

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sandipan Nayak	Client Name	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-370	Report Status	NA
Date of Birth	10 May 1999	Application Received	23-10-2025
Candidate Employee ID	NA	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	NIL	NIL	INSUFF
POST GRADUATION	Controller of Examinations	27-10-2025	GREEN
GRADUATION	Controller of Examinations	27-10-2025	GREEN
EX EMPLOYMENT 2	NIL	NIL	INSUFF
COURT VERIFICATION	Palav Agarwal-Advocate	23-10-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	24-10-2025	GREEN
POLICE VERIFICATION	Palav Agarwal-Advocate	23-10-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	27-10-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	23-10-2025	GREEN
GAP CHECK	Resume & Supported Documents	NIL	CLOSURE_ADVICE

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 Candidate:	Sandipan Nayak	Sandipan Nayak
Last Drawn Salary:	Not Provided	
Reason For Leaving:	Not Provided	
Rehire Eligibility:	Not Applicable	

No annexure images available.

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Vidyasagar University	Vidyasagar University
Name Of The Candidate:	Sandipan Nayak	Sandipan Nayak
Enroll No:	VP235040898	VP235040898
Degree:	Master of Business Administration	Master of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	2025	2025
SI No:	MBA4/25/0450	MBA4/25/0450
Remarks:	The following applicant details were verified by Controller of Examinations-Vidyasagar 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:	27-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

VIDYASAGAR UNIVERSITY



MBA4/25/0450

EASTERN INSTITUTE FOR INTEGRATED LEARNING IN MANAGEMENT
MBA 4TH SEMESTER EXAMINATION 2025
IN
MASTER OF BUSINESS ADMINISTRATION

The following is the statement of marks and grades obtained by **SANDIPAN NAYAK**
 Roll No. VU/PG/504/23/09/04-IVS/ No. 0460 Registration No. VP235040898 of 2023-2024 in MBA 4TH SEMESTER EXAMINATION 2025

COURSE NO.	GROUP / UNIT	COURSE TITLE	FULL MARKS	MARKS OBTAINED			LETTER GRADE	GRADE POINTS	CREDIT	CREDIT POINTS
				INTERNAL ASSESSMENT (20)	END SEMESTER EXAMINATION (100/80)	TOTAL				
THEORY PAPERS										
MBA 401		BUSINESS ANALYTICS	100	17	46	63	B+	7	4	28
MBA 402		STRATEGIC MANAGEMENT	100	16	64	80	A+	9	4	36
MBA 403		INTERNATIONAL BUSINESS	100	18	49	67	B+	7	4	28
MBA 404		DISSERTATION	100		55	55	B	6	4	24
MBA 405		GRAND VIVA	100		68	68	B+	7	4	28
MBA 406D		MINOR SPECIALISATION : FINANCE CORPORATE TAX PLANNING AND MANAGEMENT	100	17	54	71	A	8	4	32
MBA 407B		MAJOR SPECIALISATION : MARKETING PROMOTION MANAGEMENT	100	18	60	78	A	8	4	32
MBA 407D		MAJOR SPECIALISATION : MARKETING • BRAND MANAGEMENT	100	17	49	66	B+	7	4	28
TOTAL OF THEORY PAPERS			800			548			32	236
TOTAL			800			548			32	236
SEMESTER - IV		SEMESTER	FULL MARKS	MARKS OBTAINED	% OF MARKS	RESULT	SGPA	REMARKS		
TOTAL PERCENTAGE (%) OF MARKS	RESULT	4th	800	548	68.50	SQ	7.38	Passed in First Class		
68.50	SQ	3rd	800	531	66.38	SQ	7.13			
		2nd	800	550	68.75	SQ	7.25			
		1st	800	533	66.63	SQ	7.31			
Final Result (1st – 4th Semester)			3200	2162	67.56	I		CGPA - 7.27		

Date of Publication of Result : 20-Aug-2025

SG-Semester Qualified, INC-Incomplete, SNC-Semester Not Cleared, XS-Supplementary, X-Failed
 60% and above – 1st Class, 40% and above but below 60% - 2nd Class

Controller of Examinations
 Vidyasagar University
 Midnapore

Principal
 Eastern Institute for Integrated
 Learning in Management

HG
 Prepared by
 (Vide reverse)

Controller of Examinations
 Officiating
 (Vidyasagar University)

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Calcutta	University of Calcutta
Name Of The Candidate:	Sandipan Nayak	Sandipan Nayak
Enroll No:	141-1121-086B-1	141-1121-086B-1
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2020	2020
SI No:	141/14021/073/2020	141/14021/073/2020
Remarks:	The following applicant details were verified by Controller of Examinations-University of Calcutta found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

141-14021/073/2020
FNC/05921



62/11

UNIVERSITY OF CALCUTTA STATEMENT OF MARKS OBTAINED BY

NAME: SANDIPAN NAYAK
ROLL NO.: 1141-68-0016 REGISTRATION NO.: 141-1121-0865-16
AT THE B. COM. PART-III (THREE YEAR GENERAL) EXAMINATION, 2020
(UNDER 62/16 REGULATIONS, 1+1+1 SYSTEM)

Communicative Language Group (At Part-I level):
(Consisting of Communicative English (CMEC) of 50 marks and a major Indian Language (ML) in Bengali (BNGL) Hindi (HINL) Odia (ODIL) Nepali (NPL) An equivalent of 50 marks.)
Communicative Paper on Environmental Studies (PNEVS) (At Part-II level):
(Consisting Project Work of 25 marks.)
Theoretical Examination of 75 marks.)

SUBJECT	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS
CMEC	2017	29	B	P	2019	63	A	P
BNGL	2017	20	B	P				

HONOURS GENERAL PAPERS

PAPER CODE	TYPE OF PAPER	FULL MARKS	PASS MARKS	MARKS CREDITED PREVIOUSLY MARKS OBTAINED	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS
Marks obtained in Previous Part-I Examination :								
C11G	General (Th)	100	30	2019	43	43	P	
C12G	General (Th)	100	30	2017	48	48	P	
C13G	General (Th)	100	30	2017	47	47	P	
C14G	General (Th)	100	30	2017	48	48	P	
C15G	General (Th)	100	30	2020	95	95	P	
Total Marks				500	281	281	P	

Marks obtained in Previous Part-II Examination :

PAPER CODE	TYPE OF PAPER	FULL MARKS	PASS MARKS	MARKS CREDITED PREVIOUSLY MARKS OBTAINED	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS
Marks obtained in Previous Part-II Examination :								
C21G	General (Th)	50	15	2018	35	35	P	
C21G	General (Pr)	50	15	2018	34	34	P	
C22G	General (Th)	100	30	2018	57	57	P	
C22G	General (Th)	100	30	2020	76	76	P	
C24G	General (Th)	100	30	2018	53	53	P	
C25G	General (Th)	100	30	2018	33	33	P	
C26G	General (Th)	100	30	2020	71	71	P	
Genl Total Marks				600	359	359	P	

Marks obtained in Part-III Examination :

PAPER CODE	TYPE OF PAPER	FULL MARKS	PASS MARKS	MARKS CREDITED PREVIOUSLY MARKS OBTAINED	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS
Marks obtained in Part-III Examination :								
A31G	General (Th)	100	30	2019	56	56	P	
A32G	General (Th)	100	30	2019	49	49	P	
A33G	General (Th)	100	30	2019	54	54	P	
Genl Total Marks				300	159	159	P	

CONTROLLER OF EXAMINATIONS
UNIVERSITY OF CALCUTTA

AGGREGATE MARKS & RESULT

Aggregate marks obtained in all subjects taken together (excluding marks in PNEVS and communicative Language Group I Part-II examination) are taken into account for the purpose of calculating final result on compulsory basis in Part-III & Part-II examination.

THE MARKS	MARKS OBTAINED	# RESULT	CLASS	RANK
1400	799	2	II	100

Remarks: PASSED IN GENERAL COURSE AND PLACED IN SECOND DIVISION
This marksheet is issued on clearing Part-II examination
but without enrollment at Part-III Exam-2020

UG-C-019/

ISSUE REVERSE

CONTROLLER OF EXAMINATIONS

ACTING

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sandipan Nayak	Sandipan Nayak
Last Drawn Salary:	Not Provided	
Reason For Leaving:	Not Provided	
Rehire Eligibility:	Not Applicable	

No annexure images available.

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-370	GQ-AMLIPLN-370
Candidate Name:	Sandipan Nayak	Sandipan Nayak
Date Of Birth:	10-05-1999	10-05-1999
Father Name:	sankar nayak	sankar nayak
Address1:	DANKUNI HOUSING HOOGHLY ESTATE FALTE NO E-6, DURGAPUR ROAD, DANKUNI HOUSING BUS STAND, DANKUNI, KOLKATA, WEST BENGAL- 712311	DANKUNI HOUSING HOOGHLY ESTATE FALTE NO E-6, DURGAPUR ROAD, DANKUNI HOUSING BUS STAND, DANKUNI, KOLKATA, WEST BENGAL- 712311
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:	23-10-2025	
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-370
NAME OF THE APPLICANT	Sandipan Nayak
FATHER NAME	Sankar Nayak
DATE OF BIRTH	10-May-1999
ADDRESS OF THE APPLICANT	DANKUNI HOUSING HOOGLHY ESTATE FALTE NO E-6, DURGAPUR ROAD, DANKUNI HOUSING BUS STAND, DANKUNI, KOLKATA, WEST BENGAL-712311.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-October-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sandipan Nayak	Sandipan Nayak
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:	24-10-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Sandipan Nayak		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMLIPLN-370		
Current Group	World-Check		
Gender	Male	Date of Birth	10 May 1999
Last Screened	24 Oct 2025 05:13	Case Created	24 Oct 2025 05:13
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Sandipan Nayak
 Date Printed: 24-10-2025, 05:15
 Printed By: database check
 Group: World-Check



Annexure 6 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
24 Oct 2025 05:13	database check	Case Screened for Wor ld-Check (Initial/Re- Screen Only)		Desktop Batch
24 Oct 2025 05:13	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: Sandipan Nayak
Date Printed: 24-10-2025, 05:15
Printed By: database check
Group: 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 (HKSFC), 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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-370	GQ-AMLIPLN-370
Candidate Name:	Sandipan Nayak	Sandipan Nayak
Date Of Birth:	10-05-1999	10-05-1999
Father Name:	sankar nayak	sankar nayak
Address1:	DANKUNI HOUSING HOOGHLY ESTATE FALTE NO E-6, DURGAPUR ROAD, DANKUNI HOUSING BUS STAND, DANKUNI, KOLKATA, WEST BENGAL- 712311	DANKUNI HOUSING HOOGHLY ESTATE FALTE NO E-6, DURGAPUR ROAD, DANKUNI HOUSING BUS STAND, DANKUNI, KOLKATA, WEST BENGAL- 712311
Remarks:	The following applicant details have been verbally verified, and the notary report has been 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:	Palav Agarwal-Advocate	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-370
NAME OF THE APPLICANT	Sandipan Nayak
FATHER NAME	Sankar Nayak
DATE OF BIRTH	10-May-1999
ADDRESS OF THE APPLICANT	DANKUNI HOUSING HOOGHLY ESTATE FALTE NO E-6, DURGAPUR ROAD, DANKUNI HOUSING BUS STAND, DANKUNI, KOLKATA, WEST BENGAL-712311.
NAME OF THE POLICE STATION AS PER ADDRESS	Dankuni Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-October-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

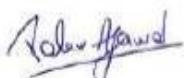
LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	AYHPN6878L	AYHPN6878L
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	



Annexure 8 (b)

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Income Tax Department, Government of India

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e-Pay Tax

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

PAN / TAN AYHPN6878L	Name SXXXXXXN NXXXK
-------------------------	------------------------

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sandipan Nayak	Sandipan Nayak
Pan Number:	AYHPN6878L	AYHPN6878L
CIBIL Transunion Score:	Not Applicable	608
Scoring Factors:	Not Applicable	Presence Of Delinquency
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	23-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME: 23/10/2025 (19:51:47)

CONTROL NUMBER: 9809013448

TransUnion ^{tu} CIBIL

CONSUMER CIR

MSHEERID : Be00115009_eHYD03607

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	: Sandipan Nayak	PAN	: AYHPN6878L
DOB	: 10/05/1999	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: -
ADDRESS	: Delhi, Delhi, DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

CREDITVISION®
Score

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



SCORING FACTORS

1. Presence Of Delinquency
2. Presence Of Delinquency In The Recent Past
3. Presence Of Severe Delinquency As Of Recent Update
4. Presence Of Delinquency In Last 12 Months
5. Low Credit Age

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total	: 7	High Cr/Sanc. Amt : ₹11,05,412
Zero balance	: 5	Current : ₹5,40,437
Overdue	: 1	Overdue : ₹14,340

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
39	08/09/2025	0	11	10

CREDITVISION® ALGORITHM(S)

No Creditvision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SANDIPAN SANDIPAN NAYAK D.O.B : 10/05/1999 GENDER : Male CREDITVISION® SCORE : 608

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	AYHPN6878L	-	-
(v) VOTER ID	RMR206740L	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	40062679811338	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	919630369504	-
(e) Mobile Phone	9088869517	-
Not Classified	916289536624	-
Mobile Phone	6289536624	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

sANNAYAK1997@oMAIL.COM
sANNAYAK1997@oMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
s/O SANKAR NAYAK, E6 DANKUNI HOUSING ESTATE, DANKUNI DISTRICT HOOGHLY, DANKUNI, WEST BENGAL - 712311	Permanent	Owned	30/09/2021
(e) SALT LAKE SECTOR 5, COLLEGE MORE, KOLKATA, COLLEGE MORE, KOLKATA, WEST BENGAL - 700091	Office	-	18/10/2020
M 10 C/14/16, DANKUNI HOUSING ESTATE, WARD 13, VTC DANKUNI, PO DANKUNI SUB, DIST CHANDITALA II, DIST HOOGHLY HOOGHLY, SOUTH WEST BENGAL 712311, WEST BENGAL - 712311	Residence	-	14/10/2019

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (31/12/2023)	Others	Not Available	Not Available	Not Available

Annexure 9 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/10/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/10/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 40,000			CREDIT FACILITY STATUS : WRITTEN-OFF							
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 48,082										
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE : ₹ 42,980										
OWNERSHIP	INDIVIDUAL	OVERDUE : ₹ 14,340										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025	END DATE : 01/11/2023							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	056	084	115	145	176	176	145	148	147	132	-	-
2024	026	000	000	000	025	025	025	026	000	000	025	056
2023	-	-	-	-	-	-	-	-	-	-	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/10/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/10/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	EDUCATION LOAN	SANCTIONED AMOUNT : ₹ 5,00,000			PAYMENT FREQUENCY : MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 4,97,457			REPAYMENT TENURE : 180							
ACCOUNT NUMBER	Not Disclosed	INTEREST RATE : 10.25										
OWNERSHIP	JOINT	EMI : ₹ 2,777										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025	END DATE : 01/10/2023							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	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 : 15/05/2023	DATE CLOSED : 31/08/2023	DATE REPORTED & CERTIFIED : 31/08/2023	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	EDUCATION LOAN	SANCTIONED AMOUNT : ₹ 5,00,000			PAYMENT FREQUENCY : MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 0			REPAYMENT TENURE : 180							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT : ₹ 1,03,093			INTEREST RATE : 10.65							
OWNERSHIP	INDIVIDUAL	EMI : ₹ 17										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/08/2023	END DATE : 01/05/2023							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	-	-	-	-	000	000	000	000	-	-	-	-

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/04/2023	DATE CLOSED : 12/09/2024	DATE REPORTED & CERTIFIED : 30/09/2024	INACTIVE

Annexure 9 (d)

ACCOUNT		AMOUNTS				STATUS					
TYPE	: PRIORITY SECTOR - GOLD LOAN	SANCTIONED AMOUNT	: ₹ 27,000	PAYMENT FREQUENCY	:	REPAYMENT TENURE	NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	INTEREST RATE	: 12	EMI					
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 18,591	COLLATERAL TYPE	: NO COLLATERAL	LAST PAYMENT					
OWNERSHIP	: INDIVIDUAL										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/09/2024	END DATE : 01/04/2023	LAST PAYMENT : 12/09/2024					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	012	043	073	104	135	000	-	-
2023	-	-	-	000	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 24/09/2021	DATE CLOSED : 15/03/2023	DATE REPORTED & CERTIFIED : 31/03/2023	INACTIVE						
ACCOUNT		AMOUNTS				STATUS					
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 500	REPAYMENT TENURE	: 1	REPAYMENT TENURE	NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0								
ACCOUNT NUMBER	: Not Disclosed										
OWNERSHIP	: INDIVIDUAL										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/03/2023	END DATE : 01/09/2021	LAST PAYMENT : 15/03/2023					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	AUG	SEP	OCT	NOV	DEC
2023	463	492	000	-	-	-	-	-	-	-	-
2022	135	134	165	188	219	249	280	311	341	372	402
2021	-	-	-	-	-	-	-	134	134	134	134

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 24/09/2021	DATE CLOSED : 15/03/2023	DATE REPORTED & CERTIFIED : 31/03/2023	INACTIVE						
ACCOUNT		AMOUNTS				STATUS					
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 500	REPAYMENT TENURE	: 1	REPAYMENT TENURE	NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0								
ACCOUNT NUMBER	: Not Disclosed										
OWNERSHIP	: INDIVIDUAL										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/03/2023	END DATE : 01/09/2021	LAST PAYMENT : 15/03/2023					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	AUG	SEP	OCT	NOV	DEC
2023	463	492	000	-	-	-	-	-	-	-	-
2022	135	134	165	188	219	249	280	311	341	372	402
2021	-	-	-	-	-	-	-	134	134	134	134

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 21/10/2019	DATE CLOSED : 16/03/2023	DATE REPORTED & CERTIFIED : 19/03/2023	INACTIVE		
ACCOUNT		AMOUNTS				STATUS	
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 29,330	PAYMENT FREQUENCY	: MONTHLY	REPAYMENT TENURE	NA

Annexure 9 (e)

ACCOUNT		AMOUNTS																							
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0																							
ACCOUNT NUMBER : Not Disclosed		REPAYMENT TENURE : 15																							
OWNERSHIP : INDIVIDUAL		ACTUAL PAYMENT : ₹ 28,023																							
LAST PAYMENT : 14/03/2023																									
DAYS PAST DUE/ASSET CLASSIFICATION																									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC													
2023	900	900	000	-	-	-	-	-	-	-	-	-	-												
2022	579	607	638	668	699	729	760	791	821	852	882	900													
2021	213	241	272	302	333	363	394	425	455	486	516	547													
2020	-	-	-	000	000	000	029	060	090	121	158	182													

Annexure 9 (f)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	08/09/2025	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	08/09/2025	CONSUMER LOAN	₹ 20,998
NOT DISCLOSED	08/09/2025	CONSUMER LOAN	₹ 10,000
NOT DISCLOSED	28/07/2025	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	04/04/2025	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	25/02/2025	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	18/02/2025	CONSUMER LOAN	₹ 20,000
NOT DISCLOSED	18/02/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	31/01/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	16/01/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	14/11/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	10/07/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	10/06/2024	TWO-WHEELER LOAN	₹ 112,000
NOT DISCLOSED	01/05/2024	CREDIT CARD	₹ 20,000
NOT DISCLOSED	26/04/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	26/01/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	06/12/2023	CONSUMER LOAN	₹ 4,000
NOT DISCLOSED	14/11/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	27/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	26/10/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	26/10/2023	CREDIT CARD	₹ 20,000
NOT DISCLOSED	13/10/2023	CONSUMER LOAN	₹ 15,999
NOT DISCLOSED	13/10/2023	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	10/10/2023	CONSUMER LOAN	₹ 26,999
NOT DISCLOSED	10/10/2023	CONSUMER LOAN	₹ 78,988
NOT DISCLOSED	04/10/2023	EDUCATION LOAN	₹ 5,00,000
NOT DISCLOSED	09/05/2023	CONSUMER LOAN	₹ 29,999
NOT DISCLOSED	08/05/2023	EDUCATION LOAN	₹ 5,00,000
NOT DISCLOSED	06/05/2023	EDUCATION LOAN	₹ 4,00,000
NOT DISCLOSED	06/05/2023	EDUCATION LOAN	₹ 4,00,000
sBT	04/05/2023	PERSONAL LOAN	₹ 650
NOT DISCLOSED	28/04/2023	EDUCATION LOAN	₹ 8,50,000
NOT DISCLOSED	29/03/2023	OTHERs	₹ 1,00,000
sBT	15/03/2023	PERSONAL LOAN	₹ 9,776
NOT DISCLOSED	14/03/2023	EDUCATION LOAN	₹ 12,00,000
NOT DISCLOSED	13/03/2023	EDUCATION LOAN	₹ 18,00,000
NOT DISCLOSED	12/03/2023	EDUCATION LOAN	₹ 5,000
NOT DISCLOSED	10/03/2023	EDUCATION LOAN	₹ 1,20,000
NOT DISCLOSED	28/10/2022	CONSUMER LOAN	₹ 10,000

Annexure 9 (g)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEYTERM / 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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sandipan Nayak	Sandipan Nayak
Application Id:	GQ-AMLIPLN-370	GQ-AMLIPLN-370
Information Source Name:	Resume & Supported Documents	

No annexure images available.

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

