

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sandeep Singh Kanwar	Client Name	AML Rightsource India Pvt Ltd - AMRSN 2025
Application ID	GQ-AMRSN-3147	Report Status	Closed
Date of Birth	10 May 1995	Application Received	06-02-2026
Candidate Employee ID	104190	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	06-03-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Shubham Shukla - HR Generalist	11-02-2026	GREEN
LATEST EMPLOYMENT 1	Hiten Dave - HR Team	07-02-2026	GREEN
GRADUATION	Asstt Registrar (Exams)	06-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	06-02-2026	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	06-02-2026	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	06-02-2026	GREEN
GAP CHECK	Resume & Supported Documents	04-03-2026	GREEN
NATIONAL IDENTITY 1	PAN Database	10-02-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	06-02-2026	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	07-02-2026	COMPLETED

End of summary report

Legend:	■ -Major discrepancy	■ -Minor discrepancy	■ -Unable to verify	■ -Pending from source	■ -All clear
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EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	AML RightSource India Private Limited	AML RightSource India Private Limited
Name Of The Candidate:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Emp Code:	104190	104190
From:	06-06-2022	06-06-2022
To:	04-10-2023	04-10-2023
Designation:	Associate Analyst II	Associate Analyst II
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Better Job Opportunity
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Shubham Shukla - HR Generalist of AML RightSource India Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Shubham Shukla - HR Generalist	
Report Verified Date:	11-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Wed 11-02-2026 01:59 PM

Shubham Shukla <shubham.shukla@amlrightsourcing.com>

RE: [EXTERNAL] RE: Requesting for Ex-Employment Verification for candidate Sandeep Singh Kanwar - GQ-AMRSN-3147

To Parimala

Cc jay@goldquestglobal.in; bgv.assist@amlrightsourcing.com; aarti@goldquestglobal.in; 'ex employment'

Follow up.

Message EL.pdf (251 KB)

Hello Team,

PFB the details as per Company records. PFB the required details as per Company records. In case any further information required, pls inform us

Best Regards,

Shubham Shukla
Human Resource Generalist



shubham.shukla@amlrightsourcing.com

+91-9266400380

4,5,6, Plot No C3-C, Jaypee Wishtown, Max Square
Greater Noida Expressway, Sector 129, Noida
Gautam Buddha Nagar-201301

www.amlrightsourcing.com



Annexure 1 (b)



Wed 11-02-2026 01:59 PM

Shubham Shukla <shubham.shukla@amlrightsource.com>

RE: [EXTERNAL] RE: Requesting for Ex-Employment Verification for candidate Sandeep Singh Kanwar - GQ-AMRSN-3147

To Parimala

Cc jay@goldquestglobal.in; bgv.assist@amlrightsource.com; aarti@goldquestglobal.in; 'ex employment'

Follow up.

Message EL.pdf (251 KB)

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	AML RightSource India Private Limited	AML RightSource India Pvt Ltd
Candidate Name	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Employee Code/ID/No	104190	104190
From (Date of Joining)	06 June, 2022	6-Jun-2022
To (Date of Exit/Relieving)	04 October, 2023	4-Oct-2023
Designation (At the time of leaving the company):	Associate Analyst II	Associate Analyst II
Salary/CTC:	Please Provide	Confidential
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	NA
Reason for Leaving	Please Provide	Better Job Opportunity
Rehire Eligibility	(Please fill in the relevant information)	NA
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Completed
Kindly confirm attached Relieving letter /document is authenticate?	Yes	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	NA	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	NA	
DATA – BREACH of any kind	NA	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	NA	
Verified By (Name, Contact Number & Designation)	Shubham Shukla, HR Generalist	

Annexure 1 (c)

DocuSign Envelope ID: 56D9C009-CCE2-439B-B657-AB8F2100CCB4



Date: 16th November, 2023

Name- Sandeep Singh Kanwar

Workday ID- 104190

EXPERIENCE & RELIEVING LETTER

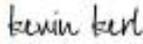
This is to acknowledge the receipt of your resignation and acceptance of the same. We appreciate and thank you for your valuable contribution towards **AML RightSource India Private Limited**, during the course of your employment tenure from **06th June, 2022 to 04th October, 2023**.

You are hereby relieved from all your roles and responsibilities as "**Associate Analyst II**" with effect from the closing working hours of **04th October, 2023**.

You have resigned on your own accord and during the tenure of your service we found you to be sincere, resourceful, motivated, duty-bound, and competent.

We wish you all success in your future endeavors.

Best Regards,

DocuSigned by:

04383E4795CC466...

Kevin Kerl
Executive Vice President, CAO
Human Resources
AML RightSource India Private Limited

Office: New Delhi
AML RightSource India Pvt Ltd
A-41 Mohan Cooperative Industrial Area
Main Mathura Road
New Delhi - 110 044

Registered Office:
R. K Complex, 2nd Floor,
No. 152 KHB Colony,
Koramangla 5th Block,
Bangalore - 560095, Karnataka, India

Tel: +91-11-4475-5517
Email: hr.ind@amlrightsource.com
Web: www.amlrightsource.com
CIN: U74995KA2021FTC149582

LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	WNS Global Services India Pvt Ltd	WNS Global Services India Pvt Ltd
Name Of The Candidate:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Emp Code:	445604	445604
From:	16-10-2023	16-10-2023
To:	03-11-2025	03-11-2025
Designation:	Assistant Manager	Assistant Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from Hiten Dave - HR Team of WNS Global Services India Pvt Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Hiten Dave - HR Team	
Report Verified Date:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)



Sat 07-02-2020 03:43 PM

Amelia <hr.connect@helpdesk.leena.ai>

Amelia | Your query is resolved | TKT2555194

To: verifyemployment@goldquestglobal.in

Cc: hr.connect@leena.com; vnaemployeeverification@vns.com; jay@goldquestglobal.in; verifyemployment@gmail.com

Follow up.

[Click here to download pictures.](#) To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Commented By: Hiten Dave

The comment added is as follows:

Hi,

PFB EX employee Verification Details:

Employee Code	445604
Name	Sandeep Singh Kanwar
Last	Assistant Manager -
Designation	Operations
DOJ	16-Oct-23
LWD	03-Nov-25

Kindly note as per company standard practices, we do not authenticate any documents and we do not provide any additional details beyond this. The details provided are as per the company records.

Regards,

HR Team.

Please go to the bot and **rate your experience**. This would help us to serve you better.
Have a great day.

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Himachal Pradesh University	Himachal Pradesh University
Name Of The Candidate:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Enroll No:	12-DC-310	12-DC-310
Degree:	Bachelor of Science	Bachelor of Science
Major:	Science	Science
Month And Year Of Passing:	Mar-2015	Mar-2015
Certification Issued Date:	2015-10	2015-10
SI No:	0005595	0005595
Remarks:	The following applicant details were verified by Asstt Registrar (Exams) of Himachal Pradesh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Asstt Registrar (Exams)	
Report Verified Date:	06-03-2026	
Verification Status(Color Code):	GREEN	

क्रम संख्या
Serial No. } 0005595



रॉल नंबर
Roll No. } 21303423
पंजीकरण संख्या
Enrolment No. } 12-DC-310

हिमाचल प्रदेश विश्वविद्यालय



विज्ञान स्नातक

प्रमाणित किया जाता है कि संदीप सिंह कंवर सुपुत्र/सुपुत्री श्री सतवीर सिंह और राजकीय महाविद्यालय, दौलतपुर चौक के छात्र/की छात्रा ने इस विश्वविद्यालय से मार्च 2015 की परीक्षा में विज्ञान स्नातक की उपाधि प्रथम श्रेणी में प्राप्त की।

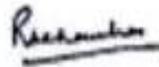
Himachal Pradesh University

Bachelor of Science

Certified that Sandeep Singh Kanwar son/daughter of Shri Satveer Singh and of the Govt. College Daulatpur Chowk has obtained the degree of Bachelor of Science of this University, having passed the examination for the said degree, held in March 2015, in the First division.

Asstt Registrar (Exam.)
H.P. University


कुल पंडित
Registrar


कुलपति
Vice-Chancellor

शिमला } 12th October, 2015
Shimla }



CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Pan Number:	DBZPK9823E	DBZPK9823E
CIBIL Transunion Score:	Not Applicable	691
Scoring Factors:	Not Applicable	Presence Of Delinquency
Personal Loan Score:	Not Applicable	Not Disclosed
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:	06-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

REPORT DATE & TIME : 06/02/2026 (18:30:48)

CONTROL NUMBER : 10509400614



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20475

REFERENCE NUMBER : 12

CONSUMER INFORMATION

CONSUMER NAME	: Sandeep Singh Kanwar	PAN	: DBZPK9823E
DOB	: 10/05/1995	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

CREDITVISION®
Score
Ranges from:
300 (high risk) to 900 (low risk)



SCORING FACTORS

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

CONSUMER ACCOUNT SUMMARY

ACCOUNTS	BALANCES	ACCOUNT OPENED DATE
Total : 15	High Cr/Sanc. Amt : ₹91,63,266	Recent : 19/11/2025
Zero balance : 8	Current : ₹39,29,326	Oldest : 04/10/2021
Overdue : 3	Overdue : ₹67,382	

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
83	05/02/2026	2	24	33

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SANDEEP SANDEEP SINGH KANWAR D.O.B : 05/10/1995 GENDER : Male CREDITVISION® SCORE : 691

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	DBZPK9823E	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	30076668792271	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 4 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	9315451871	-
Office Phone	9315451871	-
Mobile Phone	9315451871	-
(*) Mobile Phone	9718554434	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

SANDEEP.SINGHKANWAR@WNS.COM
SINGHKANWARSANDEEP@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
G 1 151 FF UTTAM NAGAR, NEAR G1 BLK NEW, DELHI, WEST DELHI, NEW DELHI- 110059,, INDIA, DELHI - 110059	Residence	-	31/07/2025
SO SATVEER SINGH WARD NUMBER 5 NAGAR, PANCHYAT DAULATPUR CHOWK, TEHSIL AMB, DAULATPUR CHOWK UNA HIMACHAL PRADESH,, UNA, HIMACHAL PRADESH- 177204, INDIA, HIMACHAL PRADESH - 177204	Permanent	-	31/07/2025
NULL NULL WARD NUMBER 5 NAGAR PANCHYAT, DAULATPUR CHO WK TEHSIL AMB DAULATPUR, CHOWK UNA 177204, HIMACHAL PRADESH - 177204	Permanent	Owned	29/02/2024
A-1273 THIRD FLOORHASTSAL ROAD NEW DELHI, 110059, DELHI - 110059	Residence	Owned	29/02/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (30/11/2025)	Salaried	Not Available	Not Available	Not Available

Annexure 4 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 19/11/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/01/2026	ACTIVE ✔							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS SANCTIONED AMOUNT : ₹ 9,80,000 REPAYMENT TENURE : 72 CURRENT BALANCE : ₹ 9,65,393 EMI : ₹ 19,561 OVERDUE : ₹ 19,561			STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/01/2026	END DATE : 01/11/2025	LAST PAYMENT : 03/12/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	029	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	000	000

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/07/2025	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/01/2026	ACTIVE ✔							
ACCOUNT TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS SANCTIONED AMOUNT : ₹ 24,44,661 PAYMENT FREQUENCY : MONTHLY CURRENT BALANCE : ₹ 23,66,216 OVERDUE : ₹ 43,726			STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/01/2026	END DATE : 01/07/2025	LAST PAYMENT : 03/12/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	013	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	000	000	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 04/10/2021	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/01/2026	ACTIVE ✔							
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL	AMOUNTS CREDIT LIMIT : ₹ 68,000 HIGH CREDIT AMOUNT : ₹ 68,526 CURRENT BALANCE : ₹ 68,526 OVERDUE : ₹ 4,095			STATUS NA								
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/01/2026	END DATE : 01/02/2023	LAST PAYMENT : 09/12/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	011	-	-	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	000	000	000	000	000	000	000	000	000	000	000

4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 03/07/2024	DATE CLOSED : 08/09/2025	DATE REPORTED & CERTIFIED : 30/09/2025	INACTIVE ✖

Annexure 4 (d)

ACCOUNT		AMOUNTS				STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 7,41,991	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 60							
ACCOUNT NUMBER	: Not Disclosed			INTEREST RATE	: 22.75							
OWNERSHIP	: INDIVIDUAL			EMI	: ₹ 20,811							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/09/2025	END DATE	: 01/07/2024	LAST PAYMENT : 08/09/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	-	-	-
2024	-	-	-	-	-	-	000	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	: 28/02/2024	DATE CLOSED	: 26/06/2025	DATE REPORTED & CERTIFIED	: 30/06/2025	INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 1,90,000	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 30							
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 2,44,064	INTEREST RATE	: 23.99							
OWNERSHIP	: INDIVIDUAL			EMI	: ₹ 8,483							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/06/2025	END DATE	: 01/02/2024	LAST PAYMENT : 26/06/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	-	000	000	000	000	000	000	000	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	: 09/01/2024	DATE CLOSED	: 31/08/2025	DATE REPORTED & CERTIFIED	: 01/09/2025	INACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 12,20,556	PAYMENT FREQUENCY	: MONTHLY	NA						
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0	REPAYMENT TENURE	: 60							
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 15,21,650	EMI	: ₹ 28,335							
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE	: 01/09/2025	END DATE	: 01/01/2024	LAST PAYMENT : 27/08/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000

7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED	: 09/01/2024	DATE CLOSED	: 27/11/2025	DATE REPORTED & CERTIFIED	: 30/11/2025	INACTIVE
ACCOUNT		AMOUNTS				STATUS		
TYPE	: PERSONAL LOAN	SANCTIONED AMOUNT	: ₹ 10,50,000	PAYMENT FREQUENCY	: MONTHLY	NA		
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE	: ₹ 0					
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT	: ₹ 8,69,852					
OWNERSHIP	: INDIVIDUAL							

Annexure 4 (e)

ACCOUNT												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/11/2025			END DATE : 01/01/2024			LAST PAYMENT : 27/11/2025		
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	000	-
2024	000	000	000	000	000	000	000	000	000	000	000	000

8. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 26/10/2023			DATE CLOSED : 31/01/2024			DATE REPORTED & CERTIFIED : 29/02/2024			INACTIVE ✕	
ACCOUNT				AMOUNTS						STATUS													
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 8,08,770			PAYMENT FREQUENCY : MONTHLY			NA													
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0																			
ACCOUNT NUMBER : Not Disclosed																							
OWNERSHIP : INDIVIDUAL																							
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/02/2024			END DATE : 01/10/2023			LAST PAYMENT : 31/01/2024													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2024	000	000	-	-	-	-	-	-	-	-	-	-											
2023	-	-	-	-	-	-	-	-	-	000	000	000											

9. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 06/08/2023			DATE CLOSED : 10/01/2024			DATE REPORTED & CERTIFIED : 31/01/2024			INACTIVE ✕	
ACCOUNT				AMOUNTS						STATUS													
TYPE : PERSONAL LOAN				SANCTIONED AMOUNT : ₹ 5,52,156			PAYMENT FREQUENCY : MONTHLY			NA													
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 5,18,942																			
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 5,32,033																			
OWNERSHIP : INDIVIDUAL																							
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/01/2024			END DATE : 01/08/2023			LAST PAYMENT : 10/01/2024													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2024	000	-	-	-	-	-	-	-	-	-	-	-											
2023	-	-	-	-	-	-	-	000	000	000	000	000											

10. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 18/10/2022			DATE CLOSED :			DATE REPORTED & CERTIFIED : 31/01/2026			ACTIVE ✔	
ACCOUNT				AMOUNTS						STATUS													
TYPE : CONSUMER LOAN				SANCTIONED AMOUNT : ₹ 32,000			PAYMENT FREQUENCY : MONTHLY			NA													
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 2,670			EMI : ₹ 160																
ACCOUNT NUMBER : Not Disclosed																							
OWNERSHIP : INDIVIDUAL																							
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/01/2026			END DATE : 01/02/2023			LAST PAYMENT : 05/01/2026													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC											
2026	000	-	-	-	-	-	-	-	-	-	-	-											
2025	000	000	000	000	000	000	000	000	000	000	000	000											

Annexure 4 (f)

2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	000	000	000	000	000	000	000	000	000	000	000

11. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 18/10/2022 DATE CLOSED : DATE REPORTED & CERTIFIED : 31/01/2026 ACTIVE ✓												
ACCOUNT			AMOUNTS						STATUS			
TYPE : CONSUMER LOAN			SANCTIONED AMOUNT : ₹ 8,000			PAYMENT FREQUENCY : MONTHLY			STATUS : NA			
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 667			EMI : ₹ 40						
ACCOUNT NUMBER : Not Disclosed												
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/01/2026 END DATE : 01/02/2023 LAST PAYMENT : 05/01/2026												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	000	000	000	000	000	000	000	000	000	000	000

12. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 14/10/2022 DATE CLOSED : DATE REPORTED & CERTIFIED : 30/01/2026 ACTIVE ✓												
ACCOUNT			AMOUNTS						STATUS			
TYPE : CREDIT CARD			CREDIT LIMIT : ₹ 40,000			PAYMENT FREQUENCY : MONTHLY			STATUS : NA			
MEMBER NAME : NOT DISCLOSED			HIGH CREDIT AMOUNT : ₹ 49,870									
ACCOUNT NUMBER : Not Disclosed			CASH LIMIT : ₹ 50									
OWNERSHIP : INDIVIDUAL			CURRENT BALANCE : ₹ 6,912									
			ACTUAL PAYMENT : ₹ 3,028									
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/01/2026 END DATE : 01/02/2023 LAST PAYMENT : 13/01/2026												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	000	-	-	-	-	-	-	-	-	-	-	-
2025	000	000	000	000	000	000	000	000	000	000	000	000
2024	000	XXX	000	000	000	000	000	000	000	003	000	000
2023	-	000	000	000	000	000	000	000	000	000	000	XXX

13. ACCOUNT

ACCOUNT INFORMATION DATE OPENED : 09/10/2022 DATE CLOSED : 07/08/2023 DATE REPORTED & CERTIFIED : 31/08/2023 INACTIVE ✗												
ACCOUNT			AMOUNTS						STATUS			
TYPE : PERSONAL LOAN			SANCTIONED AMOUNT : ₹ 5,18,577			PAYMENT FREQUENCY : MONTHLY			STATUS : NA			
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0									
ACCOUNT NUMBER : Not Disclosed			ACTUAL PAYMENT : ₹ 4,78,099									
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/08/2023 END DATE : 01/10/2022 LAST PAYMENT : 07/08/2023												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Annexure 4 (g)

2023	000	000	000	000	000	000	000	000	000	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	000	000	000

14. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 01/05/2022		DATE CLOSED : 30/06/2025		DATE REPORTED & CERTIFIED : 31/07/2025		INACTIVE	
ACCOUNT INFORMATION				AMOUNTS						STATUS									
TYPE : PERSONAL LOAN MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL				SANCTIONED AMOUNT : ₹ 4,29,159 CURRENT BALANCE : ₹ 0 PAYMENT FREQUENCY : MONTHLY REPAYMENT TENURE : 36 INTEREST RATE : 18.99						STATUS : NA									
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/07/2025		END DATE : 01/08/2022		LAST PAYMENT :			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2025	000	000	000	000	000	000	000	-	-	-	-	-							
2024	000	000	000	000	000	000	000	000	000	000	000	000							
2023	000	000	000	000	000	000	000	000	000	000	000	000							
2022	-	-	-	-	-	-	-	000	000	XXX	000	000							

15. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 20/05/2022		DATE CLOSED : 02/03/2023		DATE REPORTED & CERTIFIED : 11/12/2023		INACTIVE	
ACCOUNT INFORMATION				AMOUNTS						STATUS									
TYPE : AUTO LOAN (PERSONAL) MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL				SANCTIONED AMOUNT : ₹ 69,000 CURRENT BALANCE : ₹ 0						STATUS : NA									
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/03/2023		END DATE : 01/02/2023		LAST PAYMENT :			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC							
2023	-	000	XXX	-	-	-	-	-	-	-	-	-							

Annexure 4 (h)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	05/02/2026	CREDIT CARD	₹ 15,000
NOT DISCLOSED	25/01/2026	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	22/12/2025	PERSONAL LOAN	₹ 1,50,000
NOT DISCLOSED	08/12/2025	PERSONAL LOAN	₹ 15,00,000
NOT DISCLOSED	03/12/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	02/12/2025	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	27/11/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	18/11/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	18/11/2025	PERSONAL LOAN	₹ 7,00,000
NOT DISCLOSED	17/11/2025	CONSUMER LOAN	₹ 15,00,000
NOT DISCLOSED	17/11/2025	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	15/11/2025	CONSUMER LOAN	₹ 20,00,000
NOT DISCLOSED	11/11/2025	PERSONAL LOAN	₹ 1,50,000
NOT DISCLOSED	06/11/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	05/11/2025	PERSONAL LOAN	₹ 1
NOT DISCLOSED	05/11/2025	PERSONAL LOAN	₹ 15,00,000
NOT DISCLOSED	07/07/2025	PERSONAL LOAN	₹ 35,00,000
NOT DISCLOSED	18/06/2025	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	05/06/2025	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	23/05/2025	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	16/05/2025	PERSONAL LOAN	₹ 35,00,000
NOT DISCLOSED	12/05/2025	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	10/05/2025	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	12/04/2025	PERSONAL LOAN	₹ 1,50,000
NOT DISCLOSED	29/03/2025	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	22/02/2025	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	28/12/2024	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	21/11/2024	PERSONAL LOAN	₹ 60,000
NOT DISCLOSED	18/11/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	14/11/2024	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	14/11/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	11/11/2024	BUSINESS LOAN - GENERAL	₹ 20,00,000
NOT DISCLOSED	06/11/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	04/10/2024	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	18/09/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	14/09/2024	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	05/09/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	30/08/2024	PERSONAL LOAN	₹ 19,00,000
NOT DISCLOSED	24/08/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	27/06/2024	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	19/06/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	08/06/2024	PERSONAL LOAN	₹ 19,88,500
NOT DISCLOSED	04/06/2024	PERSONAL LOAN	₹ 21,00,000

Annexure 4 (i)

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	15/05/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	29/04/2024	PERSONAL LOAN	₹ 6,00,000
NOT DISCLOSED	12/04/2024	PERSONAL LOAN	₹ 7,00,000
NOT DISCLOSED	04/04/2024	OTHERS	₹ 1,50,000
LICENCE CANCELLED ENTITIES	02/04/2024	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	29/02/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	28/02/2024	PERSONAL LOAN	₹ 1,90,000
NOT DISCLOSED	28/02/2024	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	28/02/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	28/02/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	27/02/2024	PERSONAL LOAN	₹ 20,40,000
NOT DISCLOSED	26/02/2024	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	22/02/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	19/02/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	09/02/2024	PERSONAL LOAN	₹ 21,60,000
NOT DISCLOSED	09/02/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	04/02/2024	PERSONAL LOAN	₹ 7,00,000
NOT DISCLOSED	27/01/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	05/01/2024	PERSONAL LOAN	₹ 30,55,000
NOT DISCLOSED	05/01/2024	PERSONAL LOAN	₹ 10,50,000
NOT DISCLOSED	05/01/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	04/01/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	04/01/2024	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	28/12/2023	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	28/12/2023	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	27/12/2023	PERSONAL LOAN	₹ 29,44,000
NOT DISCLOSED	21/12/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	20/12/2023	PERSONAL LOAN	₹ 10,00,000
NOT DISCLOSED	18/12/2023	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	07/12/2023	PERSONAL LOAN	₹ 22,42,000
NOT DISCLOSED	04/12/2023	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	04/12/2023	PERSONAL LOAN	₹ 15,00,000
NOT DISCLOSED	21/10/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	21/10/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	19/10/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	30/07/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	30/07/2023	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	22/06/2023	CREDIT CARD	₹ 15,000
NOT DISCLOSED	23/02/2023	PERSONAL LOAN	₹ 2,80,000
NOT DISCLOSED	10/02/2023	COMMERCIAL VEHICLE LOAN	₹ 1

Annexure 4 (j)

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

END OF REPORT ON SANDEEP SANDEEP SINGH KANWAR

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-3147	GQ-AMRSN-3147
Candidate Name:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Date Of Birth:	10-05-1995	10-05-1995
Father Name:	Satveer Singh	Satveer Singh
Address1:	Ward No 5 VPO Daulatpur Chowk , Tehsil Amb, Near Govt Middle School,Distt Una,Himachal Pradesh,177204	Ward No 5 VPO Daulatpur Chowk , Tehsil Amb, Near Govt Middle School,Distt Una,Himachal Pradesh,177204
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:	06-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-3147
NAME OF THE APPLICANT	Sandeep Singh Kanwar
FATHER NAME	Satveer Singh
DATE OF BIRTH	10-May-1995
ADDRESS OF THE APPLICANT	Ward No 5 VPO Daulatpur Chowk , Tehsil Amb, Near Govt Middle School, Distt Una, Himachal Pradesh, 177204
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	06-February-2026

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

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-3147	GQ-AMRSN-3147
Candidate Name:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Date Of Birth:	10-05-1995	10-05-1995
Father Name:	Satveer Singh	Satveer Singh
Address1:	Ward No 5 VPO Daulatpur Chowk , Tehsil Amb, Near Govt Middle School,Distt Una,Himachal Pradesh,177204	Ward No 5 VPO Daulatpur Chowk , Tehsil Amb, Near Govt Middle School,Distt Una,Himachal Pradesh,177204
Remarks:	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.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	06-02-2026	
Verification Status(Color Code):	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-3147
NAME OF THE APPLICANT	Sandeep Singh Kanwar
FATHER NAME	Satveer Singh
DATE OF BIRTH	10-May-1995
ADDRESS OF THE APPLICANT	Ward No 5 VPO Daulatpur Chowk , Tehsil Amb, Near Govt Middle School, Distt Una, Himachal Pradesh, 177204
NAME OF THE POLICE STATION AS PER ADDRESS	Dangoh Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	06-February-2026

EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



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

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Application Id:	GQ-AMRSN-3147	GQ-AMRSN-3147
Employee Id:	104190	104190
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:	04-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sandeep Singh Kanwar	Sandeep Singh Kanwar
DOB	10-05-1995	10-05-1995

Graduation		
Name of the Board / School	Himachal Pradesh University	Himachal Pradesh University
Course	B.Sc	B.Sc
Specialization / Major	PCM	PCM
Year of Passing	2015	2015
Gap Remarks: NA		

12th std		
Name of the Board / School	Himachal Pradesh Board of School Education	Himachal Pradesh Board of School Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2012	2012
Gap Remarks: NA		

10th Std		
Name of the Board / School	Himachal Pradesh Board of School Education	Himachal Pradesh Board of School Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2010	2010
Gap Remarks: NA		

Annexure 7 (b)

EMPLOYMENT - 1		
Name of the Employer	WNS Global Services	WNS Global Services
Full Name of the Employee	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Date of joining - From	16-10-2023	16-10-2023
Date of Relieving/Exit - To	03-11-2025	03-11-2025
Designation / Role	Assistant Manager	Assistant Manager
Gap Remarks: NA		

EMPLOYMENT - 2		
Name of the Employer	AML Rightsource India Private Limited	AML Rightsource India Private Limited
Full Name of the Employee	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Date of joining - From	06-06-2022	06-06-2022
Date of Relieving/Exit - To	04-10-2023	04-10-2023
Designation / Role	AA 2	AA 2
Gap Remarks: NA		

EMPLOYMENT - 3		
Name of the Employer	GENPACT INDIA PRIVATE LIMITED	GENPACT INDIA PRIVATE LIMITED
Full Name of the Employee	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Date of joining - From	12-02-2021	12-02-2021
Date of Relieving/Exit - To	31-05-2022	31-05-2022
Designation / Role	Process Associate	Process Associate
<p>during this gap period. During this gap period candidate was professionally engaged in wrestling and coaching. However, due to a knee fracture, candidate had to discontinue active involvement in the sport and subsequently decided to shift career path into candidate current field. Since beginning candidate professional journey in 2021, have maintained continuous employment without any gaps and provided the relevant proofs, Hence this gap period is considered as Green.</p>		

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	DBZPK9823E	DBZPK9823E
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:	10-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

DBZPK9823E

नाम / Name
SANDEEP SINGH KANWAR

पिता का नाम / Father's Name
SATVEER SINGH

जन्म की तारीख /
Date of Birth
05/10/1995

12122022

PAN Application Digitally Signed, Card Not
Valid unless Physically Signed



Annexure 8 (b)



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PAN / TAN
DBZPK9823E

Name
SXXXXXP SXXXXH KXXXXR

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CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
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:	06-02-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Sandeep Singh Kanwar		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-3147		
Current Group	World-Check		
Gender	Male	Date of Birth	10 May 1995
Last Screened	06 Feb 2026 13:05	Case Created	06 Feb 2026 13:05
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name Sandeep Singh Kanwar
 Date Printed 06-02-2026, 13:07
 Printed By database check
 Group World-Check



Annexure 9 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
06 Feb 2026 13:05	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
06 Feb 2026 13:05	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

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Name Sandeep Singh Kanwar
Date Printed 06-02-2026, 13:07
Printed By database check
Group World-Check



Annexure 9 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 9 (d)

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

Annexure 9 (e)

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

Annexure 9 (f)

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

Annexure E

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

Annexure 9 (g)

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

Annexure 9 (h)

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

Annexure 9 (i)

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

Annexure 9 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sandeep Singh Kanwar	Sandeep Singh Kanwar
Application Id:	GQ-AMRSN-3147	GQ-AMRSN-3147
UAN No:	101667333725	101667333725
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

UAN Details Report

UAN 101667333725
NAME SANDEEP SINGH KANWAR
FATHER'S NAME SATVEER SINGH

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	THTHA00430370000524937	WNS GLOBAL SERVICES PVT. LTD.	16-Oct-2023	03-Nov-2025
2	PYBOM24182510000010331	AML RIGHTSOURCE INDIA PRIVATE LIMITED	06-Jun-2022	04-Oct-2023
3	PYKRP00450530000088243	GENPACT INDIA PRIVATE LIMITED	12-Feb-2021	31-May-2022

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

