

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sounak Biswas	Client Name	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-426	Report Status	Closed
Date of Birth	05 Dec 1994	Application Received	17-11-2025
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	BT India BGV Team	19-11-2025	GREEN
GRADUATION	Deputy Registrar	19-11-2025	GREEN
EX EMPLOYMENT 2	Mehendi Tasnim- HR Manager	19-11-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	18-11-2025	GREEN
POLICE VERIFICATION	Palav Agarwal	18-11-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	17-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	18-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	25-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	18-11-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	BT e-Serv (India) Private Limited	BT e-Serv (India) Private Limited
Name Of The Candidate:	Sounak Biswas	Sounak Biswas
Emp Code:	614922767	614922767
From:	18-08-2022	18-08-2022
To:	15-10-2025	15-10-2025
Designation:	Customer service advisor.	Customer service advisor.
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 BGV Team of BT e-Serv (India) Private Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	BT India BGV Team	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



btemployeeverificationteam@bt.com

Tue, 18 Nov 2025 21:52:30 +0530

To "ex-employment" <ex-employment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "verifyemployments" <verifyemployments@gmail.com>

General

Hi,

Please find the below details for your reference.

NEW EIN (ADP)	NAME	DOJ	DOL-FNF	DESIGNATION	STATUS
614922767	SOUNAK BISWAS	18-Aug-22	15-Oct-25	Customer service advisor	Settled

Thanks

BT India BGV Team

Annexure 1 (b)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an Employee Background Verification Organization. We have been authorized to conduct Ex-Employment Verification on behalf of an client organization of your former Employee **SOUNAK BISWAS** for employment purposes.

Following are the details provided by the candidate to an 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	BT e-Serv (India) Private Limited	
Candidate Name	SOUNAK BISWAS	
From (Date of Joining)	18 August 2022	
To (Date of Exit/Relieving)	15 October 2025	
Designation (At the time of leaving the company):	Customer service advisor.	
Employee Code/ID/No	614922767	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authentic?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please let us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Indira Gandhi National Open University	Indira Gandhi National Open University
Name Of The Candidate:	Sounak Biswas	Sounak Biswas
Enroll No:	186360047	186360047
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2022	2022
Certification Issued Date:	2022-11	2022-11
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Deputy Registrar of Indira Gandhi National Open University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Deputy Registrar	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

सं. IG36-173584
No.

समूह/मांक 186360047
Enrolment No.

इन्दिरा गांधी राष्ट्रीय मुक्त विश्वविद्यालय
INDIRA GANDHI NATIONAL OPEN UNIVERSITY

प्रमाणित किया जाता है कि *Sounak Biswas*
This is to certify that

को निर्धारित पाठ्यक्रमों को पूरा करने और
after having passed the prescribed courses of study in the
June 2022 की परीक्षा उत्तीर्ण करने पर स्नातक उपाधि
examination is hereby awarded the Degree of

Bachelor of Arts-Major in English

प्रदान की जाती है।

श्रेणी/Division *Second*

Shank

कुलाध्यक्ष
Registrar



N. G. R. Rao

कुलपति

Vice Chancellor

Deputy Registrar (Ex.)
Indira Gandhi National Open
University

नई दिल्ली / New Delhi

दिनांक / Dated November 15, 2022

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Nature Technologies Pvt Ltd	Nature Technologies Pvt Ltd
Name Of The Candidate:	Sounak Biswas	Sounak Biswas
Emp Code:	Not Provided	Not Provided
From:	25-11-2019	25-11-2019
To:	12-04-2022	12-04-2022
Designation:	Executive Level 2	Executive Level 2
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	NO- we have a no rehire policy
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by , found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Mehendi Tasnim- HR Manager	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

HR

Human Resource Department

Wed, 19 Nov 2025 13:31:22 +0530

To

"Akshatha" <ex-employment@goldquestglobal.in>

Cc

"jay" <jay@goldquestglobal.in>, "ex employment" <verifyexemployments@gmail.com>

External Images are not displayed [Display Now](#) * [Always display from this sender](#)

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	Nature Technologies Pvt Ltd	YES
Candidate Name	Sounak	YES
From (Date of Joining)	25 November 2019	YES
To (Date of Exit/Relieving)	12 April 2022	YES
Designation (At the time of leaving the company):	Executive Level 2	YES
Employee Code/ID/No	Please Provide	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	NO- we have a no rehire policy
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	YES
Kindly confirm attached Relieving letter /document is authenticate?	YES	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	NO	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	NO	
DATA – BREACH of any kind	NO	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Mehendi Tasnim - HR Manager	

Regards
[Mehendi Tasnim](#)
Manager - HR & Operations

Nature Technologies Pvt Ltd

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sounak Biswas	Sounak Biswas
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	

LSEG World-Check One CASE REPORT

Confidential

Name	Sounak Biswas		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMLIPLN-426		
Current Group	World-Check		
Gender	Male	Date of Birth	05 Dec 1994
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

Sounak Biswas
18-11-2025, 07:11
database check
World-Check



Annexure 4 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
18 Nov 2025 07:10	database check	Case Screened for Wor ld-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

Sounak Biswas
18-11-2025, 07:11
database check
World-Check



Annexure 4 (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 4 (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 4 (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 4 (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 4 (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 4 (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 4 (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 4 (j)

Supreme Court, Singapore	No record
Ministry of Law, Singapore	No record
Customs, Singapore	No record
Inland Revenue Authority, Singapore	No record
Ministry of Manpower, Singapore	No record
Thailand Securities and Exchange Commission, Thailand	No record
Supreme Court of Thailand, Thailand	No record
Anti-Money Laundering Office, Thailand	No record
Banking Bureau of Financial Supervisory Commission, Taiwan	No record
Financial Supervisory Commission, Taiwan	No record
Taiwan Supreme Prosecutors Office, Taiwan	No record

Annexure F

Compliance Database	
Office of Foreign Assets Control (OFAC): Specially Designated Nationals & Blocked Persons and names that have been deleted from the OFAC list	No record
Monetary Authority of Singapore	No record
Hong Kong Monetary Authority	No record
Australian Department of Foreign Affairs and Trade (DFAT)	No record
The Australian Transaction Reports and Analysis Centre, Australia	No record
OSFI Consolidated List, Canada	No record
United Nations International Criminal Tribunal for the Former Yugoslavia	No record
International Criminal Tribunal for Rwanda	No record
Global Money Laundering Database	No record
Politically Exposed Persons Database	No record

Annexure G

Sanction & PEP - Global	
US Department of State - Iran and Syria Nonproliferation	No record
US Department of State - Iran, North Korea, and Syria Nonproliferation	No record
Minister of Foreign Affairs -Special Economic Measures -Syria, Canada	No record
US Iran and Syria Nonproliferation Act	No record

Annexure H

Web and Media Searches – Global	
Internet Searches	No record
Media Searches	No record

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-426	GQ-AMLIPLN-426
Candidate Name:	Sounak Biswas	Sounak Biswas
Date Of Birth:	05-12-1994	05-12-1994
Father Name:	SOUMYENDU BISWAS	SOUMYENDU BISWAS
Address1:	1D, Block C, Vaishnawi Garden, 57, James Long Sarani, Joka, Damro, Thakurpukur, Kolkata, West Bengal-700104.	1D, Block C, Vaishnawi Garden, 57, James Long Sarani, Joka, Damro, Thakurpukur, Kolkata, West Bengal-700104.
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 5 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-426
NAME OF THE APPLICANT	Sounak Biswas
FATHER NAME	Soumyendu Biswas
DATE OF BIRTH	05-December-1994
ADDRESS OF THE APPLICANT	ID, Block C, Vaishnawi Garden, 57, James Long Sarani, Joka, Damro, Thakurpukur, Kolkata, West Bengal-700104.
NAME OF THE POLICE STATION AS PER ADDRESS	Narendrapur 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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	CTBPB4440H	CTBPB4440H
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

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

CTBPB4440H

नाम / Name
SOUNAK BISWAS

पिता का नाम / Father's Name
SOUMYENDU BISWAS

जन्म की तारीख / Date of Birth
05/12/1994

हस्ताक्षर / Signature



Annexure 6 (b)



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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

CTBPPB4440H

Name

SXXXXX BXXXXX

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-426	GQ-AMLIPLN-426
Candidate Name:	Sounak Biswas	Sounak Biswas
Date Of Birth:	05-12-1994	05-12-1994
Father Name:	SOUMYENDU BISWAS	SOUMYENDU BISWAS
Address1:	1D, Block C, Vaishnawi Garden, 57, James Long Sarani, Joka, Damro, Thakurpukur, Kolkata, West Bengal-700104.	1D, Block C, Vaishnawi Garden, 57, James Long Sarani, Joka, Damro, Thakurpukur, Kolkata, West Bengal-700104.
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 7 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-426
NAME OF THE APPLICANT	Sounak Biswas
FATHER NAME	Soumyendu Biswas
DATE OF BIRTH	05-December-1994
ADDRESS OF THE APPLICANT	1D, Block C, Vaishnawi Garden, 57, James Long Sarani, Joka, Damro, Thakurpukur, Kolkata, West Bengal-700104.
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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sounak Biswas	Sounak Biswas
Application Id:	GQ-AMLIPLN-426	GQ-AMLIPLN-426
Employee Id:	NA	NA
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for the period of 6.3 years in education to education. 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:	25-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sounak Biswas	Sounak Biswas
DOB	05-12-1994	05-12-1994

Graduation

Name of the Board / School	Indira Gandhi National Open University	Indira Gandhi National Open University
Course	B.A.	B.A.
Specialization / Major	English	English
Year of Passing	2022	2022

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	2012	2012

Gap Remarks: A Gap of 6.3 years identified between 12th std(04-2012) & UG(07-2018).During this gap period Candidate was pursuing Full time Architecture degree at Pillai HOC College of Architecture and due to a combination of Financial challenges and health issues, Candidate was unable to continue the program and formally left the college in 2018 and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 8 (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	2010	2010
Gap Remarks: NA		

EMPLOYMENT - 1

Name of the Employer	BT E-SERV Pvt Ltd	BT E-SERV Pvt Ltd
Full Name of the Employee	Sounak Biswas	Sounak Biswas
Date of joining - From	18-08-2022	18-08-2022
Date of Relieving/Exit - To	15-10-2025	15-10-2025
Designation / Role	CUSTOMER SERVICE ADVISOR	CUSTOMER SERVICE ADVISOR
Gap Remarks: NA		

EMPLOYMENT - 2

Name of the Employer	Nature Technologies Pvt Ltd	Nature Technologies Pvt Ltd
Full Name of the Employee	Sounak Biswas	Sounak Biswas
Date of joining - From	25-11-2019	25-11-2019
Date of Relieving/Exit - To	12-04-2022	12-04-2022
Designation / Role	Executive Level 2	Executive Level 2
Gap Remarks: NA		

Annexure 8 (c)

EMPLOYMENT - 3		
Name of the Employer	Concentrix Daksh India	Concentrix Daksh India
Full Name of the Employee	Sounak Biswas	Sounak Biswas
Date of joining - From	19-03-2019	19-03-2019
Date of Relieving/Exit - To	26-05-2019	26-05-2019
Designation / Role	Representative	Representative
Gap Remarks: NA		

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sounak Biswas	Sounak Biswas
Pan Number:	CTBPB4440H	CTBPB4440H
CIBIL Transunion Score:	Not Applicable	782
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	18-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME: 18/11/2025 (14:16:35)

CONTROL NUMBER: 9929143893



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20319

REFERENCE NUMBER : 12

CONSUMER INFORMATION

CONSUMER NAME	Sounak Biswas	PAN	CTBPB4440H
DOB	05/12/1994	DRIVING LICENSE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO	-
GENDER	Male	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

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	17	High Cr/Sanc. Amt	₹3,94,257	Recent	22/10/2024
Zero balance	15	Current	₹10,023	Oldest	28/06/2019
Overdue	0	Overdue	₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
6	11/11/2025	1	0	5

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SOUNAK BISWAS D.O.B : 05/12/1994 GENDER : Male CREDITVISION® SCORE : 782

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	CTBPB4440H	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	40058240255831	-	-

(*) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	918450949509	-
Not Classified	50949509	-
(a) Office Phone	40041637	-
(a) Office Phone	5450949509	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

SOUNAKBWS@GMAIL.COM
SOUNAK.BISWAS@CARCHAT24.COM
SOUNAKBOEC5@GMAIL.COM
SOUNAKBISWAS5@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
BT E SERV PVT LTD DLF IT PARK 2 DLF IT, PARK 2 DLF IT PARK 2, WEST BENGAL - 700156	Office	-	31/10/2024
1D BLOCK C VAISHNAWI GARDEN JOKA, KOLKATA (MC) UNDEFINED, WEST BENGAL - 700104	Residence	-	31/10/2024
1D, BLOCK-C WEST BENGAL 700104, WEST BENGAL - 700104	Residence	-	31/01/2024
1D BLOCK-C VAISHNAWI GARDEN JOKA, KOLKATA (MC) DAHRO, WEST BENGAL - 700104	Permanent	-	31/12/2023

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CONSUMER LOAN (07/05/2025)	Others	Not Available	Not Available	Not Available

Annexure 9 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/10/2024		DATE CLOSED : 02/05/2025		DATE REPORTED & CERTIFIED : 15/07/2025		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 24,058		PAYMENT FREQUENCY		MONTHLY		NA		
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0		REPAYMENT TENURE		6				
ACCOUNT NUMBER	Not Disclosed					EMI		₹ 4,010				
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2025		END DATE : 01/10/2024		LAST PAYMENT : 02/05/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/10/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025				ACTIVE		
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 95,000		PAYMENT FREQUENCY		MONTHLY		NA				
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT		₹ 5,221								
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE		₹ 0								
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/10/2024		LAST PAYMENT : 16/09/2025						
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

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 02/02/2024		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 30,000						NA				
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 10,082										
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 6,000										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 4,640										
		ACTUAL PAYMENT : ₹ 4,135										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/02/2024		LAST PAYMENT : 23/10/2025						
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	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED : 09/08/2022	DATE CLOSED : 01/08/2023	DATE REPORTED & CERTIFIED : 31/10/2023	INACTIVE

Annexure 9 (d)

ACCOUNT		AMOUNTS				STATUS						
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 20,000		PAYMENT FREQUENCY	MONTHLY						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0		REPAYMENT TENURE	12						
ACCOUNT NUMBER	Not Disclosed				INTEREST RATE	15.0						
OWNERSHIP	INDIVIDUAL				EMI	₹ 1,805						
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2023		END DATE : 01/08/2022		LAST PAYMENT : 01/08/2023						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	000	000	-	-
2022	-	-	-	-	-	-	-	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/01/2022		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025				ACTIVE		
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 1,20,000				NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 23,955										
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 12,000										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 5,383										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025				END DATE : 01/11/2022		LAST PAYMENT : 16/09/2025				
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	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 09/09/2021		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025				ACTIVE		
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 60,000		REPAYMENT TENURE		12		NA				
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 29,065		EMI		₹ 2,339						
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 12,000										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 0										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/11/2022		LAST PAYMENT : 29/05/2025						
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	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 12/07/2021	DATE CLOSED : 04/01/2022	DATE REPORTED & CERTIFIED : 28/01/2022	INACTIVE

Annexure 9 (e)

ACCOUNT		AMOUNTS		STATUS								
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 3,499	NA								
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2022		END DATE : 01/07/2021		LAST PAYMENT : 02/09/2021						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	000	000	000	000	000	000

8. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/06/2021		DATE CLOSED : 14/10/2024		DATE REPORTED & CERTIFIED : 31/10/2024		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 95,000				NA						
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 8,455										
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 28,500										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 0										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2024		END DATE : 01/11/2021		LAST PAYMENT : 05/08/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	000	000	000	000	000	000	-	-
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

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/03/2021		DATE CLOSED : 28/06/2021		DATE REPORTED & CERTIFIED : 31/07/2021		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT : ₹ 10,860				NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2021		END DATE : 01/03/2021		LAST PAYMENT : 02/06/2021						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	-	-	000	000	000	000	000	-	-	-	-	-

10. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 30/01/2021		DATE CLOSED : 23/12/2023		DATE REPORTED & CERTIFIED : 31/01/2024		INACTIVE	
ACCOUNT			AMOUNTS					STATUS			
TYPE	CONSUMER LOAN		SANCTIONED AMOUNT		₹ 14,999		PAYMENT FREQUENCY		MONTHLY		NA
MEMBER NAME	NOT DISCLOSED		CURRENT BALANCE		₹ 0		REPAYMENT TERM		15		
ACCOUNT NUMBER	Not Disclosed						EMI		₹ 1,000		
OWNERSHIP	INDIVIDUAL										

Annexure 9 (f)

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/01/2020				END DATE : 01/01/2021				LAST PAYMENT : 01/01/2021				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	-	-	-	-	-	-	-	-	-	-	-
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

11. ACCOUNT

ACCOUNT INFORMATION											DATE OPENED : 18/08/2020			DATE CLOSED : 12/03/2021			DATE REPORTED & CERTIFIED : 31/03/2021			INACTIVE				
ACCOUNT					AMOUNTS										STATUS									
TYPE : CONSUMER LOAN					SANCTIONED AMOUNT : ₹ 35,000										NA									
MEMBER NAME : NOT DISCLOSED					CURRENT BALANCE : ₹ 0																			
ACCOUNT NUMBER : Not Disclosed																								
OWNERSHIP : INDIVIDUAL																								
DAYS PAST DUE/ASSET CLASSIFICATION																START DATE : 01/03/2021			END DATE : 01/08/2020			LAST PAYMENT : 05/02/2021		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC												
2021	000	000	000	-	-	-	-	-	-	-	-	-												
2020	-	-	-	-	-	-	-	000	000	000	000	000												

12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/05/2020		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 64,000		PAYMENT FREQUENCY		MONTHLY		NA		
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0		EMI		₹ 521				
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025		END DATE : 01/11/2022		LAST PAYMENT : 05/05/2024				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

13. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 18/05/2020		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE	
ACCOUNT				AMOUNTS								STATUS								
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 16,000				PAYMENT FREQUENCY : MONTHLY				NA								
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				EMI : ₹ 521												
ACCOUNT NUMBER : Not Disclosed																				
OWNERSHIP : INDIVIDUAL																				
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/10/2025		END DATE : 01/11/2022		LAST PAYMENT : 05/05/2024			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC								

Annexure 9 (g)

2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	XXX	XXX	XXX	XXX	XXX	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

14. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/02/2020		DATE CLOSED : 16/04/2025		DATE REPORTED & CERTIFIED : 16/04/2025		INACTIVE					
ACCOUNT		AMOUNTS						STATUS					
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 60,000		PAYMENT FREQUENCY		MONTHLY		NA			
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0		REPAYMENT TENURE		120					
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT		₹ 17,569									
OWNERSHIP	INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION						START DATE : 01/04/2025		END DATE : 01/05/2022		LAST PAYMENT : 01/12/2023			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	000	000	000	-	-	-	-	-	-	-	-	
2024	000	000	000	000	000	000	000	000	000	000	000	000	
2023	000	000	000	000	000	000	000	000	000	000	000	000	
2022	-	-	-	-	000	000	000	000	000	000	000	000	

15. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/10/2019		DATE CLOSED : 03/07/2020		DATE REPORTED & CERTIFIED : 31/07/2020		INACTIVE					
ACCOUNT		AMOUNTS						STATUS					
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 31,990		PAYMENT FREQUENCY		MONTHLY		NA			
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0									
ACCOUNT NUMBER	Not Disclosed												
OWNERSHIP	INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2020		END DATE : 01/10/2019		LAST PAYMENT : 03/07/2020							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2020	000	000	000	000	000	000	000	-	-	-	-	-	
2019	-	-	-	-	-	-	-	-	-	000	000	000	

Annexure 9 (h)

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16. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/06/2019		DATE CLOSED : 01/06/2020		DATE REPORTED & CERTIFIED : 30/06/2020		INACTIVE							
ACCOUNT		AMOUNTS						STATUS							
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 29,990		PAYMENT FREQUENCY		MONTHLY		NA					
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0											
ACCOUNT NUMBER	Not Disclosed														
OWNERSHIP	INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2020		END DATE : 01/06/2019		LAST PAYMENT : 01/06/2020									
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2020	000	000	000	000	000	000	-	-	-	-	-	-			
2019	-	-	-	-	-	000	000	000	000	000	000	000			

17. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 28/06/2019		DATE CLOSED : 03/04/2020		DATE REPORTED & CERTIFIED : 30/04/2020		INACTIVE						
ACCOUNT		AMOUNTS						STATUS						
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT		₹ 7,050		PAYMENT FREQUENCY		MONTHLY		NA				
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE		₹ 0										
ACCOUNT NUMBER	Not Disclosed													
OWNERSHIP	INDIVIDUAL													
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/04/2020		END DATE : 01/06/2019		LAST PAYMENT : 03/04/2020								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2020	000	000	000	000	-	-	-	-	-	-	-	-		
2019	-	-	-	-	-	000	000	000	000	000	000	000		

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	11/11/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	08/10/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	06/06/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	18/03/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	29/01/2024	CREDIT CARD	₹ 20,000
NOT DISCLOSED	27/01/2024	CREDIT CARD	₹ 1,000

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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)
Telephones(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 DST : 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 SOUNAK BISWAS

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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

