

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Bhavani	Client Name	Xenia 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)

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

**இடைநிலைக் கல்வி பள்ளி இறுதி வகுப்புச் சான்றிதழ்
SECONDARY SCHOOL LEAVING CERTIFICATE**

X STANDARD - REVISED PATTERN

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

બાવની માટે બાવની

MAR. 2002

பத்தாம் வகுப்பும் பொதுத் தேர்வு மாநிலக் கிழக்காசூரிய விழுதுவட்டத் துறைப்பியல்களைப் பெற்றுள்ளார். இதற்கு காங்கிரஸிக்கூட்டுத்திருத்.

Certified that the above mentioned Candidate appeared for the SSLC Public Examination and obtained the following percentage of marks.

பாடம் SUBJECT	மாதிரிப்பேண்ட் MARKS
தொழி LANGUAGE	77 SEVEN SEVEN
ஆங்கிலம் ENGLISH	68 SIX EIGHT
கணக்கு MATHEMATICS	80 EIGHT ZERO
அறிவியல் SCIENCE	84 EIGHT FOUR
சமூக அறிவியல் SOCIAL SCIENCE	90 NINE ZERO
பொத்தம் TOTAL	399 THREE NINE NINE

ਪੰਜਾਬੀ ਸਾਹਿਬ ਕਲਾਸ / SCHOOL

THE GIRLS HSS SRIRANGAM

SECRETARY
State Board of School Examinations (Sec 1)

Tamilnadu

J. B. Smith
Captain's Name
Captain's Signature



විභාග මාධ්‍ය මාධ්‍ය සංශෝධන මධ්‍යස්ථානය

SECRETARY

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)



Reg. No. SU/MC/34197/Cate No. 11930-5/No. 376948

பாரதிதாசன் பல்கலைக்கழகம்

BHARATHIDASAN UNIVERSITY

(Established by the Government of Tamil Nadu in 1952, 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

அம் ஆண்டு

நடத்திய

வணிகவியல்

தேர்வில்

ஜெ. பவானி

என்பவர் முதல் வகுப்பில் தேர்ச்சி பெற்றார் என்று தக்க தேர்வாளர்கள் சான்றளித்தபடி வணிகவியல் இணையர் என்றும் பட்டினது 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
Date : 12th October 2007

Dated :

B047757 ISSUED ON : 18 DEC 2007

பதிலாமை
Registrar

திருச்சிராப்பள்ளி விஜயலக்ஷ்மி
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.

LAWYER'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

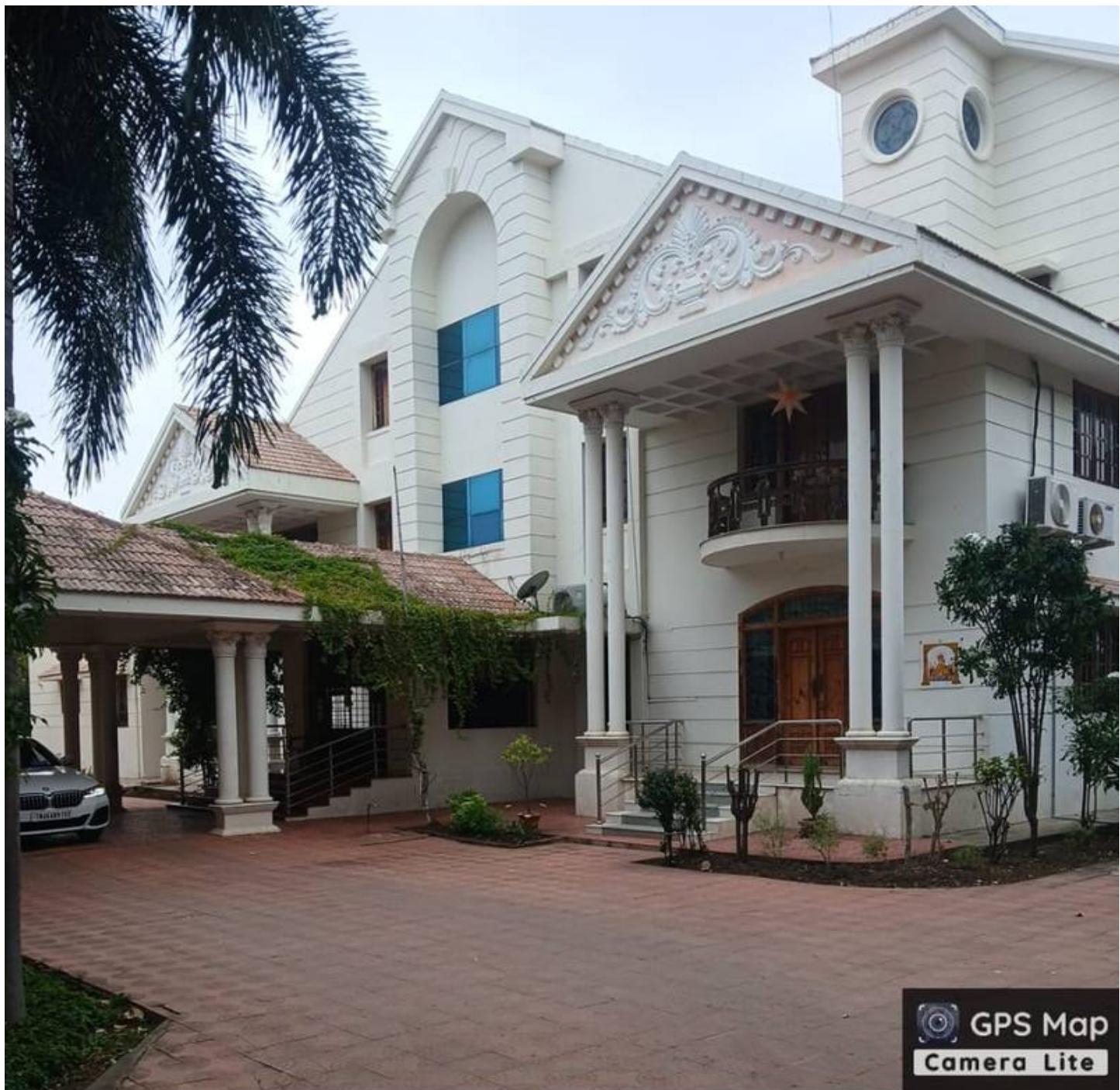
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Candidate Name:	Bhavani	Bhavani
Period Of Stay:	Not Provided	Since 15 years
Address:	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.	1751/17 D1/D2, North Street, Thuraimangalam, Near Kgm Mahal, Perambalur, Telangana-621220.
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 Blank 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	Saravannan27\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

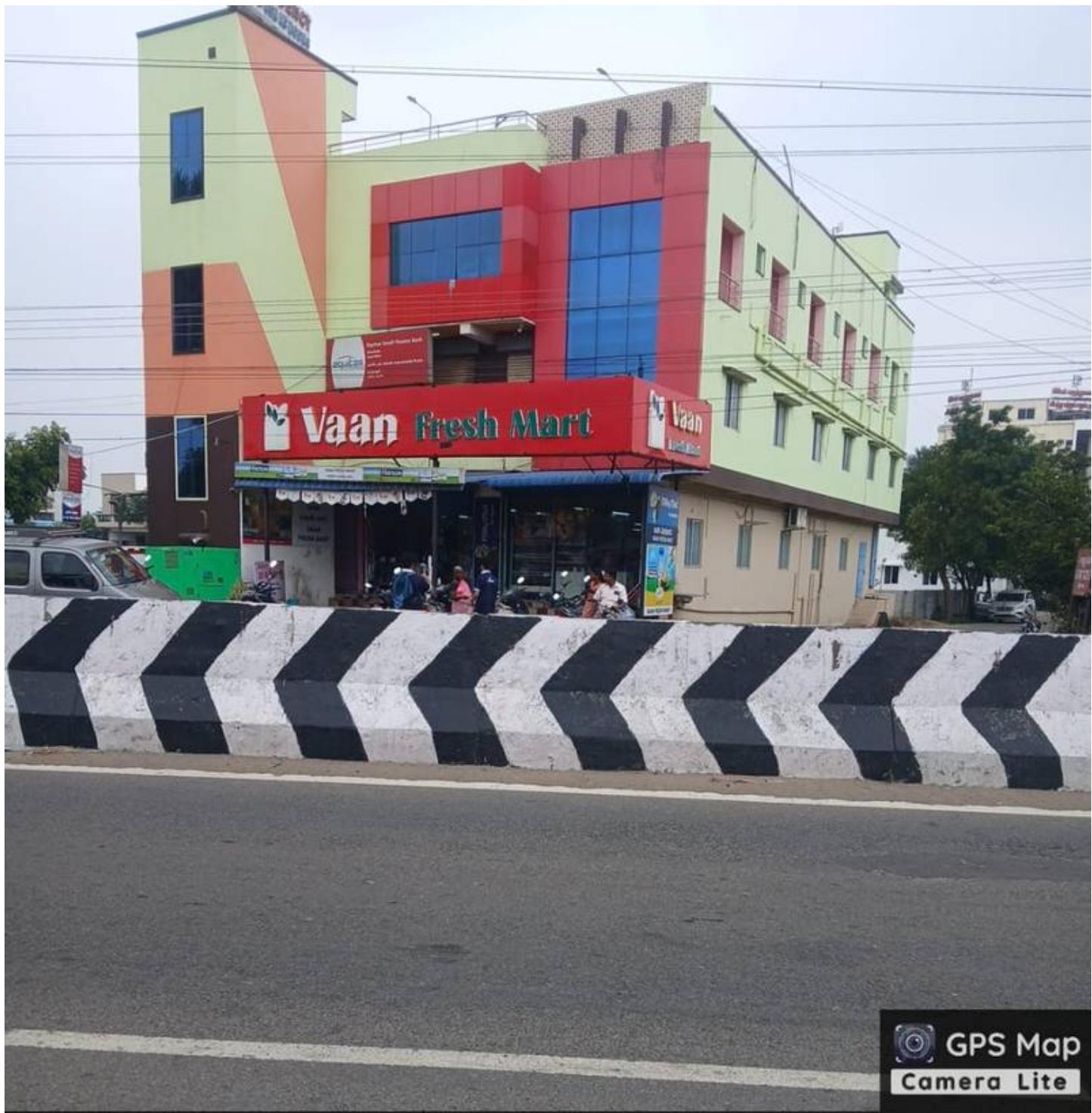
Latitude
11.238855000000001°

Longitude
78.88598999999999°

Local 12:02:27 PM
GMT 06:32:27 AM

Altitude 129 meters
Tuesday, 16.12.2025

Annexure 4 (c)



Priyam hospital, opposite Perambalur, Sungu Pettai, Perambalur, Tamil Nadu 621220, India

Latitude
11.237753333333334°

Longitude
78.886°

Local 12:04:27 PM
GMT 06:34:27 AM

Altitude 128 meters
Tuesday, 16.12.2025

Annexure 4 (d)



GPS Map
Camera Lite

6VQP+JFG, Sungu Pettai, Perambalur, Tamil Nadu 621220, India 

Latitude
11.239028333333332°

Local 12:00:37 PM
GMT 06:30:37 AM

Longitude
78.88614333333334°

Altitude 129 meters
Tuesday, 16.12.2025

Annexure 4 (e)

 +91 97509 70299    


New busstand, RGM Nagar, opposite Old RTO Office, Sungi Pettai, Perambalur, Tamil Nadu 621220, India 

Latitude 11.238813333333333° Longitude 78.88602666666667°
Local 12:02:23 PM Altitude 129 meters
GMT 06:32:23 AM Tuesday, 16.12.2025

Hi Bhavani,
Greetings from GoldQuest Global.
This is regarding your address
verification on behalf of Xencia
Technology Solutions Pvt Ltd

Whether our field executive has
visited your address physically?
Are you staying in the above house?

Kindly confirm as 'Yes', if both the
statements are correct 10:14 ✓

Yes 12:24

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

தாங்கிலிடம் கூ. எண் / CERTIFICATE S. No. HSG

அரசு அலுவலக இலை, சென்னை - 600 006.

DEPARTMENT OF GOVERNMENT EXAMINATIONS, CHENNAI - 600 006.

மேனிலைப் பள்ளிக் கல்விச் சான்றிதழ் HIGHER SECONDARY COURSE CERTIFICATE

பொதுக்கல்வி / GENERAL EDUCATION

தயிழ்நாடு அரசின் அதிகாரத்திற்கு உட்பட்டு வழங்கப்படுகிறது
ISSUED UNDER THE AUTHORITY OF THE GOVERNMENT OF TAMILNADU

நேரவர் BHAVANI J

MAR. 2004

மேனிலைப் பள்ளிக்கல்வி வகுப்பத் தேர்வெழுதிக் கீழ்க்காணும் மதிப்பெண்கணப் பெற்றுள்ளனர் என்று சான்றிதழில்கூறப்படுகிறது.

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

பாடம் SUBJECT	கொறிவிக் THEORY 150	உதவிக் 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	பதிவெண் / REGISTER NO.	ம.துப.குறியீட்டுடன் & நாள் / TMR CODE NO. & DATE
18/10/85	387687	6239883 12.05.2004

பள்ளியின் பெயர் / SCHOOL

பாடத் தொகுப்பு எண் / GROUP CODE

THE GIRLS HSS SRIRANGAM

544

இத்தேர்வில் தேர்ச்சி பெற ஒவ்வொரு பாடத்திலும், 200க்குக் குறும் அளவு 70 மதிப்பெண் பெறுவதன்திடம். இது பகுதி முறையில் தேர்வெழுதித் தேர்ச்சி பெறுவதற்கும் பொருந்தும். குறுத்தியில் மற்றும் செய்தியில் தேர்வுகள் கொண்ட பாட்களில் தேர்ச்சி பெறக் கருத்தியில் தேர்வில் 150 க்குக் குறும் அளவு 40 மதிப்பெண்களும், செய்தியில் 50க்குக் குறும் அளவு 30 மதிப்பெண்களும் பெறுவதன்திடம்.

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

தேர்வின் குப்பம்
Candidate's Signature

மாநிலப் பள்ளித் தேர்வுகள் குழுமம், தமிழ்நாடு
SECRETARY
STATE BOARD OF SCHOOL EXAMINATIONS, TAMILNADU

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)



Cancer Care 219

Res. No. 07293220 Code No. 93367 S No. 50015

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)

മൊഡാണ്ടേമെഡിഡ് ഫുല്മ് FACULTY OF MANAGEMENT

பாரதத்தின் பல்கலைக்கழக ஆட்சிக் குழு ஏப்ரல் 2009
ஆம் ஆண்டு நடத்திய வணிக நிர்வாகவியல் தேர்வில்
ஒ. பவானி

என்பவர் முதல் வகுப்பில் தேர்ச்சி பெற்றார் என்று தக்க தேர்வாளர்கள் சான்றளித்தபடி வணிக நிர்வாகவியல் நிறைஞர் என்னும் பட்டத்தை அவருக்குப் பல்கலைக்கழக இலச்சினண்டியுடன் 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

gender:

Dated

Entered: 27th November 2009

F 009959 ISSUED ON: 28 MAY 2010

Ljubljana - Kogishen
2048

SRI LANKA'S VICE-CHANCELLOR

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

TransUnion^{tu} CIBIL

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)



CONSUMER ACCOUNT SUMMARY

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

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HOST 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
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BRWPB0284P	-	-
(e) VOTER ID	TY00295840	-	-
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	EHI	: ₹ 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

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

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 : ₹ 36,43,398			NA							
MEMBER NAME	: NOT DISCLOSED	AMOUNT :										
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE : ₹ 34,59,934										
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

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 DDD: 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	



Annexure 9 (b)

The screenshot shows the e-Filing Anywhere Anytime website interface. At the top, there is a logo for the Income Tax Department, Government of India, followed by the text "e-Filing Anywhere Anytime" and "Income Tax Department, Government of India". To the right, there are links for "Call Us", "English", and a font size selector "A-". Below this is a navigation bar with links for "Home", "Individual/HUF", "Company", "Non-Company", "Tax Professionals & Others", and "Downloads". The main content area is titled "e-Pay Tax". It contains a green success message box with the text "You have successfully verified through mobile OTP. Click Continue to make a new payment." Below this, there are two input fields: "PAN / TAN" with the value "BRWPB0284P" and "Name" with the value "BXXXXXXI". At the bottom, there are two buttons: a white "Back" button with a left arrow icon and a blue "Continue" button with a right arrow icon.

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

