

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Twinkle Owdhball	<b>Client Name</b>	AML Rightsource India Pvt Ltd - AMRSN 2025
<b>Application ID</b>	GQ-AMRSN-1503	<b>Report Status</b>	Closed
<b>Date of Birth</b>	03 Dec 1994	<b>Application Received</b>	23-05-2025
<b>Candidate Employee ID</b>	114179	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	STOPCHECK	<b>Final Report Date</b>	18-07-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR Operations Team	13-06-2025	<b>GREEN</b>
EX EMPLOYMENT 2	PF PORTAL	26-05-2025	<b>GREEN</b>
GRADUATION	Assistant Registrar	26-05-2025	<b>GREEN</b>
POLICE VERIFICATION	Samardeep Singh - Police Head Constable	23-05-2025	<b>GREEN</b>
POST GRADUATION	Online Database	23-05-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal-Advocate	23-05-2025	<b>GREEN</b>
UAN/ITR/FORM 26AS	PF PORTAL	26-05-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	UIDAI - Aadhaar	23-05-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	23-05-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	23-05-2025	<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
Name Of The Company:	R1 RCM Global Pvt. Ltd	R1 RCM Global Pvt. Ltd
Name Of The Candidate:	Twinkle Owdhball	Twinkle Owdhball
Emp Code:	10021579	10021579
From:	14-04-2023	14-04-2023
To:	29-09-2023	29-09-2023
Designation:	Senior Analyst	Senior Analyst
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from HR Operations Team - R1 RCM Global Pvt. Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	HR Operations Team	
Report Verified Date:	13-06-2025	
Verification Status(Color Code):	GREEN	

## Annexure 1 (a)



Fri 13-Jun-25 10:13 PM

R1 Service Desk <r1rcmprod@service-now.com>

Request RITM2114402 - Commented

To ex-employment@goldquestglobal.in

Cc verifyemployments@gmail.com; jay@goldquestglobal.in

Hi Concern,

Thank you for raising your concern!

With reference to your request, please refer to the below mentioned details as per our records.

Emp Id	10021579
Emp Name	Twinkle Owdhball
Start Date	14/04/2023
End Date	29/09/2023
Designation	Senior Analyst

Happy to help you!

Regards,

HR Operations Team.

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	SBI Cards and Payment Services Ltd	SBI Cards and Payment Services Ltd
Name Of The Candidate:	Twinkle Owdhball	Twinkle Owdhball
Emp Code:	400003675	Not Provided
From:	02-08-2021	02-08-2021
To:	09-03-2023	09-03-2023
Designation:	Associate - Dedupe underwriting	Not Provided
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Applicable	Not Applicable
Remarks:	Please note that due to no response from the HR, we are closing check with UAN/PF Records, found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	26-05-2025	
Verification Status(Color Code):	GREEN	

## Annexure 2 (a)

Date : 26-May-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
101489389451	GNGGN00301440000046715	TWINKLE OWDHBALL	LAXMI KANT	R1 RCM GLOBAL PRIVATE LIMITED	14/04/2023	29/09/2023
101489389451	GNGGN00104160000018741	TWINKLE OWDHBALL	LAXMI KANT	SBI CARDS AND PAYMENT SERVICES LIMITED	2/8/2021	9/3/2023
101489389451	THTHA14907140000010215	TWINKLE OWDHBALL	LAXMI KANT	RIDDHI SAMRUDDHI SERVICES LLP	15/06/2019	-

<https://unifiedportal-epfo.epfindia.gov.in/fointerface/>

## Annexure 2 (b)



Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Twinkle Owdhball (2)- GQ-AMRSN-1503- SBI Cards and Payment Services Ltd

To: stichr.ansipoc1@sbcard.com

Cc: "Jayakumar Vello - GoldQuest Global"; "ex-employment"

Message SBI.pdf (27 KB)

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 **Twinkle Owdhball** 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	SBI Cards and Payment Services Ltd	
Candidate Name	Twinkle Owdhball	
From (Date of Joining) 00	02 August 2021	
To (Date of Exit/Relieving)	09 March 2023	
Designation (At the time of leaving the company):	Associate - Dedupe underwriting	
Employee Code/ID/No	400003675	
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 authenticate?	Please Provide	
Any integrity / Disciplinary issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of funds? (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 lets us know:		
Verified By ( Name, Contact Number & Designation)	Please Provide	

## Annexure 2 (c)



Tue 24-Jun-25 12:32 PM

Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Twinkle Owdhball (2)- GQ-AMRSN-1503- SBI Cards and Payment Services Ltd

To sbichr.exitspec1@sbicard.com

Cc 'Jayakumar Velu - GoldQuest Global'; 'ex employment'

Message SBI.pdf (27 KB)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

Gentle reminder for the Ex-Employee verification of **Twinkle Owdhball** that we have sent you earlier.

Could you please spare a few minutes of your time & verify the below details; it will be a great help for his/her joining.

Thanks for your understanding on the urgency & request your valuable response at your earliest convenience.

Warm Regards


Akshatha R Shetty  
Senior Verification Specialist (Employment)

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Twinkle Owdhball	Twinkle Owdhball
Enroll No:	12002201352	12002201352
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2016	2016
Certification Issued Date:	2016-02	2016-02
SI No:	1775	1775
Remarks:	The following applicant details were verified by Assistant Registrar - University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	26-05-2025	
Verification Status(Color Code):	GREEN	

# Annexure 3 (a)

Book No. 72  
College Roll No. 1396

S.No. 1775  
Univ. Roll No. 1200220352

  
**Aditi Mahavidyalaya**  
(UNIVERSITY OF DELHI)  
BAWANA DELHI-110039


**PROVISIONAL & CONDUCT CERTIFICATE**

Univ. Enrolment No. AVI 672/12  
This is to certify that Km/Smt Twinkle ~~oudhall~~ <sup>Seenu</sup> Daughter / Wife of  
Shri Lakmikanth ~~oudhall~~ who appeared from this College in the  
B.A (P) Annual/Supplementary Examination, held by the  
University of Delhi, in 2016 has (according to the 'Preliminary Statement' supplied to me by  
the University of Delhi) been declared successful in the said Examination, Maximum Marks  
2400 Marks obtained 1471 Division II

Subjects Offered :

- B.A (P)
- 
- 
- 

Date of Birth as per records of the College 03.12.1994  
(In Words) Three Dec. N.H. Ninety Four  
Conduct Good  
(During the period of her stay in this College)  
Date 11.2.16

  
Principal  
Aditi Mahavidyalaya  
Delhi)  
Principal (OSD) 039.

Note : This provisional certificate is given only with the object of enabling the student to be admitted to a College and is not to be held equivalent to the certificate or degree to be given by the Registrar, University of Delhi, Delhi

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1503	GQ-AMRSN-1503
Candidate Name:	Twinkle Owdhball	Twinkle Owdhball
Date Of Birth:	03-12-1994	03-12-1994
Father Name:	LAXMI KANT OWDHBALL	LAXMI KANT OWDHBALL
Address1:	D-136 BLOCK-D, VIJAY VIHAR, PHASE-2 ROHINI SECTOR-5, NEAR B.D JAIN PUBLIC SCHOOL, DELHI-110085	D-136 BLOCK-D, VIJAY VIHAR, PHASE-2 ROHINI SECTOR-5, NEAR B.D JAIN PUBLIC SCHOOL, DELHI-110085
Remarks:	The following applicant details are verbally verified by Mr. Samardeep Singh (Police Head Constable), and the notary report duly stamped and signed by Palav Agarwal (Advocate) with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Samardeep Singh - Police Head Constable	
Report Verified Date:	23-05-2025	
Verification Status(Color Code):	GREEN	

## Annexure 4 (a)

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

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-1503
NAME OF THE APPLICANT	Twinkle Owdhball
FATHER NAME	LAXMI KANT OWDHBALL
DATE OF BIRTH	03-December-1994
ADDRESS OF THE APPLICANT	D-136 BLOCK-D, VIJAY VIHAR, PHASE-2 ROHINI SECTOR-5, NEAR B.D JAIN PUBLIC SCHOOL, DELHI-110085
NAME OF THE POLICE STATION	Budh vihar Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	01127-052772
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-May-2025
VERIFIER NAME AND DESIGNATION	Mr. Samardeep Singh, Head Constable

### 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

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Indira Gandhi National Open University	Indira Gandhi National Open University
Name Of The Candidate:	Twinkle Owdhball	Twinkle Owdhball
Enroll No:	187310820	187310820
Degree:	Master of Arts	Master of Arts
Major:	Economics	Economics
Month And Year Of Passing:	Not Provided	Not Provided
SI No:	Not Applicable	Not Applicable
Remarks:	The following applicant details were verified through Online Database - Indira Gandhi National Open University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	23-05-2025	
Verification Status(Color Code):	GREEN	

## Annexure 5 (a)



**INDIRA GANDHI NATIONAL OPEN  
UNIVERSITY**

**Grade Card Status as on 15-05-2025**

Current Date: 23/05/2025 03:37:19

(For Information Only)



The Status is indicative only & cannot be used as a substitute for the final grade card. The Final Grade Card will be issued after completion of the Programme on updation of all prescribed components.

**Enrolment No:** 187310820

**Name:** TWINKLE  
OWDHWAL

**Programme Code:** MEC

COURSE	Asgn1	Asgn2	Asgn3	Asgn4	TERM END THEORY	TERM END PRACTICAL	STATUS
MEC02	82	82	-	-	68	-	COMPLETED
MEC04	79	79	-	-	63	-	COMPLETED
MEC06	84	84	-	-	53	-	COMPLETED
MEC07	80	80	-	-	58	-	COMPLETED
MEC101	84	84	-	-	40	-	COMPLETED
MEC103	82	82	-	-	40	-	COMPLETED
MEC105	78	78	-	-	52	-	COMPLETED
MEC108	78	78	-	-	44	-	COMPLETED
MEC109	83	83	-	-	40	-	COMPLETED
MGSE09	80	80	-	-	64	-	COMPLETED
MWG11	81	81	-	-	55	-	COMPLETED

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1503	GQ-AMRSN-1503
Candidate Name:	Twinkle Owdhball	Twinkle Owdhball
Date Of Birth:	03-12-1994	03-12-1994
Father Name:	LAXMI KANT OWDHBALL	LAXMI KANT OWDHBALL
Address1:	D-136 BLOCK-D, VIJAY VIHAR, PHASE-2 ROHINI SECTOR-5, NEAR B.D JAIN PUBLIC SCHOOL, DELHI-110085	D-136 BLOCK-D, VIJAY VIHAR, PHASE-2 ROHINI SECTOR-5, NEAR B.D JAIN PUBLIC SCHOOL, DELHI-110085
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	23-05-2025	
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-AMRSN-1503
NAME OF THE APPLICANT	Twinkle Owdhball
FATHER NAME	LAXMI KANT OWDHBALL
DATE OF BIRTH	03-December-1994
ADDRESS OF THE APPLICANT	D-136 BLOCK-D, VIJAY VIHAR, PHASE-2 ROHINI SECTOR-5, NEAR B.D JAIN PUBLIC SCHOOL, DELHI-110085
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-May-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:	Twinkle Owdhball	Twinkle Owdhball
Application Id:	GQ-AMRSN-1503	GQ-AMRSN-1503
Employee Id:	114179	114179
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, 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	
Report Verified Date:	26-05-2025	
Verification Status(Color Code):	GREEN	

## Annexure 7 (a)

Date : 26-May-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
101489389451	GNGGN00301440000046715	TWINKLE OWDHBALL	LAXMI KANT	R1 RCM GLOBAL PRIVATE LIMITED	14/04/2023	29/09/2023
101489389451	GNGGN00104160000018741	TWINKLE OWDHBALL	LAXMI KANT	SBI CARDS AND PAYMENT SERVICES LIMITED	2/8/2021	9/3/2023
101489389451	THTHA14907140000010215	TWINKLE OWDHBALL	LAXMI KANT	RIDDHI SAMRUDDHI SERVICES LLP	15/06/2019	-

<https://unifiedportal-epfo.epfindia.gov.in/fointerface/>

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	740150949519	740150949519
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:	23-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)







टिंकल ओव्दबाल  
Twinkle Owdhball  
जन्म तारीख/DOB: 03/12/1994  
महिला/ FEMALE

Download Date: 24/1/2020


Issue Date: 23/1/2020

**7401 5094 9519**  
**VID : 9121 8227 2940 0143**

## Annexure 8 (b)




Unique Identification Authority of India

 myAadhaar

English

Dashboard > Check Aadhaar Validity



740150949519 Exists

Aadhaar Verification Completed

Age Band	30-40 years
Gender	FEMALE
State	Delhi
Mobile	*****261

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Twinkle Owdhball	Twinkle Owdhball
Pan Number:	AEKPO8363E	AEKPO8363E
CIBIL Transunion Score:	Not Applicable	752
Scoring Factors:	Not Applicable	Not Provided
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	23-05-2025	
Verification Status(Color Code):	GREEN	

## Annexure 9 (a)



### CONSUMER CIR

CONSUMER: TWINKLE OWDHBALL  
MEMBER ID: BS00115009\_SHYD20819  
MEMBER REFERENCE NUMBER:

DATE: 23-05-2025  
TIME: 15:34:44  
CONTROL NUMBER: 0,11,90,30,855

#### CONSUMER INFORMATION:

NAME: TWINKLE OWDHBALL

DATE OF BIRTH: 03-12-1994

GENDER: FEMALE

#### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
------------	-------	-----------------

CREDITVISION® SCORE	752	
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#### POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months  
Consumer not in CIBIL database or history older than 36 months

: 300 (High risk) to 900 (low risk)  
: -1

\* At least one tradeline with information updated in last 36 months is required.

#### IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	AEKPO8363E		

#### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
MOBILE PHONE	8447936261	

#### EMAIL CONTACT(S):

##### EMAIL ADDRESS

OWDHBALLTWINKLE@GMAIL.COM

#### ADDRESS(ES):

ADDRESS : LAXMI KANT OWDHBALL, D-136, BLOCK-D VIJAY VIHAR PHASE-2, ROHINI SECTOR-7, NORTH WEST DELHI ROHINI SECTOR 5, DELHI, ROHINI SECTOR 5 DELHI 110085

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 30-11-2023

## Annexure 9 (b)



## CONSUMER CIR

CONSUMER: TWINKLE OWDHBALL  
 MEMBER ID: BS00115009\_SHYD20819  
 MEMBER REFERENCE NUMBER:

DATE: 23-05-2025  
 TIME: 15:34:44  
 CONTROL NUMBER: 9,11,96,30,855

## EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
PERSONAL LOAN	30-11-2023	Not Available	50000	GROSS INCOME	MONTHLY

## SUMMARY:

## ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
<b>All Accounts</b>	TOTAL: 1	HIGH CR/SANC. AMT: 8,000	CURRENT: 0	RECENT: 26-11-2023
	OVERDUE: 0		OVERDUE: 0	OLDEST: 26-11-2023
	ZERO-BALANCE: 1			

## ENQUIRIES

Only Last 36 months enquiries will be displayed in the Credit report

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
<b>All Enquiries</b>	0	0	0	0	

## ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 26-11-2023	SANCTIONED: 8,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 06-12-2023	CURRENT BALANCE: 0	
	CLOSED: 23-03-2024		
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED:		
OWNERSHIP: INDIVIDUAL	31-05-2024		
	PMT HIST START: 01-05-2024		
	PMT HIST END: 01-11-2023		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
05-24	04-24	03-24	02-24
		01-24	12-23
			11-23

## END OF REPORT ON TWINKLE OWDHBALL

All information contained in this credit report has been collated by TransUnion CIBIL Limited ( TU CIBIL) based on information provided/ submitted by its various members("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure

## Annexure 9 (c)



### CONSUMER CIR

CONSUMER: TWINKLE OWDHBALL

MEMBER ID: BS00115009\_SHYD20819

MEMBER REFERENCE NUMBER:

DATE: 23-05-2025

TIME: 15:34:44

CONTROL NUMBER: 9,11,98,30,855

accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Twinkle Owdhball	Twinkle Owdhball
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:	23-05-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One  
CASE REPORT

Confidential

Name	Twinkle Owdhball		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-1503		
Current Group	World Check		
Gender	Male	Date of Birth	03 Dec 1994
Last Screened	23 May 2025 09:50	Case Created	23 May 2025 09:50
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Twinkle Owdhball  
Date Printed 23-05-2025, 09:55  
Printed By Hemender Kumar  
Group World Check



## Annexure 10 (b)

### AUDIT

Date	Actioned By	Action	Notes	Source
23 May 2025 09:50	Hemender Kumar	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
23 May 2025 09:50	Hemender Kumar	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

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Name  
Date Printed  
Printed By  
Group

Twinkle Owdhball  
23-05-2025, 09:55  
Hemender Kumar  
World Check



## Annexure 10 (c)

### Annexure A

Criminal Records Database Checks - India	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record

### Annexure B

Civil Litigation Database Checks – India	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record

### Annexure C

Credit and Reputational Risk Database Checks – India	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record

### Annexure D

Serious and Organized Crimes Database Checks – Global	
Interpol Most Wanted	No record
<b>US &amp; Canada – Most Wanted Lists</b>	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

## Annexure 10 (d)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
<b>Most Wanted Lists: Europe and Central Asia</b>	
The Police of Saxony-Anhalt (Sachsen-Anhalt) County, Germany	No record
German Federal Criminal Police Office, Germany	No record
Baden-Württemberg Police, Germany	No record
Bayern Police, Germany	No record

## Annexure 10 (e)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
Australian National Security, Australia	No record
Australian Crime Commission, Australia	No record
Australian Customs and Border Protection Service, Australia	No record
Australian Federal Police, Australia	No record
New South Wales Police, Australia	No record
Victoria Crime Stoppers, Australia	No record
Hangzhou Police Wanted List, China	No record
Hebei Province Public Security Bureau, China	No record
Central Commission for Discipline Inspection-Top 100 Fugitives, China	No record
Dubai Police, UAE	No record
Hong Kong Police Force, Hong Kong	No record
Criminal Investigation Police, Indonesia	No record
National Police, Indonesia	No record

## Annexure 10 (f)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record

## Annexure E

Global Regulatory Bodies	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
<b>US and Canadian Regulatory Bodies</b>	
New York Stock Exchange (NYSE), USA	No record
Commodities and Futures Trading Commission (CFTC), USA	No record
Excluded Parties List System [includes General Services Administration (GSA)], USA	No record
Federal Deposit and Insurance Corporation (FDIC), USA	No record
Federal Reserve Board (FRB), USA	No record
Financial Crimes Enforcement Network, USA	No record
HHS-Office of Inspector General (OIG), USA	No record
Department of Health & Human Services, USA	No record
National Credit Union Association (NCUA), USA	No record
Consumer Financial Protection Bureau, USA	No record
Office Comptroller of Currency (OCC), USA	No record
Oregon Department of Consumer & Business Services, USA	No record

## Annexure 10 (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 10 (h)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
<b>European Regulatory Bodies</b>	
Financial Services Authority (FSA), United Kingdom	No record
Lloyds of London (Lloyds), United Kingdom	No record
HM Revenue and Customs, United Kingdom	No record
Financial Services Authority - Final Notice, United Kingdom	No record
Judiciary of Scotland, United Kingdom	No record
Financial Conduct Authority, United Kingdom	No record
Her Majesty's Courts Service, United Kingdom	No record
Home Office, United Kingdom	No record
Prudential Regulation Authority - Prohibited Individuals, United Kingdom	No record
Companies House - Disqualified directors, United Kingdom	No record
Serious Fraud Office, UK	No record
Department of Trade and Industry, United Kingdom	No record
Malta Financial Services Authority, Malta	No record
Netherlands Courts, Netherlands	No record
Netherlands Financial Intelligence Unit, Netherlands	No record
Supreme Court of the Netherlands, Netherlands	No record
The Netherlands Authority For the Financial Markets, Netherlands	No record
Office of the Director of Corporate Enforcement (ODCE), Ireland	No record
Revenue Commissioners - Irish Tax & Customs, Ireland	No record
The Irish Financial Services Regulatory Authority, Ireland	No record
The Financial Supervision Commission, Isle of Man	No record
Institute for Supervision of Insurance, Italy	No record
Italian Securities Commission (Consob), Italy	No record
Jersey Financial Securities Commission, Jersey	No record
Courts, Jersey	No record
Gibraltar Financial Services Commission, Gibraltar	No record
<b>Asia Pacific Regulatory Bodies</b>	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

## Annexure 10 (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 10 (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

### 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

