



**Organization Name :** Real Touch Finance Limited Khivraj Groups

**Name :** Dhineshraj R

**Case ID :** 1886-5235

**Overall Status :** ● Insufficiency/UTV

**Report Date :** 30 May 2024



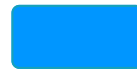
Clear/Verified



Major Discrepancy



Minor Discrepancy



Insufficiency/UTV

## Summary of Checks

| Document/Contact Point       | Status            | Page No.                    |
|------------------------------|-------------------|-----------------------------|
| IDV_PAN                      | Insufficiency/UTV | <a href="#">Page No. 2</a>  |
| Local Address Verification   | Clear/Verified    | <a href="#">Page No. 3</a>  |
| Professional Reference Check | Insufficiency/UTV | <a href="#">Page No. 4</a>  |
| Professional Reference Check | Clear/Verified    | <a href="#">Page No. 5</a>  |
| Post Graduation              | Clear/Verified    | <a href="#">Page No. 6</a>  |
| FIR Checks                   | Clear/Verified    | <a href="#">Page No. 7</a>  |
| Global Database Check        | Clear/Verified    | <a href="#">Page No. 8</a>  |
| Service /Experience Letter   | Clear/Verified    | <a href="#">Page No. 9</a>  |
| Service /Experience Letter   | Clear/Verified    | <a href="#">Page No. 10</a> |
| EPFO                         | Clear/Verified    | <a href="#">Page No. 11</a> |
| Crime Record Checks          | Clear/Verified    | <a href="#">Page No. 12</a> |

## Overall Remarks

Verified the documents provided by the candidate with Criminal Record, FIR, Global Database Check, EPFO, University along with local address verification and found to be OK.

1. Professional Reference Check- Candidate has not provided any reference details of Spandana Sphoorty Financial Ltd.

Based on the above findings, case has been reported as "Insufficiency/UTV".

## IDV (Identity verification) Report

|                                 |                                                                                                             |
|---------------------------------|-------------------------------------------------------------------------------------------------------------|
| Ref. ID : 1886-5235-0955-0524   | Date : 09 May 2024                                                                                          |
| Document / Check Type : IDV_PAN | Status :  Clear/Verified |

## Verification Summary

|                |              |         |
|----------------|--------------|---------|
| Candidate Name | Dhineshraj R | Matched |
| PAN Number     | BIRPD2766E   | Matched |
| PAN Status     | ACTIVE       |         |

## Remarks

PAN validated, name matched.

## AV (Address Verification) Report

|                                                           |                                                                     |
|-----------------------------------------------------------|---------------------------------------------------------------------|
| <b>Ref. ID :</b> 1886-5235-0956-0524                      | <b>Date :</b> 09 May 2024                                           |
| <b>Document / Check Type :</b> Local Address Verification | <b>Status :</b> <span style="color: green;">●</span> Clear/Verified |

## Verification Summary

|                             |                                                                                   |         |
|-----------------------------|-----------------------------------------------------------------------------------|---------|
| Verification Time           | 15:55                                                                             |         |
| Address                     | 298, Mariyamman Kovilstree, Vada Alapakkam, Athur, Viluppuram, Tamil Nadu- 604001 | Matched |
| Residence-Owned/Rented      | owned                                                                             |         |
| Duration of Stay            | NA                                                                                | Matched |
| Above details Verified by   | NA                                                                                |         |
| Relationship With Candidate | Neighbour                                                                         |         |
| Field Executive Name        | Krishna                                                                           |         |

## Remarks

Met a female tenant at next house who informed that the candidate is residing with his family and its their own house. She also informed that the candidate family went to Chennai and further details not disclosed. Candidate stay confirmed, Residence photo taken.

## Attachments



## PRC (Professional Reference) Report

|                                                      |                                                                |
|------------------------------------------------------|----------------------------------------------------------------|
| Ref. ID : 1886-5235-0957-0524                        | Date : 09 May 2024                                             |
| Document / Check Type : Professional Reference Check | Status : <span style="color: blue;">●</span> Minor Discrepancy |

## Verification Summary

|                                                                      |                                     |             |
|----------------------------------------------------------------------|-------------------------------------|-------------|
| Name of Employer                                                     | Spandana Sphoorty Financial Limited | Matched     |
| Period of Employment                                                 | NA                                  | Mis Matched |
| Designation                                                          | NA                                  | Mis Matched |
| Eligibility for Rehire                                               | NA                                  |             |
| Feedback on account of Disciplinary/Ethical/Integrity conduct on Job | NA                                  |             |
| Exit Formalities                                                     | NA                                  |             |
| Mode of Verification                                                 | NA                                  |             |

## Remarks

The candidate has not provided professional reference for Spandana Sphoorty Financial Limited.

## Attachments

[Click here to view 1st attachment](#)

## PRC (Professional Reference) Report

|                                                             |                                                                     |
|-------------------------------------------------------------|---------------------------------------------------------------------|
| <b>Ref. ID :</b> 1886-5235-0958-0524                        | <b>Date :</b> 09 May 2024                                           |
| <b>Document / Check Type :</b> Professional Reference Check | <b>Status :</b> <span style="color: green;">●</span> Clear/Verified |

## Verification Summary

|                                                                      |                                                                                                         |         |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------|
| Name of Employer                                                     | APAC Financial Services Private Limited                                                                 | Matched |
| Period of Employment                                                 | 14 Jul 2021 to 11 Jun 2022                                                                              | Matched |
| Designation                                                          | Relationship Manager                                                                                    | Matched |
| Eligibility for Rehire                                               | YES                                                                                                     |         |
| Feedback on account of Disciplinary/Ethical/Integrity conduct on Job | No adverse feedback received about candidate on account of Disciplinary, Integrity and Ethical conduct. |         |
| Exit Formalities                                                     | Normal Exit                                                                                             |         |
| Mode of Verification                                                 | E-mail                                                                                                  |         |

## Remarks

Feedback received from Mr. Siva Ranganathan, CCM – Villupuram Cluster and no adverse information about the candidate.

## Attachments

[Click here to view 1st attachment](#)

## EDV (Education Document Verification) Report

|                                         |                                                              |
|-----------------------------------------|--------------------------------------------------------------|
| Ref. ID : 1886-5235-0959-0524           | Date : 09 May 2024                                           |
| Document / Check Type : Post Graduation | Status : <span style="color: green;">●</span> Clear/Verified |

## Verification Summary

|                  |                                           |         |
|------------------|-------------------------------------------|---------|
| Class            | Dr. Pauls Engineering College, Villupuram | Matched |
| Board University | Anna University                           | Matched |
| Year Of Passing  | 2011                                      | Matched |
| % Marks / Grade  | 60%                                       | Matched |

## Remarks

Pass

## Attachments



## BC (Behavriol Check) Report

|                                    |                                                              |
|------------------------------------|--------------------------------------------------------------|
| Ref. ID : 1886-5235-0960-0524      | Date : 09 May 2024                                           |
| Document / Check Type : FIR Checks | Status : <span style="color: green;">●</span> Clear/Verified |

## Verification Summary

|                 |         |
|-----------------|---------|
| Name            | Matched |
| KYC Document    | Aadhar  |
| Father's Name   | Matched |
| Address         | Matched |
| Case Severity   | Low     |
| Respondent Name | NA      |
| KYC Document NO | NA      |

## Remarks

No case found against the candidate.

## Attachments

[Click here to view attachment](#)

## GDC (Global Database Report)

|                                               |                                                              |
|-----------------------------------------------|--------------------------------------------------------------|
| Ref. ID : 1886-5235-0961-0524                 | Date : 09 May 2024                                           |
| Document / Check Type : Global Database Check | Status : <span style="color: green;">●</span> Clear/Verified |

## Verification Summary

|                                        |                                           |
|----------------------------------------|-------------------------------------------|
| View Details                           | <a href="#">Click here to see details</a> |
| Adverse Media                          | Not Found                                 |
| BSE Defaulters Expelled                | Not Found                                 |
| BSE Delisted Companies                 | Not Found                                 |
| bse Suspended Companies                | Not Found                                 |
| Enforcement                            | Not Found                                 |
| Financial Intelligence Unit Defaulters | Not Found                                 |
| IRDA Defaulters                        | Not Found                                 |
| MCA MLM Company                        | Not Found                                 |
| MXC Defaulters                         | Not Found                                 |
| NCDEX Cessation Members                | Not Found                                 |
| NCDEX Defaulter Members                | Not Found                                 |
| NCDEX Expelled Members                 | Not Found                                 |
| NSE Defaulters                         | Not Found                                 |
| SFIO Conviction                        | Not Found                                 |
| SFIO Proclaimed                        | Not Found                                 |
| SFIO Prosecution                       | Not Found                                 |

## Remarks

No Match Found

## ERV (Employment Record Verification) Report

|                                                           |                                                                     |
|-----------------------------------------------------------|---------------------------------------------------------------------|
| <b>Ref. ID</b> : 1886-5235-0962-0524                      | <b>Date</b> : 09 May 2024                                           |
| <b>Document / Check Type</b> : Service /Experience Letter | <b>Status</b> : <span style="color: green;">●</span> Clear/Verified |

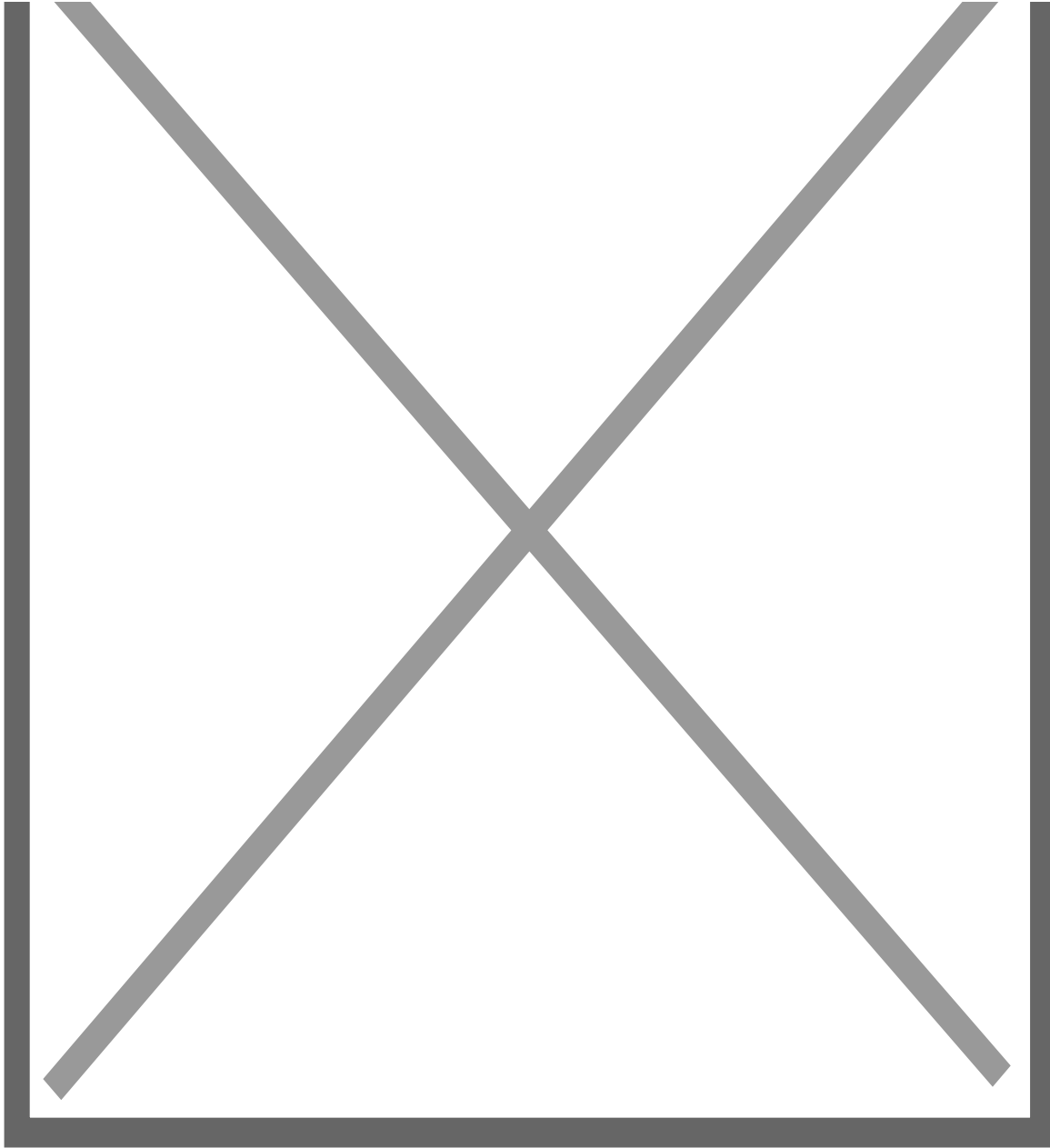
## Verification Summary

|                           |                                                                               |         |
|---------------------------|-------------------------------------------------------------------------------|---------|
| Employer Name             | APAC Financial Services Private Limited                                       | Matched |
| Designation               | Relationship Manager                                                          | Matched |
| Tenure                    | 4-07-2021 to 11-06-2022                                                       | Matched |
| Relieving Letter          | Valid                                                                         | --      |
| Relieving Letter Remarks  | The given Relieving Letter verified with APAC Financials Services Limited HR. | --      |
| Salary Slip               | NA                                                                            | --      |
| Salary Slip Remarks       | NA                                                                            | --      |
| Experience Letter         | NA                                                                            | --      |
| Experience Letter Remarks | NA                                                                            | --      |
| Service Letter            | NA                                                                            | --      |
| Service Letter Remarks    | NA                                                                            | --      |
| Mode                      | Email                                                                         | --      |

## Remarks

Received positive feedback from APAC HR. The given Relieving Letter verified with APAC Financials Services Limited HR.

## Attachments



## ERV (Employment Record Verification) Report

|                                                           |                                                                     |
|-----------------------------------------------------------|---------------------------------------------------------------------|
| <b>Ref. ID :</b> 1886-5235-0963-0524                      | <b>Date :</b> 09 May 2024                                           |
| <b>Document / Check Type :</b> Service /Experience Letter | <b>Status :</b> <span style="color: green;">●</span> Clear/Verified |

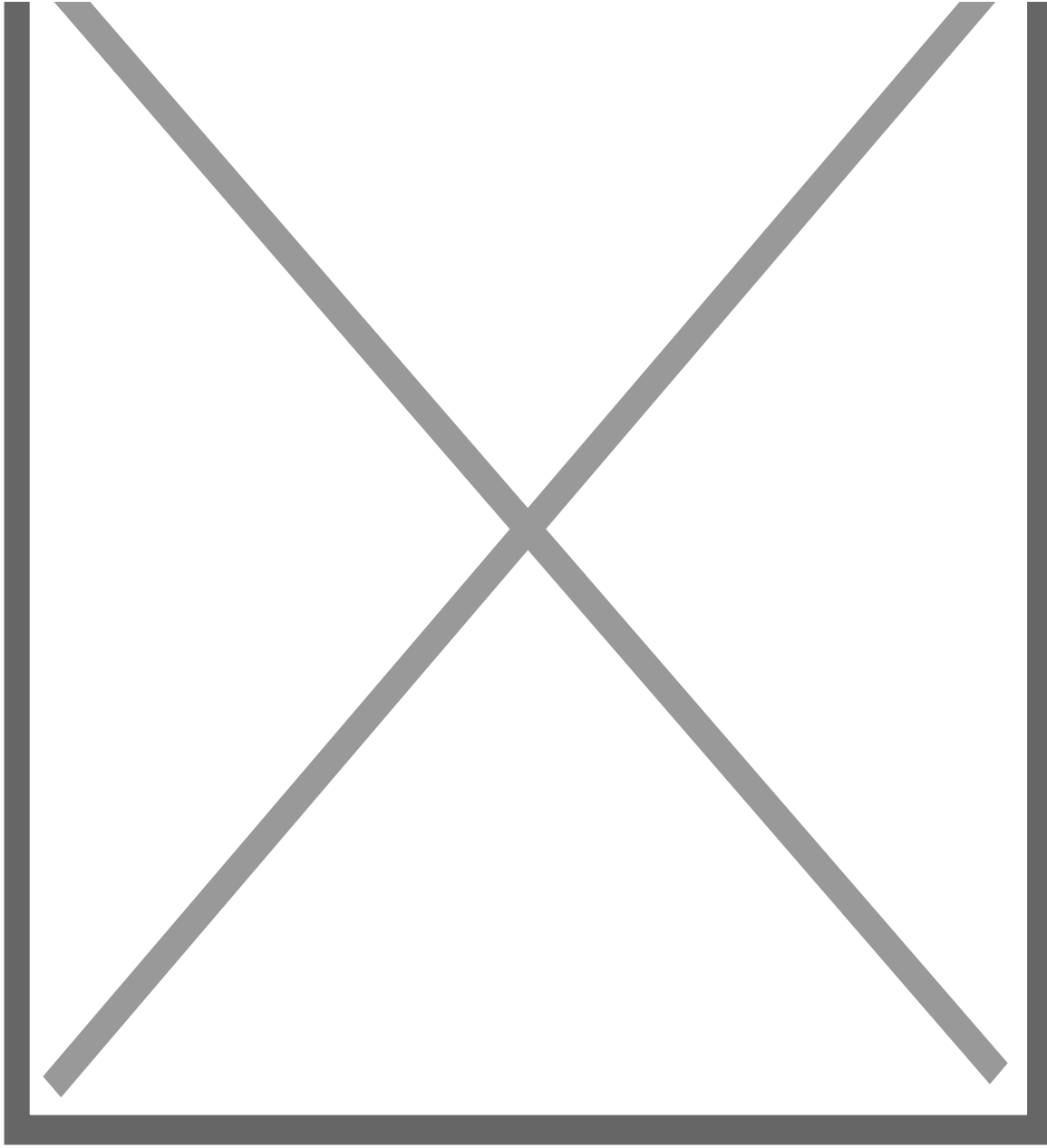
## Verification Summary

|                           |                                                                                  |         |
|---------------------------|----------------------------------------------------------------------------------|---------|
| Employer Name             | Spandana Sphoorty Financials Limited                                             | Matched |
| Designation               | Branch Manager                                                                   | Matched |
| Tenure                    | 11-Jan-2023 to 31-10-2024                                                        | Matched |
| Relieving Letter          | Valid                                                                            | --      |
| Relieving Letter Remarks  | The given Relieving Letter verified with Spandana Sphoorty Financial Limited HR. | --      |
| Salary Slip               | Valid                                                                            | --      |
| Salary Slip Remarks       | The given Salary Slip verified with Spandana Sphoorty Financial Limited HR.      | --      |
| Experience Letter         | NA                                                                               | --      |
| Experience Letter Remarks | NA                                                                               | --      |
| Service Letter            | NA                                                                               | --      |
| Service Letter Remarks    | NA                                                                               | --      |
| Mode                      | Email                                                                            | --      |

## Remarks

The candidate worked at Spandana Sphoorty Financial Limited from 11-Jan-2023 to 31-10-2024. The given Relieving Letter and Salary Slip verified with Spandana Sphoorty Financial Limited HR.

## Attachments



## DEC (Dual employment check) Report

|                               |                                                              |
|-------------------------------|--------------------------------------------------------------|
| Ref. ID : 1886-5235-0964-0524 | Date : 09 May 2024                                           |
| Document / Check Type : EPFO  | Status : <span style="color: green;">●</span> Clear/Verified |

| Establishment Name                      | Date Of Joining | Date Of Exit | Overlapping Employment |
|-----------------------------------------|-----------------|--------------|------------------------|
| REAL TOUCH FINANCE LIMITED              | 27/01/2024      | NA           | Possible               |
| SPANDANA SPHOORTY FINANCIAL LIMITED     | 11/01/2023      | NA           | No                     |
| IIFL SAMASTA FINANCE LIMITED            | 19/07/2022      | 09/08/2022   | Possible               |
| APAC FINANCIAL SERVICES PRIVATE LIMITED | 14/07/2021      | NA           | No                     |
| SMFG INDIA CREDIT COMPANY LIMITED       | 07/01/2019      | 06/10/2020   | No                     |

## Verification Summary

|              |                                 |         |
|--------------|---------------------------------|---------|
| UAN NO       | 101577877237                    | Matched |
| Mobile No    | 9942142375                      | Matched |
| Company Name | Spandana Sphoorty Financial Ltd | Matched |

## Remarks

UAN Data found.

## CRC (Crime Record Check) Report

|                                             |                                                              |
|---------------------------------------------|--------------------------------------------------------------|
| Ref. ID : 1886-5235-0965-0524               | Date : 09 May 2024                                           |
| Document / Check Type : Crime Record Checks | Status : <span style="color: green;">●</span> Clear/Verified |

## Verification Summary

|             |                                                                                   |         |
|-------------|-----------------------------------------------------------------------------------|---------|
| Name        | Dhineshraj R                                                                      | --      |
| Father name | Rajaram                                                                           | Matched |
| Address     | 298, Mariyamman Kovilstree, Vada Alapakkam, Athur, Viluppuram, Tamil Nadu- 604001 | Matched |

## Case Details

|              |              |
|--------------|--------------|
| No. of Cases | Case Summary |
| No Cases     | NA           |

## Court Lists

|                |    |    |    |
|----------------|----|----|----|
| High Court     | NA | NA | NA |
| Civil Court    | NA | NA | NA |
| Criminal Court | NA | NA | NA |
| Supreme Court  | NA | NA | NA |

## CRC (Crime Record Check) Report

### Remarks

No cases found against Mr. Dhineshraj R

### Attachments

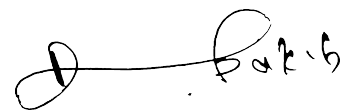
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