



**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**

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

**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

NA

**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

TO : Smita Verma <Smita.verma@lynxconnect.in>  
Date : Tue, 14 May 2024 19:31:39 +0530  
Subject : RE: Request for Professional Employee Verification - Mr. Dhineshraj R

Dear Mam,

**1. Duration and Nature of Your Relationship with the Candidate:**

Candidate is relationship with 1year above 2020 to 2021 period, Good Relationship with Dhineshraj.

**2.Assessment of Skills and Competencies:**

He is having Good assessment skills and multitasking person.

**3.Work Ethic and Performance:**

He is genuine his work, reporting to Boss perfectly.

**4.Communication and Interpersonal Skills:**

Good Communication skills he is having verbal & Written also.

**5.Professional Conduct and Character:**

He is handling multi task role in APAC, So he is having good experience guy.

**6. Overall Recommendation:**

**He is having Good Knowledge in Sales & Collection for loans process also. Myself recommend this guy 100%**

Thanks & Regards,  
Siva R  
CCM – Villupuram Cluster.

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**From:** Smita Verma <[smita.verma@lynxconnect.in](mailto:smita.verma@lynxconnect.in)>  
**Sent:** Tuesday, May 14, 2024 7:23 PM  
**To:** Siva Ranganathan <[siva.ranganathan@apacfin.com](mailto:siva.ranganathan@apacfin.com)>  
**Subject:** Re: Request for Professional Employee Verification - Mr. Dhineshraj R

**Caution:** This is an external email and may be malicious. Please take care when clicking links or opening attachments.

Dear Siva,

This is **Gentle Reminder** to please reply back to below mail regarding reference check of Mr. Dhineshraj.

Regards  
Smita Verma  
Director  
Lynx 360  
Contact: +91 7634086760  
<https://www.lynxconnect.in/>



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----- On Fri, 10 May 2024 13:27:22 +0530 **Smita Verma** <[smita.verma@lynxconnect.in](mailto:smita.verma@lynxconnect.in)> wrote ---

file:///D:/LYNX360/REAL TOUCH FINANCE LTD/Dhineshraj R/APAC/RE\_ Request for Professional Employee Verification - Mr. Dhineshraj R.html 1/3

## 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

**VW** Vinoth W <vinoth.w@apacfin.com>  
Thu, 16 May 2024 10:51:45 AM +0530 •  
To "Smita Verma" <smita.verma@lynxconnect.in>

Hi Smita,

1. **Dates of Employment:** [14-07-2021] to [11-06-2022].
2. **Job Title:** [Relationship Manager].
3. **Job Responsibilities:** Field sales (LAP)
4. **Salary:** Not Disclosable
5. **Performance:** Good
6. **Reason for Departure:** Family issue
7. **Rehire Eligibility:** Yes
8. **Reporting Manager Name and Designation:** Sivabalan (BM) Tindivanam Branch

**From:** Smita Verma <smita.verma@lynxconnect.in>  
**Sent:** Monday, May 13, 2024 1:16 PM  
**To:** Vinoth W <vinoth.w@apacfin.com>  
**Subject:** Employment Verification Request for Mr. Dhineshraj R

**Caution:** This is an external email and may be malicious. Please take care when clicking links or opening attachments.

Dear Vinoth,

I hope this email finds you well. My name is Smita Verma, and I am currently handling employment verification for Mr. Dhineshraj R, who has listed your organization as a previous employer. As part of our standard procedure, we are reaching out to verify certain employment details to ensure accuracy in our records. We kindly request your assistance in providing the following information based on your records:

1. **Dates of Employment:** [Start Date] to [End Date].
2. **Job Title:** [Employee's Position/Title].
3. **Job Responsibilities:** Brief description of the role and responsibilities held by the employee during their tenure.
4. **Salary:** The salary or wage information for the employee, if available.
5. **Performance:** Any notable performance evaluations or assessments conducted during the employee's tenure.
6. **Reason for Departure:** Please specify if the employee resigned, was terminated, or if the employment ended for any other reason.
7. **Rehire Eligibility:** Your organization's policy or opinion regarding the possibility of rehiring Mr. Dhineshraj R in the future.
8. **Reporting Manager Name and Designation:** Full name and official job title or designation of reporting manager within your organization.

We understand the importance of confidentiality in handling employee information and assure you that all details provided will be used solely for employment verification purposes.

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## 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

**SR** Sathish R <sathish.r@spandanasphoorty.com>  
Fri, 10 May 2024 1:22:41 PM +0530 •  
To "Smita Verma" <smita.verma@lynxconnect.in>  
Cc "Sudharshanan Velu" <sudharshanan.velu@spandanasphoorty.com>

Dear Smita,

Mr. Dhineshraj R SF0070179 Had worked here during 11-Jan-2023 to 31-10-2024 this period. Remaining all ok with candidate.

Thanks & Regards



**SPANDANA**

**Sathish RHR**  
Coimbatore Zone  
TamilNadu.  
Cell : +91 8608003023

**From:** Smita Verma <smita.verma@lynxconnect.in>  
**Sent:** Friday, May 10, 2024 12:54 PM  
**To:** Sathish R <sathish.r@spandanasphoorty.com>  
**Subject:** Request for Professional Employee Verification - Mr. Dhineshraj R

You don't often get email from [smita.verma@lynxconnect.in](mailto:smita.verma@lynxconnect.in). [Learn why this is important](#)

Dear Sathish,

I hope this email finds you well. I am writing to you on behalf of Lynx 360 as part of our standard background verification process for Mr. Dhineshraj R, Employee Code-SF0070179 who has listed you as a professional reference.

We greatly value your input as someone who has worked closely with Mr. Dhineshraj R and can provide valuable insights into their professional qualifications, skills, and character. Your feedback will be instrumental in helping us make informed hiring decisions.

To ensure accuracy and completeness, we kindly request your assistance in providing the following information:

1. **Duration and Nature of Your Relationship with the Candidate:**
  - o Please specify the period during which you worked with Mr. Dhineshraj R.
  - o Describe the nature of your professional relationship (e.g., supervisor, colleague, client).
2. **Assessment of Skills and Competencies:**
  - o Please provide your assessment of Mr. Dhineshraj R technical skills, expertise, and proficiency in their field.
  - o How would you rate their ability to [mention specific skills relevant to the position]?
3. **Work Ethic and Performance:**
  - o Please share your observations regarding Mr. Dhineshraj R work ethic, reliability, and productivity.

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## 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

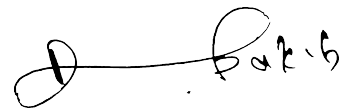
[Click here to view report](#)

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While we strive for accuracy and completeness, this report should not be considered as a definitive pronouncement on the subject matter. The findings are based on the current availability and accessibility of information and may be subject to change.

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**Authorized signatory**