

**POLICY FOR CLAIMING UNCLAIMED INTEREST OR PRINCIPAL ON NON-CONVERTIBLE SECURITIES**

**Introduction / Objective:**

Securities Exchange Board of India (SEBI) has issued a comprehensive Circular No. SEBI/HO/DDHS/DDHS-RAC1/P/CIR/2023/176 dated 8<sup>th</sup> November, 2023 on procedural framework for dealing with unclaimed amounts lying with entities having listed non-convertible securities and manner of claiming such amounts by investors.

As per the aforesaid SEBI Framework, if any interest / principal amount remains unclaimed for a period of 30 days from the due date, the Company is required to mandatorily transfer such unclaimed amount to an escrow account. This amount in the escrow account if remained unclaimed for a period of 7 years, the same shall be transferred to the Investors Education and Protection Fund (IEPF) established by Government of India, after the expiry of 7 years.

Accordingly, in compliance with the guidelines issued by SEBI from time to time, this policy is framed and is applicable to holders of non-convertible securities issued by the Company. The purpose of this policy is to specify the process to be followed by investors for claiming their unclaimed amounts. The Company reserves the right to seek additional information / documents from the investors over and above the process prescribed in this policy.

**Procedure for claiming the unclaimed interest / redemption amount of non-convertible securities issued by the Company:**

- Investors / Beneficiaries can approach the company directly or through an intermediary (trustee, RTA, brokers, etc) via email, phone etc., for claiming the unclaimed /rejected/ returned amounts.
- Investors / Beneficiaries shall share the details of the unclaimed amounts to the company for tracing the amount / claim due to them. Alternatively, the investors / beneficiaries can also check whether any unclaimed interest/ principal is due to be payable to them from the details uploaded by the Company on its website. The details are available on the company's website at <https://www.cholamandalam.com/investors/escrow-account-details>
- Investors / Beneficiaries may claim their amount by filing a form provided as per Annexure I of the Policy with the company or with the Registrar and Transfer Agent (RTA) of the Company "KFIN Technologies Limited" for release of unclaimed amounts. Upon receipt of a claim submitted by the Investors / Beneficiaries, the company or the RTA will check the correctness of the documents and shall process the claim within 30 days from the date of receipt of complete information as called from the investor.
- If at the time of the claim by beneficiaries, the company finds the documents or details submitted by the beneficiary to be unsatisfactory or that the details shared by the beneficiary, do not match with the records of the company, then the company at its discretion, reject such claim or ask for additional clarifications and/or proofs, documents etc.

- The investors can contact via email, phone or written letters to the company, or to the Trustee, or to RTA or to the brokers, or any other third-party intermediary for query relating to the claim.
- The list of documents required to be submitted by the beneficiaries in support of the claim:

**Claim by beneficiary / Investor:**

1. Request as per Annexure I duly sent by the beneficiary by mentioning the Client ID & DP ID
2. Proof of Identity – self attested copy of PAN Card
3. Proof of address – self attested copy of Aadhaar Card / Passport / Driving License / Voter id
4. Self-attested Copy of the updated Client Master List (CML)
5. Cancelled Cheque leaf or copy of the first page of the Bank Passbook

**Claim by nominee / legal heir:**

1. Request as per Annexure I duly sent by the nominee / legal heir;
2. Proof of Identity – self attested copy of PAN Card of the nominee / legal heir
3. Proof of address – self attested copy of Aadhaar Card / Passport / Driving License / Voter id
4. Self-attested Copy of the updated Client Master List (CML)
5. Cancelled Cheque leaf or copy of the first page of the Bank Passbook
6. Copy of probate of will (or) legal heirship certificate (or) Succession Certificate (or) letter of administration (or) Court decree\*

\* (In the event of demise of the sole holder or the last survivor (in case of joint holding) the Company will recognize the executor or administrator of the deceased Debenture holder, or the holder of succession certificate or other legal representative as having title to the Debenture(s) in the event no nomination form has been submitted by the debenture holder(s). The Company shall not be bound to recognize such executor or administrator, unless such executor or administrator obtains probate, letter of administration wherever it is necessary, or such holder is the holder of succession certificate or other legal representation, as the case may be, from a Court in India having jurisdiction over the matter. The Company may, in its absolute discretion, where it thinks fit, dispense with production of probate or letter of administration or succession certificate or other legal representation, in order to recognize such holder as being entitled to the Debenture(s) standing in the name of the deceased Debenture holder on production of sufficient documentary proof or indemnity.)

**Claim by Non-resident Indian (NRI):**

1. Request as per Annexure I duly sent by the NRI who is entitled for the claim
2. Copy of the necessary approval from RBI under FEMA regulations, if any\*
3. Self-attested copy of the proof that the NRI is an Indian National or is of Indian origin.

(\*Documentary evidence to be submitted to the Legacy Cell of the RBI to the effect that the Debenture was acquired by the NRI as part of the legacy left by the deceased holder. Such holding by the NRI will be on a non-repatriation basis.)

➤ **Rejection and refiling of the claim**

The Company/ RTA may reject the investor's claim for the following reasons:

- Amount has already been paid.

- Details in the proofs does not match with the details recorded with the Company/ RTA.
- Bank account particulars not matching with the investor's records with the Company.
- The documents required for transmission are not provided by the investor.
- The form is either incomplete or unsigned.
- The amount is already transferred to Investor Education and Protection Fund (IEPF).

After correcting the inaccuracy that the RTA/Company communicated, the investor may refile the claim by submitting the required documentation as asked for the claim's processing.

- The request for claim along with the necessary documents mentioned above may be sent to the company or to the Registrar and Transfer Agent (RTA) as per details given below:

**Claim sent thru email:**

**If sent to RTA:** [inward.ris@kfintech.com](mailto:inward.ris@kfintech.com); [umesh.pandey@kfintech.com](mailto:umesh.pandey@kfintech.com); [raj कुमार.chabbria@kfintech.com](mailto:raj कुमार.chabbria@kfintech.com); [logisetti.harsha@kfintech.com](mailto:logisetti.harsha@kfintech.com)

**If sent to Company:** [treasuryoperations@chola.murugappa.com](mailto:treasuryoperations@chola.murugappa.com)

**Claim sent in physical form:**

**If sent to RTA:**

KFin Technologies Limited  
(Unit: NCDs of Cholamandalam Investment and Finance Company Limited)  
Selenium, Tower B, Plot No- 31 & 32, Financial District,  
Nanakramguda, Serilingampally, Hyderabad, Rangareddi,  
Telangana, India - 500032  
Ph. No.: +91 40 6716 2222

**If sent to Company:**

Treasury Department  
Cholamandalam Investment and Finance Company Limited  
"Chola Crest", C54-55 & Super B-4,  
Thiru-Vi-Ka Industrial Estate,  
Guindy, Chennai 600 032  
Tel: 044 40907172

- **Timeline for claiming the amount:** the beneficiaries / Investors shall claim their unclaimed interest / principal upon maturity within 7 years from the due date of the payment post which the amount shall be transferred to IEPF authorities.
- The company has appointed Mr. D. Arulselvan – Chief Financial Officer, as the designated Nodal Officer (email id - [treasuryoperations@chola.murugappa.com](mailto:treasuryoperations@chola.murugappa.com)) (contact number – 044 40907172). The nodal officer shall be the point of contact for investors entitled to claim their unclaimed amounts, SEBI, Stock Exchange(s) and Depositories. The investors can raise their queries or grievances if any relating to the claim to the nodal officer. The details of the nodal officer have also been displayed on the company website.

**Review of Policy:**

This policy is subject to review from time to time and such changes as are required based on regulatory developments.

**Annexure – I**  
**(Form for claiming unclaimed interest/ principal amount of non-convertible securities)**

To,  
The Nodal Officer  
Cholamandalam Investment and Finance Company Limited  
"Chola Crest", C54-55 & Super B-4,  
Thiru-Vi-Ka Industrial Estate,  
Guindy, Chennai 600 032  
Tel: 044 40907172

**Subject:** Request for claiming unclaimed principal/ interest amount for non-convertible debentures of Cholamandalam Investment and Finance Company Limited

**Ref:**

Name of the Beneficiary: \_\_\_\_\_  
DP ID: \_\_\_\_\_ Client ID: \_\_\_\_\_

Dear Sir/ Madam,

I/we, wish to inform you that I / we have not claimed / received the interest/ principal amount for non-convertible debentures held under ISIN \_\_\_\_\_ which was due on \_\_\_\_\_.

I/We, request you to kindly release all my unclaimed interest/ principal amount to the bank account as per details provided by me/us.

The below mentioned documents are enclosed along with this request letter.

1. Proof of Identity – self attested copy of PAN Card
2. Proof of address – self attested copy of Aadhaar Card / Passport / Driving License / Voter id
3. Self-attested Copy of the updated Client Master List (CML)
4. Cancelled Cheque leaf or copy of the first page of the Bank Passbook

We request you to update your records and process the claim.

Thanking you,

Yours faithfully,

Signature of the 1<sup>st</sup> Holder \_\_\_\_\_ Name: \_\_\_\_\_  
Signature of the 2<sup>nd</sup> holder \_\_\_\_\_ Name: \_\_\_\_\_  
Signature of the 3<sup>rd</sup> Holder \_\_\_\_\_ Name: \_\_\_\_\_