			
		SLEC501	Managerial Economics	3	C			
		SLFI501	Financial Management	3	C			
		SLHR501	Organizational Behaviour	3	C			
		SLIT501	Information Systems for Managers	3	C			
		SLMM501	Marketing Management	3	C			
		SLMS501	Business Communication	3	C			
		SLRM501	Quantitative Methods	3	C		6.00	24
	II	SLBA502	Introduction to Business Analytics	3	C			
		SLEC502	Macroeconomics & Business Environment	3	C			
		SLFI502	Advanced Financial Management	3	C			
		SLGM502	Management Accounting & Control	3	C			
		SLHR502	Human Resource Management	3	C			
		SLMM502	Advanced Marketing Management	3	C			
		SLMS502	Personal Effectiveness Management	3	B			
		SLOP502	Operations Management	3	C			
		SLRM502	Business Research Methods	3	C		6.12	51
	SIP	FUP500	Summer Internship Program	18	B		6.61	69
2021-2022	I	SLGM601	Legal Environment of Business	3	D			
		SLGM611	Strategic Management	4	C			
		SLMM604	Services Marketing	3	E	(EL)		
		SLMM606	Sales and Distribution Management	3	E	(EL)		
		SLMM610	Product Management	3	C	(EL)		
		SLMM615	Digital Marketing	3	B	(EL)		
		SLMS601	Soft Skills	4	E		6.02	92
	II	SLGM602	Business Ethics & Corporate Governance	3	C			
		SLMM603	B2B Marketing	3	C	(EL)		
		SLMM605	Integrated Marketing Communication	3	C	(EL)		
		SLMM608	Strategic Marketing Management	3	D	(EL)		
		SLMM612	Brand Management	3	C	(EL)	5.96	107

CREDITS COMPLETED: 107 CREDITS USED IN CGPA: 107 CGPA: 5.96

ICFAI Business School
Gurgaon, Haryana

29-Mar-2022 Academic Coordinator Controller of Examinations Director

946703800020

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	IDFC FIRST Bank Limited	IDFC FIRST Bank Limited
Name Of The Candidate:	Shubham Sengar	Shubham Sengar
Emp Code:	203914	203914
From:	06-06-2022	06-06-2022
To:	02-12-2023	02-12-2023
Designation:	Territory Manager-Home Loans Prime	Territory Manager-Home Loans Prime
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 Team HR - IDFC FIRST Bank Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Team HR	
Report Verified Date:	19-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Tue 19-Jul-25 5:49 PM

hr.verification <hr.verification@IDFCFIRSTBANK.COM>

RE: Ex-Employment verification for Shubham Singh Sengar (2)- GQ-AMRSN-1758- IDFC FIRST Bank Limited

To: ex-employment@goldquestglobal.in

Hello,

Thank you for contacting IDFC FIRST Bank Limited for Ex-Employee verification.

Please find the requested details below:

[Reference No: E-VER24491]

Employee ID	Employee Name		Date Of Joining		Last Working Day	Grade	Designation	Remark
203914	Shubham Singh Sengar		06-June-2022		02-December-2023	Manager	Territory Manager-Home Loans Prime	None

File Name	Employee ID	Employee Name	Date Of Joining	Last Working Day	Grade	Designation	Remark
experience letter idfc.pdf	203914	Shubham Singh Senga	06-June-2022	02-December-2023	Manager	Territory Manager-Home Loans Prime	Please be informed we have gone through the given details in the Relieving Letter and we have successfully verified the details shared by you with our records.

Regards,
Team HR

Annexure 2 (b)



Sat 19-Jul-23 5:49 PM

hr.verification <hr.verification@IDFCFIRSTBANK.COM>

RE: Ex-Employment verification for Shubham Singh Sengar (2)- GQ-AMRSN-1758- IDFC FIRST Bank Limited

To: ex-employment@goldquestglobal.in

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

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

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

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	IDFC FIRST Bank Limited	
Candidate Name	Shubham Singh Sengar	
From (Date of joining)	06-June-2022	
To (Date of Exit/Relieving)	02-December-2023	
Designation (At the time of leaving the company):	Territory Manager-Home Loans Prime	
Employee Code/ID/No	203914	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (If "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Godrej Housing Finance Limited	Godrej Housing Finance Limited
Name Of The Candidate:	Shubham Sengar	Shubham Sengar
Emp Code:	G106253	G106253
From:	13-12-2023	13-12-2023
To:	22-10-2024	22-10-2024
Designation:	Sales Manager-Home Loans	Sales Manager-Home Loans
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 Shreejeet Shinde - Assistant Manager - Payroll and Benefits, Godrej Housing Finance Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Shreejeet Shinde - Assistant Manager - Payroll and Benefits	
Report Verified Date:	30-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



Wed 30-Jul-25 3:04 PM

Shreejeet Shinde <shreejeet.shinde@godrejcapital.com>

RE: Ex-Employment verification for Shubham Sengar (1)- GQ-AMRSN-1758- Godrej Housing Finance Limited

To Akshatha

Cc 'Jayakumar Velu - GoldQuest Global'; 'ex employment'; Nagaraju Lohith

Details are correct as per reliving letter

Regards,

Shreejeet Shinde

Assistant Manager - Payroll and Benefits



Annexure 3 (b)



Date - Nov 26, 2024
Employee Name - Shubham Sengar
EDP Number - G106253
Subject: Relieving letter

Godrej Housing Finance Limited
Regd. Office: Godrej One,
Pirojshanagar,
Eastern Express Highway,
Vikhroli (East),
Mumbai – 400079, India
Tel.: +91-22-68815555
Fax: +91-22-25195128
Website : www.godrejcapiat.com

CIN: U65100MH2018PLC315359

To Whomsoever it May Concern

This is to certify that Shubham Sengar worked with our company from Dec 13, 2023. At the time of leaving the Company, the designation held was Sales Manager - Home Loans.
Shubham resigned voluntarily and was relieved from duties effective Oct 22, 2024.

Regards,

Bhavya Misra
Chief Human Resources Officer



Godrej Housing Finance Limited | Registered Office: Godrej One, Pirojshanagar, Eastern Express Highway, Vikhroli (East), Mumbai, 400079, Maharashtra
CIN – U65100MH2018PLC315359 | Website: www.godrejcapiat.com | Tel – 022-68815555 |
Email ID: customercare@godrejcapiat.com | Fax: 022-25195128

Annexure 3 (c)



Wed 30-Jul-25 3:04 PM

Shreejeet Shinde <shreejeet.shinde@godrejcapital.com>

RE: Ex-Employment verification for Shubham Sengar (1)- GQ-AMRSN-1758- Godrej Housing Finance Limited

To Akshatha

Cc 'Jayakumar Velu - GoldQuest Global'; 'ex employment'; Nagaraju Lohith

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Godrej Housing Finance Limited	
Candidate Name	Shubham Sengar	
From (Date of Joining)	13 December 2023	
To (Date of Exit/Relieving)	22 October 2024	
Designation (At the time of leaving the company):	Sales Manager-Home Loans	
Employee Code/ID/No	G106253	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shubham Sengar	Shubham Sengar
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:	18-07-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Shubham Sengarar		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-1758		
Current Group	World Check		
Gender	Male	Date of Birth	02 Aug 1996
Last Screened	18 Jul 2025 12:03	Case Created	18 Jul 2025 12:03
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Shubham Sengarar
Date Printed 18-07-2025, 12:22
Printed By Anil Agarwal
Group World Check



Annexure 4 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
18 Jul 2025 12:03	Anil Agarwal	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
18 Jul 2025 12:03	Anil Agarwal	New Case added		Desktop Batch

NOTES

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

Legal Notice

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

Name
Date Printed
Printed By
Group

Shubham Sengarar
18-07-2025, 12:22
Anil Agarwal
World Check



Annexure 4 (c)

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 4 (d)

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 4 (e)

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 4 (f)

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 4 (g)

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 4 (h)

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 4 (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 (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 4 (j)

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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shubham Sengar	Shubham Sengar
Pan Number:	GXZPS7255F	GXZPS7255F
CIBIL Transunion Score:	Not Applicable	734
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

REPORT DATE & TIME: 18/07/2025 (15:32:23)

CONTROL NUMBER: 9349183449



CONSUMER CIR

MEMBER ID : Bs00115009_sHYD21422

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME : Shubham Sengarr
DOB : 02/08/1996
TELEPHONE NO. : -
EMAIL ID : -
GENDER : Male
ADDRESS : Delhi, Delhi, DELHI - 110092

PAN : aXZPs7255F
DRIVING LICENCE NO : -
VOTES ID : -
PASSPORT NO. : -
AADHAAR NUMBER (UID) : -

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

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



SCORING FACTORS

1. Presence Of Delinquency
2. High Proportion Of Outstanding Trades
3. Presence Of Severe Delinquency
4. High Balance Build-Up On Revolving Trades
5. High Balance Build-Up On Non-Mortgage Loans

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 16	High Cr/Senc. Amt	: ₹24,78,013	Recent	: 06/05/2025
Zero balance	: 10	Current	: ₹17,76,121	Oldest	: 03/12/2020
Overdue	: 0	Overdue	: 30		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HIST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 36 MONTHS
24	17/04/2025	0	5	8

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SHUBHAM SINGH SENGAR

D.O.B : 02/08/1996

GENDER : Male

CREDITVISION® SCORE : 734

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	aXZPs7255F	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	10000358655036	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 5 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	01203366777	-
Office Phone	9711527196	-
Office Phone	7017839727	-
Mobile Phone	8718091771	-

(c) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

sENaARsHUBHAM.0208@gmail.com
sENaAR.sHUBHAM.0208@gmail.com
sENaARsHUBHAM.0208@gmail.com
sENaARsHUBHAM0208@gmail.com

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
P 712, sUPERTECH ICON NYAYA KHAND 1 INDIRAPURAM sHIPRA sUN CITY, NEAR sHIPRA MALL, UTTAR PRADEsH - 201014	Residence	Owned	07/05/2025
324 NEAR VIsHAL BHAWAN VIsHNU DHAAM, BEH, IND VANDANA CONVENT sCHOOL, sUNA, MADHYA PRADEsH - 473001	Permanent	-	31/01/2025
sODREJ HOUsINs FINANCE LTD UNIT NO- 203,, 2ND FLOOR sRAPHIX TOWER 2 BLOCK A, INDU, sTRIAL AREA, sEC-62, NOIDA sRAPHIX TOWE, R, UTTAR PRADEsH - 201301	Office	-	16/01/2024
122B, 3RD FLOOR MAYUR VIHAR PH, 1 NEAR,, sAMUDHAYAK BHAWAN, PATPARsUNJ,, MAYUR V, IHAR PH-1, EAst DELHI sAMUDHAYAK BHAWAN, DELHI - 110091	Residence	-	16/01/2024

(c) - ADDRESSsEs REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Personal Loan (31/01/2025)	salaried	Not Available	Not Available	Not Available

Annexure 5 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/05/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/07/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Consumer Loan	SANCTIONED AMOUNT	: ₹ 62,990	PAYMENT FREQUENCY	: Monthly	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 32,147	REPAYMENT TENURE	: 24							
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 62,990	INTEREST RATE	: 21.87							
OWNERSHIP	: INDIVIDUAL	COLLATERAL VALUE	: ₹ 62,99,000	EMI	: ₹ 2,625							
				COLLATERAL TYPE	: PROPERTY							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2025		END DATE : 01/05/2025		LAST PAYMENT : 05/07/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	000	000	000	-	-	-	-	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 31/01/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 07/07/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE : Personal Loan		SANCTIONED AMOUNT : ₹ 1,10,000		COLLATERAL TYPE : NO COLLATERAL		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 98,579										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/07/2025		END DATE : 01/01/2025		LAST PAYMENT : 05/07/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	-	-	-	-	-

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/12/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE : Credit Card		CREDIT LIMIT : ₹ 1,87,000						NA				
MEMBER NAME : NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 1,69,886										
ACCOUNT NUMBER : Not Disclosed		CASH LIMIT : ₹ 18,700										
OWNERSHIP : INDIVIDUAL		CURRENT BALANCE : ₹ 1,69,610										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2025		END DATE : 01/01/2024		LAST PAYMENT : 03/06/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	025	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/11/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 30/06/2025	ACTIVE	
ACCOUNT		AMOUNTS			STATUS	
TYPE	: Personal Loan	SANCTIONED AMOUNT	: ₹ 4,05,000	PAYMENT FREQUENCY	: Monthly	NA
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 2,99,818			

Annexure 5 (d)

ACCOUNT				AMOUNTS								
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 8,806								
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2025		END DATE : 01/11/2023		LAST PAYMENT : 08/06/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	-	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : Consumer Loan		SANCTIONED AMOUNT : ₹ 20,000		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0		EMI : ₹ 191								
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/07/2023		LAST PAYMENT : 05/07/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	000	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Consumer Loan	SANCTIONED AMOUNT : ₹ 5,000		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 0		EMI : ₹ 46								
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/07/2023		LAST PAYMENT : 05/07/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	000	000	000	000	000	000

7. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 18/06/2023		DATE CLOSED : 28/03/2024		DATE REPORTED & CERTIFIED : 31/05/2024		INACTIVE	
ACCOUNT			AMOUNTS					STATUS		
TYPE : Short Term Personal Loan			SANCTIONED AMOUNT : ₹ 31,000					NA		
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0							
ACCOUNT NUMBER : Not Disclosed										

Annexure 5 (e)

ACCOUNT												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/05/2024			END DATE : 01/06/2023			LAST PAYMENT : 06/12/2023		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	-	-	-	-	-	-	-
2023	-	-	-	-	-	000	000	000	000	000	000	000

8. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 16/06/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025				ACTIVE	
ACCOUNT				AMOUNTS						STATUS			
TYPE : Auto Loan (Personal)				SANCTIONED AMOUNT : ₹ 8,53,145		PAYMENT FREQUENCY : Monthly		NA					
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 5,68,365		REPAYMENT TENURE : 63							
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 4,06,990		EMI : ₹ 16,894							
OWNERSHIP : INDIVIDUAL													
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2025		END DATE : 01/06/2023		LAST PAYMENT : 03/06/2025					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	000	000	000	000	000	-	-	-	-	-	-	
2024	000	000	000	000	000	000	000	000	000	000	000	000	
2023	-	-	-	-	-	000	000	000	000	000	000	000	

9. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 27/03/2023			DATE CLOSED : 06/04/2025			DATE REPORTED & CERTIFIED : 30/04/2025			INACTIVE				
ACCOUNT					AMOUNTS										STATUS								
TYPE : Consumer Loan					SANCTIONED AMOUNT : ₹ 53,885					PAYMENT FREQUENCY : Monthly					NA								
MEMBER NAME : NOT DISCLOSED					CURRENT BALANCE : ₹ 0																		
ACCOUNT NUMBER : Not Disclosed					ACTUAL PAYMENT : ₹ 2,541																		
OWNERSHIP : INDIVIDUAL																							
DAYS PAST DUE/ASSET CLASSIFICATION															START DATE : 01/04/2025			END DATE : 01/03/2023			LAST PAYMENT : 06/04/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2025	000	000	000	000	-	-	-	-	-	-	-	-											
2024	000	000	000	000	000	000	000	000	000	000	000	000											
2023	-	-	000	000	000	000	000	000	000	000	000	000											

10. ACCOUNT

ACCOUNT INFORMATION												
DATE OPENED : 22/09/2022				DATE CLOSED :				DATE REPORTED & CERTIFIED : 30/06/2025				ACTIVE
ACCOUNT				AMOUNTS					STATUS			
TYPE : Credit Card				CREDIT LIMIT : ₹ 34,000		PAYMENT FREQUENCY : Monthly			NA			
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 33,945								
ACCOUNT NUMBER : Not Disclosed				CASH LIMIT : ₹ 1,700								
OWNERSHIP : INDIVIDUAL				CURRENT BALANCE : ₹ 0								
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2025			END DATE : 01/10/2022			LAST PAYMENT : 26/03/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Annexure 5 (f)

2025	003	003	000	000	000	000	-	-	-	-	-	-
2024	000	XXX	000	000	000	000	000	000	000	000	000	003
2023	000	XXX	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	000	000	000

11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/07/2022		DATE CLOSED : 17/04/2025		DATE REPORTED & CERTIFIED : 30/04/2025		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE : Credit Card		CREDIT LIMIT : ₹ 75,000						NA				
MEMBER NAME : NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 58,162										
ACCOUNT NUMBER : Not Disclosed		CASH LIMIT : ₹ 7,500										
OWNERSHIP : INDIVIDUAL		CURRENT BALANCE : ₹ 0										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/04/2025		END DATE : 01/08/2022		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	000	000	000	000	000

12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/10/2021		DATE CLOSED : 05/10/2022		DATE REPORTED & CERTIFIED : 31/12/2022		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: Personal Loan	SANCTIONED AMOUNT : ₹ 2,000						NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2022		END DATE : 01/10/2021		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	000	000	000	000	000	000	000	000	000
2021	-	-	-	-	-	-	-	-	-	000	000	000

Annexure 5 (g)

13. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 18/10/2021			DATE CLOSED : 25/09/2022			DATE REPORTED & CERTIFIED : 30/09/2022			INACTIVE	
ACCOUNT					AMOUNTS										STATUS						
TYPE : Personal Loan					SANCTIONED AMOUNT : ₹ 250					PAYMENT FREQUENCY : Monthly					NA						
MEMBER NAME : NOT DISCLOSED					CURRENT BALANCE : ₹ 0					REPAYMENT TENURE : 12											
ACCOUNT NUMBER : Not Disclosed					ACTUAL PAYMENT : ₹ 1																
OWNERSHIP : INDIVIDUAL																					
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/09/2022			END DATE : 01/10/2021			LAST PAYMENT : 18/10/2021		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC									
2022	000	000	000	000	000	000	000	000	000	-	-	-									
2021	-	-	-	-	-	-	-	-	-	000	000	000									

14. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 26/09/2021		DATE CLOSED : 16/04/2025		DATE REPORTED & CERTIFIED : 16/04/2025		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: Consumer Loan	SANCTIONED AMOUNT		: ₹ 20,000		PAYMENT FREQUENCY		: Monthly		NA		
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 0		REPAYMENT TENURE		: 96				
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 4,672								
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/04/2025		END DATE : 01/05/2022		LAST PAYMENT : 01/10/2022				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	000	000	000	000	000	000	000	000

15. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 25/09/2021		DATE CLOSED : 05/04/2023		DATE REPORTED & CERTIFIED : 31/05/2024		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: Short Term Personal Loan	SANCTIONED AMOUNT : ₹ 2,750						NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/05/2024		END DATE : 01/09/2021		LAST PAYMENT : 04/04/2023						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	-	-	-	-	-	-	-
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	000	000	000	000	000	000	000	000	000	000	000	000
2021	-	-	-	-	-	-	-	-	000	000	000	000

16. ACCOUNT

Annexure 5 (h)

ACCOUNT INFORMATION		DATE OPENED : 03/12/2020		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Education Loan	SANCTIONED AMOUNT		: ₹ 6,50,000		PAYMENT FREQUENCY		: Monthly		NA		
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 6,07,602		REPAYMENT TENURE		: 168				
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 8,432		EMI		: ₹ 8,432				
OWNERSHIP	: JOINT	COLLATERAL VALUE		: ₹ 30,00,000		COLLATERAL TYPE		: PROPERTY				
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/07/2022		LAST PAYMENT : 11/06/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	000	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	17/04/2025	Credit Card	₹ 20,000
NOT DISCLOSED	09/04/2025	Consumer Loan	₹ 50,000
NOT DISCLOSED	30/01/2025	Personal Loan	₹ 2,00,000
NOT DISCLOSED	13/12/2024	Others	₹ 1
NOT DISCLOSED	05/10/2024	Credit Card	₹ 1,000
NOT DISCLOSED	30/05/2024	Personal Loan	₹ 6,00,000
NOT DISCLOSED	02/04/2024	Credit Card	₹ 1,00,000
NOT DISCLOSED	09/02/2024	Credit Card	₹ 1,000
NOT DISCLOSED	16/12/2023	Credit Card	₹ 1,00,000
NOT DISCLOSED	14/11/2023	Personal Loan	₹ 5,00,000
NOT DISCLOSED	10/11/2023	Personal Loan	₹ 3,00,000
NOT DISCLOSED	10/11/2023	Personal Loan	₹ 50,000
NOT DISCLOSED	21/09/2023	Housing Loan	₹ 1
NOT DISCLOSED	10/07/2023	Credit Card	₹ 10,000
NOT DISCLOSED	27/06/2023	Credit Card	₹ 1,00,000
NOT DISCLOSED	13/06/2023	Auto Loan (Personal)	₹ 8,49,900
NOT DISCLOSED	02/06/2023	Auto Loan (Personal)	₹ 8,49,900
NOT DISCLOSED	02/05/2023	Consumer Loan	₹ 25,000
NOT DISCLOSED	26/03/2023	Consumer Loan	₹ 80,000
SBI	31/10/2022	Others	₹ 14,00,000
NOT DISCLOSED	01/10/2022	Personal Loan	₹ 1,00,000
NOT DISCLOSED	19/09/2022	Credit Card	₹ 100
NOT DISCLOSED	25/07/2022	Used Car Loan	₹ 6,00,000
NOT DISCLOSED	21/07/2022	Credit Card	₹ 100

Annexure 5 (i)

GLOSSARY

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

END OF REPORT ON SHUBHAM SINGH SENGAR

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.

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1758	GQ-AMRSN-1758
Candidate Name:	Shubham Sengar	Shubham Sengar
Date Of Birth:	02-08-1996	02-08-1996
Father Name:	Satyendra Singh Sengar	Satyendra Singh Sengar
Address1:	S/O Satyendra Singh Sengarar, P 712 Supertech Icon Nyay Khand 1 Indrapuram Shipra Sun City Ghaziabad Uttar Pradesh - 201014	S/O Satyendra Singh Sengarar, P 712 Supertech Icon Nyay Khand 1 Indrapuram Shipra Sun City Ghaziabad Uttar Pradesh - 201014
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-1758
NAME OF THE APPLICANT	Shubham Sengarar
FATHER NAME	Satyendra Singh Sengarar
DATE OF BIRTH	02-August-1996
ADDRESS OF THE APPLICANT	S/O Satyendra Singh Sengarar, P 712 Supertech Icon Nyay Khand 1 Indrapuram Shipra Sun City Ghaziabad Uttar Pradesh - 201014
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-July-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Amity University	Amity University
Name Of The Candidate:	Shubham Sengar	Shubham Sengar
Enroll No:	Not Provided	Not Provided
Degree:	Bachelor of Business Administration	Bachelor of Business Administration
Major:	International Business	International Business
Month And Year Of Passing:	2016	2016
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Dy. Registrar - Amity University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Dy. Registrar	
Report Verified Date:	22-07-2025	
Verification Status(Color Code):	GREEN	

Enrollment No. A103331014

DC 103331014



AMITY UNIVERSITY

UTTAR PRADESH

*on recommendation of the Academic Council
has conferred upon*

Shubham Singh Sengar

the degree of

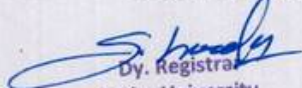
**Bachelor of Business Administration
(International Business)**

having passed the examination of 2019 in First Division

with all its rights and privileges in witness whereof

the Seal of the University is hereunto affixed.

Given on this 7th day of November, 2019.


Dy. Registrar
Amity University
Uttar Pradesh




Registrar


Vice Chancellor


Chancellor

May be verified at www.amity.edu/office

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1758	GQ-AMRSN-1758
Candidate Name:	Shubham Sengar	Shubham Sengar
Date Of Birth:	02-08-1996	02-08-1996
Father Name:	Satyendra Singh Sengar	Satyendra Singh Sengar
Address1:	S/O Satyendra Singh Sengarar, P 712 Supertech Icon Nyay Khand 1 Indrapuram Shipra Sun City Ghaziabad Uttar Pradesh - 201014	S/O Satyendra Singh Sengarar, P 712 Supertech Icon Nyay Khand 1 Indrapuram Shipra Sun City Ghaziabad Uttar Pradesh - 201014
Remarks:	The following applicant 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."	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	18-07-2025	
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-AMRSN-1758
NAME OF THE APPLICANT	Shubham Sengarar
FATHER NAME	Satyendra Singh Sengarar
DATE OF BIRTH	02-August-1996
ADDRESS OF THE APPLICANT	S/O Satyendra Singh Sengarar, P 712 Supertech Icon Nyay Khand 1 Indrapuram Shipra Sun City Ghaziabad Uttar Pradesh - 201014
NAME OF THE POLICE STATION AS PER ADDRESS	Indrapuram Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-July-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shubham Sengar	Shubham Sengar
Application Id:	GQ-AMRSN-1758	GQ-AMRSN-1758
Employee Id:	114225	114225
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:	31-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

UAN	MEMBER ID	Name	Father/Husband Name	Establishment Name	DATE OF JOINING	DATE OF EXIT	LAST CONTRIBUTION
101838880279	PYBOM24182510000014380	SHUBHAM SINGH SENGAR	SATYENDRA SINGH SENGAR	AML RIGHTSOURCE INDIA PRIVATE LIMITED	26-05-2025		
101838880279	THTHA19690710000010584	SHUBHAM SINGH SENGAR	SATYENDRA SINGH SENGAR	GODREJ HOUSING FINANCE LIMITED	13-12-2023	NA	Oct-24
101838880279	MHBAN13890440000064537	SHUBHAM SINGH SENGAR	SATYENDRA SINGH SENGAR	IDFC FIRST BANK LIMITED	06-06-2022	02-12-2023	

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	GXZPS7255F	GXZPS7255F
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:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)



Annexure 10 (b)



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Individual/HUF

Company

Non-Company

Tax Professionals & Others

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e-Pay Tax



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

PAN / TAN

GXZPS7255F

Name

SXXXXXM SXXXXH SXXXXR

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shubham Sengar	Shubham Sengar
Application Id:	GQ-AMRSN-1758	GQ-AMRSN-1758
Employee Id:	114225	114225
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for a period of 7 months between two employments. 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:	25-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Shubham Sengar	Shubham Sengar
DOB	02-08-96	02-08-96

Post Graduation

Name of the Board / School	IBS ICFAI BUSINESS SCHOOL	IBS ICFAI BUSINESS SCHOOL
Course	PGM	PGM
Specialization / Major	Management	Management
Year of Passing	2022	2022

Gap Remarks:NA

Graduation

Name of the Board / School	Amity University	Amity University
Course	BBA	BBA
Specialization / Major	International Business	International Business
Year of Passing	2019	2019

Gap Remarks:NA

12th std

Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2016	2016

Gap Remarks:NA

Annexure 11 (b)

EMPLOYMENT - 1

Name of the Employer	GODREJ HOUSING FINANCE LIMITED	GODREJ HOUSING FINANCE LIMITED
Full Name of the Employee	Shubham Sengar	Shubham Sengar
Date of joining - From	13-12-23	13-12-23
Date of Relieving/Exit - To	22-10-24	22-10-24
Designation / Role	Sales Manager	Sales Manager

Gap Remarks: A Gap of 7 months identified between Godrej (10-2024) & AML (05-2025). During this period, Candidate took a career break and was involved with his family business which is a hotel in MP. Candidate has provided the relevant proofs, hence considering the gap period as Green.

EMPLOYMENT - 2

Name of the Employer	IDFC FIRST BANK LTD	IDFC FIRST BANK LTD
Full Name of the Employee	Shubham Sengar	Shubham Sengar
Date of joining - From	06-06-22	06-06-22
Date of Relieving/Exit - To	02-12-23	02-12-23
Designation / Role	Territory Sales Manager	Territory Sales Manager

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

