

**User manual for claimants with queries related to the folio number submitted having no payable balance as per available information of Pancard Clubs Limited ("PCL", "Corporate Debtor") ("Payment Query").**

**I Background:**

*We are in receipt of multiple communications from claimants highlighting non receipt of payment for folio numbers against which balance payable amount as per PCL investor database is "Nil".*

In order to address the said concerns, such claimants can access claim reconciliation portal and make their submission. Such claims shall be verified subject to provision of relevant supporting documents to the Resolution Professional and the status of the claim thereof shall be suitably modified, as applicable.

**II Eligibility for making submission for Payment Query:**

Basis available information, it has been observed that the following categories of folio numbers have no balance payable to investors, as per available records of Corporate Debtor:

- 1) **All room nights utilised:** folio numbers for which all room nights subscribed under scheme offered by Corporate Debtor have been availed.
- 2) **Reinvestment:** Folio number for which maturity benefit payable under the scheme offered by Corporate Debtor have been reinvested in another scheme offered by Corporate Debtor.
- 3) **Paid:** Folio numbers for which balance amount (room nights availed less utilised) have been paid by the Corporate Debtor.

Submission on claim reconciliation portal under **Payment query tab** can only be made for folio numbers for which balance amount has been paid as per records of Corporate Debtor but not received by the claimant.

**III List of documents required for making submission for Payment query through the Claim reconciliation portal:**

<b>Mode of Payment</b>	<b>Category</b>	<b>Supporting documents to be uploaded</b>
Cheque	Cheque received from Corporate Debtor has bounced	(i) Cheque return memo; OR (ii) Bank Statement reflecting cheque bouncing; OR (iii) Debit showing charges collected for bouncing of cheque.
Cheque	Cheque issued by Corporate Debtor not received by claimant	(i) Certificate/confirmation letter from the bank confirming that no amounts have been received from PCL for a period of 3 months from the highlighted date in the above bank account; OR (ii) Bank Statement for the mentioned account for a period of 3 months from the highlighted date.  Such claimants can also provide Acknowledgement number.
Cheque	Cheque issued by Corporate Debtor not deposited by the claimant	Cheque which has not been deposited along with; (i) Certificate/confirmation letter from the bank confirming that no amounts have been received from PCL for a period of 3 months from the highlighted date in above bank account; OR (ii) Bank Statement for the mentioned account for a period of 3 months from the highlighted date.
NEFT	NEFT not received in the bank account of claimant.	(i) Bank Statement for mentioned account for a period of 3 months from the highlighted date; OR (II) Certificate from bank confirming that no amounts have been received from PCL for a period of 3 months from the highlighted date in above bank account.

**Each claimant can make a single submission through the Claim Reconciliation Portal. Hence, claimants are requested to keep supporting documents, listed above as per details of their claim, ready with them in soft copy in PDF format of size not exceeding 5 MB before trying to submit the documents through Claim Reconciliation Portal**

#### 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". Claimants can also directly access the Claim reconciliation portal on "<https://claimreconciliationpcl.apaaris.com/>".

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 the same email ID and identification number, click on the drop down button and select the claim ID for which claim is to be rectified.

**PANCARD CLUBS LIMITED**  
(Currently under Corporate Insolvency Resolution Process)

**Enter Claimant Details For Login**

Email ID \*  
pr rd123@gmail.com

Identification Proof Number \*  
203

Enter CAPTCHA  
poavWb poavWb

Select Claim ID  
PCL\_CA\_636...:839d8ef1237  
PCL\_CA\_636...:339d8ef544e  
Login

Enter your mail id

Enter your identification proof number id

Enter CAPTCHA as displayed on screen

Click on drop down button and select claim ID

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 the Claim reconciliation portal.

**DECLARATION**

**In view of rectification / modification of the claims through the Folio 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 Folio reconciliation tool.
2. The changes/modifications made by me in the claim form through the Folio 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 folio reconciliation portal should be read as supplemental to the Claim Form / upload on resolute portal submitted by me and revision made in the folio 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 Folio 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.

English/Hindi

Click on Hindi/English for language change

Step 4: To make submission for no payment being received from them for folio numbers submitted upon claim submission, Click on "Payment Query". Claimant shall be able to view folio numbers for which there is no balance payable as per available records of Corporate Debtor along with reason i.e. either payment is made / Reinvested in made in new folio number/ All room nights are utilized.

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Claimant Name : MIT [REDACTED] CHOTAI      Claim Amount [REDACTED]      Im Admitted : [REDACTED]      RP is unable to reconcile : 0

Identification No : AI [REDACTED]

Email ID : mit[REDACTED]@il.com

Click on Red / Orange Folio numbers to rectify Folio number and add Beneficiary Name + Add New Folio

Folio Number	Folio Status	Corrected Folio	Current Status	Member Name	Beneficiary Name	Relation
[REDACTED]						

Enter beneficiary bank account details      For Query related to Folio for which either payment is made / Reinvested in new folio / All room nights are utilized Click here Payment Query

I will submit bank details later

Upload Document      maximum file size is 3mb      (supported file formats .jpg)

Click here for submitting payment query.

Step 5: For Folio numbers in which payment is made as per records of Corporate Debtor i.e. "Yes" highlighted in the "Paid" column of the table, and no payment being received by the claimant, claimant can select such a folio number and make their submission.

**PANCARD CLUBS LIMITED**

Query related to Folio for which either payment is made / Reinvested in new folio / All room nights are utilized

Folio	Paid	All Room Night Utilized	Reinvestment	Query Status
<span style="border: 1px solid red; padding: 2px;">A 48</span>	YES			
<span style="border: 1px solid red; padding: 2px;">A 61</span>	YES			

Click Folio number for which submission is to be made.

Enter beneficiary bank account details      For Query related to Folio for which either payment is made / Reinvested in new folio / All room nights are utilized Click here Payment Query

I will submit bank details later

Beneficiary Name      Bank Name      Account No      IFSC Code      Branch      Upload Document      maximum file size is 3mb      (supported file formats .jpg , .jpeg , .png , .svg , .pdf)

Step 6: Click on the downward arrow for selecting query type and upload the requisite supporting documents as highlighted above. In case claimant does not have applicable supporting documents, they can make their submission by clicking on the tick box for "Documents not available" to make his submission. Subsequently, claimant can click on "Submit Query" and the query status for folio number will be updated and reflected as "Submitted". Similar steps can be repeated to make submission for remaining folio numbers, if any, for which the claimant has not received payment.

Folio	Paid	All Room Night Utilized	Reinvestment	Query Status
<a href="#">AKS 1</a>	YES	NO		
<a href="#">AK 1</a>	YES	NO		

Payment Mode	Date	Bank Name	Bank Branch	Account No	Cheque No	Amount Paid
Cheque	28	ID		08781020	4794	1

Folio No - A

Select Payment Query  
ChequeBounce

Please Upload

- Cheque return memo; OR
- Bank Statement reflecting cheque bouncing; OR
- Debit showing charges collected for bounce of cheque. Debit showing charges collected for bounce of cheque.

Choose Files No file chosen Upload

Document not available.

Select query type

Upload the requisite supporting documents.

Select if supporting documents are not available.

Payment Mode	Date	Bank Name	Bank Branch	Account No	Cheque No	Amount Paid
Cheque	15	B. INDIA		4		

Folio No - 10 871

Select Payment Query  
Cheque not received by claimant

Please Upload

- Certificate/confirmation letter from the bank confirming that no amounts have been received from Pancard Clubs Limited for period of 3 months from highlighted date in above bank account; OR
- Bank Statement for mentioned account for period of 3 months from highlighted date.

Enter Acknowledgment Number  
Please enter ACK no

Choose Files No file chosen Upload

Document not available.

Submit Query

Select query type

Enter Acknowledge number, if available

Upload the requisite supporting documents.

Select if supporting documents are not available.

Payment Mode	Date	Bank Name	Bank Branch	Account No	Cheque No	Amount Paid
Cheque	15	E INDIA		4	2	

Folio No - 1035-01-19871

Select Payment Query  
Cheque not deposited

Please Upload

- Certificate/confirmation letter from the bank confirming that no amounts have been received from Pancard Clubs Limited for period of 3 months from highlighted date in above bank account; OR
- Bank Statement for mentioned account for period of 3 months from highlighted date.

Choose Files No file chosen Upload

Document not available.

Submit Query

Select query type

Upload the requisite supporting documents.

Select if supporting documents are not available.

Folio	Paid	All Room Night Utilized	Reinvestment	Query Status
1005-0	YES	NO		

  

Payment Mode	Date	Bank Name	Bank Branch	Account No	Amount Paid
NEFT	016	S OF INDIA	ESWAR	309	48C

  

Folio No - 1005-01-11397

Select Payment Query  
NEFT not received

Please Upload

- Bank Statement for mentioned account for period of 3 months from highlighted date; OR
- Certificate from bank confirming that no amounts have been received from Pancard Clubs Limited for period of 3 months from highlighted date in above bank account.

Select query type

Choose Files No file chosen Upload

Upload the requisite supporting documents.

Document not available. Select if supporting documents are not available.

Step 7: Post making submissions for all such folio numbers, claimant can close Payment Query tab and update his bank account / other details on claim reconciliation portal. In case bank account details are not readily available, claimant can click on "I will submit bank details later".

Query related to Folio for which either payment is made / Reinvested in new folio / All room nights are utilized

Folio	Paid	All Room Night Utilized	Reinvestment	Query Status
1018-01-2	NO	YES		
1018-01	YES	NO		SUBMITTED
1018-01	YES	NO		SUBMITTED
1018-01	YES	NO		

Close query tab post making submission

Query status will be updated.

Enter beneficiary bank account details For Query related to Folio for which either payment is made / Reinvested in new folio / All room nights are utilized Click here Payment Query

I will submit bank details later

Beneficiary Name	Bank Name	Account No	IFSC Code	Branch	Upload Document maximum file size is 3mb (supported file formats .jpg, .jpeg, .png, .svg, .pdf)

Post submitting bank account details for all beneficiaries, claimants are requested to re verify details populated and click on "Submit". **Each claimant can make single submission through Claim reconciliation portal.**

Step 8: Post submission, claimant can download acknowledgment by clicking on "Download Report". Claimants are requested to keep a copy of acknowledgment handy for future reference.

Folio Number	Folio Status	Corrected Folio	Current Status	Member Name	Beneficiary Name	Relation

Enter beneficiary bank account details For Query related to Folio for which either payment is made / Reinvested in new folio / All room nights are utilized Click here [Payment Query](#)

I will submit bank details later

Beneficiary Name	Bank Name	Account No	IFSC Code	Branch	Upload Document	maximum file size is 3mb (supported file formats .jpg , .jpeg , .png , .svg , .pdf)

After Submit, download the summary of submission → [Download Report](#) [Submit](#)

Click Submit button to Save and Submit

*In case claimant are unable to make submission through the Claim reconciliation portal , request you to drop us an email on [inpclip@deloitte.com](mailto:inpclip@deloitte.com) along with a copy of the certificate / receipt. For any further assistance, claimant can call on Helpline Number: 022-61854644.*