

**PUNJAB NATIONAL BANK**  
**BO:**

**Information to be submitted to Selection committee for selection of Individual  
Business Correspondent (IBC) by Base Branch**

1. Name of Circle	: Bathinda
2. Name of District	: Bathinda
3. Name of SSAs	: Katha Guru
4. Name of Prospective Individual BC	: AWS
5. Gender	: Male
6. Date of Birth	: 21-01-1993
7. Qualification	: +2
8. Present Address	: KOTHAGURU, near PNB-Bathinda
9. Present Occupation	: online-Services
10. Previous experience, if any	: CSC Center
11. Nature of KYC documents submitted	: Yes
a) For Address Proof	: Aadhar card
b) Identity Proof	: Aadhar card
12. Mobile No. of Proposed Individual BC	: 94177-47239  Gursewak Singh

Sl. No	Particulars	Mark Tick
1	Whether the prospective Individual BC (IBC) fulfills the eligibility criteria	✓
2	Whether he belongs to the villages comprising the SSA	✓
3	Whether he is a defaulter of any Bank/FI (Whether CIBIL report is drawn and check the credit history)	+
4	Whether he is an office bearer of any Political party or religious bodies	✗
5	Whether he has opened Bank account (Settlement account) with the Base Branch. If yes, Bank Account No.	✓
6	Enquiry made from the local Sarpanch (Name - )	✓
7	Enquiry made from Local prominent person	✓
8	Police verification done / Applied for	✓
9	Whether he is having fixed place of business – 100 to 200 Sq feet	✓
10	Whether he has Computer handling knowledge	✓
11	Whether he is conversant with Internet Banking	✓
12	Whether he has any PC / Laptop	✓

13	Whether he has internet connectivity – Dongel / Data Card	✓
14	Whether he has sufficient financial means to set up the KIOSKS (Investment of Approx. Rs. 55000/-)	✓
15	Whether he is willing to give FD of Rs. 10000/- to be kept as lien	✓
16	Whether he is in a position to provide cash amounting to Rs.25000/- for regular cash management	✓
17	Whether he is having any conveyance ( Motor Cycle etc.)	✓
18	Whether he proposes to take loan from the Bank	✓
19	Whether the schedule of charges payable to BC has been explained to the prospective IBC	✓
20	Whether he is willing to work with this remuneration	✓
21	Whether he has been explained that the contract will be initially for one year which may extend by one year at a time for 2 additional terms subject to satisfactory performance	✓
22	Whether he is willing to abide by all the present and future rules/ guidelines of the Bank, RBI, Government of India, State Government and any other such institutions.	✓

Signature of Prospective IBC:

*Gurjeet Singh*

Recommendations of the Base Branch Incumbent Incharge



Punjab National Bank

Kotha GuruDate 04-07-2024

## Application for Business Correspondent Agent (Individuals)

I request the Bank to approve me to act as a Business Correspondent Agent for one year / renew the approval to act as Business Correspondent Agent for a further period of one year.

The required details are given below.



## A. Applicant Name &amp; Address (All IN BLOCK LETTERS)

(Please tick wherever applicable) (Strike out which is not Applicable)

Particulars	
TITLE	Mr.
FIRST NAME	Gursewak Singh
MIDDLE NAME	
LAST NAME	Singh
FATHER/ SPOUSE NAME	Dablit Singh
RESIDENTIAL ADDRESS	Kotha Guru, Near Pnbbank Bathinda Jassda Da Agarkh
House No.	
Mohalla	
Village / Town	Kotha Guru
District	Bathinda
State	Punjab
Pin Code	151206

\*Copy of Aadhaar Card/ Passport/Latest Telephone/Electricity/ Credit Card bill/ Income/ Wealth Tax Assessment Order/Ration Card, Bank a/c Statement/Letter from employer [subject to the satisfaction of the Bank] should be submitted as proof of residence.

**B. Please produce original for verification.**

	Date of Birth <u>21-01-1993</u>	Age : <u>31</u>	
Phone No.	Home :	Business :	
Gender	<input checked="" type="checkbox"/> Male	Female	
Mobile/Fax	Mobile : <u>94177-47239</u>	Fax :	
Marital Status	<input checked="" type="checkbox"/> Married	Unmarried	Others
Educational Qualifications	<u>+2</u>		
Language Known	<u>English, Punjabi, Hindi</u>		
Occupation	<u>CSC</u>		
Staying at the address mentioned since	<u>By Birth</u>		

**C. Area Proposed to be Covered as the Business Correspondent :**

S.No.	Name of District	Name of Block / Ward	Name of Villages / Mohalla	PNB base branch
	<u>Bathinda</u>	<u>Rampura phull</u>	<u>Kotha Guru</u>	<u>Kotha Guru</u>

D. Only For Retired Employees/Ex-servicemen

1. Name of organization from where retired

PAN NA

2. Designation at the time of retirement :

PAN NA

3. No. of years served : PAN NA

4. Experience in Banking / Financial sector (specify if any) PAN NA

5. Activity of the applicant for the last 5 years( if necessary please attach sheets)

E. Other Details Required:

E-mail ID : gursemakgill0056@gmail.com

PAN/GIR NO. @

Annual Income : Rs. 200000 —

@ In the absence of either PAN or GIR Number, the applicant(s) should submit Form 60/61 in duplicate, under Rule 114B of Income Tax rules

Assets & Liabilities as on ..... (Rs Lakh)				
S. No	Assets	Value	Liabilities	Value

(Enclose latest income tax return, wherever applicable)

At present, I am/We are enjoying credit facilities from the following Banks/FIs:

Name of the Bank/FI & Branch	Nature of facility	Limit Sanctioned	Outstanding Balance (Rs Lakhs)	Securities

Furnish details of two references, i.e. names of persons of repute in the locality with full address and Phone Number.

1. Jagdeep Singh
2. Gagandeep Singh

**F. I declare that, (Affidavit duly attested by Notary Public to be attached)**

- a) I have not been found to be of unsound mind by a competent jurisdiction;
- b) I have not been found guilty of criminal misappropriation or criminal breach of trust or cheating or forgery or an abatement of or attempt to commit any such offence by a court of competent jurisdiction;
- c) I have not been found guilty of or to have knowingly participated in or connived at any fraud, dishonestly or misrepresentation against a banker or an insurer in the course of any judicial proceeding relating to any banking or the course of an investigation of the affairs of a Banker; and
- d) I have not violated the code of conduct specified of the bank;
- e) I enclose the following documents in support of the education qualifications, previous experience and proof of residence :

(a) Aadhar card      (b) Pancard      (c) IIBF

- f) I have read and understood Punjab National Bank's guidelines regarding Business Correspondent and the same is acceptable and binding upon me.
- g) No right to employment in bank shall accrue or arise by virtue of contractual assignment as Individual BC. I fully understand and agree that the work being assigned to me is purely of contractual nature under Principal and Agency arrangement. I shall not be entitled to claim permanent absorption or any other claim or benefit against the Bank / employment.

Note: BCA to submit above declaration separately on the Affidavit duly attested/ Notarised alongwith this application.

I hereby declare that all the information provided is correct to the best of my knowledge and belief and I request you to approve me to act as a Business Correspondent Agent for a period of one year from \_\_\_\_\_ to \_\_\_\_\_ in the location of Kishan Gurur

I undertake not to share the customer details with others and use it only for the purpose of canvassing Bank business. I agree to enter into a MoU with Punjab National Bank in the event of selection as a Business Correspondent.

Yours faithfully,  
Gurjeet Singh  
(Signature of the Applicant)

Particulars of Introduction / Identification (Provide A or B or C)

A. If the applicant is already a customer of the Branch :

Nature/Type of Account

Saving

Account Number

B. Introduction from an existing account holder of the branch or any person to the satisfaction of the Branch Manager

Name of the Introducer ..... Jaydeep Singh ..... Type of account and a/c No. ....

Address of the introducer ..... Kotha Guru, Bathinda, Punjab

PIN CODE ..... 151206 ..... Phone No. .... 95927 01343

Account held since.....

I hereby introduce the above named applicant(s) and certify that I know Mr/Ms/Km Gursawak Singh for the past ..... 6 Years ..... months/years and confirm his/her occupation and address as stated in this application. To the best of my knowledge, he bears a good moral character and can undertake the work of Bank's BC Agent responsibly. I also attest his/her signature(s).

Gursawak Singh  
Signature of the applicant  
verified by introducer

Jaydeep Singh  
Signature of the Introducer



Signature of the verifying Official  
Name of the verifying officer with PA No.

**Particulars of Introduction / Identification (Provide A or B or C)**

A. If the applicant is already a customer of the Branch :

Nature/Type of Account

Saving

Account Number

3479000101093866

B. Introduction from an existing account holder of the branch or any person to the satisfaction of the Branch Manager

Name of the Introducer

No. 3479000101093866

Gayandeep Singh Maini

Type of account and a/c

Address of the introducer

V.P.O. Kotha Guru, Bathinda (151206)

PIN CODE 151206

Phone No. 9888390084

Account held since.....

I hereby introduce the above named applicant(s) and certify that I know Mr/Ms/Km  
*Gurjeet Singh* for the past ..... 3 years ..... months/years and confirm his/her  
occupation and address as stated in this application. To the best of my knowledge, he  
bears a good moral character and can undertake the work of Bank's BC Agent  
responsibly. I also attest his/her signature(s).

Signature of the applicant  
verified by introducer

*Gayandeep Singh*  
Signature of the Introducer



Signature of the Verifying Official  
Name of the verifying officer with PA No.

Pw

(i) Copy of the Passport alone where the address on the passport is the same as the address on the Account Opening Form  
(OR)

ii. Any one document from each of the under-noted 2 lists, for a Photo ID and a proof of residence :

**List I (latest/recent)**

- 1. Passport where the address differs,
- 2. Voter's Identity Card
- 3. PAN Card
- 4. Driving License
- 5. Govt./Defense ID card
- 6. ID cards of reputed employers
- 7. Letter from a recognized public authority or Public
- 8. Letter from Employer verifying the identity and residence of the applicant
- 9. Aadhaar Card, in case the applicant is residing at the address mentioned therein.

\* subject to the Bank's satisfaction

**List II (latest/ recent)**

- 1. Telephone Bill
- 2. Bank Account Statement
- 3. Income/Wealth Tax Assess. Order
- 4. Credit Card Statement
- 5. Electricity Bill
- 6. Ration Card

**FOR BANK'S USE ONLY**

Shri / Smt / Km \_\_\_\_\_ (Applicant) interviewed and found suitable for appointment as Business Correspondent. We recommend that he / she may be approved for appointment as Business Correspondent.

Signatures of the members of the Interview Committee (with Name & designation)

Signature of Circle Head

Name of Circle Head \_\_\_\_\_

Circle Office \_\_\_\_\_

Place & Date :

(A Govt. of India Undertaking)

To

The Dy. Circle Head

C/O Bathinda

Reg:- Appointment of BC Agent Sh. Gursewak Singh at location Kotha Guru

Sir

Here I recommended that Sh. Gursewak Singh so Daljit Singh Vill Kotha Guru Post Kotha Guru, Bathinda 151206, is found suitable for the appointment of BC Agent at Mapped Location Kotha Guru(346900) Enclosures:-

- Annexure 1.1A & 1B
- IIBF Certificate
- Police Verification Certificate
- Photocopy of PAN CARD
- Photocopy of AADHAR CARD
- Photocopy of Education documents 10<sup>th</sup> & 12<sup>th</sup> marksheets

He is a good person with good reputation in the market.

Regards



Name :- Preetpal Singh

Designation :- Branch Manager

PF No. 5169583

E-STAMP : IN-PB52646165452009V

STAMP DUTY: 100/- DATE: 23-10-2023

KAMALJIT SHARMA ASTAM FROCE (BHAGTA) PB.

## ਇਕਰਾਰ ਨਾਮਾ ਰਹਿਨ ਦੁਕਾਨ ਸਬੰਧੀ,

ਅਸੀਂ ਬਾਵਾ ਸਿੰਘ ਪੁੱਤਰ ਜੋਹੀਂਦਰ ਸਿੰਘ ਪੁੱਤਰ ਸਾਉਣ ਸਿੰਘ ਵਾ ਕੁਲਵੰਡ ਸਿੰਘ ਪੁੱਤਰ ਬਾਵਾ ਸਿੰਘ ਪੁੱਤਰ ਜੋਹੀਂਦਰ ਸਿੰਘ ਹਿਸਾ ਥੁੰਬ ਵਾਸੀਆਨ ਕੌਠਾ ਗੁਰੂ ਤਹਿਸੀਲ ਫੁਲ ਜ਼ਿਲਾ ਬਠਿੰਡਾ ਦੇ ਵਸਨੀਕ ਹਾ ਅਤੇ ਸਾਡੀ ਮਾਲਕੀ ਕਬਜ਼ੇ ਹਿੱਸੇ ਅੰਦਰ ਦੀ ਜਗਾ ਤਦਾਈ ਵਿੱਚ ਦੁਕਾਨ । ਮਰਲੇ 3 ਸਰਮਾਈਆ ਹਿਸਾ 12/648 ਮਿਲ ਸੁਮਲਾ ਜਾਮੀਨ ਤਦਾਈ 3 ਕਨਾਲ 12 ਮਰਲੇ ਖਸਰਾ ਨੈਬਰ 1021/2(3-12) ਪਾਤਾ/ਖਤੌਨੀ ਨੈਬਰ 1/24, ਜ਼ਿਸਦਾ ਹਚੁਦ ਅਰਥ ਜੋਲ ਚੜਦੇ ਪਾਸੇ ਜੀਤੀ ਸਿੰਘ, ਲਈਏ ਪਾਸੇ ਸੜਕ, ਪਹਾੜ ਵਿਚ ਗੁਰਮੈਂਦਰ ਸਿੰਘ, ਦੱਖਣ ਜਗਰਾਜ ਸਿੰਘ ਪੁੱਤਰ ਦਲੇਲ ਸਿੰਘ, ਵਾਕਾ ਰਕਬਾ ਕੌਠਾ ਗੁਰੂ-1 ਨੂੰ ਮਹਿ ਜਮ੍ਹਾਲਾ ਹਚੁਕ ਦਾਖਲੀ, ਖਰਜੀ ਹੱਕ ਰਸਤਾ, ਵਾ ਕੁਲ ਹਚੁਕ ਦੇ ਬਦਲੇ ਰਕਮ 55,000/ਰਪੇ (ਪੰਜਾਬ ਹਜ਼ਾਰ ਰੁਪੈ) ਵਿੱਚ ਪਾਸ ਗੁਰਮੈਵਕ ਸਿੰਘ ਪੁੱਤਰ ਦਲੀਤ ਸਿੰਘ ਪੁੱਤਰ ਅਮਰ ਸਿੰਘ ਵਾਸੀ ਕੌਠਾ ਗੁਰੂ ਤਹਿਸੀਲ ਫੁਲ ਜ਼ਿਲਾ ਬਠਿੰਡਾ ਨਾਲ ਰਹਿਨ ਵਾ ਕਬਜ਼ਾ ਕਰਨੇ ਦਾ ਪੁਖਾਤਾ ਕਰਕੇ ਬਿਆਨੇ ਦੀ ਰਕਮ 50,000/ਰਪੇ (ਪੰਜਾਬ ਹਜ਼ਾਰ ਰੁਪੈ) ਨਗਾਦ ਗਵਾਹਾ ਦੇ ਸਾਹਮਣੇ ਵਸੂਲ ਕਰ ਲੀਏ ਹੈ ਅਤੇ ਬਾਕੀ ਦੀ ਰਹਿੰਦੀ ਰਕਮ ਮਿਤੀ 22-10-2026 ਤੱਕ ਮੁਰਤਹਿਨ ਤੋਂ ਵਸੂਲ ਕਰਕੇ ਮੁਰਤਹਿਨ ਜਾ ਮੁਰਤਹਿਨ ਜਿਸ ਦੇ ਨਾਮ ਕਹਾਂਗੇ ਉਸਦੇ ਹੱਕ ਵਿੱਚ ਰਹਿਨ ਨਾਮ ਰਜਿਸਟਰੀ ਤਸਦੀਕ ਕਰਵਾਉਣ ਦਾ ਪਾਬੰਦ ਹੋਵਾਗਾ। ਜੇਕਰ ਰਹਾਨ ਹਸਥ ਭੁਦ ਰਹਿਨ ਨਾਮ ਰਜਿਸਟਰੀ ਤਸਦੀਕ ਕਰਵਾਉਣ ਤੋਂ ਇਨਕਾਰ ਕਰਾਗਾ ਤਾਂ ਮੁਰਤਹਿਨ ਨੂੰ ਹੱਕ ਹੋਵੇਗਾ ਕਿ ਉਹ ਮਾਰਫਤ ਅਦਾਲਤ ਗਹੀ ਰਜਿਸਟਰੀ ਰਹਿਨ ਨਾਮ ਤਸਦੀਕ ਕਰਦੇ, ਜੋ ਹਰਜਾ ਖਰਦਾ ਹੋਵੇਗਾ, ਉਹ ਸਾਰਾ ਮੇਰੇ ਜਿਮੇਵਾਂ ਹੋਵੇਗਾ। ਇਹ ਕਿ ਜੇਕਰ ਉਕਤ ਦੁਕਾਨ ਪਰ ਕੋਈ ਲੱਨ/ਲਿਮਟ ਹੋਇਆ ਤਾਂ ਮੇਰੇ ਰਜਿਸਟਰੀ ਤਸਦੀਕ ਕਰਵਾਉਣ ਤੋਂ ਪਹਿਲਾਂ ਹੱਕ ਕਰਵਾਉਣ ਦਾ ਪਾਬੰਦ ਹੋਵਾਗਾ। ਜੇਕਰ ਸੜਕ ਚੜੀ ਹੁੰਦੀ ਹੈ ਤਾਂ ਉਸ ਸਬੰਧੀ ਮਾਲਕ ਨੂੰ ਜੋ ਵੀ ਕਲੋਂ ਮਿਲਦਾ ਹੈ ਤਾਂ ਇਸ ਸਬੰਧੀ ਗੁਰਮੈਵਕ ਸਿੰਘ ਨੂੰ ਕੋਈ ਇੰਤਰਾਜ ਨਹੀਂ ਹੋਵੇਗਾ। ਲਿਹਾਜਾ ਇਹ ਇਕਰਾਰ ਨਾਮਾ ਰਹਿਨ ਦੁਕਾਨ ਸਬੰਧੀ ਲਿਖਾ ਦਿੱਤਾ ਕਿ ਸਨੌਰ ਰਹੇ। ਮਿਤੀ 23-10-2023

ਗਵਾਹ

ਉਕਤ

ਗਵਾਹੀਪ ਸਿੰਘ ਪੁੱਤਰ ਹਸਿੰਦਰਪਾਲ

ਬਾਵਾ ਸਿੰਘ

ਕੁਲਵੰਡ ਸਿੰਘ

ਸਿੰਘ ਵਾਸੀ ਕੌਠਾ ਗੁਰੂ  
*[Signature]*

*[Signature]*

*[Signature]*

ਗਵਾਹ- ਜਗਦੇਵ ਸਿੰਘ ਪੁੱਤਰ ਨਾਹਰ

ਗੁਰਮੈਵਕ ਸਿੰਘ ਮੁਰਤਹਿਨ ਹਸਤ ਹੈ

ਸਾਰ ਵਾਸੀ ਭੁਨਜ ਬਰੰਜ

*[Signature]*

14/10/2023  
Chadha Jatti Xo (P)

23/10/23

संलग्न संख्या : No. T110U

**047687 ਪੰਜਾਬ ਸਕੂਲ ਸਿੱਖਿਆ ਬੋਰਡ  
PUNJAB SCHOOL EDUCATION BOARD**

ਮੇਟਿਕੁਲੇਸ਼ਨ ਪਰੀਕਸ਼ਾ

ਮਾਰਚ-2010

Matriculation Examination

MARCH-2010

ਪੁਸ਼ਟ ਪੱਤਰ / CERTIFICATE

B-29



ਪ੍ਰਮਾਣਿਤ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ / Certified that, ਗੁਰਸੇਵਕ ਸਿੰਘ / GURSEWAK SINGH

ਰੋਲ ਨੰ. / Roll No. 301734

ਰਾਜ. ਨੰ. / Regn. No. B-07-BTD.S-422997

ਪਿਤਾ ਦਾ ਨਾਮ / Father's Name: ਦਲਜੀਤ ਸਿੰਘ / DALJIT SINGH

ਮਾਤਾ ਦਾ ਨਾਮ / Mother's Name: ਅਮਰਿੰਦਰ ਕੌਰ / AMRINDER KAUR

ਜਨਮ ਮਿਤੀ / Date of Birth : 21/01/93 (ਦਿਵੀ ਸਤੰਤਰੀ ਉਮੀ ਮੈਂਡਿਨਾਂ)

(TWENTY FIRST JANUARY NINETEEN HUNDRED NINETY THREE)

ਸਨਾਤ / ਸਿਖਾ / School / District : ਕੋਟਿਮੰਡ ਸੀਨੀਅਰ ਸੈਕੰਡਰੀ ਸਕੂਲ, ਕੋਠਾ ਗੁਰੂ (ਬਥਿੰਡਾ)

GOVT. SENIOR SECONDARY SCHOOL, KOTHA GURU, (BATHINDA)

ਬੋਰਡ ਦੀ ਮੇਟਿਕੁਲੇਸ਼ਨ ਪਰੀਕਸ਼ਾ

ਮਾਰਚ-2010

ਪਾਸ ਹੋਈ ਹੈ / has passed the

Matriculation Examination

MARCH-2010

of this Board.

ਮਾਲਕੀ ਦਾ ਵੇਰਵਾ / Detail of Marks

Sr. No.	Subject / Subjects	ਪ੍ਰਾਪਤ ਮਾਰਕ / Marks Obtained	ਪ੍ਰਾਪਤ ਮਾਰਕ / Pass Marks	ਮਾਨਸਿਕ ਮਾਰਕ / Maximum Marks
1.	ਪੰਜਾਬ / Punjabi or ਪੰਜਾਬੀ ਭਾਸ਼ਾ	099	50	150
2.	ਅੰਗਰੇਜ਼ੀ / English	049	33	100
3.	ਹਿੰਦੀ / Hindi	072	33	100
4.	ਮਾਤਰਿਕ / Mathematics	051	33	100
5.	ਵਿਗਿਆਨ / Science (ਵਿਕਾਸੀ / Theory 033 + ਪ੍ਰਯੋਗੀ / Practical 020)	053	33	75+25=100
6.	ਸਮਾਜਿਕ ਪ੍ਰਿਕਿਆ / Social Studies	057	33	100
7.	ਵਿਕਾਸ & ਸਹੀਤੀ ਵਿਗਿਆਨ / (ਵਿਕਾਸੀ / Theory 025 + ਪ੍ਰਯੋਗੀ / Practical 056) Health & Physical Education	081	33	30+70=100
8.	ਵਾਲਵਾਦੀ ਵਿਗਿਆਨ / ਵਾਲਵਾਦੀ ਵਿਗਿਆਨ (ਵਿਕਾਸੀ / Theory 038 + ਪ੍ਰਯੋਗੀ / Practical 031) Elective Subject - AGRICULTURE	069	33	40+60=100
9.	ਕੰਪਿਊਟਰ ਸਾਈਅਨ / (ਵਿਕਾਸੀ / Theory 041 + ਪ੍ਰਯੋਗੀ / Practical 035) Computer Science	076	33	60+50=110

ਮਾਧਿਕਾਰਿਕ ਅਨੀਤ ਸਿੰਘ ਨਾਨਾ

14 ਜੂਨ, 2010

ਮੁੰਤਾਬ ਇੰਡੀਆ  
ਸੰਵੰਧ



卷之三十一

ਪੰਜਾਬ ਸਰਕਾਰ ਮਿਡਿਆ ਸੋਚ

PUNJAB SCHOOL EDUCATION BOARD

SENIOR SECONDARY (CLASS VIII) EXAMINATION CERTIFICATE WITH DETAILED MARKS SHEET

NET C-14



संकेत संख्या : Certified by : रामेश्वर Singh CHILSWAN SINGH  
संकेत संख्या : 221228609

2212239608

• 17 mm film

B-07-BTD-S-422997

**2. Father's Name : *ram Singh DALAL SINGH***

Mother's Name: WIDOW OF ARTHUR KAUFMANN

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GOVT. SENIOR SECONDARY SCHOOL (BOYS) KOTHI-GUJRI (BATHINDA)

मानोनिया द्वारा आयोजित की गई एक परीक्षा के लिए इसमें सभी विषयों का अंक विवरण निम्नलिखित तरीके से दिया गया है। यह अंक विवरण एक साल के लिए बनाया गया है।

#### REFERENCES

MARKS - I SEMESTER - I						
S. No.	Subject / Subjects	Total Theory Marks/CC	Total Practical Marks/CC	Total Marks / Grade		
1	GENERAL ENGLISH	025	017	042/080		
2	GENERAL PUNJABI	037	021	058/080		
3	PUNJABI (ELECTIVE)	025	021	046/080		
4	HISTORY	026	022	048/080		
5	PHYSICAL EDUCATION & SPORTS	024	008	032/080		
6	ENVIRONMENTAL EDUCATION				B	A
7	COMPUTER SCIENCE					

SUMMER SEMESTER 11

SEMESTER-II					
GENERAL ENGLISH	063	029	XXX	082/120	
GENERAL PUNJABI	063	027	XXX	090/120	
PUNJABI (LITERATURE)	051	027	XXX	078/120	
PHYSICAL EDUCATION & SPORTS	054	029	XXX	083/120	
ENVIRONMENTAL EDUCATION	035	016	045	096/120	
COMPUTER SCIENCE					B A

समूक्त रिपोर्ट / Cumulative Report

Sr. No.	Subjects / Subjects	नवीन अंक / Cumulative Result		वास्तविक Total Marks	Grade
		नवीन - I Semester-I (प्रारंभिक) Final Exam	नवीन - II Semester-II (प्रारंभिक) Mark obtained		
1	GENERAL ENGLISH	042	082	124	B
2	GENERAL PUNJABI	058	090	148	B
3	PUNJABI (ELECTIVE)	046	078	124	B
4	HISTORY	046	083	129	B
5	PHYSICAL EDUCATION & SPORTS	060	090	156	A
6	ENVIRONMENTAL EDUCATION	B	B		B
7	COMPUTER SCIENCE	A	A		A
<b>बॉल अंक / Grand Total</b>		<b>252/400</b>	<b>429/600</b>	<b>681/1000</b>	<b>B</b>

ਸਾਹਿਬਜ਼ਾਦਾ ਅਜੀਤ ਸਿੰਘ ਨਗਰ  
ਮਿਤੀ: 7 ਜਨ, 2012

त्रिवेदी  
२ अक्टूबर  
महाराष्ट्र



Membership No./  
Registration No.  
802484412



Gursewak Singh



Sr. No. 360576  
**INDIAN INSTITUTE OF BANKING & FINANCE**

*Certificate of the Institute*

*The Governing Council of  
Indian Institute of Banking & Finance  
do hereby certify that*

**GURSEWAK SINGH**

*has successfully passed the*

**CERTIFICATE EXAMINATION FOR BUSINESS CORRESPONDENTS / FACILITATORS**

*of the Institute.*

MUMBAI, DATED 15th DEC 2023

ISSUED IN PURSUANT TO CLAUSE 3 (c) OF  
THE MEMORANDUM OF ASSOCIATION OF  
THE INSTITUTE

Signature valid

Digital signature by DS INDIAN INSTITUTE OF BANKING AND FINANCE 5  
Date: 2024-01-30 19:02:54 UTC  
Reason: Examination Completed  
Location: Mumbai - INDIA

**BISWA KETAN DAS**  
CHIEF EXECUTIVE OFFICER  
For and on behalf of the Governing Council



# Office of Sr. Supdt. of Police

## Bathinda Punjab, (India)

### Character Certificate

This is to certify that GURSEWAK SINGH S/O DALJIT SINGH , His Present Address is 626 JASSDA DA AGAVARH JASSDA DA AGAVARH JASSDA DA AGAVARH JASSDA DA AGAVARH RAMPURA PHUL KOTHA GURU falling with in the jurisdiction of Police Station Dialpura , District Bathinda, Punjab (India). He bears a good moral character,reputation and nothing adverse is found against him criminally in the police record during his stay at the above mentioned addresses. This Certificate is issued for the purpose of Private Work.

  
Incharge  
Distt. Sevinjh Kender  
O/o S.S.P., Bathinda  
For Sr. Supdt. of Police

District:- Bathinda  
Email:- sspbtacomass2@gmail.com  
Contact:- 0164-2223001



No.:2024/224710/CHARACTER

Print Date: 19-Jan-2024 10:12:04

DSK/SDSK Unique ID:-1306480 / 06/01/2024

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA

GURSEWAK SINGH

DALJIT SINGH

21/01/1993

Permanent Account Number

HHVPS5784N

गुरसेवक सिंह

Signature



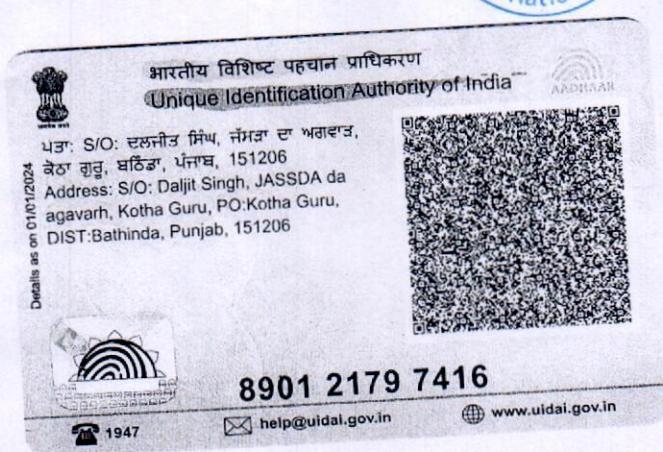
30/12/2016



Gursewak Singh



Gursewak Singh



## A/c. Ledger Inquiry

Page 1 of 3

A/c. ID	3469001705009787	A/c. Status	ACTIVE	A/c. Status Date	11-10-2022
A/c. Open Date	26-08-2014	GL Subhead		A/c. Close Date	
Opening Bal.	INR 204.24	Closing Bal.	INR 74.34	A/c. Type	CUSTOMER ACCOUNT
Funds in Clg.		Effective Available Amt.	INR 74.34	Available Amt.	INR 74.34 CR.
		Float Bal.	INR 0.00	Effective Available Amt.	INR 0.00 CR.

Tran. Date Value Date Instr. No Particulars

CCY Debit Amt. Credit Amt. Bal.

02-01-2024	02-01-2024	UPI/400262975780/P2M/g522746044@yob/CHAND SINGH SO	INR 30.00	174.24CR.
04-01-2024	04-01-2024	ATM ANN.CHRG FOR CARD-5941 YEAR ENDED 2023-2024	INR 174.24	0.00CR.
24-01-2024	24-01-2024	BY HAPPY MEDICOS	INR 35.000.00	35.000.00CR.
24-01-2024	24-01-2024	SELF	INR 35,000.00	0.00CR.
05-02-2024	05-02-2024	UPI/403694168233/P2V/6280537854@ax/HARJIT SINGH	INR 4,000.00	4,000.00CR.
05-02-2024	05-02-2024	ATM WDR 403615019850 DAC BATHINDA \	INR 0.00CR.	0.00CR.
09-02-2024	09-02-2024	UPI/404084517324/P2V/sumanbhalal481@okhdfcbank/SUM	INR 10,000.00	10,000.00CR.
09-02-2024	09-02-2024	ATM WDR 2373 PNB \PNB KOTHAGURU GURUDWAR VA BATH	INR 0.00CR.	0.00CR.
13-02-2024	13-02-2024	UPI/404453056486/P2V/gilgurusewak901@okcicil/GURSE	INR 500.00	500.00CR.
13-02-2024	13-02-2024	UPI/404432221321/P2M/euronetgpay.rch@cic/EURONET	INR 210.90	289.10CR.
13-02-2024	13-02-2024	UPI/404432249012/P2M/euronetgpay.rch@cic/EURONET	INR 210.90	78.20CR.
14-02-2024	14-02-2024	SHORTFAL REC- ATM ANN.CHRG FOR CARD-5941 YEAR ENDE	INR 2.76	75.44CR.
14-02-2024	14-02-2024	SHORTFAL REC- SMS CHRG FOR 01-10-2023to31-12-2023	INR 17.40	58.04CR.
14-02-2024	14-02-2024	UPI/404572963339/P2M/gpay-11188721167@okbilaxis/Be	INR 50.00	8.04CR.
14-02-2024	14-02-2024	UPI/404553419442/P2V/maninermaninder614@okcicil/R	INR 400.00	408.04CR.
19-02-2024	19-02-2024	UPI/405047977228/P2M/gpaybilpay.rch@okpayaxis/G	INR 30.00	378.04CR.
20-02-2024	20-02-2024	UPI/405182078979/P2M/gpaybilpay.rch@okpayaxis/G	INR 240.90	137.14CR.
03-03-2024	01-03-2024	3469001705009787.int.Pd 01-12-2023 to 29-02-2024	INR 13.00	150.14CR.
03-03-2024	08-03-2024	UPI/406892288990/P2M/q646510057@yob/MOHD FAIJAN SO	INR 50.14CR.	

Page 1 of 1

	16-03-2024	16-03-2024	UPI/407662519474/P2V/gagandeep.maini12@pnbs/GAGANDE	INR	800.00	850.14CR.
	16-03-2024	16-03-2024	UPI/407691623079/P2M/hsbimopad 20539784-02e201000/	INR	800.00	50.14CR.
	18-03-2024	18-03-2024	UPI/407815041966/P2V/jasssidhukothaguru@okaxis/JAS	INR	2,945.00	2,995.14CR.
	18-03-2024	18-03-2024	UPI/444476642811/P2M/netplus.bdpq@icici/Netplus Br	INR	2,944.00	51.14CR.
	07-04-2024	07-04-2024	SMS CHRG FOR:01-01-2024 to 31-03-2024	INR	5.90	45.24CR.
	07-04-2024	07-04-2024	IMPS-IN/409817205061/9592701343/JAGDEEP	INR	100.00	145.24CR.
	13-04-2024	13-04-2024	UPI/410407554649/P2M/paytmqr281005050101ttzob05al/	INR	100.00	45.24CR.
	28-04-2024	28-04-2024	UPI/41965967852/P2M/q522746044@yb/CHAND SINGH SO	INR	30.00	15.24CR.
	29-04-2024	29-04-2024	NACH/3381835484/0021002/NACH MSP WH 14223425	INR	2,77,550.00	2,77,565.24CR.
	01-05-2024	01-05-2024	UPI/412203133614/P2V/happymedics7@okcici/HAPPY M	INR	1,000.00	2,78,565.24CR.
	01-05-2024	01-05-2024	UPI/412293610238/P2M/gpayrecharge@okpayaxis/Google	INR	240.90	2,78,324.34CR.
	03-05-2024	03-05-2024	UPI/412473887891/P2M/paytmqr2810050501011nv52drd/	INR	100.00	2,78,224.34CR.
	04-05-2024	04-05-2024	UPI/412514156291/P2A/3469000101093866@pnb0346900/	INR	70,000.00	2,08,224.34CR.
	04-05-2024	04-05-2024	UPI/412650421839/P2V/amanpreetpunni-6@okaxis/FRIEN	INR	40.00	2,08,184.34CR.
	05-05-2024	05-05-2024	UPI/412656834332/P2V/harpreetkaurgill7756@okhdfcb/	INR	600.00	2,07,584.34CR.
	05-05-2024	05-05-2024	UPI/412656860564/P2V/gillgursewak901@okcici/GURSE	INR	50,000.00	1,57,584.34CR.
	05-05-2024	05-05-2024	UPI/412659601426/P2M/g522746044@yb/CHAND SINGH SO	INR	20,000.00	1,37,584.34CR.
	06-05-2024	06-05-2024	SELF	INR	60.00	1,37,524.34CR.
	07-05-2024	07-05-2024	UPI/412824709510/P2M/9983390084m1@pnbs/HAPPY MEDICO	INR	1,27,000.00	10,524.34CR.
	15-05-2024	15-05-2024	UPI/413650625253/P2V/happymedics7@okcici/HAPPY M	INR	10,000.00	524.34CR.
	15-05-2024	15-05-2024	UPI/413655986444/P2V/gurpreetsinghdhillon390@okcic/	INR	2,000.00	2,524.34CR.
	17-05-2024	17-05-2024	UPI/41384737895/P2M/gpay-11188721168@okpayaxis/Be	INR	500.00	524.34CR.
	04-06-2024	01-06-2024	3469001705009787/int Rd:01-03-2024 to 31-05-2024	INR	130.00	24.34CR.
	06-06-2024	06-06-2024	UPI/415810030041/P2M/919803748551 q522746044/yb/	INR	80.00	74.34CR.

A/c. Ledger Inquiry

Page 3 of 3

<input type="checkbox"/> 30-06-2024	30-06-2024	UPI/418231184802/P2V/917696180223/7696180223/ax	INR	1,710.00	1,784.34CR.
<input type="checkbox"/> 30-06-2024	30-06-2024	UPI/418262428566/P2V/919803748551/happymedic/s7@	INR	84.34CR.	
<input type="checkbox"/> 04-07-2024	04-07-2024	UPI/418633930611/P2M/919803748551/gpay-11246762	INR	10.00	74.34CR.



## Summary

### Enquiry Details :

IOS Application No:  
Customer Name:gursewak singh

BureauOne Reference No:58066305  
Report Date:04-07-2024 03:36:27 PM

### Bureau Response Summary:

Bureau Name	Response	Details
Cibil	Hit	
Experian	Hit	



# Bureau:Cibil

CONTROL ORDER NO:007783818528

USER ID:346900

BUREAUONE REFERENCE NUMBER:58066305

MEMBER REFERENCE NUMBER:

REPORT DATE:04-07-2024

REPORT TIME:15:36:27

ENQUIRY DATE:04-07-2024

ENQUIRY TIME:15:36:11

Consumer Name:GURSEWAK SINGH SO DALJIT SINGH

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:21-01-1993	PAN:HHVPS5784N		Phone1:9417747239
Age:31	Voter ID:		Phone2:
Gender:Male	Passport ID:		Phone3:
Total Income:	National ID/UID:XXXXXXXXXXXX		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:		Phone6:
	Photo Credit Card:		Email:843SUSHIL@GMAIL.COM

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Residence/Current Address		SO DALJIT SINGH JASSDA DA AGAVARH KOTHAGURUNEAR NEAR GURUDWARA GANGSARBHATINDA PUNJAB 151206	Punjab	151206	19-05-2021

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Loan Against Bank Deposits	30062022	Salaried			

Summary:

Credit Report Summary		
Number of Accounts:3	Total Balance Amount:24000	Recent Account:29-05-2024
Number of Past Due Accounts:0	Total Past Due Amount:	Oldest Account:24-11-2020
Number of Active Accounts:1	Total High Credit:	Total Sanction Amount:523000
Number of Zero Balance Accounts:2		

Scores:

Score Name	Score	Scoring Factors
CIBIL TransUnion Score v3	763	1: HIGH BALANCE BUILD-UP ON NON-MORTGAGE LOANS IN PAST 6 MONTHS

Account Details:

Account 1			
Acct#	Balance:24000	Interest Rate:	Date Reported:31-05-2024
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:	Date Opened:29-05-2024
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:36000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:3000		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	05-24
DPD:	000

Dates

Pmt hist start:01052024

Bureau:Cibil



Pmt hist end:01052024

Account 2														
Acct#	Balance:0				Interest Rate:				Date Reported:31-07-2022					
Institution:NOT DISCLOSED	Past Due Amount:				Last Payment Date:02-05-2022				Date Opened:19-05-2021					
Type:Consumer Loan	Last Payment:				Sanction/HighCR Amount:22000				Date Closed:16-06-2022					
Ownership Type:Individual	Write off Amount:				Credit Limit:				Reason:					
Repayment Tenure:12	Monthly Payment Amount:1834				Collateral Value:				Collateral Type:					
Dispute Code:	Term Frequency:Monthly				Written off/Settled Status:									
Account Status:					Suit Filed Status:									
Asset Classification:														
History														
Month/Year:	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21
DPD:	000	000	000	000	000	000	000	000	000	000	000	000	000	000
Month/Year:	05-21													
DPD:	000													
Dates														
Pmt hist start:01052021														
Pmt hist end:01072022														

Account 3																						
Acct#3469009300004505	Balance:0				Interest Rate:6.20				Date Reported:30-06-2022													
Institution:PNB	Past Due Amount:				Last Payment Date:02-06-2022				Date Opened:24-11-2020													
Type:Loan Against Bank Deposits	Last Payment:				Sanction/HighCR Amount:465000				Date Closed:06-06-2022													
Ownership Type:Individual	Write-off Amount:				Credit Limit:				Reason:													
Repayment Tenure:	Monthly Payment Amount:				Collateral Value:520000				Collateral Type:Saving Account and Fixed Deposit													
Dispute Code:	Term Frequency:				Written off/Settled Status:																	
Account Status:					Suit Filed Status:																	
Asset Classification:																						
History																						
Month/Year:	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21									
DPD:	000	046	000	000	000	000	350	319	289	258	228	197	166									
Dates																						
Pmt hist start:01062021																						
Pmt hist end:01062022																						

## Enquiry Summary:

Total	Past 30 Days	Past 12 Months	Past 24 Months
1	1	1	1

## Enquiries:

Institution	Date	Time	Purpose	Amount
PNB	02-07-2024		Credit Card	1000

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's FirstName:gursewak	PAN:hhvps5784n	Address 1: [Permanent Address]
Consumer's Middle Name:	Voter ID:	Address:KOTHA GURU kotha guru
Consumer's Family Name:singh	Passport ID:	State:Punjab
DOB:1993-01-21	National ID/UID:890121797416	Postal:151206
Gender:Male	Ration Card:	Address 2:

Bureau:Cibil

Control Order No:007783818528

Inquiry/Request Purpose:Business Loan - General	Driver's Licence:	Address:
Transaction Amount:1000	Home Phone:	State:
Inquiry Account 1:	Mobile Phone:	Postal:
Inquiry Account 2:	Other Phone:	

Bureau:Experian

Report Order No:1720087572648

Type:LOAN AGAINST BANK DEPOSITS	Last Payment:	Sanction/HighCR Amount:465000	Date Closed:06-06-2022											
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:											
Repayment Tenure:0	Monthly Payment Amount:		Collateral Value:520000											
Dispute Code:	Term Frequency:		Collateral Type:											
Account Status:CLOSED	Written off/Settled Status:													
Asset Classification:LOAN AGAINST BANK DEPOSITS	Suit Filed Status:													
<b>History</b>														
Month/Year:	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21
DPD:	0	46	0	0	0	0	350	319	289	258	228	197	166	136
Month/Year:	04-21		03-21		02-21		01-21		12-20			11-20		
DPD:	105		75		44		0		0		0		0	

<b>Account 2</b>														
Acct#XXXXXXXXXX3683	Balance:0										Interest Rate:	Date Reported:31-07-2022		
Institution:XXXXXXXXXX	Past Due Amount:0										Last Payment Date:	Date Opened:19-05-2021		
Type:CONSUMER LOAN	Last Payment:										Sanction/HighCR Amount:22000	Date Closed:16-06-2022		
Ownership Type:Individual	Write-off Amount:										Credit Limit:	Reason:		
Repayment Tenure:12	Monthly Payment Amount:											Collateral Value:		
Dispute Code:	Term Frequency:Monthly											Collateral Type:		
Account Status:CLOSED	Written off/Settled Status:													
Asset Classification:CONSUMER LOAN	Suit Filed Status:													
<b>History</b>														
Month/Year:	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21
DPD:	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Month/Year:	05-21													
DPD:	0													

<b>Account 3</b>														
Acct#XXXXXXXXXX6678	Balance:24000										Interest Rate:	Date Reported:31-05-2024		
Institution:XXXXXXXXXX	Past Due Amount:0										Last Payment Date:	Date Opened:29-05-2024		
Type:CONSUMER LOAN	Last Payment:										Sanction/HighCR Amount:36000	Date Closed:		
Ownership Type:Individual	Write-off Amount:										Credit Limit:	Reason:		
Repayment Tenure:12	Monthly Payment Amount:											Collateral Value:		
Dispute Code:	Term Frequency:Monthly											Collateral Type:		
Account Status:ACTIVE*	Written off/Settled Status:													
Asset Classification:CONSUMER LOAN	Suit Filed Status:													
<b>History</b>														
Month/Year:	05-24													
DPD:	0													

<b>Account 4</b>														
Acct#XXXXXXXXXX7481	Balance:999										Interest Rate:	Date Reported:09-06-2024		
Institution:XXXXXXXXXX	Past Due Amount:0										Last Payment Date:	Date Opened:29-05-2024		
Type:CONSUMER LOAN	Last Payment:										Sanction/HighCR Amount:999	Date Closed:		
Ownership Type:Individual	Write-off Amount:										Credit Limit:	Reason:		
Repayment Tenure:0	Monthly Payment Amount:											Collateral Value:		
Dispute Code:	Term Frequency:											Collateral Type:		
Account Status:ACTIVE*	Written off/Settled Status:													
Asset Classification:CONSUMER LOAN	Suit Filed Status:													

## Enquiry Summary:

Purpose	Total	Past 30 Days	Past 12 Months	Past 24 Months	Recent
		0			0

## Enquiries:

Institution	Date	Time	Purpose	Amount

## Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's FirstName:gursewak	PAN:hhvps5784n	Address 1: [Permanent Address]
Consumer's Middle Name:	Voter ID:	Address:KOTHA GURU kotha guru
Consumer's Family Name:singh	Passport ID:	State:Punjab
DOB:1993-01-21	National ID/UID:890121797416	Postal:151206
Gender:Male	Ration Card:	Address 2:
Inquiry/Request Purpose:Business Loan - General	Driver's Licence:	Address:
Transaction Amount:1000	Home Phone:	State:
Inquiry Account 1:	Mobile Phone:	Postal:
Inquiry Account 2:	Other Phone :	Address 3:
Inquiry Account 3:		Address:
Inquiry Account 4:		State:
		Postal:

## Glossary, Terms and Explanations:

N/A - Not Available

Default - Accounts that have Suitfiled/Wilful Default/Written Off status flag.

Active\* - Accounts which are less than 90 days past due.

Active\*\* - Accounts which are over 90 days past due.

Closed - Accounts that have date closed populated.

0 means 0 payments days past due (current account)

1/01 means 30 - 59 days past due date

2/02 means 60 - 89 days past due date

3/03 means 90 - 119 days past due date

4/04 means 120 - 149 days past due date

5/05 means 150 - 179 days past due date

6/06 means 180 or more days past due date

S means Asset Classification is Standard

B means Asset Classification is Sub-Standard

D means Asset Classification is Doubtful

M means Asset Classification is Special Mention

L means Asset Classification is Loss

? means Days Past Due and Asset Classification both are not reported. "?" may be embedded in the payment pattern.

N means Either No payment history is available prior to this time or Asset Classification is reported. A 'N' may not be embedded within other values.

G means Collection

R means Repossession

C means Charge-off

(empty) or not valid means Either Payment history profile field value is populated OR payment history is not available for this period.

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