

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Gaurav Rathi	<b>Client Name</b>	AML Rightsource India Pvt Ltd - AMRSN 2025
<b>Application ID</b>	GQ-AMRSN-2408	<b>Report Status</b>	Closed
<b>Date of Birth</b>	15 Mar 1999	<b>Application Received</b>	27-10-2025
<b>Candidate Employee ID</b>	115790	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	20-12-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>ORANGE</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Rohit Kumar - HRSS(PeopleFirst)	29-10-2025	<b>GREEN</b>
EX EMPLOYMENT 2	Team HR	29-10-2025	<b>GREEN</b>
GRADUATION	Section Officer Examination Branch III(II)	13-11-2025	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal - Advocate	27-10-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	27-10-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal - Advocate	27-10-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	20-12-2025	<b>ORANGE</b>
NATIONAL IDENTITY 1	National Voter Service Portal	28-10-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	30-10-2025	<b>GREEN</b>

### End of summary report

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Genpact	Genpact
Name Of The Candidate:	Gaurav Rathi	Gaurav Rathi
Emp Code:	700472	700472
From:	31-01-2024	31-01-2024
To:	06-09-2024	06-09-2024
Designation:	Senior Associate	Senior Associate
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 Rohit Kumar - HRSS(PeopleFirst) of Genpact, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Rohit Kumar - HRSS(PeopleFirst)	
Report Verified Date:	29-10-2025	
Verification Status(Color Code):	GREEN	

## Annexure 1 (a)



Wed 29-10-2025 06:57 PM

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

RE: Ex-Employment verification for Gaurav Rathi GQ-AMRSN-2408 (1) Genpact

To Sharlin

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

 Follow up.

Hi Team,

Thankyou for contacting PeopleFirst.

Please find below details.

<b>OHR-ID</b>	703382062
<b>E-CODE</b>	700472
<b>NAME</b>	Mr. Gaurav Rathi
<b>DATE OF JOINING</b>	31-Jan-24
<b>DATE OF RELIEVING</b>	06-Sep-24
<b>DESIGNATION</b>	Senior Associate
<b>SUPERVISOR</b>	Mr. Navneet Singh



**Thanks & Regards**

**Rohit Kumar**

**HRSS(PeopleFirst)**

**genpact** | Transformation Happens Here

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Teleperformance Global Business Private Limited	Teleperformance Global Business Private Limited
Name Of The Candidate:	Gaurav Rathi	Gaurav Rathi
Emp Code:	300000000088151	300000000088151
From:	06-03-2023	06-03-2023
To:	16-12-2023	16-12-2023
Designation:	Technical Support Executive	Technical Support Executive
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	Screen-shot of the Email confirmation received from Team HR of Teleperformance Global Business Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Team HR	
Report Verified Date:	29-10-2025	
Verification Status(Color Code):	GREEN	

## Annexure 2 (a)



Wed 29-10-2023 09:40 AM

HrHelpdesk <hrhelpdesk.india@teleperformance.com>

Employment Verification Status || Teleperformance HR Helpdesk(Employee ID-300000000088151)

To: verifymyemployment@goldquestglobal.in

Follow up.

Dear Requester,

Greetings from Teleperformance HR Helpdesk India!

Below is the status of the employment verification request: -

Field	Details as per requester	Status as per TP records
Employee First name	Gaurav	Verified
Employee Middle Name		Not Received
Employee Last Name	Rathi	Verified
Employee ID	300000000088151	Verified
Employee Mobile No.		Not Received
Employee Designation	Technical Support Executive	Verified
Employee DOB	15-Mar-99	Verified
Employee DOJ	06-Mar-23	Verified
Employee DOR	16-Dec-23	Verified
Reason of Leaving	Voluntary	Not Verified

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Gaurav Rathi	Gaurav Rathi
Enroll No:	17SOLNBAPR015149	17SOLNBAPR015149
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2020	2020
Certification Issued Date:	2021-02	2021-02
Remarks:	The following applicant details were verified by Section Officer Examination Branch III(II) 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(II)	
Report Verified Date:	13-11-2025	
Verification Status(Color Code):	GREEN	



लामांकन संख्या

Enrol No. 175OLNBAPR015149

अनुक्रमांक

Roll No. 7626520



# University of Delhi

कला-स्नातक \* Bachelor of Arts

प्रमाणित किया जाता है कि सन् 2020 में परीक्षा के उपरान्त  
कला-स्नातक की उपाधि के योग्य सिद्ध होने पर

गौरव राठी सुपुत्र राजेंद्र कुमार राठी

को 2021 के दीक्षांत-समारोह में उक्त उपाधि प्रदान की गई ।

श्रेणी : द्वितीय

This is to certify that having been examined in 2020 and found qualified  
for the degree of Bachelor of Arts

Gaurav Rathi S/o Rajender Kumar Rathi

was awarded the said degree at the Convocation held in 2021.

Section Officer  
Examination Branch-II (II) Division : Second  
University of Delhi  
Delhi-110007

*Yash Gupta*

कुलसचिव  
दिल्ली विश्वविद्यालय  
Registrar  
University of Delhi



दिल्ली, दिनांक 27 फरवरी, 2021  
Delhi, Dated the 27th February, 2021



*PCN*

कुलपति  
दिल्ली विश्वविद्यालय  
Vice Chancellor  
University of Delhi

587078

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2408	GQ-AMRSN-2408
Candidate Name:	Gaurav Rathi	Gaurav Rathi
Date Of Birth:	15-03-1999	15-03-1999
Father Name:	Rajender Kumar Rathi	Rajender Kumar Rathi
Address1:	WP - 361/1, Ashok Vihar Phase - 1, Near Shri Ram Mandir, Delhi-110052.	WP - 361/1, Ashok Vihar Phase - 1, Near Shri Ram Mandir, Delhi-110052.
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:	27-10-2025	
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-2408
NAME OF THE APPLICANT	Gaurav Rathi
FATHER NAME	Rajender Kumar Rathi
DATE OF BIRTH	15-March-1999
ADDRESS OF THE APPLICANT	WP - 361/1, Ashok Vihar Phase - 1, Near Shri Ram Mandir, Delhi-110052.
NAME OF THE POLICE STATION AS PER ADDRESS	Ashok Vihar Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-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:	Gaurav Rathi	Gaurav Rathi
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:	27-10-2025	
Verification Status(Color Code):	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Gaurav Rathi		
Case Rating	Not Rated		
World-Check Total Matches	1		
Case ID	GQ-AMRSN-2408		
Current Group	World-Check		
Gender	Male	Date of Birth	15 Mar 1999
Last Screened	27 Oct 2025 08:13	Case Created	27 Oct 2025 08:13
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				

Name: Gaurav Rathi  
Date Printed: 27-10-2025, 08:15  
Printed By: database check  
Group: World-Check



Annexure 5 (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	Gaurav RATHI	7900317	OB, SIC	INDIVIDUAL	MALE		IND	IND	27-Oct-2025		Unknown	No Match		Exact - 100%

Name  
Date Printed  
Printed By  
Group

Gaurav Rathi  
27-10-2025, 08:15  
database check  
World-Check



## Annexure 5 (c)

### AUDIT

Date	Actioned By	Action	Notes	Source
27 Oct 2025 08:14	database check	1 World-Check matches resolved as False		Desktop
27 Oct 2025 08:13	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
27 Oct 2025 08:13	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: Gaurav Rathi  
Date Printed: 27-10-2025, 09:15  
Printed By: database check  
Group: World-Check



## Annexure 5 (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
<b>US &amp; Canada – Most Wanted Lists</b>	
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 (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
<b>Most Wanted Lists: Europe and Central Asia</b>	
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 (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
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
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 (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
<b>US and Canadian Regulatory Bodies</b>	
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 (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 5 (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
<b>European Regulatory Bodies</b>	
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
<b>Asia Pacific Regulatory Bodies</b>	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record



## Annexure 5 (j)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (HKSF), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record



## Annexure 5 (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

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2408	GQ-AMRSN-2408
Candidate Name:	Gaurav Rathi	Gaurav Rathi
Date Of Birth:	15-03-1999	15-03-1999
Father Name:	Rajender Kumar Rathi	Rajender Kumar Rathi
Address1:	WP - 361/1, Ashok Vihar Phase - 1, Near Shri Ram Mandir, Delhi-110052.	WP - 361/1, Ashok Vihar Phase - 1, Near Shri Ram Mandir, Delhi-110052.
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:	27-10-2025	
Verification Status(Color Code):	GREEN	

## Annexure 6 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2408
NAME OF THE APPLICANT	Gaurav Rath
FATHER NAME	Rajender Kumar Rath
DATE OF BIRTH	15-March-1999
ADDRESS OF THE APPLICANT	WP - 361/1, Ashok Vihar Phase - 1, Near Shri Ram Mandir, Delhi-110052.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Gaurav Rathi	Gaurav Rathi
Application Id:	GQ-AMRSN-2408	GQ-AMRSN-2408
Employee Id:	115790	115790
Remarks:	The following details were verified through Resume & the supported documents provided by the applicant. Found an Overlap of 1 day between Silaris(DOR :12-08-2021) & Bharti Axa(DOJ:12-08-2021) in the overall work experience and candidate failed to provide declaration or supporting documents for the gap identified, hence closing the check as Orange and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	20-12-2025	
Verification Status(Color Code):	ORANGE	

## Annexure 7 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Gaurav Rathi	Gaurav Rathi
DOB	15-03-1999	15-03-1999

#### Graduation

Name of the Board / School	University of Delhi	University of Delhi
Course	B.A.	B.A.
Specialization / Major	Arts	Arts
Year of Passing	2021	2021

**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	2017	2017

**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	2015	2015

**Gap Remarks: NA**

#### EMPLOYMENT - 1

Name of the Employer	Genpact	Genpact
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	31-01-2024	31-01-2024
Date of Relieving/Exit - To	06-09-2024	06-09-2024
Designation / Role	Senior Associate	Senior Associate

**Gap Remarks: A Gap of 1 year identified between Genpact(09-2024) & AML(10-2025).During this gap period, Candidate was at home and was not doing anything and provided the relevant proofs, Hence this gap period is considered as Green.**



## Annexure 7 (b)

### EMPLOYMENT - 2

Name of the Employer	Teleperformance	Teleperformance
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	06-03-2023	06-03-2023
Date of Relieving/Exit - To	16-12-2023	16-12-2023
Designation / Role	Associate	Associate

**Gap Remarks:** A Gap of 2.2 years identified between UG(01-2021) & Teleperformance(03-2023). During this gap period, Candidate was preparing for Govt Exams and provided the relevant proofs, Hence this gap period is considered as Green.

### EMPLOYMENT - 3

Name of the Employer	CONVERGYS INDIA SERVICES PRIVATE LIMITED	CONVERGYS INDIA SERVICES PRIVATE LIMITED
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	27-10-2022	27-10-2022
Date of Relieving/Exit - To	09-11-2022	09-11-2022
Designation / Role	Sr. Representative, Operations	Sr. Representative, Operations

**Gap Remarks:** NA

### EMPLOYMENT - 4

Name of the Employer	TELEMINDS INFOTECH PRIVATE LIMITED	TELEMINDS INFOTECH PRIVATE LIMITED
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	01-09-2022	01-09-2022
Date of Relieving/Exit - To	10-10-2022	10-10-2022
Designation / Role	Customer Sales Representative	Customer Sales Representative

**Gap Remarks:** NA

### EMPLOYMENT - 5

Name of the Employer	SMC REAL ESTATE ADVISORS PRIVATE LIMITED	SMC REAL ESTATE ADVISORS PRIVATE LIMITED
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	21-03-2022	21-03-2022
Date of Relieving/Exit - To	22-06-2022	22-06-2022
Designation / Role	Executive	Executive

**Gap Remarks:** NA



## Annexure 7 (c)

### EMPLOYMENT - 6

Name of the Employer	THINK AND LEARN PRIVATE LIMITED	THINK AND LEARN PRIVATE LIMITED
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	01-03-2022	01-03-2022
Date of Relieving/Exit - To	16-03-2022	16-03-2022
Designation / Role	Business Development Trainee - Sales	Business Development Trainee - Sales

Gap Remarks: NA

### EMPLOYMENT - 7

Name of the Employer	BHARTI AXA LIFE INSURANCE COMPANY LIMITED	BHARTI AXA LIFE INSURANCE COMPANY LIMITED
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	12-08-2021	12-08-2021
Date of Relieving/Exit - To	28-09-2021	28-09-2021
Designation / Role	Sales Associate - Agency	Sales Associate - Agency

Gap Remarks: A Gap of 5 months identified between Bharti Axa(09-2021) & Think and Learn(03-2022). During this gap period, Candidate was searching for job opportunities and provided the relevant proofs, Hence this gap period is considered as Green.

### EMPLOYMENT - 8

Name of the Employer	SILARIS INFORMATIONS PVT. LTD	SILARIS INFORMATIONS PVT. LTD
Full Name of the Employee	Gaurav Rathi	Gaurav Rathi
Date of joining - From	03-12-2020	03-12-2020
Date of Relieving/Exit - To	12-08-2021	12-08-2021
Designation / Role	Tele Marketing Executive	Tele Marketing Executive


Gap Remarks: Found an Overlap of 1 day between Silaris(DOR :12-08-2021) & Bharti Axa(DOJ:12-08-2021).As we are unable to get these details validated, hence closing the case as Orange.

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Voter ID	Voter ID
Identity Number:	WHC2316297	WHC2316297
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	National Voter Service Portal
Remarks:	The following applicant details were verified through national voter service portal, 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:	National Voter Service Portal	
Report Verified Date:	28-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

भारत निर्वाचन आयोग  
ELECTION COMMISSION OF INDIA  
मजबूत फोटो पहचान पत्र - ELECTOR PHOTO-IDENTITY CARD

WHC2316297



नाम : गौरव राठी  
Name : GOURAV RATHI

पिता का नाम : राजेंद्र कुमार राठी  
Father's Name : RAJENDER KUMAR RATHI

## Annexure 8 (b)

### मतदाता का विवरण / Details of Voter

प्रथम नाम/First Name	GOURAV
	गौरव
उपनाम/Last Name	RATHI
	राठी
रिश्तेदार का प्रथम नाम/Relative's First Name	RAJENDER
	राजेंद्र
रिश्तेदार का उपनाम/Relative's Last Name	KUMAR RATHI
	कुमार राठी
उम्र/Age	25
लिंग/Gender	Male
ईपीआईसी संख्या/EPIC No	WHC2316297
राज्य/State	NCT OF Delhi
संसदीय निर्वाचन क्षेत्र संख्या - संसदीय निर्वाचन क्षेत्र/Parliamentary Constituency Number-Parliamentary Constituency Name	1-CHANDNI CHOWK
विधान सभा निर्वाचन क्षेत्र संख्या - विधान सभा निर्वाचन क्षेत्र/Assembly Constituency Number-Assembly Constituency Name	17-WAZIRPUR
मतदान केंद्र/Polling Station	GOVT. SARVODAYA CO-ED VIDYALAYA, WAZIRPUR VILLAGE , .
भाग संख्या-भाग का नाम/Part Number-Part Name	97-WAZIRPUR VILLAGE
भाग मतदाता क्रमांक/Part Serial Number	367
मतदान की तारीख/Polling Date	No elections scheduled currently

मतदाता सूचना प्रिंट करें Print  
Voter Information

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Gaurav Rathi	Gaurav Rathi
Pan Number:	EZYPR2378B	EZYPR2378B
CIBIL Transunion Score:	Not Applicable	568
Scoring Factors:	Not Applicable	Low Credit Age
Personal Loan Score:	Not Applicable	Not Disclosed
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:	30-10-2025	
Verification Status(Color Code):	GREEN	

## Annexure 9 (a)

REPORT DATE & TIME : 30/10/2025 (15:36:14)

CONTROL NUMBER : 9839080835



### CONSUMER CIR

MEMBER ID : BS00115009\_SHYD03607

REFERENCE NUMBER : 001

#### CONSUMER INFORMATION

CONSUMER NAME	: Gaurav Rathi	PAN	: EZYPR2378B
DOB	: 15/03/1999	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 Credit Age

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS			BALANCES		ACCOUNT OPENED DATE	
Total	:	7	High Cr/Sanc. Amt	:	Recent	: 28/07/2023
Zero balance	:	1	Current	:	Oldest	: 15/07/2023
Overdue	:	6	Overdue	:		

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
38	02/09/2025	0	9	11

#### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : GAURAV RATHI      D.O.B : 15/03/1999      GENDER : Male      CREDITVISION® SCORE : 568

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	EZYPR2378B	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	30005394526282	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY



## Annexure 9 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	9818473682.00000	-
Mobile Phone	9818473682.0	-
Mobile Phone	9818473682	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

GAURAVRATHI17@GMAIL.COM
-------------------------

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
WP 361 1 WAZIRPUR VILLAGE ASHOK VIHAR, NORTH WEST DELHI, DELHI - 110052	Residence	-	14/01/2021

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (30/11/2023)	Salaried	₹ 24,116	Net Income	Monthly

## Annexure 9 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 15/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2024		ACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 1,300	CREDIT FACILITY STATUS	: WRITTEN-OFF							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 1,664	WRITTEN OFF (TOTAL)	: ₹ 1,664							
ACCOUNT NUMBER	: Not Disclosed	OVERDUE	: ₹ 1,664	WRITTEN OFF (PRINCIPLE)	: ₹ 1,300							
OWNERSHIP	: INDIVIDUAL			SUIT FILED /WILFUL DEFAULT	: SUIT FILED							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2024		END DATE : 01/07/2023		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	187	216	247	277	308	338	-	-	-	-	-	-
2023	-	-	-	-	-	-	003	034	064	095	125	156

#### 2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT		: ₹ 1,000		PAYMENT FREQUENCY		NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 2,093		REPAYMENT TENURE		1				
ACCOUNT NUMBER	: Not Disclosed	OVERDUE		: ₹ 2,093								
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025		END DATE : 01/07/2023		LAST PAYMENT :				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	539	567	596	626	659	689	720	751	781	795	-	-
2024	172	201	232	273	294	324	355	386	416	447	477	508
2023	-	-	-	-	-	-	STD	016	049	080	110	142

#### 3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 15/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 6,000		PAYMENT FREQUENCY : MONTHLY		CREDIT FACILITY STATUS : WRITTEN-OFF						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 5,950		REPAYMENT TENURE : 1		WRITTEN OFF (TOTAL) : ₹ 5,950						
ACCOUNT NUMBER	: Not Disclosed	OVERDUE : ₹ 5,950		EMI : ₹ 6,000		WRITTEN OFF (PRINCIPLE) : ₹ 5,950						
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/07/2023		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	538	566	597	627	658	688	719	750	780	795	-	-
2024	172	201	232	262	293	323	354	385	415	446	476	507
2023	-	-	-	-	-	-	000	019	049	080	110	141

## Annexure 9 (d)

ACCOUNT INFORMATION		DATE OPENED : 17/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 1,000		PAYMENT FREQUENCY :		NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 2,093		REPAYMENT TENURE : 1								
ACCOUNT NUMBER	: Not Disclosed	OVERDUE : ₹ 2,093										
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025		END DATE : 01/07/2023		LAST PAYMENT :				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	538	566	597	627	658	688	719	750	780	794	-	-
2024	171	200	231	272	293	323	354	385	415	446	476	507
2023	-	-	-	-	-	-	STD	015	048	079	109	141

### 5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025		ACTIVE					
ACCOUNT		AMOUNTS				STATUS							
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT		: ₹ 2,850		PAYMENT FREQUENCY		: MONTHLY		CREDIT FACILITY STATUS		: WRITTEN-OFF	
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 2,850		REPAYMENT TENURE		: 3		WRITTEN OFF (TOTAL)		: ₹ 2,984	
ACCOUNT NUMBER	: Not Disclosed	OVERDUE		: ₹ 2,985		EMI		: ₹ 995		WRITTEN OFF (PRINCIPLE)		: ₹ 2,850	
OWNERSHIP	: INDIVIDUAL					COLLATERAL TYPE		: NO COLLATERAL					
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025		END DATE : 01/07/2023		LAST PAYMENT :					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	534	562	593	623	654	684	715	746	776	791	-	-	
2024	168	197	228	258	289	319	350	381	411	442	472	503	
2023	-	-	-	-	-	-	000	015	045	076	106	137	

### 6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025				ACTIVE		
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 150	PAYMENT FREQUENCY	: MONTHLY	CREDIT FACILITY STATUS	: WRITTEN-OFF					
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 150	REPAYMENT TENURE	: 3	WRITTEN OFF (TOTAL)	: ₹ 426					
ACCOUNT NUMBER	: Not Disclosed	OVERDUE	: ₹ 426	EMI	: ₹ 141	WRITTEN OFF (PRINCIPLE)	: ₹ 150					
OWNERSHIP	: INDIVIDUAL			COLLATERAL TYPE	: NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/07/2023		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	534	562	593	623	654	684	715	746	776	791	-	-
2024	168	197	228	258	289	319	350	381	411	442	472	503
2023	-	-	-	-	-	-	000	015	045	076	106	137

### 7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/07/2023	DATE CLOSED : 24/04/2024	DATE REPORTED & CERTIFIED : 30/04/2024	INACTIVE

## Annexure 9 (e)

ACCOUNT			AMOUNTS				STATUS					
TYPE	:	PERSONAL LOAN	SANCTIONED AMOUNT	:	₹ 12,750	PAYMENT FREQUENCY	:	MONTHLY	CREDIT FACILITY STATUS	:	SETTLED	
MEMBER NAME	:	NOT DISCLOSED	CURRENT BALANCE	:	₹ 0	REPAYMENT TENURE	:	2	WRITTEN OFF (TOTAL)	:	₹ 27,692	
ACCOUNT NUMBER	:	Not Disclosed	ACTUAL PAYMENT	:	₹ 15,400	EMI	:	₹ 40,517	SETTLEMENT	:	₹ 15,400	
OWNERSHIP	:	INDIVIDUAL										
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/04/2024				END DATE : 01/07/2023		LAST PAYMENT : 24/04/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	156	182	214	000	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	000	000	032	062	091	124

## Annexure 9 (f)

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	02/09/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	28/07/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	03/04/2025	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	01/04/2025	CONSUMER LOAN	₹ 19,999
NOT DISCLOSED	01/04/2025	CONSUMER LOAN	₹ 46,400
NOT DISCLOSED	01/04/2025	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	01/04/2025	CONSUMER LOAN	₹ 75,000
NOT DISCLOSED	12/03/2025	PERSONAL LOAN	₹ 1,50,000
NOT DISCLOSED	12/03/2025	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	23/07/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	11/06/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	02/06/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	15/05/2024	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	15/05/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	04/05/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	01/05/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	01/01/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	29/12/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	27/12/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	09/12/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	22/09/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	16/09/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	16/07/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	16/07/2023	PERSONAL LOAN	₹ 1,000
NOT DISCLOSED	16/07/2023	PERSONAL LOAN	₹ 1,49,999
NOT DISCLOSED	16/07/2023	PERSONAL LOAN	₹ 14,500
NOT DISCLOSED	16/07/2023	CONSUMER LOAN	₹ 4,000
NOT DISCLOSED	16/07/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	15/07/2023	BUSINESS LOAN - PRIORITY SECTOR - SMALL BUSINESS	₹ 12,345
NOT DISCLOSED	15/07/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	15/07/2023	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	27/06/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	05/06/2023	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	18/03/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	29/12/2022	CREDIT CARD	₹ 1,000
NOT DISCLOSED	25/12/2022	PERSONAL LOAN	₹ 12,500
NOT DISCLOSED	23/12/2022	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	12/12/2022	PERSONAL LOAN	₹ 5,000



## Annexure 9 (g)

### GLOSSARY

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

END OF REPORT ON GAURAV RATHI

### 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

