

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Piyush Kumar	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2303	Report Status	Closed
Date of Birth	06 Jun 1992	Application Received	22-10-2025
Candidate Employee ID	115721	Insuff Cleared/Reopened	NA
Report Type	STOPCHECK	Final Report Date	19-11-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	ORANGE

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	HR Team	23-10-2025	GREEN
LATEST EMPLOYMENT 1	Online Database	23-10-2025	GREEN
GRADUATION	Registrar	04-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	22-10-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	22-10-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	22-10-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	24-10-2025	GREEN
GAP CHECK	Unable To Verify	19-11-2025	ORANGE
CREDIT/CIBIL CHECK	Transunion CIBIL	22-10-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	WNS Global Services Pvt Ltd	WNS Global Services Pvt Ltd
Name Of The Candidate:	Piyush Kumar	Piyush Kumar
Emp Code:	384369	384369
From:	18-02-2022	18-02-2022
To:	04-11-2022	05-11-2022
Designation:	Lead Associate - Ops	Lead Associate - Ops
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 HR Team - WNS Global Services Pvt Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	HR Team	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)




Thu 23-Oct-25 3:50 PM

Amelia <hr.connect@helpdesk.leena.ai>

Fwd: Requesting for Ex-Employment Verification for candidate Piyush Kumar - GQ-AMRSN-2303 | TKT2452578

To: veridymyemployment@goldquestglobal.in

 If there are problems with how this message is displayed, [click here to view it in a web browser](#).
[Click here to download pictures](#). To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Hi,

PFB EX employee Verification Details:

Employee Code	384369
Name	Piyush Kumar
Last Designation	Lead Associate - Ops
DOJ	18-Feb-22
LWD	05-Nov-22

Kindly note as per company standard practices, we do not authenticate any documents and we do not provide any additional details beyond this. The details provided are as per the company records.

Regards,

HR Team.

Annexure 1 (b)

Sent: Thursday, October 23, 2025 3:29 PM

To: 'Verify my employment' <verifymyemployment@goldquestglobal.in>

Cc: jay@goldquestglobal.in; aarti@goldquestglobal.in; 'ex employment' <verifyexemployments@gmail.com>

Subject: Requesting for Ex-Employment Verification for candidate Piyush Kumar - GQ-AMRSN-2303

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

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


Client Name: Rainbow Hospital

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	WNS Global Services Pvt Ltd	
Candidate Name	Piyush Kumar	
Employee Code/ID/No	384369	
From (Date of Joining)	February 18, 2022	
To (Date of Exit/Relieving)	November 04, 2022	
Designation (At the time of leaving the company):	Lead Associate - Ops	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

LATEST EMPLOYMENT 1


PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Quess IT Staffing(A Division of Quess Corp Ltd.)	Quess IT Staffing(A Division of Quess Corp Ltd.)
Name Of The Candidate:	Piyush Kumar	Piyush Kumar
Emp Code:	820597	820597
From:	28-04-2023	28-04-2023
To:	30-06-2025	30-06-2025
Designation:	KYC Analyst	KYC Analyst
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	The above details were verified in the Online Database of Quess IT Staffing(A Division of Quess Corp Ltd.), found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)


WINNING TOGETHER

Welcome!

AIMS - BGV


WINNING TOGETHER

Particulars	Enter Employee Information to Validate	Status
Employee ID	820597	✓
Employee Name	PIYUSH KUMAR	✓
Company Name	Quess Corp Limited	✓
Deputed Company Name	Ihs Markit	✗
Designation	KYC Analyst	✓
Email-ID	Verifyemployment@goldques	✗
Date of Joining	04/28/2023	✓
Date of Leaving	06/30/2025	✓
Fixed Monthly Gross Salary	53506	✗

[Back](#) [Verify](#) [Download](#)

Annexure 2 (b)



07 August , 2025

TO WHOMSOEVER IT MAY CONCERN

This is to confirm that Mr. Piyush Kumar, Emp ID 820597 was working with us from 28 April 2023 to 30 June 2025. He was designated as KYC Analyst and was deployed with Ihs Markit

Mr. Piyush Kumar was relieved from the engagement of the company on the above mentioned date.

Please note that the clauses pertaining to Confidentiality & Non-Disclosure and Non-Compete & Non-Solicitation as part of your original offer letter of employment with the company shall continue to apply for eighteen (18) months from the date of separation from the company.

We wish good luck and success in his future endeavors.

Please feel free to contact the undersigned for further clarifications.

Quess IT Staffing(A Division of Quess Corp Ltd.)

Anil Kumar N
AVP – HR & Employee Engagement

Note: Your employment records are saved for the future verification purpose. Your new employer / appointed vendors seeking for employment verification can send an e-mail request to help@quesscorp.com with copy of your relieving letter. The e - mail will be reverted in a matter of three working days. You can also call our toll free number 1 - 800 - 572 - 3333.

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Vinoba Bhave University	Vinoba Bhave University
Name Of The Candidate:	Piyush Kumar	Piyush Kumar
Enroll No:	1006503139	1006503139
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	April-2012	April-2012
Certification Issued Date:	2012-08	2012-08
SI No:	PC-1220406	PC-1220406
Remarks:	The following applicant details were verified by Registrar of Vinoba Bhave University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	04-11-2025	
Verification Status(Color Code):	GREEN	

SL.NO: PC-1220406

VINOBA BHAVE UNIVERSITY



HAZARIBAG

PROVISIONAL CERTIFICATE

This is to certify that Piyush Kumar
Roll JJC No. 1006503139 Registration No. C-G09248/2009
of J. J. College, Jhumritelaiya, Koderma passed the Bachelor of
Commerce (General) Examination of 2012 held in the month of April,
2012 in the 3rd Division



DATE: 15-AUG-2012

Registrar
Vinoba Bhave University
Hazaribag

Ensignoligui
REGISTRAR

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2303	GQ-AMRSN-2303
Candidate Name:	Piyush Kumar	Piyush Kumar
Date Of Birth:	06-06-1992	06-06-1992
Father Name:	Vijay Kumar Ray	Vijay Kumar Ray
Address1:	Panchayat Jeruwadih Village Bhingodih, PO: Kubari, PS: Dhanwar Giridih Jharkhand - 825418	Panchayat Jeruwadih Village Bhingodih, PO: Kubari, PS: Dhanwar Giridih Jharkhand - 825418
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:	22-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2303
NAME OF THE APPLICANT	Piyush Kumar
FATHER NAME	Vijay Kumar Ray
DATE OF BIRTH	06-June-1992
ADDRESS OF THE APPLICANT	Panchayat Jeruwadih Village Bhingodih, PO: Kubari, PS: Dhanwar Giridih Jharkhand - 825418
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	22-October-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2303	GQ-AMRSN-2303
Candidate Name:	Piyush Kumar	Piyush Kumar
Date Of Birth:	06-06-1992	06-06-1992
Father Name:	Vijay Kumar Ray	Vijay Kumar Ray
Address1:	Panchayat Jeruwadih Village Bhingodih, PO: Kubari, PS: Dhanwar Giridih Jharkhand - 825418	Panchayat Jeruwadih Village Bhingodih, PO: Kubari, PS: Dhanwar Giridih Jharkhand - 825418
Remarks:	The following applicant details are verbally verified 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:	Palav Agarwal - Advocate	
Report Verified Date:	22-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2303
NAME OF THE APPLICANT	Piyush Kumar
FATHER NAME	Vijay Kumar Ray
DATE OF BIRTH	06-June-1992
ADDRESS OF THE APPLICANT	Panchayat Jeruwadih Village Bhingodih, PO: Kubari, PS: Dhanwar Giridih Jharkhand - 825418
NAME OF THE POLICE STATION AS PER ADDRESS	Domchanch Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	22-October-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

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Piyush Kumar	Piyush Kumar
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:	22-10-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Piyush Kumar		
Case Rating	Not Rated		
World-Check Total Matches	6		
Case ID	GQ-AMRSN-2303		
Current Group	World-Check		
Gender	Male	Date of Birth	06 Jun 1992
Last Screened	22 Oct 2025 13:08	Case Created	22 Oct 2025 13:08
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	6				
Resolved Matches	6	Positive: 0	Possible: 0	False: 6	Unspecified: 0
Unresolved Matches	0				

Name: Piyush Kumar
Date Printed: 22-10-2025, 13:15
Printed By: database check
Group: World-Check



Annexure 6 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Piyush KUMAR	7628353	OB, SIC	INDIVIDUAL	MALE	1998, 1999	IND	IND	22-Oct-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Piyush KUMAR	6444105	PEP	INDIVIDUAL	MALE		IND	IND	22-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Piyush KUMAR	8679894	OB, SIC	INDIVIDUAL	MALE		IND	IND	22-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Piyush KUMAR	8683279	PEP	DIPLOMAT	MALE		IND	ARE, IND	22-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Piyush KUMAR	8612810	OB, SIC	INDIVIDUAL	MALE		IND	IND	22-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Piyush Kumar CHOUDHARY	1203235	PEP	INDIVIDUAL	MALE		IND	IND	22-Oct-2025		Unknown	No Match		Exact - 100%

Name
Date Printed
Printed By
Group

Piyush Kumar
22-10-2025, 13:15
database check
World-Check



Annexure 6 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
22 Oct 2025 13:15	database check	5 World-Check matches resolved as False		Desktop
22 Oct 2025 13:08	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
22 Oct 2025 13:08	database check	New Case added		Desktop Batch

NOTES

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

Legal Notice

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

Name
Date Printed
Printed By
Group

Piyush Kumar
22-10-2025, 13:15
database check
World-Check



LSEG RISK
INTELLIGENCE

Annexure 6 (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 6 (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 6 (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 6 (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 6 (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 6 (i)

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

Annexure 6 (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 6 (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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	AADHAAR CARD	AADHAAR CARD
Identity Number:	377638953546	377638953546
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, 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:	UIDAI - Aadhaar	
Report Verified Date:	24-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)



भारत सरकार
Government of India



Download and Display: 12/06/17 09:07:55



पियूष कुमार
Piyush Kumar
जन्म तिथि/DOB: 06-06-1992
पुरुष/ MALE

Printed Date: 06/06/2017

XXXX XXXX 3546

मेरा आधार, मेरी पहचान

Annexure 7 (b)



Unique Identification Authority of India



myAadhaar

English

Dashboard > Check Aadhaar Validity



377638953546 Exists

Aadhaar Verification Completed

Age Band	30-40 years
Gender	MALE
State	Jharkhand
Mobile	*****957

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Piyush Kumar	Piyush Kumar
Application Id:	GQ-AMRSN-2303	GQ-AMRSN-2303
Employee Id:	115721	115721
Remarks:	Please note that the candidate failed to provide the Resume & the Supported documents for the verification, hence closing this check as Orange.	
Information Source Name:	Unable To Verify	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	ORANGE	

Annexure 8 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Piyush Kumar	Piyush Kumar
DOB	06-06-92	06-06-92
Graduation		
Name of the Board / School	Vinoba Bhave University	Vinoba Bhave University
Course	B.Com	B.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2012	2012
Gap Remarks: NA		
12th std		
Name of the Board / School	Jharkhand Academic Council	Jharkhand Academic Council
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2009	2009
Gap Remarks: NA		
10th Std		
Name of the Board / School	Jharkhand Academic Council	Jharkhand Academic Council
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2007	2007
Gap Remarks: NA		

Annexure 8 (b)

EMPLOYMENT - 1

Name of the Employer	Quess Corp Ltd	Quess Corp Ltd
Full Name of the Employee	Piyush Kumar	Piyush Kumar
Date of joining - From	28-04-23	28-04-23
Date of Relieving/Exit - To	30-06-25	30-06-25
Designation / Role	KYC Analyst	KYC Analyst

Gap Remarks: NA

EMPLOYMENT - 2

Name of the Employer	WNS	WNS
Full Name of the Employee	Piyush Kumar	Piyush Kumar
Date of joining - From	18-02-22	18-02-22
Date of Relieving/Exit - To	04-11-22	04-11-22
Designation / Role	Lead Associate - Ops	Lead Associate - Ops

Gap Remarks: A Gap of 6 months identified between WNS(11-2022) & Quess(04-2023).After UAN initiation, found below employment details during this gap period, i)M/S ECLERX SERVICES LIMITED(27-12-2022 to 01-05-2023).As we are unable to get the gap validated, hence closing the case as Orange.

EMPLOYMENT - 3

Name of the Employer	Concentrix	Concentrix
Full Name of the Employee	Piyush Kumar	Piyush Kumar
Date of joining - From	20-08-19	20-08-19
Date of Relieving/Exit - To	13-01-22	13-01-22
Designation / Role	Sr. Representative, Operations	Sr. Representative, Operations

Gap Remarks: NA

Annexure 8 (c)

EMPLOYMENT - 4

Name of the Employer	Mercer Cosnulting India Pvt. Ltd	Mercer Cosnulting India Pvt. Ltd
Full Name of the Employee	Piyush Kumar	Piyush Kumar
Date of joining - From	25-05-15	25-05-15
Date of Relieving/Exit - To	26-09-17	26-09-17
Designation / Role	Sr. Analyst	Sr. Analyst

Gap Remarks: A Gap of 1 year identified between Mercer(09-2017) & Concentrix(08-2019).After UAN initiation, found below employemnt details during this gap period, i)Wipro HR Services(09-07-2018 to 09-10-2018) ii)NTT Data(25-04-2018 to 31-05-2018).As we are unable to get the gap validated, hence closing the case as Orange.

EMPLOYMENT - 5

Name of the Employer	Genpact	Genpact
Full Name of the Employee	Piyush Kumar	Piyush Kumar
Date of joining - From	06-12-13	06-12-13
Date of Relieving/Exit - To	24-05-15	
Designation / Role	Sr. Analyst	Sr. Analyst

Gap Remarks: A Gap of 1.5 year identified between UG(07-2012) & Genpact(12-2013).After UAN initiation, found no employment details during this gap period.As we are unable to get the gap validated, hence closing the case as Orange.

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Piyush Kumar	Piyush Kumar
Pan Number:	DJSPK6830C	DJSPK6830C
CIBIL Transunion Score:	Not Applicable	605
Scoring Factors:	Not Applicable	Presence Of 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:	22-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

22/10/2025, 18:46

CIBIL | Consumer CIR

REPORT DATE & TIME: 22/10/2025 (18:41:31)

CONTROL NUMBER: 9504054428

TransUnion^{tu} CIBIL

CONSUMER CIR

MEMBER ID : BS00115009_SHYD03607

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	Piyush Kumar	PAN	DJSPK6830C
DOB	06/06/1992	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AADHAAR NUMBER (UID)	-
ADDRESS	Delhi 110092, Delhi , DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

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



SCORING FACTORS

1. Presence Of Delinquency
1. Presence Of Delinquency In The Recent Past
3. Presence Of Severe Delinquency As Of Recent Update
4. Presence Of Delinquency In Last 12 Months
5. Low Credit Age

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	9	High Cr/Sanc. Amt	₹6,23,341	Recent	09/08/2024
Zero balance	5	Current	₹3,58,667	Oldest	04/03/2014
Overdue	4	Overdue	₹4,46,507		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HIST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
17	29/09/2025	1	4	6

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : PIYUSH KUMAR PIYUSH KUMAR DOB : 06/06/1992 GENDER : Male CREDITVISION® SCORE : 605

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DJSPK6830C	-	-
AADHAAR ID	NOT DISCLOSED	-	31/12/2069
CHYC	50091373651383	-	-

(x) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

22/10/2025, 18:46

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TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	9560719541	-
(x) Office Phone	7011733957	-
Mobile Phone	917011733957	-
Office Phone	3009400	-

(x) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

PYUSHLOVE84474591@GMAIL.COM
DJ5PK6830C@GMAIL.COM
KUMARPYUSH@GENPACT.COM
PYUSHLOVE@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
FLAT NO. 542, G1, 2ND FLOOR, JANTA FLATS, HASTSAL, VIKASHPUR, NEW DELHI, DELHI - 110059	Residence	-	02/03/2022
(x) C DIRIDH JHARKHAND 825418 INDIA, JHARKHAND - 825418	Permanent	-	13/10/2021
(x) FLAT NO 540, FLAT NO 540, DELHI, DELHI, DELHI - 110059	Residence	-	21/09/2021
S/O VIJAY KUMAR RAY JERUWADH, KUBARI, DHANWAR, KUBRI B O, KODERMA, JHARKHAND, JHARKHAND - 825418	Residence	-	05/11/2020

(x) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/BROGS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (15/05/2025)	Salaried	Not Available	Not Available	Not Available

Annexure 9 (c)

22/10/2025, 18:46

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CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/07/2017		DATE CLOSED : 30/06/2018		DATE REPORTED & CERTIFIED : 07/09/2025		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 2.85,000		PAYMENT FREQUENCY	MONTHLY		CREDIT FACILITY STATUS	WRITTEN-OFF			
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 2,71,190					WRITTEN OFF (TOTAL)	₹ 3,63,027			
ACCOUNT NUMBER	Not Disclosed	OVERDUE	₹ 3,63,027					WRITTEN OFF (PRINCIPLE)	₹ 2,71,190			
OWNERSHIP	INDIVIDUAL							SUIT FILED /WOLFUL DEFAULT	SUIT FILED			
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2025		END DATE : 01/10/2022		LAST PAYMENT : 02/01/2022						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	900	900	900	900	900	900	900	900	900	-	-	-
2024	900	900	900	900	900	900	900	900	900	900	900	900
2023	900	900	900	900	900	900	900	900	900	900	900	900
2022	-	-	-	-	-	-	-	-	-	900	900	900

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 24/03/2017		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/09/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	HIGH CREDIT AMOUNT	₹ 25,000		CREDIT FACILITY STATUS	WRITTEN-OFF						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 34,002		WRITTEN OFF (TOTAL)	₹ 34,002						
ACCOUNT NUMBER	Not Disclosed	OVERDUE	₹ 34,002		WRITTEN OFF (PRINCIPLE)	₹ 21,627						
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/09/2025		END DATE : 01/10/2022		LAST PAYMENT :				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	900	900	900	900	900	900	900	900	900	-	-	-
2024	900	900	900	900	900	900	900	900	900	900	900	900
2023	XXX	900	900	900	900	900	900	900	900	900	900	900
2022	-	-	-	-	-	-	-	-	-	900	XXX	XXX

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 09/08/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	P2P PERSONAL LOAN	SANCTIONED AMOUNT	₹ 45,468	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 38,607	REPAYMENT TERMURE	8							
ACCOUNT NUMBER	Not Disclosed	OVERDUE	₹ 38,607	INTEREST RATE	34.15							
OWNERSHIP	INDIVIDUAL			EMI	₹ 6,435							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 03/08/2024		LAST PAYMENT : 06/11/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	115	146	176	207	237	268	299	329	344	-	-

Annexure 9 (d)

22/10/2025, 18:46

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2024	-	-	-	-	-	-	-	-	000	000	000	000	000
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4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 10/09/2016		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/09/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	HIGH CREDIT AMOUNT	₹ 14,888		CREDIT FACILITY STATUS		WRITTEN-OFF					
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 14,888									
ACCOUNT NUMBER	Not Disclosed	OVERDUE	₹ 10,871									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/09/2025		END DATE : 01/10/2022		LAST PAYMENT : 05/09/2017				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	194	191	191	191	191	191	191	191	193	-	-	-
2024	194	192	192	192	192	192	192	192	193	193	193	193
2023	194	191	191	191	191	191	191	191	193	193	193	193
2022	-	-	-	-	-	-	-	-	-	193	193	193

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 24/03/2017		DATE CLOSED : 28/09/2022		DATE REPORTED & CERTIFIED : 06/08/2024		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 25,000	PAYMENT FREQUENCY	MONTHLY	CREDIT FACILITY STATUS	WRITTEN OFF AND ACCOUNT SOLD					
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 34,044									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 2,500									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0									
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/08/2024		END DATE : 01/09/2021		LAST PAYMENT : 01/04/2019				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	-	-	-	-
2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2022	190	190	190	190	190	190	190	190	190	190	000	XXX
2021	-	-	-	-	-	-	-	-	190	190	190	190

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/06/2016		DATE CLOSED : 18/07/2017		DATE REPORTED & CERTIFIED : 31/07/2017		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 1,49,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 1,12,135									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2017		END DATE : 03/06/2016		LAST PAYMENT : 18/07/2017						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017	000	000	000	000	000	000	000	-	-	-	-	-
2016	-	-	-	-	-	000	000	000	000	000	000	000

Annexure 9 (e)

22/10/2025, 18:46

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7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	04/03/2014	DATE CLOSED	05/08/2022	DATE REPORTED & CERTIFIED	30/11/2022	INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	HIGH CREDIT AMOUNT						NA				
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE										
ACCOUNT NUMBER	Not Disclosed											
OWNSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE		END DATE		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	-
2021	000	000	000	000	000	000	000	000	000	000	000	000
2020	000	000	000	000	000	000	000	000	000	000	000	000
2019	-	-	-	-	-	-	-	-	-	-	-	000

8. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	04/03/2014	DATE CLOSED		DATE REPORTED & CERTIFIED	31/08/2025	ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	HIGH CREDIT AMOUNT						NA				
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE										
ACCOUNT NUMBER	Not Disclosed											
OWNSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE		END DATE		LAST PAYMENT						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	-	-	-	-
2024	-	-	-	-	-	-	000	000	000	000	000	000

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	05/11/2020	DATE CLOSED	17/03/2022	DATE REPORTED & CERTIFIED	30/04/2022	INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	GOLD LOAN	SANCTIONED AMOUNT		REPAYMENT TENURE		CREDIT FACILITY		WRITTEN-OFF				
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		INTEREST RATE		STATUS						
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT		COLLATERAL TYPE		WRITTEN OFF (TOTAL)		₹ 4.191				
OWNSHIP	INDIVIDUAL	COLLATERAL VALUE										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE		END DATE		LAST PAYMENT						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	023	XXX	-	-	-	-	-	-	-	-	-
2021	000	000	000	000	000	000	000	000	000	000	000	000
2020	-	-	-	-	-	-	-	-	-	-	000	000

Annexure 9 (f)

22/10/2025, 18:46

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CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	29/09/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	25/04/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	25/04/2025	PERSONAL LOAN	₹ 1
NOT DISCLOSED	25/04/2025	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	21/04/2025	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	26/07/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	03/07/2024	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	22/05/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	24/01/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	04/01/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	03/01/2024	PERSONAL LOAN	₹ 30,000
NOT DISCLOSED	01/09/2023	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	07/07/2023	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	22/05/2023	CONSUMER LOAN	₹ 10,000
NOT DISCLOSED	11/03/2023	CREDIT CARD	₹ 20,000
NOT DISCLOSED	17/02/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	04/01/2023	BUSINESS LOAN - GENERAL	₹ 1

Annexure 9 (g)

22/10/2025, 18:46

CIBIL | Consumer CIR

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	*	Consumer CIR
Consumer Details	#	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN)
		Passport Number
		Voter ID
		Driver's License Number
		Ration Card Number
		Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported
		Mobile phone
		Home Phone
		Office phone
		Not Classified
Email Contact(s) :	*	Latest 4 emails reported
Employment Information(s) :	Occupation Codes	Latest Employment detail reported
		Salaried
		Self Employed Professionals
		Self Employed
		Others
Address(es) :	Address Category	Latest 4 address reported
		Permanent Address
		Residence Address
		Office Address
		Not categorized
Consumer Account Details:	Account Information	Active: Account not closed
		Inactive: Closed account
		Date Opened: Date of first disbursement
		Date Closed: Date of account closure
		Date reported & Certified: Most recent data 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
Consumer Account Details:	Information under dispute	XXX: Data not reported by Institution
		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 PIYUSH KUMAR PIYUSH KUMAR

DISCLAIMER

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

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

