

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Bhavani	Client Name	Xencia Technology Solutions Pvt Ltd
Application ID	GQ-XTSPLN-11	Report Status	Closed
Date of Birth	18 Oct 1985	Application Received	12-12-2025
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	19-12-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
10TH STD	Secretary	NIL	GREEN
GRADUATION	Controller of Examination	19-12-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	15-12-2025	GREEN
PERMANENT ADDRESS	Mahalakshmi	16-12-2025	GREEN
12TH STD	Secretary	19-12-2025	GREEN
POST GRADUATION	Controller of Examination	20-12-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	15-12-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	15-12-2025	GREEN
NATIONAL IDENTITY 2	PAN Database	15-12-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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10TH STD		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	State Board of School Examinations (Sec.)	State Board of School Examinations (Sec.)
Name Of The Candidate:	Bhavani	Bhavani
Enroll No:	367458	367458
Degree:	10TH STD	10TH STD
Major:	Secondary	Secondary
Month And Year Of Passing:	Mar-2002	Mar-2002
Certification Issued Date:	30-05-2002	12-05-2004
SI No:	2248892	2248892
Remarks:	The following applicant details were verified by Secretary of State Board of School Examinations (Sec.) found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Secretary	
Report Verified Date:	20-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

2248892

சான்றிதழ் No. 500 / CERTIFICATE S No. SEC

அரசுத் தேர்வுகள் துறை, சென்னை - 600 006
DEPARTMENT OF GOVERNMENT EXAMINATIONS, CHENNAI - 600 006

இடைநிலைக் கல்வி பள்ளி இறுதி வகுப்புச் சான்றிதழ்
SECONDARY SCHOOL LEAVING CERTIFICATE

பத்தாம் வகுப்பு - திருத்தி அமைக்கப் பெற்ற முறை
X STANDARD - REVISED PATTERN

தமிழ்நாடு அரசின் அதிகாரத்திற்கு உட்பட்டு வழங்கப்படுகிறது
ISSUED UNDER THE AUTHORITY OF THE GOVERNMENT OF TAMIL NADU

தேர்வர் BHAVANI J MAR. 2002 இல்
பத்தாம் வகுப்புப் பொதுத் தேர்வு எழுதித் தீர்க்காணும் விழுக்காட்டு மதிப்பெண்களைப் பெற்றுள்ளார் என்று சான்றளிக்கப்படுகிறது.
Certified that the above mentioned Candidate appeared for the SSLC Public Examination and obtained the following percentage of marks.

பாடம் SUBJECT	மதிப்பெண் MARKS
மொழி LANGUAGE	77 SEVEN SEVEN
ஆங்கிலம் ENGLISH	68 SIX EIGHT
கணிதம் MATHEMATICS	80 EIGHT ZERO
அறிவியல் SCIENCE	84 EIGHT FOUR
சமூக அறிவியல் SOCIAL SCIENCE	90 NINE ZERO
மொத்தம் TOTAL	399 THREE NINE NINE

பிறந்த நாள் / DATE OF BIRTH	பதிவேண் / REGISTER NO.	ம.அ.பகுதிக்கோள் & நாள் TMR CODE NO. & DATE
18.10.1985	367458	A343763 30.05.2002

பள்ளியின் பெயர் / SCHOOL
THE GIRLS HSS SRIRANGAM

பத்தாம் வகுப்புத் தேர்வில் தேர்ச்சி பெற ஒவ்வொரு பாடத்திலும் 100க்குக் குறைவான அளவு மதிப்பெண்கள் விழுக்காட்டு மதிப்பெண் பெறாமல் வேண்டும். இது பத்தாம் வகுப்புத் தேர்வு எழுதித் தேர்ச்சி பெறாதவரும் பொருந்தும்.
A PASS IN THE SSLC PUBLIC EXAMINATION REQUIRES A MINIMUM OF THIRTY FIVE PERCENT OF MARKS IN EACH ONE OF THE FIVE SUBJECTS. THIS INCLUDES PASSING UNDER THE COMPARTMENTAL SYSTEM ALSO.

Secretary
State Board of School Examinations(Sec.)
Tamilnadu

செயலாளர்
இடைநிலைக் கல்வித் துறைத் தமிழ்நாடு
SECRETARY
BOARD OF SECONDARY EDUCATION, TAMILNADU

தேர்வின் ஒப்ப
Candidate's Signature

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Bharathidasan University	Bharathidasan University
Name Of The Candidate:	Bhavani	Bhavani
Enroll No:	SU04C 34357	SU04C 34357
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	Apr-2007	Apr-2007
Certification Issued Date:	2007-10	2007-10
SI No:	376948	376948
Remarks:	The following applicant details were verified by Controller of Examination Bharathidasan University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examination	
Report Verified Date:	19-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Course Code: 01

Reg. No. SU104C/34357 Code No. 115/10 & No. 376948

பாரதிதாசன் பல்கலைக்கழகம்
BHARATHIDASAN UNIVERSITY

(Established by the Government of Tamil Nadu in 1982, Recognized by UGC under 2F and 12B of UGC Act,
Member, Association of Indian Universities and Association of Commonwealth Universities, Accredited by NAAC with 'A' Grade)

வணிகவியல் புலம்
FACULTY OF COMMERCE

பாரதிதாசன் பல்கலைக்கழக ஆட்சிக் குழு ஏப்ரல் 2007

ஆம் ஆண்டு

நடத்திய

வணிகவியல்

தேர்வில்

ஜே. பவானி

என்பவர் முதல் வகுப்பில் தேர்ச்சி பெற்றார் என்று தக்க தேர்வாளர்கள்
சான்றளித்தபடி வணிகவியல் இளையர் என்னும் பட்டத்தை
அவருக்குப் பல்கலைக்கழக இலச்சினையுடன் வழங்குகிறது.

The Syndicate of the BHARATHIDASAN UNIVERSITY hereby makes
known that J. BHAVANI has been
admitted to the Degree of BACHELOR OF COMMERCE, having
been certified by duly appointed Examiners to be qualified to receive the same in
COMMERCE at the Examination held in
APRIL 2007 and placed in FIRST Class.

Given under the seal of the University.



Controller Of Examinations
Bharathidasan University
Tiruchirappalli, Tamil Nadu

திருச்சிராப்பள்ளி

Tiruchirappalli

திகதி : 12th October 2007

Dated :

B047757 ISSUED ON: 18 DEC 2007

பதிவாளர் Registrar

குமாணவந்தன் Vice-Chancellor

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-XTSPLN-11	GQ-XTSPLN-11
Candidate Name:	Bhavani	Bhavani
Date Of Birth:	18-10-1985	18-10-1985
Father Name:	Jayaraman	Jayaraman
Address1:	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.
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:	15-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-XTSPLN-11
NAME OF THE APPLICANT	Bhavani
FATHER NAME	Jayaraman
DATE OF BIRTH	18-October-1985
ADDRESS OF THE APPLICANT	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	15-December-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

PERMANENT ADDRESS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Candidate Name:	Bhavani	Bhavani
Period Of Stay:	Not Provided	Since 15 years
Address:	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.
Landmark:	Not Provided	S.k.R Ent child clinic
Remarks:	Visited the given address, Met Mahalakshmi (Mother-in-law), who confirmed that the candidate is residing at the provided address since 15 years to till date, hence closing the check as green and the same is furnished as Annexure.	
Information Source Name:	Mahalakshmi	
Report Verified Date:	16-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



Full Name Of The Candidate	Bhavani
Date Of Verification	16\12\2025
Address As Provided By The Candidate	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Tamil Nadu-621220.
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	MAHALAKSHM
Relationship With The Candidate	Mother in law
Number Of Years At Present Residence	15 years
Status (Ownership/Rental/Hostel/PG)	Ownership
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	Middle
Prominent Landmark In 1KM Radius (Mandatory)	S.k.R Ent child clinic
Nearby Police Station (Mandatory)	Nearby police station perambalur
Any Comment Regarding The Verification	Na
Name And Signature Of Representative With Date	Saravannan 27\11\2025
Signature Of Respondent	Signature Refused

Annexure 4 (b)



GPS Map
Camera Lite

KGM NAGAR BEHIND KGM MAHAL New bus stand, to, St 4, opposite
ROVER VARADARAJAN SIR HOUSE, Sungu Pettai, Perambalur, Tamil
Nadu 621220, India 🇮🇳

Latitude

11.238855000000001°

Longitude

78.88598999999999°

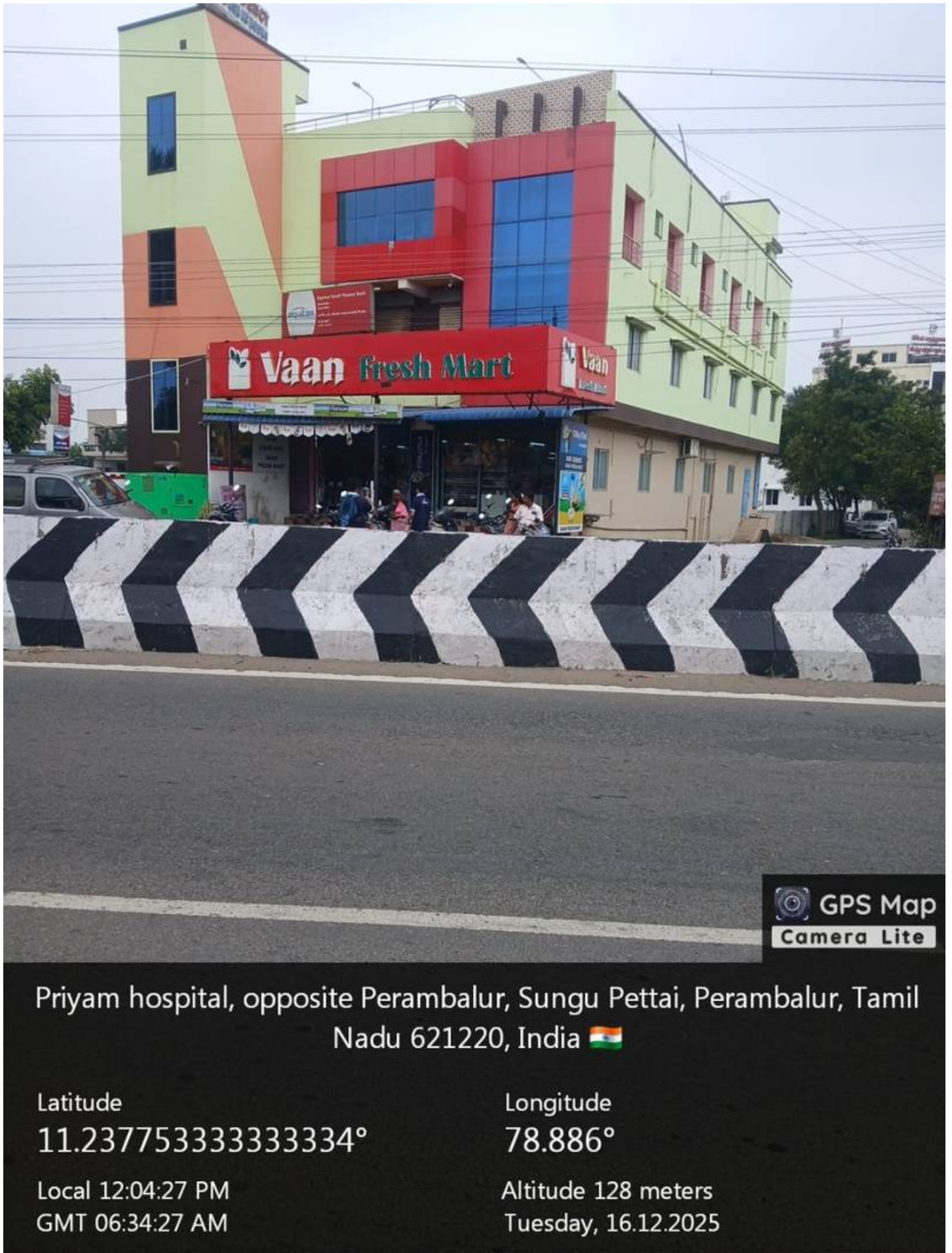
Local 12:02:27 PM

GMT 06:32:27 AM

Altitude 129 meters

Tuesday, 16.12.2025

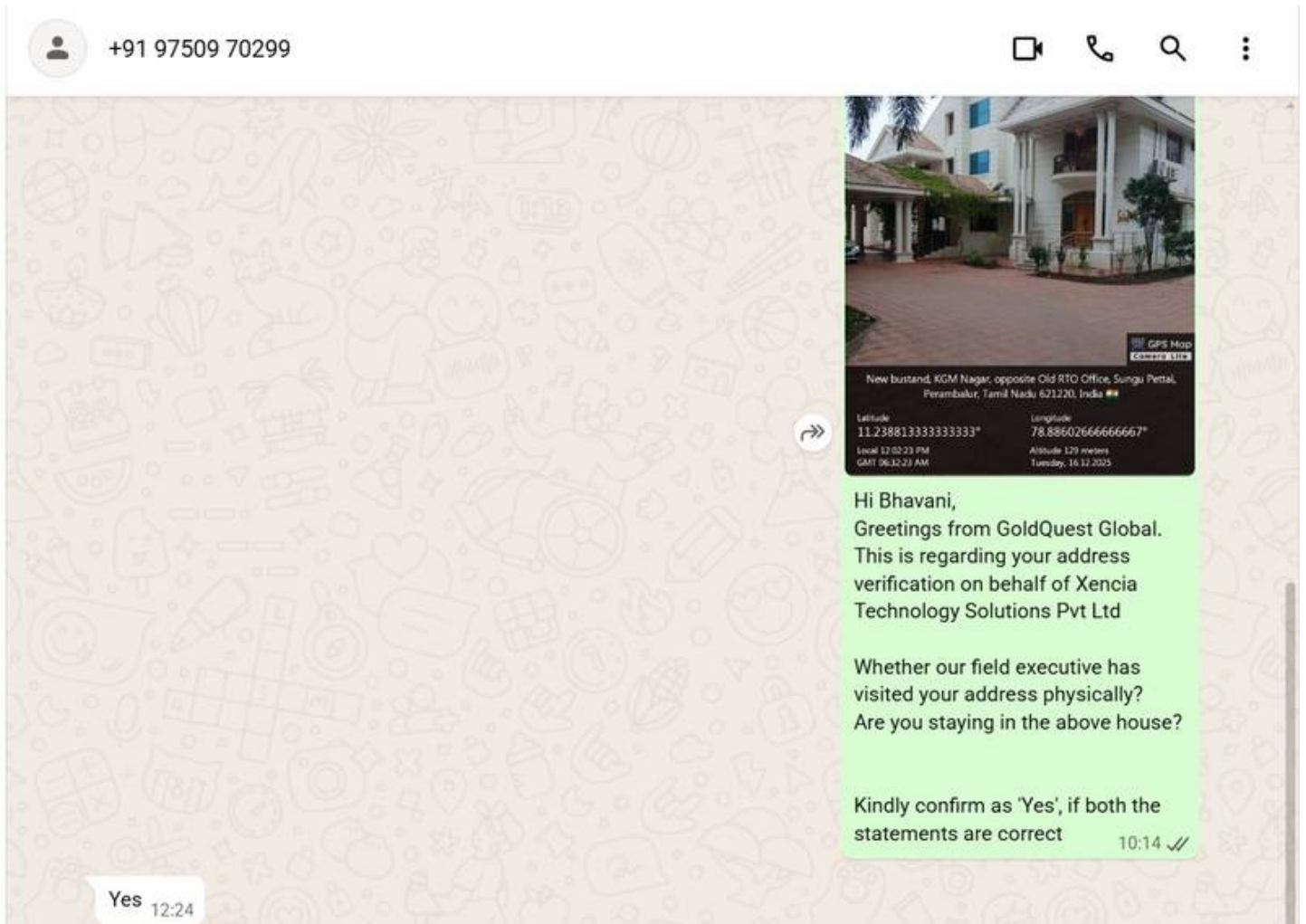
Annexure 4 (c)



Annexure 4 (d)



Annexure 4 (e)



12TH STD		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	State Board of School Examinations (Hr. Sec.)	State Board of School Examinations (Hr. Sec.)
Name Of The Candidate:	Bhavani	Bhavani
Enroll No:	387687	387687
Degree:	12TH STD	12TH STD
Major:	Intermediate	Intermediate
Month And Year Of Passing:	Mar-2004	Mar-2004
Certification Issued Date:	12-05-2004	12-05-2004
SI No:	0823951	0823951
Remarks:	The following applicant details were verified by found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Secretary	
Report Verified Date:	19-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

0823951

தமிழ்நாடு கல். எண் / CERTIFICATE S. No. HSG

அகத் தேர்வுகள் துறை, சென்னை - 600 006.

DEPARTMENT OF GOVERNMENT EXAMINATIONS, CHENNAI - 600 006.

மேனிலைப் பள்ளிக் கல்விச் சான்றிதழ்

HIGHER SECONDARY COURSE CERTIFICATE

பொதுக்கல்வி / GENERAL EDUCATION

தமிழ்நாடு அரசின் அதிகாரத்திற்கு உட்பட்டு வழங்கப்படுகிறது

ISSUED UNDER THE AUTHORITY OF THE GOVERNMENT OF TAMILNADU

தேர்வர் BHAVANI J

MAR. 2004

இல

மேனிலைப் பள்ளி இறுதி வகுப்புத் தேர்வுவழித் தேர்வுகளில் கீழ்க்கண்ட மதிப்பெண்களைப் பெற்றுள்ளார் என்று சான்றிடுகப்படுகிறது.

Certified that the above mentioned candidate appeared for the Higher Secondary Examination and obtained the following marks :

பாடம் SUBJECT	கருத்தியல் THEORY 150	செய்முறை PRAC. 50	பெற்ற மதிப்பெண் 200 க்கு MARKS OBTAINED FOR 200
TAMIL			162 ONE SIX TWO
ENGLISH			128 ONE TWO EIGHT
ECONOMICS			148 ONE FOUR EIGHT
COMMERCE			193 ONE NINE THREE
ACCOUNTANCY			177 ONE SEVEN SEVEN
BUSINESS MATHS			166 ONE SIX SIX

மொத்த மதிப்பெண்
TOTAL MARKS

0974 ZERO NINE SEVEN FOUR

பிறந்த நாள் / DATE OF BIRTH

பதிவேண் / REGISTER NO.

ம.அ.ப.குறியீட்டெண் & நாள் / TMR CODE NO. & DATE

18/10/85

387687

G239883 12.05.2004

பள்ளியின் பெயர் / SCHOOL


பாடத் தொகுப்பு எண் / GROUP CODE

THE GIRLS HSS SRIRANGAM

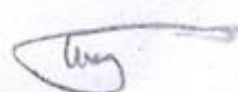
544

இத்தேர்வில் தேர்ச்சி பெற ஒவ்வொரு பாடத்திலும், 200க்குக் குறைய அளவு 70 மதிப்பெண் பெறவேண்டும். இது பகுதி முறையில் தேர்வுவழித் தேர்ச்சி பெறுவதற்கும் பொருந்தும். கருத்தியல் மற்றும் செய்முறைத் தேர்வுகள் கொண்ட பாடங்களில் தேர்ச்சி பெறக் கருத்தியல் தேர்வில் 150 க்குக் குறைய அளவு 40 மதிப்பெண்களும், செய்முறைத் தேர்வில் 50க்குக் குறைய அளவு 30 மதிப்பெண்களும் பெறவேண்டும்.

MINIMUM FOR A PASS : 70 MARKS OUT OF 200 IN EACH SUBJECT. THIS INCLUDES PASSING UNDER THE COMPARTMENTAL SYSTEM ALSO. FOR THE SUBJECTS CONSISTING OF THEORY AND PRACTICAL EXAMINATIONS MINIMUM MARKS FOR A PASS IS 40 OUT OF 150 IN THEORY AND 30 OUT OF 50 IN PRACTICAL.



Secretary
State Board of School Examinations (Hr. Sec.)
Tamil Nadu



செயலாளர்
மாநிலப் பள்ளித்தேர்வுகள் குழுவும், தமிழ்நாடு
SECRETARY
STATE BOARD OF SCHOOL EXAMINATIONS, TAMILNADU

தேர்வரின் ஒப்பம்
Candidate's Signature

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Bharathidasan University	Bharathidasan University
Name Of The Candidate:	Bhavani	Bhavani
Enroll No:	07292220	07292220
Degree:	Master of Business Administration	Master of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	Apr-2009	Apr-2009
Certification Issued Date:	2009-11	2009-11
SI No:	530325	530325
Remarks:	The following applicant details were verified by Controller of Examination Bharathidasan University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examination	
Report Verified Date:	20-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)



Centre Code :33

Reg. No. 07292220 Code No. BR867 3.50 530125

பாரதிதாசன் பல்கலைக்கழகம்
BHARATHIDASAN UNIVERSITY

(Established by the Government of Tamil Nadu in 1982; Recognized by UGC under 2f and 12B of UGC Act;
Member, Association of Indian Universities and Association of Commonwealth Universities, Accredited by NAAC with 'A' Grade)

மேலாண்மையியல் புலம்
FACULTY OF MANAGEMENT

பாரதிதாசன் பல்கலைக்கழக ஆட்சிக் குழு ஏப்ரல் 2009

ஆம் ஆண்டு நடத்திய வணிக நிர்வாகவியல் தேர்வில்

ஜே. பவானி

என்பவர் முதல் வகுப்பில் தேர்ச்சி பெற்றார் என்று தக்க தேர்வாளர்கள்
சான்றுளித்தபடி வணிக நிர்வாகவியல் நிறைஞர் என்னும் பட்டத்தை
அவருக்குப் பல்கலைக்கழக இலச்சினையுடன் வழங்குகிறது.

The Syndicate of the BHARATHIDASAN UNIVERSITY hereby makes
known that J. BHAVANI has been
admitted to the Degree of MASTER OF BUSINESS ADMINISTRATION, having
been certified by duly appointed Examiners to be qualified to receive the same in
BUSINESS ADMINISTRATION at the Examination held in
APRIL 2009 and placed in FIRST Class.

Given under the seal of the University.



Controller Of Examinations
Bharathidasan University
Tiruchirappalli, Tamil Nadu

திருச்சிராப்பள்ளி
Tiruchirappalli

தாள் :

Dated : 27th November 2009

பதிவாளர் Registrar

துணைவேந்தர் Vice-Chancellor

F009959 ISSUED ON : 28 MAY 2010

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Bhavani	Bhavani
Pan Number:	BRWPB0284P	BRWPB0284P
CIBIL Transunion Score:	Not Applicable	732
Scoring Factors:	Not Applicable	Credit Age Less Than Six 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:	15-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

REPORT DATE & TIME : 15/12/2025 (18:36:44)

CONTROL NUMBER : 10214603318



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20508

REFERENCE NUMBER : 1

CONSUMER INFORMATION

CONSUMER NAME	: Bhavani	PAN	: BRWPB0284P
DOB	: 18/10/1985	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**

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



SCORING FACTORS

1. Credit Age Less Than Six Months
2. Presence Of High Credit Activity (Inquiries)
3. High Balance Build-Up On Non-Mortgage Loans
4. Increase In Non-Mortgage Indebtedness In Last 3 Months

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 6	High Cr/Sanc. Amt	: ₹10,58,63,398	Recent	: 31/10/2025
Zero balance	: 1	Current	: ₹10,55,77,642	Oldest	: 05/11/2019
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
10	19/11/2025	1	5	4

CREDITVISION® ALGORITHM(S)



No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : BHAVANI J D.O.B : 18/10/1985 GENDER : Female CREDITVISION® SCORE : 732

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BRWPB0284P	-	-
(e) VOTER ID	TYQ0295840	-	-
CKYC	50036323848728	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 7 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9750970164	-
Mobile Phone	9750970119	-
Mobile Phone	919750970299	-
(*) Mobile Phone	9600063223	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

ACCOUNTS@ROEVER.EDU.IN

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
R 18 ANNA SALAI ROEVER CAMPUS PERAMBALUR, 1233 TAMIL NADU, TAMIL NADU - 621212	Office	-	01/11/2025
R 18 ANNA SALAI ROEVER CAMPUS PERAMBALUR, 1233 TAMIL NADU, TAMIL NADU - 621212	Not Categorized	-	01/11/2025
175/17D1/D2 NORTH STREET THURAI MANGALAM, THORAMANGALAM, NER KGM APARTMENTS, TAMIL NADU - 621220	Residence	-	05/11/2019
(*) 175-11D /1111 NORTH STREET THURAIMANGAL, AM PERAMBALUR, PERAMBALUR, TAMIL NADU - 621220	Not Categorized	-	20/05/2016

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PROPERTY LOAN (30/11/2025)	Others	Not Available	Not Available	Not Available

Annexure 7 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 31/10/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/11/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PROPERTY LOAN	SANCTIONED AMOUNT		: ₹ 10,00,00,000		PAYMENT FREQUENCY		: MONTHLY		NA		
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 10,00,00,000		REPAYMENT TENURE		: 120				
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 2,21,012		EMI		: ₹ 14,63,488				
OWNERSHIP	: JOINT											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2025		END DATE : 01/10/2025		LAST PAYMENT : 18/11/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	-	000	000	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 12/09/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 06/12/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: COMMERCIAL VEHICLE LOAN	SANCTIONED AMOUNT : ₹ 6,60,000				NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 6,28,962										
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: GUARANTOR											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2025		END DATE : 01/09/2025		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 12/09/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 06/12/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	COMMERCIAL VEHICLE LOAN	SANCTIONED AMOUNT : ₹ 9,00,000				NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 8,59,784										
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	GUARANTOR											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2025		END DATE : 01/09/2025		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 11/09/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 06/12/2025	ACTIVE
ACCOUNT		AMOUNTS			STATUS	
TYPE	: COMMERCIAL VEHICLE LOAN	SANCTIONED AMOUNT	: ₹ 6,60,000		NA	
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 6,28,962			
ACCOUNT NUMBER	: Not Disclosed					
OWNERSHIP	: GUARANTOR					

Annexure 7 (d)

DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/12/2025			END DATE : 01/09/2025			LAST PAYMENT :			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	-	-	-	-	-	-	-	-	000	000	000	000	

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/07/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 06/12/2025		ACTIVE				
ACCOUNT		AMOUNTS		STATUS								
TYPE	: AUTO LOAN (PERSONAL)	SANCTIONED AMOUNT	: ₹ 36,43,398	NA								
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 34,59,934									
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: GUARANTOR											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2025		END DATE : 01/07/2025		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	000	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/11/2019		DATE CLOSED : 08/08/2022		DATE REPORTED & CERTIFIED : 31/10/2022		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: CREDIT CARD	CREDIT LIMIT : ₹ 40,000						NA				
MEMBER NAME	: NOT DISCLOSED	CASH LIMIT : ₹ 8,000										
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE : ₹ 0										
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2022		END DATE : 01/11/2019		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	000	000	000	000	000	000	000	-	-
2021	000	000	000	000	XXX	000	000	000	000	000	000	000
2020	000	000	000	000	000	000	000	000	000	000	000	000
2019	-	-	-	-	-	-	-	-	-	-	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	19/11/2025	BUSINESS LOAN - SECURED	₹ 5,00,00,000
NOT DISCLOSED	29/10/2025	PROPERTY LOAN	₹ 10,00,00,000
NOT DISCLOSED	08/09/2025	AUTO LOAN (PERSONAL)	₹ 7,92,000
NOT DISCLOSED	08/09/2025	AUTO LOAN (PERSONAL)	₹ 7,92,000
NOT DISCLOSED	03/09/2025	AUTO LOAN (PERSONAL)	₹ 10,80,000
NOT DISCLOSED	15/07/2025	AUTO LOAN (PERSONAL)	₹ 36,43,398
NOT DISCLOSED	02/12/2024	HOUSING LOAN	₹ 2,00,00,000
NOT DISCLOSED	29/11/2024	HOUSING LOAN	₹ 2,00,00,000
NOT DISCLOSED	20/11/2024	HOUSING LOAN	₹ 2,00,00,000
NOT DISCLOSED	16/08/2024	BUSINESS LOAN - GENERAL	₹ 1,00,000

Annexure 7 (e)



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 BHAVANI J

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar card	Aadhaar card
Identity Number:	719947407234	719947407234
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:	15-12-2025	
Verification Status(Color Code):	GREEN	


Annexure 8 (a)



Unique Identification Authority of India

English

Dashboard > Check Aadhaar Validity



719947407234 Exists

Aadhaar Verification Completed


Age Band	40-50 years
Gender	FEMALE
State	Tamil Nadu
Mobile	*****774

This Aadhaar number requires Document (Proof of Identity-POI document & Proof of Address-POA) update. Please upload the documents through <https://myaadhaar.uidai.gov.in> or visit nearby Aadhaar Seva Kendra.

NATIONAL IDENTITY 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan card	Pan card
Identity Number:	BRWPB0284P	BRWPB0284P
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:	15-12-2025	
Verification Status(Color Code):	GREEN	

आयकर विभाग INCOME TAX DEPARTMENT	 सत्यमेव जयते	भारत सरकार GOVT. OF INDIA
BHAVANI		
JAYARAMAN		
18/10/1985 Permanent Account Number		
BRWPB0284P		08052013
 Signature		

Annexure 9 (b)




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PAN / TAN	Name
BRWPB0284P	BXXXXXI

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End of detail report

