

**CONFIDENTIAL BACKGROUND VERIFICATION REPORT**

<b>Name of the Candidate</b>	Kriti Garg	<b>Client Name</b>	AML Rightsource India Pvt Ltd - AMRSN 2025
<b>Application ID</b>	GQ-AMRSN-1705	<b>Report Status</b>	Closed
<b>Date of Birth</b>	20 Sept 1999	<b>Application Received</b>	30-06-2025
<b>Candidate Employee ID</b>	114685	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	STOPCHECK	<b>Final Report Date</b>	20-07-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

<b>REPORT COMPONENT</b>	<b>INFORMATION SOURCE</b>	<b>COMPONENT STATUS</b>	
		<b>COMPLETED DATE</b>	<b>VERIFICATION STATUS</b>
LATEST EMPLOYMENT 1	Huzaifa Ahmed-Manager	01-07-2025	<b>GREEN</b>
POST GRADUATION	Chandigarh University	08-07-2025	<b>GREEN</b>
GRADUATION	Controller of Examinations	04-07-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	30-06-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	30-06-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	30-06-2025	<b>GREEN</b>

**End of summary report**

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Techqilla	Techqilla
<b>Name Of The Candidate:</b>	Kriti Garg	Kriti Garg
<b>Emp Code:</b>	009	009
<b>From:</b>	06-01-2025	06-01-2025
<b>To:</b>	28-03-2025	28-03-2025
<b>Designation:</b>	Business Development Executive	Business Development Executive
<b>Last Drawn Salary:</b>	Not Provided	Rs 2,64,000
<b>Reason For Leaving:</b>	Not Applicable	Personal Reasons
<b>Rehire Eligibility:</b>	Not Applicable	Yes
<b>Remarks:</b>	The above details were verified by Huzaifa Ahmed-Manager of Techqilla, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
<b>Information Source Name:</b>	Huzaifa Ahmed-Manager	
<b>Report Verified Date:</b>	01-07-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)

Dear Sir/Madam,

Warm Greetings from Goldquest Global!!

We are an Employee Background Verification Organization. We have been authorized to conduct Ex-Employment Verification on behalf of an client organization of your former Employee **Kriti Garg** 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	Techquila	
Candidate Name	Kriti Garg	
From (Date of Joining)	06 January 2025	
To (Date of Exit/Relieving)	28 March 2025	
Designation (At the time of leaving the company):	Business Development Executive	
Employee Code/ID/No	009	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By ( Name, Contact Number & Designation)	Please Provide	

## Annexure 1 (b)

		Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Techqilla	Techqilla pvt ltd	
Candidate Name	Kriti Garg	Kriti Garg	
From (Date of Joining)	06 January 2025	06 January 2025	
To (Date of Exit/Relieving)	28 March 2025	28 March 2025	
Designation (At the time of leaving the company):	Business Development Executive	Business Development Executive	
Employee Code/ID/No	009	009	
Salary/CTC:	Please Provide	Rs 2,64,000	
Was this position: Permanent/Temporary/Contractual	Please Provide	Temporary (Probation)	
Supervisor's Name	Please Provide	Huzaifa Ahmed	
Reason for Leaving	Please Provide	Personal Reasons	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	Yes	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes	
Kindly confirm attached Relieving letter /document is authenticate?	Yes, Confirmed		
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	No		
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No		
DATA – BREACH of any kind	No		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	<b>Well disciplined and hardworking employee</b>		
Verified By ( Name, Contact Number & Designation)	Huzaifa Ahmed, +91 9118677977, Manager		

## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Chandigarh University	Chandigarh University
<b>Name Of The Candidate:</b>	Kriti Garg	Kriti Garg
<b>Enroll No:</b>	22MBA11028	22MBA11028
<b>Degree:</b>	Master of Business Administrations	Master of Business Administrations
<b>Major:</b>	Business Administrations	Business Administrations
<b>Month And Year Of Passing:</b>	2024	2024
<b>Certification Issued Date:</b>	2024-05	2024-05
<b>SI No:</b>	Not Provided	Not Provided
<b>Remarks:</b>	The following applicant details were verified by Chandigarh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Chandigarh University	
<b>Report Verified Date:</b>	08-07-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)

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Student Results

### Student's Final Result

Result Type: Final

Show Result

Print

#### MB301-MASTER OF BUSINESS ADMINISTRATION- (HR/FINANCE/MARKETING/ INTERNATIONAL BUSINESS/ENTREPRENEURSHIP)

UID 22MBA11028  
Name KRITI GARG  
Father's Name JAGDISH  
Mother's Name SAVITA  
CGPA 7.00



#### Semester : 4 SGPA : 6.79

Subject Code	Subject Name	Credits	Grade
22BAR-764	Capstone Project	6.00	B+
22BAT-751	Project Management	3.00	B
22BAT-752	Values and Ethics	2.00	B
22BAT-753	Financial Product Marketing and Relationship Banking	1.00	B
22BAT-754	Behavioral Finance and Analytics	4.00	C
22BAT-755	Investment Management	4.00	C+
22BAT-756	Marketing of Services	4.00	B
22BAT-757	Retail Management	4.00	B

#### Semester : 3 SGPA : 6.88

Subject Code	Subject Name	Credits	Grade
22BAI-734	Summer Internship Project (SIP)	4.00	B
22BAP-732	Data Analysis for Business Decisions (Lab)	2.00	B
22BAT-731	Strategy, Business and Globalization (Through SWAYAM)	3.00	C+
22BAT-733	Management Lessons from Ancient India	1.00	B
22BAT-735	Banking and Financial Services Management	4.00	B+
22BAT-736	Project Finance and Financial Modelling	4.00	C+
22BAT-737	Marketing Analytics	4.00	B
22BAT-738	Advertising and Brand Management	4.00	B
22TDP-708	Professional Communication Skills-II	3.00	Qualified
22TDT-709	Quantitative Aptitude and Data Interpretation - 2	2.00	Qualified

#### Semester : 2 SGPA : 6.88

Subject Code	Subject Name	Credits	Grade
22BAP-627	Digital Marketing Lab	2.00	B+
22BAT-621	Human Resource Management	3.00	B
22BAT-622	Supply Chain & Logistics Management	3.00	B+
22BAT-623	Consumer Psychology	3.00	C+
22BAT-624	Business Research Methods	3.00	B
22BAT-625	Financial Management	3.00	B
22BAT-626	Production & Operations Management (Through SWAYAM)	3.00	C

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## Annexure 2 (b)

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22TDP-658	Professional Communication Skills-I	3.00	B
22TDT-659	Quantitative Aptitude and Data Interpretation -I	1.00	B+

**Semester : 1 SGPA : 7.43**

Subject Code	Subject Name	Credits	Grade
22BAP-608	IT Skills for Managers	1.00	B
22BAT-601	Business, Society and Law	3.00	B
22BAT-602	Financial Reporting and Analysis	4.00	B+
22BAT-603	Management Practices and Organizational Behaviour	3.00	C+
22BAT-604	Innovation & Entrepreneurship	3.00	C+
22BAT-605	Decision Science	4.00	A
22BAT-606	Managerial Economics	3.00	A
22BAT-607	Marketing Management	3.00	B
22PCP-611	Professional Business Communication Lab	1.00	B
22PCT-610	Professional Business Communication	3.00	B

**Disclaimer:** Chandigarh University is not responsible for any inadvertent error that may have crept in the results being published on the UIMS. The results published on the UIMS are for immediate information to the examinees & not for legal purpose. These cannot be treated as original marks. Original marks shall be issued by the University separately. In case of any discrepancy, University records shall be final. For any query you can raise your Query at #Navigation > Examination > Raise Query > Student Query Master



## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Mandsaur University	Mandsaur University
<b>Name Of The Candidate:</b>	Kriti Garg	Kriti Garg
<b>Enroll No:</b>	17MGT3BBA1020	17MGT3BBA1020
<b>Degree:</b>	Bachelor of Business Administrations	Bachelor of Business Administrations
<b>Major:</b>	Business Administrations	Business Administrations
<b>Month And Year Of Passing:</b>	2020	2020
<b>Certification Issued Date:</b>	2020-06	2020-06
<b>SI No:</b>	000000715	000000715
<b>Remarks:</b>	The following applicant details were verified by Controller of Examinations of Mandsaur University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Controller of Examinations	
<b>Report Verified Date:</b>	04-07-2025	
<b>Verification Status(Color Code):</b>	GREEN	

### Annexure 3 (a)

No. 000000715

Enrollment No. जामाक्रमांक 17MGT3BBA1020

## MANDSAUR UNIVERSITY MANDSAUR

# मन्दसौर विश्वविद्यालय मन्दसौर



*I certify that Mr./Ms. Kriti Garg son/daughter of Shri/Smt. Jagdish has passed the examination of Bachelor of Business Administration from this University in First Division in the year 2019-2020.*  
Hence he/she is hereby awarded the degree of Bachelor of Business Administration under the faculty of Business Administration and Commerce.

### बैचलर ऑफ बिजनेस एडमिनिस्ट्रेशन

प्रमाणित किया जाता है कि श्री/सुश्री कृति गर्ग पुत्र/पुत्री श्री/श्रीमती जगदीश ने सत्र 2019-2020 में इस विश्वविद्यालय से बैचलर ऑफ बिजनेस एडमिनिस्ट्रेशन की परीक्षा प्रथम श्रेणी में उत्तीर्ण की है।

अतः इन्हें व्यवसाय प्रशासन और वाणिज्य संकाय के अंतर्गत बैचलर ऑफ बिजनेस एडमिनिस्ट्रेशन की उपाधि से विभूषित किया जाता है। Mandsaur, M.P.

Registrar  
मुख्यमन्त्री



Mandsaur, M.P., India  
मन्दसौर म.प. भारत

Dated  
दिनांक

24-May-2025

Vice-Chancellor  
कुलपति

## CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Kriti Garg	Kriti Garg
<b>Remarks:</b>	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	30-06-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Kriti Garg		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-1705		
Current Group	World Check		
Gender	Female	Date of Birth	20 Sep 1999
Last Screened	30 Jun 2025 07:44	Case Created	30 Jun 2025 07:44
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Kriti Garg  
 Date Printed: 30-06-2025, 07:47  
 Printed By Group: Hemender Kumar  
 World Check



## Annexure 4 (b)

### AUDIT

Date	Actioned By	Action	Notes	Source
30 Jun 2025 07:44	Hemender Kumar	Case Screened for Wor ld-Check (Initial/Re- Screen Only)		Desktop Batch
30 Jun 2025 07:44	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: Kriti Garg  
Date Printed: 30-06-2025, 07:47  
Printed By: Hemender Kumar  
Group: World Check



### Annexure 4 (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 4 (d)

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

## Annexure 4 (e)

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

## Annexure 4 (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 4 (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 4 (h)

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

## Annexure 4 (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 4 (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

## NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	DYBPG2907Q	DYBPG2907Q
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:	30-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



## Annexure 5 (b)

 **e-Filing** *Anywhere Anytime*  
Income Tax Department, Government of India

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### e-Pay Tax

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

PAN / TAN	Name
DYBPG2907Q	KXXXI GXXG

## CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Kriti Garg	Kriti Garg
<b>Pan Number:</b>	DYBPG2907Q	DYBPG2907Q
<b>CIBIL Transunion Score:</b>	Not Applicable	704
<b>Scoring Factors:</b>	Not Applicable	High Balance Build-Up On Unsecured Loans
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	30-06-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 6 (a)

REPORT DATE & TIME: 30/04/2025 (18:01:03)

CONTROL NUMBER: 9271015854



### CONSUMER CIR

MEMBER ID : BN05034031

REFERENCE NUMBER : 333

#### CONSUMER INFORMATION

CONSUMER NAME	Kriti Garg	PAN	DYBPG29070
DOB	20/09/1999	DRIVING LICENCE NO.	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Female	AADHAAR NUMBER (16 Digits)	-
ADDRESS	delhi, delhi, DELHI - 110065		

#### CIBIL TRANSUNION SCORE(S)

**CREDITVISION®  
Score**

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



#### SCORING FACTORS

1. High Balance Build-Up On Unsecured Loans
2. Low Credit Age
3. High Balance Build-Up On Non-Mortgage Loans In Past 6 Months

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 1	High Cr/Sanc. Amt : ₹4,00,000	Recent : 25/11/2022
Zero balance : 0	Current : ₹4,37,010	Oldest : 25/11/2022
Overdue : 0	Overdue : ₹0	

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	HOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 18 MONTHS
2	10/08/2022	0	0	0

#### CREDITVISION® ALGORITHM(S)



No CreditVision algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : KRITI GARG D.O.B : 20/09/1999 GENDER : Female CREDITVISION® SCORE : 704

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DYBPG29070	-	-
CKYC	50010675376160	-	-

(\*) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 6 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9685971807	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

 No Email Record available.
--

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
HAIRAN NO 18 GOL CHOCHOURAHA, NAI ABADI PURANI MANDI KE SANNE, WARD NO 14 MANDSAUR, MANDSAUR, MADHYA PRADESH - 458002	Permanent	Owned	03/08/2022

(a) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

 No Employment Information available.
--

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	25/11/2022	DATE CLOSED		DATE REPORTED & CERTIFIED	15/06/2025	ACTIVE				
ACCOUNT		AMOUNTS					STATUS					
TYPE	Education Loan	SANCTIONED AMOUNT	₹ 4,00,000	PAYMENT FREQUENCY	Monthly		NA					
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 4,37,010	REPAYMENT TENURE	216							
ACCOUNT NUMBER	Not Disclosed			INTEREST RATE	9.65							
OWNERSHIP	INDIVIDUAL			END	₹ 6,704							
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE	01/06/2025	END DATE	01/11/2022	LAST PAYMENT	13/01/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	STD	STD	STD	STD	STD	STD	-	-	-	-	-	-
2024	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
2023	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
2022	-	-	-	-	-	-	-	-	-	-	STD	STD

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	10/08/2022	Education Loan	₹ 4,00,000
NOT DISCLOSED	03/08/2022	Education Loan	₹ 1

## Annexure 6 (c)

### GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	*	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 00: 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 KRITI GARG

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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**

