

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Ayush kumar Joshi	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-1080	Report Status	Closed
Date of Birth	09 Dec 2000	Application Received	09-02-2026
Candidate Employee ID	117392	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	30-03-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Verification Team	26-03-2026	GREEN
LATEST EMPLOYMENT 1	Jagdish Chandola (Chandra)	10-02-2026	GREEN
GRADUATION	Kumaun University	25-02-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	09-02-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	09-02-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	09-02-2026	GREEN
GAP CHECK	Resume & Supported Documents	24-03-2026	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	24-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	09-02-2026	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	11-02-2026	GREEN

End of summary report

Legend:	■ -Major discrepancy	■ -Minor discrepancy	■ -Unable to verify	■ -Pending from source	■ -All clear
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EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	IEnergizer IT Services Pvt Ltd	IEnergizer IT Services Pvt Ltd
Name Of The Candidate:	Ayush kumar Joshi	Ayush kumar Joshi
Emp Code:	T305437	T305437
From:	25-07-2025	25-07-2025
To:	03-10-2025	03-10-2025
Designation:	Assistant Executive Customer Service, Operations	Assistant Executive Customer Service, Operations
Last Drawn Salary:	Not Applicable	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Verification Team of WHO Collaborating Centre for Emergency and Trauma Care, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Verification Team	
Report Verified Date:	26-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Em

Employment

Tue, 24 Mar 2026 12:15:40 +0530

To ""Parimala"" <verifyemployment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "ex employment" <verifyemployments@gmail.com>, ""aarti"" <aarti@goldquestglobal.in>

Greetings,

Provided reliving is correct as per records. **Thanks & Regards,
Verification Team**

Annexure 1 (b)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	I Energizer IT Services Pvt Ltd	
Candidate Name	Ayush Kumar Joshi	
Employee Code/ID/No	T305437	
From (Date of Joining)	25 July 2025	
To (Date of Exit/Relieving)	03 October 2025	
Designation (At the time of leaving the company):	Assistant Executive Customer Service, Operations	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 1 (c)



IENERGIZER IT SERVICES PVT. LTD.
Reg. Off 22, Ground Floor, Rectangle-1
District Centre, Saket, New Delhi-110017

20 Mar 2026

Ref No:IEIT/3/2026/T305437/R46101

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Ayush Kumar Joshi**, Employee ID - T305437, was employed with us from **25 Jul 2025** to **03 Oct 2025**. At the time of leaving, his designation was **Assistant Executive Customer Service, Operations**.

We wish him success in all future endeavors.

In case you need any further details, please reach us at employment.verification@ienergizer.com.

Regards,

For iEnergizer IT Services Pvt. Ltd.

Joji Abraham
Vice President - Human Resources



Corp. Off. A-37, Sector - 60, NOIDA - 201301 India, Tel.:(+91) 120 66880000, Fax:(+91) 120 6688014
CIN : U72900DL2010PTC201452, Website : www.ienergizer.com, Email : contactus@ienergizer.com

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	WHO Collaborating Centre for Emergency and Trauma Care	WHO Collaborating Centre for Emergency and Trauma Care
Name Of The Candidate:	Ayush kumar Joshi	Ayush kumar Joshi
Emp Code:	117392	117392
From:	06-10-2025	06-10-2025
To:	10-01-2026	10-01-2026
Designation:	Coordinator	Coordinator
Last Drawn Salary:	Not Provided	25000/-
Reason For Leaving:	Not Applicable	Project Completion
Rehire Eligibility:	Not Applicable	Yes
Remarks:	The above details were verified by Jagdish Chandola (Chandra) of WHO Collaborating Centre for Emergency and Trauma Care, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Jagdish Chandola (Chandra)	
Report Verified Date:	10-02-2026	
Verification Status(Color Code):	GREEN	



Annexure 2 (a)

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	WHO Collaborating Centre for Emergency and Trauma Care	Correct
Candidate Name	Ayush Kumar Joshi	Correct
Employee Code/ID/No	Please Provide	NA
From (Date of Joining)	06 October 2025	Correct
To (Date of Exit/Relieving)	10 January 2026	Correct
Designation (At the time of leaving the company):	Coordinator	Correct
Salary/CTC:	Please Provide	25000/-
Was this position: Permanent/Temporary/Contractual	Please Provide	Temporary
Supervisor's Name	Please Provide	Jagdish Chandola
Reason for Leaving	Please Provide	Project Completion
Rehire Eligibility	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	Yes
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	No
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	No
DATA – BREACH of any kind	Please Provide	No
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	Please Provide	No
Verified By (Name, Contact Number & Designation)	Please Provide	Jagdish Chandola (Chandra)

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Kumaun University	Kumaun University
Name Of The Candidate:	Ayush kumar Joshi	Ayush kumar Joshi
Enroll No:	KU18100445	KU18100445
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2021	2021
Certification Issued Date:	2022-05	2022-05
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Kumaun University of Kumaun University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Kumaun University	
Report Verified Date:	25-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

 कुमाऊँ विश्वविद्यालय, नैनीताल (उत्तराखण्ड) भारत Kumaon University, Nainital (Uttarakhand) India <small>www.kunainital.ac.in</small>							
CONSOLIDATED STATEMENT OF MARKS/TRANSCRIPT							
for the Session 2018-2021							
Name : Ayush Kumar Joshi		Roll No.: 180130240072					
Father's Name : Umesh Chandra Joshi		Enrollment No.: KU18100445					
Name of Campus/College/Institute : M.B.Gov.P.G.College, Haldwani (Nainital)		Serial No.: 2018015					
I Semester 2018 (Regular)							
Papers	Max. Marks	Min. Marks	Ext / Int	Theory Total	Pract./Viva	Total	
I-Principles Of Management	100	33	39/75	15/25	54/100	54/100	
II-Financial Accounting	100	33	21/75	15/25	36/100	36/100	
III-Fundamentals Of Statistics	100	33	20/75	15/25	35/100	35/100	
IV-Business Regulatory Framework	100	33	44/75	15/25	59/100	59/100	
Result : Pass						Current Total:	184/400
II Semester 2019 (Regular)							
Papers	Max. Marks	Min. Marks	Ext / Int	Theory Total	Pract./Viva	Total	
I-Advanced Financial Accounting	100	33	23/75	19/25	42/100	42/100	
II-Business Environment	100	33	47/75	18/25	65/100	65/100	
III-Company Law	100	33	32/75	19/25	51/100	51/100	
IV-Business Economics	100	33	30/75	18/25	48/100	48/100	
Result : Pass						Current Total:	206/400
III Semester 2019 (Regular)							
Papers	Max. Marks	Min. Marks	Ext / Int	Theory Total	Pract./Viva	Total	
I-Basic Business Finance	100	33	37/75	18/25	55/100	55/100	
II-Income Tax Law & Accounts (Part-I)	100	33	38/75	18/25	56/100	56/100	
III-Cost Accounting	100	33	41/75	19/25	60/100	60/100	
IV-Industrial Laws	100	33	40/75	18/25	58/100	58/100	
Result : Pass						Current Total:	229/400
IV Semester 2020 (Regular)							
Papers	Max. Marks	Min. Marks	Ext / Int	Theory Total	Pract./Viva	Total	
I-Income Tax Law & Accounts (Part-II)	100	33	49/75	20/25	69/100	69/100	
II-Advanced Cost Accounting	100	33	49/75	20/25	69/100	69/100	
III-Money Banking & Foreign Exchange	100	33	49/75	20/25	69/100	69/100	
IV-Public Finance	100	33	50/75	21/25	71/100	71/100	
Result : Pass						Current Total:	278/400
V Semester 2020 (Regular)							
Papers	Max. Marks	Min. Marks	Ext / Int	Theory Total	Pract./Viva	Total	
I-Management Accounting	100	33	32/75	19/25	51/100	51/100	
II-Marketing Management	100	33	49/75	20/25	69/100	69/100	
III-Auditing	100	33	44/75	19/25	63/100	63/100	
IV-Insurance Law & Practice	100	33	30/75	19/25	49/100	49/100	
Result : Pass						Current Total:	232/400
VI Semester (Final) 2021 (Regular)							
Papers	Max. Marks	Min. Marks	Ext / Int	Theory Total	Pract./Viva	Total	
I-Corporate Accounting	100	33	44/75	21/25	68/100	65/100	
II-Financial Management	100	33	36/75	20/25	56/100	56/100	
III-Human Resource Management	100	33	26/75	18/25	44/100	44/100	
IV-Financial Markets And Institutions	100	33	47/75	20/25	67/100	67/100	
V-Viva-Voce	100	33	68/100			68/100	
VI-Environmental Science	50	15	32/50		32/50	68/100	
Result : Pass						Current Total:	360/500
Summary				*Candidate Should Score Minimum 33% Marks In Each Paper Including (Ext+Int).			
Grand Total (In Aggregate):	1429/2500						
Overall Percentage:	57.16 %						
Division Award:	Second Division						
26.05.2022	Checked by			Controller of Examinations			

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1080	GQ-AMRSNVJ-1080
Candidate Name:	Ayush kumar Joshi	Ayush kumar Joshi
Date Of Birth:	09-12-2000	09-12-2000
Father Name:	Umesh chandra joshi	Umesh chandra joshi
Address1:	Brij vihar, Phase 2 Nainital road , Haldwani,Civil Court, Haldwani, Utr Pradesh,263139	Brij vihar, Phase 2 Nainital road , Haldwani,Civil Court, Haldwani, Utr Pradesh,263139
Remarks:	The following applicant's details have been verbally verified, and the notary report has been 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	
Report Verified Date:	09-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1080
NAME OF THE APPLICANT	Ayush kumar Joshi
FATHER NAME	Umesh chandra joshi
DATE OF BIRTH	09-December-2000
ADDRESS OF THE APPLICANT	Brij vihar, Phase 2 Nainital road , Haldwani,Civil Court, Haldwani, Utr Pradesh,263139
NAME OF THE POLICE STATION AS PER ADDRESS	Haldwani Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	09-February-2026

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

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1080	GQ-AMRSNVJ-1080
Candidate Name:	Ayush kumar Joshi	Ayush kumar Joshi
Date Of Birth:	09-12-2000	09-12-2000
Father Name:	Umesh chandra joshi	Umesh chandra joshi
Address1:	Brij vihar, Phase 2 Nainital road , Haldwani,Civil Court, Haldwani, Utr Pradesh,263139	Brij vihar, Phase 2 Nainital road , Haldwani,Civil Court, Haldwani, Utr Pradesh,263139
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:	09-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1080
NAME OF THE APPLICANT	Ayush kumar Joshi
FATHER NAME	Umesh chandra joshi
DATE OF BIRTH	09-December-2000
ADDRESS OF THE APPLICANT	Brij vihar, Phase 2 Nainital road , Haldwani,Civil Court, Haldwani, Uttr Pradesh,263139
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	09-February-2026

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:	Ayush kumar Joshi	Ayush kumar Joshi
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:	09-02-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Ayush kumar Joshi		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSNVJ-1080		
Current Group	World-Check		
Gender	Male	Date of Birth	09 Dec 2000
Last Screened	09 Feb 2026 07:18	Case Created	09 Feb 2026 07:18
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Ayush kumar Joshi
 Date Printed 09-02-2026, 07:19
 Printed By database check
 Group World-Check



Annexure 6 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
09 Feb 2026 07:18	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
09 Feb 2026 07:18	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 the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name Ayush kumar Joshi
Date Printed 09-02-2026, 07:19
Printed By database check
Group World-Check



Annexure 6 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 6 (d)

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

Annexure 6 (e)

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

Annexure 6 (f)

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

Annexure E

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

Annexure 6 (g)

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

Annexure 6 (h)

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

Annexure 6 (i)

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

Annexure 6 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ayush kumar Joshi	Ayush kumar Joshi
Application Id:	GQ-AMRSNVJ-1080	GQ-AMRSNVJ-1080
Employee Id:	117392	117392
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education to education. 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:	24-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Ayush kumar Joshi	Ayush kumar Joshi
DOB	09-12-2000	09-12-2000

Post Graduation		
Name of the Board / School	Graphic Era Deemed University	Graphic Era Deemed University
Course	MBA	MBA
Specialization / Major	Data Science	Data Science
Year of Passing	Backlog	Backlog
<p>Gap Remarks: Candidate mentioned in resume completion of PG during the period of 2023 to 2025 & PG edu docs are not provided. Since the candidate has backlog in PG hence the reason for not completing the course and unable to provide the PG docs and provided the relevant proofs, Hence this gap period is considered as Green.</p>		

Graduation		
Name of the Board / School	Kumaun University	Kumaun University
Course	B.Com	B.Com
Specialization / Major	Accounts	Accounts
Year of Passing	2021	2021
<p>Gap Remarks: A Gap of 2 years identified between UG(2021) & PG(2023). During this gap period candidate was preparing for CDS(Combined Defence Service) and provided the relevant proofs, Hence this gap period is considered as Green.</p>		

Annexure 7 (b)

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	2018	2018
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	2016	2016
Gap Remarks: NA		

EMPLOYMENT - 1		
Name of the Employer	WHO CCET	WHO CCET
Full Name of the Employee	Ayush kumar Joshi	Ayush kumar Joshi
Date of joining - From	06-10-2025	06-10-2025
Date of Relieving/Exit - To	10-01-2026	10-01-2026
Designation / Role	Coordinator	Coordinator
Gap Remarks: NA		

Annexure 7 (c)

EMPLOYMENT - 2		
Name of the Employer	IENERGIZER	IENERGIZER
Full Name of the Employee	Ayush kumar Joshi	Ayush kumar Joshi
Date of joining - From	25-07-2025	25-07-2025
Date of Relieving/Exit - To	08-09-2025	08-09-2025
Designation / Role	Customer care executive	Customer care executive
Gap Remarks: At Ienergizer, as per candidate bgv DOR : 08-09-2025, But as per UAN report DOR : 03-10-2025. Candidate mentioned that while working at Ienergizer was diagnosed with serious illness in which platelete was very less and was admitted at Delhi AIIMS and was diagnosed with dengue hence was unable to report to office and tried to contact manager but no response and provided the relevant proofs, Hence this details is considered as Green.		

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ayush kumar Joshi	Ayush kumar Joshi
Application Id:	GQ-AMRSNVJ-1080	GQ-AMRSNVJ-1080
UAN No:	102233465371	102233465371
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. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	24-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN 102233465371
NAME AYUSH KUMAR JOSHI
FATHER'S NAME U C JOSHI

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MRNOI00490340000108454	IENERGIZER IT SERVICES PVT LTD	25-Jul-2025	03-Oct-2025

Generated on 09-02-2026 16:56:03 Report Runtime 2026-02-09 16:55:54

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ayush kumar Joshi	Ayush kumar Joshi
Pan Number:	CQCPJ9299L	CQCPJ9299L
CIBIL Transunion Score:	Not Applicable	722
Scoring Factors:	Not Applicable	Low Credit Age
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	09-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME : 09/02/2026 (12:21:13)

CONTROL NUMBER : 30521000098



CONSUMER CIR

MEMBER ID : BS0011S009_SHYD00475	REFERENCE NUMBER : 12
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CONSUMER INFORMATION

CONSUMER NAME	Ayush kumar Joshi	PAN	COCPJ9299L
DOB	09/12/2000	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)



CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 5	High Cr/Sanc. Amt : ₹27,000	Recent : 09/11/2025
Zero balance : 4	Current : ₹5,226	Oldest : 25/03/2023
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
12	07/06/2025	0	2	8

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AYUSH KUMAR JOSHI	D.O.B : 09/12/2000	GENDER : Male	CREDITVISION® SCORE : 722
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	COCPJ9299L	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	50080240179372	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	8630926333	-
Mobile Phone	8630926333	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AKUMAR.JOSHI4@gmail.com

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
341 DAMUVADUNGA MALLI BAMAURI HALDWANI, HALDWANI UTTARAKHAND, UTTARAKHAND - 263141	Not Categorized	-	31/03/2023

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Data Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
SHORT TERM PERSONAL LOAN (31/12/2024)	Self Employed	₹ 25,000	Net Income	Monthly

Annexure 9 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 09/11/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/01/2026	ACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 5,000 CURRENT BALANCE : ₹ 5,226		PAYMENT FREQUENCY : MONTHLY STATUS : NA								
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/01/2026 END DATE : 01/11/2025 LAST PAYMENT : 09/01/2026												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/12/2024	DATE CLOSED : 01/10/2025	DATE REPORTED & CERTIFIED : 31/10/2025	INACTIVE							
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 10,000 CURRENT BALANCE : ₹ 0		PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 6 INTEREST RATE : 34.0 EMI : ₹ 1,836								
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/10/2025 END DATE : 01/12/2024 LAST PAYMENT : 01/10/2025												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	026	000	026	057	088	000	000	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/06/2024	DATE CLOSED : 27/11/2024	DATE REPORTED & CERTIFIED : 30/11/2024	INACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 10,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 11,072		REPAYMENT TENURE : 6 INTEREST RATE : 39.0 EMI : ₹ 1,861 COLLATERAL TYPE : NO COLLATERAL								
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/11/2024 END DATE : 01/06/2024 LAST PAYMENT : 27/11/2024												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	000	000	000	000	000	000	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 25/03/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/01/2026	ACTIVE
ACCOUNT TYPE : CONSUMER LOAN MEMBER NAME : NOT DISCLOSED		AMOUNTS SANCTIONED AMOUNT : ₹ 1,600		PAYMENT FREQUENCY : MONTHLY STATUS : NA	

Annexure 9 (d)

ACCOUNT ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS CURRENT BALANCE : ₹ 0											
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/01/2026 END DATE : 01/03/2023 LAST PAYMENT :												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	000	000	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

5. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 25/03/2023 DATE CLOSED : DATE REPORTED & CERTIFIED : 31/01/2026	ACTIVE											
ACCOUNT TYPE : CONSUMER LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS SANCTIONED AMOUNT : ₹ 400 PAYMENT FREQUENCY : MONTHLY CURRENT BALANCE : ₹ 0	STATUS NA										
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/01/2026 END DATE : 01/03/2023 LAST PAYMENT :												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	000	000	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

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	07/06/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	03/04/2025	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	10/01/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	10/01/2025	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	10/01/2025	CREDIT CARD	₹ 20,000
NOT DISCLOSED	09/01/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	11/06/2024	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	11/06/2024	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	11/06/2024	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	10/04/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	26/05/2023	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	26/05/2023	EDUCATION LOAN	₹ 1

Annexure 9 (e)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	#	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Data reported & Certified: Most recent data reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT : The account has remained Sub-Standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON AYUSH KUMAR JOSHI

DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	743081179001	743081179001
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, 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:	UIDAI - Aadhaar	
Report Verified Date:	11-02-2026	
Verification Status(Color Code):	GREEN	



भारत सरकार
Government of India



Aadhaar no. issued: 22/10/2014



आयुष कुमार जोशी
Ayush Kumar Joshi
जन्म तिथि/DOB: 09/12/2000
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं ।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए ।
**Aadhaar is proof of identity, not of citizenship
or date of birth. It should be used with verification (online
authentication, or scanning of QR code / offline XML).**

7430 8117 9001

मेरा **आधार**, मेरी पहचान

Annexure 10 (b)



Unique Identification Authority of India



myAadhaar

English

Dashboard > Check Aadhaar Validity



743081179001 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	MALE
State	Uttarakhand
Mobile	*****333

Disclaimer

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

End of detail report

