

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Sonia Roy	Client Name	AML RightSource India Pvt Ltd Lateral
Application ID	GQ-ARSIPLN-35	Report Status	Closed
Date of Birth	05 Aug 1983	Application Received	11-07-2025
Candidate Employee ID	NA	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	31-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Harsha Vijaywargia - Human Resources Team	14-07-2025	GREEN
GRADUATION	Asstt. Registrar	14-07-2025	GREEN
EX EMPLOYMENT 2	Concentrix Daksh Services India Private Limited	11-07-2025	GREEN
POLICE VERIFICATION	Palav Agarwal-Advocate	11-07-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	16-07-2025	GREEN
CREDIT/CIBIL CHECK	Transunion CIBIL	11-07-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	11-07-2025	GREEN
GAP CHECK	Resume & Supported Documents	28-07-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	16-07-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	HSBC Electronic Data Processing India Pvt Ltd	HSBC Electronic Data Processing India Pvt Ltd
Name Of The Candidate:	Sonia Roy	Sonia Roy
Emp Code:	45016515	45016515
From:	21-08-2018	21-08-2018
To:	02-05-2025	02-05-2025
Designation:	Manager - Chief Control Office - NFR CoE	Manager - Chief Control Office - NFR CoE
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 Harsha Vijaywargia - Human Resources Team, HSBC Electronic Data Processing, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Harsha Vijaywargia - Human Resources Team	
Report Verified Date:	14-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Mon 14-Jul-25 11:27 AM

Harsha VIJAYWARGIA <harsha.vijaywargia@hsbc.co.in> on behalf of India Ex-Employee Reference <india.ex-employee.reference@hsbc.co.in>
RE: EXTERNAL: Requesting for Ex-Employment Verification for candidate Sonia Roy - GQ-ARSIPLN-35

To: Permalda

Dear Sir/ Madam,

We refer to your e-mail dated July 11, 2025 concerning Sonia Roy who was employed by HSBC Global Resourcing (HDPI) – Group Service Centre, Bangalore, effective 21 Aug 2018 to 02 May 2025 was designated Manager Chief Control Office - NFR CoE, as per our records.

This reference is given in confidence and without any liability to the organisation.

Please note that this is a standard template used in support of formal reference checks.

Yours sincerely
Harsha Vijaywargia
Human Resources Team
HSBC Electronic Data Processing

Annexure 1 (b)



Mon 14-Jul-25 11:37 AM

Harsha VIJAYWARGIA <harsha.vijaywargia@hsbc.co.in> on behalf of India Ex-Employee Reference
RE: EXTERNAL: Requesting for Ex-Employment Verification for candidate Sonia Roy - GQ-ARSIPLN-35

To Parimola

Cc: jay@goldquestglobal.in; aarti@goldquestglobal.in; verifyemployments@gmail.com

Subject: EXTERNAL: Requesting for Ex-Employment Verification for candidate Sonia Roy - GQ-ARSIPLN-35

Importance: High

Dear Sir/Madam,

Warm Greetings from GoldQuest Global!!

We are an International Background Verification Company. We have been authorized to conduct Ex-Employment Verification on behalf of an organization of your Former Employee for employment purposes.

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the **HR/Verifier Inputs** column.

Client Name: Rainbow Hospital

	Candidate's Particulars	HR/Verifier Inputs
		(Please substantiate here)
Company Name	HSBC Electronic Data Processing India Pvt Ltd	
Candidate Name	Sonia Roy	
Employee Code/ID/No	45016515	
From (Date of Joining)	August 21, 2018	
To (Date of Exit/Relieving)	May 02, 2025	
Designation (At the time of leaving the company):	Manager - Chief Control Office - NFR CoE	
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	

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Calcutta	University of Calcutta
Name Of The Candidate:	Sonia Roy	Sonia Roy
Enroll No:	040663	040663
Degree:	Bachelor of Arts	Bachelor of Arts
Major:	Arts	Arts
Month And Year Of Passing:	2006	2006
SI No:	0318932	0318932
Remarks:	The following applicant details were verified by Asstt. Registrar - University of Calcutta found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Asstt. Registrar	
Report Verified Date:	14-07-2025	
Verification Status(Color Code):	GREEN	

UNIVERSITY OF CALCUTTA



(UNDER NEW REGULATIONS)
STATEMENT OF MARKS OBTAINED BY

ROLL NO. 105-132-0082

REGN. NO. 040663

SESSION OF 2003-04
REGN

Honours Subject / Group of Subjects (For Honours Course only)

Previous Part I Examination Subject/Group Code ENGA		Part II Examination Honours Subject / Honours Group Code (B) ENGA								Total Marks in Honours Subject/Group in subjects (Part I & Part II) Marks given together) Full Marks - 800 Minimum Marks to be obtained / 300	
Full Marks - 400 Qualifying Marks - 140		(Full Marks - 4 X 100. Minimum Marks to be obtained 30 Percent Marks in the aggregate (30 percent marks in Theoretical and 30 percent Marks in Practical in case of a subject having Practical)									
(Paper I, II, III & IV taken together)		Paper V		Paper VI		Paper VII		Paper VIII			
Full Marks →	400	100		100		100		100		400	
Marks Obtained →	199	56		51		40		56		203	402

ELECTIVE SUBJECTS / GROUP OF SUBJECTS (FOR GENERAL COURSE ONLY)					

[illegible]

FOR BOTH HONOURS AND GENERAL COURSES

FOR BOTH HONOURS AND GENERAL COURSES					REMARKS	SUCCESSFUL CANDIDATES OF HONOURS COURSE ARE DECLARED TO HAVE GRADUATED IN THREE YEAR HONOURS COURSE AND SUCCESSFUL CANDIDATES OF PART II GENERAL COURSE ARE DECLARED TO HAVE GRADUATED IN THREE YEAR GENERAL COURSE
Compulsory Paper on Environmental Studies (Envir) [Exemplar for Candidates and graduates previously in General Course]			Total Marks of Part I & Part II Examination taken together [For Honours Course Candidates, marks in Honours Subject/Group of Subjects only taken into consideration]			
Full Marks	Pass Marks	Marks Obtained	Full Marks	Marks Obtained		
50	15	32	800	402	11	

For Part 1 Honours Candidates qualified for part 1 Honours/General Course and appearing at Part 2 General Course, marks obtained in Honours Subject/Group at Part 1 Examination is treated as the marks of corresponding elective General Subject/Group of Full Marks 400.
 10. Honours Candidates securing 30% marks or above but less than 40% marks in aggregate of Honours subject/group of subjects in the Part 1 and Part 2 Examinations taken together shall be declared to have passed in the general course subject to fulfillment of the proviso relating to Part 2 General Course comprised in the Notification No. CGA/95/2001 dated 4.6.2001.
 11. In case of Seven-digit Registration number the applicant has to be approved.

Minimum Marks for

4870/20/2006

Rooming Charge	
First Guest	\$5 - 400
Second Guest	\$5 - 200

General Course	
First Division (7)	- 60 percent marks in the aggregate
Second Division (2)	- 45 percent marks in the aggregate
Without Division (3)	- 30 percent marks in the aggregate

* indicates Unsuccessful

BL NO BN 021893

1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 26

CONTROLLER OF EXAMINATIONS

EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Concentrix Daksh Services India Private Limited	Concentrix Daksh Services India Private Limited
Name Of The Candidate:	Sonia Roy	Sonia Roy
Emp Code:	955822	955822
From:	16-11-2016	16-11-2016
To:	21-07-2018	21-07-2018
Designation:	SME, CRM_IND-Ops-L10-1001376	SME, CRM_IND-Ops-L10-1001376
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 Concentrix Daksh Services India Private Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Concentrix Daksh Services India Private Limited	
Report Verified Date:	11-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)



Fri 11-Jul-25 3:10 PM

ConcentrixPeopleSolutions@concentrix.com

##57877##:Response submission for survey Background Verification Form with results

To verifyemployment@goldquestglobal.in

----- While replying, please do not add information below this line -----

Hi Team,

Thank you for writing to us.

Please find the mention details of employee

Employee Id:	955822
Employee Name:	Ms. Sonia Roy
Last Designation:	SME, CRM_IND-Ops-L10-1001376
Date of Joining:	16-Nov-16
Last Working Day:	21-Jul-18

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-35	GQ-ARSIPLN-35
Candidate Name:	Sonia Roy	Sonia Roy
Date Of Birth:	05-08-1983	05-08-1983
Father Name:	Bijan Roy	Bijan Roy
Address1:	1 By 14 Rajendra Prasad Colony, Jadavpur, Tollygunge, Kolkata, West Bengal - 700033	1 By 14 Rajendra Prasad Colony, Jadavpur, Tollygunge, Kolkata, West Bengal - 700033
Remarks:	The following applicant details have been verbally verified, and the notary report has been duly stamped and signed by Palav Agarwal (Advocate), with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure."	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	11-07-2025	
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-35
NAME OF THE APPLICANT	Sonia Roy
FATHER NAME	Bijan Roy
DATE OF BIRTH	05-August-1983
ADDRESS OF THE APPLICANT	1 By 14 Rajendra Prasad Colony, Jadavpur, Tollygunge, Kolkata, West Bengal - 700033
NAME OF THE POLICE STATION AS PER ADDRESS	Charumarket Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	11-July-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
Name Of The Candidate:	Sonia Roy	Sonia Roy
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:	16-07-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Sonia Roy		
Case Rating	Not Rated		
World-Check Total Matches	9		
Case ID	GQ-ARSIPLN-35		
Current Group	World Check		
Gender	Female	Date of Birth	05 Aug 1983
Last Screened	16 Jul 2025 07:55	Case Created	16 Jul 2025 07:55
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	9				
Resolved Matches	9	Positive: 0	Possible: 0	False: 9	Unspecified: 0
Unresolved Matches	0				

Name
Date Printed
Printed By
Group

Sonia Roy
16-07-2025, 08:08
Anil Agarwal
World Check



Annexure 5 (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	Saptarshi ROY	2874282	PEP	INDIVIDUAL	MALE	23-Mar-1960	IND	IND	16-Jul-2025			Auto-Resolved	"Gender, Date of Birth mismatch"	Medium - 86%
FALSE	Saoni Singha ROY	1571567	PEP	POLITICAL INDIVIDUAL	FEMALE	31-Jul-1972	IND	IND	16-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Sunita Pradip ROY	6049859	OB	INDIVIDUAL	FEMALE	1998, 1997	IND	IND	16-Jul-2025			Auto-Resolved	Date of Birth mismatch	Medium - 84%
FALSE	Sonia Esperanza MONROY VARELA	523955	PEP	POLITICAL INDIVIDUAL	FEMALE		COL	COL	16-Jul-2025		Unknown	No Match		Strong - 96%
FALSE	Soni Kumari ROY	6485939	PEP	INDIVIDUAL	FEMALE		IND	IND	16-Jul-2025		Unknown	No Match		Medium - 88%
FALSE	Sonia Antonieta MONROY MONROY	5923780	PEP	INDIVIDUAL	FEMALE		MEX	MEX	16-Jul-2025		Unknown	No Match		Medium - 85%
FALSE	Sonia MONROY GUZMAN	6191261	PEP	INDIVIDUAL	FEMALE		MEX	MEX	16-Jul-2025		Unknown	No Match		Medium - 85%
FALSE	Sonia MONROY MARTINEZ	5739475	PEP	INDIVIDUAL	FEMALE		MEX	MEX	16-Jul-2025		Unknown	No Match		Medium - 84%
FALSE	Sohini ROY	1623335	PEP	INDIVIDUAL	FEMALE		IND	IND	16-Jul-2025		Unknown	No Match		Medium - 84%

Name
Date Printed
Printed By
Group

Sonia Roy
16-07-2025, 08:08
Anil Agarwal
World Check



Annexure 5 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
16 Jul 2025 07:56	Anil Agarwal	6 World-Check matches resolved as False		Desktop
16 Jul 2025 07:55	Anil Agarwal	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
16 Jul 2025 07:55	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

Sonia Roy
16-07-2025, 08:08
Anil Agarwal
World Check



Annexure 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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 5 (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

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Sonia Roy	Sonia Roy
Pan Number:	AMAPR3045C	AMAPR3045C
CIBIL Transunion Score:	Not Applicable	780
Scoring Factors:	Not Applicable	High Proportion Of Outstanding Trades
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	11-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

REPORT DATE & TIME: 11/07/2025 (16:39:28)

CONTROL NUMBER: 9319891102



CONSUMER CIR

MEMBER ID : Bs00115009_sHYD21422

REFERENCE NUMBER : 001

CONSUMER INFORMATION

CONSUMER NAME	: Sonia Roy	PAN	: AMAPR3045C
DOB	: 05/08/1983	DRIVING LICENCE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: Delhi, Delhi, DELHI - 110092		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

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



SCORING FACTORS

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

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 3	High Cr/Sanc. Amt	: 34,89,477	Recent	: 03/03/2025
Zero balance	: 2	Current	: 320,397	Oldest	: 25/09/2017
Overdue	: 0	Overdue	: 30		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
5	20/02/2025	0	4	1

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : Ms SONIA ROY D.O.B : 05/08/1983 GENDER : Female CREDITVISION® SCORE : 780

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	AMAPR3045C	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 6 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	7439687184	-
Office Phone	03339872000	-
Home Phone	09874476959	-
Mobile Phone	9874476959	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

SONIA.ROY@HsBC.CO.IN
SONIA.RY@MAIL.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
HsBC ELECTRONIC DATA PROCESSING, INDIA PRIVATE LIMITED DJ 6, SALT LAKE CITY SECTOR 2 KARUNAMAYEE, INDIA KOLKATA 19, WEST BENGAL - 700091	Not Categorized	-	15/03/2025
114 RAJENDRA PRASAD COLONY GROUND, FLOOR KOLKATA KOLKATA, INDIA KOLKATA 19 KOL, WEST BENGAL - 700033	Not Categorized	-	15/03/2025
HDPE PLOT NO 6 DJ BLOCK, SALT LAKE CITY BIDHANNAGAR, KOLKATA, WEST BENGAL IND, WEST BENGAL - 700064	Not Categorized	-	31/05/2024
1/7A RAJENDRA PRASAD COLONY 2ND FLOOR, KOLKATA KOLKATA, KOLKATA, WEST BENGAL - 700033	Residence	Rented	28/01/2024

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Credit Card (30/04/2025)	Others	₹ 6,55,248	Net Income	Annual

Annexure 6 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 03/03/2025		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Credit Card	CREDIT LIMIT : ₹ 2,18,000		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME	: NOT DISCLOSED	HIGH CREDIT AMOUNT : ₹ 20,669										
ACCOUNT NUMBER	: Not Disclosed	CASH LIMIT : ₹ 43,600										
OWNERSHIP	: INDIVIDUAL	CURRENT BALANCE : ₹ 20,397										
		ACTUAL PAYMENT : ₹ 20,669										
DAYS PAST DUE/ASSET CLASSIFICATION		START DATE : 01/06/2025		END DATE : 01/03/2025		LAST PAYMENT : 29/05/2025						
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	-	-	000	000	000	000	-	-	-	-	-	-

2. ACCOUNT

ACCOUNT INFORMATION				DATE OPENED : 03/03/2020 DATE CLOSED : 07/03/2025 DATE REPORTED & CERTIFIED : 15/03/2025			INACTIVE					
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Personal Loan	SANCTIONED AMOUNT		: ₹ 4,50,000		PAYMENT FREQUENCY		: Monthly	NA			
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 0		REPAYMENT TENURE		: 60				
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 10,630		INTEREST RATE		: 11.95				
OWNERSHIP	: INDIVIDUAL					EMI		: ₹ 10,630				
						COLLATERAL TYPE		: NO COLLATERAL				
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/03/2025 END DATE : 01/04/2022 LAST PAYMENT : 07/03/2025								
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	-	-	-	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	000	000	000	000	000	000	000	000	000

3. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 25/09/2017		DATE CLOSED : 05/02/2020		DATE REPORTED & CERTIFIED : 28/10/2024		INACTIVE	
ACCOUNT				AMOUNTS						STATUS							
TYPE : Credit Card				HIGH CREDIT : ₹ 18,808		PAYMENT : Monthly		NA									
MEMBER NAME : NOT DISCLOSED				CURRENT AMOUNT : ₹ 0		FREQUENCY											
ACCOUNT NUMBER : Not Disclosed																	
OWNERSHIP : INDIVIDUAL																	
DAYS PAST DUE/ASSET CLASSIFICATION										START DATE : 01/10/2024		END DATE : 01/01/2024		LAST PAYMENT : 07/04/2019			
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC					
2024	000	000	000	000	XXX	000	000	000	000	000	-	-					

Annexure 6 (d)

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	20/02/2025	Credit Card	₹ 15,000
NOT DISCLOSED	20/02/2025	Credit Card	₹ 50,000
NOT DISCLOSED	25/10/2024	Housing Loan	₹ 40,00,000
NOT DISCLOSED	09/10/2024	Credit Card	₹ 1,000
NOT DISCLOSED	23/04/2024	Housing Loan	₹ 50,00,000

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. salaried self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized.
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date sTD: Payments being made within 90 days sMA: Special account created for reporting standard Accounts moving toward sub-standard sUB: Payments being made after 90 days DBT: The account has remained sub-standard for 12 months LSS: The account where loss has been identified and remains uncollectable XXX: Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details:	Not Disclosed	Enquiry made with other Members

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-ARSIPLN-35	GQ-ARSIPLN-35
Candidate Name:	Sonia Roy	Sonia Roy
Date Of Birth:	05-08-1983	05-08-1983
Father Name:	Bijan Roy	Bijan Roy
Address1:	1 By 14 Rajendra Prasad Colony, Jadavpur, Tollygunge, Kolkata, West Bengal - 700033	1 By 14 Rajendra Prasad Colony, Jadavpur, Tollygunge, Kolkata, West Bengal - 700033
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:	11-07-2025	
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-35
NAME OF THE APPLICANT	Sonia Roy
FATHER NAME	Bijan Roy
DATE OF BIRTH	05-August-1983
ADDRESS OF THE APPLICANT	1 By 14 Rajendra Prasad Colony, Jadavpur, Tollygunge, Kolkata, West Bengal - 700033
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	11-July-2025

EXECUTIVE SUMMARY

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

CONCLUSION:

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

LAWYERS'S COMMENT:

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

DISCLAIMER:

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

Yours Truly



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

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Sonia Roy	Sonia Roy
Application Id:	GQ-ARSIPLN-35	GQ-ARSIPLN-35
Employee Id:	NA	NA
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for a period of 1 year & 10 months between PG & employment. 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:	28-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 8 (a)

GAP VALIDATION FOR 7 YEARS

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Sonia Roy	Sonia Roy
DOB	05-08-83	05-08-83
Age	41 years	41 years

POST GRADUATION

Name of University / Institute	University of Calcutta	University of Calcutta
Course	MA	MA
Specialization / Major	Nil	Nil
Year of Passing	2008	2008

GRADUATION

Name of University / Institute	University of Calcutta	University of Calcutta
Course	B.A	B.A
Specialization / Major	Nil	Nil
Year of Passing	2006	2006

12TH STANDARD

Name of University / Institute	Council for the Indian School Certificate Examinations, New delhi	Council for the Indian School Certificate Examinations, New delhi
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2003	2003

10TH STANDARD

Name of the Board / School	Council for the Indian School Certificate Examinations, New delhi	Council for the Indian School Certificate Examinations, New delhi
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2001	2001

Annexure 8 (b)

EMPLOYMENT - 1

Name of the Employer	HSBC Electronic Data Processing India Pvt.	HSBC Electronic Data Processing India Pvt. Ltd
Full Name of the Employee	Sonia Roy	Sonia Roy
Date of joining - From	23-08-18	23-08-18
Date of Relieving/Exit - To	02-05-25	02-05-25
Designation / Role	Manager Chief Control Office-NFR COE	Manager Chief Control Office-NFR COE
Gap Remarks : Nil		

EMPLOYMENT - 2

Name of the Employer	Concentrix Daksh Services India Pvt. Ltd	Concentrix Daksh Services India Pvt. Ltd
Full Name of the Employee	Sonia Roy	Sonia Roy
Date of joining - From	16-11-16	16-11-16
Date of Relieving/Exit - To	21-07-18	21-07-18
Designation / Role	Analyst - Operations	Analyst - Operations
Gap Remarks : Nil		

EMPLOYMENT - 3

Name of the Employer	Smart Management Consultancy (Formerly	Smart Management Consultancy (Formerly Candour Solutions)
Full Name of the Employee	Sonia Roy	Sonia Roy
Date of joining - From	10-05-10	10-05-10
Date of Relieving/Exit - To	08-07-16	08-07-16
Designation / Role	HR Generalist Lead	HR Generalist Lead
Gap Remarks : Gap identified for a period of 1 year 10 months between Post Graduation and Smart Management Consultancy (Formerly Candour Solutions)		


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

EMPLOYMENT - 4


Name of the Employer	IBM Daksh Business Process Services Pvt.	IBM Daksh Business Process Services Pvt. Ltd
Full Name of the Employee	Sonia Roy	Sonia Roy
Date of joining - From	13-08-07	13-08-07
Date of Relieving/Exit - To	20-02-08	20-02-08
Designation / Role	executive - Operation	executive - Operation
Gap Remarks : Nil		


NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	AMAPR3045C	AMAPR3045C
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:	16-07-2025	
Verification Status(Color Code):	GREEN	





Annexure 9 (a)



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

PAN / TAN	Name
AMAPR3045C	SXXXXA RXY

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

