

**CONFIDENTIAL BACKGROUND VERIFICATION REPORT**

Name of the Candidate	Rahul Kumar	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-369	Report Status	NA
Date of Birth	15 Jan 1998	Application Received	04-12-2025
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	NA	Final Report Date	NA
Verification Purpose	EMPLOYMENT	Overall Report Status	NA

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Banaras Hindu University	18-12-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	04-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	04-12-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	04-12-2025	GREEN
POST GRADUATION	Gokhale Institute Of Politics And Economics	17-12-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	05-12-2025	GREEN
GAP CHECK	Resume & Supported Documents	23-12-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	04-12-2025	GREEN

**End of summary report**

Legend:	<span style="background-color: red; border: 1px solid black; display: inline-block; width: 15px; height: 15px;"></span>	-Major discrepancy	<span style="background-color: yellow; border: 1px solid black; display: inline-block; width: 15px; height: 15px;"></span>	-Minor discrepancy	<span style="background-color: orange; border: 1px solid black; display: inline-block; width: 15px; height: 15px;"></span>	-Unable to verify	<span style="background-color: pink; border: 1px solid black; display: inline-block; width: 15px; height: 15px;"></span>	-Pending from source	<span style="background-color: green; border: 1px solid black; display: inline-block; width: 15px; height: 15px;"></span>	-All clear
---------	---	--------------------	--	--------------------	--	-------------------	--	----------------------	---	------------

## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Banaras Hindu University	Banaras Hindu University
<b>Name Of The Candidate:</b>	Rahul Kumar	Rahul Kumar
<b>Enroll No:</b>	16221ECO109	16221ECO109
<b>Degree:</b>	Bachelor of Arts	Bachelor of Arts
<b>Major:</b>	Economics	Economics
<b>Month And Year Of Passing:</b>	2019	2019
<b>Certification Issued Date:</b>	2019-09	2019-09
<b>Remarks:</b>	The following applicant details were verified by Banaras Hindu University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Banaras Hindu University	
<b>Report Verified Date:</b>	18-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)

काशी हिन्दू  
विश्वविद्यालय



BANARAS HINDU  
UNIVERSITY

AN INSTITUTION OF NATIONAL IMPORTANCE ESTABLISHED BY AN ACT OF PARLIAMENT  
GRADE CARD

### BACHELOR OF ARTS (HONS.) IN ECONOMICS SIXTH SEMESTER EXAMINATION 2018-2019

Name of the Candidate : Shri Rahul Kumar Examination Roll No. : 16221ECO109  
Mother's Name : Shri Anand Bhushan Manalo Enrolment No. : 388253  
Father's Name : Smt. Babita Devi

PAPERS	Credits Assigned	Grade Obtained
<b>Core Theory Papers :</b>		
BSE-321 Factor Pricing & Welfare Economics	3	D
BSE-322 International Macro Economics	3	D
BSE-323 Environmental Economics	3	D
BSE-324 Development Economics	3	D
<b>Elective Papers :</b>		
BSE-321 Econometrics - I	3	D
BSE-321 Financial Market - I	3	C
<b>Practical/Viva Voce:</b>		
BSE-327 Viva-Voce	4	A
<b>Compulsory Paper :</b>		
BAO1C Environmental Studies*	1*	Z
Total Credits :		22
Sum of ( Credits x Grade Points ) obtained in Sixth Semester		
147		
Sixth Semester Grade Point Average (SGPA) :		
6.68		
Sixth Semester Course Passed or Failed		
Passed		
First Semester Grade Point Average (GPA) :		
6.43		
Fourth Semester Grade Point Average (GPA) : <i>Banaras Hindu University</i>		
7.01		
Third Semester Grade Point Average (GPA) : <i>Varanasi</i>		
7.13		
Second Semester Grade Point Average (GPA) :		
6.50		
First Semester Grade Point Average (GPA) :		
6.56		
Final Semester Grade Point Average (GPA) at the end of the Course		
8.74		
<b>Remarks:</b> Passed in First Division		
Date of Examination : 12.11.2019		
Signature : <i>Rahul Kumar</i>		
Signature Date : 12-11-2019		

## POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMRSNVJ-369	GQ-AMRSNVJ-369
<b>Candidate Name:</b>	Rahul Kumar	Rahul Kumar
<b>Date Of Birth:</b>	15-01-1998	15-01-1998
<b>Father Name:</b>	Anadi Bhushan Mahato	Anadi Bhushan Mahato
<b>Address1:</b>	15, satyanarayan sadan, subhash chowk, Mahavir dham gully, Deoghar, Jharkhand- 814112.	15, satyanarayan sadan, subhash chowk, Mahavir dham gully, Deoghar, Jharkhand- 814112.
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Palav Agarwal - Advocate	
<b>Report Verified Date:</b>	04-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)

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

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-369
NAME OF THE APPLICANT	Rahul Kumar
FATHER NAME	Anadi Bhushan Mahato
DATE OF BIRTH	15-January-1998
ADDRESS OF THE APPLICANT	15, satyanarayan sadan, subhash chowk, Mahavir dham gully, Deoghar, Jharkhand-814112.
NAME OF THE POLICE STATION AS PER ADDRESS	Deoghar Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	04-December-2025

### EXECUTIVE SUMMARY

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

### CONCLUSION:

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

### LAWYER'S COMMENT:

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

### DISCLAIMER:

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

Yours Truly



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

## COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMRSNVJ-369	GQ-AMRSNVJ-369
<b>Candidate Name:</b>	Rahul Kumar	Rahul Kumar
<b>Date Of Birth:</b>	15-01-1998	15-01-1998
<b>Father Name:</b>	Anadi Bhushan Mahato	Anadi Bhushan Mahato
<b>Address1:</b>	15, satyanarayan sadan, subhash chowk, Mahavir dham gully, Deoghar, Jharkhand- 814112.	15, satyanarayan sadan, subhash chowk, Mahavir dham gully, Deoghar, Jharkhand- 814112.
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Palav Agarwal-Advocate	
<b>Report Verified Date:</b>	04-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 3 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-369
NAME OF THE APPLICANT	Rahul Kumar
FATHER NAME	AnadiBhushan Mahato
DATE OF BIRTH	15-January-1998
ADDRESS OF THE APPLICANT	15, satyanarayan sadan, subhash chowk, Mahavir dham gully, Deoghar, Jharkhand-814112.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	04-December-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
<b>Name Of The Candidate:</b>	Rahul Kumar	Rahul Kumar
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	04-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Rahul Kumar		
Case Rating	Not Rated		
World-Check Total Matches	147		
Case ID	GQ-AMRSNVJ-369		
Current Group	World-Check		
Gender	Male	Date of Birth	15 Jan 1998
Last Screened	04 Dec 2025 07:06	Case Created	04 Dec 2025 07:06
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	147				
Resolved Matches	147	Positive: 0	Possible: 0	False: 147	Unspecified: 0
Unresolved Matches	0				

Name  
Date Printed  
Printed By  
Group

Rahul Kumar  
04-12-2025, 07:06  
database check  
World-Check



## Annexure 4 (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	Kumar RAHUL	4577644	PEP	INDIVIDUAL	MALE	05-Jan-1973	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Liau SEN	6556780	OB_SIC	INDIVIDUAL	MALE	1983, 1982	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	1406433	PEP	POLITICAL INDIVIDUAL	MALE	21-Sept-1984	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	8818406	OB_SIC	INDIVIDUAL	MALE	2002, 2001	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	4926119	OB_SIC	INDIVIDUAL	MALE	1986, 1987	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	7531744	OB_SIC	INDIVIDUAL	MALE	1991, 1990	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	8379681	OB_SIC	INDIVIDUAL	MALE	1991, 1990	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	5394844	SIC_RE	INDIVIDUAL	MALE	02-Apr-1991	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	7833025	OB_SIC	INDIVIDUAL	MALE	2002, 2001	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	7950449	OB_SIC	INDIVIDUAL	MALE	2003, 2004	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	4642702	OB_SIC	INDIVIDUAL	MALE	1992, 1993	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	7974040	OB_SIC	INDIVIDUAL	MALE	1994, 1993	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	7052669	OB_SIC	INDIVIDUAL	MALE	1989, 1990	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	8818446	OB_SIC	INDIVIDUAL	MALE	1989, 1990	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%
FALSE	Rahul KUMAR	7160626	OB_SIC	INDIVIDUAL	MALE	1995, 1996	IND	IND	04-Dec-2025			Auto-Resolved	Date of Birth mismatch	Exact - 100%

Name:  
Date Printed:  
Printed By Group:

Rahul Kumar  
04-12-2025, 07:00  
database check  
World-Check



## Annexure 4 (c)

FALSE	Rahul KUMAR	5870869	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul KUMAR	8885486	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul KUMAR	6764765	LE, SIC	CRIME - T ERROR	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul KUMAR	6427812	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul KUMAR	5208962	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul KUMAR	8901451	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul KUMAR	6998547	LE, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul Kumar MANDAL	5652966	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul Kumar SAO	6584862	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul Kumar SHARMA	6397644	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul MAN JHI	3659319	PEP	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul PAS WAN	1192693	PEP	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%
FALSE	Rahul SINGH	5537855	OB, SIC	INDIVIDUAL	MALE	IND	IND	04-Dec-2025	Unknown	No Match	Exact - 100%

Name  
Date Printed  
Printed By  
Group

Rahul Kumar  
04-12-2025, 07:06  
database check  
World Check.



## Annexure 4 (d)

### AUDIT

Date	Actioned By	Action	Notes	Source
04 Dec 2025 07:06	database check	106 World-Check matches resolved as False		Desktop
04 Dec 2025 07:06	database check	Case Screened for WOR ID-Check (Initial/Re-Screen Only)		Desktop Batch
04 Dec 2025 07:06	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

Rahul Kumar  
04-12-2025, 07:06  
database check  
World-Check



#### Annexure 4 (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 4 (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
<b>Most Wanted Lists: Europe and Central Asia</b>	
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 4 (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
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
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 4 (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 4 (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 4 (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
<b>European Regulatory Bodies</b>	
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
<b>Asia Pacific Regulatory Bodies</b>	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

## Annexure 4 (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 (HKSFC), 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 4 (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

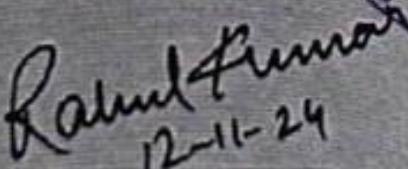
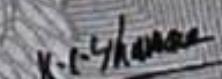
#### Annexure H

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

## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Gokhale Institute Of Politics And Economics	Gokhale Institute Of Politics And Economics
<b>Name Of The Candidate:</b>	Rahul Kumar	Rahul Kumar
<b>Enroll No:</b>	22MSCFE0042	22MSCFE0042
<b>Degree:</b>	Master of Science	Master of Science
<b>Major:</b>	Financial Economics	Financial Economics
<b>Month And Year Of Passing:</b>	Apr-2024	Apr-2024
<b>Certification Issued Date:</b>	2024-05	2024-05
<b>SI No:</b>	B 004938	B 004938
<b>Remarks:</b>	The following applicant details were verified by Gokhale Institute Of Politics And Economics found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Gokhale Institute Of Politics And Economics	
<b>Report Verified Date:</b>	17-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 5 (a)

	<b>GOKHALE INSTITUTE OF POLITICS AND ECONOMICS</b> <small>(Deemed to be University U/s 3 of the UGC Act, 1956)</small> 848, Shivalingnagar, B.M.C.C. Road, PUNE - 411 004 (INDIA)																																																						
						B 0014938																																																	
<b>Statement of Grades</b> <b>M.Sc.(Financial Economics)</b> <b>Regular Exam January - April 2024</b> <b>Semester IV 2022 - 2024</b>																																																							
PRN No.	: 22MSCFE0042		Roll No. :	FE2246																																																			
Student Name	: RAHUL KUMAR																																																						
Father's Name	: Anand Bhushan Mahato																																																						
Mother's Name	: Babita Devi																																																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Course Code</th> <th>Course Title</th> <th>Grade</th> <th>Grade Points</th> <th>Credit</th> <th>Credit Points</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>FE-A-114</td> <td>Financial Modelling and Engineering</td> <td>B+</td> <td>7</td> <td>4</td> <td>28</td> <td>Pass</td> </tr> <tr> <td>FE-A-115</td> <td>Financial Risk Management</td> <td>A</td> <td>8</td> <td>4</td> <td>32</td> <td>Pass</td> </tr> <tr> <td>FE-A-116</td> <td>Project Appraisal and Finance</td> <td>B+</td> <td>7</td> <td>4</td> <td>28</td> <td>Pass</td> </tr> <tr> <td>FE-B-101</td> <td>International Finance - II</td> <td>B</td> <td>6</td> <td>4</td> <td>24</td> <td>Pass</td> </tr> <tr> <td colspan="2" style="text-align: center;">Total</td> <td></td> <td>28</td> <td>16</td> <td>112</td> <td></td> </tr> <tr> <td colspan="6"></td> <td style="text-align: right;">SGPA : 7.80</td> </tr> </tbody> </table>							Course Code	Course Title	Grade	Grade Points	Credit	Credit Points	Remarks	FE-A-114	Financial Modelling and Engineering	B+	7	4	28	Pass	FE-A-115	Financial Risk Management	A	8	4	32	Pass	FE-A-116	Project Appraisal and Finance	B+	7	4	28	Pass	FE-B-101	International Finance - II	B	6	4	24	Pass	Total			28	16	112								SGPA : 7.80
Course Code	Course Title	Grade	Grade Points	Credit	Credit Points	Remarks																																																	
FE-A-114	Financial Modelling and Engineering	B+	7	4	28	Pass																																																	
FE-A-115	Financial Risk Management	A	8	4	32	Pass																																																	
FE-A-116	Project Appraisal and Finance	B+	7	4	28	Pass																																																	
FE-B-101	International Finance - II	B	6	4	24	Pass																																																	
Total			28	16	112																																																		
						SGPA : 7.80																																																	
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Semester</th> <th>Total Credits</th> <th>SGPA</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Semester I</td> <td>30</td> <td>5.80</td> <td>PASS</td> </tr> <tr> <td>Semester II</td> <td>24</td> <td>6.33</td> <td>PASS</td> </tr> <tr> <td>Semester III</td> <td>20</td> <td>6.40</td> <td>PASS</td> </tr> <tr> <td>Semester IV</td> <td>16</td> <td>7.80</td> <td>PASS</td> </tr> <tr> <td colspan="2" style="text-align: center;">Total Credits Earned</td> <td>80</td> <td></td> </tr> <tr> <td colspan="4" style="text-align: center;">Cumulative Grade Point Average (CGPA)</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">6.35</td> </tr> </tbody> </table>							Semester	Total Credits	SGPA	Remarks	Semester I	30	5.80	PASS	Semester II	24	6.33	PASS	Semester III	20	6.40	PASS	Semester IV	16	7.80	PASS	Total Credits Earned		80		Cumulative Grade Point Average (CGPA)							6.35																	
Semester	Total Credits	SGPA	Remarks																																																				
Semester I	30	5.80	PASS																																																				
Semester II	24	6.33	PASS																																																				
Semester III	20	6.40	PASS																																																				
Semester IV	16	7.80	PASS																																																				
Total Credits Earned		80																																																					
Cumulative Grade Point Average (CGPA)																																																							
			6.35																																																				
Final Result - Division				PASS (Lower First Class)																																																			
Note: Multiply SGPA/CGPA by 10 for conversion into percentage.																																																							
Place : Pune Result Date : 29 May, 2024																																																							
 Signature over a rectangular box																																																							
 Controller of Examinations																																																							
																																																							

## NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	GPVPK3806J	GPVPK3806J
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:	05-12-2025	
Verification Status(Color Code):	GREEN	



## Annexure 6 (b)

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

Call Us | English

Home Individual/HUF Company Non-Company Tax Professionals & Others Down

Home > e-Pay Tax

## e-Pay Tax

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

PAN / TAN GPVPK3806J	Name RXXXL KXXXR
-------------------------	---------------------

## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Rahul Kumar	Rahul Kumar
<b>Application Id:</b>	GQ-AMRSNVJ-369	GQ-AMRSNVJ-369
<b>Employee Id:</b>	NA	NA
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	23-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 7 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Rahul Kumar	Rahul Kumar
DOB	15-01-1998	15-01-1998
<b>Post Graduation</b>		
Name of the Board / School	Gokhale institute of politics and economics	Gokhale institute of politics and economics
Course	M.Sc	M.Sc
Specialization / Major	Financial economics	Financial economics
Year of Passing	2024	2024
<b>Gap Remarks:</b>		
<b>Graduation</b>		
Name of the Board / School	Banaras Hindu University	Banaras Hindu University
Course	B.A.	B.A.
Specialization / Major	Economics	Economics
Year of Passing	2019	2019
<b>Gap Remarks:</b> A Gap of 3 years identified between UG(07-2019) & PG(08-2022). During this gap period, Candidate was preparing for Competitive exams and provided the relevant proofs, Hence this gap period is considered as Green.		
<b>12th std</b>		
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	2015	2015
<b>Gap Remarks:</b> A Gap of 1.2 years identified between 12th std(05-2015) & UG(07-2016). During this gap period, Candidate was preparing for BHU Entrance exams and provided the relevant proofs, Hence this gap period is considered as Green.		

## Annexure 7 (b)

<b>10th Std</b>		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2013	2013
<b>Gap Remarks:</b> NA		

<b>EMPLOYMENT - 1(Intern)</b>		
Name of the Employer	Koan Advisory Group	Koan Advisory Group
Full Name of the Employee	Rahul Kumar	Rahul Kumar
Date of joining - From	Apr-25	Apr-25
Date of Relieving/Exit - To	May-25	May-25
Designation/Role	Research Intern	Research Intern
<b>Gap Remarks:</b> A Gap of 6 months identified between Koan Advisory Group-Research Intern(05-2025) & AMRSNVJ(11-2025). During this gap period, candidate was working at A3 Logics(India) Pvt Ltd from 04-06-2025 to 09-07-2025 as a Data Administrator and provided the relevant proofs, Hence this gap period is considered as Green.		

<b>EMPLOYMENT - 2(Intern)</b>		
Name of the Employer	Lochan & Company	Lochan & Company
Full Name of the Employee	Rahul Kumar	Rahul Kumar
Date of joining - From	Jan-25	Jan-25
Date of Relieving/Exit - To	Mar-25	Mar-25
Designation/Role	Intern	Intern
<b>Gap Remarks:</b> NA		

<b>EMPLOYMENT - 3(Intern)</b>		
Name of the Employer	A-PAG	A-PAG
Full Name of the Employee	Rahul Kumar	Rahul Kumar
Date of joining - From	Jul-24	Jul-24
Date of Relieving/Exit - To	Dec-24	Dec-24
Designation/Role	Dispersed Sources Program Implementation	Dispersed Sources Program Implementation
<b>Gap Remarks:</b> NA		

## CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Rahul Kumar	Rahul Kumar
<b>Pan Number:</b>	GPVPK3806J	GPVPK3806J
<b>CIBIL Transunion Score:</b>	Not Applicable	710
<b>Scoring Factors:</b>	Not Applicable	Low Credit Age
<b>Personal Loan Score:</b>	Not Applicable	Not Disclosed
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	04-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 8 (a)

REPORT DATE & TIME : 04/12/2025 (12:37:45)

CONTROL NUMBER : 10010998739

TransUnion<sup>tu</sup> CIBIL

### CONSUMER CIR

MEMBER ID : BS00115009\_SHYD20508

REFERENCE NUMBER : 12

#### CONSUMER INFORMATION

CONSUMER NAME	:	Rahul Kumar	PAN	:	GPVPK3806J
DOB	:	15/01/1998	DRIVING LICENCE NO	:	-
TELEPHONE NO.	:	-	VOTER ID	:	-
EMAIL ID	:	-	PASSPORT NO.	:	-
GENDER	:	Male	AADHAAR NUMBER (UID)	:	-
ADDRESS	:	DELHI, DELHI, DELHI - 110001			

#### CIBIL TRANSUNION SCORE(S)

CREDITVISION®  
Score

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



##### SCORING FACTORS

1. High Balance Build-Up On Unsecured Loans
2. Low Credit Age
3. High Balance Build-Up On Non-Mortgage Loans In Past 6 Months

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE
Total	:	1	High Cr/Sanc. Amt : ₹3,57,000	Recent : 16/08/2023
Zero balance	:	0	Current : ₹3,77,479	Oldest : 16/08/2023
Overdue	:	0	Overdue : ₹0	

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
3	25/07/2025	0	1	1

#### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : RAHUL KUMAR S O ANADI BHUSHAN MAHTO D.O.B : 15/01/1998 GENDER : Male CREDITVISION® SCORE : 710

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	GPVPK3806J	-	-
VOTER ID	NUM2003622	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	10001638294992	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 8 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8920808693	-
(e) Mobile Phone	8603598567	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

RHL6178@GMAIL.COM
-------------------

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
SHALBUNI EKPARA,RAMPURHAT RAMPURHAT, RAMPURHAT, RAMPURHAT, WEST BENGAL, WEST BENGAL - 731223	Permanent	-	15/02/2025
SHALBUNI, EKPARA,RAMPURHAT, RAMPURHAT, RAMPURHAT, RAMPURHAT, WEST BENGAL, WEST BENGAL - 731223	Permanent	-	31/08/2023
SHALBUNI, EKPARA,RAMPURHAT, RAMPURHAT, RAMPURHAT, RAMPURHAT, WEST BENGAL, WEST BENGAL - 731223	Residence	-	31/08/2023
(e) MAHAVIR DHAM GALI CASTAIRS TOWN SUBHA, ADDRESS2, DEOGHAR, JHARKHAND - 814112	Permanent	Owned	21/05/2021

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
EDUCATION LOAN (15/09/2025)	Salaried	Not Available	Not Available	Not Available

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/08/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE 							
ACCOUNT		AMOUNTS			STATUS							
TYPE	EDUCATION LOAN	SANCTIONED AMOUNT : ₹ 3,57,000	PAYMENT FREQUENCY : MONTHLY	NA								
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 3,77,479	REPAYMENT TENURE	180								
ACCOUNT NUMBER	Not Disclosed	INTEREST RATE : 10.65										
OWNERSHIP	INDIVIDUAL	EMI : ₹ 4,211										
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/08/2023	LAST PAYMENT :							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	STD	000	000	000	000	000	000	000	000	000	-
2024	STD	STD	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	STD	STD	STD	STD	STD

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	25/07/2025	OTHERS	₹ 3,57,000
NOT DISCLOSED	23/07/2024	OTHERS	₹ 3,57,000
NOT DISCLOSED	09/08/2023	NON-FUNDED CREDIT FACILITY	₹ 3,57,000

## Annexure 8 (c)

### 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 ODD: 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 RAHUL KUMAR S O ANADI BHUSHAN MAHTO

## 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**

