

क्रम संख्या / 97 0106191  
S.NO.SSCE/

18575

# केन्द्रीय माध्यमिक शिक्षा बोर्ड Central Board of Secondary Education



ALL INDIA

सीनियर स्कूल सर्टिफिकेट परीक्षा, १९९७  
SENIOR SCHOOL CERTIFICATE EXAMINATION, 1997

यह प्रमाणित किया जाता है कि  
This is to certify that

अनुक्रमांक  
Roll No. 6 2243 51

KUMAR GAURAV

आत्मज/आत्मजा श्री

Son/Daughter of Shri. A K NARAYAN

ने बोर्ड द्वारा मार्च १९९७ में आयोजित सीनियर स्कूल सर्टिफिकेट परीक्षा  
passed the Senior School Certificate Examination of the Board held in March, 1997

विद्यालय से  
from

ST PAUL'S SCH SAFDARJUNG DEV AREA HAUZKHAS ND

निम्न विषयों में उत्तीर्ण की:-  
in the following subjects :

ENGLISH CORE

ECONOMICS

MATHEMATICS

BUSINESS STUDIES

ACCOUNTANCY

WORK EXPERIENCE

PHY & HEALTH EDUCA

GENERAL STUDIES

दिल्ली  
Delhi  
दिनांक  
Dated

25-06-97

  
(कृष्ण देव शर्मा)  
परीक्षा नियंत्रक  
Controller of Examinations

\* का चिन्ह जिस विषय के आगे लगा है, वह विषय परीक्षार्थी ने पूरक परीक्षा में उत्तीर्ण किया है।  
\* against a subject indicates that the candidate passed in the subject at the Compartmental Examination.

## केन्द्रीय माध्यमिक शिक्षा बोर्ड

क्रमांक S.No. 97 0144150 CENTRAL BOARD OF SECONDARY EDUCATION

### अंक विवरणिका MARKS STATEMENT

सीनियर स्कूल सर्टिफिकेट परीक्षा, 1997

ALL INDIA

SENIOR SCHOOL CERTIFICATE EXAMINATION, 1997 SCH-1865

नाम  
NAME KUMAR GAURAV

23968

अनुक्रमांक  
ROLL NO. 6224351

कोड CODE	विषय SUBJECT	प्राप्तांक MARKS OBTAINED				शिकतीय ग्रेड GRADE
		लि. TH	पे. PR	योग TOTAL	शब्दों में TOTAL IN WORDS	
301	ENGLISH CORE	XX	XX	53	FIFTY THREE	C2
030	ECONOMICS	XX	XX	59	FIFTY NINE	B2
041	MATHEMATICS	XX	XX	58	FIFTY EIGHT	B2
054	BUSINESS STUDIES	XX	XX	52	FIFTY TWO	C2
055	ACCOUNTANCY	XX	XX	60	SIXTY	B2
500	WORK EXPERIENCE					A1
502	PHY & HEALTH EDUCA					A2
503	GENERAL STUDIES					B1

परिणाम Result **PASS**

आद्यक्षरों का अर्थ : Abbreviations

AB : विषय में अनुपस्थित Absent in the Subject

FP : प्रयोगात्मक में असफल Fail in Practical

FT : लिखित में असफल Fail in Theory

\* पूरक परीक्षा में बैठे Appeared in compartmental examination

केवल उन्हीं विषयों में जिनमें प्रयोगात्मक परीक्षा दी है  
Only for Subjects involving practical examination

*K. Sharma*

दिल्ली Delhi

दिनांक Dated

29.05.97

परीक्षा नियंत्रक  
Controller of Examinations

क्रम संख्या  
S. NO. SSE/95/ 00241224 /913/97

DUPLICATE

केन्द्रीय माध्यमिक शिक्षा बोर्ड  
Central Board of Secondary Education

सैकण्डरी स्कूल परीक्षा, 1995

ALL INDIA SECONDARY SCHOOL EXAMINATION, 1995

यह प्रमाणित किया जाता है कि  
This is to certify that

KUMAR GAURAV

अनुक्रमांक  
Roll No. 6128237

आत्मज/आत्मजा श्री  
Son/Daughter of Shri A K NARAYAN

जिनकी जन्म तिथि  
born on

ELEVENTH DECEMBER NINETEEN HUNDRED SEVENTY NINE

हे, ने बोर्ड द्वारा मार्च, 1995 में आयोजित सैकण्डरी स्कूल परीक्षा  
passed the Secondary School Examination of the Board held in March, 1995

विद्यालय से  
from

ST PAUL'S SCH SAFDARJUNG DEV AREA HAUZKHAS ND

निम्न विषयों में उत्तीर्ण की:-  
in the following subjects:

- |                      |                  |                   |
|----------------------|------------------|-------------------|
| 1 ENGLISH COURSE-A   | 2 HINDI COURSE-A | 3 MATHEMATICS     |
| 4 SCIENCE WITH PRAC. | 5 SOCIAL SCIENCE | 6 WORK EXPERIENCE |
| 7 PHY & HEALTH EDUCA | 8 ART EDUCATION  |                   |

Authorized to issue the Duplicate.

*JR*  
Asst. Secy.

परीक्षा नियंत्रक Education  
Central Controller of Examinations  
केन्द्रीय माध्यमिक शिक्षा बोर्ड  
Central Board of Secondary Education



दिल्ली  
Delhi 14-08-1995  
दिनांक  
Dated 15-07-1997

\* का चिन्ह जिस विषय के आगे लगा है, वह विषय परीक्षार्थी ने पूरक परीक्षा में उत्तीर्ण किया है।  
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क्रमांक 00221399  
S. No. 95

केन्द्रीय माध्यमिक शिक्षा बोर्ड  
CENTRAL BOARD OF SECONDARY EDUCATION  
अंक विवरणिका MARKS STATEMENT

सैकण्डरी स्कूल परीक्षा, 1995 (1206)  
ALL INDIA SECONDARY SCHOOL EXAMINATION, 1995

नाम KLMAR GAURAV

अनुक्रमांक 6128237  
ROLL NO.

जन्म तिथि 11TH DECEMBER NINETEEN HUNDRED SEVENTY NINE  
DATE OF BIRTH

कोड CODE	विषय SUBJECT	प्राप्त अंक MARKS OBTAINED				स्थानीय ग्रेड POSITIONAL GRADE
		लि. TH	प्र. PR	कुल TOTAL	शब्दों में TOTAL IN WORDS	
001	ENGLISH COURSE-A	066	XXX	066	SIXTY SIX	
002	HINDI COURSE-A	050	XXX	050	FIFTY	A2
041	MATHEMATICS	078	XXX	078	SEVENTY EIGHT	E2
086	SCIENCE WITH PRAC.	048	020	068	SIXTY EIGHT	E1
087	SOCIAL SCIENCE	059	XXX	059	FIFTY NINE	A1
500	WORK EXPERIENCE					B2
502	PHY & HEALTH EDUCA					B1
506	ART EDUCATION					

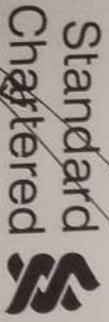
परिणाम Result PASS

Abbreviations: छात्रद्वारा का अर्थ  
AB: Absent in the Subject विषय में अनुपस्थित  
Ex: Exempted छूट-प्राप्त  
\*: Appeared in Compartmental Examination पूरक परीक्षा में बैठे

*K. Sharma*  
परीक्षा नियंत्रक

दिल्ली Delhi 03-06-95  
दिनांक Dated

Controller of Examinations



Standard Chartered Bank  
 Jubilee Hills, Address- Door No. 8-2-293/82/A/646A  
 Ground Floor, Road No.36, Jubilee Hills  
 Hyderabad, Zip Code-500033  
 IFSC : SCBL0036090

Valid for 3 months from the date of issue

दिनांक  
Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

या धारक को Or Bearer

रुपये Rupees

अदा करे।

₹

MR KUMAR GAURAV

A/c No: 44411913347

CBS

Please sign above this line

PAYABLE AT PAR AT ALL BRANCHES OF STANDARD CHARTERED BANK IN INDIA

000001 500036003 191334 31

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड  
Permanent Account Number Card

AGVPG4270H



नाम/ Name  
KUMAR GAURAV

पिता का नाम/ Father's Name  
ASHOK KUMAR NARAYAN

जन्म की तारीख/ Date of Birth  
11/12/1979

हस्ताक्षर/ Signature



01112017

That all the taxes shall be paid by the Lessee. That all the electricity charges, and water charges, CNG and maintenance, club, (CAM) charges shall be paid by the Lessee to the concerned authority / lessor as per Sub-Meter reading.

8. That the rent agreement can be terminated even before the expiry of the lease deed period by either the lessor by giving one months prior written notice to the other party.
9. That the Lessee shall not sublet or part with the said premises in whole or their parts thereof without the written consent of the Lessor.
10. That in the event of any dispute or difference arising out of this agreement the matter will be referred to an arbitrator approved by the lessor and his decision will be binding on both the parties.
11. That the lessor or any his authorized representatives can enter the said premises for inspection at any time during the normal working hours with the permission of lessee.
12. At the end of lease period the lessee shall hand over the possession of the property peacefully.
13. That the terms and conditions of this lease agreement stated above shall be binding on both the parties i.e. terms of this agreement are final.
14. The lessee shall abide by the bye laws and regulations of the local authority /society and can not do any illegal activities. If lessee found in case any such activity his security will be forfeited and has to vacate the residential premises with immediate effect.
15. That all the day to day repairs of minor nature, such as replacement of fuses, washers, bulbs, tube light etc. shall be done by the Tenant at their own cost.

IN WITNESS WHEREOF the both parties have set their respective hands on this deed on the date, month and year above written.

WITNESSES-

1.

LESSOR/FIRST PARTY

2.

LESSEE /SECOND PARTY



ATTESTED

MUKESH KUMAR SHARMA  
Advocate Notary  
Gautam Budh Nagar

3 JUN 2025

**LEAVE AND LICENSE AGREEMENT**

Deed of Rent Agreement is made and executed at NOIDA, on 03<sup>RD</sup> JUNE 2025  
between MR. JAI ISSRANI S/O SHRI SOHAN LAL R/O B-232, 2<sup>ND</sup> FLOOR, PALAM  
EXTENSION, DWARKA, PALAM EXTENSION, SOUTH WEST DELHI, DELHI, 110077  
hereinafter called the LESSOR / OWNER. (Which expression shall include his/her heirs,  
successors, legal representatives, nominee and assigns of the One Part).

AND

MR. KUMAR GAURAV S/O SHRI ASHOK KUMAR NARAYAN R/O C-65, NAR VIHAR  
PART-1, SECTOR-34, NOIDA, DIST-GAUTAM BUDDHA NAGAR, U.P. 201301  
Hereinafter called the TENANT/LESSEE (which expression shall include his/her heirs,  
successors, legal representatives, nominee and assigns of other part)

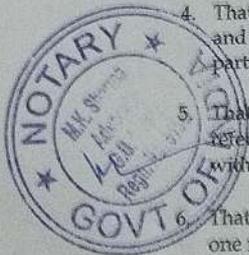
(The words and expressions lesser and the lessee shall mean and include their legal  
representative, authorized agents, assignees, successor and legal heirs respectively).

WHEREAS the first party /lessor is the Owner and in possession of premises FLAT NO-806,  
TOWER-F3, UNITECH UNIHOMES, SECTOR-117, NOIDA, DIST-GAUTAM  
BUDDHA NAGAR, U.P. 201301 hereinafter called the Property. Which lessor has agreed to  
give and lessee has agreed to take on lease for a period of 11 months.

AND WHEREAS on request of the lessee the lessor aforesaid has agreed to let out the  
premises for RESIDENTIAL purpose and shall not use it for any other purpose and  
whereas the lessee has agreed to execute and sign this deed of rent agreement as per terms  
and conditions mentioned below:-

NOW THIS RENT AGREEMENT WITNESSETH AS UNDER :-

1. That the monthly rent of the above said premises has been settled between  
both the parties a sum of Rs \_\_\_\_\_ (Rupees \_\_\_\_\_  
\_\_\_\_\_ only) Excluding monthly maintenance  
charges in respect of the aforesaid premises shall be paid every month in  
advance by the lessee to the lessor before 15<sup>TH</sup> day of each English calendar  
month.
2. That the Second party has deposited to the lesser a sum of Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ only). as  
interest free security. Security money will be refunded at the time of vacation  
of the premises and not adjusted in monthly rent.
3. That the lease is for a period of 11 Months w.e.f .....  
TO .....
4. That the after expiry of 11 Months period the rent shall be increased by 10%  
and the tenancy has been continued subject to mutual consent of the both  
parties.
5. That the Lessee shall handover the vacant physical possession of the premises  
referred to above to the Lessor at the time of termination of lease together  
with the fittings and fixtures duly repaired, if any damage done.
6. That the lessee & lessor can vacate the premises, if they so desire after giving  
one months' notice in written. That no additions and alterations will be made  
by the lessee without prior written consent of the lessor.





INDIA NON JUDICIAL  
Government of Uttar Pradesh



IN-UP71315789474271X

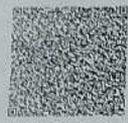
e-Stamp

Certificate No.	: IN-UP71315789474271X
Certificate Issued Date	: 03-Jun-2025 01:33 PM
Account Reference	: NEWIMPAGC (SV) up14009804/ NOIDA/ UP-GBN
Unique Doc. Reference	: SUBIN-UPUP1400980440184415577095X
Purchased by	: JAI ISSRANI
Description of Document	: Article 35 Lease
Property Description	: Not Applicable
Consideration Price (Rs.)	:
First Party	: JAI ISSRANI
Second Party	: KUMAR GAURAV
Stamp Duty Paid By	: JAI ISSRANI
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)

100

14009804/100

Acc Name: ANISH KUMAR  
 Acc Code: UP14009804  
 Acc Amt: 100 Date: 03-06-2025 No: 348-8070125301  
 Dist: Meerut State: UP Block: G.B. Nagar U.P.



IN-UP71315789474271X

*Handwritten signature*



Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at [www.shoekstam.com](http://www.shoekstam.com) or using e-Stamp Mobile App of Stock Holding.
2. Any discrepancy in the details on this Certificate and its availabil on the website / Mobile App renders it invalid.
3. The onus of checking the legitimacy is on the users of the certificate.
4. In case of any discrepancy please inform the Competent Authority.

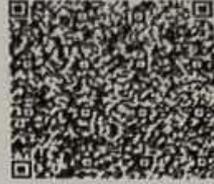




भारत सरकार  
Government of India



कुमार गौरव  
Kumar Gaurav  
जन्म तिथि/DOB: 11/12/1979  
पुरुष/ MALE



7988 5320 8018

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण  
Unique Identification Authority of India

Address:

पता:

S/O Ashok Kumar Narayan, C-65, S/O अशोक कुमार नारायण, सी-65, नर विहार  
Nar Vihar Part -1, Sector-34, Noida, पार्ट -1, सेक्टर-34, नॉएडा, गौतमबुद्ध नगर,  
Gautam Buddha Nagar, उत्तर प्रदेश - 201301  
Uttar Pradesh - 201301

7988 5320 8018



1947



help@uidai.gov.in



www.uidia.gov.in

K.C. ✓  
28/03/2023



Date: 14-Apr-2023

## Experience & Relieving Letter

### TO WHOM IT MAY CONCERN

This is to certify that **Kumar Gaurav** (12429) was employed with “Saxo Group India Pvt Ltd” from 16-Feb-2022 to 31-Mar-2023 as an Senior Associate. His services to be seen as in continuity.

With reference to his request to be relieved of his official duties and responsibilities with effect from the closing of office hours 31-Mar-2023, we deem to accept that he has handed over all the official documents, files, folders, job responsibilities and any other official property to Saxo Group India Pvt. Ltd.

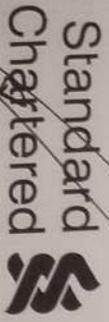
During the period of his employment, his work has been found satisfactory. We have no problem with him joining any other company.

We wish all the best for future endeavors.

For Saxo Group India Pvt. Ltd

**Miti Acharya**  
**Head of Human Resources, India**

\*\*this is an electronically generated document so no signature is required.



Standard Chartered Bank  
 Jubilee Hills, Address- Door No. 8-2-293/82/A/646A  
 Ground Floor, Road No.36, Jubilee Hills  
 Hyderabad, Zip Code-500033  
 IFSC : SCBL0036090

Valid for 3 months from the date of issue

दिनांक  
Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

या धारक को Or Bearer

रुपये Rupees

अदा करे।

₹

MR KUMAR GAURAV

A/c No: 44411913347

CBS

Please sign above this line

PAYABLE AT PAR AT ALL BRANCHES OF STANDARD CHARTERED BANK IN INDIA

⑈00001⑈ 500036003⑈ 191334⑈ 31

क्रम संख्या / 97 0106191  
S.NO.SSCE/

18575

# केन्द्रीय माध्यमिक शिक्षा बोर्ड Central Board of Secondary Education



ALL INDIA

सीनियर स्कूल सर्टिफिकेट परीक्षा, १९९७  
SENIOR SCHOOL CERTIFICATE EXAMINATION, 1997

यह प्रमाणित किया जाता है कि  
This is to certify that

अनुक्रमांक  
Roll No. 6 2243 51

KUMAR GAURAV

आत्मज/आत्मजा श्री

Son/Daughter of Shri. A K NARAYAN

ने बोर्ड द्वारा मार्च १९९७ में आयोजित सीनियर स्कूल सर्टिफिकेट परीक्षा  
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दिल्ली  
Delhi  
दिनांक  
Dated

25-06-97

  
(कृष्ण देव शर्मा)  
परीक्षा नियंत्रक  
Controller of Examinations

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## केन्द्रीय माध्यमिक शिक्षा बोर्ड

क्रमांक S.No. 97 0144150 CENTRAL BOARD OF SECONDARY EDUCATION

### अंक विवरणिका MARKS STATEMENT

सीनियर स्कूल सर्टिफिकेट परीक्षा, 1997

ALL INDIA

SENIOR SCHOOL CERTIFICATE EXAMINATION, 1997 SCH-1865

नाम  
NAME KUMAR GAURAV

23968

अनुक्रमांक  
ROLL NO. 6224351

कोड CODE	विषय SUBJECT	प्राप्तांक MARKS OBTAINED				शिकतीय ग्रेड GRADE
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परिणाम Result **PASS**

आद्यक्षरों का अर्थ : Abbreviations

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\* पूरक परीक्षा में बैठे Appeared in compartmental examination

केवल उन्हीं विषयों में जिनमें प्रयोगात्मक परीक्षा दी है  
Only for Subjects involving practical examination

*K. Sharma*

दिल्ली Delhi

दिनांक Dated

29.05.97

परीक्षा नियंत्रक  
Controller of Examinations

क्रम संख्या  
S. NO. SSE/95/ 00241224 /913/97

DUPLICATE

केन्द्रीय माध्यमिक शिक्षा बोर्ड  
Central Board of Secondary Education

सैकण्डरी स्कूल परीक्षा, 1995

ALL INDIA SECONDARY SCHOOL EXAMINATION, 1995

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KUMAR GAURAV

अनुक्रमांक  
Roll No. 6128237

आत्मज/आत्मजा श्री

A K NARAYAN

जिनकी जन्म तिथि  
born on

ELEVENTH DECEMBER NINETEEN HUNDRED SEVENTY NINE

हे, ने बोर्ड द्वारा मार्च, 1995 में आयोजित सैकण्डरी स्कूल परीक्षा  
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| 4 SCIENCE WITH PRAC. | 5 SOCIAL SCIENCE | 6 WORK EXPERIENCE |
| 7 PHY & HEALTH EDUCA | 8 ART EDUCATION  |                   |

Authorized to issue the Duplicate.

*JR*

Assistant Secretary

परीक्षा नियंत्रक Education  
Central Controller of Examinations

केन्द्रीय माध्यमिक शिक्षा बोर्ड  
Central Board of Secondary Education

दिल्ली  
Delhi 14-08-1995  
दिनांक  
Dated 15-07-1997



\* का चिन्ह जिस विषय के आगे लगा है, वह विषय परीक्षार्थी ने पूरक परीक्षा में उत्तीर्ण किया है।  
\* against a subject indicates that the candidate passed in the subject at the Compartmental examination.

क्रमांक 00221399  
S. No. 95

केन्द्रीय माध्यमिक शिक्षा बोर्ड  
CENTRAL BOARD OF SECONDARY EDUCATION  
अंक विवरणिका MARKS STATEMENT

सैकण्डरी स्कूल परीक्षा, 1995  
ALL INDIA SECONDARY SCHOOL EXAMINATION, 1995

(1206)

नाम  
NAME

KLMAR GAURAV

अनुक्रमांक  
ROLL NO.

6128237

जन्म तिथि  
DATE OF BIRTH

11TH DECEMBER NINETEEN HUNDRED SEVENTY NINE

कोड CODE	विषय SUBJECT	प्राप्तक MARKS OBTAINED				स्थानीय ग्रेड POSITIONAL GRADE
		लि. TH	पे. PR	कुल TOTAL	शब्दों में TOTAL IN WORDS	
001	ENGLISH COURSE-A	066	XXX	066	SIXTY SIX	A2 E2 E1 A1 B2 E1
002	HINDI COURSE-A	050	XXX	050	FIFTY	
041	MATHEMATICS	078	XXX	078	SEVENTY EIGHT	
086	SCIENCE WITH PRAC.	048	020	068	SIXTY EIGHT	
087	SOCIAL SCIENCE	059	XXX	059	FIFTY NINE	
500	WORK EXPERIENCE					
502	PHY & HEALTH EDUCA					
506	ART EDUCATION					

परिणाम Result

PASS

Abbreviations: आद्यक्षरों का अर्थ

AB: Absent in the Subject विषय में अनुपस्थित

Ex: Exempted छूट-प्राप्त

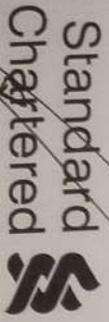
\*: Appeared in Compartmental Examination पूरक परीक्षा में बैठे

दिल्ली Delhi  
दिनांक Dated

03-06-95

परीक्षा नियंत्रक

Controller of Examinations



Standard Chartered Bank  
 Jubilee Hills, Address- Door No. 8-2-293/82/A/646A  
 Ground Floor, Road No.36, Jubilee Hills  
 Hyderabad, Zip Code-500033  
 IFSC : SCBL0036090

Valid for 3 months from the date of issue

दिनांक  
Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

या धारक को Or Bearer

रुपये Rupees

अदा करे।

₹

MR KUMAR GAURAV

A/c No: 44411913347

CBS

Please sign above this line

PAYABLE AT PAR AT ALL BRANCHES OF STANDARD CHARTERED BANK IN INDIA

⑈00001⑈ 500036003⑈ 191334⑈ 31

Enrol. No. C-444197

Roll No. 20029

# University of Delhi



BACHELOR OF COMMERCE (HONOURS COURSE)

This is to certify that.....  
having been examined in 2000, and found  
qualified for the degree of Bachelor of Commerce  
(Honours Course) (10+2+3 Scheme) was admitted  
to the said degree at the Convocation held in  
2001.

Division.....



Registrar,  
University of Delhi.

Delhi, dated the 24th February, 2001

Vice-Chancellor,  
University of Delhi.

Phone : 7257905

# Shri Ram College of Commerce

Sri Guru Tegh Bahadur Marg, Delhi-110007

No. 817

College Roll No. 380 Sec. ....

Date 8 JUL 2000

## PROVISIONAL CERTIFICATE

This is to certify that Mr./Miss. Kumar Brahma was a student of this College. He/she took his/her B.Com. Honors Final year Examination of the University of Delhi held in May, 192000, with Roll No. 203629 and has passed the same in II Division securing 404 marks out of 900 marks.

His/her date of birth as recorded in the College Admission Register is 11/12/79.

His/her conduct has been good and to the best of my knowledge and belief, he/she bears a good moral character.



*[Signature]*

PRINCIPAL

*[Signature]*



UNIVERSITY OF DELHI  
STATEMENT OF MARKS

Certificate

No 28887

Name of the Candidate Kumar Gaurav

Roll No. 203629

B.Com. (Hons.) Part I/II/III (Simult.) Examination and Examination in Subsidiary Subjects 2000. (Annual, Suppl)

Part-I	I	II	III	IV	V	Total		REMARKS	
	50	50	50	50	50	250	250		
								Aggregates of : Part I <u>123</u> Part II <u>115</u> Part III <u>150</u> Grand Total : <u>407/350</u> <u>Passed</u>	
Part-II	VI	VII	VIII	IX	X	XI	Total		
	50	50	50	50	50	50	300		
	18	15	23	28	16	28	128		
Part-III	XII	XIII	XIV	XV	XVI	XVII	XVIII	Total	
	50	50	50	50	50	50	50	350	
	17	28	23	15	26	22	22	153	
Subsidiary Subjects	M.I.L. or Subject in lieu thereof								
	Subject	Marks 100	Result	Subject	Marks 100	Result	B.D.P./ Elec. Eng. 100	Result	

Note : For Title of papers, see reverse.

Dated : 8 JUL 2000 19

Prepared by <u>dr</u>	Checked by <u>R</u>
--------------------------	------------------------

Controller of Examinations  
Section Officer

ENOVO

ENOV 923960708390

# Post Graduate Diploma

INTERNATIONAL COLLEGE OF FINANCIAL PLANNING  
"RULE THE WORLD OF FINANCE"

This day confers upon  
**Humar Saif**

**Post Graduate Diploma in Security Analysis & Trading**  
in recognition of having satisfactorily completed the prescribed requirements  
of the full time Diploma Programme  
for the Academic Year 2009-11

S. D. (M)

Ch. M. S.

Ar. M. S.

13 April 2012

Secy



**The Institute of  
Chartered Financial Analysts of India**

*The Board of Governors of  
The Institute of Chartered Financial Analysts of India  
hereby confer the*

**Diploma in Business Finance**

on

**Kumar Gaurav**

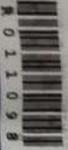
*who has successfully completed the prescribed course of studies  
and examinations*

*Given under the seal of  
The Institute of Chartered Financial Analysts of India*

This **Fourteenth** day of **MAY** of the year

**Two Thousand Two**

*Certificate Number* **DB15383**



8 0 1 1 0 9 8

Control of Examinations

Registrar

*[Signature]*



05/2006-03/2009

Senior Team Member

BACONTINUUM SOLUTIONSPVT. LTD | Gurugram

- Reporting for accounts such as CAPS Accounts New Accounts Acquisition, Loyalty Marketing, Portfolio Acquisition & Small Business Lending.
- Retrieving transactions from caps website & prepare respective reports and do funding entries.
- Reporting for Reward Programs & tools used were secure-transfer website, Excel, Congo's for vendors like Carlson, Affinion, Connexion & Les-Concierge for approvals.
- Invoice processing tools used are ERIBA Database, Shared mailbox, Check Request voucher, Purchase order, Vendor lookup. My role was to delegate the various invoices to other 2 team members & keep a follow up track as its turnaround time was 48hrs only.
- Parts of Infrastructure Reporting Team supporting Total Cost of Ownership Applications where Technology costs are aligned with applications to derive the total cost of owning each application. These ports display these aligned costs in several views, enabling both buyers and Sellers.

07/2003 - 05/2006

Team Member

IFLEX-EQUINOX | Gurugram

- Credit Decisioning / Boarding Terminals / Software's
- Worked as Verifier for the team tasks
- Escrow Analysis as per Consumer Price Index
- Preparation of Amortization Schedule & Pitching for Refinance
- Explaining Mortgage Insurance Premium and Private Insurance Premium.

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## EDUCATION

**St. Paul's School** | Hauz Khas, New Delhi  
A.I.S.S.C.E: Commerce

**S.R.C.C.** | Delhi University, New Delhi  
B.Com(H) : Commerce

**Bajaj Capital** | New Delhi  
MBA : Investment Banking & Finance

---

## LANGUAGES

English, Hindi : First Language

## CERTIFICATIONS

diploma In Business Finance-  
 Investment Banking,  
 FAI University ,Hyderabad

## MBA(INTERNSHIP)

In Automotive industry from  
 Industrial Finance Corporation  
 of India(IFCI)  
 Nehru Place, New Delhi

- On boarding KYC off boarding.
- Responsible for creating & maintaining client database, contacting them to gather necessary documents & information.
- Provide regular updates to stake holders on case status and progress.
- Escalate quality or timeline issues to management while adhering SLA.
- Ensuring quality in accordance with agreed Standards, verifying the due diligence of necessary processing steps, and reviewing the defined parameters in the process.
- Function the Remediation and Renewal process in Client On boarding Life cycle Tool which is divided into 4 stages – **Country Due Diligence, Minimum Due Diligence, Extra Due Diligence & Specialized Due Diligence.**
- Prepare account due diligence report and evaluate multiple transaction Accounts of the client to define AML & associated risks; frame due diligence Reports on related individual/non-individual parties along with lo callanguage information to perform screening & Identify PEP or negative media Information.
- Fulfill **country-specific local due diligence** requirements across a variety of Jurisdictions.

09/2013-01/2020

Team Support Specialist

BARCLAYS GLOBAL SERVICE CENTRE PRIVATE LIMITED | Noida

- Worked as Compliance Assistant in AML Investigations to collect and document data, including: alerting activity, account information, transaction al data, KYC information, politically exposed person (PEP) status, adverse.
- Process the incoming client's application in accordance with CDD/EDD.
- Identify and escalate potential areas for process improvement and system automation while KYC & AML stages as Placement, Layering & Integration.
- Open source Due Diligence performed considering various aspects of Global Regulators as Bank Secrecy Act (BSA), Financial Action Task Force (FATF), ASIC, EMIR & FATCA.
- Evaluate risks of various global clients to validate money laundering keeping Inperspective of regional Tax Authorities.
- Review and analyze Treasury Services, Consumer, Commercial & Business banking customers.
- Recommendation rationale within the case management system adheres to firm's quality standards.
- Assisting US colleagues to impart AML knowledge to enhance AML Investigation.
- Resolving team member's issues & helping them to work on feedback imparted.
- Monitoring team performance & report to my manager on daily basis.
- Encouraging team to identify the areas of automation.
- Assisted managers in conducting AML investigation-based scenarios and consolidation of quality errors.
- Monitored, analyzed and investigated various transactions from detection scenarios such as wire transfers, cash activities & monetary instrument dealings of retail banking of customers to identify potential money laundering activities by alert and case investigation.
- Handled client projects with day-to-day communication and deliverables.
- Supported the team in maintaining quality and achieving targets, while providing feedback on improvements as additional responsibility.
- Recommend Anti-Fraud Process for challenging transition Patten and Trends.
- Resolve Queued transaction within the Service Level agreement to reduce Potential loss revenue losses.



# Kumar Gaurav

+91-9810701139

kumargaurav1179@rediffmail.com

Noida, INDIA 201301

## PROFESSIONAL SUMMARY

- Overall 15+years experience.
- 7yrs. of KYC/AML/Transaction monitoring for PEP, IDV, CDD, EDD.
- Exposure to Risk & Regulatory Investigations.
- Responsible for planning, executing, & delivering compliance activities.
- Excellent communication and Leadership skills.
- Executing fresh ideas to fuel bottom-line results.
- Tech-savvy with 100% client satisfaction.

## COREQUALIFICATIONS

- Team Management
- People Management
- Client Life cycle Management
- AML/KYC/Transaction Monitoring
- Anti-money Laundering Trends
- Due Diligence
- Effective Communication
- Leadership Delivery Operations
- Internal Audits

## ACCOMPLISHMENTS

- Risk Assessment - Developed and implemented effective risk assessment program, reducing incidents by 30%.
- Process Improvement-Created and implemented new compliance processes, increasing efficiency by 25%.
- Communication Skills-Established successful communication with internal and external stakeholders, leading to smooth audits and customer satisfaction.

## EXPERIENCE

01/2024 till 8/2025

Team Leader

BA Continnum Solutions Pvt. Ltd. / Gurgaon

- **Maintain team record** of 8 members daily, weekly, monthly productivity & accuracy reports.
- Managing global clients America/European/Asia Pacific region
- **Analyze client data** from both public & internal sources to ensure compliance with KYC requirements.
- Applying **various due diligence** such as Customer Identification, Standard Due Diligence, Enhanced & Specialized Due Diligence. Identify discrepancies in KYC records & recommend amendments to compliance team.
- Making sure all **cases & reviews meet SLA's**.
- **Handle & maintain** client confidential documents.
- Comprehend client KYC Risk Factors & **draft overall risk summary**

02/2022-06/2023

Sr. Team Lead

SAXO GROUP INDIA PVT LTD | Gurgaon

- **Implementing Global Regulatory Risk & Compliance Operation structure**.
- **Implementing laws & regulations** on document verification as per **SOP**.
- **Attend directive quests board – add hoc requests** from Clients & Managers.
- **Continuously updated with frequent law** changes & ensuring are aligned with other global regions.
- **Manage high volumes spikes**, ensuring it is within the agreed SLA.
- Daily control dashboards **analyze volume, quality checks, production individual team performance** of 11 members.
- **Continuous process improvement** frame work & business excellence including PKT.
- **Perform quality result analysis** to identify potential procedures gaps, develop plan to address them & if necessary, initiate & execute a PIP.
- **Meetings and KPIs** cover capacity, headcount, volumes, reviews, handling time, SLA, client approval, forecast, team governance structure & recruitment back-fill.
- Ensuring **alignment to multiple stakeholders**.
- Managing escalations & ensuring **deliverable targets**.
- Motivate, delegate, create backups, & build career plan for team members, driving value-added ideas and **enhancing improvement scope**.
- **Monthly 1:2:1 meetings** to establish connections with analysts, discussing concerns, doubts, processes, issues, numbers, and other necessary subjects.
- Part of **client calls to enhance business relationships**, identify process improvements and suggest tool enhancements including feature requests, to boost new business.

09/2020-02/2021

Team Leader

AMERICAN INFOSOURCE BUSSINESS SOLUTIONS | Gurgaon

- **Lead comprehensive KYC remediation & renewal** process for various institutional clients from North America & European regions.
- Worked with internal/external stakeholders on lifecycle events.



भारतीय पहचान प्रमाण अधिकरण  
Unique Identification Authority of India

**Address:**

S/O Ashok Kumar Narayan, C-65, S/O अशोक कुमार नारायण, सी.के.ए. 65, नोडा,  
Nar Vihar Part -1, Sector-34, Noida, पार्ट -1, सेक्टर-34, नोएडा, गौतमबुद्ध नगर,  
Gautam Buddha Nagar, उत्तर प्रदेश - 201301  
Uttar Pradesh - 201301

**पता:**

**7988 5320 8018**



1947



help@uidai.gov.in www.uidia.gov.in





भारत सरकार

Government of India



कुमार गौरव

Kumar Gaurav

जन्म तिथि/DOB: 11/12/1979

पुरुष/ MALE



**7988 5320 8018**

मेरा **आधार**, मेरी पहचान



BA Continuum India Pvt. Ltd.  
Building No.5,Mindspace, Raheja IT Park  
Hitech City, Madhapur, Hyderabad  
Telangana - 500081

Payslip for the month of April 2025

Employee ID : 24735397	Employee Name : Kumar Gaurav	PF Number : APHYD00444540000158113
Cost Center : 0001832373	Department : GLOBAL KYC REFRESH	EPS Number : APHYD00444540000158113
Location : Gurugram	Designation : Team Leader - R	PAN Number : AGVPG4270H
Date of Birth : 11.12.1979	Bank A/C No : 44411913347	ESI Number :
Date of Joining : 08.01.2024	Gender : Male	Bank Name : SCB
UAN : 100198061910	No. of days paid : 30.00	
Band : 7	Corporate title :	

EARNINGS & ALLOWANCES	Amount(INR)	DEDUCTIONS	Amount(INR)
Basic Salary	34,650.00	PF Contribution	4,158.00
HRA	17,325.00	LWF Contribution	34.00
BA Continuum Allowance	41,200.34	Rounding off adjustment	-0.66

(\* ) denotes Arrear payment

Total Earnings	93,175.34	Total Deductions	4,191.34
----------------	-----------	------------------	----------

Net pay : 88,984.00  
Net pay In Words : EIGHTY-EIGHT THOUSAND NINE HUNDRED EIGHTY-FOUR RUPEES AND ZERO PAISE

Attendance days	Arr. Paid days	Days in a month	LOP Days
30.00	0.00	30.00	0.00

MASTER SALARY	Amount(INR)	Year to Date ( YTD)	Amount ( INR )
Basic Salary	34,650.00	YTD Earnings	93,175.34
HRA	17,325.00	YTD PF	4,158.00
BA Continuum Allowance	41,200.34		

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BA Continuum India Pvt. Ltd.  
Building No.5,Mindspace, Raheja IT Park  
Hitech City, Madhapur, Hyderabad  
Telangana - 500081

Payslip for the month of May 2025

Employee ID : 24735397	Employee Name : Kumar Gaurav	PF Number : APHYD00444540000158113
Cost Center : 0001832373	Department : GLOBAL KYC REFRESH	EPS Number : APHYD00444540000158113
Location : Gurugram	Designation : Team Leader - R	PAN Number : AGVPG4270H
Date of Birth : 11.12.1979	Bank A/C No : 44411913347	ESI Number :
Date of Joining : 08.01.2024	Gender : Male	Bank Name : SCB
UAN : 100198061910	No. of days paid : 31.00	
Band : 7	Corporate title :	

EARNINGS & ALLOWANCES	Amount(INR)	DEDUCTIONS	Amount(INR)
Basic Salary	34,650.00	PF Contribution	4,158.00
HRA	17,325.00	LWF Contribution	34.00
BA Continuum Allowance	41,200.34	Rounding off adjustment	0.34

(\* ) denotes Arrear payment

Total Earnings	93,175.34	Total Deductions	4,192.34
----------------	-----------	------------------	----------

Net pay : 88,983.00  
Net pay In Words : EIGHTY-EIGHT THOUSAND NINE HUNDRED EIGHTY-THREE RUPEES AND ZERO PAISE

Attendance days	Arr. Paid days	Days in a month	LOP Days
31.00	0.00	31.00	0.00

MASTER SALARY	Amount(INR)	Year to Date ( YTD)	Amount(INR)
Basic Salary	34,650.00	YTD Earnings	186,350.68
HRA	17,325.00	YTD PF	8,316.00
BA Continuum Allowance	41,200.34		

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BA Continuum India Pvt. Ltd.  
Building No.5,Mindspace, Raheja IT Park  
HITECH City, Madhapur, Hyderabad  
Telangana - 500081

Payslip for the month of June 2025

Employee ID : 24735397	Employee Name : Kumar Gaurav	PF Number : APHYD00444540000158113
Cost Center : 0001832373	Department : GLOBAL KYC REFRESH	EPS Number : APHYD00444540000158113
Location : Gurugram	Designation : Team Leader - R	PAN Number : AGVPG4270H
Date of Birth : 11.12.1979	Bank A/C No : 44411913347	ESI Number :
Date of Joining : 08.01.2024	Gender : Male	Bank Name : SCB
UAN : 100198061910	No. of days paid : 30.00	
Band : 7	Corporate title :	

EARNINGS & ALLOWANCES	Amount(INR)	DEDUCTIONS	Amount(INR)
Basic Salary	34,650.00	PF Contribution	4,158.00
HRA	17,325.00	LWF Contribution	34.00
BA Continuum Allowance	41,200.34	Rounding off adjustment	0.34

(\* ) denotes Arrear payment

Total Earnings	93,175.34	Total Deductions	4,192.34
----------------	-----------	------------------	----------

Net pay : 88,983.00  
Net pay In Words : EIGHTY-EIGHT THOUSAND NINE HUNDRED EIGHTY-THREE RUPEES AND ZERO PAISE

Attendance days	Arr. Paid days	Days in a month	LOP Days
30.00	0.00	30.00	0.00

MASTER SALARY	Amount(INR)	Year to Date ( YTD)	Amount(INR)
Basic Salary	34,650.00	YTD Earnings	279,526.02
HRA	17,325.00	YTD PF	12,474.00
BA Continuum Allowance	41,200.34		

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If you received this in error please destroy it along with any copies and notify the sender immediately.

**BA Continuum India Pvt. Ltd.**

A nonbank subsidiary of Bank of America Corporation

**Private and Confidential: Compensation Revision Statement**

Name: Kumar Gaurav

Location: Gurugram

Person Number: 24735397

Dear Kumar Gaurav,

**Your Annual Fixed Compensation (CTC) has been revised to INR ₹1,188,000.00 effective February 1,2025.**

The organization evaluates, reviews and revises its compensation structure and statutory contributions, from time to time, in line with the changing operating environment and applicable laws and therefore compensation structure and statutory contributions may undergo changes. The company determines the amount of each compensation component in its sole discretion.

Please note that the terms in this statement and your compensation details are confidential in nature. Do not share them with anyone except your immediate family, personal, financial and legal advisors.

We thank you for your continuous contribution to our success at Bank of America.

**Note:**

- i. Refer to ADP Global View (Payroll Portal) for your detailed compensation structure
- ii. If you give notice of your resignation on or before compensation change effective date, you will not be eligible for compensation revision.
- iii. With effect from Feb 1, 2019 Medical Allowance is merged with BA Continuum Allowance. Medical Allowance no longer provides tax advantage as per IT Rules.
- iv. This is a computer generated statement, hence no signature is required.

Building Number 5, Mindspace, Raheja IT Park HITEC City  
Madhapur, Hyderabad -500081  
Telangana, India

**Private & Confidential**

13 Nov 2023

Kumar Gaurav  
C-65, Nar Vihar, Part- 1, Sector -34, Gautam Buddha Nagar,  
Noida  
Uttar Pradesh  
201301  
India

Dear Kumar Gaurav,

Congratulations, subsequent to the interview process we are pleased that you are considering joining **BA Continuum India Pvt. Ltd.** (herein after referred to as "**Company**") at our Gurugram **office**. This letter confirms the terms of our offer with respect to your planned employment. You will be designated as Team Leader at Band 7. Your Annual Compensation (CTC) will be Rs 1100000 - (Rupees Eleven Lakh Only) as more specifically stated in Annexure I attached to this offer.

**Other Terms & Conditions**

Your start date will be 08 Jan 2024 ("**Date of Joining**"). The Company however reserves the right, at its absolute discretion, to extend the Date of Joining if it considers it necessary. You shall be notified in advance if the Date of Joining is being extended and the new Date of Joining will be informed accordingly. In case you do not join the services of **BA Continuum India Pvt. Ltd.** by 08 Jan 2024 this offer of appointment will stand cancelled and withdrawn without any further communication. Your appointment stands effective from the date you report in for work, which under no circumstances shall be later than Date of Joining. Any request for change in date unless communicated and accepted in writing will not be effective.

Any benefit plan applicable to your band, in accordance with Company policies, will apply to you as per your Date of Joining or in the event you do not join the services on the Date of Joining, such other commencement date on which you start work for the Company.

The Company reserves the right to change or modify the manner, composition, or mode of delivering compensation in its full discretion.

Effective from the issuance of this letter and any time during the course of your employment; as applicable, if any discrepancies are found/reported with regards to the testimonials submitted by you, to the Company at the time of engagement/ joining or thereafter this agreement will be terminated with immediate effect. No notice will be served in case your engagement is terminated on disciplinary grounds.

Registered office address:  
Building Number 5, Mind Space – Raheja IT Park  
HITEC City, Madhapur, Hyderabad – 500 081  
Telangana, India  
Phone number: 040 71065000  
CIN: U72200TG2003PTC041835

Building Number 5, Mindspace, Raheja IT Park HITEC City  
Madhapur, Hyderabad -500081  
Telangana, India

For the first ninety (90) days of your services/employment you will be deemed to be on probation and during this period, either party may terminate this contract by giving one (1) weeks' notice in writing or salary in lieu thereof, at the sole discretion of the Company. Within sixty (60) days after completion of the ninety (90) days if you have not received a notification stating otherwise including, without limitation, extension of probation period from HR, your employment is deemed to be confirmed. After the expiry of the probation period or the extended probation period (if the same has been extended) either party is entitled to terminate the contract by giving sixty (60) days' notice.

Whereas the Company reserves the right to request service of notice or pay salary in lieu of your notice period, waiver or payment in lieu will be at the sole discretion of the Company, but in no event will be less than the minimum period required by applicable law.

**The condition of this offer are:**

1. Your background check, including credit, and employment reference is satisfactory to the Company and the Company is able to verify, to its satisfaction, the personal and sensitive information (including but not limited to biometric data, such as fingerprints) you have provided or would be required to provide during the course of your application in your resume, Candidate Information Sheet that you will be signing at the time of execution of this offer letter ("**CIS Form**") and such other information as may be requested by the Company. Any personal references and any negative report received by the Company from any person including your existing or earlier employer shall be confidential and solely for the Company's use, and you undertake not to request for a copy thereof or base a claim of any nature against any person including the Company with regard to such report or satisfaction reached by the Company;
2. Where required, you are able to provide evidence of your right to work and remain in India, in accordance with legal requirements, or being issued with the relevant work visa, work permits, residence cards, licenses, registrations or memberships;
3. Where required, you provide original documentary evidence of your previous employment, academic and professional qualifications as part of the background screening process;
4. You make full and frank written disclosure of all directorships and other positions of office that you currently hold;
5. You commence employment with Company on a date acceptable to Company and further that you are not subject to any restrictions arising from your current (or any previous) employment which may adversely impact on your activities for the Company;
6. You meet any further requirements as stated in this offer letter; and
7. You warrant and represent to the Company that all information, statements and documents made or provided by you to the Company, for the purposes of any job application or any part of the recruitment process, including all the statements and declarations made by you in the application form or resume, are not misleading, false, incomplete or inaccurate for any reason, whether by way of any omission or otherwise.

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Building Number 5, Mindspace, Raheja IT Park HITEC City  
Madhapur, Hyderabad -500081  
Telangana, India

8. Home/remote working arrangements are specific to our positions at the Company including the Group (as the case may be) bank. We use a multi-faceted approach that responds to the nature of our businesses and work. Your manager will provide you with information on the in-office expectations associated with your role. These expectations are continuously evaluated based on various factors including business continuity needs and role requirements, and, subject to local law, are subject to change at any time and at the sole discretion of the bank Company including the Group (as the case may be). You will be expected to work in the shifts including night shifts (as applicable) assigned to you by your manager.

Objections to the collection, use, storage, transfer or other processing of personal and sensitive information or withdrawal of consent may affect your employment with the Company as sharing of such information with the regulatory authorities both in India and other jurisdictions of operations can be an essential prerequisite of your job requirement.

The Company reserves its rights to withdraw the present offer or to rescind any agreement entered into, or to terminate your employment if any of the conditions mentioned herein are not fulfilled by you.

We reserve the right to withdraw this offer as appropriate if any of the above conditions are not met, or if accepted, to rescind any agreement by reason of you failing to meet a condition precedent of employment, or to terminate your employment at our option.

By accepting this offer you acknowledge that you have been directed by the Company to comply with any continuing lawful and enforceable obligations that you may have to any former employer. You should make your line manager and HR representative aware of these obligations at the time of accepting this offer. This will include any post termination restrictions on your activities in relation to clients or employees of any former employer and any confidentiality obligations regarding trade secrets or other proprietary information belonging to your previous employer(s). Additionally, you should provide to the Company any correspondence from your former employer which you receive following your resignation, such as a relieving letter, which summarizes the obligations by which your former employer believes you to be bound. In particular you agree not to bring to the Company any documents or other information in any format, will not download, email, copy or otherwise send to yourself or anyone at the Company any documents or information in any format from your former employer(s) or other parties to whom you owe a duty of confidentiality; will not disclose any confidential, proprietary or trade secret information of any former employer or its clients, and will not use, disclose or act on such information in performing your duties for the Company. If, in the Company's opinion, such obligations to your former employer would mean you could not carry out your role with the Company then we may rescind or revoke this offer of employment.

By accepting this offer, you are agreeable to keep yourself in reasonable readiness to move to whatever place of occupation, the Company desires you to undertake.

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Your employment is transferable or, you may be sent on deputation or on secondment, to any location in India or abroad either within the Company or to any of its associate or sister concerns or its subsidiary whether existing today or which may come up in future at any time at the sole discretion of the Company.

In case an employee is paid 'Relocation' benefit as per Company policy, the Company reserves the right to recover the entire amount paid, should the employee voluntarily terminate the engagement / employment and /or the engagement / employment is terminated by the Company (on disciplinary grounds), anytime within twelve (12) months from the date of payout of the relocation benefit. In case you are entitled to 'Notice pay out' benefit as per Company policy, the Company reserves the right to recover the entire amount paid, should you voluntarily terminate your employment or your employment is terminated by the Company (on disciplinary grounds), anytime within twelve (12) months from your date of joining. The amount recoverable from you by the Company will be based on actual amount spent by the Company. The Company may at its sole discretion, if it thinks so fit to do, waive any portion of or the entire amount recoverable from you. The amount recoverable from you by the Company will be based on actual amount spent by the Company on such relocation and/or Notice Payout.

Your employment with the Company is at all-time contingent upon your adherence to the Company's policies and procedures applicable to all employees generally, and/or applicable to your position or within the Company, and as amended from time to time.

This Agreement is governed by and construed in accordance with Indian law and the parties submit to the exclusive jurisdiction of the Indian courts.

**Representations & Warranties**

1. By signing this letter, you are representing to the Company that your acceptance of this offer and agreeing to employment with the Company under these terms will not conflict with, violate or constitute a breach of any employment or other agreement to which you are a party and that you are not required to obtain the consent of any person, firm, corporation or other entity in order to accept this offer of employment.
2. You further warrant and represent that you are not subject to any restrictive covenants or other continuing obligations that in any way restrict your ability to engage in or solicit any business of any type engaged in by the Company, or participate in recruiting or staffing efforts on behalf of the Company.

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3. You further represent and agree that you will not knowingly use or otherwise disclose any confidential, business and proprietary or trade secret information obtained as a result of any prior employment in connection with the performance of your job duties for the Company, unless specifically authorized to do so by someone with the appropriate authority from the applicable place of former employment, and that this provision should be regarded as this Company's instruction for you not to do so. You represent that you have provided the company with full and accurate documentation of your last drawn compensation. To the fullest extent permitted by law, you agree to keep the terms of this letter confidential and agree not to share them with anyone except with your immediate family, personal, financial and legal advisors.

This letter supersedes any prior oral or written understanding regarding the terms and conditions of your employment with the Company and any changes to such terms must be in writing and signed by you and an authorized representative of the Company.

Assuming that you accept and agree to the terms of this letter, during the period which begins immediately after you sign and date this letter, and ends upon your actual commencement date, you acknowledge and agree that your employment with the Company will not yet have begun (the "Interim Period"). You further acknowledge and agree that your employment with the Company will begin on the commencement date when you start work for the Company. During the described Interim Period, this letter remains subject to rescission / revocation by the Company, in its sole discretion upon discovery of conduct or behavior by you which would constitute a breach of the representations and warranties set out in this letter; or such other behavior or conduct as is plainly and materially injurious to the Company, its business interests or its reputation.

During the Interim Period the Company will conduct verification of the information provided by you in your resume, CIS Form etc., in connection with your employment application and for employment purpose. By executing the CIS Form you give your consent regarding such background verification being conducted by the Company. In the event the Company consents to your employment commencing ahead of the satisfactory completion of the required background check(s), your continued employment will be conditional on the satisfactory completion of such background screening procedures. If the Company requires additional documentation in support of your background check you will be given a maximum of thirty (30) days from the Date of Joining to provide any such documentation. Consequently, in the event that you fail to provide any documentation within thirty (30) days, or the Company is not satisfied with the documentation, or the results of your pre-employment screening, Company will be entitled to withdraw or rescind this offer by reason of you failing to meet a condition precedent of employment, or to terminate your employment at its option. Your employment will cease without any entitlement to notice or pay in lieu of notice. In the event of withdrawal or termination, no further entitlements (including any sign-on incentives) will be payable, and you will be required to repay any sign-on payments already made.

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We believe that you are capable of making an outstanding contribution and we can offer you a challenging and rewarding career with the Company. Please review this letter and return the signed copy of this letter as your acceptance of the terms and conditions contained herein. If you have any questions or if there is any way I can help you further, please do not hesitate to call.

Sincerely,  
For **BA Continuum India Pvt. Ltd.**



**Jiten Kapoor**  
**Senior Vice President – Human Resources**

Date: 13 Nov 2023  
Accepted and Agreed:

\_\_\_\_\_

Kumar Gaurav

Date: \_\_\_\_\_

City: \_\_\_\_\_

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**Annexure I: Compensation Details****Date of Offer:** 13 Nov 2023**Name:** Kumar Gaurav**Job Title:** Team Leader**Band:** 7**Annual Compensation**

<b>Annual Compensation Components</b>	<b>(All figures are in Rs. per annum)</b>
Basic Salary	385000
House Rent Allowance	192500
LTA	30000
Advanced Statutory Bonus	0
Employer's Contribution to Provident Fund	46200
Gratuity (as per payment of Gratuity Act) *	18519
BA Continuum Allowance	427781
<b>Total Annual Compensation (CTC)</b>	<b>1100000</b>

**Statutory Deductions:**

1. Pursuant to applicable laws, rules, regulations notifications, ordinances and policies notified or promulgated and modifications thereof in effect from time to time and in accordance with Company Policies your compensation shall be subjected to necessary deductions towards provident fund contribution
2. Basis the eligibility criteria for your coverage under Employees' State Insurance Act, 1948 ("ESIC") and in line with the statutory requirements and amendments thereto from time to time, your salary will be subjected to necessary deductions towards employee's contribution to ESIC. The Company will make the necessary employer's contribution accordingly.

**General Terms:**

1. The design of compensation structure are subject to revision by the Company at any time, in line with the changing operating environment and applicable laws and therefore, compensation, statutory entitlements or contributions may undergo change. The company determines the amount of each compensation component in its sole discretion.
2. Upon joining the Company, you will also be enrolled in the hospitalization insurance scheme as applicable to employees at your level. In addition, you will be entitled to any other benefits, as per prevailing Company's Policies.
3. Taxes at source will be deducted as per provisions of Income Tax Act, 1961.

\* The Gratuity amount mentioned in the CTC is an indicative figure and used only for calculation purposes and the company will pay the Gratuity amount as per the norms laid out in The Payment of Gratuity Act, 1972.

# BA Continuum India Pvt. Ltd.

A nonbank subsidiary of Bank of America Corporation

Ref: # 2085838/ A52

25-Aug-25

Full Name : Kumar Gaurav

Person No. : 24735397

## TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Kumar Gaurav (24735397)** was an employee of this organization and the employment details are as below:

Employed Since	Business Title	Corporate Title
08-Jan-24	Team Leader - Regulated	Not Applicable

Kumar is being relieved from the services of the organization w.e.f. **05-Aug-25**, close of business hours.

We take this opportunity to wish Kumar a bright future.

Yours sincerely

For BA Continuum India Pvt. Ltd.



**Nadeem Mohammed**  
Vice President - Human Resources

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BA Continuum India Pvt. Ltd.  
Building No.5,Mindspace, Raheja IT Park  
HITECH City, Madhapur, Hyderabad  
Telangana - 500081

Payslip for the month of August 2025

Employee ID : 24735397	Employee Name : Kumar Gaurav	PF Number : APHYD00444540000158113
Cost Center : 0001832373	Department : GLOBAL KYC REFRESH	EPS Number : APHYD00444540000158113
Location : Gurugram	Designation : Team Leader - R	PAN Number : AGVPG4270H
Date of Birth : 11.12.1979	Bank A/C No : 44411913347	ESI Number :
Date of Joining : 08.01.2024	Gender : Male	Bank Name : SCB
UAN : 100198061910	No. of days paid : 36.00	Last Working Day : 05.08.2025
Band : 7	Corporate title :	

EARNINGS & ALLOWANCES	Amount(INR)	DEDUCTIONS	Amount(INR)
*Basic Salary	34,650.00	PF Contribution	4,829.00
Basic Salary	5,588.71	LWF Contribution	34.00
*HRA	17,325.00	Rounding off adjustment	-0.58
HRA	2,794.35		
*BA Continuum Allowance	41,200.34		
BA Continuum Allowance	6,645.22		
Exgratia	96,281.00		
Leave Encashment 20.00	62,116.80		

(\* ) denotes Arrear payment

Total Earnings	266,601.42	Total Deductions	4,862.42
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Net pay : 261,739.00  
Net pay In Words : TWO HUNDRED SIXTY-ONE THOUSAND SEVEN HUNDRED THIRTY-NINE RUPEES AND ZERO PAISE

Attendance days	Arr. Paid days	Days in a month	LOP Days
5.00	31.00	31.00	0.00

MASTER SALARY	Amount(INR)	Year to Date ( YTD)	Amount ( INR )
Basic Salary	34,650.00	YTD Earnings	546,127.44
HRA	17,325.00	YTD PF	17,303.00
BA Continuum Allowance	41,200.34		

This is a Computer Generated Statement and hence no signature is required.  
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If you received this in error please destroy it along with any copies and notify the sender immediately.

**BA Continuum India Pvt. Ltd.**  
**Income Tax Computation Statement**  
Tax Regime - New Regime

**Employee Code** : 40045772  
**Employee Name** : Kumar Gaurav  
**Gender** : Male  
**Assessment Year** : 2026-27

**PAN Number** : AGVPG4270H  
**Employee ID** : 24735397  
**Date of Joining** : 08.01.2024  
**For Month** : AUG,2025

Heads of Income	Monthly (A)	Actual YTD (B)	Projected (C)	Total (B+C)
<b>Income from Salary</b>				
<b>Regular Income</b>				
Basic Salary	5,588.71	144,188.71		144,188.71
HRA	2,794.35	72,094.35		72,094.35
BA Continuum Allowance	6,645.22	171,446.58		171,446.58
				<b>387,729.64</b>
<b>Irregular Income</b>				
Exgratia	96,281.00	96,281.00		96,281.00
Leave Encashment	62,116.80	62,116.80		62,116.80
				<b>158,397.80</b>
<b>Perquisites</b>				
Other Benefits	1,421.00	5,321.00		5,321.00
				<b>5,321.00</b>
<b>Gross Salary</b>				<b>551,448.44</b>
Leave Salary Exemption				22,527.63
<b>Net Salary</b>				<b>528,921.00</b>
Standard Deduction				75,000.00
Total deduction				75,000.00
<b>Net Taxable Salary</b>				<b>453,921.00</b>
<b>Add/Less Inc from oth sources</b>				
<b>Gross Total Income</b>				<b>453,921.00</b>
<b>Total Taxable Income</b>				<b>453,921.00</b>
<b>Tax on Total Income</b>				<b>2,696.05</b>
<b>Less Tax Credit</b>				<b>2,696.05</b>
<b>Total Tax Payable</b>				<b>0.00</b>

Tax Payable Breakdown				
From Slab	To Slab	Amount to be taxed	Tax Rate (%)	Taxed Amount
0.00	400,000.00	400,000.00	0.00	0.00
400,000.01	453,921.00	53,921.00	5.00	2,696.05

Exemptions U/s 10	Amount
Leave Salary Exemption	22,527.63
<b>Total</b>	<b>22,527.63</b>