

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Shruti Mishra	Client Name	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-561	Report Status	Closed
Date of Birth	16 Aug 1990	Application Received	08-01-2026
Candidate Employee ID	116962	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	10-03-2026
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Priti Bhosale-Human Resources	12-01-2026	GREEN
POST GRADUATION	Banglore University	23-01-2026	GREEN
LATEST EMPLOYMENT 1	HR Team	21-02-2026	GREEN
GRADUATION	Assistant Registrar	23-01-2026	GREEN
POLICE VERIFICATION	Palav Agarwal	08-01-2026	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	08-01-2026	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	09-01-2026	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	10-03-2026	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	08-01-2026	GREEN
NATIONAL IDENTITY 1	PAN Database	08-01-2026	GREEN
GAP CHECK	Resume & Supported Documents	10-03-2026	GREEN

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:	INDUSIND BANK LTD	INDUSIND BANK LTD
Name Of The Candidate:	Shruti Mishra	Shruti Mishra
Emp Code:	ECN 95942	ECN 95942
From:	26-08-2019	26-08-2019
To:	01-04-2020	01-04-2020
Designation:	Chief Manager	Chief Manager
Last Drawn Salary:	Not Applicable	Not Disclosed
Reason For Leaving:	Not Applicable	Resignation
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by Priti Bhosale-Human Resources of INDUSIND BANK LTD, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	Priti Bhosale-Human Resources	
Report Verified Date:	12-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

Se

Settlementdesk

Mon, 12 Jan 2026 15:01:05 +0530

To "Sharlin" <verifymyemployment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "Aarti - GoldQuest Global" <aarti@goldquestglobal.in>

Dear Team,

Please find below details:

Description	Verified Information
Employee Code	95942
Candidate's Name	SHRUTI MISHRA
Date of Joining	26-Aug-19
Date of Separation	01-Apr-20
Grade	CM
Reason	Resignation
FNF Status	DONE

Thanks & Regards,

Priti Bhosale

Human Resources

IndusInd Bank Ltd., 4th Floor, Sadhana House, Pandurang Budhkar Marg, Worli, Mumbai – 400 018.



Registered Office: IndusInd Bank Limited, 2401 Gen. Thimmayya Road (Cantonment), Pune - 411 001, India.

Website: www.indusind.com | CIN: L65191PN1994PLC076333

* Settlementdesk@indusind.com

Annexure 1 (b)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the HR/Verifier Inputs column.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	INDUSIND BANK LTD	
Candidate Name	Shruti Mishra	
Employee Code/ID/No	ECN 95942	
From (Date of Joining)	26-Aug-2019	
To (Date of Exit/Relieving)	01-Apr-2020	
Designation (At the time of leaving the company):	Chief Manager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Banglore University	Banglore University
Name Of The Candidate:	Shruti Mishra	Shruti Mishra
Enroll No:	11XQCMA138	11XQCMA138
Degree:	Master of Business Administrations	Master of Business Administrations
Major:	Business Administrations	Business Administrations
Month And Year Of Passing:	2013	2013
Certification Issued Date:	2014-05	2014-05
SI No:	0575625	0575625
Remarks:	The following applicant details were verified by Banglore University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Banglore University	
Report Verified Date:	23-01-2026	
Verification Status(Color Code):	GREEN	

11XQCMA138

0575625

ಬೆಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ

A49-C-M5-XQ-1627



Bangalore University



ಬೆಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾಲಯದ ಕುಲಾಧಿಪತಿ, ಸಹಕುಲಾಧಿಪತಿ
We, the Chancellor, the Pro-Chancellor, the Vice-Chancellor
 ಕುಲಪತಿ, ಸಿಂಡಿಕೇಟ್ ಮತ್ತು ವಿದ್ಯಾವಿಷಯಕ ಪರಿಷತ್ತಿನ ಸದಸ್ಯರಾದ ನಾವು
the members of the Syndicate & Academic Council

Certify that

Shruti Mishra

..... ಅವರು
 ಯಥಾಯೋಗ್ಯವಾಗಿ ಈಗಾಗಲೇ ಪ್ರವೇಶ ಪಡೆದಿರುವರೆಂದು ದೃಢೀಕರಿಸುತ್ತಾ
has been duly admitted to the Degree of

ಮಾಸ್ಟರ್ ಆಫ್ ಬಿಜಿನೆಸ್ ಅಡ್ಮಿನಿಸ್ಟ್ರೇಷನ್

MASTER OF BUSINESS ADMINISTRATION

ಪದವಿಗೆ ಅಗತ್ಯವಾದ ಅರ್ಹತೆಗಳನ್ನು ಪೂರೈಸಿರುವ ಕಾರಣ
In recognition of the fulfilment of requirements
 ಮೇಲೆ ಕಾಣಿಸಿದ ಪದವಿಗೆ ಅವಕಾಶವನ್ನು ಅಂಗೀಕರಿಸಲಾಗಿದೆ. ಈ ಪದವಿಯ ವಿವರಗಳು ಹೀಗಿವೆ
for the said degree as indicated below

ಪರೀಕ್ಷೆಯ ವರ್ಷ: **June 2013**

Year of Examination: **MARKETING & FINANCE**

ಆಧ್ಯಯನದ ವಿಷಯ :

Subjects: **First**

ಪಡೆದ ವರ್ಗ:

Class:

ವಿಶ್ವವಿದ್ಯಾಲಯದ ಅಧಿಕಾರ ಮುದ್ರೆಯೊಡನೆ ನೀಡಲಾಗಿದೆ

Given under the seal of the University

ಬೆಂಗಳೂರು

Bangalore

ದಿನಾಂಕ

20/05/2014

Date:

B. Urinmegawda

ಕುಲಪತಿ

Vice-Chancellor



LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	ESAF Small Finance Bank Limited	ESAF Small Finance Bank Limited
Name Of The Candidate:	Shruti Mishra	Shruti Mishra
Emp Code:	52992	52992
From:	17-07-2020	17-07-2020
To:	15-07-2023	15-07-2023
Designation:	Senior Mnager	Senior Mnager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Resigned
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Team of ESAF Small Finance Bank Limited, found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Team	
Report Verified Date:	21-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the HR/Verifier Inputs column.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	ESAF Small Finance Bank Limited	
Candidate Name	Shruti Mishra	
Employee Code/ID/No	52992	
From (Date of Joining)	17-Jul-2020	
To (Date of Exit/Relieving)	15-Jul-2023	
Designation (At the time of leaving the company):	Senior Mnager	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authentic?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By (Name, Contact Number & Designation)	Please Provide	

Annexure 3 (b)



Employment Verification Report

Report order

#5949389

Client: Equifax PROD Test

Reference ID :-

Report Date and Time:

On behalf of: GoldQuest Global

19-02-2026 10:27:59

Shruti Mishra

Employment Details

17-07-2020 - 15-07-2023

2 Years 11 Month 28 Days

ESAF Small Finance Bank Ltd

EMPLOYEE ID: 52992

DESIGNATION: Senior Manager

DEPARTMENT:

LOCATION:

EMPLOYMENT STATUS: InActive

REASON FOR EXIT: Resigned

OPEN TO REHIRE:

GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Banaras Hindu University	Banaras Hindu University
Name Of The Candidate:	Shruti Mishra	Shruti Mishra
Enroll No:	299684	299684
Degree:	Bachelor of Commerce	Bachelor of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2010	2010
Certification Issued Date:	2010-06	2010-06
SI No:	179	179
Remarks:	The following applicant details were verified by Assistant Registrar of Banaras Hindu University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Assistant Registrar	
Report Verified Date:	23-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

Serial No : 179

BANARAS HINDU UNIVERSITY
OFFICE OF THE CONTROLLER OF EXAMINATIONS
MARKSHEET

BACHELOR OF COMMERCE (HONOURS) PART-III EXAMINATION-2010

Name of the Candidate : Km. Shruti Mishra

Exam. Roll No. : 07031189

Enrolment No. : 299684

Father's Name : Shri Kaushal Kant Mishra

Mother's Name : Smt. Usha Mishra

PAPERS	Marks Obtained			Full Marks			
	Theory	Sessional	Total	Theory	Sessional	Total	
Compulsory Papers							
BC 3.1	Advanced Company Accounts & Financial Analysis	48	22	70	100	25	125
BC 3.2	Business Entrepreneurship	69	19	88	100	25	125
BC 3.3	Income Tax Laws & Accounts	57	20	77	100	25	125
BC 3.4	Company Law & Secretarial Practice	72	20	92	100	25	125
Elective Group Paper I & Paper II (Any One Group to be offered)							
Elective Group III : Banking & Insurance							
BC 3.53	Indian Banking System	69	20	89	100	25	125
BC 3.63	Insurance Principles and Practices	58	18	76	100	25	125
BC 3.7	Viva-Voce	40	—	40	50	—	50
Total Marks of B. Com. (Honours) Part III Examination			532				800
Marks Obtained at B. Com. (Honours) Part II Examination			529				875
Marks Obtained at B. Com. (Honours) Part I Examination			391				625
Grand Total			1452				2300

Passed in First Class

Date of Declaration of Result : 14.06.2010

Date of issue of Marksheet consequent upon clearance of dues : 14.06.2010

Prepared by : *[Signature]*

Checked by : 1. *[Signature]*

: 2. *[Signature]*

सहायक कुल रजिस्ट्रार (परीक्षा)
Asstt. Registrar (Exams)
काशी हिन्दू विश्वविद्यालय
Banaras Hindu University
वाराणसी-221 005
Varanasi-221 005

[Signature]
Controller of Examinations

P.T.O.

POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-561	GQ-AMRSNVJ-561
Candidate Name:	Shruti Mishra	Shruti Mishra
Date Of Birth:	16-08-1990	16-08-1990
Father Name:	Kaushal Kant Mishra	Kaushal Kant Mishra
Address1:	Flat-1005, T5, The Aranya Society, Sector-119, Opposite Amrapali Platinum gate no-2, Noida, uttar Pradesh-201306.	Flat-1005, T5, The Aranya Society, Sector-119, Opposite Amrapali Platinum gate no-2, Noida, uttar Pradesh-201306.
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	
Report Verified Date:	08-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-561
NAME OF THE APPLICANT	Shruti Mishra
FATHER NAME	Kaushal Kant Mishra
DATE OF BIRTH	16-August-1990
ADDRESS OF THE APPLICANT	Flat-1005, T5, The Aranya Society, Sector-119, Opposite Amrapali Platinum gate no-2, Noida, uttar Pradesh-201306.
NAME OF THE POLICE STATION AS PER ADDRESS	Surajpur Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	08-January-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

COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSNVJ-561	GQ-AMRSNVJ-561
Candidate Name:	Shruti Mishra	Shruti Mishra
Date Of Birth:	16-08-1990	16-08-1990
Father Name:	Kaushal Kant Mishra	Kaushal Kant Mishra
Address1:	Flat-1005, T5, The Aranya Society, Sector-119, Opposite Amrapali Platinum gate no-2, Noida, uttar Pradesh-201306.	Flat-1005, T5, The Aranya Society, Sector-119, Opposite Amrapali Platinum gate no-2, Noida, uttar Pradesh-201306.
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:	08-01-2026	
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-AMRSNVJ-561
NAME OF THE APPLICANT	Shruti Mishra
FATHER NAME	Kaushal Kant Mishra
DATE OF BIRTH	16-August-1990
ADDRESS OF THE APPLICANT	Flat-1005, T5, The Aranya Society, Sector-119, Opposite Amrapali Platinum gate no-2, Noida, uttar Pradesh-201306.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	08-January-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

CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shruti Mishra	Shruti Mishra
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:	09-01-2026	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Shruti Mishra
Case Rating	Not Rated
World-Check Total Matches	NO MATCHES FOUND
Case ID	GQ-AMRSNVJ-561
Current Group	World-Check

Gender	Female	Date of Birth	16 Aug 1990
Last Screened	09 Jan 2026 04:59	Case Created	09 Jan 2026 04:59
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Shruti Mishra
 Date Printed: 09-01-2026, 05:00
 Printed By: database check
 Group: World-Check



Annexure 7 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
09 Jan 2026 04:59	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
09 Jan 2026 04:59	database check	New Case added		Desktop Batch

NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

Legal Notice

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

Name
Date Printed
Printed By
Group

Shruti Mishra
09-01-2026, 05:00
database check
World-Check



Annexure 7 (c)

Annexure A

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

Annexure B

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

Annexure C

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

Annexure D

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

Annexure 7 (d)

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

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

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

Annexure E

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

Annexure 7 (g)

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

Annexure 7 (h)

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

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (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 7 (j)

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

Annexure F

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

Annexure G

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

Annexure H

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

UAN/ITR/Form 26AS

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shruti Mishra	Shruti Mishra
Application Id:	GQ-AMRSNVJ-561	GQ-AMRSNVJ-561
UAN No:	101423009784	101423009784
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN 101423009784
NAME Shruti Mishra
FATHER'S NAME NA

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	KRKCH15609520000014575	ESAF SMALL FINANCE BANK LIMITED	17-Jul-2020	NA
2	MHBAN00451180000218551	INDUSIND BANK LIMITED	26-Aug-2019	01-Apr-2020
3	DLCPM10399230000010120	KISSANDHAN AGRI FINANCIAL SERVICES PRIVATE LIMITED	01-Feb-2019	30-Apr-2019

Generated on 09-01-2026 10:08:40 Report Runtime 2026-01-09 10:08:31

CREDIT/CIBIL CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Shruti Mishra	Shruti Mishra
Pan Number:	AZNPM8948D	AZNPM8948D
CIBIL Transunion Score:	Not Applicable	801
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:	08-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

REPORT DATE & TIME: 08/01/2026 (16:39:04)

CONTROL NUMBER: 10356610984



CONSUMER CIR

MEMBER ID : BS00115009_SHYD20737	REFERENCE NUMBER : 11
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CONSUMER INFORMATION

CONSUMER NAME	: Shruti Mishra	RAH	: AZNPM8948D
DOB	: 16/08/1990	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

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

801

SCORING FACTORS

1. High Proportion Of Outstanding Trades
2. Payment Made In Proportion To Total Card Balance Outstanding Is Low
3. Recent High Balance Build On Bankcard Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 6	High Cr/Sanc. Amt	: ₹30,41,007	Recent	: 20/07/2022
Zero balance	: 3	Current	: ₹17,65,360	Oldest	: 21/01/2016
Overdue	: 0	Overdue	: ₹0		

ENQUIRY SUMMARY

No Enquiry Summary available.

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : SHRUTI MISHRA	D.O.B : 16/08/1990	GENDER : Male	CREDITVISION® SCORE : 801
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IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	AZNPM8948D	-	-
VOTER ID	IND1105334	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	10090192582430	-	-

(a) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 9 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Not Classified	917846985457	-
Mobile Phone	7080500363	-
Not Classified	9506870750	-
Office Phone	2450441	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

MESHRAASHRUTI2502@GMAIL.COM
ATULYA24@GMAIL.COM
MESHRAASHRUTI2502@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
#N8/180 H-8 A, KADLASHPURI COLONY NEWADA, SUNDERPUR VARANASI NEAR, UTTAR PRADESH - 221005	Permanent	-	31/12/2023
N8/180 H-8 A, KADLASHPURI COLONY, NEWADA, VARANASI, VARANASI, UTTAR PRADESH - 220005	Not Categorized	-	31/12/2023
D5-596 CR PARK SOUTH DELHI NEAR, DELHI - 110019	Office	-	12/07/2022
FLAT-1005 TOWER-5 THE ARANYA SOCIETY, SECTOR 119 NOIDA NEAR AMRAPALI PLATINUM, UTTAR PRADESH - 201301	Residence	Rented	30/11/2018

(a) - 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	Not Available	Not Available	Not Available

Annexure 9 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 30/07/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/12/2025	ACTIVE ✔							
ACCOUNT		AMOUNTS			STATUS							
TYPE : CREDIT CARD	CREDIT LIMIT : ₹ 2,23,000	PAYMENT FREQUENCY : MONTHLY	STATUS : NA									
MEMBER NAME : NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 65,046	REPAYMENT TERM : 3										
ACCOUNT NUMBER : Not Disclosed	CASH LIMIT : ₹ 66,900											
OWNERSHIP : INDIVIDUAL	CURRENT BALANCE : ₹ 13,575											
	ACTUAL PAYMENT : ₹ 49,939											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/12/2025	END DATE : 01/01/2025	LAST PAYMENT : 05/12/2025								
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	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

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 13/06/2022	DATE CLOSED : 10/06/2025	DATE REPORTED & CERTIFIED : 15/06/2025	INACTIVE ✘							
ACCOUNT		AMOUNTS			STATUS							
TYPE : PROPERTY LOAN	SANCTIONED AMOUNT : ₹ 31,102	PAYMENT FREQUENCY : MONTHLY	STATUS : NA									
MEMBER NAME : NOT DISCLOSED	CURRENT BALANCE : ₹ 0	REPAYMENT TERM : 35										
ACCOUNT NUMBER : Not Disclosed		EMI : ₹ 293										
OWNERSHIP : JOINT												
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025	END DATE : 01/07/2022	LAST PAYMENT : 05/06/2025								
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

Annexure 9 (d)

3. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 07/04/2022	DATE CLOSED :	DATE REPORTED & CERTIFIED : 31/12/2025	ACTIVE ✔
ACCOUNT			AMOUNTS									STATUS			
TYPE : HOUSING LOAN	MEMBER NAME : NOT DISCLOSED	ACCOUNT NUMBER : Not Disclosed	OWNERSHIP : JOINT	SANCTIONED AMOUNT : ₹ 25,00,000	CURRENT BALANCE : ₹ 17,26,001	EMI : ₹ 23,258	PAYMENT FREQUENCY : MONTHLY	REPAYMENT TENURE : 145					STATUS : NA		
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/12/2025	END DATE : 01/01/2023	LAST PAYMENT : 05/12/2025	
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	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			

4. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 31/10/2018	DATE CLOSED : 08/08/2022	DATE REPORTED & CERTIFIED : 31/10/2022	INACTIVE ✘
ACCOUNT			AMOUNTS									STATUS			
TYPE : CREDIT CARD	MEMBER NAME : NOT DISCLOSED	ACCOUNT NUMBER : Not Disclosed	OWNERSHIP : INDIVIDUAL	CREDIT LIMIT : ₹ 90,000	CASH LIMIT : ₹ 9,000	CURRENT BALANCE : ₹ 0					STATUS : NA				
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/10/2022	END DATE : 01/11/2019	LAST PAYMENT :	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2022	000	000	000	000	000	000	000	000	000	000	-	-			
2021	000	000	000	000	000	000	000	000	000	000	000	000			
2020	000	000	000	000	000	000	000	000	000	000	000	000			
2019	-	-	-	-	-	-	-	-	-	-	000	000			

5. ACCOUNT

ACCOUNT INFORMATION												DATE OPENED : 26/12/2016	DATE CLOSED : 16/11/2018	DATE REPORTED & CERTIFIED : 31/10/2021	INACTIVE ✘
ACCOUNT			AMOUNTS									STATUS			
TYPE : AUTO LOAN (PERSONAL)	MEMBER NAME : NOT DISCLOSED	ACCOUNT NUMBER : Not Disclosed	OWNERSHIP : INDIVIDUAL	SANCTIONED AMOUNT : ₹ 3,56,590	CURRENT BALANCE : ₹ 0	ACTUAL PAYMENT : ₹ 2,53,333	PAYMENT FREQUENCY : MONTHLY					STATUS : NA			
DAYS PAST DUE/ASSET CLASSIFICATION												START DATE : 01/10/2021	END DATE : 01/11/2018	LAST PAYMENT : 16/11/2018	
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	000	-	-			
2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2018	-	-	-	-	-	-	-	-	-	-	000	XXX			

6. ACCOUNT

Annexure 9 (e)

ACCOUNT INFORMATION DATE OPENED : 21/01/2016 DATE CLOSED : DATE REPORTED & CERTIFIED : 31/12/2025 ACTIVE 												
ACCOUNT TYPE : CREDIT CARD MEMBER NAME : NOT DISCLOSED ACCOUNT NUMBER : Not Disclosed OWNERSHIP : INDIVIDUAL				AMOUNTS CREDIT LIMIT : ₹ 1,91,000 HIGH CREDIT AMOUNT : ₹ 88,269 CURRENT BALANCE : ₹ 25,784				STATUS NA				
DAYS PAST DUE/ASSET CLASSIFICATION START DATE : 01/12/2025 END DATE : 01/01/2023 LAST PAYMENT : 29/11/2025												
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	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

CONSUMER ENQUIRY DETAILS

ENQUIRIES

No Enquiry Details available.

Annexure 9 (f)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	#	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 SHRUTI MISHRA

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.

NATIONAL IDENTITY 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan card	Pan card
Identity Number:	AZNPM8948D	AZNPM8948D
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:	08-01-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

SHRUTI MISHRA

KAUSHAL KANT MISHRA

16/08/1990
Permanent Account Number
AZNPM8948D

Shruti Mishra
Signature

08072009



Annexure 10 (b)



Call Us | English | A

- Home
- Individual/HUF
- Company
- Non-Company
- Tax Professionals & Others
- Downloads

Home > e-Pay Tax

e-Pay Tax

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

PAN / TAN
AZNPM8948D

Name
SXXXXI MXXXXA

< Back

Continue >

GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Shruti Mishra	Shruti Mishra
Application Id:	GQ-AMRSNVJ-561	GQ-AMRSNVJ-561
Employee Id:	116962	116962
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education 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:	10-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Shruti Mishra	Shruti Mishra
DOB	16-08-1990	16-08-1990

Post Graduation		
Name of the Board / School	Bangalore University	Bangalore University
Course	MBA	MBA
Specialization / Major	Finance	Finance
Year of Passing	2013	2013
Gap Remarks: A Gap of 5 months identified between PG(06-2013) & City Union Bank(11-2013).Candidate mentioned that she was selected in campus recruitment but joining was in Nov 2013 hence the gap and provided the relevant proofs, Hence this gap period is considered as Green.		

Graduation		
Name of the Board / School	Banaras Hindu University	Banaras Hindu University
Course	B.Com	B.Com
Specialization / Major	Banking & Insurance	Banking & Insurance
Year of Passing	2010	2010
Gap Remarks: A Gap of 7 months identified between UG(06-2010) & PG(01-2011).During this gap period, Candidate was involved in self study and provided the relevant proofs, Hence this gap period is considered as Green.		

Annexure 11 (b)

12th std		
Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2007	2007
Gap Remarks: NA		

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	2005	2005
Gap Remarks: NA		

EMPLOYMENT - 1		
Name of the Employer	ESAF Small Finance Bank	ESAF Small Finance Bank
Full Name of the Employee	Shruti Mishra	Shruti Mishra
Date of joining - From	17-07-2020	17-07-2020
Date of Relieving/Exit - To	Not Provided	Not Provided
Designation / Role	Senior Manager	Senior Manager
Gap Remarks: NA		

Annexure 11 (c)

EMPLOYMENT - 2		
Name of the Employer	IndusInd Bank Ltd	IndusInd Bank Ltd
Full Name of the Employee	Shruti Mishra	Shruti Mishra
Date of joining - From	26-08-2019	26-08-2019
Date of Relieving/Exit - To	01-04-2020	01-04-2020
Designation / Role	Chief Manager	Chief Manager
Gap Remarks: NA		

EMPLOYMENT - 3		
Name of the Employer	KISSANDHAN AGRI FINANCIAL SERVICES PRIVATE LIMITED	KISSANDHAN AGRI FINANCIAL SERVICES PRIVATE LIMITED
Full Name of the Employee	Shruti Mishra	Shruti Mishra
Date of joining - From	01-02-2019	01-02-2019
Date of Relieving/Exit - To	30-04-2019	30-04-2019
Designation / Role	-	-
Gap Remarks:A Gap of 4 months identified between Kissandhan(04-2019) & Indusind(08-2019).During this gap period, candidate was searching for jobs and provided the relevant proofs, Hence this gap period is considered as Green.		

Annexure 11 (d)

EMPLOYMENT - 4		
Name of the Employer	City Union Bank	City Union Bank
Full Name of the Employee	Shruti Mishra	Shruti Mishra
Date of joining - From	Nov-13	Nov-13
Date of Relieving/Exit - To	05-12-2018	05-12-2018
Designation / Role	Deputy Manager	Deputy Manager
Gap Remarks: NA		

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

