

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sugandha Chawla	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2414	Report Status	Closed
Date of Birth	25 Feb 1991	Application Received	27-10-2025
Candidate Employee ID	115680	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	03-12-2025
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Priti Bhosale Human Resources	27-10-2025	GREEN
LATEST EMPLOYMENT 1	Axis Bank Ltd	19-11-2025	GREEN
GRADUATION	Controller Of examination	26-11-2025	GREEN
POST GRADUATION	Controller Of examination	26-11-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	27-10-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	27-10-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	27-10-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	27-11-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	27-10-2025	GREEN
GAP CHECK	Resume & Supported Documents	02-12-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	05-11-2025	COMPLETED

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Indusind Bank Limited	Indusind Bank Limited
Name Of The Candidate:	Sugandha Chawla	Sugandha Chawla
Emp Code:	ECN 50641	ECN 50641
From:	13-10-2015	13-10-2015
To:	30-03-2021	30-03-2021
Designation:	Assistant Manager	Assistant Manager
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Provided	Not Provided
Remarks:	Screen-shot of the Email confirmation received from Priti Bhosale Human Resources, of Indusind Bank Limited found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Priti Bhosale Human Resources	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

RE: Ex-Employment verification for Sugandha Kapoor (2)-GQ-AMRSN-2414- Indusind Bank Limited



Settlementdesk <Settlementdesk@indusind.com>

To Akshatha

Cc jay@goldquestglobal.in; 'ex employment'

Dear Team,

Please find below details:

Description	Verified Information
Employee Code	50641
Candidate's Name	SUGANDHA KAPOOR
Date of Joining	13-Oct-15
Date of Separation	30-Mar-21
Grade	AM
Reason	Resignation
FNF Status	DONE

Thanks & Regards,

Priti Bhosale

Human Resources

IndusInd Bank Ltd., 4th Floor, Sadhana House, Pandurang Budhkar Marg, Worli, Mumbai – 400 018.



IndusInd Bank

Registered Office: IndusInd Bank Limited, 2401 Gen. Thimmayya Road (Cantonment), Pune - 411 001, India.

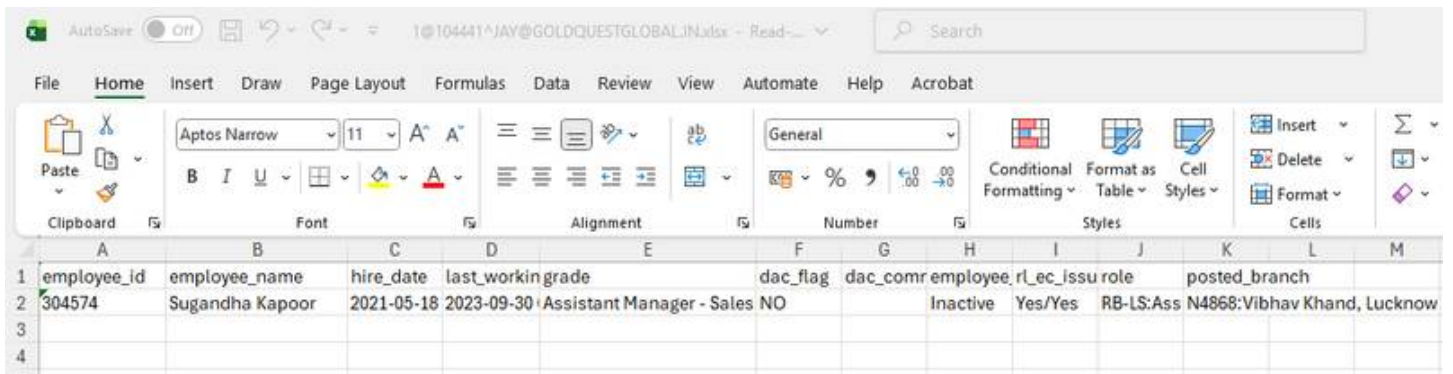
Website: www.indusind.com | CIN: L65191PN1994PLC076333

* Settlementdesk@indusind.com

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Axis Bank Ltd	Axis Bank Ltd
Name Of The Candidate:	Sugandha Chawla	Sugandha Chawla
Emp Code:	304574	304574
From:	18-05-2021	18-05-2021
To:	30-09-2023	30-09-2023
Designation:	ASSISTANT MANAGER - SALES	ASSISTANT MANAGER - SALES
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Provided	Not Provided
Remarks:	Screen-shot of the Email confirmation received from Axis Bank Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Axis Bank Ltd	
Report Verified Date:	19-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



	A	B	C	D	E	F	G	H	I	J	K	L	M
1	employee_id	employee_name	hire_date	last_working grade		dac_flag	dac_comr	employee	rl_ec	issu role	posted_branch		
2	304574	Sugandha Kapoor	2021-05-18	2023-09-30	Assistant Manager - Sales	NO		Inactive	Yes/Yes	RB-LS:Ass	N4868:Vibhav Khand, Lucknow		
3													
4													

Annexure 2 (b)

Ex-Employment verification for SUGANDHA KAPOOR (1)- GQ-AMRSN-2414 - Axis Bank Ltd



Akshatha <ex-employment@goldquestglobal.in>

To 'Jayakumar Velu - GoldQuest Global'



LOA-Sugandha.pdf
220 KB



Copy of SUGANDHA KAPOOR.xlsx
10 KB




Experience_Letter_Axis bank Sugandha.pdf
84 KB

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Axis Bank Ltd	
Candidate Name	SUGANDHA KAPOOR	
From (Date of Joining)	18 May 2021	
To (Date of Exit/Relieving)	30 September 2023	
Designation (At the time of leaving the company):	ASSISTANT MANAGER - SALES	
Employee Code/ID/No	304574	
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	

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University Of Lucknow	University Of Lucknow
Name Of The Candidate:	Sugandha Chawla	Sugandha Chawla
Enroll No:	LC/08/00534	LC/08/00534
Degree:	Bachelor Of Commerce	Bachelor Of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2011	2011
Certification Issued Date:	2011-06	2011-06
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Controller Of examination University Of Lucknow found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller Of examination	
Report Verified Date:	26-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

 University of Lucknow AVADH GIRLS (P.G.) COLLEGE MARKSHEET		S. No. 0952797	
ENROLMENT NO. LC/08/00534		ROLL NO. 90520219	
NAME OF CANDIDATE	SUSANDRA KAPOOR		
FATHER'S/MOTHER'S NAME	S KAPOOR / R KAPOOR		
NAME OF EXAMINATION/YEAR	B.Com. (PART III) EXAMINATION - 2011		

NAME OF PAPERS		MAX	MIN	MARKS OBT.
GROUP A1				
1.	MACRO ECONOMICS	100	25	56
2.	INDIAN ECONOMIC STRUCTURE	100	25	58
GROUP A2				
3.	TRADE OF INDIA/QUANTITATIVE ECONOMICS	100	25	68
4.	APPLIED BUSINESS STATISTICS	100	25	56
GROUP B1				
1.	INCOME TAX LAWS AND ACCOUNTS	100	25	56
2.	CONTEMPORARY AUDIT	100	25	74
GROUP B2				
3.	INSURANCE PRINCIPLES & PRACTICE	100	25	59
4.	MARKETING PRACTICE & FINANCE	100	25	64
AGGREGATE OF B.Com PART III		800	285	491
AGGREGATE OF B.Com PART II		600	216	377
AGGREGATE OF B.Com PART I		600	218	386
GRAND TOTAL		2000	720	1254

RESULT (FIRST DIVISION)

Controller of Examinations
 University of Lucknow
 Lucknow

The marks entered in University Marks register shall be final in case of discrepancy between the Marksheet issued and Marks Register in the University

Date: **14 JUL 2011**

For Controller of Examinations
 University of Lucknow

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University Of Lucknow	University Of Lucknow
Name Of The Candidate:	Sugandha Chawla	Sugandha Chawla
Enroll No:	11040082052	11040082052
Degree:	Master Of Commerce	Master Of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2013	2013
Certification Issued Date:	2013-06	2013-06
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Controller Of examination University Of Lucknow found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller Of examination	
Report Verified Date:	26-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

S.No. : 1406709

University of Lucknow
JAI NARAIN P.G. COLLEGE, STATION ROAD, LUCKNOW
MARKSHEET

ROLL NO. 11040082052

NAME OF CANDIDATE : SUGANDHA KAPOOR

FATHER'S / MOTHER'S NAME : SANJAY KAPOOR / R KAPOOR

NAME OF EXAMINATION/YEAR : B.COM (COMMERCE) (SEM-IV) EXAM. JUNE-2013

SUBJECT : COMMERCE

NAME OF PAPERS	MAX MARKS	MIN MARKS	MARKS OBTAINED
PAPER MC401 STRATEGIC COST MANAGEMENT	100	033	042
PAPER MC402 BUSINESS RESEARCH METHODOLOGY	100	033	060
PAPER MC403 INDIAN FINANCIAL SYSTEM	100	033	065
PAPER MC404 ENTREPRENEURSHIP DEVELOPMENT	100	033	058
PAPER MC405 TAX PLANNING AND MANAGEMENT	100	033	055
VIVA VOCE	100	033	071
AGGREGATE OF SEMESTER - IV	600	216	351
AGGREGATE OF SEMESTER - III	500	180	326
AGGREGATE OF SEMESTER - II	600	216	331
AGGREGATE OF SEMESTER - I	500	180	276
GRAND TOTAL	2200	792	1264

RESULT : SECOND DIVISION

*Controller of Examination
University of Lucknow
Lucknow*

The marks entered in University Marks register shall be final in case of discrepancy between the Marksheet issued and Mark's Register in the University.

COMPARED & CHECKED BY:

Dated 31 JUL 2013.

*For Controller of Examination
University of Lucknow*

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2414	GQ-AMRSN-2414
Candidate Name:	Sugandha Chawla	Sugandha Chawla
Date Of Birth:	25-02-1991	25-02-1991
Father Name:	Sanjay kapoor	Sanjay kapoor
Address1:	L-2/30 VINAY KHAND-2, Vinay khand-2 gomtinagar, Gomtinagar lucknow, Behind bank of baroda, Lucknow, Uttar Pradesh-226010.	L-2/30 VINAY KHAND-2, Vinay khand-2 gomtinagar, Gomtinagar lucknow, Behind bank of baroda, Lucknow, Uttar Pradesh-226010.
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 - Advocate	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2414
NAME OF THE APPLICANT	Sugandha Chawla
FATHER NAME	Sanjay Kapoor
DATE OF BIRTH	25-February-1991
ADDRESS OF THE APPLICANT	L-2/30 VINAY KHAND-2, Vinay khand-2 gomtinagar, Gomtinagar lucknow, Behind bank of baroda, Lucknow, Uttar Pradesh-226010.
NAME OF THE POLICE STATION AS PER ADDRESS	Gomti Nagar Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-October-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:	Sugandha Chawla	Sugandha Chawla
Pan Number:	CHCPK3849N	CHCPK3849N
CIBIL Transunion Score:	Not Applicable	807
Scoring Factors:	Not Applicable	Recent High Balance Build On Bankcard Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

CONSUMER CIR

CONTACT INFORMATION

Information Source	Regulatory Context	Notes	CHC Provisions
Code	2010/1999	Common Law and Statute	1
Common Law	-	Common Law	1
Statute	-	Statute	1
Common Law	Female	Common Law	1
Statute	Both 2010/1999 and 2010/1999 - 1999	Statute	1

COOL TRANSITION SCORE(S)



COMPANIES ACCOUNT SUMMARY

ACCOUNTS		BALANCE		ACCOUNT OPENED DATE	
Total	0	High On (Same Day)	0.00	Recent	01/01/2010
Term balance	0	Current	00	Current	01/01/2010
Overdue	0	Overdue	00		

RECENT JOURNAL

Index	Index	Index	Index	Index
1	1	1	1	1

CREDIT: JAMES ALCOCK/H&M

► **THE UNIVERSITY OF MICHIGAN** | **ANN ARBOR** | **48106-1000**

CONSUMER DETAILS

SCHEMATIC INFORMATION

DOI: 10.1002/for

IDENTIFICATION

Project Milestone / Item	Current Status / Description	Impact / Risk	Resolution / Action
Phase 1: Data Collection	Completed	Low	None
Phase 2: Data Analysis	In Progress	Medium	Monitor

doi:10.1017/S0022292412001600

Annexure 6 (b)

[illegible]

Annexure 6 (c)

GLOSSARY

CIR DATA GLOSSARY		
CONSUMER INFORMATION	CIR FIELD NUMBER	DESCRIPTION
Report status	---	Consumer CIR
Consumer Details	0	Enrolled through Registry
Identification(s)	01 Types	Income Tax ID Number (State) Passport Number Voter ID Driver's license Number Nation Card Number Licensed ID Number (AKA)
Telephone(s)	Telephone Types	Latest 4 Telephone(s) reported Mobile phone Home Phone Office phone Not Classified
Email Contact(s)	---	Latest 4 emails reported
Employment Information(s)	Employment Category	Latest Employment listed reported Self-employed Self-employed Professionals Self-employed Others
Address(es)	Address Category	Latest 4 address reported Permanent Address Residential address Office address Not categorized
Consumer Account Details	Account Information	Active Account not closed Overdue Client account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported if Certified that account data reported by reporting institution Last Payment Date: Most recent date a payment was made on the account
Consumer Account Details	Pay Plan/Plan Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history CIR: Payment is made on the duration CIR-PSR: Payment is missed by number of days from the due date RPD: Payments being made within 90 days RPA: Special account created for reporting Standard Accounts strongly toward risk Standard RRR: Payments being made after 90 days CRT: The account has a criminal risk Standard for 12 months LRI: The account shows loss has been identified and remains uncollateralized XIR: Data not reported by Institution
Consumer Account Details	Information under dispute	Consumer has raised grievance report regarding data in report and use of the data reported by Financial Institution
Enquiry Details	Enq. Reason	Enquiry made with other Institutions

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100


[illegible]

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NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	CHCPK3849N	CHCPK3849N
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:	27-10-2025	
Verification Status(Color Code):	GREEN	

आयकर विभाग INCOME TAX DEPARTMENT		 <small>सत्यमेव जयते</small>	भारत सरकार GOVT. OF INDIA
	स्थायी लेखा संख्या कार्ड Permanent Account Number Card		
	CHCPK3849N		
नाम / Name SUGANDHA CHAWLA			
पिता का नाम / Father's Name SANJAY KAPOOR			
जन्म की तारीख / Date of Birth 25/02/1991		 हस्ताक्षर / Signature	
		09042023	

Annexure 7 (b)



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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
CHCPK3849N	SXXXXXXXA CXXXXXA

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2414	GQ-AMRSN-2414
Candidate Name:	Sugandha Chawla	Sugandha Chawla
Date Of Birth:	25-02-1991	25-02-1991
Father Name:	Sanjay kapoor	Sanjay kapoor
Address1:	L-2/30 VINAY KHAND-2, Vinay khand-2 gomtinagar, Gomtinagar lucknow, Behind bank of baroda, Lucknow, Uttar Pradesh-226010.	L-2/30 VINAY KHAND-2, Vinay khand-2 gomtinagar, Gomtinagar lucknow, Behind bank of baroda, Lucknow, Uttar Pradesh-226010.
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	27-11-2025	
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-2414
NAME OF THE APPLICANT	Sugandha Chawla
FATHER NAME	Sanjay Kapoor
DATE OF BIRTH	25-February-1991
ADDRESS OF THE APPLICANT	L-2/30 VINAY KHAND-2, Vinay khand-2 gomtinagar, Gomtinagar lucknow, Behind bank of baroda, Lucknow, Uttar Pradesh-226010.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	27-October-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.

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Yours Truly



(PALAV AGARWAL)
BAR COUNCIL DELHI ID D/1432/14

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sugandha Chawla	Sugandha Chawla
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	27-10-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Sugandha Chawla		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-2414		
Current Group	World-Check		
Gender	Female	Date of Birth	25 Feb 1991
Last Screened	27 Oct 2025 08:13	Case Created	27 Oct 2025 08:13
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name
Data Printed
Printed By
Group

Sugandha Chawla
27-10-2025, 08:13
database check
World-Check



Annexure 9 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
27 Oct 2025 08:13	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
27 Oct 2025 08:13	database check	New Case added		Desktop Batch

NOTES

All timestamps in this report are in UTC and may be in variance with the local 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 should not rely upon the content of this report without making independent checks, to verify the information contained therein. Information contained is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name
Date Printed
Printed By
Group

Supantha Chakraborty
27-10-2025, 08:13
database check
World-Check



Annexure 9 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 9 (d)

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

Annexure 9 (e)

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

Annexure 9 (f)

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

Annexure E

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

Annexure 9 (g)

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

Annexure 9 (h)

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

Annexure 9 (i)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (HKSF), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

Annexure 9 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sugandha Chawla	Sugandha Chawla
Application Id:	GQ-AMRSN-2414	GQ-AMRSN-2414
Employee Id:	NA	NA
Remarks:	A Gap of 2.4 years identified between PG(06-2013) & IndusInd Bank(10-2015). During this gap period, Candidate was preparing for Bank PO and Clerk exams, which candidate was unable to crack. So, was looking for a job that time and when found the vacancy in IndusInd Bank, candidate applied for the same and got the job and provided the relevant proofs, Hence this gap period is considered as Green.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	02-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sugandha Chawla	Sugandha Chawla
DOB	25-02-1991	25-02-1991

Post Graduation

Name of the Board / School	University of Lucknow	University of Lucknow
Course	M.Com	M.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2013	2013

Gap Remarks: NA

Graduation

Name of the Board / School	University of Lucknow	University of Lucknow
Course	B.com	B.com
Specialization / Major	Commerce	Commerce
Year of Passing	2011	2011

Gap Remarks: NA

12th std

Name of the Board / School	Board of High School & Intermediate Education, UP	Board of High School & Intermediate Education, UP
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2008	2008

Gap Remarks: NA

Annexure 10 (b)

10th Std

Name of the Board / School	Board of High School & Intermediate Education, UP	Board of High School & Intermediate Education, UP
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2006	2006
Gap Remarks: NA		

EMPLOYMENT – 1

Name of the Employer	Axis bank	Axis bank
Full Name of the Employee	Sugandha Chawla	Sugandha Chawla
Date of joining - From	18-05-2021	18-05-2021
Date of Relieving/Exit - To	30-09-2023	30-09-2023
Designation / Role	Assistant manager	Assistant manager

Gap Remarks: A Gap of 2 years identified between Axis Bank(09-2023) & AML(10-2025). This Gap is because after the candidate maternity leave it was challenging to manage the job and baby at the same time. As the baby had some medical issues which needed attention and care due to which candidate left the job and took this 2 years gap for baby's health and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 10 (c)

EMPLOYMENT - 2

Name of the Employer	Indusind bank	Indusind bank
Full Name of the Employee	Sugandha Chawla	Sugandha Chawla
Date of joining - From	13-10-2015	13-10-2015
Date of Relieving/Exit - To	30-03-2021	30-03-2021
Designation / Role	Assistant manager	Assistant manager

Gap Remarks: A Gap of 2.4 years identified between PG(06-2013) & Indusind Bank(10-2015). During this gap period, Candidate was preparing for Bank PO and Clerk exams, which candidate was unable to crack. So, was looking for a job that time and when found the vacancy in IndusInd Bank, candidate applied for the same and got the job and provided the relevant proofs, Hence this gap period is considered as Green.

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sugandha Chawla	Sugandha Chawla
Application Id:	GQ-AMRSN-2414	GQ-AMRSN-2414
UAN No:	100680764496	100680764496
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. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	05-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

UAN Details Report

UAN 100680764496
NAME SUGANDHA KAPOOR
FATHER'S NAME SANJAY KAPOOR

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MIHBAN00452390000203333	AXIS BANK LIMITED	18-May-2021	30-Sep-2023
2	MIHBAN00451180000062328	INDUSIND BANK LIMITED	02-Nov-2015	30-Mar-2021

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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

