

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Ragini Rai	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-796	Report Status	Closed
Date of Birth	09 Mar 1992	Application Received	15-04-2025
Candidate Employee ID	113079	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	17-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
POST GRADUATION	Yogesh Kumar - Exam Coordinator	16-07-2025	GREEN
EX EMPLOYMENT 2	Shubham Shetty - HR	17-04-2025	GREEN
LATEST EMPLOYMENT 1	Akash Pal - HRSS(PeopleFirst)	23-06-2025	GREEN
GRADUATION	Registrar	23-06-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	16-04-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	16-04-2025	GREEN
POLICE VERIFICATION	Harkesh Saini (Constable)	16-04-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	16-04-2025	GREEN
GAP CHECK	Resume & Supported Documents	29-05-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	17-04-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	28-05-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	JK Business School	JK Business School
Name Of The Candidate:	Ragini Rai	Ragini Rai
Enroll No:	JKBS/AICTE/2016/48	JKBS/AICTE/2016/48
Degree:	Post Graduate Diploma	Post Graduate Diploma
Major:	Management	Management
Month And Year Of Passing:	2018	2018
Remarks:	The following applicant details were verified by Yogesh Kumar - Exam Coordinator of JK Business School found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Yogesh Kumar - Exam Coordinator	
Report Verified Date:	16-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Education Qualification Details

Candidate Details		Details provide by candidate		Verification Remarks
Applicant Name		Ragini Rai		Yes
Father's Name		Please mention		SACHCHIDA NAND RAI
Course Name		Post Graduate Diploma in Management		Yes
College Name		JK Business School, Gurugram		Yes
Year of Passing		2018		Yes
Roll. no / Seat No		JKBS/AICTE/2016/48		Yes
Course Type		Regular/Private/Distance		Regular
Total Marks/ Division		Please mention		1st Division
Verifier Name	Designation	Contact Details	Email ID	
Mr.Yogesh Kumar	Exam Coordinator	8383048556	compliance@jkbschool.org	

Annexure 1 (b)



LEARN | INNOVATE | EXCEL

(Approved by AICTE, MHRD, Govt. of India)
Dandama Lake Road, off Sohna Expressway, Gurugram (Haryana) - India

We, the Board of Governors and Members of the Academic Council of
JK Business School, Gurugram
confer on

Ragini Rai

JKBS/AICTE/2016/48

**Post Graduate Diploma in Management
(PGDM)**

(Two Year Full Time, batch 2016 - 18)

On having successfully completed the prescribed course for the said award
and having been examined and adjudged to have qualified the course.

In testimony, thereof, we set our hands and the seal of the Institute.

Director
JK Business School

Vice Chairman
JK Education Foundation

September 01, 2019

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Indusind Bank	Indusind Bank
Name Of The Candidate:	Ragini Rai	Ragini Rai
Emp Code:	94766	94766
From:	22-07-2019	22-07-2019
To:	08-05-2022	08-05-2022
Designation:	ASDM	ASDM
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Resignation
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Shubham Shetty - HR of Indusind Bank, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Shubham Shetty - HR	
Report Verified Date:	17-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

From: Settlementdesk <Settlementdesk@indusind.com>
Sent: Thursday, April 17, 2025 10:59 AM
To: verifymyemployment@goldquestglobal.in <verifymyemployment@goldquestglobal.in>; CEO <jay@goldquestglobal.in>; emailgoldquest@gmail.com <emailgoldquest@gmail.com>
Subject: RE: Requesting for Ex-Employment Verification for candidate Ragini Rai-GQ-AMRSN-796 2

Dear Team,

Please find below the required details

Description	Verified Information
Employee Code	94766
Candidate's Name	RAGINI RAI
Date of Joining	22-Jul-19
Date of Separation	08-May-22
Grade	AM
Reason	Resignation
FNF Status	DONE

Regards,
Shubham Shetty
Settlement Desk
Human Resources
IndusInd Bank Ltd., 4th Floor, Sadhana House, Pandurang Budhkar Marg, Worli, Mumbai -400 018.

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Genpact india pvt ltd	Genpact india pvt ltd
Name Of The Candidate:	Ragini Rai	Ragini Rai
Emp Code:	703317934	703317934
From:	09-05-2022	09-05-2022
To:	05-04-2025	05-04-2025
Designation:	Management Trainee	Management Trainee
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 Akash Pal - HRSS(PeopleFirst) of Genpact india pvt ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Akash Pal - HRSS(PeopleFirst)	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



Mon 23-06-2025 12:51 PM

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

RE: Requesting for Ex-Employment Verification for candidate Ragini Rai-GQ-AMRSN-796

To: verifymyemployment@goldquestglobal.in

Cc: Helpdesk Exit, HR

Follow up.

Hi Team,

Thankyou for contacting PeopleFirst.

Please find below details.

OHR-ID	703317934
E-CODE	634058
NAME	Mrs. Ragini Rai
DATE OF JOINING	09-May-22
DATE OF RELIEVING	05-Apr-25
DESIGNATION	Management Trainee
SUPERVISOR	Miss Sarika Panwar



Thanks & Regards

Akash Pal

HRSS(PeopleFirst)

genpact | Transformation Happens Here

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	V.B.S. Purvanchal University	V.B.S. Purvanchal University
Name Of The Candidate:	Ragini Rai	Ragini Rai
Enroll No:	PU09/165945	PU09/165945
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2012	2012
Certification Issued Date:	2013-04	2013-04
SI No:	323578	323578
Remarks:	The following applicant details were verified by Registrar of V.B.S. Purvanchal University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

地址: 北京路

11/17/86 10:43 AM

Negotiation

428 Vol. 8, No. 3, 1995

Mother's Name: Other:

~~Exemption No. FOIA 100649~~

Name of College/Institution: THE UNIVERSITY OF THE SOUTH ALABAMA

SL. NO.	PAPERS	MARKS OBTAINED		TOTAL	REMARKS
		THEORY	PRACTICAL		
1	CORPORATE ACCOUNTING	080/100			
2	MANAGEMENT ACCOUNTING	080/100			
3	AUDITING	081/100			
	Group 1 Total			241/300	
4	MARKETING (PRINCIPLE OF MARKETING)	060/100			
5	MARKETING (INTERNATIONAL MARKETING)	043/100			
	Group 2 Total			103/200	
6	IVA		076/100	076/100	

Enrollment: 46/130 PWCS

Environmental Science : 49:2325-2333 (2008)

Registrar
V. B. S. Purvanchal University
Jaunpur

REPLY PAGE

Total: 343/422

(motion: slow)

Marks Obtained upto Second Year: 352 / 370

DATE: 2/16/2011

Grand Total: \$1507.800

*NOTE: Compulsory Paper: Marks Obtained will add to 3000 in final mark to determine E pass & F in subject

C-6008-97

【例 10】(2013 年 10 月 10 日)

CONTROL OF FLAME

Annexure 4 (b)



V.B.S. Purvanchal University, Jaunpur

M. Sl. No. : 323578

STATEMENT OF MARKS

(IMPROVEMENT)

B.COM THIRD YEAR - 2012

Regular



Name : RAGINI RAJ

Roll No. R120020330443

Father's / Husband's Name : SACHCHIDA NAND RAI

Mother's Name : ASHA RAI

Enrolment No. PU09/165945

Name of College/Institution : SHIBLI NATIONAL COLLEGE, AZAMGARH

SL. NO.	PAPERS	MARKS OBTAINED		TOTAL	REMARKS
		THEORY	PRACTICAL		
1.	CORPORATE ACCOUNTING	046/100			
2.	MANAGEMENT ACCOUNTING	065/100			
3.	AUDITING	051/100			
	Group 1 Total			162 /300	
4.	MARKETING (PRINCIPLE OF MARKETING)	060/100			
5.	MARKETING (INTERNATIONAL MARKETING)	047/100			
	Group 2 Total			107 /200	
6.	VIVA		079/100	079 /100	

Compulsory Paper :

Rashtra Gaurav : 46 /100 PASS

Environmental Science : 49 /100 PASS

RESULT : PASS

Total : 348 / 600

DIVISION : SECOND

Marks Obtained upto Second Year : 690 / 1200

DATE : 29/04/2013

Grand Total : 1038 / 1800



NOTE : Compulsory Paper (Marks Obtained will not be added in total marks but necessary to pass in this subject)

CHECKED BY

 1-
 2-

PRINCIPAL

CONTROLLER OF EXAMS

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ragini Rai	Ragini Rai
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:	16-04-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Ragini Rai		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	5jb7rzzrm54y1jlm3k4c		
Current Group	World Check		
Gender	Female	Date of Birth	09 Mar 1992
Last Screened	16 Apr 2025 12:14	Case Created	16 Apr 2025 12:14
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Ragini Rai
 Date Printed 16-04-2025, 12:20
 Printed By Hemender Kumar
 Group World Check



Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
16 Apr 2025 12:14	Hemender Kumar	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
16 Apr 2025 12:14	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 Ragini Rai
Date Printed 16-04-2025, 12:20
Printed By Hemender Kumar
Group World Check



Annexure 5 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 5 (d)

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

Annexure 5 (e)

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

Annexure 5 (f)

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

Annexure E

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

Annexure 5 (g)

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

Annexure 5 (h)

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

Annexure 5 (i)

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

Annexure 5 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ragini Rai	Ragini Rai
Pan Number:	BYEPR3285F	BYEPR3285F
CIBIL Transunion Score:	Not Applicable	765
Scoring Factors:	Not Applicable	PRESENCE OF DELINQUENCY
Personal Loan Score:	Not Applicable	Not Disclosed
Status:	Not Applicable	Green
Verified By:	Not Applicable	Not Applicable
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:	16-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)



CONSUMER CIR

CONSUMER: RAGINI RAI

MEMBER ID: BN05034012

MEMBER REFERENCE NUMBER:

DATE: 16-04-2025

TIME: 20:14:08

CONTROL NUMBER: 8,97,76,25,886

CONSUMER INFORMATION:

NAME: RAGINI RAGINI RAI

DATE OF BIRTH: 09-03-1992

GENDER: FEMALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	765	1: PRESENCE OF DELINQUENCY 2: HIGH PROPORTION OF OUTSTANDING TRADES 3: PRESENCE OF SEVERE DELINQUENCY 4: HIGH BALANCE BUILD-UP ON NON-MORTGAGE LOANS 5: PAYMENT MADE IN PROPORTION TO TOTAL CARD BALANCE OUTSTANDING IS LOW

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months

: 300 (High risk) to 900 (low risk)

Consumer not in CIBIL database or history older than 36 months

: -1

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

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	BYEPR32B5F		
UNIVERSAL ID NUMBER (UID)	XXXXXXXXXXXX		
CKYC	40052171928859		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	4022000	
MOBILE PHONE	9599549840	
OFFICE PHONE	9599549840	
OFFICE PHONE	9742217880	

Annexure 6 (b)



CONSUMER CIR

CONSUMER: RAGINI RAI

MEMBER ID: BN05034012

MEMBER REFERENCE NUMBER:

DATE: 16-04-2025

TIME: 20:14:08

CONTROL NUMBER: 8,97,76,25,886

EMAIL CONTACT(S):

EMAIL ADDRESS

RAGINI.VS9@GMAIL.COM

RAGINI.RAI@INDUSIND.COM

RAGINI.V59@GMIAL.COM

RAGINI.VS9@GMAIL.COM

ADDRESS(ES):

ADDRESS : GENPACT INDIA PVT LTD SOUTHERN PERIPHERAL ROAD BADSHAHPUR SECTOR 69 GURGAON HARYANA 122101

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 31-08-2024

ADDRESS : HOUSE NO 618 GROUND FLOOR SECTOR 17 A NEAR HUDA MARKET MOTHER DAIRY GURGAON HARYANA 122001

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 31-08-2024

ADDRESS : GENPACT INDIA HOUSE NO 618, GROUND FLOOR SECTOR 17A GURGAON NEAR HUDDA MATKET HARYANA 122001

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 11-01-2024

ADDRESS : HARRAIYA ARJUNPATTI,..... UTTAR PRADESH 276127

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 11-08-2023

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
HOUSING LOAN	31-10-2024	SALARIED	48415	NET INCOME	MONTHLY

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 11	HIGH CR/SANC. AMT: 52,69,774	CURRENT: 45,60,203	RECENT: 17-10-2024
	OVERDUE: 0		OVERDUE: 0	OLDEST: 01-04-2019
	ZERO-BALANCE: 7			

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
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Annexure 6 (c)



CONSUMER CIR

CONSUMER: RAGINI RAI
MEMBER ID: BN05034012
MEMBER REFERENCE NUMBER:

DATE: 16-04-2025
TIME: 20:14:08
CONTROL NUMBER: 8,97,76,25,886

All Enquiries	19	0	14	2	07-03-2025
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ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 18-10-2019	HIGH CREDIT: 31,893	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 23-06-2022	CURRENT BALANCE: 23,899	
TYPE: CREDIT CARD	CLOSED: 02-07-2022	CREDIT LIMIT: 36,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-07-2022	CASH LIMIT: 6,000	
	PMT HIST START: 01-07-2022	REPAYMENT TENURE: 12	
	PMT HIST END: 01-10-2019		

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

008	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000		
01-21	12-20	11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 17-10-2024	SANCTIONED: 41,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-03-2025	CURRENT BALANCE: 40,78,857	
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 31-03-2025	EMI: 45,145	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-03-2025	PMT FREQ: MONTHLY	
COLLATERAL TYPE: PROPERTY	PMT HIST END: 01-10-2024	REPAYMENT TENURE: 240	
		INTEREST RATE: 12.00	
		ACTUAL PAYMENT: 45,145	

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

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03-25	02-25	01-25	12-24	11-24	10-24

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 12-08-2024	SANCTIONED: 5,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 08-03-2025	CURRENT BALANCE: 4,55,298	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 07-04-2025	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	ACTUAL PAYMENT: 10,996	
	PMT HIST END: 01-08-2024		

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

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Annexure 6 (d)



CONSUMER CIR

CONSUMER: RAGINI RAI	DATE: 16-04-2025
MEMBER ID: BN05034012	TIME: 20:14:08
MEMBER REFERENCE NUMBER:	CONTROL NUMBER: 8,97,76,25,886

04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24
ACCOUNT	DATES				AMOUNTS			STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 04-08-2023				HIGH CREDIT: 62,597			
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-03-2025				CURRENT BALANCE: 2,149			
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-03-2025				CREDIT LIMIT: 70,000			
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-03-2025				CASH LIMIT: 7,000			
	PMT HIST END: 01-08-2023							

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

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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																
09-23	08-23																

ACCOUNT	DATES				AMOUNTS			STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 10-05-2022				SANCTIONED: 1,03,195			
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-06-2023				CURRENT BALANCE: 0			
TYPE: PERSONAL LOAN	CLOSED: 02-06-2023				PMT FREQ: MONTHLY			
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-07-2023							
	PMT HIST START: 01-07-2023							
	PMT HIST END: 01-05-2022							

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
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			

ACCOUNT	DATES				AMOUNTS			STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 25-02-2022				SANCTIONED: 3,13,000			
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-03-2025				CURRENT BALANCE: 0			
TYPE: PERSONAL LOAN	CLOSED: 09-03-2025				EMI: 11,826			
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-03-2025				PMT FREQ: MONTHLY			
	PMT HIST START: 01-03-2025				REPAYMENT TENURE: 36			
	PMT HIST END: 01-04-2022				ACTUAL PAYMENT: 4,25,701			

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

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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	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

Annexure 6 (e)



CONSUMER CIR

CONSUMER: RAGINI RAI

MEMBER ID: BN05034012

MEMBER REFERENCE NUMBER:

DATE: 16-04-2025

TIME: 20:14:08

CONTROL NUMBER: 8,97,76,25,886

ACCOUNT	DATES								AMOUNTS				STATUS				
MEMBER NAME: NOT DISCLOSED	OPENED: 23-01-2022								SANCTIONED: 5,000								
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-01-2024								CURRENT BALANCE: 0								
DISCLOSED	CLOSED: 24-01-2024																
TYPE: SHORT TERM PERSONAL LOAN - UNSECURED	REPORTED AND CERTIFIED: 31-05-2024																
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2024																
	PMT HIST END: 01-01-2022																
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
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	03-23	02-23	01-23	12-22
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11-22	10-22	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22							

ACCOUNT	DATES				AMOUNTS				STATUS							
MEMBER NAME: NOT DISCLOSED	OPENED: 20-11-2021				HIGH CREDIT: 40,393											
ACCOUNT NUMBER: NOT DISCLOSED	CLOSED: 14-09-2023				CURRENT BALANCE: 0											
DISCLOSED	REPORTED AND CERTIFIED: 27-02-2025				CREDIT LIMIT: 61,000											
TYPE: CREDIT CARD					CASH LIMIT: 6,100											
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-02-2025															
	PMT HIST END: 01-03-2022															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																
000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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
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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: 25-08-2020	HIGH CREDIT: 43,196															
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 26-04-2024	CURRENT BALANCE: 0															
TYPE: CREDIT CARD	CLOSED: 26-04-2024	CREDIT LIMIT: 53,000															
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-03-2025	CASH LIMIT:															
	PMT HIST START: 01-03-2025																
	PMT HIST END: 01-04-2022																
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
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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	000	000

Annexure 6 (f)



CONSUMER CIR

CONSUMER: RAGINI RAI	DATE: 16-04-2025
MEMBER ID: BND5034012	TIME: 20:14:08
MEMBER REFERENCE NUMBER:	CONTROL NUMBER: 8,97,76,25,886

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: 11-10-2019		SANCTIONED: 65,000													
ACCOUNT NUMBER: NOT DISCLOSED		LAST PAYMENT: 02-11-2021		CURRENT BALANCE: 0													
TYPE: TWO-WHEELER LOAN		CLOSED: 15-11-2021		EMI: 3,152													
OWNERSHIP: INDIVIDUAL		REPORTED AND CERTIFIED: 30-11-2021		PMT FREQ: MONTHLY													
		PMT HIST START: 01-11-2021		REPAYMENT TENURE: 24													
		PMT HIST END: 01-10-2019		ACTUAL PAYMENT: 75,788													

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
11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20	08-20	07-20	06-20
000	000	000	000	000	000	000	000										
05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19										

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 01-04-2019	SANCTIONED: 5,500	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-09-2020	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	CLOSED: 04-09-2020	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-09-2020		
	PMT HIST START: 01-09-2020		
	PMT HIST END: 01-04-2019		

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	XXX	000	000	000	000
09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	

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

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	07-03-2025	PERSONAL LOAN	50,000
NOT DISCLOSED	07-03-2025	PERSONAL LOAN	50,000
NOT DISCLOSED	15-10-2024	AUTO LOAN	45,00,000
NOT DISCLOSED	09-10-2024	HOUSING LOAN	1
NOT DISCLOSED	09-10-2024	HOUSING LOAN	42,00,000

Annexure 6 (g)



CONSUMER CIR

CONSUMER: RAGINI RAI

MEMBER ID: BN05034012

MEMBER REFERENCE NUMBER:

DATE: 16-04-2025

TIME: 20:14:08

CONTROL NUMBER: 8,97,76,25,886

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	04-10-2024	HOUSING LOAN	45,00,000
NOT DISCLOSED	25-09-2024	HOUSING LOAN	42,00,000
NOT DISCLOSED	25-09-2024	OTHER	5
NOT DISCLOSED	09-08-2024	PERSONAL LOAN	5,000
NOT DISCLOSED	07-08-2024	PERSONAL LOAN	1
NOT DISCLOSED	06-08-2024	PERSONAL LOAN	5,00,000
NOT DISCLOSED	05-08-2024	PERSONAL LOAN	5,00,000
NOT DISCLOSED	04-08-2024	OTHER	3,50,000
NOT DISCLOSED	04-08-2024	PERSONAL LOAN	3,00,000
NOT DISCLOSED	04-08-2023	PERSONAL LOAN	70,000
NOT DISCLOSED	31-07-2023	CREDIT CARD	1,000
NOT DISCLOSED	01-10-2022	PERSONAL LOAN	1
NOT DISCLOSED	09-05-2022	PERSONAL LOAN	5,000
NOT DISCLOSED	08-04-2022	AUTO LOAN	1

END OF REPORT ON RAGINI RAI

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-796	GQ-AMRSN-796
Candidate Name:	Ragini Rai	Ragini Rai
Date Of Birth:	09-03-1992	09-03-1992
Father Name:	Sachchidanand Rai	Sachchidanand Rai
Address1:	Flat no E301 our home 3 (courtyard by trisara),Om Sweets Sohna,Haryana-122103	Flat no E301 our home 3 (courtyard by trisara),Om Sweets Sohna,Haryana-122103
Remarks:	The following applicant details are verbally verified by Harkesh Saini (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:	Harkesh Saini (Constable)	
Report Verified Date:	16-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-796
NAME OF THE APPLICANT	Ragini Rai
FATHER NAME	Sachchidanand Rai
DATE OF BIRTH	09-March-1992
ADDRESS OF THE APPLICANT	Flat no E301 our home 3 (courtyard by trisara),Om Sweets Sohna,Haryana-122103
NAME OF THE POLICE STATION	Sohna Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	01242-362225
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	16-April-2025
VERIFIER NAME AND DESIGNATION	Mr. Harkesh Saini, 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.

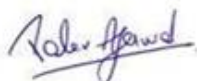
LAWYER'S COMMENT:

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-796	GQ-AMRSN-796
Candidate Name:	Ragini Rai	Ragini Rai
Date Of Birth:	09-03-1992	09-03-1992
Father Name:	Sachchidanand Rai	Sachchidanand Rai
Address1:	Flat no E301 our home 3 (courtyard by trisara),Om Sweets Sohna,Haryana-122103	Flat no E301 our home 3 (courtyard by trisara),Om Sweets Sohna,Haryana-122103
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:	16-04-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-796
NAME OF THE APPLICANT	Ragini Rai
FATHER NAME	Sachchidanand Rai
DATE OF BIRTH	09-March-1992
ADDRESS OF THE APPLICANT	Flat no E301 our home 3 (courtyard by trisara),Om Sweets Sohna,Haryana-122103
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	16-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.

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:	Ragini Rai	Ragini Rai
Application Id:	GQ-AMRSN-796	GQ-AMRSN-796
Employee Id:	113079	113079
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:	29-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Ragini Rai	Ragini Rai
DOB	09-Mar-92	09-Mar-92

Post Graduation		
Name of the Board / School	J K Business School	J K Business School
Course	PGDM	PGDM
Specialization / Major	Management	Management
Year of Passing	2018	2018
Gap Remarks: A gap of 3 years identified between UG (2013) & PG (2016). During this gap period, Candidate completed B. Ed 2013-2014 & M. Com 2014-2016. Candidate has provided the relevant proofs, hence considering the gap period as Green.		

Graduation		
Name of the Board / School	V.B.S Purvanchal University	V.B.S Purvanchal University
Course	B. Com	B. Com
Specialization / Major	Commerce	Commerce
Year of Passing	2013	2013
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	2009	2009

Annexure 9 (b)

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	2007	2007

EMPLOYMENT - 1

Name of the Employer	Genpact india pvt ltd	Genpact india pvt ltd
Full Name of the Employee	Ragini Rai	Ragini Rai
Date of joining - From	09-05-2022	09-05-2022
Date of Relieving/Exit - To	05-04-2025	05-04-2025
Designation / Role	MT	MT

Gap Remarks:

EMPLOYMENT - 2

Name of the Employer	Indusind Bank	Indusind Bank
Full Name of the Employee	Ragini Rai	Ragini Rai
Date of joining - From	22-07-2019	22-07-2019
Date of Relieving/Exit - To	08-05-2022	08-05-2022
Designation / Role	ASDM	ASDM

Gap Remarks: NA

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	BYEPR3285F	BYEPR3285F
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	17-04-2025	
Verification Status(Color Code):	GREEN	

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

RAGINI RAI

SACHCHIDA NAND RAI

09/03/1992

Permanent Account Number


BYEPR3285F

Ragini Rai
Signature



26022015

Annexure 10 (b)




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PAN / TAN	Name
BYEPR3285F	RXXXXI RXI

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ragini Rai	Ragini Rai
Application Id:	GQ-AMRSN-796	GQ-AMRSN-796
Employee Id:	113079	113079
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:	28-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

Date : 24-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
101444509507	PYBOM24182510000013669	RAGINI RAI	KRISHNA RAI	AML RIGHTSOURCE INDIA PRIVATE LIMITED	14-04-2025	-
101444509507	PYKRP00450530000125274	RAGINI RAI	KRISHNA RAI	GENPACT INDIA PRIVATE LIMITED	09-05-2022	-
101444509507	MHBAN00451180000217276	RAGINI RAI	KRISHNA RAI	INDUSIND BANK LIMITED	22-07-2019	08-05-2022
101444509507	RJRAJ13697190000011537	RAGINI RAI	KRISHNA RAI	GIRNARSOFT EDUCATION SERVICES PRIVATE LIMITED	15-04-2019	09-07-2019

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

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

