

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Mohit Kumar Kardam	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-1381	Report Status	Closed
Date of Birth	13 Jun 1997	Application Received	30-03-2026
Candidate Employee ID	117926	Insuff Cleared/Reopened	NA
Report Type	STOPCHECK	Final Report Date	23-04-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	ORANGE

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
GRADUATION	Registrar	10-04-2026	GREEN
LATEST EMPLOYMENT 1	Human Resource	01-04-2026	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	30-03-2026	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	30-03-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	30-03-2026	GREEN
GAP CHECK	Resume & Supported Documents	10-04-2026	ORANGE
CREDIT/CIBIL CHECK	Transunion CIBIL	30-03-2026	GREEN
UAN/ITR/Form 26AS	PF PORTAL	30-03-2026	COMPLETED
NATIONAL IDENTITY 1	UIDAI - Aadhaar	04-04-2026	GREEN

End of summary report

Legend:	■ -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:	Guru Gobind Singh Indraprastha University	Guru Gobind Singh Indraprastha University
Name Of The Candidate:	Mohit Kumar Kardam	Mohit Kumar Kardam
Enroll No:	11617703817	11617703817
Degree:	Bachelor Of Arts	Bachelor Of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2023	2023
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Registrar of Guru Gobind Singh Indraprastha University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Registrar	
Report Verified Date:	10-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Sl. No. IPU/CONV-XVI/038000762

Enrollment No. :11817703817

गुरु गोबिन्द सिंह इन्द्रप्रस्थ विश्वविद्यालय



इटीग्रेटेड (बैचलर ऑफ आर्ट्स) – (बैचलर ऑफ लॉ)

प्रमाणित किया जाता है कि मोहित कुमार कर्दम सुपुत्र/सुपुत्री खुशपाल सिंह विद्यार्थी विवेकानंद इंस्टीट्यूट ऑफ प्रोफेशनल स्टडीज-टेक्निकल कैंपस को इस विश्वविद्यालय द्वारा जुलाई, 2023 में आयोजित सत्सन्धी परीक्षा प्रथम श्रेणी में उत्तीर्ण कर लेने के उपरान्त इटीग्रेटेड (बैचलर ऑफ आर्ट्स) – (बैचलर ऑफ लॉ) की उपाधि प्रदान की गई।

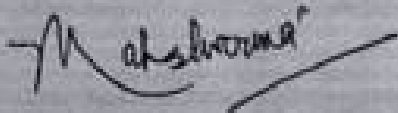


Guru Gobind Singh Indraprastha University

Integrated (Bachelor of Arts) - (Bachelor of Law)

This is to certify that Mohit Kumar Kardam Son / Daughter of Khushpal Singh a student of Vivekananda Institute of Professional Studies - Technical Campus is hereby awarded the degree of Integrated (Bachelor of Arts) - (Bachelor of Law) on his/her having passed the Examination for the said degree in July, 2023 in the **First Division**.


Additional D. Registrar
G.G.S. Indraprastha University

विवेकानंद विश्वविद्यालय के मुद्रांकन द्वारा प्रमाणित
Given under the Seal of the University






(Prof. Gulshan Kumar)
Controller of Examinations

(Prof. (Dr.) Mahesh Verma)
Vice Chancellor



Date of Convocation : 05.03.2024
दिल्ली (भारत)/Delhi (India)



LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	FREED India Private Limited (Kavach Financial Services Private Limited)	FREED India Private Limited (Kavach Financial Services Private Limited)
Name Of The Candidate:	Mohit Kumar Kardam	Mohit Kumar Kardam
Emp Code:	KFS0606	KFS0606
From:	01-04-2025	01-04-2025
To:	16-07-2025	16-07-2025
Designation:	Associate - Legal	Associate - Legal
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Provided	Not Provided
Remarks:	Screen-shot of the Email confirmation received from Human Resource of FREED India Private Limited (Kavach Financial Services Private Limited), found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Human Resource	
Report Verified Date:	01-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

From: Maya Roy <maya.roy@freed.care>

Sent: 1 April 2026 05:04 PM

To: verifyemployment@goldquestglobal.in

Cc: Karishma Arora <karishma.arora@freed.care>; FREED Human Resources <hr@freed.care>

Subject: Re: Requesting for Ex-Employment Verification for candidate Mohit Kumar Kardam - GQ-AMRSNVJ-1381

Hi Parimala,

Please find attached the reference check for Mohit Kumar Kardam for your reference

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	FREED India Private Limited (Kavach Financial Services Private Limited)	FREED India Private Limited
Candidate Name	Mohit Kumar Kardam	Mohit Kumar Kardam
Employee Code/ID/No	KFS0606	KFS0606
From (Date of Joining)	1-Apr-25	1-Apr-25
To (Date of Exit/Relieving)	16-Jul-25	16-Jul-25
Designation (At the time of leaving the company):	Associate - Legal	Associate - Legal
Salary/CTC:	Please Provide	3,55,000 LPA
Was this position: Permanent/Temporary/Contractual	Please Provide	Permanent
Supervisor's Name	Please Provide	Rashi Diwan
Reason for Leaving	Please Provide	Voluntary Exit
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes

Annexure 2 (b)

Reason for Leaving	Please Provide (Please fill in the relevant information)	Voluntary Exit
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	Yes
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	Yes
Kindly confirm attached Relieving letter /document is authenticate?	Yes	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)		
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	No	
DATA – BREACH of any kind	No	
Any Important Point Apart from the Above if relevant in making right hiring decision, please lets us know:		
Verified By (Name, Contact Number & Designation)	Human Resource	

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1381	GQ-AMRSNVJ-1381
Candidate Name:	Mohit Kumar Kardam	Mohit Kumar Kardam
Date Of Birth:	13-06-1997	13-06-1997
Father Name:	SH. KHUSHPAL SINGH	SH. KHUSHPAL SINGH
Address1:	No 74/3, Siddharth Nagar, Ashram Jungpura South Delhi, Delhi - 110014	No 74/3, Siddharth Nagar, Ashram Jungpura South Delhi, Delhi - 110014
Remarks:	The following applicant s details have been verbally verified, and the notary report has been duly stamped and signed by Palav Agarwal (Advocate), with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	30-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1381
NAME OF THE APPLICANT	Mohit Kumar Kardam
FATHER NAME	Khushpal Singh
DATE OF BIRTH	13-June-1997
ADDRESS OF THE APPLICANT	No 74/3, Siddharth Nagar, Ashram Jungpura South Delhi, Delhi - 110014
NAME OF THE POLICE STATION AS PER ADDRESS	Sunlight Colony Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	30-March-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.


LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-1381	GQ-AMRSNVJ-1381
Candidate Name:	Mohit Kumar Kardam	Mohit Kumar Kardam
Date Of Birth:	13-06-1997	13-06-1997
Father Name:	SH. KHUSHPAL SINGH	SH. KHUSHPAL SINGH
Address1:	No 74/3, Siddharth Nagar, Ashram Jungpura South Delhi, Delhi - 110014	No 74/3, Siddharth Nagar, Ashram Jungpura South Delhi, Delhi - 110014
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:	30-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-1381
NAME OF THE APPLICANT	Mohit Kumar Kardam
FATHER NAME	Khushpal Singh
DATE OF BIRTH	13-June-1997
ADDRESS OF THE APPLICANT	No 74/3, Siddharth Nagar, Ashram Jungpura South Delhi, Delhi - 110014
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	30-March-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.

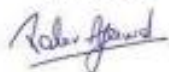
LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Mohit Kumar Kardam	Mohit Kumar Kardam
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:	30-03-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Mohit Kumar Kardam		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-AMRSHVJ-1381		
Current Group	World-Check		
Gender	Male	Date of Birth	13 Jun 1987
Last Screened	30 Mar 2026 12:41	Case Created	30 Mar 2026 12:41
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

Mohit Kumar Kardam
30-Mar-2026, 12:41
Database Check
World-Check



Annexure 5 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
30 Mar 2026 12:41	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
30 Mar 2026 12:41	database check	New Case added		Desktop Batch

NOTES

All screenshots in this report are in UTC and may be in accordance with the local time zone of the application.

Legal Notice

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

Name : Mohit Kumar Kulkarni
Date Printed : 30-03-2026, 12:44
Printed By :
Group : Wood-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
US & Canada – Most Wanted Lists	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

Annexure 5 (d)

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

Annexure 5 (e)

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

Annexure 5 (f)

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

Annexure E

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

Annexure 5 (g)

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

Annexure 5 (h)

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

Annexure 5 (i)

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

Annexure 5 (k)

AUDIT

Date	Actioned By	Action	Notes	Source
17 Mar 2026 06:23	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
17 Mar 2026 06:23	database check	New Case added		Desktop Batch

NOTES

All timestamps in this report are in UTC and may be in variance with the local time shown on the application.

Legal Notice

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

Name
Date Printed
Printed By
Group

Print Checked
17-03-2026, 06:24
Database check
World-Check



GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Mohit Kumar Kardam	Mohit Kumar Kardam
Application Id:	GQ-AMRSNVJ-1381	GQ-AMRSNVJ-1381
Employee Id:	117926	117926
Remarks:	Gap Remarks:A Gap of 6 months identified between UG(07-2023) & Experts Doctors(01-2024). Emp docs of Experts Doctors Shield Consultants not provided.As we are unable to get the gap validated, hence closing the case as Orange.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	10-04-2026	
Verification Status(Color Code):	ORANGE	

Annexure 6 (a)

GAP VALIDATION		
PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Mohit Kumar Kardam	Mohit Kumar Kardam
DOB	6/13/1997	6/13/1997
Graduation		
Name of the Board / School	Guru Gobind Singh Indraprastha University	Guru Gobind Singh Indraprastha University
Course	B.A LLB	B.A LLB
Specialization / Major	Legal Studies	Legal Studies
Year of Passing	2023	2023
<p>Gap Remarks:A Gap of 6 months identified between UG(07-2023) & Experts Doctors(01-2024). Emp docs of Experts Doctors Shield Consultants not provided.As we are unable to get the gap validated, hence closing the case as Orange.</p>		
12th std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2016	2016
<p>Gap Remarks: A Gap of 1 year identified between 12th std(05-2016) & UG(05-2017).Since the gap (2016-2017) identified is beyond the preview of Gap check (7 Years) hence will close it as Green.</p>		

Annexure 6 (b)

10th Std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2013	2013
Gap Remarks: A Gap identified between 10th std(2013) & 12th std(2016).Since the gap (2013-2016) identified is beyond the preview of Gap check (7 Years) hence will close it as Green.		

EMPLOYMENT - 1		
Name of the Employer	FREED	FREED
Full Name of the Employee	Mohit Kumar Kardam	Mohit Kumar Kardam
Date of joining - From	4/1/2025	4/1/2025
Date of Relieving/Exit - To	7/16/2025	7/16/2025
Designation / Role	Legal Associate	Legal Associate
Gap Remarks: A Gap of 8 months identified between FREED(07-2025) & AML(03-2026).As we are unable to get the gap validated, hence closing the case as Orange.		

Annexure 6 (c)

EMPLOYMENT - 1		
Name of the Employer	FREED	FREED
Full Name of the Employee	Mohit Kumar Kardam	Mohit Kumar Kardam
Date of joining - From	4/1/2025	4/1/2025
Date of Relieving/Exit - To	7/16/2025	7/16/2025
Designation / Role	Legal Associate	Legal Associate
Gap Remarks: A Gap of 8 months identified between FREED(07-2025) & AML(03-2026). As we are unable to get the gap validated, hence closing the case as Orange.		

EMPLOYMENT - 2		
Name of the Employer	Experts Doctors Shield Consultants	Experts Doctors Shield Consultants
Full Name of the Employee	Mohit Kumar Kardam	Mohit Kumar Kardam
Date of joining - From	Jan-24	Jan-24
Date of Relieving/Exit - To	May-24	May-24
Designation / Role	Legal Assistant	Legal Assistant
Gap Remarks: A Gap of 1 year identified between Experts Doctors(05-2024) & FREED(04-2025). Through UAN initiation found below emp details not mentioned in BGV & Resume, i) GRAVITY FACILITY MANAGEMENT SOLUTIONS PRIVATE LIMITED(01-Sep-2024 To date not provided). As we are unable to get the gap validated, hence closing the case as Orange.		

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Mohit Kumar Kardam	Mohit Kumar Kardam
Pan Number:	ESMPK6393G	ESMPK6393G
CIBIL Transunion Score:	Not Applicable	740
Scoring Factors:	Not Applicable	Not Applicable
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:	30-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

30/06, 9:52 PM

CIBIL | Consumer CIR

REPORT DATE & TIME: 30/03/2026 (21:36:51)

CONTROL NUMBER: 1076P143825



CONSUMER CIR

MEMBER ID : B500115009_SHYD21495

REFERENCE NUMBER : 11

CONSUMER INFORMATION

CONSUMER NAME	Mohit Kumar Karam	PAN	ESHPK6393G
DOB	13/06/1997	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

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



CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 1	High Cr/Sanc. Amt	: ₹4,000	Recent	: 19/07/2022
Zero balance	: 1	Current	: ₹0	Oldest	: 19/07/2022
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	HIST RECDT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
9	01/07/2025	0	1	4

Annexure 7 (b)

02/06/2024 09:02 PM

CR&I Consumer CR

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	IS REPORTED BY INDUSTRY
Mobile/Phone	9845532000	-

NO TELEPHONE REPORTED FROM INDUSTRY

EMAIL CONTACT(S)

No Email Address Available

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CITY/TOWN	STATE/STATE CODE	ZIP CODE
F-13,INDOOR-TIBHARTHI/ASTI DELHI, DELHI - 110030	Permanent	-	110030

NO ADDRESS REPORTED FROM INDUSTRY

EMPLOYMENT INFORMATION

No Employment Information Available

CONSUMER ACCOUNT DETAILS

I. ACCOUNT

ACCOUNT INFORMATION		ISSUE DATE: 09/01/2023	LAST UPDATE: 01/05/2023	LAST REPORTED UPDATE: 01/05/2023	STATUS								
ACCOUNT		Amount		STATUS									
TYPE	SHORT TERM PERSONAL LOAN	ISSUE AMOUNT	₹ 1,00,000	PAID									
ACCOUNT NAME	HOT 000000000	UNPAID AMOUNT	₹ 0										
ACCOUNT NUMBER	Not Disclosed												
ACCOUNT TYPE	INDIVIDUAL												
MONTHLY PAYMENT CLASSIFICATION													
	YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	000	000	000	000	000	000	000	000	000	000	000	000	000
2022	000	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	000	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

ENQUIRY DATE	ENQUIRY TYPE	ENQUIRY CATEGORY	ENQUIRY AMOUNT
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 50,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 1,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 1,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 50,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 1,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 50,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 1,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 1,000
01/01/2023	CREDIT CARD	CREDIT CARD	₹ 1,000

Annexure 7 (c)

GLOSSARY

CRB DATA GLOSSARY		
REPORT FIELDS	CRB ITEM CODE	DESCRIPTION
Report name	-	Consumer CR
Consumer Details	a	Enrolled through Enquiry
Identifiers(s)	ID Types	System Tax ID Number (STIN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s)	Telephone Types	Latest if Telephone details reported Mobile phone Home Phone Office phone Not Classified
Email Contact(s)	-	Latest if email reported
Employment Information(s)	Designation Codes	Latest Employment detail reported Retired Self Employed/Professional Self Employed Others
Address(es)	Address Category	Latest if 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 debit/credit Date Closed: Date of account closure Date reported if Classified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account
Consumer Account Details	Day Post Disbursement Classification	Start Date: Beginning of the payment history End Date: End of the payment history OD: Payment is made on the due date OD-90: Payment is missed by number of days from the due date OTD: Payments being made within 90 days SPS: Special account created for reporting Standard Accounts meeting toward Sub-Standard SBS: Payments being made after 90 days DRT: The account has repaid Sub-Standard for 12 months LSE: The account where a loss has been identified and a repays unavailability NCR: Data not reported by Institution
Consumer Account Details	Information under dispute	Consumer has raised a dispute request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details	Not Disputed	Enquiry made with other Members

END OF REPORT ON CRB DATA

DISCLAIMER

All information contained in this credit report has been provided by Financial CRB Limited (FCRBL) based on information provided submitted by its reporting members (Members), as part of periodic data submissions and therefore are required to ensure accuracy, completeness and validity of the information submitted. This credit report is generated using the proprietary search and match logic of FC RBL. FC RBL uses its best efforts to ensure accuracy, completeness and validity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to FC RBL. The use of this report is governed by the relevant conditions of the Operating Rules for FC RBL and its Members.

A joint initiative with credit service providers to ensure credit information flows across credit agencies and banks

Transacted: CRBL (CR) - 67150949000991218029

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Mohit Kumar Kardam	Mohit Kumar Kardam
Application Id:	GQ-AMRSNVJ-1381	GQ-AMRSNVJ-1381
UAN No:	101945132439	101945132439
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:	30-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN 101945132439
NAME MOHIT KUMAR KARDAM
FATHER'S NAME KHUSHPAL SINGH

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	GNGGN21014920000010552	KAVACH FINANCIAL SERVICES PRIVATE LIMITED	01-Apr-2025	16-Jul-2025
2	DSNHP20973460000014541	GRAVITY FACILITY MANAGEMENT SOLUTIONS PRIVATE LIMITED	01-Sep-2024	NA
3	DSNHP003202600000026169	MAS CALLNET INDIA PRIVATE LIMITED	15-Apr-2023	19-Apr-2023

Generated on 30-03-2026 22:02:14 Report Runtime 2026-03-30 22:02:01

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Aadhaar Card	Aadhaar Card
Identity Number:	803367139866	803367139866
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:	04-04-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)



Unique Identification Authority of India



myAadhaar English

Dashboard > Check Aadhaar Validity



803367139866 Exists

Aadhaar Verification Completed

Age Band	20-30 years
Gender	MALE
State	Delhi
Mobile	*****375

Annexure 9 (b)



भारत सरकार
GOVERNMENT OF INDIA



मोहित कुमार कर्दम
Mohit Kumar Kardam
जन्म तिथि/ DOB: 13/06/1997
पुरुष / MALE



8033 6713 9866

मेरा आधार, मेरी पहचान

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

