

**CONFIDENTIAL BACKGROUND VERIFICATION REPORT**

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

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

**End of summary report**

<b>Legend:</b>	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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## EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	HDFC Bank Limited	HDFC Bank Limited
<b>Name Of The Candidate:</b>	Sapna Baghel	Sapna Baghel
<b>Emp Code:</b>	S29924	S29924
<b>From:</b>	12-09-2016	12-09-2016
<b>To:</b>	16-08-2022	16-08-2022
<b>Designation:</b>	Manager	Manager
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Not Disclosed
<b>Rehire Eligibility:</b>	Not Applicable	Not Disclosed
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Team HR HDFC Bank Ltd	
<b>Report Verified Date:</b>	09-05-2025	
<b>Verification Status(Color Code):</b>	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, 2<sup>nd</sup> 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
<b>Name Of The Institution:</b>	Maharshi Dayanand University	Maharshi Dayanand University
<b>Name Of The Candidate:</b>	Sapna Baghel	Sapna Baghel
<b>Enroll No:</b>	07DWF174	07DWF174
<b>Degree:</b>	Bachelor of Computer Applications	Bachelor of Computer Applications
<b>Major:</b>	Computer Applications	Computer Applications
<b>Month And Year Of Passing:</b>	June 2010	June 2010
<b>SI No:</b>	Not Applicable	Not Applicable
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Online Database	
<b>Report Verified Date:</b>	09-06-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 2 (a)

### Result

Sr No.	RollNo	Student Name	Course	Session	<a href="#">View</a>
1	100547	SAPNA	(BC08)	Jun - 2010	<a href="#">View</a>

**\*\*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
<b>Total :-</b>							<b>0374</b>

## 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
<b>Name Of The Institution:</b>	Manipal Academy of Higher Education	Manipal Academy of Higher Education
<b>Name Of The Candidate:</b>	Sapna Baghel	Sapna Baghel
<b>Enroll No:</b>	13225430060	13225430060
<b>Degree:</b>	Post Graduate Diploma	Post Graduate Diploma
<b>Major:</b>	Banking and Relationship Management	Banking and Relationship Management
<b>Month And Year Of Passing:</b>	August 2014	August 2014
<b>SI No:</b>	Not Applicable	Not Applicable
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Online Database	
<b>Report Verified Date:</b>	09-06-2025	
<b>Verification Status(Color Code):</b>	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
<b>Reference Number:</b>	GQ-ARSIPLN-19	GQ-ARSIPLN-19
<b>Candidate Name:</b>	Sapna Baghel	Sapna Baghel
<b>Date Of Birth:</b>	02-10-1989	02-10-1989
<b>Father Name:</b>	Amar singh	Amar singh
<b>Address1:</b>	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
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Rakesh Prajapati - Police Constable	
<b>Report Verified Date:</b>	09-05-2025	
<b>Verification Status(Color Code):</b>	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.

### 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

## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Yes Bank Ltd	Yes Bank Ltd
<b>Name Of The Candidate:</b>	Sapna Baghel	Sapna Baghel
<b>Emp Code:</b>	6743960	6743960
<b>From:</b>	06-09-2022	06-09-2022
<b>To:</b>	02-05-2024	02-05-2024
<b>Designation:</b>	Manager	Manager
<b>Last Drawn Salary:</b>	Not Provided	Not Disclosed
<b>Reason For Leaving:</b>	Not Provided	Better career growth
<b>Rehire Eligibility:</b>	Not Applicable	Yes
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Swathi B - Human Capital Management	
<b>Report Verified Date:</b>	11-06-2025	
<b>Verification Status(Color Code):</b>	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](mailto:employmentverification@yesbank.in)

Thanks & Regards,  
Swathi B

**Human Capital Management**

YES BANK Limited, Tower C, 2<sup>nd</sup> Floor, Kosmo One, Plot No. 14, 3<sup>rd</sup> 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
<b>Name Of The Candidate:</b>	Sapna Baghel	Sapna Baghel
<b>Pan Number:</b>	BAIPB5376D	BAIPB5376D
<b>CIBIL Transunion Score:</b>	Not Applicable	768
<b>Scoring Factors:</b>	Not Applicable	HIGH PROPORTION OF OUTSTANDING TRADES
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<b>Status:</b>	Not Applicable	GREEN
<b>Verified By:</b>	Not Applicable	Not Applicable
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	09-05-2025	
<b>Verification Status(Color Code):</b>	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: 0,06,54,92,809

#### CONSUMER INFORMATION:

NAME: SAPNA SAPNA BAGHEL  
DATE OF BIRTH: 02-10-1989 GENDER: FEMALE

#### CIBIL TRANSUNION SCORE(S):

SCORE NAME	SCORE	SCORING FACTORS
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

#### POSSIBLE RANGE FOR CREDITVISION® SCORE

Consumer with at least one trade on the bureau in last 36 months : 300 (High risk) to 900 (low risk)  
Consumer not in CIBIL database or history older than 36 months : -1

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

#### IDENTIFICATION(S):

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
INCOME TAX ID NUMBER (PAN)	BAIPB5376D		
UNIVERSAL ID NUMBER (UID)	XXXXXXXXXXXX		
CKYC	10096927086835		

#### TELEPHONE(S):

TELEPHONE TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
NOT CLASSIFIED	7.83878722E9	
OFFICE PHONE <sup>(e)</sup>	7838787220	
NOT CLASSIFIED	38787220	
MOBILE PHONE	7056171757	

## Annexure 6 (b)



### 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

#### 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	RESIDENCE CODE: RENTED	DATE REPORTED: 31-12-2023
CATEGORY: RESIDENCE ADDRESS		
ADDRESS : YES BANK LTD DEPOSITORY N EXCHANGE OPS WTT TOWER 15TH FLOOR SECTOR16A GAUTAM BUDH NAGAR UTTAR PRADESH 201301	RESIDENCE CODE: RENTED	DATE REPORTED: 31-08-2023
CATEGORY: OFFICE ADDRESS		
ADDRESS : KOTAK MAHINDRA BANK LTD B AND B-1 ENKAY TOWER VANIJYA KUNJ UDYOG VIHAR PH-5 GURGAON HARYANA 122016	RESIDENCE CODE: RENTED	DATE REPORTED: 31-08-2023
ADDRESS (e) : FARIDABAD HARYANA 121001	RESIDENCE CODE: RENTED	DATE REPORTED: 21-02-2022
CATEGORY: RESIDENCE ADDRESS	RESIDENCE CODE: RENTED	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

DATE: 09-05-2025

MEMBER ID: BN05034012

TIME: 13:14:41

MEMBER REFERENCE NUMBER:

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	06-05-2024

#### ACCOUNT(S):

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 19-08-2023	HIGH CREDIT: 1,10,733	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 12-04-2025	CURRENT BALANCE: 0	
DISCLOSED	REPORTED AND CERTIFIED:	CREDIT LIMIT: 2,70,000	
TYPE: CREDIT CARD	15-04-2025	CASH LIMIT: 54,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	PMT FREQ: MONTHLY	
	PMT HIST END: 01-08-2023	ACTUAL PAYMENT: 299	
<b>DAYS PAST DUE/ASSET CLASSIFICATION (UP TO 36 MONTHS; LEFT TO RIGHT)</b>			
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	LAST PAYMENT: 05-07-2022	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 05-07-2022		
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED:		
OWNERSHIP: INDIVIDUAL	31-05-2023		
COLLATERAL TYPE: NO COLLATERAL	PMT HIST START: 01-05-2023		
	PMT HIST END: 01-02-2022		

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 21-12-2021	SANCTIONED: 2,05,171	
ACCOUNT NUMBER: NOT	LAST PAYMENT: 04-01-2024	CURRENT BALANCE: 0	
DISCLOSED	CLOSED: 05-01-2024	EMI: 10,848	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED:	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	31-01-2024	REPAYMENT TENURE: 24	
	PMT HIST START: 01-01-2024	ACTUAL PAYMENT: 10,848	
	PMT HIST END: 01-12-2021		

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

## **Annexure 6 (d)**



## CONSUMER CIR

CONSUMER: SAPNA BAGHEL

DATE: 09-05-2025

MEMBER ID: BN05034012

TIME: 13:14:41

**MEMBER REFERENCE NUMBER:**

CONTROL NUMBER: 9,06,54,92,809

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 CLOSED: 10-06-2022	CURRENT BALANCE: 0 PMT FREQ: MONTHLY	
TYPE: PERSONAL LOAN	REPORTED AND CERTIFIED:	ACTUAL PAYMENT: 93,085	
OWNERSHIP: INDIVIDUAL	30-06-2022 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 REPORTED AND CERTIFIED:	CURRENT BALANCE: 0 EMI: 508	
TYPE: CONSUMER LOAN	30-04-2025	PMT FREQ: MONTHLY	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025 PMT HIST END: 01-05-2022		

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

ACCOUNT	DATES	AMOUNTS	STATUS
MEMBER NAME: NOT DISCLOSED	OPENED: 30-09-2020	SANCTIONED: 12,000	
ACCOUNT NUMBER: NOT DISCLOSED	LAST PAYMENT: 18-11-2023	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)**

## **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

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: 9,881	

**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	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																	
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: 15-04-2025	CREDIT LIMIT: 2,00,000	
OWNERSHIP: INDIVIDUAL	PMT HIST START: 01-04-2025	CASH LIMIT:	
	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: 30-06-2021	ACTUAL PAYMENT: 10,380	
	PMT HIST START: 01-06-2021		
	PMT HIST END: 01-07-2018		

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

## Annexure 6 (f)



### CONSUMER CIR

CONSUMER: SAPNA BAGHEL

DATE: 09-05-2025

MEMBER ID: BN05034012

TIME: 13:14:41

MEMBER REFERENCE NUMBER:

CONTROL NUMBER: 9,06,54,92,809

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	000

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	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	000

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	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	000

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

DATE:09-05-2025

MEMBER ID: BN05034012

TIME: 13:14:41

**MEMBER REFERENCE NUMBER**

CONTROL NUMBER: 8 06 54 82 808

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

**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
<b>Reference Number:</b>	GQ-ARSIPLN-19	GQ-ARSIPLN-19
<b>Candidate Name:</b>	Sapna Baghel	Sapna Baghel
<b>Date Of Birth:</b>	02-10-1989	02-10-1989
<b>Father Name:</b>	Amar singh	Amar singh
<b>Address1:</b>	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
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Palav Agarwal-Advocate	
<b>Report Verified Date:</b>	09-05-2025	
<b>Verification Status(Color Code):</b>	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.

### 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

## CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Sapna Baghel	Sapna Baghel
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	25-07-2025	
<b>Verification Status(Color Code):</b>	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



## 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 WorId-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:  
Date Printed  
Printed By  
Group

Sapna Baghel  
25-07-2025, 11:45  
Anil Agarwal  
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
<b>Most Wanted Lists: Europe and Central Asia</b>	
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
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
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
<b>European Regulatory Bodies</b>	
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
<b>Asia Pacific Regulatory Bodies</b>	
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 (HKSFC), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

### Annexure 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
<b>Type Of Id Card:</b>	Pan Card	Pan Card
<b>Identity Number:</b>	BAIPB5376D	BAIPB5376D
<b>Verification Result:</b>	Not Applicable	GREEN
<b>Verified By:</b>	Not Applicable	PAN Database
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	PAN Database	
<b>Report Verified Date:</b>	13-05-2025	
<b>Verification Status(Color Code):</b>	GREEN	

Annexure 9 (a)



## Annexure 9 (b)



Call Us

English

Home

Individual/HUF

Company

Non-Company

Tax Professionals & Others

Download

Home > e-Pay Tax

### e-Pay Tax



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

PAN / TAN

BAIPB5376D

Name

SXXXA BXXXXL

## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Sapna Baghel	Sapna Baghel
<b>Application Id:</b>	GQ-ARSIPLN-19	GQ-ARSIPLN-19
<b>Employee Id:</b>	NA	NA
<b>Remarks:</b>	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.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	24-07-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 10 (a)

<b>GAP VALIDATION</b>		
<b>PARTICULARS</b>		
Name	Sapna Baghel	Sapna Baghel
DOB	02-10-89	02-10-89
Age	35 years	35 years
<b>POST GRADUATE DIPLOMA</b>		
Name of University / Institute	Manipal University	Manipal University
Course	Post Graduati Diploma	Post Graduati Diploma
Specialization / Major	Nil	Nil
Year of Passing	2014	2014
<b>Gap Remarks :</b> Gap identified for a period of 4 years and 3 months between Graduation and Post Graduation		
<b>Candidate Remarks :</b> Worked in Wipro BPO Ltd and EXL Services SEZ BPO Solutions Pvt. Ltd.		
<b>GRADUATION</b>		
Name of University / Institute	Maharshi Dayanand Univeristy, Rohtak	Maharshi Dayanand Univeristy, Rohtak
Course	BCA	BCA
Specialization / Major	Nil	Nil
Year of Passing	2010	2010
<b>12TH STANDARD</b>		
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
<b>10TH STANDARD</b>		
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
<b>Gap Remarks :</b> 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
<b>Gap Remarks :</b> 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
<b>Gap Remarks :</b> Gap identified for a period of 7 months between ANZ Bank Ltd and J P Morgan & Chase Co		
<b>Candidate Remarks :</b> 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
<b>Gap Remarks :</b> Nil		

## Annexure 10 (c)

<b>EMPLOYMENT - 5</b>		
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
<b>Gap Remarks :</b>	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**

