

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Mohammad Taj Shah	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-20	Report Status	Closed
Date of Birth	01 Oct 2002	Application Received	18-11-2025
Candidate Employee ID	116164	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	03-12-2025
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
POST GRADUATION	Chandigarh University	22-11-2025	GREEN
GRADUATION	Controller of Examinations	22-11-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	19-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	19-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	01-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	19-11-2025	GREEN
POLICE VERIFICATION	Palav Agarwal	21-11-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	24-11-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Chandigarh University	Chandigarh University
Name Of The Candidate:	Mohammad Taj Shah	Mohammad Taj Shah
Enroll No:	23MBA10942	23MBA10942
Degree:	Master of Business Administrations	Master of Business Administrations
Major:	Business Administrations	Business Administrations
Month And Year Of Passing:	2025	2025
Certification Issued Date:	2025-06	2025-06
SI No:	Not provided	Not provided
Remarks:	The following applicant details were verified by Chandigarh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Chandigarh University	
Report Verified Date:	22-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



CHANDIGARH UNIVERSITY

Discover. Learn. Empower.

NAAC GRADE A+

ACCREDITED UNIVERSITY

Established under Punjab Govt. Act No. 7 of 2002
and Recognized under Section 2(f) of UCA, Act of 1956

Ref. No. CU/R/DOC/2025-26/9701

Date 22/08/2025

PROVISIONAL CERTIFICATE

This is to certify that **MOHAMMAD TAJ SHAH D/S/o Sh. ALI AHMAD SHAH & SHABBO KHATOON** bearing **UID No.23MBA10942** has been a bonafide student of this University and passed out in **May 2025**. He/She has successfully completed the course and qualified for degree programme of **MASTER OF BUSINESS ADMINISTRATION (MARKETING & FINANCE)**

His/Her semester wise SGPA is as follows:

SEMESTER	SGPA
1st	7.41
2nd	7.00
3rd	7.46
4th	8.39

His/Her overall CGPA is 7.59.

He/She bears a good moral character.

This Certificate is valid for 6 months from the date of issue.


Registrar


A.R. (Result)



GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Deen Dayal Upadhyaya Gorakhpur University	Deen Dayal Upadhyaya Gorakhpur University
Name Of The Candidate:	Mohammad Taj Shah	Mohammad Taj Shah
Enroll No:	2310137530041	2310137530041
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2023	2023
Certification Issued Date:	2023-06	2023-06
SI No:	2274259	2274259
Remarks:	The following applicant details were verified by Controller of Examinations of Deen Dayal Upadhyaya Gorakhpur 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:	22-11-2025	
Verification Status(Color Code):	GREEN	



दीनदयाल उपाध्याय गोरखपुर विश्वविद्यालय, गोरखपुर
DEEN DAYAL UPADHYAYA GORAKHPUR UNIVERSITY, GORAKHPUR

Accredited A++ by NAAC (CGPA-3.78)

2274259

नामांकन सं०/Enrollment No.

DDU7532100282

अनुक्रमांक/Roll No.

2310137530041

अनुक्रमांक/Roll No.



2310137530041



बैचलर ऑफ कामर्स

प्रमाणित किया जाता है कि मोहम्मद ताज शाह आत्मज/आत्मजा श्री अली अहमद शाह को दीनदयाल उपाध्याय गोरखपुर विश्वविद्यालय, गोरखपुर की वर्ष 2023 की परीक्षा प्रथम श्रेणी में उत्तीर्ण करने पर बैचलर ऑफ कामर्स की उपाधि प्रदान की जाती है।

Bachelor of Commerce

This is to certify that MOHAMMAD TAJ SHAH son/daughter of SHRI ALI AHMAD SHAH has been conferred the degree of Bachelor of Commerce of Deen Dayal Upadhyaya Gorakhpur University, Gorakhpur in the year 2023. He / She has been placed in First division.

CONTROLLER OF EXAM
D.D.U.G. UNIVERSITY
GORAKHPUR

विजयादशमी | रामनवमी
VIJAYADASHMI | RAMNAVAMI



Handwritten signature

कुलपति
Vice-Chancellor

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

Annexure 3 (a)

LSEG World-Check One CASE REPORT

Confidential

Name	Mohammad Taj Shah		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSNVJ-20		
Current Group	World-Check		
Gender	Male	Date of Birth	01 Oct 2002
Last Screened	19 Nov 2025 07:21	Case Created	19 Nov 2025 07:21
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Mohammad Taj Shah
Date Printed: 19-11-2025, 07:28
Printed By: database check
Group: World-Check



Annexure 3 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
19 Nov 2025 07:21	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
19 Nov 2025 07:21	database check	New Case added		Desktop Batch

NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check [privacy statement](#). You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, not 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: Mohammad Taj Shah
Date Printed: 19-11-2025, 07:28
Printed By: database check
Group: World-Check



Annexure 3 (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 3 (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 3 (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 3 (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 3 (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 3 (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 3 (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 3 (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:	Mohammad Taj Shah	Mohammad Taj Shah
Pan Number:	PQFPS4392B	PQFPS4392B
CIBIL Transunion Score:	Not Applicable	774
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:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

REPORT DATE & TIME: 19/11/2025 (13:00:36)

CONTROL NUMBER: 9933943642



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20737

REFERENCE NUMBER : 11

CONSUMER INFORMATION

CONSUMER NAME	Mohammad Taj Shah	PAH	POFPS4392B
DOB	01/10/2002	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	KADHAAR NUMBER (UID)	-
ADDRESS	DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

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



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	: 16	High Cr/Sanc. Amt	: ₹8,75,369	Recent	: 15/07/2025
Zero balance	: 6	Current	: ₹2,88,373	Oldest	: 11/10/2022
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HIST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
37	08/10/2025	0	7	18

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : MOHAMMAD TAJ SHAH D.O.B : 01/10/2002 GENDER : Male CREDITVISION® SCORE : 774

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	POFPS4392B	-	-
CKYC	30015419664429	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 4 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	7388884757	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

HXXXXXXXXH@GMAIL.COM
MDTAJSHAH@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
44, JAGDISHPUR, GORAKHPUR, UTTAR PRADESH - 273002	Permanent	-	15/07/2025
BHARAT PLASTIC, BHARAT PLASTIC, KHARAR UNDER OVER, BRIDGE NR BUS STAND KHARAR MARKET, KHARAR, PUNJAB - 140301	Office	-	15/01/2025
HOUSE NO 264 MODERN VALLEY, 1ST FLOOR KHARAR, MOHALI, PUNJAB, KHARAR, PUNJAB - 140301	Residence	-	15/01/2025
GORAKHPUR GOPALPUR UTTAR PRADESH, GORAKHPUR, UTTAR PRADESH - 273002	Permanent	-	15/01/2025

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (07/10/2025)	Salaried	₹ 1,00,00,000	Net Income	Monthly

Annexure 4 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 15/07/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 07/11/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT		₹ 46,000		PAYMENT FREQUENCY		MONTHLY			NA	
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 15,685		COLLATERAL TYPE		NO COLLATERAL				
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT		₹ 8,351								
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2025		END DATE : 01/07/2025		LAST PAYMENT : 05/11/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	000	000	000	000	000	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 25/04/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	SECURED CREDIT CARD	CREDIT LIMIT	₹ 4,500	PAYMENT FREQUENCY	FORTNIGHTLY	NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 4,496									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 2,250									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 10									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/04/2025		LAST PAYMENT : 16/10/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	000	000	000	000	000	000	000	-	-

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/12/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 60,000				NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 59,505										
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 6,000										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 30										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/03/2025		LAST PAYMENT : 22/09/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/12/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 30/10/2025	ACTIVE
ACCOUNT		AMOUNTS			STATUS
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 90,000	PAYMENT FREQUENCY	MONTHLY
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 75,395		
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 10,000		
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 55,554		
		ACTUAL PAYMENT	₹ 50,190		

Annexure 4 (d)

DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/10/2025	END DATE : 01/01/2025	LAST PAYMENT : 29/09/2025
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2025	000	000	000	000	000	000	000	000	000	000	-	-		

5. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 20/06/2024		DATE CLOSED : 09/07/2025		DATE REPORTED & CERTIFIED : 31/10/2025		INACTIVE	
ACCOUNT				AMOUNTS								STATUS							
TYPE		LOAN ON CREDIT CARD		HIGH CREDIT AMOUNT		₹ 51,000						NA							
MEMBER NAME		NOT DISCLOSED		CURRENT BALANCE		₹ 0													
ACCOUNT NUMBER		Not Disclosed																	
OWNERSHIP		INDIVIDUAL																	
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025				END DATE : 01/06/2024				LAST PAYMENT : 06/07/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2025	000	000	000	000	000	000	000	000	000	000	-	-							
2024	-	-	-	-	-	000	000	000	000	000	000	000							

6. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 09/06/2024				DATE CLOSED :				DATE REPORTED & CERTIFIED : 31/10/2025				ACTIVE	
ACCOUNT				AMOUNTS								STATUS					
TYPE		PERSONAL LOAN		SANCTIONED AMOUNT		₹ 1,04,770		PAYMENT FREQUENCY		MONTHLY		NA					
MEMBER NAME		NOT DISCLOSED		CURRENT BALANCE		₹ 40,039		REPAYMENT TENURE		72							
ACCOUNT NUMBER		Not Disclosed		ACTUAL PAYMENT		₹ 1											
OWNERSHIP		INDIVIDUAL															
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025				END DATE : 01/06/2024				LAST PAYMENT : 07/10/2025					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2025	000	000	000	000	000	000	000	000	000	000	-	-					
2024	-	-	-	-	-	000	000	000	000	000	000	000					

7. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 29/05/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE	
ACCOUNT				AMOUNTS								STATUS					
TYPE		CREDIT CARD		CREDIT LIMIT : ₹ 55,000				PAYMENT FREQUENCY : MONTHLY				NA					
MEMBER NAME		NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 55,908				INTEREST RATE : 40.2									
ACCOUNT NUMBER		Not Disclosed		CASH LIMIT : ₹ 8,261													
OWNERSHIP		INDIVIDUAL		CURRENT BALANCE : ₹ 46,739													
DAYS PAST DUE/ASSET CLASSIFICATION										START DATE : 01/10/2025		END DATE : 01/07/2024		LAST PAYMENT : 27/10/2025			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2025	000	000	000	000	000	000	000	000	000	000	-	-					
2024	-	-	-	-	-	-	000	000	000	000	000	000					

8. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 29/05/2024	DATE CLOSED : 30/07/2024	DATE REPORTED & CERTIFIED : 15/09/2024	INACTIVE
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Annexure 4 (e)

ACCOUNT		AMOUNTS		STATUS								
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 55,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 3,142									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 15,400									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/09/2024		END DATE : 01/06/2024		LAST PAYMENT						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	-	-	-	-	-	000	000	000	000	-	-	-

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 24/05/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 87,000	NA								
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 60,802									
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE	₹ 49,478									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025		END DATE : 01/05/2024		LAST PAYMENT : 27/10/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	-	-	-	-	000	000	000	000	000	000	000	000

10. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 27/11/2023				DATE CLOSED :				DATE REPORTED & CERTIFIED : 31/10/2025				ACTIVE							
ACCOUNT				AMOUNTS								STATUS											
TYPE		CREDIT CARD		CREDIT LIMIT		₹ 60,000						NA											
MEMBER NAME		NOT DISCLOSED		HIGH CREDIT AMOUNT		₹ 59,887																	
ACCOUNT NUMBER		Not Disclosed		CASH LIMIT		₹ 6,000																	
OWNERSHIP		INDIVIDUAL		CURRENT BALANCE		₹ 59,958																	
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/10/2025				END DATE : 01/12/2023				LAST PAYMENT : 26/09/2025			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2025	000	000	000	000	000	000	000	000	000	000	-	-											
2024	000	000	000	000	000	000	000	000	000	000	000	000											
2023	-	-	-	-	-	-	-	-	-	-	-	-	000										

11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 26/10/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE	
ACCOUNT		AMOUNTS				STATUS			
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 87,000				NA			
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 72,984							
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE : ₹ 4,057							
OWNERSHIP	INDIVIDUAL								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/10/2023		LAST PAYMENT : 06/10/2025			

Annexure 4 (f)

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YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 03/10/2023		DATE CLOSED : 11/12/2024		DATE REPORTED & CERTIFIED : 15/12/2024		INACTIVE				
ACCOUNT				AMOUNTS						STATUS		
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 2.00.000						NA		
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0								
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/12/2024 END DATE : 01/10/2023 LAST PAYMENT : 11/12/2024												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

13. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 08/05/2023		DATE CLOSED : 30/06/2023		DATE REPORTED & CERTIFIED : 30/06/2023		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 1.600		PAYMENT FREQUENCY		MONTHLY			NA	
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0		EMI		₹ 638				
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2023		END DATE : 01/05/2023		LAST PAYMENT : 27/06/2023						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	-	000	000	-	-	-	-	-	-

14. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 08/05/2023		DATE CLOSED : 30/06/2023		DATE REPORTED & CERTIFIED : 30/06/2023		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 400		PAYMENT FREQUENCY		MONTHLY			NA	
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0								
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2023		END DATE : 01/05/2023		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	-	000	000	-	-	-	-	-	-

Annexure 4 (g)

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ACCOUNT		AMOUNTS		STATUS								
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 87,000	NA								
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 73,480									
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE	: ₹ 16,823									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/01/2023	LAST PAYMENT : 27/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000

16. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 11/10/2023		DATE CLOSED : 22/05/2024		DATE REPORTED & CERTIFIED : 31/07/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS							
TYPE		SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT		₹ 6,000		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 : 01/10/2022		LAST PAYMENT : 24/01/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2024	000	000	000	000	000	000	STD	-	-	-	-	-					
2023	000	000	000	000	000	000	000	000	000	000	000	000					
2022	-	-	-	-	-	-	-	-	-	000	000	000					

Annexure 4 (h)

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CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	08/10/2025	PERSONAL LOAN	₹ 1
NOT DISCLOSED	04/10/2025	CONSUMER LOAN	₹ 10,000
NOT DISCLOSED	29/07/2025	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	14/07/2025	PERSONAL LOAN	₹ 3,30,000
NOT DISCLOSED	14/07/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	04/02/2025	CREDIT CARD	₹ 20,000
NOT DISCLOSED	14/12/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	18/11/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	18/11/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	27/09/2024	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	06/08/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	11/06/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	09/06/2024	CONSUMER LOAN	₹ 10,000
NOT DISCLOSED	09/06/2024	CONSUMER LOAN	₹ 10,000
NOT DISCLOSED	25/05/2024	CREDIT CARD	₹ 2,000
NOT DISCLOSED	25/05/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	24/05/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	08/01/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	08/01/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	08/01/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	06/01/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	06/01/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000
NOT DISCLOSED	29/12/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	11/12/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	20/11/2023	CREDIT CARD	₹ 20,000
NOT DISCLOSED	18/11/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	18/10/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	14/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	08/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	08/10/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	08/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	05/10/2023	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	03/10/2023	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	07/08/2023	PERSONAL LOAN	₹ 10,000
NOT DISCLOSED	11/07/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	30/06/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	25/05/2023	LOAN TO PROFESSIONAL	₹ 1,00,000

Annexure 4 (i)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	#	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DST: 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 MOHAMMAD TAJ SHAH

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.

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Mohammad Taj Shah	Mohammad Taj Shah
Application Id:	GQ-AMRSNVJ-20	GQ-AMRSNVJ-20
Employee Id:	116164	116164
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for the period of 6 months in education to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	01-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Mohammad Taj Shah	Mohammad Taj Shah
DOB	01-10-2002	01-10-2002

Post Graduation

Name of the Board / School	Chandigarh University	Chandigarh University
Course	MBA	MBA
Specialization / Major	Finance	Finance
Year of Passing	2025	2025

Gap Remarks: A Gap of 6 months identified between PG(06-2025) & AMRSNVJ(11-2025). During this gap period, Candidate was looking out for job opportunities and provided the relevant proofs, Hence this gap period is considered as Green.

Graduation

Name of the Board / School	Deen Dayal Upadhyaya Gorakhpur University	Deen Dayal Upadhyaya Gorakhpur University
Course	B.Com	B.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2023	2023

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	2020	2020

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	2018	2018

Gap Remarks: NA

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-20	GQ-AMRSNVJ-20
Candidate Name:	Mohammad Taj Shah	Mohammad Taj Shah
Date Of Birth:	01-10-2002	01-10-2002
Father Name:	Ali Ahmad Shah	Ali Ahmad Shah
Address1:	455, Kaithwaliya, NH 28, Gorakhpur, Uttar Pradesh-273002.	455, Kaithwaliya, NH 28, Gorakhpur, Uttar Pradesh-273002.
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-20
NAME OF THE APPLICANT	Mohammad Taj Shah
FATHER NAME	Ali Ahmad Shah
DATE OF BIRTH	01-October-2002
ADDRESS OF THE APPLICANT	455, Kaithwalia, NH 28, Gorakhpur, Uttar Pradesh-273002.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	19-November-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-20	GQ-AMRSNVJ-20
Candidate Name:	Mohammad Taj Shah	Mohammad Taj Shah
Date Of Birth:	01-10-2002	01-10-2002
Father Name:	Ali Ahmad Shah	Ali Ahmad Shah
Address1:	455, Kaithwaliya, NH 28, Gorakhpur, Uttar Pradesh-273002.	455, Kaithwaliya, NH 28, Gorakhpur, Uttar Pradesh-273002.
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:	21-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-20
NAME OF THE APPLICANT	Mohammad Taj Shah
FATHER NAME	Ali Ahmad Shah
DATE OF BIRTH	01-October-2002
ADDRESS OF THE APPLICANT	455, Kaithwalia, NH 28, Gorakhpur, Uttar Pradesh-273002.
NAME OF THE POLICE STATION AS PER ADDRESS	Gorakhpur Shahpur Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-November-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly




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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	PQFPS4392B	PQFPS4392B
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	24-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT. OF INDIA
	स्थायी लेखा संख्या कार्ड Permanent Account Number Card PQFPS4392B	
नाम / Name MOHAMMAD TAJ SHAH		
पिता का नाम / Father's Name ALI AHMAD SHAH		
जन्म की तारीख / Date of Birth 01/10/2002	 हस्ताक्षर / Signature	18052022

Annexure 8 (b)

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Income Tax Department, Government of India

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PAN / TAN	Name
PQFPS4392B	MXXXXXXD TXJ SXXH

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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

