

ZF Group · WABCO INDIA Limited, Chennai 600058

Commercial Vehicle Control Systems

Department Finance
From M C Gokul
Phone +91 044-4224 2000
Email gokul.mc@zf.com
Date October 5, 2021

The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai 400 001

Scrip code: 533023
Fax No.022 22723121 / 2037 / 2039
corp.relations@bseindia.com

The Manager
Listing Department
National Stock Exchange of India Ltd
Exchange Plaza, C-1, Block G, Bandra-Kurla
Complex, Bandra (E),
Mumbai 400 051

Scrip code: WABCOINDIA
Fax No.022 265982337 / 38
cnlist@nse.co.in

Sub: Intimation/Disclosure pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations 2015

Dear Sirs,

1. We draw your reference to our earlier disclosure dated February 10, 2021 where the Company had disclosed about engaging the services of an independent law firm ("Law Firm/Nishith Desai Associates") for providing legal advice and/or legal opinions on implications of the suspected irregularities in relation to process of PF settlements made from the Employees' Provident Fund Trust ("Trust") with specific focus on fixed tenure employees, post conduct of a detailed and thorough inquiry and actions to be taken going forward. ("Legal Advice") The Law Firm along with the Company engaged Deloitte Touche Tohmatsu India LLP ("Deloitte"), an external expert to assist in the inquiry for the purposes of providing Legal Advice.

2. The scope of the investigation for the purposes of providing Legal Advice was in relation to identifying potential frauds in the following areas:

PF Funds transfer / settlements (Review Period: 01-Nov-2013 to 31-Dec-2020): Potential fund embezzlement through misappropriation of PF trust funds;

Employee recruitment / on-boarding and Payroll Processing and FnF settlements (Review Period: 01-Jan-2016 to 31-Dec-2020): To identify modus operandi, of potential illegitimate transactions and estimated amount of misappropriation.

3. The Company is in receipt of a Report dated October 5, 2021 ("Report") in reference to the above Legal Advice. The Board has taken note of the Report in its meeting held on October 5, 2021 at 14.00 Hrs (IST).

4. Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"), as amended vide SEBI notification dated October 08, 2020, the Company is making the necessary disclosure and submitting the Report. The copy of the Report is enclosed herewith. The Company has redacted any personally identifiable information including names of individuals and commercially sensitive information, from the Report.
5. None of disclosures made herein, should be deemed to construe as admission of any fact or liability by the Company. The Company reserves its rights to maintain privilege at all times. Disclosure of the initiation of investigation, appointment of the external expert and reasons for the same as well as Report should not be construed as waiver of privilege on part of the Company and is done solely for the purposes of compliance and adherence with the LODR Regulations.
6. The Company is in the process of reviewing the Report and seeking legal advice on the implications and next steps.
7. The Company continues to remain committed to cooperating to ensure compliance with law as well as to protect and enhance stakeholder value.
8. We would appreciate if you could take the same on record.

Yours sincerely,

ZF Group



M C Gokul
Company Secretary
WABCO INDIA Limited

Encl:

ZF Group

WABCO INDIA Limited
Plot No.3 (SP), Third Main Road,
Ambattur Industrial Estate,
Chennai - 600058. India
Phone: +91 44 4224 2000

Privileged and Confidential

October 5, 2021

To:

Board of Directors

Wabco India Limited

Plot No.3 (SP),

Ambattur Industrial Estate,

Chennai - 600058,

India

Attention: Audit Committee, Chair

Sub: Internal Enquiry by Nishith Desai Associates and Deloitte

Nishith Desai Associates had been engaged by the Company for providing legal advice and/or legal opinions on implications of suspected irregularities in relation to the process of provident fund ("PF") settlements made from the Employees' Provident Fund Trust ("Trust") with specific focus on fixed tenure employees, post conduct of a detailed and thorough inquiry and actions to be taken going forward ("Legal Advice"). Nishith Desai along with the Company had engaged Deloitte Touche Tohmatsu India LLP ("Deloitte"), an external expert to assist in the inquiry for the purposes of providing Legal Advice.

A) Scope and Background:

1. Wabco India Limited is a global leader in auto-ancillary component manufacturing, engaged in the supply of technology and services for braking, advanced driver assistance, stability control, suspension, transmission automation and aerodynamics.
2. WABCO India Limited ("WABCO" or "the Company") designs, manufactures and markets conventional braking products, advanced braking systems, and other related air-assisted products and systems. WABCO India has five manufacturing plants in India, including one at Ambattur, Chennai.
3. The Company conducted a management control review exercise for the period April – October 2020 and identified instances of potential control lapses, irregularities and red flags in the

areas of employee on-boarding and PF settlements made from the Employees' Provident Fund Trust ("**Trust**") with specific focus on fixed tenure employees and reported them to the Board.

4. Pursuant thereto, the Board authorized Legal, and Compliance Department in its Board Meeting held on 10 February 2021, to engage the services of an independent law firm ("Law Firm/Nishith Desai Associates") for providing legal advice and/or legal opinions on implications of the suspected irregularities and actions to be taken going forward, post conduct of a detailed and thorough inquiry. ("**Legal Advice**") Nishith Desai Associates was authorized to engage an external expert, if needed, to assist them in the inquiry for the purposes of providing Legal Advice.
5. We along with the Company had engaged Deloitte Touche Tohmatsu India LLP, an external expert to assist in the inquiry for the purposes of providing Legal Advice and assist in conducting investigative procedures to identify potential frauds in the following areas:
 - a. **PF Funds transfer / settlements** (*Review Period: 01-Nov-2013 to 31-Dec-2020*): Potential fund embezzlement through misappropriation of PF trust funds;
 - b. **Employee recruitment / on-boarding and Payroll Processing and FnF settlements** (*Review Period: 01-Jan-2016 to 31-Dec-2020*): To identify modus operandi of potential illegitimate transactions and estimated amount of misappropriation.
6. The management sought following outcome from the above investigative procedures:
 - a. Potential modus operandi;
 - b. Potential Perpetrator(s);
 - c. Quantification of losses against the identified frauds.

B) Methodology:

1. The investigation commenced in February 2021. A summary of the steps that have been taken to date is set out below. Deloitte conducted certain preliminary meetings and discussions with the relevant officials from the finance and human resources team to understand the background facts as well as the organization structure, roles and responsibilities of key individuals, and procedures followed by the Company with respect to payroll processing including employee onboarding and the PF settlement process.
2. Based on discussions with WABCO officials, Deloitte also issued certain information requests for relevant documents related to policies of the organization including Code of Conduct, and other relevant correspondence.

3. Pursuant thereto, the Deloitte team conducted forensic data analytics, transaction testing as well as computer forensics.

Forensic data analytics & transaction testing:

- Deloitte formulated schemes/ hypothesis based on background understanding and defined rules and source information to perform forensic analysis for the formulated schemes/hypothesis.
- **Payroll:** Data analytics was performed on the employee master data. Deloitte analysed the attendance by comparing the data from Leave Management System (“LMS”) vs the attendance input submitted by HR to finance department and biometric data, to identify various patterns and to capture exception.
- **PF settlement:** The bank statements for potential duplicate payments, multiple payments made to same bank accounts against different employees and multiple settlements made to same bank accounts for the same employee code were analyzed to flag the suspicious transactions for review. The employee files and PF transaction supporting were reviewed on a sample basis to see the adequacy and authenticity of the supporting document. The actual beneficiary of the bank accounts was identified to the extent possible based on the above procedures.

Computer forensics:

- Deloitte initially performed forensic imaging of six devices belonging to the six custodians. However, during the review, four additional custodians and seven additional devices belonging to the custodians were added. Deloitte also reviewed the server data for the custodians shared by the global team.
 - Deloitte Team processed the data from the 13 imaged devices by way of indexing, de-duplication and culling of the imaged data. The processed data after de-duplication was subject to Electronically Stored Information (“ESI”) review to identify potential red flags.
 - The list of keywords was prepared based on the case background (specific allegations under investigation), initial process walkthroughs, outcome from forensic analysis and transaction review. The keywords were used on the processed electronic data to filter out documents/emails for review.
 - The de-duped hits were reviewed/analyzed and potential red flags were identified and further discussed with the custodians for clarification/explanation.
4. Post data analytics, based on the outcome of the work procedures performed, we conducted twelve interviews with the custodians. NDA and Deloitte team prepared the questionnaire and docket with supporting evidences based on the ESI review and data analytics performed. These interviews were conducted in the presence of a neutral representative from WABCO. We sought clarifications from the custodians on the identified observations and requested for

data/documents or any supporting to substantiate the custodians' response. To avoid travel and personal meetings due to the ongoing COVID-19 pandemic, all interviews were conducted by videoconference.

5. Based on the interviews and data reviewed, the Report has been prepared capturing the findings and observations related to the potential irregularities, quantification of the loss caused to the Company as well as recommendations on the next steps. A copy of the Report is annexed as **Annexure A** to this letter.

Regards,

For **Nishith Desai Associates**



Wabco India Limited

Project Franklin | Final Report | Forensic Procedures

October 2021

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Background & Objective

Background and objective

Case background and objective

Wabco India Limited is a global leader in auto-ancillary component manufacturing, engaged in the supply of technology and services for braking, advanced driver assistance, stability control, suspension, transmission automation and aerodynamics. WABCO India Limited (“WABCO” or “the Company”) designs, manufactures and markets conventional braking products, advanced braking systems, and other related air-assisted products and systems. WABCO India has five manufacturing plants in India, including one at Ambattur, Chennai.

The company management conducted a management control review exercise for the period Apr – Oct 2020 and identified red flags in the areas of employee onboarding and PF settlements and reported them to the Board.

The Board authorized Legal, and Compliance Department in its Board Meeting held on 10 February 2021, to engage the services of an independent law firm ("Law Firm/Nishith Desai Associates") for providing legal advice and/or legal opinions on implications of the suspected irregularities and actions to be taken going forward, post conduct of a detailed and thorough inquiry. The Law Firm was authorized to engage an external expert, if needed, to assist them in the inquiry for the purposes of providing Legal Advice. Post which Nishith Desai Associates (“NDA or “The Client”) approached Deloitte Touche Tohmatsu India LLP (“Deloitte” or “DTTILLP” or “Us”) to submit a statement of work (‘SOW’) to assist them in conducting investigative procedures to identify potential frauds in the following areas:

- a. **PF Funds transfer / settlements** (*Review Period: 01-Nov-2013 to 31-Dec-2020*): Potential fund embezzlement through misappropriation of PF trust funds
- b. **Employee recruitment / on-boarding and Payroll Processing and FnF settlements** (*Review Period: 01-Jan-2016 to 31-Dec-2020*): Identify possible ghost employees, modus operandi, identification of potential illegitimate transactions, and estimated amount of misappropriation

The management expects the following outcome from the above investigative procedures:

- a. Potential modus operandi
- b. Potential Perpetrator(s)
- c. Quantification of losses against the identified frauds

Glossary of Terms

The abbreviations in this glossary are not intended to be a complete and/ or authoritative list of abbreviations. This part of the document was merely compiled in order to assist as a quick reference guide. There may be some abbreviations used in the context of this document that are general and do not require further explanation. Some abbreviations are also described in the body of this document.

Term	Description
NDA	Nishith Desai Associates
LMS	Leave Management System
Input	Input register (attendance register for payroll processing)
ESI	Electronically Stored Information
MO	Modus Operandi
SOD	Segregation of Duties
DA	Data Analytics
DOJ	Date of Joining
DOL	Date of Leaving
FT	Fund Transfer
NEFT	National Electronic Funds Transfer
B1, SR	Permanent employees
B2	Contract employees / trainees
MIS	Management Information System
HR	Human Resources

Note: USD & EUR rate adopted for conversion in the report: 1 EUR = INR 85.7010 & 1 USD = INR 73.2065 (Source: poundsterlinglive.com & exchangerates.org.uk; Rates as on 31 March 2021)

Work Procedures

Work procedures

a. Background and understanding

- Conducted discussions with various stakeholders from finance and HR department to understand the processes followed by the company with respect to payroll processing including employee onboarding at WINC unit* and PF settlement process across units.

b. Forensic data analytics & transaction testing:

- Formulated fraud schemes/ hypothesis based on background understanding. Defined rules and source information to perform forensic analysis for the formulated schemes/hypothesis.
- Payroll:** Data analytic procedures were performed on the employee master data. Analysis of the attendance data was performed by comparing the data from Leave Management System (“LMS”) against the attendance input submitted by HR to finance department and biometric data, to identify various patterns and capture the exceptions.
- PF settlement:** Analyzed the bank statements for potential duplicate payments, multiple payments made to same bank accounts against different employees and multiple settlements made to same bank account for the same employee code, to flag suspicious transactions for review.
- Employee files and supporting documents for Payroll and PF transactions were reviewed on a sample basis to assess the adequacy and authenticity of the supporting document. Actual beneficiaries of the bank accounts were identified to the extent possible.

c. Computer forensics:

- Initially we performed Forensic imaging of six devices belonging to the six custodians in line with our engagement letter. During the course of review, two additional custodians and five additional devices were added to the review. Further, we also reviewed the server data for all the custodians shared by the global team.
- Processed the data from the 11 imaged devices belonging to the eight custodians by way of indexing, culling and de-duplication of the imaged data. Processed data after de-duplication was subject to ESI review to identify potential red flags.
- List of keywords were prepared based on the case background (specific allegations under investigation), initial process walkthroughs, outcome from forensic analysis and transaction review. The keywords were used on the processed electronic data to filter out documents/emails for review.
- De-duped hits were reviewed/analyzed and potential red flags were identified and further discussed with the custodians for clarification/explanation.

d. Interviews:

- Based on the outcome of the work procedures performed, conducted ten interviews with the custodians namely [REDACTED] (2 rounds), [REDACTED], [REDACTED] (2 rounds), [REDACTED], [REDACTED] (2 rounds), [REDACTED] and [REDACTED].
- Questionnaires and dockets with supporting evidences were prepared based on the ESI review and data analytics performed.
- These interviews were conducted in the presence of a neutral representative from the client and NDA, seeking clarifications from the custodians on the identified observations and requested for data/documents or any supporting to substantiate the custodians' response.

Note: All the above work procedures were mutually agreed and performed in consultation with NDA.

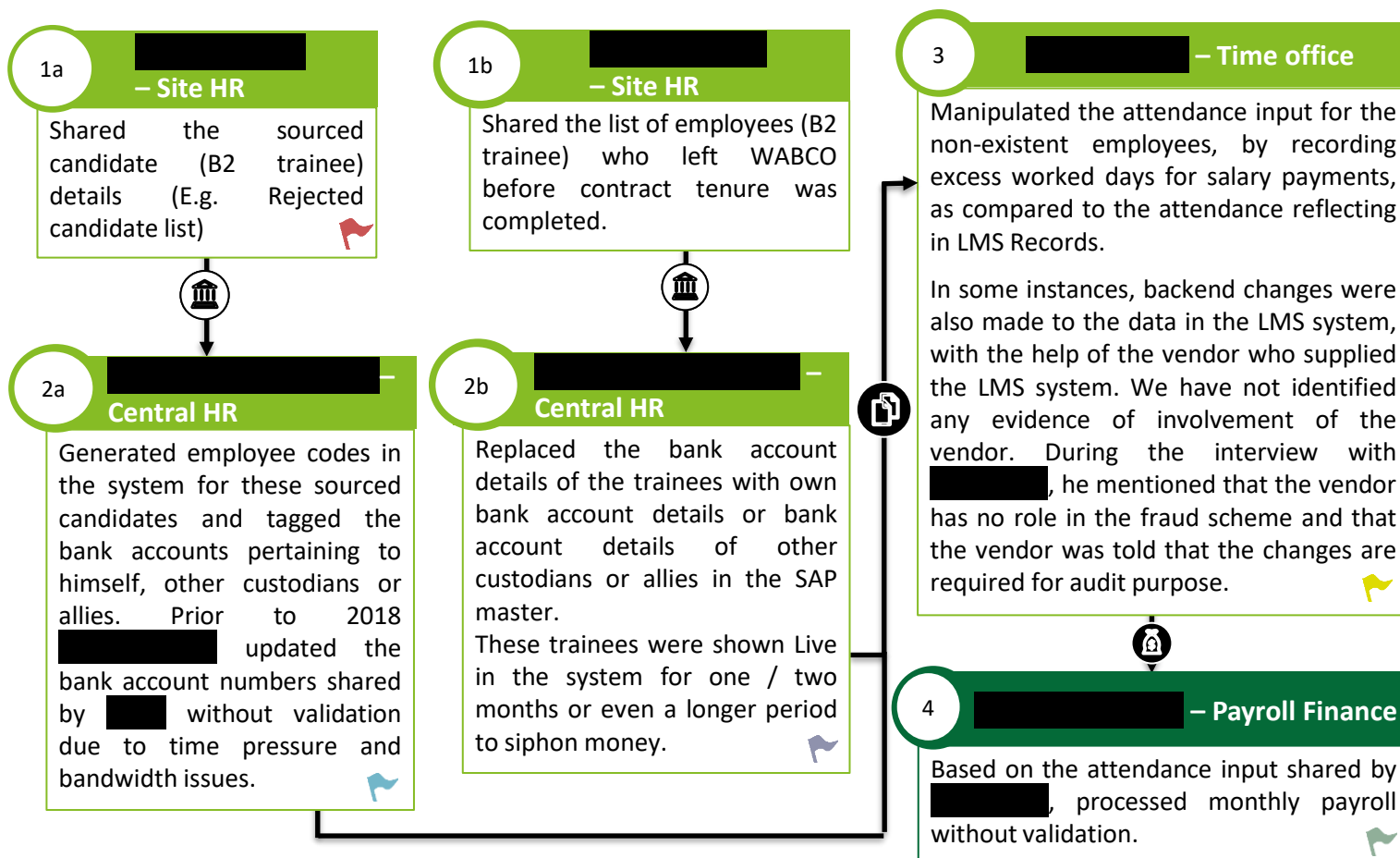
* As the payroll processing was centralized at WINC unit.

Personnel Involved, Modus Operandi and Identified Perpetrators

Personnel Involved

S No	Name of the custodian	Position/Designation	Location
1		Central – Human Resources	WINC (Unit - 1010) , Ambattur, Chennai
2		Central – Time Office	
3		Site HR – Ambattur	
4		HR Assistant – Contract Employee	
5		Finance – Contract Employee	
6		Employee Relations Leader	
7		Assistant Manager - Finance	
8		HR Assistant	

Modus Operandi & Control gaps - Payroll and F&F settlements

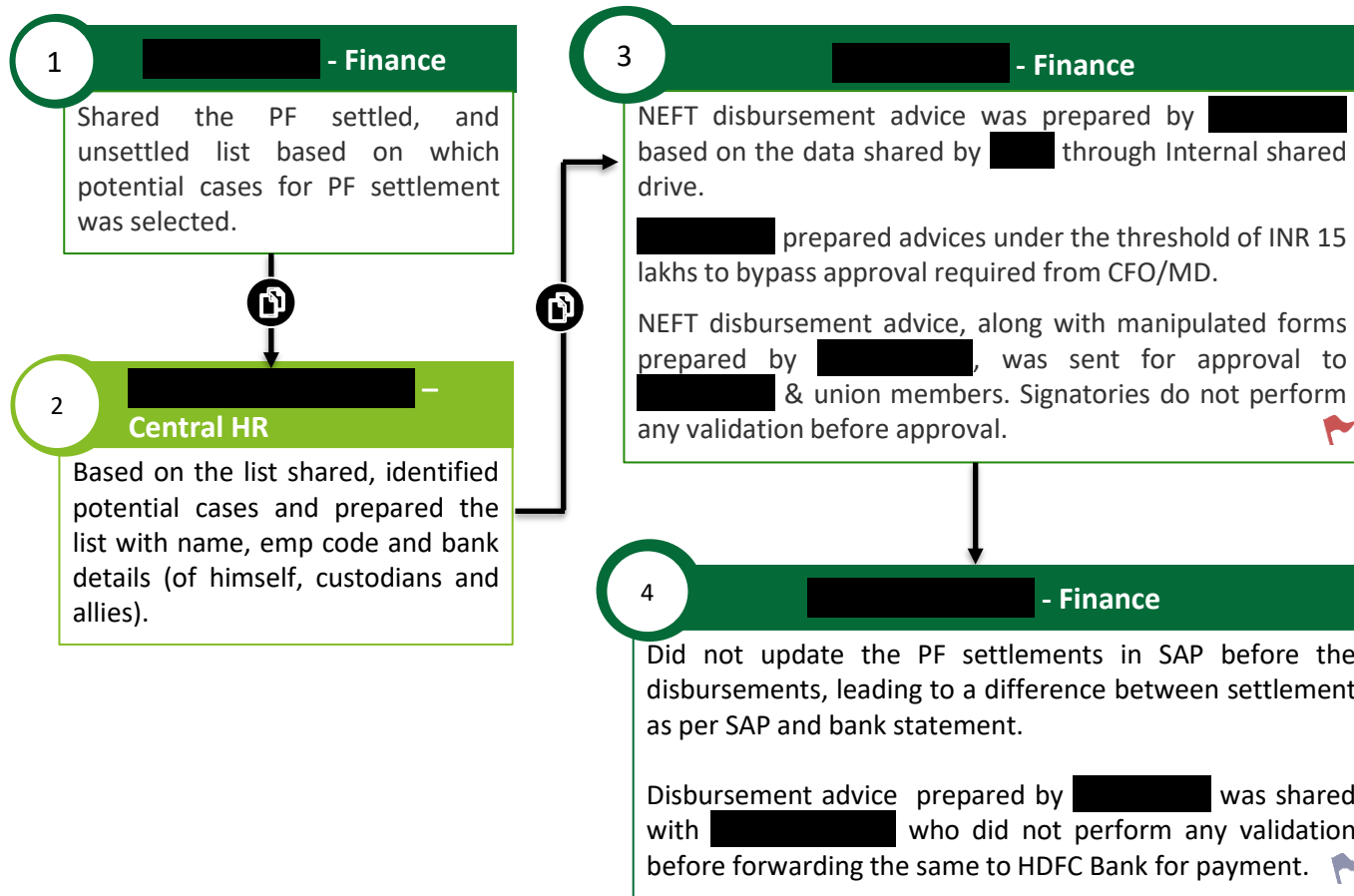


Control Gaps – B2 Category	
	☐ No tracking mechanism to ensure that personnel files including joining letter for all new joiners are available and complete. No control over rejected candidate files.
	☐ Bank account proof collected for validation did not have the name of the account holder thereby making the validation inadequate. The SOX document shared with us did not explicitly mention about bank proof to be collected along with name for the trainees.
	☐ Updation of bank accounts performed by the central HR team without documented employee bank change requests along with supporting documents.
	☐ Maker-checker with respect to changes in the employee master was not adequately adopted or complied with. Potential scope for articulating the maker-checker in the policy / SOX document to eliminate ambiguities
	☐ Scope for enhancing the system controls to mitigate instance of same bank account tagged against multiple employees.
	☐ No control to identify/restrict same bank account tagged to multiple employees.
	☐ Existing maker-checker controls on payroll input data validation rendered ineffective as a result of the negligence of the checker for Ambattur plant.
	☐ Manual (backend) alteration of LMS through vendor without requisite approvals. Log of such backend changes cannot be tracked.
	☐ Inadequate process of attendance regularization – supporting documents for regularization are not scrutinised in case of manual requests/changes.
	☐ Validation of beneficiary name against employee name is not performed for bank accounts.
	☐ Scope for enhancing the system controls to mitigate instances of unauthorized attendance regularization.

Notes:

- 1) In both MO's, prior to 2018 [redacted] used to update/change bank account details based on input given by Vivek, without validation of supporting documents. Based on the explanation provided by Padmanadharan, sometimes no supporting documents were provided for such updates.
- 2) Damodharan and his allies were also beneficiaries to salary payments pertaining to certain ghost trainees.
- 3) We identified 93 bank accounts belonging to the custodians and their allies tagged against 126 ghost trainees.
- 4) In attendance analysis, we noted a pattern for most of the employees acknowledged as ghost trainees by the custodians, wherein the attendance reflecting in LMS were either zero or less than or equal to 20% of the attendance appearing in the input file (used for payroll processing by finance). This was further validated against biometric punch data wherein we noted that most of the employees' biometric to input ratio was less than or equal to 25%.
- 5) During the interviews, Kumaravel and Vivek were asked about the inconsistencies of similar nature noted in attendance data pertaining to other units, and they replied that they are not aware of / are not involved in the same.

Modus Operandi & Control gaps - Provident fund settlements



Control Gaps
☐ Inadequate control over tracking of legitimate PF settlement requests as the forms are submitted physically and manually.
☐ Bank account proof without account holders name was accepted for processing of PF Settlements.
☐ Inadequate control over updating of PF settlements in SAP.
☐ No reconciliation performed between bank statement and PF settlement register from SAP to identify potential instances of over / unauthorized payments.

Notes:

- 1) Post July 2020, [Redacted] was handling PF disbursement process along with [Redacted], and sent the disbursement advice to bank as [Redacted] was not available. This process evaded the involvement of finance department and thus resulted in wrong delegation of authority.
- 2) Based on the explanation provided by [Redacted], supporting documents were not prepared for all the fraudulent PF disbursements. However, for cases where the finance requested for documentation, false PF request forms and other supporting documents were later prepared by [Redacted].

Identified Perpetrators

S. No	Name	Role in the fraudulent activity as confessed by the custodians	Potential benefit*
1		- Created employee codes in SAP Master based on employee files shared by ██████████ for rejected employees/employees who left immediately after joining WABCO to siphon money out of WABCO in the form of salary. - Updated employee bank account details in SAP Master by tagging own account or account belonging to custodian or allies to siphon money in the form of salary/F&F settlements. - Prepared the target list of employees to siphon PF settlements using the list of PF settled and unsettled balances shared by ██████████. - Aided ██████████ in creating supporting documents for fraudulent PF processing.	INR 194 lakhs (~ EUR 0.23 mn / USD 0.27 mn)
2		- Created false PF settlement forms and shared the same with ██████████ in finance department for further processing. - Provided bank account details pertaining to himself and his allies to ██████████, to update the SAP Master and thus siphon money out of WABCO in the form of salary and PF payments.	INR 73 lakhs (~ EUR 0.085 mn / USD 0.1 mn)
3		- Shared the list of employees/trainees who were either rejected or left the organization within few days of joining with ██████████, to aid him in creating employee codes used for siphoning money out of WABCO. - Provided bank account details pertaining to himself and his allies to ██████████, to update the SAP Master and thus siphon money out of WABCO in the form of salary and PF payments.	INR 29 lakhs (~ EUR 0.03 mn / USD 0.04 mn)
4		- Manipulated attendance records of the employees for siphoning money from the company. - Manipulated Input register used for salary processing by the finance team. - Provided bank account details pertaining to himself and his allies to ██████████, to update the SAP Master and thus siphon money out of WABCO in the form of salary and PF payments.	INR 22 lakhs (~ EUR 0.03 mn / USD 0.03 mn)
5		Created NEFT disbursement advice based on manipulated forms submitted by ██████████ or based on data provided by ██████████ through shared drive and forwarded it to HDFC Bank through ██████████ for payment.	INR 19 lakhs (~ EUR 0.02 mn / USD 0.03 mn)

Note: Potential benefit was computed based on the bank accounts / beneficiary names acknowledged to have been used by the perpetrators.

Data Analytics

Data Analytics

Payroll Processing & Full and Final settlements

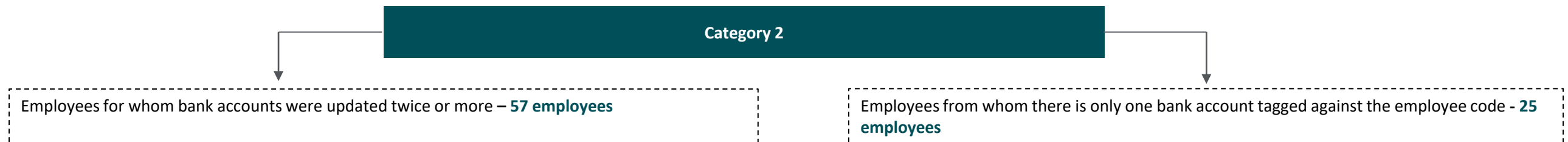
Overview of Data Analytics procedures

- We performed an analysis of the attendance data for the period 2016 to 2020 for employee codes which were acknowledged (employee code/bank account tagged to the code) as ghost employees by the custodians during the interviews or were associated with transactions confirmed by the custodians as fraudulent transactions.

Total Population: 126 employees

Category 1: Employees for whom worked days as per LMS report is “0” during their entire tenure against whom worked days as per Input register(“Input”) was available. - **44 employees**

Category 2: Employees where there is difference in the number of worked days as per LMS report and Input report - **82 employees (further split into 2 categories)**



- Out of the total 82 cases, for approximately 80% of the population, we noticed that ratio of LMS worked days to Input worked days was less than or equal to 20%. *(Post bank account data was considered for employees who had more than one bank account change).*
- We further analyzed the unique biometric punch data and compared it with the worked days as per Input register.
- Observations from the DA procedures were categorized into six buckets for three scenarios which are explained in the subsequent slide.

Data Analytics

Payroll Processing & Full and Final settlements

Results of Data Analytics procedures | Biometric to Input ratio in ghost employees

Scenario 1: LMS “0” Cases – 44 Employees

S. No	Biometric to Input data	No. of Cases
1	Zero	41
2	1% to 25%	3
3	26% to 50%	-
4	51% to 80%	-
5	81% to 99%	-
6	100% & Above	-

Scenario 2: No account change cases – 25 Employees

S. No	Biometric to Input data	No. of Cases
1	Zero	15
2	1% to 25%	9
3	26% to 50%	-
4	51% to 80%	-
5	81% to 99%	-
6	100% & Above	1*

Scenario 3: More than 1 account change cases – 57 Employees

S. No	Biometric to Input data	No. of Cases
1	Zero	32
2	1% to 25%	25
3	26% to 50%	-
4	51% to 80%	-
5	81% to 99%	-
6	100% & Above	-

* Case where the bank account was updated for the first-time post employee’s DOL. (Employee left within a month of joining)

The analysis of data pertaining to employee codes either acknowledged as ghost employees or acknowledged to be used for fraudulent transactions by the custodians reflected a pattern, wherein 99% of the employees had the ratio of biometric to input data less than or equal to 25%.

Data Analytics

Payroll Processing & Full and Final settlements

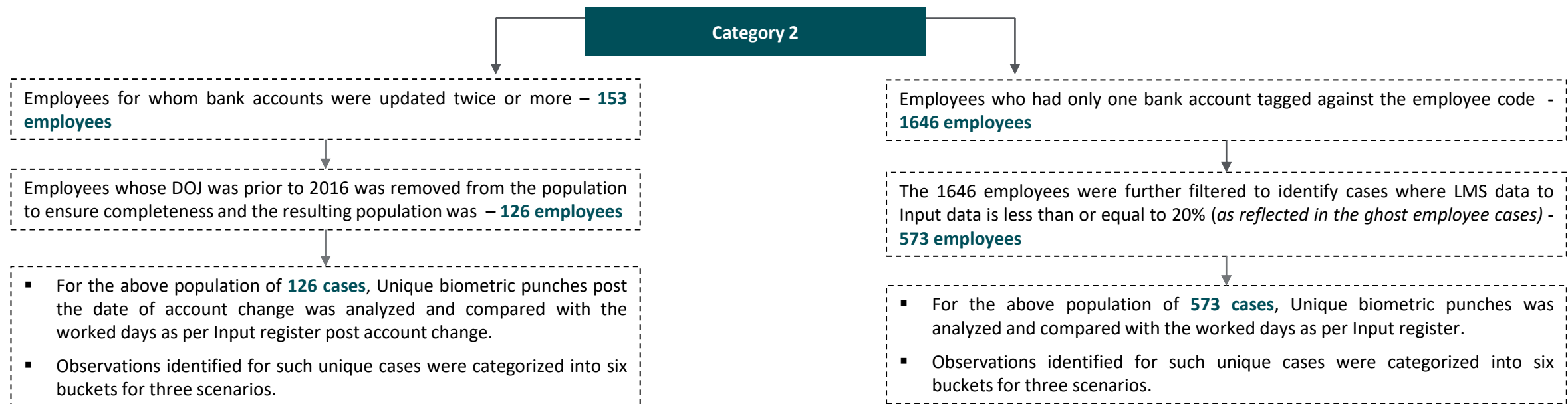
Overview of Data Analytics procedures | Analysis of data pertaining to other employees in WINC (B2)

- The test results of the data analytics performed on the employee codes confirmed as ghost employees or associated with fraudulent transactions were reviewed and the patterns observed were replicated to other employee codes at WINC unit in a similar manner and the results of the same are given below:

Total Population – **2,714 employees (After removing 126 confirmed ghost employees & 35 other mismatch cases²)**

Category: 1 Employees whose DOJ is post 2016 and the worked days as per LMS report is “0” for their entire tenure against worked days as per Input register(“Input data”) - **464 employees**. (3 cases wherein the DOJ is after 15 December 2020 were also removed from the population)

Category: 2 Employees who had a difference between the LMS attendance data and Input data - **1,799 employees (which was further split into 2 categories)**



Note:

- For the purpose of DA, April to June 2020 attendance has not been considered as during this period, the attendance was captured manually due to COVID-19 scenario. Further, employees who joined and left during April to June 2020 were also excluded from the analysis for the same reason.
- Other mismatch cases are those where name of the account holder was different from the employee's name at WINC unit, based on the limited account holder validation performed. Custodians during the interview acknowledged that these cases could have been potentially manipulated by them. Hence, they were added to the loss category in the financial impact.
- We started with the broader population of all employees, however, patterns/exceptions identified, and modus operandi and evidences were all pertaining to B2 category. Therefore, we have focused extrapolation only into the B2 category.

Data Analytics

Payroll Processing & Full and Final settlements

Results of Data Analytics procedures | Biometric to Input ratio

Scenario 1: LMS “0” Cases – 464 Employees

S. No	Biometric to Input data	No. of Cases	Live cases	Category
1	Zero	265	-	●
2	1% to 25%	5	-	●
3	26% to 50%	10	-	●
4	51% to 80%	18	3	●
5	81% to 99%	16	7	●
6	100% & Above	150	4	

Scenario 2: No account change cases – 573 Employees

S. No	Biometric to Input data	No. of Cases	Live cases	Category
1	Zero	-	-	●
2	1% to 25%	13	-	●
3	26% to 50%	3	2	●
4	51% to 80%	68	40	●
5	81% to 99%	286	235	●
6	100% & Above	203	159	

Scenario 3: More than 1 account change cases – 126 Employees

S. No	Biometric to Input data	No. of Cases	Live cases	Category
1	Zero	8	1	●
2	1% to 25%	9	-	●
3	26% to 50%	3	-	●
4	51% to 80%	13	-	●
5	81% to 99%	48	1	●
6	100% & Above	45	5	

● High likelihood of being a ghost employee ● Potential ghost employee ● Potential over payments

Note: Live cases refers to employees who, as per the SAP employee master, were active employees in the company as on 31 December 2020.

Financial Loss / Potential Loss

Financial Loss/Potential Loss – Provident Fund

S. No	Area	Category	Observations	Value
1	Provident Fund Settlements	Loss (Fraud Confirmed)	- On review of PF settlements and withdrawals made during the review period for all the employee categories across all locations, we noted 749 instances where PF settlements were made to several bank accounts wherein, the actual account holder was different. Refer Annexure 1. Observations has been categorized as follows: - In 721 instances, multiple PF settlements amounting to INR 379 lakhs were paid to 88 bank accounts, wherein the beneficiary's name as per the WABCO bank advice did not match the name of the actual holder of the bank account as per the BHIM UPI application / respective internet banking portals. - In 28 instances, PF settlements amounting to INR 14.11 lakhs were made to 28 unique bank accounts. however, the beneficiary's name as per the WABCO bank advice did not match the name of the actual account holder of the bank account as per the BHIM UPI application / respective internet-banking portals. - PF settlement payouts made to bank accounts tagged to the names of the beneficiaries as confessed by the custodians (own accounts and account belonging to allies) in the interviews amounted to INR 208 lakhs (EUR 0.24 mn / USD 0.28 mn) out of INR 393 lakhs.	INR 393 lakhs (~EUR 0.46 mn / USD 0.54 mn)
2	Provident Fund Settlements	Loss (Fraud not confirmed)	- On review of PF settlements and withdrawals during the review period for all the employee categories, we noted the following exceptions. 5 instances, where PF settlements pertaining to 4 employees were made to 2 bank accounts, amounting to INR 0.94 lakhs. Refer Annexure 2. We were unable to verify the actual beneficiaries for these account. 419 instances wherein same employees received multiple payouts to same bank account, wherein, the employee was paid over and above their PF balance as appearing in the PF active balance report furnished to us by WABCO. Total amount paid in excess of employees' recorded PF balance amounts to INR 97 lakhs. Refer Annexure 2.1 and 2.1(a).	INR 98 lakhs (~EUR 0.11 mn/ USD 0.13 mn)

Notes:

- Transactions where mode of payment is "Cheque" and "FT" has not been validated as supporting documents were not available for verification. The total value of such cheque transaction amounts to INR 2715 lakhs (~EUR 3.2 mn/ USD 3.7 mn) and FT amounts to INR 123 lakhs (~EUR 0.14 mn/USD 0.17 mn). However, management has provided us with the breakup of the cheque payments amounting to INR 2005 lakhs. As per the explanation received from the management, of the total INR 2005 lakhs:
 - INR 1521 lakhs(~EUR 1.78 mn/USD 2.07 mn) appears to be superannuation payments made to B1 and SR employees (Out of the total payments amounting to INR 1521 lakhs(~EUR 1.78 mn/USD 2.07 mn), for 51 transactions amounting to INR 992 lakhs (~EUR 1.16 mn/ USD 1.36mn), settlement entry has not been passed, and hence, SAP still shows PF balances against these employees).
 - INR 423 lakhs (~EUR 0.49 mn/USD 0.58 mn) appears to be non recoverable loans and INR 61 lakhs (~EUR 0.07 mn/USD 0.08 mn) appears to be recoverable loans paid to employees out of their respective PF balances.

For the above cases, we have matched the names appearing in the list of transactions against the names in employee master using the employee ID provided by the management and checked the date of leaving for superannuated employees . Further, we have made efforts to match the payroll area appearing in employee master for these employees based on the employee codes provided by the management and and noted that all these employees are B1/SR employees. We have not noted any red-flags in the aforementioned analysis performed by us.

For the balance INR 710 lakhs (~EUR 0.83mn/ USD 0.97mn), the management has made efforts to match the names wherein it appears that the names for 537 employees out of total 597 matches with the employee master. However, we have not received the details for these transactions. Detailed management response is captured in **Annexure 6**.

For the above payments, the management have confirmed that they have verified supporting documents for payments amounting to INR 941 lakhs and that the remaining payments are in the process of being verified.

- Further, we were unable to verify 976 NEFT transactions amounting to INR 328 lakhs (~EUR 0.38 mn/ USD 0.45 mn) as beneficiary details were not available.
- We have relied on PF transactions in the bank statements for analysis of PF payouts and computation of the loss/potential loss, as the settlement register, maintained in SAP appeared to be incomplete. The total PF payout for the period April 2013 – December 2020 as per bank statements was INR 7990 lakhs (~EUR 9.3 mn/USD 11 mn) whereas the PF payout for the same period as per settlement register was only INR 4529 lakhs (~ EUR 5.3 mn/ USD 6.2 mn)

Financial Loss/ Potential Loss – Payroll (1/2)

S. No	Area	Category	Observations	Value																															
3	Payroll	Loss	Based on the ESI reviews, analysis of the employee master data (including the validation of actual account holder to the extent possible) and confessions made by the custodians during the interviews, we identified 126 employees (from WINC unit) and 93 associated bank accounts which were used by the custodians ([REDACTED]) for siphoning of funds. Number of accounts used by each custodian are highlighted below:	INR 160 lakhs (~EUR 0.19 mn / USD 0.22 mn)																															
			S. No		Custodian	No. of Accounts	INR (In Lakhs)	1	[REDACTED]	26	60.26	2	[REDACTED]	13	28.55	3	[REDACTED]	28	17.23	4	[REDACTED]	05	21.56	5	[REDACTED]	1	0.63	6	Other bank accounts tagged to employee codes found in ESI.	20	32.03	Total		93	160.26
			S. No		Custodian	No. of Accounts	INR (In Lakhs)																												
			1		[REDACTED]	26	60.26																												
			2		[REDACTED]	13	28.55																												
			3		[REDACTED]	28	17.23																												
			4		[REDACTED]	05	21.56																												
			5		[REDACTED]	1	0.63																												
6	Other bank accounts tagged to employee codes found in ESI.	20	32.03																																
Total		93	160.26																																
Master record of 126 cases along with the attendance analysis and payout is shown in Annexure 3, 3.1 and 3.2.																																			
4	Payroll	Loss	On review of the employee master data, we identified 38 employee codes from WINC unit which had 35 bank accounts tagged against them wherein the name of the actual account holder was different from the name of the employee (based on limited validation performed using BHIM UPI application and internet banking applications).Based on the statement made by the custodians, for bank accounts appearing in the employee master, where the name of the actual account holder does not match the name of the employee at WINC unit, the same could have been potentially manipulated by them. Refer Annexure 3.3, 3.4.	INR 7 lakhs (~EUR 0.01 mn/ USD 0.01 mn)																															

Note:

- Verification of actual account holder was performed for limited transactions which were identified as red flags to the extent possible.

Financial Loss/ Potential Loss – Payroll (2/2)

S. No	Area	Category	Observations	Value
5	Payroll	Loss – Confirmed fraud (Cases where the results of data analysis followed the pattern reflected in employee codes either acknowledged as ghost employees or acknowledged to be used for fraudulent transactions by the custodians)	- Results of analysis performed on the data pertaining to employee codes either acknowledged as ghost employees or acknowledged to be used for fraudulent transactions by the custodians, reflected patterns which were replicated across the population of employees at WINC. Results of the data analysis are as given below: Scenario: 1 – LMS “0” cases (280 employees) - For 265 cases, we noted that the biometric punch data was completely “0” throughout the review period. For 5 cases, we noted that the ratio of biometric to input data was within 1% to 25% and for 10 cases, we noted that the ratio of biometric to input data was ranging from 26% to 50%. Scenario: 2 – Employee codes where there was no change in bank account (14 employees)- For 13 cases, we noted that the ratio of biometric to input data was within 1% to 25% and for 1 case, we noted that the ratio of biometric to input data was within 26% to 50%. Scenario: 3 – Employee codes where there was change in bank account (19 employees) - For 7 cases, we noted that the biometric data was completely “0” throughout the review period. For 9 cases we noted that the ratio of biometric to input data was within 1% to 25% and for 3 cases, we noted that the ratio of biometric to input data was within 26% to 50%.	INR 23 lakhs (~EUR 0.03 mn / USD 0.03 mn)
6	Payroll	Loss – Potential Fraud (Cases where the input data was higher than the biometric data thus resulting in overpayments, modus operandi confirmed by the custodians)	- Wherever biometric to input ratio was more than 50%, amount paid in excess of the biometric worked days was considered as potential over payment and added to the potential loss. Category wise breakup for the number of cases is given below: Scenario: 1 – LMS “0” cases - In 15 cases, we noted that the ratio of biometric to input data was within 51% to 80% and in 9 cases, we noted that the ratio of biometric to input data was within 81% to 99%. Scenario: 2 – Employee codes where there was no change in bank account - In 28 cases, we noted that the ratio of biometric to input data was within 51% to 80% and in 51 cases, we noted that the ratio of biometric to input data was within 81% to 99%. Scenario: 3 – Employee codes where there was change in bank account - In 13 cases, we noted that the ratio of biometric to input data was within 51% to 80% and in 47 cases, we noted that the ratio of biometric to input data was within 81% to 99%. Note: Refer Annexure 4 for the detailed category wise breakup and workings.	INR 15 lakhs (~EUR 0.02 mn/ USD 0.02 mn)

Notes:

- For the purpose of DA, April to June 2020 attendance has not been considered as during this period, the attendance was captured manually due to COVID-19 scenario . Further, employees who joined and left during April to June 2020 were also excluded from the analysis for the same reason.
- The results of the data analytics procedures based on LMS data were presented to [REDACTED] and [REDACTED] during the second round of interviews. Based on the response from the custodians, we have further refined the results by validating it against the bio-metric and punch data.
- Employee whose DOJ is prior to 2016 has not been considered for DA & quantification. While we have requested for proof of existence for the live cases, we have not been provided the same. However, for the purpose of quantification live employees has been excluded which amounts to INR 20 lakhs. (Live cases refers to employees who were active in the company as on 31 December 2020.)

Review of personal bank statement of custodians

Status of personal bank statements of Custodians

[Redacted]

Bank	Period	2016	2017	2018	2019	2020
SBI	-	●	●	●	●	●
ICICI	April 2016 to March 2021	●	●	●	●	●
DBS	August 2020 to April 2021	●	●	●	●	●
Syndicate	March 2016 to April 2021	●	●	●	●	●

[Redacted]

Bank	Period	2016	2017	2018	2019	2020
SBI	Jan 2016 to March 2021	●	●	●	●	●
CUB	March 2017 to April 2021	●	●	●	●	●
DBS	August 2017 to March 2021	●	●	●	●	●
ICICI	April 2017 to March 2021	●	●	●	●	●
SCB	-	●	●	●	●	●

[Redacted]

Bank	Period	2016	2017	2018	2019	2020
Kotak	Jan 2020 to March 2021	●	●	●	●	●
ICICI	-	●	●	●	●	●
BOB	Jan 2017 to Feb 2021	NA	●	●	●	●
IB	Jan 2019 to Feb 2021	●	●	●	●	●
SCB	Jan 2019 to Feb 2021	●	●	●	●	●

[Redacted]

Bank	Period	2016	2017	2018	2019	2020
SBI	Jan 2019 to Mar 2021	●	●	●	●	●
ICICI	-	●	●	●	●	●

[Redacted]

Bank	2016	2017	2018	2019	2020
HDFC	●	●	●	●	●
ICICI	●	●	●	●	●
Canara	●	●	●	●	●
Citi Bank	●	●	●	●	●

- Partially received & analyzed
- Received & analyzed
- Not received

Review of personal bank statement - Custodians

- We reviewed the personal bank statements of custodians to the extent made available and mapped the receipts from WABCO to payments appearing in the WABCO bank statement as salary to ghost employees and PF settlements. Further we mapped the fund transfer between the custodians, transaction with their allies.

Beneficiary	Bank Account Number	Count of employee ID	As per Wabco bank statement – Salary	As per Wabco bank statement - PF	Total (Salary + PF)	Amount as per custodian's bank statement	Difference
██████████	██████████	1	62,660	18,18,671	18,81,331	18,26,909	54,422
██████████	██████████	1	255,170	-	255,170	254,820	350
██████████	██████████	1	144,180	-	144,180	132,090	12,090
██████████	██████████	1	133,791	-	133,791	121,641	12,150
██████████	██████████	1	146,410	-	146,410	139,116	7,294
██████████	██████████	1	233,310	308,224	541,534	541,534	-
██████████	██████████	1	160,781	304,064	464,845	455,925	8,920
██████████	██████████	1	188,111	150,126	338,237	338,237	-
██████████	██████████	1	47,620	266,852	314,472	314,482	(10)
██████████	██████████	3	250,188	18,28,015	20,78,203	20,79,095	(892)

Nature of relevant transactions appearing in the custodians' bank statement

Particulars	Vivek		Dilip		Damodharan		Selvakumar	
	Receipt	Payment	Receipt	Payment	Receipt	Payment	Receipt	Payment
Receipt/payment from allies	1,59,10,645	50,71,296	92,000	25,800	14,72,664	8,05,776	1,14,000	-
Cash Deposit/Withdrawals	22,68,100	38,32,450	10,000	4,85,569	14,76,525	16,61,164	2,11,400	7,72,250
Transactions among custodian	2,55,200	4,68,803	-	-	4,17,754	11,86,235	35,825	63,718
Property purchase	-	38,33,844	-	-	-	-	-	-

Note: Breakup for the Transaction among custodians and their allies are shown in **Annexure 5**.

Summary of Interviews

Summary of Interviews with custodians

We conducted interviews with seven custodians named by Wabco along with designated personnel from WABCO India Limited and representatives from NDA. Five out of seven custodians acknowledged that they were involved in the payroll and PF schemes for siphoning funds from the company.

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] admitted to have commenced the payroll fraud schemes from October 2017 onwards. He confessed that he started the payroll fraud scheme along with [REDACTED] and that [REDACTED] joined the scheme during November 2018 when [REDACTED] and [REDACTED] approached [REDACTED] and asked him to be part of the scheme.
- [REDACTED] stated that the details of trainees in Ambattur, who either resigned early or were rejected during the initial screening process were used for the payroll manipulation.
- [REDACTED] was involved in identifying these trainees and he provided the list of names to [REDACTED]. [REDACTED] created false employee codes (wherever required) in SAP against the names given by [REDACTED] and updated the bank account details with account numbers belonging to [REDACTED], [REDACTED], [REDACTED], [REDACTED] and their related parties.
- [REDACTED] was involved in manipulating the attendance records of these employees in order to portray them as “active” employees in the system. [REDACTED] stated that, the scheme was started with manipulating the records of 4-5 employees and went up to ~40 employees (between him, [REDACTED] and [REDACTED]) from 2017 to 2020. [REDACTED] stated that he also obtained bank account numbers from [REDACTED], which was used for siphoning of funds and share was given to [REDACTED] as well.
- Vivek was asked about the inconsistencies of similar nature noted in attendance data pertaining to other units, and he stated that he is not aware of / are not involved in the same.
- [REDACTED] confessed to have used bank accounts that belonged to himself, relatives and friends (12 Names). He shared the names of the individuals whose account was used by him for siphoning the funds from Wabco.
- [REDACTED] stated that he was introduced to the broader PF fraud schemes by [REDACTED] in early 2020, however, he had also processed 2 PF settlements related to the ghost employees independently in November 2019. He confessed that [REDACTED], [REDACTED] and himself were involved in PF fraud schemes.
- He further stated that the 134 settlements processed in September and October 2020 were all fraudulent settlements and the same was processed by him with the help of [REDACTED]. When finance probed into the same, he took the help of [REDACTED] to prepare fraudulent PF settlement forms for all the cases.
- [REDACTED] confessed that he siphoned approximately INR 75 lacs through PF settlements. For payroll, he stated that he started with INR 50K per month and from 2018 onwards he siphoned approximately 1 to 2 lacs per month.



Summary of Interviews with custodians

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] admitted to have commenced the payroll fraud schemes from 2016 onwards. He confessed that he was involved in these schemes along with [REDACTED] and [REDACTED] since 2016. When [REDACTED] left the organization in 2016, [REDACTED] and [REDACTED] colluded with [REDACTED] and continued the scheme.
- [REDACTED] stated that, whenever a trainee left the company within a period of 1 week from the Date Of Joining (DOJ), he shared the list of such employees with [REDACTED]. [REDACTED] updated the bank account details for these employee in SAP master by replacing the bank account number with the bank accounts belonging to himself, [REDACTED] and [REDACTED].
- [REDACTED] confessed to have used bank accounts that belonged to himself, relatives and friends (12 names / 13 accounts). He shared the names of the individuals whose account was used by him for siphoning the funds from Wabco.
- When asked about the email dated 07/09/2020 from WINC TIMEOFFICE to [REDACTED] which had list of 42 employees with remark of “D” and “TY”. He stated that those are list of trainees who left the organization, against whom [REDACTED], [REDACTED] and [REDACTED] siphoned money out of organization. He also stated that “D” refers to [REDACTED], “K” refers to [REDACTED] and “TY” refers to [REDACTED].
- [REDACTED] confessed that they started with 2-3 employee codes, and they have used 42 employee code till October 2020 to siphon money in the form of Salary, bonus, full & final settlement, etc.
- [REDACTED] confessed that he had siphoned approximately INR 60 lacs through payroll fraud scheme during the period 2016 to 2020.

Statements made by [REDACTED]

- [REDACTED] admitted to his active involvement in payroll and PF fraud schemes from 2017 onwards. He stated that he was involved in payroll fraud schemes along with [REDACTED], [REDACTED] and [REDACTED] since 2017.
- [REDACTED] confirmed the modus operandi of the payroll scheme as described by [REDACTED] and [REDACTED]. He further stated that, some of the ghost employees were created by [REDACTED] using the files of the rejected candidates.
- [REDACTED] confessed that his role in payroll scheme was limited to providing bank account numbers belonging to him and his allies to [REDACTED] for updation in the SAP master. He stated that approximately INR 8 – 9 lacs were received in his account. Whenever the payouts were received in his own account, the entire amount was completely transferred to [REDACTED]. He stated that he was provided INR 500 /INR 1,000 and occasional lunches, as commission for the transactions routed through his account. For cases where the payout were made to his allies' accounts, a portion was retained as consideration and rest of it was withdrawn in cash and handed over to [REDACTED].
- [REDACTED] confessed to have used bank accounts that belonged to himself, relatives and his friends (10 names / 14 accounts). He shared the names of the individuals whose account was used by him for siphoning the funds from Wabco.
- [REDACTED] admitted that the 134 PF settlements, processed in September –October 2020 were fraudulent settlements and that he had assisted [REDACTED] by creating fraudulent PF settlement forms for these 134 settlements.
- [REDACTED] further mentioned of his involvement in falsified employee medical insurance claims.



Summary of Interviews with custodians

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] was asked to explain about his account tagged to an employee named [REDACTED] (Employee ID : [REDACTED]) and he admitted that this was an instance of ghost employee , wherein the attendance and bank account was manipulated to siphon cash from the Company by tagging his bank account against the ghost employee code.
- [REDACTED] initially admitted that approximately 40 employee codes were used during the period 2016-2020 to siphon funds out of WABCO, in the form of salary, bonus and full and final settlement using bank accounts belonging to himself, [REDACTED], [REDACTED], [REDACTED] and their allies. However, when he was asked to explain the excel workbook named “123456789” retrieved from among his user files which had the details of 60 employees, he stated that all 60 employee codes were ghost employees.
- [REDACTED] admitted he was manipulating the attendance records since 2017, wherein, [REDACTED] provided the potential employee names to [REDACTED] (from the trainees who either separated from the organization early or were rejected in the screening process). [REDACTED] then created employee codes for these employees in the system and updated the bank account details.
- [REDACTED] was asked about validation of input data received from other units and he stated that, any mismatch between input data received from other units and LMS data were sent back to the units for them to reconcile and send back. No validations were performed to identify the changes made to the input data. Further, on-boarding of any new employee at these units were purely based on confirmations provided by the respective site HRs without any independent validation by the central HR team.
- Kumarave [REDACTED] was asked about the inconsistencies of similar nature noted in attendance data pertaining to other units, and he stated that he is not aware of / are not involved in the same.
- [REDACTED] confessed to have used bank accounts that belonged to himself, relatives and friends (3 names / 5 accounts). He shared the names of the individuals whose account was used by him for siphoning the funds from Wabco. He stated that he does not remember the amount he has siphoned from Wabco during 2016 to 2020.
- He further stated that he was not involved in the PF fraud schemes.

Statements made by [REDACTED]

- [REDACTED] was asked about the “bank account change log”, wherein it was noted that a single bank account number was updated against multiple employee codes by [REDACTED] and [REDACTED]’s system user ID. He stated that he did not know how to update the bank accounts in the system and his user ID was used by [REDACTED] for updating bank account details.
- [REDACTED] confessed that the payroll and PF fraud schemes has been happened from 2017 onwards. He further stated that [REDACTED] was the main person who perpetrated the scheme and that [REDACTED] worked along with [REDACTED], [REDACTED] and [REDACTED]. They used their own bank account numbers, against random employees in order to divert the salaries to their benefit. In one of these cases, [REDACTED]’s bank account details were also used.
- [REDACTED] admitted that he helped [REDACTED] in the PF fraud scheme. He prepared the NEFT disbursement advice based on the employee codes, amount and bank account details shared by [REDACTED] over the internal shared drive. He also stated that there was specific instructions from [REDACTED] to ensure that every lot is below INR 15 lakhs in order to circumvent approval from finance.
- [REDACTED] stated that he was forced to help [REDACTED] because [REDACTED] threatened him to do it. Further, as a consideration, [REDACTED] linked [REDACTED]’s bank account to one of the ghost employee. 50% of the money received was given back to [REDACTED] by cash. Similarly, [REDACTED]’s account was used for siphoning funds through PF settlements as well.
- [REDACTED] confessed to have used only 1 bank account that belonged to himself. He stated that he has received approximately INR 7 lakhs in his account from 2018 – 2020.
- [REDACTED] further mentioned about falsified employee medical insurance claims and the involvement of [REDACTED] in the same.



Summary of Interviews with custodians

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] was asked to explain the 137 cases where he had updated the same bank account details against multiple employees in SAP. He stated that he was not doing any bank account updates in SAP from March 2018. For the period, prior to 2018, he admitted that he used to update bank account details based on input given by [REDACTED], without validation of any supporting documents and did not perform any checks to identify whether the same account was mapped against any other employee in SAP.
- [REDACTED] stated that, for PF process, he used to receive the settlement data from [REDACTED], which he forwards to [REDACTED] for validation. Once the forms are validated by [REDACTED], he gets them approved from [REDACTED] and shares it with HDFC bank for NEFT disbursement. He further stated that, during certain instances, [REDACTED] consolidated the PF forms and shared it directly with [REDACTED] & [REDACTED] instead of [REDACTED].
- He stated that, from 2018, entire PF form validation was delegated to [REDACTED] by him, and that he relied upon [REDACTED]'s validation of the forms. Once PF forms were validated by [REDACTED], he got them approved from [REDACTED]. He stated that he only checked the IFSC Code mentioned in the forms with the excel shared by [REDACTED].
- He stated that, during certain instances, he had shared his SAP credentials with [REDACTED] for updating the bank account details of employees, on his behalf. He further stated that same bank account number could be mapped against multiple employees in SAP as there were no security alert configured in SAP when same account is mapped against multiple employees.
- [REDACTED] further stated that he updated the bank accounts shared by HR team without validating the supporting documents due to work pressure and payroll deadlines.

Statements made by [REDACTED]

- [REDACTED] acknowledged that he might have signed blank candidature form during trainee recruitment process, which might have been used by other employees to perpetrate fraud in the form of inducting ghost employees into the system. He further stated that, he did not check the completeness or validity of candidate documents before approving the candidature file for trainees. He met the employees and signed the blank forms without checking the contents, not sure whether they joined the organization or not. The control vests with the site HR.
- [REDACTED] stated that he only performed limited checks before authorizing payments pertaining to payroll and PF settlements. For payroll, he compared the total salary amount against the salary amount for the previous month. Further, with respect to recruitment, he clarified that updation is done by HR and list is sent to finance for processing salary. For PF settlements, he verified the name of the employee against the settlement advice and not account details. While he acknowledged that he is accountable for the accuracy of PF settlements, he confirmed that he did not check the PF request forms submitted by the employees and stated that finance is responsible for performing a comprehensive check of the documents and signed documents based on inputs from [REDACTED].
- When asked about the checks and balances implemented by him to ensure the veracity of salary and PF data authorized by him and about the instructions given by him to his team members to ensure the correctness of the payment data prepared by his team, [REDACTED] stated that the responsibility lies with the finance team and the site HR team to ensure the completeness and accuracy of these data. *(continued in next page)*



Summary of Interviews with custodians

Statements provided by the custodians



Statements made by [REDACTED] *(continued from previous page)*

- [REDACTED] acknowledged that, in several instances he has authorized PF payment advices which was presented to him without any supporting documents, solely based on oral confirmation from the finance team.
 - When asked about the multiple payments made by [REDACTED] and [REDACTED] to his bank account, [REDACTED] stated that the payments are related to reimbursements made by these employees for using [REDACTED]'s credit and debit cards for their personal expenses on rare occasions. Further, he was asked to provide substantiating statements for the payments made from his account on their behalf, however, no data was provided for our verification.
-

Other observations

Other observations

On a prima facie review of the data points pertaining to payroll for B2 employee category at units other than WINC, we have noted similar patterns / red flags which may be indicative of potential malpractices.

Key indicators arising from limited review of data pertaining to other units:

Potential Indicators	WINM	WINJ	WINL	WINU
Instances where Input worked days are more than LMS worked days and LMS/Input ratio in less than or equal to 20%	🚩	🚩	🚩	🚩
Instances where number of days worked as per Input register is more than the tenure at Wabco	🚩	🚩	🚩	🚩
Instances where change in bank account was made after the employee left the company.	🚩	🚩	🚩	🟩
Cases where same bank account has been tagged to multiple employees.	🚩	🟩	🟩	🟩

🚩 Indicates the existence of a red flag

An initial assessment of the data points pertaining to units other than WINC indicates a potential loss of INR 107 lakhs (~EUR 0.13mn/USD 0.15mn) on account of difference between LMS, Biometric punches and Payroll input. We also noted the following, based on our interviews with the custodians:

- The above inconsistencies/red-flags noted in attendance data pertaining to other units, were discussed with the custodians ██████████ and ██████████ and they replied that they are not aware of / are not involved in any frauds possibly happening in other units.
- We also noted potential control gaps based on our discussion with the custodians, wherein any mismatch between input data received from other units and LMS data were sent back to the units for them to reconcile and send back without any validation being performed to identify the changes made to the input data. Further, on-boarding of any new employee at these units were purely based on confirmations provided by the respective site HRs without any independent validation by the central HR team, as confirmed by the custodians.

Based on the red-flags identified in the analysis of attendance data for other units it was observed that WINM unit had all the red flags, and it was also the biggest unit other than WINC. It was proposed by WABCO that we will extend the forensic procedures to Mahindra World City unit, based on which, we performed the following forensic procedures at WINM unit. If there are any conclusive evidence found, then it may be extended to other units.

Work procedures – WINM unit

a. Process Discussion

- We were informed by the WABCO Management that, during the review period of 2016 to 2020, WINM site had the following site HR personnel who were responsible for handling the payroll related activities during their respective periods.

Name of the employee	Employee ID	Period of Employment	Remarks
██████	██████	March 2015 to December 2016	Left the company
██████	██████	January 2017 to February 2017	Left the company
██████████	██████	March 2017 to October 2018	Left the company
████████████████████	██████	November 2018 to September 2019	Currently employed at WINC unit
██████	██████	September 2019 to February 2020	Left the company
████████████████	██████	March 2020 to date	Currently employed at WINM

We conducted discussions with ██████ and ██████, who are the active employees to understand the process followed at WINM unit with respect to employee on-boarding, attendance data capture and related data points, payroll processing and communications with the central team at WINC.

b. Computer Forensics

- Of the six site HRs who were responsible for WINM unit during 2016 to 2020, laptops and email server data were available for only two employees, namely ██████ and ██████, whose devices and email back-up data were selected for digital forensics review. The laptop used by ██████ was the same laptop which was used by his predecessor ██████.
- For laptops, we processed the data from the two imaged devices belonging to the two custodians by way of indexing, culling and de-duplication of the imaged data. Processed data after de-duplication was subject to ESI review. We also performed a trend analysis for the deleted data from the devices. We also checked the devices for the presence of any anti-forensic tools/software.
- For email back-ups, the back-up data in servers shared by the ZF WABCO Global team through SFTP were extracted, processed, de-duped and were subject to ESI review.
- List of keywords were prepared based on the case background, process discussions and outcome from forensic review at WINC unit. These keywords were shared with NDA for review and the reviewed keywords were used on the processed device data and email back-ups to filter out documents/emails for ESI review.
- De-duped hits were reviewed/analyzed for any potential red-flags.

c. Document Review

- Based on the data analysis procedures performed, we had 394 unique employees at WINM whose attendance data exhibited red-flags. During the process discussions, we sought clarifications for the exceptions and picked up sample of 30 employee files for validation of employee existence and attendance. We also performed sample-based verification for the 38 instances where number of days worked as per input register was more than the tenure at WABCO, 31 instances where the change in bank account was made after the employee left WABCO and 28 instances where the same bank account was tagged to more than one employee in SAP.

Note 1: All the above work procedures were mutually agreed and performed in consultation with NDA.

2. Email back-up data was available only for custodians ██████ and ██████ as email data back-up is not maintained for employees who have left WABCO.

Key Observations

Observations from ESI Review:

- Based on our review of emails and user-files retrieved from the devices of the custodians, **we did not note any evidences/artifacts indicative of any malpractices or potentially fraudulent actions** by the custodians .

Observations from document review :

Red-flags Observed in prima facie review	Data Requested	Observations	Control Gaps
Instances where Input worked days are more than LMS worked days and LMS/Input ratio in less than or equal to 20%	1. Employee Files 2. Manual Attendance Data	- Of the total 30 samples selected for validation of employee existence and attendance , 21 sample did not have records / manual attendance slips to validate their attendance. We were informed that due to lack of adequate records, it is not possible to identify the root cause of difference between LMS vs Biometric vs Payroll Input data for the period prior to August 2020 and that manual attendance slips were purged due to the volume of records. Out of the total population of 394 red-flagged cases, 374 cases (95%) were pertaining to period prior to August 2020. For the period post August 2020, we validated 2 instances wherein we were able to match the attendance to the manual records shared. - We verified the employee records pertaining to 30 employees and noted that bank account proofs were not available for 14 employees. It was explained to us that prior to 2021, updates to bank accounts were sometimes made based on oral communication between the site HR and the employee, which is captured in an excel sheet and forwarded to the corporate team for updating in SAP Master. Two employee files (██████ and ██████) requested pertaining to year 2016 & 2017 were not made available for verification.	- Absence of adequate validation and reconciliation of attendance data (LMS and Payroll Input) for payroll processing. - Updation of bank accounts based on oral confirmation without documented proofs for bank accounts. - Purging of attendance slips and manual records without adequate approval.
Instances where number of days worked as per Input register is more than the tenure at WABCO	1. Manual Attendance data	- Of the total 38 cases in population master wherein attendance as per input register was more than tenure at WABCO, we selected four sample cases (Employee IDs : ██████, ██████, ██████, ██████) among the maximum difference cases for review and requested clarification. - No response were provided for employee ID ██████ pertaining to 2016 and we were informed that no details with respect to attendance data were available. For the balance three employee IDs pertaining to 2020, we were informed that these were mistakes in the payroll input file wherein the input days were wrongly calculated in the payroll input sheet. We verified the payouts for these cases and noted that the payouts were made only for the actual tenure and not for the input days appearing in the payroll input file.	-

Key Observations

. Observations from document review :

Red-flags Observed in prima facie review	Data Requested	Observations	Control Gaps
Instances where change in bank account was made after the employee left the company.	1. Employee Request and Proof of bank account for changes made to bank account	- Of the 31 cases where the bank account was changed after the employee's date of leaving, for 27 cases, the actual account holder name was matching with the employee's name. Of the balance four cases, we requested employee bank change request and proof of bank account for three cases where there were payouts (Employee IDs [REDACTED], [REDACTED] and [REDACTED]). Employee requests for bank change was not provided for the requested three cases. We were informed that, prior to 2021, updates to bank accounts were sometimes made based on oral communication between the site HR and the employee, which is captured in an excel sheet and forwarded to the corporate team for updating in SAP Master. - Bank Account Proofs were provided for only two out of three cases (Employee IDs : [REDACTED] and [REDACTED]).	-
Cases where same bank account has been tagged to multiple employees.	1. Employee Request for bank account changes 2. Proof of bank account	We verified the 28 instances where the same bank account was tagged to more than one employee and noted that, all these instances pertain to cases wherein employees who joined at the same or nearer dates or employees having same name were assigned the same account, which was subsequently corrected and re-assigned.	Scope for enhancing the system controls to mitigate instance of same bank account against multiple employees.

Discussion notes for process discussion with the custodians

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] joined WABCO as a Site HR leader for WINM plant in October 2018. He continued in the position till September 2019 and subsequently assumed the role of ISC HR leader at WINC plant from October 2019.
- [REDACTED] reported to [REDACTED] (Vice President – Human Resources), [REDACTED] (Employee Relations Leader) and [REDACTED] (Site Leader of WINM) while he was at WINM. In his present role, he reports to [REDACTED] (Integrated Supply Chain Leader).
- [REDACTED] stated that he had three persons reporting to him at WINM. [REDACTED] who was a regular employee, [REDACTED] (trainee) and [REDACTED] (trainee, no longer at WABCO) reported to [REDACTED], while he was at WINM. Further he mentioned that he had a temporary contract supervisor working under him, whose name was [REDACTED], who was subsequently replaced by [REDACTED].
- [REDACTED] inherited the WINM Site HR position from [REDACTED] in October 2018. He stated that [REDACTED] left WABCO two-three months before he joined and [REDACTED] was handling [REDACTED]'s role for the period till [REDACTED] assumed the position. Hence the handover formalities were carried out by [REDACTED].
- [REDACTED] was responsible for HR operational activities like hiring of employees and trainees (upto E6 level), activities related to Employee Relations and was also responsible for communications with the central HR team in relation to adequacy of workforce.
- [REDACTED] took all necessary steps in respect of hiring of trainees which was overseen by [REDACTED]. In respect of regular staff, [REDACTED] took all necessary steps for the hiring process and reported the same to central HR team.
- Trainees were sourced from Colleges, Referrals, Walk-in's, and other referral schemes (E.g. NEEM Scheme)
- Trainees, as a part of their hiring process, are required to submit the application forms, educational certificates, ID proofs and bank proofs (Passbook or Cheque leaf or bank statements). [REDACTED] and [REDACTED] were responsible for collection of these documents.
- Based on the application form, screening and interview of the candidates are carried out. If a candidate clears the interview and screening process, they are sent for three days of induction training. [REDACTED] was responsible for conducting interviews and checking the documents of trainees. [REDACTED] stated that he validates the employee documents on a sample basis.
- After the induction process, employee details in excel sheet was shared with the central HR team ([REDACTED]) to generate the employee code in SAP. These details were shared over an email, [REDACTED] or by [REDACTED]. [REDACTED] stated that [REDACTED] and himself were copied in all those emails. Specific approval was sought from [REDACTED] for recruitment of trainees during the period where there were restrictions to hiring. The excel sheet contained Name of the candidate, Date of Birth, Date of Joining, Category, Father's name, Address, ID proof number and Bank account number provided by the candidate.
- [REDACTED] stated that all the trainee files were maintained at WINM.



Discussion notes for process discussion with the custodians

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] stated that [REDACTED] (mostly) or [REDACTED] used to generate the employee codes and after generating the codes, they populated the excel sheet with the employee codes and shared it back with the WINM team, within a week of WINM team communicating the trainee list with the central team.
- [REDACTED] stated that, at times, if a trainee was rejected due to any reasons, by the central team, the same was communicated by [REDACTED] to WINM site team through an email.
- [REDACTED] stated that the files of trainees who were rejected are maintained at the WINM site. If a trainee leaves or absconds after joining, the details of the trainee/s are passed on to [REDACTED] and [REDACTED] at the time of payroll processing to remove them from the SAP Master list.
- [REDACTED] stated that there have been instances wherein, a considerable delay was noted in removing the trainees from SAP, by the central team, despite follow up emails sent by [REDACTED] or [REDACTED].
- [REDACTED] was responsible for the time office and [REDACTED] was responsible for registering the biometrics for the new joiners. Biometrics for new joiners are registered within a week from the date of joining. Department allocation for the trainees also happen immediately after biometric registration.
- [REDACTED] stated that all employee codes generated in SAP Master automatically populates LMS as SAP and LMS are integrated. He further stated that all bio-metric punches will also flow into LMS as LMS and Biometric systems were integrated.
- [REDACTED] stated that all employees will have attendance in LMS from the day their biometric was registered, i.e. within a week of joining. The attendance for the initial week, till the biometric is registered is maintained manually for which records are available in WINM. He further stated that, this attendance for the initial week will be subsequently regularized at the end of first month in LMS by way of on-duty entry or as manual punch in data recorded in LMS.
- [REDACTED] and [REDACTED] were responsible for regularization of the attendance for trainees at the month end prior to payroll processing. Attendance regularization (Other than 1st week for new joiners) is performed based on manual slips which was approved by the production leader or value stream leader prior to payroll processing.
- [REDACTED] stated that attendance reports were generated and checked once in every ten days for long absentees and those employee codes were removed from the SAP and biometric systems.
- The monthly payroll input data sheet was prepared by [REDACTED] and shared with [REDACTED] from the central team, for consolidation. [REDACTED] mentioned that [REDACTED] used to question any differences in the attendance data LMS and Payroll input file shared. He further mentioned that all the communications from [REDACTED] happened through email and that he was copied in all those emails.
- [REDACTED] confirmed that there should not be any difference in attendance data between data in LMS, Biometric data and input file. He stated that, even if an employee misses to record his biometrics for a day the attendance would later be regularized as “Manual Punch” based on approvals of Value stream leader or production leader. He further stated that he does not recall any instances when the biometric system was not working, during the period he was employed at WINM.



Discussion notes for process discussion with the custodians

Statements provided by the custodians

Statements made by [REDACTED]

- [REDACTED] further stated that there could not be a scenario where LMS was completely “0” for any trainee or employees. When he was asked about the instances noted in the attendance records where attendance data in LMS was zero for many employees, [REDACTED] replied that he was not aware of any reason for such inconsistencies. He also stated that he was not aware of any anomalies/malpractices at WINM and that the [REDACTED] and [REDACTED] at central office may be responsible for the inconsistencies.
- [REDACTED] was asked about the cases where there was a difference between the attendance data as per LMS, Biometric data and Input data and he replied that these inconsistencies may be a result of manual error that happened during regularization of the attendance or during preparation of the payroll input data. He further stated that he did not come across any such inconsistencies during his routine checks of the payroll input data which he performed on a sample basis.
- [REDACTED] was asked about the instances where same account was tagged against multiple employees for WINM location and he replied that, bank accounts for all employees were updated centrally at WINC and that no employee at WINM had any kind of access to SAP bank account or other fields. He further stated that all changes to bank accounts are made based on documented requests made by the employees/trainees and that the supporting documents are maintained at WINM location for all requests generated from WINM, which are shared with the central HR vide emails, along with the bank account proofs. [REDACTED] stated that he receives a copy of all mails sent to the central HR.
- [REDACTED] stated that [REDACTED] was responsible for collection of bank change request letter and proofs and communicating the same to central team.
- [REDACTED] left WABCO in February 2020 and subsequently [REDACTED] joined WABCO and assumed the roles performed by [REDACTED].



Statements made by [REDACTED]

- [REDACTED] joined WABCO in March 2020 as a Site HR leader for WINM plant and is continuing in the same position till date. [REDACTED] reports to [REDACTED] who is the site leader at WINM. Till [REDACTED] joined, [REDACTED] was handling the role for 3 months since [REDACTED], who was the previous site HR leader for WINM was transferred to WINC. While joining, [REDACTED] was handed over the laptop used by his predecessor, [REDACTED].
- [REDACTED] stated that he had four reportees. [REDACTED], who was responsible for the time office function along with three trainees [REDACTED], [REDACTED] and [REDACTED] who were supporting [REDACTED] for each shift. Prior to [REDACTED], the time office functions were handled by [REDACTED].
- [REDACTED] also handled the hiring of trainees with [REDACTED] overseeing the hiring process. Trainees were sourced from Colleges, Referrals, Walk-in's and internal schemes such as NEEM etc.
- As a part of the hiring process, the trainees are required to submit the application forms, education certificates, ID proofs and proof of bank accounts (Passbook or Cheque leaf or bank statements).
- Based on the application form, screening and interview of the candidates are carried out. If a candidate clears the interview and screening process, they are sent for three days of induction training. [REDACTED] was responsible for conducting the interviews and checking the documents submitted by the trainees.
- After the induction process, employee details in excel sheet was shared with the central HR team ([REDACTED]) to generate the employee code in SAP. The excel sheet contained Name of the candidate, Date of Birth, Date of Joining, Category, Father's name, Address, ID proof number and Bank account number provided by the candidate.

Discussion notes for process discussion with the custodians

Statements provided by the custodians

Statements made by [REDACTED]

- These excel sheets were shared over an email, by [REDACTED]. [REDACTED] stated that he was copied in all mails sent by [REDACTED] to the central HR team. He also stated that all the employee files are maintained at WINM.
- [REDACTED] stated that [REDACTED] (mostly) or [REDACTED] used to generate the employee codes and after generating the codes, they populated the excel sheet with the employee codes and shared it back with the WINM team, within a week of WINM team communicating the trainee list with the central team. He stated that the maximum time taken by the central team for employee code generation is one week.
- [REDACTED] stated that there are no rejections or very few rejections for hiring of trainees due to demand for workforce and if any trainee was rejected due to any reason during the screening process, the same will be informed to the Central office via email.
- [REDACTED] stated that all files of trainees who were rejected are maintained at WINM. If trainees leave or absconds after recruitment, the details of such trainees are added to the payroll input file and communicated with [REDACTED] and [REDACTED] for them to remove these trainees from the SAP Master.
- [REDACTED] stated that there have been instances where there has been considerable delay in removing the trainees from SAP Master despite follow ups by WINM team.
- [REDACTED] stated that, the time office function was handled by [REDACTED]. [REDACTED], along with the three trainees were responsible for registering employees in the face recognition system. Registering of trainees in the face recognition system usually takes a week from the Date of Joining. Department allocation for the trainees also happens immediately after registering the employees in the face recognition system.
- [REDACTED] stated that all employee codes generated in SAP Master automatically populates LMS as SAP and LMS are integrated. However, face recognition and LMS were not initially integrated, and as a result, each month, the attendance data from the face recognition system was manually keyed in to the LMS system by [REDACTED]. Post input of attendance data in the LMS system, [REDACTED] reviews the entries made by [REDACTED], on a sample basis. [REDACTED] stated that the manual update of attendance was continued till June 2021 when a new system was introduced for automatic update of LMS from the face recognition data.
- [REDACTED] stated that all employees will have attendance in LMS from the day they were registered in the face recognitions system, which is usually, within a week of joining. The attendance for the initial week, till they are registered in the face recognitions system is maintained manually for which records are available in WINM. He further stated that, this attendance for the initial week will be subsequently regularized at the end of first month in LMS by way of on-duty entry or as manual punch in data recorded in LMS. Further, temperature screening machine was also used as an additional check to ensure control.
- [REDACTED] and the trainees who reported to him were responsible for performing the attendance regularization for the trainees at the month end prior to payroll processing.
- Attendance regularizations (Other than 1st week for new joiners) are done based on manual slips submitted by the trainees which are approved by the production leader or value stream leader prior to payroll processing.



Discussion notes for process discussion with the custodians

Statements provided by the custodians



Statements made by [REDACTED]

- The monthly payroll input sheets are prepared by [REDACTED] based on data in LMS. The payroll input sheets are prepared in Excel and sent to [REDACTED], copying [REDACTED] and [REDACTED]. [REDACTED] stated that, for any differences between LMS and input, queries were raised by [REDACTED].
- [REDACTED] stated that it is unlikely to have a difference in attendance data between LMS data and payroll input file as payroll input file was prepared from LMS data. He stated that there could be minor differences between attendance as per face recognition data and LMS owing to instances where the employee forgets to register his face or due to some issue with the face recognition machine wherein the attendance is later regularized in LMS as “Manual Punch or Forgot to punch” based on approvals of value stream leader or production leader.
- [REDACTED] confirmed that there could not be any instances where attendance data as per LMS was completely zero for any trainee or employees. When he was shown the instances where the attendance as per LMS was zero, he replied that he was not aware of the reason for such inconsistencies and that this could be checked by validating the data provided by WINM against payroll data processed by the finance team.
- When [REDACTED] was asked about the difference in attendance data between LMS, payroll Input and Biometric data, he replied that, the difference could have occurred as a result of some error in updating the manual attendance data at the time of regularization or at the time of preparation of payroll input file.
- [REDACTED] was asked about the instances where there was a mismatch in the name of actual account holder and the employee's name, and he replied that all bank account related entries are made by the central team and that bank account details are communicated to the central team based on the bank proofs submitted by the employees. He stated that all bank account proofs are documented at WINM.
- [REDACTED] stated that all bank account changes were processed based on manual request letter submitted by the employees. These requests were shared with the Central HR team via email along with the bank account proofs. [REDACTED] and the trainees were responsible for sharing the bank account change requests with the Central HR team. [REDACTED] confirmed that he was copied in all mails sent to central HR team or finance for updating the bank accounts.
- [REDACTED] confirmed that all bank account change requests and related proofs were documented at WINM.

Recommended Way Forward

Recommended Way Forward

The organization may consider strengthening the control framework to mitigate the identified control gaps

**Strengthening
of Controls**



**Effective
Consequence
Management**

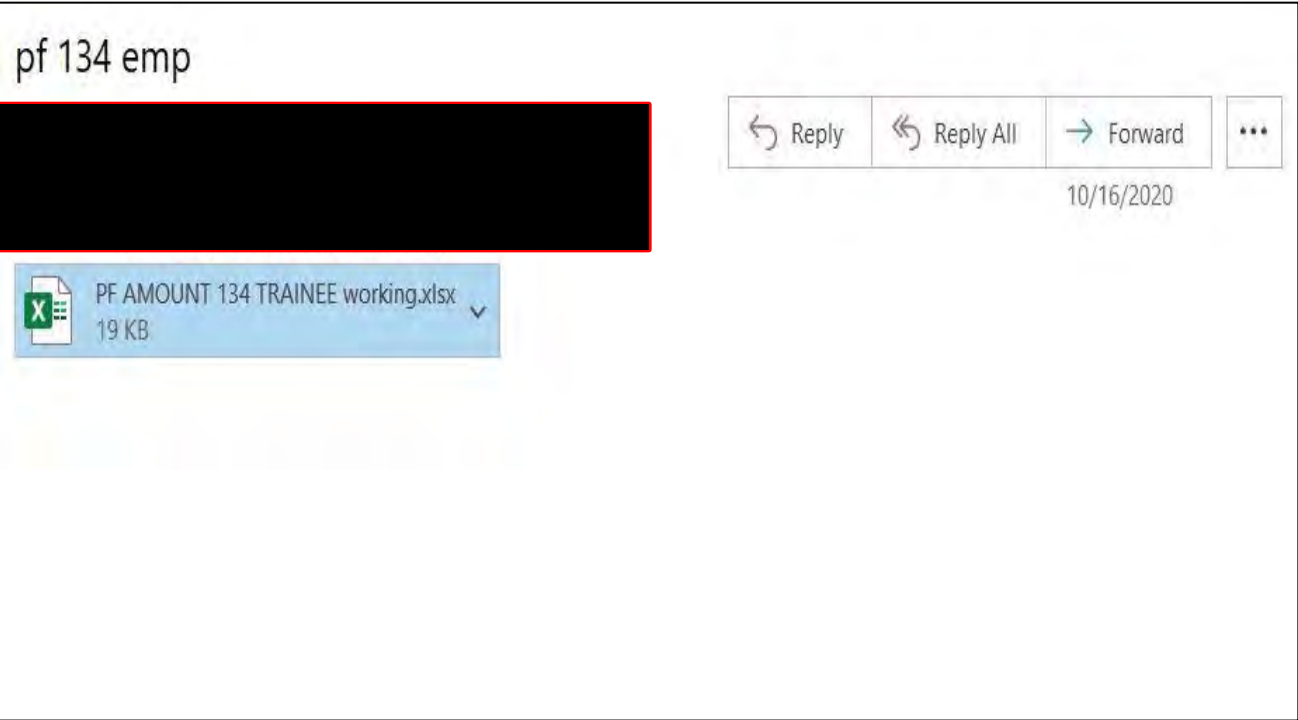


The organization may consider initiating consequence management against the perpetrators as per the policies and Code of Conduct.

Exhibits

Exhibit 1

Of the 134 PF settlement list shared by [REDACTED] to [REDACTED] through their personal email IDs (for which the finance department had raised the red flag) we noted that there were only 25 bank accounts used against these 134 PF settlement claims.



S.NO	EMP NO	NAME	AMOUNT	Bank Account No	IFSC Code
1			57,329		IDIB000D035
2			56,469		SYNB0006003
3			56,000		DBSS0IN0811
4			55,170		DBSS0IN0811
5			54,695		CIUB0000361
6			54,672		CNRB0003753
7			54,370		CNRB0000938
8			53,538		UTIB0000006
9			53,310		CNRB0003656
10			53,186		SBIN0000928
11			49,525		KKBK0000463
12			58,024		UTIB0002784
13			57,540		CIUB0000361
14			54,638		SBIN0016555
15			53,420		UTIB0000189
16			54,053		SYNB0006008
17			52,705		UTIB0002784
18			56,278		SYNB0006003
19			58,756		DBSS0IN0811
20			48,915		CIUB0000361
21			56,211		IDIB000D035
22			53,891		CNRB0003656
23			50,218		SBIN0001793
24			54,631		DBSS0IN0811
25			59,612		IDIB000D035
26			53,946		UTIB0002784
27			55,994		CIUB0000361
28			57,680		SBIN0016555
29			50,127		UTIB0000189
30			54,054		SYNB0006008
31			52,517		IDIB000D035
32			53,253		UTIB0002784
33			55,266		SYNB0006003

Exhibit 2

We noted a mail dated 16 October 2020 from [REDACTED] personal email ID [REDACTED] ID. The email contained a word file as an attachment which had a soft copy of the Form 74, which is the PF balance statement from SAP. Further, on review of the email chain, we noted that the email was originally sent by [REDACTED] to [REDACTED] which was then forwarded to [REDACTED] by [REDACTED].

Mail

Fwd:

20201013194603276 (1)-1.docx

18 KB

Reply

Reply All

Forward

Fri 10/16/2020 1:13 PM

----- Forwarded message -----

Date: Fri, 16 Oct 2020, 11:29 am

Subject:

Attached word file in mail

Brakes Division
PF Settlement for the period 2019 2020

Month	Employee	Employer	PR	Total
OPB	27,445.00	e,880.00	0.00	35,835.00
201904	1,058.00	828.00	0.00	1,382.00
201905	1,104.00	338.00	0.00	1,442.00
201906	7,268.00	388.00	0.00	1,656.00
201907	1,115.00	359.00	0.00	1,534.00
201908	1,050.00	321.00	0.00	1,371.00
201909	2,080.00	330.00	0.00	1,410.00
201910	2,150.00	352.00	0.00	1,502.00
201911	1,246.00	381.00	0.00	1,627.00
201912	1,350.00	413.00	0.00	1,763.00
202001	1,350.00	413.00	0.00	1,763.00
202002	216.00	66.00	0.00	282.00
Interest	2,091	639	0	2,730
Total	41,583.00	12,714.00	0.00	54,297.00

Approved By Trustees

DaCe 06.08.2020

Received sum of Rupees :- 54,297.00

(Fifty Four Thousand Two Hundred and Ninety Seven Only)

Being the full and final settlement of Provident Fund Account -

Exhibit 3(a)

- We noted an email dated 18 October 2020 from [REDACTED] to [REDACTED] containing a PDF named "sample". This pdf contained Form 74 of certain employees. Review of meta data highlighted that the PDF was prepared using "PDFium" (*Opensource PDF editing software*). Further, on review of the email chain, we noted that the email was originally sent by a third party [REDACTED] with "Subject: sample file" and the content of the email mentioned, "Enclosed here with a sample file for your reference".
- [REDACTED] was asked to explain the sample PF form shared by [REDACTED] with [REDACTED] vide his personal email id. [REDACTED] stated that [REDACTED] is [REDACTED]'s acquaintance who helps [REDACTED] in preparing fake PF withdrawal forms which are submitted to the finance department for processing.

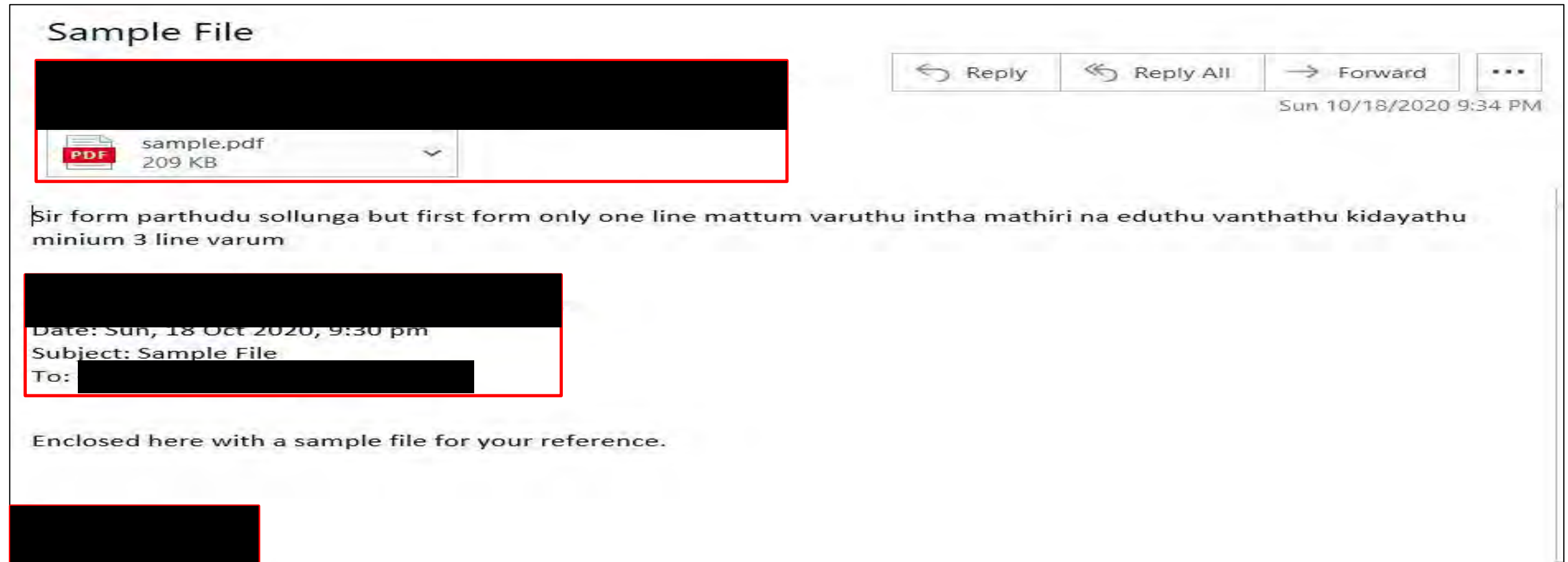


Exhibit 3(b)

Attached PDF file

Brakes Division
PF Settlement for the period : 2020-2021

Cost Center:120000
Location :Brakes Division

PF Ent. Date :01.02.2017
Apptmt. Date :01.02.2017

Month	Employee	Employer	VPF	Total
0/B	35883.00	13060.00	0.00	48943.00
Interest	1141	633	0	1774
Total	37024.00	13694.00	0.00	50719.00

Approved By Trustees

Received sum of Rupees : 50719
(Fifty Thousand Seven Hundred Nineteen Only_)_
_Being the full and final settlement of Provident Fund Account

Signature

Meta Data Analysis

Description

File: sample

Title:

Author:

Subject:

Keywords:

Created: 10/19/2020 2:50:09 AM

Modified:

Application: PDFium

Advanced

PDF Producer: PDFium

PDF Version: 1.7 (Acrobat 8.x)

Location:

File Size: 209.02 KB (214,041 Bytes)

Page Size: 8.28 x 11.70 in

Number of Pages: 5

Tagged PDF: No

Fast Web View: No

Exhibit 4(a)

- We noted 2 emails dated 24 October 2020, sent from [REDACTED]'s personal email ID to [REDACTED]'s email id. Both emails had PDF attachments which were bank statements in the name of "[REDACTED]". The document properties of the files indicated that the file was created using MS Word and open-source PDF convertors.
- The account number appearing in the bank statement was verified using BHIM UPI application/Internet banking portal and we identified that the account number belongs to [REDACTED].

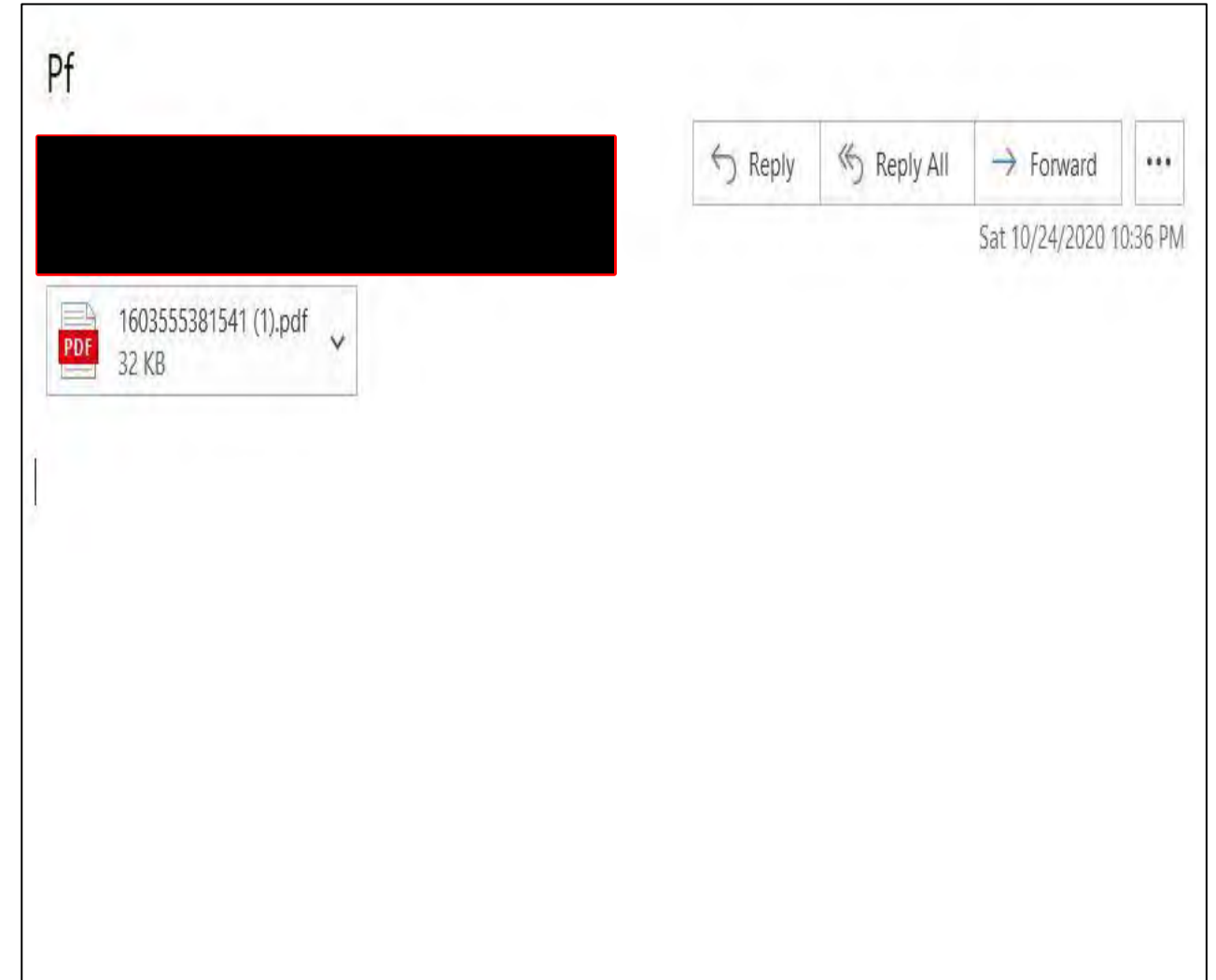


Exhibit 4(b)

File: 1603555381541-converted (2).pdf

Title:

Author:

Subject:

Keywords:

Created: 10/24/2020 10:20:45 PM

Modified: 10/24/2020 10:20:45 PM

Application: Microsoft® Word for Microsoft 365

Advanced

PDF Producer: Microsoft® Word for Microsoft 365

PDF Version: 1.7 (Acrobat 8.x)

Location:

File Size: 23.42 KB (23,979 Bytes)

Page Size: 8.26 x 11.70 in

Number of Pages: 2

Description

File: 1603555381541 (1)

Title:

Author: sys

Subject:

Keywords:

Created: 10/24/2020 10:31:44 PM

Modified: 10/24/2020 10:31:45 PM

Application: Microsoft® Word 2016

Advanced

PDF Producer: www.ilovepdf.com

PDF Version: 1.5 (Acrobat 6.x)

Location:

File Size: 31.76 KB (32,525 Bytes)

Page Size: 8.26 x 11.69 in

Number of Pages: 2

Tagged PDF: Yes

Fast Web View: No

Exhibit 4(c)



Account Name

Address

Date

Account Number

Account Description

Branch

Drawing Power

Interest Rate(% p.a.)

MOD Balance

CIF No.

IFS Code

(Indian Financial System)

MICR Code

(Magnetic Ink Character Recognition)

Nomination Registered : Yes

Balance as on 1 Oct 2020 : 5,000.62

Account Statement from 1 Oct 2020 to 1 Oct 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Oct 2020	1 Oct 2020			560.00		5,000.62
1 Oct 2020	1 Oct 2020			1,000.00		4,000.62
1 Oct 2020	1 Oct 2020				52,942.00	56,942.62
1 Oct 2020	1 Oct 2020			5,000.00		51,942.62
1 Oct 2020	1 Oct 2020			10,000.00		41,942.62
1 Oct 2020	1 Oct 2020				2,000.00	43,942.62
1 Oct 2020	1 Oct 2020			149.00		43,793.62
1 Oct 2020	1 Oct 2020			19,999.00		23,794.62



Account Name

Address

Date

Account Number

Account Description

Branch

Drawing Power

Interest Rate(% p.a.)

MOD Balance

CIF No.

IFS Code

(Indian Financial System)

MICR Code

(Magnetic Ink Character Recognition)

Nomination Registered : Yes

Balance as on 1 Oct 2020 : 5,000.62

Account Statement from 1 Oct 2020 to 1 Oct 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Oct 2020	1 Oct 2020			560.00		5,000.62
1 Oct 2020	1 Oct 2020			1,000.00		4,000.62
1 Oct 2020	1 Oct 2020				52,942.00	56,942.62
1 Oct 2020	1 Oct 2020			5,000.00		51,942.62
1 Oct 2020	1 Oct 2020			10,000.00		41,942.62
1 Oct 2020	1 Oct 2020				2,000.00	43,942.62
1 Oct 2020	1 Oct 2020			149.00		43,793.62
1 Oct 2020	1 Oct 2020			19,999.00		23,794.62

← Send Money

Sending money to

Amount

₹ 00.00

Min ₹ 1

Debit account

XXXXXXXXXXXXXXXX2341

Remarks

(Optional)

★ Add to favourites

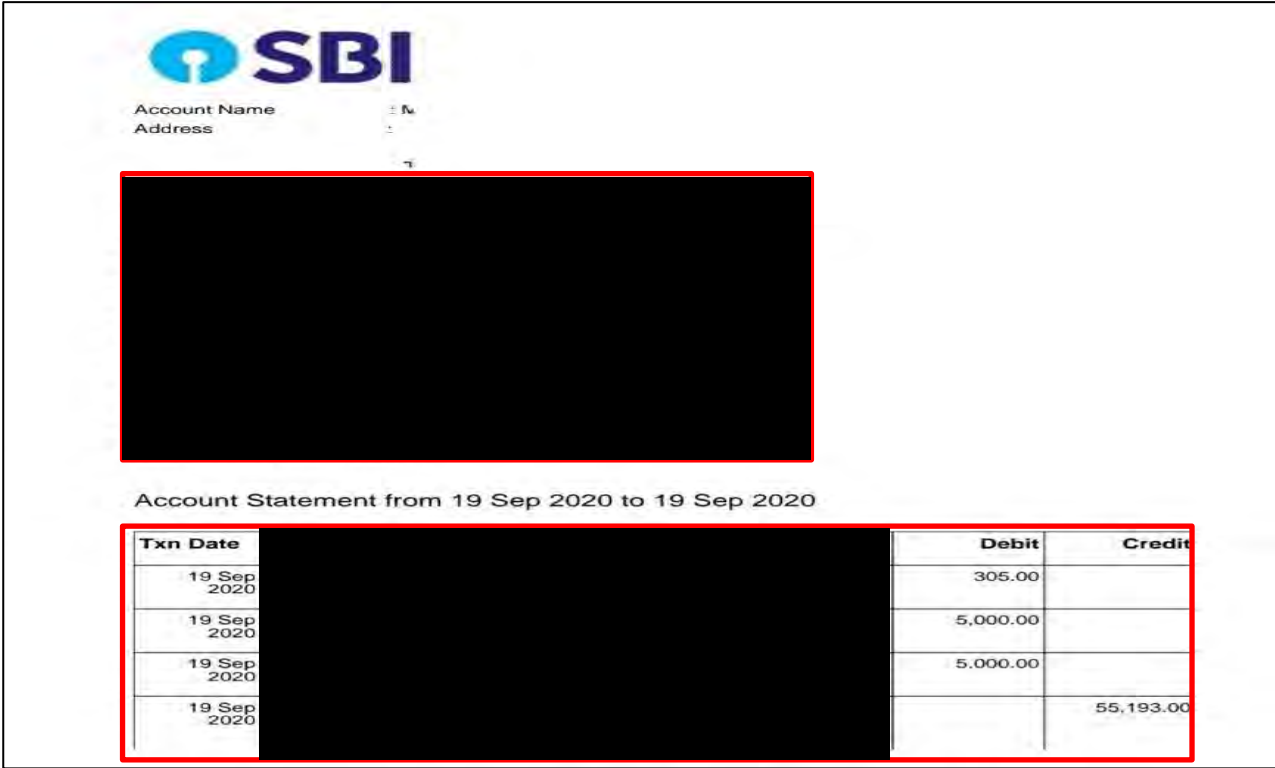
POWERED BY UPI

Back

Confirm

Exhibit 5

- We noted an email dated 24 October 2020 from ██████████ to Damodharan using their personal email id’s with ██████████ in “cc”. The email had the snippet of a bank statement wherein the account holder name and account number were seen redacted.
- We noted one transaction appearing in the snippet, wherein an amount of INR 55,193/- was seen credited to this account on 19 September 2020. Based on the NEFT reference number appearing against the transaction in the snippet, we mapped the transaction to the PF bank statement for WABCO and identified that the money was paid to bank account belonging to ██████████ (as identified using BHIM UPI app/internet banking portal). As per WABCO documents, the payment was made to ██████████, who is an employee at WABCO.

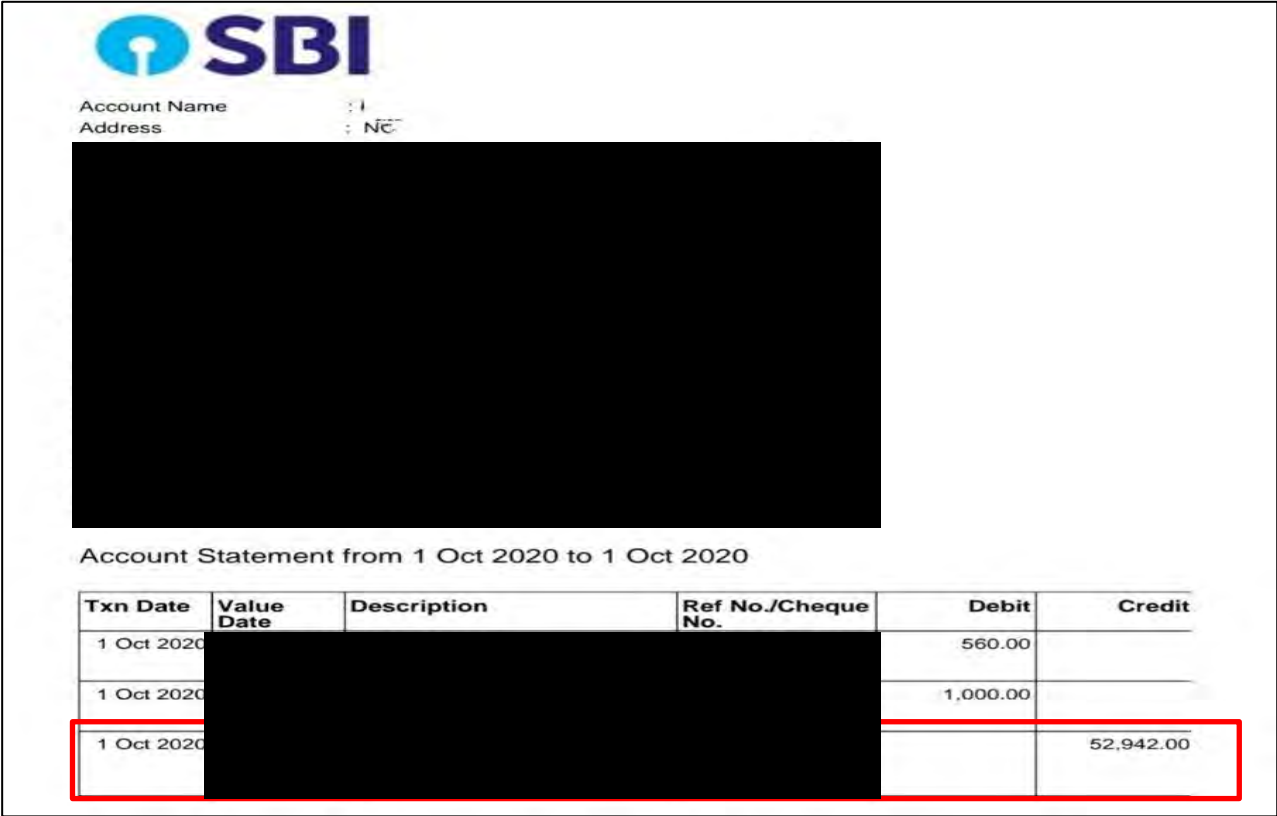


Entry in PF Bank Statement

Date	Particulars	Amount	Ref No	Beneficiary account number as per HDFC	Mode of Payment
19-Sep-20	NEFT Dr-SBIN0021654-██████████-CHENNAI RK SALAI-N263201249720488	55,193.00	N263201249720488	██████████	NEFT

Exhibit 6

- We noted one transaction appearing in the snippet, wherein an amount of INR 52,942/- was seen credited to this account on 01 October 2020. Based on the NEFT reference number appearing against the transaction in the snippet, we mapped the transaction to the PF bank statement for WABCO and identified that the money was paid to bank account belonging to [REDACTED] (as identified using BHIM UPI app/internet banking portal). As per WABCO documents, the payment was made to V Pandiyan, who is an employee at WABCO.



Entry in PF Bank Statement

Date	Particulars	Amount	Ref No	Beneficiary account number as per HDFC	Mode of Payment
1-Oct-20	NEFT Dr-SBIN0021654-[REDACTED]-CHENNAI RK SALAI-N275201260946793	52,942.00	N275201260946793	[REDACTED]	NEFT

Exhibit 7(a)

- We noted an Email dated 05 September 2020 from [REDACTED] (site HR – Uttarakhand) to [REDACTED] sharing the PF withdrawal forms for 3 employee namely [REDACTED] (Emp Code – [REDACTED]), [REDACTED] (Emp Code – [REDACTED]) and [REDACTED] (Emp Code – [REDACTED]). However, the PF forms received by the finance team for processing the PF settlements for the said 3 employees appeared to be modified withdrawal forms with a different bank account number and signature appearing in the modified forms. Further, the copy of cancelled cheque received by the finance team as a supporting document for the bank account number appeared to be of a of a different bank and had a different account number as against the bank and account number appearing in the cancelled cheques shared by the site HR.

PF WITHDRAWAL SEPT'20

RC

To [REDACTED]

Reply

Reply All

Forward

...

Sat 9/5/2020 12:18 PM

PDF

[REDACTED]

695 KB

PDF

[REDACTED]

700 KB

PDF

[REDACTED]

808 KB

Dear [REDACTED]

Please find the below attached PF withdrawal forms

- [REDACTED]
- [REDACTED]
- [REDACTED]

Best Regards

[REDACTED]

Site HR Leader

Privileged & Confidential
© 2021 Deloitte Touche Tohmatsu India LLP

Final report – WABCO 53

Exhibit 7(b)

Comparative assessment of PF withdrawal form of [redacted] (212748) shared by the site HR (as retrieved from the email) , with the forms received by the Finance Team. The form received by the finance team had a signature which was different from the signature appearing in the form shared by the site HR. Further, revenue stamp was also missing in the form shared with the finance team.

Original PF withdrawal form (as shared by site HR) (1/2)

WABCO
Vehicle Control Systems

WABCO INDIA LIMITED

NAME: [redacted]
EX. EMP. No. [redacted]
Address [redacted]
Ph. No. [redacted]

To
THE TRUSTEES
WABCO INDIA LIMITED
EMPLOYEES PROVIDENT FUND
AMBATTUR INDL. ESTATE,
CHENNAI - 58.

Dear Sir,

REG. : SETTLEMENT OF PROVIDENT FUND A/C

I was in the service of M/s. WABCO INDIA LIMITED Ambattur Industrial Estate, from 20.11.2018 to 30.06.2020. I give below the Non-employment certificate required.

I declare that I have not employed in any factory / establishment to which the act applies for a continuous period of not less than two months immediately preceding the date my application for final withdraw of my "Provident Fund Money"

I request you to kindly settle my account at an early date by Cheque.

Thanking you,
Yours faithfully,
[redacted]

No dues to the Company
His account may be settled / not settled.

PAYROLL SECTION
ADVANCE RECEIPT

Received with thanks from WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST a sum of Rs. (Rupees [redacted] only) being the full settlement towards accumulations standing to my credit including the employer's contribution and interest thereon.

Employee Name [redacted]
Employee No. [redacted]

Scanned with CamScanner

False PF withdrawal form received by the finance team (1/2)

WABCO

WABCO INDIA LIMITED

NAME [redacted]
Ex. Emp. No. [redacted]
Address [redacted]
Phone No. [redacted]

To
THE TRUSTEES
WABCO INDIA LIMITED
EMPLOYEES PROVIDENT FUND
AMBATTUR INDL. ESTATE
CHENNAI - 600 058

Dear Sir,

REG. : SETTLEMENT OF PROVIDENT FUND A/C

I was in the service of M/s. WABCO INDIA LIMITED Ambattur Industrial Estate, from 04.12.2017 to 06/03/2020. I give below the Non-employment certificate required.

I declare that I have not employed in any factory / establishment to which the act applies for a continuous period of not less than two months immediately preceding the date my application for final withdraw of my "Provident Fund Money".

I request you to kindly settle my account at an early date by cheque.

Thanking you,
Yours faithfully,
[redacted]

No dues to the company
His account may be settled / not settled.

PAYROLL SECTION
ADVANCE RECEIPT

Received with thanks from WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST a sum of Rs. (Rupees [redacted] only) being the full settlement towards accumulations standing to my credit including the employer's contribution and interest thereon.

Employee Name [redacted]
Employee No. [redacted]

Exhibit 7(c)

Original PF withdrawal form (as shared by site HR) (2/2)

WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND
Annexure to EPF SETTLEMENT Form

EMPLOYEE self-declaration for EPF settlement

I, [REDACTED] s/o [REDACTED]
request you to deposit the settlement of my Provident fund Account proceeds in my following Saving Bank account.

Saving Bank Account No.	[REDACTED]
Name of the Bank	[REDACTED]
Branch	[REDACTED]
IFSC code	[REDACTED]
Branch Address	[REDACTED]

Further I request you to kindly deduct the following outstanding amount payable to the company by me from my Employee Provident Fund proceeds

Refundable **Loan** received / outstanding: Rs. [REDACTED]

Salary **Advance** received / outstanding: Rs. [REDACTED]

I certified that the above particulars are true to the best of my knowledge.

[REDACTED]

Trust use only
Employee Service status: People soft SAP

Date of Joining: 20.11.2018

Last date of service: 30.06.2020

Amount Recoverable: [REDACTED]

Approval for release the EPF proceeds: [REDACTED]

Prepared by: HR Finance Authorized by: [REDACTED]

NOTE: Attach the copy of the cancelled cheque / Bank pass book copy.

False PF withdrawal form received by the finance team (2/2)

WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND
Annexure to EPF SETTLEMENT Form

EMPLOYEE self declaration for EPF settlement

I, [REDACTED] S/o. [REDACTED]
request you to deposit the settlement of my Provident fund Account proceeds in my following Saving Bank account.

Saving Bank Account No.	[REDACTED]
Name of the Bank	[REDACTED]
Branch	[REDACTED]
IFSC code	[REDACTED]
Branch Address	[REDACTED]

Further I request you to kindly deduct the following outstanding amount payable to the company by me from my Employee Provident Fund proceeds.

Refundable **Loan** received / outstanding: Rs. [REDACTED]

Salary **Advance** received / outstanding: Rs. [REDACTED]

I certified that the above particulars are true to the best of my knowledge.

[REDACTED]

Trust use only
Employee Service status: People soft SAP

Date of Joining: [REDACTED]

Last date of service: [REDACTED]

Amount Recoverable: [REDACTED]

Approval for release the EPF proceeds: [REDACTED]

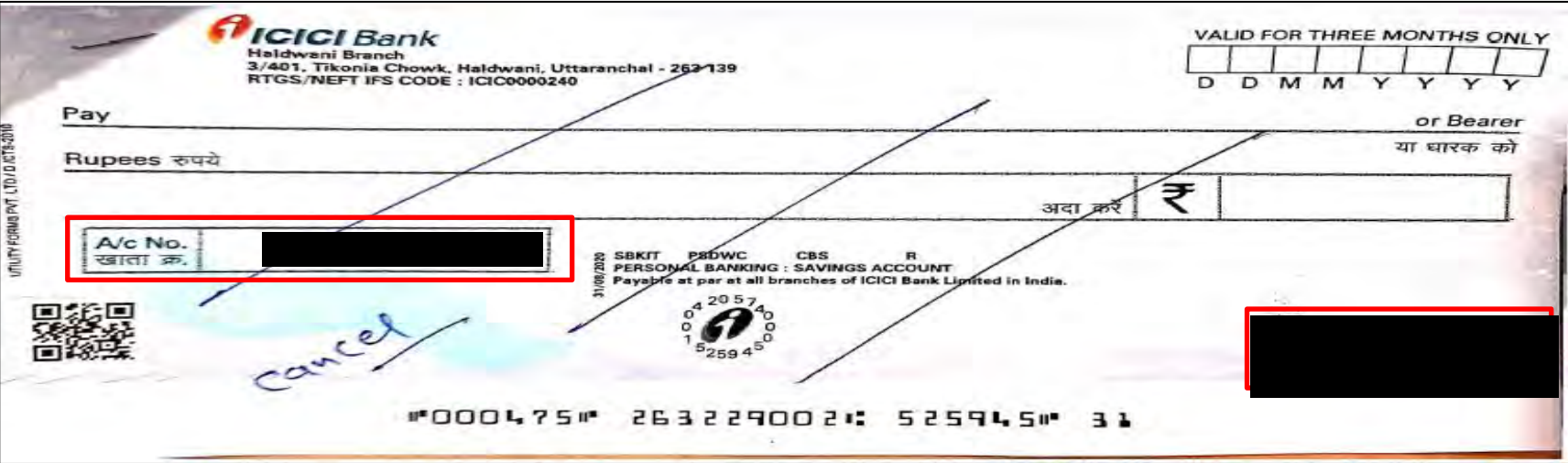
Prepared by: HR Finance Authorized by: [REDACTED]

NOTE : Attach the copy of the cancelled cheque / Bank pass book copy.

Exhibit 7(d)

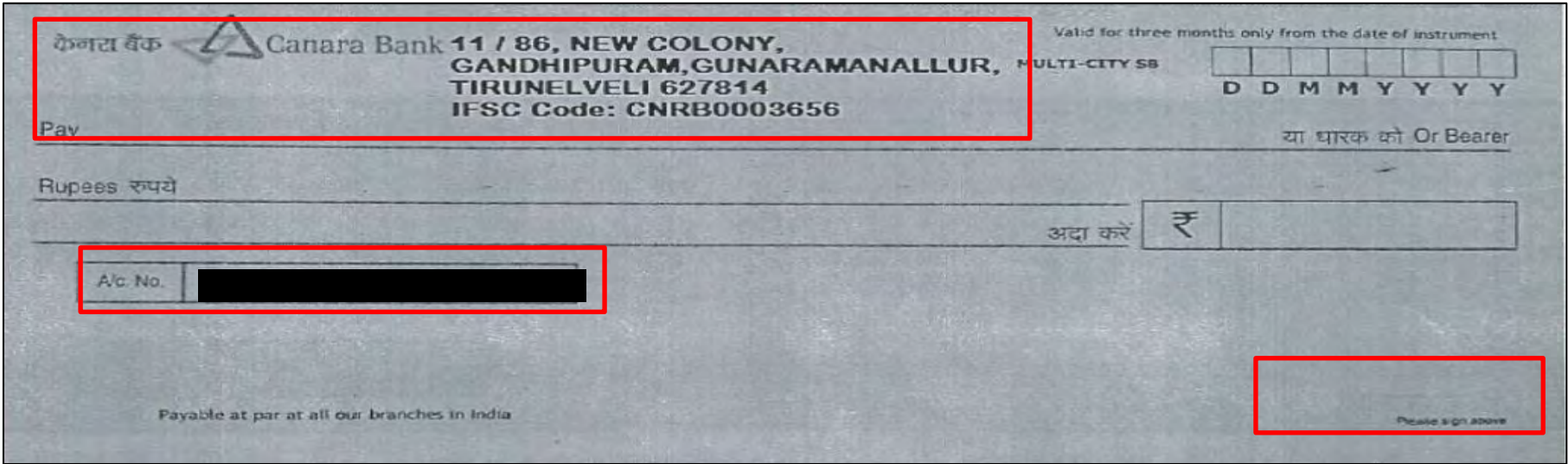
The cancelled cheque shared by the site HR for [REDACTED] issued by ICICI Bank for account number [REDACTED]. However, the cheque received by the finance team for [REDACTED] was issued by Canara Bank for account number [REDACTED]

As per the email – Original cheque



This is a cancelled cheque from ICICI Bank, Haldwani Branch. The cheque is dated 31/08/2020 and is payable to the order of the bearer. The account number is [REDACTED]. The cheque is marked 'cancel' in blue ink. The MICR line at the bottom reads: *000475* 263229002 525945 31. The bank's details are: ICICI Bank, Haldwani Branch, 3/401, Tikonia Chowk, Haldwani, Uttaranchal - 262139, RTGS/NEFT IFS CODE : ICIC000240. The cheque is valid for three months only.

False supporting document received by the finance team



This is a false supporting document from Canara Bank, Gandhipuram, Gunaramanallur, Tirunelveli. The document is dated 31/08/2020 and is payable to the order of the bearer. The account number is [REDACTED]. The document is marked 'cancel' in blue ink. The bank's details are: Canara Bank, 11 / 86, NEW COLONY, GANDHIPURAM, GUNARAMANALLUR, TIRUNELVELI 627814, IFSC Code: CNRB0003656. The document is valid for three months only. The MICR line at the bottom reads: *000475* 263229002 525945 31. The document is marked 'cancel' in blue ink.

Exhibit 8

Noted email exchanges between [REDACTED] and [REDACTED] from [REDACTED]'s personal mail id, dated 19 September 2020 and 30 September 2020 wherein, he shared the details of NEFT disbursement for the 134 PF settlements which were processed in the month of September and October 2020. On analysis of the details in the attached excel file, we noted that a single bank account was tagged against more than one employee in multiple instances.

pf 28 emp

SS [REDACTED]

To [REDACTED]

NEFT BULK NEW FORMAT-28 EMP (19.09.2020).xls
31 KB

Reply

Reply All

Forward

...

Sat 9/19/2020 3:07 PM

PF SETTLEMENT 28 EMP & 27 EMP (01.10.2020)

SS [REDACTED]

To [REDACTED]

NEFT BULK NEW FORMAT-27 EMP (01.10.2020).xls
31 KB

NEFT BULK NEW FORMAT-28 EMP (01.10.2020).xls
31 KB

Reply

Reply All

Forward

...

Wed 9/30/2020 11:56 AM

Excerpts from the attached Excel File

Remitter Account No	Remitter Name	IFSC Code	Amount	Bank Account Number	Beneficiary Name
[REDACTED]	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0000938	57,459	[REDACTED]	[REDACTED]
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0000938	50,415		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0000938	54,856		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0000928	58,035		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0000928	55,382		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0000928	52,983		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	KVBL0001273	49,130		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	KVBL0001273	54,106		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	47,399		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	53,892		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	55,066		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	55,397		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	58,910		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	56,653		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003656	50,049		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003753	51,418		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CNRB0003753	51,820		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0016555	56,382		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0016555	50,523		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0016555	57,680		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0001793	48,319		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0001793	59,210		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	SBIN0001793	50,287		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CIUB0000361	54,814		
	WABCO INDIA LIMITED EMPLOYEES PROVIDENT FUND	CIUB0000361	51,956		

Exhibit 9

- We noted an email from WINC time office to [REDACTED] dated 07 September 2020, which had an excel workbook as an attachment. This excel workbook contained certain employee codes with their details along with remarks like “TY”, D, K. This was confirmed by the custodians to be the list of ghost employees shared among the custodians wherein TY, D, K refers to [REDACTED].

Mail



Excerpts from the attached Excel File

	JOINING DATE	PLANT	GRADE	DEPARTMENT	Remarks
	02.07.2020	WINC	GA	ACTUATOR	TY
	07.07.2020	WINC	GA	ACTUATOR	D
	01.07.2020	WINC	GA	COMPRESSOR	TY
	01.03.2019	WINC	D1	COMPRESSOR	D
	19.12.2019	WINC	D1	ACTUATOR	K
	01.07.2019	WINC	D1	VALVE 1	K
	01.07.2019	WINC	D1	COMPRESSOR	K
	01.11.2017	WINC	D1	VALVE 2	K
	13.02.2020	WINC	GA	VALVE 2	TY
	19.12.2019	WINC	D1	ACTUATOR	D
	02.07.2020	WINC	GA	ACTUATOR	TY
	14.10.2017	WINC	D1	ACTUATOR	TY
	14.02.2020	WINC	GA	COMPRESSOR	D
	17.02.2020	WINC	GA	ACTUATOR	TY
	13.10.2017	WINC	D1	COMPRESSOR	K
	16.12.2019	WINC	GA	ACTUATOR	K
	03.07.2020	WINC	GA	VALVE 1	K
	01.07.2019	WINC	D1	ACTUATOR	TY
	14.02.2020	WINC	GA	ACTUATOR	TY
	15.02.2020	WINC	GA	DLC	K
	16.12.2019	WINC	GA	COMPRESSOR	TY
	16.12.2019	WINC	D1	VALVE 1	TY
	15.02.2020	WINC	GA	COMPRESSOR	D
	10.10.2017	WINC	D1	VALVE 1	D
	07.07.2020	WINC	GA	ACTUATOR	TY
	01.03.2019	WINC	D1	COMPRESSOR	D
	01.11.2017	WINC	D1	VALVE 1	D
	15.02.2020	WINC	GA	VALVE 1	D
	01.11.2017	WINC	D1	ACTUATOR	TY
	03.07.2020	WINC	GA	COMPRESSOR	TY
	02.07.2020	WINC	GA	ACTUATOR	TY

Exhibit 10

We noted an email dated 15 September 2020, from WINC time office to [REDACTED] which had an excel workbook as an attachment. This excel workbook contained certain employee codes with their details along with remarks like "TY", D, K. This was confirmed by the custodians to be the list of ghost employees shared among the custodians wherein TY, D, K refers to [REDACTED]

B2

 [REDACTED]

[Reply](#) [Reply All](#) [Forward](#) [...](#)

Tue 9/15/2020 1:45 PM

Staff Id	123	Name	JOINING DATE	PLANT	GRADE	DEPARTMENT	Remarks
[REDACTED]	[REDACTED]	[REDACTED]	10.10.2017	WINC	D1	VALVE 1	D
			01.11.2017	WINC	D1	VALVE 1	D
			19.12.2019	WINC	D1	ACTUATOR	D
			01.03.2019	WINC	D1	COMPRESSOR	D
			01.03.2019	WINC	D1	COMPRESSOR	D
			01.03.2019	WINC	D1	COMPRESSOR	D
			16.12.2019	WINC	D1	VALVE 2	D
			14.02.2020	WINC	GA	COMPRESSOR	D
			15.02.2020	WINC	GA	DLC	D
			15.02.2020	WINC	GA	VALVE 1	D
			15.02.2020	WINC	GA	COMPRESSOR	D
			07.07.2020	WINC	GA	ACTUATOR	D
			07.07.2020	WINC	GA	ACTUATOR	D
			14.10.2017	WINC	D1	ACTUATOR	TY
			01.11.2017	WINC	D1	ACTUATOR	TY
			01.07.2019	WINC	D1	ACTUATOR	TY
			16.12.2019	WINC	D1	VALVE 1	TY
			16.12.2019	WINC	GA	COMPRESSOR	TY
			13.02.2020	WINC	GA	VALVE 2	TY
			14.02.2020	WINC	GA	ACTUATOR	TY

Exhibit 11

We noted an email dated 06 October 2020, from WINC Time Office to [REDACTED] containing an excel workbook which had a list of employee codes with their DOJ, DOL and bank account details. Of the list, bank accounts tagged against four employee codes ([REDACTED], [REDACTED], [REDACTED], [REDACTED]) were identified to be bank accounts belonging to the allies of the custodians. (based on verification done through BHIM UPI application/Internet banking portal) (Refer Annexure 3)

Mail



Excerpts from the attached Excel File

[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	12.09.2020	31.12.9999	HDFCBANK	[REDACTED]	T	HDFC0000024
[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000024
[REDACTED]	9	12.09.2020	31.12.9999	AXIS BANK	[REDACTED]	T	UTIB0004171
[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000024
[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	12.09.2020	31.12.9999	CANARA BANK	[REDACTED]	T	CNRB0003042
[REDACTED]	9	12.09.2020	31.12.9999	STATE BANK OF INDIA	[REDACTED]	T	SBIN0013065
[REDACTED]	9	12.09.2020	31.12.9999	CANARA BANK	[REDACTED]	T	CNRB0001302
[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000024
[REDACTED]	9	12.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0001876
[REDACTED]	9	12.09.2020	31.12.9999	IDFC BANK	[REDACTED]	T	IDFB0080108
[REDACTED]	9	14.09.2020	31.12.9999	STATE BANK OF INDIA	[REDACTED]	T	SBIN0005090
[REDACTED]	9	14.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	14.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	14.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	14.09.2020	31.12.9999	STATE BANK OF INDIA	[REDACTED]	T	SBIN0010664
[REDACTED]	9	15.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000493
[REDACTED]	9	15.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	15.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141
[REDACTED]	9	15.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000493
[REDACTED]	9	15.09.2020	31.12.9999	INDIAN OVERSEAS BANK	[REDACTED]	T	IOBA0001253
[REDACTED]	9	15.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0002064
[REDACTED]	9	15.09.2020	31.12.9999	HDFC BANK	[REDACTED]	T	HDFC0000141

Exhibit 12

We noted another email exchange between WINC Time Office and [REDACTED] with subject “Acc change” which had an excel sheet as an attachment. This excel sheet had a list of employee codes and bank accounts mapped to the employee codes. We verified the actual beneficiaries for these bank accounts (using BHIM UPI application/internet banking portal) to the extent possible and noted that the names of the actual beneficiaries were different from the employee names appearing against these employee codes in SAP Master. ((Refer Annexure 3 to 3.3)

Mail

Acc change

CW

[REDACTED]

You replied to this message on 11/4/2020 8:52 PM.

Reply

Reply All

Forward

...

Wed 11/4/2020 7:54 PM

New list1.xlsx

11 KB

Excerpts from the attached Excel File

Id	Bank	Account No	IFSC
[REDACTED]	SBI	[REDACTED]	SBIN0010664
[REDACTED]	SBI	[REDACTED]	SBIN0010664
[REDACTED]	HDFC	[REDACTED]	HDFC0000111
[REDACTED]	HDFC	[REDACTED]	HDFC00001865
[REDACTED]	Axis	[REDACTED]	UTIB0000483
[REDACTED]	HDFC	[REDACTED]	HDFC0000500
[REDACTED]	HDFC	[REDACTED]	HDFC0000795
[REDACTED]	HDFC	[REDACTED]	HDFC0004221
[REDACTED]	Indian bank	[REDACTED]	IDIB000V023
[REDACTED]	Indian bank	[REDACTED]	IDIB000V023
[REDACTED]	IOB	[REDACTED]	IOBA00002811
[REDACTED]	IOB	[REDACTED]	IOBA0000546
[REDACTED]	Indian bank	[REDACTED]	IDIB000V023
[REDACTED]	SBI	[REDACTED]	SBIN0013065

Exhibit 13(a)

We noted an email dated 17 February 2020 wherein, [REDACTED] from time office had sent a list of employees to [REDACTED] of [REDACTED], who was the vendor for biometric systems installed in WABCO. In the email, [REDACTED] had asked the vendor to update the attendance records for a list of employees (*attached along with the email*), who were later acknowledged as ghost employees by the custodians during the interviews.

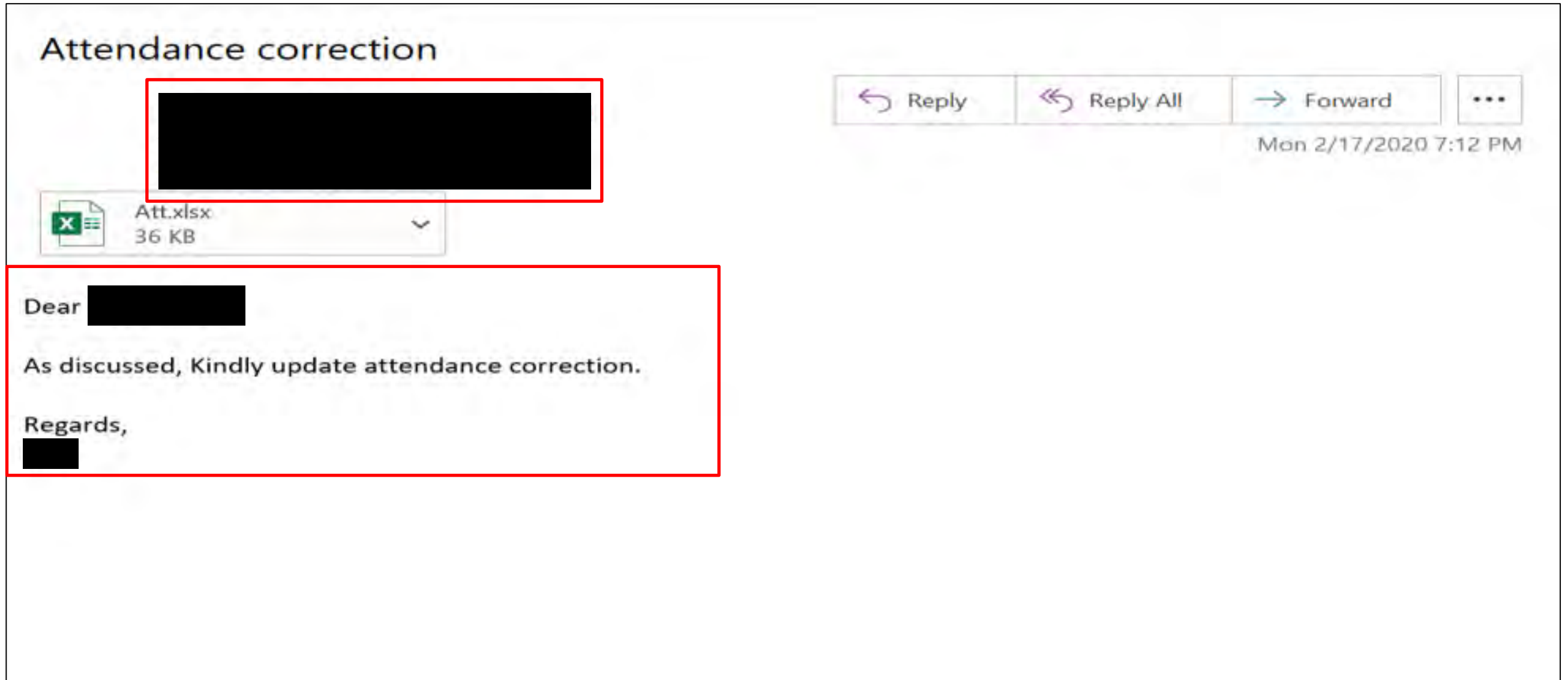


Exhibit 13(b)

Excerpts from the attached Excel File

FileHomeInsertDrawPage LayoutFormulasDataReviewViewHelpFuzzy LookupSearch

PROTECTED VIEWBe careful—email attachments can contain viruses. Unless you need to edit, it's safer to stay in Protected View.Enable Editing

A18

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Staff Id	Name	JOINING DATE	PLANT	GRADE	DEPARTMENT	01 Sep	02 Sep	03 Sep	04 Sep	05 Sep	06 Sep	07 Sep	08 Sep	09 Sep	10 Sep	11 Sep	12 Sep	13 Sep	14 Sep	15 Sep	16 Sep	17 Sep	18 Sep	19 Sep
2			01.07.2019	WINC	GA	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
3			01.07.2019	WINC	GA	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
4			01.07.2019	WINC	GA	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
5			05.11.2016	WINC	D3	VALVE 1	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
6			05.11.2016	WINC	D3	COMPRESSOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
7			05.11.2016	WINC	D3	VALVE 2	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
8			09.02.2017	WINC	D3	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
9			04.07.2017	WINC	D3	VALVE 2	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
10			07.07.2017	WINC	D3	COMPRESSOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
11			07.07.2017	WINC	D3	COMPRESSOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
12			07.07.2017	WINC	D3	COMPRESSOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
13			10.07.2017	WINC	D3	VALVE 1	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
14			10.10.2017	WINC	D2	VALVE 1	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
15			10.10.2017	WINC	D2	VALVE 1	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	CO	D	WO	N	N	N	N
16			13.10.2017	WINC	D2	COMPRESSOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	CO	D	WO	N	N	N	N
17			13.10.2017	WINC	D2	VALVE 1	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	CO	D	WO	N	N	N	N
18			14.10.2017	WINC	D2	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
19			01.11.2017	WINC	D2	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
20			01.11.2017	WINC	D2	VALVE 2	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	CO	D	WO	N	N	N	N
21			01.11.2017	WINC	D2	VALVE 1	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
22			19.02.2019	WINC	D1	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	CO	D	WO	N	N	N	N
23			19.02.2019	WINC	D1	ACTUATOR	WO	NH	N	N	N	AB	WO	WO	D	D	D	D	AB	WO	WO	N	N	N	N
24			01.03.2019	WINC	D1	COMPRESSOR	WO	NH	D	D	D	AB	WO	WO	N	N	N	N	AB	WO	WO	D	D	D	D

SepOctNovDecJan

Ready

Limitations and Notice to reader

Limitations and Notice to reader

- In accordance with the terms of our Engagement Letter dated 24 February 2021 as effective date (“Engagement Letter”), Deloitte Touche Tohmatsu India LLP (“Deloitte” or “we” or “our”) is submitting this final report in relation to it’s engagement by Nishith Desai Associates (“the Client”) who assist WABCO India Limited (“WABCO”) in their investigation to investigate into certain identified instances of potential irregularities relating to employee on-boarding, payroll processing and PF processes.
- This final report has been prepared by Deloitte and is solely for the purpose of providing selected information on a confidential basis to the Client. While personnel or officials of the Client may have access to this final report, any such access shall only be in their capacity as officials or personnel of the Client and not in their personal capacity. Accordingly, such personnel or officials of the Client shall not access or use any part of the final report for any purpose other than the Client’s own business purposes as expressly stated in the Engagement Letter. Deloitte owes no duty of care to any such officials or personnel in their personal capacity. This final report is limited to the scope set out in our Engagement Letter dated 24 February 2021.
- Work done by Deloitte, was as considered necessary at the given point in time. We have relied both on oral and documentary information provided to us by the representatives of WABCO. This final report has been compiled based on work carried out from 24 February 2021 to 20 September 2021 and accordingly our findings and observations may change based on additional information and clarifications provided subsequently to us.
- We have placed reliance on the accuracy and completeness of the information provided by the representatives of WABCO and assumed that the verbal explanations provided were accurate and honest representations of current business operations, risks, controls environment and issues. For these reasons, this final report should be used for guidance purposes only. It should not form the sole basis for any decision as to a potential course of action without independent confirmation of its findings.
- We have not performed an audit or a review engagement in respect of the financial statements and Books of Account and, accordingly, we express no assurance thereon. Our work procedures were specific to the engagement. Our work procedures were not designed to identify all circumstances of fraud or other irregularity, if any, that may exist.
- We make no representation regarding the sufficiency of the procedures performed, for the purpose for which this final report was requested, or any other purpose.
- In the event the Client wishes to disclose the Deliverable(s) to parties other than those mentioned in Clause 3.4 under General Business Terms of the Engagement Letter, DTTILLP may agree to the disclosure of such Deliverable(s) provided that such parties first execute a no duty basis of access agreement the “No Duty Access Agreement” or the “Hold Harmless Letter with DTTILLP in a form acceptable to DTTILLP By such agreement, such parties will agree that they will place no reliance on our Deliverable(s) and have no recourse to DTTILLP.
- This final report must be read in its entirety. We are not responsible if any portion of this report is selectively quoted or otherwise used in isolation or any summary or paraphrasing of the report is prepared by others.
- This final report is based on information made available to us by WABCO up to 20 September 2021. In case, we come across information which may have a bearing on the findings and observations made in this final report after the submission of this update, we reserve the right to update this document. In circumstances, where additional information becomes available with respect to the engagement, we would be glad to carry out additional procedures as may be separately agreed with the Client.
- We do not express any opinion or offer any form of assurance regarding the completeness of the information provided. Some of the findings presented in this final report are based on the results of our inquiry with employees/ representatives of the project, however, we have not independently verified such statements.
- Our views are not binding on any person, entity, authority or Court, and hence, no assurance is given that a position contrary to that expressed herein will not be asserted by any person, entity, authority and/or sustained by an appellate authority or a court of law.
- We have conducted a focused investigation limited to the identified custodians and their scope of duties and the observations are purely based on review of data, documents and electronic data made available to us, and the statements given by the custodians during the interviews conducted by us.

Limitations and Notice to reader

- We have not carried out a review / interview or any procedures on third parties who were named as external perpetrators involved, by the custodians during our interviews conducted. For Instance [REDACTED] (Medical Insurance agent who helped [REDACTED] in the creation of PF forms and supporting documents).
 - Verification of actual account holder was performed for selected transactions which were identified as red flags to the extent possible.
 - Transactions where mode of payment is “Cheque” and “FT” has not been validated as supporting documents were not available for verification. The total value of such cheque transaction amounts to INR 2715 lakhs (~EUR 3.2 mn/ USD 3.7 mn) and FT amounts to INR 123 lakhs (~EUR 0.14 mn/USD 0.17 mn). However, management has provided us with the breakup of the cheque payments amounting to INR 2005 lakhs. As per the explanation received from the management, of the total INR 2005 lakhs:
 - i. INR 1521 lakhs(~EUR 1.78 mn/USD 2.07 mn) appears to be superannuation payments made to B1 and SR employees (*Out of superannuation payments amounting to INR 1521 lakhs(~EUR 1.78 mn/USD 2.07 mn), for 51 transactions amounting to INR 992 lakhs (~EUR 1.16 mn/ USD 1.36mn), settlement entry has not been passed, and hence, SAP still shows PF balances against these employees).*
 - ii. INR 423 lakhs (~EUR 0.49 mn/USD 0.58 mn) appears to be non recoverable loans and INR 61 lakhs (~EUR 0.07 mn/USD 0.08 mn) appears to be recoverable loans paid to employees out of their respective PF balances.
- For the balance INR 710 lakhs (~EUR 0.83mn/ USD 0.97mn), the management has made efforts to match the names wherein it appears that the names for 537 employees out of total 597 matches with the employee master. However, we have not received the details for these transactions. Detailed management response is captured in **Annexure 6**.
- For the above payments, the management have confirmed that they have verified supporting documents for payments amounting to INR 941 lakhs and the remaining payments are in the process of being verified.
- We were unable to verify 976 NEFT transactions amounting to INR 328 lakhs (~EUR 0.38 mn/ USD 0.45 mn) as beneficiary details were not available.
 - We have relied on PF transactions appearing in the bank statements for analysis of PF payouts and computation of the loss/potential loss, as the settlement register, maintained in SAP appeared to be incomplete. The total PF payout for the period April 2013 – December 2020 as per bank statements was INR 7990 lakhs (~EUR 9.3 mn/USD 11 mn) whereas the PF payout for the same period as per settlement register was only INR 4529 lakhs (~EUR 5.3 mn/ USD 6.2 mn).
 - PF settlement forms requested on sample basis were not available for verification. Further, physical attendance records maintained at the factory floors were also not available for verification.
 - We had also requested for the personal bank statements of the custodians for review, as agreed with the custodians during the interviews. However, we did not receive all the requested personal bank statements. Hence, our analysis of personal bank statements of custodians has been limited to the statements made available for verification.
 - For the purpose of DA, April to June 2020 attendance has not been considered as during this period, the attendance was captured manually due to COVID-19 scenario . Further, employees who joined and left during April to June 2020 were also excluded from the analysis for the same reason.
 - Employee whose DOJ is prior to 2016 has not been considered for DA & quantification. While we have requested for proof of existence for the live cases, we have not been provided the same. However, for the purpose of quantification live employees has been excluded which amounts to INR 20 lakhs. (Live cases refers to employees who were active in the company as on 31 December 2020). The Management has confirmed that they have completed KYC validation for 417 out of the 457 live cases and have not noted any exception and the remaining records are in the process of validation.
 - For WINM unit,
 - i. The digital forensic procedures performed were limited to the laptops and email data pertaining to two out of five custodians as other employees were not active. Further, email data backups were available only for active employees.
 - ii. Manual data for attendance verification were not available for the period prior to August 2020 which constituted almost 95% of the employees who had differences in attendance as per LMS, Biometric punches and payroll input file.



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Deloitte Touche Tohmatsu India Private Limited (U74140MH199 5PTC093339), a private company limited by shares, was converted into Deloitte Touche Tohmatsu India LLP, a limited liability partnership (LLP Identification No. AAE-8458), with effect from October 1, 2015.

39,297,268

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX- CHENNAI RK SALAI-N209201196796325	13,412.00	N209201196796325	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
30-Jul-19	NEFT Dr-IDIB000K005-XXXXXXX-CHENNAI RK SALAI-N211190887379253	16,990.00	N211190887379253	XXXXXXXXXX	XXXXXXXXXX	IDIB000K005	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0001223-XXXXXXX-CHENNAI RK SALAI-N209201196787897	16,994.00	N209201196787897	XXXXXXXXXX	XXXXXXXXXX	IOBA0001223	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N043201063264421	21,663.00	N043201063264421	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000946-XXXXXXX-CHENNAI RK SALAI-N209201196787901	26,197.00	N209201196787901	XXXXXXXXXX	XXXXXXXXXX	IOBA0000946	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IOBA0002811-XXXXXXX-CHENNAI RK SALAI-N169201162484409	30,412.00	N169201162484409	XXXXXXXXXX	XXXXXXXXXX	IOBA0002811	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N037201057181537	30,569.00	N037201057181537	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N043201063264556	31,712.00	N043201063264556	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000T055-XXXXXXX-CHENNAI RK SALAI-N037201057181510	32,172.00	N037201057181510	XXXXXXXXXX	XXXXXXXXXX	IDIB000T055	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N050201069103882	32,722.00	N050201069103882	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N043201063264436	32,814.00	N043201063264436	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SYNB0006042-XXXXXXX-CHENNAI RK SALAI-N009201032305800	33,441.00	N009201032305800	XXXXXXXXXX	XXXXXXXXXX	SYNB0006042	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N050201069125872	34,539.00	N050201069125872	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N050201069125875	34,913.00	N050201069125875	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IDIB000V023-XXXXXXX-CHENNAI RK SALAI-N062201079837509	35,180.00	N062201079837509	XXXXXXXXXX	XXXXXXXXXX	IDIB000V023	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0013242-XXXXXXX-CHENNAI RK SALAI-N050201069125870	35,608.00	N050201069125870	XXXXXXXXXX	XXXXXXXXXX	SBIN0013242	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0000265-XXXXXXX-CHENNAI RK SALAI-N050201069125888	36,546.00	N050201069125888	XXXXXXXXXX	XXXXXXXXXX	SBIN0000265	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CBIN0282161-XXXXXXX-CHENNAI RK SALAI-N050201069125879	37,716.00	N050201069125879	XXXXXXXXXX	XXXXXXXXXX	CBIN0282161	XXXXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N055201072342665	38,892.00	N055201072342665	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N156201151063235	40,503.00	N156201151063235	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N169201162484391	40,551.00	N169201162484391	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CBIN0282161-XXXXXXX-CHENNAI RK SALAI-N071201090488155	40,608.00	N071201090488155	XXXXXXXXXX	XXXXXXXXXX	CBIN0282161	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N050201069125873	40,816.00	N050201069125873	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N062201079837524	40,817.00	N062201079837524	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0013242-XXXXXXX-CHENNAI RK SALAI-N062201079837503	41,154.00	N062201079837503	XXXXXXXXXX	XXXXXXXXXX	SBIN0013242	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-CNRB0000918-XXXXXXX-CHENNAI RK SALAI-N169201162484438	41,586.00	N169201162484438	XXXXXXXXXX	XXXXXXXXXX	CNRB0000918	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N169201162484167	41,951.00	N169201162484167	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N169201162484376	42,336.00	N169201162484376	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N169201162484429	42,345.00	N169201162484429	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0013242-XXXXXXX-CHENNAI RK SALAI-N009201032305757	42,705.00	N009201032305757	XXXXXXXXXX	XXXXXXXXXX	SBIN0013242	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000546-XXXXXXX-CHENNAI RK SALAI-N209201196782626	42,749.00	N209201196782626	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N156201151063207	42,852.00	N156201151063207	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N263201249720519	43,216.00	N263201249720519	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
12-Jun-20		43,251.00	N164201159039982	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000K185-XXXXXXX-CHENNAI RK SALAI-N209201196787868	43,525.00	N209201196787868	XXXXXXXXXX	XXXXXXXXXX	IDIB000K185	XXXXXXXXXXXX	Mis-Match
12-Jun-20		43,795.00	N164201159039957	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N169201162484367	43,798.00	N169201162484367	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N169201162484379	44,635.00	N169201162484379	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IOBA0000546-XXXXXXX-CHENNAI RK SALAI-N169201162484450	44,658.00	N169201162484450	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N043201063264457	44,703.00	N043201063264457	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N209201196796010	44,775.00	N209201196796010	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196787880	44,887.00	N209201196787880	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N065201084105807	45,012.00	N065201084105807	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N169201162484388	45,019.00	N169201162484388	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-KKBK0008492-XXXXXXX-CHENNAI RK SALAI-N037201057181450	45,066.00	N037201057181450	XXXXXXXXXX	XXXXXXXXXX	KKBK0008492	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N065201084105650	45,066.00	N065201084105650	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N352191011738965	45,110.00	N352191011738965	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N078201097032812	45,137.00	N078201097032812	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N065201084105829	45,143.00	N065201084105829	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N065201084105697	45,251.00	N065201084105697	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N071201090491070	45,253.00	N071201090491070	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-UTIB0000014-XXXXXXX-CHENNAI RK SALAI-N050201069125869	45,360.00	N050201069125869	XXXXXXXXXX	XXXXXXXXXX	UTIB0000014	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UBIN0559423-XXXXXXX-CHENNAI RK SALAI-N209201196787622	45,428.00	N209201196787622	XXXXXXXXXX	XXXXXXXXXX	UBIN0559423	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-CITI0000003-XXXXXXX-CHENNAI RK SALAI-N009201032305741	45,461.00	N009201032305741	XXXXXXXXXX	XXXXXXXXXX	CITI0000003	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N071201090491117	45,472.00	N071201090491117	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
12-Jun-20		45,489.00	N164201159052868	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB0005182-XXXXXXX-CHENNAI RK SALAI-N169201162484442	45,502.00	N169201162484442	XXXXXXXXXX	XXXXXXXXXX	IDIB0005182	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
5-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N065201084105804	45,594.00	N065201084105804	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N209201196796494	45,643.00	N209201196796494	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N209201196787887	46,081.00	N209201196787887	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N209201196796049	46,153.00	N209201196796049	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-KKBK0008511-XXXXXXX-CHENNAI RK SALAI-N209201196795955	46,254.00	N209201196795955	XXXXXXXXXX	XXXXXXXXXX	KKBK0008511	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N352191011739010	46,670.00	N352191011739010	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N071201090491105	46,775.00	N071201090491105	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0000835-XXXXXXX-CHENNAI RK SALAI-N009201032305760	46,788.00	N009201032305760	XXXXXXXXXX	XXXXXXXXXX	SBIN0000835	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N209201196782599	46,791.00	N209201196782599	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N071201090491062	46,812.00	N071201090491062	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N169201162484178	46,856.00	N169201162484178	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CBIN0282161-XXXXXXX-CHENNAI RK SALAI-N050201069125889	46,935.00	N050201069125889	XXXXXXXXXX	XXXXXXXXXX	CBIN0282161	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-KKBK0008511-XXXXXXX-CHENNAI RK SALAI-N209201196787640	46,994.00	N209201196787640	XXXXXXXXXX	XXXXXXXXXX	KKBK0008511	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N209201196796013	47,037.00	N209201196796013	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006042-XXXXXXX-CHENNAI RK SALAI-N209201196782629	47,107.00	N209201196782629	XXXXXXXXXX	XXXXXXXXXX	SYNB0006042	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0000918-XXXXXXX-CHENNAI RK SALAI-N209201196782625	47,261.00	N209201196782625	XXXXXXXXXX	XXXXXXXXXX	CNRB0000918	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N275201260946388	47,301.00	N275201260946388	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N071201090491079	47,358.00	N071201090491079	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946780	47,365.00	N275201260946780	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N169201162484310	47,374.00	N169201162484310	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N275201260946169	47,399.00	N275201260946169	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N071201090491066	47,435.00	N071201090491066	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB000V113-XXXXXXX-CHENNAI RK SALAI-N169201162484445	47,442.00	N169201162484445	XXXXXXXXXX	XXXXXXXXXX	IDIB000V113	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N065201084105773	47,463.00	N065201084105773	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IDIB000K131-XXXXXXX-CHENNAI RK SALAI-N071201090488314	47,482.00	N071201090488314	XXXXXXXXXX	XXXXXXXXXX	IDIB000K131	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N209201196796027	47,487.00	N209201196796027	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N209201196787620	47,508.00	N209201196787620	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0000765-XXXXXXX-CHENNAI RK SALAI-N209201196782633	47,525.00	N209201196782633	XXXXXXXXXX	XXXXXXXXXX	SBIN0000765	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N275201260946801	47,560.00	N275201260946801	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000P001-XXXXXXX-CHENNAI RK SALAI-N009201032305787	47,584.00	N009201032305787	XXXXXXXXXX	XXXXXXXXXX	IDIB000P001	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V023-XXXXXXX-CHENNAI RK SALAI-N209201196782604	47,599.00	N209201196782604	XXXXXXXXXX	XXXXXXXXXX	IDIB000V023	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0000987-XXXXXXX-CHENNAI RK SALAI-N071201090488091	47,663.00	N071201090488091	XXXXXXXXXX	XXXXXXXXXX	SBIN0000987	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N078201097032808	47,667.00	N078201097032808	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N209201196787611	47,676.00	N209201196787611	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N209201196782595	47,758.00	N209201196782595	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N169201162484372	47,871.00	N169201162484372	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N209201196787857	47,879.00	N209201196787857	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N275201260946165	48,014.00	N275201260946165	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N169201162484370	48,082.00	N169201162484370	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CBIN0282161-XXXXXXX-CHENNAI RK SALAI-N050201069125890	48,141.00	N050201069125890	XXXXXXXXXX	XXXXXXXXXX	CBIN0282161	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N275201260946549	48,145.00	N275201260946549	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N275201260946786	48,163.00	N275201260946786	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-UTIB0001767-XXXXXXX-CHENNAI RK SALAI-N037201057181515	48,169.00	N037201057181515	XXXXXXXXXX	XXXXXXXXXX	UTIB0001767	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N050201069103883	48,169.00	N050201069103883	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N263201249784211	48,169.00	N263201249784211	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N275201260946799	48,279.00	N275201260946799	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N209201196796614	48,283.00	N209201196796614	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196796000	48,283.00	N209201196796000	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N169201162484235	48,288.00	N169201162484235	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N037201057181681	48,297.00	N037201057181681	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N275201260946412	48,319.00	N275201260946412	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000K164-XXXXXXX-CHENNAI RK SALAI-N209201196787729	48,412.00	N209201196787729	XXXXXXXXXX	XXXXXXXXXX	IDIB000K164	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N275201260946497	48,536.00	N275201260946497	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-CIUB0000569-XXXXXXX-CHENNAI RK SALAI-N009201032305731	48,567.00	N009201032305731	XXXXXXXXXX	XXXXXXXXXX	CIUB0000569	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0007990-XXXXXXX-CHENNAI RK SALAI-N364191020015444	48,703.00	N364191020015444	XXXXXXXXXX	XXXXXXXXXX	SBIN0007990	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N156201151063254	48,781.00	N156201151063254	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N209201196796004	48,809.00	N209201196796004	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CBIN0282161-XXXXXXX-CHENNAI RK SALAI-N071201090488142	48,813.00	N071201090488142	XXXXXXXXXX	XXXXXXXXXX	CBIN0282161	XXXXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N055201072342614	48,883.00	N055201072342614	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N065201084105707	48,883.00	N065201084105707	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
12-Jun-20		48,889.00	N164201159052957	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
6-Feb-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N037201057181425	48,907.00	N037201057181425	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N065201084105789	48,907.00	N065201084105789	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N263201249784168	48,907.00	N263201249784168	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N265201250570663	48,915.00	N265201250570663	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N263201249720474	48,978.00	N263201249720474	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N275201260946632	49,023.00	N275201260946632	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-KVBL0001273-XXXXXXX-CHENNAI RK SALAI-N275201260946775	49,130.00	N275201260946775	XXXXXXXXXX	XXXXXXXXXX	KVBL0001273	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N209201196795986	49,193.00	N209201196795986	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N169201162484394	49,228.00	N169201162484394	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N209201196796041	49,301.00	N209201196796041	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946393	49,306.00	N275201260946393	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249720480	49,310.00	N263201249720480	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N169201162484215	49,322.00	N169201162484215	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N352191011739080	49,423.00	N352191011739080	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N078201097032800	49,502.00	N078201097032800	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N263201249720507	49,502.00	N263201249720507	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-KKBK0000471-XXXXXXX-CHENNAI RK SALAI-N078201097032852	49,525.00	N078201097032852	XXXXXXXXXX	XXXXXXXXXX	KKBK0000471	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N265201250570614	49,525.00	N265201250570614	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N043201063264413	49,538.00	N043201063264413	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196796161	49,583.00	N209201196796161	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N062201079837490	49,595.00	N062201079837490	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
12-Jun-20		49,612.00	N164201159052945	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N209201196787659	49,615.00	N209201196787659	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N055201072342628	49,680.00	N055201072342628	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N065201084105833	49,680.00	N065201084105833	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SCBL0036078-XXXXXXX-CHENNAI RK SALAI-N009201032305726	49,699.00	N009201032305726	XXXXXXXXXX	XXXXXXXXXX	SCBL0036078	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N050201069103863	49,774.00	N050201069103863	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SYNB0006042-XXXXXXX-CHENNAI RK SALAI-N050201069125877	49,876.00	N050201069125877	XXXXXXXXXX	XXXXXXXXXX	SYNB0006042	XXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N071201090491085	49,919.00	N071201090491085	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N050201069125882	49,972.00	N050201069125882	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N043201063264520	50,005.00	N043201063264520	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N209201196782634	50,025.00	N209201196782634	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N263201249720493	50,040.00	N263201249720493	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N037201057181437	50,049.00	N037201057181437	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N263201249784179	50,049.00	N263201249784179	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N169201162484329	50,072.00	N169201162484329	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N169201162484386	50,078.00	N169201162484386	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N037201057181369	50,127.00	N037201057181369	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N263201249784147	50,127.00	N263201249784147	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N062201079837407	50,128.00	N062201079837407	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N050201069103870	50,144.00	N050201069103870	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0000835-XXXXXXX-CHENNAI RK SALAI-N364191020015466	50,145.00	N364191020015466	XXXXXXXXXX	XXXXXXXXXX	SBIN0000835	XXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N364191020015361	50,160.00	N364191020015361	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N209201196796716	50,180.00	N209201196796716	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N062201079820334	50,185.00	N062201079820334	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N009201032305706	50,205.00	N009201032305706	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXX	Mis-Match
12-Jun-20		50,216.00	N164201159052937	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N265201250570679	50,218.00	N265201250570679	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N195201185959443	50,269.00	N195201185959443	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N364191020015528	50,286.00	N364191020015528	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N037201057181431	50,287.00	N037201057181431	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N263201249784172	50,287.00	N263201249784172	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N169201162484458	50,292.00	N169201162484458	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N352191011738982	50,330.00	N352191011738982	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N009201032305729	50,359.00	N009201032305729	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IBKL0000005-XXXXXXX-CHENNAI RK SALAI-N195201185959323	50,386.00	N195201185959323	XXXXXXXXXX	XXXXXXXXXX	IBKL0000005	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N209201196782639	50,404.00	N209201196782639	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N275201260946796	50,415.00	N275201260946796	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N209201196796017	50,452.00	N209201196796017	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000V113-XXXXXXX-CHENNAI RK SALAI-N009201032305687	50,493.00	N009201032305687	XXXXXXXXXX	XXXXXXXXXX	IDIB000V113	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N195201185959535	50,495.00	N195201185959535	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
27-Jul-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N209201196796177	50,495.00	N209201196796177	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
12-Jun-20		50,509.00	N164201159052913	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N275201260946504	50,523.00	N275201260946504	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N078201097032794	50,533.00	N078201097032794	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N065201084105693	50,567.00	N065201084105693	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N263201249784219	50,569.00	N263201249784219	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N209201196796362	50,599.00	N209201196796362	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N263201249720467	50,602.00	N263201249720467	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N364191020015390	50,613.00	N364191020015390	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
12-Jun-20		50,617.00	N164201159052959	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N275201260946656	50,624.00	N275201260946656	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N352191011738968	50,629.00	N352191011738968	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N169201162484369	50,686.00	N169201162484369	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N263201249720482	50,719.00	N263201249720482	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB0005182-XXXXXXX-CHENNAI RK SALAI-N209201196782513	50,732.00	N209201196782513	XXXXXXXXXX	XXXXXXXXXX	IDIB0005182	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N009201032305702	50,771.00	N009201032305702	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N062201079820300	50,814.00	N062201079820300	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N148201143346402	50,822.00	N148201143346402	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N209201196796169	50,858.00	N209201196796169	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N037201057181619	50,896.00	N037201057181619	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N062201079820331	50,905.00	N062201079820331	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946151	50,951.00	N275201260946151	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N009201032305751	50,973.00	N009201032305751	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N195201185959740	50,974.00	N195201185959740	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N050201069125859	50,993.00	N050201069125859	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N209201196782538	51,007.00	N209201196782538	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0002811-XXXXXXX-CHENNAI RK SALAI-N209201196782543	51,008.00	N209201196782543	XXXXXXXXXX	XXXXXXXXXX	IOBA0002811	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249720512	51,010.00	N263201249720512	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N209201196796562	51,011.00	N209201196796562	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946805	51,047.00	N275201260946805	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N364191020015583	51,059.00	N364191020015583	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249720516	51,069.00	N263201249720516	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0070972-XXXXXXX-CHENNAI RK SALAI-N209201196796661	51,097.00	N209201196796661	XXXXXXXXXX	XXXXXXXXXX	SBIN0070972	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000K131-XXXXXXX-CHENNAI RK SALAI-N009201032305764	51,106.00	N009201032305764	XXXXXXXXXX	XXXXXXXXXX	IDIB000K131	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0003351-XXXXXXX-CHENNAI RK SALAI-N209201196796666	51,118.00	N209201196796666	XXXXXXXXXX	XXXXXXXXXX	SBIN0003351	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UBIN0559423-XXXXXXX-CHENNAI RK SALAI-N209201196796538	51,137.00	N209201196796538	XXXXXXXXXX	XXXXXXXXXX	UBIN0559423	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-UTIB0000016-XXXXXXX-CHENNAI RK SALAI-N364191020015433	51,162.00	N364191020015433	XXXXXXXXXX	XXXXXXXXXX	UTIB0000016	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-KKBK0008486-XXXXXXX-CHENNAI RK SALAI-N209201196782507	51,226.00	N209201196782507	XXXXXXXXXX	XXXXXXXXXX	KKBK0008486	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N169201162484357	51,228.00	N169201162484357	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196796602	51,242.00	N209201196796602	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000569-XXXXXXX-CHENNAI RK SALAI-N209201196795991	51,248.00	N209201196795991	XXXXXXXXXX	XXXXXXXXXX	CIUB0000569	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N364191020015381	51,257.00	N364191020015381	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N195201185966491	51,271.00	N195201185966491	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N065201084105810	51,291.00	N065201084105810	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N195201185966476	51,301.00	N195201185966476	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N195201185966467	51,318.00	N195201185966467	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006042-XXXXXXX-CHENNAI RK SALAI-N209201196782493	51,320.00	N209201196782493	XXXXXXXXXX	XXXXXXXXXX	SYNB0006042	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N037201057181479	51,331.00	N037201057181479	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249784196	51,331.00	N263201249784196	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249720509	51,331.00	N263201249720509	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000946-XXXXXXX-CHENNAI RK SALAI-N209201196796788	51,333.00	N209201196796788	XXXXXXXXXX	XXXXXXXXXX	IOBA0000946	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N195201185959733	51,351.00	N195201185959733	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0013242-XXXXXXX-CHENNAI RK SALAI-N364191020015409	51,356.00	N364191020015409	XXXXXXXXXX	XXXXXXXXXX	SBIN0013242	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IBKL0000005-XXXXXXX-CHENNAI RK SALAI-N209201196782405	51,368.00	N209201196782405	XXXXXXXXXX	XXXXXXXXXX	IBKL0000005	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N148201143346488	51,377.00	N148201143346488	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
12-Jun-20		51,405.00	N164201159039950	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N275201260946789	51,418.00	N275201260946789	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N043201063264490	51,426.00	N043201063264490	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006042-XXXXXXX-CHENNAI RK SALAI-N209201196782511	51,426.00	N209201196782511	XXXXXXXXXX	XXXXXXXXXX	SYNB0006042	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N364191020015369	51,448.00	N364191020015369	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N009201032305736	51,452.00	N009201032305736	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
27-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N209201196782549	51,461.00	N209201196782549	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N263201249720505	51,486.00	N263201249720505	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N195201185966505	51,493.00	N195201185966505	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N209201196782425	51,506.00	N209201196782425	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N050201069103851	51,573.00	N050201069103851	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
12-Jun-20		51,579.00	N164201159039984	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N195201185959666	51,580.00	N195201185959666	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
12-Jun-20		51,588.00	N164201159039941	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N195201185959769	51,588.00	N195201185959769	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000K185-XXXXXXX-CHENNAI RK SALAI-N209201196787617	51,591.00	N209201196787617	XXXXXXXXXX	XXXXXXXXXX	IDIB000K185	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N195201185959723	51,594.00	N195201185959723	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N195201185959727	51,601.00	N195201185959727	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196787653	51,616.00	N209201196787653	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V023-XXXXXXX-CHENNAI RK SALAI-N195201185959500	51,643.00	N195201185959500	XXXXXXXXXX	XXXXXXXXXX	IDIB000V023	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0000765-XXXXXXX-CHENNAI RK SALAI-N195201185966643	51,645.00	N195201185966643	XXXXXXXXXX	XXXXXXXXXX	SBIN0000765	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000T055-XXXXXXX-CHENNAI RK SALAI-N009201032305745	51,647.00	N009201032305745	XXXXXXXXXX	XXXXXXXXXX	IDIB000T055	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IOBA0000546-XXXXXXX-CHENNAI RK SALAI-N009201032305719	51,647.00	N009201032305719	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CIUB0000569-XXXXXXX-CHENNAI RK SALAI-N050201069125868	51,667.00	N050201069125868	XXXXXXXXXX	XXXXXXXXXX	CIUB0000569	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N209201196795947	51,700.00	N209201196795947	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0005200-XXXXXXX-CHENNAI RK SALAI-N364191020015426	51,703.00	N364191020015426	XXXXXXXXXX	XXXXXXXXXX	SBIN0005200	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N043201063264510	51,716.00	N043201063264510	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0001223-XXXXXXX-CHENNAI RK SALAI-N195201185959587	51,721.00	N195201185959587	XXXXXXXXXX	XXXXXXXXXX	IOBA0001223	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0001223-XXXXXXX-CHENNAI RK SALAI-N209201196796769	51,723.00	N209201196796769	XXXXXXXXXX	XXXXXXXXXX	IOBA0001223	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N065201084105798	51,732.00	N065201084105798	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N195201185959467	51,736.00	N195201185959467	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N195201185966511	51,744.00	N195201185966511	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000569-XXXXXXX-CHENNAI RK SALAI-N209201196796308	51,746.00	N209201196796308	XXXXXXXXXX	XXXXXXXXXX	CIUB0000569	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V113-XXXXXXX-CHENNAI RK SALAI-N209201196782547	51,754.00	N209201196782547	XXXXXXXXXX	XXXXXXXXXX	IDIB000V113	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N275201260946182	51,782.00	N275201260946182	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N065201084105677	51,789.00	N065201084105677	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N195201185959487	51,789.00	N195201185959487	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N195201185959373	51,804.00	N195201185959373	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N209201196796629	51,804.00	N209201196796629	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V023-XXXXXXX-CHENNAI RK SALAI-N195201185959429	51,805.00	N195201185959429	XXXXXXXXXX	XXXXXXXXXX	IDIB000V023	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N209201196796318	51,811.00	N209201196796318	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N169201162484454	51,813.00	N169201162484454	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N043201063264540	51,814.00	N043201063264540	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N065201084105642	51,814.00	N065201084105642	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000T055-XXXXXXX-CHENNAI RK SALAI-N037201057181489	51,820.00	N037201057181489	XXXXXXXXXX	XXXXXXXXXX	IDIB000T055	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N263201249784198	51,820.00	N263201249784198	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196796185	51,824.00	N209201196796185	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N195201185959614	51,827.00	N195201185959614	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N065201084105710	51,834.00	N065201084105710	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N156201151063361	51,840.00	N156201151063361	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
12-Jun-20		51,845.00	N164201159052801	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000569-XXXXXXX-CHENNAI RK SALAI-N209201196796322	51,896.00	N209201196796322	XXXXXXXXXX	XXXXXXXXXX	CIUB0000569	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB0005182-XXXXXXX-CHENNAI RK SALAI-N195201185959378	51,932.00	N195201185959378	XXXXXXXXXX	XXXXXXXXXX	IDIB0005182	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N275201260946380	51,938.00	N275201260946380	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N071201090488196	51,956.00	N071201090488196	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N275201260946397	51,956.00	N275201260946397	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-UTIB0000014-XXXXXXX-CHENNAI RK SALAI-N364191020015513	51,966.00	N364191020015513	XXXXXXXXXX	XXXXXXXXXX	UTIB0000014	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N037201057181443	51,971.00	N037201057181443	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N037201057181469	51,987.00	N037201057181469	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249784194	51,987.00	N263201249784194	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249784182	51,987.00	N263201249784182	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CBIN0282161-XXXXXXX-CHENNAI RK SALAI-N071201090488188	52,021.00	N071201090488188	XXXXXXXXXX	XXXXXXXXXX	CBIN0282161	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N050201069103884	52,029.00	N050201069103884	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0001503-XXXXXXX-CHENNAI RK SALAI-N209201196787606	52,050.00	N209201196787606	XXXXXXXXXX	XXXXXXXXXX	UTIB0001503	XXXXXXXXXXXX	Mis-Match
12-Jun-20		52,072.00	N164201159052932	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N062201079820276	52,086.00	N062201079820276	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N169201162484355	52,087.00	N169201162484355	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
30-Dec-19	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N364191020015416	52,114.00	N364191020015416	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
12-Jun-20		52,144.00	N164201159039970	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N352191011738983	52,153.00	N352191011738983	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N071201090488205	52,161.00	N071201090488205	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N062201079820303	52,165.00	N062201079820303	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N263201249784207	52,172.00	N263201249784207	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0007990-XXXXXXX-CHENNAI RK SALAI-N062201079837518	52,183.00	N062201079837518	XXXXXXXXXX	XXXXXXXXXX	SBIN0007990	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N195201185966433	52,216.00	N195201185966433	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N169201162484174	52,247.00	N169201162484174	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N209201196796288	52,265.00	N209201196796288	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0000765-XXXXXXX-CHENNAI RK SALAI-N209201196796764	52,278.00	N209201196796764	XXXXXXXXXX	XXXXXXXXXX	SBIN0000765	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-UTIB0000014-XXXXXXX-CHENNAI RK SALAI-N352191011739059	52,294.00	N352191011739059	XXXXXXXXXX	XXXXXXXXXX	UTIB0000014	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CITI0000003-XXXXXXX-CHENNAI RK SALAI-N195201185959397	52,294.00	N195201185959397	XXXXXXXXXX	XXXXXXXXXX	CITI0000003	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N037201057181419	52,302.00	N037201057181419	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249784164	52,302.00	N263201249784164	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N209201196796044	52,309.00	N209201196796044	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N065201084105763	52,325.00	N065201084105763	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-UTIB0000016-XXXXXXX-CHENNAI RK SALAI-N050201069125864	52,342.00	N050201069125864	XXXXXXXXXX	XXXXXXXXXX	UTIB0000016	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N195201185959539	52,343.00	N195201185959539	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N169201162484304	52,344.00	N169201162484304	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N062201079837452	52,366.00	N062201079837452	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N156201151063389	52,366.00	N156201151063389	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N195201185966469	52,425.00	N195201185966469	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0000987-XXXXXXX-CHENNAI RK SALAI-N050201069125856	52,434.00	N050201069125856	XXXXXXXXXX	XXXXXXXXXX	SBIN0000987	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V113-XXXXXXX-CHENNAI RK SALAI-N209201196782504	52,505.00	N209201196782504	XXXXXXXXXX	XXXXXXXXXX	IDIB000V113	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0000265-XXXXXXX-CHENNAI RK SALAI-N209201196782448	52,505.00	N209201196782448	XXXXXXXXXX	XXXXXXXXXX	SBIN0000265	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N009201032305692	52,517.00	N009201032305692	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N037201057181381	52,517.00	N037201057181381	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249784152	52,517.00	N263201249784152	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0002811-XXXXXXX-CHENNAI RK SALAI-N195201185959435	52,530.00	N195201185959435	XXXXXXXXXX	XXXXXXXXXX	IOBA0002811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N209201196787733	52,532.00	N209201196787733	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N209201196796609	52,547.00	N209201196796609	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N195201185959722	52,570.00	N195201185959722	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N156201151063382	52,596.00	N156201151063382	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N156201151063376	52,597.00	N156201151063376	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N169201162484193	52,603.00	N169201162484193	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-KVBL0001710-XXXXXXX-CHENNAI RK SALAI-N195201185959525	52,606.00	N195201185959525	XXXXXXXXXX	XXXXXXXXXX	KVBL0001710	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N209201196796165	52,606.00	N209201196796165	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N364191020015457	52,633.00	N364191020015457	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N263201249720498	52,658.00	N263201249720498	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-SBIN0000835-XXXXXXX-CHENNAI RK SALAI-N352191011739056	52,668.00	N352191011739056	XXXXXXXXXX	XXXXXXXXXX	SBIN0000835	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N037201057181412	52,690.00	N037201057181412	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N263201249784162	52,690.00	N263201249784162	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N071201090491109	52,696.00	N071201090491109	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N265201250570650	52,705.00	N265201250570650	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N352191011738973	52,727.00	N352191011738973	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N062201079820320	52,759.00	N062201079820320	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N071201090491083	52,765.00	N071201090491083	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N065201084105794	52,768.00	N065201084105794	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N209201196787860	52,771.00	N209201196787860	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N275201260946229	52,805.00	N275201260946229	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N275201260946567	52,819.00	N275201260946567	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N263201249720485	52,826.00	N263201249720485	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N195201185959610	52,828.00	N195201185959610	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N078201097032602	52,842.00	N078201097032602	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N195201185966501	52,845.00	N195201185966501	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946629	52,874.00	N275201260946629	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N037201057181500	52,878.00	N037201057181500	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N263201249784200	52,878.00	N263201249784200	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946754	52,891.00	N275201260946754	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N062201079820322	52,897.00	N062201079820322	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
13-Jul-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N195201185959775	52,925.00	N195201185959775	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SYNB0006003-XXXXXX-CHENNAI RK SALAI-N156201151063367	52,927.00	N156201151063367	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N263201249720468	52,927.00	N263201249720468	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0000946-XXXXXX-CHENNAI RK SALAI-N195201185966632	52,932.00	N195201185966632	XXXXXXXXXX	XXXXXXXXXX	IOBA0000946	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N275201260946793	52,942.00	N275201260946793	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000D035-XXXXXX-CHENNAI RK SALAI-N209201196787892	52,951.00	N209201196787892	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
12-Jun-20		52,960.00	N164201159039928	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
12-Jun-20		52,965.00	N164201159039986	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000V023-XXXXXX-CHENNAI RK SALAI-N037201057181520	52,966.00	N037201057181520	XXXXXXXXXX	XXXXXXXXXX	IDIB000V023	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IDIB000A145-XXXXXX-CHENNAI RK SALAI-N050201069103872	52,966.00	N050201069103872	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N263201249784214	52,966.00	N263201249784214	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-UTIB0000189-XXXXXX-CHENNAI RK SALAI-N062201079837432	52,977.00	N062201079837432	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-UTIB0000006-XXXXXX-CHENNAI RK SALAI-N037201057181458	52,983.00	N037201057181458	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0000928-XXXXXX-CHENNAI RK SALAI-N263201249784190	52,983.00	N263201249784190	XXXXXXXXXX	XXXXXXXXXX	SBIN0000928	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0003753-XXXXXX-CHENNAI RK SALAI-N195201185959425	52,984.00	N195201185959425	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
12-Jun-20		52,997.00	N164201159039990	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SYNB0006003-XXXXXX-CHENNAI RK SALAI-N195201185966567	53,018.00	N195201185966567	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0002784-XXXXXX-CHENNAI RK SALAI-N195201185966561	53,050.00	N195201185966561	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-IOBA0001395-XXXXXX-CHENNAI RK SALAI-N148201143346463	53,058.00	N148201143346463	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N156201151063258	53,058.00	N156201151063258	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
12-Jun-20		53,079.00	N164201159052843	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0002792-XXXXXX-CHENNAI RK SALAI-N195201185959529	53,085.00	N195201185959529	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N148201143346388	53,087.00	N148201143346388	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CIUB0000569-XXXXXX-CHENNAI RK SALAI-N050201069125862	53,100.00	N050201069125862	XXXXXXXXXX	XXXXXXXXXX	CIUB0000569	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N078201097032634	53,104.00	N078201097032634	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0000938-XXXXXX-CHENNAI RK SALAI-N209201196796721	53,107.00	N209201196796721	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N209201196782607	53,129.00	N209201196782607	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-IDIB000D035-XXXXXX-CHENNAI RK SALAI-N364191020015490	53,131.00	N364191020015490	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-CNRB0002792-XXXXXX-CHENNAI RK SALAI-N352191011738961	53,131.00	N352191011738961	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SBIN0001793-XXXXXX-CHENNAI RK SALAI-N065201084105683	53,133.00	N065201084105683	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-CNRB0002792-XXXXXX-CHENNAI RK SALAI-N364191020015351	53,135.00	N364191020015351	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IOBA0000546-XXXXXX-CHENNAI RK SALAI-N062201079837471	53,152.00	N062201079837471	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N263201249720495	53,170.00	N263201249720495	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-IOBA0000028-XXXXXX-CHENNAI RK SALAI-N078201097032629	53,181.00	N078201097032629	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-IOBA0001395-XXXXXX-CHENNAI RK SALAI-N078201097032845	53,186.00	N078201097032845	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-SBIN0000928-XXXXXX-CHENNAI RK SALAI-N265201250570609	53,186.00	N265201250570609	XXXXXXXXXX	XXXXXXXXXX	SBIN0000928	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N195201185959572	53,198.00	N195201185959572	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000D035-XXXXXX-CHENNAI RK SALAI-N209201196796772	53,225.00	N209201196796772	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0001395-XXXXXX-CHENNAI RK SALAI-N209201196787883	53,225.00	N209201196787883	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
12-Jun-20		53,236.00	N164201159052873	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000T055-XXXXXX-CHENNAI RK SALAI-N009201032305678	53,237.00	N009201032305678	XXXXXXXXXX	XXXXXXXXXX	IDIB000T055	XXXXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-KKBK0000463-XXXXXX-CHENNAI RK SALAI-N055201072342602	53,238.00	N055201072342602	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SBIN0001793-XXXXXX-CHENNAI RK SALAI-N065201084105739	53,238.00	N065201084105739	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB0000918-XXXXXX-CHENNAI RK SALAI-N037201057181389	53,253.00	N037201057181389	XXXXXXXXXX	XXXXXXXXXX	CNRB0000918	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0002784-XXXXXX-CHENNAI RK SALAI-N263201249784155	53,253.00	N263201249784155	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000546-XXXXXX-CHENNAI RK SALAI-N209201196782516	53,283.00	N209201196782516	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-UTIB0000016-XXXXXX-CHENNAI RK SALAI-N009201032305789	53,286.00	N009201032305789	XXXXXXXXXX	XXXXXXXXXX	UTIB0000016	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0000938-XXXXXX-CHENNAI RK SALAI-N195201185966541	53,289.00	N195201185966541	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SBIN0007108-XXXXXX-CHENNAI RK SALAI-N078201097032842	53,310.00	N078201097032842	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CNRB0003656-XXXXXX-CHENNAI RK SALAI-N265201250570603	53,310.00	N265201250570603	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N043201063264529	53,318.00	N043201063264529	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SYNB0006003-XXXXXX-CHENNAI RK SALAI-N050201069103895	53,331.00	N050201069103895	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V113-XXXXXX-CHENNAI RK SALAI-N195201185959441	53,341.00	N195201185959441	XXXXXXXXXX	XXXXXXXXXX	IDIB000V113	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N209201196787891	53,350.00	N209201196787891	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-UTIB0000006-XXXXXX-CHENNAI RK SALAI-N043201063264549	53,356.00	N043201063264549	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0018670-XXXXXX-CHENNAI RK SALAI-N364191020015500	53,363.00	N364191020015500	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N263201249720471	53,377.00	N263201249720471	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UBIN0559423-XXXXXX-CHENNAI RK SALAI-N195201185966585	53,379.00	N195201185966585	XXXXXXXXXX	XXXXXXXXXX	UBIN0559423	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXX-CHENNAI RK SALAI-N263201249720473	53,392.00	N263201249720473	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-UTIB0000189-XXXXXX-CHENNAI RK SALAI-N265201250570637	53,420.00	N265201250570637	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0001793-XXXXXX-CHENNAI RK SALAI-N209201196796182	53,431.00	N209201196796182	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
19-Sep-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N263201249720492	53,435.00	N263201249720492	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N195201185966580	53,437.00	N195201185966580	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0003351-XXXXXXX-CHENNAI RK SALAI-N209201196795942	53,438.00	N209201196795942	XXXXXXXXXX	XXXXXXXXXX	SBIN0003351	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N209201196787645	53,443.00	N209201196787645	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N062201079820295	53,486.00	N062201079820295	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N078201097032624	53,497.00	N078201097032624	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N009201032305716	53,507.00	N009201032305716	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0001223-XXXXXXX-CHENNAI RK SALAI-N195201185966486	53,514.00	N195201185966486	XXXXXXXXXX	XXXXXXXXXX	IOBA0001223	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-DBSS01N0811-XXXXXXX-CHENNAI RK SALAI-N364191020015579	53,518.00	N364191020015579	XXXXXXXXXX	XXXXXXXXXX	DBSS01N0811	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N078201097032840	53,538.00	N078201097032840	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N265201250570598	53,538.00	N265201250570598	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N156201151063356	53,567.00	N156201151063356	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N009201032305668	53,582.00	N009201032305668	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N055201072342622	53,582.00	N055201072342622	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N065201084105818	53,582.00	N065201084105818	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N209201196796036	53,592.00	N209201196796036	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N078201097032788	53,634.00	N078201097032788	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N156201151063378	53,665.00	N156201151063378	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N071201090491039	53,678.00	N071201090491039	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N169201162484364	53,702.00	N169201162484364	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-KKBK0000471-XXXXXXX-CHENNAI RK SALAI-N071201090488093	53,703.00	N071201090488093	XXXXXXXXXX	XXXXXXXXXX	KKBK0000471	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0013065-XXXXXXX-CHENNAI RK SALAI-N195201185959493	53,708.00	N195201185959493	XXXXXXXXXX	XXXXXXXXXX	SBIN0013065	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N065201084105776	53,734.00	N065201084105776	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N043201063264469	53,753.00	N043201063264469	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N275201260946595	53,766.00	N275201260946595	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0000946-XXXXXXX-CHENNAI RK SALAI-N195201185966638	53,781.00	N195201185966638	XXXXXXXXXX	XXXXXXXXXX	IOBA0000946	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N043201063264451	53,802.00	N043201063264451	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS01N0811-XXXXXXX-CHENNAI RK SALAI-N263201249720470	53,805.00	N263201249720470	XXXXXXXXXX	XXXXXXXXXX	DBSS01N0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N062201079837457	53,840.00	N062201079837457	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N156201151063386	53,854.00	N156201151063386	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CNRB0000918-XXXXXXX-CHENNAI RK SALAI-N062201079837484	53,866.00	N062201079837484	XXXXXXXXXX	XXXXXXXXXX	CNRB0000918	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N065201084105782	53,868.00	N065201084105782	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N265201250570673	53,891.00	N265201250570673	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N275201260946766	53,892.00	N275201260946766	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N275201260946399	53,902.00	N275201260946399	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N352191011738960	53,908.00	N352191011738960	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N043201063264404	53,908.00	N043201063264404	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N209201196796388	53,908.00	N209201196796388	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS01N0811-XXXXXXX-CHENNAI RK SALAI-N275201260946146	53,912.00	N275201260946146	XXXXXXXXXX	XXXXXXXXXX	DBSS01N0811	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IDIB000T055-XXXXXXX-CHENNAI RK SALAI-N043201063264563	53,916.00	N043201063264563	XXXXXXXXXX	XXXXXXXXXX	IDIB000T055	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS01N0811-XXXXXXX-CHENNAI RK SALAI-N275201260946418	53,917.00	N275201260946418	XXXXXXXXXX	XXXXXXXXXX	DBSS01N0811	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N352191011739074	53,920.00	N352191011739074	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N263201249784140	53,946.00	N263201249784140	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N065201084105726	53,979.00	N065201084105726	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N275201260946456	53,982.00	N275201260946456	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N065201084105822	54,004.00	N065201084105822	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N148201143346424	54,013.00	N148201143346424	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N156201151063243	54,013.00	N156201151063243	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0000546-XXXXXXX-CHENNAI RK SALAI-N195201185959395	54,018.00	N195201185959395	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N364191020015568	54,051.00	N364191020015568	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N265201250570645	54,053.00	N265201250570645	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N009201032305689	54,054.00	N009201032305689	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N037201057181374	54,054.00	N037201057181374	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N263201249784149	54,054.00	N263201249784149	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N195201185959548	54,086.00	N195201185959548	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0001027-XXXXXXX-CHENNAI RK SALAI-N195201185959450	54,105.00	N195201185959450	XXXXXXXXXX	XXXXXXXXXX	UTIB0001027	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N037201057181464	54,106.00	N037201057181464	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-KVBL0001273-XXXXXXX-CHENNAI RK SALAI-N263201249784191	54,106.00	N263201249784191	XXXXXXXXXX	XXXXXXXXXX	KVBL0001273	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N050201069103888	54,127.00	N050201069103888	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0000765-XXXXXXX-CHENNAI RK SALAI-N209201196787865	54,161.00	N209201196787865	XXXXXXXXXX	XXXXXXXXXX	SBIN0000765	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N195201185959645	54,173.00	N195201185959645	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
13-Jul-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N195201185959543	54,174.00	N195201185959543	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0007990-XXXXXXX-CHENNAI RK SALAI-N050201069125866	54,182.00	N050201069125866	XXXXXXXXXX	XXXXXXXXXX	SBIN0007990	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IDIB000R048-XXXXXXX-CHENNAI RK SALAI-N062201079837462	54,187.00	N062201079837462	XXXXXXXXXX	XXXXXXXXXX	IDIB000R048	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N195201185959327	54,230.00	N195201185959327	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N209201196795980	54,242.00	N209201196795980	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N156201151063373	54,245.00	N156201151063373	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N209201196796368	54,278.00	N209201196796368	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N065201084105720	54,288.00	N065201084105720	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-SBIN0007990-XXXXXXX-CHENNAI RK SALAI-N352191011739068	54,325.00	N352191011739068	XXXXXXXXXX	XXXXXXXXXX	SBIN0007990	XXXXXXXXXXXX	Mis-Match
12-Jun-20		54,342.00	N164201159052798	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N062201079820281	54,344.00	N062201079820281	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N195201185959657	54,353.00	N195201185959657	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N078201097032836	54,370.00	N078201097032836	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N265201250570594	54,370.00	N265201250570594	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N065201084105758	54,422.00	N065201084105758	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N209201196796294	54,437.00	N209201196796294	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N352191011738963	54,439.00	N352191011738963	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N209201196796657	54,449.00	N209201196796657	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N071201090488146	54,497.00	N071201090488146	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N062201079837466	54,535.00	N062201079837466	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N078201097032631	54,541.00	N078201097032631	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N009201032305711	54,576.00	N009201032305711	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N071201090491055	54,578.00	N071201090491055	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N148201143346375	54,623.00	N148201143346375	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N265201250570685	54,631.00	N265201250570685	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N265201250570631	54,638.00	N265201250570631	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
12-Jun-20		54,658.00	N164201159039967	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N078201097032833	54,672.00	N078201097032833	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N265201250570590	54,672.00	N265201250570590	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N275201260946142	54,672.00	N275201260946142	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N065201084105730	54,674.00	N065201084105730	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0070972-XXXXXXX-CHENNAI RK SALAI-N195201185966609	54,691.00	N195201185966609	XXXXXXXXXX	XXXXXXXXXX	SBIN0070972	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N078201097032829	54,695.00	N078201097032829	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N265201250570587	54,695.00	N265201250570587	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N195201185966496	54,709.00	N195201185966496	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N195201185966550	54,742.00	N195201185966550	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N078201097032621	54,773.00	N078201097032621	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N275201260946282	54,801.00	N275201260946282	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N156201151063260	54,813.00	N156201151063260	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N275201260946156	54,814.00	N275201260946156	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N275201260946634	54,824.00	N275201260946634	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N078201097032617	54,833.00	N078201097032617	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N195201185966613	54,843.00	N195201185966613	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N037201057181504	54,856.00	N037201057181504	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N263201249784204	54,856.00	N263201249784204	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N037201057181404	54,903.00	N037201057181404	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249784159	54,903.00	N263201249784159	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N195201185966545	54,921.00	N195201185966545	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N275201260946809	54,926.00	N275201260946809	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N156201151063375	54,966.00	N156201151063375	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N275201260946622	55,033.00	N275201260946622	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N009201032305709	55,045.00	N009201032305709	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000016-XXXXXXX-CHENNAI RK SALAI-N209201196782469	55,051.00	N209201196782469	XXXXXXXXXX	XXXXXXXXXX	UTIB0000016	XXXXXXXXXXXX	Mis-Match
30-Dec-19	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N364191020015479	55,058.00	N364191020015479	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N050201069125867	55,066.00	N050201069125867	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N263201249784187	55,066.00	N263201249784187	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N078201097032615	55,091.00	N078201097032615	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-UTIB0000183-XXXXXXX-CHENNAI RK SALAI-N352191011739051	55,098.00	N352191011739051	XXXXXXXXXX	XXXXXXXXXX	UTIB0000183	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N065201084105745	55,104.00	N065201084105745	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N078201097032825	55,170.00	N078201097032825	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N265201250570581	55,170.00	N265201250570581	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
13-Jul-20	NEFT Dr-IOBA0000546-XXXXXXX-CHENNAI RK SALAI-N195201185959511	55,187.00	N195201185959511	XXXXXXXXXX	XXXXXXXXXX	IOBA0000546	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N263201249720488	55,193.00	N263201249720488	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N043201063264476	55,234.00	N043201063264476	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
12-Jun-20		55,240.00	N164201159039977	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-KKBK0008492-XXXXXXX-CHENNAI RK SALAI-N043201063264571	55,250.00	N043201063264571	XXXXXXXXXX	XXXXXXXXXX	KKBK0008492	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N156201151063366	55,255.00	N156201151063366	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N009201032305700	55,266.00	N009201032305700	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-IDIB000A150-XXXXXXX-CHENNAI RK SALAI-N037201057181399	55,266.00	N037201057181399	XXXXXXXXXX	XXXXXXXXXX	IDIB000A150	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N263201249784157	55,266.00	N263201249784157	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N352191011739057	55,269.00	N352191011739057	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N043201063264427	55,287.00	N043201063264427	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N050201069103859	55,314.00	N050201069103859	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0000928-XXXXXXX-CHENNAI RK SALAI-N275201260946770	55,382.00	N275201260946770	XXXXXXXXXX	XXXXXXXXXX	SBIN0000928	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N043201063264482	55,396.00	N043201063264482	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N065201084105824	55,396.00	N065201084105824	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N275201260946158	55,397.00	N275201260946158	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IDIB000K131-XXXXXXX-CHENNAI RK SALAI-N050201069125861	55,398.00	N050201069125861	XXXXXXXXXX	XXXXXXXXXX	IDIB000K131	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N195201185959616	55,401.00	N195201185959616	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N050201069103881	55,450.00	N050201069103881	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-CNRB00002792-XXXXXXX-CHENNAI RK SALAI-N037201057181531	55,452.00	N037201057181531	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249784217	55,452.00	N263201249784217	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196796664	55,454.00	N209201196796664	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N062201079820269	55,482.00	N062201079820269	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N156201151063222	55,495.00	N156201151063222	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N055201072342607	55,544.00	N055201072342607	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
5-Mar-20	NEFT Dr-CNRB00002792-XXXXXXX-CHENNAI RK SALAI-N065201084105702	55,544.00	N065201084105702	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N071201090488133	55,551.00	N071201090488133	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N352191011738987	55,584.00	N352191011738987	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N009201032305785	55,598.00	N009201032305785	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N071201090491119	55,625.00	N071201090491119	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N148201143346397	55,625.00	N148201143346397	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N156201151063246	55,625.00	N156201151063246	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N078201097032610	55,626.00	N078201097032610	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N352191011738976	55,645.00	N352191011738976	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N169201162484279	55,671.00	N169201162484279	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
9-Jan-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N009201032305671	55,680.00	N009201032305671	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N195201185966582	55,711.00	N195201185966582	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N169201162484384	55,753.00	N169201162484384	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-UTIB00002784-XXXXXXX-CHENNAI RK SALAI-N169201162484311	55,756.00	N169201162484311	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N275201260946384	55,821.00	N275201260946384	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N071201090491044	55,825.00	N071201090491044	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N209201196787625	55,854.00	N209201196787625	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CNRB00002792-XXXXXXX-CHENNAI RK SALAI-N050201069103871	55,874.00	N050201069103871	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0001793-XXXXXXX-CHENNAI RK SALAI-N062201079837422	55,902.00	N062201079837422	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N263201249720503	55,903.00	N263201249720503	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N062201079820308	55,931.00	N062201079820308	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N062201079837413	55,970.00	N062201079837413	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N263201249784142	55,994.00	N263201249784142	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N148201143346410	55,999.00	N148201143346410	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N265201250570580	56,000.00	N265201250570580	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N148201143346459	56,035.00	N148201143346459	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N156201151063251	56,035.00	N156201151063251	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N071201090488097	56,062.00	N071201090488097	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249720515	56,066.00	N263201249720515	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N062201079820311	56,098.00	N062201079820311	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N352191011739071	56,103.00	N352191011739071	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0000265-XXXXXXX-CHENNAI RK SALAI-N195201185959330	56,103.00	N195201185959330	XXXXXXXXXX	XXXXXXXXXX	SBIN0000265	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N062201079837478	56,117.00	N062201079837478	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N209201196796725	56,134.00	N209201196796725	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CNRB00002792-XXXXXXX-CHENNAI RK SALAI-N062201079820317	56,151.00	N062201079820317	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N265201250570668	56,211.00	N265201250570668	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
13-Jul-20	NEFT Dr-SBIN0007108-XXXXXXX-CHENNAI RK SALAI-N195201185959729	56,212.00	N195201185959729	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0005200-XXXXXXX-CHENNAI RK SALAI-N050201069125849	56,235.00	N050201069125849	XXXXXXXXXX	XXXXXXXXXX	SBIN0005200	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N209201196787886	56,245.00	N209201196787886	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N148201143346441	56,250.00	N148201143346441	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N156201151063239	56,250.00	N156201151063239	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N156201151063220	56,251.00	N156201151063220	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N265201250570654	56,278.00	N265201250570654	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0000765-XXXXXXX-CHENNAI RK SALAI-N169201162484257	56,279.00	N169201162484257	XXXXXXXXXX	XXXXXXXXXX	SBIN0000765	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N195201185966438	56,287.00	N195201185966438	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N209201196787878	56,301.00	N209201196787878	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000028-XXXXXXX-CHENNAI RK SALAI-N209201196796654	56,306.00	N209201196796654	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N195201185966423	56,332.00	N195201185966423	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N209201196787874	56,335.00	N209201196787874	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N275201260946331	56,382.00	N275201260946331	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N275201260946428	56,393.00	N275201260946428	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N062201079837403	56,396.00	N062201079837403	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N209201196796736	56,408.00	N209201196796736	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-IOBA0001423-XXXXXXX-CHENNAI RK SALAI-N352191011739064	56,464.00	N352191011739064	XXXXXXXXXX	XXXXXXXXXX	IOBA0001423	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N078201097032822	56,469.00	N078201097032822	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N265201250570577	56,469.00	N265201250570577	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N148201143346477	56,475.00	N148201143346477	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N263201249720476	56,492.00	N263201249720476	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N209201196787884	56,551.00	N209201196787884	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N062201079820288	56,556.00	N062201079820288	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N169201162484457	56,561.00	N169201162484457	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N195201185959761	56,564.00	N195201185959761	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IDIB000A145-XXXXXXX-CHENNAI RK SALAI-N062201079820264	56,597.00	N062201079820264	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0003656-XXXXXXX-CHENNAI RK SALAI-N275201260946716	56,653.00	N275201260946716	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N043201063264498	56,695.00	N043201063264498	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N062201079837439	56,738.00	N062201079837439	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N062201079820272	56,742.00	N062201079820272	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-UTIB0000189-XXXXXXX-CHENNAI RK SALAI-N263201249720500	56,787.00	N263201249720500	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0018670-XXXXXXX-CHENNAI RK SALAI-N062201079820326	56,880.00	N062201079820326	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N078201079837417	56,883.00	N062201079837417	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N195201185959359	56,928.00	N195201185959359	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N071201090488312	56,952.00	N071201090488312	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N050201069103867	56,988.00	N050201069103867	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N209201196796031	56,990.00	N209201196796031	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0001027-XXXXXXX-CHENNAI RK SALAI-N209201196782585	57,005.00	N209201196782585	XXXXXXXXXX	XXXXXXXXXX	UTIB0001027	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N209201196796733	57,042.00	N209201196796733	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N071201090488160	57,088.00	N071201090488160	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0016555-XXXXXXX-CHENNAI RK SALAI-N209201196787731	57,161.00	N209201196787731	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N071201090488232	57,168.00	N071201090488232	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N078201097032606	57,178.00	N078201097032606	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N195201185966604	57,185.00	N195201185966604	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N209201196796625	57,201.00	N209201196796625	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-CNRB0000918-XXXXXXX-CHENNAI RK SALAI-N195201185959506	57,202.00	N195201185959506	XXXXXXXXXX	XXXXXXXXXX	CNRB0000918	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N209201196796599	57,202.00	N209201196796599	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-DBSS0IN0811-XXXXXXX-CHENNAI RK SALAI-N156201151063228	57,221.00	N156201151063228	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N275201260946423	57,246.00	N275201260946423	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
18-Mar-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N078201097032817	57,329.00	N078201097032817	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N265201250570572	57,329.00	N265201250570572	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N062201079820265	57,353.00	N062201079820265	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-KKBK0008511-XXXXXXX-CHENNAI RK SALAI-N050201069125852	57,361.00	N050201069125852	XXXXXXXXXX	XXXXXXXXXX	KKBK0008511	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-CNRB0003753-XXXXXXX-CHENNAI RK SALAI-N050201069103880	57,409.00	N050201069103880	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXXXX	Mis-Match
12-Feb-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N043201063264463	57,416.00	N043201063264463	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N071201090491098	57,424.00	N071201090491098	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0000938-XXXXXXX-CHENNAI RK SALAI-N275201260946160	57,459.00	N275201260946160	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXXXX	Mis-Match
12-Jun-20		57,463.00	N164201159039963	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-IDIB000D035-XXXXXXX-CHENNAI RK SALAI-N263201249720463	57,463.00	N263201249720463	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N209201196796722	57,521.00	N209201196796722	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
12-Feb-20	NEFT Dr-CNRB0003753-XXXXXX-CHENNAI RK SALAI-N043201063264444	57,535.00	N043201063264444	XXXXXXXXXX	XXXXXXXXXX	CNRB0003753	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N265201250570625	57,540.00	N265201250570625	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
6-Dec-19	NEFT Dr-SBIN0007108-XXXXXX-CHENNAI RK SALAI-N340191001424152	57,647.00	N340191001424152	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N055201072342659	57,663.00	N055201072342659	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-SBIN0016555-XXXXXX-CHENNAI RK SALAI-N263201249784143	57,680.00	N263201249784143	XXXXXXXXXX	XXXXXXXXXX	SBIN0016555	XXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-CNRB0000938-XXXXXX-CHENNAI RK SALAI-N156201151063215	57,730.00	N156201151063215	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N055201072342655	57,746.00	N055201072342655	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N062201079837476	57,793.00	N062201079837476	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SYNB0006003-XXXXXX-CHENNAI RK SALAI-N071201090488224	57,834.00	N071201090488224	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0000016-XXXXXX-CHENNAI RK SALAI-N195201185959354	57,903.00	N195201185959354	XXXXXXXXXX	XXXXXXXXXX	UTIB0000016	XXXXXXXXXX	Mis-Match
18-Dec-19	NEFT Dr-SBIN0018670-XXXXXX-CHENNAI RK SALAI-N352191011738978	57,910.00	N352191011738978	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SYNB0006003-XXXXXX-CHENNAI RK SALAI-N071201090491090	57,916.00	N071201090491090	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-IOBA0001395-XXXXXX-CHENNAI RK SALAI-N062201079837445	57,923.00	N062201079837445	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N037201057181307	57,962.00	N037201057181307	XXXXXXXXXX	XXXXXXXXXX	SCBL0036088	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IDIB000V023-XXXXXX-CHENNAI RK SALAI-N209201196782539	57,964.00	N209201196782539	XXXXXXXXXX	XXXXXXXXXX	IDIB000V023	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-IOBA0001395-XXXXXX-CHENNAI RK SALAI-N050201069103876	57,981.00	N050201069103876	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V113-XXXXXX-CHENNAI RK SALAI-N195201185959361	58,004.00	N195201185959361	XXXXXXXXXX	XXXXXXXXXX	IDIB000V113	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-UTIB0002784-XXXXXX-CHENNAI RK SALAI-N265201250570619	58,024.00	N265201250570619	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N275201260946812	58,027.00	N275201260946812	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0018670-XXXXXX-CHENNAI RK SALAI-N050201069103873	58,028.00	N050201069103873	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXX	Mis-Match
19-Sep-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N263201249720510	58,028.00	N263201249720510	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0000928-XXXXXX-CHENNAI RK SALAI-N275201260946171	58,035.00	N275201260946171	XXXXXXXXXX	XXXXXXXXXX	SBIN0000928	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N209201196787646	58,078.00	N209201196787646	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N195201185966555	58,083.00	N195201185966555	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N071201090488308	58,102.00	N071201090488308	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N169201162484460	58,105.00	N169201162484460	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
2-Mar-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N062201079820327	58,171.00	N062201079820327	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-CNRB0000938-XXXXXX-CHENNAI RK SALAI-N169201162484318	58,192.00	N169201162484318	XXXXXXXXXX	XXXXXXXXXX	CNRB0000938	XXXXXXXXXX	Mis-Match
24-Feb-20	NEFT Dr-UTIB0002784-XXXXXX-CHENNAI RK SALAI-N055201072342663	58,220.00	N055201072342663	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SYNB0006008-XXXXXX-CHENNAI RK SALAI-N275201260946561	58,241.00	N275201260946561	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N209201196782545	58,277.00	N209201196782545	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-IOBA0000028-XXXXXX-CHENNAI RK SALAI-N209201196782589	58,368.00	N209201196782589	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N209201196796007	58,522.00	N209201196796007	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N209201196796668	58,580.00	N209201196796668	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-DBSS0IN0811-XXXXXX-CHENNAI RK SALAI-N265201250570657	58,756.00	N265201250570657	XXXXXXXXXX	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-IDIB000A145-XXXXXX-CHENNAI RK SALAI-N156201151063225	58,840.00	N156201151063225	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB000A145-XXXXXX-CHENNAI RK SALAI-N169201162484171	58,844.00	N169201162484171	XXXXXXXXXX	XXXXXXXXXX	IDIB000A145	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0000189-XXXXXX-CHENNAI RK SALAI-N195201185959620	58,896.00	N195201185959620	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-CNRB0003656-XXXXXX-CHENNAI RK SALAI-N275201260946403	58,910.00	N275201260946403	XXXXXXXXXX	XXXXXXXXXX	CNRB0003656	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0018670-XXXXXX-CHENNAI RK SALAI-N275201260946426	58,964.00	N275201260946426	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N156201151063209	58,968.00	N156201151063209	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-CIUB0000361-XXXXXX-CHENNAI RK SALAI-N16920116284434	58,987.00	N16920116284434	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N050201069103857	59,163.00	N050201069103857	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SBIN0001793-XXXXXX-CHENNAI RK SALAI-N275201260946702	59,210.00	N275201260946702	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-SYNB0006003-XXXXXX-CHENNAI RK SALAI-N275201260946145	59,251.00	N275201260946145	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000V141-XXXXXX-CHENNAI RK SALAI-N195201185959781	59,315.00	N195201185959781	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0001793-XXXXXX-CHENNAI RK SALAI-N209201196782521	59,326.00	N209201196782521	XXXXXXXXXX	XXXXXXXXXX	SBIN0001793	XXXXXXXXXX	Mis-Match
1-Oct-20	NEFT Dr-UTIB0000189-XXXXXX-CHENNAI RK SALAI-N275201260946377	59,420.00	N275201260946377	XXXXXXXXXX	XXXXXXXXXX	UTIB0000189	XXXXXXXXXX	Mis-Match
27-Jul-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N209201196787637	59,492.00	N209201196787637	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-SBIN0021654-XXXXXX-CHENNAI RK SALAI-N071201090488259	59,542.00	N071201090488259	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match
27-May-20	NEFT Dr-KKBK0000463-XXXXXX-CHENNAI RK SALAI-N148201143346475	59,542.00	N148201143346475	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
12-Jun-20		59,542.00	N164201159052884	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXX	Mis-Match
21-Sep-20	NEFT Dr-IDIB000D035-XXXXXX-CHENNAI RK SALAI-N265201250570692	59,612.00	N265201250570692	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-KKBK0008486-XXXXXX-CHENNAI RK SALAI-N195201185959366	59,659.00	N195201185959366	XXXXXXXXXX	XXXXXXXXXX	KKBK0008486	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IDIB000D035-XXXXXX-CHENNAI RK SALAI-N195201185959577	59,985.00	N195201185959577	XXXXXXXXXX	XXXXXXXXXX	IDIB000D035	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0000028-XXXXXX-CHENNAI RK SALAI-N195201185959631	60,151.00	N195201185959631	XXXXXXXXXX	XXXXXXXXXX	IOBA0000028	XXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0007108-XXXXXX-CHENNAI RK SALAI-N169201162484354	60,388.00	N169201162484354	XXXXXXXXXX	XXXXXXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match
11-Mar-20	NEFT Dr-KKBK0000463-XXXXXX-CHENNAI RK SALAI-N071201090488264	60,665.00	N071201090488264	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
12-Jun-20		60,665.00	N164201159052837	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-SBIN0018670-XXXXXX-CHENNAI RK SALAI-N195201185959779	60,774.00	N195201185959779	XXXXXXXXXX	XXXXXXXXXX	SBIN0018670	XXXXXXXXXX	Mis-Match
12-Jun-20		61,003.00	N164201159052908	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXX	Mis-Match

As per PF Bank Statement				Beneficiary details as per HDFC			Actual Holder Name Verification	
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code	Actual Holder Name	Name Match (Actual Holder vs Beneficiary)
6-Feb-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N037201057181694	61,170.00	N037201057181694	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
19-Feb-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N050201069103896	61,357.00	N050201069103896	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N169201162484306	61,416.00	N169201162484306	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
4-Jun-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N156201151063213	61,481.00	N156201151063213	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-IOBA0001395-XXXXXXX-CHENNAI RK SALAI-N195201185959628	61,823.00	N195201185959628	XXXXXXXXXX	XXXXXXXXXX	IOBA0001395	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0000765-XXXXXXX-CHENNAI RK SALAI-N169201162484373	62,228.00	N169201162484373	XXXXXXXXXX	XXXXXXXXXX	SBIN0000765	XXXXXXXXXXXX	Mis-Match
13-Jul-20	NEFT Dr-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N195201185959765	62,433.00	N195201185959765	XXXXXXXXXX	XXXXXXXXXX	UTIB0000006	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N169201162484314	62,886.00	N169201162484314	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-CNRB0002792-XXXXXXX-CHENNAI RK SALAI-N169201162484406	63,264.00	N169201162484406	XXXXXXXXXX	XXXXXXXXXX	CNRB0002792	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-KKBK0000463-XXXXXXX-CHENNAI RK SALAI-N169201162484360	63,265.00	N169201162484360	XXXXXXXXXX	XXXXXXXXXX	KKBK0000463	XXXXXXXXXXXX	Mis-Match
14-Nov-19	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N318190981631526	64,007.00	N318190981631526	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-IDIB000V141-XXXXXXX-CHENNAI RK SALAI-N169201162484397	64,047.00	N169201162484397	XXXXXXXXXX	XXXXXXXXXX	IDIB000V141	XXXXXXXXXXXX	Mis-Match
6-Nov-19	NEFT Dr-CIUB0000361-XXXXXXX-CHENNAI RK SALAI-N310190974659055	64,393.00	N310190974659055	XXXXXXXXXX	XXXXXXXXXX	CIUB0000361	XXXXXXXXXXXX	Mis-Match
14-Nov-19	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N318190981631523	64,439.00	N318190981631523	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SYNB0006008-XXXXXXX-CHENNAI RK SALAI-N037201057181684	66,077.00	N037201057181684	XXXXXXXXXX	XXXXXXXXXX	SYNB0006008	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-SYNB0006003-XXXXXXX-CHENNAI RK SALAI-N037201057181692	66,082.00	N037201057181692	XXXXXXXXXX	XXXXXXXXXX	SYNB0006003	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0021654-XXXXXXX-CHENNAI RK SALAI-N169201162484351	66,102.00	N169201162484351	XXXXXXXXXX	XXXXXXXXXX	SBIN0021654	XXXXXXXXXXXX	Mis-Match
6-Feb-20	NEFT Dr-UTIB0002784-XXXXXXX-CHENNAI RK SALAI-N037201057181686	66,139.00	N037201057181686	XXXXXXXXXX	XXXXXXXXXX	UTIB0002784	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SBIN0010664-XXXXXXX-CHENNAI RK SALAI-N169201162484337	66,264.00	N169201162484337	XXXXXXXXXX	XXXXXXXXXX	SBIN0010664	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-KVBL0001156-XXXXXXX-CHENNAI RK SALAI-N169201162484349	66,698.00	N169201162484349	XXXXXXXXXX	XXXXXXXXXX	KVBL0001156	XXXXXXXXXXXX	Mis-Match
17-Jun-20	NEFT Dr-SYNB0006042-XXXXXXX-CHENNAI RK SALAI-N169201162484345	67,446.00	N169201162484345	XXXXXXXXXX	XXXXXXXXXX	SYNB0006042	XXXXXXXXXXXX	Mis-Match

94,061

As per PF Bank Statement				Beneficiary details as per HDFC		
Date	Particulars	Amount	Ref No	Applicant Name	Beneficiary Account	IFSC Code
22-Feb-14	NEFT DR-BKID0004503-XXXXX-R K SALAI, CHENNAI-N053140006742406	7,791.00	N053140006742406	XXXXXXXXXX	XXXXXXXXXXXX	BKID0004503
22-Feb-14	NEFT DR-BKID0004503-XXXXX-R K SALAI, CHENNAI-N053140006742417	2,419.00	N053140006742417	XXXXXXXXXX	XXXXXXXXXXXX	BKID0004503
6-Feb-15	NEFT DR-ICIC0002778-XXXXX-CHENNAI RK SALAI-N037150054173064	5,528.00	N037150054173064	XXXXXXXXXX	XXXXXXXXXXXX	ICIC0002778
16-Mar-15	NEFT DR-ICIC0002778-XXXXX-CHENNAI RK SALAI-N075150060343551	21,429.00	N075150060343551	XXXXXXXXXX	XXXXXXXXXXXX	ICIC0002778
9-Jul-18	NEFT Dr-ICIC0002778-XXXXX-CHENNAI RK SALAI-N190180582186925	56,894.00	N190180582186925	XXXXXXXXXX	XXXXXXXXXXXX	ICIC0002778

Work Procedures

- 1 Reviewed the PF bank statements and identified cases where there are multiple payouts to same bank account for the same applicant name as appearing in the NEFT beneficiary records.
- 2 Mapped those identified bank accounts to the SAP Employee Master and SAP change log to identify the employee code against which this bank account was linked.
- 3 Further, mapped all employee codes available in these records against these employees using parameters such as date of birth, father's name and address
- 4 For cases where we were unable to map bank accounts to SAP Employee Master or change log, we have tried to map unique names appearing in the employee master and populated the employee codes.
- 5 Cases where the particular bank account could not be traced in the SAP master or bank change log and cases where there are multiple employee codes against the same name has not been considered for the purpose of this analysis.
- 6 Available balance for the employee codes has been populated from the "PF Active Balance Report" shared by Wabco.
- 7 Cases where excess payment was made against the balance available in the SAP has been reported. For this purpose highest balance available for the employee code in the PF balance report during the period 2013-2020 was considered.
- 8 Refer to Annexure 2.1(a) for the quantification against the set of employee codes.

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
22-Sep-20	111370	N266201251702044	645,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
27-Apr-20	NEFT DR-ICIC00000001-XXXXXXX-CHENNAI RK S-N118201122501798	N118201122501798	168,300	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
28-Jan-15	NEFT DR-ICIC00000001-XXXXXXX-CHENNAI RK S-N028150052351252	N028150052351252	220,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
30-Sep-16	NEFT DR-ICIC00000001-XXXXXXX-CHENNAI RK SALAI-N274160191886788	N274160191886788	176,835	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT DR-ICIC00000001-XXXXXXX-CHENNAI RK SALAI-N053180479977488	N053180479977488	24,063	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT DR-ICIC00000001-XXXXXXX-CHENNAI RK SALAI-N157180557848715	N157180557848715	1,218	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
28-Jan-15	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK S-N028150052352868	N028150052352868	320,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
04-Jul-17	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N185170324674110	N185170324674110	300,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N157180557848651	N157180557848651	400,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Apr-20	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N156201151063117	N156201151063117	737,836	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
19-Dec-14	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK S-N353140047150587	N353140047150587	60,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
11-Nov-16	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK S-N316160205630840	N316160205630840	166,700	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
29-May-14	NEFT DR-ICIC00000009-XXXXXXX-R K SALAI, CHENNAI-N149140018597972	N149140018597972	50,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
07-Oct-20	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N192201184583081	N192201184583081	376,656	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
10-Jan-20	105563covid19	N275201261294938	54,222	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Mar-19	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N065190767985189	N065190767985189	276,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
12-Mar-19	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK S-N071190773145812	N071190773145812	4,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N053180479977575	N053180479977575	51,074	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT DR-ICIC00000009-XXXXXXX-CHENNAI RK SALAI-N157180557848806	N157180557848806	6,366	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
24-Oct-13	NEFT DR-ICIC00000033-XXXXXXX-R K SALAI, C-071613297N052527	071613297N052527	170,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Aug-14	NEFT DR-ICIC00000033-XXXXXXX-CHENNAI RK SALAI-N218140028268738	N218140028268738	61,886	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
02-Feb-18	NEFT DR-CITI00000003-XXXXXXX-CHENNAI RK SALAI-N033180466352271	N033180466352271	9,008	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
09-Nov-18	NEFT DR-CITI00000003-XXXXXXX-CHENNAI RK SALAI-N313180676440345	N313180676440345	38,553	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
05-Sep-19	NEFT DR-CITI00000003-XXXXXXX-CHENNAI RK SALAI-N129190821928489	N129190821928489	20,379	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
05-Sep-19	NEFT DR-CITI00000003-XXXXXXX-CHENNAI RK SALAI-N129190821928498	N129190821928498	20,379	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
31-Aug-16	NEFT DR-ICIC00000056-XXXXXXX-CHENNAI RK SALAI-N244160182537513	N244160182537513	131,087	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
18-Aug-17	NEFT DR-ICIC00000056-XXXXXXX-CHENNAI RK SALAI-N230170351690449	N230170351690449	14,565	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT DR-IDIB000A032-XXXXXXX-CHENNAI RK SALAI-N053180479977485	N053180479977485	17,007	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT DR-IDIB000A032-XXXXXXX-CHENNAI RK SALAI-N157180557848711	N157180557848711	114	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Jun-16	NEFT DR-ICIC00000077-XXXXXXX-CHENNAI RK SALAI-N174160163155546	N174160163155546	3,211	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Jun-16	NEFT DR-ICIC00000077-XXXXXXX-CHENNAI RK SALAI-N174160163155555	N174160163155555	17,492	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Aug-14	NEFT DR-ICIC00000089-XXXXXXX-CHENNAI RK SALAI-N218140028268820	N218140028268820	938	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
07-Nov-14	NEFT DR-ICIC00000089-XXXXXXX-CHENNAI RK SALAI-N311140041032819	N311140041032819	4,659	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-14	NEFT DR-ICIC00000089-XXXXXXX-R K SALAI, CHENNAI-N053140006742445	N053140006742445	930	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
16-Jun-17	NEFT DR-ICIC00000089-XXXXXXX-CHENNAI RK SALAI-N167170314409254	N167170314409254	36,494	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
30-Dec-19	NEFT DR-ICIC00000089-XXXXXXX-CHENNAI RK SALAI-N364191020015200	N364191020015200	12,453	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
03-May-20	NEFT DR-ICIC00000089-XXXXXXX-CHENNAI RK SALAI-N065201084105503	N065201084105503	47,544	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
27-Jan-14	NEFT DR-ICIC0000156-XXXXXXX-R K SALAI, CHENNAI-N027140003420867	N027140003420867	24,076	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
01-Feb-14	NEFT DR-ICIC0000156-XXXXXXX-R K SALAI, CHENNAI-N032140004146818	N032140004146818	77,211	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
25-Jun-14	NEFT DR-ICIC0000156-XXXXXXX-R K SALAI, C-N176140022118695	N176140022118695	80,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
30-Sep-16	NEFT DR-ICIC0000156-XXXXXXX-CHENNAI RK SALAI-N274160191886827	N274160191886827	394,574	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
17-Jun-20	NEFT DR-ICIC0000156-XXXXXXX-CHENNAI RK SALAI-N169201162484415	N169201162484415	143,249	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
29-Dec-20	3100157-PFSETTL	N364201354474400	1,930,093	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
20-Jul-16	NEFT DR-SBIN0010509-XXXXXXX-CHENNAI RK SALAI-N202160170991206	N202160170991206	78,337	XXXXXXXXXX	XXXXXXXXXX	XXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
03-Aug-16	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N216160175271984	N216160175271984	14,329	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
10-Apr-14	NEFT DR-SBIN0010509-XXXXXX-R K SALAI, CHENNAI-N100140013156789	N100140013156789	29,363	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
10-Mar-14	NEFT DR-SBIN0010509-XXXXXX-R K SALAI, CHENNAI-N069140009125899	N069140009125899	15,360	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
01-Sep-14	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N244140031259576	N244140031259576	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
03-Jul-15	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N184150079648592	N184150079648592	60,733	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
07-Oct-14	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N280140036254504	N280140036254504	7,005	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
10-Dec-14	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N344140046045141	N344140046045141	25,618	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
27-Jan-14	NEFT DR-SBIN0010509-XXXXXX-R K SALAI, CHENNAI-N027140003421099	N027140003421099	25,572	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
27-Jan-14	NEFT DR-SBIN0010509-XXXXXX-R K SALAI, CHENNAI-N027140003421101	N027140003421101	6,535	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
31-Aug-16	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N244160182537436	N244160182537436	16,211	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
31-Aug-16	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N244160182537440	N244160182537440	35,984	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
04-Jan-17	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N004170227889226	N004170227889226	43,795	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
04-May-17	NEFT Dr-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N124170287618809	N124170287618809	7,846	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT Dr-SBIN0000896-XXXXXX-CHENNAI RK SALAI-N053180479977498	N053180479977498	26,165	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT Dr-SBIN0000896-XXXXXX-CHENNAI RK SALAI-N157180557848725	N157180557848725	537	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
31-Aug-16	NEFT DR-SBIN0015305-XXXXXX-CHENNAI RK SALAI-N244160182537487	N244160182537487	32,696	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
16-Sep-16	NEFT DR-SBIN0015305-XXXXXX-CHENNAI RK SALAI-N260160188097795	N260160188097795	7,701	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
16-Oct-15	NEFT DR-SBIN0000765-XXXXXX-CHENNAI RK SALAI-N289150101597453	N289150101597453	16,705	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
20-Jul-16	NEFT DR-SBIN0000765-XXXXXX-CHENNAI RK SALAI-N202160170991203	N202160170991203	14,605	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
16-Oct-18	NEFT Dr-SBIN0003161-XXXXXX-CHENNAI RK SALAI-N289180657669493	N289180657669493	53,563	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
26-Aug-19	NEFT Dr-SBIN0003161-XXXXXX-CHENNAI RK SALAI-N238190909925951	N238190909925951	63,935	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
16-Sep-16	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N260160188097791	N260160188097791	17,624	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
02-Jun-20	NEFT Dr-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N037201057181552	N037201057181552	63,405	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
21-Nov-14	NEFT DR-ICIC0000278-XXXXXX-CHENNAI RK SALAI-N325140042833854	N325140042833854	17,849	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
24-Aug-18	NEFT DR-ICIC0000278-XXXXXX-CHENNAI RK SALAI-N236180615616950	N236180615616950	96,528	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Aug-14	NEFT DR-SBIN0003995-XXXXXX-CHENNAI RK SALAI-N218140028269016	N218140028269016	20,316	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
29-May-14	NEFT DR-SBIN0003995-XXXXXX-R K SALAI, CHENNAI-N149140018597974	N149140018597974	20,598	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Aug-14	NEFT DR-SBIN0010509-XXXXXX-CHENNAI RK SALAI-N218140028268769	N218140028268769	10,134	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
04-Jun-14	NEFT DR-SBIN0010509-XXXXXX-R K SALAI, CHENNAI-N155140019748625	N155140019748625	19,456	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
31-Mar-15	NEFT DR-SBIN0007584-XXXXXX-CHENNAI RK SALAI-N090150062765370	N090150062765370	45,689	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
30-Jul-19	NEFT Dr-SBIN0007584-XXXXXX-CHENNAI RK SALAI-N211190887379640	N211190887379640	118,218	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
07-Oct-14	NEFT DR-SBIN0001030-XXXXXX-CHENNAI RK SALAI-N280140036254550	N280140036254550	4,559	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
07-Nov-14	NEFT DR-SBIN0001030-XXXXXX-CHENNAI RK SALAI-N311140041032844	N311140041032844	26,507	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
25-Mar-15	NEFT DR-SBIN0004675-XXXXXX-CHENNAI RK S-N084150061537951	N084150061537951	13,958	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
08-May-15	NEFT DR-SBIN0004675-XXXXXX-CHENNAI RK SALAI-N128150069677459	N128150069677459	29,255	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
09-Jan-19	NEFT Dr-SBIN0010482-XXXXXX-CHENNAI RK SALAI-N009190722882051	N009190722882051	40,503	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-May-19	NEFT Dr-SBIN0010482-XXXXXX-CHENNAI RK SALAI-N142190831606678	N142190831606678	16,042	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
26-Aug-14	NEFT DR-SBIN0000824-XXXXXX-CHENNAI RK SALAI-N238140030404519	N238140030404519	11,693	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
26-Aug-14	NEFT DR-SBIN0000824-XXXXXX-CHENNAI RK SALAI-N238140030404579	N238140030404579	7,598	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Feb-15	NEFT DR-SBIN0000947-XXXXXX-CHENNAI RK SALAI-N037150054172977	N037150054172977	2,751	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Feb-15	NEFT DR-SBIN0000947-XXXXXX-CHENNAI RK SALAI-N037150054173029	N037150054173029	15,276	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
04-Jul-17	NEFT Dr-SBIN0002754-XXXXXX-CHENNAI RK SALAI-N185170324674191	N185170324674191	9,245	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
25-Oct-19	NEFT Dr-SBIN0002754-XXXXXX-CHENNAI RK SALAI-N298190964525667	N298190964525667	15,284	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
15-May-17	NEFT Dr-SBIN0017247-XXXXXX-CHENNAI RK SALAI-N135170294587849	N135170294587849	46,424	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
27-Jan-14	NEFT DR-SBIN0017247-XXXXXX-R K SALAI, CHENNAI-N027140003421068	N027140003421068	5,850	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT Dr-SBIN0000265-XXXXXX-CHENNAI RK SALAI-N053180479977477	N053180479977477	23,455	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT Dr-SBIN0000265-XXXXXX-CHENNAI RK SALAI-N157180557848697	N157180557848697	5,482	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT Dr-SBIN0007108-XXXXXX-CHENNAI RK SALAI-N053180479977547	N053180479977547	37,056	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT Dr-SBIN0007108-XXXXXX-CHENNAI RK SALAI-N157180557848767	N157180557848767	6,672	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
21-Jul-18	NEFT Dr-SBIN0015633-XXXXXX-CHENNAI RK SALAI-N202180590977337	N202180590977337	13,779	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
21-Jul-18	NEFT Dr-SBIN0015633-XXXXXX-CHENNAI RK SALAI-N202180590977341	N202180590977341	16,151	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Apr-17	NEFT Dr-SBIN0000793-XXXXXX-CHENNAI RK SALAI-N096170270269184	N096170270269184	18,928	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
07-Sep-18	NEFT Dr-SBIN0000793-XXXXXX-CHENNAI RK SALAI-N190180582187082	N190180582187082	21,986	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
22-Feb-18	NEFT Dr-SBIN0003395-XXXXXX-CHENNAI RK SALAI-N053180479977561	N053180479977561	14,796	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
06-Jun-18	NEFT DR-SBIN0003395-XXXXXX-CHENNAI RK SALAI-N157180557848781	N157180557848781	4,115	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
18-Dec-18	NEFT Dr-ICIC0000385-XXXXXX-CHENNAI RK SALAI-N352180705782698	N352180705782698	55,288	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
29-Dec-18	NEFT DR-ICIC0000385-XXXXXX-CHENNAI RK SALAI-N363180712968123	N363180712968123	55,671	XXXXXXXXXX	XXXXXXXXXX	XXXXXX
29-Oct-14	NEFT DR-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N302140039127867	N302140039127867	150,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
25-Jan-17	NEFT DR-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N025170237193821	N025170237193821	517,522	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Aug-14	NEFT DR-ICIC0000395-XXXXXX-CHENNAI RK S-N234140030049947	N234140030049947	150,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Feb-17	NEFT DR-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N059170251826636	N059170251826636	209,310	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Apr-20	111566-HOUSING LOAN	N339201329522997	592,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
24-Apr-15	NEFT DR-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N114150066750593	N114150066750593	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Feb-19	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N050190754767629	N050190754767629	150,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
02-Jun-20	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N037201057181278	N037201057181278	300,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Apr-20	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK S-N107201117789691	N107201117789691	115,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-May-14	NEFT DR-ICIC0000395-XXXXXX-R K SALAI, C-N146140018266447	N146140018266447	50,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Jul-18	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N202180590977427	N202180590977427	330,336	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
18-Aug-15	NEFT DR-ICIC0000395-XXXXXX-CHENNAI RK S-N23015008694050	N23015008694050	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Apr-20	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N156201151063154	N156201151063154	486,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Jan-20	105685covid19	N275201261294937	53,946	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Mar-19	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N065190767985057	N065190767985057	242,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Mar-19	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK S-N071190773148331	N071190773148331	18,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
25-Jun-14	NEFT DR-ICIC0000395-XXXXXX-R K SALAI, C-N176140022118206	N176140022118206	300,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
13-Jun-19	NEFT Dr-ICIC0000395-XXXXXX-CHENNAI RK SALAI-N164190850454005	N164190850454005	781,311	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N053180479977572	N053180479977572	15,322	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N157180557848800	N157180557848800	3,776	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N053180479977528	N053180479977528	13,468	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N157180557848746	N157180557848746	4,126	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Jul-18	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N202180590977457	N202180590977457	10,583	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-Aug-19	NEFT Dr-SCBL0036088-XXXXXX-CHENNAI RK SALAI-N238190909926083	N238190909926083	17,586	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036072-XXXXXX-CHENNAI RK SALAI-N053180479977453	N053180479977453	45,472	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036072-XXXXXX-CHENNAI RK SALAI-N157180557848657	N157180557848657	7,595	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
11-Oct-20	113285-HOUSINGLOAN	N315201305170568	513,300	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Nov-20	NEFT Dr-SCBL0036079-XXXXXX-CHENNAI RK SALAI-N071201090491019	N071201090491019	250,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977535	N053180479977535	16,703	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848754	N157180557848754	675	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977564	N053180479977564	34,863	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848791	N157180557848791	3,252	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977515	N053180479977515	14,793	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848739	N157180557848739	1,723	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977570	N053180479977570	15,122	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848797	N157180557848797	2,320	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Jan-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N060180485913857	N060180485913857	10,372	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-May-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N148180549198793	N148180549198793	34,395	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977532	N053180479977532	33,046	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848751	N157180557848751	4,589	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977513	N053180479977513	13,469	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848736	N157180557848736	2,449	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-May-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N148180549198786	N148180549198786	29,452	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
30-Jul-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N211190887379095	N211190887379095	17,075	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977506	N053180479977506	36,032	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848730	N157180557848730	246	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N053180479977537	N053180479977537	14,701	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N157180557848757	N157180557848757	2,852	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N129190821928752	N129190821928752	19,250	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-May-19	NEFT Dr-SCBL0036078-XXXXXX-CHENNAI RK SALAI-N142190831606438	N142190831606438	19,250	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036080-XXXXXX-CHENNAI RK SALAI-N053180479977524	N053180479977524	49,327	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036080-XXXXXX-CHENNAI RK SALAI-N157180557848743	N157180557848743	7,189	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036080-XXXXXX-CHENNAI RK SALAI-N053180479977491	N053180479977491	21,235	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036080-XXXXXX-CHENNAI RK SALAI-N157180557848720	N157180557848720	6,768	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jul-19	NEFT Dr-SCBL0036080-XXXXXX-CHENNAI RK SALAI-N158190845394434	N158190845394434	20,995	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Mar-18	NEFT Dr-SCBL0036080-XXXXXX-CHENNAI RK SALAI-N075180497330850	N075180497330850	18,632	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SCBL0036083-XXXXXX-CHENNAI RK SALAI-N053180479977474	N053180479977474	48,452	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SCBL0036083-XXXXXX-CHENNAI RK SALAI-N157180557848686	N157180557848686	7,591	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
		N333160211241189	15,979	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
21-Jan-19	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N021190731432647	N021190731432647	27,505	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-May-17	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N135170294587789	N135170294587789	9,615	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Feb-19	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N050190754767678	N050190754767678	33,790	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
		N333160211241180	19,633	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Dec-18	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N363180712968066	N363180712968066	28,631	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Feb-17	NEFT DR-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N059170251836726	N059170251836726	14,103	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Jan-19	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N021190731432711	N021190731432711	34,839	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Feb-17	NEFT DR-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N059170251836731	N059170251836731	13,349	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Jun-17	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N180170319941489	N180170319941489	7,292	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Nov-17	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N314170408026246	N314170408026246	19,951	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N129190821928614	N129190821928614	13,327	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Sep-20	208714	N266201251697687	21,693	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Jun-19	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N340191001424055	N340191001424055	22,558	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Feb-19	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N050190754767671	N050190754767671	5,320	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Sep-20	NEFT Dr-ICIC0000515-XXXXXXX-CHENNAI RK SALAI-N009201032305931	N009201032305931	35,090	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Mar-17	NEFT DR-ICIC0000533-XXXXXXX-CHENNAI RK SALAI-N074170259955459	N074170259955459	35,767	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
02-Feb-18	NEFT Dr-ICIC0000533-XXXXXXX-CHENNAI RK SALAI-N033180466352335	N033180466352335	18,431	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Oct-18	NEFT Dr-ICIC0000533-XXXXXXX-CHENNAI RK SALAI-N289180657669562	N289180657669562	17,708	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Dec-19	NEFT Dr-ICIC0000533-XXXXXXX-CHENNAI RK SALAI-N193190875281182	N193190875281182	39,171	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-ICIC0000574-XXXXXXX-CHENNAI RK SALAI-N053180479977562	N053180479977562	28,828	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-ICIC0000574-XXXXXXX-CHENNAI RK SALAI-N157180557848785	N157180557848785	3,332	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
13-May-15	NEFT DR-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N133150070506348	N133150070506348	46,304	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Jun-17	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N167170314409263	N167170314409263	43,254	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N053180479977521	N053180479977521	117,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Feb-19	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N043190750258373	N043190750258373	383,950	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-14	NEFT DR-ICIC0000605-XXXXXXX-R K SALAI, CHENNAI-N053140006742246	N053140006742246	25,106	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Jun-20	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N006201027741812	N006201027741812	14,422	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
13-May-15	NEFT DR-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N133150070506349	N133150070506349	42,182	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Dec-16	NEFT DR-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N351160219989019	N351160219989019	42,813	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Aug-18	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N215180600887924	N215180600887924	1,057	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Sep-19	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N270190938334102	N270190938334102	15,332	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N129190821928454	N129190821928454	13,411	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Sep-19	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N270190938334107	N270190938334107	14,018	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N129190821928459	N129190821928459	12,948	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Sep-19	NEFT Dr-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N270190938334112	N270190938334112	13,952	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
25-Mar-15	NEFT DR-ICIC0000607-XXXXXXX-CHENNAI RK S-N084150061545292	N084150061545292	120,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Nov-17	NEFT Dr-ICIC0000607-XXXXXXX-CHENNAI RK SALAI-N314170408026233	N314170408026233	212,981	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Apr-17	NEFT Dr-ICIC0000607-XXXXXXX-CHENNAI RK SALAI-N096170270269213	N096170270269213	348,953	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
20-Sep-14	NEFT DR-ICIC0000607-XXXXXXX-CHENNAI RK S-N263140034114582	N263140034114582	170,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-May-17	NEFT Dr-ICIC0000804-XXXXXXX-CHENNAI RK SALAI-N135170294587741	N135170294587741	75,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
25-Jun-14	NEFT DR-ICIC0000804-XXXXXXX-R K SALAI, C-N176140022119196	N176140022119196	50,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Dec-17	NEFT Dr-ICIC0000804-XXXXXXX-CHENNAI RK SALAI-N349170432859189	N349170432859189	230,133	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Sep-20	112861PFSETTLEMENT	N272201256135287	96,700	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Dec-18	NEFT Dr-ICIC0000970-XXXXXXX-CHENNAI RK SALAI-N102180518883316	N102180518883316	39,806	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
09-Nov-18	NEFT Dr-ICIC0000985-XXXXXXX-CHENNAI RK SALAI-N313180676440331	N313180676440331	68,919	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Dec-18	NEFT Dr-ICIC0000985-XXXXXXX-CHENNAI RK S-N355180708267895	N355180708267895	69,390	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Mar-19	NEFT Dr-ICIC0001039-XXXXXXX-CHENNAI RK SALAI-N065190767985164	N065190767985164	58,713	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Apr-19	NEFT Dr-ICIC0001039-XXXXXXX-CHENNAI RK SALAI-N119190810903545	N119190810903545	58,733	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Dec-18	NEFT Dr-ICIC0001039-XXXXXXX-CHENNAI RK SALAI-N363180712968058	N363180712968058	7,355	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Mar-19	NEFT Dr-ICIC0001039-XXXXXXX-CHENNAI RK SALAI-N065190767985128	N065190767985128	39,829	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Apr-14	NEFT DR-ICIC0001062-XXXXXXX-R K SALAI, CHENNAI-N100140013156820	N100140013156820	39,653	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
13-Jun-19	NEFT Dr-ICIC0001062-XXXXXXX-CHENNAI RK SALAI-N164190850454013	N164190850454013	170,546	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Aug-18	NEFT Dr-ICIC0001082-XXXXXXX-CHENNAI RK SALAI-N222180607140668	N222180607140668	33,239	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
09-May-18	NEFT Dr-ICIC0001082-XXXXXXX-CHENNAI RK SALAI-N248180625101593	N248180625101593	32,543	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Nov-19	NEFT Dr-ICIC0001264-XXXXXXX-CHENNAI RK SALAI-N284190951690883	N284190951690883	9,507	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Sep-20	NEFT Dr-ICIC0001264-XXXXXXX-CHENNAI RK SALAI-N009201032305868	N009201032305868	9,707	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Oct-14	NEFT DR-ICIC0001554-XXXXXXX-CHENNAI RK SALAI-N302140039127873	N302140039127873	50,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
31-Aug-16	NEFT DR-ICIC0001554-XXXXXXX-CHENNAI RK SALAI-N244160182537519	N244160182537519	180,651	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
12-Nov-13	NEFT DR-ICIC0001657-XXXXXXX-R K SALAI, CHENNAI-071613316N444418	071613316N444418	7,267	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Apr-17	NEFT Dr-ICIC0001657-XXXXXXX-CHENNAI RK SALAI-N096170270269146	N096170270269146	47,131	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-14	NEFT DR-ICIC0001657-XXXXXXX-R K SALAI, CHENNAI-N053140006742448	N053140006742448	902	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Jun-17	NEFT Dr-ICIC0001657-XXXXXXX-CHENNAI RK SALAI-N167170314409252	N167170314409252	36,298	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
		N333160211241203	25,646	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Feb-19	NEFT Dr-ICIC0001671-XXXXXXX-CHENNAI RK SALAI-N050190754767675	N050190754767675	30,357	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
24-Oct-13	NEFT DR-ICIC0001684-XXXXXXX-R K SALAI, C-071613297N052562	071613297N052562	25,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Dec-14	NEFT DR-ICIC0001684-XXXXXXX-CHENNAI RK SALAI-N344140046045128	N344140046045128	81,544	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-ICIC0001687-XXXXXXX-CHENNAI RK SALAI-N053180479977458	N053180479977458	53,515	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-ICIC0001687-XXXXXXX-CHENNAI RK SALAI-N157180557848667	N157180557848667	371	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-ICIC0001687-XXXXXXX-CHENNAI RK SALAI-N053180479977475	N053180479977475	41,914	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-ICIC0001687-XXXXXXX-CHENNAI RK SALAI-N157180557848693	N157180557848693	6,574	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Jun-17	NEFT Dr-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N180170319941475	N180170319941475	23,314	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jul-17	NEFT Dr-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N185170324673960	N185170324673960	48,163	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Dec-14	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N344140046045143	N344140046045143	12,359	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Dec-14	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N344140046045265	N344140046045265	16,554	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Oct-16	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N301160200045278	N301160200045278	17,743	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Oct-16	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N301160200045279	N301160200045279	36,593	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N218140028268787	N218140028268787	13,272	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N218140028268975	N218140028268975	9,479	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jun-14	NEFT DR-ICIC0001897-XXXXXXX-R K SALAI, CHENNAI-N155140019748369	N155140019748369	4,776	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jun-14	NEFT DR-ICIC0001897-XXXXXXX-R K SALAI, CHENNAI-N155140019748368	N155140019748368	6,223	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N129190821928857	N129190821928857	26,972	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Nov-14	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N325140042833857	N325140042833857	29,671	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Mar-17	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N074170259955297	N074170259955297	37,871	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Mar-17	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N074170259955298	N074170259955298	16,089	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Feb-17	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N059170251836932	N059170251836932	8,674	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Mar-17	NEFT DR-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N074170259955456	N074170259955456	50,471	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Apr-17	NEFT Dr-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N105170275565365	N105170275565365	129,341	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-May-17	NEFT Dr-ICIC0001897-XXXXXXX-CHENNAI RK SALAI-N124170287618691	N124170287618691	14,371	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-ICIC0001899-XXXXXXX-CHENNAI RK SALAI-N218140028268890	N218140028268890	10,281	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
20-Apr-15	NEFT DR-ICIC0001899-XXXXXXX-CHENNAI RK SALAI-N110150066082492	N110150066082492	7,116	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Aug-16	NEFT DR-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N216160175271980	N216160175271980	26,108	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Aug-16	NEFT DR-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N229160178981686	N229160178981686	1,331	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Sep-17	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N258170369057212	N258170369057212	80,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Jan-19	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N021190731432627	N021190731432627	277,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-May-17	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N124170287618744	N124170287618744	22,143	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-May-17	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N135170294607905	N135170294607905	14,188	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N053180479977481	N053180479977481	30,813	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N157180557848702	N157180557848702	7,098	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-May-17	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N135170294587872	N135170294587872	47,172	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
02-Sep-18	NEFT Dr-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N040180472593205	N040180472593205	13,488	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
18-Dec-18	NEFT Dr-ICIC0002184-XXXXXXX-CHENNAI RK SALAI-N352180705782695	N352180705782695	55,100	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Dec-18	NEFT Dr-ICIC0002184-XXXXXXX-CHENNAI RK SALAI-N363180712968150	N363180712968150	55,482	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-ICIC0002185-XXXXXXX-CHENNAI RK SALAI-N053180479977466	N053180479977466	42,409	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-ICIC0002185-XXXXXXX-CHENNAI RK SALAI-N157180557848676	N157180557848676	3,776	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
08-Oct-20	NEFT Dr-ICIC0002345-XXXXXXX-CHENNAI RK S-N223201210867333	N223201210867333	182,771	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
20-Aug-20	00819593658PF SETTLEMENT DIFF AMT	N233201219297383	138,995	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
30-Dec-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N364191020015192	N364191020015192	17,110	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-May-20	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N065201084105481	N065201084105481	52,377	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N129190821928449	N129190821928449	13,255	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N270190938334104	N270190938334104	15,130	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N129190821928762	N129190821928762	13,580	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
11-Jun-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N310190974659136	N310190974659136	15,271	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N129190821928475	N129190821928475	13,487	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N270190938334109	N270190938334109	15,113	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N129190821928462	N129190821928462	12,388	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Sep-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N270190938334098	N270190938334098	11,953	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
30-Dec-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N364191020015548	N364191020015548	14,875	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Jun-20	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N006201027741796	N006201027741796	14,875	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
30-Dec-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N364191020015540	N364191020015540	12,038	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Jun-20	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N006201027741790	N006201027741790	12,038	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
13-Aug-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N225190900377239	N225190900377239	26,760	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
14-Nov-19	NEFT Dr-ICIC0002604-XXXXXXX-CHENNAI RK SALAI-N318190981631507	N318190981631507	13,152	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Apr-14	NEFT DR-ICIC0002692-XXXXXXX-R K SALAI, CHENNAI-N100140013156903	N100140013156903	9,931	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Apr-14	NEFT DR-ICIC0002692-XXXXXXX-R K SALAI, CHENNAI-N100140013156905	N100140013156905	25,869	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Dec-14	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N344140046045145	N344140046045145	13,135	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Dec-14	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N344140046045252	N344140046045252	16,410	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jun-14	NEFT DR-ICIC0001206-XXXXXXX-R K SALAI, CHENNAI-N155140019748356	N155140019748356	12,104	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-ICIC0001206-XXXXXXX-CHENNAI RK SALAI-N218140028268973	N218140028268973	9,470	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-May-17	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N124170287618754	N124170287618754	34,738	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-May-17	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N124170287618759	N124170287618759	27,728	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jun-14	NEFT DR-ICIC0001206-XXXXXXX-R K SALAI, CHENNAI-N155140019748360	N155140019748360	16,331	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N218140028268782	N218140028268782	6,475	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Jul-15	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N202150082900906	N202150082900906	14,806	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Oct-15	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N289150101597287	N289150101597287	11,067	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Feb-15	NEFT DR-ICIC0002692-XXXXXXX-CHENNAI RK SALAI-N037150054173030	N037150054173030	20,052	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
14-Jan-15	NEFT DR-ICIC0001682-XXXXXXX-CHENNAI RK SALAI-N014150051130193	N014150051130193	7,657	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
09-Jan-19	NEFT DR-ICIC0003221-XXXXXXX-CHENNAI RK SALAI-N009190722882219	N009190722882219	27,149	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Jun-19	NEFT DR-ICIC0003221-XXXXXXX-CHENNAI RK SALAI-N179190861128747	N179190861128747	10,896	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004030-XXXXXXX-R K SALAI, CHENNAI-N027140003420913	N027140003420913	7,840	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Dec-16	NEFT DR-KKBK0008484-XXXXXXX-CHENNAI RK SALAI-N351160219989012	N351160219989012	48,528	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Sep-14	NEFT DR-VYSA0004030-XXXXXXX-CHENNAI RK SALAI-N244140031259559	N244140031259559	1,432	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-VYSA0004030-XXXXXXX-CHENNAI RK SALAI-N311140041032890	N311140041032890	13,774	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Nov-13	NEFT DR-VYSA0004070-XXXXXXX-R K SALAI, CHENNAI-071613316N444303	071613316N444303	7,426	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Aug-16	NEFT DR-VYSA0004070-XXXXXXX-CHENNAI RK SALAI-N216160175272011	N216160175272011	51,650	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Oct-15	NEFT DR-VYSA0004070-XXXXXXX-CHENNAI RK SALAI-N289150101597461	N289150101597461	19,163	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Dec-19	NEFT DR-KKBK0008485-XXXXXXX-CHENNAI RK SALAI-N193190875281087	N193190875281087	54,369	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Mar-14	NEFT DR-VYSA0004070-XXXXXXX-R K SALAI, CHENNAI-N069140009126257	N069140009126257	6,819	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Mar-15	NEFT DR-VYSA0004070-XXXXXXX-CHENNAI RK SALAI-N075150060343526	N075150060343526	12,842	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-Aug-14	NEFT DR-VYSA0004090-XXXXXXX-CHENNAI RK SALAI-N238140030404527	N238140030404527	2,740	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-VYSA0004090-XXXXXXX-CHENNAI RK SALAI-N311140041032832	N311140041032832	29,065	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Feb-15	NEFT DR-VYSA0004090-XXXXXXX-CHENNAI RK SALAI-N037150054173065	N037150054173065	10,809	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
25-Mar-15	NEFT DR-VYSA0004090-XXXXXXX-CHENNAI RK S-N084150061544828	N084150061544828	21,429	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Apr-14	NEFT DR-VYSA0004130-XXXXXXX-R K SALAI, CHENNAI-N100140013156783	N100140013156783	13,140	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004130-XXXXXXX-R K SALAI, CHENNAI-N027140003420907	N027140003420907	5,514	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Mar-14	NEFT DR-VYSA0004250-XXXXXXX-R K SALAI, CHENNAI-N069140009126425	N069140009126425	35,257	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Mar-14	NEFT DR-VYSA0004250-XXXXXXX-R K SALAI, CHENNAI-N069140009126429	N069140009126429	5,738	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004340-XXXXXXX-R K SALAI, CHENNAI-N027140003420904	N027140003420904	5,085	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-VYSA0004340-XXXXXXX-CHENNAI RK SALAI-N311140041032850	N311140041032850	29,054	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004340-XXXXXXX-R K SALAI, CHENNAI-N027140003420983	N027140003420983	13,005	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-Aug-14	NEFT DR-VYSA0004340-XXXXXXX-CHENNAI RK SALAI-N238140030404588	N238140030404588	2,396	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-VYSA0004350-XXXXXXX-CHENNAI RK SALAI-N218140028268778	N218140028268778	9,739	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Oct-14	NEFT DR-VYSA0004350-XXXXXXX-CHENNAI RK SALAI-N280140036254548	N280140036254548	31,525	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004360-XXXXXXX-R K SALAI, CHENNAI-N027140003421045	N027140003421045	4,806	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004360-XXXXXXX-R K SALAI, CHENNAI-N027140003420908	N027140003420908	7,592	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Nov-13	NEFT DR-VYSA0004360-XXXXXXX-R K SALAI, CHENNAI-071613316N444363	071613316N444363	12,900	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jan-14	NEFT DR-VYSA0004360-XXXXXXX-R K SALAI, CHENNAI-N027140003420903	N027140003420903	7,824	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
12-Nov-13	NEFT DR-VYSA0004380-XXXXXXX-R K SALAI, CHENNAI-071613316N444304	071613316N444304	7,006	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
08-Jul-16	NEFT DR-VYSA0004380-XXXXXXX-CHENNAI RK SALAI-N190160168376767	N190160168376767	50,689	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-ICIC0006020-XXXXXXX-CHENNAI RK SALAI-N311140041032782	N311140041032782	126,047	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-ICIC0006020-XXXXXXX-CHENNAI RK SALAI-N311140041032793	N311140041032793	48,873	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Mar-14	NEFT DR-ICIC0006022-XXXXXXX-R K SALAI, C-N078140010090871	N078140010090871	40,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
14-Jan-15	NEFT DR-ICIC0006022-XXXXXXX-CHENNAI RK SALAI-N014150051130178	N014150051130178	191,977	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT DR-ICIC0006022-XXXXXXX-CHENNAI RK SALAI-N129190821928912	N129190821928912	35,341	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT DR-ICIC0006022-XXXXXXX-CHENNAI RK SALAI-N129190821928674	N129190821928674	37,974	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
26-Aug-19	NEFT Dr-ICIC0006022-XXXXXXX-CHENNAI RK SALAI-N238190909926236	N238190909926236	26,962	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
13-Sep-19	NEFT Dr-ICIC0006022-XXXXXXX-CHENNAI RK SALAI-N256190927995535	N256190927995535	33,478	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Dec-14	NEFT DR-ICIC0006027-XXXXXXX-CHENNAI RK S-N353140047150860	N353140047150860	130,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
30-Sep-16	NEFT DR-ICIC0006027-XXXXXXX-CHENNAI RK SALAI-N274160191886796	N274160191886796	39,294	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
20-Sep-14	NEFT DR-ICIC0006027-XXXXXXX-CHENNAI RK S-N263140034108944	N263140034108944	75,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Mar-19	NEFT Dr-ICIC0006027-XXXXXXX-CHENNAI RK SALAI-N065190767985185	N065190767985185	210,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Sep-20	105633HOUSINGLOAN	N272201256146824	382,500	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
24-Apr-15	NEFT DR-ICIC0006027-XXXXXXX-CHENNAI RK SALAI-N114150066750589	N114150066750589	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Sep-14	NEFT DR-ICIC0006027-XXXXXXX-CHENNAI RK SALAI-N244140031259567	N244140031259567	150,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
18-Jan-19	NEFT DR-ICIC0006027-XXXXXXX-CHENNAI RK SALAI-N018190729853627	N018190729853627	200,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
19-Oct-20	130115	N293201280459036	1,500,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Jan-15	NEFT DR-ICIC0006033-XXXXXXX-CHENNAI RK S-N028150052353421	N028150052353421	400,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jul-19	NEFT Dr-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N158190845394581	N158190845394581	45,407	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jul-19	NEFT Dr-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N158190845394460	N158190845394460	6,537	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Aug-19	NEFT Dr-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N241190912661501	N241190912661501	51,941	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Apr-20	NEFT Dr-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N156201151063306	N156201151063306	55,201	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
27-Jul-20	NEFT Dr-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N209201196782238	N209201196782238	67,849	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
08-Oct-20	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N223201211126050	N223201211126050	67,849	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Sep-18	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N190180582186920	N190180582186920	18,383	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Aug-18	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N215180600887859	N215180600887859	18,383	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N053180479977455	N053180479977455	8,524	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N157180557848661	N157180557848661	4,191	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
09-May-18	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N248180625101603	N248180625101603	13,798	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-Sep-18	NEFT DR-ICIC0006038-XXXXXXX-CHENNAI RK SALAI-N269180640326058	N269180640326058	14,019	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
20-Sep-19	NEFT DR-ICIC0006066-XXXXXXX-CHENNAI RK SALAI-N263190932566916	N263190932566916	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
17-Jun-20	NEFT DR-ICIC0006066-XXXXXXX-CHENNAI RK SALAI-N169201162484420	N169201162484420	153,331	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Oct-15	NEFT DR-VYSA0006690-XXXXXXX-CHENNAI RK SALAI-N289150101597418	N289150101597418	23,596	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
		N301160200086008	24,696	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-May-17	NEFT Dr-CNRB0001071-XXXXXXX-CHENNAI RK SALAI-N124170287618775	N124170287618775	36,272	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
17-May-18	NEFT Dr-CNRB0001017-XXXXXXX-CHENNAI RK SALAI-N137180543270383	N137180543270383	16,778	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-May-18	NEFT DR-IOBA0000145-XXXXXXX-CHENNAI RK SALAI-N142190831606383	N142190831606383	19,916	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-May-19	NEFT DR-IOBA0000145-XXXXXXX-CHENNAI RK SALAI-N142190831606598	N142190831606598	19,916	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-BARBOVALLIP-XXXXXXX-CHENNAI RK SALAI-N311140041032872	N311140041032872	1,633	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-BARBOVALLIP-XXXXXXX-CHENNAI RK SALAI-N311140041032803	N311140041032803	6,759	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Feb-17	NEFT DR-IOBA0000962-XXXXXXX-CHENNAI RK SALAI-N059170251826703	N059170251826703	16,903	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-Feb-17	NEFT DR-IOBA0000962-XXXXXXX-CHENNAI RK SALAI-N059170251826705	N059170251826705	9,876	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-Aug-14	NEFT DR-IOBA0002075-XXXXXXX-CHENNAI RK SALAI-N238140030404495	N238140030404495	320,515	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
20-Sep-14	NEFT DR-IOBA0002075-XXXXXXX-CHENNAI RK S-N263140034114953	N263140034114953	484,892	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
18-Jul-17	NEFT DR-IOBA0002795-XXXXXXX-CHENNAI RK SALAI-N19917033243488	N19917033243488	16,523	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT DR-IOBA0002795-XXXXXXX-CHENNAI RK SALAI-N129190821928961	N129190821928961	9,891	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
30-Dec-19	NEFT DR-BKID0005893-XXXXXXX-CHENNAI RK SALAI-N364191020015555	N364191020015555	10,622	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Jun-20	NEFT DR-BKID0005893-XXXXXXX-CHENNAI RK SALAI-N006201027741802	N006201027741802	10,622	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-UTIB0000865-XXXXXXX-CHENNAI RK SALAI-N311140041032928	N311140041032928	6,515	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Nov-14	NEFT DR-UTIB0000865-XXXXXXX-CHENNAI RK SALAI-N311140041032854	N311140041032854	16,545	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jul-19	NEFT DR-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N158190845394523	N158190845394523	52,472	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
09-Nov-18	NEFT DR-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N313180676440426	N313180676440426	48,672	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Mar-19	NEFT DR-UTIB0000006-XXXXXXX-CHENNAI RK SALAI-N065190767985160	N065190767985160	47,672	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT DR-IDIB0005029-XXXXXXX-CHENNAI RK SALAI-N053180479977557	N053180479977557	13,897	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT DR-IDIB0005029-XXXXXXX-CHENNAI RK SALAI-N157180557848775	N157180557848775	2,787	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
02-Nov-17	NEFT DR-ICIC0000033-XXXXXXX-CHENNAI RK SALAI-N305170400919388	N305170400919388	75,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
28-May-18	NEFT DR-ICIC0000033-XXXXXXX-CHENNAI RK SALAI-N148180549198695	N148180549198695	234,772	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jun-14	NEFT DR-CNRB0002803-XXXXXXX-R K SALAI, CHENNAI-N155140019748490	N155140019748490	14,429	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Aug-14	NEFT DR-CNRB0002803-XXXXXXX-CHENNAI RK SALAI-N218140028268780	N218140028268780	11,025	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Feb-15	NEFT DR-SBIN0000939-XXXXXXX-CHENNAI RK SALAI-N037150054172972	N037150054172972	25,708	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
14-Jan-15	NEFT DR-SBIN0000939-XXXXXXX-CHENNAI RK SALAI-N014150051130171	N014150051130171	23,242	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Jun-17	NEFT DR-ICIC0000605-XXXXXXX-CHENNAI RK SALAI-N167170314409420	N167170314409420	50,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
14-Aug-20	008142479501HOUSING LOAN	N227201215669196	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Oct-15	NEFT DR-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N289150101597497	N289150101597497	16,331	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX

As per PF Bank Statement				NEFT Beneficiary data by HDFC		Employee Code (as mapped against SAP Employee Master and Change Log)
Date	Transaction description	Ref No	Amount	Applicant Name	Beneficiary Account	
16-Oct-15	NEFT DR-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N289150101597289	N289150101597289	22,485	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Oct-14	NEFT DR-ICIC0000016-XXXXXXX-CHENNAI RK SALAI-N302140039127869	N302140039127869	275,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
18-Dec-18	NEFT Dr-ICIC0000016-XXXXXXX-CHENNAI RK S-N352180705632185	N352180705632185	764,622	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
24-Oct-13	NEFT DR-ICIC0000033-XXXXXXX-R K SALAI, C-071613297N052570	071613297N052570	125,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Mar-15	NEFT DR-ICIC0000033-XXXXXXX-CHENNAI RK SALAI-N075150060343577	N075150060343577	727,309	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
01-Sep-14	NEFT DR-IDIB000U020-XXXXXXX-CHENNAI RK SALAI-N244140031259551	N244140031259551	1,147	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Dec-17	NEFT Dr-IDIB000U020-XXXXXXX-CHENNAI RK SALAI-N349170432859475	N349170432859475	20,842	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Aug-19	NEFT Dr-IDIB000K142-XXXXXXX-CHENNAI RK SALAI-N241190912661622	N241190912661622	11,092	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
07-Sep-18	NEFT Dr-IDIB000K142-XXXXXXX-CHENNAI RK SALAI-N190180582187011	N190180582187011	8,023	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Jun-15	NEFT DR-SBIN0010509-XXXXXXX-CHENNAI RK S-N173150077117089	N173150077117089	150,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
15-Apr-17	NEFT Dr-SBIN0010509-XXXXXXX-CHENNAI RK SALAI-N105170275565399	N105170275565399	359,761	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SBIN0000872-XXXXXXX-CHENNAI RK SALAI-N053180479977540	N053180479977540	24,634	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SBIN0000872-XXXXXXX-CHENNAI RK SALAI-N157180557848762	N157180557848762	6,587	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Feb-18	NEFT Dr-SBIN0000264-XXXXXXX-CHENNAI RK SALAI-N053180479977555	N053180479977555	12,469	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
06-Jun-18	NEFT Dr-SBIN0000264-XXXXXXX-CHENNAI RK SALAI-N157180557848771	N157180557848771	3,953	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
16-Aug-16	NEFT DR-ICIC0000395-XXXXXXX-CHENNAI RK SALAI-N229160178981678	N229160178981678	318,924	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
29-Oct-14	NEFT DR-ICIC0000395-XXXXXXX-CHENNAI RK SALAI-N302140039127868	N302140039127868	70,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
22-Jun-16	NEFT DR-ICIC0000395-XXXXXXX-CHENNAI RK SALAI-N174160163155508	N174160163155508	250,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jul-17	NEFT DR-ICIC0000089-XXXXXXX-CHENNAI RK SALAI-N185170324674141	N185170324674141	298,552	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
26-May-14	NEFT DR-ICIC0000395-XXXXXXX-R K SALAI, C-N146140018266732	N146140018266732	100,000	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
21-Jul-18	NEFT Dr-ICIC0000395-XXXXXXX-CHENNAI RK SALAI-N202180590977422	N202180590977422	463,799	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
10-Apr-14	NEFT DR-ICIC0001554-XXXXXXX-R K SALAI, CHENNAI-N100140013156761	N100140013156761	6,859	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
02-Nov-17	NEFT DR-ICIC0001554-XXXXXXX-CHENNAI RK SALAI-N305170400919382	N305170400919382	184,646	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
03-Aug-18	NEFT DR-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N215180600887953	N215180600887953	12,577	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
09-Nov-18	NEFT DR-ICIC0001900-XXXXXXX-CHENNAI RK SALAI-N313180676440326	N313180676440326	118,113	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
04-Jul-17	NEFT Dr-CIUB0000405-XXXXXXX-CHENNAI RK SALAI-N185170324673976	N185170324673976	15,578	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX
05-Sep-19	NEFT Dr-CIUB0000405-XXXXXXX-CHENNAI RK SALAI-N129190821928705	N129190821928705	25,615	XXXXXXXXXX	XXXXXXXXXX	XXXXXXX

9,694,789

Mapped employee code	Maximum PF balance available during 2013 to 2020	Amount paid	Difference
XXXXXX	739,806	813,300	73,494
XXXXXX	227,314	396,835	169,521
XXXXXX	16,538	25,281	8,743
XXXXXX	611,497	620,000	8,503
XXXXXX	870,847	1,137,836	266,989
XXXXXX	23,222	57,440	34,218
XXXXXX	54,777	231,886	177,109
XXXXXX	22,018	47,561	25,543
XXXXXX	16,296	40,758	24,462
XXXXXX	135,810	145,652	9,842
XXXXXX	14,449	17,121	2,672
XXXXXX	20,637	20,703	66
XXXXXX	390,108	474,574	84,466
XXXXXX	1,988,916	2,073,342	84,426
XXXXXX	111,978	160,733	48,755
XXXXXX	43,514	52,195	8,681
XXXXXX	42,015	51,641	9,626
XXXXXX	15,549	26,702	11,153
XXXXXX	35,576	40,397	4,821
XXXXXX	15,493	31,310	15,817
XXXXXX	24,066	31,066	7,000
XXXXXX	27,757	43,213	15,456
XXXXXX	15,018	28,937	13,919
XXXXXX	16,096	43,728	27,632
XXXXXX	7,214	18,911	11,697
XXXXXX	17,027	110,959	93,932
XXXXXX	472,546	667,522	194,976
XXXXXX	201,790	359,310	157,520
XXXXXX	407,679	565,000	157,321
XXXXXX	781,310	1,081,311	300,001
XXXXXX	8,120	19,098	10,978
XXXXXX	6,229	17,594	11,365
XXXXXX	19,695	53,067	33,372
XXXXXX	423,894	763,300	339,406
XXXXXX	9,287	17,378	8,091
XXXXXX	17,270	38,115	20,845
XXXXXX	8,151	16,516	8,365
XXXXXX	7,731	17,442	9,711
XXXXXX	16,604	37,635	21,031
XXXXXX	6,752	15,918	9,166

Mapped employee code	Maximum PF balance available during 2013 to 2020	Amount paid	Difference
XXXXXX	15,693	36,278	20,585
XXXXXX	7,470	17,553	10,083
XXXXXX	16,152	38,500	22,348
XXXXXX	22,300	56,516	34,216
XXXXXX	13,842	28,003	14,161
XXXXXX	21,248	56,043	34,795
XXXXXX	14,379	44,251	29,872
XXXXXX	252,589	500,950	248,361
XXXXXX	246,304	332,981	86,677
XXXXXX	303,304	518,953	215,649
XXXXXX	50,695	138,309	87,614
XXXXXX	14,758	47,184	32,426
XXXXXX	16,561	65,782	49,221
XXXXXX	5,529	19,214	13,685
XXXXXX	184,009	230,651	46,642
XXXXXX	65,208	106,544	41,336
XXXXXX	27,844	53,886	26,042
XXXXXX	16,846	48,488	31,642
XXXXXX	107,028	143,712	36,684
XXXXXX	6,967	17,397	10,430
XXXXXX	23,713	27,439	3,726
XXXXXX	281,360	357,000	75,640
XXXXXX	20,716	36,331	15,615
XXXXXX	16,987	37,911	20,924
XXXXXX	16,853	110,582	93,729
XXXXXX	16,452	46,185	29,733
XXXXXX	164,732	321,766	157,034
XXXXXX	7,517	29,750	22,233
XXXXXX	5,867	24,076	18,209
XXXXXX	20,576	21,574	998
XXXXXX	21,797	22,806	1,009
XXXXXX	17,342	25,873	8,531
XXXXXX	27,151	27,709	558
XXXXXX	16,652	38,045	21,393
XXXXXX	11,935	15,206	3,271
XXXXXX	34,012	59,076	25,064
XXXXXX	15,370	73,532	58,162
XXXXXX	26,550	31,805	5,255
XXXXXX	19,901	32,238	12,337
XXXXXX	-	40,995	40,995
XXXXXX	21,816	34,139	12,323
XXXXXX	34,226	41,264	7,038
XXXXXX	-	20,724	20,724
XXXXXX	191,978	231,977	39,999

Mapped employee code	Maximum PF balance available during 2013 to 2020	Amount paid	Difference
XXXXXX	34,138	73,315	39,177
XXXXXX	20,899	60,440	39,541
XXXXXX	1,642,717	1,900,000	257,283
XXXXXX	20,270	107,142	86,872
XXXXXX	67,850	135,698	67,848
XXXXXX	15,459	36,766	21,307
XXXXXX	1,101	12,715	11,614
XXXXXX	12,162	27,817	15,655
XXXXXX	155,554	253,331	97,777
XXXXXX	15,521	39,832	24,311
XXXXXX	32,085	117,498	85,413
XXXXXX	13,054	39,912	26,858
XXXXXX	313,702	805,407	491,705
XXXXXX	5,301	21,244	15,943
XXXXXX	-	148,816	148,816
XXXXXX	-	35,800	35,800
XXXXXX	7,281	16,684	9,403
XXXXXX	260,858	309,772	48,914
XXXXXX	155,345	226,700	71,355
XXXXXX	368,710	426,656	57,946
XXXXXX	313,904	334,222	20,318
XXXXXX	1,580	5,597	4,017
XXXXXX	22,984	37,424	14,440
XXXXXX	22,999	59,997	36,998
XXXXXX	-	101,287	101,287
XXXXXX	74,477	92,666	18,189
XXXXXX	-	44,723	44,723
XXXXXX	29,100	32,623	3,523
XXXXXX	-	32,107	32,107
XXXXXX	34,627	81,029	46,402
XXXXXX	100,569	114,377	13,808
XXXXXX	21,830	40,914	19,084
XXXXXX	19,314	29,590	10,276
XXXXXX	138,313	163,907	25,594
XXXXXX	42,335	56,545	14,210
XXXXXX	15,242	19,291	4,049
XXXXXX	17,456	18,027	571
XXXXXX	23,566	24,529	963
XXXXXX	32,993	52,274	19,281
XXXXXX	24,036	29,930	5,894
XXXXXX	23,499	40,914	17,415
XXXXXX	682,761	692,000	9,239
XXXXXX	323,424	380,336	56,912
XXXXXX	530,280	586,000	55,720

Mapped employee code	Maximum PF balance available during 2013 to 2020	Amount paid	Difference
XXXXXX	275,486	313,946	38,460
XXXXXX	28,096	28,169	73
XXXXXX	33,639	44,767	11,128
XXXXXX	46,205	46,527	322
XXXXXX	25,640	39,627	13,987
XXXXXX	22,562	43,484	20,922
XXXXXX	21,945	43,405	21,460
XXXXXX	25,707	48,264	22,557
XXXXXX	21,618	48,942	27,324
XXXXXX	11,281	20,641	9,360
XXXXXX	24,049	33,278	9,229
XXXXXX	19,313	40,410	21,097
XXXXXX	37,370	54,198	16,828
XXXXXX	52,581	56,879	4,298
XXXXXX	27,766	32,160	4,394
XXXXXX	57,474	89,558	32,084
XXXXXX	7,104	39,528	32,424
XXXXXX	75,074	84,995	9,921
XXXXXX	12,311	16,389	4,078
XXXXXX	20,348	27,429	7,081
XXXXXX	19,300	26,900	7,600
XXXXXX	199,777	355,133	155,356
XXXXXX	121,330	136,506	15,176
XXXXXX	21,106	117,446	96,340
XXXXXX	170,419	210,199	39,780
XXXXXX	32,978	54,398	21,420
XXXXXX	22,421	37,200	14,779
XXXXXX	32,936	56,003	23,067
XXXXXX	51,110	71,477	20,367
XXXXXX	20,897	28,913	8,016
XXXXXX	34,049	54,336	20,287
XXXXXX	21,504	22,751	1,247
XXXXXX	10,449	10,999	550
XXXXXX	34,051	56,643	22,592
XXXXXX	39,451	53,960	14,509
XXXXXX	33,763	59,145	25,382
XXXXXX	33,107	60,660	27,553
XXXXXX	27,247	69,487	42,240
XXXXXX	20,170	28,385	8,215
XXXXXX	20,445	28,851	8,406
XXXXXX	20,389	28,600	8,211
XXXXXX	16,617	24,341	7,724
XXXXXX	22,618	29,545	6,927
XXXXXX	58,007	62,466	4,459

Mapped employee code	Maximum PF balance available during 2013 to 2020	Amount paid	Difference
XXXXXX	34,874	56,368	21,494
XXXXXX	-	19,661	19,661
XXXXXX	-	18,654	18,654
XXXXXX	959	15,401	14,442
XXXXXX	-	12,398	12,398
XXXXXX	50,235	57,695	7,460
XXXXXX	157,742	174,920	17,178
XXXXXX	125,028	169,294	44,266
XXXXXX	280,128	285,000	4,872
XXXXXX	398,601	482,500	83,899
XXXXXX	278,466	350,000	71,534
XXXXXX	48,791	51,944	3,153
XXXXXX	22,339	48,292	25,953
XXXXXX	17,702	53,050	35,348
XXXXXX	-	8,392	8,392
XXXXXX	21,163	26,779	5,616
XXXXXX	16,248	26,414	10,166
XXXXXX	16,628	23,060	6,432
XXXXXX	19,376	25,454	6,078
XXXXXX	47,056	48,950	1,894
XXXXXX	108,266	150,000	41,734
XXXXXX	35,405	38,816	3,411
XXXXXX	723,847	1,039,622	315,775
XXXXXX	-	852,309	852,309
XXXXXX	15,212	21,989	6,777
XXXXXX	16,540	19,115	2,575
XXXXXX	279,556	509,761	230,205
XXXXXX	15,917	31,221	15,304
XXXXXX	5,300	16,422	11,122
XXXXXX	300,490	388,924	88,434
XXXXXX	447,942	548,552	100,610
XXXXXX	445,056	563,799	118,743
XXXXXX	161,887	191,505	29,618
XXXXXX	121,635	130,690	9,055
XXXXXX	34,414	41,193	6,779

Notes

- 1 Collation of data from the SAP master data and bank change log (PA009) and analysis performed on existence of duplicate accounts in master and analysis of actual beneficiary to the extent possible.
- 2 This table includes 2 categories
 - Wherever actual beneficiary mismatch was noticed when compared to the employee name. Further custodians confessed to have used such actual beneficiary's account to siphon money
 - Employee codes identified by us in ESI review and the same was acknowledged by the custdians.
- 3 Analysis and remarks column would highlight the actual beneficiary name, whether confessed by custodians during interview and cases where custodians agreed to have used to the bank account of actual beneficiary
- 4 In many cases same bank account was tagged against different employee and multiple bank accounts tagged against same employee code had mismatch. This resulted in few employee codes repeating in the below table.
- 5 Attendance analysis for these cases was performed and the data has been given in subsequent excel sheets due to the repetition of employee codes in the master sheet.
- 6 Payout for these 126 cases for the period January 2016 to December 2020 has been taken from the bank statement for the all the unique bank account numbers appearing in this master sheet tab and given in the "bank account wise payout" tab.

SAP Master data							PA009							Analysis & Remarks				
Emp No	Emp Name	Location	Category	Grade	DOJ	DOL	Count of ID PA009	End Date	Start Date	Chngd on	Changed by	Bank Key	Bank Account	IFSC	Actual Holder Name	Name Match	Codes found in ESI	Other Remarks
XXXXX	XXXXXXXXXX	1010	B2	GA	2-Feb-18	31-Aug-18	3	31-Aug-18	1-Aug-18	12-Sep-18	XXXXXX	SYNBK	XXXXXXX	SYNB0006008	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	10-Mar-18	30-Apr-18	2	-	1-Apr-18	8-May-18	XXXXXX	SCB	XXXXXXX	SCBL0036078	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	4-May-18	31-May-18	1	-	4-May-18	6-Jun-18	XXXXXX	SBI	XXXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	21-May-18	31-May-18	1	-	21-May-18	6-Jun-18	XXXXXX	IB	XXXXXXX	IBID0000034	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	9-Oct-18	31-May-19	2	-	1-May-19	10-Jun-19	XXXXXX	IB	XXXXXXX	IDIB000P034	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	12-Oct-18	30-Nov-18	1	-	12-Oct-18	2-Nov-18	XXXXXX	SYBNK	XXXXXXX	SYNB0006042	XXXXXXXX	Mis-Match	-	Not found in ESI, but bank account linked to an employee code identified in ESI is linked to this employee code
XXXXX	XXXXXXXXXX	1010	B2	GA	12-Oct-18	30-Nov-18	1	-	12-Oct-18	2-Nov-18	XXXXXX	ABL	XXXXXXX	UTIB0000189	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	12-Oct-18	30-Nov-18	1	-	12-Oct-18	2-Nov-18	XXXXXX	DBSS811A	XXXXXXX	DBSS01N0811	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	25-Oct-18	31-Jan-19	2	-	1-Jan-19	14-Feb-19	XXXXXX	IB	XXXXXXX	IDIB000V023	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jan-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXX	SYNBK	XXXXXXX	SYNB0006003	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	21-Jan-19	26-Sep-19	2	-	1-Sep-19	10-Oct-19	XXXXXX	IB	XXXXXXX	IDIB000P034	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	14-Feb-19	29-Jun-19	2	-	1-Jun-19	8-Jul-19	XXXXXX	SBI	XXXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-19	30-Mar-19	1	-	15-Feb-19	6-Mar-19	XXXXXX	DBSS811A	XXXXXXX	DBSS01N0811	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-19	30-Mar-19	1	-	15-Feb-19	6-Mar-19	XXXXXX	DBSS811A	XXXXXXX	DBSS01N0811	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	25-Feb-19	31-May-19	2	-	1-Apr-19	7-May-19	XXXXXX	KVBL	XXXXXXX	KKBK0008488	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	25-Feb-19	31-May-19	2	-	1-Apr-19	7-May-19	XXXXXX	SYBNK	XXXXXXX	SYNB0006008	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXX	IB	XXXXXXX	IDIB000P034	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXX	SBI	XXXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXX	IB	XXXXXXX	IDIB000P034	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	26-Sep-19	2	-	1-Sep-19	10-Oct-19	XXXXXX	IB	XXXXXXX	IDIB000V023	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	5-Apr-19	XXXXXX	IB	XXXXXXX	IDIB000P001	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	5-Apr-19	XXXXXX	SBI	XXXXXXX	SBIN0007990	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Jul-19	30-Jun-20	1	-	1-Jul-19	7-Aug-19	XXXXXX	KKBK478	XXXXXXX	KKBK0008488	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Jul-19	30-Jun-20	1	-	1-Jul-19	7-Aug-19	XXXXXX	KKBK478	XXXXXXX	KKBK0008111	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Jul-19	30-Jun-20	2	-	1-Aug-19	13-Aug-19	XXXXXX	SBI	XXXXXXX	SBIN0001603	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Jul-19	30-Jun-20	2	31-Jul-19	1-Jul-19	7-Aug-19	XXXXXX	INDB051	XXXXXXX	INDB0000567	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	16-Dec-19	30-Nov-20	1	-	16-Dec-19	6-Jan-20	XXXXXX	IOB	XXXXXXX	IOBA0001076	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	16-Dec-19	30-Nov-20	1	-	16-Dec-19	6-Jan-20	XXXXXX	UBI	XXXXXXX	UBIN0533262	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	10-Feb-20	30-Nov-20	1	-	10-Feb-20	6-Mar-20	XXXXXX	ABL	XXXXXXX	UTIB0000016	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	13-Feb-20	30-Nov-20	1	-	13-Feb-20	6-Mar-20	XXXXXX	CUB	XXXXXXX	CIUB0000361	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	14-Feb-20	30-Nov-20	2	29-Feb-20	14-Feb-20	6-Mar-20	XXXXXX	SBI	XXXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	14-Feb-20	30-Nov-20	2	-	1-Mar-20	26-Mar-20	XXXXXX	SYNB123	XXXXXXX	SYNB0006003	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	14-Feb-20	30-Nov-20	1	-	14-Feb-20	6-Mar-20	XXXXXX	IB	XXXXXXX	IDIB000P001	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-20	30-Nov-20	1	-	15-Feb-20	6-Mar-20	XXXXXX	SCB	XXXXXXX	SCBL0036079	XXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-20	30-Nov-20	1	-	15-Feb-20	6-Mar-20	XXXXXX	SYBNBK	XXXXXXX	SYNB0006042	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-20	30-Nov-20	1	-	15-Feb-20	6-Mar-20	XXXXXX	IB	XXXXXXX	IDIB000V113	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-20	30-Nov-20	1	-	15-Feb-20	6-Mar-20	XXXXXX	ABL	XXXXXXX	UTIB0001619	XXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-20	30-Nov-20	1	-	15-Feb-20	6-Mar-20	XXXXXX	BOB	XXXXXXX	BARB00WIMNAG	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	17-Feb-20	30-Nov-20	1	-	17-Feb-20	6-Mar-20	XXXXXX	IB	XXXXXXX	IDIB000V023	XXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	GA	17-Feb-20	30-Nov-20	1	-	17-Feb-20	6-Mar-20	XXXXXX	IDBI/BNK	XXXXXXX	IBKL0000005	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	17-Feb-20	30-Nov-20	1	-	17-Feb-20	6-Mar-20	XXXXXX	SYBNBK	XXXXXXX	SYNB0006042	XXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	GA	15-Jun-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	SBI002	XXXXXXX	SYNB0006008	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Jul-20	30-Nov-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	IB	XXXXXXX	IDIB000D035	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	1-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	SBI	XXXXXXX	SBIN0016555	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	2-Jul-20	30-Nov-20	2	31-Jul-20	2-Jul-20	10-Aug-20	XXXXXX	KKBK494	XXXXXXX	KKBK0008488	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	2-Jul-20	30-Nov-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	KKBK494	XXXXXXX	KKBK0008488	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	2-Jul-20	30-Nov-20	3	31-Aug-20	1-Aug-20	5-Sep-20	XXXXXX	KMB	XXXXXXX	KKBK0008111	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	2-Jul-20	30-Nov-20	3	-	1-Sep-20	7-Oct-20	XXXXXX	KMB	XXXXXXX	KKBK0008111	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	2-Jul-20	30-Nov-20	1	-	2-Jul-20	6-Aug-20	XXXXXX	SBI	XXXXXXX	SBIN0021654	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	3-Jul-20	31-Oct-20	1	-	3-Jul-20	6-Aug-20	XXXXXX	SBI	XXXXXXX	SBIN0010664	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	3-Jul-20	30-Nov-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	DBSS811A	XXXXXXX	DBSS01N0811	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	DBSS811A	XXXXXXX	DBSS01N0811	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jul-20	30-Nov-20	3	31-Aug-20	1-Aug-20	5-Sep-20	XXXXXX	DBSS811A	XXXXXXX	DBS01N0826	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jul-20	30-Nov-20	3	-	1-Sep-20	7-Oct-20	XXXXXX	DBSS811A	XXXXXXX	DBSS01N0826	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jul-20	30-Nov-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	ABL	XXXXXXX	UTIB0002784	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	SBI	XXXXXXX	SBIN0010664	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	7-Jul-20	30-Nov-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	IDFB106	XXXXXXX	IDFB0080138	XXXXXXXX	-	Yes	-

SAP Master data							PA009							Analysis & Remarks				
Emp No	Emp Name	Location	Category	Grade	DOI	DOL	Count of ID PA009	End Date	Start Date	Chngd on	Changed by	Bank Key	Bank Account	IFSC	Actual Holder Name	Name Match	Codes found in ESI	Other Remarks
XXXXX	XXXXXXXXXX	1010	B2	GA	19-Aug-20	31-Oct-20	3	31-Oct-20	1-Oct-20	4-Nov-20	XXXXXX	SBI	XXXXXX	SBIN0010664	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	20-Aug-20	30-Nov-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	SBI	XXXXXX	SBIN0010664	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	21-Aug-20	30-Nov-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	HDFC	XXXXXX	HDFC0000111	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	21-Aug-20	30-Nov-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	CIUB001	XXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	24-Aug-20	30-Nov-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	SBI	XXXXXX	SBIN0016555	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	27-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	IOB	XXXXXX	IOBA0000546	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	12-Sep-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	IB	XXXXXX	IDIB000V023	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	12-Sep-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	SBI	XXXXXX	SBIN0013065	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	12-Sep-20	30-Nov-20	1	-	12-Sep-20	6-Oct-20	XXXXXX	SBI	XXXXXX	SBIN0013065	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	GA	14-Sep-20	31-Oct-20	1	-	14-Sep-20	6-Oct-20	XXXXXX	SBI	XXXXXX	SBIN0010664	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	3-Jun-16	23-Jul-16	1	-	3-Jun-16	21-Jun-16	XXXXXX	IB	XXXXXX	IDIB000T049	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	2	30-Apr-17	1-Sep-16	5-Oct-16	XXXXXX	IB	XXXXXX	IDIB000T049	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	2	-	1-May-17	7-Jun-17	XXXXXX	IB	XXXXXX	IDIB000P132	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	2	31-Jul-19	1-Sep-16	5-Oct-16	XXXXXX	ABL	XXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	2	-	1-Aug-19	5-Sep-19	XXXXXX	CIUB001	XXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	3	31-Mar-17	1-Sep-16	5-Oct-16	XXXXXX	HDFC	XXXXXX	HDFC0001297	XXXXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	3	31-Jan-19	1-Apr-17	3-May-17	XXXXXX	KVBL	XXXXXX	KVBL0001263	XXXXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Sep-16	30-Aug-19	3	-	1-Feb-19	12-Feb-19	XXXXXX	KVBL	XXXXXX	KVBL0001263	XXXXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	5-Nov-16	4-Nov-19	1	-	5-Nov-16	2-Dec-16	XXXXXX	SBI	XXXXXX	SBIN0012750	XXXXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	5-Nov-16	4-Nov-19	2	30-Nov-16	5-Nov-16	2-Dec-16	XXXXXX	UBI	XXXXXX	UBIN533262	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	5-Nov-16	4-Nov-19	2	-	1-Dec-16	6-Jan-17	XXXXXX	UBI	XXXXXX	UBIN0552747	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	5-Nov-16	4-Nov-19	2	-	1-Apr-17	3-May-17	XXXXXX	ABL	XXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	5-Nov-16	4-Nov-19	2	31-Mar-17	5-Nov-16	2-Dec-16	XXXXXX	IB	XXXXXX	IDIB000T150	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	9-Feb-17	8-Feb-20	3	-	1-Aug-19	12-Aug-19	XXXXXX	SYNBK	XXXXXX	SYNB0006003	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	4-Jul-17	3-Jul-20	2	-	1-Mar-18	5-Apr-18	XXXXXX	ABL	XXXXXX	UTIB0000230	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	6-Jul-17	31-Jul-17	1	-	6-Jul-17	2-Aug-17	XXXXXX	INDUS	XXXXXX	INDB0000567	XXXXXXXXXX	Mis-Match	-	Not found in ESI, but bank account linked to an employee code identified in ESI is linked to this employee code
XXXXX	XXXXXXXXXX	1010	B2	D3	7-Jul-17	6-Jul-20	2	-	1-Oct-17	6-Nov-17	XXXXXX	CUB	XXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	7-Jul-17	6-Jul-20	2	30-Sep-17	7-Jul-17	2-Aug-17	XXXXXX	IB	XXXXXX	IDIB000K048	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	7-Jul-17	6-Jul-20	2	30-Jun-20	7-Jul-17	2-Aug-17	XXXXXX	HDFC	XXXXXX	HDFC0001765	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	7-Jul-17	6-Jul-20	2	-	1-Jul-20	10-Aug-20	XXXXXX	HDFC	XXXXXX	HDFC0000206	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	7-Jul-17	6-Jul-20	2	-	1-Jul-20	10-Aug-20	XXXXXX	DBSS811A	XXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	10-Jul-17	9-Jul-20	2	31-Jul-19	10-Jul-17	2-Aug-17	XXXXXX	ABL	XXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	10-Jul-17	9-Jul-20	2	-	1-Aug-19	5-Sep-19	XXXXXX	ABL	XXXXXX	UTIB0002784	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	10-Oct-17	9-Oct-20	2	31-Oct-17	10-Oct-17	7-Nov-17	XXXXXX	SCB	XXXXXX	SCBL0036083	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	10-Oct-17	9-Oct-20	2	-	1-Nov-17	4-Dec-17	XXXXXX	IB	XXXXXX	IDIB000T049	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	10-Oct-17	9-Oct-20	1	-	10-Oct-17	7-Nov-17	XXXXXX	CITI	XXXXXX	CITI0000003	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	13-Oct-17	12-Oct-20	1	-	13-Oct-17	7-Nov-17	XXXXXX	HDFC	XXXXXX	HDFC0000033	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	13-Oct-17	12-Oct-20	1	-	13-Oct-17	7-Nov-17	XXXXXX	CANBK	XXXXXX	CNR00001273	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	14-Oct-17	13-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXX	DBSS811A	XXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	14-Oct-17	13-Oct-20	2	30-Sep-20	14-Oct-17	7-Nov-17	XXXXXX	ABL	XXXXXX	UTIB0000211	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D2	14-Oct-17	31-Jan-19	2	-	1-Nov-17	4-Dec-17	XXXXXX	IOB	XXXXXX	IOBA0000170	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Nov-17	31-Jan-19	1	-	1-Nov-17	6-Dec-17	XXXXXX	SBI	XXXXXX	SBIN0013442	XXXXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Nov-17	31-Oct-20	3	-	1-Oct-20	4-Nov-20	XXXXXX	SYNBCHN	XXXXXX	SYNB0006008	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Nov-17	31-Oct-20	3	31-Jan-19	1-Nov-17	6-Dec-17	XXXXXX	IB	XXXXXX	IDIB000M206	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Nov-17	31-Oct-20	3	30-Sep-20	1-Feb-19	11-Feb-19	XXXXXX	IOB	XXXXXX	IOBA0002363	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Nov-17	31-Oct-20	1	-	1-Nov-17	6-Dec-17	XXXXXX	CUB	XXXXXX	CIUB0000282	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D3	1-Nov-17	31-Oct-20	2	-	1-Mar-18	5-Apr-18	XXXXXX	IB	XXXXXX	IDIB000T049	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	13-Nov-17	31-Jul-18	2	-	1-Jul-18	6-Aug-18	XXXXXX	CUB	XXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	1-Dec-17	30-Dec-17	1	-	1-Dec-17	5-Jan-18	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	1-Dec-17	30-Dec-17	1	-	1-Dec-17	5-Jan-18	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	8-Dec-17	30-Dec-17	2	-	1-Jan-18	6-Feb-18	XXXXXX	CUB	XXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	24-Jan-18	31-Jul-18	2	-	1-Jul-18	6-Aug-18	XXXXXX	CUB	XXXXXX	CIUB0000361	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	24-Jan-18	30-Jun-18	2	-	1-Jun-18	9-Jul-18	XXXXXX	SYNBK	XXXXXX	SYNB0006008	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	27-Jan-18	31-Jul-18	2	-	1-Jul-18	6-Aug-18	XXXXXX	IB	XXXXXX	IDIB000V023	XXXXXXXXXX	Mis-Match	-	Not found in ESI, but bank account linked to an employee code identified in ESI is linked to this employee code
XXXXX	XXXXXXXXXX	1010	B2	D1	2-Feb-18	28-Feb-18	1	-	2-Feb-18	6-Mar-18	XXXXXX	IB	XXXXXX	IDIB000P034	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	6-Feb-18	28-Feb-18	1	-	6-Feb-18	13-Mar-18	XXXXXX	IB	XXXXXX	IDIB000P034	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	6-Feb-18	28-Feb-18	1	-	6-Feb-18	13-Mar-18	XXXXXX	SYNBK	XXXXXX	SYNB0006008	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	6-Feb-18	28-Feb-18	1	-	6-Feb-18	6-Mar-18	XXXXXX	SBI	XXXXXX	SBIN0013065	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	9-Feb-18	31-Mar-18	2	-	1-Mar-18	5-Apr-18	XXXXXX	SBI	XXXXXX	SBIN0010664	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	9-Feb-18	31-Mar-18	2	-	1-Mar-18	5-Apr-18	XXXXXX	SCB	XXXXXX	SCBL0036078	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	13-Feb-18	31-Mar-18	2	-	1-Mar-18	10-Apr-18	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	TG	14-Mar-18	30-Apr-18	2	-	1-Apr-18	8-May-18	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	19-Feb-19	30-Nov-20	1	-	19-Feb-19	12-Mar-19	XXXXXX	CUB	XXXXXX	CIUB0000569	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	19-Feb-19	30-Nov-20	2	28-Feb-19	19-Feb-19	12-Mar-19	XXXXXX	IOB	XXXXXX	IOBA0000170	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D2	19-Feb-19	30-Nov-20	2	-	1-Mar-19	29-Mar-19	XXXXXX	UBIN223	XXXXXX	UBIN0552852	XXXXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Mar-19	30-Nov-20	1	-	1-Mar-19	5-Apr-19	XXXXXX	IB	XXXXXX	IDIB000T049	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Mar-19	30-Nov-20	2	30-Nov-19	1-Mar-19	5-Apr-19	XXXXXX	IOB	XXXXXX	IOBA0001082	XXXXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed

SAP Master data							PA009							Analysis & Remarks				
Emp No	Emp Name	Location	Category	Grade	DOJ	DOL	Count of ID PA009	End Date	Start Date	Chngd on	Changed by	Bank Key	Bank Account	IFSC	Actual Holder Name	Name Match	Codes found in ESI	Other Remarks
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Mar-19	30-Nov-20	2	-	1-Dec-19	6-Jan-20	XXXXXX	KKBK494	XXXXXX	KKBK0000463	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Mar-19	30-Nov-20	1	-	1-Mar-19	5-Apr-19	XXXXXX	KVBL	XXXXXX	KVBL0001263	XXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	TG	6-May-19	30-Aug-19	2	-	1-Aug-19	10-Sep-19	XXXXXX	SYNBK	XXXXXX	SYNB0006008	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	TG	14-May-19	30-Aug-19	2	-	1-Aug-19	10-Sep-19	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Jul-19	30-Nov-20	2	-	1-Jan-20	6-Feb-20	XXXXXX	SCB	XXXXXX	SCBL0036079	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Jul-19	30-Nov-20	2	31-Dec-19	1-Jul-19	7-Aug-19	XXXXXX	IOB	XXXXXX	IOBA0001893	XXXXXXXX	Mis-Match	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	D1	1-Jul-19	30-Aug-19	1	-	1-Jul-19	7-Aug-19	XXXXXX	ABL	XXXXXX	UTIB0000014	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Jul-19	30-Nov-20	1	-	1-Jul-19	7-Aug-19	XXXXXX	DBSS811A	XXXXXX	DBSS01N0811	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D2	1-Jul-19	26-Sep-20	1	-	1-Jul-19	7-Aug-19	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	16-Dec-19	30-Nov-20	1	-	16-Dec-19	6-Jan-20	XXXXXX	ABL	XXXXXX	UTIB0002784	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	16-Dec-19	30-Nov-20	1	-	16-Dec-19	6-Jan-20	XXXXXX	CAB116	XXXXXX	CNRB0001040	XXXXXXXX	-	Yes	-
XXXXX	XXXXXXXXXX	1010	B2	TG	2-Mar-20	31-Jul-20	2	-	1-Jul-20	6-Aug-20	XXXXXX	IB	XXXXXX	IDIB000V023	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	TG	2-Mar-20	31-Jul-20	2	-	1-Jul-20	6-Aug-20	XXXXXX	IB	XXXXXX	IDIB000V113	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	TG	2-Mar-20	31-Jul-20	2	-	1-Jul-20	6-Aug-20	XXXXXX	KKBK494	XXXXXX	KKBK0000811	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	TG	2-Mar-20	31-Jul-20	2	-	1-Jul-20	6-Aug-20	XXXXXX	IB	XXXXXX	IDIB000D035	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	1-Jul-20	30-Nov-20	1	-	1-Jul-20	6-Aug-20	XXXXXX	SBI	XXXXXX	SBIN0000265	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	1-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	SBI	XXXXXX	SBIN0007108	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	1-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	KMB	XXXXXX	KKBK0008486	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	2-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	ABL	XXXXXX	UTIB0001027	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	2-Jul-20	31-Aug-20	2	-	1-Aug-20	5-Sep-20	XXXXXX	ABL	XXXXXX	UTIB0000189	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	3-Jul-20	30-Nov-20	1	-	3-Jul-20	6-Aug-20	XXXXXX	IB	XXXXXX	IDIB0005182	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	3-Jul-20	30-Nov-20	1	-	3-Jul-20	6-Aug-20	XXXXXX	IOB	XXXXXX	IOBA0000546	XXXXXXXX	Mis-Match	Yes	Beneficiary Name Confessed
XXXXX	XXXXXXXXXX	1010	B2	D1	9-Feb-18	31-Mar-18	2	0	1-Mar-18	5-Apr-18	XXXXXX	SBI	XXXXXX	-	XXXXXXXX	Mis-Match	-	Beneficiary Name Confessed

Notes

- 1 Data from the Leave Management System (LMS) was extracted for the period January 2016 to December 2020. Similarly the "Input" sheet prepared manually for the same period was obtained from the client.
- 2 Both these data has been compared and exceptions have been highlighted for the 126 cases

Emp Code	DOI	DOL	No. of days worked (As per LMS)	No. of days worked (As per Input Sheet)	Difference
XXXX	3-Jun-16	23-Jul-16	-	23	23
XXXX	1-Sep-16	30-Aug-19	419	681	262
XXXX	1-Sep-16	30-Aug-19	493	681	188
XXXX	1-Sep-16	30-Aug-19	529	681	152
XXXX	5-Nov-16	4-Nov-19	421	731	310
XXXX	5-Nov-16	4-Nov-19	499	731	233
XXXX	5-Nov-16	4-Nov-19	502	731	230
XXXX	9-Feb-17	8-Feb-20	439	814	376
XXXX	4-Jul-17	3-Jul-20	219	825	606
XXXX	6-Jul-17	31-Jul-17	23	18	(5)
XXXX	7-Jul-17	6-Jul-20	306	828	522
XXXX	7-Jul-17	6-Jul-20	314	828	514
XXXX	7-Jul-17	6-Jul-20	319	828	509
XXXX	10-Jul-17	9-Jul-20	261	829	569
XXXX	10-Oct-17	9-Oct-20	125	835	710
XXXX	10-Oct-17	9-Oct-20	134	832	698
XXXX	13-Oct-17	12-Oct-20	82	834	752
XXXX	13-Oct-17	12-Oct-20	83	834	751
XXXX	14-Oct-17	13-Oct-20	176	831	655
XXXX	14-Oct-17	31-Jan-19	113	393	280
XXXX	1-Nov-17	31-Oct-20	47	837	790
XXXX	1-Nov-17	31-Oct-20	85	834	749
XXXX	1-Nov-17	31-Oct-20	94	834	740
XXXX	1-Nov-17	31-Jan-19	35	380	345
XXXX	13-Nov-17	31-Jul-18	173	196	23
XXXX	1-Dec-17	30-Dec-17	-	26	26
XXXX	1-Dec-17	30-Dec-17	-	26	26
XXXX	8-Dec-17	30-Dec-17	-	20	20
XXXX	24-Jan-18	30-Jun-18	93	121	28
XXXX	24-Jan-18	31-Jul-18	134	156	22
XXXX	27-Jan-18	31-Jul-18	-	60	60
XXXX	2-Feb-18	28-Feb-18	-	23	23
XXXX	2-Feb-18	31-Aug-18	147	170	23
XXXX	6-Feb-18	28-Feb-18	-	20	20
XXXX	6-Feb-18	28-Feb-18	5	20	15
XXXX	6-Feb-18	28-Feb-18	5	20	15
XXXX	9-Feb-18	31-Mar-18	-	28	28
XXXX	9-Feb-18	31-Mar-18	-	28	28
XXXX	13-Feb-18	31-Mar-18	-	28	28
XXXX	10-Mar-18	30-Apr-18	19	42	23
XXXX	14-Mar-18	30-Apr-18	14	40	26
XXXX	4-May-18	31-May-18	-	24	24
XXXX	21-May-18	31-May-18	-	10	10
XXXX	9-Oct-18	31-May-19	169	187	18
XXXX	12-Oct-18	30-Nov-18	-	41	41
XXXX	12-Oct-18	30-Nov-18	-	41	41
XXXX	12-Oct-18	30-Nov-18	-	41	41
XXXX	25-Oct-18	31-Jan-19	52	75	23
XXXX	7-Jan-19	31-Jul-19	139	154	15
XXXX	21-Jan-19	26-Sep-19	165	189	25
XXXX	14-Feb-19	29-Jun-19	82	104	22
XXXX	15-Feb-19	30-Mar-19	-	38	38
XXXX	15-Feb-19	30-Mar-19	-	38	38
XXXX	19-Feb-19	30-Nov-20	17	537	520
XXXX	19-Feb-19	30-Nov-20	22	540	518
XXXX	25-Feb-19	31-May-19	30	78	48
XXXX	25-Feb-19	31-May-19	34	79	45
XXXX	1-Mar-19	30-Nov-20	17	528	511
XXXX	1-Mar-19	30-Nov-20	18	528	510
XXXX	1-Mar-19	30-Nov-20	18	528	510
XXXX	1-Mar-19	30-Mar-19	-	26	26
XXXX	1-Mar-19	30-Mar-19	-	26	26
XXXX	1-Mar-19	26-Sep-19	133	159	26
XXXX	1-Mar-19	31-Jul-19	95	111	16
XXXX	1-Mar-19	31-Jul-19	99	112	13
XXXX	1-Mar-19	31-Jul-19	106	117	11
XXXX	6-May-19	30-Aug-19	80	87	8

Emp Code	DOJ	DOL	No. of days worked (As per LMS)	No. of days worked (As per Input Sheet)	Difference
XXXX	14-May-19	30-Aug-19	73	80	7
XXXX	1-Jul-19	30-Nov-20	43	426	383
XXXX	1-Jul-19	30-Nov-20	47	429	382
XXXX	1-Jul-19	26-Sep-20	47	374	327
XXXX	1-Jul-19	30-Jun-20	40	295	255
XXXX	1-Jul-19	30-Jun-20	40	295	255
XXXX	1-Jul-19	30-Jun-20	40	295	255
XXXX	1-Jul-19	30-Aug-19	45	49	4
XXXX	16-Dec-19	30-Nov-20	-	292	292
XXXX	16-Dec-19	30-Nov-20	-	292	292
XXXX	16-Dec-19	30-Nov-20	1	292	291
XXXX	16-Dec-19	30-Nov-20	1	292	291
XXXX	10-Feb-20	30-Nov-20	-	244	244
XXXX	13-Feb-20	30-Nov-20	1	241	240
XXXX	14-Feb-20	30-Nov-20	-	240	240
XXXX	14-Feb-20	30-Nov-20	1	240	239
XXXX	15-Feb-20	30-Nov-20	-	239	239
XXXX	15-Feb-20	30-Nov-20	-	239	239
XXXX	15-Feb-20	30-Nov-20	-	239	239
XXXX	15-Feb-20	30-Nov-20	1	239	238
XXXX	15-Feb-20	30-Nov-20	1	239	238
XXXX	17-Feb-20	30-Nov-20	-	238	238
XXXX	17-Feb-20	30-Nov-20	1	238	237
XXXX	17-Feb-20	30-Nov-20	5	238	233
XXXX	2-Mar-20	31-Jul-20	3	112	109
XXXX	2-Mar-20	31-Jul-20	2	92	90
XXXX	2-Mar-20	31-Jul-20	2	83	81
XXXX	2-Mar-20	31-Jul-20	2	77	75
XXXX	15-Jun-20	31-Aug-20	-	57	57
XXXX	1-Jul-20	30-Nov-20	-	131	131
XXXX	1-Jul-20	30-Nov-20	7	123	116
XXXX	1-Jul-20	31-Aug-20	-	40	40
XXXX	1-Jul-20	31-Aug-20	-	27	27
XXXX	1-Jul-20	31-Aug-20	-	27	27
XXXX	2-Jul-20	30-Nov-20	-	130	130
XXXX	2-Jul-20	30-Nov-20	-	130	130
XXXX	2-Jul-20	30-Nov-20	7	130	123
XXXX	2-Jul-20	31-Aug-20	8	49	41
XXXX	2-Jul-20	31-Aug-20	10	49	39
XXXX	3-Jul-20	30-Nov-20	-	129	129
XXXX	3-Jul-20	30-Nov-20	-	129	129
XXXX	3-Jul-20	30-Nov-20	-	122	122
XXXX	3-Jul-20	31-Oct-20	-	104	104
XXXX	7-Jul-20	30-Nov-20	7	124	117
XXXX	7-Jul-20	30-Nov-20	6	123	117
XXXX	7-Jul-20	30-Nov-20	-	113	113
XXXX	7-Jul-20	31-Aug-20	7	47	40
XXXX	7-Jul-20	31-Aug-20	-	26	26
XXXX	19-Aug-20	31-Oct-20	104	129	25
XXXX	20-Aug-20	30-Nov-20	6	79	73
XXXX	21-Aug-20	30-Nov-20	-	72	72
XXXX	21-Aug-20	30-Nov-20	9	70	61
XXXX	24-Aug-20	30-Nov-20	8	79	71
XXXX	27-Aug-20	30-Oct-20	4	45	41
XXXX	12-Sep-20	30-Nov-20	-	53	53
XXXX	12-Sep-20	30-Oct-20	5	41	36
XXXX	12-Sep-20	30-Oct-20	5	41	36
XXXX	14-Sep-20	31-Oct-20	-	28	28
XXXX	9-Feb-18	31-Mar-18	-	28	28

Note: Payout is calculated for the period January 2016 - December 2020

16,026,884

Bank Account Number	Actual Holder	Custodian	Payroll Outflow
XXXXXX	XXXXXX	XXXXXX	474,770
XXXXXX	XXXXXX	XXXXXX	674,549
XXXXXX	XXXXXX	XXXXXX	673,450
XXXXXX	XXXXXX	XXXXXX	502,470
XXXXXX	XXXXXX	XXXXXX	502,140
XXXXXX	XXXXXX	XXXXXX	502,140
XXXXXX	XXXXXX	XXXXXX	576,142
XXXXXX	XXXXXX	XXXXXX	590,320
XXXXXX	XXXXXX	XXXXXX	450,210
XXXXXX	XXXXXX	XXXXXX	486,610
XXXXXX	XXXXXX	XXXXXX	472,580
XXXXXX	XXXXXX	XXXXXX	406,750
XXXXXX	XXXXXX	XXXXXX	468,540
XXXXXX	XXXXXX	XXXXXX	324,580
XXXXXX	XXXXXX	XXXXXX	496,909
XXXXXX	XXXXXX	XXXXXX	425,118
XXXXXX	XXXXXX	XXXXXX	434,358
XXXXXX	XXXXXX	XXXXXX	265,600
XXXXXX	XXXXXX	XXXXXX	264,432
XXXXXX	XXXXXX	XXXXXX	334,770
XXXXXX	XXXXXX	XXXXXX	258,590
XXXXXX	XXXXXX	XXXXXX	255,170
XXXXXX	XXXXXX	XXXXXX	255,170
XXXXXX	XXXXXX	XXXXXX	255,932
XXXXXX	XXXXXX	XXXXXX	250,188
XXXXXX	XXXXXX	XXXXXX	228,590
XXXXXX	XXXXXX	XXXXXX	220,830
XXXXXX	XXXXXX	XXXXXX	188,111
XXXXXX	XXXXXX	XXXXXX	184,600
XXXXXX	XXXXXX	XXXXXX	183,650
XXXXXX	XXXXXX	XXXXXX	205,860
XXXXXX	XXXXXX	XXXXXX	174,860
XXXXXX	XXXXXX	XXXXXX	173,080
XXXXXX	XXXXXX	XXXXXX	166,182
XXXXXX	XXXXXX	XXXXXX	163,421
XXXXXX	XXXXXX	XXXXXX	160,781
XXXXXX	XXXXXX	XXXXXX	146,410
XXXXXX	XXXXXX	XXXXXX	144,800
XXXXXX	XXXXXX	XXXXXX	144,180

Bank Account Number	Actual Holder	Custodian	Payroll Outflow
XXXXX	XXXXXX	XXXXXX	144,180
XXXXX	XXXXXX	XXXXXX	144,180
XXXXX	XXXXXX	XXXXXX	132,923
XXXXX	XXXXXX	XXXXXX	131,791
XXXXX	XXXXXX	XXXXXX	131,080
XXXXX	XXXXXX	XXXXXX	128,100
XXXXX	XXXXXX	XXXXXX	128,080
XXXXX	XXXXXX	XXXXXX	127,480
XXXXX	XXXXXX	XXXXXX	118,530
XXXXX	XXXXXX	XXXXXX	108,890
XXXXX	XXXXXX	XXXXXX	73,800
XXXXX	XXXXXX	XXXXXX	72,210
XXXXX	XXXXXX	XXXXXX	67,300
XXXXX	XXXXXX	XXXXXX	65,580
XXXXX	XXXXXX	XXXXXX	63,890
XXXXX	XXXXXX	XXXXXX	63,730
XXXXX	XXXXXX	XXXXXX	62,660
XXXXX	XXXXXX	XXXXXX	62,080
XXXXX	XXXXXX	XXXXXX	61,894
XXXXX	XXXXXX	XXXXXX	57,610
XXXXX	XXXXXX	XXXXXX	48,790
XXXXX	XXXXXX	XXXXXX	48,110
XXXXX	XXXXXX	XXXXXX	47,620
XXXXX	XXXXXX	XXXXXX	46,750
XXXXX	XXXXXX	XXXXXX	46,750
XXXXX	XXXXXX	XXXXXX	39,800
XXXXX	XXXXXX	XXXXXX	35,200
XXXXX	XXXXXX	XXXXXX	68,654
XXXXX	XXXXXX	XXXXXX	47,360
XXXXX	XXXXXX	XXXXXX	32,500
XXXXX	XXXXXX	XXXXXX	32,500
XXXXX	XXXXXX	XXXXXX	32,130
XXXXX	XXXXXX	XXXXXX	31,054
XXXXX	XXXXXX	XXXXXX	29,830
XXXXX	XXXXXX	XXXXXX	29,830
XXXXX	XXXXXX	XXXXXX	28,320
XXXXX	XXXXXX	XXXXXX	23,949
XXXXX	XXXXXX	XXXXXX	22,470
XXXXX	XXXXXX	XXXXXX	18,950
XXXXX	XXXXXX	XXXXXX	18,920
XXXXX	XXXXXX	XXXXXX	18,830
XXXXX	XXXXXX	XXXXXX	17,160
XXXXX	XXXXXX	XXXXXX	16,400
XXXXX	XXXXXX	XXXXXX	16,250
XXXXX	XXXXXX	XXXXXX	-
XXXXX	XXXXXX	XXXXXX	12,990

Bank Account Number	Actual Holder	Custodian	Payroll Outflow
XXXXXX	XXXXXXX	XXXXXXX	12,990
XXXXXX	XXXXXXX	XXXXXXX	12,480
XXXXXX	XXXXXXX	XXXXXXX	1,272
XXXXXX	XXXXXXX	XXXXXXX	-
XXXXXX	XXXXXXX	XXXXXXX	44,480
XXXXXX	XXXXXXX	XXXXXXX	33,570
XXXXXX	XXXXXXX	XXXXXXX	63,190
XXXXXX	XXXXXXX	XXXXXXX	14,954

SAP Master data							PA009							Analysis & Remarks		
Emp Code	Emp Name	Location	Category	Grade	DOJ	DOL	Count of ID PA009	End Date	Start Date	Chngd on	Changed by	Bank Key	Bank Account	IFSC	Actual Holder Name	Name Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	11-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000P001	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	8-Mar-19	8-Mar-19	1	-	8-Mar-19	5-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000P001	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	15-Oct-18	31-Jan-19	2	-	1-Jan-19	14-Feb-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000S129	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	11-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000P001	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	7-Mar-19	7-Mar-19	1	-	7-Mar-19	5-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000P001	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	11-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000P008	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	TG	21-Jan-19	30-Aug-19	2	-	1-Aug-19	10-Sep-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000A095	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXXXX	IB	XXXXXXXXXX	KKBK0000491	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	6-May-19	5-May-20	2	31-May-19	6-May-19	7-Jun-19	XXXXXXXX	KMB	XXXXXXXXXX	KKBK0000463	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	27-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	IB	XXXXXXXXXX	IDIB000V023	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	5-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000V086	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	D1	22-Jan-18	30-Nov-18	2	-	1-Nov-18	7-Dec-18	XXXXXXXX	IB	XXXXXXXXXX	IDIB000A031	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	D1	5-Nov-16	5-Nov-16	1	-	5-Nov-16	2-Dec-16	XXXXXXXX	IB	XXXXXXXXXX	IDIB000A017	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	27-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	IB	XXXXXXXXXX	IDIB000V023	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	30-Mar-19	1	-	1-Mar-19	5-Apr-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000M142	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXXXX	IB	XXXXXXXXXX	IDIB000A024	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	D1	8-Dec-17	30-Dec-17	2	-	1-Jan-18	6-Feb-18	XXXXXXXX	IB	XXXXXXXXXX	IDIB000P128	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	TG	16-Jul-18	31-Jul-18	1	-	16-Jul-18	6-Aug-18	XXXXXXXX	IB	XXXXXXXXXX	IDIB000V111	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	21-Jan-19	31-May-19	2	-	1-May-19	10-Jun-19	XXXXXXXX	KKBK494	XXXXXXXXXX	KKBK0000466	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-May-19	2	-	1-Apr-19	10-May-19	XXXXXXXX	SBI	XXXXXXXXXX	SBIN0002201	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-Jul-19	2	-	1-Jul-19	12-Aug-19	XXXXXXXX	SBI	XXXXXXXXXX	SBIN0015780	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-May-19	2	-	1-Apr-19	7-May-19	XXXXXXXX	SBI	XXXXXXXXXX	SBIN0002284	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	D2	4-Nov-16	19-Jan-18	2	31-Mar-17	4-Nov-16	2-Dec-16	XXXXXXXX	SBI	XXXXXXXXXX	SBIN0000932	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	11-Feb-19	30-Aug-19	2	-	1-Aug-19	10-Sep-19	XXXXXXXX	SBI	XXXXXXXXXX	SBIN0004792	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	AA	26-Oct-17	3-Feb-18	2	30-Nov-17	26-Oct-17	7-Nov-17	XXXXXXXX	SCB	XXXXXXXXXX	SCBL0036088	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	12-Feb-19	31-May-19	2	-	1-Apr-19	7-May-19	XXXXXXXX	DBSS811A	XXXXXXXXXX	DBSS0IN0811	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	26-Sep-19	2	-	1-Sep-19	10-Oct-19	XXXXXXXX	IOB	XXXXXXXXXX	IOBA0000196	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	24-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	HDFC	XXXXXXXXXX	HDFC0000500	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	25-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	HDFC	XXXXXXXXXX	HDFC0004221	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	15-Feb-19	29-Jun-19	2	-	1-Jun-19	8-Jul-19	XXXXXXXX	HDFC	XXXXXXXXXX	HDFC0001290	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	25-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	HDFC	XXXXXXXXXX	HDFC0000795	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	17-Sep-20	8-Jan-21	2	30-Nov-20	17-Sep-20	6-Oct-20	XXXXXXXX	HDFC	XXXXXXXXXX	HDFC0001364	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	21-Aug-20	30-Nov-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	HDFC	XXXXXXXXXX	HDFC00001865	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	27-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	IOB	XXXXXXXXXX	IOBA00002811	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	20-Oct-18	30-Nov-18	1	-	1-Nov-18	7-Dec-18	XXXXXXXX	IOB	XXXXXXXXXX	IOBA0003220	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	14-Feb-19	26-Sep-19	2	-	1-Sep-19	10-Oct-19	XXXXXXXX	IOB	XXXXXXXXXX	IOBA0003220	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	1-Mar-19	31-May-19	2	-	1-Apr-19	7-May-19	XXXXXXXX	ABL	XXXXXXXXXX	UTIB0000016	XXXXXXXXXX	Mis-Match
XXXX	XXXXXXXXXX	1010	B2	GA	24-Aug-20	30-Oct-20	2	-	1-Oct-20	4-Nov-20	XXXXXXXX	ABL	XXXXXXXXXX	UTIB0000483	XXXXXXXXXX	Mis-Match

Note: Payout is calculated for the period January 2016 - December 2020

720,560

Account Number	Amount
XXXXXXXXXX	18,950
XXXXXXXXXX	25,740
XXXXXXXXXX	18,950
XXXXXXXXXX	18,830
XXXXXXXXXX	21,250
XXXXXXXXXX	17,800
XXXXXXXXXX	11,360
XXXXXXXXXX	16,860
XXXXXXXXXX	18,950
XXXXXXXXXX	23,560
XXXXXXXXXX	300
XXXXXXXXXX	16,260
XXXXXXXXXX	18,830
XXXXXXXXXX	18,100
XXXXXXXXXX	9,810
XXXXXXXXXX	11,020
XXXXXXXXXX	21,820
XXXXXXXXXX	40,570
XXXXXXXXXX	17,520
XXXXXXXXXX	40,530
XXXXXXXXXX	53,770
XXXXXXXXXX	17,410
XXXXXXXXXX	620
XXXXXXXXXX	41,140
XXXXXXXXXX	16,230
XXXXXXXXXX	16,860
XXXXXXXXXX	16,260
XXXXXXXXXX	19,140
XXXXXXXXXX	16,260
XXXXXXXXXX	22,030
XXXXXXXXXX	16,110
XXXXXXXXXX	-
XXXXXXXXXX	40,900
XXXXXXXXXX	40,560
XXXXXXXXXX	16,260

Scenario 1					Total Payout		Loss		Live Cases		Balance		Remarks
S. No	Category	No of Cases	Live Employees	Balance Cases	INR	EUR	INR	EUR	INR	EUR	INR	EUR	
1	Zero	265	-	265	795,254	9,279	795,254	9,279	-	-	795,254	9,279	Observation 5 - Fraud confirmed
2	1-25%	5	-	5	34,880	407	34,880	407	-	-	34,880	407	
3	26-50%	10	-	10	63,559	742	63,559	742	-	-	63,559	742	
4	51-80%	18	3	15	323,875	3,779	108,014	1,260	47,479	554	60,535	706	Observation 6 - Potential Fraud
5	81-99%	16	7	9	389,323	4,543	29,426	343	8,849	103	20,577	240	
6	100% & Above	150	4	146	-	-	-	-	-	-	-	-	
Total		464	14	450	1,606,891	18,750	1,031,133	12,032	56,328	657	974,805	11,374	

Scenario 2					Total Payout		Loss		Live Cases		Balance		Remarks
S. No	Category	No of Cases	Live Employees	Balance Cases	INR	EUR	INR	EUR	INR	EUR	INR	EUR	
1	1-25%	13	-	13	131,070	1,529	131,070	1,529	-	-	131,070	1,529	Observation 5 - Fraud confirmed
2	26-50%	3	2	1	176,850	2,064	176,850	2,064	164,060	1,914	12,790	149	
3	51-80%	68	40	28	3,672,609	42,854	1,037,802	12,110	758,716	8,853	279,085	3,257	Observation 6 - Potential Fraud
4	81-99%	286	235	51	14,627,376	170,679	1,153,956	13,465	953,211	11,123	200,745	2,342	
5	100% & Above	203	159	44	-	-	-	-	-	-	-	-	
Total		573	436	137	18,607,905	217,126	2,499,678	29,167	1,875,987	21,890	623,691	7,278	

Scenario 3					Total Payout		Loss		Live Cases		Balance		Remarks
S. No	Category	No of Cases	Live Employees	Balance Cases	INR	EUR	INR	EUR	INR	EUR	INR	EUR	
1	0%	8	1	7	450,899	5,261	450,899	5,261	61,383	716	389,516	4,545	Observation 5 - Fraud confirmed
2	1-25%	9	-	9	672,965	7,852	672,965	7,852	-	-	672,965	7,852	
3	26-50%	3	-	3	183,435	2,140	183,435	2,140	-	-	183,435	2,140	
4	51-80%	13	-	13	1,030,361	12,023	292,532	3,413	-	-	292,532	3,413	Observation 6 - Potential Fraud
5	81-99%	48	1	47	6,785,069	79,171	631,642	7,370	7,593	89	624,050	7,282	
6	100% & Above	45	5	40	-	-	-	-	-	-	-	-	
Total		126	7	119	9,122,729	106,448	2,231,473	26,038	68,976	805	2,162,498	25,233	

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)							Post Account change													
				LMS Data		Input Data		Biometric(Punch Data)			LMS Data		Input Data		Biometric(Punch Data)									
Emp Code	DOI	DOL	Tenure at Wabco (DOI-DOI)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Effective from	Change Date	Account Number	
XXXXXX	1-Mar-19	30-Mar-19	29	0	26	0	26	26	0%	0%	Zero	0	0	0	0	0	0	0	0	1	1-Mar-19	0	XXXXXX00000000XX	
XXXXXX	1-Mar-19	30-Mar-19	29	0	26	0	26	26	0%	0%	Zero	0	0	0	0	0	0	0	0	1	1-Mar-19	0	XXXXXX00000000XX	
XXXXXX	9-Sep-20	13-Oct-20	34	0	26	25	26	1	0%	96%	81-99%	0	0	0	0	0	0	0	0	1	9-Sep-20	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	20-Nov-20	36	0	26	26	26	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	5-Oct-18	30-Nov-18	56	0	25	0	25	25	0%	0%	Zero	0	0	0	0	0	0	0	0	1	1-Nov-18	0	XXXXXX00000000XX	
XXXXXX	13-Oct-20	19-Nov-20	37	0	25	25	25	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	13-Oct-20	0	XXXXXX00000000XX	
XXXXXX	1-Jul-20	13-Aug-20	43	0	23	8	23	15	0%	35%	26-50%	0	0	0	0	0	0	0	0	1	1-Jul-20	0	XXXXXX00000000XX	
XXXXXX	3-Jul-20	19-Aug-20	47	0	22	0	22	22	0%	0%	Zero	0	0	0	0	0	0	0	0	1	3-Jul-20	0	XXXXXX00000000XX	
XXXXXX	13-Oct-20	9-Nov-20	27	0	20	21	20	-1	0%	105%	100% & Above	0	0	0	0	0	0	0	0	1	13-Oct-20	0	XXXXXX00000000XX	
XXXXXX	6-Feb-18	28-Feb-18	22	0	20	1	20	19	0%	5%	1-25%	0	0	0	0	0	0	0	0	1	6-Feb-18	0	XXXXXX00000000XX	
XXXXXX	23-Sep-20	31-Oct-20	38	0	19	20	19	-1	0%	105%	100% & Above	0	0	0	0	0	0	0	0	1	23-Sep-20	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	9-Nov-20	25	0	18	21	18	-3	0%	117%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	2-Jul-20	31-Jul-20	29	0	18	1	18	17	0%	6%	1-25%	0	0	0	0	0	0	0	0	1	2-Jul-20	0	XXXXXX00000000XX	
XXXXXX	21-Aug-20	30-Sep-20	40	0	17	13	17	4	0%	76%	51-80%	0	0	0	0	0	0	0	0	1	21-Aug-20	0	XXXXXX00000000XX	
XXXXXX	24-Aug-20	31-Oct-20	68	0	17	12	17	5	0%	71%	51-80%	0	0	0	0	0	0	0	0	1	24-Aug-20	0	XXXXXX00000000XX	
XXXXXX	9-Oct-20	20-Oct-20	11	0	17	0	17	17	0%	0%	Zero	0	0	0	0	0	0	0	0	1	9-Oct-20	0	XXXXXX00000000XX	
XXXXXX	2-Jul-20	31-Jul-20	29	0	17	0	17	17	0%	0%	Zero	0	0	0	0	0	0	0	0	1	2-Jul-20	0	XXXXXX00000000XX	
XXXXXX	21-Jul-20	10-Aug-20	20	0	16	11	16	5	0%	69%	51-80%	0	0	0	0	0	0	0	0	1	21-Jul-20	0	XXXXXX00000000XX	
XXXXXX	7-Jul-20	31-Jul-20	24	0	14	4	14	10	0%	29%	26-50%	0	0	0	0	0	0	0	0	1	7-Jul-20	0	XXXXXX00000000XX	
XXXXXX	21-Aug-20	30-Sep-20	40	0	13	7	13	6	0%	54%	51-80%	0	0	0	0	0	0	0	0	1	21-Aug-20	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	13	13	13	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	7-Jul-20	31-Jul-20	24	0	13	0	13	13	0%	0%	Zero	0	0	0	0	0	0	0	0	1	7-Jul-20	0	XXXXXX00000000XX	
XXXXXX	4-Jul-20	31-Jul-20	27	0	12	0	12	12	0%	0%	Zero	0	0	0	0	0	0	0	0	1	4-Jul-20	0	XXXXXX00000000XX	
XXXXXX	3-Jul-20	31-Jul-20	28	0	11	0	11	11	0%	0%	Zero	0	0	0	0	0	0	0	0	1	3-Jul-20	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	11	11	11	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	21-May-18	31-May-18	10	0	10	0	10	10	0%	0%	Zero	0	0	0	0	0	0	0	0	1	21-May-18	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	10	11	10	-1	0%	110%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	21-May-18	31-May-18	10	0	10	0	10	10	0%	0%	Zero	0	0	0	0	0	0	0	0	1	21-May-18	0	XXXXXX00000000XX	
XXXXXX	20-Mar-19	30-Mar-19	10	0	10	0	10	10	0%	0%	Zero	0	0	0	0	0	0	0	0	1	20-Mar-19	0	XXXXXX00000000XX	
XXXXXX	23-Sep-20	13-Oct-20	35	0	9	6	9	3	0%	67%	51-80%	0	0	0	0	0	0	0	0	1	23-Sep-20	0	XXXXXX00000000XX	
XXXXXX	26-Sep-20	31-Oct-20	35	0	9	10	9	-1	0%	111%	100% & Above	0	0	0	0	0	0	0	0	1	26-Sep-20	0	XXXXXX00000000XX	
XXXXXX	23-Jan-20	29-Feb-20	37	0	8	0	8	8	0%	0%	Zero	0	0	0	0	0	0	0	0	1	23-Jan-20	0	XXXXXX00000000XX	
XXXXXX	13-Oct-20	31-Oct-20	18	0	8	7	8	1	0%	88%	81-99%	0	0	0	0	0	0	0	0	1	13-Oct-20	0	XXXXXX00000000XX	
XXXXXX	11-Feb-19	11-Feb-19	0	0	8	0	8	8	0%	0%	Zero	0	0	0	0	0	0	0	0	Not in PAD09	Not in PAD09	Not in PAD09	XXXXXX00000000XX	
XXXXXX	24-Jan-20	29-Feb-20	36	0	7	0	7	7	0%	0%	Zero	0	0	0	0	0	0	0	0				XXXXXX00000000XX	
XXXXXX	24-Aug-20	31-Aug-20	7	0	7	7	7	7	0%	0%	Zero	0	0	0	0	0	0	0	0	1	24-Aug-20	0	XXXXXX00000000XX	
XXXXXX	24-Aug-20	31-Aug-20	7	0	7	0	7	7	0%	0%	Zero	0	0	0	0	0	0	0	0	1	24-Aug-20	0	XXXXXX00000000XX	
XXXXXX	19-Aug-20	31-Aug-20	12	0	5	0	5	5	0%	0%	Zero	0	0	0	0	0	0	0	0	1	19-Aug-20	0	XXXXXX00000000XX	
XXXXXX	21-Aug-20	31-Aug-20	10	0	5	0	5	5	0%	0%	Zero	0	0	0	0	0	0	0	0	1	21-Aug-20	0	XXXXXX00000000XX	
XXXXXX	21-Aug-20	30-Sep-20	40	0	5	0	5	5	0%	0%	Zero	0	0	0	0	0	0	0	0	1	21-Aug-20	0	XXXXXX00000000XX	
XXXXXX	25-Sep-20	30-Sep-20	5	0	5	5	5	5	0%	0%	Zero	0	0	0	0	0	0	0	0	Not in PAD09	Not in PAD09	Not in PAD09	XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	5	5	5	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0				XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	5	5	5	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	5	5	5	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	27-Aug-20	31-Aug-20	4	0	4	0	4	4	0%	0%	Zero	0	0	0	0	0	0	0	0	1	27-Aug-20	0	XXXXXX00000000XX	
XXXXXX	26-Sep-20	30-Sep-20	4	0	4	0	4	4	0%	0%	Zero	0	0	0	0	0	0	0	0	1	26-Sep-20	0	XXXXXX00000000XX	
XXXXXX	26-Sep-20	30-Sep-20	4	0	4	0	4	4	0%	0%	Zero	0	0	0	0	0	0	0	0	1	26-Sep-20	0	XXXXXX00000000XX	
XXXXXX	26-Sep-20	30-Sep-20	4	0	4	1	4	3	0%	25%	1-25%	0	0	0	0	0	0	0	0	1	26-Sep-20	0	XXXXXX00000000XX	
XXXXXX	26-Sep-20	30-Sep-20	4	0	4	3	4	1	0%	75%	51-80%	0	0	0	0	0	0	0	0	1	26-Sep-20	0	XXXXXX00000000XX	
XXXXXX	29-Jul-19	31-Jul-19	2	0	3	0	3	3	0%	0%	Zero	0	0	0	0	0	0	0	0	1	29-Jul-19	0	XXXXXX00000000XX	
XXXXXX	15-Oct-20	31-Oct-20	16	0	2	1	2	1	0%	50%	26-50%	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXX00000000XX	
XXXXXX	4-Nov-20	30-Nov-20	26	0	2	0	2	2	0%	0%	Zero	0	0	0	0	0	0	0	0	1	4-Nov-20	0	XXXXXX00000000XX	
XXXXXX	4-Nov-20	30-Nov-20	26	0	2	0	2	2	0%	0%	Zero	0	0	0	0	0	0	0	0	1	4-Nov-20	0	XXXXXX00000000XX	
XXXXXX	4-Nov-20	30-Nov-20	26	0	2	0	2	2	0%	0%	Zero	0	0	0	0	0	0	0	0	1	4-Nov-20	0	XXXXXX00000000XX	
XXXXXX	6-Nov-20	30-Nov-20	24	0	2	0	2	2	0%	0%	Zero	0	0	0	0	0	0	0	0	1	6-Nov-20	0	XXXXXX00000000XX	
XXXXXX	6-Nov-20	30-Nov-20																						

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)							Post Account change														
				LMS Data		Input Data		Biometric(Punch Data)							LMS Data		Input Data		Biometric(Punch Data)						
Emp Code	DOI	DOL	Tenure at Wabco (DOI-DOL)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Effective from	Change Date	Account Number		
XXXXXX	3-Jul-20	31-Jul-20	28	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	3-Jul-20	0	XXXXXXXXXXXXXX		
XXXXXX	3-Jul-20	31-Jul-20	28	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	3-Jul-20	0	XXXXXXXXXXXXXX		
XXXXXX	3-Jul-20	31-Jul-20	28	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	3-Jul-20	0	XXXXXXXXXXXXXX		
XXXXXX	3-Jul-20	31-Jul-20	28	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	3-Jul-20	0	XXXXXXXXXXXXXX		
XXXXXX	9-Sep-20	30-Sep-20	21	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	9-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	15-Sep-20	30-Sep-20	15	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	15-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	17-Sep-20	30-Sep-20	13	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	17-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	17-Sep-20	30-Sep-20	13	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	17-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	17-Sep-20	30-Sep-20	13	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	17-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	18-Sep-20	30-Sep-20	12	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	18-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	23-Sep-20	30-Sep-20	7	0	1	0	1	1	0%	0%	Zero	0	0	0	0	0	0	0	0	1	23-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	6-Jul-20	Live	Live	0	86	86	149	63	0%	58%	51-80%	0	0	0	0	0	0	0	0	1	6-Jul-20	0	XXXXXXXXXXXXXX		
XXXXXX	16-Sep-20	Live	Live	0	84	84	84	0	0%	100%	100% & Above	0	0	0	0	0	0	0	0	1	16-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	15-Sep-20	Live	Live	0	80	77	80	3	0%	96%	81-99%	0	0	0	0	0	0	0	0	1	15-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	23-Sep-20	Live	Live	0	75	70	75	5	0%	93%	81-99%	0	0	0	0	0	0	0	0	1	23-Sep-20	0	XXXXXXXXXXXXXX		
XXXXXX	13-Oct-20	Live	Live	0	69	65	69	4	0%	94%	81-99%	0	0	0	0	0	0	0	0	1	13-Oct-20	0	XXXXXXXXXXXXXX		
XXXXXX	15-Oct-20	Live	Live	0	63	63	63	0	0%	97%	81-99%	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXXXXXXXXXX		
XXXXXX	13-Oct-20	Live	Live	0	64	65	64	-1	0%	102%	100% & Above	0	0	0	0	0	0	0	0	1	13-Oct-20	0	XXXXXXXXXXXXXX		
XXXXXX	13-Oct-20	Live	Live	0	63	64	63	-1	0%	102%	100% & Above	0	0	0	0	0	0	0	0	1	13-Oct-20	0	XXXXXXXXXXXXXX		
XXXXXX	15-Oct-20	Live	Live	0	60	61	60	-1	0%	102%	100% & Above	0	0	0	0	0	0	0	0	1	15-Oct-20	0	XXXXXXXXXXXXXX		
XXXXXX	20-Nov-20	Live	Live	0	36	36	36	8	0%	78%	51-80%	0	0	0	0	0	0	0	0	1	20-Nov-20	0	XXXXXXXXXXXXXX		
XXXXXX	20-Nov-20	Live	Live	0	30	30	33	3	0%	91%	81-99%	0	0	0	0	0	0	0	0	1	20-Nov-20	0	XXXXXXXXXXXXXX		
XXXXXX	23-Nov-20	Live	Live	0	27	24	27	3	0%	89%	81-99%	0	0	0	0	0	0	0	0	1	23-Nov-20	0	XXXXXXXXXXXXXX		
XXXXXX	11-Jun-20	Live	Live	0	151	105	151	46	0%	70%	51-80%	0	0	0	0	0	0	0	0	1	11-Jun-20	0	XXXXXXXXXXXXXX		
XXXXXX	15-Jun-20	Live	Live	0	143	138	143	5	0%	97%	81-99%	0	0	0	0	0	0	0	0	1	15-Jun-20	0	XXXXXXXXXXXXXX		
XXXXXX	15-Oct-20	31-Dec-20	77	0	57	57	57	-4	0%	107%	100% & Above	0	0	0	0	0	0	0	0	1	4-Nov-20	0	XXXXXXXXXXXXXX		
XXXXXX	13-Oct-20	16-Dec-20	64	0	43	45	43	-2	0%	105%	100% & Above	0	0	0	0	0	0	0	0	1	4-Nov-20	4-Nov-20	XXXXXXXXXXXXXX		
XXXXXX	1-Sep-16	6-Oct-17	400	0	77	0	77	77	0%	0%	Zero	0	0	0	0	0	0	0	0	1	1-Sep-16	0	XXXXXXXXXXXXXX		
XXXXXX	5-May-16	28-Oct-16	176	0	27	126	27	-99	0%	467%	100% & Above	0	0	0	0	0	0	0	0	1	5-May-16	0	XXXXXXXXXXXXXX		
XXXXXX	26-Oct-17	31-Oct-17	5	0	27	0	27	-27	0%	0%	Zero	0	0	0	0	0	0	0	0	1	26-Oct-17	0	XXXXXXXXXXXXXX		
XXXXXX	1-Feb-16	25-Mar-16	53	0	26	45	26	-19	0%	173%	100% & Above	0	0	0	0	0	0	0	0	1	1-Feb-16	0	XXXXXXXXXXXXXX		
XXXXXX	6-Feb-16	25-Mar-16	48	0	26	37	26	-11	0%	142%	100% & Above	0	0	0	0	0	0	0	0	1	6-Feb-16	0	XXXXXXXXXXXXXX		
XXXXXX	1-Dec-17	30-Dec-17	29	0	26	0	26	26	0%	0%	Zero	0	0	0	0	0	0	0	100%	100%	100% & Above	2	1-Jan-18	6-Feb-18	XXXXXXXXXXXXXX
XXXXXX	2-Jun-17	2-Jun-17	0	0	25	0	25	25	0%	0%	Zero	0	0	0	0	0	0	0	0	1	2-Jun-17	0	XXXXXXXXXXXXXX		
XXXXXX	2-Jun-17	2-Jun-17	0	0	25	0	25	25	0%	0%	Zero	0	0	0	0	0	0	0	0	1	2-Jun-17	0	XXXXXXXXXXXXXX		
XXXXXX	23-Sep-17	30-Sep-17	7	0	25	0	25	25	0%	0%	Zero	0	0	0	0	0	0	0	0	1	23-Sep-17	0	XXXXXXXXXXXXXX		
XXXXXX	23-Sep-17	30-Sep-17	7	0	25	0	25	25	0%	0%	Zero	0	0	0	0	0	0	0	0	1	23-Sep-17	0	XXXXXXXXXXXXXX		
XXXXXX	6-May-16	30-Sep-16	147	0	25	92	25	-68	0%	376%	100% & Above	0	0	0	0	0	0	0	0	1	6-May-16	0	XXXXXXXXXXXXXX		
XXXXXX	1-Mar-17	31-Mar-17	30	0	24	24	24	0	0%	0%	Zero	0	0	0	0	0	0	0	0	1	1-Mar-17	0	XXXXXXXXXXXXXX		
XXXXXX	9-Jan-16	23-Feb-16	45	0	24	34	24	-10	0%	142%	100% & Above	0	0	0	0	0	0	0	0	1	9-Jan-16	0	XXXXXXXXXXXXXX		
XXXXXX	1-Mar-16	27-May-16	87	0	24	66	24	-42	0%	275%	100% & Above	0	0	0	0	0	0	0	0	1	1-Mar-16	0	XXXXXXXXXXXXXX		
XXXXXX	3-Mar-16	25-Jul-16	144	0	24	93	24	-69	0%	388%	100% & Above	0	0	0	0	0	0	0	0	1	3-Mar-16	0	XXXXXXXXXXXXXX		
XXXXXX	5-Jan-16	27-Apr-16	113	0	23	87	23	-64	0%	378%	100% & Above	0	0	0	0	0	0	0	0	1	5-Jan-16	0	XXXXXXXXXXXXXX		
XXXXXX	9-Jan-16	22-Mar-16	73	0	23	58	23	-35	0%	252%	100% & Above	0	0	0	0	0	0	0	0	1	9-Jan-16	0	XXXXXXXXXXXXXX		
XXXXXX	22-Feb-16	27-Sep-16	218	0	23	147	23	-124	0%	639%	100% & Above	0	23	147	23	-124	0%	639%	100% & Above	2	1-Mar-16	4-Apr-16	XXXXXXXXXXXXXX		
XXXXXX	2-Jan-16	29-Sep-16	271	0	23	175	23	-175	0%	876%	100% & Above	0	0	0	0	0	0	0	0	1	2-Jan-16	0	XXXXXXXXXXXXXX		
XXXXXX	12-Feb-16	27-Apr-16	75	0	22	57	22	-35	0%	259%	100% & Above	0	0	0	0	0	0	0	0	1	12-Feb-16	0	XXXXXXXXXXXXXX		
XXXXXX	1-Mar-17	31-Mar-17	30	0	21	0	21	21	0%	0%	Zero	0	0	0	0	0	0	0	0	1	1-Mar-17	0	XXXXXXXXXXXXXX		
XXXXXX	5-Jan-16	19-Apr-16	105	0	20	82	20	-62	0%	410%	100% & Above	0	0	0	0	0	0	0	0	1	5-Jan-16	0	XXXXXXXXXXXXXX		
XXXXXX	3-Mar-16	19-Apr-16	47	0	20	33	20	-13	0%	165%	100% & Above	0	0	0	0	0	0	0	0	1	3-Mar-16	0	XXXXXXXXXXXXXX		
XXXXXX	8-Jun-17	8-Jun-17	0	0	20	0	20	20	0%	0%	Zero	0	0	0	0	0	0	0	0	1	8-Jun-17	0	XXXXXXXXXXXXXX		
XXXXXX	8-Jun-17	8-Jun-17	0	0	20	0	20	20	0%	0%	Zero	0	0	0	0	0	0	0	0	1	8-Jun-17	0	XXXXXXXXXXXXXX		
XXXXXX	10-Mar-16	27-Sep-16	201	0	20	133	20	-114	0%	682%	100% & Above	0	0	0	0	0	0	0	0	1	10-Mar-16	0	XXXXXXXXXXXXXX		
XXXXXX	12-May-16	23-Aug-16	103	0	20	51	20	-32	0%	262%	100% & Above	0	0	0	0	0	0	0	0	1	12-May-16	0	XXXXXXXXXXXXXX		
XXXXXX	1-Feb-16	23-Apr-16	82	0	19	65	19	-46	0%	342%	100% & Above	0	0	0	0	0	0	0	0	1	1-Mar-16	0	XXXXXXXXXXXXXX		
XXXXXX	16-Feb-16	17-Mar-16	30	0	19	24	19	-5	0%	126%	100% & Above	0	0	0	0	0	0	0	0	1	16-Feb-1				

Note : Punch data for Jan'2016 to Dec'2020 has been considered for comparison
 Note : Apr'20 to Jun'20 (lockdown period) no punch data

No Change cases

Procedure

- 1 Source: PA009 Analysis, DA results
- 2 Worked days w.r.t biometric, LMS and input data was plotted from the DA results
- 3 Ratio for biometric as a % on Input was computed and the range was categorized into 6 buckets.

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	18-Jul-20	Live	Live	1	134	132	133	2	1%	99%	81-99%	1	18-Jul-20	XXXXXXXXXXXX
XXXXXX	4-Sep-20	Live	Live	1	98	89	97	9	1%	91%	81-99%	1	4-Sep-20	XXXXXXXXXXXX
XXXXXX	16-Sep-20	Live	Live	1	87	86	86	1	1%	99%	81-99%	1	16-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	1	78	79	77	-1	1%	101%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	1	74	79	73	-5	1%	107%	100% & Above	1	26-Sep-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	1	67	69	66	-2	1%	103%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	1	67	67	66	0	1%	100%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	1	63	64	62	-1	2%	102%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	1	62	63	61	-1	2%	102%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	1	60	61	59	-1	2%	102%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	11-Jan-21	108	1	56	55	55	1	2%	98%	81-99%	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	20-Nov-20	Live	Live	1	36	31	35	5	3%	86%	81-99%	1	20-Nov-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	30-Nov-20	48	1	35	35	34	0	3%	100%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	20-Nov-20	Live	Live	1	30	20	29	10	3%	67%	51-80%	1	20-Nov-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	Live	Live	2	175	121	173	54	1%	69%	51-80%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	2	140	123	138	17	1%	88%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	2	136	117	134	19	1%	86%	81-99%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	24-Jul-20	Live	Live	2	134	102	132	32	1%	76%	51-80%	1	24-Jul-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	2	132	127	130	5	2%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	21-Aug-20	Live	Live	2	105	108	103	-3	2%	103%	100% & Above	1	21-Aug-20	XXXXXXXXXXXX
XXXXXX	25-Aug-20	Live	Live	2	104	108	102	-4	2%	104%	100% & Above	1	25-Aug-20	XXXXXXXXXXXX
XXXXXX	2-Jun-20	Live	Live	2	95	107	93	-12	2%	113%	100% & Above	1	2-Jun-20	XXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	2	88	88	86	0	2%	100%	100% & Above	1	15-Sep-20	XXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	2	88	86	86	2	2%	98%	81-99%	1	18-Sep-20	XXXXXXXXXXXX
XXXXXX	16-May-20	Live	Live	2	87	102	85	-16	2%	118%	100% & Above	1	16-May-20	XXXXXXXXXXXX
XXXXXX	21-Aug-20	Live	Live	2	85	90	83	-5	2%	106%	100% & Above	1	21-Aug-20	XXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	2	82	83	80	-1	2%	101%	100% & Above	1	23-Sep-20	XXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	2	70	74	68	-4	3%	106%	100% & Above	1	26-Sep-20	XXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	2	70	74	68	-4	3%	106%	100% & Above	1	26-Sep-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	69	71	67	-2	3%	103%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	68	70	66	-2	3%	103%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	68	65	66	3	3%	96%	81-99%	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	67	59	65	8	3%	88%	81-99%	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	66	62	64	4	3%	94%	81-99%	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	66	67	64	-1	3%	102%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	66	66	64	0	3%	100%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	65	67	63	-2	3%	103%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	64	66	62	-2	3%	103%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	2	63	63	61	0	3%	100%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	31-Dec-20	79	2	62	63	60	-1	3%	102%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	62	65	60	-3	3%	105%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	61	57	59	4	3%	93%	81-99%	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	61	64	59	-3	3%	105%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	31-Dec-20	79	2	60	63	58	-3	3%	105%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	12-Jan-21	89	2	58	61	56	-3	3%	105%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	2	55	58	53	-3	4%	105%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	2	22	3	20	19	9%	14%	1-25%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	2	22	3	20	19	9%	14%	1-25%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	2	22	3	20	19	9%	14%	1-25%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	2	22	3	20	19	9%	14%	1-25%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	2	22	3	20	19	9%	14%	1-25%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	2	22	3	20	19	9%	14%	1-25%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	7-Dec-20	55	2	45	43	43	2	4%	96%	81-99%	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	3	150	143	147	7	2%	95%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	3	149	137	146	12	2%	92%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	19-Aug-20	11-Jan-21	145	3	105	109	102	-4	3%	104%	100% & Above	1	19-Aug-20	XXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	3	72	68	69	4	4%	94%	81-99%	1	26-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	21-Jan-21	118	3	68	68	65	0	4%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	26-Sep-20	22-Dec-20	87	3	68	70	65	-2	4%	103%	100% & Above	1	26-Sep-20	XXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	3	66	68	63	-2	5%	103%	100% & Above	1	15-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	3	65	69	62	-4	5%	106%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	26-Sep-20	Live	Live	3	64	63	61	1	5%	98%	81-99%	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	3	63	64	60	-1	5%	102%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	3	63	68	60	-5	5%	108%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	3	62	64	59	-2	5%	103%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Dec-20	97	3	60	66	57	-6	5%	110%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	3	59	64	56	-5	5%	108%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	3	57	57	54	0	5%	100%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	3	53	56	50	-3	6%	106%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	7-Dec-20	72	3	53	51	50	2	6%	96%	81-99%	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	24-Feb-20	31-May-20	97	3	24	5	21	19	13%	21%	1-25%	1	24-Feb-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	14-Dec-20	60	3	50	54	47	-4	6%	108%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Dec-20	97	3	49	55	46	-6	6%	112%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	3	22	4	19	18	14%	18%	1-25%	1	2-Mar-20	XXXXXXXXXXXXXX
XXXXXX	2-Mar-20	31-May-20	90	3	22	4	19	18	14%	18%	1-25%	1	2-Mar-20	XXXXXXXXXXXXXX
XXXXXX	25-Aug-20	3-Oct-20	39	3	34	35	31	-1	9%	103%	100% & Above	1	25-Aug-20	XXXXXXXXXXXXXX
XXXXXX	20-Nov-20	Live	Live	3	32	25	29	7	9%	78%	51-80%	1	20-Nov-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	10-Nov-20	46	3	31	32	28	-1	10%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	2-Mar-20	Live	Live	4	180	137	176	43	2%	76%	51-80%	1	2-Mar-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	4	135	115	131	20	3%	85%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	29-May-20	Live	Live	4	99	134	95	-35	4%	135%	100% & Above	1	29-May-20	XXXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	4	88	88	84	0	5%	100%	100% & Above	1	17-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	4	84	86	80	-2	5%	102%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	17-Jun-20	5-Oct-20	110	1	68	53	67	15	1%	78%	51-80%	1	17-Jun-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	4	80	77	76	3	5%	96%	81-99%	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	4	78	78	74	0	5%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	4	77	79	73	-2	5%	103%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	68	70	64	-2	6%	103%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	67	73	63	-6	6%	109%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	67	68	63	-1	6%	101%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	4	64	67	60	-3	6%	105%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	63	65	59	-2	6%	103%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	62	66	58	-4	6%	106%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	61	64	57	-3	7%	105%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	31-Dec-20	79	4	61	68	57	-7	7%	111%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	4	61	66	57	-5	7%	108%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	4	59	63	55	-4	7%	107%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	4	54	62	50	-8	7%	115%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	4	52	57	48	-5	8%	110%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	5-Dec-20	51	4	45	48	41	-3	9%	107%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	7-Nov-20	Live	Live	4	39	38	35	1	10%	97%	81-99%	1	7-Nov-20	XXXXXXXXXXXXXX
XXXXXX	27-Aug-20	16-Nov-20	81	4	36	32	32	4	11%	89%	81-99%	1	27-Aug-20	XXXXXXXXXXXXXX
XXXXXX	10-Nov-20	Live	Live	4	34	35	30	-1	12%	103%	100% & Above	1	10-Nov-20	XXXXXXXXXXXXXX
XXXXXX	24-Feb-20	31-May-20	97	5	27	6	23	21	17%	22%	1-25%	1	24-Feb-20	XXXXXXXXXXXXXX
XXXXXX	2-Mar-20	Live	Live	5	175	146	170	29	3%	83%	81-99%	1	2-Mar-20	XXXXXXXXXXXXXX
XXXXXX	19-May-20	Live	Live	4	150	103	146	47	3%	69%	51-80%	1	19-May-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	5	139	134	134	5	4%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	24-Jul-20	Live	Live	5	134	105	129	29	4%	78%	51-80%	1	24-Jul-20	XXXXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	5	104	107	99	-3	5%	103%	100% & Above	1	27-Aug-20	XXXXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	5	102	100	97	2	5%	98%	81-99%	1	27-Aug-20	XXXXXXXXXXXXXX
XXXXXX	16-May-20	Live	Live	5	96	113	91	-17	5%	118%	100% & Above	1	16-May-20	XXXXXXXXXXXXXX
XXXXXX	16-May-20	Live	Live	5	94	130	89	-36	5%	138%	100% & Above	1	16-May-20	XXXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	5	89	93	84	-4	6%	104%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	5	88	85	83	3	6%	97%	81-99%	1	18-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	5	82	83	77	-1	6%	101%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	5	80	80	75	0	6%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	5-Sep-20	Live	Live	5	78	82	73	-4	6%	105%	100% & Above	1	5-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	5	77	79	72	-2	6%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	5	77	81	72	-4	6%	105%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	5	76	83	71	-7	7%	109%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	3-Jan-21	99	5	75	77	70	-2	7%	103%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	5	69	71	64	-2	7%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	5	69	71	64	-2	7%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	3-Oct-20	92	5	68	52	63	16	7%	76%	51-80%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	5	67	69	62	-2	7%	103%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	5-Oct-20	94	5	67	57	62	10	7%	85%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	31-Dec-20	96	5	67	76	62	-9	7%	113%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	19-Oct-20	Live	Live	5	62	47	57	15	8%	76%	51-80%	1	19-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	5	61	64	56	-3	8%	105%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	25-Sep-20	8-Dec-20	74	5	58	58	53	0	9%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	5	58	63	53	-5	9%	109%	100% & Above	1	13-Oct-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	30-Sep-20	89	5	55	35	50	20	9%	64%	51-80%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	27-Aug-20	13-Oct-20	47	5	41	38	36	3	12%	93%	81-99%	1	27-Aug-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	11-Nov-20	46	5	38	39	33	-1	13%	103%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXXX
XXXXXX	16-Jun-20	Live	Live	3	153	104	150	49	2%	68%	51-80%	1	16-Jun-20	XXXXXXXXXXXXXX
XXXXXX	17-Jun-20	Live	Live	3	143	98	140	45	2%	69%	51-80%	1	17-Jun-20	XXXXXXXXXXXXXX
XXXXXX	18-May-20	Live	Live	6	95	112	89	-17	6%	118%	100% & Above	1	18-May-20	XXXXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	6	95	100	89	-5	6%	105%	100% & Above	1	27-Aug-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	20-Oct-20	109	6	94	91	88	3	6%	97%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	18-May-20	Live	Live	6	92	106	86	-14	7%	115%	100% & Above	1	18-May-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	6	82	82	76	0	7%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	6	79	78	73	1	8%	99%	81-99%	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Dec-20	97	6	79	82	73	-3	8%	104%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	6	77	82	71	-5	8%	106%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	24-Aug-20	30-Nov-20	98	6	73	78	67	-5	8%	107%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	6	73	75	67	-2	8%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	6	72	78	66	-6	8%	108%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	6	72	69	66	3	8%	96%	81-99%	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	28-Sep-20	87	6	71	47	65	24	8%	66%	51-80%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	15-Oct-20	5-Jan-21	82	6	65	68	59	-3	9%	105%	100% & Above	1	15-Oct-20	XXXXXXXXXXXXXX
XXXXXX	19-Oct-20	Live	Live	6	62	63	56	-1	10%	102%	100% & Above	1	19-Oct-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	30-Sep-20	89	6	58	45	52	13	10%	78%	51-80%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	19-Oct-20	Live	Live	6	58	56	52	2	10%	97%	81-99%	1	19-Oct-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	2-Sep-20	61	6	51	36	45	15	12%	71%	51-80%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	2-Jul-20	1-Sep-20	61	6	45	29	39	16	13%	64%	51-80%	1	2-Jul-20	XXXXXXXXXXXXXX
XXXXXX	12-Nov-20	Live	Live	6	43	40	37	3	14%	93%	81-99%	1	12-Nov-20	XXXXXXXXXXXXXX
XXXXXX	7-Nov-20	Live	Live	6	40	40	34	0	15%	100%	100% & Above	1	7-Nov-20	XXXXXXXXXXXXXX
XXXXXX	10-Sep-20	31-Oct-20	51	6	35	35	29	0	17%	100%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXXX
XXXXXX	7-Nov-20	Live	Live	6	35	36	29	-1	17%	103%	100% & Above	1	7-Nov-20	XXXXXXXXXXXXXX
XXXXXX	17-Jun-20	Live	Live	2	150	141	148	9	1%	94%	81-99%	1	17-Jun-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	7	148	111	141	37	5%	75%	51-80%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	7	147	133	140	14	5%	90%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	7	141	136	134	5	5%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	10-Aug-20	Live	Live	7	121	71	114	50	6%	59%	51-80%	1	10-Aug-20	XXXXXXXXXXXXXX
XXXXXX	20-Aug-20	Live	Live	7	105	110	98	-5	7%	105%	100% & Above	1	20-Aug-20	XXXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	7	104	106	97	-2	7%	102%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	7	104	109	97	-5	7%	105%	100% & Above	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	7	95	99	88	-4	7%	104%	100% & Above	1	27-Aug-20	XXXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	7	89	91	82	-2	8%	102%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	7	88	85	81	3	8%	97%	81-99%	1	24-Aug-20	XXXXXXXXXXXXXX
XXXXXX	16-Sep-20	Live	Live	7	88	87	81	1	8%	99%	81-99%	1	16-Sep-20	XXXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	7	88	88	81	0	8%	100%	100% & Above	1	18-Sep-20	XXXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	7	84	86	77	-2	8%	102%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	7	84	84	77	0	8%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	7	83	86	76	-3	8%	104%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	7	82	84	75	-2	9%	102%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	7	80	79	73	1	9%	99%	81-99%	1	23-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	7	80	83	73	-3	9%	104%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	6-Jan-21	103	7	79	81	72	-2	9%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	31-Oct-20	116	7	77	61	70	16	9%	79%	51-80%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	21-Oct-20	106	7	74	67	67	7	9%	91%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	7	69	70	62	-1	10%	101%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	30-Sep-20	91	7	69	52	62	17	10%	75%	51-80%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	26-Sep-20	87	7	69	55	62	14	10%	80%	51-80%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	19-Oct-20	Live	Live	7	63	63	56	0	11%	100%	100% & Above	1	19-Oct-20	XXXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	7	61	52	54	9	11%	85%	81-99%	1	6-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	4-Jan-21	101	7	56	53	49	3	13%	95%	81-99%	1	25-Sep-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	30-Sep-20	89	7	56	36	49	20	13%	64%	51-80%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	2-Nov-20	Live	Live	7	51	47	44	4	14%	92%	81-99%	1	2-Nov-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	30-Sep-20	85	7	50	34	43	16	14%	68%	51-80%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	30-Sep-20	85	7	48	41	41	7	15%	85%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	1-Sep-20	56	7	44	35	37	9	16%	80%	51-80%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	12-Nov-20	Live	Live	7	43	40	36	3	16%	93%	81-99%	1	12-Nov-20	XXXXXXXXXXXXXX
XXXXXX	6-Nov-20	Live	Live	7	41	42	34	-1	17%	102%	100% & Above	1	6-Nov-20	XXXXXXXXXXXXXX
XXXXXX	10-Nov-20	Live	Live	7	41	37	34	4	17%	90%	81-99%	1	10-Nov-20	XXXXXXXXXXXXXX
XXXXXX	10-Nov-20	4-Jan-21	55	7	39	39	32	0	18%	100%	100% & Above	1	10-Nov-20	XXXXXXXXXXXXXX
XXXXXX	23-Sep-20	10-Nov-20	48	7	38	38	31	0	18%	100%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXXX
XXXXXX	7-Nov-20	Live	Live	7	38	37	31	1	18%	97%	81-99%	1	7-Nov-20	XXXXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	7-Nov-20	22-Jan-21	76	7	37	37	30	0	19%	100%	100% & Above	1	7-Nov-20	XXXXXXXXXXXX
XXXXXX	9-Mar-20	Live	Live	8	171	145	163	26	5%	85%	81-99%	1	9-Mar-20	XXXXXXXXXXXX
XXXXXX	9-Mar-20	Live	Live	7	144	114	137	30	5%	79%	51-80%	1	9-Mar-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	8	151	140	143	11	5%	93%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	11-Jun-20	22-Jan-21	225	1	140	93	139	47	1%	66%	51-80%	1	11-Jun-20	XXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	8	147	135	139	12	5%	92%	81-99%	1	2-Jul-20	XXXXXXXXXXXX
XXXXXX	18-Jul-20	Live	Live	8	140	135	132	5	6%	96%	81-99%	1	18-Jul-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	8	139	136	131	3	6%	98%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	8	138	127	130	11	6%	92%	81-99%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	5-Nov-20	127	8	105	89	97	16	8%	85%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	4-Nov-20	126	8	103	89	95	14	8%	86%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	16-Nov-20	132	8	102	79	94	23	8%	77%	51-80%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	8	97	103	89	-6	8%	106%	100% & Above	1	24-Aug-20	XXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	8	97	103	89	-6	8%	106%	100% & Above	1	27-Aug-20	XXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	8	97	90	89	7	8%	93%	81-99%	1	27-Aug-20	XXXXXXXXXXXX
XXXXXX	9-Sep-20	Live	Live	8	95	97	87	-2	8%	102%	100% & Above	1	9-Sep-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	31-Oct-20	122	8	94	80	86	14	9%	85%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	8	90	92	82	-2	9%	102%	100% & Above	1	10-Sep-20	XXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	8	87	89	79	-2	9%	102%	100% & Above	1	17-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Dec-20	97	8	84	83	76	1	10%	99%	81-99%	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	83	88	75	-5	10%	106%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	81	84	73	-3	10%	104%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	7-Oct-20	98	8	80	69	72	11	10%	86%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	8	80	79	72	1	10%	99%	81-99%	1	18-Sep-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	7-Oct-20	96	8	79	63	71	16	10%	80%	51-80%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	79	81	71	-2	10%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	8	75	73	67	2	11%	97%	81-99%	1	6-Oct-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	73	75	65	-2	11%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	8	73	73	65	0	11%	100%	100% & Above	1	6-Oct-20	XXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	8	73	71	65	2	11%	97%	81-99%	1	6-Oct-20	XXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	8	72	64	64	8	11%	89%	81-99%	1	23-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	71	74	63	-3	11%	104%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	70	74	62	-4	11%	106%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	70	72	62	-2	11%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	8	70	67	62	3	11%	96%	81-99%	1	6-Oct-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	69	68	61	1	12%	99%	81-99%	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	8	68	65	60	3	12%	96%	81-99%	1	6-Oct-20	XXXXXXXXXXXX
XXXXXX	13-Oct-20	Live	Live	8	66	69	58	-3	12%	105%	100% & Above	1	13-Oct-20	XXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	8	65	61	57	4	12%	94%	81-99%	1	25-Sep-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	30-Sep-20	85	8	64	52	56	12	13%	81%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	24-Aug-20	30-Nov-20	98	8	63	71	55	-8	13%	113%	100% & Above	1	24-Aug-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	30-Sep-20	85	8	58	48	50	10	14%	83%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	2-Jul-20	30-Sep-20	90	8	53	32	45	21	15%	60%	51-80%	1	2-Jul-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	30-Sep-20	85	8	52	40	44	12	15%	77%	51-80%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	2-Nov-20	Live	Live	8	52	46	44	6	15%	88%	81-99%	1	2-Nov-20	XXXXXXXXXXXX
XXXXXX	4-Nov-20	Live	Live	8	50	46	42	4	16%	92%	81-99%	1	4-Nov-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	31-Aug-20	59	8	50	35	42	15	16%	70%	51-80%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	3-Sep-20	58	8	48	37	40	11	17%	77%	51-80%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	6-Nov-20	Live	Live	8	47	41	39	6	17%	87%	81-99%	1	6-Nov-20	XXXXXXXXXXXX
XXXXXX	12-Nov-20	Live	Live	8	42	37	34	5	19%	88%	81-99%	1	12-Nov-20	XXXXXXXXXXXX
XXXXXX	10-Nov-20	Live	Live	8	41	35	33	6	20%	85%	81-99%	1	10-Nov-20	XXXXXXXXXXXX
XXXXXX	10-Nov-20	Live	Live	8	40	36	32	4	20%	90%	81-99%	1	10-Nov-20	XXXXXXXXXXXX
XXXXXX	2-Mar-20	31-Dec-20	304	7	170	141	163	29	4%	83%	81-99%	1	2-Mar-20	XXXXXXXXXXXX
XXXXXX	23-Jun-20	Live	Live	2	152	140	150	12	1%	92%	81-99%	1	23-Jun-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	9	151	127	142	24	6%	84%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	9	147	140	138	7	6%	95%	81-99%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	9	146	139	137	7	6%	95%	81-99%	1	1-Jul-20	XXXXXXXXXXXX
XXXXXX	23-Jun-20	Live	Live	2	138	123	136	15	1%	89%	81-99%	1	23-Jun-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	9	144	136	135	8	6%	94%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	9	134	132	125	2	7%	99%	81-99%	1	7-Jul-20	XXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	9	126	117	117	9	7%	93%	81-99%	1	3-Jul-20	XXXXXXXXXXXX
XXXXXX	6-Jul-20	31-Dec-20	178	9	120	116	111	4	8%	97%	81-99%	1	6-Jul-20	XXXXXXXXXXXX
XXXXXX	20-Aug-20	Live	Live	9	110	110	101	0	8%	100%	100% & Above	1	20-Aug-20	XXXXXXXXXXXX
XXXXXX	20-Aug-20	Live	Live	9	110	113	101	-3	8%	103%	100% & Above	1	20-Aug-20	XXXXXXXXXXXX
XXXXXX	21-Aug-20	Live	Live	9	106	102	97	4	8%	96%	81-99%	1	21-Aug-20	XXXXXXXXXXXX
XXXXXX	25-Aug-20	Live	Live	9	105	112	96	-7	9%	107%	100% & Above	1	25-Aug-20	XXXXXXXXXXXX
XXXXXX	20-Aug-20	Live	Live	9	102	111	93	-9	9%	109%	100% & Above	1	20-Aug-20	XXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	9	98	103	89	-5	9%	105%	100% & Above	1	24-Aug-20	XXXXXXXXXXXX
XXXXXX	1-Jul-20	31-Oct-20	122	9	96	88	87	8	9%	92%	81-99%	1	1-Jul-20	XXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	2-Jul-20	5-Nov-20	126	9	96	88	87	8	9%	92%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	31-Dec-20	129	9	93	96	84	-3	10%	103%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	9	89	94	80	-5	10%	106%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	9	88	91	79	-3	10%	103%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	9	88	86	79	2	10%	98%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	9	87	87	78	0	10%	100%	100% & Above	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	9	87	91	78	-4	10%	105%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	9	86	89	77	-3	10%	103%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXX
XXXXXX	26-Sep-20	Live	Live	9	82	85	73	-3	11%	104%	100% & Above	1	26-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	9	80	82	71	-2	11%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	9	80	80	71	0	11%	100%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	9	79	76	70	3	11%	96%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	9	79	80	70	-1	11%	101%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	9	78	81	69	-3	12%	104%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	9	74	72	65	2	12%	97%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	9	72	66	63	6	13%	92%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	9	72	69	63	3	13%	96%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	9-Oct-20	99	9	71	48	62	23	13%	68%	51-80%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Dec-20	97	9	70	71	61	-1	13%	101%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	31-Dec-20	86	9	70	69	61	1	13%	99%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	9	70	68	61	2	13%	97%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	16-Sep-20	Live	Live	9	68	68	59	0	13%	100%	100% & Above	1	16-Sep-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	6-Oct-20	91	9	67	55	58	12	13%	82%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	30-Sep-20	90	9	60	46	51	14	15%	77%	51-80%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	12-Dec-20	78	9	60	63	51	-3	15%	105%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	9	57	54	48	3	16%	95%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	2-Sep-20	62	9	52	31	43	21	17%	60%	51-80%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	31-Aug-20	59	9	50	34	41	16	18%	68%	51-80%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	6-Nov-20	Live	Live	9	48	45	39	3	19%	94%	81-99%	1	6-Nov-20	XXXXXXXXXXXXX
XXXXXX	16-Jul-20	30-Sep-20	76	9	47	44	38	3	19%	94%	81-99%	1	16-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Mar-20	Live	Live	9	178	145	169	33	5%	81%	81-99%	1	3-Mar-20	XXXXXXXXXXXXX
XXXXXX	29-Jun-20	Live	Live	8	154	143	146	11	5%	93%	81-99%	1	29-Jun-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	10	149	139	139	10	7%	93%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	15-Jun-20	Live	Live	6	143	96	137	47	4%	67%	51-80%	1	15-Jun-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	10	148	143	138	5	7%	97%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	10	146	137	136	9	7%	94%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	10	145	131	135	14	7%	90%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	10	145	143	135	2	7%	99%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	10	144	135	134	9	7%	94%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	6-Jan-21	183	10	139	136	129	3	7%	98%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	16-Jul-20	Live	Live	10	139	136	129	3	7%	98%	81-99%	1	16-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	10	134	133	124	1	7%	99%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	15-Jul-20	Live	Live	10	133	93	123	40	8%	70%	51-80%	1	15-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	10	132	123	122	9	8%	93%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	10	132	127	122	5	8%	96%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	10	131	133	121	-2	8%	102%	100% & Above	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	18-Jul-20	Live	Live	10	117	111	107	6	9%	95%	81-99%	1	18-Jul-20	XXXXXXXXXXXXX
XXXXXX	25-Aug-20	Live	Live	10	107	111	97	-4	9%	104%	100% & Above	1	25-Aug-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	10	102	105	92	-3	10%	103%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	25-Aug-20	Live	Live	10	101	104	91	-3	10%	103%	100% & Above	1	25-Aug-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	3-Nov-20	119	10	98	91	88	7	10%	93%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	4-Nov-20	120	10	98	92	88	6	10%	94%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	10	97	106	87	-9	10%	109%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	10	95	93	85	2	11%	98%	81-99%	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	10	94	92	84	2	11%	98%	81-99%	1	12-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	10	89	77	79	12	11%	87%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	10	88	94	78	-6	11%	107%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	10	86	86	76	0	12%	100%	100% & Above	1	15-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	13-Jan-21	117	10	86	84	76	2	12%	98%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	10	84	76	74	8	12%	90%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	19-Oct-20	104	10	83	73	73	10	12%	88%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	10	83	81	73	2	12%	98%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	10	83	77	73	6	12%	93%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	10	83	83	73	0	12%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	10	82	79	72	3	12%	96%	81-99%	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Jul-20	31-Oct-20	105	10	80	75	70	5	13%	94%	81-99%	1	18-Jul-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	10	80	83	70	-3	13%	104%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	4-Jan-21	101	10	79	84	69	-5	13%	106%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	4-Jan-21	101	10	79	81	69	-2	13%	103%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	14-Sep-20	24-Dec-20	101	10	74	78	64	-4	14%	105%	100% & Above	1	14-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	10	74	73	64	1	14%	99%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	10	72	64	62	8	14%	89%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	10	71	69	61	2	14%	97%	81-99%	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	10	71	68	61	3	14%	96%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	4-Jan-21	101	10	70	76	60	-6	14%	109%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	30-Nov-20	98	10	67	71	57	-4	15%	106%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	5-Oct-20	90	10	65	44	55	21	15%	68%	51-80%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	19-Oct-20	Live	Live	10	63	63	53	0	16%	100%	100% & Above	1	19-Oct-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	30-Nov-20	74	10	60	59	50	1	17%	98%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	2-Nov-20	Live	Live	10	52	45	42	7	19%	87%	81-99%	1	2-Nov-20	XXXXXXXXXXXXX
XXXXXX	2-Nov-20	Live	Live	10	52	45	42	7	19%	87%	81-99%	1	2-Nov-20	XXXXXXXXXXXXX
XXXXXX	4-Nov-20	Live	Live	10	50	40	40	10	20%	80%	51-80%	1	4-Nov-20	XXXXXXXXXXXXX
XXXXXX	26-Feb-20	Live	Live	11	169	129	159	40	6%	76%	51-80%	1	26-Feb-20	XXXXXXXXXXXXX
XXXXXX	2-Mar-20	Live	Live	8	176	136	168	40	5%	77%	51-80%	1	2-Mar-20	XXXXXXXXXXXXX
XXXXXX	5-Mar-20	Live	Live	11	168	132	157	36	7%	79%	51-80%	1	5-Mar-20	XXXXXXXXXXXXX
XXXXXX	15-Jun-20	Live	Live	2	154	141	152	13	1%	92%	81-99%	1	15-Jun-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	11	156	147	145	9	7%	94%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	11	151	138	140	13	7%	91%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	11	148	109	137	39	7%	74%	51-80%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	11	147	139	136	8	7%	95%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	22-Dec-20	173	11	145	134	134	11	8%	92%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	11	144	134	133	10	8%	93%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	11	143	109	132	34	8%	76%	51-80%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	11	141	136	130	5	8%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	20-Jul-20	Live	Live	11	139	141	128	-2	8%	101%	100% & Above	1	20-Jul-20	XXXXXXXXXXXXX
XXXXXX	15-Jul-20	Live	Live	11	135	117	124	18	8%	87%	81-99%	1	15-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	11	134	128	123	6	8%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	15-Jun-20	11-Jan-21	210	2	119	115	117	4	2%	97%	81-99%	1	15-Jun-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	11	132	121	121	11	8%	92%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	15-Jul-20	Live	Live	11	131	122	120	9	8%	93%	81-99%	1	15-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	11	124	118	113	6	9%	95%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	11	108	111	97	-3	10%	103%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	11	107	108	96	-1	10%	101%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	11	99	100	88	-1	11%	101%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	16-May-20	Live	Live	11	97	113	86	-16	11%	116%	100% & Above	1	16-May-20	XXXXXXXXXXXXX
XXXXXX	21-Aug-20	Live	Live	11	91	99	80	-8	12%	109%	100% & Above	1	21-Aug-20	XXXXXXXXXXXXX
XXXXXX	9-Sep-20	Live	Live	11	91	84	80	7	12%	92%	81-99%	1	9-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	11	91	90	80	1	12%	99%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	27-Aug-20	Live	Live	11	90	93	79	-3	12%	103%	100% & Above	1	27-Aug-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	11	90	83	79	7	12%	92%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	11	90	85	79	5	12%	94%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	11	90	83	79	7	12%	92%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	11	87	84	76	3	13%	97%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	11	86	91	75	-5	13%	106%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	21-Sep-20	Live	Live	11	86	59	75	27	13%	69%	51-80%	1	21-Sep-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	11	83	85	72	-2	13%	102%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	25-Sep-20	Live	Live	11	78	78	67	0	14%	100%	100% & Above	1	25-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	11	74	71	63	3	15%	96%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	31-Dec-20	86	11	69	67	58	2	16%	97%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	8-Dec-20	89	11	68	73	57	-5	16%	107%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	15-Oct-20	Live	Live	11	63	58	52	5	17%	92%	81-99%	1	15-Oct-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	7-Nov-20	75	11	60	65	49	-5	18%	108%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	11	59	57	48	2	19%	97%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	29-Jun-20	Live	Live	10	153	141	143	12	7%	92%	81-99%	1	29-Jun-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	12	151	137	139	14	8%	91%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	12	148	141	136	7	8%	95%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	12	148	140	136	8	8%	95%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	12	144	130	132	14	8%	90%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	12	142	135	130	7	8%	95%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	12	142	134	130	8	8%	94%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	12	139	122	127	17	9%	88%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	12	137	131	125	6	9%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	12	137	127	125	10	9%	93%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	12	135	126	123	9	9%	93%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	9-Dec-20	159	12	132	122	120	10	9%	92%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	8-Dec-20	154	12	126	110	114	16	10%	87%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	12	107	109	95	-2	11%	102%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	7-Nov-20	127	12	100	93	88	7	12%	93%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	3-Jul-20	7-Jan-21	188	12	93	79	81	14	13%	85%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	12	93	95	81	-2	13%	102%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	14-Sep-20	Live	Live	12	92	89	80	3	13%	97%	81-99%	1	14-Sep-20	XXXXXXXXXXXXX
XXXXXX	9-Sep-20	31-Dec-20	113	12	91	94	79	-3	13%	103%	100% & Above	1	9-Sep-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	12	91	93	79	-2	13%	102%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	12	90	83	78	7	13%	92%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	12	88	91	76	-3	14%	103%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	12	87	83	75	4	14%	95%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	12	87	82	75	5	14%	94%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	13-Jan-21	118	12	86	80	74	6	14%	93%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	12	78	77	66	1	15%	99%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	12	78	75	66	3	15%	96%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	12	77	77	65	0	16%	100%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	12	76	75	64	1	16%	99%	81-99%	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	12	75	74	63	1	16%	99%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	12	74	71	62	3	16%	96%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	12	73	73	61	0	16%	100%	100% & Above	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	12	70	71	58	-1	17%	101%	100% & Above	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	10-Jun-20	Live	Live	5	151	103	146	48	3%	68%	51-80%	1	10-Jun-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	13	153	146	140	7	8%	95%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	13	149	132	136	17	9%	89%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	13	149	126	136	23	9%	85%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	13	142	124	129	18	9%	87%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	14-Jul-20	Live	Live	13	139	119	126	20	9%	86%	81-99%	1	14-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	13	134	130	121	4	10%	97%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	23-Dec-20	173	13	131	118	118	13	10%	90%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	18-Jul-20	Live	Live	13	126	123	113	3	10%	98%	81-99%	1	18-Jul-20	XXXXXXXXXXXXX
XXXXXX	16-Jul-20	15-Dec-20	152	13	114	113	101	1	11%	99%	81-99%	1	16-Jul-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	13	107	110	94	-3	12%	103%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	Live	Live	13	99	105	86	-6	13%	106%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	9-Sep-20	Live	Live	13	96	92	83	4	14%	96%	81-99%	1	9-Sep-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	13	96	92	83	4	14%	96%	81-99%	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	10-Sep-20	Live	Live	13	90	92	77	-2	14%	102%	100% & Above	1	10-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	13	89	81	76	8	15%	91%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	12-Jan-21	117	13	89	86	76	3	15%	97%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	13	88	82	75	6	15%	93%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	13	84	78	71	6	15%	93%	81-99%	1	15-Sep-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	Live	Live	13	83	81	70	2	16%	98%	81-99%	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	13	83	83	70	0	16%	100%	100% & Above	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	13	80	73	67	7	16%	91%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	13	77	70	64	7	17%	91%	81-99%	1	17-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	13	75	74	62	1	17%	99%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	13	73	71	60	2	18%	97%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	19-Dec-20	92	13	69	70	56	-1	19%	101%	100% & Above	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	14	158	148	144	10	9%	94%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	153	136	139	17	9%	89%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	148	135	134	13	9%	91%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	147	134	133	13	10%	91%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	14	147	136	133	11	10%	93%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	145	143	131	2	10%	99%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	14	144	114	130	30	10%	79%	51-80%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	143	137	129	6	10%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	14	140	125	126	15	10%	89%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	16-Mar-20	Live	Live	14	112	69	98	43	13%	62%	51-80%	1	16-Mar-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	137	132	123	5	10%	96%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	14	136	131	122	5	10%	97%	81-99%	1	7-Jul-20	XXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	14	133	123	119	10	11%	92%	81-99%	1	2-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	14	132	128	118	4	11%	97%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX
XXXXXX	24-Aug-20	31-Dec-20	129	14	103	106	89	-3	14%	103%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXX
XXXXXX	5-Sep-20	Live	Live	14	94	83	80	11	15%	88%	81-99%	1	5-Sep-20	XXXXXXXXXXXXX
XXXXXX	16-Sep-20	Live	Live	14	87	84	73	3	16%	97%	81-99%	1	16-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	14	87	84	73	3	16%	97%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	14	84	80	70	4	17%	95%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	18-Sep-20	Live	Live	14	81	77	67	4	17%	95%	81-99%	1	18-Sep-20	XXXXXXXXXXXXX
XXXXXX	6-Oct-20	Live	Live	14	75	72	61	3	19%	96%	81-99%	1	6-Oct-20	XXXXXXXXXXXXX
XXXXXX	23-Sep-20	10-Jan-21	109	14	70	64	56	6	20%	91%	81-99%	1	23-Sep-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	15	153	145	138	8	10%	95%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	15	151	142	136	9	10%	94%	81-99%	1	1-Jul-20	XXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	15	140	127	125	13	11%	91%	81-99%	1	3-Jul-20	XXXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	3-Jul-20	22-Jan-21	203	15	139	117	124	22	11%	84%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	18-Jul-20	Live	Live	15	137	140	122	-3	11%	102%	100% & Above	1	18-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	15	133	130	118	3	11%	98%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	16-Jul-20	Live	Live	15	133	139	118	-6	11%	105%	100% & Above	1	16-Jul-20	XXXXXXXXXXXXXX
XXXXXX	20-Jul-20	Live	Live	15	133	122	118	11	11%	92%	81-99%	1	20-Jul-20	XXXXXXXXXXXXXX
XXXXXX	24-Aug-20	9-Jan-21	138	15	103	105	88	-2	15%	102%	100% & Above	1	24-Aug-20	XXXXXXXXXXXXXX
XXXXXX	5-Sep-20	Live	Live	15	96	95	81	1	16%	99%	81-99%	1	5-Sep-20	XXXXXXXXXXXXXX
XXXXXX	21-Aug-20	21-Dec-20	122	15	94	93	79	1	16%	99%	81-99%	1	21-Aug-20	XXXXXXXXXXXXXX
XXXXXX	12-Sep-20	Live	Live	15	93	99	78	-6	16%	106%	100% & Above	1	12-Sep-20	XXXXXXXXXXXXXX
XXXXXX	16-Sep-20	Live	Live	15	91	87	76	4	16%	96%	81-99%	1	16-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	15	83	64	68	19	18%	77%	51-80%	1	15-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	15	82	80	67	2	18%	98%	81-99%	1	15-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	15	80	80	65	0	19%	100%	100% & Above	1	15-Sep-20	XXXXXXXXXXXXXX
XXXXXX	17-Sep-20	13-Jan-21	118	15	78	74	63	4	19%	95%	81-99%	1	17-Sep-20	XXXXXXXXXXXXXX
XXXXXX	16-Sep-20	Live	Live	15	78	80	63	-2	19%	103%	100% & Above	1	16-Sep-20	XXXXXXXXXXXXXX
XXXXXX	23-Jun-20	Live	Live	9	151	138	142	13	6%	91%	81-99%	1	23-Jun-20	XXXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	16	146	138	130	8	11%	95%	81-99%	1	2-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	16	143	142	127	1	11%	99%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	16	141	133	125	8	11%	94%	81-99%	1	2-Jul-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	15-Dec-20	167	16	133	120	117	13	12%	90%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	20-Aug-20	Live	Live	16	106	105	90	1	15%	99%	81-99%	1	20-Aug-20	XXXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	16	89	84	73	5	18%	94%	81-99%	1	17-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	16	88	79	72	9	18%	90%	81-99%	1	15-Sep-20	XXXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	16	87	89	71	-2	18%	102%	100% & Above	1	17-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	16	85	82	69	3	19%	96%	81-99%	1	15-Sep-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	17	151	134	134	17	11%	89%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	17	151	147	134	4	11%	97%	81-99%	1	2-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	17	148	132	131	16	11%	89%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	17	142	131	125	11	12%	92%	81-99%	1	2-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	31-Dec-20	177	17	131	124	114	7	13%	95%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	21-Aug-20	Live	Live	17	109	88	92	21	16%	81%	81-99%	1	21-Aug-20	XXXXXXXXXXXXXX
XXXXXX	25-Aug-20	Live	Live	17	105	111	88	-6	16%	106%	100% & Above	1	25-Aug-20	XXXXXXXXXXXXXX
XXXXXX	4-Sep-20	Live	Live	17	99	98	82	1	17%	99%	81-99%	1	4-Sep-20	XXXXXXXXXXXXXX
XXXXXX	5-Sep-20	21-Jan-21	138	17	93	89	76	4	18%	96%	81-99%	1	5-Sep-20	XXXXXXXXXXXXXX
XXXXXX	9-Sep-20	Live	Live	17	92	91	75	1	18%	99%	81-99%	1	9-Sep-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	Live	Live	17	88	85	71	3	19%	97%	81-99%	1	15-Sep-20	XXXXXXXXXXXXXX
XXXXXX	17-Sep-20	Live	Live	17	85	80	68	5	20%	94%	81-99%	1	17-Sep-20	XXXXXXXXXXXXXX
XXXXXX	26-Feb-20	Live	Live	17	173	131	156	42	10%	76%	51-80%	1	26-Feb-20	XXXXXXXXXXXXXX
XXXXXX	28-Feb-20	Live	Live	18	148	102	130	46	12%	69%	51-80%	1	28-Feb-20	XXXXXXXXXXXXXX
XXXXXX	3-Jun-20	Live	Live	18	144	91	126	53	13%	63%	51-80%	1	3-Jun-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	18	142	117	124	25	13%	82%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	18	140	137	122	3	13%	98%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	18	137	128	119	9	13%	93%	81-99%	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	5-Sep-20	Live	Live	18	101	94	83	7	18%	93%	81-99%	1	5-Sep-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	19	157	143	138	14	12%	91%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	19	154	147	135	7	12%	96%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	7-Jul-20	Live	Live	19	135	140	116	-5	14%	104%	100% & Above	1	7-Jul-20	XXXXXXXXXXXXXX
XXXXXX	21-Aug-20	Live	Live	19	111	98	92	13	17%	88%	81-99%	1	21-Aug-20	XXXXXXXXXXXXXX
XXXXXX	5-Sep-20	Live	Live	19	100	95	81	5	19%	95%	81-99%	1	5-Sep-20	XXXXXXXXXXXXXX
XXXXXX	2-Jul-20	Live	Live	20	152	142	132	10	13%	93%	81-99%	1	2-Jul-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	20	152	130	132	22	13%	86%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	20	146	140	126	6	14%	96%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	1-Jul-20	Live	Live	20	138	123	118	15	14%	89%	81-99%	1	1-Jul-20	XXXXXXXXXXXXXX
XXXXXX	18-Feb-20	Live	Live	21	185	142	164	43	11%	77%	51-80%	1	18-Feb-20	XXXXXXXXXXXXXX
XXXXXX	2-Mar-20	Live	Live	20	169	121	149	48	12%	72%	51-80%	1	2-Mar-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	Live	Live	22	150	146	128	4	15%	97%	81-99%	1	3-Jul-20	XXXXXXXXXXXXXX
XXXXXX	15-Feb-20	Live	Live	21	185	159	164	26	11%	86%	81-99%	1	15-Feb-20	XXXXXXXXXXXXXX
XXXXXX	17-Feb-20	Live	Live	23	191	145	168	46	12%	76%	51-80%	1	17-Feb-20	XXXXXXXXXXXXXX
XXXXXX	14-Feb-20	Live	Live	23	170	138	147	32	14%	81%	81-99%	1	14-Feb-20	XXXXXXXXXXXXXX
XXXXXX	13-Feb-20	Live	Live	24	180	154	156	26	13%	86%	81-99%	1	13-Feb-20	XXXXXXXXXXXXXX
XXXXXX	15-Feb-20	Live	Live	23	176	146	153	30	13%	83%	81-99%	1	15-Feb-20	XXXXXXXXXXXXXX
XXXXXX	4-Aug-20	Live	Live	24	124	59	100	65	19%	48%	26-50%	1	4-Aug-20	XXXXXXXXXXXXXX
XXXXXX	11-Feb-20	Live	Live	24	182	151	158	31	13%	83%	81-99%	1	11-Feb-20	XXXXXXXXXXXXXX
XXXXXX	10-Feb-20	Live	Live	25	164	94	139	70	15%	57%	51-80%	1	10-Feb-20	XXXXXXXXXXXXXX
XXXXXX	14-Feb-20	Live	Live	24	137	77	113	60	18%	56%	51-80%	1	14-Feb-20	XXXXXXXXXXXXXX
XXXXXX	14-Feb-20	Live	Live	26	185	160	159	25	14%	86%	81-99%	1	14-Feb-20	XXXXXXXXXXXXXX
XXXXXX	17-Feb-20	Live	Live	26	172	142	146	30	15%	83%	81-99%	1	17-Feb-20	XXXXXXXXXXXXXX
XXXXXX	2-Jun-20	Live	Live	26	140	137	114	3	19%	98%	81-99%	1	2-Jun-20	XXXXXXXXXXXXXX
XXXXXX	13-Feb-20	Live	Live	25	186	137	161	49	13%	74%	51-80%	1	13-Feb-20	XXXXXXXXXXXXXX

				Jan'16 to Dec'20 (except Apr'20 to Jun'20)										
				LMS Data	Input Data	Biometric(Punch Data)								
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Sum of NO OF DAYS WORKED	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Change date	Account Number
XXXXXX	14-Feb-20	Live	Live	27	184	160	157	24	15%	87%	81-99%	1	14-Feb-20	XXXXXXXXXXXXXX
XXXXXX	13-Feb-20	Live	Live	26	176	108	150	68	15%	61%	51-80%	1	13-Feb-20	XXXXXXXXXXXXXX
XXXXXX	14-Feb-20	Live	Live	27	185	153	158	32	15%	83%	81-99%	1	14-Feb-20	XXXXXXXXXXXXXX
XXXXXX	12-Feb-20	Live	Live	28	194	166	166	28	14%	86%	81-99%	1	12-Feb-20	XXXXXXXXXXXXXX
XXXXXX	13-Feb-20	Live	Live	25	187	131	162	56	13%	70%	51-80%	1	13-Feb-20	XXXXXXXXXXXXXX
XXXXXX	10-Feb-20	Live	Live	27	185	157	158	28	15%	85%	81-99%	1	10-Feb-20	XXXXXXXXXXXXXX
XXXXXX	27-Jan-20	25-Jan-21	364	28	140	82	113	58	20%	59%	51-80%	1	27-Jan-20	XXXXXXXXXXXXXX
XXXXXX	13-Feb-20	Live	Live	29	194	166	165	28	15%	86%	81-99%	1	13-Feb-20	XXXXXXXXXXXXXX
XXXXXX	14-Feb-20	Live	Live	28	191	152	163	39	15%	80%	51-80%	1	14-Feb-20	XXXXXXXXXXXXXX
XXXXXX	10-Feb-20	Live	Live	29	182	154	153	28	16%	85%	81-99%	1	10-Feb-20	XXXXXXXXXXXXXX
XXXXXX	17-Feb-20	Live	Live	30	190	164	160	26	16%	86%	81-99%	1	17-Feb-20	XXXXXXXXXXXXXX
XXXXXX	8-Feb-20	Live	Live	30	196	164	166	32	15%	84%	81-99%	1	8-Feb-20	XXXXXXXXXXXXXX
XXXXXX	2-Mar-20	Live	Live	30	175	52	145	123	17%	30%	26-50%	1	2-Mar-20	XXXXXXXXXXXXXX
XXXXXX	17-Feb-20	Live	Live	32	187	154	155	33	17%	82%	81-99%	1	17-Feb-20	XXXXXXXXXXXXXX
XXXXXX	12-Feb-20	Live	Live	29	176	157	147	19	16%	89%	81-99%	1	12-Feb-20	XXXXXXXXXXXXXX
XXXXXX	11-Feb-20	Live	Live	34	193	162	159	31	18%	84%	81-99%	1	11-Feb-20	XXXXXXXXXXXXXX
XXXXXX	12-Feb-20	Live	Live	32	194	167	162	27	16%	86%	81-99%	1	12-Feb-20	XXXXXXXXXXXXXX
XXXXXX	5-Feb-20	Live	Live	36	195	155	159	40	18%	79%	51-80%	1	5-Feb-20	XXXXXXXXXXXXXX
XXXXXX	15-Sep-20	31-Oct-20	46	1	27	22	26	5	4%	81%	81-99%	1	6-Oct-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	7-Aug-20	35	4	28	12	24	16	14%	43%	26-50%	1	6-Aug-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-20	31-Oct-20	35	3	26	26	23	0	12%	100%	100% & Above	1	6-Oct-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Oct-20	36	3	25	26	22	-1	12%	104%	100% & Above	1	6-Oct-20	XXXXXXXXXXXXXX
XXXXXX	13-Oct-20	12-Nov-20	30	4	26	25	22	1	15%	96%	81-99%	1	4-Nov-20	XXXXXXXXXXXXXX
XXXXXX	3-Jul-20	14-Aug-20	42	5	27	14	22	13	19%	52%	51-80%	1	6-Aug-20	XXXXXXXXXXXXXX
XXXXXX	4-Dec-20	Live	Live	1	23	17	22	6	4%	74%	51-80%	1	5-Jan-21	XXXXXXXXXXXXXX
XXXXXX	21-Aug-20	30-Sep-20	40	1	20	13	19	7	5%	65%	51-80%	1	5-Sep-20	XXXXXXXXXXXXXX
XXXXXX	25-Sep-20	31-Oct-20	36	3	20	20	17	0	15%	100%	100% & Above	1	6-Oct-20	XXXXXXXXXXXXXX
XXXXXX	26-Sep-17	30-Sep-17	4	4	28	1	24	27	14%	4%	1-25%	1	5-Oct-17	XXXXXXXXXXXXXX
XXXXXX	6-Jun-17	15-Jun-17	9	1	15	2	14	13	7%	13%	1-25%	1	7-Jul-17	XXXXXXXXXXXXXX

Note : Punch data for Jan'2016 to Dec'2020 has been considered for comparison
Note : Apr'20 to Jun'20 (lockdown period) no punch data

Change in Account cases

Procedure

- 1 Source: PA009 Analysis, DA results
- 2 Worked days w.r.t biometric, LMS and input data was plotted from the effective date of account change.
- 3 Ratio for biometric as a % on Input was computed and the range was categorized into 6 buckets.

Emp Code	DOJ	DOL	Tenure at Wabco (DOJ-DOJ)	No. of days between DOJ & Effective Date	No. of days between DOJ & A/c change date	Post Account Change Date(excluding Apr'20 to Jun'20)		Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Effective Date	Change Date	Account Number
						LMS	Input									
						Sum of no. of days worked	Sum of no. of days worked									
XXXXXX	25-Aug-20	8-Jan-21	136	129	37	73	40	72	33	1%	55%	51-80%	2	1-Sep-20	1-Oct-20	XXXXXXXXXXXX
XXXXXX	11-Feb-20	31-May-20	110	91	44	22	8	14	14	36%	36%	26-50%	2	1-Mar-20	26-Mar-20	XXXXXXXXXXXX
XXXXXX	8-Jan-18	7-Jan-21	1095	403	714	229	219	148	10	35%	96%	81-99%	2	1-Dec-19	23-Dec-19	XXXXXXXXXXXX
XXXXXX	25-Oct-18	31-Oct-20	737	335	398	200	174	111	26	45%	87%	81-99%	2	1-Dec-19	27-Nov-19	XXXXXXXXXXXX
XXXXXX	12-Mar-19	11-Mar-20	365	101	268	82	24	62	24	27%	27%	26-50%	2	1-Dec-19	5-Dec-19	XXXXXXXXXXXX
XXXXXX	1-Aug-19	31-Jul-20	365	243	118	131	76	60	55	54%	58%	51-80%	2	1-Dec-19	27-Nov-19	XXXXXXXXXXXX
XXXXXX	7-May-19	6-May-20	365	157	227	93	74	17	19	82%	80%	51-80%	2	1-Dec-19	20-Dec-19	XXXXXXXXXXXX
XXXXXX	6-May-19	29-Nov-19	207	-2	231	0	0	0	0	100%	100%	100% & Above	2	1-Dec-19	23-Dec-19	XXXXXXXXXXXX
XXXXXX	22-Apr-19	30-Apr-20	374	151	242	99	86	15	13	85%	87%	81-99%	2	1-Dec-19	20-Dec-19	XXXXXXXXXXXX
XXXXXX	14-Feb-19	18-Dec-19	319	312	14	2	14	-1	-1	85%	104%	100% & Above	2	1-Dec-19	23-Dec-19	XXXXXXXXXXXX
XXXXXX	10-Jun-19	9-Jun-20	365	313	87	178	64	66	114	63%	36%	26-50%	2	1-Aug-19	5-Sep-19	XXXXXXXXXXXX
XXXXXX	5-Jul-19	4-Jul-20	365	338	39	200	151	55	49	73%	76%	51-80%	2	1-Aug-19	13-Aug-19	XXXXXXXXXXXX
XXXXXX	11-Mar-19	30-Apr-20	416	273	178	190	171	36	19	81%	90%	81-99%	2	1-Aug-19	5-Sep-19	XXXXXXXXXXXX
XXXXXX	14-Jun-19	13-Jun-20	365	348	53	232	179	52	53	78%	77%	51-80%	2	1-Jul-19	6-Aug-19	XXXXXXXXXXXX
XXXXXX	14-Jun-19	12-Jun-20	364	347	53	227	172	51	55	78%	76%	51-80%	2	1-Jul-19	6-Aug-19	XXXXXXXXXXXX
XXXXXX	4-Mar-19	31-Jul-19	149	121	57	94	74	20	27	72%	79%	51-80%	3	1-Apr-19	30-Apr-19	XXXXXXXXXXXX
XXXXXX	25-Oct-18	23-Oct-19	363	205	194	147	124	23	23	78%	85%	81-99%	2	1-Apr-19	7-May-19	XXXXXXXXXXXX
XXXXXX	28-Aug-18	27-Aug-19	364	148	237	111	73	21	38	81%	86%	51-80%	2	1-Apr-19	7-May-19	XXXXXXXXXXXX
XXXXXX	1-Mar-19	28-Feb-20	364	333	60	248	213	44	35	82%	86%	81-99%	2	1-Apr-19	30-Apr-19	XXXXXXXXXXXX
XXXXXX	1-Dec-18	31-May-19	177	119	61	92	54	38	23	75%	59%	51-80%	2	1-Feb-19	4-Feb-19	XXXXXXXXXXXX
XXXXXX	13-Nov-18	31-May-20	565	485	113	315	313	38	2	88%	100%	100% & Above	2	1-Feb-19	6-Mar-19	XXXXXXXXXXXX
XXXXXX	9-Feb-18	31-May-20	842	485	363	328	323	27	5	92%	99%	81-99%	2	1-Feb-19	7-Feb-19	XXXXXXXXXXXX
XXXXXX	13-Feb-18	31-May-20	838	577	296	409	405	27	4	91%	99%	81-99%	2	1-Nov-18	6-Dec-18	XXXXXXXXXXXX
XXXXXX	12-Jul-18	11-Jul-19	364	283	113	225	191	37	34	84%	85%	81-99%	2	1-Oct-18	2-Nov-18	XXXXXXXXXXXX
XXXXXX	16-Jul-18	30-May-19	318	241	109	187	155	32	32	83%	83%	81-99%	2	1-Oct-18	2-Nov-18	XXXXXXXXXXXX
XXXXXX	13-Feb-18	31-May-20	838	608	262	417	378	31	39	93%	91%	81-99%	2	1-Oct-18	2-Nov-18	XXXXXXXXXXXX
XXXXXX	20-Aug-18	20-Aug-19	365	353	45	276	242	45	34	84%	88%	81-99%	2	1-Sep-18	4-Oct-18	XXXXXXXXXXXX
XXXXXX	21-Aug-18	27-Aug-19	371	360	44	267	216	52	51	80%	81%	81-99%	2	1-Sep-18	4-Oct-18	XXXXXXXXXXXX
XXXXXX	21-Aug-18	26-Aug-19	370	359	44	270	223	51	54	82%	81%	81-99%	2	1-Sep-18	4-Oct-18	XXXXXXXXXXXX
XXXXXX	28-May-18	27-May-19	364	368	129	213	177	36	31	81%	83%	81-99%	2	1-Sep-18	4-Oct-18	XXXXXXXXXXXX
XXXXXX	20-Apr-18	30-Sep-18	163	29	173	24	3	21	21	13%	13%	1-25%	2	1-Sep-18	10-Oct-18	XXXXXXXXXXXX
XXXXXX	28-Jun-18	27-Jun-19	364	330	47	248	203	42	45	83%	82%	81-99%	2	1-Aug-18	14-Aug-18	XXXXXXXXXXXX
XXXXXX	28-May-18	27-May-19	364	360	38	292	244	52	48	82%	84%	81-99%	2	1-Jun-18	5-Jul-18	XXXXXXXXXXXX
XXXXXX	6-Feb-18	31-May-20	845	822	58	611	631	26	-21	96%	100%	100% & Above	2	1-Mar-18	5-Apr-18	XXXXXXXXXXXX
XXXXXX	19-Oct-20	Live	Live	Live	47	49	50	42	-1	14%	102%	100% & Above	2	1-Nov-20	5-Dec-20	XXXXXXXXXXXX
XXXXXX	25-Aug-20	Live	Live	Live	41	95	78	90	17	5%	82%	81-99%	2	1-Sep-20	5-Oct-20	XXXXXXXXXXXX
XXXXXX	14-Jul-20	Live	Live	Live	143	22	22	22	0	0%	100%	100% & Above	2	1-Dec-20	4-Dec-20	XXXXXXXXXXXX
XXXXXX	17-Feb-20	Live	Live	Live	291	27	27	27	0	7%	100%	100% & Above	2	1-Dec-20	4-Dec-20	XXXXXXXXXXXX
XXXXXX	16-Dec-19	Live	Live	Live	108	157	0	73	157	54%	0%	0%	2	1-Apr-20	2-Apr-20	XXXXXXXXXXXX
XXXXXX	7-Feb-18	Live	Live	Live	56	734	765	93	-31	87%	104%	100% & Above	2	1-Mar-18	4-Apr-18	XXXXXXXXXXXX
XXXXXX	9-Feb-18	30-Jun-18	141	29	150	48	2	28	46	41%	4%	1-25%	2	1-Jun-18	9-Jul-18	XXXXXXXXXXXX
XXXXXX	18-Apr-18	30-Sep-18	165	29	175	24	0	24	24	0%	0%	0%	2	1-Sep-18	10-Oct-18	XXXXXXXXXXXX
XXXXXX	6-Feb-18	30-Nov-18	297	29	304	25	0	25	25	0%	0%	0%	2	1-Nov-18	7-Dec-18	XXXXXXXXXXXX
XXXXXX	7-Mar-18	30-Apr-18	54	29	62	25	3	23	22	8%	12%	1-25%	2	1-Apr-18	8-May-18	XXXXXXXXXXXX
XXXXXX	11-Feb-19	8-Feb-20	362	99	298	49	79	2	-30	96%	161%	100% & Above	2	1-Nov-19	6-Dec-19	XXXXXXXXXXXX
XXXXXX	6-Feb-18	30-Sep-18	236	29	246	24	1	24	23	0%	4%	1-25%	2	1-Sep-18	10-Oct-18	XXXXXXXXXXXX
XXXXXX	5-Oct-18	30-Nov-18	56	29	63	25	3	22	22	12%	8%	1-25%	2	1-Nov-18	7-Dec-18	XXXXXXXXXXXX
XXXXXX	5-Oct-18	30-Nov-18	56	29	63	25	2	23	23	8%	3%	1-25%	2	1-Nov-18	7-Dec-18	XXXXXXXXXXXX
XXXXXX	7-Mar-19	5-Mar-20	364	339	54	272	275	21	-3	92%	101%	100% & Above	2	1-Apr-19	30-Apr-19	XXXXXXXXXXXX
XXXXXX	3-Mar-18	30-Nov-18	272	29	279	25	1	25	24	4%	4%	1-25%	2	1-Nov-18	7-Dec-18	XXXXXXXXXXXX
XXXXXX	18-Jan-19	23-Dec-19	339	175	200	89	115	11	-26	88%	129%	100% & Above	2	1-Jul-19	6-Aug-19	XXXXXXXXXXXX
XXXXXX	6-Mar-18	30-Sep-18	208	29	218	24	0	24	24	0%	0%	0%	2	1-Sep-18	10-Oct-18	XXXXXXXXXXXX
XXXXXX	9-Mar-18	31-Aug-18	175	30	186	26	5	23	21	12%	19%	1-25%	3	1-Aug-18	11-Sep-18	XXXXXXXXXXXX
XXXXXX	1-Dec-20	Live	Live	Live	49	0	0	0	0	100%	100%	100% & Above	2	1-Jan-21	19-Jan-21	XXXXXXXXXXXX
XXXXXX	26-Feb-19	25-Feb-20	364	330	70	253	241	18	12	93%	95%	81-99%	2	1-Apr-19	7-May-19	XXXXXXXXXXXX
XXXXXX	11-Mar-19	9-Mar-20	364	252	148	95	189	8	-94	92%	199%	100% & Above	2	1-Jul-19	6-Aug-19	XXXXXXXXXXXX
XXXXXX	8-Feb-20	12-Mar-20	33	11	47	10	0	10	10	0%	0%	0%	2	1-Mar-20	26-Mar-20	XXXXXXXXXXXX
XXXXXX	5-Jun-19	31-Aug-19	87	61	62	46	42	9	4	80%	91%	81-99%	2	1-Jul-19	6-Aug-19	XXXXXXXXXXXX
XXXXXX	5-Mar-19	11-Sep-19	190	163	56	128	131	10	-3	102%	102%	100% & Above	2	1-Apr-19	30-Apr-19	XXXXXXXXXXXX
XXXXXX	6-Jun-19	2-Aug-19	57	1	71	2	0	0	0	100%	100%	100% & Above	2	1-Aug-19	16-Aug-19	XXXXXXXXXXXX
XXXXXX	7-Jan-19	7-Mar-19	59	34	58	30	0	6	30	80%	0%	0%	2	1-Feb-19	6-Mar-19	XXXXXXXXXXXX
XXXXXX	8-Apr-19	8-Nov-19	214	191	63	101	109	16	-8	84%	108%	100% & Above	3	1-May-19	10-Jun-19	XXXXXXXXXXXX
XXXXXX	4-Jan-18	19-Sep-19	623	171	488	131	137	6	-6	95%	105%	100% & Above	2	1-Apr-19	7-May-19	XXXXXXXXXXXX
XXXXXX	1-Mar-19	14-Aug-19	166	105	98	82	82	4	0	95%	100%	100% & Above	2	1-May-19	7-Jun-19	XXXXXXXXXXXX
XXXXXX	4-Nov-20	30-Nov-20	26	-1	44	0	0	0	0	100%	100%	100% & Above	2	1-Dec-20	18-Dec-20	XXXXXXXXXXXX
XXXXXX	23-Oct-18	19-Aug-19	300	199	134	156	161	5	-5	97%	103%	100% & Above	2	1-Feb-19	6-Mar-19	XXXXXXXXXXXX
XXXXXX	20-Oct-18	10-Jul-19	263	251	30	175	202	1	-27	99%	115%	100% & Above	2	1-Nov-18	19-Nov-18	XXXXXXXXXXXX
XXXXXX	12-Oct-18	14-Aug-19	306	194	118	151	164	19	-13	99%	109%	100% & Above	2	1-Feb-19	7-Feb-19	XXXXXXXXXXXX
XXXXXX	30-Jan-18	19-Sep-19	597	567	69	445	476	2	-32	100%	107%	100% & Above	3	1-Apr-18	9-Apr-18	XXXXXXXXXXXX
XXXXXX	12-Oct-18	14-Aug-19	306	194	118	151	165	3	-15	98%	110%	100% & Above	2	1-Feb-19	7-Feb-19	XXXXXXXXXXXX
XXXXXX	13-Feb-18	31-Mar-18	46	-154	233	0	0	0	0	100%	100%	100% & Above	2	1-Sep-18	4-Oct-18	XXXXXXXXXXXX
XXXXXX	7-Jul-17	30-Sep-17	85	60	35	69	52	23	17	67%	75%	51-80%	2	1-Aug-17	11-Aug-17	XXXXXXXXXXXX
XXXXXX	1-Jun-17	30-Nov-17	182	60	146	30	23	8	7	75%	78%	51-80%	2	1-Oct-17	25-Oct-17	XXXXXXXXXXXX
XXXXXX	26-Oct-17	24-Oct-18	363	357	41	275	306	0	-32	100%	111%	100% & Above	2	1-Nov-17	6-Dec-17	XXXXXXXXXXXX
XXXXXX	26-Oct-17	5-Jan-18	71	65	41	55	58	0	-3	100%	105%	100% & Above	2	1-Nov-17	6-Dec-17	XXXXXXXXXXXX
XXXXXX	20-Sep-17	17-Nov-17	58	47	22	29	32	2	-4	93%	112%	100% & Above	2	1-Oct-17	12-Oct-17	XXXXXXXXXXXX
XXXXXX	27-Nov-17	26-Nov-18	364	360	39	293	288	-1	5	100%	98%	81-99%	2	1-Dec-17	5-Jan-18	XXXXXXXXXXXX
XXXXXX	17-Feb-17	31-Mar-17	42	-1	76	0	0	0	0	100%	100%	100% & Above	2	1-Apr-17	4-May-17	XXXXXXXXXXXX
XXXXXX	20-Dec-17	31-May-18	162	60	138	50	42	12	8	77%	85%	81-99%	2	1-Apr-18	7-May-18	XXXXXXXXXXXX

Post Account Change Date(excluding Apr'20 to Jun'20)																	
Emp Code	DOJ	DOL	Tenure at Wabco (DOL-DOJ)	No. of days between DOL & Effective date	No. of days between DOJ & A/c change date	LMS	Input	Biometric	Difference between Input & LMS Data	Difference between Input & Biometric	LMS / Input Worked days	Biometric/ Input Worked Days	Biometric/ Input Worked Days (Range)	Count of ID change	Effective Date	Change Date	Account Number
						Sum of no_of_days_worked	Sum of no_of_days_worked	Difference between Input & LMS Data									
XXXXXX	20-Dec-17	23-Dec-19	733	478	285	363	377	17	-15	95%	104%	100% & Above	2	1-Sep-18	1-Oct-18	XXXXXXXXXXXX	
XXXXXX	8-Dec-17	6-Dec-19	728	219	546	177	168	19	9	89%	95%	81-99%	2	1-May-19	7-Jun-19	XXXXXXXXXXXX	
XXXXXX	8-Dec-17	6-Dec-19	728	219	546	176	166	19	10	89%	94%	81-99%	2	1-May-19	7-Jun-19	XXXXXXXXXXXX	
XXXXXX	1-Dec-17	28-Feb-18	89	58	67	42	47	40	-5	5%	112%	100% & Above	2	1-Jan-18	6-Feb-18	XXXXXXXXXXXX	
XXXXXX	1-Dec-17	2-Dec-19	731	1	752	1	2	0	-2	100%	400%	100% & Above	2	1-Dec-19	23-Dec-19	XXXXXXXXXXXX	
XXXXXX	13-Nov-17	9-Oct-20	1061	313	757	171	147	94	24	45%	86%	81-99%	2	1-Dec-19	10-Dec-19	XXXXXXXXXXXX	
XXXXXX	13-Nov-17	31-May-20	930	485	478	336	310	35	26	90%	92%	81-99%	2	1-Feb-19	6-Mar-19	XXXXXXXXXXXX	
XXXXXX	9-Nov-17	11-Nov-20	1098	346	771	201	184	125	17	38%	92%	81-99%	2	1-Dec-19	20-Dec-19	XXXXXXXXXXXX	
XXXXXX	7-Nov-17	5-Nov-20	1094	735	394	524	509	144	15	73%	97%	81-99%	2	1-Nov-18	6-Dec-18	XXXXXXXXXXXX	
XXXXXX	4-Nov-17	3-Nov-20	1095	338	753	206	188	122	18	41%	91%	81-99%	2	1-Dec-19	27-Nov-19	XXXXXXXXXXXX	
XXXXXX	4-Nov-17	3-Nov-20	1095	125	1006	106	94	104	12	2%	89%	81-99%	3	1-Jul-20	6-Aug-20	XXXXXXXXXXXX	
XXXXXX	4-Nov-17	31-May-20	939	182	753	96	88	15	8	85%	92%	81-99%	2	1-Dec-19	27-Nov-19	XXXXXXXXXXXX	
XXXXXX	3-Nov-17	2-Nov-20	1095	459	671	292	252	128	40	56%	86%	81-99%	2	1-Aug-19	5-Sep-19	XXXXXXXXXXXX	
XXXXXX	1-Nov-17	30-Oct-20	1094	637	490	400	376	116	24	71%	94%	81-99%	2	1-Feb-19	6-Mar-19	XXXXXXXXXXXX	
XXXXXX	1-Nov-17	31-Oct-18	364	334	65	225	262	26	-37	89%	116%	100% & Above	2	1-Dec-17	5-Jan-18	XXXXXXXXXXXX	
XXXXXX	2-Nov-17	17-Jan-20	807	47	756	38	39	2	-2	95%	104%	100% & Above	2	1-Dec-19	27-Nov-19	XXXXXXXXXXXX	
XXXXXX	26-Oct-17	23-Oct-19	727	721	41	480	614	4	-135	99%	128%	100% & Above	2	1-Nov-17	6-Dec-17	XXXXXXXXXXXX	
XXXXXX	24-Oct-17	31-May-20	950	212	748	110	95	17	15	85%	86%	81-99%	4	1-Nov-19	11-Nov-19	XXXXXXXXXXXX	
XXXXXX	14-Oct-17	13-Oct-20	1095	620	509	414	401	111	13	73%	97%	81-99%	2	1-Feb-19	7-Mar-19	XXXXXXXXXXXX	
XXXXXX	14-Oct-17	31-May-20	960	426	570	291	280	37	11	87%	96%	81-99%	2	1-Apr-19	7-May-19	XXXXXXXXXXXX	
XXXXXX	11-Oct-17	12-Oct-20	1097	560	573	379	363	110	16	71%	96%	81-99%	2	1-Apr-19	7-May-19	XXXXXXXXXXXX	
XXXXXX	11-Oct-17	14-Oct-19	733	166	604	123	119	14	4	89%	97%	81-99%	2	1-May-19	7-Jun-19	XXXXXXXXXXXX	
XXXXXX	11-Oct-17	8-Jun-19	605	127	484	97	104	2	-8	98%	108%	100% & Above	2	1-Feb-19	7-Feb-19	XXXXXXXXXXXX	
XXXXXX	10-Oct-17	19-Sep-19	709	687	55	443	569	2	-126	100%	128%	100% & Above	2	1-Nov-17	4-Dec-17	XXXXXXXXXXXX	
XXXXXX	6-Oct-17	5-Oct-18	364	277	125	225	0	107	225	52%	0%	0%	3	1-Jan-18	8-Feb-18	XXXXXXXXXXXX	
XXXXXX	4-Oct-17	30-Sep-20	1092	699	428	429	385	49	44	89%	90%	81-99%	2	1-Nov-18	6-Dec-18	XXXXXXXXXXXX	
XXXXXX	3-Oct-17	1-Oct-18	363	214	189	155	0	82	155	47%	0%	0%	2	1-Mar-18	10-Apr-18	XXXXXXXXXXXX	
XXXXXX	27-Sep-17	14-Feb-20	870	470	440	385	277	77	108	80%	72%	51-80%	2	1-Nov-18	11-Dec-18	XXXXXXXXXXXX	
XXXXXX	27-Sep-17	31-May-20	977	485	527	351	340	27	11	92%	97%	81-99%	3	1-Feb-19	8-Mar-19	XXXXXXXXXXXX	
XXXXXX	27-Sep-17	26-Sep-19	729	237	498	184	187	10	-4	95%	102%	100% & Above	2	1-Feb-19	7-Feb-19	XXXXXXXXXXXX	
XXXXXX	26-Sep-17	11-Jun-19	623	-20	686	0	0	0	0	100%	100%	100% & Above	2	1-Jul-19	13-Aug-19	XXXXXXXXXXXX	
XXXXXX	23-Sep-17	30-Sep-20	1103	304	818	174	141	89	33	49%	81%	81-99%	2	1-Dec-19	20-Dec-19	XXXXXXXXXXXX	
XXXXXX	13-Sep-17	31-May-20	991	973	55	613	720	36	-107	94%	117%	100% & Above	2	1-Oct-17	7-Nov-17	XXXXXXXXXXXX	
XXXXXX	12-Sep-17	10-Sep-20	1094	101	1023	60	43	59	17	2%	72%	51-80%	2	1-Jun-20	1-Jul-20	XXXXXXXXXXXX	
XXXXXX	11-Sep-17	17-Feb-20	889	261	662	191	178	24	13	87%	93%	81-99%	2	1-Jun-19	5-Jul-19	XXXXXXXXXXXX	
XXXXXX	6-Sep-17	5-Sep-20	1095	523	608	346	312	94	34	73%	90%	81-99%	2	1-Apr-19	7-May-19	XXXXXXXXXXXX	
XXXXXX	6-Sep-17	2-Sep-20	1092	579	546	396	377	84	19	79%	95%	81-99%	2	1-Feb-19	6-Mar-19	XXXXXXXXXXXX	
XXXXXX	27-Jul-17	27-Jul-20	1096	1060	69	625	754	26	-130	96%	121%	100% & Above	2	1-Sep-17	4-Oct-17	XXXXXXXXXXXX	
XXXXXX	25-Jul-17	11-Aug-18	382	344	52	221	288	3	-67	99%	130%	100% & Above	2	1-Sep-17	15-Sep-17	XXXXXXXXXXXX	
XXXXXX	12-Jul-17	10-Jul-20	1094	1043	69	621	762	27	-141	96%	123%	100% & Above	2	1-Sep-17	19-Sep-17	XXXXXXXXXXXX	
XXXXXX	22-Jun-17	30-Jun-20	1104	324	805	191	171	33	20	83%	90%	81-99%	2	1-Aug-19	5-Sep-19	XXXXXXXXXXXX	
XXXXXX	21-Jun-17	31-May-20	1075	1065	42	677	785	28	-109	96%	116%	100% & Above	2	1-Jul-17	2-Aug-17	XXXXXXXXXXXX	
XXXXXX	13-Jun-17	12-Jun-20	1095	194	923	92	75	16	17	83%	82%	81-99%	2	1-Dec-19	23-Dec-19	XXXXXXXXXXXX	
XXXXXX	10-Jun-17	31-May-20	1086	182	923	87	76	15	11	83%	87%	81-99%	2	1-Dec-19	20-Dec-19	XXXXXXXXXXXX	
XXXXXX	10-Jun-17	31-May-20	1086	1065	53	704	833	20	-130	97%	118%	100% & Above	2	1-Jul-17	2-Aug-17	XXXXXXXXXXXX	
XXXXXX	8-Jun-17	31-May-20	1088	182	925	94	87	15	7	84%	93%	81-99%	2	1-Dec-19	20-Dec-19	XXXXXXXXXXXX	
XXXXXX	4-Nov-16	31-Oct-19	1091	943	181	629	142	150	487	76%	23%	1-25%	2	1-Apr-17	4-May-17	XXXXXXXXXXXX	

Limited transactions pertaining to the allies (as accepted during the interview) and among custodians from the personal bank statement has been shown below

Extract from personal bank statements of XXXXXXXX

	15,910,645	5,071,296
Transaction with Allies	Receipts	Payments
XXXXXXXXXX	-	50,000
XXXXXXXXXX	1,060,684	2,402,150
XXXXXXXXXX	15,000	25,000
XXXXXXXXXX	60,000	74,866
XXXXXXXXXX	123,500	-
XXXXXXXXXX	2,000	-
XXXXXXXXXX	1,451,872	1,000
XXXXXXXXXX	68,000	-
XXXXXXXXXX	2,381,397	85,280
XXXXXXXXXX	-	938,510
XXXXXXXXXX	680,800	84,500
XXXXXXXXXX	2,986,390	181,540
XXXXXXXXXX	3,326,287	-
XXXXXXXXXX	690,600	40,000
XXXXXXXXXX	86,140	57,000
XXXXXXXXXX	20,000	-
XXXXXXXXXX	405,000	516,000
XXXXXXXXXX	1,447,452	87,950
XXXXXXXXXX	1,040,423	474,000
XXXXXXXXXX	10,000	53,500
XXXXXXXXXX	55,100	-

	255,200	468,803
Transaction with custodians	Receipts	Payments
XXXXXXXXXX	67,200	125,027
XXXXXXXXXX	51,500	38,210
XXXXXXXXXX	112,000	61,400
XXXXXXXXXX	4,500	179,166
XXXXXXXXXX	20,000	65,000

	2,268,100	7,666,294
Other Key transactions	Receipts	Payments
Cash Deposit	2,268,100	-
Cash Withdrawn	-	3,832,450
Property Purchase	-	3,833,844



Private and Confidential

Privileged Client information

Limited transactions pertaining to the allies (as accepted during the interview) and among custodians from the personal bank statement has been shown below

Extract from personal bank statements of XXXXXXXX

	92,000	25,800
Transaction with Allies	Receipts	Payments
XXXXXXXXXX	92,000	25,800

	10,000	485,569
Transaction in Cash	Receipts	Payments
Cash Deposit	10,000	-
Cash Withdrawn	-	485,569

Limited transactions pertaining to the allies (as accepted during the interview) and among custodians from the personal bank statement has been shown below

Extract from personal bank statements of XXXXXXXXXX

	1,472,664	805,776
Transaction with allies	Receipts	Payments
XXXXXXXXXX	-	20,000
XXXXXXXXXX	1,000	257,219
XXXXXXXXXX	18,470	-
XXXXXXXXXX	38,220	40,500
XXXXXXXXXX	50,000	-
XXXXXXXXXX	-	26,500
XXXXXXXXXX	20,100	-
XXXXXXXXXX	115,960	68,669
XXXXXXXXXX	85,778	-
XXXXXXXXXX	-	54,100
XXXXXXXXXX	13,400	12,000
XXXXXXXXXX	24,000	-
XXXXXXXXXX	281,503	26,644
XXXXXXXXXX	-	1,310
XXXXXXXXXX	30,000	30,000
XXXXXXXXXX	-	4,000
XXXXXXXXXX	91,395	-
XXXXXXXXXX	23,314	15,550
XXXXXXXXXX	-	22,000
XXXXXXXXXX	202,240	124,600
XXXXXXXXXX	-	101,684
XXXXXXXXXX	477,284	1,000

	417,754	1,186,235
Transaction with custodians	Receipts	Payments
XXXXXXXXXX	5,000	95,312
XXXXXXXXXX	86,400	962,497
XXXXXXXXXX	98,000	-
XXXXXXXXXX	18,150	-
XXXXXXXXXX	69,099	79,263
XXXXXXXXXX	141,105	49,163

	1,476,525	1,661,164
Particular	Receipts	Payments
Cash Deposit	1,476,525	-
Cash Withdrawn	-	1,661,164

Limited transactions pertaining to the allies (as accepted during the interview) and among custodians from the personal bank statement has been shown below

Extract from personal bank statements of XXXXXXXX

	114,000	-
Transaction with Allies	Receipts	Payments
XXXXXXXX	114,000	-

	35,825	63,718
Transaction with Custodians	Receipts	Payments
XXXXXXXXXX	28,823	50,719
XXXXXXXXXX	7,002	12,999

	211,400	772,250
Transaction in cash	Receipts	Payments
Cash Deposit	211,400	-
Cash Withdrawn	-	772,250

Management Response for cheque transactions : Since the cheques are issued with the employee name which becomes the sole criteria for the bank to credit the amount, it can be reasonably concluded that the cheques were encashed by the employees

Particulars	Count	Sum of Amount	Remarks	Detailed Management Responses
Settlement - Balance in SAP as per column "Q"	51	99,219,387	Balance available in SAP (SAP table: ZPFT005_CB)	<i>This represents 51 employees and value is Rs 9.9 Cr (mostly senior management)</i> - The name in the bank statement is matched with the SAP master data and employee number was identified - With the employee number, we identified the balance available in SAP for the particular employee. - In these cases, the settlement entry input in SAP was not done. Hence, cheque number and amount (settlement entry input) is not available to match but accumulated balance is available in SAP.
Settlement entry- Chq Amt Matching	6	16,675,423	Settlement entry identified in SAP (Settled amount mentioned in Chq No. field) - (SAP table: ZPFT006_SETTLE)	
Settlement entry- Chq No Matching	40	36,233,704	Settlement entry identified in SAP (Chq No. matched to the bank statement) - (SAP table: ZPFT006_SETTLE)	
Withdrawal	93	42,259,000	Non recoverable loans identified in SAP (SAP table: PA9009)	<i>The discretion of recoverable loan or withdrawal (non-recoverable) rests with the employee. The loans are provided based on the approval of HR head.</i>
Withdrawal-Recoverable	41	6,067,700	Recoverable loans identified in SAP - (SAP table: PA0045-Typ 9002)	<i>"4.2 Cr is non-recoverable</i> - 4.2 Cr is thus entered in SAP, the accumulated balance is duly reduced. - Recoverable loans are duly represented as recoverable amount in the PF statement. "
(blank)	597	71,006,132	Not identified	<i>All the cheque payments which constitutes the 7 Cr have the names of the employees (597 transactions spread across a period from 2013 to 2020)</i> - We have undertaken an exercise of verifying the employee dossiers and extracting the acknowledgement of these payments. - Based on a pareto analysis, it looks like 94% of the payments 260 instances are for permanent employees (using criterion of "> 50k"). Thus, we do not see a major exposure on this topic.
Grand Total	828	271,461,347		

Note: For the above payments, the management have confirmed that they have verified supporting documents for payments amounting to INR 941 lakhs and the remaining payments are in the process of being verified