

- 1. What is the principal amount? For e.g. if investor has invested a monthly amount of Rs. 2,500 for 1 year then what would be the principal amount, Rs. 2,500 or 30, 000 (12\*2,500) ?**

A: The principal amount includes all the payments made to PACL during the course of the Scheme either by way of installments or in lump sum. Therefore, in this case the principal would be Rs. 30,000. However, as per the Press Release dated 02.01.2018, claim has been invited from investors whose total outstanding (principal) is Rs.2,500 or less.

- 2. Have invested Rs. 330 per month for 12 months, am I eligible for refund?**

A: In the present process of refund of up to Rs. 2500 (principal), Rs. 2500 includes all the payments made to PACL during the course of the Scheme either in lump sum or in installments. Since, only those investors whose total outstanding liability is Rs. 2,500 or less are eligible to apply, you will not be eligible as your total outstanding is Rs. 3,960, which is more than Rs. 2,500.

- 3. If I have a PACL Certificate for a total consideration amount of Rs.10,000 but I have paid only two installments of Rs.1,000, whether I will be eligible to apply for refund?**

A: As already stated, in the present process of refund of up to Rs. 2500 (principal), Rs. 2500 includes all the payments made to PACL during the course of the Scheme either in lump sum or in installments. So, if you have paid only two installments of Rs.1,000, then your total outstanding claim with PACL is Rs. 2,000. Hence, you are eligible to apply for refund.

- 4. What are the interest rates for refund?**

A: From the amount so far collected, no interest is envisaged in the present refund process at this stage.

**5. My name on the PACL Certificate and on the Aadhaar and PAN Cards are different?**

A: You are to provide the name as is on the PACL Certificate along with the necessary supporting documents i.e., PAN/Aadhaar Card, Bank Statement and PACL Certificate/Receipts.

**6. After the submission of documents, when will I receive the refund?**

A: The decision to refund shall be taken after verifying the claims of the applicant investor and the amount of funds available with the Committee.

**7. Have investment in the name of minor, can guardian apply for refund with their bank details?**

A: In the present process of refund, a guardian cannot apply for refund on behalf of a minor at this stage. However, the matter is being considered by the Committee and as and when a decision is taken in this regard, the same shall be notified.

**8. If the person in whose name the PACL Certificate exists is dead, can the nominee/legal heir provide his/her details for e.g. Aadhaar/ PAN Number, Bank account number and IFSC code)?**

A: In the present process of refund, legal heir/nominee cannot apply for refund on behalf of the deceased person at this stage. However, the matter is being considered by the Committee and as and when a decision is taken in this regard, the same shall be notified.

**9. I only have an acknowledgement from PACL as I have submitted my original certificates/receipts to PACL. Can I apply for refund?**

A: In the present process of refund, an investor cannot apply using an acknowledgement as a supporting document. However, the matter is being considered by the Committee and as and when a decision is taken in this regard, the same shall be notified.

**10. Can I file a physical copy of the refund claim application with the supporting documents?**

A: There are only two modes for submitting a refund application under the present refund process communicated vide press release dated 02.01.2018, namely SMS (which in turn re-directs to the mobile-portal after authentication) and web- portal. The demo videos on submitting refund applications are available on <https://sebicommitteepaclrefund.com>, which provide a step by step assistance for applying for refund using both SMS and web-portal. These videos are available in Hindi and English.

**11. My mother has invested in PACL, but she does not have a bank account. Can she use my bank account for the transaction?**

A: The bank account details to be provided should be that of the investor making the claim. Therefore, if your mother has invested in PACL and seeks to file an application for refund then in such case, she will have to give her bank account details. In case, your mother does not have a bank account then she would have to open a bank account. The details of such account can thereafter, be used to make an application for refund.

**12. PACL has issued me a PACL Certificate and after that receipts for each subsequent installment amount paid by me against a particular PACL Registration Number. How do I upload the scanned copies of these receipts?**

A: In case, for a particular registration number, you have been issued a PACL certificate with receipts for installments paid after that, then you can upload the receipts after you have uploaded your PACL Certificate. For greater clarity please refer to the Demo Video.

**13. I have filled my personal details on the website [sebicommitteepaclrefund.com](https://sebicommitteepaclrefund.com) but I haven't uploaded my Aadhaar and Bank documents. Please tell me how can I upload the documents?**

A: Once, you fill your personal details on the web portal, you will receive an SMS with the following message, "Your PACL refund request has been initiated. To complete your refund application, please click the link [xxxx] and submit: a. Scanned Copy of your PACL Certificate/Receipts b. Scanned Copy of your Aadhaar Card / PAN Card c. Scanned Copy of your latest Bank Statement " In case you have an incomplete application, you can access that application and complete the application by clicking on the link provided through the above message or by copying and pasting the said link on URL.