



## You need to know the Truth

### Message from our MD



Dear Patrons & Well-Wishers  
Seasons' Greetings!

It has indeed been an action-packed year for us at Fourth Force. An incredible and exciting 365 days of Verification Services that has got us credibility, recognition and validation from you, our customers.

Stepping into a brand new financial year, we reiterate our promise – creating business value through integrated initiatives. Our focus this year will be on collaboration and cooperative effort - agreeing on priorities to identifying challenges and ways to tackle them. To build on this goal and to take it to the next level, we have taken important strategic decisions to deliver a positive impact on your ROI.

Significantly, we have changed the Leadership and Management structure at Fourth Force. The Team at work now offers an optimal mix of new thinking with expertise and competencies. Above all, we hold ourselves accountable for performing beyond your expectations.

These changes represent our latest steps in what has been an ongoing journey and we are already seeing important and significant benefits. Fourth Force is excited about these changes and proud about the many milestones reached because of these efforts.

In just one year, Fourth Force has made it to *Silicon India's* List of ten most promising background verification companies in India – an achievement we are proud of.

And we absolutely couldn't have done this without you and the high standards you have held us to, pushing us to deliver nothing but the best. We are grateful and humbled that you have been with us; trusting us to solve your toughest strategic decisions, telling us what could be done better and supporting us when we needed your guidance despite your demanding business schedules.

We take this opportunity to welcome you to the First Edition of VERIFIED - our Newsletter and hope that you will find it informative and useful.

We invite you to share your thoughts on our progress, our performance and your feedback on VERIFIED.

Thank you for your interest and your enthusiastic support.

With deep appreciation,

*Jayaprakash*  
Managing Director  
April 20, 2017



## What is VERIFIED?

Truth, they say, lies in the depth, where few are willing to tread.

'Trust but verify' was first used as a slogan during the Cold War to qualify the basis for transparency in political interactions. Today, it has become the mantra for everything - the strategy that needs to be adopted between two people to business and company interactions.

We live in globalized hyper-networked world where trust is constantly threatened. A rash of credibility - eroding decisions, underestimation of risk exposures, unnecessary scandals, hijacking of confidential information, conspiracies to mismanagement of stocks and facilities can instantly spell 'The end' of an identity in a digitally driven economy. Reputation is the core value of any business or service and is instantly attacked and easily lost if trust is lost.

Ever since its inception, Fourth Force has been combating trust deficits with verified truth for Companies and service providers across industry verticals. Even as you are reading this, one of our Officers is investigating why a factory got razed to the ground while another is probing a suspicious claim on an impossible terrain. Verifying unsolved thefts, fraudulent claims to fabricated reports, fake salary slips or bogus education certificates... life is a constant tick-tock at Fourth Force.

Headquartered in Chennai, Tamil Nadu, Fourth Force is lead by a team of former CBI (Central Bureau of Investigation) professionals, ably supported by skilled law-enforcement professionals, seasoned ex-Members of the Police Force and a dynamic team of young investigators to provide secure and trusted services. The Company counts 25+ Insurance Companies in India, Public Banks besides financial intermediaries, MNCs and Corporates as their Clients.

Fourth Force believes in verifying the truth - the traditional way - in person or face-to-face with the help of experience, investigative acumen and uses technology as a value add. Call it the reason behind our progress.

As the Company confidently marches into the second year in business, there's one thing you can be sure of - Our capabilities.

VERIFIED is a Newsletter that will tell you everything about Fourth Force, cases handled, progress reports to a great mix of content and more.

Do subscribe. Do recommend. And yes, please leave your comments. To Fourth Force it will be an instantly validated feedback!

## TIMELINE 2016 - 2017

**Fourth Force ties up with leading multi-nationals and business houses to provide due diligence and verification services.**

**Fourth Force becomes a preferred choice in the B2C segment to become the most trusted name for background screening (domestic help and drivers) and matrimonial verification services.**

**Fourth Force extends its area of operation to the Insurance sector to offer claims verification services. In less than a year, it successfully handles several verifications cases - Motor Insurance (Third Party/ Own Damage and Temporary / Total Disablement) and Fire Insurance Claims.**

**Leading Insurance Companies tie up with Fourth Force and the bouquet of services extend to claim verifications for Marine, Burglary, Pay& Recovery, Life Insurance (Pre-issuance of policy & death claims), Health Insurance, PA Policies, Workmen Compensation Policy and Cattle Insurance.**

**Fourth Force ties up with leading Nationalized Banks to offer services like tracing of missing/absconding borrowers, Asset Identification and verification of Borrowers in the Non Performing Asset category.**

**Fourth Force is an ISO 9001 : 2015 Certified Organisation.**

**Fourth Force has complied with information security standards and has taken steps to get it certified from ISO.**

## WHERE ANGELS FEAR TO TREAD

There has been a rise in organized individuals and syndicates indulging in fraudulent claim filings, leading to a challenging environment for investigators. According to KPMG India Financial Services, Insurance is the most vulnerable sector for fraudulent activities and causes losses to the tune of over Rs.30, 000 crores annually-that is 9% of total estimated size of the Insurance Industry in India. (Source: Indian Forensic Center for Studies-Report).

Ever since its inception, Fourth Force has helped Insurance companies combat fraudulent cases through effective verification and information vetting .Staged accidents to fake affidavits and falsified reports- Fourth Force has efficiently handled them all effectively, with alacrity and intuitively to deliver results.



Here's a snapshot of some of the challenging cases handled and solved at Fourth Force.



## FIRE ALWAYS SCARS.

Fourth Force investigated 13 cases pertaining to fire accidents. Due to the facts unearthed during the intense verification and investigation conducted by the team, more than 50% of cases were proved ineligible and thus saved Rs. 2.20 crores on claims for the Insurance clients.

## COVERED AND RECOVERED.

Fourth Force handled Pay and Recovery cases and has identified property documents exceeding Rs. 8 Crores, made available to our clients for recovery by the defaulters. Due to the investigation prowess of the Team, clients saved up to Rs.2 crores on claims settlement.

## NO SMOKE. NO FIRE.

A major fire accident was reported by the insured at a Plant in Durg, Madhya Pradesh. This Plant was commissioned in accordance with the State Solar Policy to supply power to the State Power Distribution Company. Intense investigations with photographs to support revealed several security lapses besides arbitrary reports on the accident. Fourth Force helped the Insurance Company reject the claim with fortified verification results.



## DEAD GRANDMOTHER FOUND ALIVE

The grandson of a 58 year old widow made a Life Insurance claim after the death of his grandmother. To support his claim he provided her PAN Card, a copy of her Computer Training Diploma Certificate and details of her electronics shop. As was the protocol, the Fourth Force Team initiated the verification exercise and in the process identified a few document inconsistencies. The age declared by the Insured did not match with the PAN CARD; the Death Certificate and The Diploma Certificate produced were declared bogus.

The body language of the claimant – constant forehead slapping to eye rolling reflected phony agony. Thorough investigations revealed that the grandson was desperate for cash due to failing business debts. On the basis of the findings and the medical history provided of the deceased the claim was falsified and the bogus documents and malafide intentions were effectively exposed and helped the Insurance Company reject the claim.



## DIFFICULT TERRAIN

A Motor Accident Claims Tribunal (MACT) took the Fourth Force Team to Kargil - a place that is located 205km from Srinagar

(Kashmir) and faces the Northern areas across the Line of Control (LOC). A sensitive military location, almost inaccessible in the month of September-October during which the only stretch of road (the link between Srinagar and Kargil /Leh) gets closed due to heavy snowfall. It was located at an altitude of about 2700m and the Team had to face extreme weather challenges with temperatures at minus 40°C.

The Fourth Force Team braved the unrest and the possibility of being snow trapped in the Valley to investigate during the wee hours of the night moving between Drass and Kargil. The malafide intentions were effectively exposed and helped the Insurance Company reject the claim.



## VEHICLE HIJACKING

Azamgarh in Uttar Pradesh and Chattisgarh are known naxalite areas and has been in the news for physical security risks. A truck hijack claim took the Fourth Force Team to Raipur (Chattisgarh) and to Azamgarh (Uttar Pradesh). The Truck carrying liquor consignment was lost in transit and the Claimant filed for Insurance compensation.

The Team worked in tandem with the local authorities to interpret the impossible terrain. Investigations and proof-matches revealed that the documents produced by the driver were bogus and that the Owner of the consignment had staged the entire hijack for monetary gains. On the basis of the verification report, the Insurance Company was saved from paying out a costly claim.

## ALL THINGS FAKE AND BOGUS



Fake documents and fake profiles have always challenged an organization's credibility. The authenticity of documents submitted to a recruiter by prospective candidates are extremely vital while negotiating a candidate's salary or defining the prescribed role and a fake one can do a lot of harm - risk of frauds to espionage, operation disruptions to brand damage and monetary loss.

Past employment history, educational qualifications or salary slips are necessary to confirm candidate's salary claim. Many applicants often lack integrity when it comes to submitting these documents requested by an employer/recruiter.

Manipulated pay slips, fake mark sheets, bogus degree certificates and driving licenses and more - Fourth Force Team handled several cases in the past year, carrying out intensive searches - right from verification of school and employment documents to residence verification, right down to tracing the source of the fake documents with the discretion it required given the sensitive nature of these investigations.



## FAKE MATRIMONIAL PROFILES

With internet, mobile and social technology the matrimonial process has become very complicated. There have been several burgeoning instances of fraudsters duping victims off large sums of money, in the context of marriage and alarming growth of cybercrime makes it imperative for the alliance seekers to exercise vigilance while proceeding with any alliance. Fourth Force has effectively handled these cases since inception.

Notable among these being the one which involved a man posing himself as a well-to-do guy and working as a Manager had proposed a girl. The Team effectively traced all his documents - driving license to school certificates and verified his antecedents to discover that he was just a load man cum driver, posing as an eligible groom. The marriage was called off based on the documented evidence produced by the investigating team.

## NEWS & EVENTS

### LEADERSHIP TRANSITION

Leadership always endures.

**Dr.Kassim Saleem Ali**, Chairman and Managing Director at Fourth Force, retired in 2016 after a rewarding year at Fourth Force during which he helped the Team take baby steps in the verification Industry. He played a big role in Fourth Force' successful innings in its first year and was responsible for the speed, integrity, and competence of the verification services provided.

**Mr.Jayaprakash**, Founder and MD is now spearheading operations and growth of Fourth Force verification services

## FOURTH FORCE. THE TRUTH. VERIFIED.

Fourth Force provides verification intelligence to help businesses navigate through complex strategic challenges that involve prudent authentication.

We had come a long way with all your support and will continue to march ahead with your support and goodwill.

## FEEDBACK

We continually strive to improve and welcome your valuable feedback.

Like our services?  
**Recommend us.**

Want to review our services?  
**Please send us your testimonials.**

Have a complaint?  
**Let us know.**

Need a customized service?  
**Tell us.**

### Need to escalate an issue?

**First Level** - Operations Head of the zone

**Second Level** - CFO / sanal@fourthforce.in / 9444393722

**Third Level** - MD / md@fourthforce.in

### Get in touch with us.

Is there any specific information you seek in the Newsletter?  
Would you like us to cover any topic?  
We would love to hear from you, so  
do write to us at [pro@fourthforce.in](mailto:pro@fourthforce.in)

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across industry verticals. He will continue to define the Company's robust agenda and more specifically, "manage the newer and more challenging business eco systems and Client's faith with agility even as the focus will be on preparing for the future and what comes with it."

The day-to-day operations are handled by **CA Sanal Kumar** who is responsible for managing and leading business development, operations, liaising, planning and execution with a special focus on key client relationships and new strategy.

## OUR NEW AND BOLD WEBSITE

Fourth Force launched its redesigned dynamic website in January 2017. Fully responsive, it can be accessed across all platforms - desktop, tablet, mobile device and even an internet - enabled smart television.

The site has been created on a strong platform and is an optimal mix of creativity and aesthetics with functionality. Providing outstanding usability, it reflects the engagement and unmatched capabilities of Fourth Force. The website content reflects consistency of tone, message delivery and accuracy of information.

### Online Client Management Feature

The website also provides access to clients to track case progress status online at any given point of time with an exclusive Online Client.

To create your exclusive ID you can write to [balajee@fourthforce.in](mailto:balajee@fourthforce.in)

Please do log on to [fourthforce.in](http://fourthforce.in) and give us your valuable feedback.

### North Zone

A-321,Defence Colony,  
New Delhi-110024.

### West Zone

Unit No.204, Accord Commercial  
Complex, Station Road,  
Phoolbaug, Goregaon (E),  
Mumbai-400 063.

### South Zone 2

66, 25th Main Road,  
BHEL Officers Colony,  
Nandini Layout,  
Bangalore-560096.

### Central Zone

191/E-3, Arera Colony,  
Opp.Nalanda Public  
School, Bhopal, (MP)  
462016

### East Zone

7D,Indra Roy Road,  
Ground Floor,  
P. S. Bhowanipur,  
Kolkata - 700 025.

### South Zone 1 (Head Office)

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