

SmartPRS — Your Agency Name Here

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Recovery Agent Compliance File

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

Generated: **27 Jul 2026, 13:33 IST**

Audit period: 28 Apr 2026 – 27 Jul 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 A. Kumar (Sample Agent)	AGENT CODE SAMPLE-001	DESIGNATION Recovery Agent	STATUS Active
DATE OF JOINING 2024-07-27	MOBILE +91 90000 00000	DEPARTMENT Collections	COMPLIANCE SCORE 92%
11 COMPLIANT	1 NEEDS ATTENTION	0 NON-COMPLIANT	92% 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 2027-09-27

Background Verification

PARAMETER	ON RECORD	STATUS	EVIDENCE
Police clearance (PCC)	Clear	Compliant	Valid to 2027-03-27
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 2027-01-27

Conduct Record

PARAMETER	ON RECORD	STATUS	EVIDENCE
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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
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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.