



## DHANI LOANS AND SERVICES LIMITED

(CIN: U74899DL1994PLC062407)

Registered Office: A-2, First Floor, Kirti Nagar, New Delhi-110015

Email: [loansupport@indiabulls.com](mailto:loansupport@indiabulls.com)

Website: [www.dhani Loans and Services.com](http://www.dhani Loans and Services.com)

### **POLICY TO CLAIM THE UNCLAIMED INTEREST OR PRINCIPAL AMOUNT BY HOLDERS OF NON-CONVERTIBLE DEBENTURES OF DHANI LOANS AND SERVICES LIMITED (THE “COMPANY”)**

Approved by	Board of Directors
Approved Date	February 02, 2026
Effective Date	February 02, 2026

#### **1. Introduction and Overview:**

As per the Regulation 61A(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**LODR Regulations**”) as amended, in case the payment of interest or redemption amount of debentures remains unclaimed for a period of thirty days from due date of interest/redemption of debentures, the Company shall transfer the amount to an escrow account, within seven days from the expiry of the said thirty days.

Further, SEBI circular No. SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 8, 2023 (“**Circular**”) on procedural framework for dealing with unclaimed amounts lying with entities having listed Non-Convertible Debentures (“**NCD**”) requires listed companies to formulate a policy specifying the process to be followed by NCD holders for claiming such Unclaimed Amounts. Through this framework, the Company is required to ensure that a suitable mechanism exists for transfer of Unclaimed Amounts to Escrow Accounts and claim thereof by the NCD holders.

Accordingly, Dhani Loans and Services Limited (**the “Company”**) has formulated this Policy which lays down the process for claiming the Unclaimed Interest or Principal amount by NCD Holders in compliance with aforesaid Circular and LODR Regulations. The policy shall be effective from the date of approval by the Board of Directors of the Company.

#### **2. Important terms and definitions**

**2.1 “Debt Securities”** shall have the same meaning as defined under SEBI (Issue and Listing of Non-convertible Securities) Regulations, 2021 as amended thereof.

**2.2 “Unclaimed Amount”** means the interest and / or redemption amount on listed non-convertible debentures issued by the Company, which was due for payment of interest or redemption but not claimed by the NCD holders within thirty days from the due date of interest / redemption payment.

**2.3 “Escrow Account”** means an existing account or new account to be opened by the Company with any scheduled Bank to transfer the unclaimed amount with respect to Non-convertible Debentures.

**2.4 “RTA”** means Registrar and Transfer Agent of the Company. At present, “KFIN Technologies Limited” is the RTA of the Company.

**3. Process to claim the unclaimed amount by NCD holder.**

3.1. A NCD holder of the Company who is entitled for receipt of Unclaimed Interest / Redemption Amount, is first required to check whether his/her Bank Account/KYC requirement/Permanent Account Number and Address have been updated in the Demat Account.

3.2. The NCD holder is required to provide duly signed application form as per format annexed as **Annexure A** of this policy.

3.3. The application form shall be submitted to RTA as follows:

- i. through the registered email id (clear scanned copy of duly executed application form) to following email ids - [inward.ris@kfintech.com](mailto:inward.ris@kfintech.com). AND
- ii. by Courier/Post duly executed application form to the RTA at their address mentioned in this Policy

3.4. The NCD holder shall ensure accuracy and completeness of data / documents shared with the RTA along with application form.

3.5. RTA is required to check the application form within 10 days of receipt of the same and provide a verification report to the Company.

3.6. In case such an application is found to be defective or incomplete, the RTA shall communicate to the NCD holder, by letter / e-mail, asking him/ her to furnish accurate / additional information to rectify such defects or incompleteness. The NCD holder is required to respond at the earliest and in any event, no later than thirty days from the date of receipt of such letter / email. In case no response is received from the NCD holder within 30 days of receipt of such letter / email, the application for Unclaimed Amount may be rejected by the RTA and the said NCD holder would be required to submit a fresh claim with the RTA and follow the due process again.

3.7. Further, the claim is liable to be rejected if the details furnished in the application for claim does not match with the details as per the Beneficiary Position received by the Company/ RTA from the Depositories (i.e. National Securities Depository Limited / Central Depository Services (India) Limited). In case the claim is rejected, the NCD holder shall be communicated the same through email / letter and the said NCD holder would be required to submit a fresh claim with the RTA and follow the due process again.

3.8. Upon receipt of positive verification report from RTA, the Company shall remit the payment of such Unclaimed Amount to eligible NCD holder from the Escrow Account using electronic modes of fund transfer to the Bank account as mentioned under the relevant Depository account. The Company shall ensure that the payment is remitted within 30 days from the date of receipt of correct application / revised application by RTA. The communication of such payment shall be to NCD holder through an email / letter.

3.9. 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 in **Annexure A** are submitted to RTA. The legal heir(s)/successor(s) / nominee(s) making a claim are also required to comply with the process mentioned

above.

#### **4. Transfer to Investor Education and Protection Fund (IEPF)**

Upon completion of 7 years from the date of transfer to Escrow Account, the Company shall transfer such Unclaimed Amount (interest/ principal) to IEPF, in accordance with the provisions of Companies Act, 2013 read with IEPF rules and SEBI Circular issued thereunder.

##### **1. Processing of claims received after transfer of Unclaimed Amount to IEPF:**

To claim the Unclaimed Amount which is already transferred to the IEPF, the NCD holder is required to submit an application to the IEPF Authority in Web-Form IEPF-5 available on IEPF website <https://www.mca.gov.in/content/mca/global/en/mca/iepf-related-services/IEPF-5.html>. For more details, the NCD holders are required to send an email to aforementioned email IDs.

##### **2. Nodal Officer**

The Company Secretary of the Company shall be the Nodal Officer. All details regarding the Nodal Officer are available on the Company's website.

##### **3. Contact details**

In case of any queries or grievances relating to the claim or in order to check the status of the claim, the NCD holder or legal heir/ successor/ nominee of the NCD holder, may reach out to our RTA at the contact details given below:

**Mr. Chandra Shekhar Chejarla**

**KFin Technologies Limited**

Registrar and Share Transfer Agent

Selenium, Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally

Hyderabad, Rangareddi – 500 032, Telangana, India

**Telephone No.:** +91 40 6716 2222

**Facsimile No.:** +91 40 2343 1551

**Investor Grievance Emails:**

[Chandra.Chejarla@kfintech.com](mailto:Chandra.Chejarla@kfintech.com)

[inward.ris@kfintech.com](mailto:inward.ris@kfintech.com)

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

##### **4. Review of the Policy**

The Policy shall be reviewed periodically as and when required.

#### **Annexure A**

*(Strike Off - wherever not applicable)*

To,

KFIN Technologies Limited  
**Unit: Dhani Loans and Services Limited**  
Selenium Tower B, Plot No's 31&32  
Financial District, Nanakramguda, Serilingampally Mandal  
Hyderabad-500032, India

**Subject: Request for release of unclaimed interest on Non-convertible Debentures ("NCD") issued by Dhani Loans and Services Limited ("the Company")**

I/We \_\_\_\_\_(Name of NCD Holder) residing at \_\_\_\_\_(address) holding (\_\_\_\_\_no of debentures) Non-Convertible Debentures ("NCDs") issued by the Company bearing ISIN No. \_\_\_\_\_of face value of Rs. \_\_\_\_\_total amounting to Rs. \_\_\_\_\_/- wish to claim the unclaimed Interest amount as per following details:

**OR**

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

I/We, \_\_\_\_\_(Name of Legal heir(s) / successor(s) / nominee (s), acting in capacity of \_\_\_\_\_[Nominee / Legal Heir / Successor to the Estate of the Deceased/Administrator of the Estate of the Deceased] of \_\_\_\_\_(Name of deceased NCD holder), residing at \_\_\_\_\_(address) wish to claim the unclaimed interest amount as per following details:

<b>ISIN</b>	
<b>DP ID Client ID</b>	
<b>PAN</b>	
<b>Name of First NCD Holder(s)</b>	
<b>Name of Second NCD Holder(s)</b>	
<b>Name of Third NCD Holder(s)</b>	
<b>Unclaimed Interest Amount (Rs.)</b>	

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

Name of Account Holder(s) \_\_\_\_\_

Name of the Bank: \_\_\_\_\_

Branch : \_\_\_\_\_

Type of Account : \_\_\_\_\_

Account Number : \_\_\_\_\_

IFSC Code : \_\_\_\_\_

MICR Code : \_\_\_\_\_

LEI (If applicable) : \_\_\_\_\_

Email ID : \_\_\_\_\_

Further, I/We confirm that the above-mentioned details are true and correct and are matching with the Client Master list. Request you to process the claim and transfer the unclaimed interest amount into the said Bank Account.

**Yours Truly**

Name: \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

**Enclosure:**

- Original Interest Warrant, if any
- Self-attested copy of PAN Card
- Self-attested copy of latest address proof
- Updated copy of the Client Master List
- Request from a joint holder claiming unclaimed interest amount in case of death of the first holder:
  - Attested copy of the Death certificate of the deceased holder.
  - Transaction statement duly attested from the DP showing the transfer of NCDs from the old demat account to the new demat account of the joint holder.
  - Client master list of new Demat account reflecting current details.
- Request from a legal heir claiming unclaimed interest amount, in case of the death of the first or all holder(s):
  - Attested copy of the Death certificate of the deceased holder.
  - Transaction statement duly attested from the DP showing the transfer of NCDs from the old demat account to the new demat account of the legal heir.
  - Client master list of new Demat account reflecting current details.
  - Copies of all the documents submitted with the Depository participant for transmission of NCDs in the name of legal heirs.

*Kindly note that KFIN Technologies Limited/the Company may call for any additional documents while processing the claim, if found necessary.*