

**CONFIDENTIAL BACKGROUND VERIFICATION REPORT**

<b>Name of the Candidate</b>	Kreetika Chawla	<b>Client Name</b>	AML Rightsource India Pvt Ltd - AMRSN 2025
<b>Application ID</b>	GQ-AMRSN-2825	<b>Report Status</b>	Closed
<b>Date of Birth</b>	15 Sept 1998	<b>Application Received</b>	28-11-2025
<b>Candidate Employee ID</b>	116470	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	17-12-2025
<b>Verification Purpose</b>	NA	<b>Overall Report Status</b>	<b>GREEN</b>

<b>REPORT COMPONENT</b>	<b>INFORMATION SOURCE</b>	<b>COMPONENT STATUS</b>	
		<b>COMPLETED DATE</b>	<b>VERIFICATION STATUS</b>
LATEST EMPLOYMENT 1	Manikanta Uppe - Referral Check	04-12-2025	<b>GREEN</b>
EX EMPLOYMENT 2	Nitakshi Sharma - Assistant Manager	01-12-2025	<b>GREEN</b>
POST GRADUATION	Symbiosis Centre for Distance Learning, Pune	07-12-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal - Advocate	28-11-2025	<b>GREEN</b>
GRADUATION	Online Database	05-12-2025	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal - Advocate	28-11-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	28-11-2025	<b>GREEN</b>
UAN/ITR/FORM 26AS	PF Portal	28-11-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	17-12-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	01-12-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	28-11-2025	<b>GREEN</b>

## End of summary report

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

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Wipro Limited	Wipro Limited
<b>Name Of The Candidate:</b>	Kreetika Chawla	Kreetika Chawla
<b>Emp Code:</b>	20574912	20574912
<b>From:</b>	03-02-2025	03-02-2025
<b>To:</b>	10-11-2025	10-11-2025
<b>Designation:</b>	Analyst L2	Analyst
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Resignation
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	The above details were verified by Manikanta Uppe - Referral Check, WIPRO-Global People Operations, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
<b>Information Source Name:</b>	Manikanta Uppe - Referral Check	
<b>Report Verified Date:</b>	04-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 1 (a)



Thu 04-Dec-25 10:02 PM

Referral Check <referral.check@wipro.com>

Wipro Employment Details

To verifyemployment@goldquestglobal.in

Follow up.



### EMPLOYEE VERIFICATION DETAILS

SL NO	VERIFICATION DETAILS	VERIFIED DETAILS
1	Employee Name	Kreetika Chawla
2	Employee No	20574912
3	Designation	Analyst
4	Date of Joining	03.02.2025
5	Date of Leaving	10.11.2025
6	Reason for Leaving	Resignation
7	Verified by (Name and Designation)	Manikanta Uppe Referral Check Global People Operations

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Manikanta Uppe Referral check Team  
WIPRO- Global People Operations

## Annexure 1 (b)



Parimala <verifyemployment@goldquestglobal.in>

RE: Requesting for Ex-Employment Verification for candidate Kreetika Chawla - GQ-AMRSN-2825

To referral.check@wipro.com

Cc 'Jayakumar Velu - GoldQuest Global'; 'aarti'; 'ex employment'

Follow up.

This message was sent with High importance.

Message

RAL.pdf (66 KB)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Wipro Limited	
Candidate Name	Kreetika Chawla	
Employee Code/ID/No	20574912	
From (Date of Joining)	February 03, 2025	
To (Date of Exit/Relieving)	November 10, 2025	
Designation (At the time of leaving the company):	Analyst L2	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(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	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	

## EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	FIL India Business and Research Services Private Limited	FIL India Business and Research Services Private Limited
<b>Name Of The Candidate:</b>	Kreetika Chawla	Kreetika Chawla
<b>Emp Code:</b>	A702451	A702451
<b>From:</b>	18-10-2021	18-10-2021
<b>To:</b>	13-12-2024	13-12-2024
<b>Designation:</b>	Associate Retail Operations	Associate Retail Operations
<b>Last Drawn Salary:</b>	Not Provided	6.50 Lakh Only
<b>Reason For Leaving:</b>	Not Provided	Lay Off
<b>Rehire Eligibility:</b>	Not Applicable	Yes
<b>Remarks:</b>	The above details were verified by Nitakshi Sharma - Assistant Manager, FIL India Business and Research Services Private Limited, found the employment as genuine, Hence closing the check as Green and the same is furnished as annexure.	
<b>Information Source Name:</b>	Nitakshi Sharma - Assistant Manager	
<b>Report Verified Date:</b>	01-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)



Mon 01-Dec-25 1:07 PM

Sharma, Nitakshi <Nitakshi.Sharma@fidelity.co.in>

FW: Requesting for Ex-Employment Verification for candidate Kreetika Chawla - GQ-AMRSN-2825

To Parimala

Follow up.

This message was sent with High importance.

Message

FIL - EL & RL.pdf (163 KB)

	Candidate's Particulars	(Please substantiate here)
Company Name	FIL India Business and Research Services Private Limited	Yes
Candidate Name	Kreetika Chawla	Yes
Employee Code/ID/No	A702451	Yes
From (Date of Joining)	October 18, 2021	Yes
To (Date of Exit/Relieving)	December 13, 2024	Yes
Designation (At the time of leaving the company):	Associate Retail Operations	Yes
Salary/CTC:	Please Provide	6.50 Lakh Only
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	Nitakshi Sharma
Reason for Leaving	Please Provide	Lay Off
Rehire Eligibility	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Yes	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	No	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No	
DATA – BREACH of any kind	No	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:	No	
Verified By ( Name, Contact Number & Designation)	Nitakshi Sharma, 9999493695, Assistant Manager	

## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Symbiosis Centre for Distance Learning, Pune	Symbiosis Centre for Distance Learning, Pune
<b>Name Of The Candidate:</b>	Kreetika Chawla	Kreetika Chawla
<b>Enroll No:</b>	202000474	202000474
<b>Degree:</b>	Post Graduate Diploma	Post Graduate Diploma
<b>Major:</b>	Human Resource Management	Human Resource Management
<b>Month And Year Of Passing:</b>	2022	2022
<b>Certification Issued Date:</b>	2022-07	2022-07
<b>SI No:</b>	01927	01927
<b>Remarks:</b>	The following applicant details were verified by Symbiosis Centre for Distance Learning, Pune found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Symbiosis Centre for Distance Learning, Pune	
<b>Report Verified Date:</b>	07-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

### Annexure 3 (a)

01927

  
**SYMBIOSIS**  
 CENTRE FOR DISTANCE LEARNING  
 PUNE, INDIA  
**MARK SHEET**

180213

Registration No. : 202000474  
 Name of Student : Kreetika Sharma  
 Program Name : Post Graduate Diploma in Human Resource Management  
 Mode of Delivery : Distance Learning

Subject Name	Assignment	Examination	Marks Obtained
Sem 1 Human Resource Development	28	35	63
Human Resource Management	17	43	60
Industrial and Labour Economics	18	38	56
Leadership and Personality Development	24	36	60
Sem 2 Compensation Management	28	47	75
Labour Laws - I	20	52	72
Labour Welfare and Industrial Safety	25	45	70
Performance and Potential Management	25	40	65
Sem 3 Employee Relations	18	48	66
Human Resource Information System	17	44	61
Labour Laws - II	16	55	71
Organisational Development	21	48	69
Sem 4 Project Report	69	NA	69
Research Methodology and Statistical Quantitative Methods	21	38	59
TQM and HR Audit	25	39	64

Grading System		
A+	Distinction	70% and above
A	First Class	60% to 69.99%
B	Second Class	55% to 59.99%
C	Pass Class	50% to 54.99%
D	Fail	Below 50%

Grand Total : 980  
 Out of : 1500  
 Percentage : 65.33%  
 Grade : A  
 Status : Pass



NA: Not Applicable

Date of Result Declaration: Friday, 01-Jul-2022

Date of Printing: Friday, 01-Jul-2022

*Abdul Raheem*  
Controller of Examinations

## COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMRSN-2825	GQ-AMRSN-2825
<b>Candidate Name:</b>	Kreetika Chawla	Kreetika Chawla
<b>Date Of Birth:</b>	15-09-1998	15-09-1998
<b>Father Name:</b>	Ritesh Sharma	Ritesh Sharma
<b>Address1:</b>	1702 Tower A Signature Global Millennia 2, Gurugram, Sector 37D, Near BPTP, Gurugram, Haryana-122001.	1702 Tower A Signature Global Millennia 2, Gurugram, Sector 37D, Near BPTP, Gurugram, Haryana-122001.
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Palav Agarwal - Advocate	
<b>Report Verified Date:</b>	28-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 4 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2825
NAME OF THE APPLICANT	Kreetika Chawla
FATHER NAME	Ritesh Sharma
DATE OF BIRTH	15-September-1998
ADDRESS OF THE APPLICANT	1702 Tower A Signature Global Millennia 2, Gurugram, Sector 37D, Near BPTP, Gurugram, Haryana-122001.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-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

## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	University of Delhi	University of Delhi
<b>Name Of The Candidate:</b>	Kreetika Chawla	Kreetika Chawla
<b>Enroll No:</b>	2774745	2774745
<b>Degree:</b>	BA	BA
<b>Major:</b>	Arts	Arts
<b>Month And Year Of Passing:</b>	2019	2019
<b>SI No:</b>	Not Applicable	Not Applicable
<b>Remarks:</b>	The following applicant details were verified through Online Database-University of Delhi found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Online Database	
<b>Report Verified Date:</b>	05-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 5 (a)

 Department of Distance & Continuing Education  
School of Open Learning, Campus of Open Learning  
University of Delhi

About Us • Academics/Non-Teaching • Students • CDS • MDP - UG/PG Programmes • Library • Placement Cell • E Cell • IC • Academic Counsellor • RTI • Anti Ragging

Marksheet/ Result

**University of Delhi**  
Examination Year 2019  
Statement of Marks

Exam Roll No. : 2774748 Course : B.A. (Programme)  
SOL Roll No. : 101118081477 Student Name : ASHUTRA SHARMA  
Part : II Father's Name : SHUBHAM SHARMA  
College Name : School of Open Learning Date of Printing: 09-Dec-2023

Sl No.	Paper Code	Paper Name	Part	TM Marks	TM Max Marks	PM Marks	PM Max Marks	Paper Result
1	A118	EDUCATION	1	471	100			P
2	A118	ENGLISH - A	1	94+	100			P
4	A147	WORLD - C	1	49+	100			P
6	A199	POLITICAL SCIENCE	1	48+	100			P
8	B118	EDUCATION	2	471	100			P
9	B118	ENGLISH - A	2	871	100			P
7	B188	POLITICAL SCIENCE	2	48	100			P
3	B402	HUMAN RIGHTS, GENDER & ENVIRONMENT	2	42+	100			P
5	C118	EDUCATION	2	48	100			P
10	C147	WORLD - C	2	49	100			P
11	C199	POLITICAL SCIENCE - A	2	46	100			P
12	C811	GLOBAIZATION	2	42	100			P

Part Total Obtained Marks Max Total Marks Result

1 162 400 P+SED

2 177 400 P+SED

3 170 400 P+SED

Result Marks Obtained Max Marks Division

Course Completed 519 1200 THIRD DIVISION

**Important Resources and Contact Information**

For any query related to Online Registration / Admission / Examination  
Helpline Number: +91-11223000, 011-27608300, Toll Free: 1800118384, Monday to Friday (09:30 AM to 5:30 PM)  
North Study Center: 3, Canteen Complex, University of Delhi-26, 259002  
South Study Center: South Main Bagh (2M Main Lal Bahadur Shastri Hospital Building), New Delhi - 110021  
East Study Center: Plot No. E-28, Salimgarh Village, Near Raja Laxmi Singh Speciality Hospital (Near Rani Metro Station - Rajiv Chowk)  
West Study Center: C-01, Kalyanpur, Kalyanpur, Lawrence Road, New Delhi-110033

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## POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMRSN-2825	GQ-AMRSN-2825
<b>Candidate Name:</b>	Kreetika Chawla	Kreetika Chawla
<b>Date Of Birth:</b>	15-09-1998	15-09-1998
<b>Father Name:</b>	Ritesh Sharma	Ritesh Sharma
<b>Address1:</b>	1702 Tower A Signature Global Millennia 2, Gurugram, Sector 37D, Near BPTP, Gurugram, Haryana-122001.	1702 Tower A Signature Global Millennia 2, Gurugram, Sector 37D, Near BPTP, Gurugram, Haryana-122001.
<b>Remarks:</b>	The following applicant details are verbally verified and the notary report 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.	
<b>Information Source Name:</b>	Palav Agarwal - Advocate	
<b>Report Verified Date:</b>	28-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 6 (a)

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

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-2825
NAME OF THE APPLICANT	Kreetika Chawla
FATHER NAME	Ritesh Sharma
DATE OF BIRTH	15-September-1998
ADDRESS OF THE APPLICANT	1702 Tower A Signature Global Millennia 2, Gurugram, Sector 37D, Near BPTP, Gurugram, Haryana-122001.
NAME OF THE POLICE STATION AS PER ADDRESS	Gurugram Sector 40 Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-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.

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Yours Truly



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

## CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Kreetika Chawla	Kreetika Chawla
<b>Remarks:</b>	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	28-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One

## CASE REPORT

Confidential

Name	Kreetika Chawla		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-2825		
Current Group	World-Check		
Gender	Female	Date of Birth	15 Sept 1998
Last Screened	28 Nov 2025 09:42	Case Created	28 Nov 2025 09:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Kreetika Chawla  
 Date Printed: 28-11-2025, 09:45  
 Printed By: database check  
 Group: World-Check

## Annexure 7 (b)

### AUDIT

Date	Actioned By	Action	Notes	Source
28 Nov 2025 09:42	database check	Case Screened for WorId-Check (Initial/Re-Screen Only)		Desktop Batch
28 Nov 2025 09:42	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: Kreetika Chawla  
Date Printed: 28-11-2025, 09:45  
Printed By: database check  
Group: World-Check



### Annexure 7 (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 7 (d)

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

## Annexure 7 (e)

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

## Annexure 7 (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 7 (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 7 (h)

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

## Annexure 7 (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 7 (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
<b>Applicant Name:</b>	Kreetika Chawla	Kreetika Chawla
<b>Application Id:</b>	GQ-AMRSN-2825	GQ-AMRSN-2825
<b>UAN No:</b>	101256989121	101256989121
<b>Remarks:</b>	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	PF Portal	
<b>UAN Generated Date:</b>	28-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 8 (a)

### UAN Details Report

UAN	101256989121
NAME	KREETIKA CHAWLA
FATHER'S NAME	RITESH SHARMA

### Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	PYBOM00113940001783162	WIPRO LIMITED	03-Feb-2025	NA
2	GNGGN00308380000023168	FIL INDIA BUSINESS AND RESEARCH SERVICES PRIVATE LIMITED	18-Oct-2021	13-Dec-2024
3	GNGGN20092730000010608	GREAT LAKES E-LEARNING SERVICES PRIVATE LIMITED	13-Sep-2021	01-Oct-2021
4	DSNHP00196140000050197	AMERICAN EXPRESS INDIA PRIVATE LIMITED	14-Jan-2020	06-Sep-2021
5	GNGGN00252040000498376	CONVERGYS INDIA SERVICES PRIVATE LIMITED	08-Feb-2018	13-Jan-2020

Generated on 28-11-2025 12:38:07 Report Runtime 2025-11-28 11:09:45

## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Kreetika Chawla	Kreetika Chawla
<b>Application Id:</b>	GQ-AMRSN-2825	GQ-AMRSN-2825
<b>Employee Id:</b>	116470	116470
<b>Remarks:</b>	The following details were verified through resume & supported documents provided by the applicant, no GAP identified from any employment to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	17-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 9 (a)

GAP VALIDATION		
<b>PARTICULARS</b>	<b>RESUME AND BGV FORM</b>	<b>SUPPORTING DOCUMENTS</b>
Name	Kreetika Chawla	Kreetika Chawla
DOB	15-09-1998	15-09-1998
<b>Post Graduation</b>		
Name of the Board / School	Symbiosis Center of Distance Learning	Symbiosis Center of Distance Learning
Course	PGD	PGD
Specialization / Major	Human Resource Management	Human Resource Management
Year of Passing	2022	2022
<b>Gap Remarks:</b> NA		
<b>Graduation</b>		
Name of the Board / School	University of Delhi	University of Delhi
Course	B.A	B.A
Specialization / Major	Arts	Arts
Year of Passing	2019	2019
<b>Gap Remarks:</b> NA		
<b>12th std</b>		
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	2016	2016
<b>Gap Remarks:</b> NA		
<b>10th Std</b>		
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	2014	2014
<b>Gap Remarks:</b> NA		

## Annexure 9 (b)

<b>EMPLOYMENT - 1</b>		
Name of the Employer	Wipro Ltd	Wipro Ltd
Full Name of the Employee	Kreetika Chawla	Kreetika Chawla
Date of joining - From	03-02-2025	03-02-2025
Date of Relieving/Exit - To	10-11-2025	10-11-2025
Designation/Role	Analyst L2	Analyst L2
<b>Gap Remarks: NA</b>		

  

<b>EMPLOYMENT - 2</b>		
Name of the Employer	Fidelity International	Fidelity International
Full Name of the Employee	Kreetika Chawla	Kreetika Chawla
Date of joining - From	18-10-2021	18-10-2021
Date of Relieving/Exit - To	13-12-2024	13-12-2024
Designation/Role	Associate	Associate
<b>Gap Remarks: NA</b>		

  

<b>EMPLOYMENT - 3</b>		
Name of the Employer	GREAT LAKES E-LEARNING SERVICES PRIVATE LIMITED	GREAT LAKES E-LEARNING SERVICES PRIVATE LIMITED
Full Name of the Employee	Kreetika Chawla	Kreetika Chawla
Date of joining - From	13-09-2021	13-09-2021
Date of Relieving/Exit - To	01-10-2021	01-10-2021
Designation/Role	Learning Consultant	Learning Consultant
<b>Gap Remarks: NA</b>		

## Annexure 9 (c)

<b>EMPLOYMENT - 4</b>		
Name of the Employer	American Experience	American Experience
Full Name of the Employee	Kreetika Chawla	Kreetika Chawla
Date of joining - From	14-01-2020	14-01-2020
Date of Relieving/Exit - To	06-09-2021	06-09-2021
Designation/Role	Senior Credit Specialist	Senior Credit Specialist
<b>Gap Remarks: NA</b>		

<b>EMPLOYMENT - 5</b>		
Name of the Employer	Concentrix	Concentrix
Full Name of the Employee	Kreetika Chawla	Kreetika Chawla
Date of joining - From	08-02-2018	08-02-2018
Date of Relieving/Exit - To	13-01-2020	13-01-2020
Designation/Role	Subject Matter Expert	Subject Matter Expert
<b>Gap Remarks: NA</b>		

## NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Type Of Id Card:</b>	PANCARD	PANCARD
<b>Identity Number:</b>	HCXPS6093F	HCXPS6093F
<b>Verification Result:</b>	Not Applicable	GREEN
<b>Verified By:</b>	Not Applicable	PAN Database
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	PAN Database	
<b>Report Verified Date:</b>	01-12-2025	
<b>Verification Status(Color Code):</b>	GREEN	



## Annexure 10 (b)

The screenshot shows the e-Filing Anywhere Anytime website for the Income Tax Department, Government of India. The top navigation bar includes links for Home, Individual/HUF, Company, Non-Company, Tax Professionals & Others, and Downloads, along with Call Us and English language options. The main content area is titled 'e-Pay Tax' and displays a success message: 'You have successfully verified through mobile OTP. Click Continue to make a new payment.' Below this, payment details are shown: PAN / TAN (HCXPS6093F) and Name (KXXXXXXA CXXXXA). At the bottom, there are 'Back' and 'Continue' buttons.

Home > e-Pay Tax

## e-Pay Tax

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

PAN / TAN	Name
HCXPS6093F	KXXXXXXA CXXXXA

[Back](#) [Continue >](#)

## CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Kreetika Chawla	Kreetika Chawla
<b>Pan Number:</b>	HCXPS6093F	HCXPS6093F
<b>CIBIL Transunion Score:</b>	Not Applicable	652
<b>Scoring Factors:</b>	Not Applicable	Presence Of Delinquency
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<b>Status:</b>	Not Applicable	GREEN
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	28-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 11 (a)

REPORT DATE & TIME : 28/11/2025 (15:13:33)

CONTROL NUMBER : 9981388862

TransUnion<sup>tu</sup> CIBIL

### CONSUMER CIR

MEMBER ID : B000115009\_sHYD20506

REFERENCE NUMBER : 12

#### CONSUMER INFORMATION

CONSUMER NAME	:	Kreetika Chawla	PAN	:	HCPb6093F
DOB	:	15/09/1998	DRIVING LICENCE NO.	:	-
TELEPHONE NO.	:	-	VOTER ID	:	-
EMAIL ID	:	-	PASSPORT NO.	:	-
GENDER	:	Female	AADHAAR NUMBER (UIN)	:	-
ADDRESS	:	DELHI, DELHI, DELHI - 110001			

#### CIBIL TRANSUNION SCORE(S)

CREDITVISION®  
Score

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



#### SCORING FACTORS

1. Presence Of Delinquency
2. Presence Of Delinquency In The Recent Past
3. Presence Of Severe Delinquency As Of Recent Update
4. Low Proportion Of Satisfactory Trades

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE
Total	:	13	High Cr/Sanc. Amt	: ₹28,73,294
Zero balance	:	6	Current	: ₹9,15,799
Overdue	:	7	Overdue	: ₹2,33,041

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	LAST RECEIVED	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
41	04/03/2025	0	1	27

#### CREDITVISION® ALGORITHM(S)

No Creditvision Algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : Kreetika Chawla	D.O.B : 15/09/1998	GENDER : Female	CREDITVISION® SCORE : 652
---------------------------------	--------------------	-----------------	---------------------------

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	HCPb6093F	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	10057395525270	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 11 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8448553123	-
Home Phone	6648000	-
Not Classified	00919315441661	-
Mobile Phone	8287777292	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

KRITIKA181@GMAIL.COM
KREETIKACHAWLA@GMAIL.COM
KRITIKA1631@GMAIL.COM
KRITIKA.SHARMA@FIDELITY.CO.IN

### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
J5 BY 136 2ND FLOOR RAJOURI GARDEN DELHI, RAJOURI GARDEN MARKET, MARKET, DELHI, DELHI, DELHI - 110027	Permanent	-	15/02/2025
J5 BY 136 2ND FLOOR, RAJOURI GARDEN DELHI, RAJOURI GARDEN MARKET, DELHI, DELHI, DELHI - 110027	Permanent	-	31/12/2023
FIL INDIA BUSINESS AND RESEARCH SER, VICES PVT LTD GROUND TO 10TH FLOOR, BUILDING NO9 IT/ITES SEZ OF CANDOR, GURGAON ONE REAHY PROJECTS PVT LTD, TIKRI SEC 48 GURGAON, HARYANA - 122018	Office	-	26/07/2023
J5/136 2ND FLOOR RAJOURI GARDEN RAJOURI, GARDEN RAJOURI MARKET WEST DELHI DELHI, DELHI - 110027	Not Categorized	-	20/03/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
CREDIT CARD (30/06/2024)	Salaried	Not Available	Not Available	Not Available

## Annexure 11 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/12/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 1,57,000	PAYMENT FREQUENCY : MONTHLY	CREDIT FACILITY STATUS : WRITTEN-OFF								
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 21,277	INTEREST RATE : 47.88	WRITTEN OFF : ₹ 21,277								
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT : ₹ 43,960		WRITTEN OFF (TOTAL) : ₹ 21,277								
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE : ₹ 21,277		WRITTEN OFF (PRINCIPLE) : ₹ 12,737								
		OVERDUE : ₹ 10,457										
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/12/2025	LAST PAYMENT : 29/08/2024							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	121	121	121	121	273	121	121	365	395	426	441	-
2024	000	000	000	000	010	041	040	071	011	040	071	120
2023	-	-	-	-	-	-	-	-	-	-	-	000

#### 2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 23/09/2020	DATE CLOSED :	DATE REPORTED & CERTIFIED : 20/11/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	CREDIT CARD	CREDIT LIMIT : ₹ 1,00,000	PAYMENT FREQUENCY : MONTHLY	CREDIT FACILITY STATUS : WRITTEN-OFF								
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 1,45,391		WRITTEN OFF : ₹ 1,45,391								
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE : ₹ 1,45,391		WRITTEN OFF (TOTAL) : ₹ 1,45,391								
OWNERSHIP	INDIVIDUAL	OVERDUE : ₹ 1,45,391		WRITTEN OFF (PRINCIPLE) : ₹ 99,852								
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/03/2023	LAST PAYMENT : 11/04/2024							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	187	187	187	187	187	187	187	187	187	187	187	-
2024	000	000	000	000	007	037	067	097	127	157	187	187
2023	-	-	000	000	000	000	000	000	000	000	000	000

#### 3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 25/07/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT : ₹ 10,00,000	PAYMENT FREQUENCY : MONTHLY	NA								
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE : ₹ 6,59,949	REPAYMENT TERM : 60									
ACCOUNT NUMBER	Not Disclosed	OVERDUE : ₹ 66,571	END : ₹ 21,618									
OWNERSHIP	INDIVIDUAL	ACTUAL PAYMENT : ₹ 21,618	COLLATERAL TYPE : NO COLLATERAL									
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/07/2023	LAST PAYMENT : 10/11/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	022	000	000	000	000	000	000	000	021	052	067	-
2024	000	000	000	000	000	000	000	022	000	000	021	022
2023	-	-	-	-	-	-	000	000	000	000	000	000

#### 4. ACCOUNT

## Annexure 11 (d)

ACCOUNT INFORMATION		DATE OPENED : 29/09/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	: SHORT TERM PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 1,000	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 1,000	REPAYMENT TENURE	: 3							
ACCOUNT NUMBER	: Not Disclosed	OVERDUE	: ₹ 405	EMI	: ₹ 358							
OWNERSHIP	: INDIVIDUAL			COLLATERAL TYPE	: NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/09/2025	LAST PAYMENT :							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	-	-	000	003	018	-

### 5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/01/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 1,31,005	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 75,020	REPAYMENT TENURE	: 37							
ACCOUNT NUMBER	: Not Disclosed	OVERDUE	: ₹ 5,820	INTEREST RATE	: 37.0							
OWNERSHIP	: INDIVIDUAL			EMI	: ₹ 5,820							
				COLLATERAL TYPE	: NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/01/2024	LAST PAYMENT : 31/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	014	-
2024	000	000	000	000	000	000	000	000	000	000	029	000

### 6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 21/01/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 81,900	PAYMENT FREQUENCY	: MONTHLY							
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 30,227	REPAYMENT TENURE	: 24							
ACCOUNT NUMBER	: Not Disclosed	OVERDUE	: ₹ 3,413	EMI	: ₹ 3,413							
OWNERSHIP	: INDIVIDUAL			COLLATERAL TYPE	: NO COLLATERAL							
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/11/2025	END DATE : 01/01/2024	LAST PAYMENT : 31/10/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	014	-
2024	000	000	000	000	000	000	000	000	000	030	029	000

### 7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 21/01/2024	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/11/2025	ACTIVE
ACCOUNT		AMOUNTS			STATUS
TYPE	: CONSUMER LOAN	SANCTIONED AMOUNT	: ₹ 23,599	PAYMENT FREQUENCY	: MONTHLY
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 2,935	REPAYMENT TENURE	: 24

## Annexure 11 (e)

ACCOUNT ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS OVERDUE : ₹ 984 CASH : ₹ 984 COLLATERAL TYPE : NO COLLATERAL										
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	014	-
2024	000	000	000	000	000	000	000	000	000	000	000	000

### 8. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 06/03/2024	DATE CLOSED : 17/05/2025	DATE REPORTED & CERTIFIED : 31/07/2025	INACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS CREDIT LIMIT : ₹ 34,000 HIGH CREDIT : ₹ 8,667 AMOUNT CURRENT BALANCE	STATUS NA									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/07/2025	END DATE : 01/03/2024	LAST PAYMENT	17/05/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	072	100	131	161	000	000	000	-	-	-	-	-
2024	-	-	000	010	041	010	011	042	010	011	010	041

### 9. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 23/01/2024	DATE CLOSED : 14/02/2025	DATE REPORTED & CERTIFIED : 28/02/2025	INACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS CREDIT LIMIT : ₹ 25,000 CASH LIMIT : ₹ 7,500 CURRENT BALANCE	STATUS NA									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2025	END DATE : 01/01/2024	LAST PAYMENT								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	-	-	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000

### 10. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/01/2024	DATE CLOSED : 12/03/2025	DATE REPORTED & CERTIFIED : 31/03/2025	INACTIVE							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL		AMOUNTS CREDIT LIMIT : ₹ 25,000 HIGH CREDIT : ₹ 11,281 AMOUNT CASH LIMIT : ₹ 7,500 CURRENT BALANCE	STATUS CREDIT FACILITY STATUS : POST (WO) SETTLED WRITTEN OFF : ₹ 79,021 (TOTAL) WRITTEN OFF : ₹ 62,769 (PRINCIPLE)									
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/03/2025	END DATE : 01/01/2024	LAST PAYMENT	26/02/2025							
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	240	268	000	-	-	-	-	-	-	-	-	-

## Annexure 11 (f)

2024	000	000	000	000	025	055	066	087	117	146	178	209
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### 11. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 26/12/2023	DATE CLOSED : 25/02/2025	DATE REPORTED & CERTIFIED : 28/02/2025	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	AUTO LOAN (PERSONAL)	SANCTIONED AMOUNT	₹ 10,00,000	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	84							
ACCOUNT NUMBER	Not Disclosed			INTEREST RATE	9.0							
OWNERSHIP	JOINT			EMI	₹ 15,988							
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	STD	-	-	-	-	-	-	-	-	-	-
2024	STD	STD	003	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	-	-	-	-	STD

### 12. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 21/07/2022	DATE CLOSED : 29/12/2024	DATE REPORTED & CERTIFIED : 15/02/2025	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 2,02,500	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	27							
ACCOUNT NUMBER	Not Disclosed			EMI	₹ 7,500							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	-	-	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	030	060	000

### 13. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 20/07/2022	DATE CLOSED : 01/03/2025	DATE REPORTED & CERTIFIED : 15/11/2025	INACTIVE							
ACCOUNT		AMOUNTS			STATUS							
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 1,57,000	PAYMENT FREQUENCY	MONTHLY							
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 1,44,884		CREDIT FACILITY STATUS							
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 15,700		WRITTEN OFF (TOTAL) : ₹ 1,34,039							
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 0		WRITTEN OFF (PRINCIPLE) : ₹ 1,16,097							
					SETTLEMENT : ₹ 40,211							
DAYS PAST DUE/ASSET CLASSIFICATION												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	060	024	000	000	000	000	000	000	000	000	000	-
2024	000	000	000	000	010	XXX	040	041	000	010	011	030
2023	-	-	-	-	-	-	-	-	-	-	-	000

## Annexure 11 (g)

### CONSUMER ENQUIRY DETAILS

#### ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	04/03/2025	PERSONAL LOAN	₹ 75,000
NOT DISCLOSED	29/07/2024	CONSUMER LOAN	₹ 50,000
NOT DISCLOSED	28/07/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	15/03/2024	PERSONAL LOAN	₹ 100,000
NOT DISCLOSED	14/03/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	13/03/2024	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	04/03/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	22/02/2024	CONSUMER LOAN	₹ 84,900
NOT DISCLOSED	16/02/2024	CONSUMER LOAN	₹ 60,000
NOT DISCLOSED	16/02/2024	CONSUMER LOAN	₹ 1,00,000
NOT DISCLOSED	16/02/2024	CONSUMER LOAN	₹ 60,000
NOT DISCLOSED	10/02/2024	CREDIT CARD	₹ 50,000
NOT DISCLOSED	01/02/2024	CREDIT CARD	₹ 50,000
NOT DISCLOSED	29/01/2024	OTHERS	₹ 150,000
NOT DISCLOSED	20/01/2024	PERSONAL LOAN	₹ 8,00,000
NOT DISCLOSED	18/01/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	16/01/2024	CREDIT CARD	₹ 2,000
NOT DISCLOSED	16/01/2024	CREDIT CARD	₹ 20,000
NOT DISCLOSED	02/01/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	28/12/2023	HOUSELOAN	₹ 10,00,000
NOT DISCLOSED	28/12/2023	AUTO LOAN (PERSONAL)	₹ 1
NOT DISCLOSED	27/12/2023	HOUSELOAN	₹ 10,00,000
NOT DISCLOSED	27/12/2023	PERSONAL LOAN	₹ 14,99,000
NOT DISCLOSED	27/12/2023	OTHERS	₹ 150,000
NOT DISCLOSED	21/12/2023	PERSONAL LOAN	₹ 8,00,000
NOT DISCLOSED	21/12/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	17/12/2023	PERSONAL LOAN	₹ 10,000
NOT DISCLOSED	07/12/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	06/11/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	04/11/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	02/11/2023	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	31/10/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	27/10/2023	PERSONAL LOAN	₹ 10,000
NOT DISCLOSED	19/09/2023	PERSONAL LOAN	₹ 2,50,000
NOT DISCLOSED	24/07/2023	PERSONAL LOAN	₹ 5,50,000
NOT DISCLOSED	20/07/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	20/07/2023	PERSONAL LOAN	₹ 6,00,000
NOT DISCLOSED	19/07/2023	PERSONAL LOAN	₹ 6,00,000
NOT DISCLOSED	19/07/2023	PERSONAL LOAN	₹ 6,00,000
NOT DISCLOSED	17/07/2023	PERSONAL LOAN	₹ 2,80,000
NOT DISCLOSED	17/07/2023	PERSONAL LOAN	₹ 6,00,000

## Annexure 11 (h)

### 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

## 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**

