

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Rishikesh Kumar	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-1123	Report Status	Closed
Date of Birth	09 Sept 1997	Application Received	27-02-2026
Candidate Employee ID	117651	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	22-03-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Registrar	17-03-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	27-02-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	27-02-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	27-02-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	27-02-2026	GREEN
NATIONAL IDENTITY 1	PAN Database	21-03-2026	GREEN
GAP CHECK	Resume & Supported Documents	18-03-2026	GREEN

End of summary report

Legend:	■ -Major discrepancy	■ -Minor discrepancy	■ -Unable to verify	■ -Pending from source	■ -All clear
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GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Maharaja Agrasen Himalayan Garhwal University	Maharaja Agrasen Himalayan Garhwal University
Name Of The Candidate:	Rishikesh Kumar	Rishikesh Kumar
Enroll No:	A2020030605	A2020030605
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2023	2023
Certification Issued Date:	2023-06	2023-06
SI No:	0023189	0023189
Remarks:	The following applicant details were verified by Registrar of Maharaja Agrasen Himalayan Garhwal University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	17-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Sr. No. 0023189



MAHARAJA AGRASEN HIMALAYAN GARHWAL UNIVERSITY
UTTARAKHAND

(Formerly Himalayan Garhwal University)

BLOCK POKHRA, DISTRICT PAURI GARHWAL, UTTARAKHAND

Established under section 2(f) of UGC Act, 1956



Name: Rishikesh Kumar Enrollment No.: A2020030605
 Father's Name: Mahesh Prasad Sinha Roll No.: 2230234010
 Mother's Name: Nibha Sinha Session: 2022-2023
 Course: Bachelor of Commerce (B.Com)

Semester : Fifth

Subject Code	Subject Name	Internal Marks		External Marks		Grand Total	
		MM	MO	MM	MO	MM	MO
BC501	Marketing Management	30	18	70	42	100	60
BC502	Management Accounting	30	17	70	48	100	65
BC503	Income Tax Law & Accounts	30	17	70	47	100	64
BC504	Auditing	30	19	70	36	100	55
BC505	Indirect Tax Laws & Accounts	30	20	70	47	100	67
BC506	Fundamentals of Insurance	30	18	70	44	100	62
TOTAL		180	109	420	264	600	373

Semester : Sixth

BC601	Computer Applications in Management Accounting	30	23	70	43	100	66
BC602	Computer Applications in Income Tax	30	17	70	45	100	62
BC603	Business Communication	30	19	70	49	100	68
BC604	Viva-Voce (Oral Communication)	30	17	70	55	100	72
TOTAL		120	76	280	192	400	268

Semester	Fifth	Sixth	Total	Result
Max. Marks	600	400	1000	Pass
Marks Obt.	373	268	641	

Date of Issue: 23-06-2023

Registrar
 Maharaja Agrasen
 Himalayan Garhwal University
 Uttarakhand-246169



Prepared by:

Checked by:

Controller of Examinations

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1123	GQ-AMRSNVJ-1123
Candidate Name:	Rishikesh Kumar	Rishikesh Kumar
Date Of Birth:	09-09-1997	09-09-1997
Father Name:	Mahesh Prasad Sinha	Mahesh Prasad Sinha
Address1:	3rd floor. north mandiri, bapu nagar. near V.S Dubey clinic,buddha colony,Patna, Bihar,800001	3rd floor. north mandiri, bapu nagar. near V.S Dubey clinic,buddha colony,Patna, Bihar,800001
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:	27-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1123
NAME OF THE APPLICANT	Rishikesh Kumar
FATHER NAME	Mahesh Prasad Sinha
DATE OF BIRTH	09-September-1997
ADDRESS OF THE APPLICANT	3rd floor. north mandiri, babu nagar. near V.S Dubey clinic, buddha colony, Patna, Bihar, 800001
NAME OF THE POLICE STATION AS PER ADDRESS	Buddha Colony Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-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-1123	GQ-AMRSNVJ-1123
Candidate Name:	Rishikesh Kumar	Rishikesh Kumar
Date Of Birth:	09-09-1997	09-09-1997
Father Name:	Mahesh Prasad Sinha	Mahesh Prasad Sinha
Address1:	3rd floor. north mandiri, bapu nagar. near V.S Dubey clinic,buddha colony,Patna, Bihar,800001	3rd floor. north mandiri, bapu nagar. near V.S Dubey clinic,buddha colony,Patna, Bihar,800001
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:	27-02-2026	
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-1123
NAME OF THE APPLICANT	Rishikesh Kumar
FATHER NAME	Mahesh Prasad Sinha
DATE OF BIRTH	09-September-1997
ADDRESS OF THE APPLICANT	3rd floor. north mandiri, bapu nagar. near V.S Dubey clinic,buddha colony,Patna, Bihar,800001
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-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

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Rishikesh Kumar	Rishikesh Kumar
Pan Number:	GXSPK7754J	GXSPK7754J
CIBIL Transunion Score:	Not Applicable	632
Scoring Factors:	Not Applicable	Presence Of Delinquency In The Recent Past
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:	27-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

REPORT DATE & TIME: 27/02/2024 (13:15:11)

CONTROL NUMBER: 1D61890242



CONSUMER CIR

MEMBER ID : B500115009_SHYD21399

REFERENCE NUMBER : 11

CONSUMER INFORMATION

CONSUMER NAME	: Rishikesh Kumar	RAH	: GXSPK7754J
DOB	: 09/09/1997	DRIVING LICENSE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (IID)	: -
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 Delinquency In The Recent Past
2. Presence Of Severe Delinquency As Of Recent Update
3. Presence Of Delinquency
4. Presence Of Delinquency In Last 12 Months
5. Low Proportion Of Satisfactory Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 14	High Cr/Sanc. Amt	: ₹1,67,153	Recent	: 28/12/2023
Zero balance	: 13	Current	: ₹2,500	Oldest	: 06/04/2019
Overdue	: 1	Overdue	: ₹2,658		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
27	27/08/2024	0	0	5

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : RISHIKESH RISHIKESH KUMAR D.O.B : 09/09/1997 GENDER : Male CREDITVISION® SCORE : 632

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	GXSPK7754J	-	-
DRIVER'S LICENSE NO	BR0120160358333	-	-
AADHAAR ID	NOT DISCLOSED	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 4 (b)

ML-1007777

NAME | SURNAME | SURN

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	917079608173	-
Office Phone	7079608173	-
Mobile Phone	7903731436	-
Mobile Phone	917079608173	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

RESHRESH3PATNA@GMAIL.COM
RESHRESH3PATNA@GMAIL.COM
RESHRESH3PATNA@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
OH SAI NATH PG GALI NO-1 VILLAGE MAHLIRA, SECTOR-66 NOIDA NEAR MATHI MANDIR, UTTAR PRADESH - 201301	Residence	-	31/01/2024
PLOT NO-A 224 1ST FLOOR & 2ND FLOOR, SECTOR-83 NOIDA NEAR, UTTAR PRADESH - 201301	Office	-	31/01/2024
NORTH NANDRI CHAIKAN BUDHA COLONY TOLE, PATNA NEAR BD PUBLIC SCHOOL, BIHAR - 800001	Permanent	-	31/01/2024
B-52 B BLOCK SECTOR 51 NOIDA, BANK OF MAHARASTRA, NOIDA, UTTAR PRADESH - 201301	Residence	Rented	31/12/2022

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (31/12/2023)	Salaried	Not Available	Not Available	Not Available

Annexure 4 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/12/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/02/2026	ACTIVE							
ACCOUNT TYPE : SHORT TERM PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,500 CURRENT BALANCE : ₹ 2,500 OVERDUE : ₹ 2,658 ACTUAL PAYMENT : ₹ 74		STATUS PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 1 EMI : ₹ 1,326 COLLATERAL TYPE : NO COLLATERAL CREDIT FACILITY STATUS : WRITTEN-OFF WRITTEN OFF (TOTAL) : ₹ 2,658 WRITTEN OFF (PRINCIPLE) : ₹ 2,500								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026		END DATE : 01/12/2023	LAST PAYMENT : 20/08/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	734	749	-	-	-	-	-	-	-	-	-	-
2025	369	397	428	458	489	519	550	582	612	642	672	703
2024	003	032	063	093	124	154	185	216	246	277	307	338
2023	-	-	-	-	-	-	-	-	-	-	-	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/12/2023	DATE CLOSED : 28/12/2023	DATE REPORTED & CERTIFIED : 31/12/2023	INACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,500 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 2,576		STATUS PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 1 EMI : ₹ 2,576 NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2023		END DATE : 01/12/2023	LAST PAYMENT : 28/12/2023							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	-	-	-	-	-	-	-	-	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/04/2023	DATE CLOSED : 27/07/2023	DATE REPORTED & CERTIFIED : 31/07/2023	INACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,000 CURRENT BALANCE : ₹ 0		STATUS PAYMENT FREQUENCY : REPAYMENT TENURE : 1 NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2023		END DATE : 01/04/2023	LAST PAYMENT : 27/07/2023							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	STD	STD	013	000	-	-	-	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/03/2023	DATE CLOSED : 27/09/2023	DATE REPORTED & CERTIFIED : 30/09/2023	INACTIVE
ACCOUNT TYPE : PERSONAL LOAN		AMOUNTS SANCTIONED AMOUNT : ₹ 2,000		STATUS PAYMENT FREQUENCY : NA	

Annexure 4 (d)

MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0	REPAYMENT TENURE : 1										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/09/2023 END DATE : 01/03/2023 LAST PAYMENT : 27/09/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	STD	012	043	073	103	134	000	-	-	-

5. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 19/03/2023	DATE CLOSED : 28/09/2023	DATE REPORTED & CERTIFIED : 30/09/2023	INACTIVE								
ACCOUNT	AMOUNTS		STATUS									
TYPE : PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 2,000	PAYMENT FREQUENCY :	NA									
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0	REPAYMENT TENURE : 2										
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/09/2023 END DATE : 01/03/2023 LAST PAYMENT : 28/09/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	STD	STD	012	042	072	103	000	-	-	-

6. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 19/03/2023	DATE CLOSED : 17/04/2023	DATE REPORTED & CERTIFIED : 30/04/2023	INACTIVE								
ACCOUNT	AMOUNTS		STATUS									
TYPE : PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 2,000	REPAYMENT TENURE : 1	NA									
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0											
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/04/2023 END DATE : 01/03/2023 LAST PAYMENT : 17/04/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	STD	000	-	-	-	-	-	-	-	-

7. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 19/03/2023	DATE CLOSED : 04/04/2023	DATE REPORTED & CERTIFIED : 30/04/2023	INACTIVE								
ACCOUNT	AMOUNTS		STATUS									
TYPE : PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 1,000	REPAYMENT TENURE : 2	NA									
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0											
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/04/2023 END DATE : 01/03/2023 LAST PAYMENT : 04/04/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	STD	000	-	-	-	-	-	-	-	-

8. ACCOUNT

Annexure 4 (e)

ACCOUNT		AMOUNTS		STATUS								
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 1,000	REPAYMENT TENURE	: 1							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/03/2023	END DATE	: 01/03/2023							
		LAST PAYMENT	: 19/03/2023									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	000	-	-	-	-	-	-	-	-	-

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	: 15/03/2023	DATE CLOSED	: 19/03/2023	DATE REPORTED & CERTIFIED	: 31/03/2023	INACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 500	REPAYMENT TENURE	: 1							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/03/2023	END DATE	: 01/03/2023							
		LAST PAYMENT	: 19/03/2023									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	000	-	-	-	-	-	-	-	-	-

10. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	: 15/03/2023	DATE CLOSED	: 19/03/2023	DATE REPORTED & CERTIFIED	: 31/03/2023	INACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 500	REPAYMENT TENURE	: 1							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/03/2023	END DATE	: 01/03/2023							
		LAST PAYMENT	: 19/03/2023									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	000	-	-	-	-	-	-	-	-	-

11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	: 05/12/2022	DATE CLOSED	: 30/11/2023	DATE REPORTED & CERTIFIED	: 30/06/2024	INACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 50,000									
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 62,816									
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE	: ₹ 0									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/06/2024	END DATE	: 01/01/2023							
		LAST PAYMENT	: 30/11/2023									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	000	-	-	-	-	-	-

Annexure 4 (f)

2023	000	000	027	058	088	119	149	180	152	000	000	000
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12. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 09/11/2021		DATE CLOSED : 15/11/2022		DATE REPORTED & CERTIFIED : 30/11/2022		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 22,325		PAYMENT FREQUENCY : MONTHLY		STATUS : NA											
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 8													
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 33,535		EMI : ₹ 2,939													
OWNERSHIP : INDIVIDUAL																			
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/11/2022		END DATE : 01/11/2021		LAST PAYMENT : 08/11/2022			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2022	030	027	030	029	030	029	060	061	091	122	000	-							
2021	-	-	-	-	-	-	-	-	-	-	000	000							

13. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 06/08/2019		DATE CLOSED : 14/10/2021		DATE REPORTED & CERTIFIED : 16/07/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : CREDIT CARD				CREDIT LIMIT : ₹ 25,000		CREDIT FACILITY STATUS : SETTLED													
MEMBER NAME : NOT DISCLOSED				HIGH CREDIT AMOUNT : ₹ 49,022		WRITTEN OFF (TOTAL) : ₹ 13,425													
ACCOUNT NUMBER : Not Disclosed				CURRENT BALANCE : ₹ 0		WRITTEN OFF (PRINCIPLE) : ₹ 1													
OWNERSHIP : INDIVIDUAL								SETTLEMENT : ₹ 35,500											
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/07/2024		END DATE : 01/08/2021		LAST PAYMENT : 30/09/2021			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	000	000	XXX	000	000	XXX	000	-	-	-	-	-							
2023	000	000	000	000	000	000	000	000	000	000	000	000							
2022	000	000	000	000	000	000	000	000	000	000	000	000							
2021	-	-	-	-	-	-	-	412	258	000	000	000							

14. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 06/04/2019		DATE CLOSED : 07/11/2019		DATE REPORTED & CERTIFIED : 30/11/2019		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 16,990		PAYMENT FREQUENCY : MONTHLY		STATUS : NA											
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0															
ACCOUNT NUMBER : Not Disclosed																			
OWNERSHIP : INDIVIDUAL																			
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/11/2019		END DATE : 01/04/2019		LAST PAYMENT : 14/10/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2019	-	-	-	000	000	000	000	000	000	000	000	-							

Annexure 4 (g)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	27/08/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	09/05/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	13/03/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	13/03/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	09/03/2024	PERSONAL LOAN	₹ 6,000
NOT DISCLOSED	26/02/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	27/12/2023	PERSONAL LOAN	₹ 6,000
NOT DISCLOSED	19/12/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	14/12/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	12/12/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	26/11/2023	PERSONAL LOAN	₹ 1,500
NOT DISCLOSED	25/11/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	21/11/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	06/11/2023	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	02/11/2023	PERSONAL LOAN	₹ 1
NOT DISCLOSED	27/10/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	27/10/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	24/07/2023	PERSONAL LOAN	₹ 9,000
NOT DISCLOSED	18/06/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	18/06/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	04/06/2023	TWO-WHEELER LOAN	₹ 2,00,000
NOT DISCLOSED	11/04/2023	PERSONAL LOAN	₹ 12,000
NOT DISCLOSED	19/03/2023	PERSONAL LOAN	₹ 30,000
NOT DISCLOSED	19/03/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	19/03/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	19/03/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	15/03/2023	PERSONAL LOAN	₹ 9,000

Annexure 4 (h)

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 Date reported & Certified: Most recent date 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 RISHIKESH RISHIKESH KUMAR

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.

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Rishikesh Kumar	Rishikesh 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:	27-02-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Rishikesh Kumar		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSNVJ-1123		
Current Group	World-Check		
Gender	Male	Date of Birth	09 Sept 1997
Last Screened	27 Feb 2026 07:40	Case Created	27 Feb 2026 07:40
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Rishikesh Kumar
 Date Printed: 27-02-2026, 07:40
 Printed By: database check
 Group: World-Check



Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
27 Feb 2026 07:40	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
27 Feb 2026 07:40	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 Rishikesh Kumar
Date Printed 27-02-2026, 07:40
Printed By database check
Group World-Check



Annexure 5 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 5 (d)

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

Annexure 5 (e)

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

Annexure 5 (f)

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

Annexure E

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

Annexure 5 (g)

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

Annexure 5 (h)

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

Annexure 5 (i)

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

Annexure 5 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	GXSPK7754J	GXSPK7754J
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:	21-03-2026	

Annexure 6 (a)



Call Us | English | A

- Home
- Individual/HUF
- Company
- Non-Company
- Tax Professionals & Others
- Downloads

Home > e-Pay Tax

e-Pay Tax

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

PAN / TAN	Name
GXSPK7754J	RXXXXXXXXH KXXXR

< Back

Continue >

Annexure 6 (b)

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

GXSPK7754J

नाम / Name
RISHIKESH KUMAR

पिता का नाम / Father's Name
MAHESH PRASAD SINHA

जन्म की तारीख /
Date of Birth
09/09/1997

हस्ताक्षर / Signature
Rishikesh Kumar

07012025



GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Rishikesh Kumar	Rishikesh Kumar
Application Id:	GQ-AMRSNVJ-1123	GQ-AMRSNVJ-1123
Employee Id:	117717	117717
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education 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:	18-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Rishikesh Kumar	Rishikesh Kumar
DOB	09-09-1997	09-09-1997

Graduation

Name of the Board / School	Maharaja Agrasen Himalayan Garhwal University	Maharaja Agrasen Himalayan Garhwal University
Course	B.Com	B.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2023	2023

Gap Remarks: A Gap of 1.8 years identified between UG(06-2023) & AML(02-2026). During this gap period, candidate was supporting his family business 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	2015	2015

Gap Remarks: A Gap of 5.3 years identified between 12th std(04-2015) & UG(07-2020). Candidate mentioned that in 2017 was diagnosed with some serious medical situation and went underwent surgery which took almost 3 years to fully recover and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 7 (b)

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	2013	2013
Gap Remarks: NA		

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

