CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Smriti Jaiswal	**Client Name**	AML RIGHTSOURCE INDIA PVT LTD NOIDA VJ MAX
Application ID	GQ-AMRSNVJ-943	**Report Status**	Closed
Date of Birth	24 Nov 1999	**Application Received**	07-02-2026
Candidate Employee ID	117401	**Insuff Cleared/Reopened**	NA
Report Type	FINAL	**Final Report Date**	25-03-2026
Verification Purpose	EMPLOYMENT	**Overall Report Status**	**GREEN**

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	PF PORTAL	10-02-2026	**GREEN**
POST GRADUATION	Executive Examination	26-02-2026	**GREEN**
GRADUATION	Controller Of Exam	11-03-2026	**GREEN**
POLICE VERIFICATION	Palav Agarwal - Advocate	07-02-2026	**GREEN**
COURT VERIFICATION	Palav Agarwal - Advocate	07-02-2026	**GREEN**
NATIONAL IDENTITY 1	PAN Database	11-02-2026	**GREEN**
GAP CHECK	Resume & Supported Documents	20-03-2026	**GREEN**
UAN/ITR/FORM 26AS	PF PORTAL	07-02-2026	**GREEN**
CREDIT/CIBIL CHECK	Transunion CIBIL	07-02-2026	**GREEN**
CRIMINAL DATABASE	Refinitiv / World Check One	07-02-2026	**GREEN**

End of summary report

Legend:	-Major discrepancy	-Minor discrepancy	-Unable to verify	-Pending from source	-All clear

LATEST EMPLOYMENT 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Company:	Daloopa Private Limited	Daloopa Private Limited
Name Of The Candidate:	Smriti Jaiswal	Smriti Jaiswal
Emp Code:	DPL0473	Not Provided
From:	26-12-2023	26-12-2023
To:	31-12-2025	31-12-2025
Designation:	Analyst	Not Provided
Last Drawn Salary:	Not Provided	Not Provided
Reason For Leaving:	Not Provided	Not Provided
Rehire Eligibility:	Not Provided	Not Provided
Remarks:	Please note that due to no response from the HR, we are closing check with UAN/PF Records, 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	
Report Verified Date:	10-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

RE: Ex-Employment verification for Smriti Jaiswal GQ-AMRSNVJ-943 (1) Daloopa Private Limited

Reply | Reply All | Forward | ...

Wed 25-02-2026 15:32

Sharlin <verifymyemployment@goldquestglobal.in>
To jitender.panihar@daloopa.com
Cc jay@goldquestglobal.in; 'aarti'

Service letter.pdf
175 KB

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!

Gentle reminder for the Ex-Employee verification of **Smriti Jaiswal** that we have sent you earlier.

Could you please spare a few minutes of your time & verify the below details; it will be a great help for his/her joining.

Thanks for your understanding on the urgency & request your valuable response at your earliest convenience.

Warm Regards

Sharlin.D
Sr Verification Specialist (Employment)
Mobile Number +91 63644 54009

GOLDQUEST PROFESSIONAL BACKGROUND VERIFICATION SERVICES

PBSA

GOLDQUEST GLOBAL HR SERVICES PVT LTD
No-293/154/172, IndiQube Gamma, 4th Floor
Outer Ring Road Kadubeesanahalli Marathahalli,

Activate Windows
Go to Settings to activate Windows.

Annexure 1 (b)

RE: Ex-Employment verification for Smriti Jaiswal GQ-AMRSNVJ-943 (1) Daloopa Private Limited

Reply | Reply All | Forward | ...

Wed 25-02-2026 15:32

Sharlin <verifymyemployment@goldquestglobal.in>
To jitender.panihar@daloopa.com
Cc jay@goldquestglobal.in; 'aarti'

Service letter.pdf
175 KB

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Daloopa Private Limited	
Candidate Name	Smriti Jaiswal	
Employee Code/ID/No	DPL0473	
From (Date of Joining)	26-Dec-2023	
To (Date of Exit/Relieving)	31-Dec-2025	
Designation (At the time of leaving the company):	Analyst	
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	

Activate Windows
Go to Settings to activate Windows.

Annexure 1 (c)

UAN Details Report

UAN	102027501199
NAME	SMRITI JAISWAL
FATHER'S NAME	MANOJ JAISWAL

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MRNOI32374840000010230	DALOOPA PRIVATE LIMITED	01-May-2024	31-Dec-2025
2	PUPUN21062420000010449	DALOOPA PRIVATE LIMITED	26-Dec-2023	30-Apr-2024

Generated on 07-02-2026 12:00:01 Report Runtime 2026-02-07 11:59:54

POST GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	Galgotias University	Galgotias University
Name Of The Candidate:	Smriti Jaiswal	Smriti Jaiswal
Enroll No:	22042010411	22042010411
Degree:	Master Of Business Administration	Master Of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	2024	2024
Certification Issued Date:	2024-06	2024-06
Sl No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Executive Examination Galgotias University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Executive Examination	
Report Verified Date:	26-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Re: Education / Certificate Verification-Ms. Smriti Jaiswal Student ID-22042010411 (PG GQ-AMRSNVJ-943)

Reply | Reply All | Forward | ...

Thu 26-02-2026 17:22

SS Saurabh Singh <saurabhsingh@galgotiasuniversity.edu.in>
To Aarti - GoldQuest Global
Cc jay@goldquestglobal.in; preeti@goldquestglobal.in; reports; Controller of Examinations

If there are problems with how this message is displayed, click here to view it in a web browser.

Dear Sir/Madam,
The academic Credentials of Smriti Jaiswal Enrollment No: 22042010411 has been cross verified with our University Records and found **to be correct.**

Therefore it is hereby verified and authenticated.

Regards,

Saurabh Kr Singh
Executive Examination
Galgotias University

Annexure 2 (b)

Re: Education / Certificate Verification-Ms. Smriti Jaiswal Student ID-22042010411 (PG GQ-AMRSNVJ-943)

Reply | Reply All | Forward | ...

Thu 26-02-2026 17:22

SS

Saurabh Singh <saurabhsingh@galgotiasuniversity.edu.in>
To Aarti - GoldQuest Global
Cc jay@goldquestglobal.in; preeti@goldquestglobal.in; reports; Controller of Examinations

If there are problems with how this message is displayed, click here to view it in a web browser.

We are an International Background Verification Company & we provide employers with comprehensive risk mitigation services that include Education verification of the candidate. We have been authorized to conduct Education Verification on behalf of an organization of your Former Student for employment purposes.

I would be most grateful if you could take a few minutes and send the response.

Kindly revert to us on the education validation of **Ms. Smriti Jaiswal** mentioned below.

Details	Details
University	**Galgotias University**
Candidate full name	Smriti Jaiswal
Enrolment ID	22042010411
Title and subject of qualification-	**M.B.A.**
Passing year	**2024**
CGPA/ Division	**Please Provide**

GRADUATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Institution:	Deen Dayal Upadhyay Gorakhpur University	Deen Dayal Upadhyay Gorakhpur University
Name Of The Candidate:	Smriti Jaiswal	Smriti Jaiswal
Enroll No:	2010130010339	2010130010339
Degree:	Bachelor Of Commerce	Bachelor Of Commerce
Major:	Commerce	Commerce
Month And Year Of Passing:	2020	2020
Certification Issued Date:	2020-10	2020-10
Sl No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Controller Of Exam Deen Dayal Upadhyay Gorakhpur University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller Of Exam	
Report Verified Date:	11-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

दीनदयाल उपाध्याय गोरखपुर विश्वविद्यालय, गोरखपुर
Deen Dayal Upadhyaya Gorakhpur University, Gorakhpur

बी० कामर्स भाग तीन परीक्षा 2020 की अंकतालिका 2729719

Marks Sheet of B. Com. Part-III Examination 2020

R

Roll No. : 2010130010339
Enrolment No. : DDU0611803497

Name of Candidate : SMRITI JAISWAL
Father's/Husband's Name : MANOJ JAISWAL
Mother's Name : SARITA JAISWAL

वर्ग एवं विषय Group & Subject			अधिकतम अंक Max. Marks	न्यूनतम अंक Min. Marks	प्राप्तांक Marks Obtained	परीक्षाफल Result
लेखा एवं सांख्यिकी वर्ग–ए Accounts And Statistics Group-A	Paper-I	निगमीय लेखांकन Corporate Accounting	100		045	उत्तीर्ण Pass द्वितीय श्रेणी IInd Div.
	Paper-II	वित्तीय विवरण विश्लेषण Financial Statement Analysis	100		053	
	Paper-III	उन्नतर अंकेक्षण Advanced Auditing	100		048	
		योग Total	300	99	146	
व्यवसाय प्रशासन वर्ग–बी Business Administration Group-B	Paper-I	विपणन के सिद्धान्त Principles of Marketing	100		061	
	Paper-II	विज्ञापन एवं विक्रय सम्वर्द्धन Advertising & Sales Promotion	100		049	
	Paper-III	भारत में विपणन व्यवहार Marketing Practice in India	100		045	
		योग Total	300	99	155	
योग		Total	600	198	301	
बी० कामर्स भाग एक एवं दो के प्राप्तांक		Marks of B.Com. Part-I&II	1200	396	608	
सम्पूर्ण योग		Grand Total	1800	594	909	
सम्पूर्ण योग (शब्दों में) : नौ सौ नौ Grand Total (In Words) : Nine Hundred Nine						राष्ट्र गौरव --/100

CONTROLLER OF EXAM
D.D.U.G. UNIVERSITY
GORAKHPUR

Division : Ist (Greater than 1079), IInd (810-1079), IIIrd (594-809)
श्रेणी : प्रथम (1080 या अधिक), द्वितीय (810–1079), तृतीय (594–809)

(R) : Regular नियमित (E) : Ex-Student भूतपूर्व (P) : Private व्यक्तिगत

हस्ताक्षर जाँचकर्ता / Sign. of Checkers 1: ..... 2. .....

02100310 10339

दिनांक / Date 13 OCT 2020

कृते परीक्षा नियंत्रक
For Examination Controller

POLICE VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMRSNVJ-943	GQ-AMRSNVJ-943
Candidate Name:	Smriti Jaiswal	Smriti Jaiswal
Date Of Birth:	24-11-1999	24-11-1999
Father Name:	Manoj Jaiswal	Manoj Jaiswal
Address1:	20/198, Saket Nagar, M.G. Academy, Deoria, UP:274001	20/198, Saket Nagar, M.G. Academy, Deoria, UP:274001
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:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

TRUE COPY

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

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-943
NAME OF THE APPLICANT	Smriti Jaiswal
FATHER NAME	Manoj Jaiswal
DATE OF BIRTH	24-November-1999
ADDRESS OF THE APPLICANT	20/198, Saket Nagar, M.G. Academy, Deoria, UP:274001
NAME OF THE POLICE STATION AS PER ADDRESS	Deoria Kotwali Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	07-February-2026

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly

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

COURT VERIFICATION		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Reference Number:	GQ-AMRSNVJ-943	GQ-AMRSNVJ-943
Candidate Name:	Smriti Jaiswal	Smriti Jaiswal
Date Of Birth:	24-11-1999	24-11-1999
Father Name:	Manoj Jaiswal	Manoj Jaiswal
Address1:	20/198, Saket Nagar, M.G. Academy, Deoria, UP:274001	20/198, Saket Nagar, M.G. Academy, Deoria, UP:274001
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:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

TRUE COPY

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

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMRSNVJ-943
NAME OF THE APPLICANT	Smriti Jaiswal
FATHER NAME	Manoj Jaiswal
DATE OF BIRTH	24-November-1999
ADDRESS OF THE APPLICANT	20/198, Saket Nagar, M.G. Academy, Deoria, UP:274001
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	07-February-2026

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly

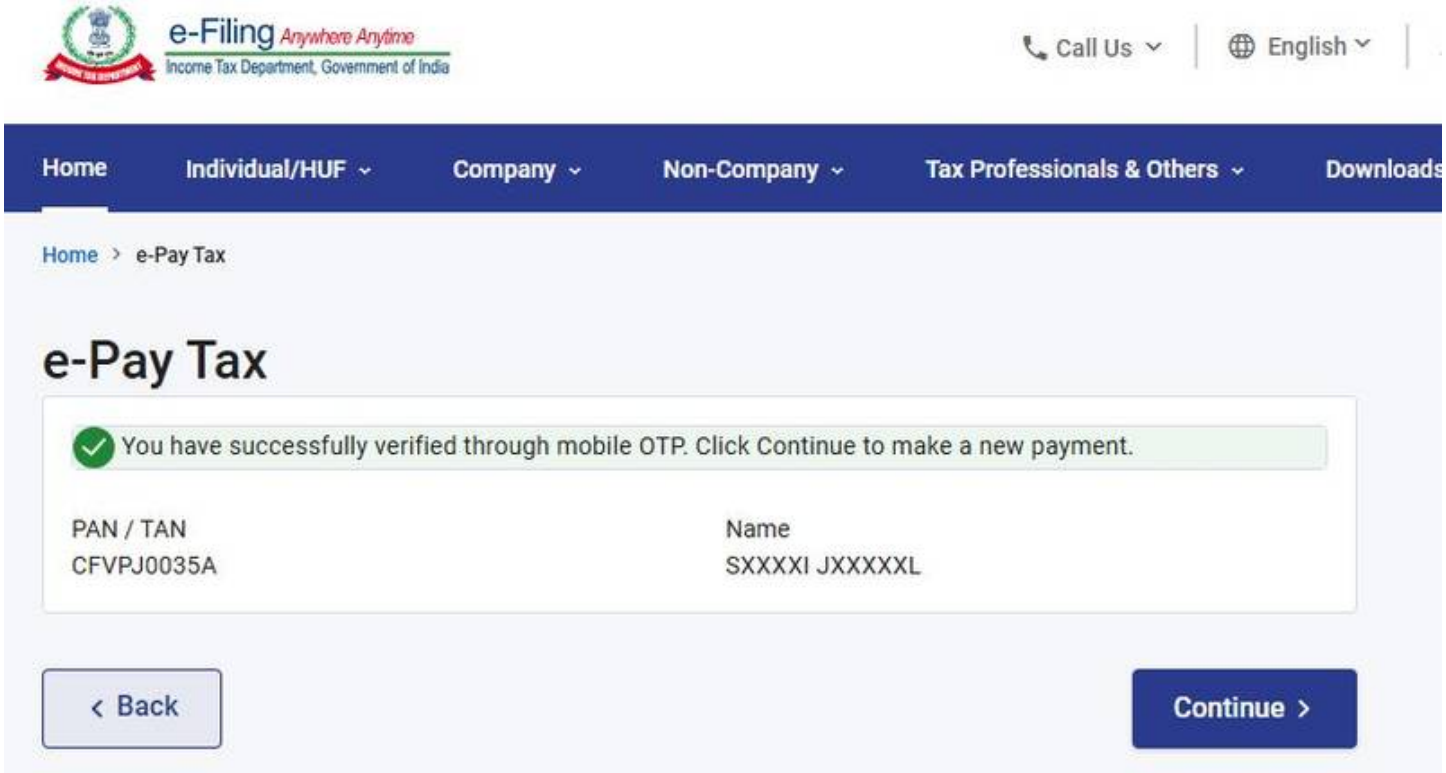
(PALAV AGARWAL)
BAR COUNCIL DELHI ID D/1432/14

NATIONAL IDENTITY 1		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	CFVPJ0035A	CFVPJ0035A
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:	11-02-2026	

Annexure 6 (a)

भारत सरकार
GOVT. OF INDIA
आयकर विभाग
INCOME TAX DEPARTMENT
स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CFVPJ0035A
नाम / Name
SWETTI JAISWAL
पिता का नाम / Father's Name
MANOJ KUMAR JAISWAL
जन्म की तारीख
Date of Birth
हस्ताक्षर / Signature

Annexure 6 (b)


e-Filing Anywhere Anytime
Income Tax Department, Government of India
Call Us
English
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
CFVPJ0035A
Name
SXXXXI JXXXXXL
Back
Continue

GAP CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Applicant Name:	Smriti Jaiswal	Smriti Jaiswal
Application Id:	GQ-AMRSNVJ-943	GQ-AMRSNVJ-943
Employee Id:	NA	NA
Remarks:	The following details were verified through resume & supported documents provided by the applicant, no GAP identified from any employment to employment in the overall work experience. Hence, closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	20-03-2026	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

GAP VALIDATION		
PARTICULARS	**RESUME AND BGV FORM**	**SUPPORTING DOCUMENTS**
Name	Smriti Jaiswal	Smriti Jaiswal
DOB	24-11-1999	24-11-1999

Post Graduation		
Name of the Board / School	Galgotias University	Galgotias University
Course	MBA	MBA
Specialization / Major	Finance	Finance
Year of Passing	2024	2024
Gap Remarks:NA		

Post Graduation		
Name of the Board / School	Deen Dayal Upadhyaya Gorakhpur University	Deen Dayal Upadhyaya Gorakhpur University
Course	M.Com	M.Com
Specialization / Major	Accounting	Accounting
Year of Passing	2022	2022
Gap Remarks:NA		

Annexure 7 (b)

Graduation		
Name of the Board / School	Deen Dayal Upadhyaya Gorakhpur University	Deen Dayal Upadhyaya Gorakhpur University
Course	B.Com	B.Com
Specialization / Major	Accounting	Accounting
Year of Passing	2020	2020
Gap Remarks:NA		

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	2017	2017
Gap Remarks:NA		

10th Std		
Name of the Board / School	Council for the Indian School Certificate Examinations	Council for the Indian School Certificate Examinations
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2015	2015
Gap Remarks:NA		

Annexure 7 (c)

EMPLOYMENT - 1		
Name of the Employer	Daloopa Private Limited	Daloopa Private Limited
Full Name of the Employee	Smriti Jaiswal	Smriti Jaiswal
Date of joining - From	26-12-2023	26-12-2023
Date of Relieving/Exit - To	31-12-2025	31-12-2025
Designation / Role	Analyst	Analyst
Gap Remarks:NA		

UAN/ITR/FORM 26AS		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Applicant Name:	Smriti Jaiswal	Smriti Jaiswal
Application Id:	GQ-AMRSNVJ-943	GQ-AMRSNVJ-943
UAN No:	102027501199	102027501199
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

UAN Details Report

UAN	102027501199
NAME	SMRITI JAISWAL
FATHER'S NAME	MANOJ JAISWAL

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MRNOI32374840000010230	DALOOPA PRIVATE LIMITED	01-May-2024	31-Dec-2025
2	PUPUN21062420000010449	DALOOPA PRIVATE LIMITED	26-Dec-2023	30-Apr-2024

Generated on 07-02-2026 12:00:01 Report Runtime 2026-02-07 11:59:54

CREDIT/CIBIL CHECK		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Smriti Jaiswal	Smriti Jaiswal
Pan Number:	CFVPJ0035A	CFVPJ0035A
CIBIL Transunion Score:	Not Applicable	776
Scoring Factors:	Not Applicable	. High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

[illegible] | CIBIL | Consumer CIR

[illegible] | [illegible]

TransUnion CIBIL

CONSUMER CIR

[illegible] | [illegible]

CONSUMER INFORMATION

[illegible]	Smriti Jaiswal	[illegible]	CFVPJ[illegible]
[illegible]	[illegible]	[illegible]	-
[illegible]	-	[illegible]	-
[illegible]	-	[illegible]	-
[illegible]	Female	[illegible]	-
[illegible]	DELHI, DELHI, DELHI - [illegible]		

CIBIL TRANSUNION SCORE(S)

CREDITVISION® Score

Ranges from [illegible]

776

[illegible]

1. High Proportion Of Outstanding Trades
2. High Balance In Proportion To High Credit Amount In The Last 12 Months
3. Recent High Balance Build On Bankcard Trades
4. High Balance Build-Up On Revolving Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS			BALANCES			ACCOUNT OPENED DATE		
Total	-	5	High Cr/Sanc. Amt	-	[illegible]	Recent	:	[illegible]
Zero balance	-	3	Current	-	[illegible]	Oldest	:	[illegible]
Overdue	-	0	Overdue	-	[illegible]			

ENQUIRY SUMMARY

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	1	1	[illegible]

CREDITVISION® ALGORITHM(S)

[illegible]

CONSUMER DETAILS

CONSUMER INFORMATION

[illegible] - SMRITI JAISWAL | [illegible] - [illegible] | [illegible] - Female | [illegible] - 776

IDENTIFICATION(S)

[illegible]	[illegible]	[illegible]	[illegible]
PAN CARD	CFVPJ[illegible]	-	-
CKYC	[illegible]	-	-

(a) - IDENTIFICATION REPORTED FROM ENQUIRY

[illegible]

Annexure 9 (b)

TELEPHONE(S)

	TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
	Office Phone	[illegible]	-
(+)	Office Phone	[illegible]	-
	Mobile Phone	[illegible]	-

(+) - TELEPHONE REPORTED HIGH INCIDENCE

EMAIL CONTACT(S)

SHRITLAKI[illegible]@GMAIL.COM

SHRITLAKI[illegible]@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	PINCODE	DATE REPORTED
BARDHA ALI,KOHA GAL DHORIA UP, UTTAR PRADESH - 270004	Permanent	-	08/05/2024
BARDHA ALI,KOHA GAL DHORIA UP, UTTAR PRADESH - 270004	Residence	-	08/05/2024
D/O MANOJ KUMAR JAISWAL GRAM POST- BAR ,KOHA GAL BARDHA ALI PURURUPUR DHORIA UT, PAR PRADESH STEEM HOUSE NO. 3934, HBA, 9 SHIV NANDAN, WARD 2, UTTAR PRADESH - 270004	Permanent	-	30/03/2024
DALOORA PVT LTD PLOT NO. 7, UNIT 1101, 7, OWER 8, 12TH FLR AGYANT BUSINESS PARK, 8, SECTOR 141 NEAR SECTOR 141 METRO STATION, UTTAR PRADESH - 201304	Office	-	30/03/2024

(+) - ADDRESSES REPORTED HIGH INCIDENCE

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	MONTHLY INCOME INDICATOR	MONTHLY VARIABLE INCOME INDICATOR
PERSONAL LOAN (30/04/2024)	Salaried	Not Available	Not Available	Not Available

Annexure 9 (c)

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: Accounts not closed Inactive: Closed accounts 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 001-090: Payment is missed by number of days from the due date STD: Payment is 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 unrealisable 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 CIR SHRUTI JAISWAL

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TransUnion CIBIL CIN : U72300MH1988PLC138389

CRIMINAL DATABASE		
PARTICULARS	**APPLICATION DETAILS**	**REPORT DETAILS**
Name Of The Candidate:	Smriti Jaiswal	Smriti Jaiswal
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:	07-02-2026	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

LSEG World-Check One
CASE REPORT

Confidential

Name	Smriti Jaiswal
Case Rating	Not Rated
World-Check Total Matches	NO MATCHES FOUND
Case ID	GQ-AMRSNVJ-943
Current Group	World-Check

Gender	Female	Date of Birth	24 Nov 1999
Case Created	07 Feb 2026 07:44	Entity Type	Individual
Ongoing Screening	No	Archived	No
Name Transposition	Yes		

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name	Smriti Jaiswal
Date Printed	07-02-2026 07:46
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

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Annexure 10 (b)

AUDIT

Date	Actioned By	Action	Notes	Source
07 Feb 2026 07:44	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 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 linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name	Sristi Jaiswal
Date Printed	07-02-2026 07:46
Printed By	database check
Group	World-Check

LSEG RISK INTELLIGENCE

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Annexure 10 (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 10 (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 10 (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 10 (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 10 (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 10 (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 10 (i)

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

Annexure 10 (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

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