

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Jyoti Soni	<b>Client Name</b>	AML Rightsource India Pvt Ltd 2FY25
<b>Application ID</b>	GQ-AMLIPLN-446	<b>Report Status</b>	Closed
<b>Date of Birth</b>	02 Apr 1998	<b>Application Received</b>	24-12-2025
<b>Candidate Employee ID</b>	NA	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	27-01-2026
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>PINK</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	BGV Team	27-01-2026	<b>GREEN</b>
POST GRADUATION	Registrar's Office-Globsyn Business School	06-01-2026	<b>PINK</b>
EX EMPLOYMENT 2	Yash Varma-Customer Service Team	22-01-2026	<b>GREEN</b>
GRADUATION	University of Calcutta	06-01-2026	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal	24-12-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal-Advocate	24-12-2025	<b>GREEN</b>
UAN/ITR/FORM 26AS	PF PORTAL	19-01-2026	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	20-01-2026	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	24-12-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	16-01-2026	<b>GREEN</b>
NATIONAL IDENTITY 1	UIDAI - Aadhaar	26-12-2025	<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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## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	K B & Associates	K B & Associates
<b>Name Of The Candidate:</b>	Jyoti Soni	Jyoti Soni
<b>Emp Code:</b>	Not Provided	Not Disclosed
<b>From:</b>	27-11-2023	27-11-2023
<b>To:</b>	29-06-2024	29-06-2024
<b>Designation:</b>	Paid-up Assistant	Paid-up Assistant
<b>Last Drawn Salary:</b>	Not Provided	15,000 pm
<b>Reason For Leaving:</b>	Not Applicable	To pursue MBA
<b>Rehire Eligibility:</b>	Not Applicable	NO
<b>Remarks:</b>	The above details were verified by BGV Team of K B & Associates, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
<b>Information Source Name:</b>	BGV Team	
<b>Report Verified Date:</b>	27-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)

**KA** Kanhaiya Agarwal

Sat, 24 Jan 2026 13:24:26 +0530

To "Sharlin" <verifymyemployment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "aarti" <aarti@goldquestglobal.in>

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

Dear Sir/Madam,

Warm greetings.

We acknowledge receipt of your emails regarding the ex-employment verification of Ms. Jyoti Soni.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	K B & Associates	K B & Associates
Candidate Name	Jyoti Soni	Jyoti Soni
Employee Code/ID/No	Please Provide	Not maintained
From (Date of Joining)	27-Nov-2023	27-Nov-2023
To (Date of Exit/Relieving)	29-Jun-2024	29-Jun-2024
Designation (At the time of leaving the company):	Paid-up Assistant	Paid-up Assistant
Salary/CTC:	Please Provide	15,000 pm
Was this position: Permanent/Temporary/Contractual	Please Provide	Temporary
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	To pursue MBA
Rehire Eligibility	(Please fill in the relevant information)	No
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authentic?	Please Provide - Yes authenticate	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly - NO	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly - NO	
DATA - BREACH of any kind	Please Provide - NO	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide - NA	
Verified By ( Name, Contact Number & Designation)	Please Provide - Undersigned	

With Regards



## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Globsyn Business School	Globsyn Business School
<b>Name Of The Candidate:</b>	Jyoti Soni	Jyoti Soni
<b>Enroll No:</b>	30114001	30114001
<b>Degree:</b>	Post Graduate Diploma in Management	Post Graduate Diploma in Management
<b>Major:</b>	Diploma in Management	Diploma in Management
<b>SI No:</b>	Not provided	Not provided
<b>Remarks:</b>	Please note that the candidate is currently pursuing the course, and the education document has not yet been received from the institution. Hence closing the check as Pink.	
<b>Information Source Name:</b>	Registrar's Office-Globsyn Business School	
<b>Report Verified Date:</b>	06-01-2026	
<b>Verification Status(Color Code):</b>	PINK	

## Annexure 2 (a)

**RO** Registrar's Office  
Tue, 6 Jan 2026 14:00:39 +0530  
To "Aarti - GoldQuest Global" <aarti@goldquestglobal.in>  
Cc "jay" <jay@goldquestglobal.in>, "preeti" <preeti@goldquestglobal.in>, "reports" <reports@goldquestglobal.in>, "Arijit Dutta" <arijit\_dutta@globsyn.edu.in>

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Dear Concern,

This is to inform you that **Ms. Jyoti Soni**, Enrollment No. 030114001 is a bonafide student of the "Post Graduate Diploma in Management" programme of 2024-2026 batch.

She is pursuing semester IV in the programme from Globsyn Business School.

The documents submitted by the student have been verified and found true to our records. Please note that further she received another provisional marksheet with revised CGPA.

PFB the verification details in the format sent by you.

Details	Details
University	Globsyn Business School
Candidate full name	Jyoti Soni
Student ID	030114001
Title and subject of qualification-	PGDM
Passing year	Pursuing Semester IV
CGPA/ Division	CGPA 7.38 at the end of Semester II

Best Wishes,

Registrar's Office  
Globsyn Business School  
Globsyn Knowledge Foundation  
Globsyn Knowledge Campus  
Mouza Chandl, D.H.Road, Amtala, 24 Parganas (S) - 743 503  
Phone: +91 (33) 6600 3600 |

## EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	HDB Financial Services Limited	HDB Financial Services Limited
<b>Name Of The Candidate:</b>	Jyoti Soni	Jyoti Soni
<b>Emp Code:</b>	134044	134044
<b>From:</b>	08-03-2021	08-03-2021
<b>To:</b>	02-07-2022	02-07-2022
<b>Designation:</b>	Jr. Officer - Prime Channel	Jr. Officer - Prime Channel
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Applicable	Resigned
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	The above details were verified by Yash Varma-Customer Service Team of HDB Financial Services Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
<b>Information Source Name:</b>	Yash Varma-Customer Service Team	
<b>Report Verified Date:</b>	22-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 3 (a)

**I** Iws IndiaEquifax  
Thu, 22 Jan 2020 12:22:24 +0330  
To: "verifyemployment" <verifyemployment@goldquestglobal.in>  
Cc: "felina.dsouza" <felina.dsouza@equifax.com>, "jay" <jay@goldquestglobal.in>, "aarti" <aarti@goldquestglobal.in>, "ex employment" <verifyemployments@gmail.com>, "verifymyemployment" <verifymyemployment@goldquestglobal.in>

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

Hi Team,

Greetings from Equifax !

We have received confirmation from the below member, so please find the details below.

Received Confirmation From : HDB Financial Services Ltd.

EMPLOYEE_ID	FULL_NAME	DATE_JOINING	DATE_EXIT	JOB_TITLE	EXIT_STATUS
134044	JyotiSoni	08-Mar-21	02-Jul-22	Jr Officer Prime Channel	Resigned

**Note:** Please mark email to "[iws.india@equifax.com](mailto:iws.india@equifax.com)" for all your queries.

Warm Regards,  
Yash Varma | Customer Service Team  
Office : 90042-02653  


## Annexure 3 (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	HDB Financial Services Limited	
Candidate Name	Jyoti Soni	
Employee Code/ID/No	134044	
From (Date of Joining)	08-Mar-2021	
To (Date of Exit/Relieving)	02-Jul-2022	
Designation (At the time of leaving the company):	Jr. Officer - Prime Channel	
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	

## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	University of Calcutta	University of Calcutta
<b>Name Of The Candidate:</b>	Jyoti Soni	Jyoti Soni
<b>Enroll No:</b>	1224-51-0053	1224-51-0053
<b>Degree:</b>	Bachelor of Commerce	Bachelor of Commerce
<b>Major:</b>	Commerce	Commerce
<b>Month And Year Of Passing:</b>	2019	2019
<b>SI No:</b>	Not Provided	Not Provided
<b>Remarks:</b>	The following applicant details were verified by University of Calcutta found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	University of Calcutta	
<b>Report Verified Date:</b>	06-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

Annexure 4 (a)

224/13593/064/2019

62/16



**UNIVERSITY OF CALCUTTA**  
STATEMENT OF MARKS OBTAINED BY

NAME **JYOTI SONI**

ROLL NO. **1224-51-0053**

REGISTRATION NO. **224-1221-0804-16**

AT THE **B. COM. PART-III (THREE YEAR HONOURS) EXAMINATION, 2019**

(UNDER 67/1A REGULATIONS, 1+1+1 SYSTEM)

Compulsory Language Group (At Part I level) [Consisting of Communicative English (CMEC) of 50 marks and a major Indian Language (MIL) in Bengali (BNGL) Hindi (HIND) or (OR) ONLY Nepali (NPLI) or AIL English (ENGL) of 50 marks.]					Compulsory Paper on Environmental Studies (ENVS) (At Part II level) [Consisting of Project Work of 25 marks Theoretical Examination of 25 marks.]				GRADE SCORE	RANGE OF MARKS
SUBJECT	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS		
CMEC	2017	30	A	P	2019	71	A	P	A 60% & Above	
MIL	2017	32	A	P					B 39% to Below 60%	
									C Below 30%	

PAPER CODE	TYPE OF PAPER	FULL MARKS	PASS MARKS	MARKS CREDITED PREVIOUSLY		MARKS OBTAINED IN CURRENT EXAMINATION	MARKS RETAINED	PAPER EXAM STATUS
				YEAR OF EXAMINATION	MARKS OBTAINED			
Marks obtained in Previous Part-I Examination								
C100	General (Th)	100	30	2017	55	55	55	P
C101	General (Th)	100	30	2017	54	54	71	P
C102	General (Th)	100	30	2017	71	71	46	P
C103	General (Th)	100	30	2017	46	46	38	P
C104	General (Th)	100	30	2017	38	38		
Total Marks:		500			264		264	GH
Marks obtained in Previous Part-II Examination								
C210	General (Th)	50	15	2018	30	30	15	P
C210	General (Pr)	50	15	2018	15	15	57	P
C220	General (Th)	100	30	2018	57	57	60	P
C21A	Honours (Th)	100	30	2018	60	60	50	P
C22A	Honours (Th)	100	30	2018	50	50	55	P
C23A	Honours (Th)	100	30	2018	55	55	52	P
C24A	Honours (Th)	100	30	2018	52	52		
Hons. Total Marks:		400	140		217		217	GH
Marks obtained in Part-II Examination								
A31A	Honours (Th)	100	30			37	37	P
A32A	Honours (Th)	100	30			51	51	P
A33A	Honours (Th)	100	30			66	66	P
A34A	Honours (Th)	100	30			49	49	P
A35A	Project Work	100	30			63	63	P
Hons. Total Marks:		500	175			266	266	H
Part-II+III Marks:		900	360				483	GH



AGGREGATE MARKS & RESULT				
[Part - I, Part - II & Part - III marks taken together (excluding marks in ENVS and compulsory Language Group). For Honours course, marks in Honours papers only are taken into account for the purpose of calculating final result on completion of Part I, Part II & Part III Examinations.]				
FULL MARKS	MARKS OBTAINED	% RESULT	CLASS/DIVISION	RANGE OF AGGREGATE MARKS %
900	483	53.66	II	40% & BELOW 60%
			3	45% & BELOW 60%
			F	50% & BELOW 45%

Remarks: **PASSED WITH HONOURS AND PLACED IN SECOND CLASS**

UG-C-018/ 0101723 (Vide Reverse)

CONTROLLER OF EXAMINATIONS (ACTING)

## POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-446	GQ-AMLIPLN-446
Candidate Name:	Jyoti Soni	Jyoti Soni
Date Of Birth:	02-04-1998	02-04-1998
Father Name:	Ram Gopal soni	Ram Gopal soni
Address1:	41/2 NS road, Near Mittal Electronics, Kolkata, West Bengal-712248.	41/2 NS road, Near Mittal Electronics, Kolkata, West Bengal-712248.
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:	24-12-2025	
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-446
NAME OF THE APPLICANT	Jyoti Soni
FATHER NAME	Ram Gopal soni
DATE OF BIRTH	02-April-1998
ADDRESS OF THE APPLICANT	41/2 NS road, Near Mittal Electronics, Kolkata, West Bengal-712248.
NAME OF THE POLICE STATION AS PER ADDRESS	Rishra Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	24-December-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-446	GQ-AMLIPLN-446
Candidate Name:	Jyoti Soni	Jyoti Soni
Date Of Birth:	02-04-1998	02-04-1998
Father Name:	Ram Gopal soni	Ram Gopal soni
Address1:	41/2 NS road, Near Mittal Electronics, Kolkata, West Bengal-712248.	41/2 NS road, Near Mittal Electronics, Kolkata, West Bengal-712248.
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:	24-12-2025	
Verification Status(Color Code):	GREEN	

## Annexure 6 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-446
NAME OF THE APPLICANT	Jyoti Soni
FATHER NAME	Ram Gopal soni
DATE OF BIRTH	02-April-1998
ADDRESS OF THE APPLICANT	41/2 NS road, Near Mittal Electronics, Kolkata, West Bengal-712248.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	24-December-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

## UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Jyoti Soni	Jyoti Soni
Application Id:	GQ-AMLIPLN-446	GQ-AMLIPLN-446
UAN No:	101683430295	101683430295
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	19-01-2026	
Verification Status(Color Code):	GREEN	

## Annexure 7 (a)

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### UAN Details Report

UAN 101683430295  
NAME JYOTI SONI  
FATHER'S NAME RAM GOPAL SONI

### Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MHBAN00496110000317952	HDB FINANCIAL SERVICES LIMITED	08-Mar-2021	02-Jul-2022

Generated on 19-01-2026 09:56:39 Report Runtime 2026-01-16 10:07:28

## CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Jyoti Soni	Jyoti Soni
<b>Pan Number:</b>	KBWPS1115K	KBWPS1115K
<b>CIBIL Transunion Score:</b>	Not Applicable	724
<b>Scoring Factors:</b>	Not Applicable	High Balance Build-Up On Unsecured Loans
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	20-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

# Annexure 8 (a)

REPORT DATE & TIME: 20/01/2026 (09:57:11)

CONTROL NUMBER: 10418975617



## CONSUMER CIR

MEMBER ID : BSD0115009_SHYD20188	REFERENCE NUMBER : 12
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### CONSUMER INFORMATION

CONSUMER NAME	Jyoti Soni	PAN	KBWPS1115K
DOB	02/04/1998	DRIVING LICENSE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Female	AADHAAR NUMBER (UID)	-
ADDRESS	delhi, delhi, DELHI - 110001		

### CIBIL TRANSUNION SCORE(S)



### CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total	1	Recent : 30/10/2023
Zero balance	0	Oldest : 30/10/2023
Overdue	0	
	High Cr/Sanc. Amt : ₹8,26,000	
	Current : ₹9,14,784	
	Overdue : ₹0	

### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
1	26/10/2023	0	0	0

### CREDITVISION<sup>®</sup> ALGORITHM(S)

No CreditVision Algorithm(s) available.

## CONSUMER DETAILS

### CONSUMER INFORMATION

CONSUMER NAME : JYOTI SONI	DOB : 02/04/1998	GENDER : Female	CREDITVISION <sup>®</sup> SCORE : 724
----------------------------	------------------	-----------------	---------------------------------------

### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	KBWPS1115K	-	-
CKYC	4006137512459	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 8 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8981257230	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

JYOTISONE7230@GMAIL.COM
-------------------------

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
41 2 N 5 ROAD SHAGUN PLAZA NEAR RAJIV, GANDHI STATUE RISHRAH HODDOLY WEST, BENGAL CITY HOWRAH, WEST BENGAL - 712248	Residence	-	31/10/2023
(H) 3/263 B C BOY SARANI RISHRAH HODDOLY, KOLKATA, WEST BENGAL - 712250	Residence	-	26/02/2021

(a) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
EDUCATION LOAN (31/03/2025)	Others	Not Available	Not Available	Not Available

## CONSUMER ACCOUNT DETAILS

### 1. ACCOUNT

ACCOUNT INFORMATION	DATE OPENED	30/10/2023	DATE CLOSED	-	DATE REPORTED & CERTIFIED	31/12/2025	ACTIVE					
ACCOUNT TYPE : EDUCATION LOAN	MEMBER NAME : NOT DISCLOSED	ACCOUNT NUMBER : Not Disclosed	OWNERSHIP : INDIVIDUAL	AMOUNTS	STATUS							
				SANCTIONED AMOUNT : ₹ 8,26,000	PAYMENT FREQUENCY : MONTHLY							
				CURRENT BALANCE : ₹ 9,14,784	REPAYMENT TENURE : 150							
				EMI : ₹ 8,839	COLLATERAL TYPE : NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION												
		START DATE	01/12/2025	END DATE	01/10/2023	LAST PAYMENT	05/12/2025					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

## CONSUMER ENQUIRY DETAILS

### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	26/10/2023	EDUCATION LOAN	₹ 8,26,000

## Annexure 8 (c)

### 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 JYOTI SONI

#### 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 submissions 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 at 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**

<b>PARTICULARS</b>	<b>APPLICATION DETAILS</b>	<b>REPORT DETAILS</b>
<b>Name Of The Candidate:</b>	Jyoti Soni	Jyoti Soni
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	24-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Jyoti Soni		
Case Rating	Not Rated		
World-Check Total Matches	1		
Case ID	GQ-AMLIPLN-446		
Current Group	World-Check		
Gender	Female	Date of Birth	02 Apr 1998
Last Screened	24 Dec 2025 07:33	Case Created	24 Dec 2025 07:33
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	1				
Resolved Matches	1	Positive: 0	Possible: 0	False: 1	Unspecified: 0
Unresolved Matches	0				

Name: Jyoti Soni  
 Date Printed: 24-12-2025, 07:35  
 Printed By: database check  
 Group: World-Check



## Annexure 9 (b)

### WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Jyoti SONI	6445978	LE-SIC	INDIVIDUAL	FEMALE		IND	IND	24-Dec-2025		Unknown	No Match		Exact - 100%

Name  
Data Printed  
Printed By  
Group

Jyoti Soni  
24-12-2025, 07:35  
database check  
World-Check



## Annexure 9 (c)

### AUDIT

Date	Actioned By	Action	Notes	Source
24 Dec 2025 07:35	database check	1 World-Check matches resolved as False		Desktop
24 Dec 2025 07:33	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
24 Dec 2025 07:33	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: Jyoti Soni  
Date Printed: 24-12-2025, 07:35  
Printed By: database check  
Group: World-Check



## Annexure 9 (d)

### Annexure A

<b>Criminal Records Database Checks - India</b>	
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

<b>Civil Litigation Database Checks – India</b>	
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

<b>Credit and Reputational Risk Database Checks – India</b>	
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

<b>Serious and Organized Crimes Database Checks – Global</b>	
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 9 (e)

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 9 (f)

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 9 (g)

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

<b>Global Regulatory Bodies</b>	
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 9 (h)

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 9 (i)

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 9 (j)

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 9 (k)

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

<b>Compliance Database</b>	
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

<b>Sanction &amp; PEP - Global</b>	
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

<b>Web and Media Searches – Global</b>	
Internet Searches	No record
Media Searches	No record

## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Jyoti Soni	Jyoti Soni
<b>Application Id:</b>	GQ-AMLIPLN-446	GQ-AMLIPLN-446
<b>Employee Id:</b>	NA	NA
<b>Remarks:</b>	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education 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.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	16-01-2026	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 10 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Jyoti Soni	Jyoti Soni
DOB	02-04-1998	02-04-1998

Post Graduation		
Name of the Board / School	Globsyn Business School	Globsyn Business School
Course	PGDM	PGDM
Specialization / Major	Finance	Finance
Year of Passing	Pursuing	Pursuing
<b>Gap Remarks:NA</b>		

Graduation		
Name of the Board / School	University of Calcutta	University of Calcutta
Course	B.Com	B.Com
Specialization / Major	Accounts	Accounts
Year of Passing	2019	2019
<b>Gap Remarks: A Gap of 2 years identified between UG(2019) &amp; HDB Financial(03-2021).During this gap period, Candidate was preparing for competitive exams for Govt jobs and dint join any institution/organization and provided the relevant proofs, Hence this gap period is considered as Green.</b>		

## Annexure 10 (b)

12th Std		
Name of the Board / School	West Bengal Council Of Higher Secondary Education	West Bengal Council Of Higher Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2016	2016
<b>Gap Remarks:NA</b>		

10th Std		
Name of the Board / School	West Bengal Council Of Secondary Education	West Bengal Council Of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2014	2014
<b>Gap Remarks: NA</b>		

EMPLOYMENT - 1		
Name of the Employer	KB & Associates	KB & Associates
Full Name of the Employee	Jyoti Soni	Jyoti Soni
Date of joining - From	27-11-2023	27-11-2023
Date of Relieving/Exit - To	29-06-2024	29-06-2024
Designation / Role	Paid up Assistant	Paid up Assistant
<b>Gap Remarks: NA</b>		

## Annexure 10 (c)

<b>EMPLOYMENT - 2</b>		
Name of the Employer	HDB Financial Services	HDB Financial Services
Full Name of the Employee	Jyoti Soni	Jyoti Soni
Date of joining - From	08-03-2021	08-03-2021
Date of Relieving/Exit - To	02-07-2022	02-07-2022
Designation / Role	Relationship Manager	Relationship Manager
<b>Gap Remarks: NA</b>		

## NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	501164818950	501164818950
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, 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:	UIDAI - Aadhaar	
Report Verified Date:	26-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)



भारत सरकार  
Government of India



Aadhaar no. issued: 24/09/2013



JYOTI SONI

Date of Birth/DOB: 02/04/1998

Female/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।  
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/  
ऑनलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।

**Aadhaar is proof of identity, not of citizenship  
or date of birth. It should be used with verification (online  
authentication, or scanning of QR code / offline XML).**

**5011 6481 8950**

मेरा आधार, मेरी पहचान

# Annexure 11 (b)

 **Unique Identification Authority of India** 

**myAadhaar** English

[Dashboard](#) > [Check Aadhaar Validity](#)



**501164818950 Exists**  
Aadhaar Verification Completed

Age Band	20-30 years
Gender	FEMALE
State	West Bengal
Mobile	*****230

## 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

