

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Emon Saikia	Client Name	AML RightSource India Pvt Ltd Lateral
Application ID	GQ-ARSIPLN-174	Report Status	Closed
Date of Birth	04 Jun 1997	Application Received	29-01-2026
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	23-03-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Kapil Kumar Gupta-AGM	06-02-2026	GREEN
GRADUATION	Registrar	06-02-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	29-01-2026	GREEN
EX EMPLOYMENT 2	Sarika Jalan-Manager-HR	24-02-2026	GREEN
POST GRADUATION	Registrar	06-02-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	29-01-2026	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	23-03-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	29-01-2026	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	23-03-2026	GREEN
GAP CHECK	Resume & Supported Documents	21-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	29-01-2026	GREEN

End of summary report

Legend:	■ -Major discrepancy	■ -Minor discrepancy	■ -Unable to verify	■ -Pending from source	■ -All clear
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LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Jindal Steel Ltd	Jindal Steel Ltd
Name Of The Candidate:	Emon Saikia	Emon Saikia
Emp Code:	88000580	88000580
From:	11-11-2024	11-11-2024
To:	20-01-2026	20-01-2026
Designation:	Senior Associate	Senior Associate
Last Drawn Salary:	Not Applicable	Not Disclosed
Reason For Leaving:	Not Applicable	Growth
Rehire Eligibility:	Not Applicable	Yes
Remarks:	The above details were verified by Kapil Kumar Gupta-AGM of Jindal Steel Ltd, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Kapil Kumar Gupta-AGM	
Report Verified Date:	06-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Fri 06-02-2026 04:32 PM

Kapil Kumar Gupta <kapil.gupta@jindalgcc.com>

Re: Requesting for Ex-Employment Verification for candidate Emon Saikia - GQ-ARSIPLN-174

To Parimala

Cc debadrita.das@jindalgcc.com; jay@goldquestglobal.in; aarti@goldquestglobal.in; ex employment

Follow up.

Hi Team,
PFA

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Jindal Steel Ltd	Verified
Candidate Name	Emon Saikia	Verified
Employee Code/ID/No	88000580	Verified
From (Date of Joining)	11/11/2024	Verified
To (Date of Exit/Relieving)	20-01-2026	Verified
Designation (At the time of leaving the company):	Senior Associate	Verified
Salary/CTC:	Please Provide	Confidential
Was this position: Permanent/Temporary/Contractual	Please Provide	Contractual
Supervisor's Name	Please Provide	Kapil Kumar Gupta
Reason for Leaving	Please Provide	Growth
Rehire Eligibility	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Yes	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	NO	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	NO	
DATA – BREACH of any kind	NO	
Any important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Kapil Kumar Gupta (+91-9911448589) AGM	

Best Regards
Kapil Gupta
M: +91-9911448589
Jindal GCC

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Jai Narain Vyas University	Jai Narain Vyas University
Name Of The Candidate:	Emon Saikia	Emon Saikia
Enroll No:	16BCM53578	16BCM53578
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2018	2018
Certification Issued Date:	2018-05	2018-05
SI No:	Not provided	Not provided
Remarks:	The following applicant details were verified by Registrar of Jai Narain Vyas University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	06-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



JAI NARAIN VYAS UNIVERSITY, JODHPUR

STATEMENT OF MARKS

B.COM FINAL YEAR EXAMINATION 2018

CANDIDATE'S NAME : EMON SAIKIA REGULAR
 FATHER'S NAME : KHITISH SAIKIA ROLL NO. : 16BCM53578
 MOTHER'S NAME : GITANJALI SAIKIA ENROL. NO. : 15R/049255



SUBJECTS	MAX MARKS	MIN PASS MARKS	MARKS OBTAINED				SUBJECT TOTAL	STATUS
			I	II	III	TOTAL		
OPTIONAL SUBJECTS								
GROUP 1 MANAGEMENT ACCOUNTING, INCOME TAX & INDIRECT TAXES, AUDITING	300	108	61	45	56	162	162	
GROUP 2 FINANCIAL MARKET OPERATIONS, FINANCIAL MANAGEMENT	200	72	68	69		137	137	
GROUP 3 INTERNATIONAL MARKETING	100	36	53			61	61	
TOTAL MARKS	600	216					360	PASS
I YEAR MARKS	600	216					334	
B-YEAR MARKS	600	216					421	
TOTAL MARKS OBTAINED	1800	648					1315	

RESULT : FIRST DIVISION

JODHPUR

Date: 23/05/2018

College of Study : (101) P.G. MAHILA MAHAVIDYALAYA, PRATAP NAGAR, JODHPUR

CONTROLLER OF EXAMINATIONS



Registrar
 Jai Narain Vyas University
 Jodhpur, Rajasthan

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-174	GQ-ARSIPLN-174
Candidate Name:	Emon Saikia	Emon Saikia
Date Of Birth:	04-06-1997	04-06-1997
Father Name:	Khitish Saikia	Khitish Saikia
Address1:	Hatbor, Borigaon, Jakhlabandha, Bhorali Namghar, Nagaon, Assam, 782136	Hatbor, Borigaon, Jakhlabandha, Bhorali Namghar, Nagaon, Assam, 782136
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:	29-01-2026	
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-ARSIPLN-174
NAME OF THE APPLICANT	Emon Saikia
FATHER NAME	Khitish Saikia
DATE OF BIRTH	04-June-1997
ADDRESS OF THE APPLICANT	Hatbor, Borigaon, Jakhalabandha, Bhorali Namghar, Nagaon, Assam, 782136
NAME OF THE POLICE STATION AS PER ADDRESS	Kaliabor Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	29-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

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Taj Relocations Pvt Ltd	Taj Relocations Pvt Ltd
Name Of The Candidate:	Emon Saikia	Emon Saikia
Emp Code:	Not Provided	Not Disclosed
From:	27-05-2024	27-05-2024
To:	25-07-2024	25-07-2024
Designation:	Assistant Manager - HR	Assistant Manager - HR
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Growth
Rehire Eligibility:	Not Applicable	Yes
Remarks:	The above details were verified by Sarika Jalan-Manager-HR of Taj Relocations Pvt Ltd, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Sarika Jalan-Manager-HR	
Report Verified Date:	24-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



Tue 24-02-2026 02:49 PM

Sarika Jalan <sarika.jalan@tajrelocations.com>

RE: Requesting for Ex-Employment Verification for candidate Emon Saikia - GQ-ARSIPLN-174

To Parimala

Cc jay@goldquestglobal.in; aarti@goldquestglobal.in; 'ex employment'

 Follow up.

Dear Parimala,

PFB,

Regards,



Sarika Jalan

Manager - Human Resources
Taj Relocations Pvt. Ltd.



 sarika.jalan@tajrelocations.com

 Head office: Gurugram- Taj Relocations Pvt. Ltd., Tower B, 5th Floor, Unit 8 Emaar Digital Greens, Golf Course Extension Road, Sector 61, Gurgaon, Haryana-122102.

 9717097082

Save contact

Annexure 4 (b)



Tue 24-02-2026 02:49 PM

Sarika Jalan <sarika.jalan@tajrelocations.com>

RE: Requesting for Ex-Employment Verification for candidate Emon Saikia - GQ-ARSIPLN-174

To Perimola

Cc jay@goldquestglobal.in; aarti@goldquestglobal.in; 'ex employment'

Follow up.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Taj Relocations Pvt Ltd	Yes
Candidate Name	Emon Saikia	yes
Employee Code/ID/No	Please Provide	NA
From (Date of Joining)	27 May 2024	Correct
To (Date of Exit/Relieving)	25 July 2024	correct
Designation (At the time of leaving the company):	Assistant Manager - HR	yes
Salary/CTC:	Please Provide	confidential
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	Sarika Jalan
Reason for Leaving	Please Provide	Growth
Rehire Eligibility	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Given	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	No	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No	
DATA – BREACH of any kind	No	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	No	
Verified By (Name, Contact Number & Designation)	Emon Saikia , 7976419010	

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Jai Narain Vyas University	Jai Narain Vyas University
Name Of The Candidate:	Emon Saikia	Emon Saikia
Enroll No:	19MEC20004	19MEC20004
Degree:	Master of Arts	Master of Arts
Major:	Economics	Economics
Month And Year Of Passing:	2020	2020
Certification Issued Date:	2020-12	2020-12
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Registrar of Jai Narain Vyas University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	06-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



JAI NARAIN VYAS UNIVERSITY, JODHPUR

M.A.(ECONOMICS) FINAL Examination 2020 (PRIVATE)

PROVISIONAL MARKSHEET

CANDIDATE'S NAME : EMON SAIKIA
 FATHER'S NAME : KHITISH SAIKIA
 MOTHER'S NAME : GEETANJALI SAIKIA

ROLL No. : 19MEC20004
 ENROLLMENT No. : 15R/D49255



SUBJECTS	MAX MKS.	MIN MKS.	THEO. OBT.	TOTAL EACH SUB
SU0000755 PAPER-V PUBLIC FINANCE	100	25	44	44
SU0000756 PAPER-VI INTERNATIONAL ECONOMICS	100	25	56	56
SU0000757 PAPER-VII COMPREHENSIVE ECONOMICS	100	25	72	72
SU0000760 GROUP-C,PAPER I ECONOMICS OF MODERN INDUSTRY	100	25	71	71
SU0000761 GROUP-C,PAPER II INDIAN INDUSTRY	100	25	74	74
TOTAL MARKS :	500	180		317
PREVIOUS MARKS	400			251
GRAND TOTAL	900	324		568
RESULT : FIRST DIVISION				

RESULT DECLARE DATE : 04/12/2020

JODHPUR

Registrar
 Jai Narain Vyas University
 Jodhpur, Rajasthan

Note - This is a computer generated marksheet, doesn't require signature.

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-174	GQ-ARSIPLN-174
Candidate Name:	Emon Saikia	Emon Saikia
Date Of Birth:	04-06-1997	04-06-1997
Father Name:	Khitish Saikia	Khitish Saikia
Address1:	Hatbor,Borigaon,Jakhalabandha, Bhorali Namghar, Nagaon, Assam,782136	Hatbor,Borigaon,Jakhalabandha, Bhorali Namghar, Nagaon, Assam,782136
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	29-01-2026	
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-174
NAME OF THE APPLICANT	Emon Saikia
FATHER NAME	Khitish Saikia
DATE OF BIRTH	04-June-1997
ADDRESS OF THE APPLICANT	Hathor,Borigaon,Jakhalabandha, Bhorali Namghar, Nagaon, Assam,782136
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	29-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.

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Yours Truly



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

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Emon Saikia	Emon Saikia
Application Id:	GQ-ARSIPLN-174	GQ-ARSIPLN-174
UAN No:	100744621305	100744621305
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	23-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

UAN Details Report

UAN 100744621305
NAME Emon Saikia
FATHER'S NAME khitish Saikia

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	DSNHP09375890000190558	G I STAFFING SERVICES P LTD	11-Nov-2024	NA
2	GNGGN17137550000010122	TAJ RELOCATIONS PRIVATE LIMITED	01-Jun-2024	NA
3	GNGGN00269860000011914	EGON ZEHENDER INFORMATION AND RESEARCH SERVICES PV	13-Jul-2023	26-Oct-2023
4	GNGGN15519660000014433	TRUEBLUE INDIA LLP	25-Jan-2022	15-Jun-2023
5	BGBNG00352240006328724	TEAMLEASE SERVICES LIMITED	31-Aug-2021	21-Jan-2022
6	GNGGN00106400000620646	CONCENTRIX DAKSH SERVICES INDIA PRIVATE LIMITED	30-Sep-2019	02-Aug-2021
7	GNGGN00106400000610217	CONCENTRIX DAKSH SERVICES INDIA PRIVATE LIMITED	31-May-2018	21-Jan-2019
8	THTHA15499610000052310	INNOVSOURCE SERVICES PRIVATE LIMITED	19-May-2017	01-Dec-2017
9	THTHA01157640000203041	IMPLENIA SERVICES AND SOLUTIONS PVT LTD	09-Jun-2016	30-Nov-2016

Generated on 30-01-2026 18:02:07 Report Runtime 2026-01-30 18:02:01

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Emon Saikia	Emon Saikia
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:	29-01-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Emon Saikia		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-ARSIPLN-174		
Current Group	World-Check		
Gender	Female	Date of Birth	04 Jun 1997
Last Screened	29 Jan 2026 09:39	Case Created	29 Jan 2026 09:39
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Emon Saikia
 Date Printed: 29-01-2026, 09:39
 Printed By: database check
 Group: World-Check



Annexure 8 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
29 Jan 2026 09:39	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop
29 Jan 2026 09:39	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: Emon Salkia
Date Printed: 29-01-2026, 09:39
Printed By: database check
Group: World-Check



Annexure 8 (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 8 (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 8 (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 8 (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 8 (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 8 (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 8 (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 8 (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:	947254702950	947254702950
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:	23-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)



Unique Identification Authority of India



myAadhaar

English

Dashboard > Check Aadhaar Validity



947254702950 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	FEMALE
State	Assam
Mobile	*****010

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Emon Saikia	Emon Saikia
Application Id:	GQ-ARSIPLN-174	GQ-ARSIPLN-174
Employee Id:	NA	NA
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:	21-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

EMPLOYMENT - 4		
Name of the Employer	IGT Solutions/TeamLease Services	IGT Solutions/TeamLease Services Limited
Full Name of the Employee	Emon Saikia	Emon Saikia
Date of joining - From	31-08-2021	31-08-2021
Date of Relieving/Exit - To	21-01-2022	21-01-2022
Designation / Role	Consultant GRO	Consultant GRO
Gap Remarks : NIL		

EMPLOYMENT - 5		
Name of the Employer	Limited	Limited
Full Name of the Employee	Emon Saikia	Emon Saikia
Date of joining - From	25-09-2019	25-09-2019
Date of Relieving/Exit - To	02-08-2021	02-08-2021
Designation / Role	Senior Executive	Senior Executive
Gap Remarks : NIL		

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Emon Saikia	Emon Saikia
Pan Number:	HBGPS3444L	HBGPS3444L
CIBIL Transunion Score:	Not Applicable	Not Applicable
Scoring Factors:	Not Applicable	Not Applicable
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:	29-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

REPORT DATE & TIME : 29/01/2026 (15:02:10)

CONTROL NUMBER : 10465563127



CONSUMER CIR

MEMBER ID : BS00115009_SHYD00737

REFERENCE NUMBER : 11

CONSUMER INFORMATION

CONSUMER NAME	Emon Sabia	PAN	HBGP53446L
DOB	04/06/1997	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Female	AADHAAR NUMBER (UID)	-
ADDRESS	DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

Range from 300 (high risk) to 900 (low risk)

768

300 900

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Presence Of Severe Delinquency
3. High Balance Build-Up On Revolving Trades
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	: 10	High Cr/Sanc. Amt	: ₹5,54,496	Recent	: 03/09/2025
Zero balance	: 7	Current	: ₹1,55,634	Oldest	: 14/09/2021
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HIGHEST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
9	28/08/2025	0	3	4

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : EMON EMON SABIA D.O.B : 04/06/1997 GENDER : Female CREDITVISION® SCORE : 768

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	HBGP53446L	-	-
CKYC	30045847691841	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 11 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	01249787752	-
Home Phone	22412381	-
Mobile Phone	7976419010	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

EMON.SARKIA0409@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
A 146 POCKET A SECTOR 2 PALAM VIHAR, NEAR TO NEST PLAY SCHOOL HARYANA, DURGACON, HARYANA - 122017	Residence	-	30/09/2025
A-146, 1ST FLOOR BLOCK A, SECTOR 2 PALAM VIHAR, DUNDAHERA, HARYANA - 122017	Residence	Owed	31/05/2025
JINDAL STEEL AND, POWER SECTOR, 32 GURUGRAM, HARYANA - 122001	Office	Owed	15/01/2025
D/O KHITISH SAINJA, HATBOR, ASSAM - 782136	Residence	Owed	15/01/2025

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (15/10/2025)	Others	Not Available	Not Available	Not Available

Annexure 11 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 03/09/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 22/01/2026	ACTIVE							
ACCOUNT		AMOUNTS		STATUS								
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 1,57,000	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 5,849									
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE	: ₹ 5,849									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/01/2026	END DATE : 01/09/2025	LAST PAYMENT : 05/01/2026								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	000	000	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/01/2025	DATE CLOSED : 05/04/2025	DATE REPORTED & CERTIFIED : 30/04/2025	INACTIVE							
ACCOUNT		AMOUNTS		STATUS								
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 1,899	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 655									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/04/2025	END DATE : 01/01/2025	LAST PAYMENT : 05/04/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	-	-	-	-	-	-	-	-

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 01/01/2025	DATE CLOSED : 05/10/2025	DATE REPORTED & CERTIFIED : 31/10/2025	INACTIVE							
ACCOUNT		AMOUNTS		STATUS								
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 67,772	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0									
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 8,079									
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025	END DATE : 01/01/2025	LAST PAYMENT : 05/10/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/11/2024	DATE CLOSED : 10/11/2025	DATE REPORTED & CERTIFIED : 30/11/2025	INACTIVE
ACCOUNT		AMOUNTS		STATUS	
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 22,602	PAYMENT FREQUENCY	: MONTHLY
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 12
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 24,912	EMI	: ₹ 2,076
OWNERSHIP	: INDIVIDUAL				

Annexure 11 (d)

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/11/2025 END DATE : 01/11/2024 LAST PAYMENT : 03/11/2025												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	-
2024	-	-	-	-	-	-	-	-	-	-	000	000

5. ACCOUNT

ACCOUNT INFORMATION													
DATE OPENED : 03/05/2024 DATE CLOSED : 31/10/2024 DATE REPORTED & CERTIFIED : 31/10/2024													
INACTIVE													
ACCOUNT			AMOUNTS									STATUS	
TYPE	PERSONAL LOAN		SANCTIONED AMOUNT	₹ 38,060			PAYMENT FREQUENCY	MONTHLY			NA		
MEMBER NAME	NOT DISCLOSED		CURRENT BALANCE	₹ 0			REPAYMENT TERMURE						
ACCOUNT NUMBER	Not Disclosed		ACTUAL PAYMENT				EMI						
OWNERSHIP	INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION													
START DATE : 01/10/2024 END DATE : 01/05/2024 LAST PAYMENT : 04/10/2024													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2024	-	-	-	-	000	000	000	000	000	000	-	-	

6. ACCOUNT

ACCOUNT INFORMATION													
DATE OPENED : 03/04/2023 DATE CLOSED : 30/12/2023 DATE REPORTED & CERTIFIED : 29/02/2024													
INACTIVE													
ACCOUNT			AMOUNTS									STATUS	
TYPE	PERSONAL LOAN		SANCTIONED AMOUNT	₹ 82,000			PAYMENT FREQUENCY	MONTHLY			NA		
MEMBER NAME	NOT DISCLOSED		CURRENT BALANCE	₹ 0			REPAYMENT TERMURE	9					
ACCOUNT NUMBER	Not Disclosed		ACTUAL PAYMENT	₹ 98,604			EMI	₹ 10,956					
OWNERSHIP	INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION													
START DATE : 01/02/2024 END DATE : 01/04/2023 LAST PAYMENT : 30/12/2023													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2024	000	000	-	-	-	-	-	-	-	-	-	-	
2023	-	-	-	000	000	000	000	000	000	000	000	000	

7. ACCOUNT

ACCOUNT INFORMATION													
DATE OPENED : 26/09/2022 DATE CLOSED : 01/04/2023 DATE REPORTED & CERTIFIED : 30/06/2023													
INACTIVE													
ACCOUNT			AMOUNTS									STATUS	
TYPE	PERSONAL LOAN		SANCTIONED AMOUNT	₹ 82,273			PAYMENT FREQUENCY	MONTHLY			NA		
MEMBER NAME	NOT DISCLOSED		CURRENT BALANCE	₹ 0			REPAYMENT TERMURE	6					
ACCOUNT NUMBER	Not Disclosed		ACTUAL PAYMENT	₹ 93,378			INTEREST RATE	13.5					
OWNERSHIP	INDIVIDUAL					EMI : ₹ 15,563							
DAYS PAST DUE/ASSET CLASSIFICATION													
START DATE : 01/06/2023 END DATE : 01/10/2022 LAST PAYMENT : 01/04/2023													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2023	000	000	000	000	000	000	-	-	-	-	-	-	
2022	-	-	-	-	-	-	-	-	-	000	000	000	

8. ACCOUNT

Annexure 11 (e)

ACCOUNT INFORMATION												DATE OPENED : 05/07/2022	DATE CLOSED : 06/09/2022	DATE REPORTED & CERTIFIED : 30/09/2022	INACTIVE
ACCOUNT			AMOUNTS									STATUS			
TYPE :	CONSUMER LOAN		CURRENT BALANCE : ₹ 0									NA			
MEMBER NAME :	NOT DISCLOSED														
ACCOUNT NUMBER :	Not Disclosed														
OWNERSHIP :	INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/09/2022	END DATE : 01/07/2022	LAST PAYMENT : 30/08/2022	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2022	-	-	-	-	-	-	000	000	000	-	-	-			

9. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 02/06/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/01/2026	ACTIVE
ACCOUNT			AMOUNTS									STATUS			
TYPE :	CREDIT CARD		CREDIT LIMIT : ₹ 1,44,000									NA			
MEMBER NAME :	NOT DISCLOSED		HIGH CREDIT AMOUNT : ₹ 81,705												
ACCOUNT NUMBER :	Not Disclosed		CURRENT BALANCE : ₹ 50,514												
OWNERSHIP :	INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/01/2026	END DATE : 01/02/2023	LAST PAYMENT : 05/01/2026	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2026	000	-	-	-	-	-	-	-	-	-	-	-			
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	-	022	022	000	000	000	000	000	000	000	000	000			

10. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 14/09/2021	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/01/2026	ACTIVE
ACCOUNT			AMOUNTS									STATUS			
TYPE :	PERSONAL LOAN		SANCTIONED AMOUNT : ₹ 1,72,336						PAYMENT FREQUENCY : MONTHLY			NA			
MEMBER NAME :	NOT DISCLOSED		CURRENT BALANCE : ₹ 99,271												
ACCOUNT NUMBER :	Not Disclosed														
OWNERSHIP :	INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/01/2026	END DATE : 01/02/2023	LAST PAYMENT : 05/01/2026	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2026	000	-	-	-	-	-	-	-	-	-	-	-			
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			

Annexure 11 (f)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	28/08/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	20/04/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	15/03/2025	CREDIT CARD	₹ 30,00,000
NOT DISCLOSED	31/12/2024	CONSUMER LOAN	₹ 70,900
NOT DISCLOSED	10/11/2024	CONSUMER LOAN	₹ 49,899
NOT DISCLOSED	11/07/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	13/06/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	24/10/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	02/02/2023	PERSONAL LOAN	₹ 1,000

Annexure 11 (g)

GLOSSARY

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

END OF REPORT ON EMON EMON SANKIA

DISCLAIMER

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Disclaimer

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

End of detail report

