

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Mayank Gambhir	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2308	Report Status	Closed
Date of Birth	25 Feb 1994	Application Received	22-10-2025
Candidate Employee ID	115683	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	09-12-2025
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Neha Pathak-HR Department	22-10-2025	GREEN
POST GRADUATION	Prin. L.N.Welingkar Institute of Management Development and Research	04-11-2025	GREEN
EX EMPLOYMENT 2	ERC Employee Relations Center - Infoedge	27-10-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	22-10-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	22-10-2025	GREEN
GRADUATION	Section Officer Examination Branch-III	04-11-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	24-10-2025	GREEN
GAP CHECK	Resume & Supported Documents	09-12-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	26-10-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	22-10-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	22-10-2025	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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LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Instantpay India Limited	Instantpay India Limited
Name Of The Candidate:	Mayank Gambhir	Mayank Gambhir
Emp Code:	11700	11700
From:	12-02-2024	12-02-2024
To:	12-09-2025	12-09-2025
Designation:	Senior Associate - Risk	Senior Associate - Risk
Last Drawn Salary:	Not Provided	6.75 LPA
Reason For Leaving:	Not Provided	Growth and salary hike
Rehire Eligibility:	Not Applicable	As per company policy
Remarks:	The above details were verified by Neha Pathak HR Department of Instantpay India Limited, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	Neha Pathak-HR Department	
Report Verified Date:	22-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Re: Ex-Employment verification for Mayank Gambhir GQ-AMRSN-2308 (1) Instantpay India Limited

 neha.p@instantpay.in on behalf of InstantPay HR <hr@instantpay.in>
To: Sharlin
Cc: jay@goldquestglobal.in; aarti@goldquestglobal.in

[Reply](#) [Reply All](#)

 Follow up.
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.
Following are the details:

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Instantpay India Limited	Correct
Candidate Name	Mayank Gambhir	Correct
Employee Code/ID/No	11700	Correct
From (Date of joining)	12-Feb-2024	Correct
To (Date of Exit/Relieving)	12-Sep-2025	Correct
Designation (At the time of leaving the company):	Senior Associate - Risk	Correct
Salary/CTC:	Please Provide	6.75 LPA
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	Nishant Sidana
Reason for Leaving	Please Provide	Growth and salary hike
Rehire Eligibility	(Please fill in the relevant information)	As per company policy
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authentic?	Yes	
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)	No	
DATA - BREACH of any kind	No	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please let us know:	Nothing	
Verified By (Name, Contact Number & Designation)	Neha Pathak, HR Department	

Regards

HR Department

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Prin. L.N.Welingkar Institute of Management Development and Research	Prin. L.N.Welingkar Institute of Management Development and Research
Name Of The Candidate:	Mayank Gambhir	Mayank Gambhir
Enroll No:	HPGD/OC16/2342	HPGD/OC16/2342
Degree:	Post Graduate Diploma in Management	Post Graduate Diploma in Management
Major:	Banking, Investment & Insurance	Banking, Investment & Insurance
Month And Year Of Passing:	2018	2018
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Prin. L.N.Welingkar Institute of Management Development and Research found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Prin. L.N.Welingkar Institute of Management Development and Research	
Report Verified Date:	04-11-2025	
Verification Status(Color Code):	GREEN	



S.P. Mandali's
Prin L. N. Welingkar Institute of Management Development & Research
L. Napoo Road, Matunga (C.Rly), Mumbai - 400 019, Maharashtra, India.

*Post - Graduate Diploma in Management
(Banking, Investment & Insurance)*

(Hybrid Program)
(PGDM-BII-HB)

Recognised by UGC-DEB, Govt. of India



Awarded to

Mayank Vijay Gambhir
(HPGD/OC16/2342)

For having Successfully completed the Two-year Post-Graduate Diploma in Management (Banking, Investment & Insurance) in the year 2018 with First Class

Dated the Thirtieth day of the Month September in the Year 2018



Prin. L.N. Welingkar Institute of Management
Development & Research, Mumbai

[Signature]
Prof. Dr. Uday Salunkhe
Group Director

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Infoedge India LTD	Infoedge India LTD
Name Of The Candidate:	Mayank Gambhir	Mayank Gambhir
Emp Code:	22476	22476
From:	17-01-2022	17-01-2022
To:	06-02-2024	06-02-2024
Designation:	Senior Executive	Senior Executive
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Applicable	Not Provided
Remarks:	The above details were verified by ERC Employee Relations Center of Infoedge India LTD, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	ERC Employee Relations Center - Infoedge	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

Re: INC-7412127 || RE: Ex-Employment verification for Mayank Gambhir GQ-AMRSN-2308 (2) Infoedge india LTD



HR ERC <askHR@infoedge.com>
To: kaur.kuljeet@naukri.com
Cc: verifymyemployment@goldquestglobal.in; jay@goldquestglobal.in; aarti@goldquestglobal.in

 Follow up.
If there are problems with how this message is displayed, click here to view it in a web browser.

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Hi kuljeet kaur,

PFB:-							
Ecode	Employee Name	Department	Designation	Date of Joining	Last Working Date	Reporting Manager Name	F&F
22476	Mayank Gambhir	Business Policy Enforcement	Senior Executive	17-Jan-22	6-Feb-24	Ashima Arora	Completed

Thanks & Regards,



askHR@infoedge.com

A central hub to answer all your queries

For escalation, write to escalation.askHR@infoedge.com

On Mon, 27 Oct 1:02 PM, kuljeet wrote:
++ @AskHR

From: Manpreet Kaur
Sent: Friday, October 24, 2025 6:15 PM
To: Sharlin; Kuljeet Kaur
Cc: jay@goldquestglobal.in; aarti@goldquestglobal.in
Subject: RE: Ex-Employment verification for Mayank Gambhir GQ-AMRSN-2308 (2) Infoedge india LTD

+Kuljeet

Kind Regards
Manpreet Kaur

Annexure 3 (b)

Re: INC-7412127 || RE: Ex-Employment verification for Mayank Gambhir GQ-AMRSN-2308 (2) Infoedge india LTD



HR ERC <askHR@infoedge.com>

To: kaur.kuljeet@naukri.com

Cc: verifymyemployment@goldquestglobal.in; jay@goldquestglobal.in; aarti@goldquestglobal.in

Reply

Reply All

Follow up.

If there are problems with how this message is displayed, click here to view it in a web browser.

	Candidate's Particulars	HR/Verifier inputs (Please substantiate here)
Company Name	Infoedge India LTD	
Candidate Name	Mayank Gambhir	
Employee Code/ID/No	22476	
From (Date of joining)	17-January-2022	
To (Date of Exit/Relieving)	6-February-2024	
Designation (At the time of leaving the company):	Senior Executive	
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 authentic?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please let us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

Kindly note that your inputs and feedback given would assist our client in making a prompt hiring decision and therefore we await your response for the same at the earliest.

We look forward to your kind co-operation and thank you in anticipation

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2308	GQ-AMRSN-2308
Candidate Name:	Mayank Gambhir	Mayank Gambhir
Date Of Birth:	25-02-1994	25-02-1994
Father Name:	Vijay Gambhir	Vijay Gambhir
Address1:	1901B, Gali no-18, Govindpuri extension, Kalkaji, Delhi- 110019	1901B, Gali no-18, Govindpuri extension, Kalkaji, Delhi- 110019
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-2308
NAME OF THE APPLICANT	Mayank Gambhir
FATHER NAME	Vijay Gambhir
DATE OF BIRTH	25-February-1994
ADDRESS OF THE APPLICANT	1901B, Gali no-18, Govindpuri extension, Kalkaji, Delhi- 110019
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.

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Mayank Gambhir	Mayank Gambhir
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	

Annexure 5 (a)

LSEG World-Check One CASE REPORT

Confidential

Name	Mayank Gambhir		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-2308		
Current Group	World-Check		
Gender	Male	Date of Birth	25 Feb 1994
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	NO MATCHES FOUND
Unresolved Matches	0

Name
Date Printed
Printed By
Group

Mayank Gambhir
22-10-2025, 13:15
database check
World-Check



Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
22 Oct 2025 13:08	database check	Case Screened for Wor Id-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

Mayank Gambhir
22-10-2025, 13:15
database check
World-Check



Annexure 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Mayank Gambhir	Mayank Gambhir
Enroll No:	SBSE-229/12	SBSE-229/12
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2015	2015
SI No:	November-2016	November-2016
Remarks:	The following applicant details were verified by Section Officer Examination Branch-III of University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Section Officer Examination Branch-III	
Report Verified Date:	04-11-2025	
Verification Status(Color Code):	GREEN	



University of Delhi

वाणिज्य-स्नातक * Bachelor of Commerce

प्रमाणित किया जाता है कि सन् 2015 में परीक्षा के उपरान्त
वाणिज्य-स्नातक की उपाधि के योग्य सिद्ध होने पर
मयंक गंभीर सुपुत्र विजय गम्भीर
को 2016 के दीक्षांत-समारोह में उक्त उपाधि प्रदान की गई।

श्रेणी: प्रथम

This is to certify that having been examined in 2015 and found qualified
for the degree of Bachelor of Commerce

Mayank Gumbhir S/o Vijay Gambhir

was awarded the said degree at the Convocation held in 2016.

Division: First

Section Officer
Examination Branch-III (ii)
University of Delhi
Delhi-110007

कुलसचिव
दिल्ली विश्वविद्यालय
Registrar
University of Delhi



दिल्ली, दिनांक 19 नवम्बर, 2016
Delhi, Dated the 19th November, 2016

कुलपति
दिल्ली विश्वविद्यालय
Vice Chancellor
University of Delhi

नामांकन संख्या
Enrol No. 585E-229/12




अनुक्रमांक
Roll No. 12065203156

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	PANCARD	PANCARD
Identity Number:	BRYPG7415F	BRYPG7415F
Verification Result:	Not Applicable	Not Applicable
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	24-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)



Annexure 7 (b)




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PAN / TAN
BRYPG7415F

Name
MXXXXK GXXXXXR

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GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Mayank Gambhir	Mayank Gambhir
Application Id:	GQ-AMRSN-2308	GQ-AMRSN-2308
Employee Id:	115683	115683
Remarks:	The following details were verified through resume & supported documents provided by the applicant, no GAP identified for the period of 6 months from any education to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	09-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Mayank Gambhir	Mayank Gambhir
DOB	25-02-1994	25-02-1994

Post Graduation

Name of the Board / School	Prin L.N. Welingkar Institute of Management Development & Research	Prin L.N. Welingkar Institute of Management Development & Research
Course	PGDM	PGDM
Specialization / Major	Banking,Investment and Insurance	Banking,Investment and Insurance
Year of Passing	2018	2018

Gap Remarks: NA

Graduation

Name of the Board / School	University of Delhi	University of Delhi
Course	B.Com	B.Com
Specialization / Major	Finance	Finance
Year of Passing	2015	2015

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	Nil	Nil
Year of Passing	2012	2012

Gap Remarks:NA

Annexure 8 (b)

10th Std

Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2010	2010
Gap Remarks: NA		

EMPLOYMENT - 1

Name of the Employer	Instantpay India Limited	Instantpay India Limited
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	12-02-2024	12-02-2024
Date of Relieving/Exit - To	12-09-2025	12-09-2025
Designation / Role	Senior Associate - Risk	Senior Associate - Risk
Gap Remarks: NA		

EMPLOYMENT - 2

Name of the Employer	Infoedge India Ltd	Infoedge India Ltd
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	17-01-2022	17-01-2022
Date of Relieving/Exit - To	06-02-2024	06-02-2024
Designation / Role	Senior Executive	Senior Executive
Gap Remarks: NA		

Annexure 8 (c)

EMPLOYMENT - 3

Name of the Employer	WNS Global Services Pvt Ltd	WNS Global Services Pvt Ltd
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	29-11-2019	29-11-2019
Date of Relieving/Exit - To	16-01-2022	16-01-2022
Designation / Role	Sr. Associate	Sr. Associate

Gap Remarks: NA

EMPLOYMENT - 4

Name of the Employer	PYRAMID IT CONSULTING PVT LTD.	PYRAMID IT CONSULTING PVT LTD.
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	13-05-2019	13-05-2019
Date of Relieving/Exit - To	30-10-2019	30-10-2019
Designation / Role	Back Office Executive	Back Office Executive

Gap Remarks: NA

EMPLOYMENT - 5

Name of the Employer	GENPACT INDIA PRIVATE LIMITED	GENPACT INDIA PRIVATE LIMITED
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	09-02-2018	09-02-2018
Date of Relieving/Exit - To	30-04-2019	30-04-2019
Designation / Role	Process Developer	Process Developer

Gap Remarks: NA

Annexure 8 (d)

EMPLOYMENT - 6

Name of the Employer	QUATRRO ANALYTICS	QUATRRO ANALYTICS
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	14-03-2016	14-03-2016
Date of Relieving/Exit - To	07-11-2017	07-11-2017
Designation / Role	Fraud Analyst	Fraud Analyst
Gap Remarks: NA		

EMPLOYMENT - 7

Name of the Employer	AEGIS LTD	AEGIS LTD
Full Name of the Employee	Mayank Gambhir	Mayank Gambhir
Date of joining - From	11-08-2015	11-08-2015
Date of Relieving/Exit - To	10-02-2016	10-02-2016
Designation / Role	-	-
Gap Remarks: NA		

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Mayank Gambhir	Mayank Gambhir
Application Id:	GQ-AMRSN-2308	GQ-AMRSN-2308
UAN No:	100555087211	100555087211
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	26-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

UAN Details Report

UAN100555087211

NAMEMayank Gambhir

FATHER'S NAMEVIJAY GAMBHIR

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	DSSHD00239120000032094	INFO EDGE (INDIA) LIMITED	17-Jan-2022	NA
2	THTHA00430370000470121	WNS GLOBAL SERVICES PVT. LTD.	29-Nov-2019	16-Jan-2022
3	DLCPM00281250000018038	PYRAMID IT CONSULTING PVT LTD.	13-May-2019	30-Oct-2019
4	PYKRP00450530000041847	GENPACT INDIA PRIVATE LIMITED	09-Feb-2018	30-Apr-2019
5	GNGGN00275260000021807	FARE PORTAL INDIA PVT LTD	05-Dec-2017	29-Dec-2017
6	GNGGN00288360000002658	QUATRRO ANALYTICS - MANAGEMENT SERVICES (P)LTD.	14-Mar-2016	07-Nov-2017
7	APHYD00560700000266197	AEGIS LTD	11-Aug-2015	10-Feb-2016

Generated on 26-10-2025 21:08:50

Report Runtime 2025-10-26 21:08:24

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2308	GQ-AMRSN-2308
Candidate Name:	Mayank Gambhir	Mayank Gambhir
Date Of Birth:	25-02-1994	25-02-1994
Father Name:	Vijay Gambhir	Vijay Gambhir
Address1:	1901B, Gali no-18, Govindpuri extension, Kalkaji, Delhi- 110019.	1901B, Gali no-18, Govindpuri extension, Kalkaji, Delhi- 110019.
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 10 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2308
NAME OF THE APPLICANT	Mayank Gambhir
FATHER NAME	Vijay Gambhir
DATE OF BIRTH	25-February-1994
ADDRESS OF THE APPLICANT	1901B, Gali no-18, Govindpuri extension, Kalkaji, Delhi- 110019
NAME OF THE POLICE STATION AS PER ADDRESS	Kalkaji 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.

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Mayank Gambhir	Mayank Gambhir
Pan Number:	BRYPG7415F	BRYPG7415F
CIBIL Transunion Score:	Not Applicable	780
Scoring Factors:	Not Applicable	Low Credit Age
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 11 (a)

22/10/2025, 18:45

CIBIL | Consumer CIR

REPORT DATE & TIME: 22/10/2025 (18:38:48)

CONTROL NUMBER: 9804042229



CONSUMER CIR

MEMBER ID : BS00115009_SHY001607	REFERENCE NUMBER : 001
----------------------------------	------------------------

CONSUMER INFORMATION

CONSUMER NAME	Meyank Gambhir	PAN	BRYPG7415F
DOB	25/02/1994	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)



CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	4	High Cr/Sanc. Amt	₹18,198	Recent	12/07/2024
Zero balance	4	Current	₹0	Oldest	15/02/2017
Overdue	0	Overdue	₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
7	23/07/2025	0	3	4

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : MAYANK GAMBHIR	D.O.B : 25/02/1994	GENDER : Male	CREDITVISION® SCORE : 780
--------------------------------	--------------------	---------------	---------------------------

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BRYPG7415F	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CNIC	40031630929779	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 11 (b)

22/10/2025, 18:45

CIBIL | Consumer CR

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	9971571028	-
Mobile Phone	9971571028	-
Mobile Phone	9818728755	-
Mobile Phone	9899989162	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

MAYANK.GAMBHIR12@GMAIL.COM
MAYANK.GAMBHIR@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
1901 B GALI NO 18, GOVINDPURI EXTENSION, KALKAJI, SOUTH DELHI, DELHI - 110029	Permanent	-	31/07/2026
HNO 1901 B GALI NO - 18, GOVINDPURI EXTENSION KALKAJI SOUTH, NEW DELHI, DELHI - 110019	Permanent	Owned	19/11/2029
FARE PORTAL INDIA PVT LTD PLOT NO 364 AN, D 365 PACE CITY 2 SECTOR 3 NEAR PACE CITY, Y 2 NEAR PACE CITY 2, HARYANA - 122001	Office	-	12/04/2018
1770/8 GOVINDPURI EXTN, KALKAJI, NEW DELHI, DELHI - 110019	Residence	-	31/12/2017

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
TWO-WHEELER LOAN (31/08/2024)	Salaried	Not Available	Not Available	Not Available

Annexure 11 (c)

22/10/2025, 18:45

CIBL | Consumer CBR

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 12/07/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/09/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	TWO-WHEELER LOAN	SANCTIONED AMOUNT	₹ 35,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	12							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 3,200	INTEREST RATE	18.15							
OWNERSHIP	INDIVIDUAL			EMI	₹ 3,200							
				COLLATERAL TYPE	NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2025		END DATE : 01/07/2024		LAST PAYMENT : 06/07/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	-	-	-
2024	-	-	-	-	-	-	000	000	000	000	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/03/2017		DATE CLOSED : 31/07/2018		DATE REPORTED & CERTIFIED : 31/12/2020		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	HIGH CREDIT AMOUNT		₹ 48,331		CREDIT FACILITY STATUS		SETTLED				
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0		WRITTEN OFF (TOTAL)		₹ 56,987				
ACCOUNT NUMBER	Not Disclosed					SETTLEMENT		₹ 25,800				
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2018		END DATE : 01/04/2016		LAST PAYMENT : 31/07/2018						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2018	087	111	117	115	117	115	117	027	000	-	-	-
2017	XXX	XXX	000	000	000	000	000	000	000	027	025	057
2016	-	-	-	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 15/02/2017		DATE CLOSED : 31/02/2022		DATE REPORTED & CERTIFIED : 18/02/2022		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	USED CAR LOAN	SANCTIONED AMOUNT		₹ 1,90,000		PAYMENT FREQUENCY		MONTHLY		NA		
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0								
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/02/2022		END DATE : 01/03/2019		LAST PAYMENT : 11/02/2022				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	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	000	000	000	000	000	000	000	000	000

Annexure 11 (d)

22/10/2025, 15:45

CIBIL | Consumer CTR

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/01/2018		DATE CLOSED : 12/10/2021		DATE REPORTED & CERTIFIED : 30/06/2022		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 30,000						CREDIT	SETTLED			
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 44,867						FACILITY STATUS				
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE : ₹ 0										
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2021		END DATE : 01/11/2018		LAST PAYMENT : 30/08/2021						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	709	740	768	799	829	859	890	000	000	XXX	-	-
2020	543	374	427	457	488	495	525	556	586	617	648	677
2019	009	009	037	068	098	129	159	190	221	250	282	312
2018	-	-	-	-	-	-	-	-	-	-	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	13/07/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	17/06/2025	CREDIT CARD	₹ 100
SBI	08/06/2025	OTHERS	₹ 1,00,000
NOT DISCLOSED	03/09/2024	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	07/07/2024	MICROFINANCE - BUSINESS LOAN	₹ 1,000
NOT DISCLOSED	07/07/2024	MICROFINANCE - BUSINESS LOAN	₹ 1,000
NOT DISCLOSED	17/08/2024	TWO-WHEELER LOAN	₹ 19,501

Annexure 11 (e)

22/10/2025, 18:45

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 Professional 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 ODD: Payment is made on the due date ODI-90D: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT : The account has remained Sub-Standard for 12 months LSS : The account where loss has been identified and remains uncollectable. XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details:	Not Disclosed	Enquiry made with other Members

END OF REPORT ON HAYANN GAMBIIR

DISCLAIMER

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End of detail report

