



PF Check-up Report

India's 1st AI enabled insights on Employee Provident Fund
Withdraw-able Amount, Potential Issues, Resolution Timeline and more..

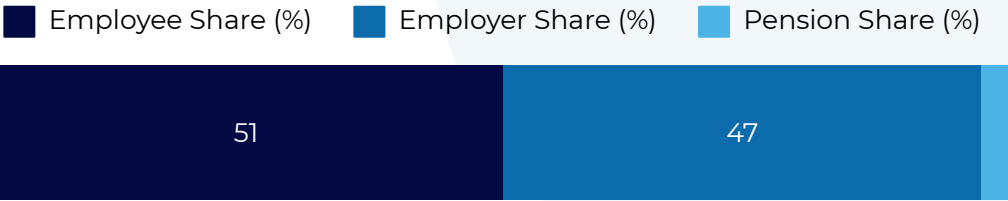
www.finright.in/provident-fund

Summary



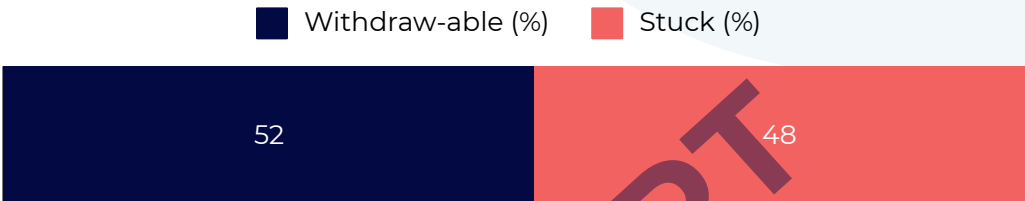
Total PF Balance

₹ 70,50,021



Amount Stuck*

₹ 41,10,132



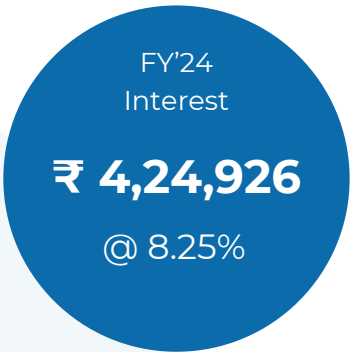
* Not Accessible till issues are resolved

Maximum Withdraw-able amount in one claim: ₹ 51.84L

Issues Found: 4

Critical Issues: 1 | Moderate Issues: 3

Estimated Resolution Timeline: 3 months



Claim Rejection Probability



KYC Records

Details		Status
Name	James Bond	Verified
Date of Birth	11-11-1950	Verified
Gender	Male	Verified
Father's Name	Daddy	Verified
Relationship	Father	Verified
Physically Handicapped	No	Verified
International Worker	No	Verified
Aadhar	36xxxxxxxx44	Verified
PAN	AKxxxxxx77	Verified
Bank Account	06xxxxxxxxxxx77	Verified
IFSC Code	HDFCxxxxx77	Verified

All Good! 1 less thing to worry about.

Employment History

Total Employment : **20 Years 4 Months 0 Days**

Number of Employers: **4**

Last Organisation: **Morgan Stanley**

Check	Status
Complete Employment History	Updated
Full Withdraw-ability	Not Eligible
Date of Exit	Updated
Service Overlap	1 Overlap

There is an overlap between date of joining of JPMC and date of Exit of Morgan Stanley

PF Contribution

Check	Issue Severity
PF Amount Consolidation	Moderate
PF Contribution Anomalies - DOE	Moderate
PF Contribution Anomalies - DOJ	No Issue

You are not eligible for withdrawing the entire PF amount as the amount is scattered across multiple accounts.

Pension Contribution

Check	Status
Is EPS Member?	Yes
EPS Contribution Anomalies	None

All Good! 1 less thing to worry about.

Transfer Between Orgs.

Check	Issue Severity
Transfer Out	Critical
Transfer In	No Issue

Transfer getting rejected due to EPS contributions on higher wages

Next Steps

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**PF Health
Report
Generated**

2

**Call with
PF Expert**

3

**Get
Resolution
Steps**

4

**Stress-free
PF withdrawal**

3500+

Claims Settled

5000+

Customers Served

125 Cr+

Amount Settled



Subramanya Yogish

26 December 2024



My PF transfer was stuck under "subject to verification," and I was unable to proceed with my withdrawal request. The delays were frustrating,...

[Read more](#)



Kapil Anand

23 December 2024



My PF transfer and withdrawal process was repeatedly rejected due to high EPS wages, missing service records, and discrepancies in documentation. ...

[Read more](#)



Roshan Agarkar

20 December 2024



As an NRI with old PF accounts from several past Indian employers, I never imagined reclaiming those funds could be so smooth. FinRight handled...

[Read more](#)

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#startupindia

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