

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Riya K.S	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-1639	Report Status	Closed
Date of Birth	14 Dec 1985	Application Received	12-06-2025
Candidate Employee ID	114136	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	20-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	PF PORTAL	19-07-2025	GREEN
GRADUATION	Jt. Registrar (Exam.)	16-06-2025	GREEN
EX EMPLOYMENT 2	Online Database	12-06-2025	GREEN
POST GRADUATION	Assistant Secretary	16-06-2025	GREEN
POLICE VERIFICATION	Virender Singh - Police Constable	12-06-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	12-06-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	21-06-2025	GREEN
NATIONAL IDENTITY 1	Parivahan Sewa Database	23-06-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	12-06-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	12-06-2025	GREEN
GAP CHECK	Resume & Supported Documents	19-07-2025	GREEN

End of summary report

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

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Lots of Vacations India private limited	Lots of Vacations India private limited
Name Of The Candidate:	Riya K.S	Riya K.S
Emp Code:	Not Provided	Not Provided
From:	01-04-2024	01-04-2024
To:	01-04-2025	31-03-2025
Designation:	Senior Executive – Finance & Accounts.	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:	19-07-2025	
Verification Status(Color Code):	GREEN	


Annexure 1 (a)

Date : 21-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
100687889735	DLCPM27971850000010099	RIYA K.S.	K. SASEENDRAN	LOTS OF VACATIONS INDIA PRIVATE LIMITED	01-04-2024	-
100687889735	MHBAN00461350000395934	RIYA K.S.	K. SASEENDRAN	H D F C BANK LTD.	27-01-2016	18-12-2019

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

Annexure 1 (b)



EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA

MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

1012410011200	11-JUL-2024 17:10:30	30,304	SEP-24	10	YES
1012411001817	13-NOV-2024 19:38:47	59,600	OCT-24	16	YES
1012412007198	12-DEC-2024 22:27:35	59,600	NOV-24	16	YES
1012501002820	13-JAN-2025 20:08:37	56,819	DEC-24	16	YES
1012502002256	14-FEB-2025 01:33:42	55,850	JAN-25	15	YES
1012503006381	10-MAR-2025 19:02:09	50,226	FEB-25	15	YES
1012504010379	11-APR-2025 18:46:57	50,768	MAR-25	15	YES
1012505010229	13-MAY-2025 22:37:04	48,350	APR-25	13	YES
1012506007409	10-JUN-2025 22:02:13	48,750	MAY-25	13	YES

Showing page 4 of 4

Previous

1

2

3

4

Next

Q Details

Show10entries

Search: Riya

Name As Per ECR

RIYA K.S.

Showing 1 to 1 of 1 entries (filtered from 15 total entries)

Annexure 1 (c)

**EMPLOYEES' PROVIDENT FUND ORGANISATION, INDIA**
MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA

Number of visitors for establishment search since 01 Dec 2023 : 247,390,385

Excel

Search:

Establishment ID	Establishment Name	Address	Office Name	Action
DLCPM2797185000	LOTS OF VACATIONS INDIA PRIVATE LIMITED	1301 13th Floor Vikram TowerRajendra Place	DELHI (NORTH)	View Details/ View Report
ORRKL0001426000	IRON - MANG. PLOTS OF O.M.C. LTD.	AT/PO:-BARSUANROURKELA	ROURKELA	View Details/ View Report

Showing page 1 of 1

Previous1Next

Q Validity Status (As per Online Coverage) (View Payment Details)

[View Payment Details](#)

A.	Establishment Code	DLCPM2797185000
B.	Establishment Name	LOTS OF VACATIONS INDIA PRIVATE LIMITED
C.	Establishment Status	CODE NO ALLOTTED WAS AFTER ONLINE REGISTRATION STARTED.
D.	Registration Status on ECR Portal	PERMANENT LOGIN CREATED BY OWNER ON ECR PORTAL
E.	Post Coverage Status:	--

Establishment Status (As per EPFO Master)

Annexure 1 (d)



Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Riya (I)-GQ-AMRSN-1639- Lots of Vacations India private limited

To: garimassini@travelbulz.com

Cc: jay@goldquestglobal.in; 'ex-employment'

Message Lots of Vacations.pdf (446 KB)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an Employee Background Verification Organisation. We have been authorized to conduct Ex-Employment Verification on behalf of an client organization of your former Employee **Riya** 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	Lots of Vacations India private limited	
Candidate Name	Riya	
From (Date of Joining)	01 April 2024	
To (Date of Exit/Relieving)	01 April 2025	
Designation (At the time of leaving the company):	Senior Executive – Finance & Accounts.	
Employee Code/ID/No	Please Provide	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authentic?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		

Annexure 1 (e)



Sat 19-Jul-25 2:42 PM

Akshatha <ex-employment@goldquestglobal.in>

RE: Ex-Employment verification for Riya (1)-GQ-AMRSN-1639- Lots of Vacations India private limited

To: garimasaini@travelbullz.com

Cc: jay@goldquestglobal.in; 'ex employment'

Message Lots of Vacations.pdf (446 KB)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

Gentle reminder for the Ex-Employee verification of **Riya** 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)
Mobile Number - 8867545055

From: Akshatha <ex-employment@goldquestglobal.in>

Sent: Tuesday, 24 June, 2025 03:06 PM

To: 'garimasaini@travelbullz.com' <garimasaini@travelbullz.com>

Cc: 'jay@goldquestglobal.in' <jay@goldquestglobal.in>; 'ex employment' <verifyemployments@gmail.com>

Subject: RE: Ex-Employment verification for Riya (1)-GQ-AMRSN-1639- Lots of Vacations India private limited

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

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

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Delhi	University of Delhi
Name Of The Candidate:	Riya K.S	Riya K.S
Enroll No:	03-1-02-014815	03-1-02-014815
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2007	2007
Certification Issued Date:	2007-09	2007-09
SI No:	N/ 0113470	N/ 0113470
Remarks:	The following applicant details were verified by Jt. Registrar (Exam.)-University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Jt. Registrar (Exam.)	
Report Verified Date:	16-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



University of Delhi

STATEMENT OF MARKS

REG.No.: 03-1-02-014815

S. No. N/ 0113470

B.COM.(PASS)PART III EXAMINATION 2007

NAME OF CANDIDATE : RIYA K S

ROLL NO. : 9226053

COLLEGE : SCHOOL OF OPEN LEARNING

Part I	Paper No	Title	Marks Obtained	Max Marks	Result
	I	Business Organisation and Management		100	
	II	Financial Accounting		100	
	III	Economics-I (Economic Systems & Micro Economic Theory)		100	
	IV	Humanities Group		100	
TOTAL			195	400	
Part II	V	Business Laws		100	
	VI	Office Management & Secretarial Practice		100	
	VII	Economics-II (Macro Economics Analysis and Policy)		100	
	VIII	Humanities Group-English		100	
TOTAL			175	400	
Part III	IX	Costing & Statistics	65	100	
	X	Auditing Income Tax and Sales Tax	39	100	
	XI	Economics-III (Economic Development and Planning in India)	46	100	
	XII	Humanities Group :- English-A	43	100	
TOTAL			193	400	
Grand Total (Part I+II+III)			563	1200	THIRD DIVISION

ER- Essential Repeat, if otherwise eligible.

* Indicates that the candidate passed paper/s in a previous year.

Jt. Registrar (Exam.)

संयुक्त कुलसचिव (परीक्षा)
University of Delhi

दिल्ली-110007/Delhi-110007



Dated: 25th September, 2007





Checked by

Controller of Examinations

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	HDFC Bank Ltd	HDFC Bank Ltd
Name Of The Candidate:	Riya K.S	Riya K.S
Emp Code:	R13500	R13500
From:	27-01-2016	27-01-2016
To:	18-12-2019	18-12-2019
Designation:	Deputy Manager	Deputy Manager
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 confirmation received from Online Database, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	12-06-2025	
Verification Status(Color Code):	GREEN	


Annexure 3 (a)

 i-Cube

 goldquestglobal 

Home

Verification Agency



Name of the employer for whom verification is conducted *

Submit

1 results:

Employee Code	Employee Name	Joining Date	Last Working Day	Designation	F&F Status	Actions
R13500	Riya K.S	27-01-2016	18-12-2019	Deputy Manager	Processed	<div>Send Email</div>

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	The Institute of Chartered Accountants of India	The Institute of Chartered Accountants of India
Name Of The Candidate:	Riya K.S	Riya K.S
Enroll No:	51508	51508
Degree:	Professional Competence Examination	Professional Competence Examination
Major:	CA	CA
Month And Year Of Passing:	May 2011	May 2011
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Assistant Secretary - The Institute of Chartered Accountants of India found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Secretary	
Report Verified Date:	16-06-2025	
Verification Status(Color Code):	GREEN	

Roll No. 51508

The Institute of
Chartered Accountants of India



Professional Competence Examination Certificate

This is to certify that

Priya K S

of

has passed

(XXXXXXXXXXXXXXXXXXXX)



Priya K S

*the Professional Competence Examination
held by*

*The Institute of Chartered Accountants of India
in the month of May 2011.*

Given under the Common Seal of

The Institute of Chartered Accountants of India

this

Eight Assistant Secretary
The Institute Of Chartered
Accountants of India
ICAI Bhawan, Indraprastha Marg
New Delhi-110 002

day of August 2011



[Signature]
Additional Secretary
(Examinations)



POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1639	GQ-AMRSN-1639
Candidate Name:	Riya K.S	Riya K.S
Date Of Birth:	14-12-1985	14-12-1985
Father Name:	Saseendran K	Saseendran K
Address1:	House no J4/40, A8, Shanti Kunj Society Street Khirki Extension, Malviya Nagar District N/A City New Delhi 110017	House no J4/40, A8, Shanti Kunj Society Street Khirki Extension, Malviya Nagar District N/A City New Delhi 110017
Remarks:	The following applicant details are verbally verified by Mr. Virender Singh (Police 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:	Virender Singh - Police Constable	
Report Verified Date:	12-06-2025	
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-1639
NAME OF THE APPLICANT	Riya K.S
FATHER NAME	Saseendran K
DATE OF BIRTH	14-December-1985
ADDRESS OF THE APPLICANT	House no J4/40, A8, Shanti Kunj Society Street Khirki Extension, Malviya Nagar District N/A City New Delhi 110017
NAME OF THE POLICE STATION	Malviya Nagar Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	01126-691861
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	12-June-2025
VERIFIER NAME AND DESIGNATION	Mr. Virender Singh, 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

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1639	GQ-AMRSN-1639
Candidate Name:	Riya K.S	Riya K.S
Date Of Birth:	14-12-1985	14-12-1985
Father Name:	Saseendran K	Saseendran K
Address1:	House no J4/40, A8, Shanti Kunj Society Street Khirki Extension, Malviya Nagar District N/A City New Delhi 110017	House no J4/40, A8, Shanti Kunj Society Street Khirki Extension, Malviya Nagar District N/A City New Delhi 110017
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:	12-06-2025	
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-1639
NAME OF THE APPLICANT	Riya K.S
FATHER NAME	Saseendran K
DATE OF BIRTH	14-December-1985
ADDRESS OF THE APPLICANT	House no J4/40, A8, Shanti Kunj Society Street Khirki Extension, Malviya Nagar District N/A City New Delhi 110017
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	12-June-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:	Riya K.S	Riya K.S
Application Id:	GQ-AMRSN-1639	GQ-AMRSN-1639
Employee Id:	114136	114136
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:	21-06-2025	

Annexure 7 (a)

Date : 21-June-2025


UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
100687889735	DLCPM27971850000010099	RIYA K.S.	K. SASEENDRAN	LOTS OF VACATIONS INDIA PRIVATE LIMITED	01-04-2024	-
100687889735	MHBAN00461350000395934	RIYA K.S.	K. SASEENDRAN	H D F C BANK LTD.	27-01-2016	18-12-2019

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


NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Driving Licence	Driving Licence
Identity Number:	P05062006311347	P05062006311347
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	Parivahan Sewa Database
Remarks:	The following applicant details were verified through 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:	Parivahan Sewa Database	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

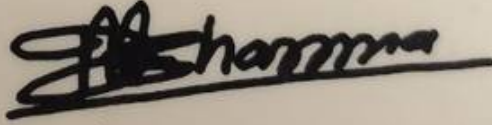

Transport Department-National Capital Territory of Delhi
Licence to drive vehicles throughout India



LICENCE NO. : P05062006311347 N
NAME : RIYA K S
Daughter of : SH SASEENDRAN K
ADDRESS : N-5/B-1 DILSHAD GARDEN
DELHI 110095
DT. OF BIRTH : 14/12/1985
VEHICLE CLASS : MCYL 24/06/2006
LMV(NT) 24/06/2006



(Holder's Signature)
DT. OF ISSUE : 24/06/2006
VALIDITY : 23/06/2026
INV CARR NO.: NA


Sig. Of Licencing Authority (NEA) 

Annexure 8 (b)



PARIVAHAN
SEWA

Government of India

MINISTRY OF ROAD TRANSPORT & HIGHWAYS

Home

Know Your Driving Licence Status

Driving Licence No. *

P05062006311347

Date Of Birth *

14-12-1985

Check Status

Reset

Details Of Driving License: P05062006311347

Current Status	ACTIVE
Holder's Name	R*Y* K S
Old / New DL No.	DL05 20069162164
Source Of Data	SARATHI

Driving License Initial Details

Initial Issue Date	24-Jun-2006
Initial Issuing Office	DY.DIR.ZONAL OFFICE,DELHI NORTH EAST, LONI ROAD

Driving License Validity Details

Non-Transport		From: 24-Jun-2006		To: 23-Jun-2026			
Transport		From: NA		To: NA			
Hazardous Valid Till		NA		Hill Valid Till		NA	

Class Of Vehicle Details

COV Category	Class Of Vehicle	COV Issue Date
NT	MCWG	24-Jun-2006
NT	LMV	24-Jun-2006

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Riya K.S	Riya K.S
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:	12-06-2025	

LSEG World-Check One CASE REPORT

Confidential

Name	Riya K.S		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-1639		
Current Group	World Check		
Gender	Female	Date of Birth	14 Dec 1985
Last Screened	12 Jun 2025 10:53	Case Created	12 Jun 2025 10:53
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name
Date Printed
Printed By
Group

Riya K.S
12-06-2025, 10:55
Hemender Kumar
World Check



Annexure 9 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
12 Jun 2025 10:53	Hemender Kumar	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
12 Jun 2025 10:53	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
Date Printed
Printed By
Group

Riya K.S
12-06-2025, 10:55
Hemender Kumar
World Check



LSEG RISK
INTELLIGENCE

Annexure 9 (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 9 (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 9 (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 9 (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 9 (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 9 (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 9 (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 9 (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:	Riya K.S	Riya K.S
Pan Number:	BPPPS3752G	BPPPS3752G
CIBIL Transunion Score:	Not Applicable	804
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:	12-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)



CONSUMER CIR

CONSUMER: RIYA K.S

MEMBER ID: BS00115009_SHYD21278

MEMBER REFERENCE NUMBER:

DATE: 12-06-2025

TIME: 15:42:12

CONTROL NUMBER: 9,19,88,03,833

CONSUMER INFORMATION:

NAME: RIYA K SASEENDRAN

DATE OF BIRTH: 14-12-1985

GENDER: FEMALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
CREDITVISION® SCORE	804	1: HIGH PROPORTION OF OUTSTANDING TRADES 2: HIGH BALANCE BUILD-UP ON REVOLVING TRADES 3: 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
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)	BPPPS3752G		
VOTER ID NUMBER	ZSX0842757		
DRIVER'S LICENSE NUMBER	PO5062006311347		
UNIVERSAL ID NUMBER (UID)	XXXXXXXXXXXX		

TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
OFFICE PHONE	9582227837	
MOBILE PHONE	9582227837	
HOME PHONE	22121910	
OFFICE PHONE	4894340	

Annexure 10 (b)



CONSUMER CIR

CONSUMER: RIYA K.S

DATE: 12-06-2025

MEMBER ID: BS00115009_SHYD21278

TIME: 15:42:12

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,19,88,03,833

EMAIL CONTACT(S):

EMAIL ADDRESS

RIYA.KS@IN.HDFCBANK.COM

KSRIYA9@GMAIL.COM

RIYA.KS@IN.HDFCBANK.COM

KSRIYA9@GMAIL.COM

ADDRESS(ES):

ADDRESS : J-4/40 A-8 KHIRKI EXTENSION MALVIYA NAGAR NEW DELH I,DELHI,DELHI, 110017 INDIA . DELHI 110017

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 31-08-2024

ADDRESS : J-1/22/3 FLAT NO-C2 KHIRKI EXTENSION MALVIYA NAGAR NEAR KRISHNA TEMPLE DELHI DELHI 110017

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 31-01-2024

ADDRESS : HDFC BANK LTD A 111 SECTOR 4 NOIDA NOIDA UTTAR PRADESH 201301

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 30-04-2016

ADDRESS : J 1/22/3 FLAT C 2 KHIRKI EXTENSION MALVIYA NAGAR NEW DELHI DELHI 110017

CATEGORY: RESIDENCE ADDRESS

RESIDENCE CODE:

DATE REPORTED: 15-03-2016

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
CREDIT CARD	30-06-2023	SALARIED	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 5	HIGH CR/SANC. AMT: 39,39,805	CURRENT: 36,07,145	RECENT: 27-08-2024
	OVERDUE: 0		OVERDUE: 0	OLDEST: 15-10-2014
	ZERO-BALANCE: 2			

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 10 (c)



CONSUMER CIR

CONSUMER: RIYA K.S

DATE: 12-06-2025

MEMBER ID: BS00115009_SHYD21278

TIME: 15:42:12

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,19,88,03,833

All Enquiries	4	1	2	1	03-06-2025
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ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 27-08-2024	SANCTIONED: 36,67,849	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-05-2025	CURRENT BALANCE: 35,99,950	
TYPE: HOUSING LOAN	REPORTED AND CERTIFIED: 31-05-2025		
OWNERSHIP: JOINT	PMT HIST START: 01-05-2025		
	PMT HIST END: 01-08-2024		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 05-25	000 04-25	000 03-25	000 02-25
	000 01-25	000 12-24	000 11-24
		000 10-24	000 09-24
			000 08-24

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-04-2016	HIGH CREDIT: 81,371	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 01-05-2025	CURRENT BALANCE: 3,348	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 31-05-2025	CREDIT LIMIT: 1,25,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-05-2025	CASH LIMIT:	
	PMT HIST END: 01-06-2022		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 05-25	000 04-25	000 03-25	000 02-25
	000 01-25	000 12-24	000 11-24
		000 10-24	000 09-24
		000 08-24	000 07-24
		000 06-24	000 05-24
		000 04-24	000 03-24
		000 02-24	000 01-24
		000 12-23	000 11-23
		000 10-23	000 09-23
		000 08-23	000 07-23
		000 06-23	000 05-23
		000 04-23	000 03-23
		000 02-23	000 01-23
		000 12-22	000 11-22
		000 10-22	000 09-22
		000 08-22	000 07-22
		000 06-22	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-04-2016	HIGH CREDIT: 81,371	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 27-03-2025	CURRENT BALANCE: 3,847	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 30-04-2025	CREDIT LIMIT: 1,25,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	CASH LIMIT:	
	PMT HIST END: 01-04-2025		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000 04-25			

ACCOUNT	DATES	AMOUNTS	STATUS
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Annexure 10 (d)



CONSUMER CIR

CONSUMER: RIYA K.S

DATE: 12-06-2025

MEMBER ID: BS00115009_SHYD21278

TIME: 15:42:12

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,19,88,03,833

MEMBER NAME: NOT DISCLOSED OPENED: 21-04-2018 HIGH CREDIT: 9,214
 ACCOUNT NUMBER: NOT DISCLOSED LAST PAYMENT: 02-03-2021 CURRENT BALANCE: 0
 TYPE: CREDIT CARD CLOSED: 02-03-2023 CREDIT LIMIT: 50,000
 OWNERSHIP: INDIVIDUAL REPORTED AND CERTIFIED: 30-06-2023 CASH LIMIT:
 PMT HIST START: 01-06-2023
 PMT HIST END: 01-07-2020

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
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	05-22	04-22	03-22	02-22	01-22
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 15-10-2014	SANCTIONED: 1,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 28-01-2015	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 28-01-2015		
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 31-01-2015		
	PMT HIST START: 01-01-2015		
	PMT HIST END: 01-02-2012		

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

000	000	000
01-15	12-14	11-14

ENQUIRIES:

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

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	03-06-2025	CREDIT CARD	15,000
NOT DISCLOSED	07-08-2024	HOUSING LOAN	40,00,000
NOT DISCLOSED	25-06-2024	HOUSING LOAN	40,00,000
NOT DISCLOSED	28-07-2023	OTHER	1

END OF REPORT ON RIYA K.S

Annexure 10 (e)



CONSUMER CIR

CONSUMER: RIYA K.S

DATE: 12-06-2025

MEMBER ID: BS00115009_SHYD21278

TIME: 15:42:12

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,19,88,03,833

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.

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Riya K.S	Riya K.S
Application Id:	GQ-AMRSN-1639	GQ-AMRSN-1639
Employee Id:	114136	114136
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified; however, the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	19-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Riya K.S	Riya K.S
DOB	14-Dec-85	14-Dec-85

Professional Certificate		
Name of the Board / School	ICAI	ICAI
Course	Professional Competence Examination	Professional Competence Examination
Specialization / Major	CA	CA
Year of Passing	2011	2011
Gap Remarks: NA		

Graduation		
Name of the Board / School	University Of Delhi	University Of Delhi
Course	B. Com	B. Com
Specialization / Major	Commerce	Commerce
Year of Passing	2007	2007
Gap Remarks: NA		

12th		
Name of the Board / School	Central Board Of Secondary Education	Central Board Of Secondary Education
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2003	2003

10TH STANDARD		
Name of the Board / School	Central Board Of Secondary Education	Central Board Of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2001	2001

Annexure 11 (b)

EMPLOYMENT - 1

Name of the Employer	Lots of vacations India Pvt Ltd	Lots of vacations India Pvt Ltd
Full Name of the Employee	Riya K.S	Riya K.S
Date of joining - From	01-04-24	01-04-24
Date of Relieving/Exit - To	01-04-25	01-04-25
Designation / Role	Senior Executive- Finance and Accounts	Senior Executive- Finance and Accounts
Gap Remarks: A Gap of 4.3 years identified between HDFC Bank (12-2019) & Lots Of Vacations (04-2024). During this period, Candidate was not part of any organisation and was a housewife, hence considering the gap period as Green.		

EMPLOYMENT - 2

Name of the Employer	HDFC Bank	HDFC Bank
Full Name of the Employee	Riya K.S	Riya K.S
Date of joining - From	27-01-16	27-01-16
Date of Relieving/Exit - To	18-12-19	18-12-19
Designation / Role	Deputy Manager	Deputy Manager
Gap Remarks: A Gap of 1.5 years identified between Wipro (07-2014) & HDFC Bank (01-2016). During this period, Candidate got married and had delivered a baby. Hence considering the gap period as Green.		

EMPLOYMENT - 3

Name of the Employer	Wipro	Wipro
Full Name of the Employee	Riya K.S	Riya K.S
Date of joining - From	30-05-13	30-05-13
Date of Relieving/Exit - To	31-07-14	31-07-14
Designation / Role	Senior Officer	Senior Officer
Gap Remarks: A Gap of 2 years identified between CA (2011) & Wipro (05-2013). During this period, Candidate was preparing for CA Final exam which took 2 years and has submitted the relevant proofs. Hence considering the gap period as Green.		

Disclaimer

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

End of detail report

