

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Ustain Chakrayan	Client Name	AML RightSource India Pvt Ltd Lateral
Application ID	GQ-ARSIPLN-101	Report Status	Closed
Date of Birth	30 Oct 1993	Application Received	13-10-2025
Candidate Employee ID	115616	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	05-11-2025
Verification Purpose	NA	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR Delivery	05-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal - Advocate	13-10-2025	GREEN
EX EMPLOYMENT 2	HR Operations	03-11-2025	GREEN
GRADUATION	Jaipur National University	22-10-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	13-10-2025	GREEN
NATIONAL IDENTITY 1	Parivahan Sewa Database	13-10-2025	GREEN
POLICE VERIFICATION	Palav Agarwal - Advocate	13-10-2025	GREEN
GAP CHECK	Resume & Supported Documents	31-10-2025	GREEN
UAN/ITR/Form 26AS	PF PORTAL	31-10-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	13-10-2025	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:	Citicorp Services India Private Limited	Citicorp Services India Private Limited
Name Of The Candidate:	Ustain Chakrayan	Ustain Chakrayan
Emp Code:	1011542424	1011542424
From:	07-10-2024	07-10-2024
To:	12-10-2025	12-10-2025
Designation:	Not Provided	Not Disclosed
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from HR Delivery of Citicorp Services India Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	HR Delivery	
Report Verified Date:	05-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Hi Team,

Thank you for contacting HR Delivery.

In response to your employee verification request, we would like to confirm that the following information are correct:

- Name
- Employer Name
- Date Joined
- Last Working Day

We will be sending you a separate email regarding the F&F status of the employee.

Please be advised that we are unable to provide information, we can only confirm on the details you provide us. Please also take note that we are unable to disclose and confirm on the employee's reason for leaving and eligibility for rehire.

Thank you.

PLEASE DO NOT REPLY TO THIS E-MAIL AS WE HAVE ALREADY CLOSED THE CASE. IF YOU STILL NEED TO PURSUE YOUR REQUEST, KINDLY SEND A NEW/FRESH E-MAIL TO HRDASIA@citi.com **REPLIES TO THIS EMAIL ARE NO LONGER BEING MONITORED.**

Best regards,
HR Delivery

Annexure 1 (b)

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	Citicorp Services India Private Limited	
Candidate Name	Ustain Chakrayan	
Employee Code/ID/No	1011542424	
From (Date of Joining)	07-10-2024	
To (Date of Exit/Relieving)	12-10-2025	
Designation (At the time of leaving the company):	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) If it is pending Kindly conform Either it is pending from Employee side (or) Employer side.	(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	

Annexure 1 (c)

Dear Ustain,

Please do not reply to this email id, send us a fresh email at Hrdasia@citi.com or delete the email thread at the bottom of the mail and reply at hrdasia@citi.com.

Regret, HR does not provide any resignation confirmation. You may reach out to your manager.

Once you receive FNF, you may share your FNF Sheet with the employer as DOS (Date of Separation is mentioned).

Please note: Interim relieving/ Experience letter/ Service letter/ Resignation acceptance letter is not issued to any exiting employees, only relieving letter is issued and released to your personal email id.

TAT for relieving letter is 45- 60 days from last working date subject to closure of Final settlement and receipt of mandatory non-financial clearances, exit documents.

We will proceed to close this case. Should you have any further questions, feel free to reach us through a fresh email at HRDASIA@citi.com.

Please note that any further communication on this email chain is not being monitored.

Regards,

HR Delivery Partner.

Annexure 1 (d)

Good Day Team,

Hope everyone is doing good !

I had left Citi & yesterday (12th Oct'25) was my last day. I had dropped a resignation email to my Manager however, he had just approved in Workday & hadn't responded over my email.

Now, the other company where i am joining, is asking me a last working day confirmation. Hence, i request you to revert me on this email confirming the same.

Happy to connect in case you need any further information.

Thank You !

Regards,

Ustain Chakrayan

Mob. +91 - 9529924216

Ref:MSG137004111_XrKdedZIIHp80qSATf

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-101	GQ-ARSIPLN-101
Candidate Name:	Ustain Chakrayan	Ustain Chakrayan
Date Of Birth:	30-10-1993	30-10-1993
Father Name:	Maha Atharwan Youdhwarn	Maha Atharwan Youdhwarn
Address1:	Ward No. 5, Sekhopur, Warisnagar, Samastipur, Bihar - 848101	Ward No. 5, Sekhopur, Warisnagar, Samastipur, Bihar - 848101
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:	13-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-101
NAME OF THE APPLICANT	Ustain Chakrayan
FATHER NAME	Mahatharwan Youdhwarn
DATE OF BIRTH	30-October-1993
ADDRESS OF THE APPLICANT	Ward No. 5, Sekhopur, Warisnagar, Samastipur, Bihar - 848101
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	13-October-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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


Yours Truly




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


EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	BNY Mellon International Operations (India) Private Limited	BNY Mellon International Operations (India) Private Limited
Name Of The Candidate:	Ustain Chakrayan	Ustain Chakrayan
Emp Code:	100113162	Not Disclosed
From:	02-05-2023	02-05-2023
To:	05-10-2024	05-10-2024
Designation:	Senior Associate	Not Disclosed
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the Email confirmation received from HR Operations of BNY Mellon International Operations (India) Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	HR Operations	
Report Verified Date:	03-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

 Mon 03-11-2025 12:00 PM
NOREPLYMYHRadhocreply <noreplymyhradhocreply@bnymellon.com>
Employment Verification Details - Chakrayan, Ustain

To: verifyemployment@goldquestglobal.in
Cc: jny@goldquestglobal.in; karti@goldquestglobal.in; verifyemployments@gmail.com
Follow up.

Message  BNYMellonSecurePDFMail_25_11_03_0630.pdf (19 KB)

 **BNY**

You have received a secure email from the BNY Messaging Portal, attached as a password-protected "secure" PDF. Adobe Acrobat Reader is required to view the attached PDF. If you do not have Adobe Acrobat Reader, the latest version can be downloaded for free from Adobe <https://get.adobe.com/reader/>.

To view the attached PDF, please follow these steps:

1. Save the attached PDF to your PC, Mac or mobile device.
2. Open the PDF using Adobe Reader and when prompted, enter the secure PDF password you created when you registered with the BNY Messaging Portal. The email will be displayed in Adobe Reader.
3. If the email contained any attachments, they can be found in the Attachments pane (looks like a paperclip).
4. Replies to the email can be made securely using the Reply link within the secure email.
5. If you have trouble viewing the PDF document or the PDF attachments on your iPhone (iOS device), please refer to Adobe's instructions (specific to iPhones) located here <https://community.adobe.com/15/acrobat-reader-mobile/how-to-open-pdf-documents-in-adobe-acrobat-reader-for-ios-iphone-version-1d-p:4792114?page=1> or try opening the PDF document on your Windows or MacOS workstation with Adobe Reader.

Need additional help?

Forgot Your Password?
Please use the Password Hint or the Reset Password links located [here](#).

Still having issues?
Please contact [Secure Mail Support Team](#) for support or to request a copy of the Secure Mail User Guide.

Are you receiving this email on behalf of an institution or company?
Discover how your firm can become a BNY TLS Partner by contacting your BNY Relationship Manager or Business Contact.

Remittance Advice Customers contact [EDJ](#).

Annexure 3 (b)

From: NOREPLYMYHRadhocreply <NOREPLYMYHRadhocreply@bnymellon.com>
To: verifyemployment@goldquestglobal.in
<verifyemployment@goldquestglobal.in>
CC: jay@goldquestglobal.in <jay@goldquestglobal.in>, aarti@goldquestglobal.in
<aarti@goldquestglobal.in>, verifyemployments@gmail.com
<verifyemployments@gmail.com>
Subject: Employment Verification Details - Chakrayan, Ustain
Date: November 3, 2025 1:30:26 AM EST

Attachments: *Use Attachments Panel to access files.*

image001.png (20 KB)

Secure Actions: [Reply](#)

Hi Team,

Please find below details for your reference.

Candidate's Particular

Candidate's Name

Chakrayan, Ustain

Company Name

BNY Mellon International Operations (India) Pvt. Ltd

Company Location

Pune

Date of Joining

Annexure 3 (c)

02 May 2023

Date of Leaving

05 October 2024

Designation

Senior Associate, Anti Money Laundering/Prevention/Know Your Client

Verified By

HR Operations

Human Resources

[cid:image001.png@01DADDBF.D47943E0]

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Jaipur National University	Jaipur National University
Name Of The Candidate:	Ustain Chakrayan	Ustain Chakrayan
Enroll No:	JNU-jpr-2011/00338	JNU-jpr-2011/00338
Degree:	Bachelor of Business Administration	Bachelor of Business Administration
Major:	Business Administration	Business Administration
Month And Year Of Passing:	May-2014	May-2014
Certification Issued Date:	2014-11	2014-11
Remarks:	The following applicant details were verified by Jaipur National University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Jaipur National University	
Report Verified Date:	22-10-2025	
Verification Status(Color Code):	GREEN	



JAIPUR NATIONAL UNIVERSITY, JAIPUR

(Established by the Government of Rajasthan under the Jaipur National University, Jaipur Act No. 5 and Approved by the UGC under Section 2 (f) of the UGC Act, 1956)

A Venture of

SEEDLING GROUP OF INSTITUTIONS

Provisional Degree Certificate



This is to certify that Mr. Ustain Chakrayan S/o Mr. Maha Atharwan Youdhwarn (Enrolment No. JNU-jpr-2011/00338), has passed Bachelor of Business Administration (BBA) examination in **First** Division with 62.28% marks as a student of *School of Business & Management*, Jaipur National University.

Final Semester End -Examination was held in May 2014.

The degree will be conferred upon him at the forthcoming Convocation, date of which is to be finalized soon.

Place: JAIPUR

Date : 26.11.2014



Controller of Examinations

Notes:

- 1 The printed degree of passing the Examination will be issued later.
- 2 In case of any mistake being detected during the preparation of the Provisional Certificate or when it is brought to the notice of the concerned authority in the University, the University shall be fully empowered to rectify the same.

Jagatpura, Jaipur (Rajasthan)

Phone : 0141-2779016, 2754814 • Fax : 0141-2753377

E-mail : info@jnujaipur.ac.in, seedlingacademy@hotmail.com • Website : www.jnujaipur.ac.in

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ustain Chakrayan	Ustain Chakrayan
Pan Number:	AUCPC0382R	AUCPC0382R
CIBIL Transunion Score:	Not Applicable	671
Scoring Factors:	Not Applicable	Presence Of Delinquency
Personal Loan Score:	Not Applicable	Not Disclosed
Status:	Not Applicable	Green
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	13-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

REPORT DATE & TIME : 13/10/2025 (12:34:44)

CONTROL NUMBER : 9753966342



CONSUMER CIR

MEMBER ID : BS00115009_SHYD03607

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	: Ustain Chakrayan	PAN	: AUCPC0382R
DOB	: 30/10/1993	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Male	AADHAAR NUMBER (UID)	: -
ADDRESS	: Delhi, Delhi, DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

Ranges from:
300 (high risk) to 900 (low risk)



SCORING FACTORS

1. Presence Of Delinquency In The Recent Past
2. Presence Of Severe Delinquency As Of Recent Update
3. Presence Of Delinquency
4. Low Proportion Of Satisfactory Trades

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 58	High Cr/Sanc. Amt	: ₹1,22,32,915	Recent	: 15/01/2025
Zero balance	: 44	Current	: ₹51,58,047	Oldest	: 17/11/2014
Overdue	: 14	Overdue	: ₹21,95,080		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
86	25/02/2025	0	5	62

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME	: USTAIN CHAKRAYAN USTAIN CHAKRAYAN	D.O.B	: 30/10/1993	GENDER	: Male	CREDITVISION® SCORE	: 671
---------------	-------------------------------------	-------	--------------	--------	--------	---------------------	-------

Annexure 5 (b)

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	AUCPC0382R	-	-
VOTER ID	SPK1762053	-	-
DRIVER'S LICENSE NO	BR3320160059531	-	-
AADHAAR ID	NOT DISCLOSED	-	-
CKYC	20005716461453	-	-

(a) - IDENTIFICATION REPORTED FROM ENQUIRY

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Home Phone	08058361	-
Office Phone	8058361570	-
Home Phone	2268818	-
Home Phone	807259299	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

UCDEEPARANI@GMAIL.COM
USTAIN.CHAKRAYAN@BNYMELLON.COM
UNTAIN.CHAKRAYAN@BNYMELLON.COM
USTAIN.CHAKRAYAN@IBM.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
S/O MAHA ATHARWAN YODHWARN SEKHOPUR, SAMASTIPUR SAMASTIPUR BR IN 848101, BIHAR - 848101	Residence	-	31/01/2025
ATHARWANYODHWARN-SA, MASTIPUR, BIHAR - 848101	Permanent	-	31/08/2024
SAMASTIPUR, SHEKHOPUR, BIHAR,,, NULLSEKHOPUR, BH, 848101, BIHAR - 848101	Residence	-	30/04/2024
GAUTAM BUDDHA NAGAR, UTTAR PRADESH, 201301, UTTAR PRADESH - 201301	Residence	-	30/04/2024

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
SHORT TERM PERSONAL LOAN (31/10/2024)	Salaried	Not Available	Not Available	Not Available

Annexure 5 (c)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	25/02/2025	CREDIT CARD	₹ 10,000
NOT DISCLOSED	05/02/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	04/12/2024	CREDIT CARD	₹ 1,00,000
NOT DISCLOSED	25/11/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	12/11/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	03/10/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	03/10/2024	OTHERS	₹ 1,00,000
NOT DISCLOSED	01/10/2024	CREDIT CARD	₹ 2,000
NOT DISCLOSED	01/10/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	29/09/2024	PERSONAL LOAN	₹ 4,00,000
NOT DISCLOSED	14/09/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	09/09/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	09/09/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	06/09/2024	PERSONAL LOAN	₹ 1,500
NOT DISCLOSED	25/08/2024	OTHERS	₹ 1,50,000
NOT DISCLOSED	18/08/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	15/08/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	13/08/2024	OTHERS	₹ 38,00,000
NOT DISCLOSED	13/08/2024	CREDIT CARD	₹ 100
NOT DISCLOSED	13/08/2024	CREDIT CARD	₹ 20,000
NOT DISCLOSED	13/08/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	13/08/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	01/08/2024	PERSONAL LOAN	₹ 1,66,968
NOT DISCLOSED	25/07/2024	PERSONAL LOAN	₹ 4,000
NOT DISCLOSED	23/07/2024	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	01/06/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	01/06/2024	OTHERS	₹ 1,00,000
NOT DISCLOSED	30/05/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	30/05/2024	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	11/05/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	11/05/2024	CREDIT CARD	₹ 1,000
NOT DISCLOSED	10/05/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	10/05/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	09/05/2024	CREDIT CARD	₹ 1,000
LICENCE CANCELLED ENTITIES	07/05/2024	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	07/05/2024	PERSONAL LOAN	₹ 16,00,000
NOT DISCLOSED	04/05/2024	CREDIT CARD	₹ 20,000
NOT DISCLOSED	03/05/2024	CREDIT CARD	₹ 49,500
NOT DISCLOSED	01/05/2024	PERSONAL LOAN	₹ 5,00,000
LICENCE CANCELLED ENTITIES	30/04/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	30/04/2024	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	30/04/2024	PERSONAL LOAN	₹ 20,00,000
NOT DISCLOSED	30/04/2024	PERSONAL LOAN	₹ 1

Annexure 5 (d)

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	27/04/2024	OTHERS	₹ 1,00,000
LICENCE CANCELLED ENTITIES	23/04/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	23/04/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	23/04/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	20/04/2024	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	16/04/2024	OTHERS	₹ 1,00,000
NOT DISCLOSED	15/04/2024	PERSONAL LOAN	₹ 1
NOT DISCLOSED	06/04/2024	PERSONAL LOAN	₹ 1,69,020
NOT DISCLOSED	18/03/2024	PERSONAL LOAN	₹ 28,80,000
NOT DISCLOSED	18/03/2024	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	02/03/2024	CREDIT CARD	₹ 10,000
NOT DISCLOSED	09/11/2023	PERSONAL LOAN	₹ 1,49,999
LICENCE CANCELLED ENTITIES	29/10/2023	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	29/10/2023	PERSONAL LOAN	₹ 5,00,000
NOT DISCLOSED	26/10/2023	PERSONAL LOAN	₹ 1,65,620
NOT DISCLOSED	26/10/2023	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	26/10/2023	PERSONAL LOAN	₹ 50,000
NOT DISCLOSED	25/10/2023	PERSONAL LOAN	₹ 8,00,000
NOT DISCLOSED	25/10/2023	PERSONAL LOAN	₹ 2,00,000
NOT DISCLOSED	23/10/2023	PERSONAL LOAN	₹ 3,00,000
NOT DISCLOSED	18/10/2023	PERSONAL LOAN	₹ 10,000
NOT DISCLOSED	18/10/2023	PERSONAL LOAN	₹ 10,000
NOT DISCLOSED	17/10/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	14/10/2023	CONSUMER LOAN	₹ 1,000
NOT DISCLOSED	24/09/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	22/09/2023	CREDIT CARD	₹ 50,000
NOT DISCLOSED	18/09/2023	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	21/08/2023	PERSONAL LOAN	₹ 6,88,700
NOT DISCLOSED	21/08/2023	PERSONAL LOAN	₹ 6,88,700
NOT DISCLOSED	14/08/2023	CREDIT CARD	₹ 10,000
NOT DISCLOSED	07/08/2023	PERSONAL LOAN	₹ 50,000
LICENCE CANCELLED ENTITIES	02/08/2023	PERSONAL LOAN	₹ 3,00,000
NOT DISCLOSED	31/07/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	28/07/2023	AUTO LOAN (PERSONAL)	₹ 50,000
NOT DISCLOSED	27/07/2023	OTHERS	₹ 1,50,000
NOT DISCLOSED	27/07/2023	PERSONAL LOAN	₹ 1,00,000
NOT DISCLOSED	26/07/2023	PERSONAL LOAN	₹ 5,000
NOT DISCLOSED	26/07/2023	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	06/07/2023	CREDIT CARD	₹ 1,000
NOT DISCLOSED	29/06/2023	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	28/06/2023	PERSONAL LOAN	₹ 30,00,000
NOT DISCLOSED	20/12/2022	CONSUMER LOAN	₹ 15,000
NOT DISCLOSED	29/10/2022	CREDIT CARD	₹ 1,00,000

Annexure 5 (e)

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 USTAIN CHAKRAYAN USTAIN CHAKRAYAN

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:	Driving Licence	Driving Licence
Identity Number:	BR-3320160059531	BR-3320160059531
Verification Result:	Not Applicable	Green
Verified By:	Not Applicable	Parivahan Sewa Database
Remarks:	The following applicant details were verified through 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:	Parivahan Sewa Database	
Report Verified Date:	13-10-2025	
Verification Status(Color Code):	GREEN	


Annexure 6 (a)


सत्यमेव जयते
FORM-7


INDIAN DRIVING LICENCE
GOVERNMENT OF BIHAR

DL: BR-3320160059531

Name : JUSTAIN CHAKRAYAN

 S/W/D of : MAHATHARWAN
YODHWARN

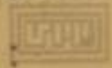
Address : AT & PO- SHEKHOPUR,
PS-WARISNAGAR,
SAMASTIPUR



Valid Till (Transport)

Valid Till (Non-Transport)
13/05/2036

DOB : 30/10/1993 BG : U

Badge No : 

*Authorisation to drive the following vehicle
class throughout India.

Type of Vehicles : LMV-NT MCWG only

Sign. of Licencing Authority
DTO - SAMASTIPUR

Signature of Holder

Issued on : 14/05/2016

Annexure 6 (b)



PARIVAHAN
SEWA

Government of India

MINISTRY OF ROAD TRANSPORT & HIGHWAYS

Home

Know Your Driving Licence Status

Driving Licence No. *

BR 3320160059531

Date Of Birth *

30-10-1993

Check Status

Reset

Details Of Driving License: BR 3320160059531

Current Status	ACTIVE
Holder's Name	U*T*I* C*A*R*Y*N
Old / New DL No.	NA
Source Of Data	SARATHI

Driving License Initial Details

Initial Issue Date	14-May-2016
Initial Issuing Office	DTO, SAMASTIPUR

Driving License Validity Details

Non-Transport		From: 14-May-2016		To: 13-May-2036	
Transport		From: NA		To: NA	
Hazardous Valid Till		NA		Hill Valid Till	
				NA	

Class Of Vehicle Details

COV Category	Class Of Vehicle	COV Issue Date
NT	LMV	14-May-2016
NT	MCWG	14-May-2016

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-101	GQ-ARSIPLN-101
Candidate Name:	Ustain Chakrayan	Ustain Chakrayan
Date Of Birth:	30-10-1993	30-10-1993
Father Name:	Maha Atharwan Youdhwarn	Maha Atharwan Youdhwarn
Address1:	Ward No. 5, Sekhopur, Warisnagar, Samastipur, Bihar - 848101	Ward No. 5, Sekhopur, Warisnagar, Samastipur, Bihar - 848101
Remarks:	The following applicant details are verbally verified and the notary report duly stamped and signed by Palav Agarwal - Advocate with comment on criminal record not found, Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	13-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-101
NAME OF THE APPLICANT	Ustain Chakrayan
FATHER NAME	Mahatharwan Youdhwarn
DATE OF BIRTH	30-October-1993
ADDRESS OF THE APPLICANT	Ward No. 5, Sekhopur, Warisnagar, Samastipur, Bihar - 848101
NAME OF THE POLICE STATION AS PER ADDRESS	Mufassil Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	13-October-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ustain Chakrayan	Ustain Chakrayan
Application Id:	GQ-ARSIPLN-101	GQ-ARSIPLN-101
Employee Id:	115616	115616
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in employment to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	31-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION FOR LAST 7 YEARS

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Ustain Chakrayan	Ustain Chakrayan
DOB	30-10-1993	30-10-1993
Age	31 years	31 years

GRADUATION

Name of University / Institute	Jaipur National University	Jaipur National University
Course	BBA	BBA
Specialization / Major	Nil	Nil
Year of Passing	2014	2014

12TH STANDARD

Name of University / Institute	Central Board of Secondary Education	Central Board of Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2011	2011

Gap Remarks : Gap identified for a period of 1 year between 10th and 12th Std

Candidate Remarks : Gap identified is beyond the scope of the last 7 years of verification. Hence, closing the same as GREEN

10TH STANDARD

Name of the Board / School	Central Board of Secondary Education	Central Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2008	2008

Annexure 8 (b)

EMPLOYMENT - 1		
Name of the Employer	Citi Group Services Private Limited	Citi Group Services Private Limited
Full Name of the Employee	Ustain Chakrayan	Ustain Chakrayan
Date of joining - From	07-10-2024	07-10-2024
Date of Relieving/Exit - To	12-10-2025	12-10-2025
Designation / Role	Manager	Manager
Gap Remarks : NIL		

EMPLOYMENT - 2		
Name of the Employer	BNY Mellon International Operations (India)	BNY Mellon International Operations (India) Private Limited
Full Name of the Employee	Ustain Chakrayan	Ustain Chakrayan
Date of joining - From	02-05-2023	02-05-2023
Date of Relieving/Exit - To	05-10-2024	05-10-2024
Designation / Role	Senior Associate	Senior Associate
Gap Remarks : NIL		

EMPLOYMENT - 3		
Name of the Employer	IBM India Pvt. Ltd.	IBM India Pvt. Ltd.
Full Name of the Employee	Ustain Chakrayan	Ustain Chakrayan
Date of joining - From	01-02-2022	01-02-2022
Date of Relieving/Exit - To	23-04-2023	23-04-2023
Designation / Role	Lead - Risk & Compliance	Lead - Risk & Compliance
Gap Remarks : NIL		

Annexure 8 (c)

EMPLOYMENT - 4		
Name of the Employer	Genpact India Pvt. Ltd	Genpact India Pvt. Ltd
Full Name of the Employee	Ustain Chakrayan	Ustain Chakrayan
Date of joining - From	01-04-2019	01-04-2019
Date of Relieving/Exit - To	17-01-2022	17-01-2022
Designation / Role	Business Analyst	Business Analyst
Gap Remarks : NIL		

EMPLOYMENT - 5		
Name of the Employer	Wipro Limited	Wipro Limited
Full Name of the Employee	Ustain Chakrayan	Ustain Chakrayan
Date of joining - From	14-04-2016	14-04-2016
Date of Relieving/Exit - To	28-03-2019	28-03-2019
Designation / Role	Analyst	Analyst
Gap Remarks : NIL		

EMPLOYMENT - 6		
Name of the Employer	Deutsche Bank	Deutsche Bank
Full Name of the Employee	Ustain Chakrayan	Ustain Chakrayan
Date of joining - From	10-03-2014	10-03-2014
Date of Relieving/Exit - To	06-04-2016	06-04-2016
Designation / Role	Analyst	Analyst
Gap Remarks : NIL		

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Ustain Chakrayan	Ustain Chakrayan
Application Id:	GQ-ARSIPLN-101	GQ-ARSIPLN-101
UAN No:	100769594996	100769594996
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:	31-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

UAN Details Report

UAN
NAME
FATHER'S NAME

100769594996
USTAIN CHAKRAYAN
MAHA ATHARWAN YODHWARN

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	MHBAN01258610000062202	CITICORP SERVICES INDIA PRIVATE LIMITED	07-Oct-2024	NA
2	PUPUN01231720000036061	BNY MELLON INTERNATIONAL OPERATIONS (INDIA) PVT.LTD.,	02-May-2023	05-Oct-2024
3	PYKRP00192140001110469	IBM INDIA PVT LTD	01-Feb-2022	23-Apr-2023
4	PYKRP00450530000059732	GENPACT INDIA PRIVATE LIMITED	01-Apr-2019	17-Jan-2022
5	DSNHP00237190000189675	WIPRO LIMITED	14-Apr-2016	28-Mar-2019

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Ustain Chakrayan	Ustain Chakrayan
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:	13-10-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

AUDIT

Date	Actioned By	Action	Notes	Source
13 Oct 2025 07:02	database check	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
13 Oct 2025 07:02	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

Ustain Chakravan
13-10-2025, 07:02
database check
World-Check



LSEG World-Check One
CASE REPORT

Confidential

Name	Ustain Chakrayan		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GQ-ARSIPLN-101		
Current Group	World-Check		
Gender	Male	Date of Birth	30 Oct 1993
Last Screened	13 Oct 2025 07:02	Case Created	13 Oct 2025 07:02
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name : Ustain Chakrayan
Date Printed : 13-10-2025, 07:02
Printed By : database check
Group : World-Check



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 (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 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

