

User manual of Claim reconciliation portal for claimants of Pancard Clubs Limited ("PCL")

I Background:

During the review of extracted information from investor data obtained from forensic images received from Economic Offences Wing (EOW) ("PCL Investor Database") pertaining to the amounts collected by PCL from investors, it was observed by the Resolution Professional ("RP") and his team that Folio wise information of investors was captured in PCL Investor Database.

While reconciling Folio numbers submitted by investors during claim submission and PCL investor database, it was observed that claimants had submitted Folio numbers in incorrect format. During reconciliation of data, post cleansing / structuring raw data populated by claimants on claim portal, differences were observed between claimant name as per form submitted and name as per information extracted from PCL investor base.

Further, different name formats were used for same investor purchasing multiple Folio's. Given huge volume of claimants entering incorrect format of Folio numbers and claimant details not matching PCL Investor Database, it is not possible/feasible to seek rectification via email / physical meetings/ telecom.

To prevent discrepancies arising from incorrect folio numbers, to incorporate a validation option that verifies the member's name against the corresponding folio number and to facilitate verification of claims submitted up to last date of claim submission, Claim reconciliation portal has been developed for seeking additional information from claimant.

II Eligibility for accessing Claim reconciliation portal:

Claimants can rectify their claims **only once**. Claimants are requested to carefully submit complete information considering the same shall impact verification of claim submitted. In case claimants are unable to access the portal or submit required information, they can call on Helpline Number: 022-61854644 or write an email to RP at inpclip@deloitte.com.

III List of documents required for updating claim through Claim reconciliation portal:

- Claim form uploaded by claimant while claim submission.
- Certificate / receipt of all folio numbers for which claim is filed.
- In case claim is filed by person other than member / nominee of Folio, following documents are required:

Category	Mandatory supporting documents to be uploaded
Claim submitted by Nominee of investor	Please upload death certificate of the member along with identification proof of Nominee.
Claim submitted by Marketing agent on behalf of investor.	Please upload proof of authority from investor authorizing the marketing agent to submit claim on behalf of investor.
Claim submitted by legal heir of investor	Please upload death certificate of the investor along with Succession Certificate or Legal Heir Certificate.
Name change of investor / nominee	Please upload applicable supporting documents eg. marriage certificate, name change certificate etc.

- Bank account details including Name of Bank, IFSC code, Account number and Branch name of member / nominee as mentioned on membership certificate / Receipt. Along with bank details, cancelled cheque / front page of passbook containing bank account details of beneficiary to be uploaded. This is a mandatory requirement.

IV Procedure for updating claim through Claim reconciliation portal:

Step 1: Access Claim reconciliation portal through website of Pancard Clubs Limited i.e. <https://www.cirppancardclubs.com/> and click on " Claim reconciliation portal". Eligible claimants can also directly access Claim reconciliation portal on <https://claimreconciliationpcl.apaaris.com/#/login>.

PAN CARD CLUBS LIMITED is currently undergoing Corporate Insolvency Resolution Process pursuant to NCLT order dated 9 September 2022.

Resolution Professional, Mr. Rajesh Sheth, has been appointed vide NCLT order dated September 09 2022

Claim Helpline Number: 022-61854644

- List of Creditors
- E-Voting Instructions
- Update on Claims filed post December 08, 2022
- Click to access VDR

• [Quick access guide to access VDR](#)

Note to VDR: Kindly note that the folder named "Data for Updated Resolution - November 18, 2023" containing Resolution Plans along with addendums, Resolution Plan Evaluation Report, Simplified Resolution Plan Evaluation Report by AR, NCLT order dated November 1, 2023, and List of Creditors in class for the purpose of voting on the resolution plans has been uploaded on the VDR for the ease of access of investors.

Important Note: Please note that any information uploaded by the Resolution Professional on this website or circulated to the claimants/other stakeholders through e-mail or otherwise is for internal use by the claimants/stakeholders only and, as the recipient, you are requested to maintain the confidentiality of the information/data shared by the Resolution Professional. Further, the Resolution Professional is not responsible for any representation made or any information made available on any other platform or external public domain, except the website of the Corporate Debtor i.e. <https://www.cirppancardclubs.com/> and on the Virtual Data Room. The Resolution Professional requests all the stakeholders to only rely on the information uploaded on the website/Virtual Data Room of the Corporate Debtor and desist from sharing such information.

Click to access Reconciliation Portal



Claim Reconciliation Portal

[Click to access Claim Reconciliation Portal](#)

[Click to download Claim Reconciliation User Manual](#)

[Click to download User Manual for Payment Query](#)

We are in receipt of multiple communications from claimants providing additional documents / information required for reconciliation of claim submitted along with available information of Corporate Debtor "PCL Investor database". Further, emails are received highlighting non receipt of payment for folio numbers against which balance payable amount as per PCL investor database is "Nil".

Considering request received from claimants and in order to provide additional opportunity to claimants not having reconciled their claims during June 23, 2023 – August 24, 2023, Claim reconciliation portal has been re-opened.

For claimants with query related to non receipt of payment for folio numbers against which balance payable amount as per PCL investor database is "Nil", can access claim reconciliation portal and make their submission by clicking on "Payment Query". Such claims shall be verified subject to provision of relevant supporting documents and the claim status thereof shall be suitably updated. Please refer user manual updated on website of Corporate Debtor for further information in reference to making submission on claim reconciliation portal.

Please note that list of claimants and their claim amounts as on November 17, 2023 have been frozen to determine voting share for the CoC meeting in which the compliant Resolution Plans was tabled for voting. Any changes in the claim position post November 17, 2023 shall be dealt in accordance with resolution approved in 15th CoC meeting

Step 2: Enter email ID and identification proof number as submitted during claim submission. Enter CAPTCHA as displayed on screen. In case multiple claims are submitted with same email ID and identification number, click on drop down button and select claim ID for which claim to be rectified.

The screenshot shows the 'Enter Claimant Details For Login' form for PANCARD CLUBS LIMITED. The form includes the following fields and annotations:

- Email ID ***: A text input field containing 'm123@gmail.com'. An annotation points to it with the text 'Enter your mail id'.
- Identification Proof Number ***: A text input field containing '123'. An annotation points to it with the text 'Enter your identification proof number id'.
- Enter CAPTCHA**: A CAPTCHA image showing 'poavWb'. An annotation points to it with the text 'Enter CAPTCHA as displayed on screen'.
- Select Claim ID**: A dropdown menu with a downward arrow. An annotation points to it with the text 'Click on drop down button and select claim ID'.

At the bottom of the form, there are two rows of data: 'PCL CA 636' with ID '8301661737' and 'PCL CA 636' with ID '10067544'. A 'Login' button is located at the bottom left.

Step 3: View declaration to be submitted by claimant and click check box to accept declaration and access Claim reconciliation portal. For ease of claimant, declaration is uploaded in English and Hindi. Click on "Login" to enter Claim reconciliation portal.

The screenshot shows a 'DECLARATION' form with a blue header. In the top right corner, there is a language selection button labeled 'English/Hindi'. An annotation points to this button with the text 'Click on Hindi/English for language change'.

The main text of the declaration reads: 'In view of rectification / modification of the claims through the Follo reconciliation tool, we make the following declaration:'

1. This declaration is in respect of modification/rectification of my claim or any part thereof made by me through the Follo reconciliation tool.
2. The changes/modifications made by me in the claim form through the Follo reconciliation tool, are true, valid and genuine to the best of my knowledge, information and belief and no material facts have been concealed therefrom.
3. Any change made in the follo reconciliation portal should be read as supplemental to the Claim Form / upload on resolute portal submitted by me and revision made in the follo reconciliation portal will supersede the respective submission made in the claim form / upload on resolute portal.
4. I hereby declare that there is no change in the remaining part(s) of the claim form / / upload on resolute portal. I undertake the responsibility to declare, disclose and provide immediately, within the permissible time limits, any changes that may take place in the information provided herein/or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change.
5. I hereby declare that I understand the contents of this declaration provided at the time of making modification/rectification of my claim through the Follo Reconciliation Tool.
6. In case the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be held liable for it and appropriate legal action will be taken against me.

Step 4: Upon entering tool, verify related party status as inserted during claim submission. In case related party status is to be modified, select correct related party status.

Claimants to whom email communication are bouncing (list of such claimants uploaded on <https://www.cirppancardclubs.com/blank-1>), are requested to re-verify their email ID and provide correct email ID.

Review Folio numbers as submitted upon claim submission on claim portal.

- Folios in green represent folios for which claimant name is matching member / nominee name as per PCL investor database.
- Folios in orange represent folios for which Folio number is available in PCL investor database but name of claimant is not matching with member / nominee name as per PCL investor database.
- Folios in red represent invalid Folios which are not available in PCL investor database.

The screenshot shows the PANCARD CLUBS LIMITED claim portal. At the top, there are fields for Claim ID, Claimant Name, and Email ID. Below this is a table of folios with columns: Folio Number, Folio Status, Corrected Folio, Current Status, Member Name, and Beneficiary Name. The table contains four rows: the first is green (Folio Match), the second is orange (Name Mismatch), and the third and fourth are red (Invalid). A blue banner above the table says "Click on Red / Orange Folio numbers to rectify Folio number and add Beneficiary Name". Below the table is a form to "Enter beneficiary bank account details" with fields for Beneficiary Name, Bank Name, Account No, IFSC Code, and Branch. There are also "Upload Document" options for Cancelled Cheque and Classify File. Red boxes and arrows highlight specific areas: "Provide correct email" points to the email field; "Click to add New Folio" points to a yellow button; "Click Folio No to correct the Data" points to the Folio Number column header.

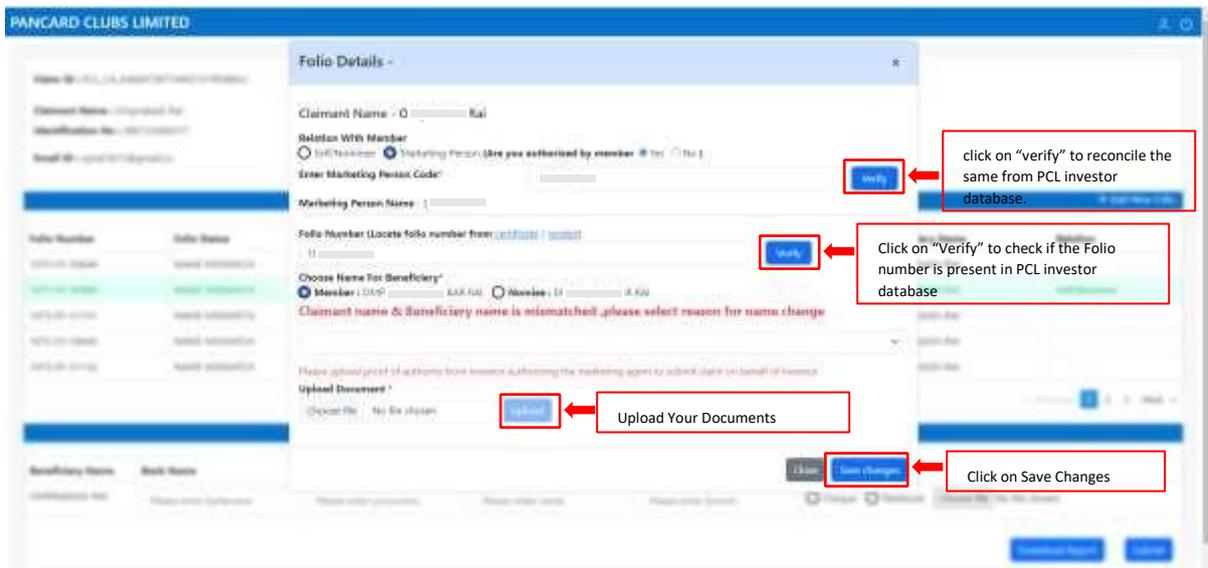
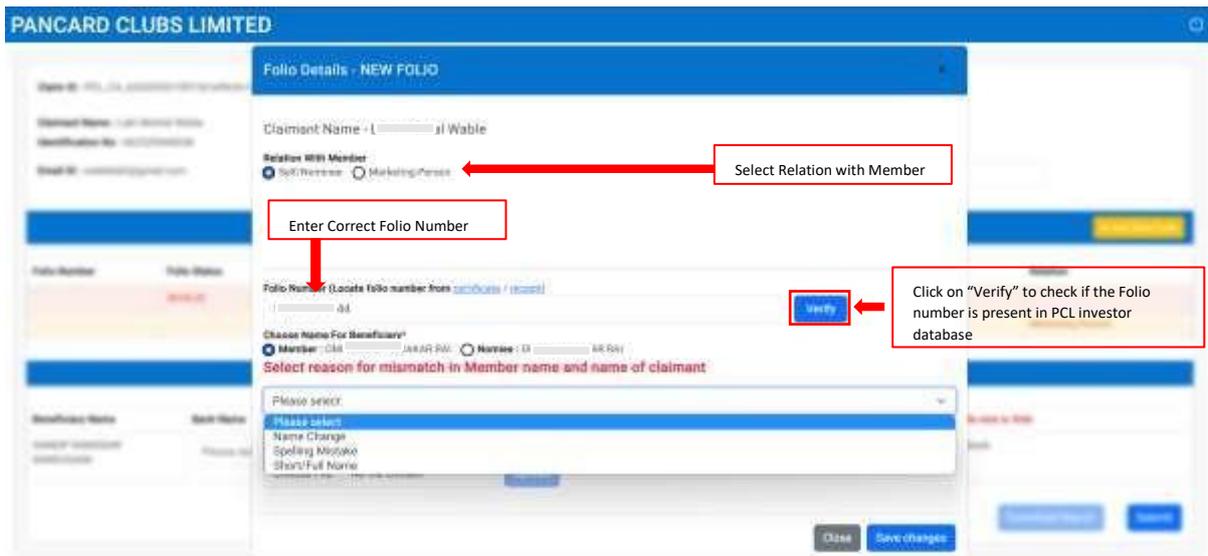
Step 5: Folios in green with Folio status as "Folio Match" are locked, claimants will not be able to make further modification.

To rectify folios in orange i.e. Folio status "Name Mismatch" and folios in red i.e. Folio status "Invalid", Claimants are requested to click on Folio number to rectify the same. Pop up containing Folio details will appear on screen wherein claimant will select relation with member i.e., if the Folio is claimed by Member / Nominee themselves or through Marketing agent.

In case Folio is filled by Member / Nominee themselves, click on "self/nominee" and re- verify folio number from membership certificate / receipt. For ease of claimant to locate Folio number from certificate and receipt, sample illustration can be viewed clicking "Locate Folio number from certificate / receipt". Post verifying Folio number, Click on "Verify" to check if the Folio number is present in PCL investor database. **Claimant entering incorrect Folio number five times will be logged out**. Post validation of Folio number, select name of beneficiary from member / nominee name as recorded in PCL investor database, on behalf of whom Folio is filed. Beneficiary name as selected will be reconciled with claimant name and in case of mismatch, claimant is required to select reason of mismatch and upload supporting documents by clicking on "Upload".

In case Folio is filled by Marketing agent, click on "Marketing Person" and confirm if Marketing person is authorised by member / nominee to file claim on their behalf. If authorised, click "Yes" else click on "No". Enter Marketing agent code and click on "verify" to reconcile the same from PCL investor database. Re- verify folio number from membership certificate / receipt and Click on "Verify" to check if the Folio number is present in PCL investor database. Post validation of Folio number, select name of beneficiary from member / nominee name as recorded in PCL investor database on behalf of whom Marketing agent has filed Folio. Marketing agents are requested to upload proof of authority from investor / Nominee authorizing the marketing agent to submit claim on behalf of investor.

Subsequently claimant can click on "Save changes" and updated status of Folio will be reflected under column "Current status". In case name of claimant matches with beneficiary name selected, "Current status" will be updated to "Folio match" if not, Folio status will be updated to "Under review". Folios under review will be manually verified basis supporting documents uploaded.



Step 6: Post rectifying existing Folio number, claimants are requested to add missing Folio's by clicking on "Add new Foliros". In case claimant have not provided any Folio number upon claim submission, all Foliros are to be added by clicking "Add new Folio". Claimants are requested to ensure that all Folio numbers for which claim is submitted are included.

Step 7: Please enter bank account details of Beneficiary as displayed under "Enter beneficiary bank account detail". Please note that the claimant cannot add beneficiary and the same is extracted from Member / Nominee name as per PCL investor database. Along with bank account details, claimants are mandatorily required to upload copy of cancelled cheque or First page of passbook containing bank account details of beneficiary. Post submitting bank account details for all beneficiaries, claimants are requested to re verify details populated and click on "Submit". Each claimant make single submission through Claim reconciliation portal.

PANCARD CLUBS LIMITED
(Currently under Corporate Insolvency Resolution Process)

Form: Submitted Date: AM PM

File ID: TA DP004
Claim ID: PCLD_CA_ 0515791a03
Application No.: C

To: Resolution Professional
M. Rajesh Sureshchandra Chetti
Subject: Modification/rectification of my claim or any part thereof

Date Of:
I, , hereby submit following modification / rectification in claim submitted in respect of the corporate insolvency resolution process of Pancard Clubs Limited. The details for the same are set out below.

Email ID: @gmail.com Corrected Email:
Related Party: Landed Total Claim Amount:

File No.	File Status	Submitted Date	Current Status	Member Name	Beneficiary Name	Relation
<input type="text"/>	PCLD_MATCH	<input type="text"/>		SL <input type="text"/> BNA <input type="text"/> BNA	SL <input type="text"/> BNA <input type="text"/> BNA	
<input type="text"/>	PCLD_MATCH	<input type="text"/>		SL <input type="text"/> BNA <input type="text"/> BNA	SL <input type="text"/> BNA <input type="text"/> BNA	
<input type="text"/>	PCLD_MATCH	<input type="text"/>		SL <input type="text"/> BNA <input type="text"/> BNA	SL <input type="text"/> BNA <input type="text"/> BNA	
<input type="text"/>	PCLD_MATCH	<input type="text"/>		SL <input type="text"/> BNA <input type="text"/> BNA	SL <input type="text"/> BNA <input type="text"/> BNA	
<input type="text"/>	PCLD_MATCH	<input type="text"/>		SL <input type="text"/> BNA <input type="text"/> BNA	SL <input type="text"/> BNA <input type="text"/> BNA	

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Beneficiary Name	Bank Name	Account No.	IFSC Code	Status
SLA <input type="text"/> BNA	Foreign Bank	<input type="text"/>	<input type="text"/>	Active

- List of documents uploaded:
- 1. DPDPH (Passbook)
 - 2. DPDPH (Passbook)
 - 3. DPDPH (Passbook)
 - 4. DPDPH (Checkbook)
 - 5. DPDPH (Checkbook)

DECLARATION

- I, in case of modification / rectification of the claim through the PCLD reconciliation tool, we make the following declaration:
- This declaration is in respect of modification/rectification of my claim or any part thereof made by me through the PCLD reconciliation tool.
 - The change/modification/rectification made by me in the claim form through the PCLD reconciliation tool, are true, valid and genuine to the best of my knowledge, information and belief and no further facts have been submitted herewith.
 - Any change made in the PCLD reconciliation portal shall be treated as supplementary to the claim form / report or receipt form submitted by me and not for modification of the claim details.
 - I hereby declare that there is no change in the remaining details of the claim form / report or receipt form. I undertake the responsibility to declare, update and provide immediately, within the permissible time limit, any changes that may take place in the information provided herewith or otherwise, as well as in the documentary evidence provided by me or if any certification/rectification is required or otherwise a change.
 - I hereby declare that I understand the contents of the declaration provided at the time of making modification/rectification of my claim through the PCLD reconciliation tool.
 - In case the above information is false or false or misleading or misapprehending, I am aware that I will be held liable for it and appropriate legal action will be taken against me.

In case claimant are unable to submit Folio numbers through Claim reconciliation portal , request you to drop us an email on inpclip@deloitte.com along with copy of certificate / receipt. For any further assistance, claimant can call on Helpline Number: 022-61854644.