

**CONFIDENTIAL BACKGROUND VERIFICATION REPORT**

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

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

## End of summary report

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	JK Business School	JK Business School
<b>Name Of The Candidate:</b>	Ragini Rai	Ragini Rai
<b>Enroll No:</b>	JKBS/AICTE/2016/48	JKBS/AICTE/2016/48
<b>Degree:</b>	Post Graduate Diploma	Post Graduate Diploma
<b>Major:</b>	Management	Management
<b>Month And Year Of Passing:</b>	2018	2018
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Yogesh Kumar - Exam Coordinator	
<b>Report Verified Date:</b>	16-07-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)

### Education Qualification Details

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



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

We, the Board of Governors and Members of the Academic Council of

**JK Business School, Gurugram**  
confer on

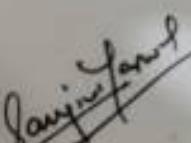
*Ragini Rai*  
JKBS/AICTE/2016/48

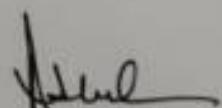
**Post Graduate Diploma in Management  
(PGDM)**

(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
<b>Name Of The Company:</b>	Indusind Bank	Indusind Bank
<b>Name Of The Candidate:</b>	Ragini Rai	Ragini Rai
<b>Emp Code:</b>	94766	94766
<b>From:</b>	22-07-2019	22-07-2019
<b>To:</b>	08-05-2022	08-05-2022
<b>Designation:</b>	ASDM	ASDM
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Resignation
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Shubham Shetty - HR	
<b>Report Verified Date:</b>	17-04-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)

**From:** Settlementdesk <[Settlementdesk@indusind.com](mailto:Settlementdesk@indusind.com)>  
**Sent:** Thursday, April 17, 2025 10:59 AM  
**To:** [verifemyemployment@goldquestglobal.in](mailto:verifemyemployment@goldquestglobal.in) <[verifemyemployment@goldquestglobal.in](mailto:verifemyemployment@goldquestglobal.in)>; CEO <[jay@goldquestglobal.in](mailto:jay@goldquestglobal.in)>; [emailgoldquest@gmail.com](mailto:emailgoldquest@gmail.com) <[emailgoldquest@gmail.com](mailto: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
<b>Name Of The Company:</b>	Genpact india pvt ltd	Genpact india pvt ltd
<b>Name Of The Candidate:</b>	Ragini Rai	Ragini Rai
<b>Emp Code:</b>	703317934	703317934
<b>From:</b>	09-05-2022	09-05-2022
<b>To:</b>	05-04-2025	05-04-2025
<b>Designation:</b>	Management Trainee	Management Trainee
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Not Disclosed
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Akash Pal - HRSS(PeopleFirst)	
<b>Report Verified Date:</b>	23-06-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 3 (a)



Mon 23-06-2025 12:51 PM

People First, Helpdesk <helpdesk.peoplefirst@gpact.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.

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



**Thanks & Regards**

**Akash Pal**

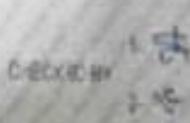
HRSS(PeopleFirst)

genpact | Transformation Happens Here

## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	V.B.S. Purvanchal University	V.B.S. Purvanchal University
<b>Name Of The Candidate:</b>	Ragini Rai	Ragini Rai
<b>Enroll No:</b>	PU09/165945	PU09/165945
<b>Degree:</b>	Bachelor of Commerce	Bachelor of Commerce
<b>Major:</b>	Commerce	Commerce
<b>Month And Year Of Passing:</b>	2012	2012
<b>Certification Issued Date:</b>	2013-04	2013-04
<b>SI No:</b>	323578	323578
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Registrar	
<b>Report Verified Date:</b>	23-06-2025	
<b>Verification Status(Color Code):</b>	GREEN	

### Annexure 4 (a)

	<b>V.B.S. Purvanchal University, Jaunpur</b> STATEMENT OF MARKS (IMPROVEMENT)	M.S.R. 122512		
CLASS: THIRD YEAR - 201 REG. NO. PHD05102012				
Name: PAVITHRA Father's/Husband's Name: SACHIN KUMAR SAI Mother's Name: JYOTI P. Name of College/Institution: SHRI VIKRAM COLLEGE, JAUNPUR		Regular Enrollment No: PHD122512		
SL. NO.	PAPERS	MARKS OBTAINED	TOTAL	REMARKS
		THEORY      PRACTICAL		
1.	CORPORATE ACCOUNTING	66/100		
2.	MANAGEMENT ACCOUNTING	28/100		
3.	AUDITING	25/100		
Group I Total		119/300		
4.	MARKETING (PRINCIPLE OF MARKETING)	66/100		
5.	MARKETING (INTERNATIONAL MARKETING)	42/100		
Group II Total		108/200		
6.	ENV.	25/100	25/100	25/100
Composing Paper:		 Registrar V. B. S. Purvanchal University Jaunpur		
RESULT : PASS DIVISION: SECND DATE : 29/04/2013		Total : 343/600 Marks Obtained upto Second Year : 357/300 Grand Total : 1250/1600		
 NOTE: (Compulsory Paper Marks Obtained are to be added in this mark to be necessary to pass in this subject)				
 Controller of Examination		 Principal		
		 Controller of Examination		

Annexure 4 (b)

M. Sl. No. 323578



**V.B.S. Purvanchal University, Jaunpur**

STATEMENT OF MARKS

(IMPROVEMENT)

B.COM THIRD YEAR - 2012

Regular

Name : RAGINI RAI

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
<b>Name Of The Candidate:</b>	Ragini Rai	Ragini Rai
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	16-04-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Ragini Rai		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	5jb7rzzrm54y1jlmdh2tm3kic		
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 ld-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
<b>Most Wanted Lists: Europe and Central Asia</b>	
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
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
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
<b>European Regulatory Bodies</b>	
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
<b>Asia Pacific Regulatory Bodies</b>	
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 (HKSFC), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

### Annexure 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
<b>Name Of The Candidate:</b>	Ragini Rai	Ragini Rai
<b>Pan Number:</b>	BYEPR3285F	BYEPR3285F
<b>CIBIL Transunion Score:</b>	Not Applicable	765
<b>Scoring Factors:</b>	Not Applicable	PRESENCE OF DELINQUENCY
<b>Personal Loan Score:</b>	Not Applicable	Not Disclosed
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Not Applicable
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	16-04-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 6 (a)



### 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

#### 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)	BYEPR3285F		
UNIVERSAL ID NUMBER (UID)	XXXXXXXXXXXX		
CKYC	4005217192BB59		

#### 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	4B415	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

## Annexure 6 (c)



### 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

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		
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>			
008 000	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	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	

000 000	03-25 02-25 01-25 12-24 11-24 10-24
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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		

000 000
---

## Annexure 6 (d)



### CONSUMER CIR

CONSUMER: RAGINI RAI  
 MEMBER ID: BND5034012  
 MEMBER REFERENCE NUMBER:

DATE: 16-04-2025  
 TIME: 20:14:08  
 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
<b>ACCOUNT</b>								
<b>MEMBER NAME:</b> NOT DISCLOSED			<b>DATES</b>			<b>AMOUNTS</b>		
<i>OPENED: 04-08-2023</i>			<i>HIGH CREDIT: 62,597</i>					
<b>ACCOUNT NUMBER:</b> NOT DISCLOSED			<b>LAST PAYMENT:</b> 07-03-2025			<b>CURRENT BALANCE:</b> 2,149		
<b>TYPE:</b> CREDIT CARD			<b>REPORTED AND CERTIFIED:</b>			<b>CREDIT LIMIT:</b> 70,000		
<b>OWNERSHIP:</b> INDIVIDUAL			<b>PMT HIST START:</b> 01-03-2025			<b>CASH LIMIT:</b> 7,000		
			<b>PMT HIST END:</b> 01-08-2023					
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>								
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
000	000							
09-23	08-23							
<b>ACCOUNT</b>								
<b>MEMBER NAME:</b> NOT DISCLOSED			<b>DATES</b>			<b>AMOUNTS</b>		
<i>OPENED: 10-05-2022</i>			<i>SANCTIONED: 1,03,195</i>					
<b>ACCOUNT NUMBER:</b> NOT DISCLOSED			<b>LAST PAYMENT:</b> 02-06-2023			<b>CURRENT BALANCE:</b> 0		
<b>TYPE:</b> PERSONAL LOAN			<b>CLOSED:</b> 02-06-2023			<b>PMT FREQ:</b> MONTHLY		
<b>OWNERSHIP:</b> INDIVIDUAL			<b>REPORTED AND CERTIFIED:</b>					
<i>31-07-2023</i>			<i>PMT HIST START: 01-07-2023</i>					
			<i>PMT HIST END: 01-05-2022</i>					
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>								
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
000	000	000	000	000	000	000	000	000
11-22	10-22	09-22	08-22	07-22	06-22	05-22		
<b>ACCOUNT</b>								
<b>MEMBER NAME:</b> NOT DISCLOSED			<b>DATES</b>			<b>AMOUNTS</b>		
<i>OPENED: 25-02-2022</i>			<i>SANCTIONED: 3,13,000</i>					
<b>ACCOUNT NUMBER:</b> NOT DISCLOSED			<b>LAST PAYMENT:</b> 02-03-2025			<b>CURRENT BALANCE:</b> 0		
<b>TYPE:</b> PERSONAL LOAN			<b>CLOSED:</b> 09-03-2025			<b>EMI:</b> 11,826		
<b>OWNERSHIP:</b> INDIVIDUAL			<b>REPORTED AND CERTIFIED:</b>			<b>PMT FREQ:</b> MONTHLY		
<i>31-03-2025</i>			<i>REPAYMENT TENURE:</i> 36					
			<i>ACTUAL PAYMENT:</i> 4,25,701					
<b>PMT HIST START:</b> 01-03-2025			<b>PMT HIST END:</b> 01-04-2022					
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>								
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
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

DATE: 16-04-2025

MEMBER ID: BN05034012

TIME: 20:14:08

MEMBER REFERENCE NUMBER:

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	LAST PAYMENT: 04-01-2024								CURRENT BALANCE: 0																
DISCLOSED	CLOSED: 24-01-2024																								
TYPE: SHORT TERM PERSONAL	REPORTED AND CERTIFIED:																								
LOAN - UNSECURED	31-05-2024																								
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2024																								
	PMT HIST END: 01-01-2022																								
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>																									
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																								
000 000	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	CLOSED: 14-09-2023								CURRENT BALANCE: 0																
DISCLOSED	REPORTED AND CERTIFIED:								CREDIT LIMIT: 61,000																
TYPE: CREDIT CARD	27-02-2025								CASH LIMIT: 6,100																
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-02-2025								PMT HIST END: 01-03-2022																
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>																									
000 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 09-23																								
000 000	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 03-22																								

ACCOUNT	DATES								AMOUNTS								STATUS								
MEMBER NAME: NOT DISCLOSED	OPENED: 25-08-2020								HIGH CREDIT: 43,196																
ACCOUNT NUMBER: NOT	LAST PAYMENT: 26-04-2024								CURRENT BALANCE: 0																
DISCLOSED	CLOSED: 26-04-2024								CREDIT LIMIT: 53,000																
TYPE: CREDIT CARD	REPORTED AND CERTIFIED:								CASH LIMIT:																
OWNERSHIP: INDIVIDUAL	31-03-2025								PMT HIST START: 01-03-2025								PMT HIST END: 01-04-2022								
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>																									
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																								

## Annexure 6 (f)



### CONSUMER CIR

CONSUMER: RAGINI RAI  
MEMBER ID: BND5034012  
MEMBER REFERENCE NUMBER:

DATE: 16-04-2025  
TIME: 20:14:08  
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								
DISCLOSED									CLOSED: 15-11-2021			EMI: 3,152								
TYPE: TWO-WHEELER LOAN									REPORTED AND CERTIFIED:			PMT FREQ: MONTHLY								
OWNERSHIP: INDIVIDUAL									30-11-2021			REPAYMENT TENURE: 24								
									PMT HIST START: 01-11-2021			ACTUAL PAYMENT: 75,788								
									PMT HIST END: 01-10-2019											
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	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	000												
05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19													
ACCOUNT																				
MEMBER NAME: NOT DISCLOSED									OPENED: 01-04-2019			SANCTIONED: 5,500								
ACCOUNT NUMBER: NOT DISCLOSED									LAST PAYMENT: 04-09-2020			CURRENT BALANCE: 0								
DISCLOSED									CLOSED: 04-09-2020			PMT FREQ: MONTHLY								
TYPE: CONSUMER LOAN									REPORTED AND CERTIFIED:											
OWNERSHIP: INDIVIDUAL									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	000	000	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

DATE: 16-04-2025

MEMBER ID: BND5034012

TIME: 20:14:08

MEMBER REFERENCE NUMBER:

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
<b>Reference Number:</b>	GQ-AMRSN-796	GQ-AMRSN-796
<b>Candidate Name:</b>	Ragini Rai	Ragini Rai
<b>Date Of Birth:</b>	09-03-1992	09-03-1992
<b>Father Name:</b>	Sachchidanand Rai	Sachchidanand Rai
<b>Address1:</b>	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
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Harkesh Saini (Constable)	
<b>Report Verified Date:</b>	16-04-2025	
<b>Verification Status(Color Code):</b>	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.

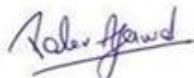
### LAWYER'S COMMENT:

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
<b>Reference Number:</b>	GQ-AMRSN-796	GQ-AMRSN-796
<b>Candidate Name:</b>	Ragini Rai	Ragini Rai
<b>Date Of Birth:</b>	09-03-1992	09-03-1992
<b>Father Name:</b>	Sachchidanand Rai	Sachchidanand Rai
<b>Address1:</b>	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
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Palav Agarwal - Advocate	
<b>Report Verified Date:</b>	16-04-2025	
<b>Verification Status(Color Code):</b>	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.

#### **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

## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Ragini Rai	Ragini Rai
<b>Application Id:</b>	GQ-AMRSN-796	GQ-AMRSN-796
<b>Employee Id:</b>	113079	113079
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	29-05-2025	
<b>Verification Status(Color Code):</b>	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												
<b>Post Graduation</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;">Name of the Board / School</td> <td style="width: 33%; padding: 5px;">J K Business School</td> <td style="width: 33%; padding: 5px;">J K Business School</td> </tr> <tr> <td>Course</td> <td>PGDM</td> <td>PGDM</td> </tr> <tr> <td>Specialization / Major</td> <td>Management</td> <td>Management</td> </tr> <tr> <td>Year of Passing</td> <td>2018</td> <td>2018</td> </tr> </table> <p><b>Gap Remarks:</b> A gap of 3 years identified between UG (2013) &amp; PG (2016). During this gap period, Candidate completed B. Ed 2013-2014 &amp; M. Com 2014-2016. Candidate has provided the relevant proofs, hence considering the gap period as Green.</p>			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
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												
<b>Graduation</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;">Name of the Board / School</td> <td style="width: 33%; padding: 5px;">V.B.S Purvanchal University</td> <td style="width: 33%; padding: 5px;">V.B.S Purvanchal University</td> </tr> <tr> <td>Course</td> <td>B. Com</td> <td>B. Com</td> </tr> <tr> <td>Specialization / Major</td> <td>Commerce</td> <td>Commerce</td> </tr> <tr> <td>Year of Passing</td> <td>2013</td> <td>2013</td> </tr> </table> <p><b>Gap Remarks:</b></p>			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
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												
<b>12th Standard</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;">Name of the Board / School</td> <td style="width: 33%; padding: 5px;">Central Board Of Secondary Education</td> <td style="width: 33%; padding: 5px;">Central Board Of Secondary Education</td> </tr> <tr> <td>Course</td> <td>12th</td> <td>12th</td> </tr> <tr> <td>Specialization / Major</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Year of Passing</td> <td>2009</td> <td>2009</td> </tr> </table>			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
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
<b>Type Of Id Card:</b>	Pan Card	Pan Card
<b>Identity Number:</b>	BYEPR3285F	BYEPR3285F
<b>Verification Result:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	PAN Database
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	PAN Database	
<b>Report Verified Date:</b>	17-04-2025	
<b>Verification Status(Color Code):</b>	GREEN	

आयकर विभाग  
INCOME TAX DEPARTMENT  
RAGINI RAI



भारत सरकार  
GOVT. OF INDIA

SACHCHIDA NAND RAI

09/03/1992

Permanent Account Number

BYEPR3285F

Ragini Rai

Signature



## Annexure 10 (b)

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

PAN / TAN BYEPR3285F	Name RXXXXI RXI
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## UAN/ITR/FORM 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Ragini Rai	Ragini Rai
<b>Application Id:</b>	GQ-AMRSN-796	GQ-AMRSN-796
<b>Employee Id:</b>	113079	113079
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	PF PORTAL	
<b>Report Verified Date:</b>	28-05-2025	
<b>Verification Status(Color Code):</b>	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**

