

# TATA CAPITAL LIMITED

## **POLICY SPECIFYING THE PROCESS TO BE FOLLOWED BY INVESTORS FOR CLAIMING THEIR UNCLAIMED AMOUNTS**

### **I. REGULATORY FRAMEWORK AND BACKGROUND**

The purpose of the Policy is to define a standardized process to be followed by the investors of Tata Capital Limited (“**the Company**”) for claiming their unclaimed amounts lying with the Company in accordance with SEBI (Listing Obligations and Disclosure Requirement), 2015 (“**Listing Regulations**”), SEBI Circular dated November 8, 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” (“**SEBI Circular**”) and provisions of Companies Act, 2013 (“**Act**”) as amended from time to time.

### **II. TRANSFER OF UNCLAIMED AMOUNTS TO ESCROW ACCOUNT AND IEPF**

In terms of the provisions of Listing Regulations, if interest/ dividend/redemption amount is not claimed within 30 days from the due date of payment, the Company shall within 7 days after the expiry of 30 days, transfer the said amount to an escrow account in a scheduled bank.

Further, upon transferring any unclaimed amount to such Account, the Company shall also upload such details on the website of the Company i.e. [www.tatacapital.com](http://www.tatacapital.com) as may be prescribed by SEBI, from time to time.

Any interest/dividend/redemption amount which has been transferred to Escrow Account, as aforesaid, that remains unclaimed for 7 years shall be transferred to the Investor Education and Protection Fund (“**IEPF**”).

### **III. NODAL OFFICER**

For the purpose of this Policy, the Company Secretary is designated as the “Nodal Officer” of the Company who shall be the point of contact for Investors entitled to claim their unclaimed amounts, SEBI, Stock Exchange(s) and Depositories.

The contact details of the Nodal Officer have been provided on the website of the Company.

### **IV. INVESTOR SERVICE AND GRIEVANCE HANDLING MECHANISM**

All investor service matters pertaining to public and private issuances are handled by Registrar and Transfer Agents (“**RTA**”) of the Company. Investors can address their queries or grievances, relating to claim(s) to the following:

#### **Non-Convertible Debentures issued to the Public**

**KFin Technologies Limited**

**Email ID:** [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com)

**Website:** [www.kfintech.com](http://www.kfintech.com)

**Tel.:** +91 40-6716 2222

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## Non-Convertible Debentures issued under Private Placement

Link Intime India Private Limited (formerly TSR Consultants Private Limited, merged with Link Intime India Private Limited)

Email ID: [csg-unit@tcplindia.co.in](mailto:csg-unit@tcplindia.co.in)

Website: <https://www.tcplindia.co.in>

Tel.: +91 22 6656 8484

## **V. PROCEDURE FOR CLAIMING UNCLAIMED INTEREST/REDEMPTION AMOUNT BY INVESTORS**

- Investors may send a request in the format enclosed as Annexure I, by email or hardcopy to the RTA or the Company requesting for release of the unpaid amount lying in the Unclaimed Account of the Company along with the following documents:
  - a. Self-attested copy of PAN;
  - b. Self-attested copy of Address Proof;
  - c. Certified copy of the updated Client Master List (CML) with revised/correct bank details
  - d. Cancelled Cheque from the bank account which is reflected in the revised CML
  - e. Self-attested copy of Passport/OCI card/ PIO card (for Foreigners/NRI)
  - f. For Physical holders, Form ISR – 1 and Form ISR – 2
  
- In case a claim is made by the legal heir(s), where the securities are held in single name without nomination, the following documents are required to be submitted along with a request in the format enclosed as Annexure II:
  - a) A notarized affidavit from all legal heir(s) made on non-judicial stamp paper of appropriate value.

However, in case the legal heir(s)/claimant(s) are named in the Succession Certificate or Probate of Will or Will or Letter of Administration as may be applicable in terms of Indian Succession Act, 1925 or Legal Heirship Certificate or its equivalent certificate issued by a competent Government Authority ("**Succession Document**"), an affidavit from such legal heir(s)/claimant(s) alone shall be sufficient.

- b) Duly signed transmission request form by the legal heir(s)/claimant(s).
- c) Original death certificate or copy of death certificate attested by the legal heir(s)/claimant(s) subject to verification with the original or copy of death certificate duly attested by a notary public or by a Gazetted Officer.
- d) Self-attested copy of PAN of the legal heir(s)/claimant(s).
- e) The Succession Document should be self-attested by legal heir(s)/claimant(s) subject to verification with the original or duly attested by a notary public or by a Gazetted Officer.

In case where Will or a Legal Heirship Certificate or its equivalent certificate issued by a competent Government Authority is submitted, the same shall be accompanied with a notarized indemnity bond from the legal

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heir(s)/claimant(s) to whom the securities are transmitted, in format as specified by SEBI, from time to time.

In case where a copy of Legal Heirship Certificate or its equivalent certificate issued by a competent Government Authority is submitted, the same shall also be accompanied by No Objection from all non-claimants, stating that they have relinquished their rights to such claim.

- f) For cases where value of securities is up to Rs. 5 lakh (in case of securities held in physical mode), and up to Rs. 15 lakh per beneficial owner in case of securities held in dematerialized mode, as on the date of application, and where the documents mentioned in para (e) are not available, the legal heir(s)/claimant(s) may submit the following documents:
- i. no objection certificate from all the legal heir(s) stating that they do not object to such transmission or copy of family settlement deed executed by all legal heirs duly attested by a notary public or by a Gazetted Officer; and
  - ii. notarized indemnity bond made on non-judicial stamp paper of appropriate value, indemnifying the Share Transfer Agent / listed entity, in the format as specified by SEBI, from time to time.
- Upon receipt of a claim application, if the Company/ RTA upon examination finds it necessary to call for further information or finds such application/document(s) to be defective or incomplete in any respect, it shall intimate the investor about such findings by e-mail or other written communication. The Company/ RTA shall direct the investors to furnish such information or rectify such defects or incompleteness or to re-submit such application or document(s) within 30 (thirty) 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 from filing a fresh claim.
- The Company/ 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. Request for release of such unpaid amount will be entertained only if all the details of the investor(s) i.e. signature, address and Bank details are matching with the details registered with Company/RTA.

## **VI. AMOUNT TRANSFERRED TO IEPF**

In case unclaimed interest/dividend/redemption amount has been transferred to the IEPF, the process can be followed by following the IEPF rules mentioned on the website [www.iepf.gov.in](http://www.iepf.gov.in)

## **VII. POLICY REVIEW:**

This Policy shall be subject to review as may be deemed necessary and in accordance with any regulatory amendments.

Any amendments to the regulatory provisions shall *mutatis mutandis* be deemed to have been incorporated in this Policy effective the date specified as per the regulatory provisions.

Further, as per the SEBI Circular, the said policy is consequently required to be displayed on the website of the Company.

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## Annexure I

### Kind Attention: Head – Legal & Compliance and Company Secretary

Sub: Credit of the unclaimed interest/principal amount

Ref: Non-Convertible Debentures issued by Tata Capital Limited

Dear Sir / Madam,

I/We, \_\_\_\_\_, am/are holding Non-Convertible Debentures (“NCDs”) issued by Tata Capital Limited (“the Company”), as per below details:

Sr. No.	Details	Particulars
1	DP ID / Client ID	
2	No. of NCDs	
3	ISIN	
4	Amount remaining unclaimed	

We request you to credit the unclaimed amount in the Bank Account, details of which are given as below:

Name of the Bank
Branch
Type of Account
Account Number
IFSC Code
MICR Code

Please find enclosed herewith the following documents to enable the Company to process the Unclaimed Amount:

- Self-attested PAN Card Copy
- Self-attested copy of Address Proof
- Certified copy of the updated Client Master List (CML) with revised/correct bank details
- Cancelled Cheque from the bank account which is reflected in the revised CML
- Self-attested copy of Passport/OCI card/ PIO card (for Foreigners/NRI)
- For Physical holders, Form ISR – 1 and Form ISR – 2

Request you to process the credit of the unclaimed amount.

Thank You.

Yours faithfully

Sign/-

Name of Investor

Contact Details:

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Annexure II

**Kind Attention: Head – Legal & Compliance and Company Secretary**

Subject: Credit of the unclaimed interest / principal amount

Reference: Non -Convertible Debentures issued by Tata Capital Limited

Dear Sir/ Madam,

I / We, **[Your Full Name]**, with this letter, inform you that I am the legal heir/ nominee of Late **[Deceased Person's Full Name]**. In connection with this, I have enclosed a list required documents for your end to credit the unclaimed amount of Rs. \_\_\_\_\_/- in favour of me to my bank account mentioned below:

Name of Legal heir/ Nominee:

Name of the Bank:

Branch:

Type of Account:

Account Number:

IFSC Code:

MICR Code:

Please find enclosed herewith the following documents to enable the Company to process the Unclaimed Amount in favour of applicant:

- Notarised Affidavit cum Indemnity Bond from all legal heirs (**Draft attached**) on non –judicial stamp paper of Rs. 100/-
- Original death certificate or copy of death certificate attested by the legal heir(s)/claimant(s) subject to verification with the original or copy of death certificate duly attested by a notary public or by a Gazetted Officer.
- Self -Certified Copy of PAN Card/ Aadhar Card for all legal heirs / claimaints
- The Succession Document should be self-attested by legal heir(s)/claimant(s) subject to verification with the original or duly attested by a notary public or by a Gazetted Officer.
- Certified Copy of Client Master List of the Demat account of Late **[Deceased Person's Full Name]**
- Certified Copy of your Demat accounts's Client Master List (**as the legal heir/ nominee** ) with updated Bank Details
- Cancelled Cheque of your bank account where interest/ redemption is to be credited
- Original Notarized NOC from all other legal heirs/ nominee, allowing the interest / redemption amount to be credited in your applicant
- Notarized Copy of the Succession Certificate

Request you to process the credit of the unclaimed amount.

Thank you

Sign/-

Name of Legal heir/Nominee:

Contact Details: