CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Bidya Jyoti Palai	**Client Name**	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-413	**Report Status**	Closed
Date of Birth	26 Nov 1996	**Application Received**	14-11-2025
Candidate Employee ID	NA	**Insuff Cleared/Reopened**	NA
Report Type	FINAL	**Final Report Date**	26-11-2025
Verification Purpose	EMPLOYMENT	**Overall Report Status**	**GREEN**

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Team ICICI Bank	18-11-2025	**GREEN**
GRADUATION	Controller of Examination	20-11-2025	**GREEN**
POST GRADUATION	Controller of Examination	20-11-2025	**GREEN**
CREDIT/CIBIL CHECK	Transunion CIBIL	14-11-2025	**GREEN**
POLICE VERIFICATION	Palav Agarwal - Advocate	14-11-2025	**GREEN**
COURT VERIFICATION	Palav Agarwal - Advocate	14-11-2025	**GREEN**
CRIMINAL DATABASE	Refinitiv / World Check One	14-11-2025	**GREEN**
GAP CHECK	Resume & Supported Documents	26-11-2025	**GREEN**
NATIONAL IDENTITY 1	PAN Database	14-11-2025	**GREEN**

End of summary report

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

LATEST EMPLOYMENT 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Company:	ICICI Bank Ltd	ICICI Bank Ltd
Name Of The Candidate:	Bidya Jyoti Palai	Bidya Jyoti Palai
Emp Code:	90064616	90064616
From:	13-09-2023	13-09-2023
To:	03-11-2025	03-11-2025
Designation:	Deputy Manager-II	Deputy Manager-II
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Team ICICI Bank, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Team ICICI Bank	
Report Verified Date:	18-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Tue 18-11-2025 12:25 PM

Alumni <alumni@icicibank.com>

Request ID 1215438 | Requesting for Ex-Employment Verification for candidate Bidya Jyoti Palai - GQ-AMLIPLN-413

To verifyexemployment@goldquestglobal.in

Follow up.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Right-click here to download pictures. To help protect your privacy, Outlook prevented automatic download of this picture from the Internet.
ICICI Header

Dear Team,

The attached letter is genuine, and the details mentioned in the letter are matching with our records.

Please feel free to write to us in case you have any further queries.

You can connect with us through the following channels:

Email at alumni@icicibank.com

In case your issue is still unresolved, you may write back to us on the same email. The ticket number would be retained if you write to us within 2 days.

Best Regards,
Team ICICI Bank

Annexure 1 (b)

November 14, 2025
Employee No: 90064616

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Bidya Jyoti Palai has been an employee of this Bank since September 13, 2023. The request of resignation is accepted and the employee stands relieved from the services of the bank at the close of the office hours on November 3, 2025. At the time of resignation the employee was in the grade of Deputy Manager-II.

We wish the employee success in all the future endeavors.

Yours faithfully,

Sreeja. Nair

Authorized Signatory
Sreeja Nair
HR Manager-HRMG

ICICI Bank Limited
HRMG
ICICI Bank Tower,
Regional Office Gachibowli
Serilingampally,
Hyderabad - 500 032.

Tel.: 040-61063090
Website www.icicibank.com
CIN :L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara 390 007, India.
Corp. Office : ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400051, India.

GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	University of Calcutta	University of Calcutta
Name Of The Candidate:	Bidya Jyoti Palai	Bidya Jyoti Palai
Enroll No:	1017-54-4090	1017-54-4090
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Accounting & Finance	Accounting & Finance
Month And Year Of Passing:	2019	2019
Certification Issued Date:	2019-06	2019-06
Sl No:	19/ 0054937	19/ 0054937
Remarks:	The following applicant details were verified by Controller of Examination University of Calcutta found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examination	
Report Verified Date:	20-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

1017-54-4090 01915

University of Calcutta

This is to certify that

Bidya Jyoti Palai

obtained the degree of Bachelor of Commerce (Three Year Course) with Honours in this University in the year 2019 and that she was placed in the Second Class in Accounting & Finance Group.

CONTROLLER OF EXAMINATIONS
UNIVERSITY OF CALCUTTA

Sonali Chakraborti Banerjee
Vice-Chancellor.

Senate House,
The 25th June, 2019

Sl. No.: 19/ 0054937

17051862201914 25

POST GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	Vidyasagar University	Vidyasagar University
Name Of The Candidate:	Bidya Jyoti Palai	Bidya Jyoti Palai
Enroll No:	00455	00455
Degree:	Master of Business Administration	Master of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	2023	2023
Remarks:	The following applicant details were verified by Controller of Examination Vidyasagar University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examination	
Report Verified Date:	20-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

VIDYASAGAR UNIVERSITY

MBA4/23/0037

EASTERN INSTITUTE FOR INTEGRATED LEARNING IN MANAGEMENT

MBA 4TH SEMESTER EXAMINATION 2023
IN
MASTER OF BUSINESS ADMINISTRATION

The following is the statement of marks and grades obtained by **BIDYA JYOTI PALAI**
Roll **PG/VUOAP02/MBA-IVS/** No. **038** Registration No. **00455 OF 2021-2022** In **MBA 4TH SEMESTER EXAMINATION 2023**

COURSE NO.	GROUP / UNIT	COURSE TITLE	FULL MARKS	MARKS OBTAINED: INTERNAL ASSESSMENT (20)	MARKS OBTAINED: END SEMESTER EXAMINATION (100/80)	MARKS OBTAINED: TOTAL	LETTER GRADE	GRADE POINTS	CREDIT	CREDIT POINTS
		THEORY PAPERS								
MBA 401		MINOR SPECIALISATION : FINANCE INTERNATIONAL FINANCIAL MANAGEMENT	100	17	65	82	A+	9	4	36
MBA 402		MAJOR SPECIALISATION : MARKETING MANAGEMENT ADVERTISING AND PROMOTIONS MANAGEMENT	100	13	51	69	B+	7	4	28
MBA 403		MAJOR SPECIALISATION : MARKETING MANAGEMENT BRAND MANAGEMENT	100	15	54	69	B+	7	4	28
MBA 404		INTERNATIONAL BUSINESS	100	17	43	60	B+	7	4	28
MBA 405		STRATEGIC MANAGEMENT	100	16	61	77	A	8	4	32
MBA 406		BUSINESS PLAN DEVELOPMENT	100	15	62	77	A	8	4	32
		TOTAL OF THEORY PAPERS	600			434			24	184
		PRACTICAL PAPERS								
MBA 407		DISSERTATION	100		75	75	A	8	4	32
MBA 408		GRAND VIVA	100		72	72	A	8	4	32
		TOTAL OF PRACTICAL PAPERS	200			147			8	64
		TOTAL	800			581			32	248

SEMESTER – IV		SEMESTER	FULL MARKS	MARKS OBTAINED	% OF MARKS	RESULT	SGPA	REMARKS
TOTAL PERCENTAGE (%) OF MARKS	RESULT	4th	800	581	72.63	SQ	7.75	Passed in First Class
72.63	SQ	3rd	800	568	71.00	SQ	7.71	
		2nd	800	577	72.13	SQ	7.65	
		1st	800	607	75.88	SQ	8.19	
Final Result (1st – 4th Semester)			3200	2333	72.91	I		CGPA - 7.82

SQ-Semester Qualified, INC-Incomplete, SNC-Semester Not Cleared, XS-Supplementary, X-Failed
60% and above – 1st Class, 48% and above but below 60% - 2nd Class

Controller of Examinations
Vidyasagar University
Midnapore

Principal
Eastern Institute for Integrated
Learning in Management

Prepared by

(Vide reverse)

Controller of Examinations
(Vidyasagar University)

CREDIT/CIBIL CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Bidya Jyoti Palai	Bidya Jyoti Palai
Pan Number:	CRWPP6831M	CRWPP6831M
CIBIL Transunion Score:	Not Applicable	783
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Disclosed
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:	14-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

REPORT DATE & TIME : 14/11/2025 (16:21:01) | CONTROL NUMBER : 9912060449

TransUnion CIBIL

CONSUMER CIR

MEMBER ID : BS00115009_SHYD20319 REFERENCE NUMBER : 12

CONSUMER INFORMATION

CONSUMER NAME	Bidya Jyoti Palai	PAN	CRWPP6831M
DOB	26/11/1996	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Female	AADHAAR NUMBER (UID)	-
ADDRESS	delhi, delhi, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

Ranges from:
300 (high risk) to 900 (low risk)

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Recent High Balance Build On Bankcard Trades
3. Payment Made In Proportion To Total Card Balance Outstanding Is Low
4. High Balance In Proportion To High Credit Amount In The Last 12 Months

CONSUMER ACCOUNT SUMMARY

ACCOUNTS			BALANCES			ACCOUNT OPENED DATE		
Total	:	2	High Cr/Sanc. Amt	:	₹29,290	Recent	:	22/02/2025
Zero balance	:	0	Current	:	₹17,639	Oldest	:	17/01/2024
Overdue	:	0	Overdue	:	₹0			

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
5	03/04/2024	0	0	2

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : BIDYA PALAI D.O.B : 26/11/1996 GENDER : Female CREDITVISION® SCORE : 783

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	CRWPP6831M	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 4 (b)

TELEPHONE(S)

	TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
	Office Phone	02228282858	-
	Mobile Phone	9804671645	-
(e)	Mobile Phone	7980722326	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

JYOTI.PALAI@ICICIBANK.COM

BIDSA12MAR@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

	ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
	ICICI BANK LIMITED ICICI BANK LTD 4/10 M, YTHREE TOWER BOMMANHALLI HOUSR MAIN ROA, D, KARNATAKA - 560068	Office	-	17/06/2024
	DHANKAL SHIVAM APARTMENT,FLAT,,NO-1C 368, D- S N ROY,ROAD,SAHAPUR S O SAHAPUR, WEST BENGAL - 700038	Permanent	-	17/06/2024
(e)	DHANKAL SHIVAM APARTMENT FLAT NO 1C, KOLKATA, WEST BENGAL - 700038	Residence	-	19/05/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

No Employment Information available.

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 22/02/2025 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 31/10/2025 **ACTIVE**

ACCOUNT		AMOUNTS		STATUS
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 50,000	NA
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 11,205	
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 5,000	
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE	: ₹ 11,190	

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/10/2025 | END DATE : 01/03/2025 | LAST PAYMENT : 28/09/2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	000	000	000	000	000	000	000	000	-	-

2. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 17/01/2024 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 31/10/2025 **ACTIVE**

ACCOUNT		AMOUNTS		STATUS
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 50,000	NA
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 18,085	
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 5,000	
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE	: ₹ 6,449	

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/10/2025 | END DATE : 01/06/2024 | LAST PAYMENT : 10/10/2025

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

Annexure 4 (c)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	03/04/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	08/01/2024	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	16/09/2023	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	19/07/2023	PERSONAL LOAN	₹ 1
NOT DISCLOSED	19/05/2023	CREDIT CARD	₹ 10,00,000

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

POLICE VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMLIPLN-413	GQ-AMLIPLN-413
Candidate Name:	Bidya Jyoti Palai	Bidya Jyoti Palai
Date Of Birth:	26-11-1996	26-11-1996
Father Name:	UMESH CHANDRA PALAI	UMESH CHANDRA PALAI
Address1:	Shivam Apartment Flat 1C, 368 D S.N Roy Road, Behala, Dhankal, New Alipore, Kolkata, West Bengal-700038.	Shivam Apartment Flat 1C, 368 D S.N Roy Road, Behala, Dhankal, New Alipore, Kolkata, West Bengal-700038.
Remarks:	The following applicant details are verbally verified 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:	Palav Agarwal - Advocate	
Report Verified Date:	14-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

TRUE COPY

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

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-413
NAME OF THE APPLICANT	Bidya Jyoti Palai
FATHER NAME	Umesh Chandra Palai
DATE OF BIRTH	26-November-1996
ADDRESS OF THE APPLICANT	Shivam Apartment Flat 1C, 368 D S.N Roy Road, Behala, Dhankal, New Alipore, Kolkata, West Bengal-700038.
NAME OF THE POLICE STATION AS PER ADDRESS	Tala Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	14-November-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

COURT VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMLIPLN-413	GQ-AMLIPLN-413
Candidate Name:	Bidya Jyoti Palai	Bidya Jyoti Palai
Date Of Birth:	26-11-1996	26-11-1996
Father Name:	UMESH CHANDRA PALAI	UMESH CHANDRA PALAI
Address1:	Shivam Apartment Flat 1C, 368 D S.N Roy Road, Behala, Dhankal, New Alipore, Kolkata, West Bengal-700038.	Shivam Apartment Flat 1C, 368 D S.N Roy Road, Behala, Dhankal, New Alipore, Kolkata, West Bengal-700038.
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:	14-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

TRUE COPY

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

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-413
NAME OF THE APPLICANT	Bidya Jyoti Palai
FATHER NAME	Umesh Chandra Palai
DATE OF BIRTH	26-November-1996
ADDRESS OF THE APPLICANT	Shivam Apartment Flat 1C, 368 D S.N Roy Road, Behala, Dhankal, New Alipore, Kolkata, West Bengal-700038.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	14-November-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:	Bidya Jyoti Palai	Bidya Jyoti Palai
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:	14-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

LSEG World-Check One
CASE REPORT

Confidential

Name	Suddhasatta Singha Roy
Case Rating	Not Rated
World-Check Total Matches	NO MATCHES FOUND
Case ID	GQ-AMLIPLN-403
Current Group	World-Check

Gender	Male	Date of Birth	17 Apr 2000
Last Screened	14 Nov 2025 10:42	Case Created	14 Nov 2025 10:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name	Suddhasatta Singha Roy
Date Printed	14-11-2025, 10:45
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

1

Annexure 7 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
14 Nov 2025 10:42	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
14 Nov 2025 10:42	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	Suddhasatta Singha Roy
Date Printed	14-11-2025, 10:45
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

Annexure 7 (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 7 (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 7 (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 7 (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 7 (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 7 (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 7 (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 7 (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

GAP CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Applicant Name:	Bidya Jyoti Palai	Bidya Jyoti Palai
Application Id:	GQ-AMLIPLN-413	GQ-AMLIPLN-413
Employee Id:	NA	NA
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	26-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION		
PARTICULARS	**RESUME AND BGV FORM**	**SUPPORTING DOCUMENTS**
Name	Bidya Jyoti Palai	Bidya Jyoti Palai
DOB	26-11-1996	26-11-1996

Post Graduation		
Name of the Board / School	VIDYASAGAR UNIVERSITY	VIDYASAGAR UNIVERSITY
Course	MBA	MBA
Specialization / Major	Marketing	Marketing
Year of Passing	2023	2023
Gap Remarks:NA		

Graduation		
Name of the Board / School	UNIVERSITY OF CALCUTTA	UNIVERSITY OF CALCUTTA
Course	B.Com	B.Com
Specialization / Major	Accounts & Finance	Accounts & Finance
Year of Passing	2019	2019
Gap Remarks:A Gap of 1.7 years identified between UG(06-2019) & PG(01-2021). During this gap period candidate was preparing for Govt exams and attended the exams i.e., IBPS, Assistant Central Intelligence Officer Grade-II, Clerical Cadre, UPSC and provided the relevant proofs, Hence this gap period is considered as Green.		

Annexure 8 (b)

12th std		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2015	2015
Gap Remarks:NA		

10th Std		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2013	2013
Gap Remarks: NA		

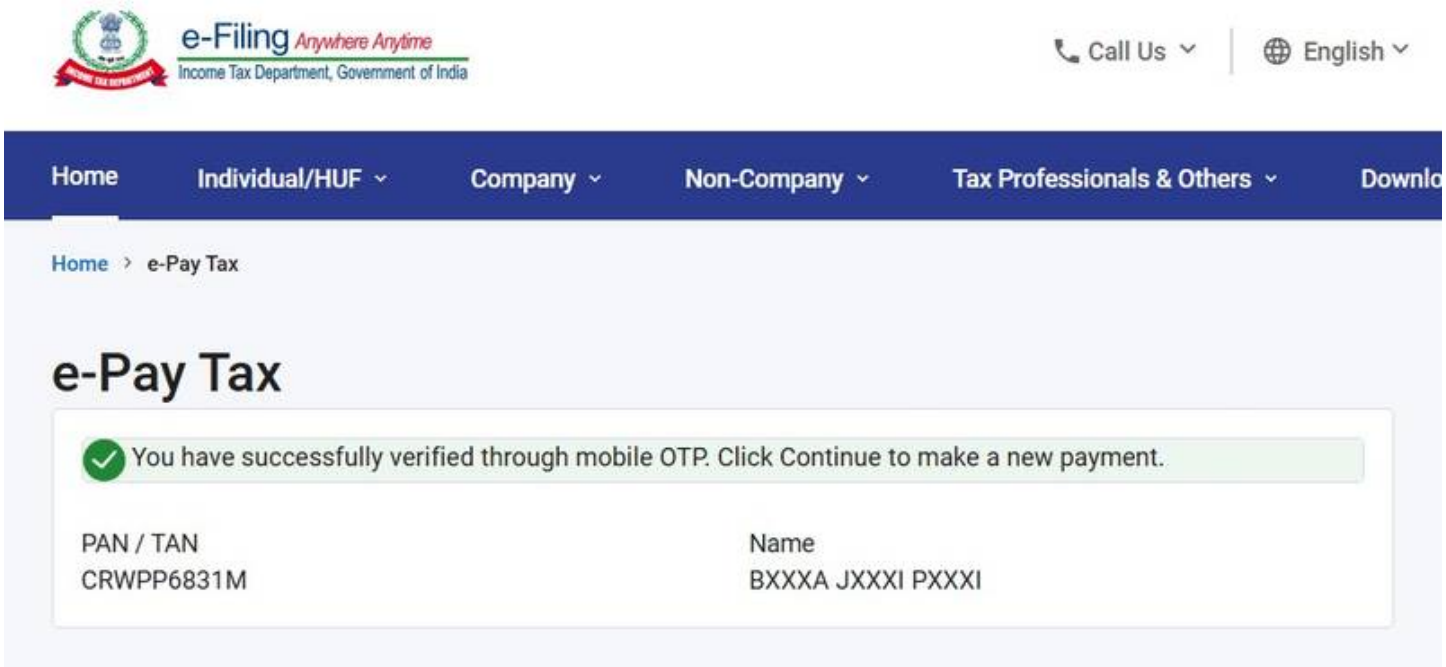
EMPLOYMENT - 1		
Name of the Employer	ICICI BANK	ICICI BANK
Full Name of the Employee	Bidya Jyoti Palai	Bidya Jyoti Palai
Date of joining - From	13-09-2023	13-09-2023
Date of Relieving/Exit - To	03-11-2025	03-11-2025
Designation / Role	Deputy Manager II	Deputy Manager II
Gap Remarks: NA		

NATIONAL IDENTITY 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	CRWPP6831M	CRWPP6831M
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:	14-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

आयकर विभाग
INCOME TAX DEPARTMENT
भारत सरकार
GOVT. OF INDIA
BIDYA JYOTI PALAI
UMESH CHANDRA PALAI
26/11/1996
Permanent Account Number
CRWPP6831M
Bidya Jyoti Palai
Signature
02122014

Annexure 9 (b)


e-Filing Anywhere Anytime
Income Tax Department, Government of India
Call Us
English
Home
Individual/HUF
Company
Non-Company
Tax Professionals & Others
Downlo
Home > e-Pay Tax
e-Pay Tax
You have successfully verified through mobile OTP. Click Continue to make a new payment.
PAN / TAN
CRWPP6831M
Name
BXXXA JXXXI PXXXI

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