

Document title:	Policy for claiming unclaimed interest or principal on Non-convertible debentures from escrow account
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1	08-02-2024	Create	Harshada Pathak	Board of Directors	N. A.

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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 Circular No. SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated 8th November, 2023 issued by SEBI 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) 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 legal heir:

Claim by Nominee/ Legal heir

- 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
 - Legal heir certificate 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

(Formerly known as KFin Technologies Pvt 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.

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. 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) of Government of India.

6. Time frame for response

The claim shall be processed after receipt of all the documents from the investor as per timeline mentioned below :

- i. Normal cases: 20 working days for normal cases
- ii. Transmission cases : 45 working days for normal cases

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.

7. 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 investor can refile the claim after rectifying the error communicated by the RTA/Company and providing necessary documents as requested.

8. 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 einward.ris@kfintech.com
- Write to RTA at the below mentioned address:

Mr. Harish Thakur
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

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)

Annexure I- Form for claiming unclaimed interest/ principal amount

To,
The Nodal Officer
Aadhar Housing Finance Limited
Unit No. 802, Natraj by Rustomjee,
Junction of Western Express Highway
& M.V. Road, Andheri (East)
Mumbai-400069

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.

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

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: _____