

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Ritik Malik	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-435	Report Status	Closed
Date of Birth	22 May 2000	Application Received	31-12-2025
Candidate Employee ID	116720	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	15-01-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
POST GRADUATION	Online Databse	14-01-2026	GREEN
GRADUATION	Online Databse	14-01-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	02-01-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	02-01-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	31-12-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	31-12-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	31-12-2025	GREEN
GAP CHECK	Resume & Supported Documents	15-01-2026	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Indira Gandhi National Open University	Indira Gandhi National Open University
Name Of The Candidate:	Ritik Malik	Ritik Malik
Enroll No:	2252706930	2252706930
Degree:	Master of Arts	Master of Arts
Major:	Economics	Economics
Month And Year Of Passing:	2025	2025
Certification Issued Date:	2025-06	2025-06
SI No:	Not provided	Not provided
Remarks:	The following applicant details were verified by Online Databse of Indira Gandhi National Open University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Databse	
Report Verified Date:	14-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)


INDIRA GANDHI NATIONAL OPEN UNIVERSITY
GRADE CARD/ MARKS SHEET
[Logout](#)



INDIRA GANDHI NATIONAL OPEN UNIVERSITY
Grade Card Status as on 07-01-2026
Current Date: 14/11/2025 02:55:11
(For Information Only)


The Status is indicative only & cannot be used as a substitute for the final grade card. The Final Grade Card will be issued after completion of the Programms on updation of all prescribed components.

Enrollment No: 225279838		Name: RITIK MALIK				Programme Code: MEC	
COURSE	Assign1	LAB1	LAB2	LAB3	LAB4	TERM END THEORY	STATUS
MEC02	79	--	--	--	--	60	COMPLETED
MEC04	79	--	--	--	--	66	COMPLETED
MEC101	82	--	--	--	--	56	COMPLETED
MEC103	75	--	--	--	--	64	COMPLETED
MEC106	78	--	--	--	--	51	COMPLETED
MEC107	78	--	--	--	--	83	COMPLETED
MEC108	80	--	--	--	--	57	COMPLETED
MEC109	78	--	--	--	--	70	COMPLETED
MEC205	74	--	--	--	--	57	COMPLETED
MEDSE46	78	--	--	--	--	60	COMPLETED
MOSE09	80	--	--	--	--	66	COMPLETED

Notwithstanding the result published/declared, any case of O/M(unfair means) if found will make such result null and void.

Note: Assessment 1 and TE Practical do not work to all the courses.

Disclaimer: This electronically generated information does not have any legal validity.

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Indira Gandhi National Open University	Indira Gandhi National Open University
Name Of The Candidate:	Ritik Malik	Ritik Malik
Enroll No:	176165910	176165910
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2021	2021
Certification Issued Date:	2021-06	2021-06
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Online Databse of Indira Gandhi National Open University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Databse	
Report Verified Date:	14-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

INDIRA GANDHI NATIONAL OPEN UNIVERSITY									
GRADE CARD/ MARKS SHEET									
Legend									
 <p style="text-align: center;">INDIRA GANDHI NATIONAL OPEN UNIVERSITY Grade Card Status as on 07-01-2026 Current Date: 16/01/2026 02:52:29 <i>(For Information Only)</i></p> <p style="text-align: right;"></p> <p>The Status is indicative only & cannot be used as a substitute for the final grade card. The Final Grade Card will be issued after completion of the Programme on updation of all prescribed components.</p>									
Enrollment No: 578165910		Name: RIYK MALIK				Programme Code: BA			
COURSE	ASST1	LAB1	LAB2	LAB3	LAB4	TERM END THEORY	TERM END PRACTICAL	STATUS	
ACS1	83	-	-	-	-	42	-	COMPLETED	
BECE16	75	-	-	-	-	83	-	COMPLETED	
BECE2	72	-	-	-	-	35	-	COMPLETED	
BECE214	78	-	-	-	-	41	-	COMPLETED	
BEGE103	75	-	-	-	-	42	-	COMPLETED	
BEGE104	78	-	-	-	-	54	-	COMPLETED	
BEGE106	80	-	-	-	-	60	-	COMPLETED	
BEGE101	75	-	-	-	-	50	-	COMPLETED	
BPSE212	77	-	-	-	-	03	-	COMPLETED	
BSHF101	80	-	-	-	-	55	-	COMPLETED	
EPS11	72	-	-	-	-	41	-	COMPLETED	
FE02	68	-	-	-	-	48	-	COMPLETED	
FST1	80	-	-	-	-	40	-	COMPLETED	
<p>Notwithstanding the result published/declared, any case of UFM(unfair means) if found will make such result null and void.</p> <p style="text-align: center;">DISCLAIMER</p> <p>The courses AMEL, AMT1 and APMT have Project components worth 2 credits. The course AEC1 has Practical components worth 2 credits. The students are required to ensure that they have submitted the Project Report and completed the Practical in the opted course, if any, to complete the Programme.</p>									
<p>Gandhi National Open University. All Rights Reserved. Powered by: Software Development Cell, Computer C</p>									

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-435	GQ-AMRSNVJ-435
Candidate Name:	Ritik Malik	Ritik Malik
Date Of Birth:	22-05-2000	22-05-2000
Father Name:	Narendra Singh Malik	Narendra Singh Malik
Address1:	J-4/3 G2 Flat No. Main Gali J Block, West Jyoti Nagar Shahdara Loni Road, Domino'S Pizza, North East, Delhi - 110094.	J-4/3 G2 Flat No. Main Gali J Block, West Jyoti Nagar Shahdara Loni Road, Domino'S Pizza, North East, Delhi - 110094.
Remarks:	The following applicant's details have been verbally verified, and the notary report has been duly stamped and signed by Palav Agarwal (Advocate), with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal	
Report Verified Date:	02-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-435
NAME OF THE APPLICANT	Ritik Malik
FATHER NAME	Narendra Singh Malik
DATE OF BIRTH	22-May-2000
ADDRESS OF THE APPLICANT	J-4/3 G2 Flat No. Main Gali J Block, West Jyoti Nagar Shahdara Loni Road, Domino'S Pizza, North East, Delhi - 110094.
NAME OF THE POLICE STATION AS PER ADDRESS	Shahdara Jyoti Nagar Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	02-January-2026

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-435	GQ-AMRSNVJ-435
Candidate Name:	Ritik Malik	Ritik Malik
Date Of Birth:	22-05-2000	22-05-2000
Father Name:	Narendra Singh Malik	Narendra Singh Malik
Address1:	J-4/3 G2 Flat No. Main Gali J Block, West Jyoti Nagar Shahdara Loni Road, Domino'S Pizza, North East, Delhi - 110094.	J-4/3 G2 Flat No. Main Gali J Block, West Jyoti Nagar Shahdara Loni Road, Domino'S Pizza, North East, Delhi - 110094.
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:	02-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-435
NAME OF THE APPLICANT	Ritik Malik
FATHER NAME	Narendra Singh Malik
DATE OF BIRTH	22-May-2000
ADDRESS OF THE APPLICANT	J-4/3 G2 Flat No. Main Gali J Block, West Jyoti Nagar Shahdara Loni Road, Domino'S Pizza, North East, Delhi - 110094.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	02-January-2026

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ritik Malik	Ritik Malik
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	31-12-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Ritik Malik
Case Rating	Not Rated
World-Check Total Matches	NO MATCHES FOUND
Case ID	GQ-AMRSNVJ-435
Current Group	World-Check

Gender	Male	Date of Birth	22 May 2000
Last Screened	31 Dec 2025 10:40	Case Created	31 Dec 2025 10:40
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Ritik Malik
 Date Printed: 31-12-2025, 10:42
 Printed By: database check
 Group: World-Check



Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
31 Dec 2025 10:40	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
31 Dec 2025 10:40	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: Ritik Malik
Date Printed: 31-12-2025, 10:42
Printed By: database check
Group: World-Check



Annexure 5 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 5 (d)

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

Annexure 5 (e)

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

Annexure 5 (f)

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

Annexure E

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

Annexure 5 (g)

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

Annexure 5 (h)

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

Annexure 5 (i)

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

Annexure 5 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	870960034103	870960034103
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	UIDAI - Aadhaar	
Report Verified Date:	31-12-2025	
Verification Status(Color Code):	GREEN	

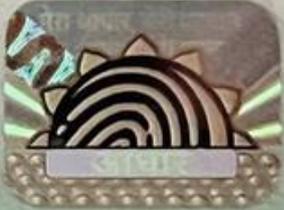
Annexure 6 (a)

 **भारत सरकार**
Government of India 

Issue Date: 30/07/2017

 **रितिक मलिक**
Ritik Malik
जन्म तिथि / DOB : 22/05/2000
पुरुष / Male

 **8709 6003 4103**



8709 6003 4103

मेरा आधार, मेरी पहचान

Annexure 6 (b)



Unique Identification Authority of India



myAadhaar

English

Dashboard > Check Aadhaar Validity



870960034103 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	MALE
State	Delhi
Mobile	*****490

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ritik Malik	Ritik Malik
Pan Number:	DUJPR8255J	DUJPR8255J
CIBIL Transunion Score:	Not Applicable	762
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	31-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

REPORT DATE & TIME : 31/12/2025 (15:57:25)

CONTROL NUMBER : 10307206789



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20737	REFERENCE NUMBER : 11
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CONSUMER INFORMATION

CONSUMER NAME	: Ritik Malik	PAN	: DUJPR8255J
DOB	: 22/05/2000	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTES 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)

762

300 900

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. High Balance In Proportion To High Credit Amount In The Last 12 Months
3. High Balance Build-Up On Non-Mortgage Loans
4. High Balance Build-Up On Revolving Trades
5. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 12	High Cr/Sanc. Amt : ₹1,74,771	Recent : 26/11/2025
Zero balance : 8	Current : ₹49,757	Oldest : 13/06/2022
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
19	16/12/2025	1	13	2

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : RITIK MALIK	DOB : 22/05/2000	GENDER : Male	CREDITVISION SCORE : 762
-----------------------------	------------------	---------------	--------------------------

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DUJPR8255J	-	-
CKYC	10061725432443	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 7 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	7217742530	-

(x) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

RSTKH05MALIK@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
NORTH EAST DELHI, DELHI - 110094, DELHI - 110094	Residence	-	31/08/2025
J 4/3 G-2, TAKSHASHILA APARTMENT MAIN, GALL J BLOCK WEST JYOTI NAGAR GOKAL PUR, NORTHEASTDELHI, DELHI - 110094	Residence	-	30/09/2023
(H) DDA POCKET C-320 L30 FLAT, EAST OF LONE ROAD SHAHDARA, NEW DELHI, DELHI - 110093	Residence	-	22/12/2021
(H) STASTC ADDRESS LINE, KARNATAKA - 560064	Residence	-	14/12/2021

(x) - 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 (15/12/2025)	Self Employed	Not Available	Not Available	Not Available

Annexure 7 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 26/11/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/12/2025	ACTIVE							
ACCOUNT TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 28,800	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 28,800	REPAYMENT TERM	9							
ACCOUNT NUMBER	Not Disclosed	INTEREST RATE	28.0	EMI	₹ 3,585							
OWNERSHIP	INDIVIDUAL	COLLATERAL TYPE	OTHERS	STATUS	NA							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/12/2025	END DATE	01/11/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	-	-	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 26/11/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/12/2025	ACTIVE							
ACCOUNT TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 7,200	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 7,200	REPAYMENT TERM	9							
ACCOUNT NUMBER	Not Disclosed	EMI	₹ 896	STATUS	NA							
OWNERSHIP	INDIVIDUAL	DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/12/2025							
		END DATE	01/11/2025	LAST PAYMENT								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	-	-	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/08/2025	DATE CLOSED : 31/10/2025	DATE REPORTED & CERTIFIED : 31/10/2025	INACTIVE							
ACCOUNT TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 2,000	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TERM	8							
ACCOUNT NUMBER	Not Disclosed	EMI	₹ 277	STATUS	NA							
OWNERSHIP	INDIVIDUAL	DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/10/2025							
		END DATE	01/08/2025	LAST PAYMENT	31/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	000	000	000	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/08/2025	DATE CLOSED : 31/10/2025	DATE REPORTED & CERTIFIED : 31/10/2025	INACTIVE							
ACCOUNT TYPE	SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	₹ 8,000	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TERM	8							
ACCOUNT NUMBER	Not Disclosed	EMI	₹ 277	STATUS	NA							
OWNERSHIP	INDIVIDUAL	DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/10/2025							
		END DATE	01/08/2025	LAST PAYMENT	31/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	000	000	000	-	-

Annexure 7 (d)

ACCOUNT	AMOUNTS
ACCOUNT NUMBER : Not Disclosed	EMI : ₹ 1,107
OWNERSHIP : INDIVIDUAL	
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/10/2025 END DATE : 01/08/2025 LAST PAYMENT : 31/10/2025	
YEAR	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
2025	- - - - - - - 000 000 000 - -

5. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 12/08/2025 DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/12/2025	ACTIVE
ACCOUNT	AMOUNTS	STATUS	
TYPE : CREDIT CARD	CREDIT LIMIT : ₹ 12,000	NA	
MEMBER NAME : NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 11,979		
ACCOUNT NUMBER : Not Disclosed	CASH LIMIT : ₹ 3,600		
OWNERSHIP : INDIVIDUAL	CURRENT BALANCE : ₹ 3,291		
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/12/2025 END DATE : 01/08/2025 LAST PAYMENT :			
YEAR	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC		
2025	- - - - - - - 000 000 000 000 000		

6. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 09/08/2025 DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/12/2025	ACTIVE
ACCOUNT	AMOUNTS	STATUS	
TYPE : PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 30,000 PAYMENT FREQUENCY : MONTHLY	NA	
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 10,466 REPAYMENT TENURE : 6		
ACCOUNT NUMBER : Not Disclosed	EMI : ₹ 5,523		
OWNERSHIP : INDIVIDUAL			
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/12/2025 END DATE : 01/08/2025 LAST PAYMENT : 25/11/2025			
YEAR	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC		
2025	- - - - - - - 000 000 000 000 000		

7. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 05/12/2024 DATE CLOSED : 30/04/2025 DATE REPORTED & CERTIFIED : 30/04/2025	INACTIVE
ACCOUNT	AMOUNTS	STATUS
TYPE : CONSUMER LOAN	SANCTIONED AMOUNT : ₹ 5,222 PAYMENT FREQUENCY : MONTHLY	NA
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0 COLLATERAL TYPE : NO COLLATERAL	
ACCOUNT NUMBER : Not Disclosed		
OWNERSHIP : INDIVIDUAL		
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/04/2025 END DATE : 01/12/2024 LAST PAYMENT : 29/12/2024		
YEAR	JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC	
2025	000 000 000 000 - - - - - - - -	
2024	- - - - - - - - - - - 000	

8. ACCOUNT

Annexure 7 (e)

ACCOUNT INFORMATION												DATE OPENED : 12/06/2024		DATE CLOSED : 31/10/2024		DATE REPORTED & CERTIFIED : 31/10/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : PERSONAL LOAN		MEMBER NAME : NOT DISCLOSED		ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL		SANCTIONED AMOUNT : ₹ 15,000		PAYMENT FREQUENCY : MONTHLY		CURRENT BALANCE : ₹ 0		STATUS : NA					
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/10/2024		END DATE : 01/06/2024		LAST PAYMENT : 29/09/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	-	-	-	-	-	000	000	000	000	000	-	-							

9. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 20/08/2023		DATE CLOSED : 23/03/2024		DATE REPORTED & CERTIFIED : 31/05/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : PERSONAL LOAN		MEMBER NAME : NOT DISCLOSED		ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL		SANCTIONED AMOUNT : ₹ 7,000		CURRENT BALANCE : ₹ 0		STATUS : NA							
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/05/2024		END DATE : 01/09/2023		LAST PAYMENT : 01/01/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2024	000	000	000	000	000	-	-	-	-	-	-	-							
2023	-	-	-	-	-	-	-	-	000	000	000	000							

10. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 03/05/2023		DATE CLOSED : 31/12/2023		DATE REPORTED & CERTIFIED : 31/12/2023		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : PERSONAL LOAN		MEMBER NAME : NOT DISCLOSED		ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL		SANCTIONED AMOUNT : ₹ 9,980		PAYMENT FREQUENCY : MONTHLY		CURRENT BALANCE : ₹ 0		STATUS : NA					
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/12/2023		END DATE : 01/05/2023		LAST PAYMENT : 02/12/2023			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2023	-	-	-	-	000	XXX	000	XXX	000	000	000	000							

11. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 08/02/2023		DATE CLOSED : 15/08/2023		DATE REPORTED & CERTIFIED : 31/05/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS									
TYPE : SHORT TERM PERSONAL LOAN		MEMBER NAME : NOT DISCLOSED		ACCOUNT NUMBER : Not Disclosed		OWNERSHIP : INDIVIDUAL		SANCTIONED AMOUNT : ₹ 1,000		CURRENT BALANCE : ₹ 0		STATUS : NA							
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/05/2024		END DATE : 01/02/2023		LAST PAYMENT : 02/05/2023			

Annexure 7 (f)

12/31/25, 4:01 PM

CBIL | Consumer CPE

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

12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	ACTIVE							
		13/06/2022		15/12/2025	✔							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 50,590 CURRENT BALANCE : ₹ 0		PAYMENT FREQUENCY : MONTHLY STATUS : NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	END DATE	LAST PAYMENT								
		01/12/2025	01/01/2025	07/12/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	18/12/2025	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	25/11/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	25/11/2025	PERSONAL LOAN	₹ 1
NOT DISCLOSED	25/11/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	25/11/2025	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	25/11/2025	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	14/11/2025	USED CAR LOAN	₹ 3,50,000
NOT DISCLOSED	14/11/2025	OTHERS	₹ 5,00,000
NOT DISCLOSED	14/10/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	13/10/2025	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	17/08/2025	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	12/08/2025	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	09/08/2025	BUSINESS LOAN - GENERAL	₹ 30,000
NOT DISCLOSED	09/08/2025	CREDIT CARD	₹ 1,50,000
NOT DISCLOSED	24/07/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	04/02/2024	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	13/08/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	21/02/2023	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	11/02/2023	PERSONAL LOAN	₹ 3,000

Annexure 7 (g)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	a	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 RITESH MALIK

DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ritik Malik	Ritik Malik
Application Id:	GQ-AMRSNVJ-435	GQ-AMRSNVJ-435
Employee Id:	116720	116720
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:	15-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Ritik Malik	Ritik Malik
DOB	22-05-2000	22-05-2000

Post Graduation		
Name of the Board / School	Indira Gandhi National Open University	Indira Gandhi National Open University
Course	Master of Arts	Master of Arts
Specialization / Major	Economics	Economics
Year of Passing	2025	2025
Gap Remarks: A Gap of 7 months identified between PG(06-2025) & AML(12-2025). During this gap period, candidate was preparing & appearing for govt exams like police exams, SSC CGL and provided the relevant proofs, Hence this gap period is considered as Green.		

Graduation		
Name of the Board / School	Indira Gandhi National Open University	Indira Gandhi National Open University
Course	Bachelor of Arts	Bachelor of Arts
Specialization / Major	Economics	Economics
Year of Passing	2021	2021
Gap Remarks: A Gap of 1 year identified between UG(06-2021) & PG(07-2022). During this gap period, candidate met with an accident in 2020 on 5th Aug in which his hand got fractured and went through several surgery and took a help of a writer to complete the final exam and after 8 months another surgery was performed to remove the plates from my hands bone and provided the relevant proofs, Hence this gap period is considered as Green.		

Annexure 8 (b)

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		

EMPLOYMENT - 1		
Name of the Employer	Global System LLC	Global System LLC
Full Name of the Employee	Ritik Malik	Ritik Malik
Date of joining - From	01-09-2023	01-09-2023
Date of Relieving/Exit - To	01-09-2025	01-09-2025
Designation / Role	Senior Customer Care Executive	Senior Customer Care Executive
Gap Remarks:Candidate mentioned in resume regarding employment at Global System LLC for the period of Sept 2023 to Sept 2025 but no supporting docs are provided.Candidate mentioned that by mistake he has updated the emp of Global System LLC and mentioned that he is a fresher dint had any experience.		

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

