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Introduction

The COVID-19 pandemic has triggered an unexpected disruption in corporate India. Remote working, training, hiring and virtual onboardings has become the new norm in workforce management. One of the key challenges that persists is the inability to conduct in-depth background checks of potential employees.

The primary reasons for employee background checks are:

- Pressing need to bring in superior talent with the right capabilities and legitimate credentials
- O2 Mitigating potential instances of misconduct at the workplace
- 03 Leading practice in the overarching risk and compliance framework

However, recruitment processes in most companies were disrupted during the lockdown as in-person interviews ceased. Human resources (HR) teams and recruiters had little option but to conduct only preliminary checks or skip this step altogether. The unfavorable economic climate highlights the criticality to explore new avenues to conduct these checks. The use of technology tools and digital platforms can bring much needed respite during uncertain times.

With an aim to understand trends, risks and leading practices in employee background checks, EY Forensic & Integrity Services conducted a survey with key HR executives from large corporates. The results highlight an industry wide disparity on the right stage for the checks. Many companies conducted it only after an employee is onboarded. The scope of the check undertaken was also largely standardized, irrespective of levels, roles and responsibilities. However, a tailor-made approach is recommended. During the lockdown, many organizations faced issues conducting basic screenings due to lack of any alternatives.

In the new normal, it will be pragmatic to recognize the practical benefits of technology led employee background checks. We would like to thank everyone who shared their perspective for this survey and hope that it proves valuable.



Arpinder Singh Global Markets and India Leader Forensic & Integrity Services

Executive summary

Worrisome discrepancy levels in corporate India



experienced failures in up to 10% of the background checks on existing or new employees

The discrepancy level or percentage of negative employee checks was found to be as high as 10%



would terminate or withdraw the job offer if the employee background check was negative



stated incorrect employment records as the common reason for a negative background check, while 45% said incorrect education history

Digitally driven background checks is key

The process of employee background checks can be strengthened through technology and digital platforms.

72%

Digitization of records with educational institutions

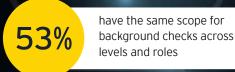
66%

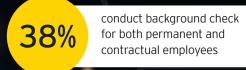
Usage of modern technology tools to make preliminary assessment of employee credentials 56%

Automation of processes

Significance of a tailored approach for employee checks

Most companies tend to have a conventionally uniform approach, with a standard scope across all levels and departments. It's important to consider implementing a tailor-made background check process for different roles and responsibilities.





Mitigating fraud takes precedence

A positive employee check becomes imperative to mitigate the possibility of fraud, theft and shield the company from future financial and reputational damage.

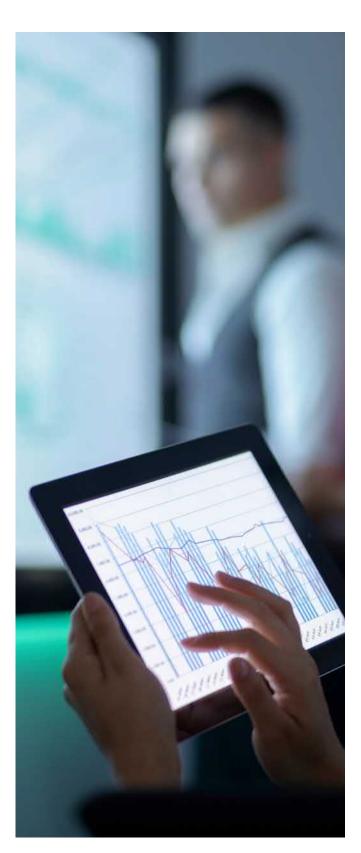


COVID-19 led challenges

Organizations faced several challenges as traditional methodologies were inadequate to complete employee background checks.



Navigating negative background checks of employees





Screening potential employees to authenticate their background can be a strong risk mitigating tool. With several companies operating across sectors and geographies, confirming the credibility and past conduct of employees is essential.

According to the EY survey, 96% of the respondents experienced negative results during background checks in up to 10% of the existing or new employees. 82% of the respondents stated that 5% (or less) of the employee background checks turn out to be negative. Experience also shows that:

- ► For companies hiring in volumes, the actual number of cases can turn out to be substantial
- ▶ Risk may not be immediate but can snowball over time
- The margin of error during the initial hiring should be as low as possible, if not eliminated
- Provisions should be clear and consistently applied on the action to be taken if any discrepancies come to light

The survey highlights that discrepancies were notable in three key areas

Common reasons for a negative background checks

87%

Incorrect employment records

45%

Incorrect education history

44%

Termination at previous employers

.....



Employment

This represents the highest contributor in negative background checks. It is observed that candidates tend to fabricate their tenure, designation, level and past work experience. Instances are also noted where an employment gap is hidden through introducing fake employment credentials. It has also been observed that there are companies which offer fake experience certificates.



Education

This is the second area where candidates may provide fake degrees or certificates. A formal education indicates an applicant's ability to do the job. Any disconnect may put employers at the risk of hiring unfit or unqualified individuals. There are widespread cases of "diploma mills" or online, unaccredited organizations. These offer degrees for a price but don't provide any formal education. It can become easy for dishonest applicants to obtain fake degrees (higher or technical) to deceive prospective employers and secure jobs for which otherwise they were ineligible.

3

Reasons for exit at past employer

The third area is disguising the real reason of leaving the previous employer as their services were terminated. Reasons included business led decisions, substandard work performance, or misconduct (fraud, violation of company policies or theft).

Companies should typically watch out for:

- Gaps between employments
- Unknown past employers
- Unknown universities and colleges

Implications of negative results in background checks

Action by organizations when a background check is found to be negative

88%

Termination or withdrawal of the job offer

10%

Warning letter

2%

No action taken

A significant majority (88%) stated that a negative background check may lead to termination or withdrawal of the job offer.

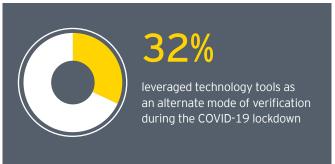
A "bad" hire translates to lost time, effort and money. Additional resources and expenses are spent to recruit and train a replacement. This can also have a negative impact on employee morale and a decrease in individual, team and company productivity. It also exposes the company to the risk of non-compliance, fraud, data theft or misappropriation.

Case Study 1

The HR department of a large technology company decided to undertake a background check for potential employees. Digital checks and public domain searches conducted by a specialist revealed a case with discrepancies with the previous employer. The company was operating out of a small business center, with only three employees and a turnover of less than INR 1 million. The candidate's last drawn salary was much higher and showed that the employee's past employment details were inaccurate. Based on this experience, the company made it mandatory to check the credibility of past employers for any employee joining from an unknown company.

Digitally driven background checks in the new normal





Employee background checks in the new normal will have to be supplemented by technology driven tools and solutions to overcome challenges. The EY survey highlights that only one third of the respondents said that their organizations could leverage technology tools as an alternate mode of verification during the lockdown. The business ecosystem must evolve to align with the current requirements.



A digital background verification model can boost organizational and HR confidence so that well deserving and ethically sound individuals are brought into the folds of the company.

Arpinder Singh Global Markets and India Leader Forensic & Integrity Services

Technology as an enabler

Background checks processes can be strengthened through several ways and technology will be a key enabler in this journey.

72%

Digitization of records with educational institutions

66%

Usage of modern technology tools to make preliminary assessment of employee credentials

56%

Automation of processes

The EY survey highlights that the use of new age and innovative tools will strengthen the employee background checks process.

- ► Using digitized data to reduce manual processes
- Harnessing the power of blockchain for enhanced integrity and greater efficiency
- ► Leveraging automation and machine learning to enable faster processing and strengthen the reliability of the process

Maximizing potential through digital background checks

Adopting advanced technologies can transform background checks by:

- ► Improving the efficiency and accuracy of the process
- ► Saving time and resources
- Increase the coverage without having a significant bearing on the cost and turnaround time
- Maintain the sanctity of bringing the right candidates onboard

Digital background verification frameworks can authenticate various aspects of a prospective employee's background, spanning several areas. These include education, employment history, identity, address, any civil or criminal litigation history. The process involves running the information across several credible databases through a set of integrated technology solutions.

This comprises:

- ► Digitally scanning the available information
- ► Reading QR codes
- Examining integrated archives
- Seamless access to various public databases
- Leveraging GPS technologies
- Securing digital signatures and approval-based consent
- Various application programming interface (API) integration to perform checks on a real time basis

The demand for digital checks will continue increasing. It will help companies find the right resources, with relevant skillsets and credible background in an efficient and timely way.

Engaging a third-party background checks service provider with strong capabilities in technology has the benefit of bringing consistency and eliminating possible hiring bias. This becomes especially relevant for large corporations and those operating across sectors and geographies in a post COVID-19 world.

Case Study 2

A real estate company was looking to onboard several employees during the COVID-19 lockdown. Given the restrictions and limited mobility options, the company engaged a third-party to conduct technology enabled background checks. While historically the company was getting court record checks done at the local jurisdiction where the candidate was staying, technology enabled checks allowed the company to check in other jurisdictions also. During a court record check of a particular prospective employee, it was identified that that the individual was convicted of several crimes under IPC 399 and 402 (dacoity) in another jurisdiction which was not mentioned amongst his past addresses. Further, such conviction was not informed to the company at the application stage. The wider coverage that technology enabled background check helped the company in making the right informed decision, thereby protecting the company from future risks.

Benefits of technology in employee background checks

- Improved turnaround time
- Reduced cost
- Wider coverage
- Greater integrity of the process
- Enhanced compliance



Exploring emerging technologies for employee background checks in the new normal

Emerging technologies are opening several new avenues to increase the effectiveness and reduce challenges around turnaround time and unverifiable cases. While companies see a distinct need to conduct employee verifications, they also recognize that the direct time and opportunity cost associated with background checks can become a significant part of their recruitment budgets. The receptiveness to adopt new technologies to reduce the turnaround time and cost is higher right now than ever before.

Some of the trends that will transform the way background checks are performed in the future are as follows.

Digitization of education records

Government initiatives such as the National Academic Depository, inclusion of QR Codes in degree certificates and the emergence of aggregators with tie-ups with universities and colleges has helped improve effectiveness of the education screening process. Going forward, an increasing number of universities and colleges are likely to realize the merits of these initiatives and adopt the same to make the verification process smoother. This is also a stepping-stone for the use of blockchain which will bring security where data is digitally signed and preverified, moving away from any need for physical attestation.

Employee background checks as managed services

Hiring and retaining talent for customer success and satisfaction and enhancing stakeholder value is paramount. While employee background checks are essential, the process involved is not a core function in companies. Therefore, they are open to engage reputed organizations to manage the end-to-end process for employment background checks. In addition to the cost associated with conducting the background check, the time and cost associated with managing vendors, coordinating for information from candidates and responding to verification requests for former employees turns out to be non-additive for businesses. This has resulted in the need to automate workflows and having a dynamic dashboard.

With the availability of stronger data security tools, many large organizations are exploring reputed specialized organization managing the entire lifecycle of the background check process (from rolling out the offer to receiving a final positive or negative report) and even responding to requests from former employees.



Artificial intelligence and machine learning for detection of falsifications

A combination of robotics and cognitive machine learning to extract and match the records/documents/pictures with historical data to identify potential falsifications at a preliminary stage will help companies weed out potential bad apples much earlier. Machine learning would also supplement the human intelligence (and not replace) to create an additional layer of defense while the background checks researchers adopt a risk-based approach and prioritize their focus to deliver more effective reports.

For example, EY is leveraging a clean code for building flexible applications. This enables feature mapping to introduce the best in breed characteristics such as external integrations, automated query handling and package customization. We also have enabled geo-tagging-based address checks.

EY is already using face match technologies to detect potential attempts of identity theft, wherein candidates' profile pictures are compared to assess of the similarities based on 80 nodal facial features which form a faceprint and highlight outliers for a deeper research. The algorithm is continuously being trained to improve the results. This is also driven by intelligent APIs where bots are using cognitive services to differentiate documents, extract the records, store and encrypt data on the go.

Blockchain

The adoption of blockchain is still at a nascent stage but can be very effective in reducing the turnaround time and cost for employee background checks in the future. With companies sharing their data over blockchain, the need to chase past employers for verifications can reduce significantly. Furthermore, with verified credentials on blockchain, the new employers may not have the need to re-perform the same checks. This would reduce the turnaround time and cost, without impacting the quality and effectiveness. EY's geo tagging-based address check can lock the position, making the data immutable and helping in verification. It also provides ease of use as technology eliminates the need to type an address.

Increased usage of public databases to know your employee

Reliance on physical and manual check is likely to reduce going forward with integration with public databases. This helps in multiple validation checks to cross validate the information and to provide a comprehensive view in much shorter time frame. For example, EY's Rapid Check solution integrates various available public information sources to provides a detailed profile in short span of time to facilitate quick and informed decision making.

Pre-employment checks as a strong defense mechanism





Employees are the core assets of any business. Like any other asset, new employees come with a certain degree of risk. Being the first line of defense, it becomes imperative for HR and recruiters to proactively mitigate risks associated with prospective employees. According to the EY survey, the average discrepancy percentage during recruitment is in the range of 7-8%. A wrong hire can lead to a significant financial or reputational loss to an organization.

Encouragingly, 98% of the respondents confirmed that employee background checks are conducted by their organizations. This reflects the process to be an essential part of the talent acquisition function.



A holistic employee background check process, designed to the requirements of the role is not just good practice but a smart, prudent and safe way to protect the business.

Vivek Aggarwal
Partner, Forensic & Integrity Services

Disparity in conducting pre-employment checks

There are multiple stages at which companies undertake the screening because of their internal policies and requirements. The survey results show the pre-employment checks are still not an industry wide practice. An organization's risk exposure would be augmented especially in case of experienced recruits or those in functions with access to sensitive data. As a leading practice, HR teams should make informed hiring decisions based on a background check report before the candidate is onboarded.

One of the key reasons cited for not conducting pre-employment checks is the time it takes to conduct such check, which in turn delays the onboarding process. However, technology enabled background check process enable certain checks around identify, court record, global database and digital address to be performed in a very short duration. Companies should consider at minimum getting these checks done before onboarding to partially eliminate the risk of hiring a wrong candidate.

Countering fraud risks is a priority

Employee background checks are conducted to

80%

Mitigate the possibility of a fraud or theft

79%

Safeguard the company's reputation

In today's connected world, information about an unethical act committed by an employee can spread quickly. This may affect the company's revenues, stock valuations and overall public image. Some of the risks include:

- Misrepresentation or falsified information can lead to recruiters hiring someone who may not have the capabilities, skillsets or background
- Safety is another major reason to adopt a robust background checks process
- Misconduct, incompetence or negligence can have severe repercussions for the organization, leading to financial losses, prosecution or penalties
- ► Acts of fraud, theft or workplace misconduct may feature in an individual's past. Negligent hiring can prove to be an expensive proposition
- Important background information concealed may lead to a re-initiation of the hiring process, and a waste of the company's time and resources

Vital component of the compliance framework

Organizations should consider employee background checks as an integral part of their compliance framework.

- Regular background checks should be supplemented with digital tools and techniques as a good practice
- This helps flagging off any issues that may develop during the employee's tenure
- ► It maintains compliance with internal policies and procedures

Background check service providers as HR's trusted allies

70%

prefer using the services of independent third-party specialists

Basic reference checks and last employers' assessments are usually done by internal teams to weed out any obvious cases. The most prevalent method is by engaging specialists, i.e., background screening service providers. Earlier a deterrent, the cost barrier to effective background checks is diminishing as many recognized players in this space offer competitive fees. This allows companies to conduct verification for all levels.

Background checks service providers bring along extensive experience and technical knowhow that an in-house team may not have. However, it is imperative that companies enhance compliance and mitigate regulatory risks through a robust quality control process to oversee the processes and deliveries of the service providers.

It is important that besides the cost, turnaround time and experience; companies ask the right questions about the procedures followed before a service provider is brought in. The extent of processes executed, leveraging technology to perform the background check, manage workflow and data could be other considerations too.

The ongoing restrictions due to COVID-19 have offered a unique opportunity for HR teams and background check service providers to transform their business model. They need to shift from conventional ways to a more technology-led approach. This can bring in business continuity and timeliness to manage human capital risks in the long run.

Case Study 3

A large global captive center was facing significant challenges in background checks because of working with multiple vendors and hiring spread across locations. A managed services model offered by the background check service provider was able to help the company in the process. It covered:

- An end-to-end process comprising candidate coordination
- ► Digitization of collected data
- ► Integration with the organization's HRMS tool
- ► Collecting missing information directly from candidates
- ► A structured process to have the documentation in place by coordinating with candidates
- ► Reporting back to the HR lead at regular intervals
- Finalizing and delivering the report including a severity matrix

Key considerations while executing the employee background checks service providers

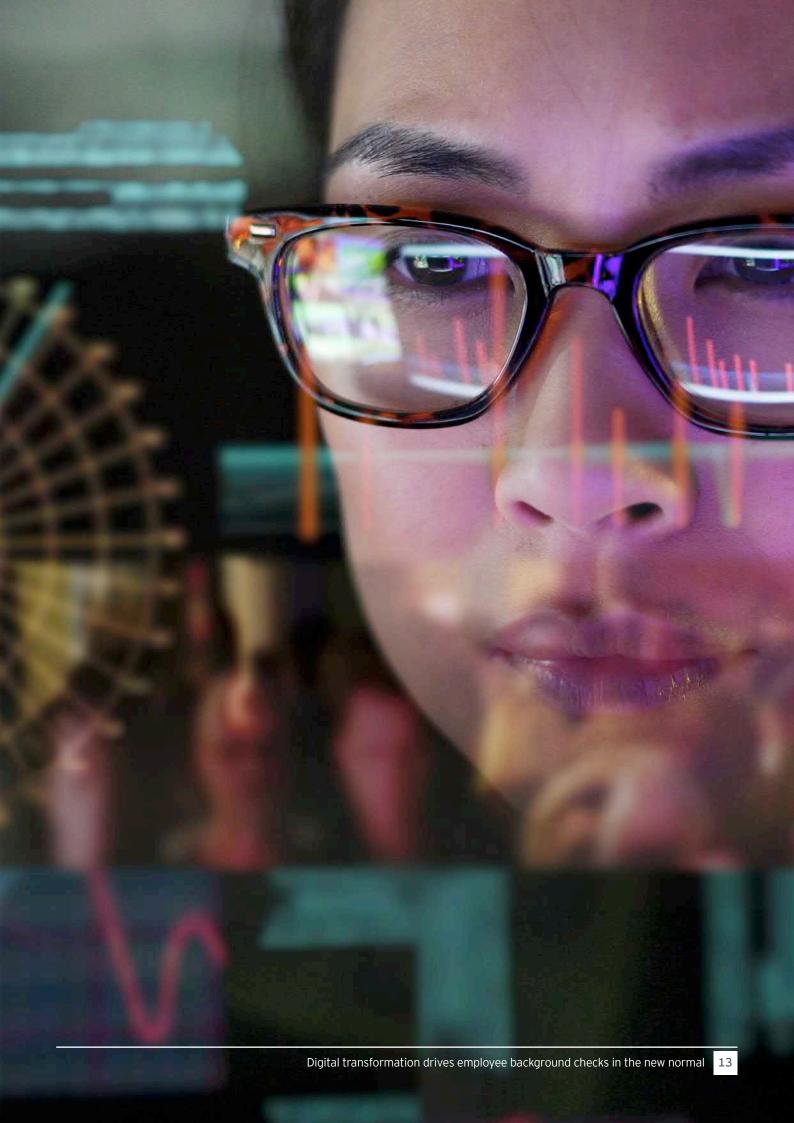
- Are companies (and their service providers)
 handling the private information of the candidates
 in the right manner?
- While alternate methods have been instituted to get the checks completed, are all those methods legally compliant?
- Can the on-ground processes that are being followed expose organizations to reputation or regulatory risks arising from violating certain laws (such as anti-corruption, data privacy, etc.)?

66

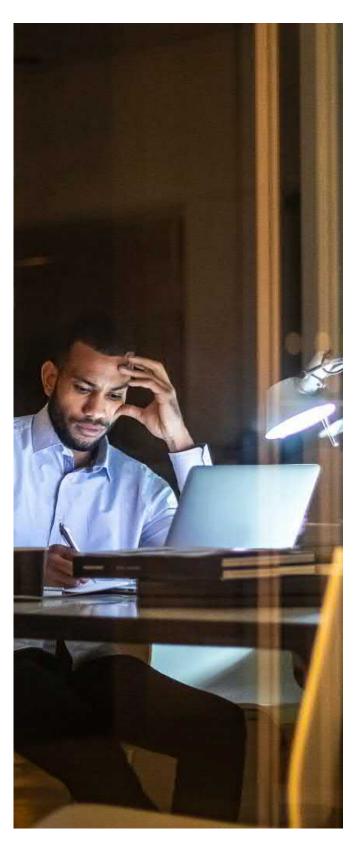
Organizations have come to value the assurance that "all clear" employee background checks can provide when hiring employees. The check is an imperative for hiring the right fit of employees to preserve and protect an organization's culture and reputation.

Sonu Iyer

Partner & India Region Leader - People Advisory Services



Need for role and responsibility-based background checks





Employee background check has evolved to form a key element in the HR processes. There has been rapid adoption across several sectors such as ecommerce, logistics, staffing and manufacturing, going beyond the typical sectors (IT-ITeS). However, the emphasis given to the scope based on the role and responsibility of the prospective employee is not perceived vital.

One size doesn't fit all

As per the EY survey, about half of the respondents stated that the scope of checks conducted is the same across all levels, functions and role. This "one size fits all" approach can have several gaps and adverse ramifications.

- ► Large companies tend to have various departments. Many of those would be dealing with sensitive data or have access to high priority records such as customer, financial or proprietary information.
- ► Mid-sized or smaller companies tend to have unique products and hold intellectual property.

HR and recruitment teams should explore a tailored model, based on the criticality of the potential employee's level, role, department and responsibility.

Many companies have started to adopt more extensive checks on candidates being considered for leadership roles. This extensive background check includes searches on other business interests, a 360-degree reference feedback from former customers, suppliers, colleagues, as well as a credit check. These roles are sensitive and critical to the future of the businesses. Therefore, an extensive background check on the candidates can provide insights that significantly help the hiring process.

Global hiring increasing complexities

21%

conduct background checks for permanent employees at certain roles and levels

Today's hyperconnected world has led to many business executives moving across several cities or countries. As global citizens, they have an eclectic background of companies, educational institutes and references. The process of a background screening gets complex in such cases. For example, a candidate may plan to relocate from overseas or has studied in a remote region. Multinational employers must be careful to adhere to local laws and cultural sensitivities in these situations.

Recruitment based on business needs

The nature of business may have hiring across white collar as well as blue or grey collar professionals.

- Sectors such as manufacturing, retail, eCommerce, real estate and automotive tend to recruit more blue-collar professionals. Typical checks here would usually cover identity, court record, address and in some cases, police verification.
- ► The percentage of white-collar professionals are higher in the IT/ITeS, banking and financial services and life sciences. Common checks in this segment include education, court records, identity proof, higher education or professional references and prior employment.

Contract workers in a gig economy

38%

conduct background check for permanent as well as contractual employees

The gig economy has been booming with many individuals exploring careers as freelancers or working as short-term employees. Organizations should consider extending the checks for contract staff as the risk implications remain the same as a full-time employees.

Reverification processes yet to pick up momentum

78%

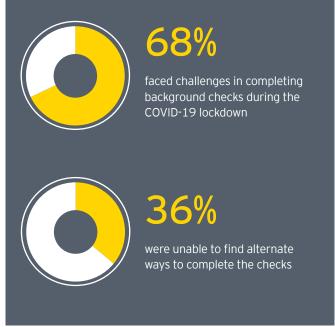
do not conduct employee reverification

As per the EY survey, a significant majority of respondents said that their organization did not re-verify employees. Only 15% conducted limited checks on a periodic basis. Lack of periodic verification can give rise to several risks during an employee's tenure. These include involvement in serious crime or illegal activities, collusion with vendors, or conflict of interest.

The highest quantum of re-screening is done for employees that are either promoted, lateral movements or are changing roles. Re-screening is likely to become an integral part in the process of employee background checks going forward. These would be on checks around credit score, criminal record, social media checks and internal HR, risk and compliance policies.

The COVID-19 impact





With remote working and work from home, organizations are exposed to several risks. The threats associated with onboarding unverified employees tend to be high in general but are higher during crisis times. The justification to provide false information for a job is possibly more right now with the market witnessing a high churn.

Unexpected challenges in the background verifications

The EY survey conducted amid the lockdown period stated that 68% of the respondents faced several challenges in conducting employee background checks. Some of the key challenges faced were because of

- Continued use of traditional methods amid restricted physical movement and mobility issues
- High dependency on third parties (or sub-contractors) that rely upon physical reviews to verify home addresses, criminal records and universities or colleges for education
- Incapability to complete field visits as well as desktop-based checks
- ► Typical challenge of a high turnaround time

This became a complicated situation for many organizations that were willing to hire talented individuals even though standard screening processes could not be done. It would not be uncommon to take a lax approach and complete the hiring task by cutting corners.

36%

were unable to complete the checks

31%

could only manage preliminary checks of new employees

27%

stated no alternate modes were explored for background checks

19%

conducted manual checks through telephone calls or self-verification

The EY survey results show that recruiters were not equipped to conduct even the first level of screening – comparing originals with the copies of the documents. Some cases had potential candidates reluctant to share information over phone calls, rendering the process unfinished.



Remote hiring and employee onboarding have become pervasive during the ongoing COVID-19 pandemic. In this new normal, background checks play an important role in an organization's overall hiring process and mitigating the risk of onboarding a "wrong" candidate.

Anurag Malik

Partner, People Advisory Services

EY's viewpoint on the way forward

- Background checks must be done for all employees as a leading practice
- A prioritized and phased approach can be adopted to streamline the process. Critical checks (identity, criminal, education) should be performed prior to onboarding, while others (employment records and address) may be performed
- Background check processes should be tailored based on the respective roles. As an example, senior management should undergo a far detailed screening as compared to an entry level professional.
- Several areas should be explored when selecting a trusted partner for background checks. This would ideally cover reviewing their digital capabilities, adherence and controls around data privacy, having legally compliant processes and ability to integrate seamlessly with the organization's system.
- Reviewing credentials through an authentication source is very important. With digital verifications, data gleaned from government-initiated sources can help corroborate the legitimacy of information.
- Digitization is the way forward. The adoption of emerging technologies is key to continue employee background checks efficiently in the future.
- Organizations will need to accelerate their digital adoption journey to bring efficacy in operations in a post COVID-19 world. Current methodologies will have to transform to digital verifications, if not done already.
- Blockchain, managed services and automation will drive productivity gains and cost efficiency for the companies





About the survey

This survey is prepared by EY Forensic & Integrity Services in India. Its objective is to understand trends observed in the process of employee background checks by corporates, risks and ramifications of hiring candidates without an adequate verification, and leading practices that may be considered by companies.

The survey was conducted through an online questionnaire and over 115 responses were received. The respondents were senior executives from HR functions, representing a mix of Indian enterprises as well as the Indian subsidiaries of multinational companies. They operated in a wide range of industries including banking and financial services, manufacturing, technology, media and entertainment, IT/ ITeS, life sciences, automotive, retail and consumer products. All respondents are based in India. In addition to the survey results, the report includes EY's viewpoint based on the experience gathered in this field over a period of time.



Note: Some of the percentages in the charts total to more than 100%, since the respondents were allowed to make multiple selections.

About EY Forensic & Integrity Services

Embedding integrity into an organization's strategic vision and day-to-day operations is critical when managing complex issues of fraud, regulatory compliance, investigations and business disputes. Our international team of more than 4,000 forensic and technology professionals helps leaders balance business objectives and risks, build data-centric ethics and compliance programs, and ultimately develop a culture of integrity. We consider your distinct circumstances and needs to assemble the right multidisciplinary and culturally aligned team for you and your legal advisors. We strive to bring you the benefits of our leading technology, deep subject-matter knowledge and broad global sector experience.

Key service offerings

1 Forensic Diligence
4 Claims & Disputes

2 Investigations & Compliance
5 Privacy & Cyber Response

3 Discovery
6 Forensic Data Analytics

About EY Employee Background Checks Services

Our technology-enabled background screening offering aids employers in checking the credentials of prospective employees in a timely and cost effective manner. We have a dedicated team, which is a part of the largest forensics practice in India, that combines our vast experience with employee background checks to help organizations proactively identify potential red flags and assess risks associated with such candidates.

Let's talk

For help and more information, please contact one of EY Forensic & Integrity Services' leaders.

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