

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Dheeraj Arora	Client Name	Xencia Technology Solutions Pvt Ltd
Application ID	GQ-XTSPLN-31	Report Status	Closed
Date of Birth	28 Aug 1993	Application Received	23-03-2026
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	08-05-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
12TH STD	Controller of Examinations	28-03-2026	GREEN
LATEST EMPLOYMENT 1	Arun Singh Negi-Team Leader – HR Ops	01-05-2026	GREEN
PERMANENT ADDRESS	Dheeraj Arora	25-03-2026	GREEN
EX EMPLOYMENT 2	Lekha S	08-04-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	24-03-2026	GREEN
10TH STD	Controller of Examinations	NIL	GREEN
PREVIOUS EMPLOYMENT 3	Rakesh Pandey-Consultant Teleperformance	04-01-2026	GREEN
GRADUATION	Controller of Examinations	28-03-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	23-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	24-03-2026	GREEN
NATIONAL IDENTITY 1	PAN Database	26-03-2026	GREEN
NATIONAL IDENTITY 2	UIDAI - Aadhaar	26-03-2026	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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12TH STD

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Central Board of Secondary Education	Central Board of Secondary Education
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Enroll No:	9123880	9123880
Degree:	12TH STD	12TH STD
Major:	Intermediate	Intermediate
Month And Year Of Passing:	2012	2012
Certification Issued Date:	28-05-2012	
SI No:	445322	445322
Remarks:	The following applicant details were verified by Controller of Examinations of Central Board of Secondary Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	28-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

S.No. SSCE / 2012/ 445322

केन्द्रीय माध्यमिक शिक्षा बोर्ड
CENTRAL BOARD OF SECONDARY EDUCATION
अंक विवरणिका MARKS STATEMENT
सीनियर स्कूल सर्टिफिकेट परीक्षा, 2012
ALL INDIA SENIOR SCHOOL CERTIFICATE EXAMINATION, 2012

65332/00041

नाम Name DHEERAJ ARORA
माता पिता संरक्षक का नाम POONAM ARORA
Mother's/Father's/Guardian's Name RAMESH ARORA
अनुक्रमांक Roll No. 9123880

विद्यालय School 65332 JOSEPH & MARY PUB SCH SHASTRI PARK BURARI DELHI

विषय कोड SUB CODE	विषय SUBJECT	प्राप्त अंक MARKS OBTAINED				स्थितिक कोड POSITIONAL GRADE
		लि. TH	प्रा. PR	योग TOTAL	योग शब्दों में TOTAL IN WORDS	
301	ENGLISH CORE	083	XXX	083	EIGHTY THREE	A2
041	MATHEMATICS	085	XXX	085	EIGHTY FIVE	A2
042	PHYSICS	037	029	066	SIXTY SIX	B2
043	CHEMISTRY	032	028	060	SIXTY	C2
048	PHYSICAL EDUCATION	048	028	076	SEVENTY SIX	B1
063	COMPUTER SCIENCE	AB	AB	AB	ABSENT	B1
500	WORK EXPERIENCE					D2
502	PHY & HEALTH EDUCA					D2
503	GENERAL STUDIES					A1

परिणाम Result **PASS**

संक्षेपों का अर्थ : Abbreviations
 AB - विषय में अनुपस्थित Absent in the Subject
 EX - छूट-भाष्य Exempted
 FP - प्रयोगशालक में असफल Fail in Practical
 FT - लिखित में असफल Fail in Theory

दिल्ली Delhi
दिनांक Dated 28-05-2012

Controller of Examinations
Central Board of Secondary Education
Delhi

M. L. Arora
परीक्षा नियंत्रक
Controller of Examinations

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Denave India Pvt Ltd	Denave India Pvt Ltd
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Emp Code:	D69406	D69406
From:	16-01-2023	16-01-2023
To:	16-03-2026	16-03-2026
Designation:	Solution Area Specialist	Solution Area Specialist
Last Drawn Salary:	Not Provided	Rs. 1635000
Reason For Leaving:	Not Applicable	Not Applicable
Rehire Eligibility:	Not Applicable	Yes
Remarks:	The above details were verified by Arun Singh Negi-Team Leader – HR Ops of Denave India Pvt Ltd, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Arun Singh Negi-Team Leader – HR Ops	
Report Verified Date:	01-05-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Fri 01-05-2026 03:41 PM

ce-pallavi <ce-pallavi@denave.com>

RE: Requesting for Ex-Employment Verification for candidate Dheeraj Arora - GQ-XTSPLN-31

To sarun@denave.com

Cc 'Surbhi Sah'; jay@goldquestglobal.in; aarti@goldquestglobal.in; 'ex employment'; 'Parimala'

Hi Team,

PFB the verification remarks.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Denave India Pvt Ltd	Yes
Candidate Name	Dheeraj Arora	Yes
Employee Code/ID/No	D69406	Yes
From (Date of Joining)	16-Jan-2023	Yes
To (Date of Exit/Relieving)	16-Mar-2026	Yes
Designation (At the time of leaving the company):	Solution Area Specialist	Yes
Salary/CTC:	Please Provide	Rs. 1635000
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	Yes
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	

PERMANENT ADDRESS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Candidate Name:	Dheeraj Arora	Dheeraj Arora
Period Of Stay:	Not Provided	Since 2 years to till the date
Address:	House No. 10, Street No. 5/9, Bhalaswa Metro Station, Near Mahashakti Mandir, Guru Nanak Dev Colony, New Delhi - 110042	House No. 10, Street No. 5/9, Bhalaswa Metro Station, Near Mahashakti Mandir, Guru Nanak Dev Colony, New Delhi - 110042
Landmark:	Not Provided	Near Beauty Parlour
Remarks:	Visited the given address, Met Dheeraj Arora (Self), who confirmed that the candidate is residing at the provided address since 2 years to till date, hence closing the check as green and the same is furnished as Annexure.	
Information Source Name:	Dheeraj Arora	
Report Verified Date:	25-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



Full name of the candidate	Dheeraj Arora
Date of verification	25-03-2026
Address as provided by the candidate	House No. 10, Street No. 5/9, Bhalaswa Metro Station, Near Mahashakti Mandir, Guru Nanak Dev Colony, New Delhi – 110042
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	Dheeraj Arora
Relationship with the candidate	Self
Number of years at present residence	Since 2 years
Status (Owned/Rental/Leased/Hostel/PG)	Rented
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)	Near Beauty Parlour
Nearby Police Station (Mandatory)	Bhalaswa Police Station
Any comment regarding the verification	Verified Clear
Name and signature of representative with date	NA
Signature of respondent	NA

Annexure 3 (b)



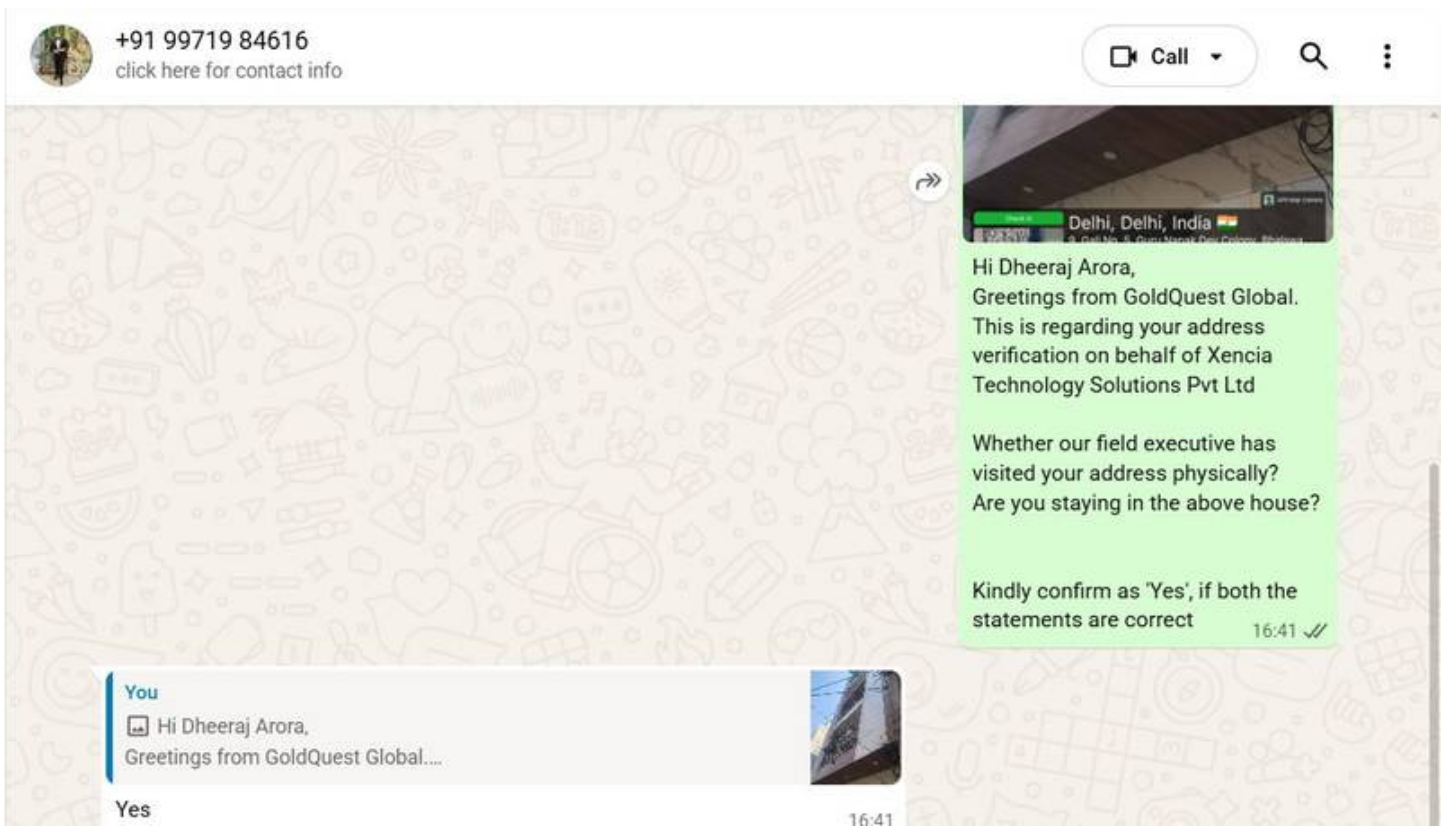
Annexure 3 (c)



Annexure 3 (d)



Annexure 3 (e)



EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Kestone Integrated Marketing Services (CL Educate Limited)	Kestone Integrated Marketing Services (CL Educate Limited)
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Emp Code:	KI-0848	KI-0848
From:	16-05-2022	16-05-2022
To:	13-01-2023	13-01-2023
Designation:	Lead Generation Specialist	Lead Generation Specialist
Last Drawn Salary:	Not Applicable	Not Applicable
Reason For Leaving:	Not Applicable	Better opportunity
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	The above details were verified by Lekha S of Kestone Integrated Marketing Services (CL Educate Limited), found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Lekha S	
Report Verified Date:	08-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	Kestone Integrated Marketing Services (CL Educate Limited)	Yes
Candidate Name	Dheeraj Arora	Yes
Employee Code/ID/No	KI-0848	
From (Date of Joining)	16 May 2022	
To (Date of Exit/Relieving)	13 Jan 2023	Yes
Designation (At the time of leaving the company):	Lead Generation Specialist	Yes
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	Ramya Sumanth Josiah
Reason for Leaving	Please Provide	Better opportunity
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)	No	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No	
DATA – BREACH of any kind	No	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	24-03-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Dheeraj Arora		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-XTSPLN-31		
Current Group	World-Check		
Gender	Male	Date of Birth	28 Aug 1993
Last Screened	24 Mar 2026 06:13	Case Created	24 Mar 2026 06:13
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Dheeraj Arora
 Date Printed: 24-03-2026, 06:14
 Printed By: database check
 Group: World-Check



Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
24 Mar 2026 06:13	database check	Case Screened for Wor ld-Check (Initial/Re- Screen Only)		Desktop Batch
24 Mar 2026 06:13	database check	New Case added		Desktop Batch

NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check [privacy statement](#). You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name: Dheeraj Arora
Date Printed: 24-03-2026, 06:14
Printed By: database check
Group: World-Check



Annexure 5 (c)

Annexure A

Criminal Records Database Checks - India	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record

Annexure B

Civil Litigation Database Checks – India	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record

Annexure C

Credit and Reputational Risk Database Checks – India	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record

Annexure D

Serious and Organized Crimes Database Checks – Global	
Interpol Most Wanted	No record
US & Canada – Most Wanted Lists	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

Annexure 5 (d)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
Most Wanted Lists: Europe and Central Asia	
The Police of Saxony-Anhalt (Sachsen-Anhalt) County, Germany	No record
German Federal Criminal Police Office, Germany	No record
Baden-Württemberg Police, Germany	No record
Bayern Police, Germany	No record

Annexure 5 (e)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
Most Wanted Lists: Africa	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
Most Wanted Lists: Asia Pacific	
Australian National Security, Australia	No record
Australian Crime Commission, Australia	No record
Australian Customs and Border Protection Service, Australia	No record
Australian Federal Police, Australia	No record
New South Wales Police, Australia	No record
Victoria Crime Stoppers, Australia	No record
Hangzhou Police Wanted List, China	No record
Hebei Province Public Security Bureau, China	No record
Central Commission for Discipline Inspection-Top 100 Fugitives, China	No record
Dubai Police, UAE	No record
Hong Kong Police Force, Hong Kong	No record
Criminal Investigation Police, Indonesia	No record
National Police, Indonesia	No record

Annexure 5 (f)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record

Annexure E

Global Regulatory Bodies	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
US and Canadian Regulatory Bodies	
New York Stock Exchange (NYSE), USA	No record
Commodities and Futures Trading Commission (CFTC), USA	No record
Excluded Parties List System [includes General Services Administration (GSA)], USA	No record
Federal Deposit and Insurance Corporation (FDIC), USA	No record
Federal Reserve Board (FRB), USA	No record
Financial Crimes Enforcement Network, USA	No record
HHS-Office of Inspector General (OIG), USA	No record
Department of Health & Human Services, USA	No record
National Credit Union Association (NCUA), USA	No record
Consumer Financial Protection Bureau, USA	No record
Office Comptroller of Currency (OCC), USA	No record
Oregon Department of Consumer & Business Services, USA	No record

Annexure 5 (g)

US Securities and Exchange Commission, USA	No record
New York State Insurance Department, USA	No record
New York Department of Financial Services, USA	No record
New York State Office of General Services, USA	No record
California Department of General Services, USA	No record
Minnesota State Board of Investment, USA	No record
Financial Industry Regulatory Authority, USA	No record
Alabama Securities Commission, USA	No record
Alaska Division of Banking, Securities and Corporations, USA	No record
Arizona Corporation Commission Securities Division, USA	No record
Arkansas Securities Department, USA	No record
BIS Department of Commerce, USA	No record
California Department of Insurance, USA	No record
Colorado Division of Securities, USA	No record
Department of State Directorate of Defense Trade Controls, USA	No record
Department of the Air Force General Counsel, USA	No record
Federal Aviation Administration, USA	No record
Financial Fraud Enforcement Task Force/ StopFraud.gov, USA	No record
Florida Department of Financial Services, USA	No record
Illinois Securities Department, USA	No record
Kansas Securities Commission, USA	No record
Maine Securities Division, USA	No record
Massachusetts Securities Division, USA	No record
Michigan Department of Insurance and Financial Services , USA	No record
Missouri Secretary of State Securities Division, USA	No record
Nebraska Department of Banking and Finance, USA	No record
Nevada Secretary of State Securities Division, USA	No record
New Jersey Bureau of Securities, USA	No record
New Jersey Department of Banking & Insurance, USA	No record
Ohio Department of Commerce Securities Division, USA	No record
Oklahoma Securities Commission, USA	No record
Pennsylvania Banking and Securities Commission, USA	No record
Pennsylvania Department General Services, USA	No record
Tennessee Securities Division, USA	No record
Texas State Securities Board, USA	No record
U.S Courts, USA	No record
Department of Justice, USA	No record
Department of Labor Office of Inspector General, USA	No record
Federal Trade Commission, USA	No record
Virginia State Corporation Commission, USA	No record
Washington State Office of the Insurance Commissioner, USA	No record
Bureau of Industry and Security (BIS)–export violations, USA	No record
Wisconsin Commissioner of Insurance, USA	No record
US Food & Drug Administration	No record

Annexure 5 (h)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
European Regulatory Bodies	
Financial Services Authority (FSA), United Kingdom	No record
Lloyds of London (Lloyds), United Kingdom	No record
HM Revenue and Customs, United Kingdom	No record
Financial Services Authority - Final Notice, United Kingdom	No record
Judiciary of Scotland, United Kingdom	No record
Financial Conduct Authority, United Kingdom	No record
Her Majesty's Courts Service, United Kingdom	No record
Home Office, United Kingdom	No record
Prudential Regulation Authority - Prohibited Individuals, United Kingdom	No record
Companies House - Disqualified directors, United Kingdom	No record
Serious Fraud Office, UK	No record
Department of Trade and Industry, United Kingdom	No record
Malta Financial Services Authority, Malta	No record
Netherlands Courts, Netherlands	No record
Netherlands Financial Intelligence Unit, Netherlands	No record
Supreme Court of the Netherlands, Netherlands	No record
The Netherlands Authority For the Financial Markets, Netherlands	No record
Office of the Director of Corporate Enforcement (ODCE), Ireland	No record
Revenue Commissioners - Irish Tax & Customs, Ireland	No record
The Irish Financial Services Regulatory Authority, Ireland	No record
The Financial Supervision Commission, Isle of Man	No record
Institute for Supervision of Insurance, Italy	No record
Italian Securities Commission (Consob), Italy	No record
Jersey Financial Securities Commission, Jersey	No record
Courts, Jersey	No record
Gibraltar Financial Services Commission, Gibraltar	No record
Asia Pacific Regulatory Bodies	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

Annexure 5 (i)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (HKSF), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

Annexure 5 (j)

Supreme Court, Singapore	No record
Ministry of Law, Singapore	No record
Customs, Singapore	No record
Inland Revenue Authority, Singapore	No record
Ministry of Manpower, Singapore	No record
Thailand Securities and Exchange Commission, Thailand	No record
Supreme Court of Thailand, Thailand	No record
Anti-Money Laundering Office, Thailand	No record
Banking Bureau of Financial Supervisory Commission, Taiwan	No record
Financial Supervisory Commission, Taiwan	No record
Taiwan Supreme Prosecutors Office, Taiwan	No record

Annexure F

Compliance Database	
Office of Foreign Assets Control (OFAC): Specially Designated Nationals & Blocked Persons and names that have been deleted from the OFAC list	No record
Monetary Authority of Singapore	No record
Hong Kong Monetary Authority	No record
Australian Department of Foreign Affairs and Trade (DFAT)	No record
The Australian Transaction Reports and Analysis Centre, Australia	No record
OSFI Consolidated List, Canada	No record
United Nations International Criminal Tribunal for the Former Yugoslavia	No record
International Criminal Tribunal for Rwanda	No record
Global Money Laundering Database	No record
Politically Exposed Persons Database	No record

Annexure G

Sanction & PEP - Global	
US Department of State - Iran and Syria Nonproliferation	No record
US Department of State - Iran, North Korea, and Syria Nonproliferation	No record
Minister of Foreign Affairs -Special Economic Measures -Syria, Canada	No record
US Iran and Syria Nonproliferation Act	No record

Annexure H

Web and Media Searches – Global	
Internet Searches	No record
Media Searches	No record

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:	Dheeraj Arora	Dheeraj Arora
Enroll No:	6130464	6130464
Degree:	10TH STD	10TH STD
Major:	Secondary	Secondary
Month And Year Of Passing:	2010	2010
Certification Issued Date:	28-05-2010	28-05-2010
SI No:	0904944	0904944
Remarks:	The following applicant details were verified by Controller of Examinations of Central Board of Secondary Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	28-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

क्र. 65332/00061
 केन्द्रीय माध्यमिक शिक्षा बोर्ड
 CENTRAL BOARD OF SECONDARY EDUCATION
 विषयवार विष्णादन का विवरण
 STATEMENT OF SUBJECT WISE PERFORMANCE
 माध्यमिक स्कूल परीक्षा, 2010
 ALL INDIA SECONDARY SCHOOL EXAMINATION, 2010
 अनुक्रमिक Roll No. 6130464

0904944
 छात्र का नाम DHEERAJ ARORA
 माता का नाम POONAM ARORA
 पिता का नाम RAMESH ARORA
 जन्म तिथि 29TH AUGUST NINETEEN HUNDRED NINETY THREE
 स्कूल का नाम JOSEPH & MARY PUB SCH SHASTRI PARK BURARI DELHI

विषय कोड Subject Code	विषय Subject	ग्रेड Grade	ग्रेड बिंदु (जी पी) Grade Point (GP)
101	ENGLISH COMM.	B1	08 (EIGHT)
002	HINDI COURSE--A	A1	10 (TEN)
041	MATHEMATICS	A2	09 (NINE)
086	SCIENCE	B1	08 (EIGHT)
087	SOCIAL SCIENCE	A2	09 (NINE)
122	COMM. SANSKRIT	A2	09 (NINE)

औसत ग्रेड बिंदु औसत (जी पी ए) / Cumulative Grade Point Average (CGPA) : 08.8
 परिणाम/Result: ELIGIBLE FOR QUALIFYING CERTIFICATE

अनुपस्थित / Absent in the Subject
 विषय : परीक्षा/प्रयोग : प्रयोगिक : आंतरिक मूल्यांकन में अनुपस्थित
 Account in Theory / Practical Skill / Practical / Internal Assessment

दिल्ली Delhi
 तिथि/Date 28-05-2010
 Controller of Examinations
 Central Board of Secondary Education
 Delhi
 Mghayma
 परीक्षा नियंत्रक
 Controller of Examinations

टिप्पणी / Note:- औसत ग्रेड बिंदु औसत का अर्थ है कि सभी विषयों में अर्जित ग्रेड बिंदुओं का औसत है।
 The CGPA is the average of Grade Points obtained in all the subjects excluding additional 6th subject as per Scheme of Studies.
 ग्रेड बिंदु की निर्दिष्ट समतुल्यता प्रतिशत तथा अंकों को प्रतिशत को निम्नानुसार निर्धारित किया जा सकता है :
 An indicative equivalence of Grade Point and Percentage of Marks can be assessed as follows :
 -> विषयवार अंकों को निर्दिष्ट समतुल्यता प्रतिशत = 9.5 x विषय का ग्रेड। Subject wise indicative percentage of marks = 9.5 x GP of the subject.
 -> अंकों को समग्र निर्दिष्ट समतुल्यता प्रतिशत = 9.5 x औसत ग्रेड। Overall indicative percentage of marks = 9.5 x CGPA.

PREVIOUS EMPLOYMENT 3

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Majorel India Private Limited(Bertelsmann Marketing Services India Private Limited)	Majorel India Private Limited(Bertelsmann Marketing Services India Private Limited)
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Emp Code:	18948	18948
From:	11-Mar-2021	11-Mar-2021
To:	15-May-2022	15-May-2022
Designation:	Executive - Inside Sales	Executive - Inside Sales
Last Drawn Salary:	Not Applicable	Not Disclosed
Reason For Leaving:	Not Applicable	Personal
Rehire Eligibility:	Not Applicable	Yes
Remarks:	The above details were verified by Rakesh Pandey-Consultant Teleperformance of Majorel India Private Limited(Bertelsmann Marketing Services India Private Limited), found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Rakesh Pandey-Consultant Teleperformance	
Report Verified Date:	01-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)



Wed 01-04-2026 04:16 PM

Pandey, Rakesh (MJ IN HR) <rakesh.pandey@mj.teleperformance.com>

Re: Requesting for Ex-Employment Verification for candidate Dheeraj Arora - GQ-XTSPLN-31

To Parimala

Cc jay@goldquestglobal.in; aarti@goldquestglobal.in; 'ex employment'; Yadav, Nisha

i Follow up.

If there are problems with how this message is displayed, click here to view it in a web browser.

Message Majorel - EL.pdf (172 KB)

	Candidate's Particulars	(Please substantiate here)
Company Name	Majorel India Private Limited(Bertelsmann Marketing Services India Private Limited)	Majorel India Private Limited(Bertelsmann Marketing Services India Private Limited)
Candidate Name	Dheeraj Arora	Dheeraj Arora
Employee Code/ID/No	18948	18948
From (Date of Joining)	11-Mar-2021	11-Mar-2021
To (Date of Exit/Relieving)	15-May-2022	15-May-2022
Designation (At the time of leaving the company):	Executive - Inside Sales	Executive - Inside Sales
Salary/CTC:	Confidential	
Was this position: Permanent/Temporary/Contractual	Permanent	
Supervisor's Name	Neena Sharma	
Reason for Leaving	Personal	
Rehire Eligibility	Yes	
Exit formalities completed: (Yes/No)	Completed	
Kindly confirm attached Relieving letter /document is authentic?	Genuine	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	No	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No	
DATA – BREACH of any kind	No	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	No	
Verified By (Name, Contact Number & Designation)	Mentioned in signature	

Rakesh Pandey

9810564348

Consultant Teleperformance | Gurgaon, Haryana, India

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Maharshi Dayanand University	Maharshi Dayanand University
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Enroll No:	7605767	7605767
Degree:	Bachelor of Technology	Bachelor of Technology
Major:	Mechanical Engineering	Mechanical Engineering
Month And Year Of Passing:	May-2016	May-2016
SI No:	16-2007405	16-2007405
Remarks:	The following applicant details were verified by Controller of Examinations of Maharshi Dayanand University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	28-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

क्रम संख्या
Serial No. 16-2007405



पंजीकरण संख्या
Regn. No. 12-BSAIF-0149
अनुक्रमिक संख्या
Roll No. 7669751

महर्षि दयानन्द विश्वविद्यालय रोहतक

(हरियाणा राज्य अधिनियम संख्या २५/१९७५ के अन्तर्गत स्थापित)
('ए' श्रेणी, रा. मू. प्र. प.-प्रत्यायित)

बैचलर ऑफ़ टैक्नोलोजी (मकैनिकल इंजीनियरिंग)

प्रमाणित किया जाता है कि धीरज अरोरा, सुपुत्र/सुपुत्री श्री रमेश अरोरा, विद्यार्थी बी एस अनंगपुरिया इंस्टिट्यूट ऑफ़ टैक्नोलॉजी एवं मैनेजमेंट, फरीदाबाद को इस विश्वविद्यालय द्वारा मई, 2016 में आयोजित तत्सम्बन्धी परीक्षा प्रथम श्रेणी में उत्तीर्ण कर लेने के उपरान्त बैचलर ऑफ़ टैक्नोलोजी (मकैनिकल इंजीनियरिंग) की उपाधि प्रदान की जाती है।

Maharshi Dayanand University, Rohtak

(Established under Haryana Act No. 25 of 1975)

("A" Grade, NAAC Accredited)

BACHELOR OF TECHNOLOGY
(MECHANICAL ENGINEERING)

This is to certify that DHEERAJ ARORA, son/daughter of Sh. RAMESH ARORA, a student of B.S. ANANGPURIA INSTITUTE OF TECHNOLOGY & MANAGEMENT, FARIDABAD is hereby awarded the degree of BACHELOR OF TECHNOLOGY (MECHANICAL ENGINEERING) on his/her having passed the examination for the said degree held in MAY, 2016. He/She is placed in FIRST DIVISION.

परीक्षा-नियंत्रक

Controller of Examinations

कुलसचिव

Registrar

रोहतक, तिथि सितम्बर ३०, २०१६

Rohtak, Dated September 30, 2016

Controller Of Examinations
Maharshi Dayanand University
Rohtak

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



कुलपति

Vice-Chancellor

कुलाधिपति

Chancellor

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-XTSPLN-31	GQ-XTSPLN-31
Candidate Name:	Dheeraj Arora	Dheeraj Arora
Date Of Birth:	28-08-1993	28-08-1993
Father Name:	Ramesh Arora	Ramesh Arora
Address1:	House No. 10, Near Mahashakti Mandir, Guru Nanak Dev Colony, Street No. 5/9, Bhalaswa Metro Station, DL:110042	House No. 10, Near Mahashakti Mandir, Guru Nanak Dev Colony, Street No. 5/9, Bhalaswa Metro Station, DL:110042
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:	23-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-XTSPLN-31
NAME OF THE APPLICANT	Dheeraj Arora
FATHER NAME	Ramesh Arora
DATE OF BIRTH	28-August-1993
ADDRESS OF THE APPLICANT	House No. 10, Near Mahashakti Mandir, Guru Nanak Dev Colony, Street No. 5/9, Bhalaswa Metro Station, DL:110042
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-March-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

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Dheeraj Arora	Dheeraj Arora
Pan Number:	BIWPA5481N	BIWPA5481N
CIBIL Transunion Score:	Not Applicable	756
Scoring Factors:	Not Applicable	. High Balance Build-Up On Non-Mortgage Loans
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:	24-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

REPORT DATE & TIME: 24/03/2026 (11:53:25)

CONTROL NUMBER: 10736280426



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20475

REFERENCE NUMBER : 12

CONSUMER INFORMATION

CONSUMER NAME	: Dheeraj Arora	PAN	: BIWPA5481N
DOB	: 28/08/1993	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 : 6	High Cr/Sanc. Amt : ₹3,85,488	Recent : 06/07/2024
Zero balance : 5	Current : ₹62,066	Oldest : 19/03/2018
Overdue : 0	Overdue : ₹0	

ENQUIRY SUMMARY

TOTAL ENQUIRED	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
2	05/07/2024	0	0	1

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : DHEERAJ ARORA DHEERAJ ARORA D.O.B : 29/08/1993 GENDER : Male CREDITVISION® SCORE : 756

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BIWPA5481N	-	-
VOTER ID	AKC2132389	-	-
CKYC	Z0092566643091	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 10 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	919971984626	-
Mobile Phone	9871433347	-
Mobile Phone	8851563922	-
Mobile Phone	919971984626	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

DHEERAJARORA93@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
H NO- 10 STREET NO-5/9, GURU NANAK DEV COLONY, BHALASWA DAIRY, NEW DELHI, DELHI - 110042	Not Categorized	-	20/07/2024
PLOT NO-35 B 36 BLOCK-C SECTOR-58 NOIDA, UTTAR PRADESH - 201301	Office	-	31/12/2023
C-387 C HAJLIS PARK MODEL TOWN N.S., HANDEI, DELHI - 110033	Permanent	-	31/12/2023
HOUSE NO-C/387/C GALI NO-10 HAJLIS PARK, ADARSH NAGAR NEW DELHI, DELHI - 110033	Residence	-	31/12/2023

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
TWO-WHEELER LOAN (20/06/2024)	Others	Not Available	Not Available	Not Available

Annexure 10 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	06/07/2024	DATE CLOSED	02/08/2025	DATE REPORTED & CERTIFIED	31/08/2025	INACTIVE				
ACCOUNT		AMOUNTS					STATUS					
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 71,500	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 1,178									
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 21,450									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0									
		ACTUAL PAYMENT	₹ 1,178									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/08/2025	END DATE	01/07/2024	LAST PAYMENT					01/08/2025	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	-	-	-	-
2024	-	-	-	-	-	-	000	000	000	000	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	23/10/2023	DATE CLOSED	03/11/2025	DATE REPORTED & CERTIFIED	15/01/2026	INACTIVE				
ACCOUNT		AMOUNTS					STATUS					
TYPE	TWO-WHEELER LOAN	SANCTIONED AMOUNT	₹ 99,930	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	24							
ACCOUNT NUMBER	Not Disclosed	INTEREST RATE	19.86	EHL	₹ 5,078							
OWNERSHIP	INDIVIDUAL	COLLATERAL TYPE	OTHERS									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/01/2026	END DATE	01/10/2023	LAST PAYMENT					03/11/2025	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	04/05/2022	DATE CLOSED		DATE REPORTED & CERTIFIED	15/03/2026	ACTIVE				
ACCOUNT		AMOUNTS					STATUS					
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 8,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	01/03/2026	END DATE	01/04/2023	LAST PAYMENT						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	000	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000

Annexure 10 (d)

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 04/05/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/03/2026	ACTIVE							
ACCOUNT TYPE : CONSUMER LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,000 CURRENT BALANCE : ₹ 0 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 12		STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/03/2026 END DATE : 01/04/2023 LAST PAYMENT :												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	000	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	000	000	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 21/04/2018	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/03/2026	ACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS CREDIT LIMIT : ₹ 65,000 HIGH CREDIT AMOUNT : ₹ 74,400 CURRENT BALANCE : ₹ 62,066 ACTUAL PAYMENT : ₹ 4,500		STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/03/2026 END DATE : 01/04/2023 LAST PAYMENT : 04/03/2026												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	000	000	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	000	000	000	000	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/03/2018	DATE CLOSED : 05/03/2022	DATE REPORTED & CERTIFIED : 31/05/2022	INACTIVE							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS SANCTIONED AMOUNT : ₹ 2,00,000 CURRENT BALANCE : ₹ 0 ACTUAL PAYMENT : ₹ 5,927		STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/05/2022 END DATE : 01/06/2019 LAST PAYMENT : 05/03/2022												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	XXX	000	-	-	-	-	-	-	-
2021	000	000	000	000	000	000	000	000	000	000	000	000

Annexure 10 (e)

2020	000	000	000	000	000	000	000	000	000	000	000	000
2019	-	-	-	-	-	000	000	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	05/07/2024	CREDIT CARD	₹ 2,000
NOT DISCLOSED	21/10/2023	TWO-WHEELER LOAN	₹ 60,000

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	a	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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	BIWPA5481N	BIWPA5481N
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	PAN Database
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:	PAN Database	
Report Verified Date:	26-03-2026	

Annexure 11 (a)



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- Individual/HUF
- Company
- Non-Company
- Tax Professionals & Others
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Home > e-Pay Tax

e-Pay Tax

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

PAN / TAN
BIWPA5481N

Name
DXXXXXJ AXXXXA

< Back

Continue >

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

DHEERAJ ARORA

RAMESH ARORA

29/08/1993

Permanent Account Number
BIWPA5481N


Signature






05082013


NATIONAL IDENTITY 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	988976006814	988976006814
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:	26-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 12 (a)




Unique Identification Authority of India



myAadhaar

English

Dashboard > Check Aadhaar Validity



988976006814 Exists

Aadhaar Verification Completed

Age Band	30-40 years
Gender	MALE
State	Delhi
Mobile	*****616

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

