

Document title:	Policy for claiming unclaimed interest or principal amount on Non-convertible debentures from escrow account
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Contents

1. Area of application.....	3
2. Basis.....	3
3. Purpose	3
4. Procedure for claiming the unclaimed interest/principal of NCD	3
5. Search Facility:.....	4
6. Time frame for claiming the amount.....	5
7. Processing of claims received after transfer o Unclaimed Amount to Investor Education and Protection Fund (“IEPF”) set up by the Government of India:.....	5
8. Time frame for response.....	5
9. Rejection and refiling of the claim	5
10. Contact details	6
11. Review of the Policy	7

1. Area of application

This policy applies to all existing and past holders of Non-Convertible Debentures issued by the Company.

2. Basis

- This Policy has been made as per SEBI Master Circular for listing obligations and disclosure requirements for Non-convertible Securities, Securitized Debt Instruments and/ or Commercial Paper dated May 21, 2024 chapter XIII on Procedural framework for dealing with unclaimed amounts lying with entities having listed non-convertible securities and manner of claiming such amounts by investors.

3. Purpose

The purpose of the policy is to ensure that:

- All claims in relation to unclaimed amounts raised by NCDs holders are resolved on time.
- NCD holders have easy access to information and documents required to claim the unpaid/ unclaimed amount of interest or redemption amount on maturity of NCDs or both which they are entitled to claim as per extant regulations.

4. Procedure for claiming the unclaimed interest/principal of NCD

- Investors should first check whether any unclaimed interest/ principal is due to be payable to them from the details uploaded by the Company on its website.
- Investors should submit the claim by filling the form provided at annexure I to Registrar & Transfer Agent (RTA), by e-mail or hardcopy requesting them to release the unpaid interest/ principal amount by mentioning the Client ID & DP-ID and the period for which amount has not been received/ claimed by attaching the following documents to enable RTA/Company to release the unpaid dividend: -
 - Self-attested Copy of PAN
 - Self-attested Copy of Address Proof
 - Cancelled Cheque or Updated Client Master List

In case of claim by Nominee/ legal heir: The application of claim shall be processed only after transmission of active debentures is completed, if applicable.

- Self-attested Copy of PAN of Nominee/ Legal heir
 - Self-attested Copy of Address Proof of Nominee/ Legal heir
 - Cancelled Cheque or Updated Client Master List of Nominee/ Legal heir
 - Certified copy of death certificate
 - Will/ Probate/ Succession Certificate/ letter of Administration or Legal heir certificate / Court Decree as applicable
- The request letter along with the documents mentioned above shall be sent to the Registrar and Transfer Agent(RTA) as per details given below –

For NCD IPO Series (INE538L07486, INE538L07494, INE538L07502, INE538L07510, INE538L07528, INE538L07536)

KFin Technologies Limited

Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda,
Serilingampally, Hyderabad, Rangareddi,
Telangana, India, 500032.
Ph. No.: +91 40 6716 2222
Email id: einward.ris@kfintech.com
Website: www.kfintech.com

For NCDs issued under private placement

3i Infotech Limited

Tower # 5, 3rd Floor,
International Infotech Park,
Vashi, Navi Mumbai - 400703
Ph. No.: +91 22 7123 8000
Email id: vijaysingh.chauhan@3i-infotech.com
Website: www.3i-infotech.com

The investors may submit the claim documents to Company or directly to the RTA along with duly filled and signed form along with required supporting papers. The RTA/ Company shall direct the investor(s)/ claimant(s) to furnish such information or to rectify such defects or incompleteness or to re-submit such application or document(s) within thirty (30) days from the date of receipt of such communication, failing which the claim may be rejected. However, rejection of claim does not debar an investor/ claimant from filing a fresh claim.

Upon verification of details and receipt of all the information/documents as may be requested by the Company/RTA, the claim shall be processed as per the timelines given below.

5. Search Facility:

The company has provided a search facility on its website for investors to verify if there is any unclaimed amount due to them and lying in the Escrow Account of the Company and the same can be accessed at <https://aadharhousing.com/>.

6. Time frame for claiming the amount

Investors should claim the amount of unclaimed interest/ principal upon maturity within 7 years from the due date of the payment. After 7 years, the amount shall be transferred to Investor Education and Protection Fund(IEPF) set up by the Government of India.

7. Processing of claims received after transfer of Unclaimed Amount to Investor Education and Protection Fund (“IEPF”) set up by the Government of India:

- In case the Unclaimed Amount has remained unclaimed for a period of seven years then the same shall be transferred by the Company to the IEPF. In order to claim amounts transferred to IEPF, the debenture holder is required to submit an application to the IEPF Authority in Web-Form IEPF-5 available on IEPF website <https://www.iepf.gov.in/content/iepf/global/master/Home/Home.html>.
- Details of standard list of documents for IEPF-5 and FAQs on submission on IEPF claim process shall be made available on website of the Company in Investors Section. Details for submission of IEPF claim process and documents are also available on the website of IEPF.
- In case the application for claim is submitted by legal heir(s)/successor(s)/nominee(s) of a debenture holder, the application for claim shall be processed only after transmission of debentures is completed and additional documents as specified above are submitted to the Company/RTA.

8. Time frame for response

The RTA shall within 30 (thirty) days of receipt of a claim application from an investor or complete information as called upon, remit the payment to the investor through electronic transfer

If any case needs additional time, the Company/RTA will inform the investor the requirement of additional time with expected time lines for resolution of the issue.

9. Rejection and refiling of the claim

The claim filed by investor could be rejected by the Company/RTA for following reasons –

- The amount is already paid.
- The proof of identity and/or proof of address does not match with the investor’s records with the Company.
- The bank details are not matching with the investor’s records with the Company.
- The documents required for transmission are not provided by the investor.
- The form is unsigned.
- The amount is already transferred to Investor Education and Protection Fund(IEPF).
- The Company finds the details submitted by the beneficiary to be unsatisfactory

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 Contact details

10. Contact details

Customers who wish to claim the unpaid unclaimed interest/principal of NCD may contact our RTA on following numbers

For NCDs issued under Public issue series:

- Call our RTA : Kfin technologies on +91 40 6716 2222
- Email to RTA at cinward.ris@kfintech.com
- Write to RTA at the below mentioned address:

Mr. Harish Billakanti
KFin Technologies Limited
(Formerly known as KFin Technologies Pvt Limited)
Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda,
Serilingampally, Hyderabad, Rangareddi,
Telangana, India, 500032.

For NCDs issued under private placement series:

- Call our RTA : 3i Infotech Limited on +91 22 7123 8000
- Email to RTA at vijaysingh.chauhan@3i-infotech.com
- Write to RTA at the below mentioned address:

Mr. Vijay Singh Chauhan
3i Infotech Limited
Tower # 5, 3rd Floor,
International Infotech Park,
Vashi, Navi Mumbai - 400703

In case the complaint is not resolved within the given time or if the customer is not satisfied with the solution provided by **RTA**, the customer can approach the Nodal Officer. The name and contact number of the Nodal Officer is as follows:

Ms. Harshada Pathak,
Company Secretary & Compliance Officer
Unit No. 802, 8th Floor, Natraj by Rustomjee,
Junction of Western Express Highway and M. V. Road, Andheri (East),
Mumbai 400 069, Maharashtra, India
Tel. No.: +91-22-4168 9000

Email : complianceofficer@aadharhousing.com

(between 9:30 am and 01:00 pm, from Monday to Friday except on public holidays)

11. Review of the Policy

This Policy shall be reviewed by the board from time to time as may be required based on regulatory developments.

Annexure I- Form for claiming unclaimed interest/ principal amount

To,
The Nodal Officer
Aadhar Housing Finance Limited
Office No. 501 and 503, 5th Floor, Lightbridge,
Saki Vihar Road, Andheri East,
Mumbai Suburban (District),
Maharashtra- 400072

Subject: Request for claiming unclaimed principal/ interest amount for Non- Convertible debentures of Aadhar Housing Finance Limited.

Ref: Folio No/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.

Or

In case claim is filed by legal heir(s)/successor(s) / nominee(s) of the debenture holder:

I/We, [name of the legal heir(s)/successor(s) / nominee(s)*], acting in the capacity of [Nominee/ Legal Heir/ Successor to the Estate of the Deceased/ Administrator of the Estate of the Deceased*] of [Name of the deceased debenture holder] wish to claim the unclaimed interest and redemption amount for Non- Convertible debentures held under ISIN _____ which was due on _____.

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

- Self attested copy of PAN
- Self-attested Copy of Address Proof

- Cancelled Cheque specifying name of holder or Updated Client Master List

In case of claim by Nominee/ legal heir: The application of claim shall be processed only after transmission of debentures is completed.

- Duly signed transmission form Self-attested Copy of PAN of Nominee/ Legal heir
- Self-attested Copy of Address Proof of Nominee/ Legal heir
- Cancelled Cheque or Updated Client Master List of Nominee/ Legal heir
- Certified copy of death certificate
- Will/ Probate/ Succession Certificate/ letter of Administration or Legal heir certificate / Court Decree as applicable

We request you to kindly update your records.

Thanking you,
Yours faithfully,

Signature of the 1st Holder _____
Name: _____

Signature of the 2nd holder _____
Name: _____

Signature of the 3rd Holder _____
Name: _____