

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sumit Kumar	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-462	Report Status	Closed
Date of Birth	NA	Application Received	29-03-2025
Candidate Employee ID	112548	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	17-06-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	PF PORTAL	11-06-2025	GREEN
LATEST EMPLOYMENT 1	HR Team.	14-04-2025	GREEN
GRADUATION	Assitant Registrar	11-04-2025	GREEN
POST GRADUATION	Online Database	09-04-2025	GREEN
POLICE VERIFICATION	Mr. Chand Pal Yadav, Constable	14-05-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	14-05-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	11-06-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	14-05-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	14-05-2025	GREEN
GAP CHECK	Resume & Supported Documents	14-05-2025	GREEN
NATIONAL IDENTITY 1	National Voter Service Portal	08-04-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	SBI Cards & Payment Services Ltd	SBI Cards & Payment Services Ltd
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Emp Code:	SSO ID - 212684381	Not Disclosed
From:	20-11-2017	20-11-2017
To:	17-02-2022	17-02-2022
Designation:	Associate - Analyst, Hunter	Not Disclosed
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
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. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	11-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	SBI Cards & Payment Services Ltd	
Candidate Name	Sumit Kumar	
Employee Code/ID/No	SSO ID - 212684381	
From (Date of Joining)	20-Nov-17	
To (Date of Exit/Relieving)	17-Feb-22	
Designation (At the time of leaving the company):	Associate - Analyst, Hunter	
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	

Annexure 1 (b)

Date : 10-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
101215290662	PYBOM24182510000013906	SUMIT KUMAR	GYAN SINGH	AML RIGHTSOURCE INDIA PRIVATE LIMITED	02-04-2025	-
101215290662	THTHA00430370000494082	SUMIT KUMAR	GYAN SINGH	WNS GLOBAL SERVICES PVT. LTD.	18-02-2022	01-04-2025
101215290662	GNNGN00100810000073623	SUMIT KUMAR	GYAN SINGH	SBI CARDS AND PAYMENT SERVICES LIMITED	20-11-2017	17-02-2022

<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	WNS Global Services Private Limited	WNS Global Services Private Limited
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Emp Code:	00384362	384362
From:	18-02-2022	18-02-2022
To:	01-04-2025	01-04-2025
Designation:	Team lead (Lead Associate – Operations)	Team lead (Lead Associate – Operations)
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Applicable	Not Provided
Rehire Eligibility:	Not Applicable	Not Provided
Remarks:	The above details were verified by HR Team. of WNS Global Services Private Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Team.	
Report Verified Date:	14-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

		Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name		WNS Global Services Private Limited	
Candidate Name		Sumit Kumar	
Employee Code/ID/No.		00384362	
From (Date of Joining)		18.02.2022	
To (Date of Exit/Relieving)		01.04.2025	
Designation (At the time of leaving the company):		Team lead (Lead Associate – Operations)	
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	

Annexure 2 (b)

Hi There,

We have received a ticket TKT1949597 that requires your intervention.
We have set up a secure link to allow you to access the ticket details.

Comment from the agent:

Hi,

PFB EX employee Verification Details:

Employee	
Code	384362
Name	Sumit Kumar
Last	
Designation	Lead Associate - Operations
DOJ	18-Feb-22
LWD	01-Apr-25

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

Regards,

HR Team.

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Enroll No:	19BRACBCOH000096	19BRACBCOH000096
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2022	2022
Certification Issued Date:	2022-07	2022-07
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Assitant Registrar of University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assitant Registrar	
Report Verified Date:	11-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



दिल्ली विश्वविद्यालय University of Delhi

Semester Examination MAY-JUNE 2022
STATEMENT OF MARKS / GRADES
BACHELOR OF COMMERCE (HONOURS COURSE)



Name: SUMIT KUMAR (सुमित कुमार)
Roll No: 19010504002
Father Name: SUNIL KUMAR (सुनील कुमार)
Mother Name: USHA DEVI (उषा देवी)

Part & Semester: III & VI
Enrolment Number: 19BRACBCOH000096
College: Dr. Bhim Rao Ambedkar College

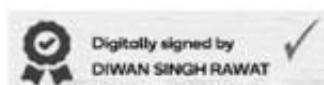


Sr. No.	Paper Code	Paper Title	PPT	SEM	CRDT	GR(TM)	GR(PR)	NTGR	GRPT	CRPT	PPRS	TTCR	TTCP	SGPA	RESULT	CGPA
1	12485805	DIGITAL MARKETING	GE	I	6	A+		A+	9	54						
2	22411101	FINANCIAL ACCOUNTING	CORE	I	6	C	A+	B	6	36						
3	22411102	BUSINESS LAWS	CORE	I	6	B+		B+	7	42						
4	72182801	ENVIRONMENTAL SCIENCE	AECC	I	4	A		A	6	32						
5	12485804	DYNAMICS OF NEW VENTURES	GE	II	6	A		A	8	48						
6	22411201	CORPORATE ACCOUNTING	CORE	II	6	A+		A+	9	54						
7	22411202	CORPORATE LAWS	CORE	II	6	A+		A+	9	54						8.08
8	72032801	English-A	AECC	II	4	A+		A+	9	36						
9	12485806	STATISTICAL TECHNIQUES	GE	III	6	A+		A+	9	54						
10	22411301	HUMAN RESOURCE MANAGEMENT	CORE	III	6	A+		A+	9	54						
11	22411302	INCOME-TAX LAW AND PRACTICE	CORE	III	6	A+	A+	A+	9	54						
12	22411303	MANAGEMENT PRINCIPLES AND APPLICATIONS	CORE	III	6	A+		A+	9	54						
13	22413001	E-COMMERCE	SEC	III	4	A+	C	A+	9	36						
14	12485808	FUNDAMENTALS OF FINANCE FOR BUSINESS	GE	IV	6	A+		A+	9	54						
15	22411401	COST ACCOUNTING	CORE	IV	6	A+		A+	9	54						
16	22411402	BUSINESS MATHEMATICS	CORE	IV	6	A		A	6	48						8.88
17	22411403	COMPUTER APPLICATION IN BUSINESS	CORE	IV	6	A+	A+	A+	9	54						
18	22413411	Leadership and Team Development	SEC	IV	4	A+		A+	9	36						
19	22411501	PRINCIPLES OF MARKETING (B. COM (HONS))	CORE	V	6	A+		A+	9	54						
20	22411503	Financial Management	CORE	V	6	A+		A+	9	54						
21	22417512	Macro-Economics	DSE	V	6	A		A	6	48						
22	22417514	Advertising and Personal Selling	DSE	V	6	A+		A+	9	54						
23	22411601	AUDITING AND CORPORATE GOVERNANCE	CORE	VI	6	B+		B+	7	42						
24	22411602	GOODS & SERVICES TAX AND CUSTOM LAWS	CORE	VI	6	B		B	6	36						
25	22417601	FUNDAMENTALS OF INVESTMENT	DSE	VI	6	B+		B+	7	42						
26	22417604	INTERNATIONAL BUSINESS	DSE	VI	6	B		B	6	36						7.63

Grand CGPA: 8.243, Division: First

Result Declared On: 16 Jul 2022

Generated On: 16 Jul 2022



785111_001_SAM

(Dean Examination)

ASSISTANT REGISTRAR
UNIVERSITY OF DELHI
DELHI

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Enroll No:	22-1-39-000159	22-1-39-000159
Degree:	Master of Commerce	Master of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2024	2024
Certification Issued Date:	2024-09	2024-09
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Online Database of University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	09-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



University of Delhi

Check Authenticity of Digitally Verified Marksheets

Please enter DVFNO

770540

Search Details

Exam Session

May-June 2024

College Name

SOL - II - School of Open Learning

Course Name

774 - II - (CBCS_PG) MASTER OF COMMERCE

Part & Semester

II - II - IV

Exam Rollno.

22345900058

Enrollment No.

22-1-39-000159

Name

SUMIT KUMAR

Father's Name

SUNIL KUMAR

[Close & Goto Home](#)

University of Delhi

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-462	GQ-AMRSN-462
Candidate Name:	Sumit Kumar	Sumit Kumar
Date Of Birth:	14-06-2002	14-06-2002
Father Name:	Sunil Kumar	Sunil Kumar
Address1:	Vill Birhima, PO-Parvhara, PS-Gurua, Dist-Gaya (Bihar)-824211	Vill Birhima, PO-Parvhara, PS-Gurua, Dist-Gaya (Bihar)-824211
Remarks:	The following applicant details are verbally verified by Mr. Chand Pal Yadav, (Constable), and the notary report duly stamped and signed by Mr 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. Chand Pal Yadav, Constable	
Report Verified Date:	14-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-462
NAME OF THE APPLICANT	Sumit Kumar
FATHER NAME	SUNIL KUMAR
DATE OF BIRTH	14-06-2002
ADDRESS OF THE APPLICANT	Vill Birhima, PO-Parvpara, PS-Gurua, Dist-Gaya (Bihar)-824211
NAME OF THE POLICE STATION	Sherghati Gaya Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	09431-822213
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	14-May-2025
VERIFIER NAME AND DESIGNATION	Mr. Chand Pal Yadav, 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.

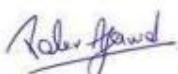
LAWYER'S COMMENT:

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

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-462	GQ-AMRSN-462
Candidate Name:	Sumit Kumar	Sumit Kumar
Date Of Birth:	14-06-2002	14-06-2002
Father Name:	Sunil Kumar	Sunil Kumar
Address1:	Vill Birhima, PO-Parvhara, PS-Gurua, Dist-Gaya (Bihar)-824211	Vill Birhima, PO-Parvhara, PS-Gurua, Dist-Gaya (Bihar)-824211
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:	14-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-462
NAME OF THE APPLICANT	Sumit Kumar
FATHER NAME	SUNIL KUMAR
DATE OF BIRTH	14-06-2002
ADDRESS OF THE APPLICANT	Vill Birhima, PO-Parvhara, PS-Gurua, Dist-Gaya (Bihar)-824211
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	14-May-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

UAN/ITR/FORM 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sumit Kumar	Sumit Kumar
Application Id:	GQ-AMRSN-462	GQ-AMRSN-462
Employee Id:	112548	112548
Remarks:	<p>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. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.</p>	
Information Source Name:	PF PORTAL	
Report Verified Date:	11-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

Date : 10-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
101215290662	PYBOM24182510000013906	SUMIT KUMAR	GYAN SINGH	AML RIGHTSOURCE INDIA PRIVATE LIMITED	02-04-2025	-
101215290662	THTHA00430370000494082	SUMIT KUMAR	GYAN SINGH	WNS GLOBAL SERVICES PVT. LTD.	18-02-2022	01-04-2025
101215290662	GNNGN00100810000073623	SUMIT KUMAR	GYAN SINGH	SBI CARDS AND PAYMENT SERVICES LIMITED	20-11-2017	17-02-2022

<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Pan Number:	JTKPK3398M	JTKPK3398M
CIBIL Transunion Score:	Not Provided	786
Scoring Factors:	Not Provided	HIGH PROPORTION OF OUTSTANDING TRADES
Personal Loan Score:	Not Provided	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:	14-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)



CONSUMER CIR

CONSUMER: SUMIT KUMAR

DATE: 14-05-2025

MEMBER ID: BND5034012

TIME: 15:20:04

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,08,41,15,392

CONSUMER INFORMATION:

NAME: MR SUMIT KUMAR

DATE OF BIRTH: 14-06-2002

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	786	1: HIGH PROPORTION OF OUTSTANDING TRADES 2: HIGH BALANCE BUILD-UP ON REVOLVING TRADES 3: RECENT HIGH BALANCE BUILD ON BANKCARD TRADES

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months
Consumer not in CIBIL database or history older than 36 months

: 300 (High risk) to 900 (low risk)
-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)	JTKPK3398M		
CKYC	40099836572192		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	06289706315	
MOBILE PHONE	9674447432	
NOT CLASSIFIED	9674447432	
MOBILE PHONE	6289706315	

EMAIL CONTACT(S):

EMAIL ADDRESS

IMSUMITKR001@GMAIL.COM

Annexure 8 (b)



CONSUMER CIR

CONSUMER: SUMIT KUMAR

DATE: 14-05-2025

MEMBER ID: BND05034012

TIME: 15:20:04

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,08,41,15,382

KUMARGOSUMIT@GMAIL.COM

IMSUMITKR001@GMAIL.COM

ADDRESS(ES):

ADDRESS: 057 163529 163529 CHANDIGARH 163529

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 15-04-2025

ADDRESS: AML NOVUS TOWER PLOT NO 18 4TH FLR EAST AND WEST WING SEC 18 GURGAON GURGAON HARYANA INDIA 122015 HARYANA 122015

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 15-04-2025

ADDRESS: HOUSE NO 1143 BLOCK B SHASTRI NAGAR DELHI NORTH WEST DELHI DELHI INDIA 110052 DELHI 110052

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 15-04-2025

ADDRESS: 235 BIHAR BIHAR 824211

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 31-12-2023

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	30-04-2025	OTHERS	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 8	HIGH CR/SANC. AMT: 99,154	CURRENT: 163	RECENT: 09-04-2025
	OVERDUE: 0		OVERDUE: 0	OLDEST: 28-08-2021
	ZERO-BALANCE: 6			

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	6	0	3	3	08-04-2025

ACCOUNT(S):

Annexure 8 (c)



CONSUMER CIR

CONSUMER: SUMIT KUMAR
 MEMBER ID: BND5034012
 MEMBER REFERENCE NUMBER:

DATE: 14-05-2025
 TIME: 15:20:04
 CONTROL NUMBER: 9,08,41,15,392

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 09-04-2025	HIGH CREDIT: 448	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 20-04-2025	CURRENT BALANCE: 447	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-04-2025	CREDIT LIMIT: 1,66,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	CASH LIMIT: 33,200	
	PMT HIST END: 01-04-2025	PMT FREQ: MONTHLY	
		ACTUAL PAYMENT: 1	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS: LEFT TO RIGHT)			
000			
04-25			
ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 22-08-2024	HIGH CREDIT: 19,020	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-12-2024	CURRENT BALANCE: -284	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-04-2025	CREDIT LIMIT: 93,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	CASH LIMIT:	
	PMT HIST END: 01-08-2024	PMT FREQ: MONTHLY	
		ACTUAL PAYMENT: 1	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS: LEFT TO RIGHT)			
000	000	000	000
04-25	03-25	02-25	01-25
000	000	000	000
12-24	11-24	10-24	09-24
000	000	000	000
11-24	10-24	09-24	08-24
000	000	000	000
07-24	06-24	05-24	04-24
000	000	000	000
03-24	02-24	01-24	12-23
000	000	000	000
11-23			
ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 20-11-2022	SANCTIONED: 5,000	
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 27-01-2025	CURRENT BALANCE: 0	

Annexure 8 (d)



CONSUMER CIR

CONSUMER: SUMIT KUMAR
 MEMBER ID: BND5034012
 MEMBER REFERENCE NUMBER:

DATE: 14-05-2025
 TIME: 15:20:04
 CONTROL NUMBER: 9,08,41,15,392

TYPE: SHORT TERM PERSONAL REPORTED AND CERTIFIED:
 LOAN - UNSECURED 31-01-2025
 OWNERSHIP: INDIVIDUAL PMT HIST START: 01-01-2025
 PMT HIST END: 01-02-2023

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS: LEFT TO RIGHT)

000	000	XXX	000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	000	000	000
01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	10-23	09-23	08-23		
000	000	000	000	XXX	000														
07-23	06-23	05-23	04-23	03-23	02-23														

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-10-2022	SANCTIONED: 1,600	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 22-07-2023	CURRENT BALANCE: 0	
DISCLOSED	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
TYPE: CONSUMER LOAN	30-04-2025		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025		
	PMT HIST END: 01-11-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS: LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23		
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000				
10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22								

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 23-10-2022	SANCTIONED: 400	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 22-07-2023	CURRENT BALANCE: 0	
DISCLOSED	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
TYPE: CONSUMER LOAN	30-04-2025		
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025		
	PMT HIST END: 01-10-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS: LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23		
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000				
10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22								

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-03-2022	SANCTIONED: 2,000	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 16-06-2022	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 25-01-2024	PMT FREQ: MONTHLY	

Annexure 8 (e)



CONSUMER CIR

CONSUMER: SUMIT KUMAR

DATE: 14-05-2025

MEMBER ID: BN05034012

TIME: 15:20:04

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,08,41,15,392

TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED:	REPAYMENT TENURE: 12
OWNERSHIP: INDIVIDUAL	31-01-2024	ACTUAL PAYMENT: 26
	PMT HIST START: 01-01-2024	
	PMT HIST END: 01-03-2022	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	
01-24	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22						
000	000	000	000	000	000																		
07-22	06-22	05-22	04-22	03-22																			

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 28-08-2021	SANCTIONED: 40,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-05-2023	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 15-04-2025	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	REPAYMENT TENURE: 96	
	PMT HIST END: 01-05-2022	ACTUAL PAYMENT: 12,781	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23					
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22					

ENQUIRIES:

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

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	08-04-2025	CREDIT CARD	15,000
NOT DISCLOSED	22-08-2024	CREDIT CARD	1,000
NOT DISCLOSED	22-08-2024	CREDIT CARD	1,000
NOT DISCLOSED	21-03-2024	CREDIT CARD	1,000
NOT DISCLOSED	15-01-2024	CREDIT CARD	1,000
NOT DISCLOSED	14-01-2024	CREDIT CARD	1,000

END OF REPORT ON SUMIT KUMAR

Annexure 8 (f)



CONSUMER CIR

CONSUMER: SUMIT KUMAR

DATE: 14-05-2025

MEMBER ID: BND5034012

TIME: 15:20:04

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,08,41,15,392

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.

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
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:	14-05-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Sumit Kumar		
Case Rating	Not Rated		
World-Check Total Matches	54		
Case ID	GQ-AMRSN-462		
Current Group	World Check		
Gender	Male	Date of Birth	14 Jun 2002
Last Screened	14 May 2025 10:15	Case Created	14 May 2025 10:15
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	54				
Resolved Matches	54	Positive: 0	Possible: 0	False: 54	Unspecified: 0
Unresolved Matches	0				

Name: Sumit Kumar
 Date Printed: 14-05-2025, 10:15
 Printed By: Hemender Kumar
 Group: World Check



Annexure 9 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Sumit HRI DAYESH	6972311	PEP	POLITICAL INDIVIDUAL	MALE	1978, 1979	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	6059706	PEP	INDIVIDUAL	MALE	15-Feb-1987	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	5513252	OB, SIC	INDIVIDUAL	MALE	1990, 1991	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	2758696	SIC, RE	INDIVIDUAL	MALE	28-Apr-1982	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	4403147	OB, SIC	INDIVIDUAL	MALE	1993, 1994	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	7573384	OB, SIC	INDIVIDUAL	MALE	1985, 1984	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	4216583	OB, SIC	INDIVIDUAL	MALE	1995, 1994	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	5480013	SIC, RE	INDIVIDUAL	MALE	05-Jul-1988	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	7265748	OB, SIC	INDIVIDUAL	MALE	1995, 1994	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	3284499	SIC, RE	INDIVIDUAL	MALE	06-Apr-1986	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	6523515	OB, SIC	INDIVIDUAL	MALE	1999, 1996	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	5399522	SIC, RE	INDIVIDUAL	MALE	04-Oct-1986	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	7662581	OB, SIC	INDIVIDUAL	MALE	22-Aug-1985	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	7861478	OB, SIC	INDIVIDUAL	MALE	2004, 2005	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUM AR	7095078	OB, SIC	INDIVIDUAL	MALE	1996, 1997	IND	IND	14-May-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%

Name
Date Printed
Printed By
Group

Sumit Kumar
14-05-2025, 10:15
Hemender Kumar
World Check



Annexure 9 (c)

FALSE	Sumit KUMAR	5441896	SIC, RE	INDIVIDUAL	MALE	20-Jun-1996	IND	IND	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	575640	PEP	INDIVIDUAL	MALE	28-Jan-1959	IND	IND	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	3279470	SIC, RE	INDIVIDUAL	MALE	28-Feb-1982	IND	IND	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	5436750	SIC, RE	INDIVIDUAL	MALE	15-Dec-1978	IND	IND	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7585872	OB, SIC	CRIME - FINANCIAL	MALE	1996, 1995	NZL	NZL	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	6007831	OB, SIC	INDIVIDUAL	MALE	1996, 1995	IND	IND	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7892794	OB, SIC	INDIVIDUAL	MALE	1996, 1995	IND	IND	14-May-2025	Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	6398334	OB, SIC	INDIVIDUAL	MALE		IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	4310878	OB, SIC	CRIME - OTHER	MALE		IND	USA, IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7419493	OB, SIC	INDIVIDUAL	MALE	2004, 2003	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	8457538	OB, SIC	INDIVIDUAL	MALE		IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	5905133	OB, SIC	INDIVIDUAL	MALE		IND	PAK, IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7387619	OB, SIC	INDIVIDUAL	MALE		IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7733376	OB, SIC	INDIVIDUAL	MALE	2004, 2003	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7383496	OB, SIC	INDIVIDUAL	MALE		IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	5732427	OB, SIC	INDIVIDUAL	MALE		IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	3090205	PEP	INDIVIDUAL	MALE		IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%

Name: Sumit Kumar
 Date Printed: 14-05-2025, 10:15
 Printed By: Hemender Kumar
 Group: World Check



Annexure 9 (d)

FALSE	Sumit KUMAR	8492314	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	7805444	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	7378422	OB. SIC	INDIVIDUAL	MALE	2001, 2002	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	4962603	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	3884416	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	7803529	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	7792528	OB. SIC	INDIVIDUAL	MALE	2001, 2000	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7739223	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	5995600	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	8381056	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	8382471	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	5119701	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	7093851	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	4091239	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	4348753	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	8077585	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	
FALSE	Sumit KUMAR	8603317	OB. SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%	

Name: Sumit Kumar
 Date Printed: 14-05-2025, 10:15
 Printed By: Hemender Kumar
 Group: World Check



Annexure 9 (e)

FALSE	Sumit KUMAR	8387651	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7774618	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7965205	LE, SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	7826509	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUMAR	8336589	OB, SIC	INDIVIDUAL	MALE	IND	IND	14-May-2025	Unknown	NO MATCH	Exact - 100%

Name
Date Printed
Printed By
Group

Sumit Kumar
14-06-2025, 10:15
Hemender Kumar
World Check



Annexure 9 (f)

AUDIT

Date	Actioned By	Action	Notes	Source
14 May 2025 10:15	Hemender Kumar	32 World-Check matches resolved as False		Desktop
14 May 2025 10:15	Hemender Kumar	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop
14 May 2025 10:15	Hemender Kumar	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: Sumit Kumar
Date Printed: 14-05-2025, 10:15
Printed By: Hemender Kumar
Group: World Check



Annexure 9 (g)

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 9 (h)

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 9 (i)

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 9 (j)

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 9 (k)

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 9 (I)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
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 9 (m)

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

Annexure 9 (n)

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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sumit Kumar	Sumit Kumar
Application Id:	GQ-AMRSN-462	GQ-AMRSN-462
Employee Id:	112548	112548
Remarks:	<p>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.</p>	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	14-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

GAP VALIDATION		
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PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sumit Kumar	Sumit Kumar
DOB	14-06-2002	14-06-2002

Post Graduation		
Name of the Board / School	University Of Delhi	University Of Delhi
Course	M.Com (Hons)	M.Com (Hons)
Specialization / Major	Commerce	Commerce
Year of Passing	2024	2024
Gap Remarks:		

Graduation		
Name of the Board / School	University Of Delhi	University Of Delhi
Course	B. Com (Hons)	B. Com (Hons)
Specialization / Major	Commerce	Commerce
Year of Passing	2022	2022
Gap Remarks:		

12TH STANDARD		
Name of the Board / School	West Bengal Council Of Higher Secondary	West Bengal Council Of Higher Secondary
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2019	2019

Annexure 10 (b)

10TH STANDARD

Name of the Board / School	West Bengal Council Of Higher Secondary	West Bengal Council Of Higher Secondary
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2017	2017

Employment-1

Name of the Employer	EXL Service	EXL Service
Full Name of the Employee	Sumit Kumar	Sumit Kumar
Date of joining - From	20-10-2023	20-10-2023
Date of Relieving/Exit - To	27-03-2025	27-03-2025
Designation / Role	Executive	Executive

Gap Remarks: NA

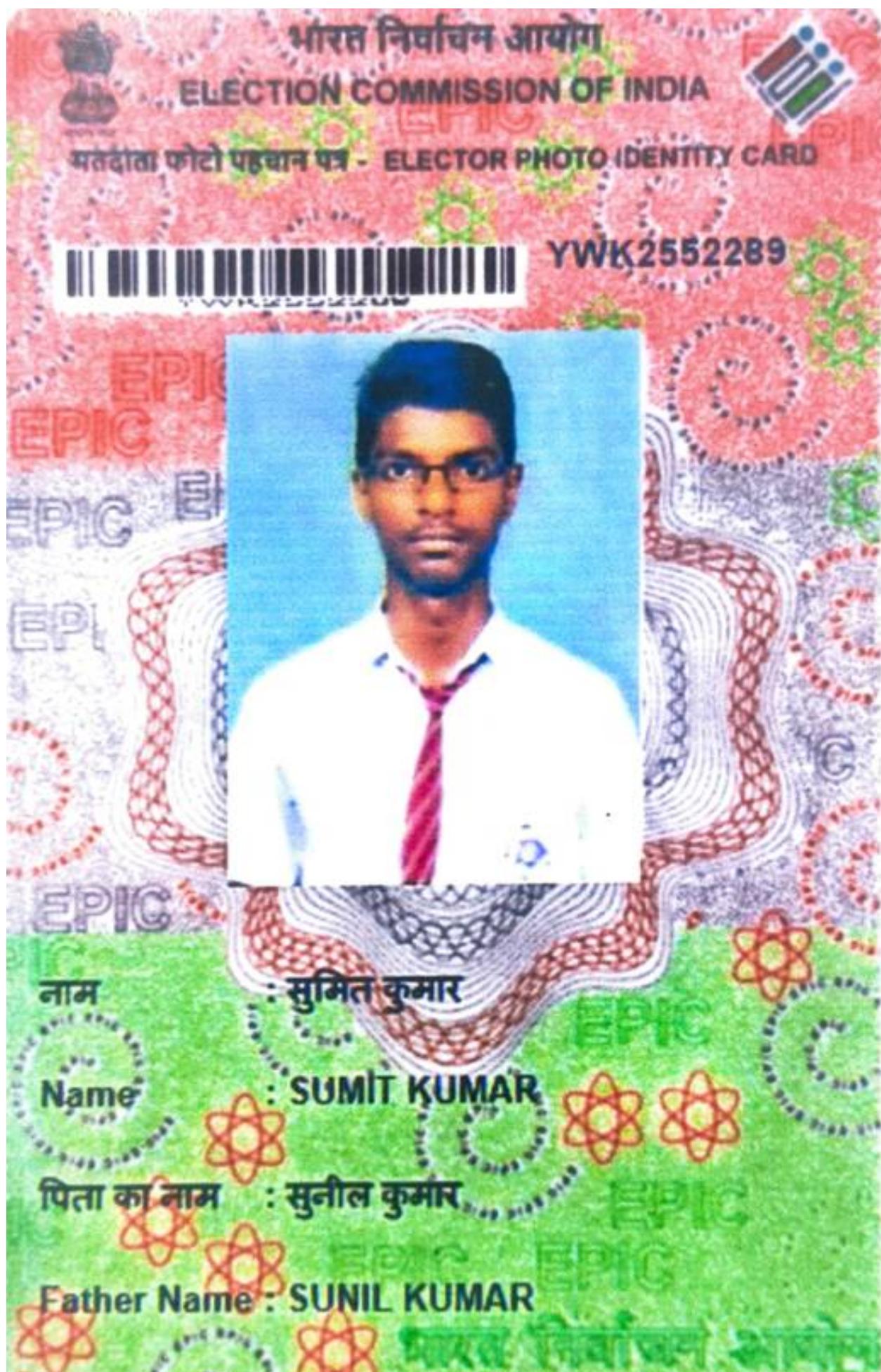
Employment-2

Name of the Employer	Aston Carter	Aston Carter
Full Name of the Employee	Sumit Kumar	Sumit Kumar
Date of joining - From	23-08-2022	23-08-2022
Date of Relieving/Exit - To	19-10-2023	19-10-2023
Designation / Role	Junior Associate	Junior Associate

Gap Remarks:

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Voter ID	Voter ID
Identity Number:	YWK2552289	YWK2552289
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	
Remarks:	The following applicant details were verified through national voter service portal, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	National Voter Service Portal	
Report Verified Date:	08-04-2025	
Verification Status(Color Code):	GREEN	



Annexure 11 (b)

प्रथम नाम/First Name	SUMIT
	सुमित
उपनाम/Last Name	KUMAR
	कुमार
रिश्तेदार का प्रथम नाम/Relative's First Name	SUNIL
	सुनील
रिश्तेदार का उपनाम/Relative's Last Name	KUMAR
	कुमार
उम्र/Age	23
लिंग/Gender	Male
ईपीआईसी संख्या/EPIC No	YWK2552289
राज्य/State	Bihar
संसदीय निर्वाचन क्षेत्र संख्या - संसदीय निर्वाचन क्षेत्र/Parliamentary Constituency Number-Parliamentary Constituency Name	37-Aurangabad
विधान सभा निर्वाचन क्षेत्र संख्या - विधान सभा निर्वाचन क्षेत्र/Assembly Constituency Number-Assembly Constituency Name	225-Gurua
मतदान केंद्र/Polling Station	Madhya Vidyalay, Birehma
भाग संख्या-भाग का नाम/Part Number-Part Name	275-Madhya Vidyalay, Birhima
भाग मतदाता क्रमांक/Part Serial Number	237
मतदान की तारीख/Polling Date	No elections scheduled currently

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

