

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Febin Joy	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-320	Report Status	NA
Date of Birth	NA	Application Received	29-03-2025
Candidate Employee ID	112034	Insuff Cleared/Reopened	NA
Report Type	NA	Final Report Date	NA
Verification Purpose	EMPLOYMENT	Overall Report Status	NA

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Assistant Registrar	19-04-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	28-04-2025	GREEN
POLICE VERIFICATION	Mr. Vishnu Sankar	28-04-2025	GREEN
CRIMINAL DATABASE	NIL	NIL	GREEN
NATIONAL IDENTITY 1	PAN Database	04-04-2025	GREEN
GAP CHECK	Resume & Supported Documents	27-04-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	28-04-2025	GREEN

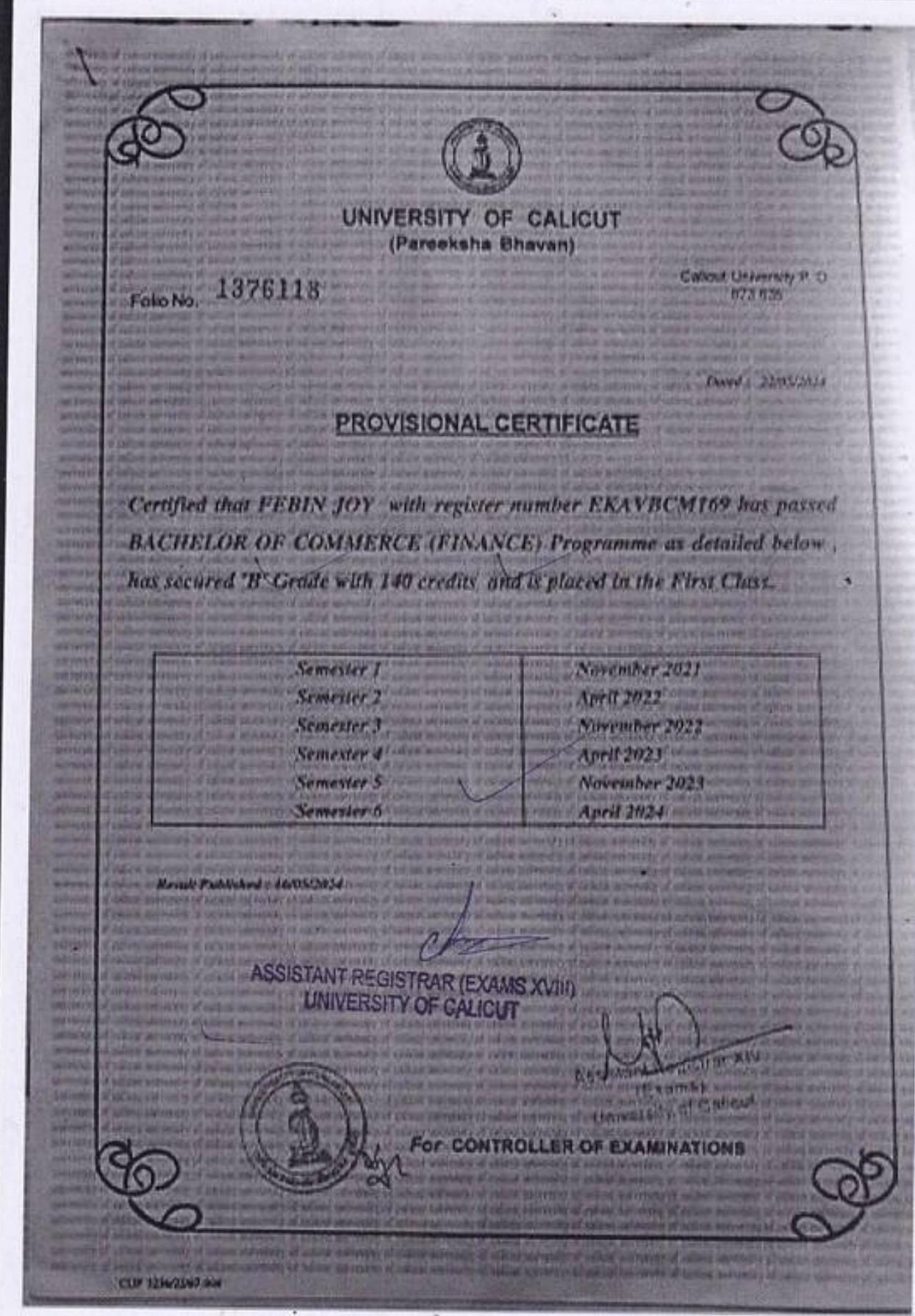
End of summary report

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

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Calicut	University of Calicut
Name Of The Candidate:	Febin Joy	Febin Joy
Enroll No:	EKAVBCM169	EKAVBCM169
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2024	2024
Certification Issued Date:	2024-05	2024-05
SI No:	1376118	1376118
Remarks:	The following applicant details were verified by Assistant Registrar of University of Calicut found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	19-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-320	GQ-AMRSN-320
Candidate Name:	Febin Joy	Febin Joy
Date Of Birth:	12-09-2002	12-09-2002
Father Name:	Joy P.A	Joy P.A
Address1:	Pazhambasseril House, Arthunkal P.O, Cherthala , Alappuzha ,Near seaside iceplant arthunkal ,Kerala -688530	Pazhambasseril House, Arthunkal P.O, Cherthala , Alappuzha ,Near seaside iceplant arthunkal ,Kerala -688530
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:	28-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-320
NAME OF THE APPLICANT	Febin Joy
FATHER NAME	Joy P.A
DATE OF BIRTH	12-September-2002
ADDRESS OF THE APPLICANT	Pazhambasseri House, Arthunkal P.O, Cherthala , Alappuzha ,Near seaside iceplant arthunkal ,Kerala -688530
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-April-2025

EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-320	GQ-AMRSN-320
Candidate Name:	Febin Joy	Febin Joy
Date Of Birth:	12-09-2002	12-09-2002
Father Name:	Joy P.A	Joy P.A
Address1:	Pazhambasseril House, Arthunkal P.O, Cherthala , Alappuzha ,Near seaside iceplant arthunkal ,Kerala -688530	Pazhambasseril House, Arthunkal P.O, Cherthala , Alappuzha ,Near seaside iceplant arthunkal ,Kerala -688530
Remarks:	The following applicant details are verbally verified by Mr. Vishnu Sankar (Police Constable) 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:	Mr. Vishnu Sankar	
Report Verified Date:	28-04-2025	
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-320
NAME OF THE APPLICANT	Febin Joy
FATHER NAME	Joy P.A
DATE OF BIRTH	12-September-2002
ADDRESS OF THE APPLICANT	Pazhambasseril House, Arthunkal P.O, Cherthala , Alappuzha ,Near seaside iceplant arthunkal ,Kerala -688530
NAME OF THE POLICE STATION	Pattanakkad Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	4782592210
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-April-2025
VERIFIER NAME AND DESIGNATION	Mr. Vishnu Sankar, Constable

EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Febin Joy	Febin Joy

No annexure images available.

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	CKYPJ1890D	CKYPJ1890D
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:	04-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



Annexure 5 (b)

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PAN / TAN CKYPJ1890D	Name FXXXN JXY
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GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Febin Joy	Febin Joy
Application Id:	GQ-AMRSN-320	GQ-AMRSN-320
Employee Id:	112034	112034
Remarks:	The following details were verified through resume & supported documents provided by the applicant, no GAP identified for the period of 6months 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:	27-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Febin Joy	Febin Joy
DOB	12-09-2002	12-09-2002

Graduation

Name of the Board / School	University Of Calicut	University Of Calicut
Course	B. Com	B. Com
Specialization / Major	Finance	Finance
Year of Passing	2024	2024

Gap Remarks:

12TH STANDARD

Name of the Board / School	Government Of Kerala Board Of Higher	Government Of Kerala Board Of Higher
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2021	2021

Gap Remarks:

10TH STANDARD

Name of the Board / School	Government Of Kerala Board Of Higher	Government Of Kerala Board Of Higher
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2019	2019

Gap Remarks:

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Febin Joy	Febin Joy
Pan Number:	CKYPJ1890D	CKYPJ1890D
CIBIL Transunion Score:	Not Provided	-1
Scoring Factors:	Not Provided	INSUFFICIENT HISTORY TO SCORE.
Personal Loan Score:	Not Applicable	Not Provided
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:	28-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)



CONSUMER CIR

CONSUMER: FEBIN JOY

DATE: 28-04-2025

MEMBER ID: BN05034012

TIME: 12:15:36

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,02,09,61,073

CONSUMER INFORMATION:

NAME: FEBIN JOY

DATE OF BIRTH: 12-09-2002

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	-1	1: INSUFFICIENT HISTORY TO SCORE.

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months : 300 (High risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months : -1

* At least one tradeline with information updated in last 36 months is required.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN) ^(e)	CKYPJ1890D		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
NOT CLASSIFIED ^(e)	7356880693	

EMAIL CONTACT(S):

ADDRESS(ES):

ADDRESS ^(e)	ADDRESS KERALA 688503	
CATEGORY	RESIDENCE ADDRESS	RESIDENCE CODE: DATE REPORTED: 09-02-2025

EMPLOYMENT INFORMATION:

SUMMARY:

ACCOUNT(S)

Annexure 7 (b)



CONSUMER CIR

CONSUMER: FEBIN JOY

DATE: 28-04-2025

MEMBER ID: BN05034012

TIME: 12:15:36

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,02,09,61,073

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 0	HIGH CR/SANC. AMT:	CURRENT:	RECENT:
	OVERDUE: 0		OVERDUE:	OLDEST:
	ZERO-BALANCE: 0			

ENQUIRIES

Only Last 36 months enquiries will be displayed in the Credit report

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	3	2	1	0	21-04-2025

ENQUIRIES:

Only Last 36 months enquiries will be displayed in the Credit report

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
BOB	21-04-2025	CREDIT CARD	1
NOT DISCLOSED	01-04-2025	CREDIT CARD	15,000
NOT DISCLOSED	09-02-2025	PERSONAL LOAN	2,00,000

END OF REPORT ON FEBIN JOY

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

Disclaimer

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

End of detail report

