

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sumit Kumar	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-466	Report Status	Closed
Date of Birth	15 Nov 1993	Application Received	31-03-2025
Candidate Employee ID	112556	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	15-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Akshata Shingare - HRC Team	04-04-2025	GREEN
EX EMPLOYMENT 2	PF PORTAL	19-04-2025	GREEN
GRADUATION	Section Officer Examination Branch III (II)	11-04-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	17-04-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	19-04-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	17-04-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	23-04-2025	GREEN
POLICE VERIFICATION	Rishabh Tiwari (Constable)	17-04-2025	GREEN
GAP CHECK	Resume & Supported Documents	14-07-2025	GREEN
NATIONAL IDENTITY 1	Parivahan Sewa Database	05-04-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	WNS Global Services Pvt Ltd	WNS Global Services Pvt Ltd
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Emp Code:	00384362	00384362
From:	18-02-2022	18-02-2022
To:	01-04-2025	01-04-2025
Designation:	Lead Associate - Operation	Lead Associate - Operation
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Akshata Shingare - HRC Team of WNS Global Services Pvt Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Akshata Shingare - HRC Team	
Report Verified Date:	04-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Fri 04-04-2025 10:29 AM

Amelia <hr.connect@helpdesk.leena.ai>

Amelia | Your query is resolved | TKT1940876

To bgvcst@goldquestglobal.in

Cc ex-employment@goldquestglobal.in; hr.connect@wms.com; wmsemployee.verification@wms.com; hrss.exit@wms.com

Commented By: Akshata Shingare

The comment added is as follows:

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,

HRC Team.

Please go to the bot and **rate your experience**. This would help us to serve you better.

Have a great day,

Amelia

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:	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 Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Please note that due to no response from the HR, we are closing check with UAN/PF Records, found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	19-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Employment History Report

UAN NUMBER	MEMBER ID	ESTABLISHMENT DETAILS	CANDIDATE NAME	FATHER'S NAME	DATE OF JOIN	DATE OF EXIT PF
101215290662	THTHA00430370000494082	WNS GLOBAL SERVICES PVT. LTD.	SUMIT KUMAR	GYAN SINGH	2022-02-18	NA
101215290662	GNGGN00100810000073623	SBI CARDS AND PAYMENT SERVICES LIMITED	SUMIT KUMAR	GYAN SINGH	2017-11-20	2022-02-17

<https://unifiedportal-emp.epfindia.gov.in>

Annexure 2 (b)



Sat 19-04-2025 04:21 PM

Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Sumit Kumar (2)- GQ-AMRSN-466- SBI Cards & Payment Services Ltd

To saurabh.srivastava@sbiCARD.com

Cc jay@goldquestglobal.in; emailgoldquest@gmail.com

Message SBI.PDF (1 MB)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

Gentle reminder for the Ex-Employee verification of **Sumit Kumar** that we have sent you earlier.

Could you please spare a few minutes of your time & verify the below details; it will be a great help for his/her joining.

Thanks for your understanding on the urgency & request your valuable response at your earliest convenience.

Best Regards

Akshatha Shetty
Senior Verification Specialist {Employment}
Mobile Number - 8867545055

Annexure 2 (c)



Sat 19-04-2025 04:21 PM

Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Sumit Kumar (2)- GQ-AMRSN-466- SBI Cards & Payment Services Ltd

To saurabh.srivastava@sbicard.com

Cc jay@goldquestglobal.in; emailgoldquest@gmail.com

Message SBI.PDF (1 MB)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	SBI Cards & Payment Services Ltd	
Candidate Name	Sumit Kumar	
From (Date of Joining) 00	20 November 2017	
To (Date of Exit/Relieving)	17 February 2022	
Designation (At the time of leaving the company):	Associate - Analyst, Hunter	
Employee Code/ID/No	212684381	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(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		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 2 (d)



Relieving & Service Letter

April 13, 2022

Reference # - 21268438120220413144220

SSO ID - 212684381

Dear Sumit,

This has reference to your resignation letter dated January 19, 2022. You are relieved from the service of SBI Cards & Payment Services Ltd. at the closing working hours of February 17, 2022. You must have received your Full & Final Settlement by now. In case of any queries/clarifications regarding your full & final settlement, kindly contact the HR Ops Exit team.

We thank you for the services rendered by you to the SBI Cards & Payment Services Ltd. and wish you every success in your future endeavors.

Name	Sumit Kumar
SSO ID	212684381
Designation	Associate - Analyst, Hunter
Date of joining	20-Nov-17
Date of leaving	17-Feb-22

For SBI Cards & Payment Services Ltd.,

Saurabh Srivastava
HR Operations COE

SBI Cards and Payment Services Ltd.
(Formerly Known as SBI Cards and Payment Services Pvt. Ltd.)

DLF Infinity Towers, Tower C,
12th Floor, Block 2, Building 3,
DLF Cyber City, Gurugram - 122002,
Haryana, India

Tel: 0124-4589803
Email: customercare@sbicard.com
Website: sbicard.com

Registered Office:
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034
CIN - U65999DL1998PTC093849

SAURABH
KUMAR
SRIVASTAVA
2022.04.14 11:13
I attest to the
accuracy and
integrity of this
document

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:	SOL(N)/BAPR/24345/2011	SOL(N)/BAPR/24345/2011
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2014	2014
Certification Issued Date:	2015-05	2015-05
Remarks:	The following applicant details were verified by Section Officer Examination Branch III (II) University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Section Officer Examination Branch III (II)	
Report Verified Date:	11-04-2025	
Verification Status(Color Code):	GREEN	

दिल्ली विश्वविद्यालय



UNIVERSITY OF DELHI

प्रमाणित किया जाता है कि सन् 2014 में परीक्षा के उपरांत कला-स्नातक की उपाधि के योग्य सिद्ध होने पर

'सुमित कुमार' सुपुत्र 'ज्ञान सिंह'

को 2015 के दीक्षांत-समारोह में उक्त उपाधि प्रदान की गई।
श्रेणी: तृतीय

This is to certify that having been examined in 2014 and found qualified for the degree of Bachelor of Arts

'Sumit Kumar' & 'Gyan Singh'

was admitted to the said degree at the Convocation held in 2015

Division: Third

Section Officer
Examination Branch-II (iii)
University of Delhi
Delhi-110007



J. V. Das

कुलसचिव
दिल्ली विश्वविद्यालय
Registrar
University of Delhi

दिल्ली, दिनांक 30 मई, 2015
Delhi, Dated the 30th May, 2015

D. K. S. A.

कुलपति
दिल्ली विश्वविद्यालय
Vice Chancellor
University of Delhi

नामांकन संख्या
Enrol. No. SOL(N)/BAPR/24345/2011



अनुक्रमांक
Roll No. 2272202

221591

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-466	GQ-AMRSN-466
Candidate Name:	Sumit Kumar	Sumit Kumar
Date Of Birth:	15-11-1993	15-11-1993
Father Name:	Gyan singh	Gyan singh
Address1:	C 210 Bangali colony Naveen place najafgarh ,Cornal child bloom school ,New delhi 110043	C 210 Bangali colony Naveen place najafgarh ,Cornal child bloom school ,New delhi 110043
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:	17-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-466
NAME OF THE APPLICANT	Sumit Kumar
FATHER NAME	Gyan singh
DATE OF BIRTH	15-November-1993
ADDRESS OF THE APPLICANT	C 210 Bangali colony Naveen place najafgarh ,Cornal child bloom school ,New delhi - 110043
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	17-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

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sumit Kumar	Sumit Kumar
Application Id:	GQ-AMRSN-466	GQ-AMRSN-466
Employee Id:	112556	112556
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	19-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

Employment History Report

UAN NUMBER	MEMBER ID	ESTABLISHMENT DETAILS	CANDIDATE NAME	FATHER'S NAME	DATE OF JOIN	DATE OF EXIT PF
101215290662	THTHA00430370000494082	WNS GLOBAL SERVICES PVT. LTD.	SUMIT KUMAR	GYAN SINGH	2022-02-18	NA
101215290662	GNGGN00100810000073623	SBI CARDS AND PAYMENT SERVICES LIMITED	SUMIT KUMAR	GYAN SINGH	2017-11-20	2022-02-17

<https://unifiedportal-emp.epfindia.gov.in>

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:	17-04-2025	
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	5jb7clk2yq4w1jlq36sjcqvx		
Current Group	World Check		
Gender	Male	Date of Birth	15 Nov 1993
Last Screened	17 Apr 2025 13:13	Case Created	17 Apr 2025 13:13
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: 17-04-2025, 13:20
Printed By: Hemender Kumar
Group: World Check



Annexure 6 (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	1979, 1978	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7585872	OB, SIC	CRIME - FINANCIAL	MALE	1996, 1995	NZL	NZL	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	5436750	SIC, RE	INDIVIDUAL	MALE	15-Dec-1978	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	5399522	SIC, RE	INDIVIDUAL	MALE	04-Oct-1986	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	2758896	SIC, RE	INDIVIDUAL	MALE	28-Apr-1982	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7861478	OB, SIC	INDIVIDUAL	MALE	2005, 2004	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	6059706	PEP	INDIVIDUAL	MALE	15-Feb-1967	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7095078	OB, SIC	INDIVIDUAL	MALE	1996, 1997	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7419493	OB, SIC	INDIVIDUAL	MALE	2003, 2004	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7733376	OB, SIC	INDIVIDUAL	MALE	2003, 2004	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	5441896	SIC, RE	INDIVIDUAL	MALE	20-Jun-1996	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	7892794	OB, SIC	INDIVIDUAL	MALE	1996, 1995	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	3284499	SIC, RE	INDIVIDUAL	MALE	06-Apr-1986	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	5480013	SIC, RE	INDIVIDUAL	MALE	05-Jul-1988	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Sumit KUMAR	6007831	OB, SIC	INDIVIDUAL	MALE	1996, 1995	IND	IND	17-Apr-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%

Name: Sumit Kumar
Date Printed: 17-04-2025, 13:20
Printed By: Hemender Kumar
Group: World Check



Annexure 6 (c)

FALSE	Sumit KUM AR	5905133	OB, SIC	INDIVIDUAL	MALE		IND	PAK, IND	17- Apr-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUM AR	4310878	OB, SIC	CRIME - O THER	MALE		IND	USA, IND	17- Apr-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUM AR	8361056	OB, SIC	INDIVIDUAL	MALE		IND	IND	17- Apr-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUM AR	7739223	OB, SIC	INDIVIDUAL	MALE		IND	IND	17- Apr-2025	Unknown	NO MATCH	Exact - 100%
FALSE	Sumit KUM AR	5995600	OB, SIC	INDIVIDUAL	MALE		IND	IND	17- Apr-2025	Unknown	NO MATCH	Exact - 100%

Name
Date Printed
Printed By
Group

Sumit Kumar
17-04-2025, 13:20
Hemender Kumar
World Check



Annexure 6 (d)

AUDIT

Date	Actioned By	Action	Notes	Source
17 Apr 2025 13:19	Hemender Kumar	31 World-Check matches resolved as False		Desktop
17 Apr 2025 13:13	Hemender Kumar	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
17 Apr 2025 13:13	Hemender Kumar	New Case added		Desktop Batch

NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check [privacy statement](#). You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name: Sumit Kumar
Date Printed: 17-04-2025, 13:20
Printed By: Hemender Kumar
Group: World Check



Annexure 6 (e)

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 6 (f)

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 6 (g)

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 6 (h)

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 6 (i)

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 6 (j)

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 6 (k)

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 6 (I)

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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sumit Kumar	Sumit Kumar
Pan Number:	DJMPK4738K	DJMPK4738K
CIBIL Transunion Score:	Not Applicable	794
Scoring Factors:	Not Applicable	HIGH PROPORTION OF OUTSTANDING TRADES
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:	23-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)



CONSUMER CIR

CONSUMER: SUMIT KUMAR
MEMBER ID: BN05034012
MEMBER REFERENCE NUMBER:

DATE: 23-04-2025
TIME: 13:38:37
CONTROL NUMBER: 9,00,21,35,380

CONSUMER INFORMATION:

NAME: MR SUMIT KUMAR

DATE OF BIRTH: 15-11-1993

GENDER: MALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	794	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)	DJMPK4738K		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE ^(e)	9871990424	
HOME PHONE	0119871990424	
NOT CLASSIFIED	09871990424	
MOBILE PHONE	9871990424	

EMAIL CONTACT(S):

EMAIL ADDRESS

SUMIT.KUMAR51@SBICARD.COM

SUMITGREWAL6175313@GMAIL.COM

Annexure 7 (b)



CONSUMER CIR

CONSUMER: SUMIT KUMAR
MEMBER ID: BN05034012
MEMBER REFERENCE NUMBER:

DATE: 23-04-2025
TIME: 13:38:37
CONTROL NUMBER: 9,00,21,35,380

ADDRESS(ES):

ADDRESS: WNS GLOBAL SERVICES PVT LTD WNS 10TH FLOOR TOWER B2 DLF WORLD TECH PARK SECTOR 30 GURGAO GURGAON HARYANA INDIA HARYANA 122001

CATEGORY: NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED: 31-12-2023

ADDRESS: C 210 BENGALI COLONY NAVEEN PLACE NAJAFGARH SOUTH WEST DELHI DELHI INDIA DELHI 110043

CATEGORY: NOT CATEGORIZED RESIDENCE CODE: DATE REPORTED: 31-12-2023

ADDRESS: SBI CARDS AND PAYMENT SERVICES PVT LTD 1 1TH FLOOR INFINITY TOWER C DLF PHASE 3 NEAR CYBER HUB HARYANA 122002

CATEGORY: OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED: 12-11-2021

ADDRESS: C BLOCK , H NO 210 BANGALI COLONY KALI P IAU NAJAFGARH NEW DELHI DALAL KIRANA STO RE DELHI 110043

CATEGORY: RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED: 10-09-2020

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	30-11-2024	OTHERS	447708	NET INCOME	ANNUAL

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 6	HIGH CR/SANC. AMT: 2,29,345	CURRENT: 17,998	RECENT: 08-12-2023
	OVERDUE: 0		OVERDUE: 0	OLDEST: 15-03-2018
	ZERO-BALANCE: 3			

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	4	0	2	2	11-03-2025

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 08-12-2023	CURRENT BALANCE: 0 CREDIT LIMIT: 50,000	

Annexure 7 (c)



CONSUMER CIR

CONSUMER: SUMIT KUMAR	DATE:23-04-2025
MEMBER ID: BN05034012	TIME: 13:38:37
MEMBER REFERENCE NUMBER:	CONTROL NUMBER: 9,00,21,35,380

ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 31-03-2025	CASH LIMIT: 10,000
TYPE: CREDIT CARD	PMT HIST START: 01-03-2025	PMT FREQ: MONTHLY
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-12-2023	

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
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	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 12-06-2023	HIGH CREDIT: 4,440	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-02-2024	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	CLOSED: 31-03-2025	CREDIT LIMIT: 1,80,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 15-04-2025	CASH LIMIT: 36,000	
	PMT HIST START: 01-04-2025		
	PMT HIST END: 01-06-2023		

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
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													
10-23	09-23	08-23	07-23	06-23													

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-05-2022	HIGH CREDIT: 74,011	
ACCOUNT NUMBER: NOT DISCLOSED	REPORTED AND CERTIFIED: 31-03-2025	CURRENT BALANCE: 7,322	
TYPE: CREDIT CARD	PMT HIST START: 01-03-2025	CREDIT LIMIT: 5,55,000	
OWNERSHIP: INDIVIDUAL	PMT HIST END: 01-06-2022	CASH LIMIT:	

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
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	10-23
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000		
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		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-10-2021	HIGH CREDIT: 93,586	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-03-2025	CURRENT BALANCE: 10,687	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-03-2025	CREDIT LIMIT: 4,60,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-03-2025	CASH LIMIT: 46,000	

Annexure 7 (d)



CONSUMER CIR

CONSUMER: SUMIT KUMAR	DATE: 23-04-2025
MEMBER ID: BN05034012	TIME: 13:38:37
MEMBER REFERENCE NUMBER:	CONTROL NUMBER: 9,00,21,35,380

PMT HIST END: 01-04-2022

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
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	10-23
000	000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	000	000	000
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	04-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 29-09-2020	HIGH CREDIT: 4,121	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 15-12-2020	CURRENT BALANCE: -11	
TYPE: CREDIT CARD	CLOSED: 13-03-2021	CREDIT LIMIT: 10,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 14-09-2024	CASH LIMIT: 3,000	
	PMT HIST START: 01-09-2024	PMT FREQ: MONTHLY	
	PMT HIST END: 01-10-2021		

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

000	000	000	000	000	000	000	XXX	000	000	000	000	000	000	000	000	000	000
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	07-23	06-23	05-23	04-23
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 15-03-2018	HIGH CREDIT: 53,187	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-04-2025	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-04-2025	CREDIT LIMIT: 1,12,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	CASH LIMIT: 11,200	
	PMT HIST END: 01-05-2022	PMT FREQ: MONTHLY	
		ACTUAL PAYMENT: 53,188	

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
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
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	11-03-2025	CREDIT CARD	1,000

Annexure 7 (e)



CONSUMER CIR

CONSUMER: SUMIT KUMAR
MEMBER ID: BN05034012
MEMBER REFERENCE NUMBER:

DATE: 23-04-2025
TIME: 13:38:37
CONTROL NUMBER: 9,00,21,35,380

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	17-12-2024	CREDIT CARD	49,500
NOT DISCLOSED	30-11-2023	CREDIT CARD	15,000
NOT DISCLOSED	06-06-2023	CREDIT CARD	50,000

END OF REPORT ON SUMIT KUMAR

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.

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-466	GQ-AMRSN-466
Candidate Name:	Sumit Kumar	Sumit Kumar
Date Of Birth:	15-11-1993	15-11-1993
Father Name:	Gyan singh	Gyan singh
Address1:	C 210 Bangali colony Naveen place najafgarh ,Cornal child bloom school ,New delhi 110043	C 210 Bangali colony Naveen place najafgarh ,Cornal child bloom school ,New delhi 110043
Remarks:	The following applicant details are verbally verified by Rishabh Tiwari (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:	Rishabh Tiwari (Constable)	
Report Verified Date:	17-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-466
NAME OF THE APPLICANT	Sumit Kumar
FATHER NAME	Gyan singh
DATE OF BIRTH	15-November-1993
ADDRESS OF THE APPLICANT	C 210 Bangali colony Navcen place najafgarh ,Cornal child bloom school ,New delhi - 110043
NAME OF THE POLICE STATION	Najafgarh Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	01125-016200
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	17-April-2025
VERIFIER NAME AND DESIGNATION	Mr. Rishabh Tiwari, 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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sumit Kumar	Sumit Kumar
Application Id:	GQ-AMRSN-466	GQ-AMRSN-466
Employee Id:	112556	112556
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	14-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sumit Kumar	Sumit Kumar
DOB	15-11-1993	15-11-1993
Graduation		
Name of the Board / School	University Of Delhi	University Of Delhi
Course	B.A.	B.A.
Specialization / Major	Arts	Arts
Year of Passing	2014	2014
Gap Remarks:		
12TH STANDARD		
Name of the Board / School	Central Board Of Secondary Education	Central Board Of Secondary Education
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2011	2011
10TH STANDARD		
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	2009	2009

Annexure 9 (b)

Employment-1

Name of the Employer	WNS global services	WNS global services
Full Name of the Employee	Sumit Kumar	Sumit Kumar
Date of joining - From	18-02-2022	18-02-2022
Date of Relieving/Exit - To	01-04-2025	01-04-2025
Designation / Role	Team lead	Team lead

Gap Remarks: NA

Employment-2

Name of the Employer	SBI cards payment and services	SBI cards payment and services
Full Name of the Employee	Sumit Kumar	Sumit Kumar
Date of joining - From	20-11-2017	20-11-2017
Date of Relieving/Exit - To	17-02-2022	17-02-2022
Designation / Role	Associate	Associate

Gap Remarks: A gap of 3 years identified between UG (2014) & SBI Cards (11-2017). During this period, Candidate was preparing for Govt job examinations. Candidate has provided the relevant proofs, hence considering the gap period as Green.

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Driving Licence	Driving Licence
Identity Number:	DL09 20120174326	DL09 20120174326
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	Parivahan Sewa Database
Remarks:	The following applicant details were verified through 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:	Parivahan Sewa Database	
Report Verified Date:	05-04-2025	
Verification Status(Color Code):	GREEN	

Transport Department Government of NCT of Delhi Licence to Drive Vehicles Throughout India

Licence No. : DL09 20120174326 (C) R

Name : SUMIT KUMAR

S/W/D : GYAN SINGH

DOB : 15/11/1993 BG : U

Address :

C-210 BANGALI CLY NAVEEN PLACE
NAJAFGARH NEW DELHI 110043



Auth to Drive

TRANS

LMV

MCWG

Date of Issue

03/09/2016

03/05/2012

03/05/2012

Issue Date : 05/07/2019

Validity(NT) : 02/05/2032

Validity(T) : 04/07/2022

Inv Carr No : NA

(Holder Signature)

Issuing Authority

SWZ-1.PALAM

Annexure 10 (b)



**PARIVAHAN
SEWA**

Government of India

MINISTRY OF ROAD TRANSPORT & HIGHWAYS

Home

Know Your Driving Licence Status

Driving Licence No. *

DL0920120174326

Date Of Birth *

15-11-1993

Check Status

Reset

Details Of Driving License: DL0920120174326

Current Status	ACTIVE
Holder's Name	S*M*T K*M*R
Old / New DL No.	NA
Source Of Data	SARATHI

Driving License Initial Details

Initial Issue Date	03-May-2012
Initial Issuing Office	DY.DIR.ZONAL OFFICE,SOUTH WEST DELHI,JANAKPURI

Driving License Endorsed Details

Last Endorsed Date	05-Jul-2019
Last Endorsed Office	ZONAL OFFICE, SOUTH WEST DELHI,DWARKA
Last Completed Transaction	RENEWAL OF DL , ADDITIONAL ENDORSEMENT TO DL , ADDITIONAL ENDORSEMENT TO DL

Driving License Validity Details

Non-Transport		From: 03-May-2012		To: 02-May-2032			
Transport		From: 05-Jul-2019		To: 04-Jul-2022			
Hazardous Valid Till		NA		Hill Valid Till		NA	

Class Of Vehicle Details

COV Category	Class Of Vehicle	COV Issue Date
NT	MCWG	03-May-2012
TR	TRANS	03-Sep-2016
NT	LMV	03-May-2012

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

