



**PROCEDURE FOR CLAIMING UNCLAIMED AMOUNT
ON
NON-CONVERTIBLE SECURITIES
OF
PNB HOUSING FINANCE LIMITED**

CLAIMING OF UNCLAIMED AMOUNTS BY NCS HOLDERS

OBJECTIVE

Regulation 61A (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('LODR Regulations'), inter alia, provides that, '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 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 Listed Entity in any Scheduled Bank.

Pursuant to point A(8) – Annex-A of SEBI circular No. SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 08, 2023, effective March 01, 2024, on 'Procedural framework for dealing with unclaimed amounts lying with entities having listed non-convertible securities and manner of claiming such amounts by investors, procedure for claiming unclaimed amounts by NCS holders has been placed.

PROCESS TO BE FOLLOWED BY INVESTORS FOR CLAIMING THEIR UNCLAIMED AMOUNTS

To fund its growth requirements, the Company issues NCS from time to time through Private Placement of securities. Company shall make payment of interest/ dividend/ redemption amount(s) accrued on NCS issued by it, on the due date of such payment.

If interest/ dividend/ redemption amount(s) have not been claimed by the NCS holder within thirty days from the due date of interest/ dividend/ redemption payment, the Company shall, within seven days from the date of expiry of the said period of thirty days, transfer the unclaimed amounts to an Escrow Account to be opened by it in any scheduled bank.

Upon, transfer of such amount(s) to the Escrow Account, the NCS holder can follow the process given hereunder to claim the unclaimed interest/ dividend/ redemption amount(s) due to him:

The format in which claim has to be submitted by the investor: The Investor is required to submit a request addressed to the Company/ RTA along with the necessary supporting documents. The request should preferably be in the format enclosed herewith as **Annexure -A**.

The procedure and documentation for making claim, depending on whether the claim is being submitted by the investor – self or by the legal heir/ nominee/ etc. of the investor:

Investor is required to submit the below documents in case of a Self-Claim

- Documents required in case of Physical Holding* – Self attested Identity Proof, Address Proof & Cancelled Cheque., if, KYC is updated.
- Documents required in case of Demat Holding – Self attested Updated Client Master List ("CML"). CML can be procured from your Depository Participant.

**Additional documents (to be submitted only by way of Post/Courier) in case of Physical Holding if the following details are not updated:*

Particulars	Click on the link below to access the Form
PAN, Contact details (postal address, Mobile number & E-mail), Bank details	ISR – 1 – Investor Service Request for registering details
Nominee details	SH – 13 – Nomination Form, SH – 14 – Cancellation or variation of Nomination, ISR – 3 – Opting out of nomination, (As applicable)
Signature	ISR – 1 – Investor Service Request for registering signature, ISR – 2 – Confirmation of Signature (As applicable)

Documents required in case of claims made by legal heir / nominee:

In case of claim made by legal heir/ nominee, they are required to complete the transmission/nomination by submitting the requisite documents in line with 'Chapter V – 20' & 'Annexure 14' of SEBI Master Circular No. SEBI/HO/MIRSD/POD-1/P/CIR/2023/70 dated 17th May 2023 which can be accessed at the link https://www.sebi.gov.in/legal/master-circulars/may-2023/master-circular-for-registrars-to-an-issue-and-share-transfer-Agents_71271.html

In case of physical holding, legal heir/nominee is required to submit the documents for registration of transmission/nomination to the RTA/Company & in case of demat holding, they are required to submit the documents with their Depository Participant.

In case of demat holding, on completion of the transmission/nomination, the legal heir/nominee is required to submit the documents as specified in point no.1 above along with the following additional documents to the Company/RTA:

- a) Proof of completion of transmission/nomination;
- b) Death Certificate of the deceased investor;
- c) Updated Client Master List of the legal heir/nominee

Manner of submission of claim by the investor:

Investor is required to send the documents mentioned above, as applicable

- a) Through Post/ Courier: Hard copies of self-attested documents; OR
- b) Through e-mail: Scan copies of self-attested documents from your registered e-mail ID.

Investor is required to send the submission at the following address:

RTA:

Link Intime India Private Limited
Unit: PNB Housing Finance Limited
C-101, 247 Park L.B.S. Marg, Vikhroli (West)
Mumbai 400 083
Direct: +91 22 49186000
Website: www.linkintime.co.in

OR

Company:

Veena G Kamath
Company Secretary
PNB Housing Finance Limited
Central Support Office (CSO), New Delhi
Direct: 011 23445348
Website: www.pnbhousing.com

Timeline within which the investor can submit documents, provide clarifications, etc.:

The Company after verifying the documents may ask the investor for certain additional documents / clarification as a proof towards claim, to which the investor should respond within thirty days from the date of receipt of such communication, failing which the claim may be rejected.

Conditions for rejection of claim and option of re-filing of a claim by the investor:

The Company will verify the documents received from the investor and may reject the claim if the documents received are not in order / partial documents received from the investor, signature mismatch etc. within 30 days of receipt. However, rejection of claim does not debar an investor from filing a fresh claim.

Timeline within which the claim shall be processed by the listed entity:

The Company within thirty days of receipt of a claim application from an investor or complete information as called upon from the investor will remit the payment to the investor using electronic modes of funds transfer.

Contact details (email ID and phone number) wherein investor can raise their queries or grievances, if any, relating to their claim: investor.services@pnbhousing.com

ACCESS TO DETAILS OF UNCLAIMED AMOUNTS ON COMPANY'S WEBSITE

The Company will provide on its website uploaded details of unclaimed amount(s) for investors to verify if there is any unclaimed amount due to them and lying in the Escrow Account of the Company.

TRANSFER OF UNCLAIMED AMOUNTS TO IEPF

As per Regulation 61A(3) of the LODR Regulations, any amount transferred to the Escrow Account in terms of Regulation 61A(2), remaining unclaimed for a period of seven years will be transferred to the 'Investor Education and Protection Fund' constituted in terms of section 125 of the Companies Act, 2013. Even after transfer of unclaimed amount(s) to IEPF, Investor would be able to claim such amount(s) from IEPF.

Annexure- A

Request Letter for claiming unclaimed amount(s) by NCS holders

To
The Nodal Officer
PNB Housing Finance Limited

REF : FOLIO/DPID/CLIENT ID : _

I/ we request the Company to credit/ transfer all the unclaimed amount(s) of prior period(s) in respect of NCS held by me, pertaining to the captioned Folio, and lying with the Company, electronically to my bank account as per details submitted/ available with you or received by you from my depository participant.

I/we hereby confirm that I/we have not encashed, negotiated or otherwise dealt in any unclaimed amounts paid by the Company to create any adverse claim upon such amounts.

In consideration of you crediting the unclaimed amounts electronically to my bank account in lieu of the NCS warrant(s)/ demand draft(s) lying unclaimed/ unpaid in my/ our name(s) and which are irretrievable/ lost or misplaced, I/we hereby agree and undertake to hold the Company, its Directors and officers harmless and to keep them protected from/against all losses, costs or damages which they may sustain or incur by reason of the Company crediting the unclaimed amounts electronically, or by the original demand draft(s)/ NCS warrant(s) being, at any time, found and presented for payment by any person or persons claiming to be the holder(s) of the NCS warrant(s)/ demand draft(s) or in any way interested therein.

I/we further agree and undertake to return to you the original NCS warrants/ demand draft(s), should it be found by me/us or again come into my/our possession at any time hereafter.

	Name	Signature
First Holder:		
Second Holder:		
Third Holder:		
Address of First Holder:		
Witness 1	Witness 2	
Name:	Name:	
Address:	Address:	
Signature:	Signature:	

Date:

Note:

1. For this Request Letter to be considered as complete, please ensure the name and address of first holder and joint holders, if applicable, are filled correctly and it is duly signed by all the holders and 2 witnesses.
2. Enclose self- attested Client Master (if shares are held in Demat form) or Form ISR-1 along with self-attested copy of PAN Card, address proof and cancelled cheque (if shares are held in physical form).