

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Pankaj Malik	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-1452	Report Status	Closed
Date of Birth	25 Nov 1998	Application Received	04-04-2026
Candidate Employee ID	118048	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	05-05-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR Team	03-05-2026	GREEN
EX EMPLOYMENT 2	Rozi Bisht-Sr. Associate - HR	04-05-2026	GREEN
GRADUATION	Controller of Examinations	24-04-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	06-04-2026	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	21-04-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	07-04-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	06-04-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	06-04-2026	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	23-04-2026	GREEN
GAP CHECK	Resume & Supported Documents	23-04-2026	GREEN

End of summary report

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

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Trillion Loans Fintech Private Limited	Trillion Loans Fintech Private Limited
Name Of The Candidate:	Pankaj Malik	Pankaj Malik
Emp Code:	TL0087	TL0087
From:	13-01-2025	13-01-2025
To:	31-03-2026	31-03-2026
Designation:	Senior Executive	Senior Executive
Last Drawn Salary:	Not Applicable	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Team of Trillion Loans Fintech Private Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Team	
Report Verified Date:	03-05-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Trillion Loans Fintech Private Limited	
Candidate Name	Pankaj Malik	
Employee Code/ID/No	TL0087	
From (Date of Joining)	13-01-2025	
To (Date of Exit/Relieving)	31-03-2026	
Designation (At the time of leaving the company):	Senior Executive	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 1 (b)




Sun 03-05-2026 08:40 PM

Shailja Chauhan <shailja.chauhan@bharatpe.com>

Re: Requesting for Ex-Employment Verification for candidate Pankaj Malik - GQ-AMRSNVJ-1452

To Parimala

Cc Jay@goldquestglobal.in; aarti@goldquestglobal.in; Verifyemployments

 Follow up.

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Hi Team,

The above mentioned information is correct. The documents are also authentic. No comments on compensation part as it is confidential.

Warm Regards,
Shailja Chauhan

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Paytm Payments Bank Ltd	Paytm Payments Bank Ltd
Name Of The Candidate:	Pankaj Malik	Pankaj Malik
Emp Code:	02003309	02003309
From:	11-01-2021	11-01-2021
To:	29-02-2024	29-02-2024
Designation:	Senior Associate MG01B	Senior Associate MG01B
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Better Opportunities
Rehire Eligibility:	Not Applicable	Yes
Remarks:	The above details were verified by Rozi Bisht-Sr. Associate - HR of Paytm Payments Bank Ltd, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Rozi Bisht-Sr. Associate - HR	
Report Verified Date:	04-05-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Mon 04-05-2026 12:19 PM

hrops <hrops@paytmbank.com>

RE: Requesting for Ex-Employment Verification for candidate Pankaj Malik - GQ-AMRSNVJ-1452

To: Parimala

Cc: jay@goldquestglobal.in; aarti@goldquestglobal.in; 'Verifyemployments'

Follow up.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Paytm Payments Bank Ltd	Correct
Candidate Name	Pankaj Malik	Correct
Employee Code/ID/No	02003309	Correct
From (Date of Joining)	January 11, 2021	Correct
To (Date of Exit/Relieving)	February 29, 2024	Correct
Designation (At the time of leaving the company):	Senior Associate MG01B	Correct
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	Better Opp.
Rehire Eligibility	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Yes	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	NA	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	NA	
DATA – BREACH of any kind	NA	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Rozi Bisht / Sr. Associate - HR	

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	CH, Charan Singh University	CH, Charan Singh University
Name Of The Candidate:	Pankaj Malik	Pankaj Malik
Enroll No:	M-/78 53287	M-/78 53287
Degree:	Bachelor of Business Administrations	Bachelor of Business Administrations
Major:	Business Administrations	Business Administrations
Month And Year Of Passing:	2020	2020
SI No:	21-304044	21-304044
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:	24-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

क्रमांक / Serial No. 21-304044	नामांकन सं. / Enrolment No. M-17853287	अनुक्रमांक / Roll No. 1703981429
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कोशरी चरण सिंह विश्वविद्यालय मेरठ

CCSU/CCU
SUF/CCSU/CCU
1CCSU/CCU
U/CCSU/CCU

★ ★ ★

प्रमाणित किया जाता है कि पंकज मालिक
आत्मज/आत्मजा श्री राज कुमार मालिक एवं श्रीमती सोनाबेरी मालिक
को इस विश्वविद्यालय से सन् 2020 की त्रिवर्षीय उपाधि पाठ्यक्रम परीक्षा में
व्यावसायिक प्रशासन स्नातक की उपाधि द्वितीय श्रेणी में प्रदत्त की गयी है।

This is to Certify that Pankaj Malik
Son / Daughter of Shri Raj Kumar Malik and Smt. Sonaberi Malik
has been conferred the Degree of **BACHELOR OF BUSINESS
ADMINISTRATION** in the Three Year Degree Course Examination
of 2020 of this University in Second Division.

Controller of Exam
Ch. Charan Singh University
Meerut

CHAUDHARY CHARAN SINGH UNIVERSITY, MEERUT
Dated: 09.03.2021

कुलपति
Vice-Chancellor

CCSU

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1452	GQ-AMRSNVJ-1452
Candidate Name:	Pankaj Malik	Pankaj Malik
Date Of Birth:	25-11-1998	25-11-1998
Father Name:	Rajkumar malik	Rajkumar malik
Address1:	33, New Basti, Anoop Nagar, Fazalpur, Meerut Cantt, Meerut, Uttar Pradesh - 250001	33, New Basti, Anoop Nagar, Fazalpur, Meerut Cantt, Meerut, Uttar Pradesh - 250001
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:	06-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1452
NAME OF THE APPLICANT	Pankaj Malik
FATHER NAME	Rajkumar malik
DATE OF BIRTH	25-November-1998
ADDRESS OF THE APPLICANT	33, New Basti, Anoop Nagar, Fazalpur, Meerut Cantt, Meerut, Uttar Pradesh - 250001
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	06-April-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:	5318 6119 4490	5318 6119 4490
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:	21-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



Unique Identification Authority of India



myAadhaar

English

[Dashboard](#) > [Check Aadhaar Validity](#)



531861194490 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	MALE
State	Uttar Pradesh
Mobile	*****8230



भारत सरकार

Government of India



पंकज मलिक

Pankaj Malik

जन्म तिथि/ DOB: 25/11/1998

पुरुष / MALE



5318 6119 4490

मेरा **आधार**, मेरी पहचान

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Pankaj Malik	Pankaj Malik
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:	07-04-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Pankaj Malik		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSNVJ-1452		
Current Group	World-Check		
Gender	Male	Date of Birth	25 Nov 1998
Last Screened	07 Apr 2026 05:30	Case Created	07 Apr 2026 05:30
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Pankaj Malik
 Date Printed 07-04-2026, 05:33
 Printed By database check
 Group World-Check



Annexure 6 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
07 Apr 2026 05:30	database check	Case Screened for Wor ld-Check (Initial/Re- Screen Only)		Desktop Batch
07 Apr 2026 05:30	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: Parikaj Malik
Date Printed: 07-04-2026, 05:33
Printed By: database check
Group: World-Check



Annexure 6 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 6 (d)

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

Annexure 6 (e)

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

Annexure 6 (f)

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

Annexure E

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

Annexure 6 (g)

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

Annexure 6 (h)

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

Annexure 6 (i)

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

Annexure 6 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Pankaj Malik	Pankaj Malik
Pan Number:	EBYPM3078R	EBYPM3078R
CIBIL Transunion Score:	Not Applicable	678
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:	06-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

REPORT DATE & TIME : 06/04/2026 (21:40:31)

CONTROL NUMBER : 3080392056



CONSUMER CIR

MEMBER ID : BS00115009_SHYD21495	REFERENCE NUMBER : 31
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CONSUMER INFORMATION

CONSUMER NAME : Pankaj Malik	PAN : EBYPM3078R
DOB : 25/11/1998	DRIVING LICENCE NO : -
TELEPHONE NO. : -	VOTER ID : -
EMAIL ID : -	PASSPORT NO. : -
GENDER : Male	AADHAAR NUMBER (UID) : -
ADDRESS : DELHI, DELHI, DELHI - 110001	

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

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

300 **678** 900

SCORING FACTORS

1. Presence Of Delinquency In The Recent Past
2. Presence Of Severe Delinquency As Of Recent Update
3. Presence Of Delinquency In Last 12 Months

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 12	High Cr/Sanc. Amt	: ₹5,07,902	Recent	: 12/01/2026
Zero balance	: 10	Current	: ₹38,952	Oldest	: 27/12/2018
Overdue	: 1	Overdue	: ₹21,209		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
11	25/10/2025	0	2	4

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : PANKAJ MALIK	DOB : 24/11/1998	GENDER : Male	CREDITVISION® SCORE : 678
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	EBYPM3078R	-	-
(e) AADHAAR ID	NOT DISCLOSED	-	-
CKYC	40015253666081	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 7 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8240013935	-
Office Phone	9997218230	-
Mobile Phone	9997218230	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

PANKAJMALIK229@GMAIL.COM
PANKAJ8230@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
33 NEW BASTI ANGOP NAGAR FAZALPUR HEERUT, CANTT P O HEERUT CANTT HEERUT CANTT HO, UTTAR PRADESH, UTTAR PRADESH - 250001	Residence	Rented	05/03/2024
VSJAY TOWER NOIDA NOIDA SECTOR 126 NOIDA, NOIDA, UTTAR PRADESH - 201303	Office	Owned	30/11/2023
VSJAY TOWER SECTOR 125 NOIDA NOIDA 1448, UTTAR PRADESH, UTTAR PRADESH - 201301	Office	-	31/01/2023
FLAT NO 302 B ZOLO FRONTIER GALI NO 3, HAZIPUR SECTOR 104 NOIDA 1448, UTTAR PRADESH, UTTAR PRADESH - 201301	Not Categorized	-	31/01/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (19/02/2025)	Salaried	Not Available	Not Available	Not Available

Annexure 7 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	ACTIVE							
ACCOUNT INFORMATION		29/11/2024		31/03/2026	✔							
ACCOUNT		AMOUNTS		STATUS								
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 33,200	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 21,209	COLLATERAL TYPE	NO COLLATERAL							
ACCOUNT NUMBER	Not Disclosed	OVERDUE	₹ 21,209	CREDIT FACILITY STATUS	WRITTEN-OFF							
OWNERSHIP	INDIVIDUAL	ACTUAL PAYMENT	₹ 5,624									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/03/2026	END DATE	01/12/2024							
		LAST PAYMENT	01/04/2025									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	301	329	361	-	-	-	-	-	-	-	-	-
2025	000	000	026	025	056	086	117	148	177	209	239	270
2024	-	-	-	-	-	-	-	-	-	-	-	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	INACTIVE							
ACCOUNT INFORMATION		12/01/2026	21/01/2026	31/01/2026	✘							
ACCOUNT		AMOUNTS		STATUS								
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 5,309	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	COLLATERAL TYPE	NO COLLATERAL							
ACCOUNT NUMBER	Not Disclosed				NA							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/01/2026	END DATE	01/01/2026							
		LAST PAYMENT										
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	ACTIVE							
ACCOUNT INFORMATION		11/01/2025		31/03/2026	✔							
ACCOUNT		AMOUNTS		STATUS								
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 55,000	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 17,743	REPAYMENT TENURE	18							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 3,957	EMI	₹ 3,957							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/03/2026	END DATE	01/02/2025							
		LAST PAYMENT	04/03/2026									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	000	-	-	-	-	-	-	-	-	-
2025	-	000	000	000	000	000	000	000	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	INACTIVE
ACCOUNT INFORMATION		04/03/2024	02/11/2024	19/11/2024	✘
ACCOUNT		AMOUNTS		STATUS	
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 58,817	PAYMENT FREQUENCY	MONTHLY
					NA

Annexure 7 (d)

ACCOUNT		AMOUNTS										
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 5,220									
OWNERSHIP	INDIVIDUAL	REPAYMENT TERM	12									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/11/2024									
		END DATE	01/03/2024									
		LAST PAYMENT	02/11/2024									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	000	000	000	000	000	000	000	000	000	-

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	10/11/2023	DATE CLOSED	12/12/2025	DATE REPORTED & CERTIFIED	31/12/2025	INACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 63,353	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/12/2025	END DATE	01/11/2023	LAST PAYMENT	12/12/2025					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	-	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	05/10/2023	DATE CLOSED	11/11/2023	DATE REPORTED & CERTIFIED	31/12/2023	INACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 41,000	COLLATERAL TYPE	NO COLLATERAL	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/12/2023	END DATE	01/10/2023	LAST PAYMENT	11/11/2023					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	-	-	-	-	-	-	000	000	000

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	25/04/2023	DATE CLOSED	05/05/2024	DATE REPORTED & CERTIFIED	31/07/2024	INACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	EDUCATION LOAN	SANCTIONED AMOUNT	₹ 42,500	EHI	₹ 3,542	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/07/2024	END DATE	01/04/2023	LAST PAYMENT	05/05/2024					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	000	000	-	-	-	-	-

Annexure 7 (e)

2023	-	-	-	000	000	000	000	000	000	000	000	000
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8. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 22/03/2023 DATE CLOSED : 05/03/2024 DATE REPORTED & CERTIFIED : 30/04/2024												INACTIVE
ACCOUNT				AMOUNTS						STATUS		
TYPE : CONSUMER LOAN		MEMBER NAME : NOT DISCLOSED		SANCTIONED AMOUNT : ₹ 51,675		PAYMENT FREQUENCY : MONTHLY		CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 18		STATUS : NA
ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL		ACTUAL PAYMENT : ₹ 8,004		EMI : ₹ 2,871						
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/04/2024 END DATE : 01/05/2023 LAST PAYMENT : 01/01/2024												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	-	-	-	-	-	-	-	-
2023	-	-	000	000	000	000	000	000	000	000	000	000

9. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 31/01/2023 DATE CLOSED : 10/08/2023 DATE REPORTED & CERTIFIED : 31/08/2023												INACTIVE
ACCOUNT				AMOUNTS						STATUS		
TYPE : CONSUMER LOAN		MEMBER NAME : NOT DISCLOSED		SANCTIONED AMOUNT : ₹ 7,559		PAYMENT FREQUENCY : MONTHLY		CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6		STATUS : NA
ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL		ACTUAL PAYMENT : ₹ 8,004		EMI : ₹ 1,334						
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/08/2023 END DATE : 01/01/2023 LAST PAYMENT : 03/08/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	-	-	-	-

10. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 25/12/2022 DATE CLOSED : 23/06/2023 DATE REPORTED & CERTIFIED : 30/06/2023												INACTIVE
ACCOUNT				AMOUNTS						STATUS		
TYPE : CONSUMER LOAN		MEMBER NAME : NOT DISCLOSED		SANCTIONED AMOUNT : ₹ 14,999		PAYMENT FREQUENCY : MONTHLY		CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6		STATUS : NA
ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL										
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/06/2023 END DATE : 01/12/2022 LAST PAYMENT : 23/06/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	-	000

11. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 03/02/2022 DATE CLOSED : 19/11/2025 DATE REPORTED & CERTIFIED : 30/11/2025												INACTIVE
ACCOUNT				AMOUNTS						STATUS		
TYPE : CONSUMER LOAN		MEMBER NAME : NOT DISCLOSED		SANCTIONED AMOUNT : ₹ 19,490		PAYMENT FREQUENCY : MONTHLY						STATUS : NA

Annexure 7 (f)

ACCOUNT		AMOUNTS	
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE	₹ 0
OWNERSHIP	INDIVIDUAL	REPAYMENT TERM	10
		EMI	₹ 1,949

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/11/2025 END DATE : 01/11/2022 LAST PAYMENT : 14/01/2024												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	-
2024	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	-	000

12. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 27/11/2018	DATE CLOSED : 03/03/2022	DATE REPORTED & CERTIFIED : 31/11/2024	INACTIVE
ACCOUNT TYPE		TWO-WHEELER LOAN		AMOUNTS		STATUS
MEMBER NAME		NOT DISCLOSED		SANCTIONED AMOUNT		
ACCOUNT NUMBER		Not Disclosed		CURRENT BALANCE		
OWNERSHIP		JOINT		₹ 0		

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/11/2024 END DATE : 01/01/2022 LAST PAYMENT : 16/04/2022												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000
2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2022	000	000	000	STD	000	000	000	XXX	XXX	XXX	XXX	XXX

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	25/10/2025	CREDIT CARD	₹ 50,000
NOT DISCLOSED	30/04/2025	PERSONAL LOAN	₹ 25,000
NOT DISCLOSED	28/03/2025	CREDIT CARD	₹ 1
NOT DISCLOSED	10/02/2025	PERSONAL LOAN	₹ 55,000
NOT DISCLOSED	10/02/2025	PERSONAL LOAN	₹ 55,000
NOT DISCLOSED	10/02/2025	PERSONAL LOAN	₹ 25,000
NOT DISCLOSED	02/03/2024	CONSUMER LOAN	₹ 75,000
NOT DISCLOSED	10/11/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	10/11/2023	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	19/04/2023	EDUCATION LOAN	₹ 56,500
NOT DISCLOSED	05/04/2023	PERSONAL LOAN	₹ 5,000

Annexure 7 (g)

GLOSSARY

CIR DATA 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 OOD: Payment is made on the due date OO1-90D: 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 OBT: The account has remained Sub-Standard for 12 months LSS: The account where loss has been identified and remains uncollectible 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 PANKAJ HALIJI

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.

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1452	GQ-AMRSNVJ-1452
Candidate Name:	Pankaj Malik	Pankaj Malik
Date Of Birth:	25-11-1998	25-11-1998
Father Name:	Rajkumar malik	Rajkumar malik
Address1:	33, New Basti, Anoop Nagar, Fazalpur, Meerut Cantt, Meerut, Uttar Pradesh - 250001	33, New Basti, Anoop Nagar, Fazalpur, Meerut Cantt, Meerut, Uttar Pradesh - 250001
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:	06-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1452
NAME OF THE APPLICANT	Pankaj Malik
FATHER NAME	Rajkumar malik
DATE OF BIRTH	25-November-1998
ADDRESS OF THE APPLICANT	33, New Basti, Anoop Nagar, Fazalpur, Meerut Cantt, Meerut, Uttar Pradesh - 250001
NAME OF THE POLICE STATION AS PER ADDRESS	Lalkurti Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	06-April-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

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Pankaj Malik	Pankaj Malik
Application Id:	GQ-AMRSNVJ-1452	GQ-AMRSNVJ-1452
UAN No:	101658144045	101658144045
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:	23-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

UAN Details Report

UAN 101658144045
NAME PANKAJ MALIK
FATHER'S NAME RAJKUMAR MALIK

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	KDMAL28588720000010149	TRILLIONLOANS FINTECH PRIVATE LIMITED	13-Jan-2025	NA
2	DSNHP15589390000013315	PAYTM PAYMENTS BANK LIMITED	11-Jan-2021	29-Feb-2024
3	HPSML00065470000022814	ALTRUIST TECHNOLOGIES PRIVATE LIMITED	01-Dec-2020	05-Jan-2021

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GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Pankaj Malik	Pankaj Malik
Application Id:	GQ-AMRSNVJ-1452	GQ-AMRSNVJ-1452
Employee Id:	118048	118048
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	23-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Pankaj Malik	Pankaj Malik
DOB	25-11-1998	25-11-1998

Graduation		
Name of the Board / School	Chaudhary charan singh university	Chaudhary charan singh university
Course	BBA	BBA
Specialization / Major	Business Management and Accounting	Business Management and Accounting
Year of Passing	2020	2020
Gap Remarks: NA		

12th std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2017	2017
Gap Remarks: NA		

10th Std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2015	2015
Gap Remarks: NA		

Annexure 10 (b)

EMPLOYMENT - 1		
Name of the Employer	Trillion loans (Bharatpe group company)	Trillion loans (Bharatpe group company)
Full Name of the Employee	Pankaj Malik	Pankaj Malik
Date of joining - From	13-01-2025	13-01-2025
Date of Relieving/Exit - To	31-03-2026	31-03-2026
Designation / Role	Senior Executive	Senior Executive
Gap Remarks: NA		

EMPLOYMENT - 2		
Name of the Employer	PAYTM PAYMENTS BANK LTD	PAYTM PAYMENTS BANK LTD
Full Name of the Employee	Pankaj Malik	Pankaj Malik
Date of joining - From	01-05-2023	01-05-2023
Date of Relieving/Exit - To	29-02-2024	29-02-2024
Designation / Role	UPI Payment Specialist Transaction Monitoring Senior Associate	UPI Payment Specialist Transaction Monitoring Senior Associate
Gap Remarks: A Gap of 1 year identified between Paytm Payments(02-2024) & Trillion Loans(01-2025).During this gap period, candidate was looking for job opportunities and was not employed in any organization and provided the relevant proofs, Hence this gap period is considered as Green.		

Annexure 10 (c)

EMPLOYMENT - 3		
Name of the Employer	PAYTM PAYMENTS BANK LTD	PAYTM PAYMENTS BANK LTD
Full Name of the Employee	Pankaj Malik	Pankaj Malik
Date of joining - From	11-01-2021	11-01-2021
Date of Relieving/Exit - To	30-04-2023	30-04-2023
Designation / Role	VKYC Associate	VKYC Associate
Gap Remarks: NA		

EMPLOYMENT - 4		
Name of the Employer	ALTRUIST TECHNOLOGIES PRIVATE LIMITED	ALTRUIST TECHNOLOGIES PRIVATE LIMITED
Full Name of the Employee	Pankaj Malik	Pankaj Malik
Date of joining - From	01-12-2020	01-12-2020
Date of Relieving/Exit - To	05-01-2021	05-01-2021
Designation / Role	VKYC Associate	VKYC Associate
Gap Remarks: A Gap of 5 months identified between UG(07-2020) & Altruist(12-2020).Candidate mentioned that due to covid pandemic was not working and was at home and provided the relevant proofs, Hence this gap period is considered as Green.		

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

