

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Vishal Kumar	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-1	Report Status	Closed
Date of Birth	23 Jun 1998	Application Received	18-11-2025
Candidate Employee ID	116192	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	06-12-2025
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Deputy Manager - HR	25-11-2025	GREEN
GRADUATION	Certificate Unite	06-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	19-11-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	19-11-2025	GREEN
POST GRADUATION	Online Database	21-11-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	19-11-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	21-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	19-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	01-12-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	24-11-2025	GREEN

End of summary report

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

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Trigent Software Private Limited	Trigent Software Private Limited
Name Of The Candidate:	Vishal Kumar	Vishal Kumar
Emp Code:	64118	64118
From:	02-12-2022	02-12-2022
To:	06-07-2023	06-07-2023
Designation:	Project Co-Ordinate	Project Co-Ordinate
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Deputy Manager - HR of Trigent Software Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Deputy Manager - HR	
Report Verified Date:	25-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

TRIGENT SOFTWARE PRIVATE LIMITED

BASIC INFORMATION

Candidate Name	VISHAL KUMAR
Employee ID	64118

ASSOCIATION DETAILS

Organisation Name	TRIGENT SOFTWARE PRIVATE LIMITED
Designation	Project Co-ordinator
Date of Joining	02-Dec-2022
Last Working Date	06-Jul-2023
Association type	Employee
Compensation	Cannot be disclosed as per organization policy

REFERENCES

Reference tags	10031 - Resigned and relieved, 10033 - Served notice period, 10001 - Normal or usual exit/deboarding, 10004 - Eligible for re-hire, and/or re-onboarding
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SOURCE OF INFORMATION

Organisation Name	TRIGENT SOFTWARE PRIVATE LIMITED
Written on	26-Dec-2023
Written by	Deputy Manager – HR Operations

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Savitribai Phule Pune University	Savitribai Phule Pune University
Name Of The Candidate:	Vishal Kumar	Vishal Kumar
Enroll No:	20617	20617
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	Apr-2020	Apr-2020
Certification Issued Date:	2020-11	2020-11
Remarks:	The following applicant details were verified by Certificate Unite of Savitribai Phule Pune University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Certificate Unite	
Report Verified Date:	06-12-2025	
Verification Status(Color Code):	GREEN	



SAVITRIBAI PHULE PUNE UNIVERSITY

(formerly University of Pune)

GANESHKHIND PUNE 411 007

STATEMENT OF MARKS/GRADES FOR B. Com. (2013) EXAM. - APRIL 2020

SEAT NO. 20617

CENTRE 001

PERM REG. NO.: 1201927406

NAME VISHAL KUMAR

MOTHER: RAGINI DEVI

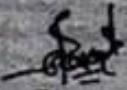
COLLEGE

0656 SINHAGAD TECHNICAL EDUCATION SOCIETY'S COLLEGE OF SCIENCE PUNE

YEAR	COURSE NAME PASSING/DUT OF	8/20 PP	MARKS OBTAINED		
			32/80 TEX.	40/100 UEX.	TOTAL
	SUBJECT : COST & WORKS ACCOUNTING				
2	2113 BUSINESS COMMUNICATION	17	13	29	58
	2123 CORPORATE ACCOUNTING		13	45	58
	2133 BUSINESS ECONOMICS (MACRO)		14	43	57
	2143 BUSINESS MANAGEMENT		13	42	55
	2153 ELEMENTS OF COMPANY LAW		12	40	52
	2253 COST & WORKS ACCOUNTING - I	15	12	26	53
	2777 A COURSE IN ENVIRONMENTAL AWARENESS			GRADE	B
3	3113 BUSINESS REGULATORY FRAMEWORK	16	48	* 64	
	3123 ADVANCED ACCOUNTING	16	69	* 85	
	3133 INDIAN & GLOBAL ECONOMIC DEVELOPMENT	16	43	* 59	
	3153 AUDITING & TAXATION	17	16	35	* 68
	3451 COST & WORKS ACCOUNTING-II	18	16	35	* 69
	3453 COST & WORKS ACCOUNTING-III	17	16	38	* 71

GRAND TOTAL (OUT OF 1200): 749

RESULT : FIRST CLASS



Director

Board of Examinations & Evaluation

Medium of instruction: English

DATE: 12 NOV 2020

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1	GQ-AMRSNVJ-1
Candidate Name:	Vishal Kumar	Vishal Kumar
Date Of Birth:	22-06-1998	22-06-1998
Father Name:	Sushil Kumr	Sushil Kumr
Address1:	H 104, Pristine Pacific Society, Ambegon, Near Dmart, Pune, Maharashtra-411046.	H 104, Pristine Pacific Society, Ambegon, Near Dmart, Pune, Maharashtra-411046.
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1
NAME OF THE APPLICANT	Vishal Kumar
FATHER NAME	Sushil Kumar
DATE OF BIRTH	23-June-1998
ADDRESS OF THE APPLICANT	H 104, Pristine Pacific Society, Ambegon, Near Dmart, Pune, Maharashtra-411046.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	19-November-2025

EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



(PALAV AGARWAL)
BAR COUNCIL DELHI ID D/1432/14

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Vishal Kumar	Vishal Kumar
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

LSEG World-Check One CASE REPORT

Confidential

Name	Vishal Kumar		
Case Rating	Not Rated		
World-Check Total Matches	49		
Case ID	GQ-AMRSNVJ-1		
Current Group	World-Check		
Gender	Male	Date of Birth	23 Jun 1998
Last Screened	19 Nov 2025 07:21	Case Created	19 Nov 2025 07:21
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	49				
Resolved Matches	49	Positive: 0	Possible: 0	False: 49	Unspecified: 0
Unresolved Matches	0				

Name
Date Printed
Printed By
Group

Vishal Kumar
19-11-2025, 07:28
database check
World-Check



Annexure 4 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Vishal KU MAR	8483546	OB, SIC	INDIVIDUAL	MALE	2002, 2001	USA	USA	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8814487	OB, SIC	INDIVIDUAL	MALE	1993, 1994	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7255665	OB, SIC	INDIVIDUAL	MALE	1995, 1996	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	4217899	OB, SIC	INDIVIDUAL	MALE	1988, 1989	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8444601	OB, SIC	INDIVIDUAL	MALE	2000, 2001	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7763732	OB, SIC	INDIVIDUAL	MALE	2005, 2006	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8851879	OB, SIC	INDIVIDUAL	MALE	1984, 1985	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8661109	OB, SIC	INDIVIDUAL	MALE	2005, 2006	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	7537798	OB, SIC	INDIVIDUAL	MALE	2004, 2003	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	5644958	OB, SIC	INDIVIDUAL	MALE	1995, 1996	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal Kumar CHAURASIA	7581131	OB, SIC	INDIVIDUAL	MALE	1993, 1992	IND	IND	19-Nov-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Vishal KU MAR	8821010	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025			Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7746852	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025			Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	6588386	PEP	INDIVIDUAL	MALE		IND	IND	19-Nov-2025			Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	6861046	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025			Unknown	No Match	Exact - 100%

Name
Date Printed
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Vishal Kumar
19-11-2025, 07:28
database check
World-Check



Annexure 4 (c)

FALSE	Vishal KU MAR	7312017	OB, SIC	INDIVIDUAL	MALE	1998, 1999	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	4692708	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7394552	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8845786	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	6191606	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8636366	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7425549	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8611966	OB, SIC	INDIVIDUAL	MALE	1998, 1997	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7490022	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8586915	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8837473	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8668242	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8344450	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7677524	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	4626617	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	5307181	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8758742	OB, SIC	INDIVIDUAL	MALE		IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%

Name:
Date Printed:
Printed By
Group

Vishal Kumar
19-11-2025, 07:28
database check
World-Check



Annexure 4 (d)

FALSE	Vishal KU MAR	4559617	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8748543	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8465148	LE, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7741346	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8846212	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7617185	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	6025207	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7884792	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8808407	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7465021	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	19-Nov-2025	Unknown	No Match
FALSE	Vishal KU MAR	7647889	LE, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	5545553	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	7632559	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	8454489	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal KU MAR	6911321	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishal TANTI	5313036	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%
FALSE	Vishu KUM AR	7927496	OB, SIC	INDIVIDUAL	MALE	IND	IND	19-Nov-2025	Unknown	No Match	Exact - 100%

Name
Date Printed
Printed By
Group

Vishal Kumar
19-11-2025, 07:28
database check
World-Check



Annexure 4 (e)

AUDIT

Date	Actioned By	Action	Notes	Source
19 Nov 2025 07:23	database check	38 World-Check matches resolved as False		Desktop
19 Nov 2025 07:21	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
19 Nov 2025 07:21	database check	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 this 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: Vishal Kumar
Date Printed: 19-11-2025, 07:28
Printed By: database check
Group: World-Check



Annexure 4 (f)

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 4 (g)

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

Annexure 4 (h)

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

Annexure 4 (i)

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 4 (j)

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 4 (k)

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

Annexure 4 (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 4 (m)

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

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Veer Madho Singh Bhandari Uttarakhand Technical University	Veer Madho Singh Bhandari Uttarakhand Technical University
Name Of The Candidate:	Vishal Kumar	Vishal Kumar
Enroll No:	UTU/2305100008	UTU/2305100008
Degree:	Master of Business Administration	Master of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	2025	2025
Remarks:	The following applicant details were verified by Online Database of Veer Madho Singh Bhandari Uttarakhand Technical University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	21-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

online.uktech.ac.in/ums/Result/Result/ScholarAtGlance

 वीर माधो सिंह भण्डारी उत्तराखण्ड प्रौद्योगिकी विश्वविद्यालय, देहरादून, भारत
Veer Madho Singh Bhandari Uttarakhand Technical University, Dehradun, India
(Formerly Uttarakhand Technical University Established by Act No. 415/2005 by Uttarakhand Government)

University Management System
Scholar at a Glance (Provisional)
(Not to be used as Substitute of University official documents)

Student Details

Institute Code & Name	:	(036) DOON BUSINESS SCHOOL, DEHRADUN				
Course Code & Name	:	(05) MBA		Branch Code & Name	:	(05) MBA
RollNo	:	230360005230		EnrollmentNo	:	UTU/2305100008
Name	:	Vishal kumar		Hindi Name	:	विशल कुमार
Father's Name	:	Sushil kumar		Mother's Name	:	Ragini devi
Gender	:	Male		Admission Session	:	2023-24
Medium of Instruction	:	English				

Academic Performance

Session : 2023-24 (Regular) Semester : 1,2 Result : PASS Marks : 1058/1600
Session : 2024-25 (Regular) Semester : 3,4 Result : PASS Marks : 1043/1600

UAN/ITR/FORM 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Vishal Kumar	Vishal Kumar
Application Id:	GQ-AMRSNVJ-1	GQ-AMRSNVJ-1
UAN No:	101635935375	101635935375
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

UAN Details Report

UAN	101635935375
NAME	VISHAL KUMAR
Pan Number	ISZPK0698M
Mobile Number	NA

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MRNOI18730790000015681	NLB TECHNOLOGY SERVICES PRIVATE LIMITED	17-SEP-2025	
2	PUPUN03096740000023676	CREDENCE RESOURCE MANAGEMENT PVT LTD	02-AUG-2022	05-OCT-2022
3	PUPUN19855800000011175	FULCRUM DIGITAL PRIVATE LIMITED	14-APR-2022	
4	PYBOM00165730002292259	MPHASIS LIMITED	25-NOV-2020	30-JAN-2021

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1	GQ-AMRSNVJ-1
Candidate Name:	Vishal Kumar	Vishal Kumar
Date Of Birth:	23-06-1998	23-06-1998
Father Name:	Sushil Kumar	Sushil Kumar
Address1:	H 104, Pristine Pacific Society, Ambegon, Near Dmart, Pune, Maharashtra-411046.	H 104, Pristine Pacific Society, Ambegon, Near Dmart, Pune, Maharashtra-411046.
Remarks:	The following applicant details are verbally verified and the notary report duly stamped and signed by Palav Agarwal - Advocate with comment on criminal record not found, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	21-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1
NAME OF THE APPLICANT	Vishal Kumar
FATHER NAME	Sushil Kumar
DATE OF BIRTH	23-June-1998
ADDRESS OF THE APPLICANT	H 104, Pristine Pacific Society, Ambegon, Near Dmart, Pune, Maharashtra-411046.
NAME OF THE POLICE STATION AS PER ADDRESS	Ambegaon Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-November-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

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Vishal Kumar	Vishal Kumar
Pan Number:	ISZPK0698M	ISZPK0698M
CIBIL Transunion Score:	Not Applicable	695
Scoring Factors:	Not Applicable	Presence Of Severe Delinquency
Personal Loan Score:	Not Applicable	Not Disclosed
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

REPORT DATE & TIME : 19/11/2025 (12:45:04)

CONTROL NUMBER : 9933818715



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20737

REFERENCE NUMBER : 11

CONSUMER INFORMATION

CONSUMER NAME	Vishal Kumar	PAN	ISZPK0698M
DOB	23/06/1998	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AADHAAR NUMBER (UID)	-
ADDRESS	DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

Ranges from:
300 (high risk) to 900 (low risk)



SCORING FACTORS

1. Presence Of Severe Delinquency
2. Presence Of Delinquency
3. High Balance Build-Up On Non-Mortgage Loans
4. High Balance In Proportion To High Credit Amount In The Last 12 Months
5. High Proportion Of Outstanding Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 15	High Cr/Sanc. Amt : ₹9,23,239	Recent : 05/09/2025
Zero balance : 11	Current : ₹44,255	Oldest : 05/05/2022
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
8	12/01/2025	0	2	1

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : VISHAL KUMAR D.O.B : 23/06/1998 GENDER : Male CREDITVISION® SCORE : 695

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	ISZPK0698M	-	-
PASSPORT NO	U1767853	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CRYC	10054676350622	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 8 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	918340587759	-
Office Phone	41451000	-
Mobile Phone	7488646968	-
Mobile Phone	7008900032	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

VISHA7736243747@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
E-WING, FLAT NO.802 PRISTINE PACIFIC, SOCIETY, NEAR D-MART, AMBEGAON BK..., KATRAJ, PUNE CITY, PUNE, PUNE CITY, MAHARASHTRA, INDIA, PUNE, MH, 411046, MAHARASHTRA - 411046	Residence	-	29/02/2024
PUNE, MAHARASHTRA, 411046, MAHARASHTRA - 411046	Residence	-	29/02/2024
802, PRISTINE PACIFIC SOCIETY, 0, 0, AMBEGAO, HAVELL, NEAR D MART, PUNE, MAHARASHTRA - 411046	Permanent	-	31/12/2023
802, PRISTINE PACIFIC SOCIETY, 0, 0, AMBEGAO, HAVELL, NEAR D MART, PUNE, MAHARASHTRA - 411046	Residence	-	31/12/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
SHORT TERM PERSONAL LOAN (30/09/2025)	Self Employed	Not Available	Not Available	Not Available

Annexure 8 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/09/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/10/2025	ACTIVE							
ACCOUNT		AMOUNTS										
TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 3,700	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 3,274	REPAYMENT TENURE	8							
ACCOUNT NUMBER	Not Disclosed			EMI	₹ 513							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025	END DATE : 01/09/2025	LAST PAYMENT :	05/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	000	-	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/09/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/10/2025	ACTIVE							
ACCOUNT		AMOUNTS										
TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 14,800	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 13,099	REPAYMENT TENURE	8							
ACCOUNT NUMBER	Not Disclosed			EMI	₹ 2,053							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025	END DATE : 01/09/2025	LAST PAYMENT :	05/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	000	-	-

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/03/2025	DATE CLOSED : 05/09/2025	DATE REPORTED & CERTIFIED : 31/10/2025	INACTIVE							
ACCOUNT		AMOUNTS										
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 11,920	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	7							
ACCOUNT NUMBER	Not Disclosed			INTEREST RATE	28.4							
OWNERSHIP	INDIVIDUAL			EMI	₹ 1,653							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025	END DATE : 01/03/2025	LAST PAYMENT :								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	000	000	000	000	000	000	000	000	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/03/2025	DATE CLOSED : 05/09/2025	DATE REPORTED & CERTIFIED : 15/09/2025	INACTIVE
ACCOUNT		AMOUNTS			
TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 2,980	PAYMENT FREQUENCY	MONTHLY
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	8
ACCOUNT NUMBER	Not Disclosed			EMI	₹ 413

Annexure 8 (d)

ACCOUNT												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/09/2025			END DATE : 01/03/2025			LAST PAYMENT : 05/09/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	000	000	000	000	000	000	000	-	-	-

5. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 15/11/2024	DATE CLOSED : 19/12/2024	DATE REPORTED & CERTIFIED : 31/12/2024	INACTIVE								
ACCOUNT	AMOUNTS			STATUS								
TYPE : SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 4,800	PAYMENT FREQUENCY : MONTHLY	REPAYMENT TENURE : 7	NA								
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0	EMI : ₹ 752										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/12/2024 END DATE : 01/11/2024 LAST PAYMENT : 19/12/2024								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	-	-	-	-	-	000	000

6. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 15/11/2024	DATE CLOSED : 19/12/2024	DATE REPORTED & CERTIFIED : 31/12/2024	INACTIVE								
ACCOUNT	AMOUNTS			STATUS								
TYPE : SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 19,200	PAYMENT FREQUENCY : MONTHLY	REPAYMENT TENURE : 7	NA								
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0	EMI : ₹ 3,010										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/12/2024 END DATE : 01/11/2024 LAST PAYMENT : 19/12/2024								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	-	-	-	-	-	000	000

7. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 25/06/2024	DATE CLOSED : 17/11/2024	DATE REPORTED & CERTIFIED : 31/12/2024	INACTIVE								
ACCOUNT	AMOUNTS			STATUS								
TYPE : PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 9,600	PAYMENT FREQUENCY : MONTHLY	REPAYMENT TENURE : 5	NA								
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0	INTEREST RATE : 14.5										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/12/2024 END DATE : 01/06/2024 LAST PAYMENT :								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	000	000	000	000	000	000	000

8. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 25/06/2024	DATE CLOSED : 15/11/2024	DATE REPORTED & CERTIFIED : 30/11/2024	INACTIVE

Annexure 8 (e)

ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 2,400	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 5							
ACCOUNT NUMBER	: Not Disclosed			EMI	: ₹ 593							
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/11/2024	END DATE : 01/06/2024	LAST PAYMENT : 15/11/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	000	000	000	000	000	000	-

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/02/2024	DATE CLOSED : 19/06/2024	DATE REPORTED & CERTIFIED : 31/07/2024	INACTIVE							
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 4,960	REPAYMENT TENURE	: 4	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/07/2024	END DATE : 01/02/2024	LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	000	000	000	000	000	000	-	-	-	-	-

10. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/02/2024	DATE CLOSED : 19/06/2024	DATE REPORTED & CERTIFIED : 30/06/2024	INACTIVE							
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 1,240	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 4							
ACCOUNT NUMBER	: Not Disclosed			EMI	: ₹ 370							
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2024	END DATE : 01/02/2024	LAST PAYMENT : 19/06/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	000	000	000	000	000	-	-	-	-	-	-

11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 14/06/2023	DATE CLOSED : 12/06/2024	DATE REPORTED & CERTIFIED : 30/06/2024	INACTIVE							
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PRIORITY SECTOR - GOLD LOAN	SANCTIONED AMOUNT	: ₹ 7,91,541	COLLATERAL TYPE	: NO COLLATERAL	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2024	END DATE : 01/06/2023	LAST PAYMENT : 12/06/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	000	-	-	-	-	-	-

Annexure 8 (f)

2023	-	-	-	-	000	000	000	000	000	000	000	000
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12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 02/02/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE						
ACCOUNT		AMOUNTS			STATUS							
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 10,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 19,010									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 2,000									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 12,233									
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025	END DATE : 01/02/2023	LAST PAYMENT : 14/10/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	000	000	000	000	000	000	000	000	000	000	000

13. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/11/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 30/10/2025		ACTIVE						
ACCOUNT		AMOUNTS			STATUS							
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 15,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 20,404									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 1,500									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 15,649									
		ACTUAL PAYMENT	₹ 913									
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025	END DATE : 01/01/2023	LAST PAYMENT : 13/10/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	XXX	000	000	000	000	000	000	000	000	003	000
2023	000	003	000	000	000	000	000	000	003	033	033	000

14. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/05/2022	DATE CLOSED : 08/08/2023	DATE REPORTED & CERTIFIED : 31/08/2023		INACTIVE						
ACCOUNT		AMOUNTS			STATUS							
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 11,684	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 6,300									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/08/2023	END DATE : 01/05/2022	LAST PAYMENT : 08/08/2023						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	027	055	066	116	147	177	208	000	-	-	-	-
2022	-	-	-	-	000	000	000	000	000	027	057	068

15. ACCOUNT

Annexure 8 (g)

ACCOUNT INFORMATION		DATE OPENED : 05/05/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/10/2025	ACTIVE							
ACCOUNT		AMOUNTS		STATUS								
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 5,000	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0		: NA							
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/10/2025	END DATE : 01/11/2022	LAST PAYMENT : 04/03/2023							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	XXX	000	000	000	000	000	000	000	000
2023	000	023	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	12/01/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	19/12/2024	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	21/07/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	23/06/2023	CONSUMER LOAN	₹ 1,15,990
NOT DISCLOSED	14/05/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	09/05/2023	CREDIT CARD	₹ 20,000
NOT DISCLOSED	01/05/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	04/11/2022	CREDIT CARD	₹ 100

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Vishal Kumar	Vishal Kumar
Application Id:	GQ-AMRSNVJ-1	GQ-AMRSNVJ-1
Employee Id:	116192	116192
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	01-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Vishal Kumar	Vishal Kumar
DOB	23-06-1998	23-06-1998
Post Graduation		
Name of the Board / School	Veer Madho Singh Bhandari Uttarakhand	Veer Madho Singh Bhandari Uttarakhand
Course	MBA	MBA
Specialization / Major	Finance	Finance
Year of Passing	2025	2025
Gap Remarks: NA		
Graduation		
Name of the Board / School	Savitribai Phule Pune University	Savitribai Phule Pune University
Course	B.Com	B.Com
Specialization / Major	Finance	Finance
Year of Passing	2021	2021
Gap Remarks: A Gap of 1.5 years identified between UG(07-2021) & Trigent(12-2022).During this gap period, Candidate was preparing for further study and provided the relevant proofs, Hence this gap period is considered as Green.		
12th std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2017	2017
Gap Remarks: NA		
10th Std		
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	2015	2015
Gap Remarks: NA		

Annexure 9 (b)

EMPLOYMENT - 1

Name of the Employer	NLB Technology Services Pvt Ltd	NLB Technology Services Pvt Ltd
Full Name of the Employee	Vishal Kumar	Vishal Kumar
Date of joining - From	17-09-2025	17-09-2025
Date of Relieving/Exit - To	-	-
Designation/Role	-	-

Gap Remarks: Full & Final settlement yet to receive from NLB Technology

EMPLOYMENT - 2

Name of the Employer	Trigent	Trigent
Full Name of the Employee	Vishal Kumar	Vishal Kumar
Date of joining - From	02-12-2022	02-12-2022
Date of Relieving/Exit - To	06-07-2023	06-07-2023
Designation/Role	Project Coordinator	Project Coordinator

Gap Remarks: NA

EMPLOYMENT - 3

Name of the Employer	CREDENCE RESOURCE MANAGEMENT PVT LTD	CREDENCE RESOURCE MANAGEMENT PVT LTD
Full Name of the Employee	Vishal Kumar	Vishal Kumar
Date of joining - From	02-08-2022	02-08-2022
Date of Relieving/Exit - To	05-10-2022	05-10-2022
Designation/Role	-	-

Gap Remarks: NA

Annexure 9 (c)

EMPLOYMENT - 4		
Name of the Employer	FULCRUM DIGITAL PRIVATE LIMITED	FULCRUM DIGITAL PRIVATE LIMITED
Full Name of the Employee	Vishal Kumar	Vishal Kumar
Date of joining - From	14-04-2022	14-04-2022
Date of Relieving/Exit - To	To date not mentioned	To date not mentioned
Designation/Role	-	-
Gap Remarks: Fulcrum company closed due to covid pandemic and documents were not provided by the company.		
EMPLOYMENT - 5		
Name of the Employer	Mphasis Ltd	Mphasis Ltd
Full Name of the Employee	Vishal Kumar	Vishal Kumar
Date of joining - From	25-11-2020	25-11-2020
Date of Relieving/Exit - To	30-01-2021	30-01-2021
Designation/Role	-	-
Gap Remarks: NA		

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	ISZPK0698M	ISZPK0698M
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	24-11-2025	
Verification Status(Color Code):	GREEN	



Annexure 10 (b)

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PAN / TAN ISZPK0698M	Name XXXXXL KXXXR
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End of detail report

