



ECLF - Policy for claiming Unpaid/unclaimed amounts by the Investors

ECL Finance Limited

CIN: U65990MH2005PLC154854

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Website: <https://eclfinance.edelweissfin.com/>

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V1	May 08, 2024	Adoption of policy based on regulatory updates

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SECTION I - PREAMBLE

Pursuant to Regulation 61A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) read with SEBI Circular No. SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 08, 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”, where the interest/ dividend/ redemption amount has not been claimed within thirty days from the due date of interest/ dividend/ redemption payment, a listed entity is required to transfer the amount to an Escrow Account within seven days from the date of expiry of the said period of thirty days and any amount transferred to the escrow account that remains unclaimed for seven years is required to be transferred to the ‘Investor Education and Protection Fund’ (“IEPF”) constituted in terms of Section 125 of the Companies Act, 2013.

Since, the Company has outstanding Listed Non-Convertible Debentures, it is required to formulate a policy specifying the process to be followed by investors for claiming their unclaimed amounts. Accordingly, the Board of Directors of ECL Finance Limited (“the Company”) has adopted this Policy with immediate effect.

SECTION II - DEFINITIONS

1. **"Company"** means ECL Finance Limited.
2. **"Board"** means Board of Directors of the Company.
3. **"Unclaimed Amount"** includes unclaimed or unpaid interest/ redemption amounts/ application money/dividend.
4. **"RTA"** means the Registrar and Share Transfer Agent of the Company i.e. KFin Technologies Limited or Link Intime India Private Limited.
5. **"ROC"** means Registrar of Companies.

SECTION III - PROCESS FOR TRANSFER TO ESCROW ACCOUNT AND IEPF ACCOUNT

Where the interest/ redemption amount/application money/dividend has not been claimed by the investor within thirty days from the due date of interest/ redemption payment/application money/dividend, the Company shall within seven days from the date of expiry of the said period of thirty days, transfer the amount to an Escrow Account to be opened by the Company for this purpose.

All unclaimed amount to be transferred to the IEPF Authority as specified in the IEPF Rules within one month of completion of seven years from the maturity date and concerned form shall be filed with Registrar of Companies ("ROC") as prescribed under the Companies Act, 2013.

SECTION IV - DISCLOSURE ON WEBSITE

1. The Company will upload the details of unclaimed amounts transferred to the Escrow Account and such other information as may be specified by SEBI or other Regulatory/appropriate authority from time to time within a period of thirty days of transferring to Escrow Account on the Investor Relations section of its website i.e. <https://eclfinance.edelweissfin.com/>

2. The investor can use the search facility provided by the Company to verify if there is any unclaimed amount due to them and lying in the Escrow Account of the Company.
3. Upon such search, the following information be visible to the investor:
 - a. Amount due to the investor on the date of payment;
 - b. Category - interest/ dividend/ redemption/ application amount;
 - c. Date when amount became due;
 - d. Amount transferred to Escrow Account
 - e. Date when unclaimed amount was transferred to Escrow Account;
 - f. Interest, if any, in the Escrow Account, that accrues to the investor in proportion to his/ her unclaimed amount, may also be disclosed by the Company.

SECTION V - PROCESS FOR CLAIMING UNCLAIMED AMOUNTS

a. Format, manner and documentation for submission of Claim:

- For unclaimed amount lying in the Escrow account, the investor shall approach the RTA/Company by submitting:
 - i. request letter with brief details of investor and claim i.e. amount and nature of claim along with self-attested identity and address proof as detailed in **Annexure A** and **Annexure B** respectively;
 - ii. proof of holding (DP certified - Client Master List (“CLM”)/ Holding Statement), bank details/cancelled cheque, indemnity bond in case of misplace of original demand draft, etc.
- In case, the request is being made by Legal Heir/Nominee, Legal Heir/Nominee shall approach by submitting additional documents i.e. death certificate, will/probate of the holder along with self-attested identity and address proof as detailed in **Annexure A** and **Annexure B** respectively and CLM, bank details/cancelled cheque, indemnity bond, etc of Legal Heir/Nominee.
- The unclaimed amounts transferred to IEPF can be claimed by investor, by making an application to the IEPF Authority in e-Form IEPF-5, as prescribed under the IEPF Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, which is available on the IEPF website at <https://www.iepf.gov.in/IEPF/refund.html> and by following the additional procedure prescribed under the said Rules.
- The investor or Legal Heir/Nominee, as the case may be, shall approach the RTA/Company by submitting soft copy of the aforesaid documents through email to RTA on inward.ris@kfintech.com / rnt.helpdesk@linkintime.co.in & to Company on investorgrievances@eclf.com and physical set of documents at the RTA’s address or at the Registered Office of the Company as detailed under SECTION VI

b. Timeline for submission of documents/clarification by the Investor:

- Where any clarification/additional documents are required by the Company, the investor shall within 7 days of such requisition, submit the additional document/clarification to the satisfaction of the Company.

c. Conditions for rejection of claim:

- If the investor fails to provide additional documents/clarification within a period of 7 days, as mentioned above, the claim is liable to be rejected.
- The Company reserves the right to reject the claim in absence of receipt of complete set of documents within the stipulated timeline from the investor by sending communication in this regard.

d. Timeline for submission of documents/clarification by the Investor:

- The Company shall within 7 days of receipt of additional documents/clarification by the investor, shall approve/reject the claim.

SECTION VI - CONTACT DETAILS FOR QUERIES/ GRIEVANCES

REGISTRAR AND SHARE TRANSFER AGENT (R&TA)

KFin Technologies Private Limited
Selenium Building, Tower-B, Plot No 31 & 32,
Financial District, Nanakramguda, Serilingampally,
Hyderabad, Rangareddi, Telangana- 500 032
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E-mail: einward.ris@kfintech.com
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Link Intime India Private Limited
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Tel: +91 22 4272 2200
Email: investorgrievances@eclf.com
Website: <https://eclfinance.edelweissfin.com/>

SECTION VII - REVIEW AND AMENDMENT

This policy shall be subject to review as may be deemed necessary by the Board to comply with any regulatory amendments or statutory modifications and subject to the necessary approvals of the Board of Directors.

DOCUMENTS FOR PROOF OF IDENTITY

1. Unique Identification Number (UID) (Aadhaar).
2. Valid Passport.
3. Driving license in Smart Card form, Book form or copy of digital form.
4. Identity card / document with applicant's Photo, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions duly attested by their employer with date and organization stamp.
5. PAN card with photograph.
6. Marriage certificate.
7. Divorce decree.

DOCUMENTS FOR PROOF OF ADDRESS

1. Unique Identification Number (UID) (Aadhaar).
2. Valid Passport / Registered Lease or Sale Agreement of Residence / Driving License.
3. Flat Maintenance bill accompanied with additional self-attested copy of Identity Proof of the holder/claimant.
4. Utility bills like Telephone Bill (only land line) / Electricity bill / Gas bill - Not more than 3 months old.
5. Identity card / document with address, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions duly attested by their employer with date and organization stamp.
6. For FII / sub account: Power of Attorney given by FII / sub-account to the Custodians (which are duly notarized and / or apostilled or consularised) that gives the registered address should be taken.
7. Proof of address in the name of the spouse accompanied with self-attested copy of Identity Proof of the spouse.
8. Client Master List (CML) of the Demat Account of the holder / claimant, provided (certified) by the Depository Participant.