

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Kunal Kishor	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2588	Report Status	Closed
Date of Birth	31 Dec 1982	Application Received	29-10-2025
Candidate Employee ID	116004	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	03-01-2026
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Ex - Employment Desk	08-12-2025	GREEN
POST GRADUATION	School of Management Sciences	17-11-2025	GREEN
GRADUATION	Registrar - Evaluation	17-11-2025	GREEN
EX EMPLOYMENT 2	Bianca Dorcu - HR	05-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	29-10-2025	GREEN
GAP CHECK	Resume & Supported Documents	02-01-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	29-10-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	01-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	29-10-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	29-10-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	30-10-2025	GREEN

End of summary report

Legend:	 -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:	Ernst & Young Services Pvt. Ltd	Ernst & Young Services Pvt. Ltd
Name Of The Candidate:	Kunal Kishor	Kunal Kishor
Emp Code:	K69394	K69394
From:	02-12-2024	02-12-2024
To:	07-03-2025	02-12-2024
Designation:	Consultant	Consultant
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 Ex - Employment Desk of Ernst & Young Services Pvt. Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Ex - Employment Desk	
Report Verified Date:	08-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Mon 08-12-2025 10:15 AM

exemployment.desk@in.ey.com

Employment Verification - Confidential - Kunal Kishor - K69394

To: verifymyemployment@goldquestglobal.in

Cc: exemployment.desk@in.ey.com

Follow up.

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

[Click here to download pictures](#). To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Requester,

We have received your request for employment verification of a former employee of Ernst & Young LLP. Below are the details based on our records:

Verification Details

Particulars	Information Provided	Verification Details
LPN	K69394	K69394
Candidate Name	Kunal Kishor	Kunal Kishor
Employer/Legal Name	Ernst & Young LLP	Ernst & Young LLP
Position / Designation Held	Consultant	Consultant
Date Of Joining	December 2, 2024	December 2, 2024
Date Of Leaving	March 7, 2025	March 7, 2025

Company policy limits us to sharing only specific information about former employees.


Please keep this information confidential and use it for its intended purpose.

Ex - Employment Desk

Ernst & Young Services Pvt. Ltd

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	School of Management Sciences	School of Management Sciences
Name Of The Candidate:	Kunal Kishor	Kunal Kishor
Enroll No:	PG/15/048	PG/15/048
Degree:	Post Graduate Diploma	Post Graduate Diploma
Major:	Management	Management
Month And Year Of Passing:	2011	2011
Certification Issued Date:	2011-11	2011-11
Remarks:	The following applicant details were verified by School of Management Sciences found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	School of Management Sciences	
Report Verified Date:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)




SCHOOL OF MANAGEMENT SCIENCES
VARANASI

POST-GRADUATE DIPLOMA IN MANAGEMENT

Approved by
All India Council for Technical Education
Ministry of Human Resource Development, Government of India,
New Delhi

This is to certify that
Mr. / Ms. Kunal Kishore
obtained the Two-Year Full-Time
Post-Graduate Diploma in Management
from the Institute in the year 2011 with
specialization in MARKETING and that
he / she was placed in the
First class.
DIRECTOR
Date: 11.11.2011

Verified & Found Correct



SCHOOL OF MANAGEMENT SCIENCES
VARANASI

Two-Year (Full-Time)
Post Graduate Diploma in Management (PGDM)
(Approved by All India Council for Technical Education, Ministry of HRD, Govt. of INDIA.)

FOURTH SEMESTER EXAMINATION, 2011

MARK SHEET

Roll No. : PG/15/048
Name : Mr. Kunal Kishore
Father's Name : Shri Subodh Chandra Shukla
Mother's Name : Smt. Reeta Shukla

Date : 9th May, 2011
Batch : 2009 - 2011
Specialisation : Marketing

Paper No.	Subjects	Theory Marks	Sessional Marks	Total Marks
BM 4.01	Leadership by Indian Ethos	62	100	162
BM 4.02	Business and Corporate Law	59	100	159
BM 4.03	Entrepreneurship	63	100	163
BM 4.04 (I)	Sales and Distribution Management	62	100	162
BM 4.04 (II)	Tax Planning and Management	-	100	100
BM 4.04 (III)	Labour Economics	-	100	100
BM 4.05 (I)	Industrial and Services Marketing	55	100	155
BM 4.05 (II)	Banking and Investment Management	-	100	100
BM 4.05 (III)	Organizational Dynamics	-	100	100
BM 4.06 (I)	International Marketing Management	69	100	169
BM 4.06 (II)	International Financial Management	-	100	100
BM 4.06 (III)	Compensation & Reward Management	-	100	100
BM 4.07	Dissertation	127	150	277
BM 4.08	Comprehensive Viva - Voce	88	100	188
Total Marks Obtained (Fourth Semester)		585	850	1435
Total Marks Obtained (Third Semester)		911	1350	2261
Total Marks Obtained (Second Semester)		881	1400	2281
Total Marks Obtained (First Semester)		763	1200	1963
GRAND TOTAL OF MARKS OBTAINED		3240	5100	8340

RESULT : Passed in First Class
Order of Merit :X.....

Verified & Found Correct

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Name Of The Candidate:	Kunal Kishor	Kunal Kishor
Enroll No:	082218424	082218424
Degree:	Bachelor of Information Technology	Bachelor of Information Technology
Major:	Information Technology	Information Technology
Month And Year Of Passing:	2004	2004
Certification Issued Date:	2007-08	2007-08
SI No:	010673	010673
Remarks:	The following applicant details were verified by Registrar - Evaluation of Manipal Academy of Higher Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar - Evaluation	
Report Verified Date:	17-11-2025	
Verification Status(Color Code):	GREEN	



Manipal Academy of Higher Education

Deemed University

This is to certify that

KUNAL KISHORE

*has been admitted to the
Degree of*

Bachelor of Information Technology (B.I.T.)

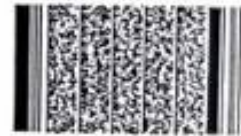
Registrar / Evaluation
Manipal Academy of Higher Education

having fulfilled the prescribed requirements

in the year 2004



R. P. WARRIER
Vice-Chancellor



No. 010673

GIVEN UNDER THE SEAL OF MANIPAL ACADEMY OF HIGHER EDUCATION, MANIPAL, INDIA
ON THIS DATE: August 31, 2007

Reg. No. 082218424

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Revolut Technologies India Private Limited	Revolut Technologies India Private Limited
Name Of The Candidate:	Kunal Kishor	Kunal Kishor
Emp Code:	69181	69181
From:	12-02-2024	12-02-2024
To:	08-11-2024	08-11-2024
Designation:	Support Specialist (Fincrim Analyst - AML/CTF Retail)	Support Specialist (Fincrim Analyst - AML/CTF Retail)
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 Bianca Dorcu - HR of Revolut Technologies India Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Bianca Dorcu - HR	
Report Verified Date:	05-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



Wed 05-11-2025 07:52 PM

Comms | External Employees <contacthr@revolut.com>

POC-217835 Ex-Employment verification for Kunal Kishor GQ-AMRSN-2588 (2) Revolut Technologies India Private Limited

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.

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Reply above this line.

Bianca Dorcu commented:

Hi,

Thanks for reaching out to us.

We can confirm the authenticity of the experience letter shared by our former employee, **Kunal Kishore**. It contains accurate and up to date information about his tenure in Revolut.

Warm regards,
Bianca Dorcu
Revolut HR Shared Services

Dimitris Konstantiliaris changed the status to Waiting for customer.

This request is now completed.

Annexure 4 (b)

Docusign Envelope ID: DA1DDC6B-DFBD-4BFF-AE2D-AF41BE85E221

Revolut

Experience Letter

Date: 08-11-2024

To Whom It May Concern,

RE: Kunal Kishore

This is to verify that the above named employee had been employed via **Revolut Technologies India Private Limited**, and following are the additional details in relation to their employment:

Job Title: Support Specialist (Fincrim Analyst - AML/CTF Retail)

Start Date: 12-02-2024

End Date: 08-11-2024

If you have any questions, please feel free to write to contacthr@revolut.com.

Yours sincerely,

Docusigned by:

Elena-Alexandra Popa

95F52D6B5874499...

Elena-Alexandra Popa
People Specialist (Services)

Revolut Technologies India Private Limited (Formerly known as Revolut Operations India Private Limited)

CIN: U74999MH2022FTC379421

Registered Address: 912, Sureshwari Techno IT Park, Village Eskar, Link Road, Borivali West, Mumbai, Mumbai City, Maharashtra, India, PIN - 400092

Tel: 8976835368

|| Email: revolut.tech.india@revolut.com || Website: <https://www.revolut.com>

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2588	GQ-AMRSN-2588
Candidate Name:	Kunal Kishor	Kunal Kishor
Date Of Birth:	30-12-1982	30-12-1982
Father Name:	SUBODH CHANDRA SHUKLA	SUBODH CHANDRA SHUKLA
Address1:	85, Shukla House, Jamudag, Kali Mandir, Ranchi, Jharkhand-835204	85, Shukla House, Jamudag, Kali Mandir, Ranchi, Jharkhand-835204
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:	29-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2588
NAME OF THE APPLICANT	Kunal Kishor
FATHER NAME	Subodh Chandra Shukla
DATE OF BIRTH	31-December-1982
ADDRESS OF THE APPLICANT	85, Shukla House, Jamudag, Kali Mandir, Ranchi, Jharkhand-835204.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	29-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:	Kunal Kishor	Kunal Kishor
Application Id:	GQ-AMRSN-2588	GQ-AMRSN-2588
Employee Id:	116004	116004
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	02-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Kunal Kishor	Kunal Kishor
DOB	31-12-1982	31-12-1982

Post Graduation

Name of the Board / School	SCHOOL OF MANAGEMENT SCIENCES	SCHOOL OF MANAGEMENT SCIENCES
Course	PGDM	PGDM
Specialization / Major	Marketing	Marketing
Year of Passing	2011	2011

Gap Remarks: NA

Graduation

Name of the Board / School	MANIPAL UNIVERSITY	MANIPAL UNIVERSITY
Course	BIT	BIT
Specialization / Major	Information Technology	Information Technology
Year of Passing	2004	2004

Gap Remarks: A Gap of 5.5 years identified between UG(01-2004) & PG(06-2009). During this gap period, Candidate was preparing for AMCAT/MCA/MBA Entrance exams , also was working with side projects and provided the relevant proofs, Hence this gap period is considered as Green.

12th std

Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2000	2000

Gap Remarks: NA

Annexure 6 (b)

10th Std

Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	1998	1998
Gap Remarks: NA		

EMPLOYMENT - 1

Name of the Employer	ERNST AND YOUNG LLP	ERNST AND YOUNG LLP
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	02-12-2024	02-12-2024
Date of Relieving/Exit - To	07-03-2025	07-03-2025
Designation / Role	CONSULTANT	CONSULTANT

Gap Remarks: A Gap of 7 months identified between Ernst(03-2025) & AML(10-2025).During this gap period candidate was not employed in any organization and was with the family and provided the relevant proofs, Hence this gap period is considered as Green.

EMPLOYMENT - 2

Name of the Employer	Revolut	Revolut
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	12-12-2024	12-12-2024
Date of Relieving/Exit - To	08-11-2024	08-11-2024
Designation / Role	Fincrim Analyst - AML/CTF Retail	Fincrim Analyst - AML/CTF Retail

Gap Remarks: A Gap of 1.7 years identified between Teleperformance(06-2023) & Revolut(12-2024).During this gap period, Candidate was moved to hometown due to some family emergency and was not employed and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 6 (c)

EMPLOYMENT - 3

Name of the Employer	Teleperformance	Teleperformance
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	24-04-2023	24-04-2023
Date of Relieving/Exit - To	05-06-2023	05-06-2023
Designation / Role	AML Analyst	AML Analyst

Gap Remarks: NA

EMPLOYMENT - 4

Name of the Employer	SHAFFER ENERGY	SHAFFER ENERGY
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	10-01-2018	10-01-2018
Date of Relieving/Exit - To	31-03-2023	31-03-2023
Designation / Role	SR ANALYST	SR ANALYST

Gap Remarks: NA

EMPLOYMENT - 5

Name of the Employer	FUTURE RETAIL LIMITED	FUTURE RETAIL LIMITED
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	27-06-2017	27-06-2017
Date of Relieving/Exit - To	31-12-2017	31-12-2017
Designation / Role	Assistant Manager	Assistant Manager

Gap Remarks: NA

EMPLOYMENT - 6

Name of the Employer	RELIANCE RETAIL LTD	RELIANCE RETAIL LTD
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	03-05-2016	03-05-2016
Date of Relieving/Exit - To	19-06-2016	19-06-2016
Designation / Role	Assistant Manager	Assistant Manager

Gap Remarks: A Gap of 1 year identified between Reliance(06-2016) & Future retail(06-2017).During this gap period candidate was not employed in any organization and was with the family and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 6 (d)

EMPLOYMENT - 7

Name of the Employer	Furniture World	Furniture World
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	Jan-15	Jan-15
Date of Relieving/Exit - To	Aug-15	Aug-15
Designation / Role	Store Manager	Store Manager

Gap Remarks: A Gap of 9 months identified between Furniture world(08-2015) & Reliance(05-2016).During this gap period candidate was not employed in any organization and was with the family and provided the relevant proofs, Hence this gap period is considered as Green.

EMPLOYMENT - 8

Name of the Employer	GENPACT	GENPACT
Full Name of the Employee	Kunal Kishor	Kunal Kishor
Date of joining - From	01-07-2011	01-07-2011
Date of Relieving/Exit - To	18-08-2014	18-08-2014
Designation / Role	BUSINESS ANALYST	BUSINESS ANALYST

Gap Remarks: A Gap of 5 months identified between Genpact(08-2014) & Furnitute World(01-2015).During this gap period candidate was not employed in any organization and was with the family and provided the relevant proofs, Hence this gap period is considered as Green.

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Kunal Kishor	Kunal Kishor
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:	29-10-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Kunal Kishor		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-2588		
Current Group	World-Check		
Gender	Male	Date of Birth	31 Dec 1982
Last Screened	29 Oct 2025 12:16	Case Created	29 Oct 2025 12:16
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Kunal Kishor
 Date Printed: 29-10-2025, 12:19
 Printed By: database check
 Group: World-Check



Annexure 7 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
29 Oct 2025 12:16	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
29 Oct 2025 12:16	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: Kunal Kishor
Date Printed: 29-10-2025, 12:19
Printed By: database check
Group: World-Check



Annexure 7 (c)

Annexure A

Criminal Records Database Checks - India	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record

Annexure B

Civil Litigation Database Checks – India	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record

Annexure C

Credit and Reputational Risk Database Checks – India	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record

Annexure D

Serious and Organized Crimes Database Checks – Global	
Interpol Most Wanted	No record
US & Canada – Most Wanted Lists	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

Annexure 7 (d)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
Most Wanted Lists: Europe and Central Asia	
The Police of Saxony-Anhalt (Sachsen-Anhalt) County, Germany	No record
German Federal Criminal Police Office, Germany	No record
Baden-Württemberg Police, Germany	No record
Bayern Police, Germany	No record

Annexure 7 (e)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
Most Wanted Lists: Africa	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
Most Wanted Lists: Asia Pacific	
Australian National Security, Australia	No record
Australian Crime Commission, Australia	No record
Australian Customs and Border Protection Service, Australia	No record
Australian Federal Police, Australia	No record
New South Wales Police, Australia	No record
Victoria Crime Stoppers, Australia	No record
Hangzhou Police Wanted List, China	No record
Hebei Province Public Security Bureau, China	No record
Central Commission for Discipline Inspection-Top 100 Fugitives, China	No record
Dubai Police, UAE	No record
Hong Kong Police Force, Hong Kong	No record
Criminal Investigation Police, Indonesia	No record
National Police, Indonesia	No record

Annexure 7 (f)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record

Annexure E

Global Regulatory Bodies	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
US and Canadian Regulatory Bodies	
New York Stock Exchange (NYSE), USA	No record
Commodities and Futures Trading Commission (CFTC), USA	No record
Excluded Parties List System [includes General Services Administration (GSA)], USA	No record
Federal Deposit and Insurance Corporation (FDIC), USA	No record
Federal Reserve Board (FRB), USA	No record
Financial Crimes Enforcement Network, USA	No record
HHS-Office of Inspector General (OIG), USA	No record
Department of Health & Human Services, USA	No record
National Credit Union Association (NCUA), USA	No record
Consumer Financial Protection Bureau, USA	No record
Office Comptroller of Currency (OCC), USA	No record
Oregon Department of Consumer & Business Services, USA	No record

Annexure 7 (g)

US Securities and Exchange Commission, USA	No record
New York State Insurance Department, USA	No record
New York Department of Financial Services, USA	No record
New York State Office of General Services, USA	No record
California Department of General Services, USA	No record
Minnesota State Board of Investment, USA	No record
Financial Industry Regulatory Authority, USA	No record
Alabama Securities Commission, USA	No record
Alaska Division of Banking, Securities and Corporations, USA	No record
Arizona Corporation Commission Securities Division, USA	No record
Arkansas Securities Department, USA	No record
BIS Department of Commerce, USA	No record
California Department of Insurance, USA	No record
Colorado Division of Securities, USA	No record
Department of State Directorate of Defense Trade Controls, USA	No record
Department of the Air Force General Counsel, USA	No record
Federal Aviation Administration, USA	No record
Financial Fraud Enforcement Task Force/ StopFraud.gov, USA	No record
Florida Department of Financial Services, USA	No record
Illinois Securities Department, USA	No record
Kansas Securities Commission, USA	No record
Maine Securities Division, USA	No record
Massachusetts Securities Division, USA	No record
Michigan Department of Insurance and Financial Services , USA	No record
Missouri Secretary of State Securities Division, USA	No record
Nebraska Department of Banking and Finance, USA	No record
Nevada Secretary of State Securities Division, USA	No record
New Jersey Bureau of Securities, USA	No record
New Jersey Department of Banking & Insurance, USA	No record
Ohio Department of Commerce Securities Division, USA	No record
Oklahoma Securities Commission, USA	No record
Pennsylvania Banking and Securities Commission, USA	No record
Pennsylvania Department General Services, USA	No record
Tennessee Securities Division, USA	No record
Texas State Securities Board, USA	No record
U.S Courts, USA	No record
Department of Justice, USA	No record
Department of Labor Office of Inspector General, USA	No record
Federal Trade Commission, USA	No record
Virginia State Corporation Commission, USA	No record
Washington State Office of the Insurance Commissioner, USA	No record
Bureau of Industry and Security (BIS)–export violations, USA	No record
Wisconsin Commissioner of Insurance, USA	No record
US Food & Drug Administration	No record

Annexure 7 (h)

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

Annexure 7 (i)

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

Annexure 7 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Kunal Kishor	Kunal Kishor
Application Id:	GQ-AMRSN-2588	GQ-AMRSN-2588
UAN No:	100744184647	100744184647
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	01-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN100744184647

NAMEKUNAL KISHORE

FATHER'S NAMESUBODH CHANDRA

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MHBAN00436470000088275	ERNST & YOUNG LLP	02-Dec-2024	07-Mar-2025
2	KDMAL26178400000014409	REVOLUT TECHNOLOGIES INDIA PRIVATE LIMITED	12-Feb-2024	08-Nov-2024
3	GNGGN00252970000342994	TELEPERFORMANCE GLOBAL BUSINESS PRIVATE LIMITED	24-Apr-2023	05-Jun-2023
4	KDMAL14813880000066133	FUTURE RETAIL LIMITED	27-Jun-2017	31-Dec-2017
5	MHBAN00482700000022531	RELIANCE RETAIL LTD	03-May-2016	19-Jun-2017

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Kunal Kishor	Kunal Kishor
Pan Number:	BWSPK9443G	BWSPK9443G
CIBIL Transunion Score:	Not Applicable	644
Scoring Factors:	Not Applicable	Presence Of Delinquency
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:	29-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME : 29/10/2025 (16:40:27)

CONTROL NUMBER : 9834755272



CONSUMER CIR

MEMBER ID : BS00115009_SHYD03607

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	: Kumal Kishor	PAN	: BWSPK9443G
DOB	: 31/12/1982	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. Low Proportion Of Satisfactory Trades
5. Low Credit Age

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 26	High Cr/Sanc. Amt	: ₹10,48,242	Recent	: 13/09/2022
Zero balance	: 19	Current	: ₹1,07,452	Oldest	: 23/09/2009
Overdue	: 6	Overdue	: ₹74,790		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
5	09/07/2025	0	4	1

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : KUNAL KUNAL KISHORE D.O.B : 31/12/1982 GENDER : Male CREDITVISION® SCORE : 644

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BWSPK9443G	-	-
CKYC	30078723640481	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	7033900103.00000	-
Not Classified	917033900103	-
Mobile Phone	7033900103.0	-
Home Phone	06517033900103	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

GETCONNECT.KUNAL@GMAIL.COM
KUNAL.KSHUKLA@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
S/O SUBODH CHANDRA SHUKLA 85 SHUKLA, HOUSE NEAR KALI MANDIR BANİYATOLI, JAMUDAG RANCHI JHARKHAND, JHARKHAND - 835204	Residence	-	31/12/2023
601 JHARKHAND, JHARKHAND - 835204	Not Categorized	-	31/12/2023
601 JHARKHAND, JHARKHAND - 835204	Residence	-	31/12/2023
FUTURE RETAIL LTD, JC TOWER,MAIN ROAD, HINDPIRI,OPP RANCHI CLUB SONA HATU, RANCHI, JHARKHAND - 834001	Office	-	10/06/2022

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (15/02/2025)	Others	₹ 37,000	Gross Income	Monthly

Annexure 9 (c)

ACCOUNT		AMOUNTS				STATUS						
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 71,982	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 18							
ACCOUNT NUMBER	: Not Disclosed	EMI	: ₹ 3,999									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/03/2023		END DATE : 01/04/2020		LAST PAYMENT : 31/05/2019						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	XXX	000	000	-	-	-	-	-	-	-	-	-
2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2021	000	000	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2020	-	-	-	000	000	000	000	000	000	000	000	000

24. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/07/2012		DATE CLOSED : 31/10/2018		DATE REPORTED & CERTIFIED : 17/01/2019		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 4,00,000				CREDIT FACILITY STATUS : SETTLED						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 0				SETTLEMENT : ₹ 1,80,000						
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/01/2019		END DATE : 01/02/2016		LAST PAYMENT : 22/09/2017						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019	000	-	-	-	-	-	-	-	-	-	-	-
2018	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	XXX
2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2016	-	566	596	626	656	686	716	746	776	806	XXX	XXX

25. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/12/2011		DATE CLOSED : 25/08/2014		DATE REPORTED & CERTIFIED : 31/12/2020		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: CREDIT CARD	HIGH CREDIT AMOUNT : ₹ 36,908				CREDIT FACILITY STATUS : SETTLED						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 0				WRITTEN OFF (TOTAL) : ₹ 15,517						
ACCOUNT NUMBER	: Not Disclosed					SETTLEMENT : ₹ 18,500						
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2020		END DATE : 01/01/2018		LAST PAYMENT : 25/08/2014						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000
2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

26. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 23/09/2009	DATE CLOSED : 16/11/2019	DATE REPORTED & CERTIFIED : 30/11/2019	INACTIVE
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Annexure 9 (d)

ACCOUNT				AMOUNTS						STATUS			
TYPE	: EDUCATION LOAN			SANCTIONED AMOUNT	: ₹ 2,70,000		PAYMENT FREQUENCY	: MONTHLY		NA			
MEMBER NAME	: NOT DISCLOSED			CURRENT BALANCE	: ₹ 0		REPAYMENT TENURE	: 80					
ACCOUNT NUMBER	: Not Disclosed			ACTUAL PAYMENT	: ₹ 2,83,99,285		INTEREST RATE	: 13.25					
OWNERSHIP	: INDIVIDUAL						EMI	: ₹ 9,996					
							COLLATERAL TYPE	: PROPERTY					
DAYS PAST DUE/ASSET CLASSIFICATION													
				START DATE : 01/11/2019			END DATE : 01/12/2016			LAST PAYMENT : 30/09/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2019	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	-	
2018	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	
2017	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	
2016	-	-	-	-	-	-	-	-	-	-	-	STD	

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	09/07/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	16/04/2025	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	11/03/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	26/01/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	23/03/2024	OTHERS	₹ 1,50,000

Annexure 9 (e)

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 KUNAL KUNAL KISHORE

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2588	GQ-AMRSN-2588
Candidate Name:	Kunal Kishor	Kunal Kishor
Date Of Birth:	30-12-1982	30-12-1982
Father Name:	SUBODH CHANDRA SHUKLA	SUBODH CHANDRA SHUKLA
Address1:	85, Shukla House, Jamudag, Kali Mandir, Ranchi, Jharkhand-835204	85, Shukla House, Jamudag, Kali Mandir, Ranchi, Jharkhand-835204
Remarks:	The following applicant s 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:	29-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2588
NAME OF THE APPLICANT	Kunal Kishor
FATHER NAME	Subodh Chandra Shukla
DATE OF BIRTH	31-December-1982
ADDRESS OF THE APPLICANT	85, Shukla House, Jamudag, Kali Mandir, Ranchi, Jharkhand-835204.
NAME OF THE POLICE STATION AS PER ADDRESS	Bundu Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	29-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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	ADHAAR CARD	ADHAAR CARD
Identity Number:	203228897555	203228897555
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:	30-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)



भारत सरकार
Government of India



Aadhaar no. issued: 0-2889-7555-2




कुनाल किशोर
Kunal Kishor
जन्म तिथि/DOB: 31/12/1982
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/ ऑफलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।
Aadhaar is proof of identity, not of citizenship or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).


2032 2889 7555


मेरा आधार, मेरी पहचान

Annexure 11 (b)




Unique Identification Authority of India



 myAadhaar

English

[Dashboard](#) > [Check Aadhaar Validity](#)



203228897555 Exists

Aadhaar Verification Completed

Age Band	40-50 years
Gender	MALE
State	Jharkhand
Mobile	*****747

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

