

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Ayush Handa	Client Name	Xencia Technology Solutions Pvt Ltd
Application ID	GQ-XTSPLN-26	Report Status	Closed
Date of Birth	01 Apr 1998	Application Received	23-02-2026
Candidate Employee ID	A1649	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	22-04-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
PERMANENT ADDRESS	Ayush Handa	26-02-2026	GREEN
GRADUATION	Controller of Examinanon Maharshi Dayanand University	27-02-2026	GREEN
12TH STD	National Institute of Open Schooling	27-02-2026	GREEN
LATEST EMPLOYMENT 1	PF PORTAL	06-04-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	23-02-2026	GREEN
NATIONAL IDENTITY 1	PAN Database	24-03-2026	GREEN
EX EMPLOYMENT 2	HR Team	06-04-2026	GREEN
NATIONAL IDENTITY 2	UIDAI - Aadhaar	24-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	23-02-2026	GREEN
10TH STD	Assistant Secretary of Central Board Of Secondary Education	NIL	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
----------------	--	--	---	---	--

PERMANENT ADDRESS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Candidate Name:	Ayush Handa	Ayush Handa
Period Of Stay:	Not Provided	since birth to till date
Address:	H.No: 783, Sector 9, St Anthony's school, Faridabad, Haryana – 121006	H.No: 783, Sector 9, St Anthony's school, Faridabad, Haryana – 121006
Landmark:	Not Provided	Near Medicals
Remarks:	Visited the given address, Met Ayush Handa (Self), who confirmed that the candidate is residing at the provided address since birth to till date, hence closing the check as green and the same is furnished as Annexure.	
Information Source Name:	Ayush Handa	
Report Verified Date:	26-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Full Name of The Candidate	Ayush Handa
Date of Verification	26/02/2026
Address as provided by the candidate	H.No: 783, Sector 9, St Anthony's school, Faridabad, Haryana – 121006
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	Ayush Handa
Relationship with the candidate	Self
Number of Years at present residence	Since birth
Status (Ownership/Rental/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 / Adhar card
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)	Near Medicals
Nearby Police Station (Mandatory)	Sector 9
Any Comment regarding the verification	Confirmed
Name and signature of representative with date	Nil
Signature of Respondent	Nil


Annexure 1 (b)



Annexure 1 (c)



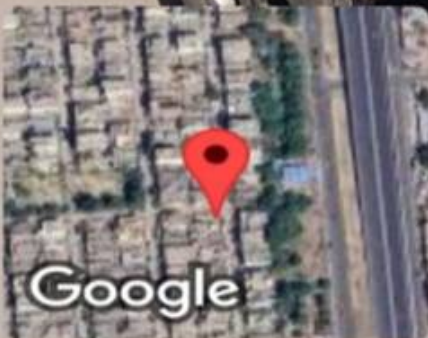
GPS Map Camera

Faridabad, Haryana, India 

9/1009, Sector 9, Faridabad, Haryana 121006, India

Lat 28.371858° Long 77.337359°

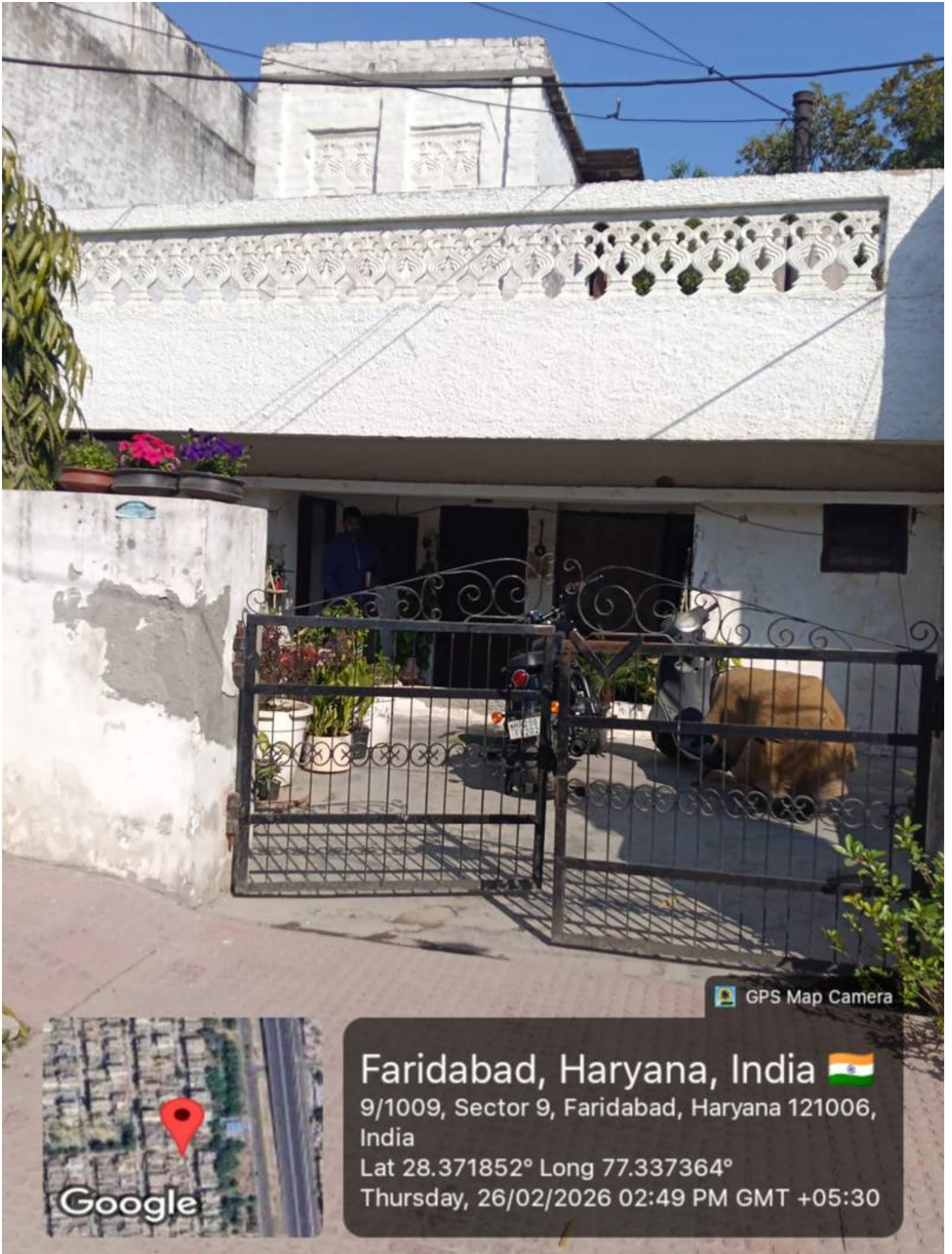
Thursday, 26/02/2026 02:49 PM GMT +05:30



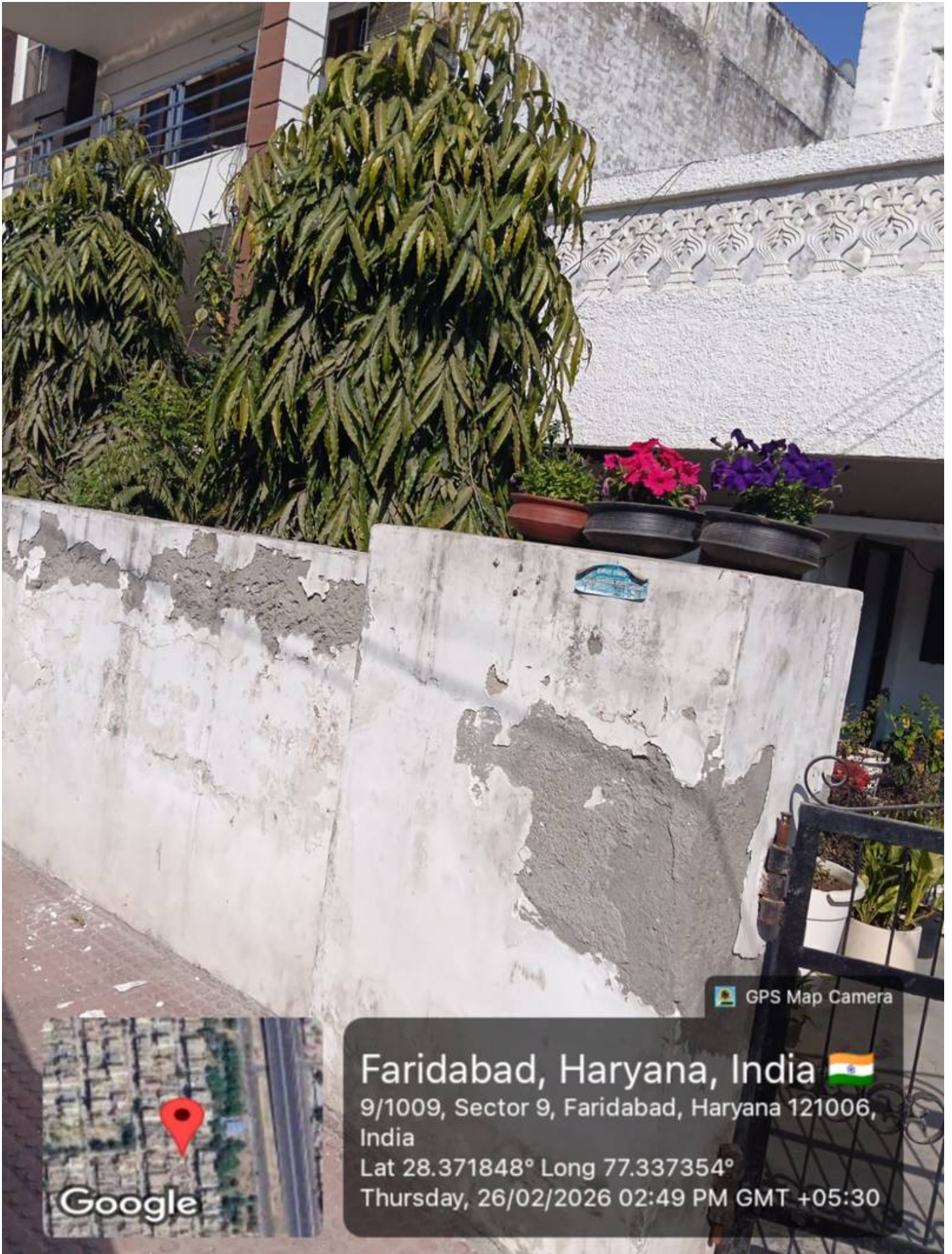
Annexure 1 (d)




Annexure 1 (e)



Annexure 1 (f)



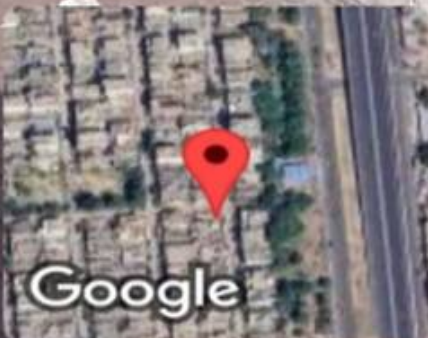
GPS Map Camera

Faridabad, Haryana, India 

9/1009, Sector 9, Faridabad, Haryana 121006, India

Lat 28.371848° Long 77.337354°

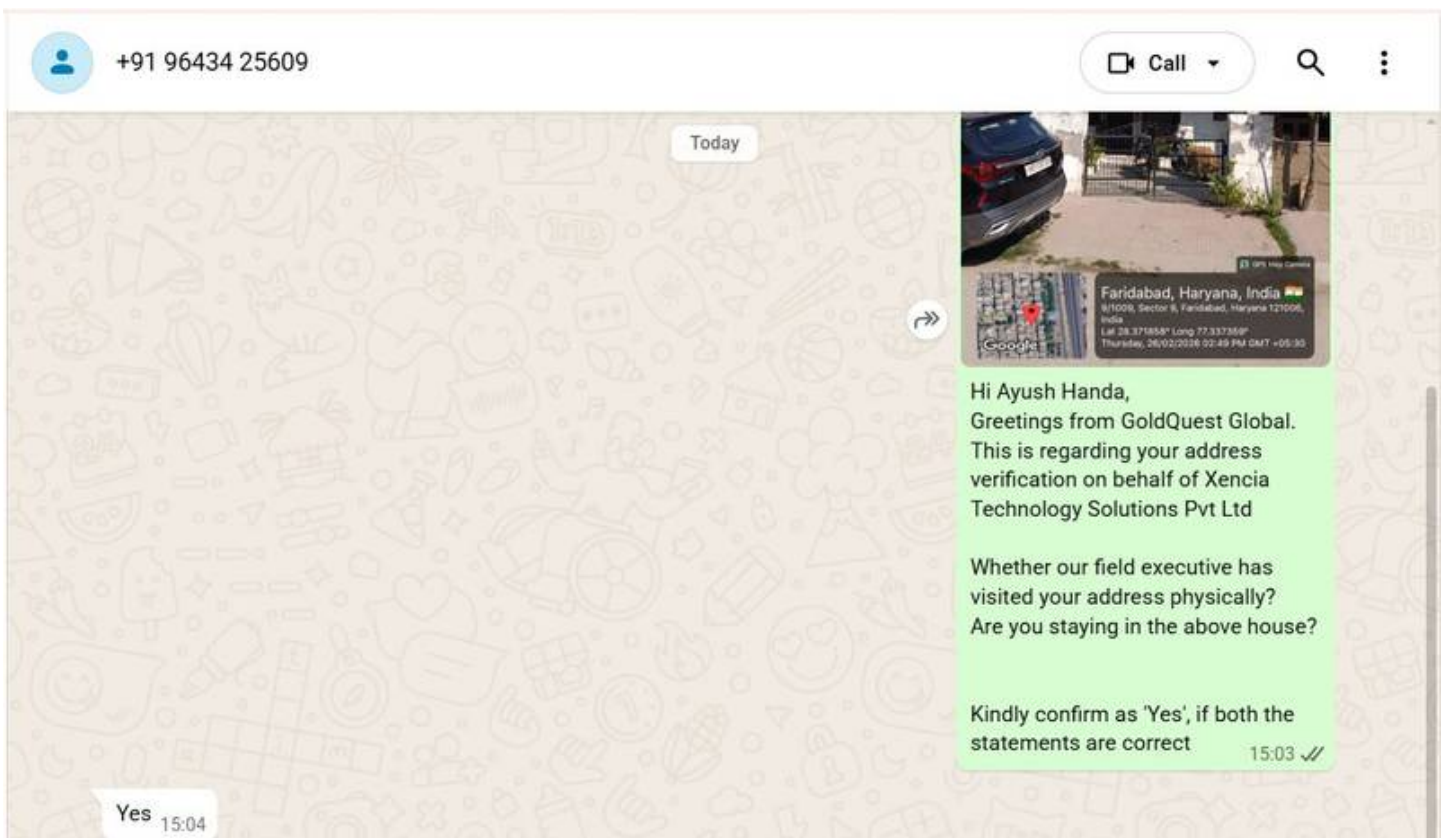
Thursday, 26/02/2026 02:49 PM GMT +05:30



Annexure 1 (g)



Annexure 1 (h)



GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Maharshi Dayanand University	Maharshi Dayanand University
Name Of The Candidate:	Ayush Handa	Ayush Handa
Enroll No:	1611050137	1611050137
Month And Year Of Passing:	December 2019	December 2019
Certification Issued Date:	2019-12	2019-12
SI No:	19-2365913	19-2365913
Remarks:	The following applicant details were verified by Controller of Examinanon Maharshi Dayanand University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinanon Maharshi Dayanand University	
Report Verified Date:	27-02-2026	
Verification Status(Color Code):	GREEN	

कमरा संख्या
Serial No.

19-2365913



पंजीकरण संख्या

Regn No. 1611050137

अनुक्रमांक संख्या

Roll No. 4124953

महर्षि दयानन्द विश्वविद्यालय, रोहतक

(हरियाणा राज्य अधिनियम संख्या २५/१९७५ के अन्तर्गत स्थापित)
(“ए+” श्रेणी, समूह प्रथम – प्रत्यापित)

कम्प्यूटर अनुप्रयोग स्नातक

प्रमाणित किया जाता है कि आयुष हान्डा, सुपुत्र/सुपुत्री श्री गुरुदास हान्डा, विद्यार्थी इन्स्टिट्यूट ऑफ मैनेजमेन्ट एंड टेक्नोलॉजी, फरीदाबाद को इस विश्वविद्यालय द्वारा दिसम्बर, 2019 में आयोजित तत्सम्बन्धी परीक्षा प्रथम श्रेणी में उत्तीर्ण कर लेने के उपरान्त कम्प्यूटर अनुप्रयोग स्नातक की उपाधि प्रदान की जाती है।

Maharshi Dayanand University, Rohtak

(Established under Haryana Act No. 25 of 1975)
(“A+” Grade, NAAC Accredited)

BACHELOR OF COMPUTER APPLICATION

This is to certify that AYUSH HANDA, son/daughter of Sh. GURUDASS HANDA, a student of INSTITUTE OF MANAGEMENT & TECHNOLOGY, FARIDABAD is hereby awarded the degree of BACHELOR OF COMPUTER APPLICATION on his/her having passed the examination for the said degree held in DECEMBER, 2019. He/She is placed in FIRST DIVISION .

Controller of Examination
Maharshi Dayanand University
Rohtak

Bhimabhai

परीक्षा-निर्देशक

Controller of Examinations

Li an

कुलासपति

Registrar

रोहतक, तिथि मार्च ३१, २०२३

Rohtak, Dated March 31, 2023

विश्वविद्यालय के मुद्रांकन द्वारा प्रमाणित
Given under the seal of the University



R Singh

कुलपति

Vice-Chancellor

Wan Singh



कुलाधिपति

Chancellor

12TH STD

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	National Institute of Open Schooling	National Institute of Open Schooling
Name Of The Candidate:	Ayush Handa	Ayush Handa
Enroll No:	080107143076	080107143076
Degree:	12th	12th
Major:	Intermediate	Intermediate
Month And Year Of Passing:	06-05-2016	06-05-2016
Certification Issued Date:	06-05-2016	06-05-2016
SI No:	400153	400153
Remarks:	The following applicant details were verified by National Institute of Open Schooling found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	National Institute of Open Schooling	
Report Verified Date:	27-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

राष्ट्रीय मुक्त विद्यालयी शिक्षा संस्थान
National Institute of Open Schooling

अंक विवरणिका / MARKS STATEMENT
SENIOR SECONDARY SCHOOL EXAMINATION

अप्रैल - 2016
APRIL - 2016

छात्र का नाम / Student's Name: **AYUSH HANDA**
 माता का नाम / Mother's Name: **KIRAN HANDA**
 पिता का नाम / Father's Name: **GURUDASS HANDA**
 राज्य / State: **HARYANA**

विषय कोड / Subject Code	विषय / Subject	अधिकतम अंक / Max. Marks	प्राप्त अंक / Marks Obtained				कुल अंक / Total Marks	ग्रेड / Grade
			वैकल्पिक / Theory	व्यवहारिक / Practical	आंतरिक / TMA	कुल / Total		
302	ENGLISH	100	67	XX	XX	57P	FIFTY SEVEN	E
302	PAINTING	100	16	62	XX	78P	SEVENTY EIGHT	C
336	DATA ENTRY OPER	100	20	52	XX	72P	SEVENTY TWO	C
313	CHEMISTRY	100	26	17	XX	43P	FORTY THREE	F
311	MATHEMATICS	100	36	XX	XX	38P	THIRTY EIGHT	G
312	PHYSICS	100	04	17	XX	21 BYCT	TWENTY ONE	H
314	BIOLOGY	100	04	15	XX	19 BYCT	NINETEEN	H
TOTAL = 128 THREE HUNDRED TWENTY EIGHT								

PASS
 SECTION OFFICER, M.M.
 National Institute of Open Schooling
 G.O.M. (A/C)
 A-24-25 Institutional Area Sector-62
 Noida-201301 U.A.

NOIDA (NCR)
 Dated: **06-06-2016**
AYUSH HANDA
H.N 783
SECTOR - 9
FARIDABAD
FARIDABAD
HARYANA
PIN 121006

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Majorel India Pvt Ltd	Majorel India Pvt Ltd
Name Of The Candidate:	Ayush Handa	Ayush Handa
Emp Code:	26184	Not Disclosed
From:	01-04-2024	01-04-2024
To:	25-11-2024	25-11-2024
Designation:	Executive	Not Disclosed
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Applicable
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	
Report Verified Date:	06-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	Majorel India Pvt Ltd	
Candidate Name	Ayush Handa	
Employee Code/ID/No	26184	
From (Date of Joining)	Please Provide	
To (Date of Exit/Relieving)	25-Nov-2024	
Designation (At the time of leaving the company):	Executive	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
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)	Please Provide	

Annexure 4 (b)

UAN Details Report

UAN 102006459724
NAME AYUSH HANDA
FATHER'S NAME GURUDASS HANDA

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	BGBNG00445590000010643	XENCIA TECHNOLOGY SOLUTIONS PRIVATE LIMITED	NA	NA
2	GNGGN00320320000020056	ICALL SUPPORT SERVICES PRIVATE LIMITED	08-Dec-2025	04-Jan-2026
3	GNGGN15902390000010900	COOLBOOTS MEDIA PRIVATE LIMITED	02-Sep-2025	NA
4	DLCPM00271570000036155	BERTELSMAN MARKETING SERVICES INDIA(P) LTD.	01-Apr-2024	25-Nov-2024
5	GNGGN17282590000010607	ZUNROOF TECH PRIVATE LIMITED	16-Oct-2023	01-Nov-2023

Generated on 18-03-2026 15:13:42 Report Runtime 2026-03-18 15:13:35

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-XTSPLN-26	GQ-XTSPLN-26
Candidate Name:	Ayush Handa	Ayush Handa
Date Of Birth:	01-04-1998	01-04-1998
Father Name:	Guru Dass handa	Guru Dass handa
Address1:	783 sector 9 ,Faridabad , St Anthony's school sector 9 ,Faridabad ,Haryana,121006	783 sector 9 ,Faridabad , St Anthony's school sector 9 ,Faridabad ,Haryana,121006
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:	23-02-2026	
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-26
NAME OF THE APPLICANT	Ayush Handa
FATHER NAME	Guru Dass hands
DATE OF BIRTH	01-April-1998
ADDRESS OF THE APPLICANT	783 sector 9 ,Faridabad , St Anthony's school sector 9 ,Faridabad ,Haryana,121006
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-February-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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	'••j—9072J	'••j—9072J
Verification Result:	Not Provided	Green
Verified By:	Not Provided	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:	24-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

Home

Individual/HUF ▾

Company ▾

Non-Company ▾

Tax Professionals & Others ▾

Downloads

Home > e-Pay Tax

e-Pay Tax

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

PAN / TAN
BEEPH9072J

Name
AXXXH HXXXA

< Back

Continue >

Annexure 6 (b)

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BEEPH9072J



नाम/ Name
AYUSH HANDA

पिता का नाम/ Father's Name
GURUDASS HANDA

जन्म की तारीख /
Date of Birth
01/04/1998

ayush handa
हस्ताक्षर / Signature

03122019

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Gray Homes Buildtech	Gray Homes Buildtech
Name Of The Candidate:	Ayush Handa	Ayush Handa
Emp Code:	Not Provided	Not Disclosed
From:	10-01-2022	10-01-2022
To:	08-09-2023	08-09-2023
Designation:	Inside Sales Associate	Inside Sales Associate
Last Drawn Salary:	Not Applicable	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Team of Gray Homes Buildtech, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Team	
Report Verified Date:	06-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the **HR/Verifier Inputs column**.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Gray Homes Buildtech	
Candidate Name	Ayush Handa	
Employee Code/ID/No	Please Provide	
From (Date of Joining)	10-Jan-2022	
To (Date of Exit/Relieving)	08-Sep-2023	
Designation (At the time of leaving the company):	Inside Sales Associate	

Annexure 7 (b)



Mon 06-04-2026 11:33 AM

Ruchir Sharma <grayhomesbuildtech@gmail.com>

Re: Ex-Employment verification for Ayush Handa GQ-XTSPLN-26 (2) Gray Homes Buildtech

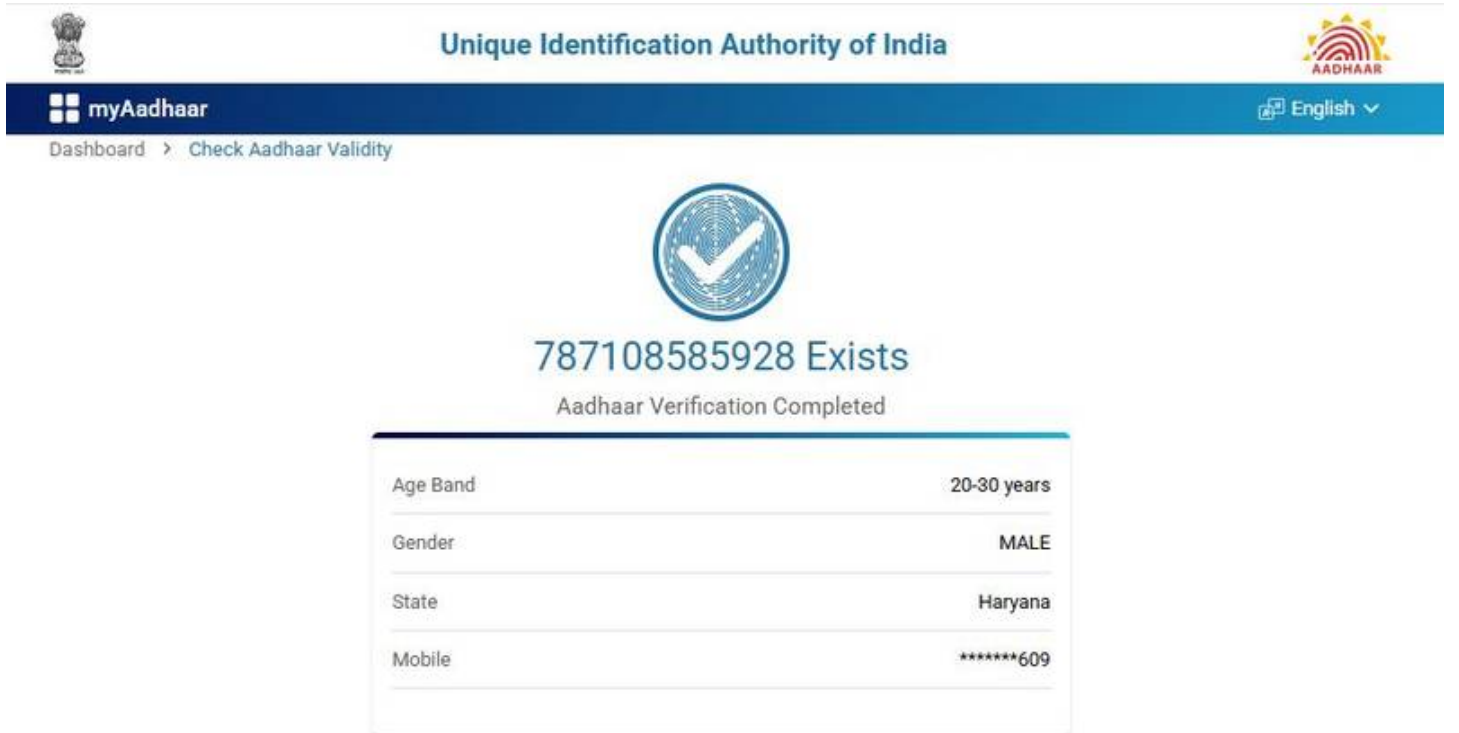
To Sharlin

Yes it is correct

NATIONAL IDENTITY 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	787108585928	787108585928
Verification Result:	Not Provided	Green
Verified By:	Not Provided	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:	24-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)



The screenshot displays the UIDAI myAadhaar portal interface. At the top, the UIDAI logo and name are visible, along with the 'myAadhaar' logo and a language dropdown menu set to 'English'. The navigation path is 'Dashboard > Check Aadhaar Validity'. The main content area features a circular icon with a checkmark and the text '787108585928 Exists' and 'Aadhaar Verification Completed'. Below this, a table provides the following verification details:

Age Band	20-30 years
Gender	MALE
State	Haryana
Mobile	*****609

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ayush Handa	Ayush Handa
Pan Number:	BEEPH9072J	BEEPH9072J
CIBIL Transunion Score:	Not Applicable	709
Scoring Factors:	Not Applicable	Low Credit Age
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:	23-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME: 23/02/2026 (15:37:26)

CONTROL NUMBER: 10593052229



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20475	REFERENCE NUMBER : 12
----------------------------------	-----------------------

CONSUMER INFORMATION

CONSUMER NAME	Ayush Handa	PAN	BEEPH9072J
DOB	01/04/1998	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)



CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 3	High Cr/Sanc. Amt. : ₹43,800	Recent : 02/11/2024
Zero balance : 3	Current : ₹0	Oldest : 01/02/2020
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
15	12/02/2026	3	4	3

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AYUSH HANDA	DOB : 01/04/1998	GENDER : Male	CREDITVISION® SCORE : 709
-----------------------------	------------------	---------------	---------------------------

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
IN PAN CARD	BEEPH9072J	-	-
AADHAAR ID	NOT DISCLOSED	-	04/06/2024

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
(x) Mobile Phone	9643425609	03

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

HANDAAYUSHI@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
HOUSE NO 783, SECTOR 9, SECTOR 7, FARIDABAD SECTOR 7 S.O. FARIDABAD HARYANA, HARYANA - 121006	Residence	-	29/02/2020
HOUSE NO 783, SECTOR 9, SECTOR 7, FARIDABAD SECTOR 7 S.O. FARIDABAD HARYANA, HARYANA - 121006	Permanent	-	29/02/2020

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (20/11/2014)	Others	Not Available	Not Available	Not Available

Annexure 9 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	INACTIVE							
ACCOUNT INFORMATION DATE OPENED : 01/11/2024 DATE CLOSED : 25/06/2025 DATE REPORTED & CERTIFIED : 30/06/2025												
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 5,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 114 REPAYMENT TENURE : 1 EMI : ₹ 5,036			STATUS NA							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	END DATE	LAST PAYMENT								
		01/06/2025	01/11/2024	24/06/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	003	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	INACTIVE							
ACCOUNT INFORMATION DATE OPENED : 01/02/2020 DATE CLOSED : 18/12/2020 DATE REPORTED & CERTIFIED : 18/12/2020												
ACCOUNT TYPE : GOLD LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 17,200 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 17,200 COLLATERAL VALUE : ₹ 17,200 REPAYMENT TENURE : 12 INTEREST RATE : 26.0 COLLATERAL TYPE : GOLD			STATUS NA							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	END DATE	LAST PAYMENT								
		01/12/2020	01/02/2020	18/12/2020								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2020	-	000	000	000	000	000	000	000	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	DATE CLOSED	DATE REPORTED & CERTIFIED	INACTIVE							
ACCOUNT INFORMATION DATE OPENED : 18/12/2020 DATE CLOSED : 26/05/2022 DATE REPORTED & CERTIFIED : 30/06/2022												
ACCOUNT TYPE : GOLD LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 21,600 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 21,600 COLLATERAL VALUE : ₹ 21,600 REPAYMENT TENURE : 12 INTEREST RATE : 26.0 COLLATERAL TYPE : GOLD			STATUS CREDIT FACILITY STATUS : WRITTEN-OFF WRITTEN OFF : ₹ 4,588 (TOTAL)							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	END DATE	LAST PAYMENT								
		01/05/2022	01/12/2020	26/05/2022								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	013	043	XXX	-	-	-	-	-	-	-
2021	000	000	000	000	000	000	000	000	000	000	000	000
2020	-	-	-	-	-	-	-	-	-	-	-	000

Annexure 9 (d)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	12/02/2026	CREDIT CARD	₹ 10,000
NOT DISCLOSED	07/02/2026	CREDIT CARD	₹ 10,000
NOT DISCLOSED	04/02/2026	USED CAR LOAN	₹ 3,50,000
NOT DISCLOSED	15/10/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	05/10/2025	USED CAR LOAN	₹ 3,50,000
NOT DISCLOSED	25/09/2025	PERSONAL LOAN	₹ 1,50,000
NOT DISCLOSED	10/05/2025	PERSONAL LOAN	₹ 1
NOT DISCLOSED	02/11/2024	OTHERS	₹ 5,00,000
NOT DISCLOSED	16/09/2024	CONSUMER LOAN	₹ 3,50,000
NOT DISCLOSED	15/09/2024	OTHERS	₹ 5,00,000
NOT DISCLOSED	17/11/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	17/11/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	17/11/2023	PERSONAL LOAN	₹ 1
NOT DISCLOSED	25/05/2023	CONSUMER LOAN	₹ 3,50,000
NOT DISCLOSED	23/05/2023	OTHERS	₹ 1,50,000

Annexure 9 (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 OOD: Payment is made on the due date OOD-90D: 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 OBT : 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 AYUSH NANDA

DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

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:	Ayush Handa	Ayush Handa
Enroll No:	2116314	2116314
Degree:	10TH	10TH
Major:	Schooling	Schooling
Month And Year Of Passing:	30-05-2013	30-05-2013
Certification Issued Date:	30-05-2013	30-05-2013
SI No:	0321147	0321147
Remarks:	The following applicant details were verified by Assistant Secretary of 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 of Central Board Of Secondary Education	
Report Verified Date:	27-2-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

0321147

Central Board of Secondary Education
 Ministry of Education (M.E.) (S.E.)
 New Delhi-110002 (INDIA)

AYUSH HANDA
 KIRAN HANDA
 GURUJAS HANDA

18/04/1998 18TH APRIL NINETEEN HUNDRED NINETY EIGHT
 28151-VIVEKANAND INTL. PUB SCH SEC 8 FARIDABAD HRY

2116314

Class	Subject	Grade	Grade	Grade	Grade	Grade	Grade
101	ENGLISH COMM.	B1	A2	A2	08	B1	B1
002	HINDI COURSE-A	B1	B1	B1	08	A2	A2
041	MATHEMATICS	B1	B1	B1	08	B1	B1
006	SCIENCE	B2	B1	B1	08	B2	A2
007	SOCIAL SCIENCE	B2	A2	A2	08	B2	C1

1. PERSONAL INFORMATION (PERSONAL)

Class	Description	Grade
Class X	Can identify strengths and weaknesses and use them to arrive at meaningful decisions in future. Solves questions and has an independent thought process. Executes problem solving and decision making skills.	A
Class X	Is always helpful to classmates & sensitive to differently-abled students. Has good interpersonal skills & appreciates other's opinions. Accepts feedback from teachers, peers & peer group for self-improvement. Performs well in a group.	A
Class X	Is self-confident, optimistic, and can manage personal challenges. Addresses adverse situations with grace and can handle stress well. Is able to express feelings and emotions effectively. Neatly takes help from others when required.	A

2. STUDY AND SCHOOL MARKS EDUCATION

Class	Description	Grade
Class X	Is collaborative, has innovative ideas and plans. Has excellent grasp of work activity and understands real life situations. Motivated, helpful, guides and facilitates others, and strictly follows deadlines.	A
Class X	Participates actively in art related activities at different levels. Plans and executes creative projects. Is artistic, innovative and has good observation skills. Is able to appreciate and enjoy various art forms and performances.	A

3. EXTRA-CURRICULAR ACTIVITIES (EXTRA-CURRICULAR)

Class	Description	Grade
Class X	Is always respectful & courteous towards teachers, adheres to the rules, is sincere & helpful towards teachers. Has a positive attitude towards learning, communicates well & confides in teachers and takes criticism in the right spirit.	A
Class X	Expresses ideas & opinions freely with classmates. Is always sensitive & responsive towards peers & differently-abled schoolmates. Is receptive to ideas and suggestions from others. Is an inspiration to all, can manage diversity well.	A
Class X	Is punctual and takes part in school programmes regularly. Possesses leadership quality and displays school spirit. Motivated and involves others to join in various events. Takes care of school property and speaks with pride of the school.	A
Class X	Adheres to value systems, abides by rules and regulations. Is ethical and courteous. Respects national flag and symbols. Is sensitive to diversity and respects opposite gender. Does not fight or name attacks.	A

4. HOBBIES AND INTERESTS (HOBBIES AND INTERESTS)

Class	Description	Grade
Class X	Actively plans and participates in literary and creative events such as debates, creative writing, declamation etc. at different levels. Excellent literary skills. An avid reader. Expresses original ideas and collaborates with peers.	A
Class X	Exhibits good organisational and leadership qualities. Is innovative and a keen observer. Participates in club activities at different levels. Demonstrates initiative and enthusiasm for pressing needs of a team.	A

5. SPORTS AND PHYSICAL EDUCATION (SPORTS AND PHYSICAL EDUCATION)

Class	Description	Grade
Class X	Played in an identified sport at representative school at various levels. Excellent hand-eye coordination & athletic agility, endurance & flexibility. Demonstrates sportsmanship, team spirit & hunger to perform well.	A
Class X	Understands the techniques, posture (posture) and is good to health regulation exercises. Shows agility and flexibility, stamina and interest in yoga and can meditate. Adept at page skills to work together.	A

DECLINED FOR ADMISSION TO HIGHER CLASSES
 Assistant Secretary
 Central Board of Secondary Education
 P.S. 1-2, Indraprastha Area,
 I.P. Extension, Faridkot, Delhi - 110002

Handa
 Kiran
 Gurujas

30-09-2013

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

