

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sapna Baghel	Client Name	AML RightSource India Pvt Ltd Lateral
Application ID	GQ-ARSIPLN-19	Report Status	Closed
Date of Birth	02 Oct 1989	Application Received	09-05-2025
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	25-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Team HR HDFC Bank Ltd	09-05-2025	GREEN
GRADUATION	Online Database	09-06-2025	GREEN
POST GRADUATION	Online Database	09-06-2025	GREEN
POLICE VERIFICATION	Rakesh Prajapati - Police Constable	09-05-2025	GREEN
LATEST EMPLOYMENT 1	Swathi B - Human Capital Management	11-06-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	09-05-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	09-05-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	25-07-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	13-05-2025	GREEN
GAP CHECK	Resume & Supported Documents	24-07-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	HDFC Bank Limited	HDFC Bank Limited
Name Of The Candidate:	Sapna Baghel	Sapna Baghel
Emp Code:	S29924	S29924
From:	12-09-2016	12-09-2016
To:	16-08-2022	16-08-2022
Designation:	Manager	Manager
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 Team HR HDFC Bank Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Team HR HDFC Bank Ltd	
Report Verified Date:	09-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Fri 09-May-25 5:57 PM

i-Cube <no-reply@leena.ai>

Employee Verification Status - [S29924] [Sapna Baghel]

To: verifyemployment@goldquestglobal.in

 Follow up.

[Click here to download pictures.](#) To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Dear Sir/Madam,

Please find the details below,

Employee Code	Employee Name	Joining Date	Last Working Day	Designation	F&F Status
S29924	Sapna Baghel	12-09-2016	16-08-2022	Manager	PROCESSED

Thanks & Regards

Team HR HDFC Bank Ltd.

Note: *This is an auto generated notification hence do not reply to this email.*

Annexure 1 (b)



HDFC Bank Limited
Human Resources Division
HDFC Bank House, 2nd Floor,
Senapati Bapat Marg,
Lower Parel, Mumbai 400013
Tel : 6652 1000 Fax: 2490 4016

September 21, 2022

Relieving cum Experience Letter

Sapna Baghel
Noida

Dear Sapna,

This is with reference to your resignation letter dated May 31, 2022.

Your resignation has been accepted with regret and you are relieved from the services of the Bank with effect from the close of business hours on August 16, 2022.

We confirm that you were employed with the Bank from September 12, 2016 to August 16, 2022 and your designation at the time of leaving was Manager.

We wish you the very best in your future career.

Yours truly,
For HDFC Bank Limited
Human Resources

S29924

This is Computer generated letter and hence does not require Signature

Human Resource Division, HDFC Bank Corporate HR – ISO 3001:2008 Certified

Regd. Office: HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400 013

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Maharshi Dayanand University	Maharshi Dayanand University
Name Of The Candidate:	Sapna Baghel	Sapna Baghel
Enroll No:	07DWF174	07DWF174
Degree:	Bachelor of Computer Applications	Bachelor of Computer Applications
Major:	Computer Applications	Computer Applications
Month And Year Of Passing:	June 2010	June 2010
SI No:	Not Applicable	Not Applicable
Remarks:	The following applicant details were verified through Online Database - Maharshi Dayanand University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	09-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

Result

Sr No.	RollNo	Student Name	Course	Session	View
1	100547	SAPNA	(BC06)	Jun - 2010	View

****The Results displayed here subject to updation/correction. The final result will on DMC.**

Instructions:

- 1- Enter your complete "Registration No" and "Roll Number" for searching.

Annexure 2 (b)



MAHARSHI DAYANAND UNIVERSITY, ROHTAK
(A State University established under Haryana Act No. XXV of 1975)

Result

Date of result declaration: 26/07/2013

Student Details

Reg. No.:	07DWF174	Roll No.:	100547
Student Name:	SAPNA	Father Name:	AMAR SINGH
Sem/Part:	6 (JUN - 2010)	College Code:	F207
Course Name:	(BC06)	College Name:	

Obtained Marks Details

Subject Details	Theory Marks1	Theory Marks2	Theory Marks3	Sessional Marks	Practical Marks	Practical Sessional	Total
306 :	054			023			077
307 :	057			023			080
308 :	036			023			059
309 :	042			023			065
310 :				023	070		093
Total :-							0374

Annexure 2 (c)

Result: PASS

NOTE: In R.L.A./R.L.E. cases (Result Late due to non-receipt/non-eligibility of awards) the student concerned should submit details viz: name of examination center, date of examination, name of subject (where A.W. has been indicated) along with a copy of the downloaded result to the concerned Result Branch within 10 days positively, failing which he/she will be treated 'Absent' in the said paper and the result will be finalized accordingly.

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Name Of The Candidate:	Sapna Baghel	Sapna Baghel
Enroll No:	13225430060	13225430060
Degree:	Post Graduate Diploma	Post Graduate Diploma
Major:	Banking and Relationship Management	Banking and Relationship Management
Month And Year Of Passing:	August 2014	August 2014
SI No:	Not Applicable	Not Applicable
Remarks:	The following applicant details were verified through Online Database - Manipal Academy of Higher Education found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	09-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



Welcome GoldGuest Global HR
Services Private Limited

Online Degree Certificate Verification

The data available with us for this registration no is

Information as in degree certificate	
Institution	Manipal Universal Learning PVT. Ltd.
Name	SAPNA BAGHEL
Degree	Post Graduate Diploma
Specialization/Title	Banking and Relationship Management
Year of graduation	August 2014
Grade	NA
Certificate No.	145910
Reg No.	13225430060



POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-19	GQ-ARSIPLN-19
Candidate Name:	Sapna Baghel	Sapna Baghel
Date Of Birth:	02-10-1989	02-10-1989
Father Name:	Amar singh	Amar singh
Address1:	In3-004 Eldeco Amantran society,Sector 119 noida,Near badami sweets and restaurant ,Noida,Uttar Pradesh-201301	In3-004 Eldeco Amantran society,Sector 119 noida,Near badami sweets and restaurant ,Noida,Uttar Pradesh-201301
Remarks:	The following applicant details are verbally verified by Mr. Rakesh Prajapati (Police Constable), 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:	Rakesh Prajapati - Police Constable	
Report Verified Date:	09-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

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

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-19
NAME OF THE APPLICANT	Sapna Baghel
FATHER NAME	Amar singh
DATE OF BIRTH	02-October-1989
ADDRESS OF THE APPLICANT	In3-004 Eldeco Amantran society, Sector 119 noida, Near badami sweets and restaurant, Noida, Uttar Pradesh-201301
NAME OF THE POLICE STATION	Parthala Khanjarpur Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	09599-659053
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	09-May-2025
VERIFIER NAME AND DESIGNATION	Mr. Rakesh Prajapati, Constable

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

LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Yes Bank Ltd	Yes Bank Ltd
Name Of The Candidate:	Sapna Baghel	Sapna Baghel
Emp Code:	6743960	6743960
From:	06-09-2022	06-09-2022
To:	02-05-2024	02-05-2024
Designation:	Manager	Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Better career growth
Rehire Eligibility:	Not Applicable	Yes
Remarks:	Screen-shot of the Email confirmation received from Swathi B - Human Capital Management, Yes Bank Ltd, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Swathi B - Human Capital Management	
Report Verified Date:	11-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 5 (a)



Wed 11-Jun-25 12:13 PM

Employment Verification <employmentverification@yesbank.in>

RE: EXTERNAL : Requesting for Ex-Employment Verification for candidate Sapna Baghel - GQ-ARSIPLN-19

To Parimala

Cc jay@goldquestglobal.in; emailgoldquest@gmail.com; Naresh D (HCM)

Follow up.

Dear Team,

Thank you for contacting YES BANK for employment verification. Please find below the required information

Employee Code	6743960
Employee Name	Sapna Baghel
Date of Joining	6-Sep-22
Last Working Date	2-May-24
Reporting Authority	Santoshkumar Danwale
Reason for Leaving	Better career growth
Designation	Manager
Status of Exit Formalities	F&F Completed
Eligibility for Rehire	Yes

Note: Henceforth, request you to send verification requests to employmentverification@yesbank.in

Thanks & Regards,
Swathi B

Human Capital Management

YES BANK Limited, Tower C, 2nd Floor, Kosmo One, Plot No. 14, 3rd Main Road, Ambattur, Industrial Estate, Chennai – 600 058.

✓ YES BANK | LIFE KO BANAO RICH

Annexure 5 (b)



Wed 11-Jun-25 12:13 PM

Employment Verification <employmentverification@yesbank.in>

RE: EXTERNAL : Requesting for Ex-Employment Verification for candidate Sapna Baghel - GQ-ARSIPLN-19

To Parimala

Cc jay@goldquestglobal.in; emailgoldquest@gmail.com; Naresh D (HCM)

Follow up.

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Yes Bank Ltd	
Candidate Name	Sapna Baghel	
Employee Code/ID/No	6743960	
From (Date of Joining)	06-Sep-2022	
To (Date of Exit/Relieving)	02-May-2024	
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)	(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	

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sapna Baghel	Sapna Baghel
Pan Number:	BAIPB5376D	BAIPB5376D
CIBIL Transunion Score:	Not Applicable	768
Scoring Factors:	Not Applicable	HIGH PROPORTION OF OUTSTANDING TRADES
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Not Applicable
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:	09-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL
MEMBER ID: BN05034012
MEMBER REFERENCE NUMBER:

DATE: 09-05-2025
TIME: 13:14:41
CONTROL NUMBER: 9,06,54,82,809

CONSUMER INFORMATION:

NAME: SAPNA SAPNA BAGHEL

DATE OF BIRTH: 02-10-1989

GENDER: FEMALE

CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
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CREDITVISION® SCORE	768	1: PRESENCE OF DELINQUENCY 2: HIGH PROPORTION OF OUTSTANDING TRADES 3: PRESENCE OF SEVERE DELINQUENCY 4: PAYMENT MADE IN PROPORTION TO TOTAL CARD BALANCE OUTSTANDING IS LOW
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POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months
Consumer not in CIBIL database or history older than 36 months

: 300 (High risk) to 900 (low risk)
: -1

* At least one tradeline with information updated in last 36 months is required.

IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
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INCOME TAX ID NUMBER (PAN)	BAIPB5378D		
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UNIVERSAL ID NUMBER (UID)	XXXXXXXXXXXX		
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CKYC	10096927086835		
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TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
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NOT CLASSIFIED	7.83878722E9	
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OFFICE PHONE ^(e)	7838787220	
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NOT CLASSIFIED	38787220	
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MOBILE PHONE	7056171757	
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Annexure 6 (b)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL
MEMBER ID: BN05034012
MEMBER REFERENCE NUMBER:

DATE: 09-05-2025
TIME: 13:14:41
CONTROL NUMBER: 0,06,54,92,809

EMAIL CONTACT(S):

EMAIL ADDRESS

SAPNA.BAGHEL@IN.HDFCBANK.COM

SAPNA.BAGHEL@GMAIL.COM

SAPNA.BAGHEL@HDFCBANK.COM

SAPNA.BAGHELOL@GMAIL.COM

ADDRESS(ES):

ADDRESS : E 951 1 DABUA COLONY DABUA COLONY NIT FARIDABAD NOIDA UTTAR PRADESH UTTAR PRADESH 201301

CATEGORY: RESIDENCE ADDRESS RESIDENCE CODE: RENTED DATE REPORTED: 31-12-2023

ADDRESS : YES BANK LTD DEPOSITORY N EXCHANGE OPS WTT TOWER 15TH FLOOR SECTOR16A GAUTAM BUDH NAGAR UTTAR PRADESH 201301

CATEGORY: OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED: 31-08-2023

ADDRESS : KOTAK MAHINDRA BANK LTD B AND B-1 ENKAY TOWER VANIJYA KUNJ UDYOG VIHAR PH-5 GURGAON HARYANA 122016

CATEGORY: OFFICE ADDRESS RESIDENCE CODE: DATE REPORTED: 31-08-2023

ADDRESS (e) : FARIDABAD HARYANA 121001

CATEGORY: RESIDENCE ADDRESS RESIDENCE CODE: DATE REPORTED: 21-02-2022

EMPLOYMENT INFORMATION:

ACCOUNT TYPE	DATE REPORTED	OCCUPATION CODE	INCOME	NET / GROSS INCOME INDICATOR	MONTHLY / ANNUAL INCOME INDICATOR
PERSONAL LOAN	31-05-2023	SALARIED	Not Available	Not Available	Not Available

SUMMARY:

ACCOUNT(S)

ACCOUNT TYPE	ACCOUNTS	ADVANCES	BALANCES	DATE OPENED
All Accounts	TOTAL: 12 OVERDUE: 0 ZERO-BALANCE: 11	HIGH CR/SANC. AMT: 18,69,065	CURRENT: 2,76,318 OVERDUE: 0	RECENT: 19-08-2023 OLDEST: 29-10-2013

ENQUIRIES

Only Last 36 months enquiries will be displayed in the Credit report

Annexure 6 (c)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL
 MEMBER ID: BN05034012
 MEMBER REFERENCE NUMBER:

DATE:09-05-2025
 TIME: 13:14:41
 CONTROL NUMBER: 9,06,54,92,809

ENQUIRY PURPOSE	TOTAL	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS	RECENT
All Enquiries	4	0	0	2	08-05-2024

ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS														
MEMBER NAME: NOT DISCLOSED	OPENED: 19-08-2023	HIGH CREDIT: 1,10,733															
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 12-04-2025	CURRENT BALANCE: 0															
TYPE: CREDIT CARD	REPORTED AND CERTIFIED: 15-04-2025	CREDIT LIMIT: 2,70,000															
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	CASH LIMIT: 54,000															
	PMT HIST END: 01-08-2023	PMT FREQ: MONTHLY															
		ACTUAL PAYMENT: 299															
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)																	
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	005
04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23
000	000	000															
10-23	09-23	08-23															

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-12-2021	SANCTIONED: 779	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 05-07-2022	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 05-07-2022		
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-05-2023		
OWNERSHIP: INDIVIDUAL			
COLLATERAL TYPE: NO COLLATERAL	PMT HIST START: 01-05-2023		
	PMT HIST END: 01-02-2022		
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			
000	XXX	XXX	XXX
05-23	04-23	03-23	02-23
01-23	12-22	11-22	10-22
09-22	08-22	07-22	06-22
05-22	04-22	03-22	02-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-12-2021	SANCTIONED: 2,05,171	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 04-01-2024	CURRENT BALANCE: 0	
	CLOSED: 05-01-2024	EMI: 10,848	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED: 31-01-2024	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-01-2024	REPAYMENT TENURE: 24	
	PMT HIST END: 01-12-2021	ACTUAL PAYMENT: 10,848	
DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)			

Annexure 6 (d)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL
 MEMBER ID: BN05034012
 MEMBER REFERENCE NUMBER:

DATE: 09-05-2025
 TIME: 13:14:41
 CONTROL NUMBER: 9,06,54,92,809

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01-24	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	
000	000	000	000	000	000	000	000											
07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21											

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-11-2021	SANCTIONED: 1,00,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 10-06-2022	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 10-06-2022	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED: 30-06-2022	ACTUAL PAYMENT: 93,085	
	PMT HIST START: 01-06-2022		
	PMT HIST END: 01-12-2021		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000
06-22	05-22	04-22	03-22	02-22	01-22	12-21

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-09-2020	SANCTIONED: 48,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 16-11-2023	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 30-04-2025	EMI: 508	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	PMT FREQ: MONTHLY	
	PMT HIST END: 01-05-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

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04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	
000	000	000	000	000	000	000	000	000	000	000	000	XXX	XXX	000	000	000	000	000
10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22	07-22	06-22	05-22	

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-09-2020	SANCTIONED: 12,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 16-11-2023	CURRENT BALANCE: 0	
TYPE: CONSUMER LOAN	REPORTED AND CERTIFIED: 30-04-2025	EMI: 127	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	PMT FREQ: MONTHLY	
	PMT HIST END: 01-05-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
04-25	03-25	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	

Annexure 6 (e)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL
 MEMBER ID: BN05034012
 MEMBER REFERENCE NUMBER:

DATE: 09-05-2025
 TIME: 13:14:41
 CONTROL NUMBER: 9,06,54,92,809

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 10-23 09-23 08-23 07-23 06-23 05-23 04-23 03-23 02-23 01-23 12-22 11-22 10-22 09-22 08-22 07-22 06-22 05-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: BOB	OPENED: 31-08-2020	SANCTIONED: 6,30,000	
ACCOUNT NUMBER: 77640600000735	LAST PAYMENT: 19-04-2025	CURRENT BALANCE: 2,76,318	
TYPE: AUTO LOAN	REPORTED AND CERTIFIED:	EMI: 9,851	
OWNERSHIP: INDIVIDUAL	30-04-2025	PMT FREQ: MONTHLY	
COLLATERAL VALUE: 741871	PMT HIST START: 01-04-2025	REPAYMENT TENURE: 74	
COLLATERAL TYPE: PROPERTY	PMT HIST END: 01-05-2022	INTEREST RATE: 9.40	
		ACTUAL PAYMENT: 9,861	

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 STD STD
 04-25 03-25 02-25 01-25 12-24 11-24 10-24 09-24 08-24 07-24 06-24 05-24 04-24 03-24 02-24 01-24 12-23 11-23
 STD STD STD STD STD STD STD STD STD STD STD STD STD STD STD STD STD STD
 10-23 09-23 08-23 07-23 06-23 05-23 04-23 03-23 02-23 01-23 12-22 11-22 10-22 09-22 08-22 07-22 06-22 05-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 16-09-2019	HIGH CREDIT: 2,02,382	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 25-04-2024	CURRENT BALANCE: 0	
TYPE: CREDIT CARD	REPORTED AND CERTIFIED:	CREDIT LIMIT: 2,00,000	
OWNERSHIP: INDIVIDUAL	15-04-2025	CASH LIMIT:	
	PMT HIST START: 01-04-2025		
	PMT HIST END: 01-05-2022		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 000 000 000 000 000 000 000 000 000 000 000 000 050 019 000 000 000
 04-25 03-25 02-25 01-25 12-24 11-24 10-24 09-24 08-24 07-24 06-24 05-24 04-24 03-24 02-24 01-24 12-23 11-23
 000 000 021 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000
 10-23 09-23 08-23 07-23 06-23 05-23 04-23 03-23 02-23 01-23 12-22 11-22 10-22 09-22 08-22 07-22 06-22 05-22

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 05-04-2018	SANCTIONED: 25,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 07-06-2021	CURRENT BALANCE: 0	
TYPE: PERSONAL LOAN	CLOSED: 07-06-2021	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	REPORTED AND CERTIFIED:	ACTUAL PAYMENT: 10,380	
	30-06-2021		
	PMT HIST START: 01-06-2021		
	PMT HIST END: 01-07-2018		

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000

Annexure 6 (f)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL

DATE: 09-05-2025

MEMBER ID: BN05034012

TIME: 13:14:41

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 8,06,54,92,809

06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 04-03-2018

SANCTIONED: 1,25,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 07-03-2022

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 07-03-2022

PMT FREQ: MONTHLY

TYPE: PERSONAL LOAN

REPORTED AND CERTIFIED:

ACTUAL PAYMENT: 3,276

OWNERSHIP: INDIVIDUAL

31-03-2022

PMT HIST START: 01-03-2022

PMT HIST END: 01-04-2019

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
03-22	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 18-12-2015

SANCTIONED: 1,10,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 05-12-2020

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 05-12-2020

PMT FREQ: MONTHLY

TYPE: PERSONAL LOAN

REPORTED AND CERTIFIED:

ACTUAL PAYMENT: 2,485

OWNERSHIP: INDIVIDUAL

31-12-2020

PMT HIST START: 01-12-2020

PMT HIST END: 01-01-2018

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
12-20	11-20	10-20	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19
000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18

ACCOUNT

DATES

AMOUNTS

STATUS

MEMBER NAME: NOT DISCLOSED

OPENED: 29-10-2013

SANCTIONED: 3,00,000

ACCOUNT NUMBER: NOT

LAST PAYMENT: 01-09-2018

CURRENT BALANCE: 0

DISCLOSED

CLOSED: 02-09-2018

TYPE: EDUCATION LOAN

REPORTED AND CERTIFIED:

OWNERSHIP: INDIVIDUAL

30-09-2018

PMT HIST START: 01-09-2018

PMT HIST END: 01-10-2015

Annexure 6 (g)



CONSUMER CIR

CONSUMER: SAPNA BAGHEL
 MEMBER ID: BN05034012
 MEMBER REFERENCE NUMBER:

DATE: 09-05-2025
 TIME: 13:14:41
 CONTROL NUMBER: 9,06,54,92,809

DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)

000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000	000
09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17
000	000	000	000	000	000	000	000	000	000	000	000	000	000	XXX	XXX	000	000
03-17	02-17	01-17	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16	12-15	11-15	10-15

ENQUIRIES:

Only Last 36 months enquiries will be displayed in the Credit report

MEMBER	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
VIJAYA BANK	06-05-2024	AUTO LOAN	1
NOT DISCLOSED	25-04-2024	CONSUMER LOAN	15,000
VIJAYA BANK	24-03-2023	AUTO LOAN	25,00,000
VIJAYA BANK	24-03-2023	AUTO LOAN	15,00,000

END OF REPORT ON SAPNA BAGHEL

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.

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-19	GQ-ARSIPLN-19
Candidate Name:	Sapna Baghel	Sapna Baghel
Date Of Birth:	02-10-1989	02-10-1989
Father Name:	Amar singh	Amar singh
Address1:	In3-004 Eldeco Amantran society,Sector 119 noida,Near badami sweets and restaurant ,Noida,Uttar Pradesh-201301	In3-004 Eldeco Amantran society,Sector 119 noida,Near badami sweets and restaurant ,Noida,Uttar Pradesh-201301
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:	09-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

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

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-ARSIPLN-19
NAME OF THE APPLICANT	Sapna Baghel
FATHER NAME	Amar singh
DATE OF BIRTH	02-October-1989
ADDRESS OF THE APPLICANT	In3-004 Eldeco Amantran society, Sector 119 noida, Near badami sweets and restaurant ,Noida, Uttar Pradesh-201301
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	09-May-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

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sapna Baghel	Sapna Baghel
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:	25-07-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Sapna Baghel		
Case Rating	Not Rated		
World-Check Total Matches	1		
Case ID	GQ-ARSIPLN-19		
Current Group	World Check		
Gender	Female	Date of Birth	02 Oct 1989
Last Screened	25 Jul 2025 11:37	Case Created	25 Jul 2025 11:37
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	1				
Resolved Matches	1	Positive: 0	Possible: 0	False: 1	Unspecified: 0
Unresolved Matches	0				

Name Sapna Baghel
 Date Printed 25-07-2025, 11:45
 Printed By Anil Agarwal
 Group World Check



LSEG RISK
INTELLIGENCE

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	S K BAGHEL	1800802	LE	INDIVIDUAL	MALE		IND	IND	25-Jul-2025			Auto-Resolved	Gender mismatch	Medium - 86%

Name

Date Printed

Printed By

Group

Sapna Baghel

25-07-2025, 11:45

Anil Agarwal

World Check



Annexure 8 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
25 Jul 2025 11:37	Anil Agarwal	Case Screened for Wor Id-Check (Initial/Re- Screen Only)		Desktop Batch
25 Jul 2025 11:37	Anil Agarwal	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 Sapna Baghel
Date Printed 25-07-2025, 11:45
Printed By Anil Agarwal
Group World Check



LSEG RISK
INTELLIGENCE

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

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	BAIPB5376D	BAIPB5376D
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:	13-05-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)



Annexure 9 (b)



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Non-Company

Tax Professionals & Others

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

PAN / TAN

BAIPB5376D

Name

SXXXXA BXXXXL

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sapna Baghel	Sapna Baghel
Application Id:	GQ-ARSIPLN-19	GQ-ARSIPLN-19
Employee Id:	NA	NA
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in overall experience, however, the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	24-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sapna Baghel	Sapna Baghel
DOB	02-10-89	02-10-89
Age	35 years	35 years

POST GRADUATE DIPLOMA

Name of University / Institute	Manipal University	Manipal University
Course	Post Graduat Diploma	Post Graduat Diploma
Specialization / Major	Nil	Nil
Year of Passing	2014	2014

Gap Remarks : Gap identified for a period of 4 years and 3 months between Graduation and Post Graduation

Candidate Remarks : Worked in Wipro BPO Ltd and EXL Services SEZ BPO Solutions Pvt. Ltd.

GRADUATION

Name of University / Institute	Maharshi Dayanand Univeristy, Rohtak	Maharshi Dayanand Univeristy, Rohtak
Course	BCA	BCA
Specialization / Major	Nil	Nil
Year of Passing	2010	2010

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	2007	2007

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

Annexure 10 (b)

EMPLOYMENT - 1		
Name of the Employer	Yes Bank Ltd	Yes Bank Ltd
Full Name of the Employee	Sapna Baghel	Sapna Baghel
Date of joining - From	06-09-22	06-09-22
Date of Relieving/Exit - To	02-05-24	02-05-24
Designation / Role	Manager	Manager
Gap Remarks : Nil		

EMPLOYMENT - 2		
Name of the Employer	HDFC Bank Limited	HDFC Bank Limited
Full Name of the Employee	Sapna Baghel	Sapna Baghel
Date of joining - From	12-09-16	12-09-16
Date of Relieving/Exit - To	16-08-22	16-08-22
Designation / Role	Manager	Manager
Gap Remarks : Nil		

EMPLOYMENT - 3		
Name of the Employer	Kotak Mahindra Bank Limited	Kotak Mahindra Bank Limited
Full Name of the Employee	Sapna Baghel	Sapna Baghel
Date of joining - From	19-08-14	19-08-14
Date of Relieving/Exit - To	29-08-16	29-08-16
Designation / Role	Deputy Manager	Deputy Manager
Gap Remarks : Gap identified for a period of 7 months between ANZ Bank Ltd and J P Morgan & Chase Co		
Candidate Remarks : Was in my Hometown due to some personal reasons		

EMPLOYMENT - 4		
Name of the Employer	EXL Services SEZ BPO Solutions Pvt. Ltd.	EXL Services SEZ BPO Solutions Pvt. Ltd.
Full Name of the Employee	Sapna Baghel	Sapna Baghel
Date of joining - From	16-01-12	16-01-12
Date of Relieving/Exit - To	02-08-13	02-08-13
Designation / Role	Sr. Associate	Sr. Associate
Gap Remarks : Nil		

Annexure 10 (c)

EMPLOYMENT - 5

Name of the Employer	Wipro BPO Ltd	Wipro BPO Ltd
Full Name of the Employee	Sapna Baghel	Sapna Baghel
Date of joining - From	23-10-10	23-10-10
Date of Relieving/Exit - To	13-01-12	13-01-12
Designation / Role	Production Agent	Production Agent
Gap Remarks : Nil		

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

