

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Shubham Kumar	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-1273	Report Status	Closed
Date of Birth	14 Feb 1996	Application Received	10-03-2026
Candidate Employee ID	117757	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	08-04-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Controller of Examinations	18-03-2026	GREEN
LATEST EMPLOYMENT 1	Sakshi Sharma	02-04-2026	GREEN
POST GRADUATION	Controller of Examinations	18-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	10-03-2026	GREEN
EX EMPLOYMENT 2	Rahul Pali-Director	13-03-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	10-03-2026	GREEN
GAP CHECK	Resume & Supported Documents	10-03-2026	GREEN
UAN/ITR/Form 26AS	PF PORTAL	10-03-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	10-03-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	10-03-2026	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	12-03-2026	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:	CH. Charan Singh University	CH. Charan Singh University
Name Of The Candidate:	Shubham Kumar	Shubham Kumar
Enroll No:	15626208	15626208
Degree:	Bachelor of Business Administrations	Bachelor of Business Administrations
Major:	Business Administrations	Business Administrations
Month And Year Of Passing:	June-2018	June-2018
Certification Issued Date:	2018-07	2018-07
SI No:	97040624	97040624
Remarks:	The following applicant details were verified by Controller of Examinations of CH. Charan Singh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	18-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Sl. No. PROF 2K18 97040624



CH. CHARAN SINGH UNIVERSITY, MEERUT
STATEMENT OF MARKS - EXAMINATION
JUN-2018

Class/Course : BBA-VIth SEMESTER

Candidate's Name : SHUBHAM KUMAR

Roll No. : 1569409530

Parent's Name : MR VIKRAM SINGH / MRS SUDESH

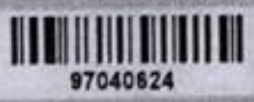
Enrol No. : M 15626208

Institution's Name : DEVBHOOMI SCHOOL OF PROF. STUDIES, SAHARANPUR

NAME OF THE COURSE	CODE NO.	MARKS		MARK OBTAINED		TOTAL
		MAX	MIN	THEORY	BESS.	
MANAGEMENT INFORMATION SYSTEM	601	100	40	51	23	74
STRATEGIC MANAGEMENT AND BUSINESS POLICY	602	100	40	53	24	77
VAT AND SERVICE TAX	603	100	40	51	24	75
INTERNATIONAL TRADE	604	100	40	50	24	74
AUDITING	605	100	40	48	24	72
FUNDA. OF E-COMMERCE	606	100	40	48	23	71
PROJECT VIVA-VOCE	607	100	40	89		89
		MAX. MARKS	MIN. MARKS	MARKS OBT.	RESULT	
TOTAL	700	350	532	FIRST		
P. TOTAL	3100	1550	1988			
G. TOTAL	3800	1900	2520			

Controller of Exam
Ch. Charan Singh University
Meerut

In case of any discrepancy between the entries in the marksheet issued & in the University record, the University record shall be final.



Date : 24/07/18

CHECKED BY :
1. FULL SIGNATURE Anil Kumar
2. FULL SIGNATURE Arvind Kumar

Controller of Examination
C.C.S. University Meerut

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	PHFL Home Loans and Services Limited	PHFL Home Loans and Services Limited
Name Of The Candidate:	Shubham Kumar	Shubham Kumar
Emp Code:	PH08158	PH08158
From:	01-02-2022	01-02-2022
To:	05-05-2025	05-05-2025
Designation:	Senior Contact Centre Executive - Inbound	Senior Contact Centre Executive - Inbound
Last Drawn Salary:	Not Provided	33372/- monthly CTC
Reason For Leaving:	Not Applicable	Personal
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	The above details were verified by Sakshi Sharma of PHFL Home Loans and Services Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Sakshi Sharma	
Report Verified Date:	02-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Thu 02-04-2026 03:35 PM

Sakshi Bhasin <sakshi.bhasin@phfl.com>

RE: Ex-Employment verification for Shubham Kumar (1)-GQ-AMRSNVJ-1273- PHFL Home Loans and Services Limited

To Akshatha ; Ravi Kumar 9; PHFL HR

Cc jay@goldquestglobal.in

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	PHFL Home Loans and Services Limited	OK
Candidate Name	Shubham Kumar	OK
From (Date of Joining)	01 February 2022	OK
To (Date of Exit/Relieving)	05 May 2025	OK
Designation (At the time of leaving the company):	Senior Contact Centre Executive - Inbound	OK
Employee Code/ID/No	PH08158	OK
Salary/CTC:	Please Provide	INR 33372/- monthly CTC
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	Personal
Rehire Eligibility (if "NO" kindly confirm the reason)	(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		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Thanks & Regards,
Sakshi Sharma

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Uttarakhand Technical University	Uttarakhand Technical University
Name Of The Candidate:	Shubham Kumar	Shubham Kumar
Enroll No:	180000500104	180000500104
Degree:	Master of Business Administration	Master of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	2021	2021
Certification Issued Date:	2021-02	2021-02
SI No:	Not provided	Not provided
Remarks:	The following applicant details were verified by Controller of Examinations of Uttarakhand Technical University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	18-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

859456

UTTARAKHAND TECHNICAL UNIVERSITY, DEHRADUN (INDIA)

STATEMENT OF MARKS 2019-20
Master of Business Administration
FINAL YEAR

Name of Candidate : SHUBHAM KUMAR
 Father's Name : VIKRAM SINGH
 Name of Institution : Devbhoomi Institute of Technology Dehradun

Roll No.: 180080500047
 Enrollment No.: 180000500104

3rd Semester				4th Semester									
Subject Code and Name	Maximum Marks			Marks Obtained			Subject Code and Name	Maximum Marks			Marks Obtained		
	Exam	Seat	Total	Exam	Seat	Total		Exam	Seat	Total	Exam	Seat	Total
THEORY				THEORY									
MBAT301 International Business	70	30	100	56	26	82	MBAT401 Business Ethics and Corporate Governance	70	30	100	53	27	80
MBAT302 Project Management	70	30	100	52	27	79	MBAT402 Strategic Management	70	30	100	42	28	70
MBAT303 Total Quality Management	70	30	100	40	27	67	MBAT403 Entrepreneurship Development	70	30	100	35	28	63
MBAT311 Consumer Behaviour	70	30	100	57	28	85	MBAT411 International Marketing	70	30	100	47	29	76
MBAT313 Marketing of Services	70	30	100	48	27	75	MBAT412 Sales Management	70	30	100	53	27	80
MBAT316 Digital Marketing	70	30	100	55	27	82	MBAT441 EXIM Financing and Documentation	70	30	100	40	28	68
MBAT342 Cross-Cultural Business Management	70	30	100	56	27	83							
PRACTICAL				PRACTICAL									
MBAP306 Internship Training Report and Viva-Voce	70	30	100	64	27	91	MBAP407 Research Project & Viva Voce	150	50	200	140	48	188
TOTAL	560	240	800	428	210	644	TOTAL	570	230	800	410	207	617

Examination Controller
 Veer Madho Singh Bhandari
 Uttarakhand Technical University

Carry Over Paper(s) (if any)		Grace Marks (if any)	Marks Obtained/Maximum Marks			Final Result
Total No.	Subject(s) Code		First Year	Second Year	Grand Total	
			1182/1600	1261/1600	2443/3200	Pass

Dated: 10/02/2021
 Prepared By: *Mand*
 Checked By: *u*

Final Div (H)
 Controller of Examination
 Uttarakhand Technical University
 Dehradun
 Controller of Examination

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shubham Kumar	Shubham Kumar
Pan Number:	ERDPK0611M	ERDPK0611M
CIBIL Transunion Score:	Not Applicable	784
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
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:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

REPORT DATE & TIME: 10/03/2026 (14:57:44)

CONTROL NUMBER: 10665749988



CONSUMER CIR

MEMBER ID : B500115009_SHYD20475	REFERENCE NUMBER : 12
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CONSUMER INFORMATION

CONSUMER NAME	Shubham Kumar	PAN	ERDPK06L1M
DOB	14/02/1996	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTES ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AACHAR NUMBER (UID)	-
ADDRESS	DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

CREDITVISION®
Score

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

784

300 900

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. High Balance Build-Up On Revolving Trades
3. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 8	High Cr/Sanc. Amt : ₹5,00,620	Recent : 06/04/2024
Zero balance : 7	Current : ₹801	Oldest : 17/03/2022
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
8	07/03/2025	0	0	4

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SHUBHAM SHUBHAM KUMAR	D.O.B : 14/02/1996	GENDER : Male	CREDITVISION® SCORE : 784
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	ERDPK06L1M	-	-
CRYC	60006445431480	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 4 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	6398742245	-
Mobile Phone	9993070304	-
Mobile Phone	6398742245	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

LETEYE7480@AICOGZ.COM
SHUBHAMRANA195@GMAIL.COM
SHUBHAMKUMARI996@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
A-31 COMFORT RESIDENCY SARFABAD G.B. NAGAR NOIDA, GAUTAM BUDDHA NAGAR, UTTAR PRADESH - 201307	Not Categorized	-	31/12/2023
MOTHERSON AUTO LTD, PLOT NO -103 1ST FLOOR SEC-59, NOIDA, UTTAR PRADESH - 201301	Office	-	13/02/2023
HOUSE NO- B-204, SECTOR 04 NOIDA, NOIDA, UTTAR PRADESH - 201306	Residence	Rented	13/02/2023
H NO- 2- B SURYA NAGAR SBI COLONY NEAR. GOVT ITS DELHI ROAD SAHARANPUR UTTAR, PRADESH 1602 UTTAR PRADESH, UTTAR PRADESH - 247001	Residence	-	26/04/2022

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (12/09/2023)	Others	Not Available	Not Available	Not Available

Annexure 4 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/04/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 28/02/2026	ACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 28,840 CURRENT BALANCE : ₹ 0		PAYMENT FREQUENCY : MONTHLY STATUS : NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026		END DATE : 01/05/2024	LAST PAYMENT : 19/06/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	-	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	-	-	-	-	000	000	000	000	000	000	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/04/2024	DATE CLOSED : 31/10/2024	DATE REPORTED & CERTIFIED : 31/10/2024	INACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 42,925 CURRENT BALANCE : ₹ 0		PAYMENT FREQUENCY : MONTHLY STATUS : NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2024		END DATE : 01/04/2024	LAST PAYMENT : 28/10/2024							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	000	000	000	000	000	000	000	-	-

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/05/2023	DATE CLOSED : 23/06/2023	DATE REPORTED & CERTIFIED : 12/09/2023	INACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS CREDIT LIMIT : ₹ 25,000 CASH LIMIT : ₹ 7,000 CURRENT BALANCE : ₹ 0		PAYMENT FREQUENCY : MONTHLY STATUS : NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2023		END DATE : 01/06/2023	LAST PAYMENT :							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	-	-	000	XXX	000	000	-	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/04/2023	DATE CLOSED : 30/05/2024	DATE REPORTED & CERTIFIED : 31/05/2024	INACTIVE
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed		AMOUNTS SANCTIONED AMOUNT : ₹ 2,18,299 CURRENT BALANCE : ₹ 0		PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 60 EMI : ₹ 5,309 STATUS : NA	

Annexure 4 (d)

ACCOUNT		AMOUNTS										
OWNERSHIP	INDIVIDUAL	ACTUAL PAYMENT : ₹ 2,67,375										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/05/2024			END DATE : 01/04/2023			LAST PAYMENT : 03/05/2024				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	-	-	-	-	-	-	-
2023	-	-	-	000	000	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 30/12/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 28/02/2026	ACTIVE							
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 2,43,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 44,573									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 24,300									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 801									
		ACTUAL PAYMENT	₹ 1,777									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2026			END DATE : 01/03/2023			LAST PAYMENT : 03/01/2026				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	-	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	XXX	000	000	000	000	000	000	000	000	000	000
2023	-	-	000	000	000	000	000	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/08/2022	DATE CLOSED : 07/08/2023	DATE REPORTED & CERTIFIED : 31/08/2023	INACTIVE							
ACCOUNT		AMOUNTS						STATUS				
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 35,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 3,225									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/08/2023			END DATE : 01/08/2022			LAST PAYMENT : 07/08/2023				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	-	-	-	-
2022	-	-	-	-	-	-	-	000	000	000	000	000

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/05/2022	DATE CLOSED : 05/07/2023	DATE REPORTED & CERTIFIED : 31/10/2023	INACTIVE							
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 30,000	NA								
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 29,483									
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE	₹ 0									
OWNERSHIP	INDIVIDUAL											

Annexure 4 (e)

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	000	000	-	-
2022	-	-	-	-	000	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 17/03/2022		DATE CLOSED : 09/11/2024		DATE REPORTED & CERTIFIED : 30/11/2024		INACTIVE	
ACCOUNT INFORMATION				AMOUNTS				STATUS											
TYPE : TWO-WHEELER LOAN				SANCTIONED AMOUNT : ₹ 1,01,500				PAYMENT FREQUENCY : MONTHLY				STATUS : NA							
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 31											
ACCOUNT NUMBER : Not Disclosed								INTEREST RATE : 19.01											
OWNERSHIP : INDIVIDUAL								EMI : ₹ 4,277											
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/11/2024		END DATE : 01/03/2022		LAST PAYMENT : 09/11/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	000	000	XXX	000	000	000	000	000	000	000	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							

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	07/03/2025	HOUSING LOAN	₹ 1
NOT DISCLOSED	21/02/2025	HOUSING LOAN	₹ 1
NOT DISCLOSED	09/08/2024	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	08/08/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	17/05/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	28/04/2023	PERSONAL LOAN	₹ 2,15,000
NOT DISCLOSED	28/04/2023	PERSONAL LOAN	₹ 3,00,000
NOT DISCLOSED	27/04/2023	PERSONAL LOAN	₹ 5,00,000

Annexure 4 (f)

GLOSSARY

REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	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 SHUBHAM SHUBHAM KUMAR

DISCLAIMER

All information contained in this credit report has been collected 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.

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Mehr International Group	Mehr International Group
Name Of The Candidate:	Shubham Kumar	Shubham Kumar
Emp Code:	Not Provided	1220
From:	06-01-2020	06-01-2020
To:	31-01-2022	31-01-2022
Designation:	Team Lead	Team Lead
Last Drawn Salary:	Not Applicable	20+INCENTIVES
Reason For Leaving:	Not Applicable	COVID
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	The above details were verified by Rahul Pali-Director of Mehr International Group, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Rahul Pali-Director	
Report Verified Date:	13-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



Fri 13-03-2026 01:12 PM

Rahul Pali <rahul.pali@mehrinternational.com>

Re: Ex-Employment verification for Shubham Kumar (2)-GQ-AMRSNVJ-1273- Mehr International Group

To Akshatha

Cc Jay@goldquestglobal.in; ex employment

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	Mehr International Group	YES
Candidate Name	Shubham Kumar	YES
From (Date of Joining)	06 January 2020	YES
To (Date of Exit/Relieving)	31 January 2022	YES
Designation (At the time of leaving the company):	Team Lead	YES
Employee Code/ID/No	Please Provide	1220
Salary/CTC:	Please Provide	20+INCENTIVES
Was this position: Permanent/Temporary/Contractual	Please Provide	PERMANENT
Supervisor's Name	Please Provide	NIDHI
Reason for Leaving	Please Provide	COVID
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
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		NO
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	NIL	
Verified By (Name, Contact Number & Designation)	Please Provide RAHUL PALI DIRECTOR	

Regards
Rahul Pali
MEHR INTERNATIONAL GROUP

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1273	GQ-AMRSNVJ-1273
Candidate Name:	Shubham Kumar	Shubham Kumar
Date Of Birth:	14-02-1996	14-02-1996
Father Name:	VIKRAM SINGH	VIKRAM SINGH
Address1:	H.No. 2-B, Surya nagar, SBI Colony , Near Govt. ITI,Delhi Road ,Saharanpur,Uttar Pradesh,247001	H.No. 2-B, Surya nagar, SBI Colony , Near Govt. ITI,Delhi Road ,Saharanpur,Uttar Pradesh,247001
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:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1273
NAME OF THE APPLICANT	Shubham Kumar
FATHER NAME	Vikram Singh
DATE OF BIRTH	14-February-1996
ADDRESS OF THE APPLICANT	H.No. 2-B, Surya nagar, SBI Colony , Near Govt. ITI,Delhi Road ,Saharanpur,Uttar Pradesh,247001
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	10-March-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.

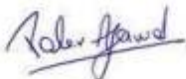
LAWYERS'S COMMENT:

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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shubham Kumar	Shubham Kumar
Application Id:	GQ-AMRSNVJ-1273	GQ-AMRSNVJ-1273
Employee Id:	117757	117757
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:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Shubham Kumar	Shubham Kumar
DOB	14-02-1996	14-02-1996

Post Graduation		
Name of the Board / School	Uttrakhand Technical University	Uttrakhand Technical University
Course	MBA	MBA
Specialization / Major	Marketing	Marketing
Year of Passing	2020	2020
Gap Remarks: NA		

Graduation		
Name of the Board / School	Ch Charan Singh University	Ch Charan Singh University
Course	BBA	BBA
Specialization / Major	Business Administration	Business Administration
Year of Passing	2018	2018
Gap Remarks: NA		

12th std		
Name of the Board / School	National Institute of Open Schooling	National Institute of Open Schooling
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2015	2015
Gap Remarks: NA		

Annexure 7 (b)

10th Std		
Name of the Board / School	Board of High School and Intermediate Education, U.P.	Board of High School and Intermediate Education, U.P.
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2012	2012
Gap Remarks: A Gap identified between 10th std(2012) & 12th std(2015). Since the gap (2012-2015) identified is beyond the preview of Gap check (7 Years) hence will close it as Green.		

EMPLOYMENT - 1		
Name of the Employer	PNB HOUSING FINANCE LIMITED	PNB HOUSING FINANCE LIMITED
Full Name of the Employee	Shubham Kumar	Shubham Kumar
Date of joining - From	06-05-2025	06-05-2025
Date of Relieving/Exit - To	09-02-2026	09-02-2026
Designation / Role	Assistant Manager	Assistant Manager
Gap Remarks: NA		

EMPLOYMENT - 2		
Name of the Employer	PHFL HOME LOANS AND SERVICES LIMITED	PHFL HOME LOANS AND SERVICES LIMITED
Full Name of the Employee	Shubham Kumar	Shubham Kumar
Date of joining - From	01-02-2022	01-02-2022
Date of Relieving/Exit - To	05-05-2025	05-05-2025
Designation / Role	Senior Contact Centre Executive - Inbound	Senior Contact Centre Executive - Inbound
Gap Remarks: NA		

Annexure 7 (c)

EMPLOYMENT - 3		
Name of the Employer	Mehr International Group	Mehr International Group
Full Name of the Employee	Shubham Kumar	Shubham Kumar
Date of joining - From	06-01-2020	06-01-2020
Date of Relieving/Exit - To	31-01-2022	31-01-2022
Designation / Role	Team Lead	Team Lead
Gap Remarks: NA		

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shubham Kumar	Shubham Kumar
Application Id:	GQ-AMRSNVJ-1273	GQ-AMRSNVJ-1273
UAN No:	101786744295	101786744295
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:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN 101786744295
NAME SHUBHAM KUMAR
FATHER'S NAME VIKRAM SINGH

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	DLCPM00151870000016214	PNB HOUSING FINANCE LIMITED	06-May-2025	NA
2	DLCPM16882390000018081	PHFL HOME LOANS AND SERVICES LIMITED	01-Feb-2022	05-May-2025

Generated on 10-03-2026 15:35:50 Report Runtime 2026-03-10 15:35:45

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shubham Kumar	Shubham 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:	10-03-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Shubham Kumar		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSNVJ-1273		
Current Group	World-Check		
Gender	Male	Date of Birth	14 Feb 1996
Last Screened	10 Mar 2026 12:20	Case Created	10 Mar 2026 12:20
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Shubham Kumar
 Date Printed: 10-03-2026, 12:22
 Printed By: database check
 Group: World-Check

Annexure 9 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
10 Mar 2026 12:20	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
10 Mar 2026 12:20	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: Shubham Kumar
Date Printed: 10-03-2026, 12:22
Printed By: database check
Group: World-Check



Annexure 9 (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 9 (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 9 (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 9 (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 9 (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 9 (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 9 (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 9 (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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1273	GQ-AMRSNVJ-1273
Candidate Name:	Shubham Kumar	Shubham Kumar
Date Of Birth:	14-02-1996	14-02-1996
Father Name:	VIKRAM SINGH	VIKRAM SINGH
Address1:	H.No. 2-B, Surya nagar, SBI Colony , Near Govt. ITI,Delhi Road ,Saharanpur,Uttar Pradesh,247001	H.No. 2-B, Surya nagar, SBI Colony , Near Govt. ITI,Delhi Road ,Saharanpur,Uttar Pradesh,247001
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:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1273
NAME OF THE APPLICANT	Shubham Kumar
FATHER NAME	Vikram Singh
DATE OF BIRTH	14-February-1996
ADDRESS OF THE APPLICANT	H.No. 2-B, Surya nagar, SBI Colony , Near Govt. ITI, Delhi Road ,Saharanpur,Uttar Pradesh,247001
NAME OF THE POLICE STATION AS PER ADDRESS	Saharanpur Janakpuri Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	10-March-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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar card	Aadhaar card
Identity Number:	572063948876	572063948876
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:	12-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)



भारत सरकार

Government of India



Aadhaar no. issued: 23/10/2014



शुभम कुमार

Shubham Kumar

जन्म तिथि/DOB: 14/02/1996

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑनलाइन 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).**

5720 6394 8876

मेरा आधार, मेरी पहचान

Annexure 11 (b)



Unique Identification Authority of India



myAadhaar

English

Dashboard > Check Aadhaar Validity



572063948876 Exists

Aadhaar Verification Completed

Age Band	30-40 years
Gender	MALE
State	Uttar Pradesh
Mobile	*****304

This Aadhaar number requires Document (Proof of Identity-POI document & Proof of Address-POA) update. Please upload the documents through <https://myaadhaar.uidai.gov.in> or visit nearby Aadhaar Seva Kendra.

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

