

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Kritika Bhatt	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-1564	Report Status	Closed
Date of Birth	02 Apr 1996	Application Received	26-05-2025
Candidate Employee ID	114208	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	09-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Assistant Registrar	30-05-2025	GREEN
LATEST EMPLOYMENT 1	Swathi B-Human Capital Management	25-06-2025	GREEN
EX EMPLOYMENT 2	Team ICICI Bank	21-06-2025	GREEN
POST GRADUATION	Assistant Registrar	30-05-2025	GREEN
POLICE VERIFICATION	Mr. Voggu Sudhakar, Constable	27-05-2025	GREEN
NATIONAL IDENTITY 1	UIDAI - Aadhaar	27-05-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	27-05-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	27-05-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	09-07-2025	GREEN
GAP CHECK	Resume & Supported Documents	09-07-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	27-05-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	H.N.B Garhwal University	H.N.B Garhwal University
Name Of The Candidate:	Kritika Bhatt	Kritika Bhatt
Enroll No:	G13195659	G13195659
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2017	2017
Certification Issued Date:	2017-11	2017-11
SI No:	00702	00702
Remarks:	The following applicant details were verified by Assistant Registrar of H.N.B Garhwal University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	30-05-2025	
Verification Status(Color Code):	GREEN	

00702



हेमवती नन्दन बहुगुणा गढ़वाल विश्वविद्यालय
(केन्द्रीय विश्वविद्यालय)
वाणिज्य स्नातक

Enrolment No.: G13195659
(नामांकन संख्या)

Roll No.: 78586346
(अनुक्रमांक)

श्री/कु. श्रीमती कृतिका भट्ट को इस विश्वविद्यालय की
वाणिज्य स्नातक की उपाधि एतद्वारा सन् २०१६ की परीक्षा में प्रथम श्रेणी में
प्रदान की जाती है।

- विषय:
1. समूह - I (प्रबन्धन)
 2. समूह - II (लेखांकन)
 3. समूह - III (व्यापार व्यवसाय एवं व्यापार सन्निधन)
 4. समूह - V (संचार)

HEMVATI NANDAN BAHUGUNA GARHWAL UNIVERSITY
(A Central University)
Bachelor of Commerce

Mr./Ms./Mrs. Kritika Bhatt is hereby conferred
the degree of Bachelor of Commerce of this University in the Examination
of 2016..... in First..... division.

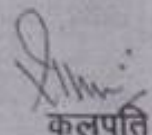
Subjects:

1. Group-I (Management)
2. Group-II (Accounting)
3. Group-III (Bus. Economics & Bus. Laws)
4. Group-V (Communication)

Asst. Registrar
H.N.B. Garhwal University
Srinagar

Place: Srinagar (Garhwal), Uttarakhand - 246 174
महान: श्रीनगर (गढ़वाल), उत्तराखण्ड-२४६, १७४

दिनांक
Date: 08 NOV 2017


कुलपति
Vice Chancellor

LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	YES BANK LTD	YES BANK LTD
Name Of The Candidate:	Kritika Bhatt	Kritika Bhatt
Emp Code:	6758337	6758337
From:	01-08-2023	01-08-2023
To:	28-08-2024	28-08-2024
Designation:	Deputy Manager	Deputy Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Better career growth
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Swathi B-Human Capital Management of YES BANK LTD, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Swathi B-Human Capital Management	
Report Verified Date:	25-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	YES BANK LTD	
Candidate Name	Kritika Bhatt	
From (Date of Joining) 00	01 August 2023	
To (Date of Exit/Relieving)	28 August 2024	
Designation (At the time of leaving the company):	Deputy Manager	
Employee Code/ID/No	6758337	
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 Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 2 (b)

Dear Team,

Thank you for contacting YES BANK for employment verification. Please find below the required information

Employee Code	6758337
Employee Name	Kritika Bhatt
Date of Joining	1-Aug-23
Last Working Date	28-Aug-24
Reporting Authority	Ganesh Semwal
Reason for Leaving	Better career growth
Designation	Deputy Manager
Status of Exit Formalities	F&F Completed
Eligibility for Rehire	Yes

Note: Henceforth, request you to send verification requests to employmentverification@yesbank.in

Thanks & Regards,

Swathi B

Human Capital Management

YES BANK Limited, Tower C, 2nd Floor, Kosmo One, Plot No. 14, 3rd Main Road, Ambattur, Industrial Estate, Chennai - 600 058.

 **YES BANK** | LIFE KO BANAO RICH

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	ICICI Bank Limited	ICICI Bank Limited
Name Of The Candidate:	Kritika Bhatt	Kritika Bhatt
Emp Code:	90032700	90032700
From:	01-03-2023	01-03-2023
To:	27-07-2023	27-07-2023
Designation:	Deputy Manager-I.	Deputy Manager-I.
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Team ICICI Bank Limited , found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Team ICICI Bank	
Report Verified Date:	21-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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 **Kritika Bhatt** 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	ICICI Bank Limited	
Candidate Name	Kritika Bhatt	
From (Date of Joining) 00	01 March 2023	
To (Date of Exit/Relieving)	27 July 2023	
Designation (At the time of leaving the company):	Deputy Manager-L	
Employee Code/ID/No	90032700	
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 Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 3 (b)

Dear Team,

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

You can connect us through the following channel:



Email at alumni@icicibank.com

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

Best Regards,
Team ICICI Bank

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	H.N.B Garhwal University	H.N.B Garhwal University
Name Of The Candidate:	Kritika Bhatt	Kritika Bhatt
Enroll No:	G13195659	G13195659
Degree:	Master of Arts	Master of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2018	2018
Certification Issued Date:	2018-12	2018-12
SI No:	0138147	0138147
Remarks:	The following applicant details were verified by Assistant Registrar of H.N.B Garhwal University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	30-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

S.N. 0138147



हेमवती नन्दन बहुगुणा गढ़वाल विश्वविद्यालय, श्रीनगर (गढ़वाल), उत्तराखण्ड-246174
(केन्द्रीय विश्वविद्यालय)

Hemvati Nandan Bahuguna Garhwal University, Srinagar (Garhwal), Uttarakhand-246174
(A Central University)

Grade Card

Master of Arts (Economics) - [2016-2018 Batch]

Name of the Student: KRITIKA BHATT
Roll No.: 16227305010
Enrollment No.: G13185659
Father's Name: HEMANT KUMAR BHATT
Mother's Name: MEENA BHATT
Name of the College/Campus: M.K.P. (B.G.) College, Dehradun



[Third Semester]

S.No.	Paper Name	Paper Code	Credit Earned	Grade Point	Credit Point (Credit X Grade)	Grade Letter
1	Theory of Public Finance	823161	3/3	7	21	B+
2	Economics of Growth and Development	823162	3/3	9	27	A+
3	Demography-I	823163	3/3	9	27	A+
4	Agricultural Economics-I	823461	3/3	7	21	B+
5	Labour Economics-I	823462	3/3	8	24	A
6	Economics of Rural Development	823466	3/3	9	27	A+
Current Semester Total			18/18		147/180	SGPA : 8.17/10

[Fourth Semester]

S.No.	Paper Name	Paper Code	Credit Earned	Grade Point	Credit Point (Credit X Grade)	Grade Letter
1	Demography-II	824161	3/3	8	24	A
2	Indian Public Finance	824162	3/3	8	24	A
3	Industrial Economics	824163	3/3	7	21	B+
4	Agricultural Economics-II	824461	3/3	8	24	A
5	Labour Economics-II	824462	3/3	9	27	A+
6	Gender Economics	824464	3/3	7	21	B+
7	*Self Study Course(not included in Total Credit) Environmental Economics	824062	3/3	8	24	A
Current Semester Total			18/18		141/180	SGPA : 7.83/10
Cumulative Total			72/72		564/720	CGPA : 7.83/10

Result : Pass

Dated : 22-12-2018

Asst. Registrar
H.N.B Garhwal University
Srinagar

Checked by 1:
(Seal)

Checked by 2:
(Seal)

Controller of Examinations
(Seal)

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1564	GQ-AMRSN-1564
Candidate Name:	Kritika Bhatt	Kritika Bhatt
Date Of Birth:	02-04-1996	02-04-1996
Father Name:	Hemant Kumar Bhatt	Hemant Kumar Bhatt
Address1:	23, old-65,Nehru Vihar,Niranjanpur , PO Majra,Opposite ITI,Dehradun,Uttarakhand 248171	23, old-65,Nehru Vihar,Niranjanpur , PO Majra,Opposite ITI,Dehradun,Uttarakhand 248171
Remarks:	The following applicant details are verbally verified by Mr. Voggu Sudhakar, (Constable), and the notary report duly stamped and signed by Mr 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:	Mr. Voggu Sudhakar, Constable	
Report Verified Date:	27-05-2025	
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-AMRSN-1564
NAME OF THE APPLICANT	Kritika Bhatt
FATHER NAME	Hemant Kumar Bhatt
DATE OF BIRTH	02-April-1996
ADDRESS OF THE APPLICANT	23, old-65, Nehru Vihar, Niranjapur, PO Majra, Opposite ITI, Dehradun, Uttarakhand-248171
NAME OF THE POLICE STATION	Niranjapur Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	0135-2620612
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-May-2025
VERIFIER NAME AND DESIGNATION	Mr. Voggu Sudhakar, 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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	203472218199	203472218199
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:	27-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)




Unique Identification Authority of India

 myAadhaar

English

Dashboard > Check Aadhaar Validity



203472218199 Exists

Aadhaar Verification Completed


Age Band	20-30 years
Gender	FEMALE
State	Uttarakhand
Mobile	*****944

Annexure 6 (b)

 भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

Address:
D/O Hemant Kumar Bhatt, 23
(OLD-65), NEHRU VIHAR,
NIRANJANPUR, Majra, Dehradun,
Uttarakhand - 248171

 8199

 1037  help@uidai.gov.in  www.uidai.gov.in

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Kritika Bhatt	Kritika Bhatt
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:	27-05-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Kritika Bhatt		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-1564		
Current Group	World Check		
Gender	Female	Date of Birth	02 Apr 1996
Last Screened	27 May 2025 06:42	Case Created	27 May 2025 06:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Kritika Bhatt
Date Printed 27-05-2025, 06:43
Printed By Hemender Kumar
Group World Check



LSEG RISK
INTELLIGENCE

Annexure 7 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
27 May 2025 06:42	Hemender Kumar	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
27 May 2025 06:42	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

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 Kritika Bhatt
Date Printed 27-05-2025, 06:43
Printed By Hemender Kumar
Group World Check



Annexure 7 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 7 (d)

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

Annexure 7 (e)

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

Annexure 7 (f)

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

Annexure E

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

Annexure 7 (g)

US Securities and Exchange Commission, USA	No record
New York State Insurance Department, USA	No record
New York Department of Financial Services, USA	No record
New York State Office of General Services, USA	No record
California Department of General Services, USA	No record
Minnesota State Board of Investment, USA	No record
Financial Industry Regulatory Authority, USA	No record
Alabama Securities Commission, USA	No record
Alaska Division of Banking, Securities and Corporations, USA	No record
Arizona Corporation Commission Securities Division, USA	No record
Arkansas Securities Department, USA	No record
BIS Department of Commerce, USA	No record
California Department of Insurance, USA	No record
Colorado Division of Securities, USA	No record
Department of State Directorate of Defense Trade Controls, USA	No record
Department of the Air Force General Counsel, USA	No record
Federal Aviation Administration, USA	No record
Financial Fraud Enforcement Task Force/ StopFraud.gov, USA	No record
Florida Department of Financial Services, USA	No record
Illinois Securities Department, USA	No record
Kansas Securities Commission, USA	No record
Maine Securities Division, USA	No record
Massachusetts Securities Division, USA	No record
Michigan Department of Insurance and Financial Services , USA	No record
Missouri Secretary of State Securities Division, USA	No record
Nebraska Department of Banking and Finance, USA	No record
Nevada Secretary of State Securities Division, USA	No record
New Jersey Bureau of Securities, USA	No record
New Jersey Department of Banking & Insurance, USA	No record
Ohio Department of Commerce Securities Division, USA	No record
Oklahoma Securities Commission, USA	No record
Pennsylvania Banking and Securities Commission, USA	No record
Pennsylvania Department General Services, USA	No record
Tennessee Securities Division, USA	No record
Texas State Securities Board, USA	No record
U.S Courts, USA	No record
Department of Justice, USA	No record
Department of Labor Office of Inspector General, USA	No record
Federal Trade Commission, USA	No record
Virginia State Corporation Commission, USA	No record
Washington State Office of the Insurance Commissioner, USA	No record
Bureau of Industry and Security (BIS)–export violations, USA	No record
Wisconsin Commissioner of Insurance, USA	No record
US Food & Drug Administration	No record

Annexure 7 (h)

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

Annexure 7 (i)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (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 7 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Kritika Bhatt	Kritika Bhatt
Pan Number:	DFXPB2652J	DFXPB2652J
CIBIL Transunion Score:	Not Applicable	776
Scoring Factors:	Not Applicable	HIGH PROPORTION OF OUTSTANDING TRADES
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	27-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)



CONSUMER CIR

CONSUMER: KRITIKA BHATT
MEMBER ID: BS00115010_KOL12455
MEMBER REFERENCE NUMBER:

DATE: 27-05-2025
TIME: 10:27:46
CONTROL NUMBER: 9,13,21,85,578

CONSUMER INFORMATION:

NAME: KRITIKA BHATT

DATE OF BIRTH: 26-04-1996

GENDER: FEMALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	776	<ol style="list-style-type: none"> 1: HIGH PROPORTION OF OUTSTANDING TRADES 2: PRESENCE OF SEVERE DELINQUENCY 3: PAYMENT MADE IN PROPORTION TO TOTAL CARD BALANCE OUTSTANDING IS LOW 4: HIGH BALANCE BUILD-UP ON REVOLVING TRADES 5: RECENT HIGH BALANCE BUILD ON BANKCARD TRADES

POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months : 300 (High risk) to 900 (low risk)
Consumer not in CIBIL database or history older than 36 months : -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)	DFXPB2652J		
CKYC	40036558191643		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
HOME PHONE	01358218690229	
MOBILE PHONE	8126945944	
OFFICE PHONE	0229898998998	
OFFICE PHONE ^(e)	8126945944	

Annexure 8 (b)



CONSUMER CIR

CONSUMER: KRITIKA BHATT
 MEMBER ID: BS00115010_KOL12455
 MEMBER REFERENCE NUMBER:

DATE: 27-05-2025
 TIME: 10:27:46
 CONTROL NUMBER: 9,13,21,85,578

EMAIL CONTACT(S):

EMAIL ADDRESS

KRITIKA.BHATT@ICICIBANK.COM

KRTKBHATT@GMAIL.COM

KRITIKA.BHATT@AXISBANK.COM

ADDRESS(ES):

ADDRESS : 23 (OLD-65) NIRANJANPUR NEHRU VIHAR DEH RADUN UTTARANCHAL 248171

CATEGORY: PERMANENT ADDRESS

RESIDENCE CODE:

DATE REPORTED: 19-01-2024

ADDRESS : 23 (OLD-65) NIRANJANPUR NEHRU VIHAR DEH RADUN UTTARANCHAL 248171

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 19-01-2024

ADDRESS : D/O HEMANT KUMAR BHATT 23 OLD-65, NEHRU VIHAR NIRANJANPUR MAJRA DEHRADUN, OPPOSITE 1682 UTTARANCHAL 248171

CATEGORY: NOT CATEGORIZED

RESIDENCE CODE:

DATE REPORTED: 31-12-2023

ADDRESS : ICICI BANK LIMITED ICICI BANK LTD NCR PL AZA, 24 NEW CANTT ROAD, HATHIBARKALA, DE HRADUN NEAR NEW CANTT ROAD UTTARANCHAL 248001

CATEGORY: OFFICE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 17-04-2023

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	31-12-2023	Not Available	50000000	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 8	HIGH CR/SANC. AMT: 5,40,446	CURRENT: 2,50,950	RECENT: 13-11-2023
	OVERDUE: 0		OVERDUE: 0	OLDEST: 31-07-2019
	ZERO-BALANCE: 3			

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
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Annexure 8 (c)



CONSUMER CIR

CONSUMER: KRITIKA BHATT
 MEMBER ID: BS00115010_KOL12455
 MEMBER REFERENCE NUMBER:

DATE: 27-05-2025
 TIME: 10:27:46
 CONTROL NUMBER: 9,13,21,85,578

All Enquiries	5	0	0	0	15-03-2023
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ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 13-11-2023	HIGH CREDIT: 1,24,946	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 02-05-2025	CURRENT BALANCE: 54,691	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-05-2025	CREDIT LIMIT: 1,25,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT: 37,500	
	PMT HIST END: 01-12-2023	PMT FREQ: MONTHLY	
		ACTUAL PAYMENT: 50,000	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 17-03-2023	HIGH CREDIT: 1,02,028	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-04-2025	CURRENT BALANCE: 65,646	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-05-2025	CREDIT LIMIT: 1,30,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT: 13,000	
	PMT HIST END: 01-04-2023		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	XXX
05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23

000	000	000	000	000	000	000	000
11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 09-05-2022	HIGH CREDIT: 80,795	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-03-2025	CURRENT BALANCE: 29,904	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-05-2025	CREDIT LIMIT: 1,30,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT: 13,000	
	PMT HIST END: 01-06-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	XXX	000	000
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Annexure 8 (d)



CONSUMER CIR

CONSUMER: KRITIKA BHATT
 MEMBER ID: BS00115010_KOL12455
 MEMBER REFERENCE NUMBER:

DATE: 27-05-2025
 TIME: 10:27:46
 CONTROL NUMBER: 9,13,21,85,578

11-23 10-23 09-23 08-23 07-23 06-23 05-23 04-23 03-23 02-23 01-23 12-22 11-22 10-22 09-22 08-22 07-22 06-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 25-02-2022	HIGH CREDIT: 51,159	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-04-2025	CURRENT BALANCE: 47,483	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-05-2025	CREDIT LIMIT: 50,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT: 10,000	
	PMT HIST END: 01-06-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 03-10-2021	SANCTIONED: 40,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 03-10-2021	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 15-05-2025	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	REPAYMENT TENURE: 60	
	PMT HIST END: 01-06-2022	ACTUAL PAYMENT: 1	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 14-08-2020	HIGH CREDIT: 66,968	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-04-2025	CURRENT BALANCE: 53,226	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-05-2025	CREDIT LIMIT: 70,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT: 14,000	
	PMT HIST END: 01-06-2022	PMT FREQ: MONTHLY	
		ACTUAL PAYMENT: 6,089	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	XXX	000	XXX	000	000	XXX	000	XXX	000	XXX	000	000
05-25	04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23
XXX	000	XXX	XXX	000	XXX	000	XXX	000	XXX	003	003	XXX	000	XXX	000	000	XXX
11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22

Annexure 8 (e)



CONSUMER CIR

CONSUMER: KRITIKA BHATT
 MEMBER ID: BS00115010_KOL12455
 MEMBER REFERENCE NUMBER:

DATE: 27-05-2025
 TIME: 10:27:46
 CONTROL NUMBER: 9,13,21,85,578

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-11-2019	HIGH CREDIT: 29,509	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-02-2025	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-05-2025	CREDIT LIMIT: 50,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT: 15,000	
	PMT HIST END: 01-06-2022		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
05-25	04-25	03-25	02-25
01-25	12-24	11-24	10-24
09-24	08-24	07-24	06-24
05-24	04-24	03-24	02-24
01-24	12-23	11-23	10-23
09-23	08-23	07-23	06-23
05-23	04-23	03-23	02-23
01-23	12-22	11-22	10-22
09-22	08-22	07-22	06-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 31-07-2019	HIGH CREDIT: 45,041	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 13-09-2022	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	CLOSED: 13-09-2022	CREDIT LIMIT: 50,000	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-11-2022	CASH LIMIT: 15,000	
	PMT HIST START: 01-11-2022	ACTUAL PAYMENT: 376	
	PMT HIST END: 01-12-2019		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	000	000	000
11-22	10-22	09-22	08-22
07-22	06-22	05-22	04-22
03-22	02-22	01-22	12-21
11-21	10-21	09-21	08-21
07-21	06-21	05-21	04-21
03-21	02-21	01-21	12-20
11-20	10-20	09-20	08-20
07-20	06-20	05-20	04-20
03-20	02-20	01-20	12-19

ENQUIRIES:

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

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	15-03-2023	CREDIT CARD	1,00,000
NOT DISCLOSED	27-10-2022	PERSONAL LOAN	1
NOT DISCLOSED	01-09-2022	PERSONAL LOAN	4,78,000
NOT DISCLOSED	06-06-2022	CREDIT CARD	10,00,000
NOT DISCLOSED	08-05-2022	CREDIT CARD	1,00,000

Annexure 8 (f)



CONSUMER CIR

CONSUMER: KRITIKA BHATT

DATE: 27-05-2025

MEMBER ID: BS00115010_KOL12455

TIME: 10:27:46

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,13,21,85,578

END OF REPORT ON KRITIKA BHATT

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Kritika Bhatt	Kritika Bhatt
Application Id:	GQ-AMRSN-1564	GQ-AMRSN-1564
Employee Id:	114208	114208
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	
Report Verified Date:	09-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

Date : 28-May-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
101428172840	MHBAN00472490000168268	KRITIKA BHATT	HEMANT KUMAR BHATT	YES BANK LIMITED	01-08-2023	28-08-2024
101428172840	MHBAN00187960005547080	KRITIKA BHATT	HEMANT KUMAR BHATT	ICICI BANK	01-03-2023	27-07-2023
101428172840	MHBAN00452390000143700	KRITIKA BHATT	HEMANT KUMAR BHATT	AXIS BANK LIMITED	28-02-2019	18-02-2023

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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Kritika Bhatt	Kritika Bhatt
Application Id:	GQ-AMRSN-1564	GQ-AMRSN-1564
Employee Id:	114208	114208
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for the period of 8 months in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	09-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Kritika Bhatt	Kritika Bhatt
DOB	02-04-1996	02-04-1996

Post Graduation

Name of the Board / School	Hemvati Nandan Bahuguna Garhwal	Hemvati Nandan Bahuguna Garhwal University
Course	M.A.	M.A.
Specialization / Major	Economics	Economics
Year of Passing	2018	2018

Gap Remarks: NA

Graduation

Name of the Board / School	Hemvati Nandan Bahuguna Garhwal	Hemvati Nandan Bahuguna Garhwal University
Course	B. Com	B. Com
Specialization / Major	Commerce	Commerce
Year of Passing	2016	2016

Gap Remarks: NA

Annexure 10 (b)

12th Standard

Name of the Board / School	ISCE	ISCE
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2013	2013

10TH STANDARD

Name of the Board / School	ISCE	ISCE
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2011	2011

EMPLOYMENT - 1

Name of the Employer	YES Bank Ltd	YES Bank Ltd
Full Name of the Employee	Kritika Bhatt	Kritika Bhatt
Date of joining - From	01-08-2023	01-08-2023
Date of Relieving/Exit - To	28-08-2024	28-08-2024
Designation / Role	Deputy Manager-II	Deputy Manager-II

Gap Remarks: A Gap of 8 months identified between Yes Bank (08-2024) & AML (2025). During this period, Candidate got married and had to relocate to Noida and has provided the relevant proofs. Hence considering the gap period as Green.

Annexure 10 (c)

EMPLOYMENT - 2		
Name of the Employer	ICICI BANK LTD	ICICI BANK LTD
Full Name of the Employee	Kritika Bhatt	Kritika Bhatt
Date of joining - From	01-03-2023	01-03-2023
Date of Relieving/Exit - To	27-07-2023	27-07-2023
Designation / Role	Deputy Manager-I	Deputy Manager-I
Gap Remarks:		

EMPLOYMENT - 3		
Name of the Employer	Axis Bank Ltd	Axis Bank Ltd
Full Name of the Employee	Kritika Bhatt	Kritika Bhatt
Date of joining - From	28-02-2019	28-02-2019
Date of Relieving/Exit - To	18-02-2023	18-02-2023
Designation / Role	Deputy Manager	Deputy Manager
Gap Remarks:		

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1564	GQ-AMRSN-1564
Candidate Name:	Kritika Bhatt	Kritika Bhatt
Date Of Birth:	02-04-1996	02-04-1996
Father Name:	Hemant Kumar Bhatt	Hemant Kumar Bhatt
Address1:	23, old-65,Nehru Vihar,Niranjanpur , PO Majra,Opposite ITI,Dehradun,Uttarakhand 248171	23, old-65,Nehru Vihar,Niranjanpur , PO Majra,Opposite ITI,Dehradun,Uttarakhand 248171
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:	27-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-1564
NAME OF THE APPLICANT	Kritika Bhatt
FATHER NAME	Hemant Kumar Bhatt
DATE OF BIRTH	02-April-1996
ADDRESS OF THE APPLICANT	23, old-65,Nehru Vihar,Niranjanpur , PO Majra,Opposite ITI,Dehradun,Uttarakhand-248171
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-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.

LAWYER'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

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

