

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Ayush Anand	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-211	Report Status	Closed
Date of Birth	14 Aug 2002	Application Received	28-11-2025
Candidate Employee ID	115924	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	11-02-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	YELLOW

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR Team	02-02-2026	YELLOW
EX EMPLOYMENT 2	HR Operations	22-12-2025	GREEN
GRADUATION	Section officer	12-12-2025	GREEN
POLICE VERIFICATION	Palav Agarwal	28-11-2025	GREEN
PREVIOUS EMPLOYMENT 3	HR Operations	NIL	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	01-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	28-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	12-12-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	16-12-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	28-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	28-11-2025	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:	Anaptyss	Anaptyss
Name Of The Candidate:	Ayush Anand	Ayush Anand
Emp Code:	ANP1087	ANP1087
From:	25-08-2025	25-08-2025
To:	21-11-2025	21-11-2025
Designation:	Analyst	Analyst
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Termination
Rehire Eligibility:	Not Applicable	No
Remarks:	Screen-shot of the Email confirmation received from HR Team of Anaptyss, had confirmed there was termination and misconduct, additionally had verbal conversation with the HR of Anaptyss over a Phone Call, they had confirmed that the same was also discussed with the candidate and issued the relieving Letter by the Anaptyss to candidate. Hence, giving the benefit of the doubt to the candidate, we are closing the check with a Yellow.	
Information Source Name:	HR Team	
Report Verified Date:	02-02-2026	
Verification Status(Color Code):	YELLOW	

Annexure 1 (a)



Mon 02-02-2026 05:56 PM

HR Communication <HRCommunication@anptyss.com>

RE: Ex-Employment verification for Ayush Anand GQ-AMRSNVJ-211 (1) - Anptyss

To Sharlin

Cc jay@goldquestglobal.in; 'Aarti - GoldQuest Global'; bgvst@goldquestglobal.in

Greetings!

PFB,

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Anptyss	Correct
Candidate Name	Ayush Anand	Correct
Employee Code/ID/No	ANP1087	Correct
From (Date of Joining)	25- Aug- 2025	Correct
To (Date of Exit/Relieving)	21-Nov-2025	Correct
Designation (At the time of leaving the company):	Analyst	Correct
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	Termination
Rehire Eligibility	(Please fill in the relevant information)	NO
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	YES
Kindly confirm attached Relieving letter /document is authenticate?	Relieving letter not issued	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Misconduct- Mailed to client	
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	

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	EPAY Systems	EPAY Systems
Name Of The Candidate:	Ayush Anand	Ayush Anand
Emp Code:	T0310	T0310
From:	17-02-2025	17-02-2025
To:	02-07-2025	02-07-2025
Designation:	Benefits Intern	Benefits Intern
Last Drawn Salary:	Not provided	Not Disclosed
Reason For Leaving:	Not Applicable	Internship Completed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Operations of Dataflow Group, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Operations	
Report Verified Date:	22-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

KD

Krati Dubey

Wed, 17 Dec 2025 18:34:54 +0530

To "verifymyemployment" <verifymyemployment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "aarti" <aarti@goldquestglobal.in>, "900-PHR HR OPS India" <hropsindia@prismhr.com>

Hi Team,

PFB the details requested:

☐

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	EPAY Systems	EPAY Systems
Candidate Name	Ayush Anand	Ayush Anand
Employee Code/ID/No	T0310	T0310
From (Date of Joining)	17-Feb-2025	17-Feb-2025
To (Date of Exit/Relieving)	02-Jul-2025	02-Jul-2025
Designation (At the time of leaving the company):	Benefits Intern	Benefits Intern
Salary/CTC:	Please Provide	INR 300,000/- PA
Was this position: Permanent/Temporary/Contractual	Please Provide	Temporary
Supervisor's Name	Please Provide	Vikas Verma
Reason for Leaving	Please Provide	Internship Completed
Rehire Eligibility	(Please fill in the relevant information)	NA
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide: Yes	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly: NA	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly: NA	
DATA – BREACH of any kind	Please Provide: NA	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide: NA	
Verified By (Name, Contact Number & Designation)	Please Provide: Krati Dubey, Senior HR Specialist	

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Ayush Anand	Ayush Anand
Enroll No:	21SOLNBAPR007845	21SOLNBAPR007845
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2024	2024
Certification Issued Date:	2024-07	2024-07
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Section officer of University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Section officer	
Report Verified Date:	12-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

SCHOOL OF OPEN LEARNING
(CAMPUS OF OPEN LEARNING)
UNIVERSITY OF DELHI
DELHI-110007

Certificate.No.: BAPSM/648042/24
Enrollment No.: 21SOLNBAPR007845

Date: 06/Aug/2024



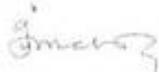
Provisional Certificate

This is to certify that Mr. AYUSH ANAND, S/O LATE SANJAY ANAND bearing SOL Roll No. 21-1-42-043518 has been a student of this institution from July 2021 to June 2024. He appeared at the B.A. Programme CBCS, Semester Examination 2024 of the University of Delhi and passed the same with Examination Roll No. 21345213801 securing CGPA 6.682 with I Division as per result declared on 30/07/2024.

To the best of my knowledge and belief he bears a good moral character.

Section Officer
Examination Branch-III (ii)
University of Delhi
Delhi-110007


Prepared by
Dealing Asstt., Exam


Checked by
Section Officer, Exam


Asstt. Registrar
(Examination, SOL.)

Note:

-This is a web based Provisional Certificate and is valid for all official purpose.

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-211	GQ-AMRSNVJ-211
Candidate Name:	Ayush Anand	Ayush Anand
Date Of Birth:	14-08-2002	14-08-2002
Father Name:	LATE SANJAY ANAND	LATE SANJAY ANAND
Address1:	Lig-266, Chanakya Puri Colony, Road-04, Near Holy Angel School, Gaya, Bihar-823001	Lig-266, Chanakya Puri Colony, Road-04, Near Holy Angel School, Gaya, Bihar-823001
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:	28-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-211
NAME OF THE APPLICANT	Ayush Anand
FATHER NAME	Sanjay Anand
DATE OF BIRTH	14-August-2002
ADDRESS OF THE APPLICANT	Lig-266, Chanakya Puri Colony, Road-04, Near Holy Angel School, Gaya, Bihar-823001.
NAME OF THE POLICE STATION AS PER ADDRESS	Gaya Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-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

PREVIOUS EMPLOYMENT 3

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Dataflow Group	Dataflow Group
Name Of The Candidate:	Ayush Anand	Ayush Anand
Emp Code:	IND12011	IND12011
From:	16-01-2024	16-01-2024
To:	31-07-2024	31-07-2024
Designation:	Associate	Associate
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Operations of Dataflow Group, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Operations	
Report Verified Date:	22-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

HO HR Operations Queries
Mon, 22 Dec 2025 17:34:18 +0530
To: "Sharlin" <verifyemployment@goldquestglobal.in>
Cc: "jay" <jay@goldquestglobal.in>, "aarti" <aarti@goldquestglobal.in>, "Rajveer Singh" <rajveer.singh@dataflowgroup.com>, "Pankaj Bharti" <pankajbharti@dataflowgroup.com>, "Sunita Sharma" <ssharma@dataflowgroup.com>

External Images are not displayed [Display Now](#) [Always display from this sender](#)

Hi Team,

Please find the below details of Ex- employee verification as per your requirement.
We have updated.

Authority	Employee ID	Candidate Name	Designation	Department	Company Location	Date of Joining	Date of Exit
Dataflow Services India Pvt. Ltd	IND12011	Ayush Anand	Associate	Operations	Noida	16-Jan-24	31-Jul-24

HR Operations Queries

E: hrhelpdesk@dataflowgroup.com

 line separator

 DataFlow Group
Logo

Annexure 5 (b)

Warm Greetings from GoldQuest Global!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the **HR/Verifier Inputs** column.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Dataflow Group	
Candidate Name	Ayush Anand	
Employee Code/ID/No	IND12011	
From (Date of Joining)	16-Jan-2024	
To (Date of Exit/Relieving)	31-Jul-2024	
Designation (At the time of leaving the company):	Associate	
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	

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	AADHAAR CARD	AADHAAR CARD
Identity Number:	462060934393	462060934393
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:	01-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

 भारत सरकार
Government of India 

Aadhaar no. Issued: 01/08/2015



आयुष आनंद
Ayush Anand
जन्म तिथि/DOB: 14/08/2002
पुरुष/ MALE

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

XXXX XXXX 4393

मेरा **आधार**, मेरी पहचान

Annexure 6 (b)



462060934393 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	MALE
State	Bihar
Mobile	*****575

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-211	GQ-AMRSNVJ-211
Candidate Name:	Ayush Anand	Ayush Anand
Date Of Birth:	14-08-2002	14-08-2002
Father Name:	LATE SANJAY ANAND	LATE SANJAY ANAND
Address1:	Lig-266, Chanakya Puri Colony, Road-04, Near Holy Angel School, Gaya, Bihar-823001.	Lig-266, Chanakya Puri Colony, Road-04, Near Holy Angel School, Gaya, Bihar-823001.
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:	28-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-211
NAME OF THE APPLICANT	Ayush Anand
FATHER NAME	Sanjay Anand
DATE OF BIRTH	14-August-2002
ADDRESS OF THE APPLICANT	Lig-266, Chanakya Puri Colony, Road-04, Near Holy Angel School, Gaya, Bihar-823001.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-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.

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Yours Truly



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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ayush Anand	Ayush Anand
Application Id:	GQ-AMRSNVJ-211	GQ-AMRSNVJ-211
Employee Id:	115924	115924
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:	12-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Ayush Anand	Ayush Anand
DOB	14-08-2002	14-08-2002

Graduation		
Name of the Board / School	University of Delhi	University of Delhi
Course	B.A	B.A
Specialization / Major	ECONOMICS	ECONOMICS
Year of Passing	2024	2024
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	2021	2021
Gap Remarks:NA		

Annexure 8 (b)

10th Std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2019	2019
Gap Remarks: NA		

EMPLOYMENT - 1		
Name of the Employer	American EPAY Services Pvt. Ltd	American EPAY Services Pvt. Ltd
Full Name of the Employee	Ayush Anand	Ayush Anand
Date of joining - From	17-02-2025	17-02-2025
Date of Relieving/Exit - To	02-07-2025	02-07-2025
Designation / Role	BENEFITS INTERN	BENEFITS INTERN

Gap Remarks: A Gap of 5 months identified between American EPAY(07-2025) & AMRSNVJ(11-2025).During this gap period, Candidate was looking for Master's course but planned to do it later after few years of work experience relevant for career growth and provided the relevant proofs, Hence this gap period is considered as Green. After UAN initiation, found emp details not mentioned in BGV & Resume, i)ANAPTYSS INDIA PRIVATE LIMITED(25-08-2025 Exit date not mentioned) Candidate exited the company by 25th Nov 2025 and HR will take 45 days for FNF hence no experience docs are provided ii)CARELON GLOBAL SOLUTIONS INDIA LLP(08-09-2025 Exit date not mentioned).Candidate has mentioned that there is a wrong information of emp at Carelon as he was not employed there and had complained to EPHO office regarding this as there is a misuse of the candidate UAN number and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 8 (c)

EMPLOYMENT - 2		
Name of the Employer	FINAGG TECHNOLOGY PRIVATE LIMITED	FINAGG TECHNOLOGY PRIVATE LIMITED
Full Name of the Employee	Ayush Anand	Ayush Anand
Date of joining - From	26-09-2024	26-09-2024
Date of Relieving/Exit - To	14-12-2024	14-12-2024
Designation / Role	PRODUCT ANALYST INTERN	PRODUCT ANALYST INTERN
Gap Remarks: NA		

EMPLOYMENT - 3		
Name of the Employer	DATAFLOW	DATAFLOW
Full Name of the Employee	Ayush Anand	Ayush Anand
Date of joining - From	16-01-2024	16-01-2024
Date of Relieving/Exit - To	31-07-2024	31-07-2024
Designation / Role	ASSOCIATE	ASSOCIATE
Gap Remarks: NA		

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ayush Anand	Ayush Anand
Application Id:	GQ-AMRSNVJ-211	GQ-AMRSNVJ-211
UAN No:	102040096423	102040096423
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:	16-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

UAN Details Report

UAN 102040096423
NAME AYUSH ANAND
Pan Number DXFPA5732L
Mobile Number NA
UAN No Count 1
UAN Nos 102040096423

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	BGBNG1681360000042766	CARELON GLOBAL SOLUTIONS INDIA LLP	08-SEP-2025	
2	MRNOI25220990000011059	ANAPTYSS INDIA PRIVATE LIMITED	25-AUG-2025	
3	MRNOI00488480000011968	DATA FLOW SERVICE (I)PVT.LTD	16-JAN-2024	31-JUL-2024

Generated on 29-11-2025 08:46:07 Report Runtime 29-11-2025 08:45:23

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ayush Anand	Ayush Anand
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:	28-11-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Ayush Anand		
Case Rating	Not Rated		
World-Check Total Matches	1		
Case ID	GQ-AMRSNVJ-211		
Current Group	World-Check		
Gender	Male	Date of Birth	14 Aug 2002
Last Screened	28 Nov 2025 09:42	Case Created	28 Nov 2025 09:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	1				
Resolved Matches	1	Positive: 0	Possible: 0	False: 1	Unspecified: 0
Unresolved Matches	0				

Name: Ayush Anand
 Date Printed: 28-11-2025, 09:45
 Printed By: database check
 Group: World-Check



Annexure 10 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Ayush ANAND	7447560	SICRE	INDIVIDUAL	MALE		IND	IND	28-Nov-2025		Unknown	No Match		Exact - 100%

Name: Ayush Anand
Date Printed: 28-11-2025, 09:45
Printed By: database check
Group: World-Check



Annexure 10 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
28 Nov 2025 09:44	database check	1 World-Check matches resolved as False		Desktop
28 Nov 2025 09:42	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
28 Nov 2025 09:42	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

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Name: Ayush Anand
Date Printed: 28-11-2025, 09:45
Printed By: database check
Group: World-Check



Annexure 10 (d)

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 10 (e)

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 10 (f)

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 10 (g)

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 10 (h)

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 10 (i)

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 10 (j)

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 10 (k)

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:	Ayush Anand	Ayush Anand
Pan Number:	DXFPA5732L	DXFPA5732L
CIBIL Transunion Score:	Not Applicable	783
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:	28-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

REPORT DATE & TIME : 28/11/2025 (15:28:05)

CONTROL NUMBER : 9981468752



CONSUMER CIR

MEMBER ID : B500115009_SHYD20737	REFERENCE NUMBER : 11
----------------------------------	-----------------------

CONSUMER INFORMATION

CONSUMER NAME : Ayush Anand	PAN : DXFPA5732L
DOB : 14/08/2002	DRIVING LICENSE 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)

300 783 900

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Payment Made In Proportion To Total Card Balance Outstanding Is Low
3. High Balance In Proportion To High Credit Amount In The Last 12 Months

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 5	High Cr/Sanc. Amt : ₹71,898	Recent : 25/04/2024
Zero balance : 4	Current : ₹2,690	Oldest : 08/12/2021
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
6	28/10/2025	0	3	1

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AYUSH ANAND	DOB : 14/08/2002	GENDER : Male	CREDITVISION® SCORE : 783
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DXFPA5732L	-	-
CKYC	60050631749948	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 11 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	7177988575	-
Mobile Phone	7177988575	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AYUSH14ANAND@GMAIL.COM
AYUSHANAND58127@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
DATAFLOW SECTOR 125 NOIDA CLUB125, UTTAR PRADESH - 201304	Office	-	13/05/2024
S/O LATE SANJAY ANAND 3166 VALENCIA, MAHAGUN MODERNE SECTOR-78 NOIDA GAUTAM, BUDDHA NAGAR GAUTAM BUDDHA NAGAR NOIDA, -, UTTAR PRADESH - 201301	Permanent	-	13/05/2024
S/O LATE SANJAY ANAND 3166 VALENCIA, MAHAGUN MODERNE SECTOR-78 NOIDA GAUTAM, BUDDHA NAGAR GAUTAM BUDDHA NAGAR NOIDA, UTTAR PRADESH - 201301	Residence	-	13/05/2024
3166, VALENCIA, MAHAGUN MODERNE SECTOR 7, B. GAUTAM, BUDDHA NAGAR, SECTOR 7B, GAUTAM, BUDDHA NAGAR SECTOR 7B, UTTAR PRADESH - 201301	Residence	-	12/11/2023

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (15/11/2025)	Others	Not Available	Not Available	Not Available

Annexure 11 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	25/04/2024	DATE CLOSED		DATE REPORTED & CERTIFIED	15/11/2025	ACTIVE					
ACCOUNT		AMOUNTS					STATUS						
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 57,000	PAYMENT FREQUENCY	: MONTHLY	NA							
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 19,004	REPAYMENT TENURE	: 12								
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 5,700										
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE	: ₹ 2,690										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE		: 01/11/2025	END DATE		: 01/05/2024	LAST PAYMENT					: 15/10/2025
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	000	000	000	000	000	000	000	000	000	000	-	
2024	-	-	-	-	000	000	000	000	000	000	000	000	

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	18/08/2023	DATE CLOSED		DATE REPORTED & CERTIFIED	15/11/2025	ACTIVE					
ACCOUNT		AMOUNTS					STATUS						
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 60,000			NA							
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 2,894										
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 6,000										
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE	: ₹ 0										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE		: 01/11/2025	END DATE		: 01/11/2023	LAST PAYMENT					: 13/10/2025
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	XXX	XXX	000	XXX	000	000	XXX	XXX	XXX	000	000	-	
2024	000	000	XXX	XXX	XXX	XXX	XXX	XXX	000	000	XXX	XXX	
2023	-	-	-	-	-	-	-	-	-	-	000	000	

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	17/11/2022	DATE CLOSED		DATE REPORTED & CERTIFIED	15/11/2025	ACTIVE					
ACCOUNT		AMOUNTS					STATUS						
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 20,000	PAYMENT FREQUENCY	: MONTHLY	NA							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	EMI	: ₹ 919								
ACCOUNT NUMBER	: Not Disclosed												
OWNERSHIP	: INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE		: 01/11/2025	END DATE		: 01/11/2022	LAST PAYMENT					: 10/03/2024
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	000	000	000	000	000	000	000	000	000	000	000	
2023	000	000	000	000	000	000	000	000	000	000	000	000	
2022	-	-	-	-	-	-	-	-	-	-	-	000	

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	17/11/2022	DATE CLOSED		DATE REPORTED & CERTIFIED	15/11/2025	ACTIVE				
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Annexure 11 (d)

ACCOUNT		AMOUNTS				STATUS	
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 5,000	PAYMENT FREQUENCY	MONTHLY	NA	
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	EMI	₹ 230		
ACCOUNT NUMBER	Not Disclosed						
OWNERSHIP	INDIVIDUAL						

DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	END DATE	LAST PAYMENT
		01/11/2025	01/12/2022	10/03/2024

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	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	-	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	INACTIVE
		08/12/2021	08/05/2025	08/05/2025	✕

ACCOUNT		AMOUNTS				STATUS	
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 25,000	PAYMENT FREQUENCY	MONTHLY	NA	
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	96		
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 13,440				
OWNERSHIP	INDIVIDUAL						

DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	END DATE	LAST PAYMENT
		01/05/2025	01/06/2022	01/03/2024

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	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
2022	-	-	-	-	-	000	000	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
SBI	28/10/2025	OTHERS	₹ 1
NOT DISCLOSED	08/06/2025	OTHERS	₹ 5,00,000
NOT DISCLOSED	08/06/2025	USED CAR LOAN	₹ 3,50,000
NOT DISCLOSED	25/04/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	28/05/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	17/08/2023	CREDIT CARD	₹ 1,00,000

Annexure 11 (e)

GLOSSARY

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

END OF REPORT ON AYUSH ANAND

DISCLAIMER

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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

