

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Monika	Client Name	AML RightSource India Pvt Ltd Lateral
Application ID	GQ-ARSIPLN-124	Report Status	Closed
Date of Birth	23 Oct 1989	Application Received	17-11-2025
Candidate Employee ID	116258	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	09-12-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	HR Team	09-12-2025	GREEN
GRADUATION	Controller of Examinations	20-11-2025	GREEN
POST GRADUATION	Apeejay School of Management	22-11-2025	GREEN
EX EMPLOYMENT 2	Sushmita Das - Employee Helpdesk	20-11-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	18-11-2025	GREEN
POLICE VERIFICATION	Palav Agarwal	18-11-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	17-11-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	18-11-2025	GREEN
GAP CHECK	Resume & Supported Documents	09-12-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	17-11-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	18-11-2025	GREEN

End of summary report

Legend:	<div></div> -Major discrepancy	<div></div> -Minor discrepancy	<div></div> -Unable to verify	<div></div> -Pending from source	<div></div> -All clear
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LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Terafina Software Solutions Private Limited (NCR Voyix)	Terafina Software Solutions Private Limited (NCR Voyix)
Name Of The Candidate:	Monika	Monika
Emp Code:	MS185773	MS185773
From:	24-05-2021	24-05-2021
To:	26-08-2025	26-08-2025
Designation:	HR Specialist – Talent	HR Specialist – Talent
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Applicable	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	The above details were verified by HR Team of Terafina Software Solutions Private Limited (NCR Voyix), found the employment as Genuine. Hence closing the check as Green and the same is furnished as Annexure.	
Information Source Name:	HR Team	
Report Verified Date:	09-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)

NS

NCRVoyix, Service Desk

Mon, 8 Dec 2025 15:58:17 +0530

To "ex-employment" <ex-employment@goldquestglobal.in>

Cc "jay" <jay@goldquestglobal.in>, "verifyemployments" <verifyemployments@gmail.com>, "bgvcst" <bgvcst@goldquestglobal.in>

To whom it may concern,

Good day!

This email is in response to your request to verify the employment details of Monika Singh in our company. Kindly see attached Employment Verification Letter for your reference.

Should there be further questions or concerns, please let us know. Thank you!

Best Regards,

HR Central



December 8, 2025

To whomever it may concern,

This is to confirm employment details of:

Name:	Monika Singh
Employment Date:	May 24, 2021
Termination Date:	August 26, 2025
Job Title:	HR Specialist - Talent

This information is provided in response to your request for an employee reference. The information may not match the details requested but the details set out above are from our standard reference in accordance with our data protection obligations and worldwide corporate policy. No further information will be provided.

The above information is provided without liability on the part of the Company.

Yours Faithfully,

Pushpanjali Singh

HR Representative

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Maharshi Dayanand University	Maharshi Dayanand University
Name Of The Candidate:	Monika	Monika
Enroll No:	1150119221	1150119221
Degree:	Bachelor of Business Administrations	Bachelor of Business Administrations
Major:	Business Administrations	Business Administrations
Month And Year Of Passing:	2011	2011
Certification Issued Date:	2011-08	2011-08
SI No:	Not provided	Not provided
Remarks:	The following applicant details were verified by Controller of Examinations of Maharshi Dayanand University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	20-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Serial No. BE 01030

Roll No. 1160119221

Regn. No. CE-PCF-4379

महर्षि दयानन्द विश्वविद्यालय, रोहतक

(हरियाणा राज्य विधान के अधिनियम 25/1975 के अन्तर्गत स्थापित)

व्यवसाय प्रशासन-स्नातक



प्रमाणित किया जाता है कि मोनिका
सुपुत्र/सुपुत्री श्री हिकमत सिंह
विद्यार्थी डी ए वी शताब्दी महाविद्यालय फरीदाबाद
को इस विश्वविद्यालय द्वारा मई, 2011 में आयोजित तत्सम्बन्धी
परीक्षा प्रथम श्रेणी में उत्तीर्ण कर लेने के उपरान्त व्यवसाय
प्रशासन-स्नातक (त्रिवर्षीय उपाधि पाठ्यक्रम) की उपाधि प्रदान की
जाती है।

MAHARSHI DAYANAND UNIVERSITY, ROHTAK

(Established under Haryana Act No. 25 of 1975)

BACHELOR OF BUSINESS ADMINISTRATION

This is to certify that MONIKA
son/daughter of Shri HIKMAT SINGH
a student of D.A.V. CENTENARY COLLEGE FARIDABAD
is hereby awarded the degree of Bachelor of Business
Administration (Three year degree course) on his/her having passed
the Examination for the said degree held in MAY, 2011 He/She is
placed in FIRST Division.

Controller of Examination विश्वविद्यालय के मुद्रांकन द्वारा प्रमाणित

[Signature]
परीक्षा नियंत्रक

Maharshi Dayanand University
Rohtak

Given under the seal of the University

Controller of Examinations

[Signature]

कुलसचिव

[Signature]

रोहतक तिथि सितम्बर 30, 2011

Published Postal September 30, 2011



[Signature]

कुलपति

Vice-Chancellor

[Signature]


कुलाधिपति

Chancellor

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Apeejay School of Management	Apeejay School of Management
Name Of The Candidate:	Monika	Monika
Enroll No:	20/120	20/120
Degree:	Post Graduate Diploma	Post Graduate Diploma
Major:	Management	Management
Month And Year Of Passing:	2014	2014
Certification Issued Date:	2014-03	2014-03
SI No:	Not Provided	Not Provided
Remarks:	The following applicant details were verified by Apeejay School of Management found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Apeejay School of Management	
Report Verified Date:	22-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

Sl. No. 2012-2014/113

 **Apeejay School of Management**

We, the President and Members of the Board of Governors,
on the recommendation of the Academic Council
confer on Monika

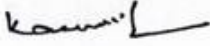
**Post Graduate Diploma
in Management**

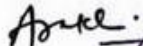
RECOGNISED EQUIVALENT TO MBA BY AICTE
(Two Year Full Time Programme Batch 2012-2014)

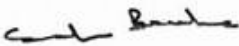
Approved by AICTE, Ministry of Human Resource Development, Government of India
and Accredited by National Board of Accreditation (NBA-AICTE)


on his / her having successfully completed the prescribed course for the said award as certified by
the Board of Examiners on his / her having been examined and adjudged to
have passed in.....(B)..... grade.


In testimony whereof, we set our hands and the seal of the Institute at New Delhi, this....Eight....day,
the month of....March..... in the year Two Thousand andEighteen..


Registrar


Director


President




Svrán Group

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	ManpowerGroup Services India Pvt Ltd	ManpowerGroup Services India Pvt Ltd
Name Of The Candidate:	Monika	Monika
Emp Code:	100504235	100504235
From:	25-05-2020	25-05-2020
To:	21-05-2021	21-05-2021
Designation:	HR Executive	HR Executive
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 Sushmita Das - Employee Helpdesk of ManpowerGroup Services India Pvt Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Sushmita Das - Employee Helpdesk	
Report Verified Date:	20-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)



Thu 20-11-2025 11:18 AM

Resolution, Employee <employee.resolution@manpowergroup.com>

Re: Ex-Employment verification for Monika (2)-GQ-ARSIPLN-124- ManpowerGroup Services India Pvt. Ltd

To: Alkathia ; Singh, Manpreet

Cc: jpy@goldquestglobal.in; emailgoldquest@gmail.com

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

Dear Team,

Greetings of the Day!

Thank you for contacting ManpowerGroup India.

This is with regards to the verification request you have raised with us, we would like to inform you that MONIKA with the employee ID 100504235 is no longer affiliated with ManpowerGroup India. Our records indicate that the Date of Joining was 25/May/2020 and the Date of Leaving was 21/May/2021, with the designation of HR Executive.

We hope this information meets with your requirements.

Thanks and regards,

Sushmita Das

Employee Helpdesk

For further queries, you can contact us on our

Toll Free Number: 1800 - 419 – 4001 (From Monday to Friday between 09:30AM to 06:30PM)

or Email us at

employee.resolution@manpowergroup.com

In the meanwhile want to stay up to-date with what is going on? Subscribe to our Social Media channels:-

Annexure 4 (b)



Thu 20-11-2025 11:19 AM

Resolution, Employee <employee.resolution@manpowergroup.com>

Re: Ex-Employment verification for Monika (2)-GQ-ARSIPLN-124- ManpowerGroup Services India Pvt. Ltd

To Akshatha ; Singh, Mahipal

Cc jay@goldquestglobal.in; emailgoldquest@gmail.com

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

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	ManpowerGroup Services India Pvt Ltd	
Candidate Name	Monika	
From (Date of Joining) 00	25 May 2020	
To (Date of Exit/Relieving)	21 May 2021	
Designation (At the time of leaving the company):	HR Executive	
Employee Code/ID/No	100504235	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(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		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Monika	Monika
Pan Number:	BEUPM6229J	BEUPM6229J
CIBIL Transunion Score:	Not Applicable	812
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:	18-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)

REPORT DATE & TIME: 18/11/2025 (14:12:21)

CONTROL NUMBER: 9929118437



CONSUMER CIR

MEMBER ID: BS00115009_SHYD20339

REFERENCE NUMBER: 12

CONSUMER INFORMATION

CONSUMER NAME	Monika	PAN	BEUPM6229J
DOB	23/10/1989	DRIVING LICENCE NO.	-
TELEPHONE NO.	-	VOTER ID	-
EMAIL ID	-	PASSPORT NO.	-
GENDER	Female	AADHAAR NUMBER (UID)	-
ADDRESS	DELHI, DELHI, DELHI - 110001		

CIBIL TRANSUNION SCORE(S)

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



SCORING FACTORS

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

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	10	High Cr/Sanc. Amt	₹19,26,372	Recent	05/07/2025
Zero balance	6	Current	₹14,68,785	Oldest	30/10/2019
Overdue	0	Overdue	₹0		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
6	19/01/2025	0	1	4

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME: MONIKA HDKMAT SINGH D.O.B: 23/10/1989 GENDER: Female CREDITVISION® SCORE: 812

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BEUPM6229J	-	-
CKYC	20039047273479	-	-

(a) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 5 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	8826412769	-

(a) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

MONIKA.ASH@GMAIL.COM
MONIKA2310.ASH@GMAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
H.NO.980.U.SECTOR,21.D,SECTOR-21D, , 415, HARYANA, HARYANA - 121012	Residence	-	06/07/2025
H.NO.980.U.SECTOR,21.D,SECTOR-21D, , 415, HARYANA, HARYANA - 121012	Not Categorized	-	06/07/2025
THE SHRI KRISHNA CGHS, FARIDABAD, HARYANA - 121001	Not Categorized	-	30/06/2024
803VIJAY PARK 15 A FLRYAMUNA VIHAR VIHAR, DELHI, DELHI - 110053	Residence	-	18/01/2024

(a) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
PERSONAL LOAN (15/07/2025)	Others	Not Available	Not Available	Not Available

Annexure 5 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 05/07/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 31,361	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 23,915	REPAYMENT TENURE	12							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 8,442	EMI	₹ 2,834							
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/07/2025		LAST PAYMENT : 03/10/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	-	-	-	-	000	000	000	000	-	-

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 29/12/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	HOUSING LOAN	SANCTIONED AMOUNT	₹ 14,938	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	SBI	CURRENT BALANCE	₹ 12,593	REPAYMENT TENURE	120							
ACCOUNT NUMBER	00000042563034061	ACTUAL PAYMENT	₹ 200	INTEREST RATE	7.4							
OWNERSHIP	INDIVIDUAL			EMI	₹ 185							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/12/2023		LAST PAYMENT : 05/10/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	-	-
2024	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
2023	-	-	-	-	-	-	-	-	-	-	-	STD

3. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 27/12/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	HOUSING LOAN	SANCTIONED AMOUNT	₹ 15,00,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	SBI	CURRENT BALANCE	₹ 13,62,991	REPAYMENT TENURE	161							
ACCOUNT NUMBER	00000042555008529	ACTUAL PAYMENT	₹ 16,000	INTEREST RATE	7.4							
OWNERSHIP	INDIVIDUAL	COLLATERAL VALUE	₹ 66,00,000	EMI	₹ 15,562							
				COLLATERAL TYPE	PROPERTY							
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/12/2023		LAST PAYMENT : 10/10/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	-	-
2024	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
2023	-	-	-	-	-	-	-	-	-	-	-	STD

4. ACCOUNT

Annexure 5 (d)

ACCOUNT INFORMATION		DATE OPENED : 25/07/2023		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	CREDIT CARD	CREDIT LIMIT		₹ 1,00,000				NA				
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT		₹ 85,931								
ACCOUNT NUMBER	Not Disclosed	CURRENT BALANCE		₹ 0								
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/08/2023		LAST PAYMENT : 15/09/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	-	-	-	-	-	-	-	000	000	000	000	000

5. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 30/09/2022		DATE CLOSED : 18/05/2025		DATE REPORTED & CERTIFIED : 18/05/2025		INACTIVE				
ACCOUNT		AMOUNTS						STATUS				
TYPE	PERSONAL LOAN	SANCTIONED AMOUNT	₹ 18,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	REPAYMENT TENURE	24							
ACCOUNT NUMBER	Not Disclosed	ACTUAL PAYMENT	₹ 16,085									
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/05/2025		END DATE : 01/09/2022		LAST PAYMENT : 27/04/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	XXX	XXX	XXX	XXX	000	-	-	-	-	-	-	-
2024	000	000	000	000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	000	000	000	000

6. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 24/09/2022		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 40,000	PAYMENT FREQUENCY	MONTHLY	NA						
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0	EMI	₹ 480							
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/10/2025		END DATE : 01/11/2022		LAST PAYMENT : 05/03/2024						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

7. ACCOUNT

Annexure 5 (e)

ACCOUNT			AMOUNTS				STATUS					
TYPE	CONSUMER LOAN		SANCTIONED AMOUNT	₹ 10,000		PAYMENT FREQUENCY	MONTHLY		NA			
MEMBER NAME	NOT DISCLOSED		CURRENT BALANCE	₹ 0		EMI	₹ 120					
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/10/2025		END DATE : 01/11/2023		LAST PAYMENT : 05/03/2024					
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

8. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 03/09/2022		DATE CLOSED : 25/02/2023		DATE REPORTED & CERTIFIED : 01/03/2023		INACTIVE				
ACCOUNT		AMOUNTS					STATUS					
TYPE	CONSUMER LOAN	SANCTIONED AMOUNT	₹ 62,000		PAYMENT FREQUENCY	MONTHLY	NA					
MEMBER NAME	NOT DISCLOSED	CURRENT BALANCE	₹ 0									
ACCOUNT NUMBER	Not Disclosed											
OWNERSHIP	INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/02/2023		END DATE : 01/09/2022		LAST PAYMENT : 05/11/2022						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	000	000	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	000	000	000	000

9. ACCOUNT

ACCOUNT INFORMATION			DATE OPENED : 01/04/2022		DATE CLOSED : 31/10/2022		DATE REPORTED & CERTIFIED : 01/11/2022		INACTIVE				
ACCOUNT			AMOUNTS						STATUS				
TYPE : CONSUMER LOAN			SANCTIONED AMOUNT : ₹ 52,000		PAYMENT FREQUENCY : MONTHLY		NA						
MEMBER NAME : NOT DISCLOSED			CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER : Not Disclosed													
OWNERSHIP : INDIVIDUAL													
DAYS PAST DUE/ASSET CLASSIFICATION			START DATE : 01/10/2022		END DATE : 01/04/2022		LAST PAYMENT :						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2022	-	-	-	000	000	000	000	000	000	000	-	-	

10. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 30/10/2019		DATE CLOSED :		DATE REPORTED & CERTIFIED : 31/10/2025		ACTIVE	
ACCOUNT		AMOUNTS				STATUS			
TYPE	CREDIT CARD	CREDIT LIMIT	₹ 1,10,000			NA			
MEMBER NAME	NOT DISCLOSED	HIGH CREDIT AMOUNT	₹ 1,12,142						
ACCOUNT NUMBER	Not Disclosed	CASH LIMIT	₹ 11,000						
OWNERSHIP	INDIVIDUAL	CURRENT BALANCE	₹ 69,286						

Annexure 5 (f)

DAYS PAST DUE/ASSET CLASSIFICATION												
START DATE : 01/10/2025 END DATE : 01/11/2022 LAST PAYMENT : 01/10/2025												
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	000	000	000	000	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	-	-	-	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	29/01/2025	CREDIT CARD	₹ 1,000
NOT DISCLOSED	29/06/2024	CREDIT CARD	₹ 15,000
SBI	26/12/2023	HOUSING LOAN	₹ 15,00,000
SBI	26/12/2023	HOUSING LOAN	₹ 15,00,000
SBI	13/12/2023	HOUSING LOAN	₹ 15,00,000
NOT DISCLOSED	11/07/2023	CREDIT CARD	₹ 1,000

Annexure 5 (g)

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 MONIKA HDKMAT SINGH

DISCLAIMER

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

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-124	GQ-ARSIPLN-124
Candidate Name:	Monika	Monika
Date Of Birth:	23-10-1989	23-10-1989
Father Name:	Hikmat Singh	Hikmat Singh
Address1:	501, 5th Floor, The Shree Krishna CGHS, Faridabad, Sector 21 D, Behind Samanvay Mandir, Faridabad, Haryana-121012.	501, 5th Floor, The Shree Krishna CGHS, Faridabad, Sector 21 D, Behind Samanvay Mandir, Faridabad, Haryana-121012.
Remarks:	The following applicant's details have been verbally verified, and the notary report has been duly stamped and signed by Palav Agarwal (Advocate), with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal	
Report Verified Date:	18-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-124
NAME OF THE APPLICANT	Monika
FATHER NAME	Hikmat Singh
DATE OF BIRTH	23-October-1989
ADDRESS OF THE APPLICANT	501, 5th Floor, The Shree Krishna CGHS, Faridabad, Sector 21 D, Behind Samanvay Mandir, Faridabad, Haryana-121012.
NAME OF THE POLICE STATION AS PER ADDRESS	Palla, Faridabad Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-November-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.

LAWYER'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Monika	Monika
Application Id:	GQ-ARSIPLN-124	GQ-ARSIPLN-124
UAN No:	100558153434	100558153434
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organisation, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
UAN Generated Date:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

UAN Details Report

UAN 100558153434
NAME MONIKA
FATHER'S NAME HIKMAT SINGH

Work History

#	Member ID	Establishment Name	Date of Joining	Date of Exit
1	KDMAL18235420000010902	TERAFINA SOFTWARE SOLUTIONS PRIVATE LIMITED	01-Sep-2023	26-Aug-2025
2	BGBNG00193410000024766	NCR CORPORATION (INDIA) PRIVATE LIMITED	24-May-2021	31-Aug-2023
3	DLCPM00247540000659861	MANPOWERGROUP SERVICES INDIA PRIVATE LIMITED	25-May-2020	21-May-2021
4	DLCPM00247540000206752	MANPOWERGROUP SERVICES INDIA PRIVATE LIMITED	01-Jul-2015	18-May-2020
5	DSNHP00247920000001192	METROPOLIS HEALTHCARE LIMITED	24-Nov-2014	28-Feb-2015

Generated on 17-11-2025 17:07:27 Report Runtime 2025-11-17 17:07:23

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Monika	Monika
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:	18-11-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One CASE REPORT

Confidential

Name	Monika		
Case Rating	Not Rated		
World-Check Total Matches	2		
Case ID	GQ-ARSIPLN-124		
Current Group	World-Check		
Gender	Female	Date of Birth	23 Oct 1989
Last Screened	18 Nov 2025 07:10	Case Created	18 Nov 2025 07:10
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	2				
Resolved Matches	2	Positive: 0	Possible: 0	False: 2	Unspecified: 0
Unresolved Matches	0				

Name: Monika
Date Printed: 18-11-2025, 08:09
Printed By: database check
Group: World-Check

Annexure 8 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	- MONIKA	3268353	SICRE	INDIVIDUAL	MALE	23-Nov-1980	IND	IND	18-Nov-2025			Auto-Resolved	"Gender, Date of Birth mismatch"	Exact - 100%
FALSE	- MONIKA	5794793	SICRE	INDIVIDUAL	FEMALE		IND	IND	18-Nov-2025		Unknown	No Match		Exact - 100%

Name
Date Printed
Printed By
Group

Monika
18-11-2025, 08:09
database check
World-Check



Annexure 8 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
18 Nov 2025 08:09	database check	1 World-Check matches resolved as False		Desktop
18 Nov 2025 07:10	database check	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
18 Nov 2025 07:10	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

Monika
18-11-2025, 08:09
database check
World-Check



Annexure 8 (d)

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 8 (e)

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 8 (f)

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 8 (g)

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 8 (h)

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 8 (i)

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 8 (j)

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 8 (k)

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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Monika	Monika
Application Id:	GQ-ARSIPLN-124	GQ-ARSIPLN-124
Employee Id:	116258	116258
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	09-12-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

GAP VALIDATION FOR LAST 7 YEARS

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Monika	Monika
DOB	23-10-1989	23-10-1989
Age	36 years	36 years

POST GRADUATION

Name of University / Institute	Apeejay School of Management, Delhi	Apeejay School of Management, Delhi
Course	PGDM	PGDM
Specialization / Major	Nil	Nil
Year of Passing	2014	2014

Gap Remarks : Gap identified for a period of 1 year between Graduation and PGDM

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

GRADUATION

Name of University / Institute	Maharishi Dayanand Universty, Rohtak	Maharishi Dayanand Universty, Rohtak
Course	BBA	BBA
Specialization / Major	Nil	Nil
Year of Passing	2011	2011

Annexure 9 (b)

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	2008	2008
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	2005	2005

EMPLOYMENT - 1		
Name of the Employer	Terafina Software Solutions Private Limited (NCR Voyix)	Terafina Software Solutions Private Limited (NCR Voyix)
Full Name of the Employee	Monika Singh	Monika Singh
Date of joining - From	24-05-2021	24-05-2021
Date of Relieving/Exit - To	26-08-2025	26-08-2025
Designation / Role	HR Specialist – Talent	HR Specialist – Talent
Gap Remarks : NIL		

Annexure 9 (c)

EMPLOYMENT - 2		
Name of the Employer	ManpowerGroup Services India Pvt Ltd	ManpowerGroup Services India Pvt Ltd
Full Name of the Employee	Monika	Monika
Date of joining - From	25-05-2020	25-05-2020
Date of Relieving/Exit - To	21-05-2021	21-05-2021
Designation / Role	HR Executive	HR Executive
Gap Remarks : NIL		

EMPLOYMENT - 3		
Name of the Employer	ManpowerGroup Services India Pvt Ltd/NCR Corporation India Pvt. Ltd.	ManpowerGroup Services India Pvt Ltd/NCR Corporation India Pvt. Ltd.
Full Name of the Employee	Monika	Monika
Date of joining - From	01-07-2015	01-07-2015
Date of Relieving/Exit - To	18-05-2020	18-05-2020
Designation / Role	Consultant- Operation & HR	Consultant- Operation & HR
Gap Remarks : Gap identified for a period of 4 months between Metropolis Healthcare Ltd. And ManpowerGroup Services		
Candidate Remarks : From March 2015 – June 2015 took a break as she got married		

EMPLOYMENT - 4		
Name of the Employer	Metropolis Healthcare Ltd.	Metropolis Healthcare Ltd.
Full Name of the Employee	Monika Singh	Monika Singh
Date of joining - From	24-11-2014	24-11-2014
Date of Relieving/Exit - To	28-02-2015	28-02-2015
Designation / Role	Executive - Human Resource	Executive - Human Resource
Gap Remarks :NIL		

Annexure 9 (d)


EMPLOYMENT - 5		
Name of the Employer	Hi Impact Consultants Pvt. Ltd.	Hi Impact Consultants Pvt. Ltd.
Full Name of the Employee	Monika Singh	Monika Singh
Date of joining - From	24-04-2014	24-04-2014
Date of Relieving/Exit - To	21-11-2014	21-11-2014
Designation / Role	Management Trainee	Management Trainee
Gap Remarks : NIL		

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	BEUPM6229J	BEUPM6229J
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:	17-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

आयकर विभाग INCOME TAX DEPARTMENT		भारत सरकार GOVT. OF INDIA
MONIKA		
HIKMAT SINGH		
23/10/1989		
Permanent Account Number BEUPM6229J		
		
Signature		24062010

Annexure 10 (b)




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PAN / TAN	Name
BEUPM6229J	MXXXXA

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-124	GQ-ARSIPLN-124
Candidate Name:	Monika	Monika
Date Of Birth:	23-10-1989	23-10-1989
Father Name:	Hikmat Singh	Hikmat Singh
Address1:	501, 5th Floor, The Shree Krishna CGHS, Faridabad, Sector 21 D, Behind Samanvay Mandir, Faridabad, Haryana-121012.	501, 5th Floor, The Shree Krishna CGHS, Faridabad, Sector 21 D, Behind Samanvay Mandir, Faridabad, Haryana-121012.
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:	18-11-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-124
NAME OF THE APPLICANT	Monika
FATHER NAME	Hikmat Singh
DATE OF BIRTH	23-October-1989
ADDRESS OF THE APPLICANT	501, 5th Floor, The Shree Krishna CGHS, Faridabad, Sector 21 D, Behind Samanvay Mandir, Faridabad, Haryana-121012.
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	18-November-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

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

