

# SmartPRS — Your Agency Name Here

On the real report, this letterhead carries YOUR logo, name, address and brand colour (set once in Company Branding).

Recovery Agent Compliance File

Report Ref: **RAC/2026/SAMPLE**

Generated: **04 Sep 2026, 21:20 IST**

Audit period: 06 Jun 2026 – 04 Sep 2026

Tamper-evident hash: **SAMPLE-ILLUSTRATION**

SAMPLE REPORT — illustrative data only. Real reports are generated from live employee records.

## Recovery Agent — RBI Compliance Audit Report

COMPLIANT — WITH OPEN ITEMS

|                                              |                                  |                                      |                                |
|----------------------------------------------|----------------------------------|--------------------------------------|--------------------------------|
| AGENT NAME<br><b>A. Kumar (Sample Agent)</b> | AGENT CODE<br><b>SAMPLE-001</b>  | DESIGNATION<br><b>Recovery Agent</b> | STATUS<br><b>Active</b>        |
| DATE OF JOINING<br><b>2024-09-04</b>         | MOBILE<br><b>+91 90000 00000</b> | DEPARTMENT<br><b>Collections</b>     | COMPLIANCE SCORE<br><b>92%</b> |
| <b>11</b><br>COMPLIANT                       | <b>1</b><br>NEEDS ATTENTION      | <b>0</b><br>NON-COMPLIANT            | <b>92%</b><br>OVERALL SCORE    |

### Identity & KYC

| PARAMETER               | ON RECORD         | STATUS    | EVIDENCE        |
|-------------------------|-------------------|-----------|-----------------|
| Photograph on record    | Yes               | Compliant | ID card file    |
| PAN                     | ABCPK1234F        | Compliant | Employee master |
| UAN (PF)                | Pending allotment | Attention | Employee master |
| Employee ID card issued | Yes               | Compliant | Auto-generated  |

### DRA Certification (IIBF)

| PARAMETER                  | ON RECORD    | STATUS    | EVIDENCE                                  |
|----------------------------|--------------|-----------|-------------------------------------------|
| Valid IIBF DRA certificate | Held & valid | Compliant | Cert DRA-2025-11223 · valid to 2027-11-04 |

### Background Verification

| PARAMETER                       | ON RECORD   | STATUS    | EVIDENCE                  |
|---------------------------------|-------------|-----------|---------------------------|
| Police clearance (PCC)          | Clear       | Compliant | Valid to 2027-05-04       |
| Background verification (BGV)   | Clear       | Compliant | Agency: SecureCheck India |
| References / guarantors (min 2) | 2 on record | Compliant | Employee references       |

### Code of Conduct

| PARAMETER                       | ON RECORD    | STATUS    | EVIDENCE                 |
|---------------------------------|--------------|-----------|--------------------------|
| Signed undertaking of adherence | Acknowledged | Compliant | Code of Conduct register |

### Authorisation

| PARAMETER                    | ON RECORD                     | STATUS    | EVIDENCE                          |
|------------------------------|-------------------------------|-----------|-----------------------------------|
| Bank/portfolio authorisation | Sample Bank — Retail NPA Pool | Compliant | Auth SB/2026/0417 · to 2027-03-04 |

### Conduct Record

| PARAMETER | ON RECORD | STATUS | EVIDENCE |
|-----------|-----------|--------|----------|
|-----------|-----------|--------|----------|

|                                    |   |           |                     |
|------------------------------------|---|-----------|---------------------|
| Borrower complaints (last 90 days) | 0 | Compliant | Complaints register |
| Disciplinary actions               | 0 | Compliant | HR record           |

|                                  |                               |                                      |
|----------------------------------|-------------------------------|--------------------------------------|
| Prepared by (Compliance Officer) | Reviewed by (Operations Head) | For SmartPRS — Your Agency Name Here |
|----------------------------------|-------------------------------|--------------------------------------|

Generated from live records by the SmartPRS Recovery-Agent Compliance module. This report is a tamper-evident record (hash-chained audit log). Regulatory basis: RBI Guidelines on Recovery Agents, RBI Outsourcing Directions 2025, and IIBF DRA certification norms — indicative; verify against the latest RBI directions applicable to the engaging bank/NBFC before filing.