

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Chandan T O	Client Name	Xencia Technology Solutions Pvt Ltd
Application ID	GQ-XTSPLN-1	Report Status	Closed
Date of Birth	26 May 2003	Application Received	25-11-2025
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	05-12-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
PERMANENT ADDRESS	Kusuma	26-11-2025	GREEN
12TH STD	Secretary	02-12-2025	GREEN
GRADUATION	Controller of Examination	05-12-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	25-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	25-11-2025	GREEN
NATIONAL IDENTITY 2	PAN Database	25-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	25-11-2025	GREEN
10TH STD	Assistant Secretary	12-02-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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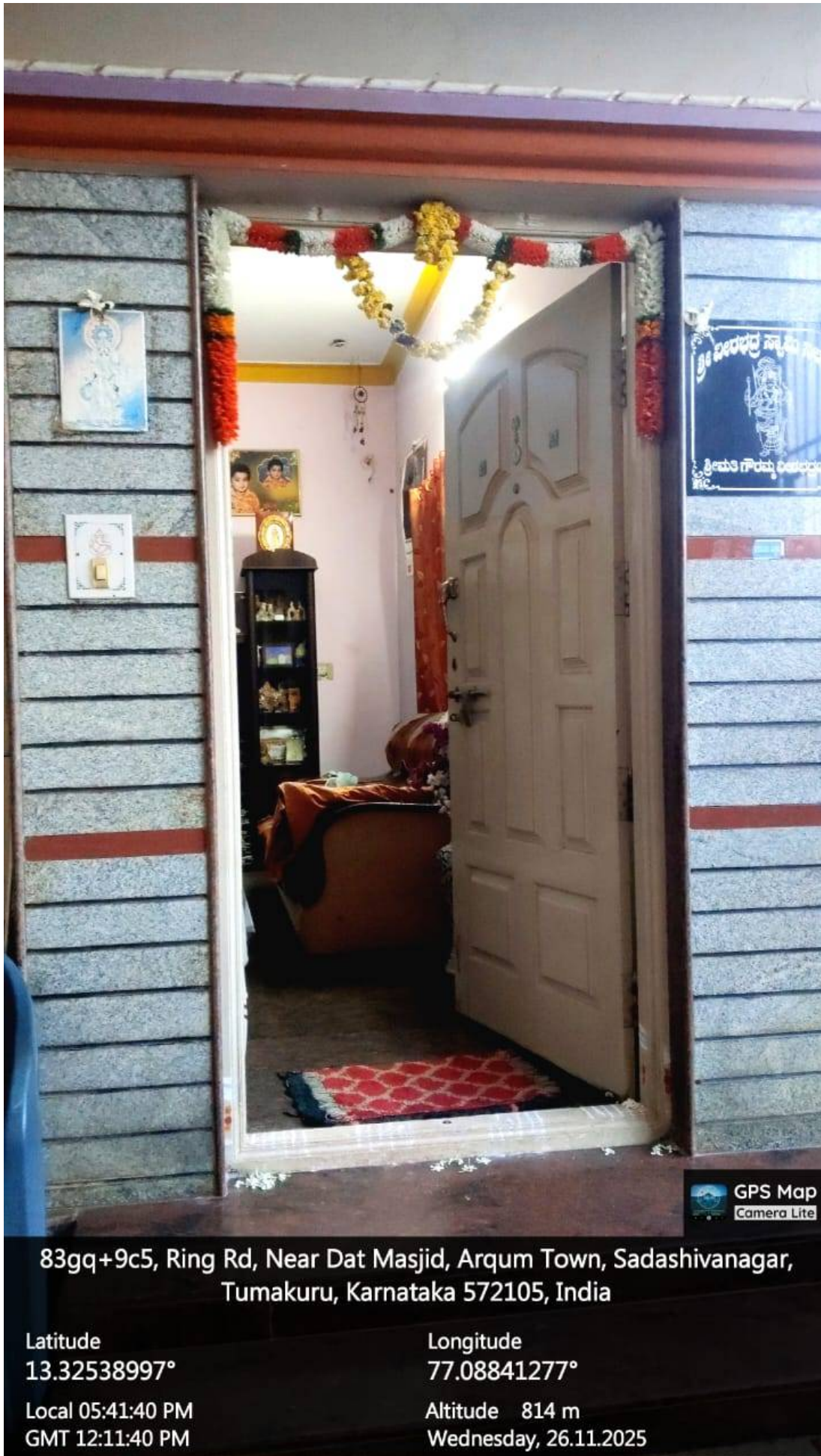
PERMANENT ADDRESS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Candidate Name:	Chandan T O	Chandan T O
Period Of Stay:	Not Provided	Since 14 years
Address:	2nd Stage Ring Road Behind SSIT College, Sadashiva Nagara, Karnataka-572105.	2nd Stage Ring Road Behind SSIT College, Sadashiva Nagara, Karnataka-572105.
Landmark:	Not Provided	Not Provided
Remarks:	Visited the given address, Met Kusuma (Mother), who confirmed that the candidate is residing at the provided address since 14 years to till date, hence closing the check as green and the same is furnished as Annexure.	
Information Source Name:	Kusuma	
Report Verified Date:	26-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Full name of the candidate	Chandan T O
Date of verification	26-11-2025
Address as provided by the candidate	2nd Stage Ring Road Behind SSIT College, Sadashiva Nagara, Karnataka-572105.
Does physically verified address match with the above? (Yes or No)	Yes
Verifier remarks if the address do not match (Leave the column black if the address matches)	NA
Mode of communication (Verbal / Written)	Written
Name of the respondent	KUSUMA
Relationship with the candidate	Mother
Number of years at present residence	Since 14 years
Status (Owned/Rental/Leased/Hostel/PG)	Owned
Details of address proof Verified	GAS Bill / Ration Card / Voter ID / Telephone Bill / Water Bill / Electricity Bill / Driving License / Passport / Bank Passbook / Other Mention Details
If the candidate's residence is locked, has the address been confirmed with neighbors? (Yes / No)	NA
Nature of location	Lower / Middle / Upper Class
Prominent Landmark in 1KM radius (Mandatory)	NA
Nearby Police Station (Mandatory)	Sadashiva Nagara Police Station
Any comment regarding the verification	Verified Clear
Name and signature of representative with date	NA
Signature of respondent	NA

Annexure 1 (b)



83gq+9c5, Ring Rd, Near Dat Masjid, Arqum Town, Sadashivanagar,
Tumakuru, Karnataka 572105, India

Latitude
13.32538997°
Local 05:41:40 PM
GMT 12:11:40 PM

Longitude
77.08841277°
Altitude 814 m
Wednesday, 26.11.2025

Annexure 1 (c)



83gq+9c5, Ring Rd, Near Dat Masjid, Arqum Town, Sadashivanagar,
Tumakuru, Karnataka 572105, India

Latitude
13.3255026°

Longitude
77.08844269°

Local 05:40:08 PM
GMT 12:10:08 PM

Altitude 814 m
Wednesday, 26.11.2025

Annexure 1 (d)



Annexure 1 (e)



ಭಾರತ ಸರ್ಕಾರ
Government of India

ಭಾರತೀಯ ವಿಶಿಷ್ಟ ಗುರುತು ಪ್ರಾಧಿಕಾರ
Unique Identification Authority of India

ನೋಂದಣಿ ಸಂಖ್ಯೆ / Enrolment No.: 2842/08164/00920

Download Date: 27/07/2021

To
ಚಂದನ್ ಟಿ ಒ
Chandan T O
C/O: T V Omprakash
2nd Stage Ring Road
Sadashiva Nagara
Behind SSIT College
Tumkur
Someswarapuram
Tumakuru Karnataka - 572102
9036372592

Issue Date: 22/07/2021

Signature valid
Digitally signed by
CHANDAN T O
Date: 2021.11.26 10:05:48
IST



ನಿಮ್ಮ ಆಧಾರ್ ಸಂಖ್ಯೆ / Your Aadhaar No. :
4359 8854 6244
VID : 9110 5286 2501 7575
ನನ್ನ ಆಧಾರ್, ನನ್ನ ಗುರುತು



ಭಾರತ ಸರ್ಕಾರ
Government of India

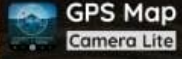


Download Date: 27/07/2021

ಚಂದನ್ ಟಿ ಒ
Chandan T O
ಜನ್ಮ ದಿನಾಂಕ/DOB: 26/05/2003
ಪುರುಷ/ MALE

Issue Date: 22/07/2021

4359 8854 6244
VID : 9110 5286 2501 7575
ನನ್ನ ಆಧಾರ್, ನನ್ನ ಗುರುತು



83gq+9c5, Ring Rd, Near Dat Masjid, Arqum Town, Sadashivanagar,
Tumakuru, Karnataka 572105, India

Latitude
13.32538051°

Longitude
77.08841178°

Local 05:43:07 PM
GMT 12:13:07 PM

Altitude 814 m
Wednesday, 26.11.2025

Annexure 1 (f)



ಮಾಹಿತಿ

- ಆಧಾರ್ ಗುರುತಿನ ಪುರಾವೆಯೇ ಹೊರತು ಪೌರತ್ವದಲ್ಲ
- ಸುರಕ್ಷಿತ ಕ್ಯೂಆರ್ ಕೋಡ್/ಆಫ್ಲೈನ್ XML/ಆನ್ಲೈನ್ ದೃಢೀಕರಣ ಬಳಸಿ ಗುರುತನ್ನು ಪರಿಶೀಲಿಸಿ
- ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಪ್ರಕ್ರಿಯೆ ಮೂಲಕ ಮುದ್ರಿತವಾದ ವಿದ್ಯುನ್ಮಾನ ದಾಖಲೆ ಇದಾಗಿದೆ

INFORMATION

- **Aadhaar** is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- ಆಧಾರ್ ದೇಶದಾದ್ಯಂತ ಮಾನ್ಯತೆಯನ್ನು ಪಡೆದಿದೆ
- ಸುಲಭವಾಗಿ ಸರ್ಕಾರಿ ಹಾಗೂ ಸರ್ಕಾರೇತರ ಸೇವೆಗಳನ್ನು ಪಡೆಯಲು ಆಧಾರ್ ಸಹಾಯವಾಗಿದೆ.
- ನಿಮ್ಮ ಮೊಬೈಲ್ ಸಂಖ್ಯೆ ಮತ್ತು ಇ-ಮೇಲ್ ಐಡಿ ಅನ್ನು ಆಧಾರ್ ನಲ್ಲಿ ನವೀಕರಿಸಿ
- ಆಧಾರ್ ನ್ನು ನಿಮ್ಮ ಸ್ಮಾರ್ಟ್ ಫೋನ್ ನಲ್ಲಿ ಕೊಂಡೊಯ್ಯಿರಿ- mAadhaar ಅಪ್ಲಿಕೇಶನ್ ಬಳಸಿ

- **Aadhaar** is valid throughout the country.
- **Aadhaar** helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in **Aadhaar**.
- Carry Aadhaar in your smart phone – use **mAadhaar** App.



ಛಾತ್ರತೀಯ ಏಕೀಕೃತ ಗುರುತು ಪ್ರಾಧಿಕಾರ
Unique Identification Authority of India

ವಿಳಾಸ:
ಕೇರ್ ಆಫ್: ಟಿ ವಿ ಓಂಪ್ರಕಾಶ್, 2ನೇ ಸ್ಟೇಜ್ ರೋಡ್
ರೋಡ್, ಮಹಾವಿಹಾರಿ ಕಾಲೇಜಿನ ಹಿಂಭಾಗ, ಸದಾಶಿವ ನಗರ,
ತುಮಕೂರು, ಕರ್ನಾಟಕ - 572102

Address:
C/O: T V Omprakash, 2nd Stage Ring Road,
Behind SSIT College, Sadashiva Nagara,
Tumkur, Tumakuru,
Karnataka - 572102



4359 8854 6244
VID : 9110 5286 2501 7575

1947 | help@uidai.gov.in | www.uidai.gov.in



**GPS Map
Camera Lite**

**83gq+9c5, Ring Rd, Near Dat Masjid, Arqum Town, Sadashivanagar,
Tumakuru, Karnataka 572105, India**

Latitude
13.32538207°

Longitude
77.08841887°

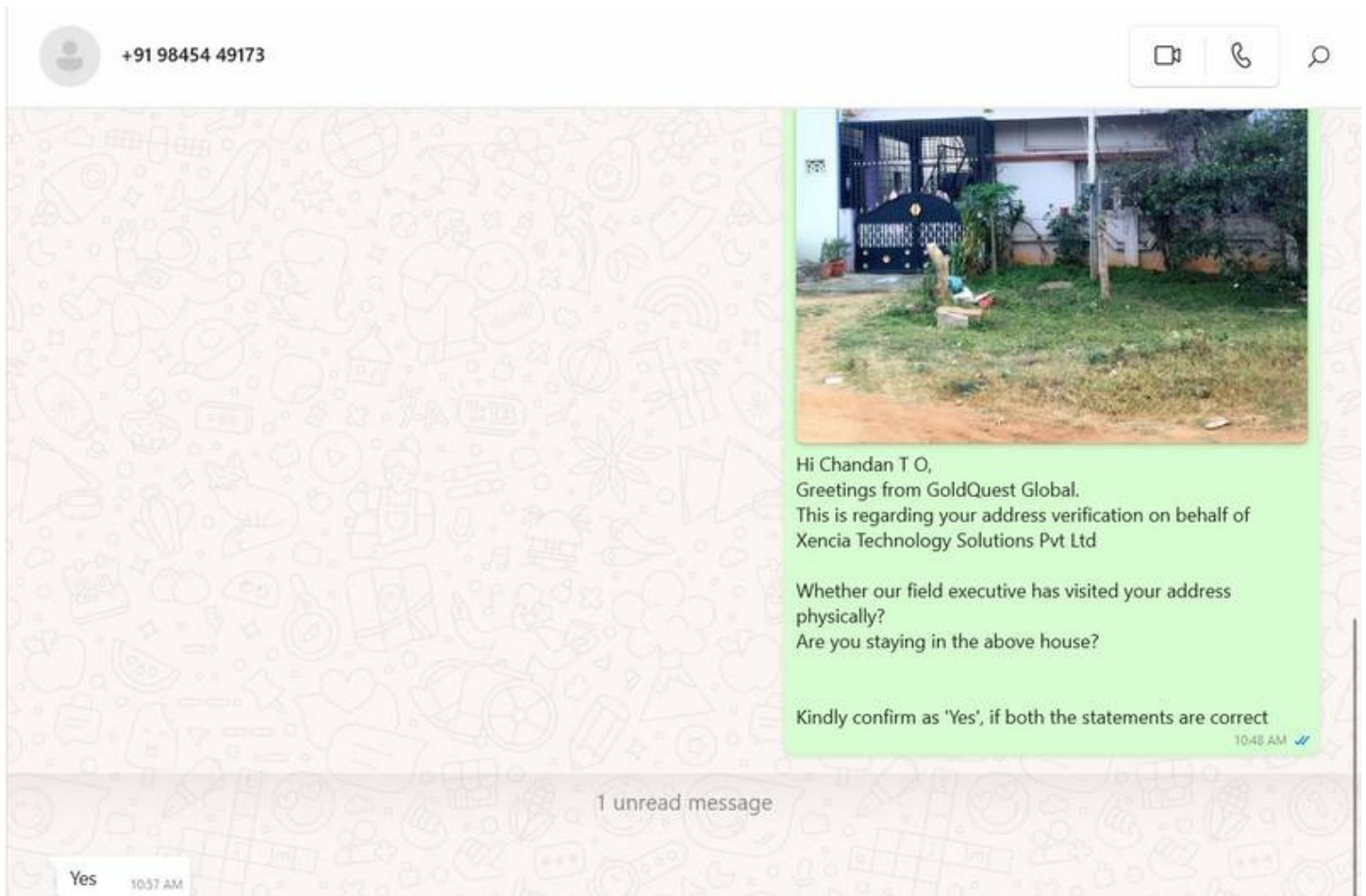
Local 05:43:28 PM
GMT 12:13:28 PM

Altitude 814 m
Wednesday, 26.11.2025

No 293/154/172, 4th Floor, Outer Ring Road, Kadubeesanahalli, Marathahalli, Bangalore-560103 | <https://bgvadmin.goldquestglobal.in>

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Annexure 1 (g)



12TH STD		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Karnataka School Examination and Assessment Board	Karnataka School Examination and Assessment Board
Name Of The Candidate:	Chandan T O	Chandan T O
Enroll No:	452991	452991
Degree:	12TH STD	12TH STD
Major:	Intermediate	Intermediate
Month And Year Of Passing:	2021	2021
Certification Issued Date:	20-07-2021	
SI No:	749469	749469
Remarks:	The following applicant details were verified by Secretary of Karnataka School Examination and Assessment Board found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Secretary	
Report Verified Date:	02-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

SATS No. 191083999

749469


 ಕರ್ನಾಟಕ ಸರ್ಕಾರ
 GOVERNMENT OF KARNATAKA
 ಪದವಿ ಪೂರ್ವ ಶಿಕ್ಷಣ ಇಲಾಖೆ
 DEPARTMENT OF PRE-UNIVERSITY EDUCATION

ಪ್ರಮಾಣ ಪತ್ರ CERTIFICATE

ಈ ಕೆಳಗೆ ನಮೂದಿಸಿದ ಅಭ್ಯರ್ಥಿಯು ಪದವಿ ಪೂರ್ವ ಶಿಕ್ಷಣದ ಕೊರ್ಟನ್ನು ಸಂಪೂರ್ಣಗೊಳಿಸಿ ದ್ವಿತೀಯ ವರ್ಷದ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕೆಳಗಿನ ವಿವರಗಳೊಂದಿಗೆ ತೇರ್ಗಡೆಯಾಗಿರುತ್ತಾರೆ ಎಂದು ಪ್ರಮಾಣೀಕರಿಸಲಾಗಿದೆ:

This is to certify that the candidate mentioned below has completed the course and passed the second year Pre-University Examination with the following details:

ಅಭ್ಯರ್ಥಿಯ ಹೆಸರು } CHANDAN T O
 Candidate's Name

ತಾಯಿಯ ಹೆಸರು } KUSUMA M A
 Mother's Name

ಪರಿಯ ಹೆಸರು } T V OMPRAKASH
 Father's Name

ತಿಂಗಳು/ವರ್ಷ } JULY 2021
 Month/Year

ನೋಂದಣಿ ಸಂಖ್ಯೆ } 452991
 Register No.

ವಿಷಯಗಳು (I) Subjects	ನೋಂದಣಿ ಸಂಖ್ಯೆ Register No.	ತಿಂಗಳು/ವರ್ಷ Month/Year	ಗರಿಷ್ಠ Mark (4)	ಅರ್ಜಿದಾರ (In figures) (5)	ಸಮಾನ Grade Mark (6)	ಮೊತ್ತ ಅಂಕಗಳು Total Marks (7)	ಅರ್ಜಿದಾರ In words (8)
KANNADA	452991	JUL2021	100	90		90	NINE ZERO
ENGLISH	452991	JUL2021	100	84		84	EIGHT FOUR
ಭಾಗ-II: ಆಯ್ಕೆ ವಿಷಯಗಳು Part-II: Optional							
PHYSICS	452991	JUL2021	100	67		67	SIX SEVEN
CHEMISTRY	452991	JUL2021	100	75		75	SEVEN FIVE
MATHEMATICS	452991	JUL2021		70		70	SEVEN ZERO
BIOLOGY	452991	JUL2021		73		73	SEVEN THREE
ಐ.ಎಂ.ಎಸ್. ಕೋಡ್ College Code No.	UU0204	ಒಟ್ಟು ಅಂಕಗಳು Total Marks	600	459		459	ಪ್ರಾಪ್ತ ವರ್ಗ Class Obtained
ಅಂಕಗಳು ಅಕ್ಷರಗಳಲ್ಲಿ Marks in words	FOUR FIVE NINE						FIRST
ಕಾಲೇಜು College	VIDYANIKETAN PU COLLEGE, SARASWATHIPURAM DV URS RD, TUMKUR 572103						

649469

ವಿದ್ಯಾರ್ಥಿ ವಿಧ: FRESHER
 STUDENT TYPE

ಮಾಧ್ಯಮ: ENGLISH
 MEDIUM

ಫಲಿತಾಂಶದ ದಿನಾಂಕ: 20.07.2021
 DATE OF RESULT

SECRETARY
 Karnataka School Examination
 And Assessment Board
 Bengaluru-560003
 Signature of the Candidate

PRINCIPAL
 Vidyaniketan P.U. College
 TUMKUR

DIRECTOR
 Department of Pre-University Education
 Bangalore

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Sri Siddhartha Academy of Higher Education	Sri Siddhartha Academy of Higher Education
Name Of The Candidate:	Chandan T O	Chandan T O
Enroll No:	21CS018	21CS018
Degree:	Bachelor of Engineering	Bachelor of Engineering
Major:	Computer Science and Engineering	Computer Science and Engineering
Month And Year Of Passing:	Jul-2025	Jul-2025
Certification Issued Date:	2025-11	2025-11
SI No:	E-14021	E-14021
Remarks:	The following applicant details were verified by Controller of Examination Sri Siddhartha Academy of Higher Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examination	
Report Verified Date:	05-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

E-14021

Sri Siddhartha Academy Of Higher Education



(DEEMED TO BE UNIVERSITY)
Declared u/s 3 of the UGC Act, 1956, MHRD GOI No. F.9-31/2006-U.3 (A) dated: 30/05/2008
KARNATAKA
Accredited 'A' Grade by NAAC

*We, the Chancellor, the Vice-Chancellor and the members
of the Executive Council and Academic Council confer*

BACHELOR OF ENGINEERING

COMPUTER SCIENCE AND ENGINEERING

On

CHANDAN T O

*In recognition of fulfillment of the requirements for the said
Under Graduate Degree in the examination held during July-2025*

Given under the seal of the University, in the

14th Convocation held on 22nd November 2025

FIRST CLASS WITH DISTINCTION


Vice-Chancellor


Controller of Examinations
SSAHE, Tumkur-572107

Reg.No. **21CS018** Tumkur, Karnataka Date: **22.11.2025**

College: **SRI SIDDHARTHA INSTITUTE OF TECHNOLOGY, TUMKUR**

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	435988546244	435988546244
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:	25-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



ಭಾರತ ಸರ್ಕಾರ
Government of India

Aadhaar no. issued: 07/08/2011



ಚಂದನ್ ಟಿ ಓ
Chandan T O
ಜನ ದಿನಾಂಕ/DOB: 26/05/2003
ಪುರುಷ/ MALE

ಆಧಾರ್ ಗುರುತಿನ ಪ್ರಮಾಣವಾಗಿದೆ, ಪೌರತ್ವ ಅಥವಾ ಜನ್ಮ ದಿನಾಂಕದ ಪ್ರಮಾಣ ಅಲ್ಲ. ಇದನ್ನು ಆನ್‌ಲೈನ್ ದೃಢೀಕರಣ ಅಥವಾ QR ಕೋಡ್ / ಆಫ್‌ಲೈನ್ XML ಸ್ಕ್ಯಾನ್‌ಗಳೊಂದಿಗೆ ಮಾತ್ರ ಬಳಸಬೇಕು.

Aadhaar is proof of identity, not of citizenship or date of birth. It should be used only with verification (online authentication or scanning of QR code / offline XML)

4359 8854 6244

ನನ್ನ ಆಧಾರ್, ನನ್ನ ಗುರುತು

Annexure 4 (b)



Unique Identification Authority of India

 myAadhaar

English

Dashboard > Check Aadhaar Validity



435988546244 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	MALE
State	Karnataka
Mobile	*****173

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-XTSPLN-1	GQ-XTSPLN-1
Candidate Name:	Chandan T O	Chandan T O
Date Of Birth:	26-05-2003	26-05-2003
Father Name:	T V Omprakash	T V Omprakash
Address1:	2nd stage Ring road, Behind SSIT College, Sadashiva Nagara Someswarapuram Tumkur Karnataka 572102	2nd stage Ring road, Behind SSIT College, Sadashiva Nagara Someswarapuram Tumkur Karnataka 572102
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:	25-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-XTSPLN-1
NAME OF THE APPLICANT	Chandan T O
FATHER NAME	T V Omprakash
DATE OF BIRTH	26-May-2003
ADDRESS OF THE APPLICANT	2nd stage Ring road, Behind SSIT College, Sadashiva Nagara Someswarapuram Tumkur Karnataka 572102
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	25-November-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

NATIONAL IDENTITY 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	AFCPO5952N	AFCPO5952N
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:	25-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

आयकर विभाग INCOME TAX DEPARTMENT	 सत्यमेव जयते	भारत सरकार GOVT. OF INDIA
	स्थायी लेखा संख्या कार्ड Permanent Account Number Card AFCPO5952N	
नाम / Name CHANDAN T O	पिता का नाम / Father's Name TOVINAKERE VEERABHADRAIAH OMPRAKASH	हस्ताक्षर / Signature 8502673
जन्म की तारीख / Date of Birth 26/05/2003		

Annexure 6 (b)



Call Us

English

Home

Individual/HUF

Company

Non-Company

Tax Professionals & Others

Download

Home > e-Pay Tax

e-Pay Tax



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

PAN / TAN

AFCPO5952N

Name

CXXXXXn X X

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Chandan T O	Chandan T O
Pan Number:	AFCPO5952N	AFCPO5952N
CIBIL Transunion Score:	Not Applicable	746
Scoring Factors:	Not Applicable	High Balance Build-Up On Non-Mortgage Loans In Past 6 Months
Personal Loan Score:	Not Applicable	Not Disclosed
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	25-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

REPORT DATE & TIME : 25/11/2025 (12:49:49)

CONTROL NUMBER : 9965267952



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20737

REFERENCE NUMBER : 11

CONSUMER INFORMATION

CONSUMER NAME	: Chandan T O	PAN	: AFCPO5952N
DOB	: 26/05/2003	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

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



SCORING FACTORS

1. High Balance Build-Up On Non-Mortgage Loans In Past 6 Months

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 9	High Cr/Sanc. Amt	: ₹69,851	Recent	: 10/11/2025
Zero balance	: 5	Current	: ₹29,448	Oldest	: 15/09/2023
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
7	16/11/2025	1	4	1

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : CHANDAN TOVINAKEREVEERA D.O.B : 26/05/2003 GENDER : Male CREDITVISION® SCORE : 746

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	AFCPO5952N	-	-
(*) AADHAAR ID	NOT DISCLOSED	-	-
CKYC	60068416774069	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 7 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9036372592	-
Mobile Phone	9845449173	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

CHANDANTO2614@GMAIL.COM
CHANDANTO9036@GMAIL.COM
CHANDANTO9036@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
7 2ND STAGE RING ROAD SOMESWARAPURAM, SOMESWARAPURAM TUMAKURU TUMAKURU, KARNATAKA 572102, KARNATAKA - 572102	Permanent	Owned	31/08/2025
7 VEERABADHRA SWAMY NILIYA SADASHIVA, NAGARA TUMAKURU KARNATAKA 572105, KARNATAKA - 572105	Permanent	Owned	30/09/2023
C/O: T V OMPRAKASH, , 2ND STAGE RING ROA, D, SADASHIVA NAGARA, , TUMAKURU, 780, KARNATAKA, KARNATAKA - 572102	Residence	-	15/09/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CONSUMER LOAN (30/09/2025)	Salaried	Not Available	Not Available	Not Available

Annexure 7 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 10/11/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/11/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 3,000		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 3,233		REPAYMENT TENURE : 6								
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2025		END DATE : 01/11/2025		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	-	-	000	-

2. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 22/10/2025		DATE CLOSED : 07/11/2025		DATE REPORTED & CERTIFIED : 15/11/2025		INACTIVE	
ACCOUNT				AMOUNTS								STATUS						
TYPE : SHORT TERM PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 3,000				PAYMENT FREQUENCY : MONTHLY				NA						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 6										
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 1,898														
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION											START DATE : 01/11/2025		END DATE : 01/10/2025		LAST PAYMENT : 07/11/2025			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2025	-	-	-	-	-	-	-	-	-	000	000	-						

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/09/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 19/11/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT		: ₹ 25,403		PAYMENT FREQUENCY		: MONTHLY				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 15,489		REPAYMENT TENURE		: 11				
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 50		EMI		: ₹ 2,757				
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2025		END DATE : 01/09/2025		LAST PAYMENT : 04/11/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	000	000	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/09/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE
ACCOUNT		AMOUNTS			STATUS
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 2,000	PAYMENT FREQUENCY	: MONTHLY
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 1,299	REPAYMENT TENURE	: 6
ACCOUNT NUMBER	: Not Disclosed				
OWNERSHIP	: INDIVIDUAL				

Annexure 7 (d)

DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/11/2025			END DATE : 01/09/2025			LAST PAYMENT : 19/10/2025			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	-	-	-	-	-	-	-	-	000	000	000	-	

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 12/09/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/11/2025		ACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 11,000	EMI	₹ 1105	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 9,427									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2025		END DATE : 01/09/2025		LAST PAYMENT : 07/11/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	000	000	-

6. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 15/08/2025		DATE CLOSED : 12/09/2025		DATE REPORTED & CERTIFIED : 30/09/2025		INACTIVE			
ACCOUNT				AMOUNTS								STATUS							
TYPE		: SHORT TERM PERSONAL LOAN		SANCTIONED AMOUNT		: ₹ 2,000		PAYMENT FREQUENCY		: MONTHLY		NA							
MEMBER NAME		: NOT DISCLOSED		CURRENT BALANCE		: ₹ 0		REPAYMENT TENURE		: 6									
ACCOUNT NUMBER		: Not Disclosed		ACTUAL PAYMENT		: ₹ 2,131													
OWNERSHIP		: INDIVIDUAL																	
DAYS PAST DUE/ASSET CLASSIFICATION														START DATE : 01/09/2025		END DATE : 01/08/2025		LAST PAYMENT : 12/09/2025	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2025	-	-	-	-	-	-	-	000	000	-	-	-							

7. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 08/07/2024			DATE CLOSED : 04/03/2025			DATE REPORTED & CERTIFIED : 31/03/2025			INACTIVE	
ACCOUNT			AMOUNTS						STATUS				
TYPE	: CONSUMER LOAN		SANCTIONED AMOUNT		: ₹ 21,448		PAYMENT FREQUENCY		: MONTHLY		NA		
MEMBER NAME	: NOT DISCLOSED		CURRENT BALANCE		: ₹ 0		REPAYMENT TENURE		: 10				
ACCOUNT NUMBER	: Not Disclosed		ACTUAL PAYMENT		: ₹ 6,433		EMI		: ₹ 2,145				
OWNERSHIP	: INDIVIDUAL		COLLATERAL VALUE		: ₹ 21,448		COLLATERAL TYPE		: OTHERS				
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/03/2025			END DATE : 01/07/2024			LAST PAYMENT : 04/03/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	000	000	-	-	-	-	-	-	-	-	-	
2024	-	-	-	-	-	-	000	000	000	000	000	000	

8. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 17/09/2023	DATE CLOSED : 18/09/2023	DATE REPORTED & CERTIFIED : 30/09/2023	INACTIVE

Annexure 7 (e)

ACCOUNT				AMOUNTS				STATUS									
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 1,000		PAYMENT FREQUENCY :		NA									
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 1											
ACCOUNT NUMBER : Not Disclosed																	
OWNERSHIP : INDIVIDUAL																	
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/09/2023		END DATE : 01/09/2023		LAST PAYMENT : 18/09/2023	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2023	-	-	-	-	-	-	-	-	000	-	-	-					

9. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 15/09/2023 DATE CLOSED : 26/05/2025 DATE REPORTED & CERTIFIED : 26/05/2025			INACTIVE	
ACCOUNT				AMOUNTS						STATUS				
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 1,000			PAYMENT FREQUENCY : MONTHLY			NA				
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0			REPAYMENT TENURE : 12							
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 1,000										
OWNERSHIP : INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/05/2025 END DATE : 01/09/2023 LAST PAYMENT : 01/10/2023		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2025	000	000	000	000	000	-	-	-	-	-	-	-		
2024	000	000	000	000	000	000	000	000	000	000	000	000		
2023	-	-	-	-	-	-	-	-	000	000	000	000		

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	16/11/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	26/09/2025	CONSUMER LOAN	₹ 40,000
NOT DISCLOSED	20/09/2025	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	08/09/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	17/08/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	08/07/2024	CONSUMER LOAN	₹ 25,000
NOT DISCLOSED	15/09/2023	CONSUMER LOAN	₹ 10,000

Annexure 7 (f)

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 CHANDAN TOVINAKEREVEERA

10TH STD		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Central Board of Secondary Education	Central Board of Secondary Education
Name Of The Candidate:	Chandan T O	Chandan T O
Enroll No:	4103913	4103913
Degree:	10TH STD	10TH STD
Major:	Secondary	Secondary
Month And Year Of Passing:	2019	2019
Certification Issued Date:	06-05-2019	
SI No:	1232695	1232695
Remarks:	The following applicant details were verified by Assistant Secretary Central Board of Secondary Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Secretary	
Report Verified Date:	02-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

503691

1232695


 पत्र. सं.
 Regn.No. M119/41054/0003

 केन्द्रीय माध्यमिक शिक्षा बोर्ड
 CENTRAL BOARD OF SECONDARY EDUCATION

 अंक विवरणिका सह प्रमाण पत्र
 MARKS STATEMENT CUM CERTIFICATE

 माध्यमिक विद्यालय परीक्षा, 2019
 ALL INDIA SECONDARY SCHOOL EXAMINATION, 2019


यह प्रमाणित किया जाता है कि This is to certify that CHANDAN T O

अनुक्रमांक Roll No. 4103913

माता का नाम Mother's Name KUSUMA M A

पिता/संरक्षक का नाम Father's / Guardian's Name T V OMPRAKASH

जन्म तिथि Date of Birth 26/05/2003 26TH MAY TWO THOUSAND THREE

विद्यालय School 41054-MARUTHI PUBLIC SCHOOL MELEKOTE TUMKUR KK

की शैक्षणिक उपलब्धियां निम्नानुसार हैं has achieved Scholastic Achievements as under :

विषय कोड SUB CODE	विषय SUBJECT	प्राप्त अंक MARKS OBTAINED				स्थितीय ग्रेड POSITIONAL GRADE
		लिखित THEORY	आ.मू. I.A/ प्र.प्र. P.P.	योग TOTAL	योग (शब्दों में) TOTAL (IN WORDS)	
184	ENGLISH LING & LIT.	059	020	079	SEVENTY NINE	A2
015	KANNADA	069	020	089	EIGHTY NINE	B1
041	MATHEMATICS	040	020	060	SIXTY	C1
086	SCIENCE	039	020	059	FIFTY NINE	C1
087	SOCIAL SCIENCE	053	020	073	SEVENTY THREE	C1

संक्षिप्तों का अर्थ : Abbreviations

AB : अनुपस्थित Absent

आ.मू. : आंतरिक मूल्यांकन

I.A : Internal Assessment

प्र./प्र.प. : प्रयोगिक/Practical

परिणाम Result PASS

 Assistant Secretary
 Central Board of Secondary Education
 P.S. 1-2 Institutional Area,
 I.P. Extension, Patparganj, Delhi - 110092

दिनांक Date

तारिख Dated : 06/05/2019

 परीक्षा नियंत्रक
 Controller of Examinations

 यह शैक्षणिक उपलब्धियां : यह शैक्षणिक उपलब्धियां अंक से केवल शिक्षा बोर्ड द्वारा जारी की गई हैं।
 Co-Scholastic achievements : Award for Co-Scholastic and Discipline award being issued by the school as per format prescribed by the Board.

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

