

KOGTA FINANCIAL (INDIA) LIMITED

**POLICY TO CLAIM UNCLAIMED AMOUNT OF INTEREST/
REDEMPTION OF THE LISTED NON-CONVERTIBLE SECURITIES**

Version History		
Document Owner :		
Version	Name of Policy/Document	Date of Approval
1.0	Policy to claim unclaimed amount of interest/ redemption of the listed non-convertible securities	

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1. Introduction

Kogta Financial (India) Limited (“the Company”) is a Non-Banking Financial Company (“NBFC”) having valid Certificate of Registration with Reserve Bank of India (“RBI”) vide registration no. B.10.00086 dated May 27, 2016 under current RBI classification as NBFC - Investment and Credit Company (“NBFC-ICC”) – Non Deposit taking Systemically Important (“ICC-ND-SI”) with more than 25 years of experience in asset finance business.

It is focused on offering financing of all kind of commercial vehicles (HCV, LCV, MUV, SCV, ICV), Cars, Tractors, Construction Equipment, Three-wheelers, Two-wheelers and Business loan to MSME segment & Loan against property segment.

2. Regulatory requirement

As per circular issued by the Securities and Exchange Board of India (“SEBI”) vide circular no. SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 08, 2023, all entities having listed non-convertible securities with interest/ redemption amount which has not been claimed within thirty days from the due date of interest/ redemption payment shall formulate a policy specifying the process to be followed by investors for claiming their unclaimed amounts.

3. About the Policy

The Company has framed the policy to claim unclaimed amount of interest/ redemption of the listed non-convertible securities (“**policy**”) for Investor/Claimant for claiming their unclaimed amount of interest/ redemption of the listed non-convertible securities from the Company.

4. Objective of the Policy

The objective of the policy is to set out process to be followed by Investor/Claimant for claiming their unclaimed amounts.

5. Transfer of unclaimed amounts to Escrow Account

Pursuant to the provisions of Regulation 61A (2) of the SEBI LODR Regulations, The Company shall transfer the amounts (interest/redemption) which has not been claimed within thirty days from the due date of interest/ redemption payment to an Escrow Account within seven days from the date of expiry of thirty days.

6. Display the details of unclaimed amount on Company’s website

The Company shall display the cumulative details of the number of claims received, processed, pending and information with respect to unclaimed amount on its website within the period of thirty days of transferring the unclaimed amount to the Escrow account and provide the search facility for investors regarding information of unclaimed amount, as follows:

- Amount due to the investor on the date of payment (in INR);
- Category - interest/ dividend/ redemption amount;
- Date when amount became due (dd/mm/yyyy);
- Amount (in INR) transferred to Escrow Account (including penal interest, if any, for delay in transfer by the Company);
- Date when unclaimed amount was transferred to Escrow Account (dd/mm/yyyy);

Further, search criterion shall be based on combinations, such as:

- PAN and Date of birth; or
- Name and Depository Participant Identification (DP ID)/ Client Identification (Client ID).

Further, in case of any change in the information, the Company shall upload and update the same on the website of the Company by the seventh day of the succeeding month.

7. Persons entitled to lodge a claim for the unclaimed amount lying in the Escrow Account

- ✓ Claim by Self (Investor); or
- ✓ Claim by Legal Heir/ successor / nominee of the investor;
(Provided that the legal heir/ successor/ nominee are required to satisfy the provisions specified under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and circulars issued thereunder, for the transmission of non-convertible securities).

8. Procedure and documentation for making claim:

i. Manner of filing claim by Investor/Claimant/ Legal Heir/ successor /nominee:

If investor(s) name is appearing in the list of unclaimed interest/redemption amount, then he/she can courier the following documents at our office address “Kind Attention: Mr. Karan Singh Chouhan, Company Secretary, Kogta Financial (India) Limited, S-1, Gopal Bari, Near Ajmer Pulia, Opp. Metro Pillar No. 143, Jaipur-302001, Rajasthan” or he/she can submit claim through email at compliance@kogta.in addressing to the Company Secretary along with required documents, for processing the direct credit of interest/redemption amount.

ii. Documents required for lodging the claim as follows:

- a. Duly filed Claim form (as per Annexure 1);
- b. Self-Attested copy of PAN Card and Aadhaar Card;
- c. Certified copy of the updated Client Master List (CML) with revised/correct bank details;
- d. Cancelled cheque from the same bank account which is getting reflected in the CML;
- e. Succession certificate/notarized copy of death certificate of investor (in case claim filed by Legal Heir/Successor/Nominee of the Investor).

iii. Verification of claim by the Company:

Upon receipt of a claim application from Investor/ legal heir/ successor / nominee, as the case may be, the Company shall verify the claim and other documents as submitted by the claimant and after verification if the Company finds such form or document(s) to be defective or incomplete in any respect, it shall intimate the claimant, to resubmit the correct form or documents or provide the clarification on the observation.

iv. Timeline within which the claimant can re-submit documents, provide clarifications (in case of rejection):

In case the Company finds claim form or document(s) defective or incomplete in any respect and ask the claimant to provide clarification or resubmit the form or documents then the claimant has to furnish the relevant information or to rectify such defects or incompleteness or re-submit the form or document(s) within thirty days from the date of receipt of communication from the Company.

The claim submitted by the claimant shall be rejected in the following circumstances:

- a) In case of any defect in the application or claim filled by the claimant to the Company;
- b) In case of incomplete details or disclosures in the claim filled by the claimant;
- c) In case of non-submission or incomplete KYC documents i.e. proof of identity, proof of address, proof of holding or any other mandatory document;

If the claimant fails to provide the required clarifications or documents then the Company shall reject the claim, and in such case, the claimant may file a fresh claim along with all mandatory information or documents as requested by the Company in this regard.

9. Timeline within which the claim shall be processed by the Company:

On receipt of the duly completed claim form along with required documents from the Claimant then the Company shall verify the same and if it finds the claim form or document(s) valid and correct then it shall release the unclaimed amount together with the appreciation (if any). Such payments will be made to the claimants registered bank account (fund transfer/ cheque dispatch) within 30 days from receipt of a valid claim.

10. Contact details wherein investor can raise their queries or grievances, if any, relating to their claim:

The investor/claimant can raise their queries or grievances, if any, relating to their claim directly to nodal officer of the Company, as follows:

Name: Mr. Rahul Agrawal
Designation: Nodal Officer
Kogta Financial (India) Limited
S-1, Gopalbari, Near Ajmer Pulia, Opposite Metro Pillar No. 143,
Jaipur 302001, Rajasthan
Email: rahul.agrawal@kogta.in
Contact No.: 0141 6767000

11. Transfer of unclaimed amount lying in the Escrow account to Investor Education and Protection Fund:

Pursuant to provisions of Regulation 61A (3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company shall transfer the amount lying in the Escrow Account, remaining unclaimed for a period of seven years to Investor Education and Protection Fund' ("IEPF") constituted in terms of section 125 of the Companies Act, 2013.

12. Maintenance of records

The Company shall preserve information pertaining to the unclaimed amounts of investors including relevant documentation. The Company shall furnish necessary information, as and when called for by the SEBI.

13. Validity

The Policy shall be valid till next review by Committee members and/or Board of Directors, as applicable.

14. Review

The Company's CEO, CFO and COO have been entrusted with the responsibility of enforcement of this policy. They are hereby given absolute power to jointly or severally, make necessary changes, amendments or additions or removals for the operational aspects of the policy within the overall spirit and guidance from time to time for reasons like technology or process upgradation, regulatory changes, maintaining competitive edge or responding to changes in market or risk environment, etc. This is required to ensure full operational freedom to the senior management and make the management team more adaptive to rapid changing external environment. All changes so made shall be noted to the policy approving authority during the next policy review.

The CEO, CFO and COO can decide on delegation of authority and can design / redesign MIS systems and reporting as they see fit to improve the responsibility and accountability within the team hierarchy.

Annexure-1

Format for claiming unclaimed amount lying in the Escrow Account

To,
 The Company Secretary
 Kogta Financial (India) Limited
 S-1, Gopalbari, Near Ajmer Pulia, Opposite Metro
 Pillar No. 143, Jaipur 302001, Rajasthan

Dear Madam / Sir,

Sub: Request for claiming unclaimed amount lying in the Escrow Account

I/We, _____, am/are holding Non-Convertible Debentures (“NCDs”) issued by Kogta Financial (India) Limited (“Company”) and hereby confirm that I/we have not received the unclaimed Interest/Redemption for the period_____. I/We have also verified the same from the Unclaimed Interest/Redemption amount details published on the website of the Company. I/We am/are providing the following information to enable you to do the needful.

Name of the Claimant	
Category (i.e. investor (self), legal hire, successor, nominee)	
DP ID/Client ID	
PAN	
Contact No.	
Email Id	
No. of NCDs	
ISIN	
Amount remaining unclaimed	

Further, I/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:

1. Self-attested PAN Card Copy and Aadhar Card
2. Certified copy of the updated Client Master List (CML) with revised/correct bank details
3. Cancelled Cheque from the same bank account which is getting reflected in the revised CML
4. Succession certificate/notarized copy of death certificate of investor (in case claim filed by Legal Heir/Successor/Nominee of the Investor)

Request you to process the credit of the unclaimed amount.

Yours faithfully,

 Signature
 Name of Investor:
 Address:
 Contact Details: