

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Karishma Gupta	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-2619	Report Status	Closed
Date of Birth	21 Dec 1996	Application Received	03-11-2025
Candidate Employee ID	115994	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	12-01-2026
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Kapil Jawa, Founder & CEO, The Kaptive	23-12-2025	GREEN
EX EMPLOYMENT 2	HR Team	04-11-2025	GREEN
GRADUATION	Controller of Examinations	17-11-2025	GREEN
POST GRADUATION	Controller of Examinations	17-11-2025	GREEN
POLICE VERIFICATION	Palav Agarwal-Advocate	03-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	03-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	12-01-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	03-11-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	12-01-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	03-11-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	03-11-2025	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:	Kaptive Edge Consultants Private Ltd	Kaptive Edge Consultants Private Ltd
Name Of The Candidate:	Karishma Gupta	Karishma Gupta
Emp Code:	KE008	KE008
From:	30-09-2024	30-09-2024
To:	18-10-2025	18-10-2025
Designation:	Risk Analyst	Risk Analyst
Last Drawn Salary:	Not Provided	Total CTC - INR 6,25,000
Reason For Leaving:	Not Provided	Personal reasons as she is getting married and her in-laws will not allow her to work for any company
Rehire Eligibility:	Not Applicable	We will not be rehiring in Kaptive Edge Consultants Pvt Ltd as she lied to us about her reasons to leave. In good trust - We also waived the notice period and notice period amount. She fabricated a big story which was not needed.
Remarks:	The above details were verified by Kapil Jawa, Founder & CEO, The Kaptive of Kaptive Edge Consultants Private Ltd, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Kapil Jawa, Founder & CEO, The Kaptive	
Report Verified Date:	23-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Karan Saini

Tue, 23 Dec 2025 02:21:28 +0530

To "jay" <jay@goldquestglobal.in>

Cc "Muthu K - Client Relations (GoldQuest Global)" <bgvkst@goldquestglobal.in>, "Aarti - GoldQuest Global" <aarti@goldquestglobal.in>

Good Morning,
Close the same as green
Regards

Karan Saini

HR Generalist.

Email ID: karan.saini@amlrightsourcing.com

Address: Novus Tower, Plot 18, Phase 4, Maruti Udyog, Sector 18

Gurugram - 122015

Haryana, India



www.amlrightsourcing.com

APAC – HR TICKETING SYSTEM IS LIVE

<https://amlrs.atlassian.net/servicedesk/customer>

Please review the Guidelines, we are Happy to Help

Annexure 1 (b)

FW: Intimation of Resignation Due to my upcoming marriage

Karishma Gupta <karishma.gupta@restricted.lottoland.com>

Fri, 17 Oct at 10:29 PM

To: Karishma Gupta <karishmav.legal@gmail.com>

From: Vishal Sharma <vishal.sharma@restricted.lottoland.com>
Date: Saturday, 18 October 2025 at 03:56
To: Karishma Gupta <karishma.gupta@restricted.lottoland.com>
Cc: Kapil <kapil@thekaptive.com>, Abhishek Lohia <abhishek@thekaptive.com>
Subject: Re: Intimation of Resignation Due to my upcoming marriage

Hi Karishma,

Hope you are doing well!

We acknowledge and accept your resignation from the position of Risk & Compliance Analyst at *The Kaptive Edge Pvt. Ltd.*

As per the personal situation explained, we understand you are unable to complete the full 90-day notice period. Accordingly, your available leave balance will be adjusted against the notice period, and your **last working day will be 18th October 2025.**

Please ensure all company assets (laptop, ID card, access cards, documents, Chair, Table etc.) are returned by **end of day on 18th October 2025.** Once that is done, kindly send us a confirmation with the list of assets so that your exit formalities can be initiated.

You will receive your full and final settlement on the last working day of this month.

It has been a pleasure working with you, and we truly appreciate your contributions during your tenure with us.

We wish you all the very best for your upcoming wedding and your future endeavours.

Regards,

Vishal Sharma
Manager
Risk and compliance



The information in this email is classified as RESTRICTED.

On behalf of Lottoland (Australia) PTY LTD | ABN 146 025 904 29 | Level 7, 151 Clarence Street | Sydney NSW 2000 | Australia This e-mail may contain confidential and/or privileged information. If you are not the intended recipient (or have received this e-mail in error) please notify the sender immediately and destroy this e-mail. Any unauthorized copying, disclosure, or distribution of the material in this e-mail is strictly forbidden.

Annexure 1 (c)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Kaptive Edge Consultants Private Ltd	Yes - she had worked with us
Candidate Name	Karishma Gupta	Yes - she had worked with us
Employee Code/ID/No	KE008	KE008
From (Date of Joining)	30-Sep-2024	30-Sep-2024
To (Date of Exit/Relieving)	18-Oct-2025	18-Oct-2025
Designation (At the time of leaving the company):	Risk Analyst	Risk Analyst
Salary/CTC:	Please Provide	Total CTC - INR 6,25,000
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	Vishal Sharma
Reason for Leaving	Please Provide	Personal reasons as she is getting married and her in-laws will not allow her to work for any company
Rehire Eligibility	(Please fill in the relevant information)	We will not be rehiring in Kaptive Edge Consultants Pvt Ltd as she lied to us about her reasons to leave. In good trust - We also waived the notice period and notice period amount. She fabricated a big story which was not needed.
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes - the exit formalities have been completed.
Kindly confirm attached Relieving letter /document is authenticate?	Yes - the attached letter is authentic	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	The way the exit formalities were carried out is a clear integrity issue on the part of Karishma. Using dishonest means to get an early release. In good trust we helped her out as she said she will get married and her family won't allow her to work. We made a huge exception as we trust our employees and want to be there for them. She has clearly broken our trust. We would not hire her back in our company.	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No misappropriation of funds.	
DATA – BREACH of any kind	No Data Breach	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Nothing else	
Verified By (Name, Contact Number & Designation)	Kapil Jawa, Founder & CEO, The Kaptive	

Thanks,

Kapil Jawa
Founder & CEO. The Kaptive.

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:	Karishma Gupta	Karishma Gupta
Emp Code:	440879	440879
From:	14-08-2023	14-08-2023
To:	02-09-2024	02-09-2024
Designation:	Senior Associate - Operations	Senior Associate - Operations
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Team of WNS Global Services Pvt. Ltd, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Team	
Report Verified Date:	04-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

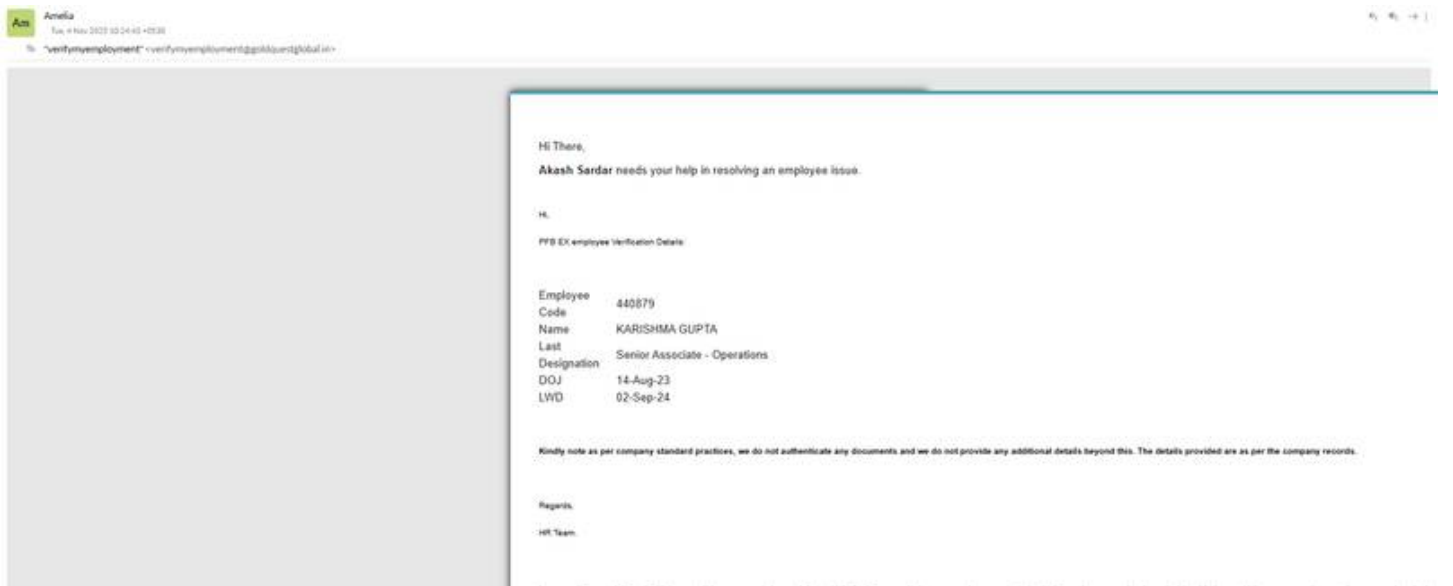
Dear Sir/Madam,

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 **Shreya** 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	Karishma Gupta	
From (Date of Joining)	14-Aug-2023	
To (Date of Exit/Relieving)	02-Sep-2024	
Designation (At the time of leaving the company):	Senior Associate - Operations	
Employee Code/ID/No	440879	
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 authentic?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 2 (b)



GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of North Bengal	University of North Bengal
Name Of The Candidate:	Karishma Gupta	Karishma Gupta
Enroll No:	1021506040063	1021506040063
Degree:	B.B.A LL.B	B.B.A LL.B
Major:	Business Administrations And Legislative Law	Business Administrations And Legislative Law
Month And Year Of Passing:	2020	2020
Certification Issued Date:	2020-10	2020-10
SI No:	E20100258	E20100258
Remarks:	The following applicant details were verified by Controller of Examinations of University of North Bengal found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

SL NO: E20100258

UNIVERSITY OF NORTH BENGAL

ACCREDITED BY NAAC WITH GRADE 'A'



TENTH SEMESTER EXAMINATION 2020

COURSE : B.B.A. LL.B

NAME : KARISHMA GUPTA

REGISTRATION NO. : 1021506040063 OF 2015-2016

ROLL NO. : 102/BBA/LLB/16010

SUBJECT AND FULL MARKS	Theoretical	Project	Total	Grade
PRINCIPLES OF TAXATION LAW FM-100 (TH: 80 PRO: 20)	62	18	80	A+
HUMAN RIGHT LAW AND PRACTICE FM-100 (TH: 80 PRO: 20)	55	18	73	A+
BANKING LAW FM-100 (TH: 80 PRO: 20)	58	18	76	A+
MOOT COURT EXERCISE AND INTERNSHIP[PRACTICAL] FM-100 (TH: 90 PRO: 10)	72	06	78	A+
TOTAL MARKS : 307 / 400 PERCENTAGE : 76.75 % RESULT : Q				
COLLEGE / UNIVERSITY : INDIAN INSTITUTE OF LEGAL STUDIES				

Combined Result of (Semester I, II, III, IV, V, VI, VII, VIII, IX and X) LL.B. Examination

SEMESTER	FULL MARKS	MARKS OBTAINED	RESULT
Semester - I	500	356	Q
Semester - II	500	354	Q
Semester - III	500	322	Q
Semester - IV	500	311	Q
Semester - V	500	338	Q
Semester - VI	400	261	Q
Semester - VII	400	242	Q
Semester - VIII	400	282	Q
Semester - IX	400	295	Q
Semester - X	400	307	Q

Combined Result	
Full Marks	Marks Obtained
4500	3068
Grade :	A
Result :	I

Date of Commencement of Exam : 01.10.2020

Date of Completion of Exam : 08.10.2020


Date of Publication of Result : 14-10-2020
(See Reverse)Controller of Examinations
University of North Bengal


Controller of Examinations

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Amity University	Amity University
Name Of The Candidate:	Karishma Gupta	Karishma Gupta
Enroll No:	A0319322073	A0319322073
Degree:	Master of Law	Master of Law
Major:	Law	Law
Month And Year Of Passing:	2023	2023
Certification Issued Date:	2023-08	2023-08
SI No:	296020	296020
Remarks:	The following applicant details were verified by Controller of Examinations of Amity University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)


Sl. No. : R 296020





AMITY UNIVERSITY
UTTAR PRADESH
MASTER OF LAW (BUSINESS LAW)
Statement of Grades

Enrolment No. : A8319322073
Batch : 2022-2023



Name of the Institution : AMITY INSTITUTE OF ADVANCED LEGAL STUDIES


Name of the Student : KARISHMA GUPTA

Mother's Name : MRS. KIRAN GUPTA

Father's Name : MR. KAILASH GUPTA

SEMESTER - I							SEMESTER - II								
Sl. No.	COURSE CODE	COURSE TITLE	MR	ACU	ECU	GR	GP	Sl. No.	COURSE CODE	COURSE TITLE	MR	ACU	ECU	GR	GP
1	LAW003	LAW AND JUSTICE IN GLOBALISING WORLD	100	5	3	A-	8	1	LAW034	BUSINESS LAW-BUSINESS COMPANY LAW	100	2	2	B+	7
2	LAW008	BUSINESS LAW-CONTRACTS IN GENERAL	100	2	2	B+	7	2	LAW035	BUSINESS LAW-BUSINESS COMPANY LAW AND PARTNERSHIPS	100	2	2	A-	8
3	LAW009	LEGAL ENGLISH AND RESEARCH METHODOLOGY	100	3	3	A-	8	3	LAW037	BUSINESS LAW-VISITATION REGULATION OF BUSINESS	100	2	2	B+	7
4	LAW016	BUSINESS LAW-BUSINESS CONTRACTS	100	2	2	A-	8	4	LAW038	BUSINESS LAW-INTELLECTUAL PROPERTY	100	2	2	B+	7
5	LAW009	COMPARATIVE PUBLIC LAW	100	3	3	B+	7	5	LAW040	DIPLOMA	100	5	5	A+	10
TOTAL			500	13	13		38	TOTAL			500	13	13		40


CGPA : 8.04

Prepared by: 


Place: Noida, Gautam Buddha Nagar

Date: 08-12-2023

FIRST DIVISION

Checked by: 

CONTROLLER OF EXAMINATIONS
AMITY UNIVERSITY
UTTAR PRADESH



MR = Maximum Marks, ACU = Associated Credit Units, ECU = Earned Credit Units, GR = Grade, GP = Grade Point, S = Satisfactory, U = Unsatisfactory
CGPA = Semester Grade Point Average, CGPA = Cumulative Grade Point Average, I = Incomplete, DE = Deferred, AB = Absent
Note: 1. For Scheme of Evaluation, Please refer details website. 2. May be verified at www.amity.edu/naac

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2619	GQ-AMRSN-2619
Candidate Name:	Karishma Gupta	Karishma Gupta
Date Of Birth:	21-12-1996	21-12-1996
Father Name:	Kailash Pati Gupta	Kailash Pati Gupta
Address1:	Hari Om Bhawan 3rd floor, Champasari, Jyotinagar colony, Champasari, Near Dhaka Lodge, Siliguri, West Bengal-734003.	Hari Om Bhawan 3rd floor, Champasari, Jyotinagar colony, Champasari, Near Dhaka Lodge, Siliguri, West Bengal-734003.
Remarks:	The following applicant 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:	03-11-2025	
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-2619
NAME OF THE APPLICANT	Karishma Gupta
FATHER NAME	Kailash Pati Gupta
DATE OF BIRTH	21-December-1996
ADDRESS OF THE APPLICANT	Hari Om Bhawan 3rd floor, Champasari, Jyotinagar colony, Champasari, Near Dhaka Lodge, Siliguri, West Bengal-734003.
NAME OF THE POLICE STATION AS PER ADDRESS	Pradhan Nagar Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	03-November-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:	Karishma Gupta	Karishma Gupta
Pan Number:	BYTPG7932D	BYTPG7932D
CIBIL Transunion Score:	Not Applicable	761
Scoring Factors:	Not Applicable	Low Credit Age
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:	03-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

REPORT DATE & TIME : 03/11/2025 (12:37:07)

CONTROL NUMBER : 9854882675



CONSUMER CIR

MEMBER ID : B800115009_sHYD03607

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	: Karishma Gupta	PAN	: BYTP87932D
DOB	: 21/12/1996	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: Delhi 110092, Delhi, DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

Range from
300 (High risk) to 900 (Low risk)



SCORING FACTORS

1. Low Credit Age
2. High Balance Build-Up On Non-Mortgage Loans

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 6	High Cr/Sanc. Amt	: ₹1,37,849	Recent	: 10/04/2025
Zero balance	: 5	Current	: ₹9,277	Oldest	: 17/09/2022
Overdue	: 0	Overdue	: 30		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 14 MONTHS
6	17/08/2025	0	3	2

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : KARISHMA GUPTA DOB : 21/12/1996 GENDER : Female CREDITVISION® SCORE : 761

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BYTP87932D	-	-
(e) AADHAAR ID	NOT DISCLOSED	-	-
CKYC	30080025425102	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 6 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	7011623567	-
Mobile Phone	8927241289	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

NOMAIL@NOMAIL.COM
KARISHMAV.LEGAL@GMAIL.COM
KARISHMAV.LEGAL@GMAIL.COM
KRISHMAV.LEGAL@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
T-C,FLAT NO-805,FUSION HOMES AMARPALI, DRIM VELLY,TECHZONE-4,GREATER NOIDA 1448, UTTAR PRADESH, UTTAR PRADESH - 201306	Office	-	11/04/2025
T-C,FLAT NO-805,FUSION HOMES AMARPALI, DRIM VELLY,TECHZONE-4,GREATER NOIDA 1448, UTTAR PRADESH, UTTAR PRADESH - 201306	Residence	-	11/04/2025
T-C,FLAT NO-805,FUSION HOMES AMARPALI, DRIM VELLY,TECHZONE-4,GREATER NOIDA 1448, UTTAR PRADESH, UTTAR PRADESH - 201306	Not Categorized	-	11/04/2025
WNS PVT LTD SEC 30 DLF GURGAON 422, HARYANA, HARYANA - 122001	Office	-	15/07/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CONSUMER LOAN (15/04/2025)	Others	Not Available	Not Available	Not Available

Annexure 6 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 10/04/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : CONSUMER LOAN		SANCTIONED AMOUNT : ₹ 34,977		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 9,277		REPAYMENT TENURE : 8								
ACCOUNT NUMBER : Not Disclosed		ACTUAL PAYMENT : ₹ 29,532		EMI : ₹ 4,781								
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2025		END DATE : 01/04/2025		LAST PAYMENT : 03/10/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	000	000	000	000	000	000	000	-	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 14/07/2024		DATE CLOSED : 10/01/2025		DATE REPORTED & CERTIFIED : 31/01/2025		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : CONSUMER LOAN		SANCTIONED AMOUNT : ₹ 14,754		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 6								
ACCOUNT NUMBER : Not Disclosed		ACTUAL PAYMENT : ₹ 15,690		EMI : ₹ 2,615								
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/01/2025		END DATE : 01/07/2024		LAST PAYMENT : 03/01/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	000	000	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 08/05/2023 DATE CLOSED : 08/04/2025 DATE REPORTED & CERTIFIED : 30/04/2025			INACTIVE	
ACCOUNT				AMOUNTS						STATUS				
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 1,599		PAYMENT FREQUENCY : MONTHLY				NA				
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 161										
OWNERSHIP : INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION										START DATE : 01/04/2025 END DATE : 01/05/2023 LAST PAYMENT : 08/04/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2025	000	000	000	000	-	-	-	-	-	-	-	-		
2024	000	000	027	000	000	000	000	000	000	000	000	000		
2023	-	-	-	-	000	000	000	000	000	000	000	000		

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 08/05/2023		DATE CLOSED : 08/04/2025		DATE REPORTED & CERTIFIED : 30/04/2025		INACTIVE	
ACCOUNT		AMOUNTS					STATUS		
TYPE : CONSUMER LOAN		SANCTIONED AMOUNT : ₹ 1,900		PAYMENT FREQUENCY : MONTHLY		NA			
MEMBER NAME : NOT DISCLOSED									

Annexure 6 (d)

ACCOUNT		AMOUNTS										
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE	: ₹ 0									
OWNERSHIP	: INDIVIDUAL	ACTUAL PAYMENT	: ₹ 209									
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/04/2025			END DATE : 01/05/2023			LAST PAYMENT : 08/04/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	-	-	-	-	-	-	-	-
2024	000	000	027	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	000	000	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 08/05/2023		DATE CLOSED : 08/04/2025		DATE REPORTED & CERTIFIED : 30/04/2025		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : CONSUMER LOAN		SANCTIONED AMOUNT : ₹ 71,378		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER : Not Disclosed		ACTUAL PAYMENT : ₹ 10,289										
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/04/2025		END DATE : 01/05/2023		LAST PAYMENT : 08/04/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	027	024	055	000	-	-	-	-	-	-	-	-
2024	000	000	000	026	027	026	027	027	026	027	026	027
2023	-	-	-	-	000	000	000	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 17/09/2022		DATE CLOSED : 22/11/2023		DATE REPORTED & CERTIFIED : 30/11/2023		INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE : CONSUMER LOAN		SANCTIONED AMOUNT : ₹ 13,241		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0		REPAYMENT TENURE : 12								
ACCOUNT NUMBER : Not Disclosed		ACTUAL PAYMENT : ₹ 15,273		EMI : ₹ 1,195								
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/11/2023		END DATE : 01/09/2022		LAST PAYMENT : 13/11/2023						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	000	000	000	000	000	000	000	000	000	-
2022	-	-	-	-	-	-	-	-	000	000	000	000

Annexure 6 (e)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	17/08/2025	EDUCATION LOAN	₹ 49,500
NOT DISCLOSED	09/04/2025	CONSUMER LOAN	₹ 58,990
NOT DISCLOSED	09/04/2025	CONSUMER LOAN	₹ 38,247
NOT DISCLOSED	14/07/2024	CONSUMER LOAN	₹ 15,690
NOT DISCLOSED	14/07/2024	CONSUMER LOAN	₹ 18,990
NOT DISCLOSED	05/05/2023	CONSUMER LOAN	₹ 1,00,000

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Karishma Gupta	Karishma Gupta
Application Id:	GQ-AMRSN-2619	GQ-AMRSN-2619
Employee Id:	115994	115994
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	12-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Karishma Gupta	Karishma Gupta
DOB	21-12-1996	21-12-1996

Post Graduation

Name of the Board / School	Amity University	Amity University
Course	LLM	LLM
Specialization / Major	Business Law	Business Law
Year of Passing	2023	2023

Gap Remarks: NA

Graduation

Name of the Board / School	North Bengal University	North Bengal University
Course	BBA LLB	BBA LLB
Specialization / Major	Law	Law
Year of Passing	2020	2020

Gap Remarks: A Gap of 2 years identified between UG(10-2020) & PG(09-2022).As this period was affected by Covid-19, candidate admission to PG was significantly disrupted and wanted to get physical classes for PG due to which candidate had to wait till 2022 and during this gap time candidate wasn't employed anywhere and continued self-preparation for competitive exams to improve respective prospects and provided the relevant proofs, Hence this gap period is considered as Green.

Annexure 7 (b)

12th std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2014	2014
Gap Remarks: A Gap of 1 year identified between 12th std(04-2014) & UG(04-2015).During this gap period, Candidate had a compartment in mathematics, which he cleared successfully but this took some time due to which could not decide on college to join hence took some time off to prepare for CLAT Exams through self study so as to get admission in good college and next year joined BBA LLB and provided the relevant proofs, Hence this gap period is considered as Green.		

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	2012	2012
Gap Remarks: NA		

EMPLOYMENT - 1		
Name of the Employer	Kaptive edge pvt ltd	Kaptive edge pvt ltd
Full Name of the Employee	Karishma Gupta	Karishma Gupta
Date of joining - From	30-09-2024	30-09-2024
Date of Relieving/Exit - To	18-10-2025	18-10-2025
Designation / Role	Risk analyst	Risk analyst
Gap Remarks: NA		

Annexure 7 (c)

EMPLOYMENT - 2		
Name of the Employer	WNS	WNS
Full Name of the Employee	Karishma Gupta	Karishma Gupta
Date of joining - From	14-08-2023	14-08-2023
Date of Relieving/Exit - To	02-09-2024	02-09-2024
Designation / Role	Senior Associate	Senior Associate
Gap Remarks: NA		

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Karishma Gupta	Karishma Gupta
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:	03-11-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Karishma Gupta		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-2619		
Current Group	World-Check		
Gender	Female	Date of Birth	21 Dec 1996
Last Screened	03 Nov 2025 07:12	Case Created	03 Nov 2025 07:12
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Karishma Gupta
Date Printed 03-11-2025, 07:13
Printed By database check
Group World-Check

Annexure 8 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
03 Nov 2025 07:12	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
03 Nov 2025 07:12	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
Date Printed
Printed By
Group

Karishma Gupta
03-11-2025, 07:13
database check
World-Check



LSEG RISK
INTELLIGENCE

Annexure 8 (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 8 (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 8 (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 8 (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 8 (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 8 (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 8 (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 8 (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

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Karishma Gupta	Karishma Gupta
Application Id:	GQ-AMRSN-2619	GQ-AMRSN-2619
UAN No:	101987968049	101987968049
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	
UAN Generated Date:	12-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

UAN Details Report

UAN101987968049

NAMEKARISHMA GUPTA

FATHER'S NAMEKAILASHPATI GUPTA

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	THTHA00430370000522276	WNS GLOBAL SERVICES PVT. LTD.	14-Aug-2023	02-Sep-2024

Generated on 05-11-2025 15:50:24

Report Runtime 2025-11-05 15:50:20

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-2619	GQ-AMRSN-2619
Candidate Name:	Karishma Gupta	Karishma Gupta
Date Of Birth:	21-12-1996	21-12-1996
Father Name:	Kailash Pati Gupta	Kailash Pati Gupta
Address1:	Hari Om Bhawan 3rd floor, Champasari, Jyotinagar colony, Champasari, Near Dhaka Lodge, Siliguri, West Bengal-734003.	Hari Om Bhawan 3rd floor, Champasari, Jyotinagar colony, Champasari, Near Dhaka Lodge, Siliguri, West Bengal-734003.
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:	03-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2619
NAME OF THE APPLICANT	Karishma Gupta
FATHER NAME	Kailash Pati Gupta
DATE OF BIRTH	21-December-1996
ADDRESS OF THE APPLICANT	Hari Om Bhawan 3rd floor, Champasari, Jyotinagar colony, Champasari, Near Dhaka Lodge, Siliguri, West Bengal-734003.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	03-November-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:	Pan Card	Pan Card
Identity Number:	BYTPG7932D	BYTPG7932D
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:	03-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT. OF INDIA
KARISHMA GUPTA		
KAILASHPATI GUPTA		
21/12/1996		
Permanent Account Number		
BYTPG7932D		
Karishma Gupta Signature		 25122016

Annexure 11 (b)



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

PAN / TAN

BYTPG7932D

Name

KXXXXXXXXA GXXXXA

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

