CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Avanish Kumar	**Client Name**	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2343	**Report Status**	NA
Date of Birth	03 Jul 1995	**Application Received**	23-10-2025
Candidate Employee ID	115781	**Insuff Cleared/Reopened**	NA
Report Type	NA	**Final Report Date**	NA
Verification Purpose	EMPLOYMENT	**Overall Report Status**	**NA**

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Abhijeet Roy - Human Resources	24-10-2025	**GREEN**
GRADUATION	Controller of Examinations	07-11-2025	**GREEN**
EX EMPLOYMENT 2	NIL	NIL	**GREEN**
POLICE VERIFICATION	Palav Agarwal - Advocate	23-10-2025	**GREEN**
CREDIT/CIBIL CHECK	Transunion CIBIL	23-10-2025	**GREEN**
CRIMINAL DATABASE	Refinitiv / World Check One	23-10-2025	**GREEN**
NATIONAL IDENTITY 1	PAN Database	24-10-2025	**GREEN**
GAP CHECK	NIL	NIL	**CLOSURE_ADVICE**
COURT VERIFICATION	Palav Agarwal - Advocate	23-10-2025	**GREEN**

End of summary report

Legend:	-Major discrepancy	-Minor discrepancy	-Unable to verify	-Pending from source	-All clear

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Xavient Software Solutions India Pvt Ltd	Xavient Software Solutions India Pvt Ltd
Name Of The Candidate:	Avanish Kumar	Avanish Kumar
Emp Code:	10290848	10290848
From:	19-03-2024	19-03-2024
To:	19-10-2025	19-10-2025
Designation:	Back Office Support Representative-Intermediate	Back Office Support Representative-Intermediate
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 by Abhijeet Roy Human Resources of Xavient Software Solutions India Pvt Ltd, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	Abhijeet Roy - Human Resources	
Report Verified Date:	24-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Re: Ex-Employment verification for AVANISH KUMAR (1)-GQ-AMRSN-2343- Xavient Software Solutions India Pvt Ltd

AR Abhijeet Roy <abhijeet.roy@telusdigital.com>
To Akshatha
Cc Arushi LNU; jay@goldquestglobal.in; ex employment

Reply Reply All

Hi Team,

All details of the team member mentioned are correct.

The Attached document is also genuine & valid.

Best Regards,

Abhijeet Roy
Human Resources

TELUS Digital | India
telusdigital.com LinkedIn Facebook YouTube

Annexure 1 (b)

Re: Ex-Employment verification for AVANISH KUMAR (1)-GQ-AMRSN-2343- Xavient Software Solutions India Pvt Ltd

AR

Abhijeet Roy <abhijeet.roy@telusdigital.com>
To Akshatha
Cc Arushi LNU; jay@goldquestglobal.in; ex employment

Reply | Reply All

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Xavient Software Solutions India Pvt Ltd	
Candidate Name	AVANISH KUMAR	
From (Date of Joining)	19 March 2024	
To (Date of Exit/Relieving)	19 October 2025	
Designation (At the time of leaving the company):	Back Office Support Representative-Intermediate	
Employee Code/ID/No	10290848	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

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.

Annexure 1 (c)

Xavient Software Solutions India Pvt. Ltd

54, N.S.E.Z., Phase-II & Candor IT/ ITES SEZ, Sector-135,Noida,U.P.

Pay Slip for the Month of September 2025

EMP CODE	10290848	**UAN NO**	101561587740
EMP NAME	AVANISH KUMAR	**PF NO**	MRNOI0040265000/
DESIGNATION	Back Office Support Representative- Intermediate	**ESI NO**	
DOJ	19/03/2024	**STD DAYS**	30.00
PAN	DKXPK6649K	**WRKDAYS**	30.00
DEPARTMENT		**LOP DAYS**	0.00
LOCATION	Noida	**BANK NAME**	Standard Chartered Bank
NJ ARR DAYS		**ACCOUNT NO**	54410796541
Prev Month LOP	0.0000	**LOP Reversal**	0.0000

EARNINGS	**ARREAR**	**EARNED**	**YTD**	**DEDUCTIONS**	**ARREAR**	**AMOUNT**	**YTD**
Basic Pay	0.00	14,560.00	87,360.00	Provident fund	0.00	1,800.00	10,800.00
House Rent Allowance	0.00	8,736.00	52,416.00	Examination Fee	0.00	0.00	0.00
Special Allowance	0.00	8,171.00	49,026.00	Mediclaim Self n Spouse Ded	0.00	0.00	0.00
Monthly Statutory Bonus	0.00	1,400.00	8,400.00	Medical Insurance Sr Parent	0.00	0.00	0.00
Employee Referal Bonus	0.00	0.00	15,000.00	Medical Insurance Parents	0.00	0.00	0.00
Over Time	0.00	0.00	3,526.00				
Gratuity Payable	0.00	0.00	0.00				
Cab Allowance	0.00	6,000.00	36,000.00				
GROSS EARNINGS	**0.00**	**38,867.00**	**251,728.00**	**GROSS DEDUCTION**	**0.00**	**1,800.00**	**10,800.00**

NET PAY : 37,067.00

NET TRANSFER : 37,067.00

IN WORDS : Rupees Thirty-Seven Thousand Sixty-Seven Only

This is a computer generated document, hence no signature is required.

GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	Swami Vivekanand Subharti University	Swami Vivekanand Subharti University
Name Of The Candidate:	Avanish Kumar	Avanish Kumar
Enroll No:	Z1120551008	Z1120551008
Degree:	Bachelor Of Computer Applications	Bachelor Of Computer Applications
Major:	Computer Applications	Computer Applications
Month And Year Of Passing:	2023	2023
Certification Issued Date:	2023-11	2023-11
Sl No:	Z11042777	Z11042777
Remarks:	The following applicant details were verified by Controller of Examinations of Swami Vivekanand Subharti University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	07-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Serial No. Z11042777

Enrollment No. Z1120551008

SWAMI VIVEKANAND

SUBHARTI UNIVERSITY

A University established under section 2(f) of the UGC Act 1956 by U.P. Govt. Act No. 29 of 2008

This is to certify that AVANISH KUMAR S/O AMAR NATH DAS having pursued the prescribed course of study and passed the examination held in MARCH 2023, is hereby awarded the Degree/~~Diploma/Certificate~~ BACHELOR OF COMPUTER APPLICATIONS in FIRST Division with specialization in X through Distance Mode.

CONTROLLER OF EXAMINATIONS
SWAMI VIVEKANAND SUBHARTI UNIVERSITY
MEERUT

प्रमाणित किया जाता है कि अवनीश कुमार पुत्र अमर नाथ दास को नियत अध्ययन–क्रम पूरा करने एवं तत्पश्चात प्रथम श्रेणी में परीक्षा उत्तीर्ण करने के उपरान्त बैचलर ऑफ़ कंप्यूटर ऐप्लिकेशन्स की उपाधि X में विशिष्ट अध्ययन के साथ वर्ष मार्च 2023 में दूरस्थ शिक्षा प्रणाली के अन्तर्गत प्रदान की जाती है।

Dated 17-11-2023

Meerut (U.P.), India

DIRECTORATE OF DISTANCE EDUCATION

Vice-Chancellor

EX EMPLOYMENT 2		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Avanish Kumar	Avanish Kumar
Emp Code:	115781	115781

No annexure images available.

POLICE VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMRSN-2343	GQ-AMRSN-2343
Candidate Name:	Avanish Kumar	Avanish Kumar
Date Of Birth:	03-07-1995	03-07-1995
Father Name:	Amar Nath Das	Amar Nath Das
Address1:	DP/B-G8, Dawarikapuram, Ashiyana Garden, Phase-3, Cheera Chas, City Mall, Bokaro Steel City, Jharkhand-827013.	DP/B-G8, Dawarikapuram, Ashiyana Garden, Phase-3, Cheera Chas, City Mall, Bokaro Steel City, Jharkhand-827013.
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:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2343
NAME OF THE APPLICANT	Avanish Kumar
FATHER NAME	Amar Nath Das
DATE OF BIRTH	03-July-1995
ADDRESS OF THE APPLICANT	DP/B-G8, Dawarikapuram, Ashiyana Garden, Phase-3, Cheera Chas, City Mall, Bokaro Steel City, Jharkhand-827013.
NAME OF THE POLICE STATION AS PER ADDRESS	Chas Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-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:	Avanish Kumar	Avanish Kumar
Pan Number:	DKXPK6649K	DKXPK6649K
CIBIL Transunion Score:	Not Applicable	796
Scoring Factors:	Not Applicable	High Balance In Proportion To High Credit Amount In The Last 12 Months
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:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

REPORT DATE & TIME: 23/10/2025 (18:22:49) | CONTROL NUMBER: 9808644057

TransUnion CIBIL

CONSUMER CIR

MEMBER ID : BS00115009_SHYD03607 REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	: Avanish Kumar	PAN	: DKXPK6649K
DOB	: 03/07/1995	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: 300 (high risk) to 900 (low risk)

SCORING FACTORS

1. High Balance In Proportion To High Credit Amount In The Last 12 Months
2. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total :	5	High Cr/Sanc. Amt :	₹63,275	Recent :	07/05/2024
Zero balance :	5	Current :	₹0	Oldest :	02/11/2020
Overdue :	0	Overdue :	₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
5	04/05/2024	0	0	5

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AVANISH AVANISH KUMAR D.O.B : 03/07/1995 GENDER : Male CREDITVISION® SCORE : 796

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DKXPK6649K	-	-
CKYC	30037310862872	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 5 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	6307048922	-
Mobile Phone	9451597036	-
Not Classified	8423505370	-
Mobile Phone	6307048922	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AVANISHKUMAR75@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
FLAT NO. DP B - G8 DWARIKAPURAM, AASHIYANA GARDEN PHASE 3 CHIRA CHAS, CHAS BOKARO, JHARKHAND - 827013	Permanent	-	31/03/2025
FLAT NO.104, 1ST FLOOR LA RECIDENTIA, SOCIETY, NOIDA W IN FRONT OF PACIFIC, WORLD GAUTAM BUDH NAGAR, UTTAR PRADESH - 201306	Residence	-	31/03/2025
HNO C102 4TH FLOOR PILLAR NUMBER 750, MANSARAM PARK UTTAM NAGAR DELHI, DELHI - 110059	Residence	-	31/01/2024
CONCENTRIX DAKSH SERVICES INDI DLF, BUILDING 14 TOWER C 17TH FLOOR DLF, CYBER CITY SECTOR 25 GURGAON, HARYANA - 122002	Office	-	31/01/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

No Employment Information available

Annexure 5 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 07/05/2024 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 30/09/2025 **ACTIVE**

ACCOUNT		AMOUNTS		STATUS
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 10,000	NA
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 589	
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 1,000	
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0	

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/09/2025 | END DATE : 01/06/2024 | LAST PAYMENT : 21/07/2025

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	000

2. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 08/01/2024 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 30/09/2025 **ACTIVE**

ACCOUNT		AMOUNTS				STATUS
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 56,000	PAYMENT FREQUENCY	MONTHLY	NA
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 10,686			
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 11,200			
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0			

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/09/2025 | END DATE : 01/01/2024 | LAST PAYMENT : 07/09/2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	XXX	XXX	000	000	000	000	000	000	000	-	-	-
2024	000	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX

3. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 21/04/2023 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 15/10/2025 **ACTIVE**

ACCOUNT		AMOUNTS				STATUS
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 20,000	PAYMENT FREQUENCY	MONTHLY	NA
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0			
ACCOUNT NUMBER	Not Disclosed					
OWNERSHIP	INDIVIDUAL					

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/10/2025 | END DATE : 01/04/2023 | LAST PAYMENT : 02/03/2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	000	000	000	000	000	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 21/04/2023 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 30/09/2025 **ACTIVE**

Annexure 5 (d)

ACCOUNT		AMOUNTS				STATUS
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 5,000	PAYMENT FREQUENCY	MONTHLY	NA
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0			
ACCOUNT NUMBER	Not Disclosed					
OWNERSHIP	INDIVIDUAL					

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/09/2025 | END DATE : 01/04/2023 | LAST PAYMENT : 02/03/2025

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	000	000	000	000	000	000
2023	-	-	-	000	000	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 02/11/2020 | DATE CLOSED : 10/05/2021 | DATE REPORTED & CERTIFIED : 03/08/2021 INACTIVE

ACCOUNT		AMOUNTS		STATUS
TYPE	TWO-WHEELER LOAN	SANCTIONED AMOUNT	₹ 27,000	NA
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	
ACCOUNT NUMBER	Not Disclosed			
OWNERSHIP	INDIVIDUAL			

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/08/2021 | END DATE : 01/12/2020 | LAST PAYMENT : 06/05/2021

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	000	000	000	000	000	XXX	000	000	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	04/05/2024	CREDIT CARD	₹ 50,000
NOT DISCLOSED	21/03/2024	CREDIT CARD	₹ 50,000
NOT DISCLOSED	02/01/2024	CREDIT CARD	₹ 50,000
NOT DISCLOSED	29/11/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	29/11/2023	CREDIT CARD	₹ 50,000

Annexure 5 (e)

GLOSSARY

CIR DATA GLOSSARY

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

END OF REPORT ON AVANISH AVANISH KUMAR

TransUnion CIBIL CIN : U72300MH2000PLC128359

CRIMINAL DATABASE		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Avanish Kumar	Avanish 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:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

LSEG World-Check One
CASE REPORT

Confidential

Name	Avanish Kumar
Case Rating	Not Rated
World-Check Total Matches	1
Case ID	GQ-AMRSN-2343
Current Group	World-Check

Gender	Male	Date of Birth	03 Jul 1995
Last Screened	23 Oct 2025 12:41	Case Created	23 Oct 2025 12:41
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	1				
Resolved Matches	1	Positive: 0	Possible: 0	False: 1	Unspecified: 0
Unresolved Matches	0				

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	Avanish KUMAR	8088108	OB, SIC	INDIVIDUAL	MALE	1976, 1977	IND	IND	23-Oct-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%

Name	Avanish Kumar
Date Printed	23-10-2025, 12:44
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

Annexure 6 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
23 Oct 2025 12:41	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
23 Oct 2025 12:41	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

Name	Avanish Kumar
Date Printed	23-10-2025, 12:44
Printed By	database check
Group	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 (HKSFC), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

Annexure 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

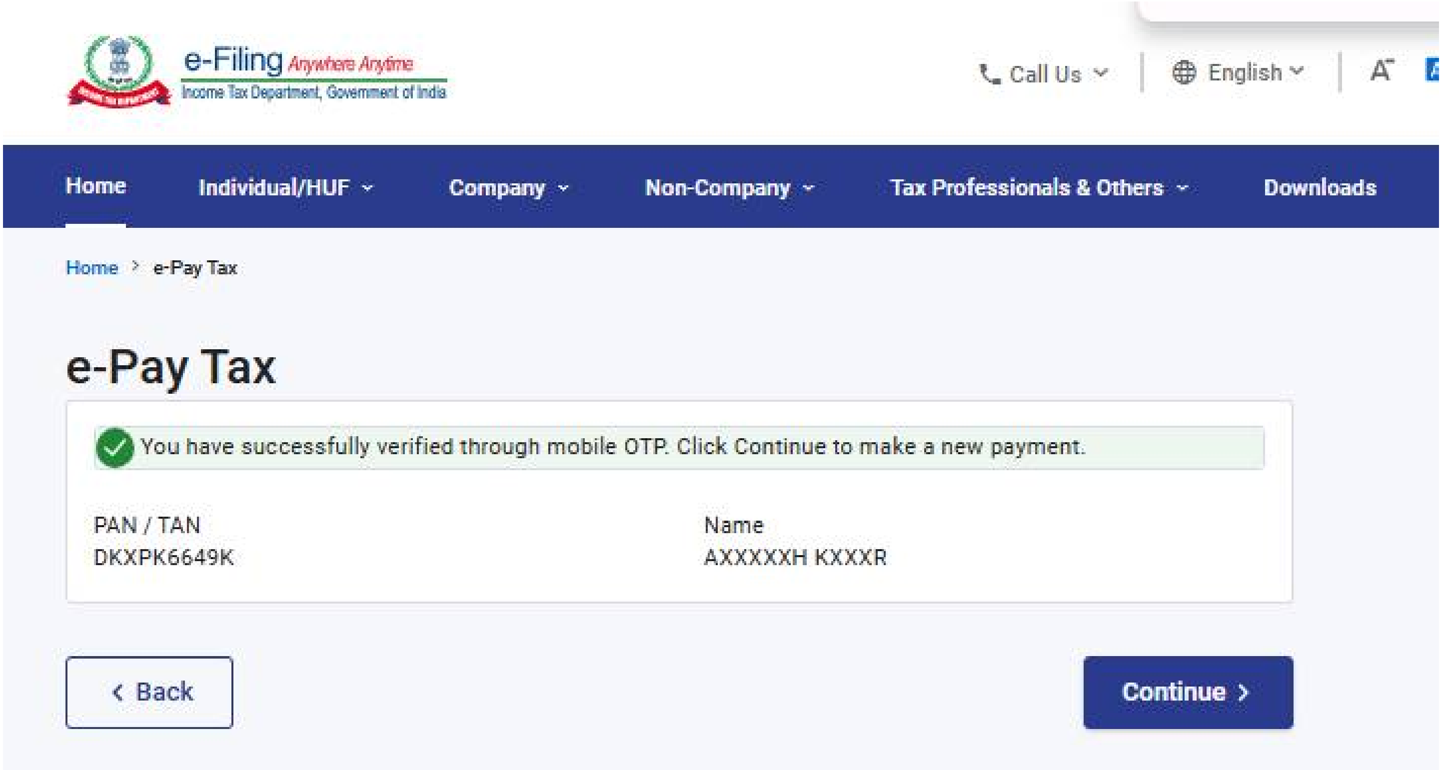
Web and Media Searches – Global	
Internet Searches	No record
Media Searches	No record

NATIONAL IDENTITY 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Type Of Id Card:	PANCARD	PANCARD
Identity Number:	DKXPK6649K	DKXPK6649K
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	24-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)


आयकर विभाग
INCOME TAX DEPARTMENT
भारत सरकार
GOVT. OF INDIA
AVANISH KUMAR
AMAR NATH DAS
03/07/1995
Permanent Account Number
DKXPK6649K
अवनीश कुमार
Signature
13092016

Annexure 7 (b)


e-Filing Anywhere Anytime
Income Tax Department, Government of India
Call Us
English
Home
Individual/HUF
Company
Non-Company
Tax Professionals & Others
Downloads
Home > e-Pay Tax
e-Pay Tax
You have successfully verified through mobile OTP. Click Continue to make a new payment.
PAN / TAN
DKXPK6649K
Name
AXXXXXH KXXXR
Back
Continue

GAP CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Applicant Name:	Avanish Kumar	Avanish Kumar
Application Id:	GQ-AMRSN-2343	GQ-AMRSN-2343
Employee Id:	Not Applicable	Not Applicable

No annexure images available.

COURT VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMRSN-2343	GQ-AMRSN-2343
Candidate Name:	Avanish Kumar	Avanish Kumar
Date Of Birth:	03-07-1995	03-07-1995
Father Name:	Amar Nath Das	Amar Nath Das
Address1:	DP/B-G8, Dawarikapuram, Ashiyana Garden, Phase-3, Cheera Chas, City Mall, Bokaro Steel City, Jharkhand-827013.	DP/B-G8, Dawarikapuram, Ashiyana Garden, Phase-3, Cheera Chas, City Mall, Bokaro Steel City, Jharkhand-827013.
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:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

TRUE COPY

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

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2343
NAME OF THE APPLICANT	Avanish Kumar
FATHER NAME	Amar Nath Das
DATE OF BIRTH	03-July-1995
ADDRESS OF THE APPLICANT	DP/B-G8, Dawarikapuram, Ashiyana Garden, Phase-3, Cheera Chas, City Mall, Bokaro Steel City, Jharkhand-827013.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-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

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