

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Riya Singh	<b>Client Name</b>	AML Rightsource India Pvt Ltd - AMRSN 2025
<b>Application ID</b>	GQ-AMRSN-644	<b>Report Status</b>	Closed
<b>Date of Birth</b>	NA	<b>Application Received</b>	04-04-2025
<b>Candidate Employee ID</b>	112482	<b>Insuff Cleared/Reopened</b>	04-04-2025
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	22-07-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

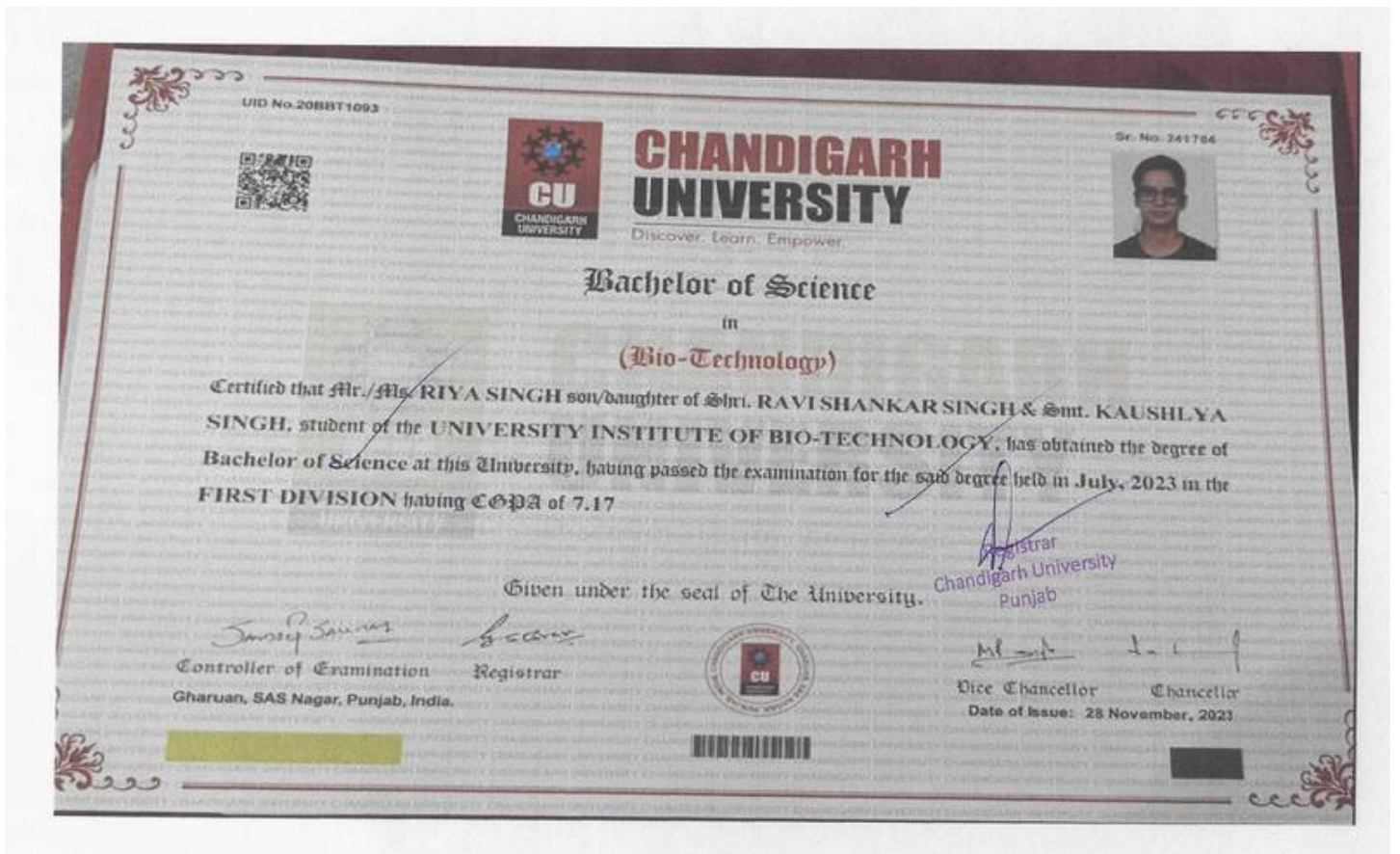
REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Registrar	26-05-2025	<b>GREEN</b>
POLICE VERIFICATION	Dipak Agarwal - Police Constable	07-07-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	UIDAI - Aadhaar	30-06-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	28-06-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	30-06-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal-Advocate	28-06-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	22-07-2025	<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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GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Chandigarh University	Chandigarh University
Name Of The Candidate:	Riya Singh	Riya Singh
Enroll No:	20BBT1093	20BBT1093
Degree:	Bachelor of Science	Bachelor of Science
Major:	Bio-Technology	Bio-Technology
Month And Year Of Passing:	July 2023	July 2023
Certification Issued Date:	2023-11	2023-11
SI No:	241784	241784
Remarks:	The following applicant details were verified by Registrar - Chandigarh University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	26-05-2025	
Verification Status(Color Code):	GREEN	

## Annexure 1 (a)



POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-644	GQ-AMRSN-644
Candidate Name:	Riya Singh	Riya Singh
Date Of Birth:	06-10-2001	06-10-2001
Father Name:	Ravi Shankar Singh	Ravi Shankar Singh
Address1:	D/O Ravi Shankar Singh, Dhawriasath, Kopaganj,Mau, Uttar Pradesh - 275305	D/O Ravi Shankar Singh, Dhawriasath, Kopaganj,Mau, Uttar Pradesh - 275305
Remarks:	The following applicant details are verbally verified by Mr. Dipak Agarwal (Police Constable), 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:	Dipak Agarwal - Police Constable	
Report Verified Date:	07-07-2025	
Verification Status(Color Code):	GREEN	

## Annexure 2 (a)

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

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-644
NAME OF THE APPLICANT	Riya Singh
FATHER NAME	Ravi Shankar Singh
DATE OF BIRTH	06-October-2001
ADDRESS OF THE APPLICANT	D/O Ravi Shankar Singh, Dhawriasath, Kopaganj, Mau, Uttar Pradesh - 275305
NAME OF THE POLICE STATION	Kopaganj Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	09454-403964
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	07-July-2025
VERIFIER NAME AND DESIGNATION	Mr. Dipak Agarwal, Constable

### EXECUTIVE SUMMARY

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

### CONCLUSION:

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

### LAWYERS'S COMMENT:

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

### DISCLAIMER:

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

Yours Truly



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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	655500844900	655500844900
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	UIDAI - Aadhaar
Remarks:	The following applicant details were verified through unique identification authority of India, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	UIDAI - Aadhaar	
Report Verified Date:	30-06-2025	
Verification Status(Color Code):	GREEN	



Annexure 3 (a)

 भारत सरकार  
Government of India

 आधार

Issue Date: 06/11/2015



रिया सिंह  
Riya Singh  
जन्म तिथि / DOB : 06/10/2001  
महिला / FEMALE



  
6555 0084 4900




**6555 0084 4900**

मेरा आधार, मेरी पहचान


## Annexure 3 (b)



Unique Identification Authority of India

 myAadhaar English

Dashboard > Check Aadhaar Validity



655500844900 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	FEMALE
State	Uttar Pradesh
Mobile	*****528



CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Riya Singh	Riya Singh
Pan Number:	MPBPS1700R	MPBPS1700R
CIBIL Transunion Score:	Not Applicable	776
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	28-06-2025	
Verification Status(Color Code):	GREEN	

## Annexure 4 (a)

REPORT DATE & TIME : 28/06/2025 (22:01:14)

CONTROL NUMBER : 9264870623



### CONSUMER CIR

MEMBER ID : BN05034031

REFERENCE NUMBER : 333

#### CONSUMER INFORMATION

CONSUMER NAME	: Riya Singh	PAN	: MPBPs1700R
DOB	: 06/10/2001	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: delhi, delhi, DELHI - 110065		

#### CIBIL TRANSUNION SCORE(S)

**CREDITVISION®  
Score**

Ranges from:  
300 (High risk) to 900 (Low risk)



##### SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Recent High Balance Build On Bankcard Trades
3. High Balance Build-Up On Revolving Trades

#### CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 9	High Cr/Sanc. Amt	: ₹81,440	Recent	: 07/04/2025
Zero balance	: 7	Current	: ₹45,195	Oldest	: 09/10/2021
Overdue	: 0	Overdue	: ₹0		

#### ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
7	05/04/2025	0	2	4

#### CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

### CONSUMER DETAILS

#### CONSUMER INFORMATION

CONSUMER NAME : Ms RIYA SINGH      D.O.B : 06/10/2001      GENDER : Female      CREDITVISION® SCORE : 776

#### IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	MPBPs1700R	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	40082536869714	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

## Annexure 4 (b)

### TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Office Phone	06392806010	-
Not Classified	916392806010	-
Mobile Phone	916392806010	-
Mobile Phone	7007847751	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

### EMAIL CONTACT(S)

REYA666666@No@MAIL.COM
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### CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
AML RIGHTSOURCE 4TH FLR NOVUS TOWER, PLOT 18 PHASE 4 HARUTI UDYOG SEC18, GURGAON HARYANA INDIA, 122015, HARYANA - 122015	Not Categorized	-	30/04/2025
09 KHANNA BUILDING NEAR TRIKON, PARK BER SARAI NEW DELHI, NEW DELHI DELHI INDIA, 110016, DELHI - 110016	Not Categorized	-	30/04/2025
D/O: RAVI SHANKAR SINGH, DHAWRIASATH, MAU, MAU, 7250 UTTAR PRADESH, UTTAR PRADESH - 275305	Residence	-	30/04/2024
D/O: RAVI SHANKAR SINGH DHAWRIASATH, KOPAGANJ MANDIR, UTTAR PRADESH - 275305	Permanent	-	31/12/2023

(e) - ADDRESSES REPORTED FROM ENQUIRY

### EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Credit Card (31/05/2025)	Others	₹ 3,60,000	Net Income	Annual

## Annexure 4 (c)

### CONSUMER ACCOUNT DETAILS

#### 1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 07/04/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Credit Card	CREDIT LIMIT : ₹ 1,00,000		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME	: NOT DISCLOSED	CASH LIMIT : ₹ 20,000										
ACCOUNT NUMBER	: Not Disclosed	CURRENT BALANCE : ₹ 0										
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/04/2025		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	000	000	000	-	-	-	-	-	-

#### 2. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 06/07/2024   DATE CLOSED : 31/10/2024   DATE REPORTED & CERTIFIED : 31/10/2024			INACTIVE	
ACCOUNT				AMOUNTS						STATUS				
TYPE : Personal Loan				SANCTIONED AMOUNT : ₹ 7,344		PAYMENT FREQUENCY : Monthly				NA				
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER : Not Disclosed														
OWNERSHIP : INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/10/2024			END DATE : 01/07/2024		LAST PAYMENT : 30/09/2024					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2024	-	-	-	-	-	-	000	000	000	000	-	-		

#### 3. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 09/06/2023		DATE CLOSED : 31/01/2025		DATE REPORTED & CERTIFIED : 31/01/2025		INACTIVE		
ACCOUNT		AMOUNTS						STATUS				
TYPE	: Personal Loan	SANCTIONED AMOUNT : ₹ 5,107						NA				
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER	: Not Disclosed											
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/01/2025		END DATE : 01/06/2023		LAST PAYMENT : 29/01/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	-	-	-	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	000	XXX	000	000	000	000	000

#### 4. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 14/03/2023	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/06/2025	ACTIVE	
ACCOUNT		AMOUNTS			STATUS	
TYPE	: Credit Card	CREDIT LIMIT	: ₹ 15,000	REPAYMENT TENURE	: 6	NA
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT	: ₹ 13,129			
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT	: ₹ 4,500			

## Annexure 4 (d)

ACCOUNT				AMOUNTS													
OWNERSHIP : INDIVIDUAL				CURRENT BALANCE : ₹ 13,129													
				ACTUAL PAYMENT : ₹ 2,788													
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/06/2025		END DATE : 01/03/2023		LAST PAYMENT : 10/06/2025	
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	000					
2023	-	-	000	000	000	000	000	000	000	000	000	000					

### 5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 11/01/2023		DATE CLOSED : 26/04/2024		DATE REPORTED & CERTIFIED : 30/04/2024		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE : Credit Card		CREDIT LIMIT : ₹ 28,000		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME : NOT DISCLOSED		CASH LIMIT : ₹ 5,600										
ACCOUNT NUMBER : Not Disclosed		CURRENT BALANCE : ₹ 0										
OWNERSHIP : INDIVIDUAL												
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/04/2024		END DATE : 01/01/2023		LAST PAYMENT :				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2024	000	000	000	000	-	-	-	-	-	-	-	-
2023	000	000	000	000	000	000	000	000	000	000	000	000

### 6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 25/07/2022		DATE CLOSED : 30/11/2023		DATE REPORTED & CERTIFIED : 31/05/2024		INACTIVE										
ACCOUNT		AMOUNTS						STATUS										
TYPE : Short Term Personal Loan		SANCTIONED AMOUNT : ₹ 9,000						NA										
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 0																
ACCOUNT NUMBER : Not Disclosed																		
OWNERSHIP : INDIVIDUAL																		
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/05/2024		END DATE : 01/09/2022		LAST PAYMENT : 30/11/2023	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC						
2024	000	000	000	000	000	-	-	-	-	-	-	-						
2023	000	000	000	000	000	000	000	000	000	000	000	000						
2022	-	-	-	-	-	-	-	-	000	000	000	000						

### 7. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 16/06/2022		DATE CLOSED :		DATE REPORTED & CERTIFIED : 15/06/2025		ACTIVE	
ACCOUNT		AMOUNTS					STATUS		
TYPE : Personal Loan		SANCTIONED AMOUNT : ₹ 46,860		PAYMENT FREQUENCY : Monthly		NA			
MEMBER NAME : NOT DISCLOSED		CURRENT BALANCE : ₹ 32,066							
ACCOUNT NUMBER : Not Disclosed									
OWNERSHIP : INDIVIDUAL									



## Annexure 4 (e)

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/06/2025   END DATE : 01/07/2022   LAST PAYMENT : 04/06/2025												
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	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	000	000	000	000	000	000

### 8. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 09/10/2021   DATE CLOSED :   DATE REPORTED & CERTIFIED : 15/06/2025													ACTIVE																									
ACCOUNT													AMOUNTS													STATUS																									
TYPE : Consumer Loan													SANCTIONED AMOUNT : ₹ 1,600													PAYMENT FREQUENCY : Monthly													NA												
MEMBER NAME : NOT DISCLOSED													CURRENT BALANCE : ₹ 0													EMI : ₹ 502																									
ACCOUNT NUMBER : Not Disclosed																																																			
OWNERSHIP : INDIVIDUAL																																																			
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/06/2025   END DATE : 01/07/2022   LAST PAYMENT : 07/08/2022																																						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC																										
2025	000	000	000	000	000	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	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	2023	000	000	000	000	000	000	000	000	000	000	000	000																										
2022	-	-	-	-	-	-	XXX	000	000	000	000	000	2022	-	-	-	-	-	-	XXX	000	000	000	000	000																										

### 9. ACCOUNT

ACCOUNT INFORMATION													DATE OPENED : 09/10/2021	DATE CLOSED :	DATE REPORTED & CERTIFIED : 15/06/2025	ACTIVE
ACCOUNT				AMOUNTS								STATUS				
TYPE : Consumer Loan				SANCTIONED AMOUNT : ₹ 400				PAYMENT FREQUENCY : Monthly				NA				
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0				EMI : ₹ 126								
ACCOUNT NUMBER : Not Disclosed																
OWNERSHIP : INDIVIDUAL																
DAYS PAST DUE/ASSET CLASSIFICATION													START DATE : 01/06/2025	END DATE : 01/07/2022	LAST PAYMENT : 07/08/2022	
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	000				
2023	000	000	000	000	000	000	000	000	000	000	000	000				
2022	-	-	-	-	-	-	000	000	000	000	000	000				



Annexure 4 (f)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	05/04/2025	Credit Card	₹ 15,000
NOT DISCLOSED	07/08/2024	Credit Card	₹ 1,00,000
NOT DISCLOSED	29/10/2023	Credit Card	₹ 1,000
NOT DISCLOSED	24/10/2023	Credit Card	₹ 1,000
NOT DISCLOSED	12/10/2023	Credit Card	₹ 1,000
NOT DISCLOSED	10/07/2023	Credit Card	₹ 1,000
NOT DISCLOSED	12/03/2023	Credit Card	₹ 10,000

## Annexure 4 (g)

### 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 MS RIYA SINGH

#### DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Riya Singh	Riya Singh
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:	30-06-2025	
Verification Status(Color Code):	GREEN	

## LSEG World-Check One CASE REPORT

Confidential

Name	Riya Singh		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSN-644		
Current Group	World Check		
Gender	Female	Date of Birth	06 Oct 2001
Last Screened	30 Jun 2025 05:12	Case Created	30 Jun 2025 05:12
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

### KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name  
Date Printed  
Printed By  
Group

Riya Singh  
30-06-2025, 05:13  
Hemender Kumar  
World Check



## Annexure 5 (b)

### AUDIT

Date	Actioned By	Action	Notes	Source
30 Jun 2025 05:12	Hemender Kumar	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
30 Jun 2025 05:12	Hemender Kumar	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

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Name  
Date Printed  
Printed By  
Group

Riya Singh  
30-06-2025, 05:13  
Hemender Kumar  
World Check



## Annexure 5 (c)

### Annexure A

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

### Annexure B

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

### Annexure C

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

### Annexure D

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



## Annexure 5 (d)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
<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 5 (e)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
<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 5 (f)

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

## Annexure E

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

## Annexure 5 (g)

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

## Annexure 5 (h)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
<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 5 (i)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (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 5 (j)

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

## Annexure F

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

## Annexure G

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

## Annexure H

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

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-644	GQ-AMRSN-644
Candidate Name:	Riya Singh	Riya Singh
Date Of Birth:	06-10-2001	06-10-2001
Father Name:	Ravi Shankar Singh	Ravi Shankar Singh
Address1:	D/O Ravi Shankar Singh, Dhawriasath, Kopaganj,Mau, Uttar Pradesh - 275305	D/O Ravi Shankar Singh, Dhawriasath, Kopaganj,Mau, Uttar Pradesh - 275305
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	28-06-2025	
Verification Status(Color Code):	GREEN	

## Annexure 6 (a)

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

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-644
NAME OF THE APPLICANT	Riya Singh
FATHER NAME	Ravi Shankar Singh
DATE OF BIRTH	06-October-2001
ADDRESS OF THE APPLICANT	D/O Ravi Shankar Singh, Dhawriasath, Kopaganj, Mau, Uttar Pradesh - 275305
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	28-June-2025

### EXECUTIVE SUMMARY

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

### CONCLUSION:

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

### LAWYERS'S COMMENT:

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

### DISCLAIMER:

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

Yours Truly



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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Riya Singh	Riya Singh
Application Id:	GQ-AMRSN-644	GQ-AMRSN-644
Employee Id:	112482	112482
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for a period of 2 years between UG & employment. However, the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	22-07-2025	
Verification Status(Color Code):	GREEN	

## Annexure 7 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Riya Singh	Riya Singh
DOB	06-10-01	06-10-01

#### Graduation

Name of the Board / School	Chandigarh University	Chandigarh University
Course	B.Sc	B.Sc
Specialization / Major	Biotechnology	Biotechnology
Year of Passing	2023	2023

**Gap Remarks: A gap of 2 years identified between UG (2023) & AML (2025). During this period, Candidate was pursuing her MBA programme, (Distance learning from Chandigarh University) and completed it in June 2025. Hence considering the gap period as Green.**

#### 12th

Name of the Board / School	Central Board Of Secondary Education	Central Board Of Secondary Education
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2019	2019

#### 10TH STANDARD

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	2017	2017

### 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**

