

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Akanksha saini	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2862	Report Status	Closed
Date of Birth	22 Jun 1996	Application Received	08-12-2025
Candidate Employee ID	116442	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	30-01-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
UAN/ITR/FORM 26AS	PF Portal	10-12-2025	GREEN
LATEST EMPLOYMENT 1	Akash Pal - HRSS (PeopleFirst)	10-12-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	11-12-2025	GREEN
EX EMPLOYMENT 2	Team ICICI Bank	15-12-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	12-12-2025	GREEN
POST GRADUATION	Manipal Academy of Higher Education	15-12-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	10-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	11-12-2025	GREEN
GAP CHECK	Resume & Supported Documents	30-01-2026	GREEN
GRADUATION	Asstt. Rekiszrar	22-01-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	10-12-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Akanksha saini	Akanksha saini
Application Id:	GQ-AMRSN-2862	GQ-AMRSN-2862
UAN No:	101519569445	101519569445
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF Portal	
UAN Generated Date:	10-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

UAN Details Report

UAN 101519569445
NAME AKANKSHA SAINI
FATHER'S NAME VINOD SAINI

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	PYKRP00450530000203535	GENPACT INDIA PRIVATE LIMITED	04-Feb-2025	NA
2	MHBAN00187960005428576	ICICI BANK	14-Oct-2019	30-Dec-2024

Generated on 10-12-2025 15:04:11 Report Runtime 2025-12-10 15:03:59

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Genpact India Private Limited	Genpact India Private Limited
Name Of The Candidate:	Akanksha saini	Akanksha saini
Emp Code:	703415003	OHR-ID: 703415003 & E-CODE: 735475
From:	04-02-2025	04-02-2025
To:	27-11-2025	27-11-2025
Designation:	Business Analyst	Business Analyst
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Akash Pal - HRSS (PeopleFirst), Genpact India Private Limited found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	Akash Pal - HRSS (PeopleFirst)	
Report Verified Date:	10-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Wed 10-Dec-25 4:40 PM

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

RE: Ex-Employment verification for Akanksha saini GQ-AMRSN-2862 (1) Genpact India Private Limited

To: Sharlin

Cc: jay@goldquestglobal.in; 'Aarti - GoldQuest Global'

Follow up.

Hi Team,

Thankyou for contacting PeopleFirst.

Please find below details.

OHR-ID	703415003
E-CODE	735475
NAME	Mrs. Akanksha Saini
DATE OF JOINING	4-Feb-25
DATE OF RELIEVING	27-Nov-25
DESIGNATION	Business Analyst
SUPERVISOR	Mr. Prince Jain



Thanks & Regards

Akash Pal

HRSS(PeopleFirst)

genpact | Transformation Happens Here

Annexure 2 (b)



Wed 10-Dec-25 4:40 PM

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

RE: Ex-Employment verification for Akanksha sainsi GQ-AMRSN-2862 (1) Genpact India Private Limited

To: Sharlin

Cc: joy@goldquestglobal.in; 'Aarti - GoldQuest Global'

Follow up.

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

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

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

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Genpact India Pvt Ltd	
Candidate Name	Akanksha sainsi	
Employee Code/ID/No	703415003	
From (Date of Joining)	04-Feb-2025	
To (Date of Exit/Relieving)	27-Nov-2025	
Designation (At the time of leaving the company):	Business Analyst	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2862	GQ-AMRSN-2862
Candidate Name:	Akanksha saini	Akanksha saini
Date Of Birth:	22-06-1996	22-06-1996
Father Name:	Vinod Kumar Saini	Vinod Kumar Saini
Address1:	Ward No 4, Canal Road, Asan Bagh, Herbertpur, Athan Bagh, Dehradun, Uttarakhand - 248142.	Ward No 4, Canal Road, Asan Bagh, Herbertpur, Athan Bagh, Dehradun, Uttarakhand - 248142.
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:	11-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2862
NAME OF THE APPLICANT	Akanksha saini
FATHER NAME	Vinod Kumar Saini
DATE OF BIRTH	22-June-1996
ADDRESS OF THE APPLICANT	Ward No 4, Canal Road, Asan Bagh, Herbertpur, Athan Bagh, Dehradun, Uttarakhand - 248142.
NAME OF THE POLICE STATION AS PER ADDRESS	Doiwala Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	11-December-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

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	ICICI Bank Ltd	ICICI Bank Ltd
Name Of The Candidate:	Akanksha saini	Akanksha saini
Emp Code:	442635	442635
From:	14-10-2019	14-10-2019
To:	30-12-2024	30-12-2024
Designation:	Deputy Manager-II	Deputy Manager-II
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Team ICICI Bank , found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	Team ICICI Bank	
Report Verified Date:	15-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



Mon 15-Dec-25 11:22 AM

Alumni <alumni@icicibank.com>

Request ID 1239562 | Requesting for Ex-Employment Verification for Akanksha saini GQ-AMRSN-2862 (2) ICICI Bank

To verifymyemployment@goldquestglobal.in

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

 Follow up.



Dear verifymyemployment@goldquestglobal.in,

The attached letter is genuine, and the details mentioned in the letter are matching with our records.

Please feel free to write to us in case you have any further queries.

You can connect with us through the following channels:

 Email at alumni@icicibank.com

In case your issue is still unresolved, you may write back to us on the same email. The ticket number would be retained if you write to us within 2 days.

Best Regards,
Team ICICI Bank

Annexure 4 (b)



January 4, 2025
Employee No: 442635

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Akanksha Saini has been an employee of this Bank since October 14, 2019. The request of resignation is accepted and the employee stands relieved from the services of the bank at the close of the office hours on December 30, 2024. At the time of resignation the employee was in the grade of Deputy Manager-II.

We wish the employee success in all the future endeavors.

Yours faithfully,

A handwritten signature in black ink that reads 'Sreeja Nair'. The signature is written in a cursive style and is underlined with a single horizontal line.

Authorized Signatory
Sreeja Nair
HR Manager-HRMG

ICICI Bank Limited
HRMG
ICICI Bank Tower,
Regional Office Gachibowli
Serilingampally,
Hyderabad - 500 032.

Tel.: 040-61063090
Website www.icicibank.com
CIN : L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower, Near Chakli Circle,
Old Padra Road, Vadodara 390 007,
India.
Corp. Office : ICICI Bank Towers, Bandra-Kurla
Complex, Mumbai 400051, India.

Annexure 4 (c)



Mon 08-Dec-25 6:05 PM

Sharlin <verifymyemployment@goldquestglobal.in>

Requesting for Ex-Employment Verification for Akanksha saini GQ-AMRSN-2862 (2) ICICI Bank

To icicicareers@icicibank.com

Cc jay@goldquestglobal.in; barti@goldquestglobal.in

Message: Service letter.pdf (78 KB)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

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

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

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	ICICI Bank	
Candidate Name	Akanksha saini	
Employee Code/ID No	442635	
From (Date of Joining)	14-Oct-2019	
To (Date of Exit/Relieving)	30-Dec-2024	
Designation (At the time of leaving the company):	Deputy Manager-II	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA - BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	ITQPS6951D	ITQPS6951D
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	12-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



Call Us ▾

English ▾

Home

Individual/HUF ▾

Company ▾

Non-Company ▾

Tax Professionals & Others ▾

Download

Home > e-Pay Tax

e-Pay Tax

✔ You have successfully verified through mobile OTP. Click Continue to make a new payment.

PAN / TAN
ITQPS6951D

Name
AXXXXXXA SXXXI

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Name Of The Candidate:	Akanksha saini	Akanksha saini
Enroll No:	18425580043	18425580043
Degree:	Post Graduate Diploma	Post Graduate Diploma
Major:	Banking	Banking
Month And Year Of Passing:	Banking	Banking
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Manipal Academy of Higher Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Manipal Academy of Higher Education	
Report Verified Date:	15-12-2025	
Verification Status(Color Code):	GREEN	



MANIPAL
ACADEMY of HIGHER EDUCATION
(Deemed to be University under Section 3 of the UGC Act, 1956)



Given under the seal of Manipal Academy of Higher Education, Manipal - India | On this date : October 06, 2020

having fulfilled the prescribed requirements in January 2020

This is to certify that
AKANKSHA SAINI
 has been conferred
Post Graduate Diploma
 in
Banking

Vice-Chancellor

Murugesh



Reg No. : 18425380043
SI No. : MAHE/03/14591



CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Akanksha saini	Akanksha saini
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:	10-12-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Akanksha saini		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-2862		
Current Group	World-Check		
Gender	Female	Date of Birth	22 Jun 1996
Last Screened	10 Dec 2025 09:36	Case Created	10 Dec 2025 09:36
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Akanksha saini
 Date Printed 10-12-2025, 09:36
 Printed By database check
 Group World-Check



Annexure 7 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
10 Dec 2025 09:36	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop
10 Dec 2025 09:36	database check	New Case added		Desktop

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: Akanksha saini
Date Printed: 10-12-2025, 09:36
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

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2862	GQ-AMRSN-2862
Candidate Name:	Akanksha saini	Akanksha saini
Date Of Birth:	22-06-1996	22-06-1996
Father Name:	Vinod Kumar Saini	Vinod Kumar Saini
Address1:	Ward No 4, Canal Road, Asan Bagh, Herbertpur, Athan Bagh, Dehradun, Uttarakhand - 248142.	Ward No 4, Canal Road, Asan Bagh, Herbertpur, Athan Bagh, Dehradun, Uttarakhand - 248142.
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:	11-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2862
NAME OF THE APPLICANT	Akanksha saini
FATHER NAME	Vinod Kumar Saini
DATE OF BIRTH	22-June-1996
ADDRESS OF THE APPLICANT	Ward No 4, Canal Road, Asan Bagh, Herbertpur, Athan Bagh, Dehradun, Uttarakhand - 248142.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	11-December-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:	Akanksha saini	Akanksha saini
Application Id:	GQ-AMRSN-2862	GQ-AMRSN-2862
Employee Id:	116442	116442
Remarks:	The following details were verified through resume & supported documents provided by the applicant, no GAP identified from any employment to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	30-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Akanksha Saini	Akanksha Saini
DOB	22-06-96	22-06-96

Post Graduation

Name of the Board / School	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Course	PGD	PGD
Specialization / Major	Banking	Banking
Year of Passing	2020	2020

Gap Remarks: NA

Post Graduation

Name of the Board / School	Uttaranchal University	Uttaranchal University
Course	M.Sc	M.Sc
Specialization / Major	Industrial Chemistry	Industrial Chemistry
Year of Passing	2018	2018

Gap Remarks: NA

Graduation

Name of the Board / School	Hemvati Nandan Bahuguna Garhwal University	Hemvati Nandan Bahuguna Garhwal University
Course	B.Sc	B.Sc
Specialization / Major	Science	Science
Year of Passing	2016	2016

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	2013	2013

Gap Remarks: NA

Annexure 9 (b)

10th Std

Name of the Board / School	Central Board of Secondary education	Central Board of Secondary education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2011	2011

Gap Remarks: NA

EMPLOYMENT - 1

Name of the Employer	Genpact India Private Limited	Genpact India Private Limited
Full Name of the Employee	Akanksha Saini	Akanksha Saini
Date of joining - From	04-02-25	04-02-25
Date of Relieving/Exit - To	Not Provided	Not Provided
Designation/Role	Business Analyst	Business Analyst

Gap Remarks: NA

EMPLOYMENT - 2

Name of the Employer	ICICI Bank	ICICI Bank
Full Name of the Employee	Akanksha Saini	Akanksha Saini
Date of joining - From	14-10-19	14-10-19
Date of Relieving/Exit - To	30-12-24	30-12-24
Designation/Role	Deputy Manager - II	Deputy Manager - II

Gap Remarks: NA

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	HNB Garhwal University	HNB Garhwal University
Name Of The Candidate:	Akanksha saini	Akanksha saini
Enroll No:	G13112410	G13112410
Degree:	Bachelor of Science	Bachelor of Science
Major:	Science	Science
Month And Year Of Passing:	2016	2016
Certification Issued Date:	2018-12	2018-12
SI No:	05958	05958
Remarks:	The following applicant details were verified by Asstt. Rekiszrar-HNB Garhwal University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Asstt. Rekiszrar	
Report Verified Date:	22-01-2026	
Verification Status(Color Code):	GREEN	

05958



हेमवती नन्दन बहुगुणा गढ़वाल विश्वविद्यालय
(केन्द्रीय विश्वविद्यालय)
विज्ञान स्नातक

Enrolment No.: **G13112410**
(नामांकन संख्या)

Roll No.: **75430708**
(अनुक्रमांक)

श्री/कु०/श्रीमती **अर्काशा सेनी** को इस विश्वविद्यालय की

विज्ञान स्नातक की उपाधि एतद्वारा सन् **२०१६** की परीक्षा में **प्रथम** श्रेणी में
प्रदान की जाती है।

- विषय:
1. भौतिक विज्ञान
 2. रसायन विज्ञान
 3. गणित

HEMVATI NANDAN BAHUGUNA GARHWAL UNIVERSITY
(A Central University)
Bachelor of Science

Mr./Ms./Mrs. **Akanksha Saini** is hereby conferred
the degree of Bachelor of Science of this University in the Examination
of **2016** in **First** division.

- Subjects:
1. Physics
 2. Chemistry
 3. Mathematics

Asstt. Registrar
H.N.B. Garhwal University
Srinagar

Place: Srinagar (Garhwal), Uttarakhand - 246 174
स्थान: श्रीनगर (गढ़वाल), उत्तराखण्ड-246 174

दिनांक
Date: **29 DEC 2018**


कुलपति
Vice Chancellor

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Akanksha saini	Akanksha saini
Pan Number:	ITQPS6951D	ITQPS6951D
CIBIL Transunion Score:	Not Applicable	766
Scoring Factors:	Not Applicable	Presence Of Delinquency
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	10-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

REPORT DATE & TIME : 10/12/2025 (14:51:53)

CONTROL NUMBER : 10042989771



CONSUMER CIR

MEMBER ID : Bs00115009_sHYD20508

REFERENCE NUMBER : 12

CONSUMER INFORMATION

CONSUMER NAME	: Akanksha saini	PAAN	: ITQPs6951D
DOB	: 22/06/1996	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: delhi, delhi, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

Range from
300 (High risk) to 900 (Low risk)



SCORING FACTORS

1. Presence Of Delinquency
2. High Proportion Of Outstanding Trades
3. Presence Of Severe Delinquency
4. High Balance Build-Up On Revolving Trades
5. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Totals	: 6	High Cr/Senc. Amt	: ₹6,65,094	Recent	: 06/09/2024
Zero balance	: 4	Current	: ₹3,78,555	Oldest	: 19/11/2019
Overdue	: 0	Overdue	: 30		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
7	06/09/2024	0	0	5

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AKANKSHA SAINI D.O.B : 22/06/1996 GENDER : Male CREDITVISION® SCORE : 766

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	ITQPs6951D	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 11 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9412963084	-
Mobile Phone	9639946949	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AKANKSHA.SAINI@ICICIBANK.COM
AKANKSHASAINI221996@GMAIL.COM
AKANKSHASAINI221996@GMAIL.COM
AKANKSHA.SAINI@ICICIBANK.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
SS PLAZA ICICI BANK SEC 47, . . . GURGAO, N, GURGAON, HARYANA - 122001	Not Categorized	-	30/09/2024
WARD,NO 04 CANAL ROAD ASAN,BAGH,,, PO-HE, RBERTPUR,ATHAN BAGH, . . DEHRADUN, DEHRADUN, UTTARAKHAND - 248142	Not Categorized	-	30/09/2024
455,SECTOR 14 GURGAON,HARYANA,122001,. . . . GURGAON, GURGAON, HARYANA - 122001	Not Categorized	-	30/09/2024
455 SECTOR 14 MAIN ROAD GURGAON NR MOTH, ER DAIRY, HARYANA - 122001	Residence	-	05/06/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (30/09/2024)	Salaried	₹ 10,00,000	Net Income	Annual

Annexure 11 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/09/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 30/11/2025	ACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS SANCTIONED AMOUNT : ₹ 5,00,000 CURRENT BALANCE : ₹ 3,71,370	PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 63 EMI : ₹ 9,440 COLLATERAL TYPE : NO COLLATERAL	STATUS NA									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2025	END DATE : 01/09/2024	LAST PAYMENT : 01/11/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	-
2024	-	-	-	-	-	-	-	-	000	000	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 08/07/2024	DATE CLOSED : 02/12/2024	DATE REPORTED & CERTIFIED : 31/12/2024	INACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS CREDIT LIMIT : ₹ 70,300 HIGH CREDIT AMOUNT : ₹ 2,023 CASH LIMIT : ₹ 7,030 CURRENT BALANCE : ₹ 0	STATUS NA										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2024	END DATE : 01/09/2024	LAST PAYMENT : 21/11/2024								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	-	-	-	000	004	XXX	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 08/10/2023	DATE CLOSED : 13/11/2024	DATE REPORTED & CERTIFIED : 28/02/2025	INACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS CREDIT LIMIT : ₹ 72,000 CURRENT BALANCE : ₹ 0	STATUS NA										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2025	END DATE : 01/10/2023	LAST PAYMENT :								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	-	-	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	XXX	XXX	XXX	XXX	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 07/09/2022	DATE CLOSED : 20/09/2022	DATE REPORTED & CERTIFIED : 20/09/2022	INACTIVE
ACCOUNT TYPE : SECURED CREDIT CARD	AMOUNTS CURRENT BALANCE : ₹ 0	STATUS NA			

Annexure 11 (d)

ACCOUNT INFORMATION DATE OPENED : 30/05/2021 DATE CLOSED : DATE REPORTED & CERTIFIED : 31/07/2025 ACTIVE												
ACCOUNT												
MEMBER NAME : NOT DISCLOSED												
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/09/2022 END DATE : 01/09/2022 LAST PAYMENT :												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	-	-	-	-	-	-	-	-	000	-	-	-

5. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 30/05/2021 DATE CLOSED : DATE REPORTED & CERTIFIED : 31/07/2025 ACTIVE												
ACCOUNT		AMOUNTS							STATUS			
TYPE : CREDIT CARD		CREDIT LIMIT : ₹ 60,000							NA			
MEMBER NAME : NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 18,026										
ACCOUNT NUMBER : Not Disclosed		CASH LIMIT : ₹ 6,000										
OWNERSHIP : INDIVIDUAL		CURRENT BALANCE : ₹ 0										
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/07/2025 END DATE : 01/08/2022 LAST PAYMENT : 03/06/2025												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	008	000	000	000	000	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 19/11/2019 DATE CLOSED : DATE REPORTED & CERTIFIED : 15/11/2025 ACTIVE												
ACCOUNT		AMOUNTS							STATUS			
TYPE : CREDIT CARD		CREDIT LIMIT : ₹ 2,00,000							NA			
MEMBER NAME : NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 1,45,045										
ACCOUNT NUMBER : Not Disclosed		CASH LIMIT : ₹ 20,000										
OWNERSHIP : INDIVIDUAL		CURRENT BALANCE : ₹ 7,185										
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/11/2025 END DATE : 01/12/2022 LAST PAYMENT : 30/09/2025												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	-
2024	000	XXX	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	-	000

Annexure 11 (e)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	06/09/2024	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	03/07/2024	CREDIT CARD	₹ 50,000
NOT DISCLOSED	19/02/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	01/02/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	20/12/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	03/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	03/07/2023	CREDIT CARD	₹ 10,000

Annexure 11 (f)

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 AKANKSHA SAINI

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

