Document Frauds – Can you spot the disconnect ? !

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets** **FIGHT Fraud !!**

Hi ,

This is the first in the series on **HOW to spot Disconnects in documents**

We shall be covering the following documents :

6. **Bank statement**
7. **Form 16**
8. **ITR**
9. **Salary Slip**
10. **Voter ID card**
11. **Driving License**
12. **PAN card**
13. **Ration card**
14. **Passport**
15. **Electricity Bill**

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Bank Statements – Red Flags

2. Transactions should be within the **period** for which the statement has been printed
Any transaction BEFORE or AFTER that date shows Fudged Banking !!

5. Transactions should not be present on **Bank Holidays** . Dates to watch are : 29th Feb (in non – leap years); 26th Jan, 15 Aug, 2nd Oct; Holi, Diwali, 31 Dec, Christmas, Id-ul-Fitar

7. Transactions should be in ASCENDING order of dates

9. The **Interest** paid by the bank is always **Credited periodically** (3 months generally Dec end/Jan, April beginning, June end/ July, Sep end/ Oct Or 2wice a year –Jun end / July + Dec end / Jan

11. Cheque no. should **not be** in series generally (until he is using cheques only to pay a monthly loan)

13. In any loan repayment appears in the Bank statement, then check the dates of clearance. It would be similar over the months (only exceptions could be when bank holidays come in between)

Bank Statements – continued

2. The **newly opened account** can be determined if the first balance in the statement is Zero

4. Check the totals. Incase of Addition mistakes , the statement is fudged

6. Most Govt banks use a Dot Matrix printer. ICICI uses a Laser printer.

8. Any discrepancy in the **Font** in the body of the statement and the heading (name of customer, account no etc) means that statement is fudged

10. In Govt banks , the **passbook** is issued and you can check the cover page for customer details

12. Minimum balance **charges** need to be Debited from the account

Hi ,

After going thru the slides on the Red flags or danger signals to watch out for in a Bank statement, I expect you would be able to spot the disconnects in the given two bank statements ….

UMA CO-OP BANK LTD. RANOLI BR. DIST. BARODA

Statement of Account Period From 01/02/2003 To 31/08/2003 Page1 of 1

A/C. No.: CA 0624

SHREENATHJI TRANSPORTS
GSFC APPROACH GATE,
CHHANI BAJUWA RAOD,
VADODARA Ph 2440524
VARIYA DHIRUBHAI BHIMJIBHAI

Sec Dt : Limit : 0.00
Due Dt : Rate :21.00
D.P. : 0.00

Can you spot the disconnect??

Date	Description	Cheque No	Debit Rs.	Credit Rs.	Balance Rs.
15/02/03	CASH			1000.00	1000.00
16/02/03				6000.00	7000.00
					6950.00
29/02/03	PAY CASH NIRAV	105001			1950.00
04/03/03	CASH				4950.00
12/03/03	BY CASH MODI	105002			950.00
29/03/03	CASH				8950.00
08/04/03	BY CASH SAPAN	105003	6000.00		2950.00
26/04/03	BY CLG.			3260.00	6210.00
13/05/03	BY CASH	105004	5210.00		1000.00
16/05/03	BY CLG.			9000.00	10000.00
17/05/03	PAY CASH NIRAV	105005	9000.00		1000.00
26/05/03	CASH			1500.00	2500.00
27/05/03	PAY CASH DIPA	105006	1500.00		1000.00
09/06/03	CASH			2200.00	3200.00
11/06/03	CLG.KISHOR	105007	2200.00		1000.00
18/06/03	CASH			8000.00	9000.00
24/06/03	CLG.M.PATEL	105008	7000.00		2000.00
01/07/03	CASH			4000.00	6000.00
08/07/03	PAY CASH	105009	5000.00		1000.00
12/07/03	CASH			6000.00	7000.00
18/07/03	PAY CASH BACO	105010	5000.00		2000.00

No 29th Feb in '03 !!

Cheque nos in series (not being used for loan repayment)

Can you spot the disconnect??

Format for writing the date differs (month is 09 and 9 respectively in the 2 entries)

A/c No. 5093

Date	Particulars	Ch. No.	Withdrawals	Deposits	Balance
04/09/02	HALF YEAR INTERES			[illegible]	5416.59
11/09/02	TO CLG RAMAN	748234	3000		3416.59
17/9/02	BY CASH			700	4116.59
22/10/02	BY CASH			5000	9116.59
20/11/02	TO CLEA BSES	748236	6125		2991.59
07/12/02	BY CASH			2000	4991.59
26/12/02	BY CASH			400	5391.59
30/12/02					
03/02/03	TO CL BSES	748235	200		4656.59
10/02/03	BY CASH			300	4956.59
27/02/03	TO CL MANISH	75861?	3000		1956.59
18/03/03	BY CASH			2100	4056.59
26/03/03	TO CL LIC	75861?	2152		1904.59
22/04/03	BY CASH			500	2404.59
29/04/03				5000	7404.59
03/05/03					

No interest deposit in 6 months!

The format of Clearing differs ('To' missed out in one entry)

Font size for numbers is less than that used for the letters

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Form 16

2. The name and the designation of the **employee** is mentioned in the top part of the Form

4. Income of the particular financial year is taxed in the next year called the Assessment year (= 1+ financial year). The Previous year = Financial year is mentioned on the Form

6. The **TAN no. is compulsory** for those companies which deduct tax at source for their employees (hence, it is a must in the Form 16 if tax deductions are shown)

8. Tan no is an **8 digit no.** The 1st Alphabet denotes the first letter of the Company's name followed by nest 4/5 numeric digits and the an alphabet which denotes the type of income, in a bracket((S) = Salaried; (I) = Interest) etc

10. Full Name and designation of the **person responsible for deduction of tax** (Accountant / CFO / Issuing Authority – Finance dept) is seen at the end of the Form (page 2)

12. **No over writing / cutting / whitener** is allowed on a Form 16

14. The **company's stamp** is present on the top part of the Form 16 (1st page) above Tan no

16. Addition / subtractions need to be ok

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Hi ,

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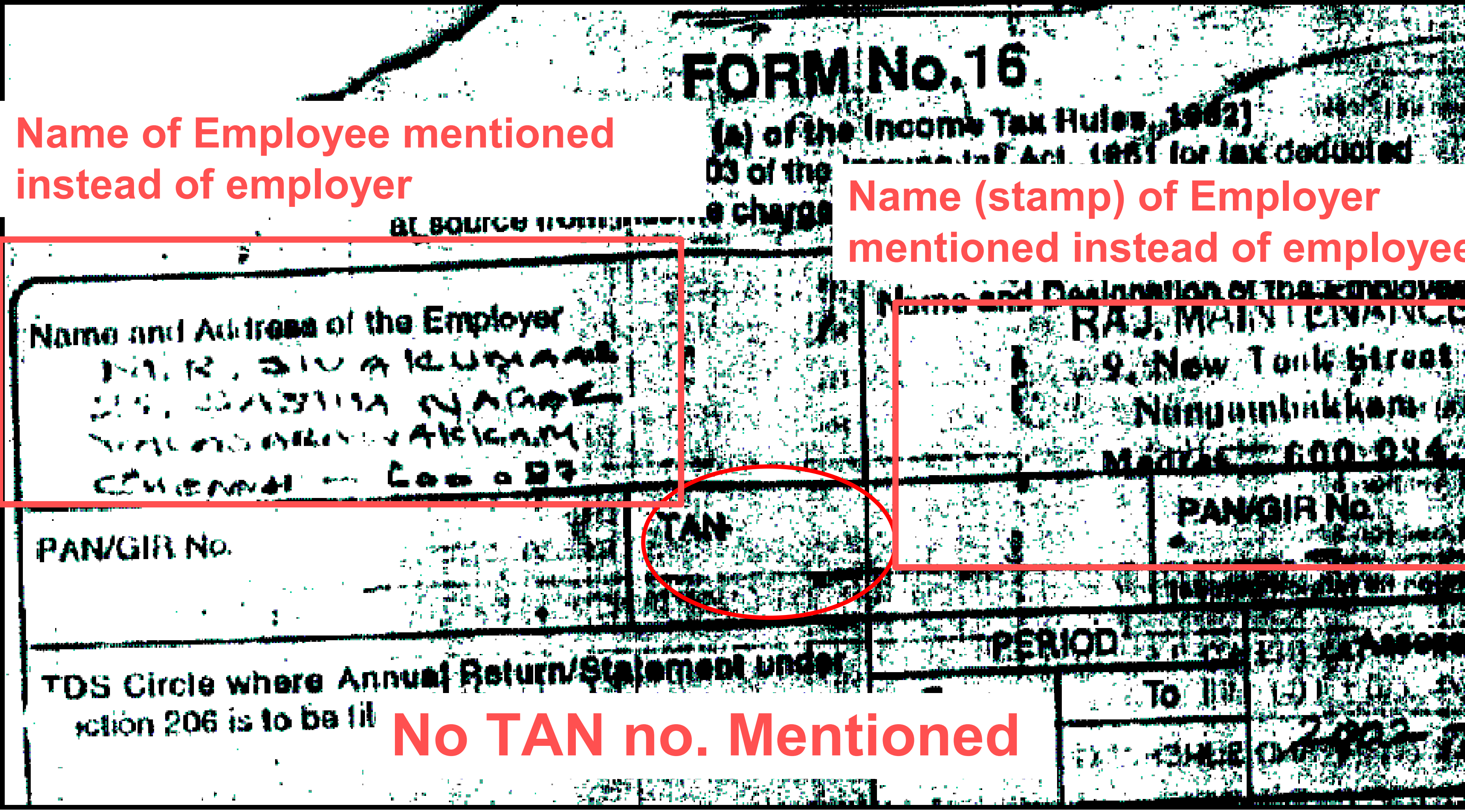


FORM No. 16

[(a) of the Income Tax Rules, 1962]

Name and Address of the Employer

Name and Designation of the Employee

RAJ. MAINTENANCE
9, New Tank Street
Nungambakkam
Madras 600 034

PAN/GIR No.

TAN

PAN/GIR No.

TDS Circle where Annual Return/Statement under section 206 is to be filed

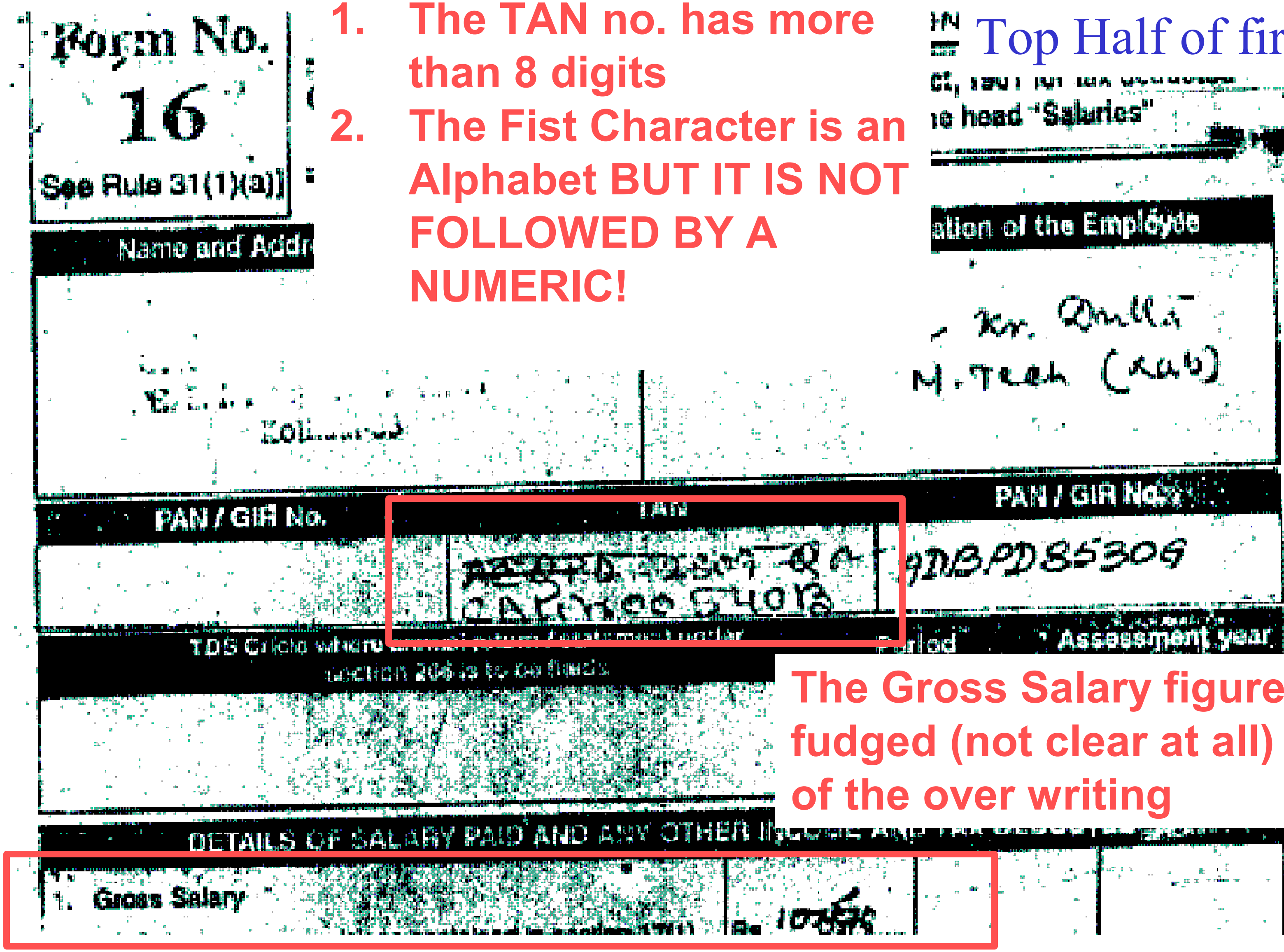
PERIOD

To

This is the top part of a Form 16

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**

Top Half of first page



1. The TAN no. has more than 8 digits
2. The Fist Character is an Alphabet BUT IT IS NOT FOLLOWED BY A NUMERIC!

The Gross Salary figure is fudged (not clear at all) because of the over writing

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**

FORM NO. 16

[See Rule 31 (1) (a)]

Certificate under section 203 of Income-Tax Act, 1961 for tax deducted at source from income chargeable under the head "Salaries"

76

Name & address of the Employer	Name & designation of the employee
BHARAT SANCHAR NIGAM LIMITED o/o CGMT Jaipur	Name: Shri. LAL CHAND SAINI Desig: RM 4243

PAN/GIR No.	TAN	PAN/GIR No.

TDS Circle where Annual Return/Statement under section 206 is to be filled	Period

No TAN no. … (TAN no. is there for Govt enterprises too

DETAILS OF SALARY PAID AND ANY OTHER INCOME AND TAX DEDUCTED

Gross Salary		Rs.	125548
Less : Allowance to the extent exempt under section 10	Rs.	1100	
Balance (1-2)		Rs.	12225[illegible]
Deductions :			
Standard deduction			

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ITR

2. PAN no. should be verified with the PAN card AND the Form 16 – to establish that all these belong to the same person

4. No cutting/ whitener is permitted especially in the top part of the ITR (where name details etc are entered)

Three things are a must in any ITR
@ Date of filing the return
@ Ward / Circle / Range no.
@ serial no / receipt no (not handwritten)

11. Assessment year = Previous/ Financial year + 1

13. Date CANNOT be a Saturday / Sunday / Govt. holiday (ALL gazetted holidays – this list is available on the net / from any Govt. institution)

15. If the handwriting in the top part (customer details) is different from the handwriting in the rest of the ITR, there is a possibility of Fraud

ITR continued

2. If on the Original ITR, the Stamp is of Red Ink , it shows that the applicant does not have a PAN card. If the Stamp is blue, it shows that the applicant will have a PAN card (this needs to be co-related with the presence of a PAN no./ Pan card as address / ID proof)

4. ITRs for more than 1 lakh is generally filed in a circle. Less than 1 lakh ITR is filed in a Ward (every location has some exclusive ward / circles for salaried / sel emp . Local newspapers carry this information . Local teams are requested to pay attention to this for clues)

6. Simple addition and subtractions should be correct

8. There should be some rebate / deductions in the ITR

10. PAN no. is necessary from Financial year 2002 -03

One of the good sites for calculating tax for the Assessment years 200-2001 to 2004-2005 is

http://www.legalpundits.com/incometax/index.asp

For **this year only** you can use the following link

http://tax.indiainfo.com/taxcalculator/calculator.html for a brief calculator

http://www.indiainfoline.com/pefi/itax/ecal.html for a detailed calculator

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Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in an ITR, I expect you would be able to spot the disconnects in the given document ….

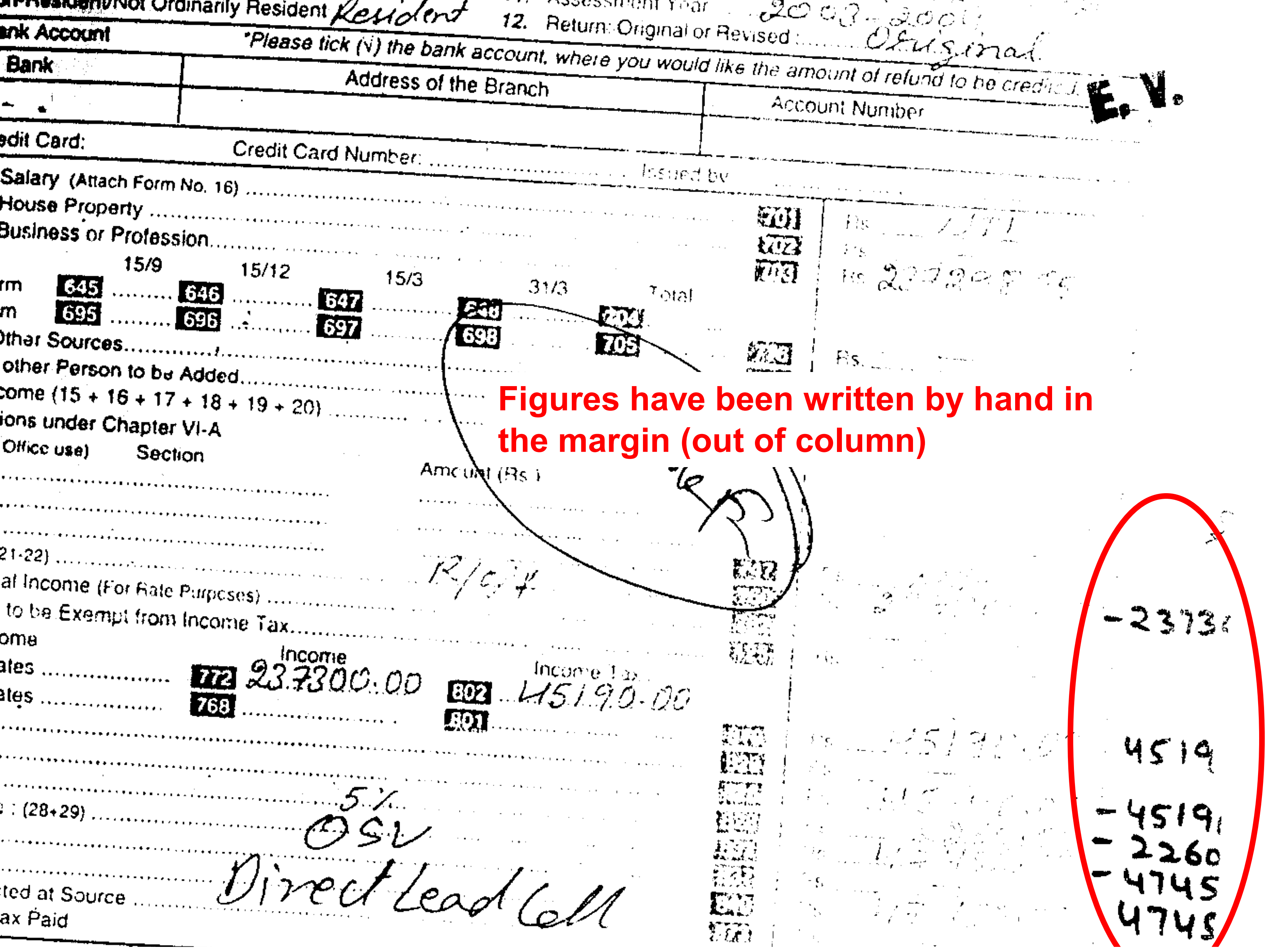
Income from Business or Profession							Rs.
Capital Gains	15/9	15/12	15/3	31/3	Total		
(a) Short Term						776	Rs.
(b) Long Term						706	Rs.
Income from Other Sources						775	Rs.
Income of any other Person to be Added						746	Rs. 85035/-
Gross Total Income (15 + 16 + 17 + 18 + 19 + 20)							
LESS : Deductions under Chapter VI-A							
Code (For Office use)	Section		Amount (Rs.)				
(a)							
(b)							
(c)						747	Rs.
Total Income : (21-22)						760	Rs. 80958/-
ADD : Agricultural Income (For Rate Purposes)						762	Rs.
Income Claimed to be Exempt from Income Tax						125	Rs.
Tax on Total Income		Income		Income Tax			
(a) At normal rates				5070/-		810	Rs. 5270/-
(b) At special rates						820	Rs. 1258/-
LESS : Rebate						825	Rs. 3813/-
Tax Payable						828	Rs. 74/-
ADD : Surcharge							Rs. 3888/-

The date has been fudged

Middle part of ITR

29. ADD: SURCHARGE		Rs. 35000/-
30. TOTAL TAX PAYABLE (28+29)		Rs. NIL
31. LESS: RELIEF		Rs. 35000/-
32. NET TAX PAYABLE		Rs. NIL
33. LESS: TAX DEDUCTED AT SOURCE	022503	Rs. 35000/-
34. LESS : ADVANCE TAX PAID		Rs. 35000/-
Date ______ Date ______ Date 10/12/2003.		
Amount ______ Amount ______ Amount ______		
35. ADD: INTEREST PAYABLE U/s 234A ______ 234B ______ 234C ______ Total		Rs. NIL
36. LESS: SELF ASSESSMENT TAX PAID		Rs. NIL
37. BALANCE TAX		

if the receipt no is stamped , the date is written by hand in the Designated column at the bottom of the page


Resident/Not Ordinarily Resident *Resident*

12. Return: Original or Revised *Original*

Assessment Year *2003-2004*

E. V.

Bank Account

*Please tick (√) the bank account, where you would like the amount of refund to be credited.

Bank	Address of the Branch	Account Number

Credit Card: Credit Card Number: .... Issued by ....

Salary (Attach Form No. 16) .... 701 Rs. *2373*

House Property .... 702 Rs.

Business or Profession .... 703 Rs. *237300.00*

	15/9	15/12	15/3	31/3	Total
...rm	645	646	647	648	704
...m	695	696	697	698	705

Other Sources .... 703 Rs.

other Person to be Added ....

Income (15 + 16 + 17 + 18 + 19 + 20) ....

Deductions under Chapter VI-A

(Office use) Section Amount (Rs.)

Refund

(21-22) ....

R/5%

Total Income (For Rate Purposes) ....

to be Exempt from Income Tax ....

Income

		Income		Income Tax
...ates	772	*237300.00*	802	*45190.00*
...ates	768		801	

45190.00

(28+29) ....

5% OSV

Deducted at Source ....

Tax Paid ....

Direct Lead Call

-2373

4519

-4519

-2260

-4745

4745

Figures have been written by hand in the margin (out of column)

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Amount

Form No. 2D

SARAL GC/FS/10431 ITS-2D

TAX RETURN FORM FOR NON-CORPORATE ASSESSEES OTHER THAN PERSONS CLAIMING EXEMPTION UNDER SECTION

[See proviso to rule 12(1)(b)(iii)]

Name: KAMAL JEET SINGH

Father's Name: Sh. PRITAM SINGH

Address: A/18, Ist Floor NEHRU GROUND, N.I.T. FARIDABAD

Pin .... Telephone :

Permanent Account Number : .... 8. Ward/Circle/Special Range : .... 20 OCT 200

Date of birth: 15-9-1977 9. Sex: Male/Female : MALE

Status: Individual/Hindu Undivided Family/Firm/Association of Persons/Local Authority/Artificial Juridical Person : Individual 10. Income for the previous year i.e. 1.4.2001 to 31.3.2002

11. Assessment Year : 2002-03

Resident/Not Resident/Not Ordinarily Resident : Resident 12. Return: Original or Revised : O

Bank Account: *Please tick (✓) the bank account, where you would like the amount of refund to be credited*

Name of the Bank	Address of the Branch	Account Number

Credit Card Number .... Issued by ....

Salaries (Attach Form No. 16)	701	Rs.	—
House Property	702	Rs.	—
Business or Profession	703	Rs.	211520=10

Capital Gains: 15/9 15/12 15/3 31/3 Total

645	646	647	648	704
695	696	697	698	705

	776	Rs.	—
Other Sources	706	Rs.	—
Income of any other Person to be Added	775	Rs.	—
Total income (15 + 16 + 17 + 18 + 19 + 20)	746	Rs.	211520=10

Deductions under Chapter VI-A

Code (For Office use) Section Amount (Rs.)

NIL

	747	Rs.	—
	760	Rs.	211520=00
Agricultural Income (For Rate Purposes)	782	Rs.	—
Income claimed to be Exempt from Income Tax	125	Rs.	—

Income Income Tax

772 211520=00 802 37456=00

765 801

810	Rs.	37456=00
820	Rs.	—
826	Rs.	37456=00
828	Rs.	1762=00
832	Rs.	39218=00
837	Rs.	—
840	Rs.	39218=00
873	Rs.	—

OSV

Direct lead Cell

Date		Date	
Amount		Amount	

862	Rs.	18500=00

Interest Payable U/s 234A 234B 234C Total

Self-Assessment Tax paid 963 1999

851	Rs.	1999=00
875	Rs.	
891	Rs.	22717=00

Tax Payable/Refundable Paid U/s 140 A

Computation of Total Income 2. A. Tax Paid Proof

Date at the wrong place

No stamp at all!!

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Voter ID card

2. The photograph on the voter ID card should be computerized and should not match with the photos of app form / other docs

4. From Cards Issued from 2000 onwards , the serial no (top right) appears on BOTH sides of the card . Hence, for a given copy, both the serial no.s should match

6. Date in the field ' Age as on ' (front page) will ALWAYS be LESS than Date of issue (2nd page) (THE DIFFERENCE WILL NEVER EXCEED ONE AND A HALF YEARS)

8. The font should match on the Front and the second page. The two commonly used fonts are Ariel and Times New Roman (size 8 / 10)

10. The signature of the issuing authority on the back / second side is stamped (not done by pen)

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Voter ID card continued ..

2. The Photo is 3cm (l)*2.3cm (B)

4. All headings / Fields are in English + Hindi (regional language)

6. **http://www.eci.gov.in/electoralrolls/electoralrolls_fs.htm** is the website you can use to cross check a voter ID card

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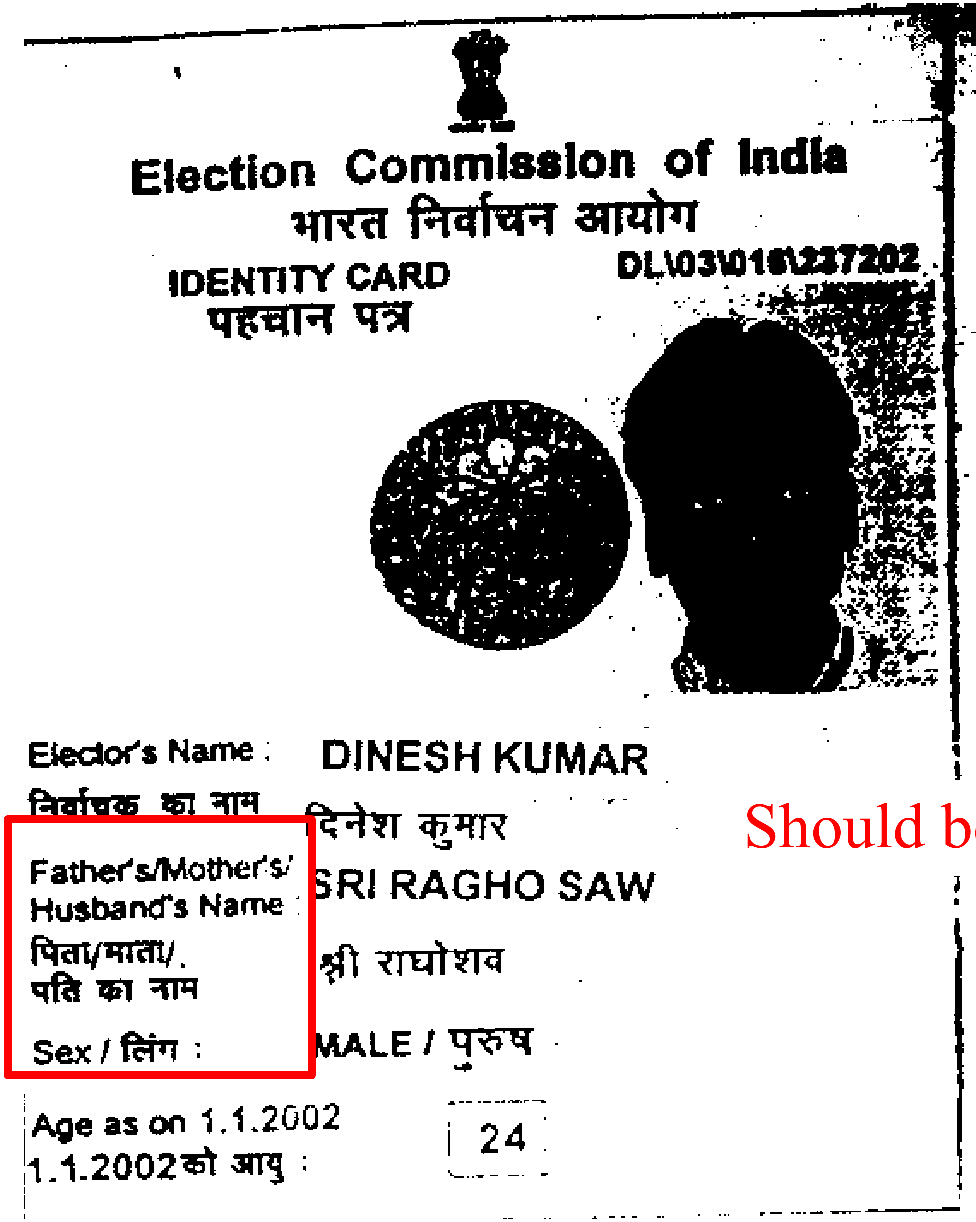
Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in a Voter ID card, I expect you would be able to spot the disconnects in the given document ….


Election Commission of India
भारत निर्वाचन आयोग
IDENTITY CARD
पहचान पत्र
DL\03\016\237202

Elector's Name : DINESH KUMAR
निर्वाचक का नाम दिनेश कुमार
Father's/Mother's/ Husband's Name : SRI RAGHO SAW
पिता/माता/ पति का नाम श्री राघोशव
Sex / लिंग : MALE / पुरुष
Age as on 1.1.2002
1.1.2002को आयु : 24

Should be Father's name only !!

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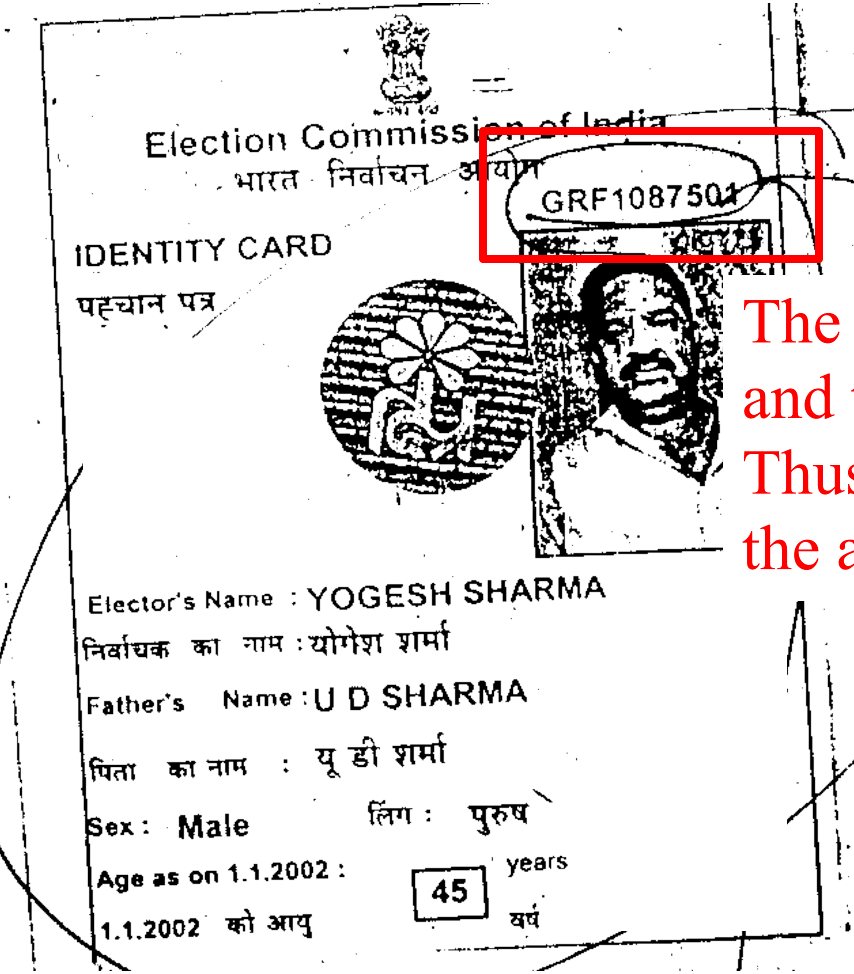
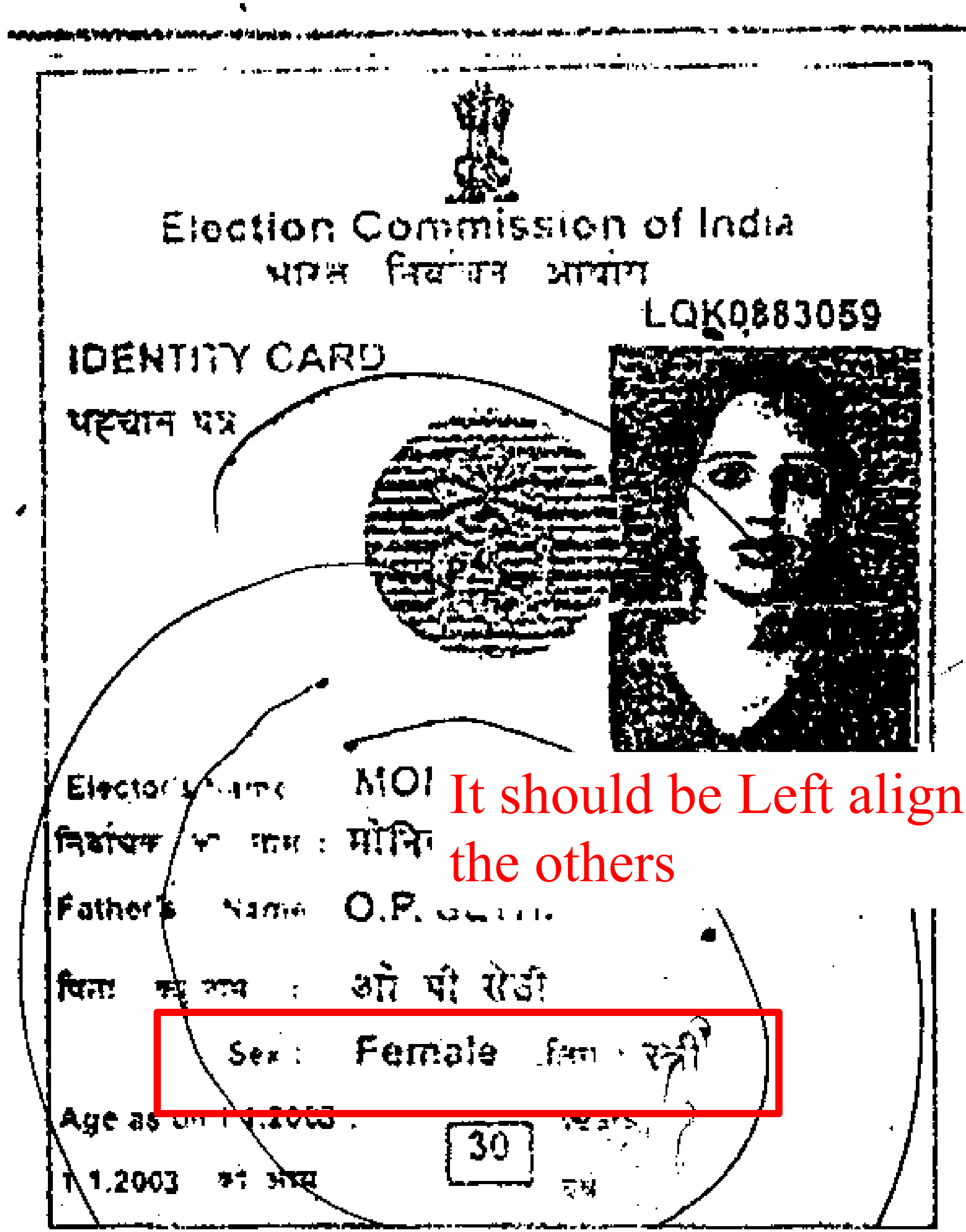


Election Commission of India
भारत निर्वाचन आयोग
GRF1087501
IDENTITY CARD
पहचान पत्र
Elector's Name : YOGESH SHARMA
निर्वाचक का नाम : योगेश शर्मा
Father's Name : U D SHARMA
पिता का नाम : यू डी शर्मा
Sex : Male लिंग : पुरुष
Age as on 1.1.2002 : 45 years
1.1.2002 को आयु वर्ष

Address :
GRF1087519
69F, POCKET A2 MAYUR VIHAR PHASE-III , DELHI
पता :
दिल्ली
tion Officer
अधिकारी
PATPARGANJ (SC) Assembly Constituency
पटपड़गंज विधानसभा निर्वाचन क्षेत्र
Place : DELHI
स्थान : दिल्ली
Date: 26/09/2002
दिनांक
This Card may be used as an Identity Card under different Government Schemes.
इस पत्र का विभिन्न सरकारी योजनाओं के अन्तर्गत पहचान पत्र के रूप में प्रयोग किया जा सकता है

The Voter id no. differs on the front and the back of the card!!

Thus, the address does not belong to the applicant



It should be Left aligned – just like the others

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Salary Slip

1. The employee code should be present on the salary slip of Cat A and B organizations/ Govt organisations

3. In the Salary account (bank a/c) the figures every month should match Salary slip (you can see if the Bank details are mentioned in the Sal slip)

5. Stamp of the company / signature of the accountant should be present

7. No whitener should be applied on the slip / no cutting is permitted

9. In some Govt organizations like DTC/ Railways/ Airlines/Scientific research organizations the father's name is mentioned on the slip

11. PF deductions, if mentioned, is in the range of 8.33% to 12 % . (it is calculated on the Basic salary + DA)

13. Basic salary is always mentioned in the Slip.

15. Any loans taken from the organization is also mentioned (deduction of repayment)

17. Every employee (including casual and temporary employees), whether employed directly or through a contractor, who is in receipt of wages upto Rs. 6,500 p.m. is entitled to be insured under the E.S.I. Act.

Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in an Salary slip, I expect you would be able to spot the disconnects in the given document ….

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Jai Drinks Pvt. Ltd., New Delhi

Pay Slip

October-2003

Employee Code	ES106
Name of Employee	Pradeep Kumar
BANK ACCOUNT NO	5377163
Designation	Route Agent
Fathers Name	Sh. Kashi Ram

1

WD	18.00
HD	6.00
EL	6.00
CL	1.00
SL	0.00

PF	720.00
ESI	0.00
Advance	0.00
T.D.S	0.00

3

2

Desc.	Rate	Amount Payable
Basic	6000.00	6000.00
Conveyance	1200.0	1200.00

3408

1400

\+ Com (2500-3000)

Arrears	Total	Total Deduction	Net Paid
0.00	7200.00	720.00	6480.00

4

The credit person got suspicious :

3. **All days have a Rupee format**
4. **No TDS**
5. **ESI = 0 (If Pf is deducted , ESI should be deducted too)**
6. **Format of writing the salary is not in line**

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**

ICICI BANK LTD

Name of employee	NITIN BAKSHI	Location	New Delhi
Employee No.	15078	PAN NO.	
Department	CAR LOAN	Month	Sep-03
Designation	COUNSELLOR	Grade	G2
Payment	**Rs.**	**Deduction**	**Rs.**
Basic	5600	Provident Fund	448
HRA	3200		
Convence	2200		
Mobile Reimburse	3000		
Gross Salary	14000	Gross Deduction	448
		Net Salary	13552

1

2

Points of disconnect :

2. PPF = 8% of salary when it should be between 8.33% and 12 %)
3. No TDS

<u>Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**</u>

Hi ,

This is the sixth in the series on **HOW to spot Disconnects in documents**

<u>We shall be covering the following documents</u> :

6. **Bank statement**
7. **Form 16**
8. **ITR**
9. **Voter ID card**
10. **Salary Slip**
11. **<u>Driving License</u>**
12. **PAN card**
13. **Ration card**
14. **Passport**
15. **Electricity Bill**

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Driving License

2. The **serial no** mentioned on the top of the driving license contains a **location specific alphabet** (P for Delhi) followed by 8 numbers (the date which is always LESS than or EQUAL to date of issue)

4. Photograph is **2.5 cm* 2.5cm .**

6. Nowadays in all driving licenses the <u>photograph is computerized.</u>

8. At the **top right side** there is a alphabet mentioned which can be:-
N-Stands for New Driving Licence
R-Stands for Renewal of the Licence
D-Stands for the duplicate of the driving licence.

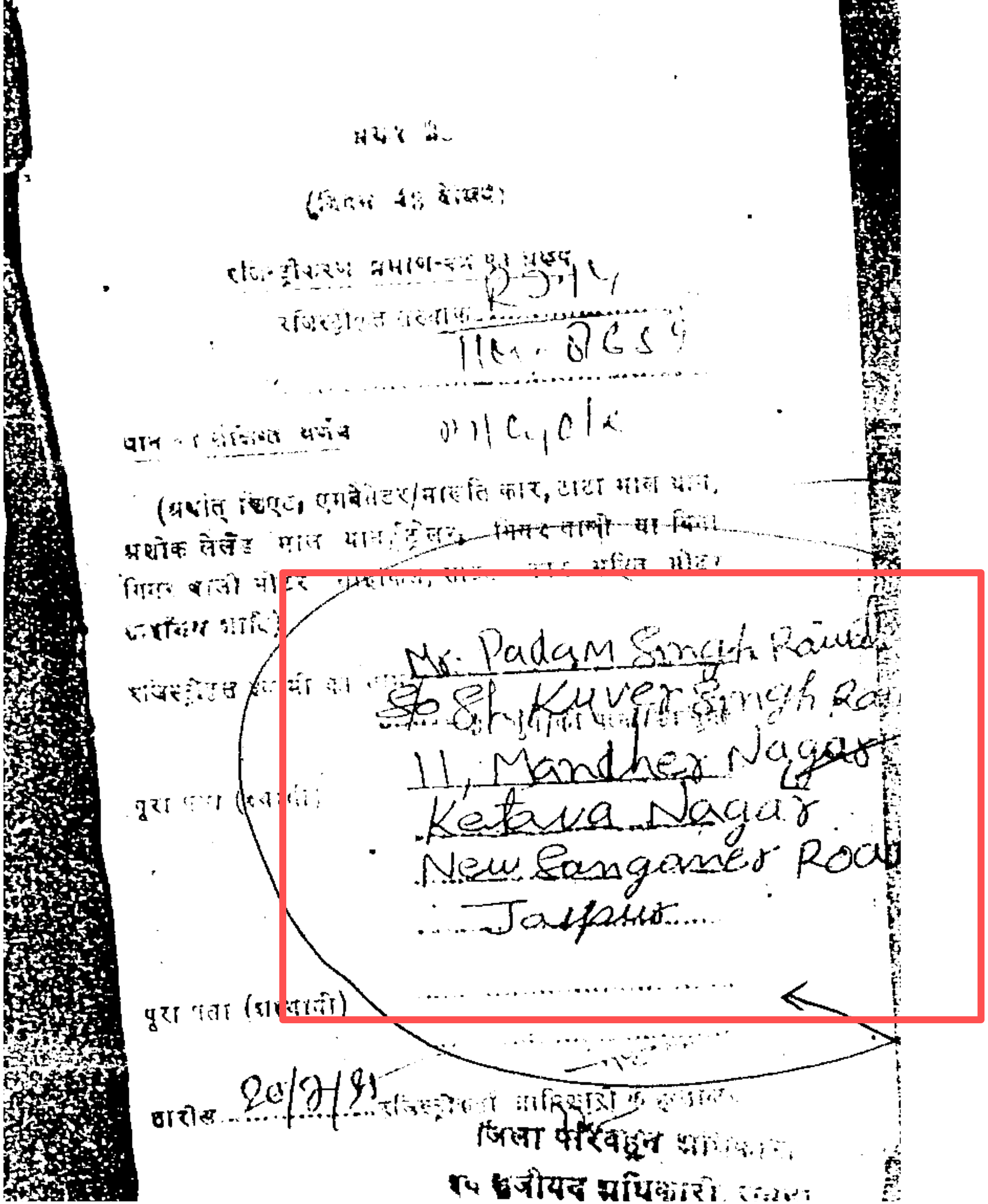
13. A **Commercial DL is for 1 year**

15. A **Personal DL** is for years that are **multiples of 5** (Eg. From 11.1.2000 to 10. 1.2009) ---((if applicant's age <=25yrs, then DL is for 20 yrs; if between 26- 35 yrs the DL is for 10 yrs; >=36 years then DL for 5 yrs *(Note :- this needs to be used with point 4)*

17. In a computerized **DL card** The signature of holder is below the photo and is a scanned signature

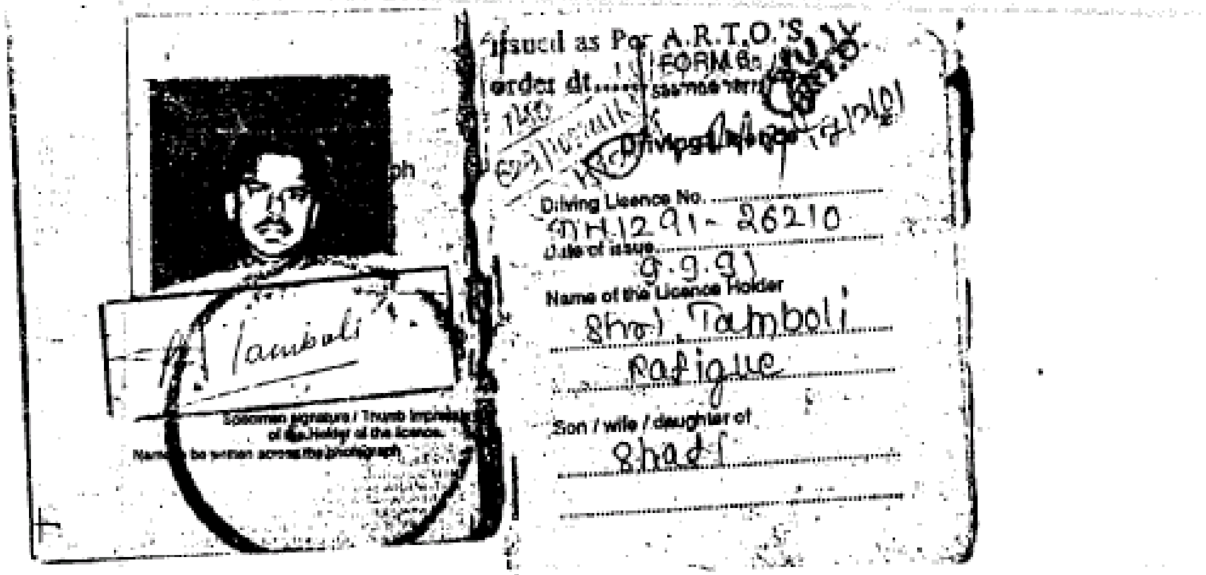
Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in a Driving license , I expect you would be able to spot the disconnects in the given document ….


Mr. Padam Singh Rawat
S/o Sh. Kuver Singh Rawat
11, Mandher Nagar
Keshav Nagar
New Sanganer Road
Jaipur
तारीख 20/7/91
जिला परिवहन अधिकारी
एवं पंजीयन अधिकारी

Book license - Jaipur

The lines would have been perforated if the customer had not drawn the lines under the Entries!!



Issued as Per A.R.T.O.'S order dt.

FORM 6

Driving Licence No. MH12 91- 26210

Date of issue 9.9.91

Name of the Licence Holder Shri. Tamboli Rafique

Son / wife / daughter of Shadi

Specimen signature / Thumb impression of the Holder of the licence.

Name to be written across the photograph

The stamp has been made with a compass !!

Stamps are a very likely indicator of fraud . Now with computerisation, the photo is scanned

Hi ,

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7. **Form 16**
8. **ITR**
9. **Voter ID card**
10. **Salary Slip**
11. **Driving License**
12. **PAN card**
13. **Ration card**
14. **Passport**
15. **Electricity Bill**

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**

PAN card

2. It consists of a **10 digit no .** **5 Alphabets , 4 numbers , 1 alphabet (last digit).** The 5th Alphabet / digit is the first letter of the applicant's surname

4. Father's name is a mandatory field

6. DOB + signature of the applicant (scanned) along with a scanned photograph is present

8. Bottom right – there is the scanned **signature of the issuing Authority** with the name . Issuing Authority is the Commissioner of Income Tax

10. Top Right – The scanned Ahoka chakra logo (with the lions) is present

12. Size of the photo = **3.2cm (l) *2.5 cm (b)**

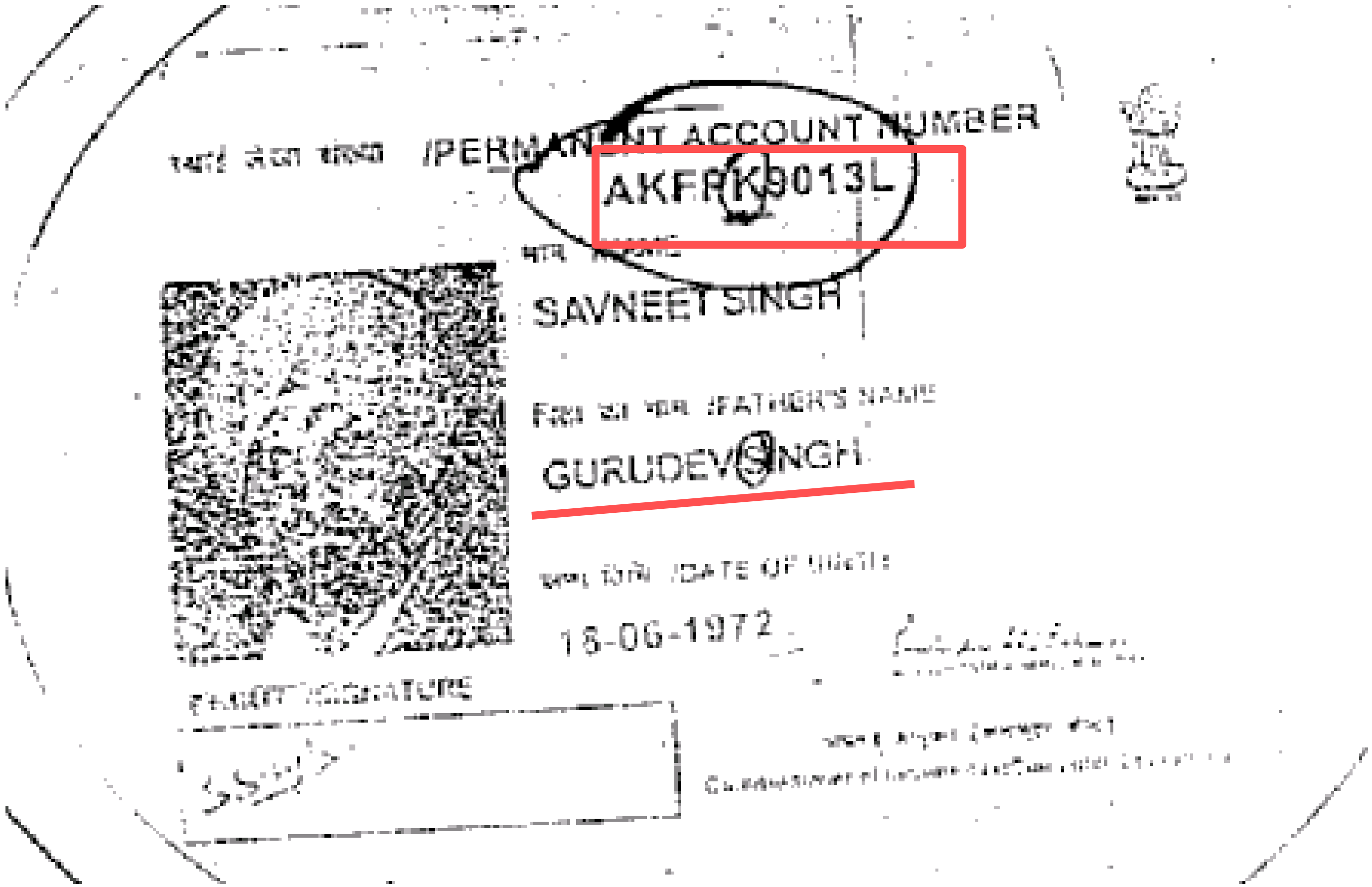
14. All **headings / fields** are mentioned in both **English and Hindi (regional language)**

16. The **signature of holder** is below the photo and is a scanned signature

18. For a **HUF** the name and photo of the Karta is present but instead of DOB its Date of incorporation is given

Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in a PAN card , I expect you would be able to spot the disconnects in the given document ….


/PERMANENT ACCOUNT NUMBER
AKFRK9013L
SAVNEET SINGH
/FATHER'S NAME
GURUDEV SINGH
/DATE OF BIRTH
16-06-1972
SIGNATURE

The Fifth character in the PAN no is not equal to the First letter of the title (K<>S)

Hi ,

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11. **Driving License**
12. **PAN card**
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Ration Card (to be avoided)

2. Page 1(left) contains the **Name of owner + Photo of Owner + Father's name + Date of issue + Resi address.**

4. The **stamp** of the Food and Supply Corporation is near the address (on Page 1)

6. Page 2 (right) contains the **name and relation of the dependants** along with their age as on date of issue.

8. Page 2 also contains the stamp of the Food and Supply corporation incase of any **Address change** (thus, if no such stamp is present then any change in address is invalid)

10. The reason why Ration card is not preferred is that at the time of issue, the government **does not do any check of validity** of residence address

12. The headings/ fields are in **Hindi / Regional language**

14. The lines for filling up information are **perforated .**

16. Any **cuttings / whitening** should be verified with the original copy

Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in a Ration card , I expect you would be able to spot the disconnects in the given document ….

HS
90

हरियाणा सरकार

डी - 3

राशन कार्ड

(... राशन वस्तुओं के लिए)

1. वितरण क्षेत्र का नाम .... फरीदाबाद
2. राशन कार्ड संख्या 147892
3. परिवार के मुखिया का नाम ....
4. माता/पिता का नाम ....
5. पत्नी/पति का नाम ....
6. एल. पी. जी. गैस उपभोक्ता न० .... एक सिलेण्डर / दो सिलेण्डर
7. क्या आवेदक एवं परिवार का कोई सदस्य आयकर दाता है या नहीं
8. मकान न० .... 512 .... वार्ड/सैक्टर न० 28
9. मोहल्ला/गली का नाम 25
9. स्थाई डाक पता .... 512/25 फरीदाबाद

512

10.

सदस्यों की संख्या	व्यस्क	बच्चे	शिशु	जोड़
4	2		1	4

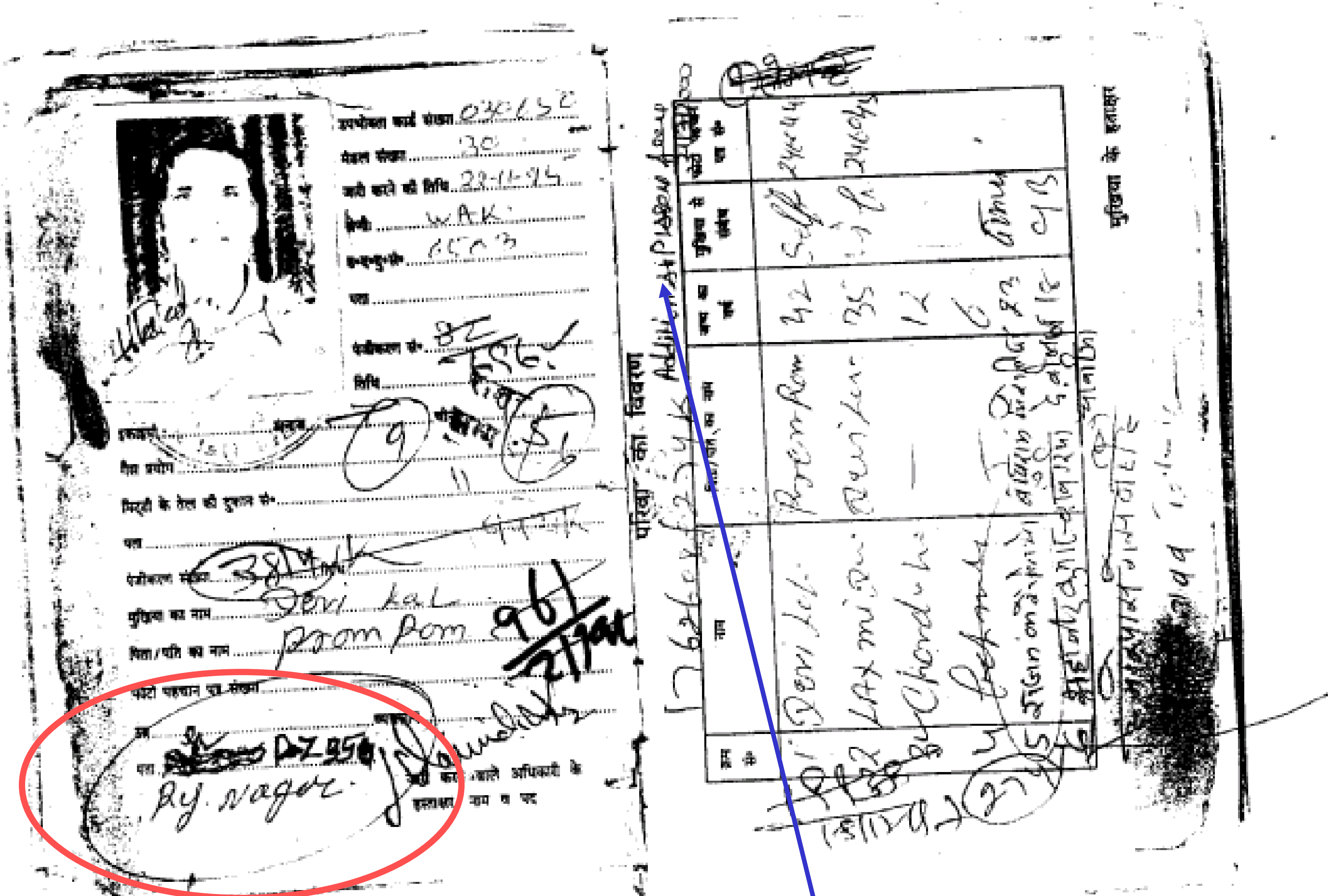
CLEAR COPY

Satish Chander Sharma
Inspector Food & Supplies
वितरण अधिकारी के हस्ताक्षर व मोहर
तिथि

कार्ड धारक के हस्ताक्षर
तिथि ....

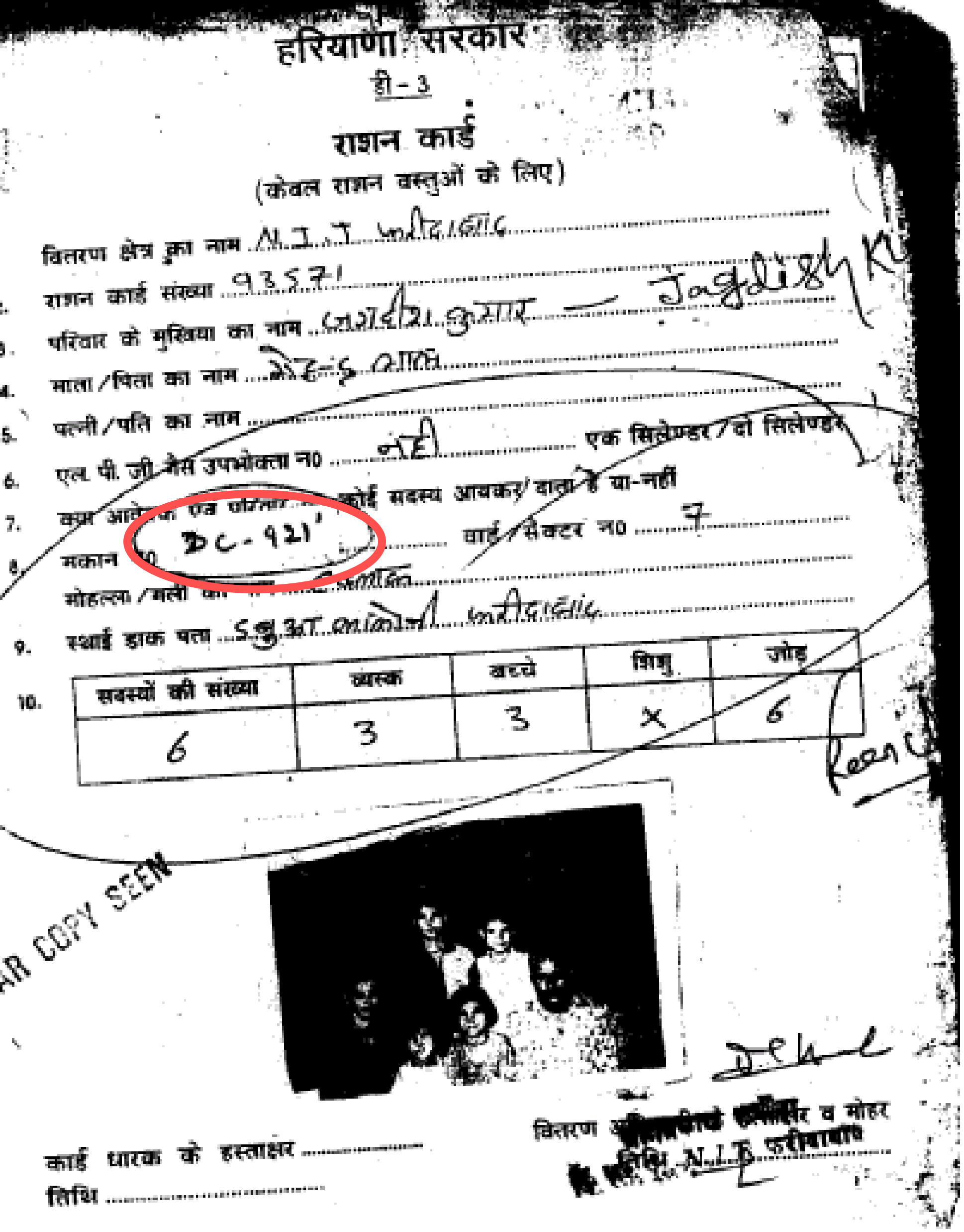
The house no 510 has been converted to 512 (0 converted to 2)

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**



Address has been changed !! – it clearly looks tampered. If there was and address change there would be a stamp of the Food and Supply ministry on the 2nd page

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**



हरियाणा सरकार

डी - 3

राशन कार्ड

(केवल राशन वस्तुओं के लिए)

वितरण क्षेत्र का नाम N.I.T. फरीदाबाद

1. राशन कार्ड संख्या 93571
2. परिवार के मुखिया का नाम जगदीश कुमार — Jagdish K
3. माता/पिता का नाम मेंहगा राम
4. पत्नी/पति का नाम
5. एल. पी. जी. गैस उपभोक्ता न0 नहीं एक सिलेण्डर/दो सिलेण्डर
6. क्या आवेदक एवं उसके परिवार का कोई सदस्य आयकर दाता है या-नहीं
7. मकान न0 DC-921 वार्ड/सैक्टर न0 7
8. मोहल्ला/गली का नाम
9. स्थाई डाक पता फरीदाबाद
10.

सदस्यों की संख्या	वयस्क	बच्चे	शिशु	जोड़
6	3	3	×	6

AR COPY SEEN

कार्ड धारक के हस्ताक्षर

तिथि

वितरण अधिकारी के हस्ताक्षर व मोहर

तिथि N.I.T. फरीदाबाद

The different house no. has been written on a piece of paper and stuck on the ration card.

The dotted lines are not visible beneath the house no.

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**

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7. **Form 16**
8. **ITR**
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10. **Salary Slip**
11. **Driving License**
12. **PAN card**
13. **Ration card**
14. **Passport**
15. **Electricity Bill**

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Passport

2. The **serial no** present on the first page should match the serial nos on the other pages of the passport (this is a must)

4. The **headings / fields** are in English + Hindi / Regional language

6. The **information is filled in English**

8. In the **computerized Passports** (issued in the last 2 years) there is a **28 digit code** in the last line .
   - The first 8 digits are the serial no (top right).
   - Digits 11, 12,13 are IND(country).
   - 14 – 19 connotes the DOB of the holder in reverse.
   - 21 is the sex.
   - 22-27 is the date of expiry in reverse

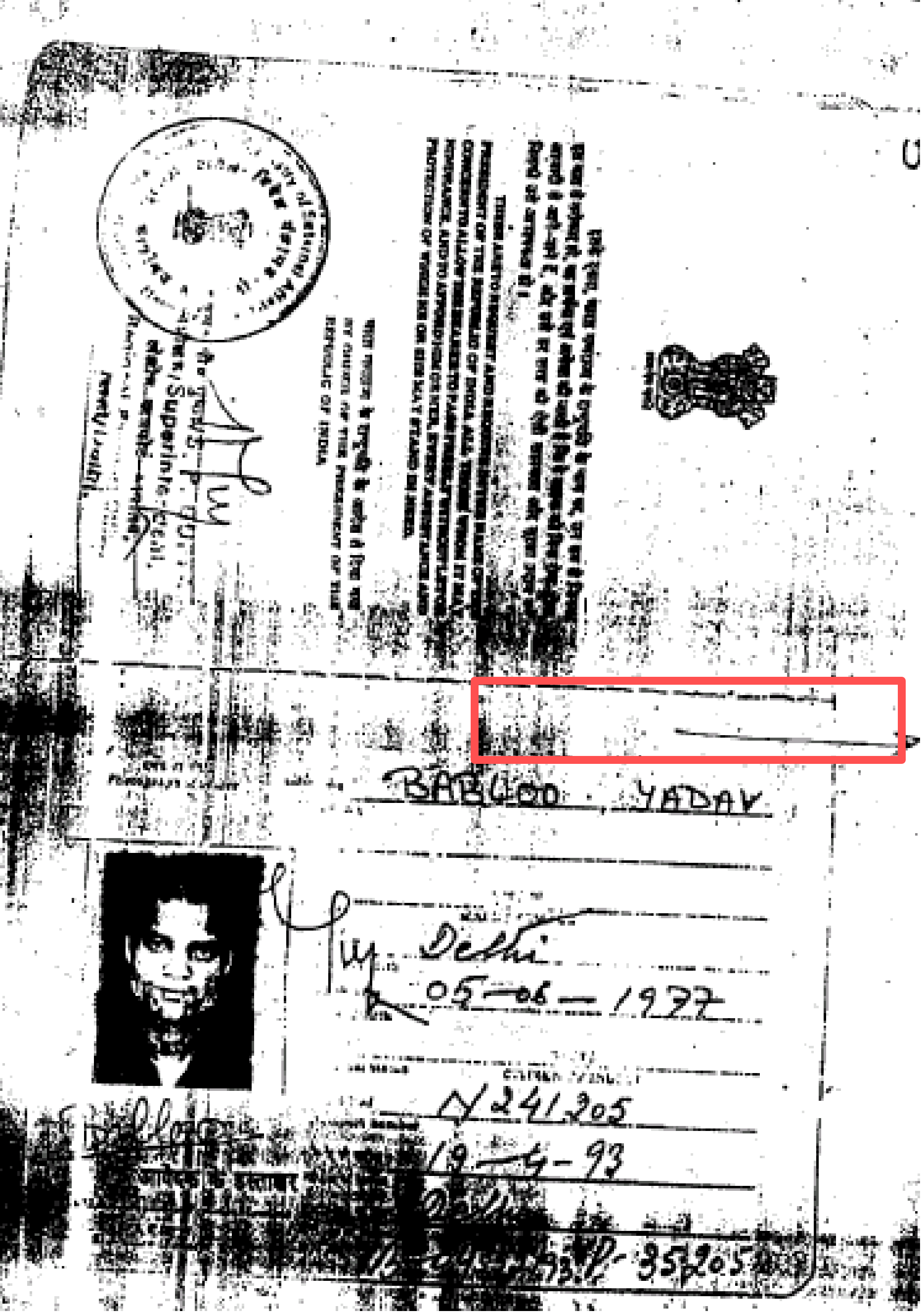
10. In the **second last row**, you have 1st digit is the type (mentioned in the TYPE field) the 3rd – 5 is IND (country name) followed by the surname and then the first name

12. Duration of the passport is 10 years . Between 1995-98 there had been a provision to issue passports for 1 year durations

Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in a Passport , I expect you would be able to spot the disconnects in the given document ….

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**



Serial no. on top of passport is missing

This number should match the nos on all other pages in a correct passport

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11. **Driving License**
12. **PAN card**
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Electricity Bill

Each location has a different service provider and the format of the bill may differ marginally.

3. The bill will contain the

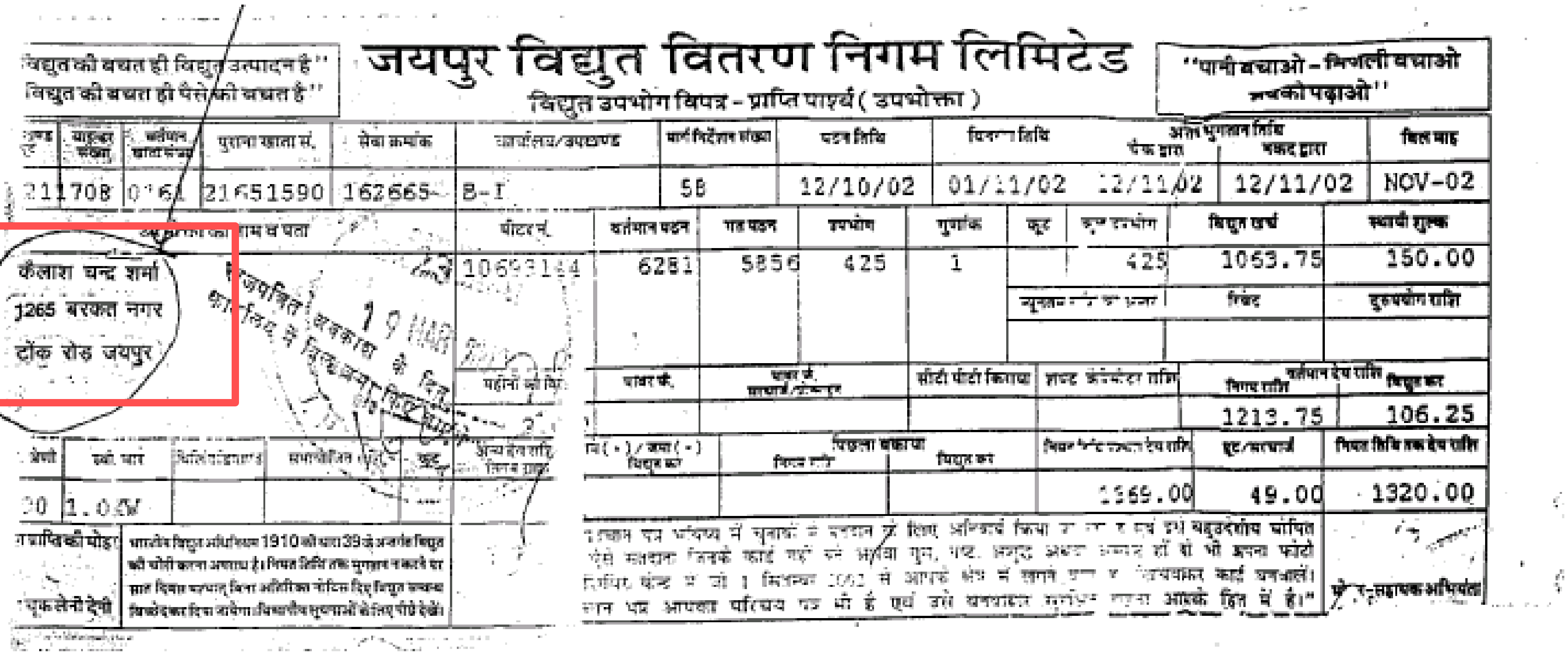
- **Name of customer (the owner)**
- **Address**
- **Period for which the statement pertains**
- **Units used**
- **Cost per unit**
- **Arrears outstanding if any**
- **Date of submission (without late fees)**
- **Amount to be submitted after the due date (with late fees)**

13. The things to watch out for are

- **Arrears (after the 2 months of arrears the connection is cut in Delhi – this time period would be mentioned on the bill)**
- **reconnection charges**

Hi ,

After going thru the slide on the Red flags or danger signals to watch out for in an Electricity bill , I expect you would be able to spot the disconnects in the given document ….



जयपुर विद्युत वितरण निगम लिमिटेड

विद्युत उपभोग विपत्र - प्राप्ति पार्श्व (उपभोक्ता)

"विद्युत की बचत ही विद्युत उत्पादन है"
"विद्युत की बचत ही पैसे की बचत है"

"पानी बचाओ - बिजली बचाओ"

	पुराना खाता सं.	सेवा क्रमांक	कार्यालय/उपखण्ड	मार्ग निर्देशन संख्या	पठन तिथि	वितरण तिथि	अंतिम भुगतान तिथि चैक द्वारा	नकद द्वारा	बिल माह
211708 0161	21651590	162665	B-I	58	12/10/02	01/11/02	12/11/02	12/11/02	NOV-02

कैलाश चन्द शर्मा
1265 बरकत नगर
टोंक रोड जयपुर

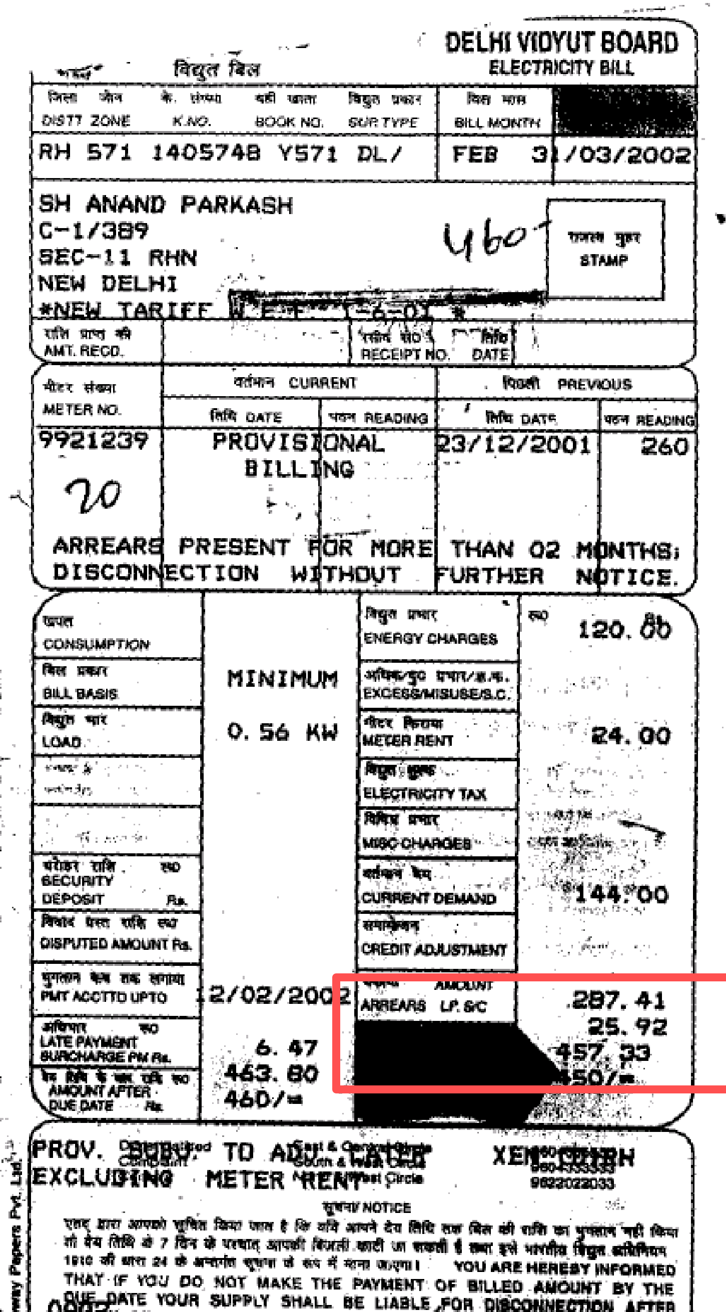
मीटर नं.	वर्तमान पठन	गत पठन	उपभोग	गुणांक		कुल उपभोग	विद्युत खर्च	स्थायी शुल्क
10693144	6281	5856	425	1		425	1063.75	150.00

वर्तमान देय राशि: विपत्र राशि	विद्युत कर
1213.75	106.25

	छूट/सरचार्ज	नियत तिथि तक देय राशि
1369.00	49.00	1320.00

The whitener has been used – patches are visible , the print is different from the rest

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**



विद्युत बिल

DELHI VIDYUT BOARD
ELECTRICITY BILL

जिला जोन DISTT ZONE	के. संख्या K.NO.	बही खाता BOOK NO.	विद्युत प्रकार SUP TYPE	बिल माह BILL MONTH	[redacted]
RH 571	1405748	Y571	DL/	FEB	31/03/2002

SH ANAND PARKASH
C-1/389
SEC-11 RHN
NEW DELHI
*NEW TARIFF W.E.F. -6-01 *

460

राजस्व मुहर STAMP

राशि प्राप्त की AMT. RECD. | रसीद सं. RECEIPT NO. | तिथि DATE

मीटर संख्या METER NO.	वर्तमान CURRENT तिथि DATE	पठन READING	पिछली PREVIOUS तिथि DATE	पठन READING
9921239	PROVISIONAL BILLING		23/12/2001	260

20

ARREARS PRESENT FOR MORE THAN 02 MONTHS; DISCONNECTION WITHOUT FURTHER NOTICE.

खपत CONSUMPTION		विद्युत प्रभार ENERGY CHARGES	रू0 120.86
बिल प्रकार BILL BASIS	MINIMUM	अधिक/दुरु प्रभार/ड.स. EXCESS/MISUSE/S.C.	
विद्युत भार LOAD	0.56 KW	मीटर किराया METER RENT	24.00
		विद्युत शुल्क ELECTRICITY TAX	
		विविध प्रभार MISC CHARGES	
धरोहर राशि SECURITY DEPOSIT Rs.		वर्तमान देय CURRENT DEMAND	144.00
विवाद ग्रस्त राशि DISPUTED AMOUNT Rs.		समायोजन CREDIT ADJUSTMENT	
भुगतान फेरा तक लगाया PMT ACCTD UPTO	12/02/2002	बकाया AMOUNT ARREARS LP. S/C	287.41 25.92
अधिभार LATE PAYMENT SURCHARGE PM Rs.	6.47	[redacted]	457.33
देय तिथि के बाद राशि AMOUNT AFTER DUE DATE Rs.	463.80 460/=		450/=

PROV. BILL TO ADJ. LATER EXCLUDING METER RENT

XEN

सूचना NOTICE

एतद् द्वारा आपको सूचित किया जाता है कि यदि आपने देय तिथि तक बिल की राशि का भुगतान नहीं किया तो देय तिथि के 7 दिन के पश्चात् आपकी बिजली काटी जा सकती है तथा इसे भारतीय विद्युत अधिनियम 1910 की धारा 24 के अन्तर्गत सूचना के रूप में माना जाएगा। YOU ARE HEREBY INFORMED THAT IF YOU DO NOT MAKE THE PAYMENT OF BILLED AMOUNT BY THE DUE DATE YOUR SUPPLY SHALL BE LIABLE FOR DISCONNECTION AFTER

Arrears present .. Doubt on the intention and ability of the customer

Fraud is a **MENACE** …we can control it with a little bit of effort and awareness **– so, lets FIGHT Fraud !!**

Thank you !!