

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Sujay Ghosh	<b>Client Name</b>	AML Rightsource India Pvt Ltd 2FY25
<b>Application ID</b>	GQ-AMLIPLN-425	<b>Report Status</b>	Closed
<b>Date of Birth</b>	03 Mar 1988	<b>Application Received</b>	17-11-2025
<b>Candidate Employee ID</b>	NA	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	17-12-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Veronica Petic-People Operations Generalist	NIL	<b>GREEN</b>
LATEST EMPLOYMENT 1	People Team India	20-11-2025	<b>GREEN</b>
POST GRADUATION	Kiran Khamitkar Senior Manager - Training Governance	17-12-2025	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal	18-11-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal-Advocate	18-11-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	17-11-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	18-11-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	18-11-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	06-12-2025	<b>GREEN</b>

## End of summary report

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Payward Global Services Company, Inc	Payward Global Services Company, Inc
Name Of The Candidate:	Sujay Ghosh	Sujay Ghosh
Emp Code:	Not Provided	Not Provided
From:	23-08-2021	23-08-2021
To:	20-02-2023	20-02-2023
Designation:	Senior Engineer	Senior Engineer
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Veronica Petic-People Operations Generalist of Payward Global Services Company, Inc, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Veronica Petic-People Operations Generalist	
Verification Status(Color Code):	GREEN	

## Annexure 1 (a)



HR Payward

Thu, 27 Nov 2025 16:24:02 +0530

To "Sharlin" <verifymyemployment@goldquestglobal.in>

Cc "hr" <hr@kraken.com>, "jay" <jay@goldquestglobal.in>, "aarti" <aarti@goldquestglobal.in>

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Hi Sharlin,

The verification letter per our internal processes was included on your initial email, and verified by my colleague Veronica.

I have attached it below now again.

All the best,  
Steve

## Annexure 1 (b)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the **HR/Verifier Inputs column**.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Payward Global Services Company, Inc	
Candidate Name	Sujay Ghosh	
Employee Code/ID/No	Please Provide	
From (Date of Joining)	23-Aug-2021	
To (Date of Exit/Relieving)	20-Feb-2023	
Designation (At the time of leaving the company):	Senior Engineer	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA - BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	

## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Tide Platform Technology and Servicing Private Limited	Tide Platform Technology and Servicing Private Limited
Name Of The Candidate:	Sujay Ghosh	Sujay Ghosh
Emp Code:	3336	3336
From:	03-07-2023	03-07-2023
To:	06-12-2023	06-12-2023
Designation:	Financial Crime Analyst	Financial Crime Analyst
Last Drawn Salary:	Not provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by People Team India of Tide Platform Technology and Servicing Private Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	People Team India	
Report Verified Date:	20-11-2025	
Verification Status(Color Code):	GREEN	

## Annexure 2 (a)



People Team India

Thu, 20 Nov 2025 12:45:08 +0530

To "Sharlin" <verifymyemployment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "aarti" <aarti@goldquestglobal.in>, "People Team India" <people.ind@tide.co>

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Hello Team,

Greetings for the day!

Please find the below details for the BGV

Name: Sujay Ghose

DoJ: 03/07/2023

LWD/DoL: 06/12/2023

Designation: Financial Crime Analyst

Employee ID : 3336

Regards,

People Team India



## Annexure 2 (b)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the **HR/Verifier Inputs** column.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Tide Platform Technology and Servicing Private Limited	
Candidate Name	Sujay Ghosh	
Employee Code/ID/No	3336	
From (Date of Joining)	03-Jul-2023	
To (Date of Exit/Relieving)	06-Dec-2023	
Designation (At the time of leaving the company):	Financial Crime Analyst	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA - BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	



POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Imarticus Learning	Imarticus Learning
Name Of The Candidate:	Sujay Ghosh	Sujay Ghosh
Enroll No:	Not Provided	Not Provided
Degree:	Certified Investment Banking Operations Professional	Certified Investment Banking Operations Professional
Major:	Certified Investment Banking Operations Professional	Certified Investment Banking Operations Professional
Month And Year Of Passing:	2017	2017
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Kiran Khamitkar Senior Manager - Training Governance of Imarticus Learning found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Kiran Khamitkar Senior Manager - Training Governance	
Report Verified Date:	17-12-2025	
Verification Status(Color Code):	GREEN	

## Annexure 3 (a)

KK

Kiran Khamitkar

Tue, 16 Dec 2025 19:06:51 +0530

To: "BGV Onboarding Team" <onboarding@goldquestglobal.in>, "bgvcst" <bgvcst@goldquestglobal.in>, "CEO" <jay@goldquestglobal.in>

Cc: "Ravindra Mukkund" <ravindra.mukkund@imarticus.com>

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Hi Soujanya,

Please note that Sujay Ghosh has completed the "Certified Investment Banking Operations Professional" course in our institute in the year 2017.

We acknowledge the same.

Regards,

**Kiran Khamitkar**

Senior Manager - Training Governance

**Imarticus Learning**

Eshanya, No 421, 2nd & 3rd Floor, 80 Feet Road,  
NGV Signal, 6th Block, Koramangala, Bengaluru - 560095

[Phone call](#) | [WhatsApp](#)

## Annexure 3 (b)

Greeting from the GoldQuest Global Hr Services Private Limited!!

I would be most grateful if you could take a few minutes and send the response and we provide employers with comprehensive risk mitigation services that include Education verification of the candidate.

Kindly revert to us on the education validation of **Sujay Ghosh** mentioned below.

PFB Details	
Candidate full name	Sujay Ghosh
Roll No	Please Provide
Title and subject of qualification-	Certified Investment Banking Operations Professional
Passing year	2017
CGPA/ Division	Please Provide
Email	<a href="mailto:sujayghose.in@gmail.com">sujayghose.in@gmail.com</a>
Contact no	9902735897

Kindly contact me if you have any queries. Thank you in anticipation of your assistance. Your input is greatly valued, and a quick response will be much appreciated.

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-425	GQ-AMLIPLN-425
Candidate Name:	Sujay Ghosh	Sujay Ghosh
Date Of Birth:	03-03-1988	03-03-1988
Father Name:	Sanjeev Ghosh	Sanjeev Ghosh
Address1:	#47, Lakshmi Nilaya, RMV 2nd stage, Devappa Garden, Nagashettyhalli Bus Stop, Bangalore, Karnataka-560094.	#47, Lakshmi Nilaya, RMV 2nd stage, Devappa Garden, Nagashettyhalli Bus Stop, Bangalore, Karnataka-560094.
Remarks:	The following applicant's 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	
Report Verified Date:	18-11-2025	
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-425
NAME OF THE APPLICANT	Sujay Ghosh
FATHER NAME	Sanjeev Ghosh
DATE OF BIRTH	03-March-1988
ADDRESS OF THE APPLICANT	#47, Lakshmi Nilaya, RMV 2nd stage, Devappa Garden, Nagashettyhalli Bus Stop, Bangalore, Karnataka-560094.
NAME OF THE POLICE STATION AS PER ADDRESS	Sanjayanagara Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-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-425	GQ-AMLIPLN-425
Candidate Name:	Sujay Ghosh	Sujay Ghosh
Date Of Birth:	03-03-1988	03-03-1988
Father Name:	Sanjeev Ghosh	Sanjeev Ghosh
Address1:	#47, Lakshmi Nilaya, RMV 2nd stage, Devappa Garden, Nagashettyhalli Bus Stop, Bangalore, Karnataka-560094.	#47, Lakshmi Nilaya, RMV 2nd stage, Devappa Garden, Nagashettyhalli Bus Stop, Bangalore, Karnataka-560094.
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:	18-11-2025	
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-425
NAME OF THE APPLICANT	Sujay Ghosh
FATHER NAME	Sanjeev Ghosh
DATE OF BIRTH	03-March-1988
ADDRESS OF THE APPLICANT	#47, Lakshmi Nilaya, RMV 2nd stage, Devappa Garden, Nagashettyhalli Bus Stop, Bangalore, Karnataka-560094.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	DGAPS1475L	DGAPS1475L
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:	17-11-2025	
Verification Status(Color Code):	GREEN	



Annexure 6 (a)

**आयकर विभाग**  
INCOME TAX DEPARTMENT

  
सत्यमेव जयते

**भारत सरकार**  
GOVT. OF INDIA




**स्थायी लेखा संख्या कार्ड**  
Permanent Account Number Card  
**DGAPS1475L**



**नाम / Name**  
SUJAY GHOSH

**पिता का नाम / Father's Name**  
SANJEEV GHOSH

**जन्म की तारीख / Date of Birth**  
03/03/1988

  
**हस्ताक्षर / Signature**



## Annexure 6 (b)



Call Us

English

Home

Individual/HUF

Company

Non-Company

Tax Professionals & Others

Downl

[Home](#) > e-Pay Tax

## e-Pay Tax



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

PAN / TAN

DGAPS1475L

Name

SXXXY GXXHX

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sujay Ghosh	Sujay Ghosh
Pan Number:	DGAPS1475L	DGAPS1475L
CIBIL Transunion Score:	Not Applicable	633
Scoring Factors:	Not Applicable	Presence Of Delinquency In The Recent Past
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:	18-11-2025	
Verification Status(Color Code):	GREEN	

## Annexure 7 (a)

REPORT DATE & TIME: 18/11/2025 (14:14:52)

CONTROL NUMBER: 9929133676



### CONSUMER CIR

MEMBER ID : BS00115009\_SHYD20329

REFERENCE NUMBER : 12

#### CONSUMER INFORMATION

CONSUMER NAME	Sujeet Ghosh	PAH	DGAPS1475L
DOB	03/03/1988	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AADHAAR NUMBER (UID)	-
ADDRESS	DELHI, DELHI, DELHI - 110001		

#### CIBIL TRANSUNION SCORE(S)



#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 4	High Cr/Sanc. Amt : ₹3,56,695	Recent : 16/09/2019
Zero balance : 3	Current : ₹33,695	Oldest : 17/10/2018
Overdue : 1	Overdue : ₹16,330	

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
5	17/10/2025	0	2	1

#### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : GHOSH SUJAY GHOSH	DOB : 03/03/1988	GENDER : Female	CREDITVISION® SCORE : 633
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#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DGAPS1475L	-	-
AADHAAR ID	NOT DISCLOSED	-	-

(\*) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 7 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Home Phone	09902735897	-
Not Classified	09902735897	-
Office Phone	08067084000	-
Mobile Phone	9902735897	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

SUJAYGHOSE.IN@GMAIL.COM
SUJOYGOSE@GMAIL.COM
SUJOYGHOSE@NDEXTERNALMALL.HSBC.CO.IN

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
HSBC ELECTRONIC DATA PROCESSING INDIA PV, T LTD 1481 FUTURA BANNERGHATTA RD BILEKA, HALTI VILLAGE NEAR BY APOLLO, KARNATAKA - 560076	Office	-	05/01/2024
47,3RD LAKSHMI NELAYA 2ND CROSS, PEBBLE BA, Y RMV 2ND STAGE HSD GOVERNMENT SCHOOL, KARNATAKA - 560094	Residence	-	05/01/2024
HOUSE NO 47 LAKSHMI NELAYA DOLLARS, COLONY RMV 2ND STAGE NEW BEL ROAD, BANGALORE BANGALORE KARNATAKA, INDIA, KARNATAKA - 560094	Residence	-	01/05/2019
CHANDWAY KANKERROAD RANCHI KANKE NEAR NY, HOLIDAY HOME, JHARKHAND - 834008	Permanent	-	05/11/2018

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (30/11/2023)	Others	₹ 3,76,476	Net Income	Annual

## Annexure 7 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/10/2016		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: CREDIT CARD	CREDIT LIMIT : ₹ 25,000						NA				
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 33,695										
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT : ₹ 2,500										
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE : ₹ 33,695										
		OVERDUE : ₹ 16,330										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/11/2022		LAST PAYMENT : 17/05/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	004	035	066	096	127	-	-
2024	000	000	000	000	000	000	000	013	000	000	000	000
2023	000	000	000	000	000	000	XXX	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

#### 2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/09/2019		DATE CLOSED : 18/04/2023		DATE REPORTED & CERTIFIED : 31/12/2023		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT		: ₹ 1,00,000		PAYMENT FREQUENCY		: MONTHLY			NA	
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 0		REPAYMENT TENURE		: 36				
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 2,323		INTEREST RATE		: 11.95				
OWNERSHIP	: INDIVIDUAL					EMI		: ₹ 2,323				
						COLLATERAL TYPE		: NO COLLATERAL				
DAYS PAST DUE/ASSET CLASSIFICATION					START DATE : 01/12/2023		END DATE : 01/01/2021		LAST PAYMENT : 18/04/2023			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	000	000	000	000	000	000	000	000	000	000	000	000
2021	000	000	000	000	000	000	000	000	000	000	000	000

#### 3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 02/07/2019		DATE CLOSED : 08/02/2023		DATE REPORTED & CERTIFIED : 31/12/2023		INACTIVE						
ACCOUNT		AMOUNTS						STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT		: ₹ 75,000		PAYMENT FREQUENCY		: MONTHLY		NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 0		REPAYMENT TENURE		: 36						
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 1,637		INTEREST RATE		: 12.05						
OWNERSHIP	: INDIVIDUAL					EMI		: ₹ 1,637						
						COLLATERAL TYPE		: NO COLLATERAL						
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2023		END DATE : 01/01/2021		LAST PAYMENT : 08/02/2023								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2023	000	000	000	000	000	000	000	000	000	000	000	000		



## Annexure 7 (d)

2022	000	000	000	000	000	000	000	000	000	000	000	000
2021	000	000	000	000	000	000	000	000	000	000	000	000

### 4. ACCOUNT

ACCOUNT INFORMATION												INACTIVE					
DATE OPENED : 19/01/2019												DATE CLOSED : 18/08/2022		DATE REPORTED & CERTIFIED : 31/12/2023			
ACCOUNT				AMOUNTS								STATUS					
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 1,48,000				PAYMENT FREQUENCY : MONTHLY				NA					
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				REPAYMENT TENURE : 36									
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 61				INTEREST RATE : 12.05									
OWNERSHIP : INDIVIDUAL								EMI : ₹ 61									
								COLLATERAL TYPE : NO COLLATERAL									
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/12/2023		END DATE : 01/01/2021		LAST PAYMENT : 18/08/2022	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2023	000	000	000	000	000	000	000	000	000	000	000	000					
2022	000	000	000	000	000	000	000	000	000	000	000	000					
2021	000	000	000	000	000	000	000	000	000	000	000	000					

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	17/10/2025	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	16/10/2025	PERSONAL LOAN	₹ 3,000
NOT DISCLOSED	29/02/2024	CONSUMER LOAN	₹ 15,000

## Annexure 7 (e)

### GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	=	Consumer CIR
Consumer Details	=	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 GHOSH SUJAY 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.



CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sujay Ghosh	Sujay 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:	18-11-2025	
Verification Status(Color Code):	GREEN	

## Annexure 8 (a)

### LSEG World-Check One CASE REPORT

Confidential

Name	Sujay Ghosh		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMLIPLN-425		
Current Group	World-Check		
Gender	Male	Date of Birth	03 Mar 1988
Last Screened	18 Nov 2025 07:10	Case Created	18 Nov 2025 07:10
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name  
Date Printed  
Printed By  
Group

Sujay Ghosh  
18-11-2025, 07:11  
database check  
World-Check



## Annexure 8 (b)

### AUDIT

Date	Actioned By	Action	Notes	Source
18 Nov 2025 07:10	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
18 Nov 2025 07:10	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  
Date Printed  
Printed By  
Group

Sujay Ghosh  
18-11-2025, 07:11  
database check  
World-Check



## Annexure 8 (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
<b>US &amp; Canada – Most Wanted Lists</b>	
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 8 (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
<b>Most Wanted Lists: Europe and Central Asia</b>	
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 8 (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
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
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 8 (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
<b>US and Canadian Regulatory Bodies</b>	
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 8 (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 8 (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
<b>European Regulatory Bodies</b>	
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
<b>Asia Pacific Regulatory Bodies</b>	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

## Annexure 8 (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 8 (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:	Sujay Ghosh	Sujay Ghosh
Application Id:	GQ-AMLIPLN-425	GQ-AMLIPLN-425
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:	06-12-2025	
Verification Status(Color Code):	GREEN	

## Annexure 9 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sujay Ghosh	Sujay Ghosh
DOB	03-03-1988	03-03-1988

Graduation		
Name of the Board / School	Ranchi University	Ranchi University
Course	B.Com	B.Com
Specialization / Major	Financial Accounting	Financial Accounting
Year of Passing	2009	2009
Gap Remarks: NA		

12th std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2006	2006
Gap Remarks: NA		

## Annexure 9 (b)

10th Std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2004	2004
Gap Remarks: NA		

Certification-1		
Name of the Board / School	Imarticus Learning	Imarticus Learning
Course	Investment Banking	Investment Banking
Specialization / Major	Certified Investment Banking Operations Professional	Certified Investment Banking Operations Professional
Year of Passing	2018	2018
Gap Remarks: NA		

## Annexure 9 (c)

EMPLOYMENT - 1		
Name of the Employer	Tide	Tide
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	03-07-2023	03-07-2023
Date of Relieving/Exit - To	06-12-2023	06-12-2023
Designation / Role	Financial Crime Analyst	Financial Crime Analyst
Gap Remarks: A Gap of 2 years identified between Tide(12-2023) & AMLIPLN(11-2025).During this gap period, Candidate had a medical back injury and career break and provided the relevant proofs, Hence this gap period is considered as Green.		

EMPLOYMENT - 2		
Name of the Employer	Payward Inc (Kraken)	Payward Inc (Kraken)
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	23-08-2021	23-08-2021
Date of Relieving/Exit - To	20-02-2023	20-02-2023
Designation / Role	Fraud Analyst	Fraud Analyst
Gap Remarks: NA		

## Annexure 9 (d)

EMPLOYMENT - 3		
Name of the Employer	WNS	WNS
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	01-05-2020	01-05-2020
Date of Relieving/Exit - To	24-05-2021	24-05-2021
Designation / Role	Senior Associate	Senior Associate
Gap Remarks: NA		

EMPLOYMENT - 4		
Name of the Employer	HSBC	HSBC
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	05-07-2018	05-07-2018
Date of Relieving/Exit - To	09-11-2019	09-11-2019
Designation / Role	KYC Analyst	KYC Analyst
Gap Remarks: A Gap of 6 months identified between HSBC(11-2019) & WNS(05-2020).During this gap period, Candidate was looking out for job opportunities/attended interviews and provided the relevant proofs, Hence this gap period is considered as Green.		



## Annexure 9 (e)

EMPLOYMENT - 5		
Name of the Employer	Unisys	Unisys
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	09-01-2017	09-01-2017
Date of Relieving/Exit - To	11-08-2017	11-08-2017
Designation / Role	Services Support Rep 2A	Services Support Rep 2A
<b>Gap Remarks: A Gap of 8 months identified between Unisys(08-2017) &amp; Imarticus(04-2018).During this period, Candidate had a career break and provided the relevant proofs, Hence this gap period is considered as Green.</b>		

EMPLOYMENT - 6		
Name of the Employer	Vector E-Commerce	Vector E-Commerce
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	08-12-2014	08-12-2014
Date of Relieving/Exit - To	29-06-2015	29-06-2015
Designation / Role	Customer Support Executive	Customer Support Executive
<b>Gap Remarks: A Gap of 1.7 years identified between Vector E-Commerce(06-2015) &amp; Unisys(01-2017).During this gap period, Candidate was working with ACE Outsource, However, that later got transferred to Unisys and provided the relevant proofs, Hence this gap period is considered as Green.</b>		

## Annexure 9 (f)

EMPLOYMENT - 7		
Name of the Employer	Firstsource Solutions Ltd	Firstsource Solutions Ltd
Full Name of the Employee	Sujay Ghosh	Sujay Ghosh
Date of joining - From	21-03-2013	21-03-2013
Date of Relieving/Exit - To	23-09-2014	23-09-2014
Designation / Role	Senior Customer Service Associate	Senior Customer Service Associate
Gap Remarks: A Gap of 3.4 years identified between UG(11-2009) & Firstsource(03-2013).During this gap period, Candidate moved to Bangalore and was searching jobs and provided the relevant proofs, Hence this gap period is considered as Green.		

### 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

