# Post Issuance Profile Verification

**Name of the Investigating Agency – Toyam Investigation and Valuation Private Limited**

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| **Policy No** | | 2K743416208 | | | |
| **Name of Life Assured** | | Mr. Vinod Kumar Singh | | | |
| **Father’s/Husband’s Name** | | Late. Mr. Vachan Prasad Singh (Father) | | | |
| **Date of Birth** | | 02-01-1965 (As mentioned in the policy and KYC Documents) | | | |
| **Current Address** | | Post-Ratanganj Village-Hajipur Shahkund Ratan Ganj Hajipur Bhagalpur Bihar 812006 | | | |
| **Contact No** | | 9801926498 | | | |
| **If Contact No or Address Changed** | | No | | | |
| **Occupation** | | LA runs his own Private School also a Teacher of the same school and does the business of steel rods | | | |
| **Name of Nominee and Relationship** | | Mrs. Kavita Devi (Wife) | | | |
| **If Life Assured Met** | | | **Yes** |  | **No** |
| **If Met, photograph taken** | Yes | |  |  | No |
| **Is Photograph Geo Tagged** | Yes | |  |  | No |
| **If Not, IO met whom** | Nominee – | | | | |
|  | Family Members - | | | | |
|  | Neighbors- | | | | |
|  | Office Staff**-** | | | | |
|  | Local People- | | | | |
| **Health Condition of LA “Fit & Fine”** | Yes | |  |  | No |
| **If No** | DM | |  | HTN | Other |
| **If Other mentioned brief details** | N/A | | | | |
| **KYC document collected** | Yes | |  |  | No |
| **Age Discrepancy Noted** | Yes | |  |  | No |
| **If Yes – Evidence Procured** | N/A | | | | |
| **Vicinity Checks/Findings** | During vicinity check our IO came to know from the local people that the given address is the residential address where LA is living along with his family since birth.  Regarding any medical illness people of vicinity stated that LA is fit and healthy and there is no medical illness related to his health.  Our IO inquired about his occupation and came to know LA runs his own Private School also a Teacher of the same school and does the business of steel rods.  Vicinity also confirmed that LA is not addicted to any adverse habits.  Name and contact no. of Vicinity:   1. Sourav Kumar- 9798474560 2. Diwakar Kumar Singh- 7739503080 | | | | |
| **If Life Assured’s address is Untraceable/Not Met** | | | | | |
| **LA contacted through Mobile no.** | Yes | |  | No |  |
| **If Yes - Health Condition of LA “Fit & Fine”** | Yes | |  | No |  |

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| **If No – Mentioned reason** | | Not reachable |
|  | | Switched off |
|  | | Wrong No |
|  | | Not Responding |
| **If Life Assured Found Died-** | | |
| **Date of Death** |  | |
| **Death Certificate Received** | Yes No | |
| **If No : List of Supporting Documents** | Cremation Certificate | |
|  | Gram Panchayat Certificate | |
|  | Doctor Certificate | |
|  | Other- | |
| **Social media checks:** | | |
| **Social media checks:** | Face book – Given phone no. is not registered in face book. | |
|  | What’s app - Given phone no. is registered in What’s app. | |
|  | True caller - Given phone no. is registered in True caller “Binod Hajipur (9801926498)” | |
| **Any special findings** | | |
| * After vicinity check, our FE went to LA’s policy mentioned address and on meeting with LA our FE found him fit and healthy in the first view. Then our IO asked the details related to the policy from LA in reply to which he stated the following information:-  1. LA stated that given address in the policy is the residential address where he is living along with his family since birth. 2. Regarding health condition he stated that he is fit and healthy and there is no medical illness related to his health. 3. About occupation LA stated that he runs his own Private School also a Teacher of the same school and does the business of steel rods and earns an annual income of Rs 5Lacs. 4. Related to the education he stated that he did not disclose any details. 5. He (LA) also said that he is not addicted to the adverse habits.  * After verification our FE asked for the KYC Documents where LA shared his Aadhar and PAN Card with us. * LA has five family members in his family including him but where LA is the sole earning member of the family. LA’s wife (Mrs. Kavita Devi) is the only nominee of the policy.   Kavita Devi - (Wife)- 41 years  Anchal- (Daughter)- 21 years  Sima Rani- (Daughter)- 19 years  Swati Priya- (Daughter)- 17 years   * On the truecaller, the given phone number is showing the name as "Binod Hajipur”. Contact number is a Whatsapp number. We did not find any details related to LA/ Nominee in the social networking sites. | | |
| **Conclusion of PIPV** | | |
| **Clear** | | |

**Enclosures**

* KYC Documents of LA
* LA’s Geo tag photo.
* House and Location of LA.
* True Caller Screenshot

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| DocScanner Mar 30, 2024 13-08_page-0001.jpg | DocScanner Mar 30, 2024 13-08_page-0002.jpg |
| DocScanner Mar 30, 2024 13-08_page-0003.jpg | WhatsApp Image 2024-03-31 at 2.37.50 PM (1).jpeg |
| WhatsApp Image 2024-03-31 at 2.37.48 PM (1).jpeg | WhatsApp Image 2024-03-31 at 2.37.53 PM (1).jpeg |
| WhatsApp Image 2024-03-31 at 7.33.16 PM.jpeg | WhatsApp Image 2024-03-31 at 7.33.15 PM.jpeg |

# DECLARATION

I hereby declare that the foregoing statements and information have been given by me after full verifications and the same are true and complete in every manner to the best of my knowledge. Further, I have not provided any false information. I have verified that this report is filled completely in all respects and that all required documents are attached along with.

# Name of the Field Investigator –Mukesh Kumar Sharma

Place – Ranchi **Name &Seal**

Date– 31.03.2024