

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Tony Joseph	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-1804	Report Status	Closed
Date of Birth	11 Mar 1995	Application Received	31-07-2025
Candidate Employee ID	114933	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	13-08-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	People Team India	01-08-2025	GREEN
GRADUATION	Assistant Registrar	07-08-2025	GREEN
EX EMPLOYMENT 2	PF PORTAL	05-08-2025	GREEN
POLICE VERIFICATION	Palav Agarwal	31-07-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	31-07-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	31-07-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	05-08-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	31-07-2025	GREEN
GAP CHECK	Resume & Supported Documents	13-08-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	02-08-2025	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:	TIDE PLATFORM PRIVATE LIMITED	TIDE PLATFORM PRIVATE LIMITED
Name Of The Candidate:	Tony Joseph	Tony Joseph
Emp Code:	3513	3513
From:	25-09-2023	25-09-2023
To:	30-07-2025	30-07-2025
Designation:	Ongoing Monitoring Analyst	Ongoing Monitoring Analyst
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by People Team India of TIDE PLATFORM PRIVATE LIMITED, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	People Team India	
Report Verified Date:	01-08-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

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 **Tony Joseph** 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	TIDE PLATFORM PRIVATE LIMITED	
Candidate Name	Tony Joseph	
From (Date of Joining)	25 September 2023	
To (Date of Exit/Relieving)	30 July 2025	
Designation (At the time of leaving the company):	Ongoing Monitoring Analyst	
Employee Code/ID No	3513	
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.

Hello Team,

Greetings for the day!

Please find the below details for the BGV

Name: Tony Joseph

DoJ: 25/09/2023

LWD/DoL: 30/07/2025

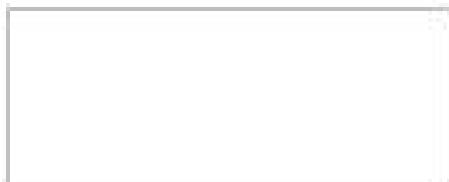
Designation: Ongoing Monitoring Analyst

Employment Type : Permanent

Employee ID :3513

Regards,

People Team India



GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	CH. Charan Singh University	CH. Charan Singh University
Name Of The Candidate:	Tony Joseph	Tony Joseph
Enroll No:	RC623580118	RC623580118
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2017	2017
Certification Issued Date:	2017-05	2017-05
SI No:	80921654	80921654
Remarks:	The following applicant details were verified by Assistant Registrar of CH. Charan Singh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	07-08-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Sl. No. 2K17 80921654



CH. CHARAN SINGH UNIVERSITY, MEERUT
STATEMENT OF MARKS



Examination / Year B.COM. FINAL -2017

Candidate's Name : TONY JOSEPH Roll No. : RC623580118
 Father's Name : K C JOSEPH Enrol No. : M 14080796
 Mother's Name : SUJA JOSEPH
 Institution's Name : INSTITUTE OF MANAGEMENT EDUCATION SAHIBABAD GHAZIABAD

NAME OF THE COURSE	CODE NO.	MARKS		MARKS OBTAINED		TOTAL
		Max.	Min.	THEORY	PRACTICAL	
GROUP-A		200	66			
CORPORATE ACCOUNTING	301	100	58			
AUDITING	302	100	64			122
GROUP-B		200	66			
MONEY & FINANCIAL SYSTEM	303	100	49			
INFORMATION TECHNOLOGY & ITS IMPLI. IN BUSINESS	304	100	65			114
GROUP-C		200	66			
FINANCIAL MANAGEMENT	305	100	52			
PRINCIPLES OF MARKETING	306	100	50			102
VIVA-VOCE	991	100	33	67		
QUALIFYING COURSE: These marks are not added as per rules						
PHYSICAL EDUCATION	003	50+50	33	27	39	66
		MAX. MARKS	MIN. MARKS	MARKS OBT.	RESULT	
TOTAL		700	231	405		
PREV. TOTAL		1400	462	553		SECOND
G. TOTAL		2100	693	958		
<i>Assistant Registrar C.C.S. University Meerut</i>						

In case of any discrepancy between the entries in the marksheet issued & in the University record, the University record shall be final.



80921654

CHECKED BY:	
1. FULL NAME	2. FULL SIGNATURE
S. K. JOSHI	S. K. JOSHI
FULL NAME	

Date : 07/05/17

Nayana Joshi
 Controller of Examination
 C.C.S. University Meerut

EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	WNS Global Services Pvt Ltd	WNS Global Services Pvt Ltd
Name Of The Candidate:	Tony Joseph	Tony Joseph
Emp Code:	393430	Not Disclosed
From:	09-05-2022	09-05-2022
To:	04-09-2023	04-09-2023
Designation:	Senior Associate - Operations.	Not Disclosed
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	05-08-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an Employee Background Verification Organization. We have been authorized to conduct Ex-Employment Verification on behalf of an client organization of your former Employee **Tony Joseph** 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	WNS Global Services Pvt Ltd	
Candidate Name	Tony Joseph	
From (Date of Joining)	09 May 2022	
To (Date of Exit/Relieving)	04 September 2023	
Designation (At the time of leaving the company):	Senior Associate - Operations.	
Employee Code/ID/No	393430	
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.

Annexure 3 (b)

UAN	MEMBER ID	Name	Father/Husband Name	Establishment Name	DATE OF JOINING	DATE OF EXIT	LAST CONTRIBUTION
101562828508	APHYD21297350000010559	TONY JOSEPH	K C JOSEPH	RISING TIDE PLATFORM PRIVATE LIMITED	2023-09-25		May-25
101562828508	THTHA00430370000498929	TONY JOSEPH	K C JOSEPH	WNS GLOBAL SERVICES PVT. LTD.	2022-05-09	2023-09-04	
101562828508	KRTVM16516690000016240	TONY JOSEPH	K C JOSEPH	EY GLOBAL DELIVERY SERVICES INDIA LLP	2021-11-08	2022-05-07	
101562828508	DSNHP15589390000012669	TONY JOSEPH	K C JOSEPH	PAYTM PAYMENTS BANK LIMITED	2020-02-06	2021-06-28	
101562828508	MRNO14391820000012286	TONY JOSEPH	K C JOSEPH	MYWISH MARKETPLACES PRIVATE LIMITED	2019-11-20	NA	Feb-20

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1804	GQ-AMRSN-1804
Candidate Name:	Tony Joseph	Tony Joseph
Date Of Birth:	11-03-1995	11-03-1995
Father Name:	KC Joseph	KC Joseph
Address1:	House no KC Joseph, Kilichimalayil House Street Mukkoor District Palackathakidi City Mallappally, Thiruvalla Kerala 689594	House no KC Joseph, Kilichimalayil House Street Mukkoor District Palackathakidi City Mallappally, Thiruvalla Kerala 689594
Remarks:	The following applicant's details have been verbally verified, and the notary report has been 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:	Palav Agarwal	
Report Verified Date:	31-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	QQ-AMRSN-1804
NAME OF THE APPLICANT	Tony Joseph
FATHER NAME	KC Joseph
DATE OF BIRTH	11-March-1995
ADDRESS OF THE APPLICANT	House no KC Joseph, Kilichimalayil House Street Mukkoor District Palakkad City Mallappally, Thiruvalla Kerala 689594
NAME OF THE POLICE STATION AS PER ADDRESS	Ramankary Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	31-July-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.

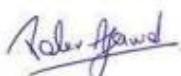
LAWYER'S COMMENT:

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

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Tony Joseph	Tony Joseph
Pan Number:	AYSPJ8654P	AYSPJ8654P
CIBIL Transunion Score:	Not Applicable	750
Scoring Factors:	Not Applicable	Presence Of Delinquency
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:	31-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

REPORT DATE & TIME : 31/07/2025 (16:41:35)

CONTROL NUMBER : 9404906819



CONSUMER CIR

INQUIRY ID : BS00115009_SHYD21422

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	Tony Joseph	PAN	AYSPJB654P
DOB	11/03/1990	DRIVING LICENCE NO.	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AADHAAR NUMBER (NIN)	-
ADDRESS	Delhi-110092, Delhi, DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

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



SCORING FACTORS

1. Presence Of Delinquency
2. High Proportion Of Outstanding Trades
3. Presence Of Severe Delinquency
4. High Balance Build-Up On Non-Mortgage Loans
5. High Balance Build-Up On Revolving Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total	13	High Cr/Sanc. Amt : ₹15,85,112
Zero balance	9	Current : ₹6,54,726
Overdue	0	Overdue : ₹0

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
15	29/06/2025	0	6	3

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : TONY TONY JOSEPH D.O.B : 11/03/1990 GENDER : Male CREDITVISION® SCORE : 750

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	AYSPJB654P	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	60047514432471	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 5 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	8130307271	-
Office Phone	8130307271	-
Mobile Phone	8860078909	-
Mobile Phone	918130307271	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

KMESSYJOSEPH@GMAIL.COM
TONY.JOSEPH@GDS.EY.COM
TONY.JOSEPH2@WNS.COM
TONY1995@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
H-164 SECTOR-23 NEAR A L T CENTER SANJAY, NAGAR, UTTAR PRADESH - 201002	Residence	Owned	30/06/2024
FLAT NO 5 PRATHVI APPARTMENT, CHATTARPUR PHASE 1 NEW DELHI 8313 DELHI, DELHI - 110075	Residence	-	29/02/2024
FLOWER 5 VIDEOCON TOWER JHANDEWALAN, DELHI 5022 DELHI, DELHI - 110005	Office	-	29/02/2024
FLOWER 5 VIDEOCON TOWER JHANDEWALAN, DELHI 5022 DELHI, DELHI - 110005	Not Categorized	-	29/02/2024

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Consumer Loan (31/07/2024)	Others	Not Available	Not Available	Not Available

Annexure 5 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 22/06/2024	DATE CLOSED : 05/04/2025	DATE REPORTED & CERTIFIED : 30/04/2025	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Consumer Loan	SANCTIONED AMOUNT	₹ 70,238	PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0		NA							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 8,334									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/04/2025	END DATE : 01/06/2024	LAST PAYMENT : 05/04/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	000	000	000	000	027	026	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/02/2024	DATE CLOSED : 02/05/2025	DATE REPORTED & CERTIFIED : 31/05/2025	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Used Car Loan	SANCTIONED AMOUNT	₹ 5,05,231	PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	48							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 6,02,233	EMI	₹ 13,807							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/05/2025	END DATE : 01/02/2024	LAST PAYMENT : 28/04/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	-	-	-	-	-	-	-
2024	-	000	000	000	000	000	000	000	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 13/10/2023	DATE CLOSED : 20/12/2024	DATE REPORTED & CERTIFIED : 15/03/2025	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Credit Card	CREDIT LIMIT	₹ 2,00,000		NA							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/03/2025	END DATE : 01/10/2023	LAST PAYMENT :								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	-	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/05/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 22/07/2025	ACTIVE
ACCOUNT		AMOUNTS			STATUS
TYPE	Credit Card	CREDIT LIMIT	₹ 42,000		NA

Annexure 5 (d)

ACCOUNT		AMOUNTS											
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 43,108											
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 12,600											
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 41,937											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/07/2025	END DATE : 01/05/2013	LAST PAYMENT : 01/07/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2025	000	000	000	000	000	000	000	-	-	-	-	-	
2024	000	000	000	000	000	000	000	000	000	000	000	000	
2023	-	-	-	-	000	000	000	000	000	000	000	000	

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 15/12/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/07/2025	ACTIVE 							
ACCOUNT		AMOUNTS										
TYPE	Credit Card	CREDIT LIMIT : ₹ 26,000		PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 22,478		NA								
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 5,200										
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 349										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/07/2025	END DATE : 01/12/2022	LAST PAYMENT : 01/07/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	-	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/10/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/07/2025	ACTIVE 							
ACCOUNT		AMOUNTS										
TYPE	Personal Loan	SANCTIONED AMOUNT : ₹ 7,30,999		PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 5,94,142		REPAYMENT TERM	84							
ACCOUNT NUMBER	Not Disclosed	INTEREST RATE : 14.5										
OWNERSHIP	INDIVIDUAL	END : ₹ 7,179										
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/07/2025	END DATE : 01/10/2022	LAST PAYMENT : 01/07/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	000	000	000

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/05/2022	DATE CLOSED : 29/10/2022	DATE REPORTED & CERTIFIED : 31/10/2022	INACTIVE 

Annexure 5 (e)

ACCOUNT		AMOUNTS				STATUS						
TYPE	Consumer Loan	SANCTIONED : ₹ 8,000 AMOUNT				NA						
MEMBER NAME	NOT DISCLOSED	CURRENT : ₹ 0 BALANCE										
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION					START DATE : 01/10/2022	END DATE : 01/08/2022	LAST PAYMENT :					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	-	-	-	-	-	-	-	000	000	000	-	-

8. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/06/2022	DATE CLOSED : 29/10/2022	DATE REPORTED & CERTIFIED : 31/10/2022	STATUS : INACTIVE 							
ACCOUNT		AMOUNTS										
TYPE	Consumer Loan	SANCTIONED : ₹ 2,000 AMOUNT										
MEMBER NAME	NOT DISCLOSED	CURRENT : ₹ 0 BALANCE										
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION					START DATE : 01/10/2022 END DATE : 01/06/2022 LAST PAYMENT :							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	-	-	-	-	-	000	000	000	000	000	-	-

9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 18/04/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/07/2025	STATUS : ACTIVE 							
ACCOUNT		AMOUNTS										
TYPE	Credit Card	CREDIT LIMIT : ₹ 1,00,000 HIGH CREDIT AMOUNT										
MEMBER NAME	NOT DISCLOSED	CURRENT : ₹ 1,00,737 BALANCE										
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION					START DATE : 01/07/2025 END DATE : 01/08/2022 LAST PAYMENT : 01/07/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	000	000	000	000	000

10. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 10/03/2022	DATE CLOSED : 15/11/2022	DATE REPORTED & CERTIFIED : 30/11/2022	STATUS : INACTIVE 
ACCOUNT		AMOUNTS			
TYPE	Consumer Loan	SANCTIONED : ₹ 24,997 AMOUNT			
MEMBER NAME	NOT DISCLOSED	CURRENT : ₹ 0 BALANCE			
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT : ₹ 30,254 TERM : 8			
OWNERSHIP	INDIVIDUAL	INTEREST : ₹ 3,330			
DAYS PAST DUE/ASSET CLASSIFICATION					START DATE : 01/11/2022 END DATE : 01/03/2022 LAST PAYMENT : 08/11/2022

Annexure 5 (f)

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	-	-	000	000	000	000	000	000	000	000	000	-

11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/11/2021	DATE CLOSED : 28/10/2022	DATE REPORTED & CERTIFIED : 31/10/2022	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Others	SANCTIONED AMOUNT	₹ 20,000	PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	24							
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2022	END DATE : 01/01/2022	LAST PAYMENT : 09/01/2022								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	000	000	000	000	000	000	000	000	-

12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 10/11/2021	DATE CLOSED : 05/07/2022	DATE REPORTED & CERTIFIED : 31/07/2022	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Consumer Loan	SANCTIONED AMOUNT	₹ 39,689	PAYMENT FREQUENCY	Monthly							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE								
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 3,500									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2022	END DATE : 01/11/2021	LAST PAYMENT : 05/07/2022								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	000	000	000	000	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-	000	000

13. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 15/01/2020	DATE CLOSED : 31/03/2022	DATE REPORTED & CERTIFIED : 30/06/2022	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	Credit Card	HIGH CREDIT AMOUNT	₹ 17,635									
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2022	END DATE : 01/01/2020	LAST PAYMENT : 21/03/2022								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2022	000	000	000	XXX	000	000	-	-	-	-	-	-
2021	000	000	000	000	000	000	000	000	000	000	000	000
2020	000	000	000	000	000	000	000	000	000	000	000	000

Annexure 5 (g)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	29/06/2025	Others	₹ 5,00,000
NOT DISCLOSED	29/05/2025	Credit Card	₹ 1,00,000
NOT DISCLOSED	22/03/2025	Personal Loan	₹ 50,000
NOT DISCLOSED	20/03/2025	Personal Loan	₹ 50,000
NOT DISCLOSED	24/01/2025	Personal Loan	₹ 50,000
NOT DISCLOSED	19/12/2024	Personal Loan	₹ 50,000
NOT DISCLOSED	14/05/2024	Credit Card	₹ 1,00,000
NOT DISCLOSED	18/02/2024	Used Car Loan	₹ 5,50,000
NOT DISCLOSED	15/11/2023	Others	₹ 1,50,000
NOT DISCLOSED	11/05/2023	Credit Card	₹ 10,000
NOT DISCLOSED	15/12/2022	Credit Card	₹ 50,000
NOT DISCLOSED	28/10/2022	Personal Loan	₹ 1
NOT DISCLOSED	28/10/2022	Personal Loan	₹ 1
NOT DISCLOSED	31/10/2022	Credit Card	₹ 50,000
NOT DISCLOSED	16/09/2022	Credit Card	₹ 10,000

Annexure 5 (h)

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 TONY TONY JOSEPH

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.

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Tony Joseph	Tony Joseph
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:	31-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

LSEG World-Check One CASE REPORT

Confidential

Name	Tony Joseph		
Case Rating	Not Rated		
World-Check Total Matches	23		
Case ID	GQ-AMRSN-1804		
Current Group	World Check		
Gender	Male	Date of Birth	11 Mar 1995
Last Screened	31 Jul 2025 11:02	Case Created	31 Jul 2025 11:02
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	23				
Resolved Matches	23	Positive: 0	Possible: 0	False: 23	Unspecified: 0
Unresolved Matches	0				

Name: Tony Joseph
Date Printed: 31-07-2025, 11:05
Printed By: Anil Agarwal
Group: World Check



Annexure 6 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Anthony J OSEPH	2291717	LE	CRIME - FINANCIAL	MALE	1964, 1963	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 94%
FALSE	Tony Giovanni JOSEPH	1678573	LE	CRIME - NARCOTICS	MALE	29-Sept-1981	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 93%
FALSE	Abu Khalid ABDUL LATIF	1526650	LE	CRIME - OTHER	MALE	1979, 1978	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Joseph ANTHONY	7632491	OB	INDIVIDUAL	MALE	1964, 1963	IND	IND	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 91%
FALSE	Daniel J Jr DOYLE	319018	RE	INDIVIDUAL	MALE	1945, 1946	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Strong - 89%
FALSE	Wilson Tony JOSEPH	2567116	LE	CRIME - NARCOTICS	MALE	23-Jun-1976	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 86%
FALSE	General Joseph KONY	191943	LE, RE, S	INDIVIDUAL	MALE	18-Sept-1964, Aug 1961, 1965, Apr 1963, 1959, 1963, 01-Jan-1961, Jul 1961, 1961, 1960	UGA	SSO, CAF, COD, SDN, UGA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Joseph Tony BROWN ARKAH	7984553	LE	INDIVIDUAL	MALE	1946, 1947	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Joseph Tony GILLHAM	6327684	PEP	INDIVIDUAL	MALE	Oct 1981	USA	USA	31-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Tony JOSEPH	3613148	RE	INDIVIDUAL	MALE		HTI	CAN	31-Jul-2025			Unknown	No Match	Exact - 100%
FALSE	Anthony J OSEPH	7067369	PEP	INDIVIDUAL	MALE		TTO	TTO	31-Jul-2025			Unknown	No Match	Strong - 94%
FALSE	Anthony J OSEPH	4563961	OB	INDIVIDUAL	MALE		LKA	IND	31-Jul-2025			Unknown	No Match	Strong - 94%

Name: Tony Joseph
 Date Printed: 31-07-2025, 11:05
 Printed By: Anil Agarwal
 Group: World Check


LSEG RISK
INTELLIGENCE

Annexure 6 (c)

FALSE	Anthony J OSEPH	6987268	PEP	INDIVIDUAL	MALE	DMA	DMA	31-Jul-2025	Unknown	No Match	Strong - 94%
FALSE	Antony JO SEPH	6498432	PEP	INDIVIDUAL	MALE	IND	IND	31-Jul-2025	Unknown	No Match	Strong - 93%
FALSE	Joseph TO NEY	1387800	PEP	INDIVIDUAL	MALE	TTO	TTO	31-Jul-2025	Unknown	No Match	Strong - 92%
FALSE	Joseph AN TONY	6128425	PEP	DIPLOMAT	MALE	IND	ZAF, IND	31-Jul-2025	Unknown	No Match	Strong - 91%
FALSE	Joseph V ANTHONY	1123676	RE	INDIVIDUAL	MALE	IND	IND	31-Jul-2025	Unknown	No Match	Strong - 90%
FALSE	Tony JOSE	7777780	OB	CRIME - OTHER	MALE	AGO	AGO, NAM	31-Jul-2025	Unknown	No Match	Strong - 89%
FALSE	Antonio Olsen JOSEPH	6434526	PEP	DIPLOMAT	MALE	ATG	ATG, GBR	31-Jul-2025	Unknown	No Match	Strong - 88%
FALSE	Joseph TONI	3462658	PEP	INDIVIDUAL	MALE	BFA	BFA	31-Jul-2025	Unknown	No Match	Medium - 88%
FALSE	T JOSEPH	7246792	LE	INDIVIDUAL	MALE	IND	IND	31-Jul-2025	Unknown	No Match	Medium - 88%
FALSE	Joseph Adiguzi ANT HONY	4980669	LE	INDIVIDUAL	MALE	NGA	NGA	31-Jul-2025	Unknown	No Match	Medium - 85%
FALSE	Tony STIB RAL	5095261	PEP	DIPLOMAT	MALE	USA	CAN, USA	31-Jul-2025	Unknown	No Match	Medium - 84%

Name:
Date Printed:
Printed By
Group:

Tony Joseph
31-07-2025, 11:05
Anil Agarwal
World Check



Annexure 6 (d)

AUDIT

Date	Actioned By	Action	Notes	Source
31 Jul 2025 11:03	Anil Agarwal	14 World-Check matches resolved as False		Desktop
31 Jul 2025 11:02	Anil Agarwal	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
31 Jul 2025 11:02	Anil Agarwal	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 collated 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: Tony Joseph
Date Printed: 31-07-2025, 11:05
Printed By: Anil Agarwal
Group: World Check



Annexure 6 (e)

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 6 (f)

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 6 (g)

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 6 (h)

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 6 (i)

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 6 (j)

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 6 (k)

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 6 (I)

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

UAN/ITR/FORM 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Tony Joseph	Tony Joseph
Application Id:	GQ-AMRSN-1804	GQ-AMRSN-1804
Employee Id:	114933	114933
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:	05-08-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

UAN	MEMBER ID	Name	Father/Husband Name	Establishment Name	DATE OF JOINING	DATE OF EXIT	LAST CONTRIBUTION
101562828508	APHYD21297350000010559	TONY JOSEPH	K C JOSEPH	RISING TIDE PLATFORM PRIVATE LIMITED	2023-09-25		May-25
101562828508	THTHA00430370000498929	TONY JOSEPH	K C JOSEPH	WNS GLOBAL SERVICES PVT. LTD.	2022-05-09	2023-09-04	
101562828508	KRTVM16516690000016240	TONY JOSEPH	K C JOSEPH	EY GLOBAL DELIVERY SERVICES INDIA LLP	2021-11-08	2022-05-07	
101562828508	DSNHP15589390000012669	TONY JOSEPH	K C JOSEPH	PAYTM PAYMENTS BANK LIMITED	2020-02-06	2021-06-28	
101562828508	MRNO14391820000012286	TONY JOSEPH	K C JOSEPH	MYWISH MARKETPLACES PRIVATE LIMITED	2019-11-20	NA	Feb-20

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1804	GQ-AMRSN-1804
Candidate Name:	Tony Joseph	Tony Joseph
Date Of Birth:	11-03-1995	11-03-1995
Father Name:	KC Joseph	KC Joseph
Address1:	House no KC Joseph, Kilichimalayil House Street Mukkoor District Palackathakidi City Mallappally, Thiruvalla Kerala 689594	House no KC Joseph, Kilichimalayil House Street Mukkoor District Palackathakidi City Mallappally, Thiruvalla Kerala 689594
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:	31-07-2025	
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-1804
NAME OF THE APPLICANT	Tony Joseph
FATHER NAME	KC Joseph
DATE OF BIRTH	11-March-1995
ADDRESS OF THE APPLICANT	House no KC Joseph, Kilichimalayil House Street Mukkoor District Palackathakidi City Mallappally, Thiruvalla Kerala 689594
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	31-July-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.

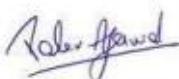
LAWYERS'S COMMENT:

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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Tony Joseph	Tony Joseph
Application Id:	GQ-AMRSN-1804	GQ-AMRSN-1804
Employee Id:	114933	114933
Remarks:	The following details were verified through resume & supported documents provided by the applicant, no GAP identified for the period of 6months from any education to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	13-08-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Tony Joseph	Tony Joseph
DOB	11-03-1995	11-03-1995
Post Graduation		
Name of the Board / School	Institute of Management and Technology	Institute of Management and Technology
Course	PGDM	PGDM
Specialization / Major	Finance	Finance
Year of Passing	2024	2024
Gap Remarks: NA		
Post Graduation		
Name of the Board / School	Chaudhary Charan Singh University	Chaudhary Charan Singh University
Course	M.Com	M.Com
Specialization / Major	Finance	Finance
Year of Passing	2019	2019
Gap Remarks: NA		
Graduation		
Name of the Board / School	Chaudhary Charan Singh University	Chaudhary Charan Singh University
Course	B.Com	B.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2017	2017
Gap Remarks: NA		

Annexure 9 (b)

12th std

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	2013	2013
Gap Remarks: NA		

10th std

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	2011	2011
Gap Remarks: NA		

EMPLOYMENT - 1

Name of the Employer	RISING TIDE PLATFORM PRIVATE LIMITED	RISING TIDE PLATFORM PRIVATE LIMITED
Full Name of the Employee	Tony Joseph	Tony Joseph
Date of joining - From	25-09-2023	25-09-2023
Date of Relieving/Exit - To	May-25	May-25
Designation / Role	Analyst	Analyst
Gap Remarks: NA		

Annexure 9 (c)

EMPLOYMENT - 2		
Name of the Employer	WNS GLOBAL SERVICES PVT. LTD.	WNS GLOBAL SERVICES PVT. LTD.
Full Name of the Employee	Tony Joseph	Tony Joseph
Date of joining - From	09-05-2022	09-05-2022
Date of Relieving/Exit - To	04-09-2023	04-09-2023
Designation / Role	Senior Associate	Senior Associate
Gap Remarks: NA		

EMPLOYMENT - 3		
Name of the Employer	EY GLOBAL DELIVERY SERVICES INDIA LLP	EY GLOBAL DELIVERY SERVICES INDIA LLP
Full Name of the Employee	Tony Joseph	Tony Joseph
Date of joining - From	08-11-2021	08-11-2021
Date of Relieving/Exit - To	07-05-2022	07-05-2022
Designation / Role	Consultant	Consultant
Gap Remarks: NA		

EMPLOYMENT - 4		
Name of the Employer	Paytm Payments Bank	Paytm Payments Bank
Full Name of the Employee	Tony Joseph	Tony Joseph
Date of joining - From	06-02-2020	06-02-2020
Date of Relieving/Exit - To	28-06-2021	28-06-2021
Designation / Role	Associate	Associate
Gap Remarks: NA		

Annexure 9 (d)

EMPLOYMENT - 5		
Name of the Employer	MYWISH MARKETPLACES PRIVATE LIMITED	MYWISH MARKETPLACES PRIVATE LIMITED
Full Name of the Employee	Tony Joseph	Tony Joseph
Date of joining - From	20-11-2019	20-11-2019
Date of Relieving/Exit - To	05-02-2020	05-02-2020
Designation / Role	Assistant Relationship Officer	Assistant Relationship Officer
Gap Remarks: NA		

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	AYSPJ8654P	AYSPJ8654P
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:	02-08-2025	
Verification Status(Color Code):	GREEN	



Annexure 10 (b)

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PAN / TAN AYSPJ8654P	Name TXXY JXXXXH
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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

