

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Rahul Kumar Saha	<b>Client Name</b>	AML RightSource India Pvt Ltd Lateral
<b>Application ID</b>	GQ-ARSIPLN-163	<b>Report Status</b>	Closed
<b>Date of Birth</b>	07 Jan 1987	<b>Application Received</b>	12-01-2026
<b>Candidate Employee ID</b>	117015	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	23-01-2026
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Pritika Shukla - American Express Human Resources	15-01-2026	<b>GREEN</b>
LATEST EMPLOYMENT 1	Akash Pal - HRSS (PeopleFirst)	15-01-2026	<b>GREEN</b>
POST GRADUATION	Certificate Section	22-01-2026	<b>GREEN</b>
GRADUATION	Controller of Examinations	22-01-2026	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal - Advocate	12-01-2026	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal - Advocate	12-01-2026	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	12-01-2026	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	13-01-2026	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	19-01-2026	<b>GREEN</b>
UAN/ITR/FORM 26AS	PF Portal	12-01-2026	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	12-01-2026	<b>GREEN</b>

## End of summary report

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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## EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	American Express India Private Limited	American Express India Private Limited
<b>Name Of The Candidate:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Emp Code:</b>	Not Provided	Not Disclosed
<b>From:</b>	28-12-2015	28-12-2015
<b>To:</b>	24-12-2021	24-12-2021
<b>Designation:</b>	TCPS Analyst I	TCPS Analyst I
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Not Disclosed
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	The above details were verified by Pritika Shukla - American Express Human Resources, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
<b>Information Source Name:</b>	Pritika Shukla - American Express Human Resources	
<b>Report Verified Date:</b>	15-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)



American Express India Private Limited  
Commercial Block - 3 (Zone 6) DLF City,  
Phase V Gurgaon, Haryana 122002 INDIA

January 15, 2026

### VERIFICATION OF EMPLOYMENT

Dear Sir/Madam:

This document confirms the employment information for:

<b>Name of Employee:</b>	Rahul Saha
<b>Job Title:</b>	TCPS Analyst I
<b>Local Business Title:</b>	TCPS Analyst I
<b>Current Employment Status:</b>	Inactive
<b>Hire Date:</b>	December 28, 2015
<b>Last Day Worked:</b>	December 24, 2021

This certificate is issued at the request of our employee to be presented to whomever they deem appropriate.

Please Note: The designation stated by the candidate may vary from our input due to variation in internal data capture in American Express Database and Business/Job Title.

Sincerely,

*Pritika Shukla*

Pritika Shukla  
American Express  
Human Resources

## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Genpact India Private Limited	Genpact India Private Limited
<b>Name Of The Candidate:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Emp Code:</b>	Emp ID : 619927 & OHR ID : 703305705	Emp ID : 619927 & OHR ID : 703305705
<b>From:</b>	27-12-2021	27-12-2021
<b>Designation:</b>	Manager	Manager
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Not Disclosed
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	The above details were verified by Akash Pal - HRSS (PeopleFirst) Genpact India Private Limited, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
<b>Information Source Name:</b>	Akash Pal - HRSS (PeopleFirst)	
<b>Report Verified Date:</b>	15-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)

From: People First, Helpdesk <[helpdesk.peoplefirst@genpact.com](mailto:helpdesk.peoplefirst@genpact.com)>  
To: "Parimala" <[verifyemployment@goldquestglobal.in](mailto:verifyemployment@goldquestglobal.in)>  
Cc: "[jay@goldquestglobal.in](mailto:jay@goldquestglobal.in)" <[jay@goldquestglobal.in](mailto:jay@goldquestglobal.in)>, "[aarti@goldquestglobal.in](mailto:aarti@goldquestglobal.in)" <[aarti@goldquestglobal.in](mailto:aarti@goldquestglobal.in)>, "ex employment" <[verifyemployments@gmail.com](mailto:verifyemployments@gmail.com)>  
Date: Thu, 15 Jan 2026 20:53:08 +0530  
Subject: RE: Requesting for Ex-Employment Verification for candidate Rahul Kumar Saha - GQ-ARSIPLN-163  
===== Forwarded message =====

Hi Team,

Thankyou for contacting PeopleFirst.

Please find below details.

<b>OHR-ID</b>	703305705
<b>E-CODE</b>	619927
<b>NAME</b>	Mr. Rahul Saha
<b>DATE OF JOINING</b>	27-Dec-21
<b>DATE OF RELIEVING</b>	31-Dec-25
<b>DESIGNATION</b>	Manager
<b>SUPERVISOR</b>	Putrevu Nagavenkata Saikumar



Thanks & Regards  
Akash Pal  
HRSS(PeopleFirst)  
[genpact](https://www.genpact.com) | Transformation Happens Here

## Annexure 2 (b)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Genpact India Private Limited	
Candidate Name	Rahul Kumar Saha	
Employee Code/ID/No	Emp id : 619927 / OHR ID - 703305705	
From (Date of Joining)	27-Dec-2021	
To (Date of Exit/Relieving)	<b>Please Provide</b>	
Designation (At the time of leaving the company):	Manager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
<b>Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)</b>	Please explain/comment briefly	
<b>Any Misappropriation of Fund ? (If "Yes" Please explain briefly)</b>	Please explain/comment briefly	
<b>DATA – BREACH of any kind</b>	Please Provide	
<b>Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:</b>	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	

## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Madurai Kamaraj University	Madurai Kamaraj University
<b>Name Of The Candidate:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Enroll No:</b>	A7753281	A7753281
<b>Degree:</b>	Master of Business Administration	Master of Business Administration
<b>Major:</b>	Business Administration	Business Administration
<b>Month And Year Of Passing:</b>	April 2009	April 2009
<b>Certification Issued Date:</b>	2009-11	2009-11
<b>SI No:</b>	0043618	0043618
<b>Remarks:</b>	The following applicant details were verified by Certificate Section-Madurai Kamaraj University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Certificate Section	
<b>Report Verified Date:</b>	22-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

### Annexure 3 (a)

<b>MADURAI KAMARAJ UNIVERSITY</b> MASTER OF BUSINESS ADMINISTRATION (INDUSTRY INTEGRATED) STATEMENT OF MARKS		SSP 2 <b>0043618</b>								
NAME OF THE CANDIDATE		REGISTER NO	DATE OF PUBLICATION							
RAHUL KUMAR SAHA		A7753281	10-NOV-2009							
COLLEGE OF STUDY		CENTRE NO	EXAM M & YR							
MKU-DLC - M S RAMAIAH MANAGEMENT INSTITUTE, BANGALORE		734	APR 2009							
SUB CODE	SUBJECT DESCRIPTION	MAX MARKS			MARKS OBTAINED					
		T	E	I	T	I	E	T	P	M & YR
N1A	MANAGERIAL ECONOMICS	040	060	100	021	029	050	P	NO7	
N1B	BUSINESS RESEARCH METHODS - I	040	060	100	031	037	068	P	NO7	
N1C	ORGANIZATION BEHAVIOUR AND MANAGEMENT	040	060	100	033	029	062	P	NO7	
N1D	MANAGERIAL ACCOUNTING AND CONTROL	040	060	100	034	033	067	P	NO7	
N1E	COMPUTER APPLICATIONS IN MANAGEMENT	--	050	050	--	034	034	P	NO7	
N1F	HUMAN RESOURCE MANAGEMENT	040	060	100	033	042	075	P	NO7	
N1G	BUSINESS ENVIRONMENT - I	040	060	100	030	032	062	P	NO7	
N1H	MARKETING MANAGEMENT	040	060	100	031	039	070	P	NO7	
N1P	PRACTICAL-COMPUTER APPLICATIONS IN MANAGEMENT	--	050	050	--	047	047	P	NO7	
N2A	FINANCIAL MANAGEMENT	040	060	100	030	030	060	P	A08	
N2B	OPERATIONS MANAGEMENT	040	060	100	032	028	060	P	A08	
N2C	OPERATION RESEARCH	040	060	100	034	043	077	P	A08	
N2D	BUSINESS ENVIRONMENT - II	040	060	100	031	039	070	P	A08	
N2E	MANAGEMENT INFORMATION SYSTEM	040	060	100	037	029	066	P	A08	
N2F	NETWORK APPLICATIONS AND MANAGEMENT	050	050	100	035	032	067	P	A08	
N2G	ETHICS AND VALUES	040	060	100	036	033	069	P	A08	
N2P	PROJECT REPORT	050	050	100	031	030	061	P	A08	
M5A	CONSUMER BEHAVIOUR	040	060	100	032	038	070	P	N08	
M5D	MARKETING RESEARCH	040	060	100	034	041	075	P	N08	
M5J	ADVERTISING MANAGEMENT	040	060	100	032	042	074	P	N08	
N3A	BUSINESS POLICY AND STRATEGIC MANAGEMENT	040	060	100	034	033	067	P	N08	
N3B	ENVIRONMENTAL MANAGEMENT	040	060	100	032	036	068	P	N08	
N3T	TRAINING REPORT	050	050	100	039	040	079	P	N08	
G8G	INTERNATIONAL MARKETING	040	060	100	032	030	062	P	A09	
M5C	SALES AND DISTRIBUTION MANAGEMENT	040	060	100	032	040	072	P	A09	
M5H	BRAND MANAGEMENT	040	060	100	032	037	069	P	A09	
N4A	STRATEGY IMPLEMENTATION	040	060	100	034	041	075	P	A09	
N4B	BUSINESS LEGISLATIONS	040	060	100	033	031	064	P	A09	
N4P	PROJECT REPORT	050	050	100	033	032	065	P	A09	
<<< END OF STATEMENT										
CLASS	FIRST				TOTAL MARKS	1905/2800				
Signature of the Candidate					Dr. M THIRUMALAI Controller of Examinations IN-CHARGE					
Any alteration or overwriting makes this Statement of Marks Invalid.										
Palkal Negeri Madurai - 625 021		PASSING MINIMUM THEORY/PRACT-EXT - 45%, AGGRE. -50%, TRN.RPT/PROJECT - 50%.								
Other Abbreviations - R-Result; P-Pass; F-Fail; AAA-Absent; SUB - Subject; M-Month; (A-April; N-November) YR-Year; MAX - Maximum; I-Internal; E-External; T-Total										

## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Ranchi University	Ranchi University
<b>Name Of The Candidate:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Enroll No:</b>	0538665	0538665
<b>Degree:</b>	Bachelor of Commerce	Bachelor of Commerce
<b>Major:</b>	Account	Account
<b>Month And Year Of Passing:</b>	April 2007	April 2007
<b>Certification Issued Date:</b>	2007-06	2007-06
<b>SI No:</b>	10918	10918
<b>Remarks:</b>	The following applicant details were verified by Controller of Examinations-Ranchi University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Controller of Examinations	
<b>Report Verified Date:</b>	22-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

# Annexure 4 (a)



## RANCHI UNIVERSITY, RANCHI

(Examination Department)

### Statement of Marks

No. 06/ 10918

Issue Date: 14/6/2007

Following are the marks obtained by **RAHUL KUMAR SAHA** of St. Xaviers College, Ranchi Registration No. 0538665 Roll No. 05BC8138665 in Bachelor of Commerce Account Honours 3 year degree course examination held in the month of April 2007. Session 2004-2007

05BC811A	Part 1		06BC812A	Part 2		07BC813A	Part 3	
	F.Marks	Marks		F.Marks	Marks		F.Marks	Marks
<b>Paper</b>			<b>Paper</b>			<b>Paper</b>		
NH	50	29	NH	50	31	GENERAL STUDIES/ENV. SCIENCE	100	57
NH-ENG	50	23	NH-ENG	50	27	BUSINESS STATISTICS & ELEMENTARY MATHEMATICS	100	81
BUSINESS ORGANISATION	100	51	MONEY & BANKING	100	56	COST ACCOUNTING	100	61
PRINCIPLES OF ECONOMICS	100	62	PLANNING & ECONOMIC DEVELOPMENT	100	50	MANAGEMENT ACCOUNTING	100	74
AUDITING	100	51	BUSINESS LAWS	100	66	TAXATION LAWS & ACCOUNTING	100	64
FINANCIAL ACCOUNTS	100	73	SPECIALISED ACCOUNTING	100	64			

Full Marks in Hons : 800    Marks Obtained : 534    Percentage : 66.75    Result : **First class**

*[Signature]*  
Tabulator

*[Signature]*  
Tabulator



*[Signature]*  
Controller of Examinations

Publication Date : 5/6/2007

Remarks : Distinction - 75% in a subject, 1st Class/Division : 60% and above; 2nd Class/Division : 45% and above; 3rd Division : 33% and above.

Scanned with OKEN Scanner

## POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-163	GQ-ARSIPLN-163
Candidate Name:	Rahul Kumar Saha	Rahul Kumar Saha
Date Of Birth:	07-01-1987	07-01-1987
Father Name:	Krishna Kumar Saha	Krishna Kumar Saha
Address1:	House No. 27, Lal Bazar, Gobindpur, Near Canara Bank, Dhanbad, Jharkhand-828109.	House No. 27, Lal Bazar, Gobindpur, Near Canara Bank, Dhanbad, Jharkhand-828109.
Remarks:	The following applicant details are verbally verified and the notary report duly stamped and signed by Palav Agarwal (Advocate) with comment on criminal record not found, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	12-01-2026	
Verification Status(Color Code):	GREEN	

## Annexure 5 (a)

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

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-163
NAME OF THE APPLICANT	Rahul Kumar Saha
FATHER NAME	Krishna Kumar Saha
DATE OF BIRTH	07-January-1987
ADDRESS OF THE APPLICANT	House No. 27, Lal Bazar, Gobindpur, Near Canara Bank, Dhanbad, Jharkhand-828109.
NAME OF THE POLICE STATION AS PER ADDRESS	Govindpur Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	12-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-ARSIPLN-163	GQ-ARSIPLN-163
Candidate Name:	Rahul Kumar Saha	Rahul Kumar Saha
Date Of Birth:	07-01-1987	07-01-1987
Father Name:	Krishna Kumar Saha	Krishna Kumar Saha
Address1:	House No. 27, Lal Bazar, Gobindpur, Near Canara Bank, Dhanbad, Jharkhand-828109.	House No. 27, Lal Bazar, Gobindpur, Near Canara Bank, Dhanbad, Jharkhand-828109.
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:	12-01-2026	
Verification Status(Color Code):	GREEN	

## Annexure 6 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-163
NAME OF THE APPLICANT	Rahul Kumar Saha
FATHER NAME	Krishna Kumar Saha
DATE OF BIRTH	07-January-1987
ADDRESS OF THE APPLICANT	House No. 27, Lal Bazar, Gobindpur, Near Canara Bank, Dhanbad, Jharkhand-828109.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	12-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
<b>Name Of The Candidate:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<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>	12-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Rahul Kumar Saha		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-ARSIPLN-163		
Current Group	World-Check		
Gender	Male	Date of Birth	07 Jan 1987
Last Screened	12 Jan 2026 12:03	Case Created	12 Jan 2026 12:03
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Rahul Kumar Saha  
 Date Printed: 12-01-2026, 12:06  
 Printed By: database check  
 Group: World-Check



## Annexure 7 (b)

### AUDIT

Date	Actioned By	Action	Notes	Source
12 Jan 2026 12:03	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop
12 Jan 2026 12:03	database check	New Case added		Desktop

### 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 Saha  
12-01-2026, 12:06  
database check  
World-Check



## Annexure 7 (c)

### Annexure A

<b>Criminal Records Database Checks - India</b>	
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

<b>Civil Litigation Database Checks – India</b>	
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

<b>Credit and Reputational Risk Database Checks – India</b>	
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

<b>Serious and Organized Crimes Database Checks – Global</b>	
Interpol Most Wanted	No record
<b>US &amp; Canada – Most Wanted Lists</b>	
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 7 (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
<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 7 (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
<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 7 (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

<b>Global Regulatory Bodies</b>	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
<b>US and Canadian Regulatory Bodies</b>	
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 7 (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 7 (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
<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 7 (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 7 (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

<b>Compliance Database</b>	
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

<b>Sanction &amp; PEP - Global</b>	
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

<b>Web and Media Searches – Global</b>	
Internet Searches	No record
Media Searches	No record

## NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	BRDPS2766N	BRDPS2766N
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:	13-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)



# Annexure 8 (b)



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- Company
- Non-Company
- Tax Professionals & Others
- Downloads

Home > e-Pay Tax

## e-Pay Tax

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

PAN / TAN	Name
BRDPS2766N	RXXXL KXXXR SXXA

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## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Application Id:</b>	GQ-ARSIPLN-163	GQ-ARSIPLN-163
<b>Employee Id:</b>	117015	117015
<b>Remarks:</b>	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for a period of 9 months between PG & employment. However, the identified gap is beyond the scope of the last 7 years of verification. Hence, closing the same as GREEN.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	19-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 9 (a)

GAP VALIDATION FOR LAST 7 YEARS		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Rahul Kumar Saha	Rahul Kumar Saha
DOB	07-01-87	07-01-87
Age	39 years	39 years
<b>POST GRADUATION</b>		
Name of University / Institute	Madurai Kamaraj University	Madurai Kamaraj University
Course	MBA	MBA
Specialization / Major	Nil	Nil
Year of Passing	2009	2009
<b>GRADUATION</b>		
Name of University / Institute	Ranchi University	Ranchi University
Course	B.Com	B.Com
Specialization / Major	Nil	Nil
Year of Passing	2007	2007
<b>12TH STANDARD</b>		
Name of University / Institute	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2004	2004
<b>10TH STANDARD</b>		
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	2002	2002

## Annexure 9 (b)

<b>EMPLOYMENT - 1</b>		
Name of the Employer	Genpact India Pvt. Ltd	Genpact India Pvt. Ltd
Full Name of the Employee	Rahul Kumar Saha	Rahul Kumar Saha
Date of joining - From	27-12-21	27-12-21
Date of Relieving/Exit - To	31-12-25	31-12-25
Designation / Role	Manager	Manager
<b>Gap Remarks : NIL</b>		

<b>EMPLOYMENT - 2</b>		
Name of the Employer	American Express India Private Limited	American Express India Private Limited
Full Name of the Employee	Rahul Saha	Rahul Saha
Date of joining - From	28-12-15	28-12-15
Date of Relieving/Exit - To	24-12-21	24-12-21
Designation / Role	TCPS Analyst I	TCPS Analyst I
<b>Gap Remarks : NIL</b>		

<b>EMPLOYMENT - 3</b>		
Name of the Employer	BMR Global Services Pvt. Ltd	Randstad India Pvt. Ltd.
Full Name of the Employee	Rahul Kumar Saha	Rahul Kumar Saha
Date of joining - From	15-07-14	27-09-12
Date of Relieving/Exit - To	24-12-15	31-03-13
Designation / Role	Research Analyst	Research Analyst
<b>Gap Remarks :</b>		

<b>EMPLOYMENT - 4</b>		
Name of the Employer	Randstad India Pvt. Ltd.	Randstad India Pvt. Ltd.
Full Name of the Employee	Rahul Kumar Saha	Rahul Kumar Saha
Date of joining - From	01-04-13	01-04-13
Date of Relieving/Exit - To	14-07-14	14-07-14
Designation / Role	Sr. Research Analyst - II	Sr. Research Analyst - II
<b>Gap Remarks : NIL</b>		

## Annexure 9 (c)

<b>EMPLOYMENT - 5</b>		
Name of the Employer	Randstad India Pvt. Ltd.	Randstad India Pvt. Ltd.
Full Name of the Employee	Rahul Kumar Saha	Rahul Kumar Saha
Date of joining - From	27-09-12	27-09-12
Date of Relieving/Exit - To	31-03-13	31-03-13
Designation / Role	Research Analyst	Research Analyst
<b>Gap Remarks : NIL</b>		

<b>EMPLOYMENT - 6</b>		
Name of the Employer	IMS health and consulting India Pvt Ltd	IMS health and consulting India Pvt Ltd
Full Name of the Employee	Rahul Kumar Saha	Rahul Kumar Saha
Date of joining - From	16-04-10	16-04-10
Date of Relieving/Exit - To	31-08-12	31-08-12
Designation / Role	Research Officer	Research Officer
<b>Gap Remarks : A gap of 9 months was identified between post graduation and joining IMS health and consulting India Pvt Ltd</b>		
<b>Candidate Remarks : Gap identified is beyond the scope of the last 7 years of verification. Hence, closing the same as GREEN</b>		

## UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Application Id:</b>	GQ-ARSIPLN-163	GQ-ARSIPLN-163
<b>UAN No:</b>	100560038491	100560038491
<b>Remarks:</b>	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	PF Portal	
<b>UAN Generated Date:</b>	12-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 10 (a)

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### UAN Details Report

UAN 100560038491  
NAME Rahul Kumar Saha  
FATHER'S NAME NA

### Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	PYKRP00450530000112483	GENPACT INDIA PRIVATE LIMITED	27-Dec-2021	NA
2	DSNHP00196140000029074	AMERICAN EXPRESS INDIA PRIVATE LIMITED	28-Dec-2015	24-Dec-2021
3	MHBAN10976580000000016	BMR GLOBAL SERVICES PRIVATE LIMITED	15-Jul-2014	24-Dec-2015

Generated on 12-01-2026 17:59:13 Report Runtime 2026-01-12 17:55:53

**CREDIT/CIBIL CHECK**

<b>PARTICULARS</b>	<b>APPLICATION DETAILS</b>	<b>REPORT DETAILS</b>
<b>Name Of The Candidate:</b>	Rahul Kumar Saha	Rahul Kumar Saha
<b>Pan Number:</b>	BRDPS2766N	BRDPS2766N
<b>CIBIL Transunion Score:</b>	Not Applicable	757
<b>Scoring Factors:</b>	Not Applicable	Presence Of Delinquency
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<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>	12-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

# Annexure 11 (a)

REPORT DATE & TIME: 12/01/2026 (17:44:19)

CONTROL NUMBER: 10377915079



## CONSUMER CIR

MEMBER ID : Bs00115009\_sHYD20737 REFERENCE NUMBER : 11

### CONSUMER INFORMATION

CONSUMER NAME	: Rahul Kumar Saha	PAN	: BRDPs2766N
DOB	: 07/01/1987	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)

**757**

300 900

**SCORING FACTORS**

1. Presence Of Delinquency
2. High Proportion Of Outstanding Trades
3. Presence Of Severe Delinquency
4. Payment Made In Proportion To Total Card Balance Outstanding Is Low
5. Recent High Balance Build On Bankcard Trades

### CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 11	High Cr/Sanc. Amt : ₹16,82,183	Recent : 18/01/2024
Zero balance : 5	Current : ₹5,60,277	Oldest : 10/07/2007
Overdue : 0	Overdue : 30	

### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
6	18/01/2025	0	1	0

### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

## CONSUMER DETAILS

### CONSUMER INFORMATION

CONSUMER NAME : RAHUL KUMAR SAHA      DOB : 07/01/1987      GENDER : Male      CREDITVISION® SCORE : 757

## Annexure 11 (b)

### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BRDPS2766N	-	-
PASSPORT NO	N1770454	-	-
VOTER ID	FVF0634675	-	-
DRIVER'S LICENSE NO	6971	-	-
CKYC	30006539217427	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Home Phone	+0(9)919582434226	-
Mobile Phone	919798378850	-
Home Phone	03268800375797	-
Office Phone	0326 2222566	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

RAHUL.SAHA2@GENPACT.COM
RAHUL.SAHA71@GMAIL.COM

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
GM INFINITE , AG23, GROUND FLOOR, E BLOC, K , ELECTRONIC CITY PHASE 1 BENGALURU U, RBAN, KARNATAKA - 560100	Residence	-	28/02/2025
KADUBEEANAHALLI BUILDING IV, PRESTIGE T, ECH PARK ROAD KADUBEEANAHALLI BENGALUR, U URBAN, KARNATAKA - 560103	Office	-	28/02/2025
GENPACT IND PVT LTD SURYAPARK 99 3RD, CROSS ROAD ELECTRONIC CITY PHASE 1, KARNATAKA - 560100	Office	-	20/07/2024
HOUSE NO 27 NEAR CANARA BANK LAL BAZAR, DHANBAD, JHARKHAND - 828109	Residence	-	20/07/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (30/06/2024)	Salaried	Not Available	Not Available	Not Available

## Annexure 11 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 05/01/2016		DATE CLOSED : 02/05/2019		DATE REPORTED & CERTIFIED : 02/06/2019		INACTIVE	
<b>ACCOUNT</b>			<b>AMOUNTS</b>						<b>STATUS</b>									
TYPE : CREDIT CARD			CURRENT BALANCE : ₹ 0			PAYMENT FREQUENCY : MONTHLY			STATUS : NA									
MEMBER NAME : NOT DISCLOSED																		
ACCOUNT NUMBER : Not Disclosed																		
OWNERSHIP : INDIVIDUAL																		
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b>											START DATE : 01/05/2019		END DATE : 01/06/2016		LAST PAYMENT : 28/01/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2019	000	000	012	042	072	-	-	-	-	-	-	-						
2018	000	000	009	000	000	000	000	000	000	012	000	000						
2017	000	000	000	000	000	000	000	000	000	000	000	000						
2016	-	-	-	-	-	009	000	009	000	009	000	009						

#### 2. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 18/01/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/12/2025		ACTIVE	
<b>ACCOUNT</b>			<b>AMOUNTS</b>						<b>STATUS</b>									
TYPE : PERSONAL LOAN			SANCTIONED AMOUNT : ₹ 1,60,000			PAYMENT FREQUENCY : MONTHLY			STATUS : NA									
MEMBER NAME : NOT DISCLOSED																		
ACCOUNT NUMBER : Not Disclosed			CURRENT BALANCE : ₹ 86,443			REPAYMENT TENURE : 42												
OWNERSHIP : INDIVIDUAL									EMI : ₹ 4,873									
									COLLATERAL TYPE : NO COLLATERAL									
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b>											START DATE : 01/12/2025		END DATE : 01/01/2024		LAST PAYMENT : 05/12/2025			
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						

#### 3. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 21/09/2023		DATE CLOSED : 02/11/2023		DATE REPORTED & CERTIFIED : 30/11/2023		INACTIVE	
<b>ACCOUNT</b>			<b>AMOUNTS</b>						<b>STATUS</b>									
TYPE : CREDIT CARD			CREDIT LIMIT : ₹ 20,000						STATUS : NA									
MEMBER NAME : NOT DISCLOSED																		
ACCOUNT NUMBER : Not Disclosed			HIGH CREDIT AMOUNT : ₹ 590															
OWNERSHIP : INDIVIDUAL																		
									CURRENT BALANCE : ₹ 0									
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b>											START DATE : 01/11/2023		END DATE : 01/09/2023		LAST PAYMENT : 18/10/2023			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2023	-	-	-	-	-	-	-	-	000	000	000	-						

#### 4. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 19/06/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/12/2025		ACTIVE	

## Annexure 11 (d)

ACCOUNT	AMOUNTS	STATUS										
<b>TYPE</b> : AUTO LOAN (PERSONAL) <b>MEMBER NAME</b> : SBI <b>ACCOUNT NUMBER</b> : 00000042013738757 <b>OWNERSHIP</b> : INDIVIDUAL	<b>SANCTIONED AMOUNT</b> : ₹ 6,70,000 <b>CURRENT BALANCE</b> : ₹ 3,70,665 <b>ACTUAL PAYMENT</b> : ₹ 13,800 <b>COLLATERAL VALUE</b> : ₹ 8,63,937	<b>PAYMENT FREQUENCY</b> : MONTHLY <b>REPAYMENT TENURE</b> : 60 <b>INTEREST RATE</b> : 8.65 <b>EMI</b> : ₹ 13,795 <b>COLLATERAL TYPE</b> : PROPERTY										
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b> <b>START DATE</b> : 01/12/2025      <b>END DATE</b> : 01/06/2023      <b>LAST PAYMENT</b> : 05/12/2025												
<b>YEAR</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
2025	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD
2024	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD
2023	-	-	-	-	-	sTD						

### 5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/08/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 30/12/2025	ACTIVE							
<b>ACCOUNT</b> <b>TYPE</b> : CREDIT CARD <b>MEMBER NAME</b> : NOT DISCLOSED <b>ACCOUNT NUMBER</b> : Not Disclosed <b>OWNERSHIP</b> : INDIVIDUAL	<b>AMOUNTS</b> <b>CREDIT LIMIT</b> : ₹ 1,21,000 <b>HIGH CREDIT AMOUNT</b> : ₹ 94,444 <b>CASH LIMIT</b> : ₹ 36,300 <b>CURRENT BALANCE</b> : ₹ 24,525 <b>ACTUAL PAYMENT</b> : ₹ 3,731			<b>PAYMENT FREQUENCY</b> : MONTHLY <b>STATUS</b> : NA								
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b> <b>START DATE</b> : 01/12/2025      <b>END DATE</b> : 01/01/2023      <b>LAST PAYMENT</b> : 25/11/2025												
<b>YEAR</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
2025	000	000	000	000	000	000	000	000	004	004	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	XXX	000	000	000	000	000	000	000	000	000	000

### 6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 30/03/2021	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/12/2025	ACTIVE							
<b>ACCOUNT</b> <b>TYPE</b> : CREDIT CARD <b>MEMBER NAME</b> : NOT DISCLOSED <b>ACCOUNT NUMBER</b> : Not Disclosed <b>OWNERSHIP</b> : INDIVIDUAL	<b>AMOUNTS</b> <b>CREDIT LIMIT</b> : ₹ 2,00,000 <b>HIGH CREDIT AMOUNT</b> : ₹ 34,696 <b>CASH LIMIT</b> : ₹ 20,000 <b>CURRENT BALANCE</b> : ₹ 48,645			<b>STATUS</b> : NA								
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b> <b>START DATE</b> : 01/12/2025      <b>END DATE</b> : 01/01/2023      <b>LAST PAYMENT</b> : 03/12/2025												
<b>YEAR</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
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

### 7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/09/2017	DATE CLOSED : 06/09/2021	DATE REPORTED & CERTIFIED : 30/09/2021	INACTIVE
Content for this account is mostly blank in the image					

## Annexure 11 (e)

ACCOUNT			AMOUNTS				STATUS	
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 2,84,000	PAYMENT FREQUENCY	: MONTHLY	STATUS		
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 48	NA		
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 7,759	EMI	: ₹ 7,759			
OWNERSHIP	: INDIVIDUAL			COLLATERAL TYPE	: NO COLLATERAL			

  

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/09/2021   END DATE : 01/10/2018   LAST PAYMENT : 06/09/2021												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	000	000	000	000	000	000	000	000	000	-	-	-
2020	000	000	000	000	000	000	000	000	000	000	000	000
2019	000	000	000	000	000	000	000	000	000	000	000	000
2018	-	-	-	-	-	-	-	-	-	000	000	000

### 8. ACCOUNT

ACCOUNT INFORMATION							DATE OPENED : 28/07/2017   DATE CLOSED : 31/07/2022   DATE REPORTED & CERTIFIED : 31/07/2022		INACTIVE	
ACCOUNT			AMOUNTS				STATUS			
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 99,000			STATUS				
MEMBER NAME	: NOT DISCLOSED	CASH LIMIT	: ₹ 20,000			NA				
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE	: ₹ -100							
OWNERSHIP	: INDIVIDUAL									

  

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/07/2022   END DATE : 01/08/2019   LAST PAYMENT : 05/07/2018												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	000	000	000	000	-	-	-	-	-
2021	000	000	000	000	000	000	000	000	000	000	000	000
2020	000	000	000	000	000	000	000	000	000	000	000	000
2019	-	-	-	-	-	-	-	000	000	000	000	000

### 9. ACCOUNT

ACCOUNT INFORMATION							DATE OPENED : 21/02/2017   DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/12/2025		ACTIVE	
ACCOUNT			AMOUNTS				STATUS					
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 1,23,000	PAYMENT FREQUENCY	: MONTHLY	STATUS						
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 34,381	REPAYMENT TENURE	: 6	NA						
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 36,900									
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE	: ₹ 29,999									
		ACTUAL PAYMENT	: ₹ 12,001									

  

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/12/2025   END DATE : 01/01/2023   LAST PAYMENT : 06/12/2025												
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

### 10. ACCOUNT

## Annexure 11 (f)

ACCOUNT INFORMATION												DATE OPENED : 04/09/2013	DATE CLOSED : 04/08/2022	DATE REPORTED & CERTIFIED : 30/11/2022	INACTIVE
<b>ACCOUNT</b>				<b>AMOUNTS</b>								<b>STATUS</b>			
TYPE : CREDIT CARD				HIGH CREDIT AMOUNT : ₹ 54,072								NA			
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0											
ACCOUNT NUMBER : Not Disclosed															
OWNERSHIP : INDIVIDUAL															
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b>												START DATE : 01/11/2022	END DATE : 01/12/2019	LAST PAYMENT : 09/06/2018	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2022	000	000	000	000	000	000	000	000	000	000	000	000	-		
2021	000	000	000	000	000	000	000	000	000	000	000	000	000		
2020	000	000	000	000	000	000	000	000	000	000	000	000	000		
2019	-	-	-	-	-	-	-	-	-	-	-	-	000		

### 11. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 10/07/2007	DATE CLOSED : 19/08/2014	DATE REPORTED & CERTIFIED : 31/08/2014	INACTIVE
<b>ACCOUNT</b>				<b>AMOUNTS</b>								<b>STATUS</b>			
TYPE : EDUCATION LOAN				SANCTIONED AMOUNT : ₹ 3,50,000				REPAYMENT TENURE : 60				NA			
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				INTEREST RATE : 12.95							
ACCOUNT NUMBER : Not Disclosed								EMI : ₹ 10,160							
OWNERSHIP : INDIVIDUAL															
<b>DAYS PAST DUE/ASSET CLASSIFICATION</b>												START DATE : 01/08/2014	END DATE : 01/09/2011	LAST PAYMENT : 19/08/2014	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2014	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD	-	-	-	-			
2013	sTD	sTD	sTD	XXX	sTD	sTD	sTD	sTD	sTD	sTD	sTD	sTD			

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	18/01/2025	CREDIT CARD	₹ 1,00,000
sBI	30/10/2023	HOUSING LOAN	₹ 56,00,000
sBI	19/06/2023	AUTO LOAN (PERSONAL)	₹ 6,70,000
sBI	19/06/2023	AUTO LOAN (PERSONAL)	₹ 6,70,000
sBI	15/06/2023	AUTO LOAN (PERSONAL)	₹ 1
sBI	15/06/2023	AUTO LOAN (PERSONAL)	₹ 1

## Annexure 11 (g)

### GLOSSARY

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

END OF REPORT ON RAHUL KUMAR SAHA

## 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

