

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Avishek Ghosh	Client Name	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-263	Report Status	NA
Date of Birth	05 May 2001	Application Received	19-06-2025
Candidate Employee ID	114475	Insuff Cleared/Reopened	NA
Report Type	NA	Final Report Date	NA
Verification Purpose	EMPLOYMENT	Overall Report Status	NA

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Unable To Verify	NIL	ORANGE
POST GRADUATION	Gokhale Institute of Politics and Economics	20-07-2025	GREEN
GRADUATION	NIL	NIL	GREEN
POLICE VERIFICATION	Sourav Kundu - Police Constable	21-06-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	21-06-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	21-06-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	21-06-2025	GREEN
NATIONAL IDENTITY 1	NIL	24-06-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	21-06-2025	COMPLETED
GAP CHECK	Resume & Supported Documents	18-07-2025	INITIATED

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Citco Group Services (India) LLP	Unable To Verify
Name Of The Candidate:	Avishek Ghosh	Unable To Verify
Emp Code:	33528	Unable To Verify
From:	19-06-2023	
To:	27-05-2025	
Designation:	Operations Analyst	Unable To Verify
Last Drawn Salary:	Not Provided	Unable To Verify
Reason For Leaving:	Not Provided	Unable To Verify
Rehire Eligibility:	Not Applicable	Unable To Verify
Remarks:	Please note that due to no response from the HR, closing the check as ORANGE (UTV-Unable to Verify) and the same is furnished as annexure.	
Information Source Name:	Unable To Verify	
Verification Status(Color Code):	ORANGE	

Annexure 1 (a)



Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Avishek Ghosh (1)-GQ-AMLIPLN-263 - Citco Group Services (India) LLP

To Myhr@citco.com

Cc jay@goldquestglobal.in; 'ex employment'; 'BGVCST'

Message Citco.pdf (2 KB)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Citco Group Services (India) LLP	
Candidate Name	Avishek Ghosh	
From (Date of Joining)	19 June 2023	
To (Date of Exit/Relieving)	27 May 2025	
Designation (At the time of leaving the company):	OPERATIONS ANALYST	
Employee Code/ID/No	33528	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(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		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 1 (b)



Sun 20-Jul-25 1:28 PM

Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Avishek Ghosh (1)-GQ-AMLIPLN-263 - Citco Group Services (India) LLP

To Myhr@citco.com

Cc jay@goldquestglobal.in; 'ex employment'; 'BGVCST'

Message Citco.pdf (2 KB)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

Gentle reminder for the Ex-Employee verification of **Avishek Ghosh** that we have sent you earlier.

Could you please spare a few minutes of your time & verify the below details; it will be a great help for his/her joining.

Thanks for your understanding on the urgency & request your valuable response at your earliest convenience.

Warm Regards

Akshatha R Shetty
Senior Verification Specialist (Employment)
Mobile Number - 8867545055

From: Akshatha <ex-employment@goldquestglobal.in>

Sent: Saturday, 19 July, 2025 11:51 AM

To: 'Myhr@citco.com' <Myhr@citco.com>

Cc: 'jay@goldquestglobal.in' <jay@goldquestglobal.in>; 'ex employment' <verifyemployments@gmail.com>; 'BGVCST' <bgvcst@goldquestglobal.in>

Subject: RE: Ex-Employment verification for Avishek Ghosh (1)-GQ-AMLIPLN-263 - Citco Group Services (India) LLP


Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

Gentle reminder for the Ex-Employee verification of **Avishek Ghosh** that we have sent you earlier.

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Gokhale Institute of Politics and Economics	Gokhale Institute of Politics and Economics
Name Of The Candidate:	Avishek Ghosh	Avishek Ghosh
Enroll No:	PGDFE2202	PGDFE2202
Degree:	Post-graduate Programme in Financial Economics	Post-graduate Programme in Financial Economics
Major:	Financial Economics	Financial Economics
Month And Year Of Passing:	March 2023	March 2023
Certification Issued Date:	2023-05	2023-05
SI No:	B 007521	B 007521
Remarks:	The following applicant details were verified by Gokhale Institute of Politics and Economics found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Gokhale Institute of Politics and Economics	
Report Verified Date:	20-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



GOKHALE INSTITUTE OF POLITICS AND ECONOMICS


(Deemed to be University U/S 3 of the UGC Act, 1956)
846, Shivajinagar, B.M.C.C. Road,
PUNE - 411 004 (INDIA)

B 007524

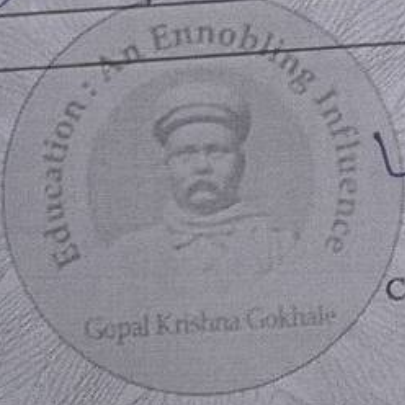
Statement of Grades

Programme : One Year Post-graduate Programme in Financial Economics
Semester: II Dec. 2022 - March 2023

Reg. No : PGDFE2202
Name: Avishek Ghosh




Course Code	Course Title	Grade	Grade Points	Credit	Credit Points	Remarks
2.1	Financial Econometrics	A	8	4	32	Pass
2.2	Financial Economics - II	A+	9	4	36	Pass
2.3	International Finance	A	8	4	32	Pass
2.4	Development Finance & Program Evaluation	A	8	4	32	Pass
Total					132	
					SGPA:	8.25
					CGPA:	8.50



K. S. Yhaware
Controller of Examinations

Place: Pune
Date: 16/05/2023

Multiply SGPA/CGPA by 10 for conversion into percentages.



GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Avishek Ghosh	Avishek Ghosh

No annexure images available.

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-263	GQ-AMLIPLN-263
Candidate Name:	Avishek Ghosh	Avishek Ghosh
Date Of Birth:	05-05-2001	05-05-2001
Father Name:	Abhijit Ghosh	Abhijit Ghosh
Address1:	House no 98/3/3 Dr. Sarat Chatterjee road, Chatterjeehat Bazaar Howrah West Bengal - 711102	House no 98/3/3 Dr. Sarat Chatterjee road, Chatterjeehat Bazaar Howrah West Bengal - 711102
Remarks:	The following applicant details are verbally verified by Mr. Sourav Kundu (Police Constable), and the notary report duly stamped and signed by Palav Agarwal (Advocate) with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Sourav Kundu - Police Constable	
Report Verified Date:	21-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-263
NAME OF THE APPLICANT	Avishek Ghosh
FATHER NAME	Abhijit Ghosh
DATE OF BIRTH	05-May-2001
ADDRESS OF THE APPLICANT	House no 98/3/3 Dr. Sarat Chatterjee road, Chatterjeehat Bazaar Howrah West Bengal - 711102
NAME OF THE POLICE STATION	Howrah Shibpur Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	03326-381028
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-June-2025
VERIFIER NAME AND DESIGNATION	Mr. Sourav Kundu, Constable

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-263	GQ-AMLIPLN-263
Candidate Name:	Avishek Ghosh	Avishek Ghosh
Date Of Birth:	05-05-2001	05-05-2001
Father Name:	Abhijit Ghosh	Abhijit Ghosh
Address1:	House no 98/3/3 Dr. Sarat Chatterjee road, Chatterjeehat Bazaar Howrah West Bengal - 711102	House no 98/3/3 Dr. Sarat Chatterjee road, Chatterjeehat Bazaar Howrah West Bengal - 711102
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:	21-06-2025	
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-AMLIPLN-263
NAME OF THE APPLICANT	Avishek Ghosh
FATHER NAME	Abhijit Ghosh
DATE OF BIRTH	05-May-2001
ADDRESS OF THE APPLICANT	House no 98/3/3 Dr. Sarat Chatterjee road, Chatterjeehat Bazaar Howrah West Bengal - 711102
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-June-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Avishek Ghosh	Avishek Ghosh
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:	21-06-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Avishek Ghosh		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMLIPLN-263		
Current Group	World Check		
Gender	Male	Date of Birth	05 May 2001
Last Screened	21 Jun 2025 08:53	Case Created	21 Jun 2025 08:53
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Avishek Ghosh
Date Printed 21-06-2025, 08:54
Printed By Hemender Kumar
Group World Check



LSEG RISK
INTELLIGENCE

Annexure 6 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
21 Jun 2025 08:53	Hemender Kumar	Case Screened for Wor	Id-Check (Initial/Re-Screen Only)	Desktop Batch
21 Jun 2025 08:53	Hemender Kumar	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
Date Printed
Printed By
Group

Avishek Ghosh
21-06-2025, 08:54
Hemender Kumar
World Check



Annexure 6 (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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Avishek Ghosh	Avishek Ghosh
Pan Number:	DFAPG6016L	DFAPG6016L
CIBIL Transunion Score:	Not Applicable	755
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
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:	21-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

REPORT DATE & TIME: 21/06/2025 (15:52:13)

CONTROL NUMBER: 9235735231



CONSUMER CIR

MEMBER ID : B800115010_WOL16629

REFERENCE NUMBER : 333

CONSUMER INFORMATION

CONSUMER NAME : Avishek Ghosh
DOB : 05/05/2001
TELEPHONE NO. : -
EMAIL ID : -
GENDER : Male
ADDRESS : delhi, delhi, delhi, delhi, DELHI - 110065

PAN : DFAPG6016L
DRIVING LICENCE NO : -
VOTER ID : -
PASSPORT NO. : -
AADHAAR NUMBER (UID) : -

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

Range from:
300 (High risk) to 900 (Low risk)



SCORING FACTORS

1. Payment Made In Proportion To Total Balance Outstanding Is Low
2. High Proportion Of Outstanding Trades
3. High Balance Build-Up On Non-Mortgage Loans
4. High Balance Build-Up On Revolving Trades
5. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 7	High Cr/Sanc. Amt	: ₹16,12,668	Recent	: 16/11/2024
Zero balance	: 2	Current	: ₹11,41,574	Oldest	: 10/11/2023
Overdue	: 0	Overdue	: 30		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 14 MONTHS
8	14/11/2024	0	2	4

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AVISHEK GHOSH

D.O.B : 05/05/2001

GENDER : Male

CREDITVISION® SCORE : 755

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DFAPG6016L	-	-
(*) PASSPORT NO	Z6538872	-	-
CKYC	10092967620678	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 7 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	8887828060	-
Mobile Phone	9330532097	-
(e) Office Phone	8335845151	-
(e) Mobile Phone	8335845151	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AV@H@H@CITCO.COM
AV@HEK488@TB@MAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
sAI DARsHAN BUILDING GROUND FLOOR FLAT, NO 101 BEHIND sHREE DATTa HOTEL YAsHWANT, NAGAR KHARADI NEARBY sHREE, MAHARAsHTRA - 411014	Permanent	-	30/11/2024
2ND FLOOR TOWER B PHAsE 2 EON KHARADI, INFRAsTRUCTURE PVT LTD sEZ sURVEY NO 72, KHARADI PUNE, MAHARAsHTRA - 411014	Office	-	30/11/2024
sAI DARsHAN BUILDING GROUND FLOOR FLAT, NO 101 BEHIND sHREE DATTa HOTEL YAsHWANT, NAGAR KHARADI NEARBY sHREE, MAHARAsHTRA - 411014	Residence	-	30/11/2024
2ND FLOOR TOWER B PHAsE II EON KHARADI, INFRAsTRUCTURE PVT LTD sEZ sURVEY NO 72, KHARADI PUNE, MAHARAsHTRA - 411014	Office	-	31/07/2024

(e) - ADDREsEs REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Personal Loan (15/05/2025)	Salaried	Not Available	Not Available	Not Available

Annexure 7 (c)

2021 - - - - - 000 000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	14/11/2024	Personal Loan	₹ 50,000
NOT DISCLOSED	17/07/2024	Personal Loan	₹ 3,00,000
NOT DISCLOSED	22/04/2024	Auto Loan (Personal)	₹ 8,10,000
NOT DISCLOSED	24/02/2024	Business Loan - General	₹ 7,00,000
NOT DISCLOSED	22/11/2023	Others	₹ 1,50,000
NOT DISCLOSED	21/07/2023	Others	₹ 1,50,000
NOT DISCLOSED	28/05/2023	Consumer Loan	₹ 3,50,000
NOT DISCLOSED	28/05/2023	Others	₹ 1,50,000

Annexure 7 (d)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date sTD: Payments being made within 90 days sMA: special account created for reporting standard Accounts moving toward sub-standard sUB: Payments being made after 90 days DBT : The account has remained sub-standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON AVISHKEK GHOSH

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.

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT. OF INDIA
	स्थायी लेखा संख्या कार्ड Permanent Account Number Card DFAPG6016L	
नाम / Name AVISHEK GHOSH	पिता का नाम / Father's Name ABHIJIT GHOSH	
जन्म की तारीख / Date of Birth 05/05/2001	 हस्ताक्षर / Signature	32681

Annexure 8 (b)



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Tax Professionals & Others

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

PAN / TAN
DFAPG6016L

Name
AXXXXXX GXXXXH

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Avishek Ghosh	Avishek Ghosh
Application Id:	GQ-AMLIPLN-263	GQ-AMLIPLN-263
Employee Id:	114475	114475
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, 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:	21-06-2025	

Annexure 9 (a)

Date : 21-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
101979257492	PUPUN19815980000014215	AVISHEK GHOSH	ABHIJIT GHOSH	CITCO GROUP SERVICES (INDIA) LLP	19-06-2023	-

<https://unifiedportal-epfo.epfindia.gov.in/fointerface/>

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Avishek Ghosh	Avishek Ghosh
Application Id:	GQ-AMLIPLN-263	GQ-AMLIPLN-263
Employee Id:	114475	114475
Remarks:	The following details were verified through resume & supported documents provided by the applicant, no GAP identified from any employment to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Avishek Ghosh	Avishek Ghosh
DOB	05-05-01	05-05-01
Age	24 years	24 years

POST GRADUATION

Name of University / Institute	Gokhale Institute of Politics and Economics	Gokhale Institute of Politics and Economics
Course	Post Graduate Degree	Post Graduate Degree
Specialization / Major	Financial Economics	Financial Economics
Year of Passing	2023	2023

GRADUATION

Name of University / Institute	University of Calcutta	University of Calcutta
Course	B.Sc	B.Sc
Specialization / Major	Economics	Economics
Year of Passing	2022	2022

12TH STANDARD

Name of University / Institute	West Bengal Council of Higher Secondary education	West Bengal Council of Higher Secondary education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2019	2019

10TH STANDARD

Name of the Board / School	West Bengal Board of Secondary education	West Bengal Board of Secondary education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2017	2017

Annexure 10 (b)

EMPLOYMENT - 1

Name of the Employer	Citco Group Services (India) LLP	Citco Group Services (India) LLP
Full Name of the Employee	Avishek Ghosh	Avishek Ghosh
Date of joining - From	19-06-23	19-06-23
Date of Relieving/Exit - To	27-05-25	27-05-25
Designation / Role	Operations Analyst	Operations Analyst
Gap Remarks : Nil		

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

