CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Aarti Tiwari	**Client Name**	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2525	**Report Status**	Closed
Date of Birth	14 Oct 1999	**Application Received**	28-10-2025
Candidate Employee ID	115907	**Insuff Cleared/Reopened**	NA
Report Type	FINAL	**Final Report Date**	21-01-2026
Verification Purpose	NA	**Overall Report Status**	**GREEN**

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	BGV Team	12-01-2026	**GREEN**
POST GRADUATION	Chhatrapati Shahu Ji Maharaj University	17-11-2025	**GREEN**
GRADUATION	Chhatrapati Shahu Ji Maharaj University	17-11-2025	**GREEN**
COURT VERIFICATION	Palav Agarwal-Advocate	28-10-2025	**GREEN**
CRIMINAL DATABASE	Refinitiv / World Check One	28-10-2025	**GREEN**
GAP CHECK	Resume & Supported Documents	20-01-2026	**GREEN**
CREDIT/CIBIL CHECK	Transunion CIBIL	28-10-2025	**GREEN**
POLICE VERIFICATION	Palav Agarwal	28-10-2025	**GREEN**
NATIONAL IDENTITY 1	UIDAI - Aadhaar	29-10-2025	**GREEN**

End of summary report

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

LATEST EMPLOYMENT 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Company:	Zenith English Speaking Institute	Zenith English Speaking Institute
Name Of The Candidate:	Aarti Tiwari	Aarti Tiwari
Emp Code:	115907	115907
From:	01-01-2024	01-01-2024
To:	28-02-2025	28-02-2025
Designation:	Personality Development Trainer	Personality Development Trainer
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 BGV Team of Zenith English Speaking Institute, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	BGV Team	
Report Verified Date:	12-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

ZE

Zenith English Speaking Institute

Mon, 5 Jan 2026 12:25:34 +0530

To "Akshatha" <ex-employment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "ex employment" <verifyexemployments@gmail.com>

This is to confirm that Ms Aarti Tiwari was employed with our institute.
The above certificate was issued by us.
Please feel free to reach out in case any further information is required.
We wish her good luck for her future.

Annexure 1 (b)

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 **Aarti Tiwari** 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	Zenith English Speaking Institute	
Candidate Name	Aarti Tiwari	
From (Date of Joining)	January 2024	
To (Date of Exit/Relieving)	February 2025.	
Designation (At the time of leaving the company):	Personality Development Trainer	
Employee Code/ID/No	Please Provide	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is 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	

POST GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	Chhatrapati Shahu Ji Maharaj University	Chhatrapati Shahu Ji Maharaj University
Name Of The Candidate:	Aarti Tiwari	Aarti Tiwari
Enroll No:	CSIMA17000051038	CSIMA17000051038
Degree:	Master of Arts	Master of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2022	2022
Certification Issued Date:	2022-09	2022-09
Sl No:	425241	425241
Remarks:	The following applicant details were verified by Chhatrapati Shahu Ji Maharaj University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Chhatrapati Shahu Ji Maharaj University	
Report Verified Date:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Chhatrapati Shahu Ji Maharaj University

Kanpur - 208024, U.P., India S.No. 425241

STATEMENT OF MARKS

MASTER OF ARTS

SUBJECT : SOCIOLOGY

Name : AARTI TIWARI

Enrollment No. : CSJMA17000051038

Father's Name: SUBHASH TIWARI

Exam : REGULAR

SUBJECT / PAPERS	Marks Obtained Theory	Practical	Total
FIRST YEAR : 2021		Roll No. : 7705301	
College/Centre: D.A.V. COLLEGE,CIVIL LINES, KANPUR			
CLASSICAL SOCIOLOGICAL TRADITION	67/100		67/100
METHODOLOGY OF SOCIAL RESEARCH	67/100		67/100
PERSPECTIVE ON INDIAN SOCIETY	67/100		67/100
SOCIOLOGY OF ENVIRONMENTAL & DISASTER MANAGEMENT	34/50	30/50	64/100
CRIMINOLOGY	67/100		67/100
			Total : 332/500
SECOND YEAR : 2022		Roll No. : 4705501	
College/Centre: D.A.V. COLLEGE,CIVIL LINES, KANPUR			
THEORETICAL PERSPECTIVE IN SOCIOLOGY	74/100		74/100
SOCIOLOGY OF CHANGE AND DEVELOPMENT	72/100		72/100
COMPARATIVE SOCIOLOGY	58/100		58/100
RURAL SOCIETY IN INDIA	63/100		63/100
VIVA VOCE		84/100	84/100
			Total : 351/500

C.S.J.M. University Kanpur

Result : PASSED

Division : FIRST

Grand Total : 683/1000

THE ABOVE STATEMENT OF MARKS IS COMPUTER GENERATED AND IT CAN BE VERIFIED FROM OUR RECORDS AVAILABLE ON UNIVERSITY WEBSITE - WWW.CSJMU.AC.IN PLEASE REFER TO "PASSING CRITERIA" UNDER STUDENT SERVICES TAB OF WWW.CSJMU.AC.IN

CHECKED BY 1. 2.

CONTROLLER OF EXAMINATION

Date: 08-09-2022

* Denotes Appeared in Back Paper

GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	Chhatrapati Shahu Ji Maharaj University	Chhatrapati Shahu Ji Maharaj University
Name Of The Candidate:	Aarti Tiwari	Aarti Tiwari
Enroll No:	CSIMA17000051038	CSIMA17000051038
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2020	2020
Certification Issued Date:	2021-03	2021-03
Sl No:	0595664	0595664
Remarks:	The following applicant details were verified by Chhatrapati Shahu Ji Maharaj University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Chhatrapati Shahu Ji Maharaj University	
Report Verified Date:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

Chhatrapati Shahu Ji Maharaj University

Kanpur, U.P., India

S. No. 0595664

STATEMENT OF MARKS

REGULAR

Rec:125088

BACHELOR OF ARTS

Name : AARTI TIWARI
Father's Name : SUBHASH TIWARI

Enrollment No. : CSJMA17000051038

SL.	SUBJECTS	Marks Obtained						
		Theory						
		Ist	IInd	IIIrd	IVth	Sub Total	Practical / Viva	Total
	FIRST YEAR :2018					Roll No. : 4079388		
	D.A.V. COLLEGE,CIVIL LINES, KANPUR							
1.	HISTORY	19/50	29/50			48		48/100
2.	POLITICAL SCIENCE	22/50	32/50			54		54/100
3.	SOCIOLOGY	20/50	36/50			56		56/100
						Total		158/300
	SECOND YEAR: 2019					Roll No. : 2060830		
	D.A.V. COLLEGE,CIVIL LINES, KANPUR							
1.	HISTORY	30/50	21/50			51		51/100
2.	POLITICAL SCIENCE	26/50	26/50			52		52/100
3.	SOCIOLOGY	34/50	21/50			55		55/100
						Total		158/300
	THIRD YEAR: 2020					Roll No. : 6063641		
	D.A.V. COLLEGE,CIVIL LINES, KANPUR							
1.	HISTORY	38/50	23/50	35/50		96		96/150
2.	SOCIOLOGY	32/50	35/50	26/50		93		93/150
						Total		189/300

ENVIRONMENTAL STUDIES 61/100 PASSED In 2018 Grand Total : 505/900

RESULT : PASSED
DIVISION : SECOND

THE ABOVE STATEMENT OF MARKS IS COMPUTER GENERATED AND IT CAN BE VERIFIED FROM OUR RECORDS AVAILABLE ON UNIVERSITY WEBSITE - WWW.KANPURUNIVERSITY.ORG

C.S.J.M. University
Kanpur

2000164695

Date : 17-March-2021

* Denotes Appeared In Back Paper

CHECKED BY 1. 2.

CONTROLLER OF EXAMINATION

COURT VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMRSN-2525	GQ-AMRSN-2525
Candidate Name:	Aarti Tiwari	Aarti Tiwari
Date Of Birth:	14-10-1999	14-10-1999
Father Name:	Subhash Tiwari	Subhash Tiwari
Address1:	67/122, Hoolaganj canal road, next to nitin saree center, Kanpur Nagar, Uttar Pradesh 208001.	67/122, Hoolaganj canal road, next to nitin saree center, Kanpur Nagar, Uttar Pradesh 208001.
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:	28-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

TRUE COPY

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

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2525
NAME OF THE APPLICANT	Aarti Tiwari
FATHER NAME	Subhash Tiwari
DATE OF BIRTH	14-October-1999
ADDRESS OF THE APPLICANT	67/122, Hoolaganj canal road, next to nitin saree center, Kanpur Nagar, Uttar Pradesh-208001.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-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.

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

CRIMINAL DATABASE		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Aarti Tiwari	Aarti Tiwari
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:	28-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

LSEG World-Check One
CASE REPORT

Confidential

Name	Aarti Tiwari
Case Rating	Not Rated
World-Check Total Matches	NO MATCHES FOUND
Case ID	GQ-AMRSN-2525
Current Group	World-Check

Gender	Female	Date of Birth	14 Oct 1999
Last Screened	28 Oct 2025 10:21	Case Created	28 Oct 2025 10:21
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name	Aarti Tiwari
Date Printed	28-10-2025, 10:28
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
28 Oct 2025 10:21	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
28 Oct 2025 10:21	database check	New Case added		Desktop Batch

NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check privacy statement. You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name	Aarti Tiwari
Date Printed	28-10-2025, 10:28
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

Annexure 5 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 5 (d)

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

Annexure 5 (e)

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

Annexure 5 (f)

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

Annexure E

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

Annexure 5 (g)

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

Annexure 5 (h)

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

Annexure 5 (i)

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

Annexure 5 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

GAP CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Applicant Name:	Aarti Tiwari	Aarti Tiwari
Application Id:	GQ-AMRSN-2525	GQ-AMRSN-2525
Employee Id:	115907	115907
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	20-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

GAP VALIDATION		
PARTICULARS	**RESUME AND BGV FORM**	**SUPPORTING DOCUMENTS**
Name	Aarti Tiwari	Aarti Tiwari
DOB	14-10-1999	14-10-1999

Post Graduation		
Name of the Board / School	Chhatrapati Shahu Ji Maharaj University	Chhatrapati Shahu Ji Maharaj University
Course	M.A.	M.A.
Specialization / Major	Sociology	Sociology
Year of Passing	2022	2022
Gap Remarks:A Gap of 1.8 years identified between PG(05-2022) & Zenith(01-2024).During this gap period, Candidate was preparing for Civil exams and was enrolled in Vision IAS Institute at Delhi and provided the relevant proofs, Hence this gap period is considered as Green.		

Graduation		
Name of the Board / School	Chhatrapati Shahu Ji Maharaj University	Chhatrapati Shahu Ji Maharaj University
Course	B.A.	B.A.
Specialization / Major	Sociology, Political science, History	Sociology, Political science, History
Year of Passing	2020	2020
Gap Remarks:NA		

Annexure 6 (b)

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	2016	2016
Gap Remarks: A Gap of 1.2 year identified between 12th std(05-2016) & UG(07-2017).Candidate mentioned that during this gap period was candidate enrolled in B.Sc program in CSJMU and figured it out not going to continue it & dropped and a year later enrolled in B.A. program and provided the relevant proofs, Hence this gap period is considered as Green.		

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	2014	2014
Gap Remarks: NA		

Annexure 6 (c)

EMPLOYMENT - 1		
Name of the Employer	Zenith English Speaking Institute	Zenith English Speaking Institute
Full Name of the Employee	Aarti Tiwari	Aarti Tiwari
Date of joining - From	Jan-24	Jan-24
Date of Relieving/Exit - To	Feb-25	Feb-25
Designation / Role	Trainer	Trainer
Gap Remarks: A Gap of 8 months identified between Zenith(02-2025) & AML(10-2025).Candidate was doing nothing and got married during this gap period and provided the relevant proofs, Hence this gap period is considered as Green.		

CREDIT/CIBIL CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Aarti Tiwari	Aarti Tiwari
Pan Number:	CDEPT1350D	CDEPT1350D
CIBIL Transunion Score:	Not Applicable	783
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	28-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

REPORT DATE & TIME : 28/10/2025 (16:57:19) | CONTROL NUMBER : 9830091155

TransUnion CIBIL

CONSUMER CIR

MEMBER ID : BS00115009_SHYD03607 REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	Aarti Tiwari	PAN	CDEPT1350D
DOB	14/10/1999	DRIVING LICENCE NO.	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Male	AADHAAR NUMBER (UID)	-
ADDRESS	Delhi 110092, Delhi , DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

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

783

300 900

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Payment Made In Proportion To Total Card Balance Outstanding Is Low
3. High Balance In Proportion To High Credit Amount In The Last 12 Months
4. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS			BALANCES			ACCOUNT OPENED DATE		
Total	:	1	High Cr/Sanc. Amt	:	₹70,372	Recent	:	18/08/2022
Zero balance	:	0	Current	:	₹34,737	Oldest	:	18/08/2022
Overdue	:	0	Overdue	:	₹0			

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
1	28/10/2025	1	0	0

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : AARTI TIWARI D.O.B : 14/10/1999 GENDER : Female CREDITVISION® SCORE : 783

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	CDEPT1350D	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 7 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8917894560	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

AARTITIWARI9984@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
67 122 HOOLA GANJ KANPUR., KANPUR NAGAR, UTTAR PRADESH, KANPUR, UTTAR PRADESH - 208001	Residence	-	31/08/2022

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (31/01/2024)	Others	Not Available	Not Available	Not Available

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 16/08/2022 | DATE CLOSED : | DATE REPORTED & CERTIFIED : 15/10/2025 **ACTIVE**

ACCOUNT		AMOUNTS		STATUS
TYPE	: CREDIT CARD	CREDIT LIMIT	: ₹ 71,000	NA
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 70,372	
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE	: ₹ 34,737	
OWNERSHIP	: INDIVIDUAL			

DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/10/2025 | END DATE : 01/11/2022 | LAST PAYMENT : 09/10/2025

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	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

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
SBI	28/10/2025	OTHERS	₹ 1

Annexure 7 (c)

GLOSSARY

CIR DATA GLOSSARY

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

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.

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TransUnion CIBIL CIN : U72300MH2000PLC128359

POLICE VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMRSN-2525	GQ-AMRSN-2525
Candidate Name:	Aarti Tiwari	Aarti Tiwari
Date Of Birth:	14-10-1999	14-10-1999
Father Name:	Subhash Tiwari	Subhash Tiwari
Address1:	67/122, Hoolaganj canal road, next to nitin saree center, Kanpur Nagar, Uttar Pradesh 208001.	67/122, Hoolaganj canal road, next to nitin saree center, Kanpur Nagar, Uttar Pradesh 208001.
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:	28-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

TRUE COPY

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

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2525
NAME OF THE APPLICANT	Aarti Tiwari
FATHER NAME	Subhash Tiwari
DATE OF BIRTH	14-October-1999
ADDRESS OF THE APPLICANT	67/122, Hoolaganj canal road, next to nitin saree center, Kanpur Nagar, Uttar Pradesh-208001.
NAME OF THE POLICE STATION AS PER ADDRESS	Gwaltoli Kotwali Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-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.

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

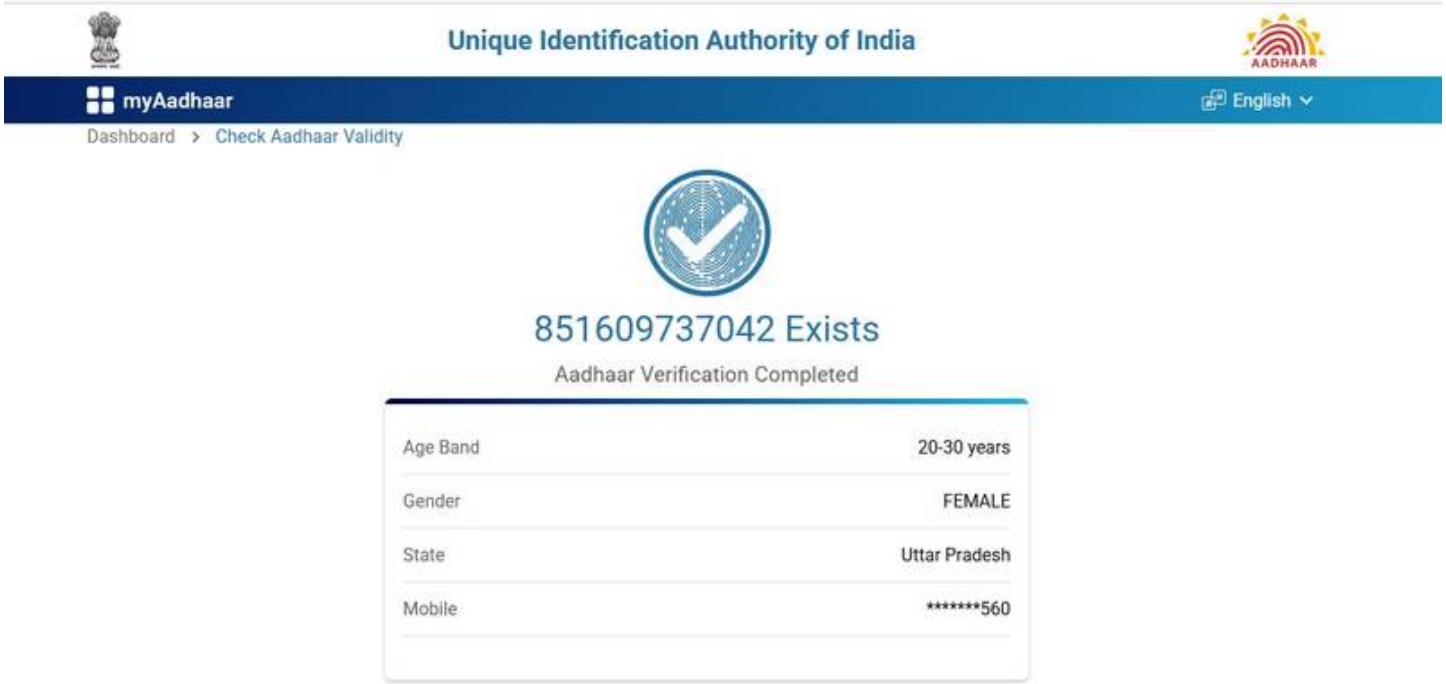
(PALAV AGARWAL)
BAR COUNCIL DELHI ID D/1432/14

NATIONAL IDENTITY 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	851609737042	851609737042
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, 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:	UIDAI - Aadhaar	
Report Verified Date:	29-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

भारत सरकार
Government of India
आधार
Issue Date: 06/04/2012
Aarti Tiwari
Aarti Tiwari
जन्म तिथि / DOB : 14/10/1999
महिला / Female
AADHAAR
8516 0973 7042
मेरा आधार, मेरी पहचान

Annexure 9 (b)


Unique Identification Authority of India
AADHAAR
myAadhaar
English
Dashboard > Check Aadhaar Validity
851609737042 Exists
Aadhaar Verification Completed
Age Band
20-30 years
Gender
FEMALE
State
Uttar Pradesh
Mobile
*******560

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