

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Shubhangi Karolia	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-1655	Report Status	Closed
Date of Birth	26 Oct 1998	Application Received	21-06-2025
Candidate Employee ID	114513	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	31-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Shraddha Wagh Deputy Manager - HR Operations	23-07-2025	GREEN
EX EMPLOYMENT 2	Swathi B - Human Capital Management	25-06-2025	GREEN
POST GRADUATION	Online Database	24-06-2025	GREEN
GRADUATION	Online Database	24-06-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	23-06-2025	GREEN
POLICE VERIFICATION	Mr. Keshav Dabas, Constable	23-06-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	24-06-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	23-06-2025	GREEN
GAP CHECK	Resume & Supported Documents	31-07-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	23-06-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	23-06-2025	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:	Indusind bank limited	Indusind bank limited
Name Of The Candidate:	Shubhangi Karolia	Shubhangi Karolia
Emp Code:	ECN164213	ECN164213
From:	04-03-2024	04-03-2024
To:	08-06-2025	08-06-2025
Designation:	Deputy Manager	Deputy Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Resignation
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Shraddha Wagh Deputy Manager - HR Operations of Indusind bank limited , found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
Information Source Name:	Shraddha Wagh Deputy Manager - HR Operations	
Report Verified Date:	23-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

RE: Ex-Employment verification for Shubhangi Karolia (1)- GQ-AMRSN-1655- INDUSIND BANK Limited



Settlementdesk <Settlementdesk@indusind.com>
To : Akshatha
Cc : jay@goldquestglobal.in; 'Aarti - GoldQuest Global'; 'verifications'

Reply

Dear Team,

Please See below details as required :

Candidate's Details	Verified Information
Employee Code	164213
Candidate's Name	SHUBHANGI KAROLIA
Date of Joining	04-Mar-24
Date of Separation	08-Jun-25
Grade	DM
Reason	Resignation
FNF Status	DONE

Regards,
Shradhha Wagh
Deputy Manager - HR Operations
IndusInd Bank Limited, Solitaire Corporate Park,
Bldg No.4, 1st Floor, 411/412, 167 Guru Hargovindji Marg,
Andheri - East, Mumbai - 400 093
 shradhha.wagh@indusind.com



Registered Office: IndusInd Bank Limited, 2401 Gen. Thimmayya Road (Cantonment), Pune - 411 001, India.
Website: www.indusind.com | CIN: L65191PN1994PLC076333

Annexure 1 (b)

RE: Ex-Employment verification for Shubhangi Karolia (1)- GQ-AMRSN-1655- INDUSIND BANK Limited



Settlementdesk <Settlementdesk@indusind.com>

To : Akshatha

Cc : jay@goldquestglobal.in; 'Aarti - GoldQuest Global'; 'verifications'

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	INDUSIND BANK Limited	
Candidate Name	Shubhangi Karolia	
From (Date of Joining)	04 March 2024	
To (Date of Exit/Relieving)	08 June 2025	
Designation (At the time of leaving the company):	Deputy Manager	
Employee Code/ID/No	ECN 164213	
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	

Kindly note that your inputs and feedback given would assist our client in making a prompt hiring decision and therefore we await your response for the same at the earliest.

We look forward to your kind co-operation and thank you in anticipation.

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	YES BANK LTD	YES BANK LTD
Name Of The Candidate:	Shubhangi Karolia	Shubhangi Karolia
Emp Code:	6761063	6761063
From:	09-10-2023	09-10-2023
To:	01-03-2024	01-03-2024
Designation:	Deputy Manager	Deputy Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	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)

RE: EXTERNAL : Requesting for Ex-Employment Verification for candidate Shubhangi Karolia -GQ-AMRSN-1655



Employment Verification <employmentverification@yesbank.in>
To: verifmyemployment@goldquestglobal.in
Cc: jay@goldquestglobal.in; emailgoldquest@gmail.com; Parimala; aarti@goldquestglobal.in; [Naresh D \(HCM\)](mailto:Naresh D (HCM))

[Reply](#) [Reply All](#)

Dear Team,

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

Employee Code	6761063
Employee Name	Shubhangi Karolia
Date of Joining	9-Oct-23
Last Working Date	1-Mar-24
Reporting Authority	Praveen Kumar Dwivedi
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

Annexure 2 (b)

RE: EXTERNAL : Requesting for Ex-Employment Verification for candidate Shubhangi Karolia -GQ-AMRSN-1655

 Employment Verification <employmentverification@yesbank.in>
To: verifymyemployment@goldquestglobal.in
Cc: jay@goldquestglobal.in; emailgoldquest@gmail.com; 'Parimala'; aarti@goldquestglobal.in; Naresh D (HCM)

 Reply

Current employer name : **MMIS. Rightsource India Pvt Ltd**

Previous employer name : **INDUSIND BANK Limited**

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	YES BANK LTD	
Candidate Name	Shubhangi Karolia	
Employee Code/ID/No	6761063	
From (Date of Joining)	09 Oct 2023	
To (Date of Exit/Relieving)	01 Mar 2024	
Designation (At the time of leaving the company):	Deputy Manager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA - BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

Kindly note that your inputs and feedback given would assist our client in making a prompt hiring decision and therefore we await your response for the same at the earliest.

We look forward to your kind co-operation and thank you in anticipation.

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Indira Gandhi National Open University	Indira Gandhi National Open University
Name Of The Candidate:	Shubhangi Karolia	Shubhangi Karolia
Enroll No:	196018846	196018846
Degree:	Master of Commerce	Master of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2025	2025
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified in the Online Database of Indira Gandhi National Open University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

24/06/2025, 11:37

IGNOU Grade Card

INDIRA GANDHI NATIONAL OPEN UNIVERSITY							
Grade Card Status as on 18-06-2025							
Current Date: 24/06/2025 11:36:56							
(For Information Only)							
The Status is indicative only & cannot be used as a substitute for the final grade card. The Final Grade Card will be issued after completion of the Programme on updation of all prescribed components.							
Enrolment No: 196018846			Name: SHUBHANGI KAROLIA			Programme Code: MCOM	
COURSE	Asgn1	Asgn2	Asgn3	Asgn4	TERM END THEORY	TERM END PRACTICAL	STATUS
IBO01	80	80	80	-	65	-	COMPLETED
IBO02	80	80	80	-	65	-	COMPLETED
IBO03	81	81	81	-	65	-	COMPLETED
IBO04	80	80	80	-	65	-	COMPLETED
IBO05	77	77	77	-	65	-	COMPLETED
IBO06	72	72	72	-	65	-	COMPLETED
MCO01	84	84	84	-	64	-	COMPLETED
MCO03	82	82	82	-	71	-	COMPLETED
MCO04	86	86	86	-	72	-	COMPLETED
MCO05	91	91	91	-	50	-	COMPLETED
MCO06	85	85	85	-	70	-	COMPLETED

Annexure 3 (b)

24/06/2025, 11:37

IGNOU Grade Card

MCO07	91	91	91	-	61	-	COMPLETED
Notwithstanding the result published/declared, any case of UFM(unfair means) if found will make such result null and void.							
Note:- Assignment 4 and TE Practical do not apply to all the courses. Disclaimer: This electronically generated information does not have any legal validity							

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Bundelkhand University	Bundelkhand University
Name Of The Candidate:	Shubhangi Karolia	Shubhangi Karolia
Enroll No:	BU/16/117/1004/051	BU/16/117/1004/051
Degree:	Bachelor of Business Administration	Bachelor of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	2019	2019
Certification Issued Date:	2019-09	2019-09
SI No:	117190209	Not disclosed
Remarks:	The following applicant details were verified in the Online Database of Bundelkhand University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

24/06/2025, 11:44

exam.bujhansi.ac.in/frmViewCampusResult.aspx

 Bundelkhand University, Jhansi Provisional Statement of Marks Examination - 2018-19										
ROLL NUMBER : 161171004046 ENROLL NO. : BU/16/17/1004/051 NAME OF STUDENT : SHUBHANGI KAROLIA NAME OF FATHER : KAPIL KAROLIA NAME OF MOTHER : SEEMA KAROLIA EXAM CATEGORY : REGULAR NAME OF COURSE : B.B.A. (HONS.) (BACHELOR OF BUSINESS ADMINISTRATION) VI SEMESTER INSTITUTE/DEPT/COLLEGE NAME : INSTITUTE OF MANAGEMENT STUDIES										
NAME OF PAPER	Theory/Lab.		Internal		Total		Pr./Disst.Tour/ FT/GP/Sem.		GRAND	
	Max. Marks Min. Obt.	Max. Marks Min. Obt.	Max. Marks Min. Obt.	Max. Marks Min. Obt.						
STRATEGIC MANAGEMENT	70 28	57 12	30 28	100 40	85 85			100 40	85 85	
ENTREPRENEURIAL DEVELOPMENT	70 28	49 12	30 28	100 40	77 77			100 40	77 77	
INSURANCE LAW AND PRACTICE	70 28	41 12	30 25	100 40	66 66			100 40	66 66	
MANAGEMENT OF FINANCIAL SERVICES	70 28	44 12	30 27	100 40	71 71			100 40	71 71	
AUDITING	70 28	47 12	30 24	100 40	71 71			100 40	71 71	
FINANCIAL INSTITUTIONS AND MARKET	70 28	42 12	30 28	100 40	70 70			100 40	70 70	
PRACTICAL										
COMPREHENSIVE VIVA VOICE						100 40	86 86	100 40	86 86	
TOTAL			Max. 700	Min. 280				Obtained	526	
Aggregate Marks In I Semester/Year			Max. 600	Min. 240				Obtained	412	
Aggregate Marks In II Semester/Year			Max. 600	Min. 240				Obtained	441	
Aggregate Marks In III Semester/Year			Max. 600	Min. 240				Obtained	443	

Annexure 4 (b)

24/06/2025, 11:44

exam.bujhansi.ac.in/frm/ViewCampusResult.aspx

Aggregate Marks In IV Semester/Year	Max. 600	Min. 240	Obtained 466	
Aggregate Marks In V Semester/Year	Max. 700	Min. 280	Obtained 549	
GRAND TOTAL	Max. 3800	Min. 1520	Obtained 2837	
RESULT : FIRST DIVISION				
Result Declared On: 2019-07-12 Last Update On: 12/07/2019				

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shubhangi Karolia	Shubhangi Karolia
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

LSEG World-Check One CASE REPORT

Confidential

Name	Shubhangi Karolia		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-1655		
Current Group	World Check		
Gender	Female	Date of Birth	27 Oct 1998
Last Screened	23 Jun 2025 13:48	Case Created	23 Jun 2025 13:48
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Shubhangi Karolia
Date Printed: 23-06-2025, 13:50
Printed By: Hemender Kumar
Group: World Check

Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
23 Jun 2025 13:48	Hemender Kumar	Case Screened for Wor ld-Check (Initial/Re- Screen Only)		Desktop Batch
23 Jun 2025 13:48	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: Shubhangi Karolia
Date Printed: 23-06-2025, 13:59
Printed By: Hemender Kumar
Group: World Check



Annexure 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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 (HKSFC), 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 5 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1655	GQ-AMRSN-1655
Candidate Name:	Shubhangi Karolia	Shubhangi Karolia
Date Of Birth:	27-10-1998	26-10-1998
Father Name:	Kapil karolia	Kapil karolia
Address1:	190 daru bhondela-2, Manik chowk near maharaja band, Delhi - 284001	190 daru bhondela-2, Manik chowk near maharaja band, Delhi - 284001
Remarks:	The following applicant details are verbally verified by Mr. Keshav Dabas, 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:	Mr. Keshav Dabas, Constable	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-1655
NAME OF THE APPLICANT	Shubhangi Karolia
FATHER NAME	Kapil karolia
DATE OF BIRTH	27-October-1998
ADDRESS OF THE APPLICANT	190 daru bhondela-2, Manik chowk near maharaja band, Delhi - 284001
NAME OF THE POLICE STATION	Jhansi Kotwali Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	09454-403646
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-June-2025
VERIFIER NAME AND DESIGNATION	Mr. Keshav Dabas, 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.

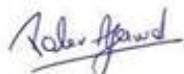
LAWYERS'S COMMENT:

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

UAN/ITR/FORM 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shubhangi Karolia	Shubhangi Karolia
Application Id:	GQ-AMRSN-1655	GQ-AMRSN-1655
Employee Id:	Not Applicable	Not Applicable
Remarks:	<p>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.</p>	
Information Source Name:	PF PORTAL	
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

Date : 24-June-2025						
UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOJ	DOE
102009681948	MHBAN00451180000299455	SHUBHANGI KAROLIA	KAPIL KAROLIA	INDUSIND BANK LIMITED	04-03-2024	-
102009681948	MHBAN00472490000169823	SHUBHANGI KAROLIA	KAPIL KAROLIA	YES BANK LIMITED	09-10-2023	01-03-2024

<https://unifiedportal-mem.epfindia.gov.in/memberinterface/>

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1655	GQ-AMRSN-1655
Candidate Name:	Shubhangi Karolia	Shubhangi Karolia
Date Of Birth:	27-10-1998	26-10-1998
Father Name:	Kapil karolia	Kapil karolia
Address1:	190 daru bhondela-2, Manik chowk near maharaja band, Delhi - 284001	190 daru bhondela-2, Manik chowk near maharaja band, Delhi - 284001
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-1655
NAME OF THE APPLICANT	Shubhangi Karolia
FATHER NAME	Kapil karolia
DATE OF BIRTH	27-October-1998
ADDRESS OF THE APPLICANT	190 daru bhondela-2, Manik chowk near maharaja band, Delhi - 284001
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	23-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.

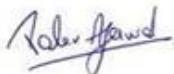
LAWYER'S COMMENT:

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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shubhangi Karolia	Shubhangi Karolia
Application Id:	GQ-AMRSN-1655	GQ-AMRSN-1655
Employee Id:	Not Applicable	Not Applicable
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for the period of 6 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:	31-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Shubhangi Karolia	Shubhangi Karolia
DOB	27-10-1998	27-10-1998
Post Graduation		
Name of the Board / School	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Course	PGD	PGD
Specialization / Major	Banking	Banking
Year of Passing	2024	2024
Gap Remarks: A Gap of 1 year identified between PG-M.Com (2021) & PGD (2022). During this period, Candidate was undergoing financial constraints and as it was COVID-19 pandemic period and her parents were affected by COVID and candidate was taking care of them. Hence considering the gap period as Green.		
Post Graduation		
Name of the Board / School	Indira Gandhi National Open University	Indira Gandhi National Open University
Course	M.Com	M.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2021	2021
Gap Remarks: NA		
Graduation		
Name of the Board / School	Bundelkhand University	Bundelkhand University
Course	BBA	BBA
Specialization / Major	Business Administration	Business Administration
Year of Passing	2019	2019
Gap Remarks: NA		
12th std		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2016	2016
Gap Remarks: NA		

Annexure 9 (b)

12th std		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2016	2016
Gap Remarks: NA		

10th std		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2014	2014
Gap Remarks: NA		

EMPLOYMENT - 1		
Name of the Employer	Indusind bank limited	Indusind bank limited
Full Name of the Employee	Shubhangi Karolia	Shubhangi Karolia
Date of joining - From	04-03-2024	04-03-2024
Date of Relieving/Exit - To	08-06-2025	08-06-2025
Designation / Role	Deputy manager	Deputy manager
Gap Remarks: NA		

EMPLOYMENT - 2		
Name of the Employer	Yes bank	Yes bank
Full Name of the Employee	Shubhangi Karolia	Shubhangi Karolia
Date of joining - From	09-10-2023	09-10-2023
Date of Relieving/Exit - To	01-03-2024	01-03-2024
Designation / Role	Deputy manager	Deputy manager
Gap Remarks: NA		

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shubhangi Karolia	Shubhangi Karolia
Pan Number:	ESUPK9307Q	ESUPK9307Q
CIBIL Transunion Score:	Not Applicable	779
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:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

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CIBIL | Consumer CIR

REPORT DATE & TIME: 23/06/2025 (23:47:44)

CONTROL NUMBER: 9244832854

TransUnion^{tu} CIBIL

CONSUMER CIR

MEMBER ID : E50015010_KOL16529

REFERENCE NUMBER : 99

CONSUMER INFORMATION

CONSUMER NAME	Shushangi Karolia	PAN	ESUPH93070
DOB	27/10/1998	DRIVING LICENCE NO	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Female	AADHAAR NUMBER (UID)	-
ADDRESS	delhi, delhi, DELHI - 110052		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

Range from 300 (high risk) to 900 (low risk)



SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. High Balance Build-Up On Revolving Trades
3. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total	4	High Cr/Sanc. Amt : ₹1,76,295
Zero balance	3	Current : ₹13,547
Overdue	0	Overdue : ₹0

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
11	05/06/2025	1	4	6

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SHUSHANGI KAROLIA

D.O.B : 27/10/1998

GENDER : Male

CREDITVISION® SCORE : 779

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	ESUPH93070	-	-

(e) = IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 10 (b)

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CBIL | Consumer CIR

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	09336414270	-
Not Classified	00917380516709	-
Not Classified	00917380516709	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

KARDOLIASHUBHI@GMAIL.COM
KARDOLIASHUBHI@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
INDUSIND BANK LTD. PLOT NO-1 DLF INDUSTRIAL AREA MOTI NAGAR, NEW DELHI, DELHI - 110015	Office	-	10/10/2024
BG 18 SHIVA ENCLAVE, PASCHIM VIHAR NR BHARTIYA VIDYA PITH COL, NEW DELHI, DELHI - 110063	Residence	-	10/10/2024
D/O KAPSL KAROLIA 290 DARU BHONDELA-2, JHANSI, UTTAR PRADESH - 284001	Permanent	-	10/10/2024
BG-18 SHIVA ENCLAVE PASCHIM VIHAR ESAT, METRO STATION DELHI 110063, DELHI - 110063	Residence	-	31/12/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Credit Card (15/04/2025)	Salaried	₹ 49,20,00,000	Not Available	Not Available

Annexure 10 (c)

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CBIL | Consumer CBR

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 04/04/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/05/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Credit Card	CREDIT LIMIT	₹ 50,000		NA							
MEMBER NAME	NOT DISCLOSED	CASH LIMIT	₹ 10,000									
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE	₹ 0									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/05/2025	END DATE : 01/04/2025	LAST PAYMENT :							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	000	000	-	-	-	-	-	-	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/09/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/06/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Credit Card	CREDIT LIMIT	₹ 96,000	PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 55,405		NA							
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 28,000									
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0									
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/06/2025	END DATE : 03/10/2024	LAST PAYMENT : 08/10/2024							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/01/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/06/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Credit Card	CREDIT LIMIT	₹ 1,50,000	PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 13,495		NA							
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE	₹ 0									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/06/2025	END DATE : 01/01/2024	LAST PAYMENT : 04/06/2024							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/12/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/06/2025	ACTIVE
ACCOUNT		AMOUNTS			STATUS
TYPE	Credit Card	CREDIT LIMIT	₹ 1,50,000	PAYMENT FREQUENCY	Monthly
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 1,07,392		NA
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 45,000		

Annexure 10 (d)

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CIBIL | Consumer CIBIL

ACCOUNT		AMOUNTS											
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE		ACTUAL PAYMENT									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE: 01/06/2025 END DATE: 01/12/2025 LAST PAYMENT: 04/06/2025											
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	000	000	000	000	000	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	-	-	-	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	05/06/2025	Credit Card	₹ 15,000
NOT DISCLOSED	24/03/2025	Credit Card	₹ 50,000
NOT DISCLOSED	18/06/2024	Credit Card	₹ 10,000
NOT DISCLOSED	02/06/2024	Credit Card	₹ 1,000
NOT DISCLOSED	18/07/2024	Credit Card	₹ 10,000
NOT DISCLOSED	30/04/2024	Credit Card	₹ 20,000
NOT DISCLOSED	03/04/2024	Credit Card	₹ 100
NOT DISCLOSED	19/01/2024	Others	₹ 1
NOT DISCLOSED	17/12/2023	Credit Card	₹ 2,000
NOT DISCLOSED	17/07/2023	Others	₹ 1,000
NOT DISCLOSED	14/07/2023	Credit Card	₹ 2,000

Annexure 10 (e)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	-	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s):	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date STD: Payments being made within 90 days SMA: Special account created for reporting Standard Accounts moving toward Sub-Standard SUB: Payments being made after 90 days DBT: The account has remained Sub-Standard for 12 months LSS: The account where loss has been identified and remains uncollectable XXX: Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details:	Not Disclosed	Enquiry made with other Members

END OF REPORT ON SHUBHANGI HAROLIA

DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data 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.

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	ESUPK9307Q	ESUPK9307Q
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	



Annexure 11 (b)

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e-Pay Tax

 You have successfully verified through mobile OTP. Click Continue to make a new payment.

PAN / TAN ESUPK9307Q	Name SXXXXXXI KXXXXXA
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Disclaimer

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

End of detail report

