

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Akash kumar	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-244	Report Status	Closed
Date of Birth	14 Jun 1999	Application Received	29-11-2025
Candidate Employee ID	116364	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	19-12-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR-BGV Team	12-12-2025	GREEN
GRADUATION	Controller of Exam	19-12-2025	GREEN
EX EMPLOYMENT 2	Reference check	01-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	29-11-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	01-12-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	29-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	12-12-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	29-11-2025	COMPLETED
NATIONAL IDENTITY 1	PAN Database	01-12-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	29-11-2025	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:	Equitas Small Finance Bank	Equitas Small Finance Bank
Name Of The Candidate:	Akash kumar	Akash kumar
Emp Code:	E81757	E81757
From:	28-04-2023	28-04-2023
To:	03-08-2025	03-08-2025
Designation:	Customer Service Officer	Customer Service Officer
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Voluntary
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	Screen-shot of the Email confirmation received from HR-BGV Team of Equitas Small Finance Bank, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	HR-BGV Team	
Report Verified Date:	12-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Fri 12-12-2025 02:26 PM

verifyemployee <verifyemployee@equitasbank.com>

Background Verification Confirmation E81757 Akash Kumar

To verifyemployment@goldquestglobal.in

Cc verifyemployee@equitasbank.com

 Follow up.

Dear Sharlin D,

Greetings from Equitas Small Finance Bank.

This is to confirm that we have shared the background verification details for Akash Kumar as requested. Kindly check and acknowledge receipt at your convenience.

Employee ID : E81757
Name : Akash Kumar
Designation : Branch Banking
Date Of Joining : 28-04-2023
Date of Resignation : 06-05-2025
Date of Exit : 03-08-2025
Resignation Reason : Voluntary
Settlement Status : Completed


Regards
HR-BGV Team
Equitas Small Finance Bank Ltd

We would appreciate it if you could share your response regarding your Ex-Employees at your earliest convenience.

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Chaudhary Charan Singh University	Chaudhary Charan Singh University
Name Of The Candidate:	Akash kumar	Akash kumar
Enroll No:	M-17104549	M-17104549
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2020	2020
SI No:	2K23 145277	2K23 145277
Remarks:	The following applicant details were verified by Controller of Exam Chaudhary Charan Singh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Exam	
Report Verified Date:	19-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Sl. No. 2K23 145277



CH. CHARAN SINGH UNIVERSITY, MEERUT

STATEMENT OF MARKS

Examination / Year B.COM. FINAL -2020

Candidate's Name : AKASH KUMAR

Father's Name : RAJEEV KUMAR

Mother's Name : BABITA

Institution's Name : N R E C COLLEGE, KHURJA, BULANDSHAHAR

Roll No. : BC190042100580

Enrol No. : M 17104500

NAME OF THE COURSE	CODE NO.	MARKS		MARKS OBTAINED		TOTAL
		Max.	Min.	THEORY	PRACTICAL	
GROUP-A		200	66			
CORPORATE ACCOUNTING	301	100		38		
AUDITING	302	100		78		116
GROUP-B		200	66			
MONEY & FINANCIAL SYSTEM	303	100		65		
INFORMATION TECHNOLOGY & ITS IMPLI. IN BUSINESS	304	100		81		146
GROUP-C		200	66			
FINANCIAL MANAGEMENT	305	100		78		
PRINCIPLES OF MARKETING	306	100		74		152
QUALIFYING COURSE: These marks are not added as per rules						
PHYSICAL EDUCATION	003	100	33	75		75
TOTAL		600	198	414		
PREV. TOTAL		1400	522	708		SECOND
G. TOTAL		2000	720	1122		

MAX. MARKS 600

MIN. MARKS 198

MARKS OBT. 414

RESULT SECOND

Controller of Exam


Ch. Charan Singh University


Meerut

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

Date : 26/10/23

CHECKED BY :

1. FULL SIGNATURE 

2. FULL SIGNATURE 

1. FULL NAME

2. FULL NAME

Controller of Examination

C.C.S. University Meerut

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Kotak Mahindra Bank Ltd	Kotak Mahindra Bank Ltd
Name Of The Candidate:	Akash kumar	Akash kumar
Emp Code:	225082	225082
From:	30-05-2022	30-05-2022
To:	24-04-2023	24-04-2023
Designation:	Assistant Manager	Assistant Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Reference check of Kotak Mahindra Bank Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Reference check	
Report Verified Date:	01-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



Mon 01-12-2025 11:27 AM

reference.check@kotak.com

RE: Ex-Employment verification for Akash kumar GQ-AMRSNVJ-244 (2) Kotak Mahindra Bank Ltd

To: verifymyemployment@goldquestglobal.in

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

Follow up.

Classification: Public

Dear Team,

PFB Details.

EMP NO	Employee Name	Grade	Group DOJ	DOJ	LWD	Segment	Division	Grade Description	Role
225082	Akash Kumar	M1	5/30/2022	5/30/2022	4/24/2023	Consumer Bank	Retail Liabilities	Assistant Manager	Asst Acquisition Manager

Regards,
Reference check

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-244	GQ-AMRSNVJ-244
Candidate Name:	Akash kumar	Akash kumar
Date Of Birth:	14-06-1999	14-06-1999
Father Name:	Rajeev kumar	Rajeev kumar
Address1:	House no 3, Near bajeer bike repair shop, Chouroli, Near Sandeep kirana shop, Jewar, uttar Pradesh-203135.	House no 3, Near bajeer bike repair shop, Chouroli, Near Sandeep kirana shop, Jewar, uttar Pradesh-203135.
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:	29-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-244
NAME OF THE APPLICANT	Akash kumar
FATHER NAME	Rajeev kumar
DATE OF BIRTH	14-June-1999
ADDRESS OF THE APPLICANT	House no 3, Near bajeer bike repair shop, Chourol, Near Sandeep kirana shop, Jewar, uttar Pradesh-203135.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	29-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

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Akash kumar	Akash kumar
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	01-12-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Akash kumar		
Case Rating	Not Rated		
World-Check Total Matches	42		
Case ID	GQ-AMRSNVJ-244		
Current Group	World-Check		
Gender	Male	Date of Birth	14 Jun 1999
Last Screened	01 Dec 2025 04:54	Case Created	01 Dec 2025 04:54
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	42				
Resolved Matches	42	Positive: 0	Possible: 0	False: 42	Unspecified: 0
Unresolved Matches	0				

Name Akash kumar
Date Printed 01-12-2025, 04:57
Printed By database check
Group World-Check



Annexure 5 (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	Akash KUMAR	6247237	OB, SIC	INDIVIDUAL	MALE	1994, 1993	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	8858316	OB, SIC	INDIVIDUAL	MALE	1995, 1994	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	7099679	OB, SIC	INDIVIDUAL	MALE	1997, 1996	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	7392045	OB, SIC	INDIVIDUAL	MALE	1997, 1996	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	8537686	OB, SIC	INDIVIDUAL	MALE	2006, 2005	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	8670371	OB, SIC	INDIVIDUAL	MALE	2002, 2003	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	7897632	OB, SIC	INDIVIDUAL	MALE	2004, 2005	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	8819558	OB, SIC	INDIVIDUAL	MALE	2004, 2003	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	3753243	LE, SIC	INDIVIDUAL	MALE	1991, 1990	USA	USA	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	5407165	OB, SIC	INDIVIDUAL	MALE	1991, 1990	IND	NPL, IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash RATHORE	7853268	OB, SIC	INDIVIDUAL	MALE	1997, 1996	IND	IND	01-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Akash KUMAR	4233845	OB, SIC	INDIVIDUAL	MALE		IND	IND	01-Dec-2025		Unknown	No Match		Exact - 100%
FALSE	Akash KUMAR	8093785	OB, SIC	INDIVIDUAL	MALE	1998, 1997	IND	IND	01-Dec-2025		Unknown	No Match		Exact - 100%
FALSE	Akash KUMAR	8686494	OB, SIC	INDIVIDUAL	MALE		IND	IND	01-Dec-2025		Unknown	No Match		Exact - 100%
FALSE	Akash KUMAR	8358380	OB, SIC	INDIVIDUAL	MALE		IND	IND	01-Dec-2025		Unknown	No Match		Exact - 100%

Name:
Date Printed:
Printed By:
Group:

Akash Kumar
01-12-2025, 04:57
database check
World-Check



Annexure 5 (c)

FALSE	Akash KUM AR	5315848	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7131961	OB, SIC	INDIVIDUAL	MALE	1998, 1999	IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7969999	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7184255	SIC, RE	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7131916	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7607165	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7942898	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	7290517	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash KUM AR	8239403	OB, SIC	INDIVIDUAL	MALE		IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Akash MAH OR	8802144	OB, SIC	INDIVIDUAL	MALE	2000, 1999	IND	IND	01- Dec-2025	Unknown	No Match	Exact - 100%

Name
Date Printed
Printed By
Group

Akash kumar
01-12-2025, 04:57
database check
World-Check



Annexure 5 (d)

AUDIT

Date	Actioned By	Action	Notes	Source
01 Dec 2025 04:56	database check	31 World-Check matches resolved as False		Desktop
01 Dec 2025 04:54	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
01 Dec 2025 04:54	database check	New Case added		Desktop Batch

NOTES

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

Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check [privacy statement](#). You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name
Date Printed
Printed By
Group

Akash kumar
01-12-2025, 04:57
database check
World-Check



Annexure 5 (e)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 5 (f)

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

Annexure 5 (g)

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

Annexure 5 (h)

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

Annexure E

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

Annexure 5 (i)

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

Annexure 5 (j)

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

Annexure 5 (k)

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

Annexure 5 (I)

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

Annexure F

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

Annexure G

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

Annexure H

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

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-244	GQ-AMRSNVJ-244
Candidate Name:	Akash kumar	Akash kumar
Date Of Birth:	14-06-1999	14-06-1999
Father Name:	Rajeev kumar	Rajeev kumar
Address1:	House no 3, Near bajeer bike repair shop, Chourol, Near Sandeep kirana shop, Jewar, uttar Pradesh-203135.	House no 3, Near bajeer bike repair shop, Chourol, Near Sandeep kirana shop, Jewar, uttar Pradesh-203135.
Remarks:	The following applicant details are verbally verified and the notary report 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 - Advocate	
Report Verified Date:	29-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-244
NAME OF THE APPLICANT	Akash kumar
FATHER NAME	Rajeev kumar
DATE OF BIRTH	14-June-1999
ADDRESS OF THE APPLICANT	House no 3, Near bajeer bike repair shop, Chouroli, Near Sandeep kirana shop, Jewar, uttar Pradesh-203135.
NAME OF THE POLICE STATION AS PER ADDRESS	Jewar Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	29-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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Akash kumar	Akash kumar
Application Id:	GQ-AMRSNVJ-244	GQ-AMRSNVJ-244
Employee Id:	116364	116364
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 7 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Akash kumar	Akash kumar
DOB	14-06-1999	14-06-1999

Graduation		
Name of the Board / School	Chaudhary Charan Singh University	Chaudhary Charan Singh University
Course	B.com	B.com
Specialization / Major	Accounts	Accounts
Year of Passing	2020	2020
Gap Remarks: NA		

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

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

Annexure 7 (b)

EMPLOYMENT - 1

Name of the Employer	Equitas small finance bank	Equitas small finance bank
Full Name of the Employee	Akash kumar	Akash kumar
Date of joining - From	28-04-2023	28-04-2023
Date of Relieving/Exit - To	03-08-2025	03-08-2025
Designation/Role	CSO	CSO

Gap Remarks: Through UAN initiation, found below emp details not mentioned in bgv & resume, i)BANDHAN BANK LIMITED (04-09-2025 Exit date not mentioned).Candidate mentioned that he received offer letter from Bandhan bank and provided all relevant docs but didn't join the company but still Bandhan bank created UAN number for the candidate and provided the relevant proofs, Hence this details is considered as Green.

EMPLOYMENT - 2

Name of the Employer	Kotak Bank	Kotak Bank
Full Name of the Employee	Akash kumar	Akash kumar
Date of joining - From	30-05-2022	30-05-2022
Date of Relieving/Exit - To	24-04-2023	24-04-2023
Designation/Role	AAM	AAM

Gap Remarks: A Gap of 1 year 10 months identified between UG(07-2020) & Kotak Bank(05-2022).During this gap period, Candidate was preparing for Govt exam SSC Stenographer and passed first pattern exam and provided the relevant proofs, Hence this gap period is considered as Green.

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Akash kumar	Akash kumar
Application Id:	GQ-AMRSNVJ-244	GQ-AMRSNVJ-244
UAN No:	101832333789	101832333789
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. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	29-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN	101832333789
NAME	AKASH KUMAR
Pan Number	GVHPK4277D
Mobile Number	NA
UAN No Count	1
UAN Nos	101832333789

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	WBCAL13675270000199402	BANDHAN BANK LIMITED	04-SEP-2025	
2	TNMA00846020000075766	EQUITAS SMALL FINANCE BANK LIMITED	28-APR-2023	03-AUG-2025
3	MHBAN00354150000408832	KOTAK MAHINDRA BANK LTD	30-MAY-2022	24-APR-2023

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	GVHPK4277D	GVHPK4277D
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:	01-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

GVHPK4277D

नाम / Name
AKASH KUMAR


पिता का नाम / Father's Name
RAJEEV KUMAR

जन्म की तारीख /
Date of Birth
14/06/1999



हस्ताक्षर / Signature

13052022

Annexure 9 (b)




e-Filing *Anywhere Anytime*
Income Tax Department, Government of India

 Call Us ▾ |  English ▾ |

HomeIndividual/HUF ▾Company ▾Non-Company ▾Tax Professionals & Others ▾Download

Home > e-Pay Tax

e-Pay Tax

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

PAN / TAN	Name
GVHPK4277D	AXXXH KXXXR

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Akash kumar	Akash kumar
Pan Number:	GVHPK4277D	GVHPK4277D
CIBIL Transunion Score:	Not Applicable	676
Scoring Factors:	Not Applicable	Presence Of Delinquency
Personal Loan Score:	Not Applicable	Not Disclosed
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:	29-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

REPORT DATE & TIME : 29/11/2025 (16:43:50)

CONTROL NUMBER : 9986416873



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20737	REFERENCE NUMBER : 11
----------------------------------	-----------------------

CONSUMER INFORMATION

CONSUMER NAME	: Akash kumar	PAN	: GVHPK4277D
DOB	: 14/06/1999	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

CREDITVISION®
Score

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

676

300 900

SCORING FACTORS

1. Low Proportion Of Satisfactory Trades
2. Length Of Time Since Moderate To Severe Delinquency Is Too Short
3. Presence Of Delinquency
4. Presence Of Delinquency In The Recent Past
5. Presence Of Delinquency

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 81	High Cr/Sanc. Amt : ₹18,98,884	Recent : 12/11/2025
Zero balance : 75	Current : ₹7,16,643	Oldest : 03/06/2020
Overdue : 3	Overdue : ₹39,203	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
45	31/07/2025	0	6	13

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : B'AKASH' B'KUMAR	D.O.B : 14/06/1999	GENDER : Male	CREDITVISION® SCORE : 676
----------------------------------	--------------------	---------------	---------------------------

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	GVHPK4277D	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	40062369183759	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 10 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	7055993544	-
Not Classified	917300664642	-
Mobile Phone	9411278082	-
Not Classified	9411278082	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AAKASHAA748@GMAIL.COM
AKASHKUMAR0009@YAHOO.COM
CFHXAERY@OUTLOOK.COM
AC120056@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
S O RAJEEV KUMAR SARAKARI SCHOOL CHAUROL, UR GARHI PO AHAMEDPUR CHAUOLI DIST GAUTA, UTTAR PRADESH, AHAMEDPUR CHAUROLI B.O, BULANDSHEHAR, UTTAR PRADESH, UTTAR PRADESH - 203155	Permanent	-	15/11/2025
S O RAJEEV KUMAR SARAKARI SCHOOL CHAUROL, UR GARHI PO AHAMEDPUR CHAUOLI DIST GAUTA, UTTAR PRADESH, AHAMEDPUR CHAUROLI B.O, BULANDSHEHAR, UTTAR PRADESH, UTTAR PRADESH - 203155	Residence	-	15/11/2025
VILL CHOROU LI G B NAGAR GREATER NOIDA, GAUTAM BUDDHA NAGAR UP IN 203155, UTTAR PRADESH - 203155	Residence	-	15/02/2025
S/O: RAJEEV KUMAR CHAUROLI, UTTAR PRADESH - 203155	Residence	Owned	29/02/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
SHORT TERM PERSONAL LOAN (15/05/2025)	Salaried	Not Available	Not Available	Not Available

Annexure 10 (c)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	31/07/2025	OTHERS	₹ 100
NOT DISCLOSED	27/07/2025	PERSONAL LOAN	₹ 10,000
NOT DISCLOSED	02/06/2025	CREDIT CARD	₹ 20,000
NOT DISCLOSED	29/03/2025	CONSUMER LOAN	₹ 74,900
NOT DISCLOSED	29/03/2025	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	14/12/2024	CONSUMER LOAN	₹ 1,35,000
NOT DISCLOSED	27/09/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	26/09/2024	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	26/09/2024	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	30/07/2024	USED CAR LOAN	₹ 7,00,000
NOT DISCLOSED	27/07/2024	OTHERS	₹ 5,00,000
NOT DISCLOSED	22/07/2024	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	30/04/2024	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	31/01/2024	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	31/01/2024	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	26/12/2023	CONSUMER LOAN	₹ 1,75,000
NOT DISCLOSED	26/12/2023	USED CAR LOAN	₹ 3,50,000
NOT DISCLOSED	04/12/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	04/12/2023	CONSUMER LOAN	₹ 3,50,000
NOT DISCLOSED	08/11/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	30/10/2023	CONSUMER LOAN	₹ 3,50,000
NOT DISCLOSED	16/10/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	05/10/2023	CREDIT CARD	₹ 16,00,000
NOT DISCLOSED	28/09/2023	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	16/09/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	09/09/2023	AUTO LOAN (PERSONAL)	₹ 3,50,000
NOT DISCLOSED	05/09/2023	USED CAR LOAN	₹ 4,00,000
LICENCE CANCELLED ENTITIES	07/08/2023	PERSONAL LOAN	₹ 28,000
NOT DISCLOSED	06/08/2023	AUTO LOAN (PERSONAL)	₹ 50,000
NOT DISCLOSED	05/08/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	05/08/2023	CONSUMER LOAN	₹ 3,50,000
NOT DISCLOSED	01/08/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	04/07/2023	COMMERCIAL VEHICLE LOAN	₹ 5,00,000
NOT DISCLOSED	03/07/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	01/07/2023	PERSONAL LOAN	₹ 3,00,000
NOT DISCLOSED	25/06/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	22/06/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	06/06/2023	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	04/06/2023	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	04/06/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	20/04/2023	PERSONAL LOAN	₹ 5,000
LICENCE CANCELLED ENTITIES	16/04/2023	PERSONAL LOAN	₹ 11,000
NOT DISCLOSED	20/01/2023	OTHERS	₹ 1,000

Annexure 10 (d)

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	14/01/2023	CREDIT CARD	₹ 100
NOT DISCLOSED	10/01/2023	PERSONAL LOAN	₹ 100

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 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 B'AKASH' B'KUMAR'

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

