

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Harmandeep Singh	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2360	Report Status	Closed
Date of Birth	01 Aug 1994	Application Received	23-10-2025
Candidate Employee ID	115713	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	10-11-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR Team	23-10-2025	GREEN
EX EMPLOYMENT 2	Akash Pal - HRSS(PeopleFirst)	24-10-2025	GREEN
GRADUATION	Controller of Examinations	07-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	23-10-2025	GREEN
POLICE VERIFICATION	Palav Agarwal-Advocate	23-10-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	23-10-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	23-10-2025	GREEN
GAP CHECK	Resume & Supported Documents	05-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	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:	WNS Global	WNS Global
Name Of The Candidate:	Harmandeep Singh	Harmandeep Singh
Emp Code:	U482884	482884
From:	18-12-2024	18-12-2024
To:	08-08-2025	08-08-2025
Designation:	Senior Analyst	Senior Associate - Operations
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from HR Team - WNS Global, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	HR Team	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Thu 23-Oct-23 2:59 PM
Amelia <hr.connect@helpdesk.leena.ai>
Fwd: Ex-Employment verification for Harmandeep Singh GQ-AMRSN-2360 (1) WNS global | TKT2452526

To: verifymyemployment@goldquestglobal.in

Follow up.

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

Hi There,

Riya Agnihotri needs your help in resolving an employee issue.

Hi,

PFB EX employee Verification Details:

Employee Code	482884
Name	Harmandeep Singh
Last Designation	Senior Associate - Operations
DOJ	18-Dec-24
LWD	08-Aug-25

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

Regards,

HR Team.

Annexure 1 (b)



Thu 23-Oct-25 2:55 PM

Sharlin <verifymyemployment@goldquestglobal.in>

Ex-Employment verification for Harmandeep Singh GQ-AMRSN-2360 (1) WNS global

To : hr.connect@wns.com

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

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

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

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

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	WNS global	
Candidate Name	Harmandeep Singh	
Employee Code/ID/No	U482884	
From (Date of Joining)	18-Dec-2024	
To (Date of Exit/Relieving)	08-Aug-2025	
Designation (At the time of leaving the company):	Senior analyst	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Genpact India	Genpact India
Name Of The Candidate:	Harmandeep Singh	Harmandeep Singh
Emp Code:	703380251	OHR-ID: 703380251 & E-CODE: 698533
From:	29-01-2024	29-01-2024
To:	02-11-2024	02-11-2024
Designation:	Assistant Manager	Assistant Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Akash Pal - HRSS(PeopleFirst), Genpact India, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Akash Pal - HRSS(PeopleFirst)	
Report Verified Date:	24-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Fri 24-Oct-25 4:46 PM

People First, Helpdesk <helpdesk.peoplefirst@genpact.com>

RE: Ex-Employment verification for Harmandeep Singh GQ-AMRSN-2360 (2) Genpact India

To Sharlin

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

Follow up.

Hi Team,

Thankyou for contacting PeopleFirst.

Please find below details.

OHR-ID	703380251
E-CODE	698533
NAME	Mr. Harmandeep Singh
DATE OF JOINING	29-Jan-24
DATE OF RELIEVING	2-Nov-24
DESIGNATION	Assistant Manager
SUPERVISOR	Mr. Himanshu Verma



Thanks & Regards

Akash Pal

HRSS(PeopleFirst)

genpact | Transformation Happens Here

Annexure 2 (b)



Fri 24-Oct-25 4:46 PM

People First, Helpdesk <helpdesk.peoplefirst@genpact.com>

RE: Ex-Employment verification for Harmandeep Singh GQ-AMRSN-2360 (2) Genpact India

To Sharlin

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

Follow up.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Genpact India	
Candidate Name	Harmandeep Singh	
Employee Code/ID/No	703380251	
From (Date of Joining)	29-Jan-2024	
To (Date of Exit/Relieving)	02-Nov-2024	
Designation (At the time of leaving the company):	Asstt. Manager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Maharshi Dayanand University	Maharshi Dayanand University
Name Of The Candidate:	Harmandeep Singh	Harmandeep Singh
Enroll No:	1411740197	1411740197
Degree:	Bachelor of Business Administration	Bachelor of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	May 2018	May 2018
Certification Issued Date:	2019-06	2019-06
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Controller of Examinations-Maharshi Dayanand 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 3 (a)

MAHARSHI DAYANAND UNIVERSITY, ROHTAK

(Established Under Haryana Act No. 25 of 1975)
FAO: Deemed: MHRD Accredited



DMC No. 40210377

Roll No. 7321502

Regn. No. 1411740197

RESULT-cum-DETAILED MARKS CARD

BACHELOR OF BUSINESS ADMINISTRATION
(INDUSTRY INTEGRATED) 6TH SEMESTER

EXAM - MAY 2018

Name :	HARMANDEEP SINGH
Father's Name : Shri	MANINDER SINGH
Mother's Name : Smt.	KANWALJIT KAUR

DETAIL OF MARKS

Sr. No.	Subject	Marks Obtained	Minimum Pass Marks	Maximum Marks
1.	BT6001 ENTREPRENEURSHIP DEVELOPMENT	039 017	032 040	080T 020S 100
2.	BT6002 INTERNATIONAL BUSINESS	042 017	032 040	080T 020S 100
3.	BI6003 MERCANTILE LAW	045 017	032 040	080T 020S 100
4.	BI6004 SERVICE MARKETING	036 017	032 040	080T 020S 100
5.	BI6005 MANAGEMENT OF FINANCIAL SERVICES	032 017	032 040	080T 020S 100
6.	BI6006 TRAINING REPORT	064	064 040	100S 100
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.	TOTAL : TOTAL : I TO V SEM GRAND TOTAL :	0343 1673 2016		0800 3100 - 3700

Controller of Examination
Maharshi Dayanand University
Rohtak

Result: PASSED AND HAS OBTAINED TWO THOUSAND SIXTEEN MARKS
Dated: JUN 26, 2019

Place: Rohtak

Checked by: Atul

(Full Signature)

Date of issue:

CONTROLLER OF EXAMINATIONS

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2360	GQ-AMRSN-2360
Candidate Name:	Harmandeep Singh	Harmandeep Singh
Date Of Birth:	01-08-1994	01-08-1994
Father Name:	Maninder Singh	Maninder Singh
Address1:	1200/23 Parvatya colony NIT Faridabad Haryana 121005	1200/23 Parvatya colony NIT Faridabad Haryana 121005
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 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2360
NAME OF THE APPLICANT	Harmandeep Singh
FATHER NAME	Maninder Singh
DATE OF BIRTH	01-August-1994
ADDRESS OF THE APPLICANT	1200/23 Parvatya colony NIT Faridabad Haryana 121005
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.

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2360	GQ-AMRSN-2360
Candidate Name:	Harmandeep Singh	Harmandeep Singh
Date Of Birth:	01-08-1994	01-08-1994
Father Name:	Maninder Singh	Maninder Singh
Address1:	1200/23 Parvatya colony NIT Faridabad Haryana 121005	1200/23 Parvatya colony NIT Faridabad Haryana 121005
Remarks:	The following applicant details have been verbally verified, and the notary report has been duly stamped and signed by Palav Agarwal (Advocate), with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2360
NAME OF THE APPLICANT	Harmandeep Singh
FATHER NAME	Maninder Singh
DATE OF BIRTH	01-August-1994
ADDRESS OF THE APPLICANT	1200/23 Parvatya colony NIT Faridabad Haryana 121005
NAME OF THE POLICE STATION AS PER ADDRESS	Saran Faridabad 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.

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Harmandeep Singh	Harmandeep Singh
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	

LSEG World-Check One

CASE REPORT

Confidential

Name	Harmandeep Singh		
Case Rating	Not Rated		
World-Check Total Matches	19		
Case ID	GQ-AMRSN-2360		
Current Group	World-Check		
Gender	Male	Date of Birth	01 Aug 1994
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	19				
Resolved Matches	19	Positive: 0	Possible: 0	False: 19	Unspecified: 0
Unresolved Matches	0				

Name
Date Printed
Printed By
Group

Harmandeep Singh
23-10-2025, 12:44
database check
World-Check



Annexure 6 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Harmandeep SINGH	8385044	OB, SIC	INDIVIDUAL	MALE	2003, 2004	IND	IND	23-Oct-2025		Auto-Resolved	Date of Birth mismatch		Exact - 100%
FALSE	Harmandeep Singh M UNNY	7508959	OB, SIC	INDIVIDUAL	MALE	1987, 1986	IND	IND	23-Oct-2025		Auto-Resolved	Date of Birth mismatch		Exact - 100%
FALSE	Harmandeep SINGH	8386675	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	7389010	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	8384051	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	7731856	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	7898010	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	7722213	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	8436613	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	8470966	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	7682229	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	8267574	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	8433056	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	6956122	LE, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%
FALSE	Harmandeep SINGH	8433272	OB, SIC	INDIVIDUAL	MALE		IND	IND	23-Oct-2025		Unknown	No Match		Exact - 100%

Name:
Date Printed:
Printed By:
Group:

Harmandeep Singh
23-10-2025, 12:44
database check
World-Check



Annexure 6 (c)

FALSE	Harmandeep SINGH	7823534	OB, SIC	INDIVIDUAL	MALE	IND	IND	23-Oct-2025	Unknown	No Match	Exact - 100%
FALSE	Harmandeep SINGH	8436372	OB, SIC	INDIVIDUAL	MALE	IND	IND	23-Oct-2025	Unknown	No Match	Exact - 100%
FALSE	Harmandeep SINGH	7666363	OB, SIC	INDIVIDUAL	MALE	IND	IND	23-Oct-2025	Unknown	No Match	Exact - 100%
FALSE	Harmandeep SINGH	6569960	OB, SIC	INDIVIDUAL	MALE	IND	IND	23-Oct-2025	Unknown	No Match	Exact - 100%

Nemo®
Data Printed
Printed By
Group

Harmandeep Singh
23-10-2025, 12:44
database check
World-Check



Annexure 6 (d)

AUDIT

Date	Actioned By	Action	Notes	Source
23 Oct 2025 12:43	database check	17 World-Check matches resolved as False		Desktop
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

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

Harmandeep Singh
23-10-2025, 12:44
database check
World-Check



LSEG RISK
INTELLIGENCE

Annexure 6 (e)

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 (f)

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 (g)

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 (h)

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 (i)

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 (j)

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 (k)

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 (I)

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

Annexure F

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

Annexure G

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

Annexure H

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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	AADHAAR CARD	AADHAAR CARD
Identity Number:	509074378483	509074378483
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	UIDAI - Aadhaar	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (b)

  

 English ▾

Dashboard > Check Aadhaar Validity



509074378483 Exists

Aadhaar Verification Completed

Age Band	30-40 years
Gender	MALE
State	Haryana
Mobile	*****494

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Harmandeep Singh	Harmandeep Singh
Application Id:	GQ-AMRSN-2360	GQ-AMRSN-2360
Employee Id:	115713	115713
Remarks:	<p>The following details were verified through resume & supported documents provided by the applicant, no GAP identified from any employment to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.</p>	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	05-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION		
PARTICULARS		
Name	RESUME AND BGV FORM	
DOB	SUPPORTING DOCUMENTS	
Graduation		
Name of the Board / School	Maharshi Dayanand University	Maharshi Dayanand University
Course	BBA	BBA
Specialization / Major	Business Administration	Business Administration
Year of Passing	2018	
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	2014	
Gap Remarks: NA		
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	2012	
Gap Remarks: NA		
EMPLOYMENT - 1		
Name of the Employer	WNS global	WNS global
Full Name of the Employee	Harmandeep Singh	Harmandeep Singh
Date of joining - From	18-12-24	18-12-24
Date of Relieving/Exit - To	08-08-25	08-08-25
Designation / Role	Senior analyst	
Gap Remarks: NA		

Annexure 8 (b)

EMPLOYMENT - 2		
Name of the Employer	Genpact India	Genpact India
Full Name of the Employee	Harmandeep Singh	Harmandeep Singh
Date of joining - From	29-01-24	29-01-24
Date of Relieving/Exit - To	02-11-24	02-11-24
Designation / Role	Assistant Manager	Assistant Manager
Gap Remarks: NA		

EMPLOYMENT - 3		
Name of the Employer	FRICK INDIA LIMITED	FRICK INDIA LIMITED
Full Name of the Employee	Harmandeep Singh	Harmandeep Singh
Date of joining - From	05-01-23	05-01-23
Date of Relieving/Exit - To	28-01-24	28-01-24
Designation / Role	Commercial officer	Commercial officer
Gap Remarks: NA		

EMPLOYMENT - 4		
Name of the Employer	ACCENTURE SOLUTIONS PVT. LTD.	ACCENTURE SOLUTIONS PVT. LTD.
Full Name of the Employee	Harmandeep Singh	Harmandeep Singh
Date of joining - From	02-05-22	02-05-22
Date of Relieving/Exit - To	04-01-23	04-01-23
Designation / Role	Ops. Analyst	Ops. Analyst
Gap Remarks: NA		

Annexure 8 (c)

EMPLOYMENT - 5		
Name of the Employer	FRICK INDIA LIMITED	FRICK INDIA LIMITED
Full Name of the Employee	Harmandeep Singh	Harmandeep Singh
Date of joining - From	01-07-19	01-07-19
Date of Relieving/Exit - To	30-04-22	30-04-22
Designation / Role	Assistant Commercial officer	Assistant Commercial officer
Gap Remarks: NA		
EMPLOYMENT - 6		
Name of the Employer	Bhemla Engg. Works	Bhemla Engg. Works
Full Name of the Employee	Harmandeep Singh	Harmandeep Singh
Date of joining - From	Mar-17	Mar-17
Date of Relieving/Exit - To	Mar-19	Mar-19
Designation / Role	Assistant Commercial officer	Assistant Commercial officer
Gap Remarks: NA		

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Harmandeep Singh	Harmandeep Singh
Pan Number:	GDPPS5512H	GDPPS5512H
CIBIL Transunion Score:	Not Applicable	580
Scoring Factors:	Not Applicable	Presence Of Delinquency
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME: 23/10/2025 (18:12:31)

CONTROL NUMBER: 9806599152



CONSUMER CIR

MEMBER ID : B000115009_shYD03607

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	:	Harmandeep Singh	PAN	:	0DPPs5512H
DOB	:	01/08/1994	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)

CREDITVISION® Score

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



SCORING FACTORS

1. Presence Of Delinquency
2. Presence Of Delinquency In The Recent Past
3. Presence Of Severe Delinquency As Of Recent Update
4. Presence Of Delinquency In Last 12 Months
5. Low Proportion Of Satisfactory Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE
Total	:	1	High Cr/Sanc. Amt	: ₹5,000
Zero balance	:	0	Current	: ₹1,870
Overdue	:	1	Overdue	: ₹6,275

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HIST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
3	20/09/2023	0	0	0

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : HARMANDEEP sINGH D.O.B : 02/08/1994 GENDER : Male CREDITVISION® SCORE : 580

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	0DPPs5512H	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
(i) Office Phone	9717064494	-
Mobile Phone	9717064494	91

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

HARMA9494.Hs@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
(i) FRICTION INDIA LTD FACTORY 21.5 KM MAIN, MATHURA ROAD FARIDABAD, HARYANA - 121003	Office	-	08/09/2020
1200/23 FARIDABAD PAVATIYA COLONY, FARIDABAD SECTOR 22 FARIDABAD FARIDABAD, HARYANA, HARYANA - 121005	Residence	-	24/06/2018

(e) - ADDRESS REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CONSUMER LOAN (30/11/2023)	Others	Not Available	Not Available	Not Available

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/08/2018	DATE CLOSED :	DATE REPORTED & CERTIFIED : 18/10/2025	ACTIVE							
ACCOUNT TYPE : CONSUMER LOAN	AMOUNTS	SANCTIONED : ₹ 15,000	PAYMENT FREQUENCY : MONTHLY	CREDIT FACILITY STATUS : WRITTEN-OFF								
MEMBER NAME : NOT DISCLOSED	AMOUNT	CURRENT BALANCE : ₹ 1,870	REPAYMENT TENURE : 8	WRITTEN OFF : ₹ 9,107 (TOTAL)								
ACCOUNT NUMBER : Not Disclosed	OVERDUE	OVERDUE : ₹ 6,275	END : ₹ 1,875	WRITTEN OFF : ₹ 1,870 (PRINCIPLE)								
OWNERSHIP : INDIVIDUAL	ACTUAL PAYMENT	ACTUAL PAYMENT : ₹ 1,880										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025	END DATE : 01/11/2022	LAST PAYMENT : 06/02/2019								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	900	900	900	900	900	900	900	900	900	900	-	-
2024	900	900	900	900	900	900	900	900	900	900	900	900
2023	900	900	900	900	900	900	900	900	900	900	900	900
2022	-	-	-	-	-	-	-	-	-	-	900	900

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	20/09/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	04/04/2023	CONSUMER LOAN	₹ 52,500
NOT DISCLOSED	04/04/2023	CONSUMER LOAN	₹ 92,500

Annexure 9 (c)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's Licence 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

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

