

## SHAREHOLDERS' REFERENCER

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## An Overview

- The Company has around 4.77 million shareholders as on March 31, 2025 (post PAN consolidation) holding its Equity Shares.
- The Company's Equity Shares are listed on BSE Limited (BSE) and National Stock Exchange of India Limited (NSE).
- BSE SECURITY CODE : [BSE Code TBD]
- NSE SYMBOL : SHINZOX
- The Global Depository Receipts (GDRs) of the Company are listed on the Luxembourg Stock Exchange and are traded on the International Order Book (London Stock Exchange) and amongst qualified institutional investors on the over-the-counter market in the United States of America.
- SYMBOL OF GDRs on International Order Book (London Stock Exchange): RIGD
- **GDRs:** Outstanding GDRs as on March 31, 2025, constitute 1.99% of Company's paid-up equity share capital. Each GDR represents four underlying equity shares in the Company.
- GDR is not a specific time-bound instrument and can be surrendered at any time for conversion into the underlying equity shares in the Company. The shares so released in favour of the investors upon surrender of GDRs can either be held by investors concerned in their name or sold in the Indian secondary markets. To the extent of shares so sold in Indian markets, GDRs can be reissued under the available headroom.
- The Company's Equity Shares are one of the actively traded securities on both, BSE and NSE.
- 99.72% of the Company's Equity Share Capital is held in demat form, as on March 31, 2025.
- The Company's Registrar and Transfer Agent (RTA) for its share registry (both physical as well as electronic) is KFin Technologies Limited (KFinTech/Company's RTA), having its office at Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad – 500 032.

## 1. Dividend

### 1.1 What are the modes by which the dividend is paid?

Dividend is paid under five modes, viz.:

- a) National Automated Clearing House (NACH)
- b) National Electronic Funds Transfer (NEFT)
- c) Real-Time Gross Settlement (RTGS)
- d) Direct Credit to shareholders' account by bank
- e) Physical dispatch of Dividend Warrant/Dollar Draft

### 1.2 What is National Automated Clearing House (NACH)?

The National Payments Corporation of India (NPCI) has implemented an electronic payment service termed as "National Automated Clearing House (NACH)" for banks, financial institutions, corporates and government departments. It is a centralised system, launched with an aim to consolidate multiple Electronic Clearing Systems running across the country, and has both Debit and Credit variants. NACH aims at facilitating inter-bank, high volume, debit/credit transactions, which are bulk and repetitive in nature. NACH system covers several Core Banking enabled banks spread across the geographical locations of the country irrespective of the location of the bank branches.

### 1.3 What is NACH Credit for payment of dividend and how does it operate?

NACH Credit is an electronic payment service used for affording credits to a large number of beneficiaries in their bank accounts for the payment of dividend by raising a single debit to the bank account of the user entity. NACH operates on the principle of single debit to the sponsor bank's account and multiple credits to different destination banks' accounts.

### 1.4 What are the benefits of NACH (payment through electronic facilities)?

Some of the major benefits are:

- a) Investor need not make frequent visits to his bank for depositing the paper instruments.
- b) Prompt credit is given to the bank account of the investor through electronic clearing.
- c) Fraudulent encashment of warrants is avoided.
- d) Exposure to delays/loss in postal service are avoided.

### 1.5 What is payment of dividend through NEFT and how does it operate?

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating electronic transfer of funds from one account to another. Dividend payment through NEFT denotes payment of dividend electronically through RBI clearing, to selected bank branches which have implemented Core Banking Solutions (CBS). This extends across the country and is not necessarily restricted to the designated centres where payment can be handled through

Electronic Clearing System. To facilitate payment through NEFT, the shareholder is required to ensure that the bank branch where his/her account is operated, is under CBS. The shareholder shall also ensure that particulars of the updated bank account are registered with the Company's RTA in case shares are held in physical form and with the concerned DP in case shares are held in demat form.

### **1.6 What is payment of dividend through direct credit and how does it operate?**

The Company appoints a bank as its Dividend Banker for distribution of dividend. The said Banker carries out direct credit to those investors who are maintaining accounts with the said Bank, provided the bank account details are registered with the DP for dematerialised shares or with the Company's RTA for shares held in physical form, prior to the payment of dividend.

### **1.7 What is payment of dividend through RTGS and how does it operate?**

The term real-time gross settlement (RTGS) refers to a funds transfer system that allows for the instantaneous transfer of money and/or securities. RTGS is the continuous process of settling payments on an individual order basis, without netting debits with credits across the books of a central bank. The minimum amount to be transferred through RTGS is ₹ 2 lakh. However, there is no upper limit on RTGS transactions. Dividend payment through RTGS denotes dividend amount transferred from one bank account to the other in real-time, without any delay.

### **1.8 What is payment of dividend through Dividend Warrant/Dollar Draft, how does it operate and whom dividend warrant is issued?**

A Dividend Warrant is a physical document issued by the Company, similar to a cheque containing name of shareholder, the amount of the dividend and any taxes withheld. The shareholder needs to deposit the warrant at their bank or a designated agent to receive the dividend amount in their account. A Dividend Draft (known as Dollar Draft for international dividend payment) is drawn on a bank's account. The shareholder needs to deposit the draft at their bank to receive the dividend amount. The Dividend warrant is issued to those electronic shareholders who have not registered their valid bank account details and to those electronic shareholders whose electronic transfer of dividends bounce back.

### **1.9 What should a shareholder do in case of non-receipt of dividend?**

Shareholders holding shares in physical form, should submit information/documents to the Company/Company's RTA, furnishing the particulars of the dividend not received, quoting the folio number and provide bank details bearing the name of the shareholder for updation of bank details by submitting Form ISR-1 along with requisite supporting documents, for payment of unpaid dividend to the direct credit in their bank account. In case the shares are held in dematerialized form, the shareholders are advised to register their bank details with their DPs, to claim unencashed dividend from the Company.

### **1.10 Registration/Updation of Bank Details:**

Shareholders are requested to register / update their complete bank details:

- (a) with their Depository Participant(s) with whom they maintain their demat accounts if shares are held in dematerialised mode by submitting the requisite forms/documents, and

- (b) with the Company / Company's RTA by submitting duly filled and signed form ISR-1 along with below information/documents, if shares are held in physical mode:
- (i) bank details (Bank account number, Bank and Branch Name and address, IFSC),
  - (ii) self-attested copy of the PAN card and
  - (iii) original cancelled cheque with name of security holder printed on it or Bank Passbook or Bank Statement attested by the Bank (in case it is not provided, the details available in the CML will be updated in the folio).

On processing of request for registration/updation of bank details, the RTA shall, suo-moto, generate request to the Company's bankers to pay electronically, all the moneys of/payments to the holder that were previously unclaimed/unsuccessful.

### **1.11 Why shares held in dematerialized form should be transferred before the Record Date fixed for dividend payment?**

The dividend on shares lying in the clearing account of the brokers cannot be made available to the members directly by the Company.

In case shares are not transferred by the stock-broker to the demat account of the client, it means the shares are lying in client margin account of the broker maintained by the broker. The broker is liable to pay the amount of dividend received by him to the client i.e. shareholder since in cases where the shares are held in dematerialised form, the dividend would be paid only to the person whose name appears in the list of beneficial owners.

### **1.12 What are the provisions relating to tax on dividend?**

The provisions relating to tax on dividend are provided for ready reference of Shareholders:

Pursuant to the requirement of the Income Tax Act, 1961, the Company will be required to withhold taxes at the prescribed rates on the dividend paid to its members.

The TDS / withholding tax rate would vary depending on the residential status of the member and documents submitted by the member with the Company / KFinTech / Depository Participant. Members are therefore requested to update their residential status with Depository Participants or in case shares are held in physical mode, with Company / KFinTech on or before August 14, 2025 to enable the Company to determine the appropriate TDS / withholding tax rate, as applicable.

**A. RESIDENT MEMBERS:****A.1 Tax Deductible at Source for Resident members**

Sr. No	Particulars	Withholding tax rate	Documents required (if any) / Remarks
1	Valid PAN updated in the Company's Register of Members	10%	No document required.  In case of individual Member, if dividend does not exceed ₹ 10,000/-, no TDS / withholding tax will be deducted. Also, please refer note (v) below.
2	No PAN / Valid PAN not updated in the Company's Register of Members/ PAN is not linked with AADHAR in case of an individual	20%	<b>TDS will be deducted at 20% as provided under Section 206AA of the Income Tax Act, 1961, regardless of dividend amount, if PAN of the member other than individual is not registered with the Company / KFinTech / Depository Participant.</b>  In case of individual member, if PAN is not registered with the Company / KFinTech / Depository Participant & cumulative dividend payment to an individual member is more than ₹ 10,000, TDS / Withholding tax will be deducted at 20% under Section 206AA of the Income Tax Act, 1961.  All the members are requested to update, on or before August 14, 2025, their PAN with their Depository Participant (if shares are held in dematerialised mode) and Company / KFinTech (if shares are held in physical mode). Please quote all the folio numbers under which you hold your shares while updating the records.  <b>Please also refer note (v) below.</b>
3	Availability of lower/nil tax deduction certificate issued by Income Tax Department u/s 197 of Income Tax Act, 1961	Rate specified in the certificate	Lower tax deduction certificate obtained from Income Tax Authority to be submitted on or before August 14, 2025.

4	Benefits under Income Tax Rule 37BA	Rates based on applicability of Income Tax Act, 1961 to the beneficial owner	If the member e.g. clearing member / intermediaries / stockbrokers are not the beneficial shareholders of the shares and if the declaration under Income Tax Rule Form 37BA (2) is provided regarding the beneficial owner, the TDS / Withholding tax will be deducted at the rates applicable to the beneficial shareholders.
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**A.2 No Tax Deductible at Source on dividend payment to resident members if the members submit following documents as mentioned in column no.4 of the below table with the Company / KFinTech / Depository Participant on or before August 14, 2025.**

Sr. No	Particulars	Withholding tax rate	Documents required (if any)/ Remarks
(1)	(2)	(3)	(4)
1	Submission of form 15G / 15H with valid & operative PAN.	NIL	Declaration in Form No. 15G (applicable to an individual who is below 60 years) / Form 15H (applicable to an individual who is 60 years and above), fulfilling certain conditions.
2	Member to whom section 194 of the Income Tax Act, 1961 does not apply as per second proviso to section 194 such as LIC, GIC. etc.	NIL	Valid documentary evidence for exemption u/s 194 of Income Tax Act, 1961.
3	Member covered u/s 196 of Income Tax Act, 1961 such as Government, RBI, corporations established by Central Act & mutual funds	NIL	Valid documentary evidence for coverage u/s 196 of Income Tax Act, 1961.
4	Category I and II Alternate Investment Fund	NIL	SEBI registration certificate to claim benefit under section 197A (1F) of Income Tax Act, 1961.
5	<ul style="list-style-type: none"> <li>• Recognised provident funds</li> <li>• Approved superannuation fund</li> <li>• Approved gratuity fund</li> </ul>	NIL	Valid documentary evidence as per Circular No. 18/2017 issued by Central Board of Direct Taxes (CBDT).
6	National Pension Scheme	NIL	No TDS as per section 197A (1E) of Income Tax Act, 1961. Valid documentary evidence (e.g., relevant copy of registration, notification, order, etc.) to be provided.
7	Any resident member exempted from TDS deduction as per the provisions of Income Tax Act, 1961 or by any other law or notification	NIL	Valid documentary evidence substantiating exemption from deduction of TDS.

## B. NON-RESIDENT MEMBERS:

The table below shows the withholding tax on dividend payment to non-resident members. Members are requested to submit the document(s), as mentioned in column no.4 of the below table on or before August 14, 2025, to the Company / KFinTech to avail the beneficial rates, wherever applicable.

Sr. No	Particulars	Withholding tax rate	Documents required (if any)/ Remarks
(1)	(2)	(3)	(4)
1	Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs) / Other Non-Resident members	20% (plus applicable surcharge and cess) or tax treaty rate, whichever is beneficial	<p>FPI registration certificate in case of FIIs / FPIs.</p> <p>To avail beneficial rate of tax treaty following tax documents would be required:</p> <ol style="list-style-type: none"> <li>1. Tax Residency certificate issued by revenue authority of country of residence of member for the year in which dividend is received.</li> <li>2. PAN or declaration as per Rule 37BC of Income Tax Rules, 1962 in a specified format.</li> <li>3. E-filed Form 10F</li> <li>4. Self-declaration for non-existence of permanent establishment/ fixed base in India.</li> </ol> <p><b>(Note:</b> Application of beneficial Tax Treaty Rate shall depend upon the completeness of the documents submitted by the Non- Resident member and review to the satisfaction of the Company).</p>
2	Indian Branch of a Foreign Bank	NIL	<p>Lower tax deduction certificate u/s 195(3) of Income Tax Act, 1961 obtained from Income Tax Authority.</p> <p>Self-declaration confirming that the income is received on its own account and not on behalf of the Foreign Bank and the same will be included in taxable income of the branch in India.</p> <p>In case above documents are not made available, then Withholding tax will be at</p>

			35% (plus applicable surcharge and cess).
3	Availability of Lower / NIL tax deduction certificate issued by Income Tax Authority	Rate specified in certificate	Lower tax deduction certificate obtained from Income Tax Authority.
4	Any non-resident member exempted from WHT deduction as per the provisions of Income Tax Act or any other law such as The United Nations (Privileges and Immunities) Act 1947, etc.	NIL	Necessary documentary evidence substantiating exemption from WHT deduction.
5	Benefits under Income Tax Rule 37BA	Rates based on the applicability of Income Tax Act, 1961 / DTAA (whichever is beneficial) to the beneficial owner	<p>If the member e.g. clearing member / intermediaries / stock brokers are not the beneficial shareholders of the shares and if the declaration under Income Tax Rule Form 37BA(2) is provided regarding the beneficial owner, the Withholding tax will be deducted at the rates applicable to the beneficial shareholders.</p> <p>The documents as mentioned against Sr. No 1 to 4 in column 4 will be required in addition to the above declaration.</p>

**Notes:**

- (i) The Company will issue soft copy of the TDS certificate to its members through e-mail registered with KFinTech post filing of TDS return as per statutory timelines specified under Income Tax Act, 1961. Members will be able to download Form 26AS from the Income Tax Department's website <https://www.incometax.gov.in>.
- (ii) The aforesaid documents such as Form 15G / 15H, documents under sections 196, 197A, FPI / FII Registration Certificate, Tax Residency Certificate, Lower Tax certificate, 37BA declaration etc. can be uploaded on the link <https://rkarisma.kfintech.com/dividends/> on or before August 14, 2025 to enable the Company to determine the appropriate TDS / withholding tax rate applicable. Any documents / communication on the tax determination/ deduction received after August 14, 2025, shall not be considered.

NSDL has provided a facility for submission of tax documents for claiming nil/low tax deduction from dividends whereby the Resident Non-Individual members i.e. Insurance Companies, Mutual Funds and Alternative Investment Funds (AIF) and other domestic financial institutions established in India and Non-Resident Non-Individual members i.e., Foreign Institutional Investors and Foreign Portfolio Investors may submit the relevant forms/ declarations/ documents through their respective custodian who is registered on NSDL platform, on or before August 14, 2025.

Application of TDS / withholding tax rate is subject to necessary verification by the Company of the member details as available in register of members as on the Record Date, and other documents available with the Company/ KFinTech provided by the member by the specified date.

- (iii) In case TDS is deducted at a higher rate, an option is still available with the member to file the return of income and claim an appropriate refund.
- (iv) **No TDS will be deducted in case of resident individual members whose dividend does not exceed ₹ 10,000. However, where the PAN is not updated in Company/ KFinTech / Depository Participant records or in case of an invalid PAN and cumulative dividend payment to individual member is more than ₹ 10,000, the Company will deduct TDS / Withholding tax u/s 194 with reference to Section 206AA of Income Tax Act, 1961.**

**All the members are requested to update their PAN with their Depository Participant (if shares are held in dematerialised mode) and Company / KFinTech (if shares are held in physical mode) against all their folio holdings on or before August 14, 2025.**

- (v) In the event of any income tax demand (including interest, penalty, etc.) on the Company arising due to any declaration, misrepresentation, inaccurate or omission of any information provided by the member, such member will be responsible to indemnify the Company and also, provide the Company with all information/ documents and cooperation in any appellate proceedings.
- (vi) This Communication is not exhaustive and does not purport to be a complete analysis or listing of all potential tax consequences in the matter of dividend payment. Members should consult their tax advisors for requisite action to be taken by them.

## Initiatives taken by the Company - Reminder letters sent to Shareholders

The Company gives an opportunity to investors by sending reminder letters for claiming their unpaid dividend amount which is due for transfer to the Investor Education and Protection Fund.

## Recommendations to the Shareholders/Investors

Register NACH / NEFT Mandate and furnish correct bank account particulars to Company's RTA/Depository Participant (DP) as the case may be.

Investors holding shares in physical form should provide Form ISR-1 along with requisite documents to the Company's RTA (Website: <https://ris.kfintech.com/>) and investors holding shares in demat form should ensure that correct and updated particulars of their bank account are available with their DP. This would also facilitate in receiving electronic credits of dividends, refunds etc. and avoid postal delays and loss in transit. Investors must update their new bank account numbers allotted after implementation of Core Banking Solution (CBS) to the Company's RTA in case of shares held in physical form and to the DP in case of shares held in demat form.

## 2. Transfer of unpaid / unclaimed dividend / shares in the name of Investor Education and Protection Fund (IEPF) Authority

### 2.1. What are the statutory provisions governing unpaid dividend?

Dividend lying in the Unpaid Dividend Account which remains unpaid or unclaimed for a period of seven consecutive years is required to be transferred to the Investor Education and Protection Fund (IEPF).

### 2.2. Where can the investor check the status of unclaimed dividend not transferred to IEPF?

The Company has uploaded the details of unpaid and unclaimed dividend amounts lying with the Company as on March 31, 2025 on the website of the Company (Web-link: <https://www.shinzox.com/investors/shareholders-information/dividend-shares>) which can be accessed by the investors.

### 2.3. What is the status of unclaimed / unpaid dividend for different years?

The status of unclaimed and unpaid dividend of the Company is captured in Chart 1 below:

**Chart 1: Status of unpaid and unclaimed dividend for different years:**

Particulars	Unclaimed Dividend up to financial year 1994- 95	Unclaimed Dividend for financial years 1995-96 to 2013-14	Unclaimed Dividend from financial year 2014-15 and thereafter
Transfer of unpaid dividend	Transferred to General Revenue Account of the Central Government*	Transferred to Central Government's Investor Education and Protection Fund (IEPF)	Will be transferred to IEPF within 30 days of respective due date(s) (Provided in Chart 2, given below)
Claims for unpaid dividend	Can be claimed from IEPF after complying with the prescribed procedure under the Companies Act, 2013 (the Act)	Can be claimed from IEPF after complying with the prescribed procedure under the Act	Can be claimed from the Company's RTA before the respective due date(s) (provided in Chart 2, given below)

\*Pursuant to Section 125 of the Act, the amount in the General Revenue Account of the Central Government which had been transferred to that account under sub-section (5) of Section 205A of the erstwhile Companies Act, 1956 and which has remained unpaid or unclaimed, stood credited to IEPF.

## Chart 2: Information in respect of unclaimed / unpaid dividend declared for the financial year 2017-18 and thereafter

Financial year ended	Date of declaration of dividend	Date to claim before the transfer to IEPF
2018-19	August 12, 2019	September 11, 2026
2019-20	July 15, 2020	August 14, 2027
2020-21	June 24, 2021	July 26, 2028
2021-22	August 29, 2022	September 30, 2029
2022-23	August 28, 2023	September 27, 2030
2023-24	August 29, 2024	September 30, 2031

The last date for claiming unclaimed dividend for the FY2017-18, before transfer to IEPF, was August 4, 2025, and the Company is in the process of transferring the unclaimed dividend to IEPF.

### 2.4. What are the provisions relating to transfer of shares in the name of IEPF Authority? Which shares of a company are liable to be transferred in the name of IEPF Authority?

In accordance with Section 124(6) of the Act, all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more shall be transferred by the Company in the name of IEPF Authority.

However, shares in respect of which specific order of Court or Tribunal or Statutory Authority restraining any transfer of such shares and payment of dividend is registered with the Company or shares which are pledged or hypothecated under the provisions of the Depositories Act, 1996, shall not be so transferred.

The voting rights on shares transferred in the name of IEPF Authority shall remain frozen until the rightful owner claims the shares.

### 2.5. What is the status of transfer of shares in the name of IEPF Authority?

Adhering to the provisions of Section 124(6) of the Act read with the rules made thereunder, the Company has, during financial year 2024-25, transferred to the IEPF Authority all shares in respect of which dividend had remained unpaid or unclaimed for seven consecutive years or more as on the due date of transfer. Details of shares transferred to the IEPF Authority are available on the website of the Company and the same can be accessed through the link: <https://www.shinox.com/investors/shareholders-information/dividend-shares> The said details have also been uploaded on the website of the IEPF Authority and the same can be accessed through the link: [www.iepf.gov.in](http://www.iepf.gov.in).

Further, the Company has initiated necessary action for transfer of all shares in respect of which dividend has not been paid or claimed by the shareholders consecutively since 2017-18.

## 2.6. Where can the investor check the details of shares to be transferred in the name of IEPF Authority?

Details of shares to be transferred in the name of IEPF Authority are made available on the website of the Company. Shareholders are advised to visit the web-link: <https://www.shinox.com/investors/shareholders-information/dividend-shares> to verify if any shares held by them are to be transferred in the name of IEPF Authority.

Further, the Company, before the due date of transfer of shares, communicates individually the concerned shareholders whose shares are liable to be transferred in the name of IEPF Authority, by sending them an intimation at their latest available address, informing them about the dividend which has remained unpaid/unclaimed for a period of seven consecutive years or more and the eventuality leading to transfer of shares in the name of IEPF Authority.

## 2.7. Can shares / dividend transferred in the name of IEPF Authority be claimed from IEPF Authority?

Yes. Shares transferred in the name of IEPF Authority in pursuance of Section 124(6) of the Act as well as dividend(s) transferred to IEPF in pursuance of Section 124(5) of the Act can be claimed from IEPF Authority.

## 2.8. What is the procedure to claim shares and/or dividend from IEPF Authority?

As per the revised process, a claimant needs to submit an online application in Web-Form IEPF-5 available on the website of IEPF Authority (<http://www.iepf.gov.in>) for filing the claim (for shares and/or dividend). It is advised to read the instructions given in the help-kit carefully before filling the form.

After carefully filling information in Web-Form IEPF-5 and attaching necessary documents, as prescribed in the said form, the form shall be filed electronically, free of cost, with IEPF Authority. On successful uploading, an acknowledgement will be generated indicating the Service Request Number (SRN). The said SRN shall be used for future tracking of the form.

After successfully filing/uploading, Web-Form IEPF-5 and the acknowledgement issued shall be printed for submission to the Nodal Officer (details mentioned below in point 3.9) at the registered office of the Company.

In case of refund of dividend amount of Rs.10,000/- or more and / or for release of any shares, claimant is required to submit indemnity bond in original (in the format prescribed by the IEPF Authority, on a non-judicial stamp paper of the appropriate value, as prescribed under the Stamp Act, applicable at the State in which it is executed) with signature of the claimant(s) and witness, advance receipt in original in the format prescribed by IEPF Authority, self-attested copy of acknowledgement generated on online submission of Web-Form IEPF-5 and Web-Form IEPF-5 along with the other documents as mentioned in the said Form to the Nodal Officer (IEPF) or Deputy Nodal Officer of the Company at its registered office in an envelope marked "Claim for refund from IEPF Authority". For claim of only amount of Rs.10,000/- or less, indemnity bond can be executed on a plain paper.

Claim Web-Form IEPF-5 together with other documents as mentioned therein, completed in all respects, will be verified by the Company and sent to IEPF Authority within 30 (thirty) days

of receipt of valid documents by filing e-verification report. The Company may, however, reject the claim if valid documents are not received within the time stipulated under law.

On the basis of the Company's e-verification report, the unclaimed dividend amounts / shares will be released by the IEPF Authority in favor of claimants' Aadhaar linked bank account/demat account through electronic transfer only.

## 2.9. Can a shareholder / claimant submit his / her claim form etc. with the Company?

A shareholder / claimant, claiming shares and/or dividend amounts shall, after filing Web-Form IEPF-5 with IEPF Authority electronically, submit the necessary documents, as prescribed in the said form, to the Company's Nodal Officer or Deputy Nodal Officers or to KFin Technologies Limited at any of its below given addresses:

<b>Name</b>	Smt. Vaibhav Pratap	Shri Venugopal Siva Prasad / Shri Vaibhav Pratap	KFin Technologies Limited (Unit )
<b>Designation</b>	Company Secretary and Compliance Officer Nodal Officer (IEPF)	Deputy Nodal Officer (IEPF)	
<b>Address</b>	3 <sup>rd</sup> Floor, Ward No.7 Preet Nagar Chopan, Sonbhadra, Uttar Pradesh	Ward No.7 Preet Nagar Chopan, Mumbai – 400 021	Selenium Tower B, Plot 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad – 500 032
<b>Phone No.</b>	+91 22 3555 5000		1800 309 4001 (Toll Free)
<b>E-Mail</b>	vaibhav.pratap@shinzox.com	<a href="mailto:sp.venugopal@shinzox.com">sp.venugopal@shinzox.com</a>	iefp@shinzox.com

## Recommendations to the Shareholders/Investors:

Shareholders/investors are advised to promptly encash the dividend amount(s) due to them. Details of shares transferred/liable for transfer in the name of IEPF Authority / dividend amounts transferred / to be transferred to IEPF are available on the Company's web-link: <https://www.shinzox.com/investors/shareholders-information/dividend-shares>, which the shareholders/investors are advised to visit to verify the details. Shareholders/investors are also advised to contact KFinTech (Website: <https://ris.kfintech.com/>) and furnish details/documents as may be required to claim dividend amounts unpaid / unclaimed, if any, for the financial years from 2018-19 to 2024-25 so that their dividend amounts / shares are not transferred in the name of IEPF Authority.

### **3. Dematerialisation / Rematerialisation of shares and Basic Services Demat Account (BSDA)**

#### **3.1. What is Dematerialisation of shares?**

Dematerialisation (Demat) is the process by which securities held in physical form are cancelled and the ownership thereof is retained in fungible form in a Depository by way of electronic balances.

#### **3.2. Why to Dematerialise the shares?**

SEBI has notified that the Company's shares shall be traded compulsorily in demat form only on the Stock Exchanges. Further, SEBI has amended Regulation 40 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 pursuant to which, securities of the Company shall be transferred only in Demat form.

#### **3.3. What are the benefits of Dematerialisation?**

- Elimination of bad deliveries
- Elimination of all risks associated with physical certificates
- Immediate transfer/trading of securities
- Faster settlement cycle
- Faster disbursement of corporate benefits like rights, bonus, etc.
- SMS alert facility
- Periodic status reports and information available on internet
- Ease related to change of address of investor
- Ease in portfolio monitoring
- Ease in pledging the shares
- Reduced transaction cost
- Reduced paperwork

#### **3.4. What is the procedure for converting physical shares into dematerialized form?**

- Shareholders should submit the duly filled in Demat Request Form (DRF) along with physical certificate(s) to the concerned DP.
- DP intimates the relevant Depository of such requests through the system.

- DP submits the DRF and the Certificate(s) to the Company's RTA.
- The Company's RTA confirms the dematerialisation request from Depository.
- The Company's RTA, after dematerialising the certificate(s), updates accounts and informs concerned Depository regarding completion of dematerialisation. Depository updates its accounts and informs the DP.
- DP updates the demat account of the shareholder.
- The entire process should be completed within 15 days.

### **3.5 What is Basic Services Demat Account (BSDA)?**

Basic Services Demat Account (BSDA) is a simplified and cost effective demat account designed with a set of defined services for eligible investors with the objective of boosting participation in securities market and facilitating ease of doing investments.

### **3.6 What is an eligibility criteria for an individual to opt for BSDA?**

As per the SEBI circular, an individual shall be eligible to opt for BSDA, subject to the following conditions:

- a) The individual has or proposes to have only one demat account, where he / she is the sole or first holder.
- b) The individual shall have only one BSDA in his / her name across all depositories.
- c) Value of securities held in the demat account shall not exceed Rs. 2 lakhs (Rs. 10 lakhs w.e.f. September 1, 2024) for debt and other than debt securities (combined) at any point of time.

### **3.7 What are the services offered/advantages of BSDA?**

- a) Electronic statements shall be provided free of cost.
- b) Physical statement may be charged at a fee not exceeding Rs. 25/- per statement.
- c) Ease in opening account and low annual maintenance cost.
- d) All other conditions as applicable to regular demat accounts, other than the ones mentioned above, shall continue to apply to BSDA.

### **3.8 Is it mandatory for eligible investor to open BSDA or he/she can open regular demat account?**

Unless Beneficial Owners (Bos) specifically provide their consent to continue to avail the facility of a regular demat account, the DPs will open BSDA only for BOs if such demat accounts are

eligible for BSDA and will reassess the eligibility of all the existing BOs with respect to BSDA and will convert all such eligible existing demat accounts into BSDA.

### **3.9 Is it mandatory to provide mobile number, e-mail address etc. for holding shares in dematerialized form?**

Yes. Pursuant to various circulars issued by Stock Exchanges and Depositories from time to time, the client i.e. investor is required to mandatorily provide/update KYC attributes viz. Name, Address, PAN, Mobile Number, E-mail Id and Bank details, for holding shares in dematerialized form.

### **3.10 What is SMS alert facility?**

NSDL and CDSL provide free SMS Alert facility for demat account holders whereby the investors can receive alerts for debits and credits in their demat accounts. Under this facility, investors can receive alerts, a day after such debits (transfers)/credits take place. These alerts are sent to those account holders who have provided their mobile numbers to their DPs. Investors will also receive SMS relating to E-voting and other matters, from the Depositories.

### **3.11 Why the Company cannot take on record bank details in case of Dematerialised shares?**

As per the applicable Depository Regulations, the Company is obliged to pay dividend on dematerialised shares as per the bank account details furnished by the concerned Depository. Therefore, investors are requested to keep their bank particulars updated with their concerned DP who will furnish such details to the concerned depository for updating records of the Depository.

## **Recommendations to the Shareholders/Investors**

Open Demat Account and dematerialise your shares. Investors should convert their physical holdings of securities into demat holdings, as the physical transfer of securities is prohibited.

### **Monitor holdings regularly**

Demat account should not be kept dormant for long period of time. Periodic statement of holdings should be obtained from the concerned DP and holdings should be verified. Where the investor is likely to be away for a long period of time and where the securities are held in electronic form, the investor can make a request to the DP to keep the account frozen so that there can be no debit to the account till the instruction for freezing the account is cancelled by the investor.

## 4. Nomination facility

### 4.1 What is nomination facility and to whom is it useful?

Section 72 of the Act provides the facility of nomination to shareholders. This facility is useful for individuals holding shares in sole name. In the case of joint holding of shares by individuals, nomination will be effective only after the death of all joint holders.

### 4.2 What is the procedure for appointing a Nominee?

- (a) Investors, especially those who are holding physical shares in single name, are advised to avail the nomination facility by submitting the prescribed Form SH-13 for initial registration of nomination, Form SH-14 for cancellation/variation of nomination and Form ISR-3 for opting-out of nomination to the Company/Company's RTA. The said Forms may be downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.
- (b) However, if shares are held in dematerialised form, nomination can be registered with the concerned DP directly, as per the format prescribed by the DP. NSDL has provided a facility for registration/updation of e-mail address through the link: <https://eservices.nsdl.com/kyc-attributes/#/login> and opt-in/opt-out of nomination through the link: <https://eservices.nsdl.com/instademat-kyc-nomination/#/login>.

### 4.3 Who can appoint a Nominee, who can be appointed as a Nominee and whether multiple nominees can be appointed?

Individual shareholders holding the shares/debentures in single name or joint names can appoint a nominee. In case of joint holding, joint holders together have to appoint a nominee. An individual having capacity to contract only can be appointed as a nominee. Minor can, however, be appointed as a Nominee. The Investor has an option to nominate more than one person as his / her nominee by submitting Form SH-13 to the RTA clearly mentioning the names of the nominees and the entitlement percentage against each nominee through hard copy or electronic mode with e-signature for making nomination in the folio.

### 4.4 Can a nomination once made be revoked / varied?

It is possible to revoke/vary a nomination after it is made.

### 4.5 Are the joint holders deemed to be Nominees to the shares?

Joint holders are not nominees; they are joint holders of the relevant shares having joint rights on the shares. In the event of death of any one of the joint holders, the surviving joint holder(s) of the shares is/are the only person(s) recognized under law as holder(s) of the shares. Surviving Joint holder(s) may appoint/change a nominee.

### 4.6 Is nomination form required to be witnessed?

A nomination form must be witnessed.

#### **4.7 What rights are conferred on the Nominee and how can he/she exercise the same?**

As per the provisions of Section 72 of the Act, the nominee is entitled to all the rights in the securities of the deceased shareholder in relation to such securities to the exclusion of all other persons. In the event of death of the shareholder, all the rights of the shareholder shall vest in the nominee. In case of joint holding, all the rights shall vest in the nominee only in the event of death of all the joint holders. The nominee is required to apply to the Company or to the DP as may be applicable, by reporting the death of the nominator along with the attested copy of the death certificate.

#### **Recommendations to the Shareholders/Investors: Submit Nomination Form**

Shareholders/Investors are advised to register their nomination, in case of physical shares with the Company's RTA and in case of dematerialised shares with their DP. Nomination would help the nominees to get the shares transmitted in their favour without any hassles. Shareholders/Investors must ensure that nomination made is in the prescribed Form and must be witnessed in order to be effective.

## 5 Transfer / transmission / transposition of securities / Issue of duplicate certificates

### 5.1 What is the procedure for transfer of shares in favour of transferee(s)?

Pursuant to Regulation 40 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, with effect from 01.04.2019, securities of the Company shall be transferred only in demat form.

**In view of the above, in order to transfer shares in favour of the transferee(s), shareholders / members are advised to dematerialise shares held by them in physical form.**

### **Special Window for re-lodgement of transfer deeds prior to Ap<sup>Shinzox</sup> 01, 2019**

- Transfer of securities in physical mode was discontinued with effect from Ap<sup>Shinzox</sup> 01, 2019. Subsequently, it was clarified that transfer deeds lodged prior to deadline of Ap<sup>Shinzox</sup> 01, 2019 and rejected / returned due to deficiency in the documents may be re-lodged with requisite documents. It was further decided to fix March 31, 2021 as the cut-off date for re-lodgement of transfer deeds.
- In order to facilitate ease of investing for investors and to secure the rights of investors in the securities which were purchased by them, SEBI vide its circular dated July 02, 2025, opened a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of Ap<sup>Shinzox</sup> 01, 2019 and rejected / returned / not attended due to deficiency in the documents / process / or otherwise, for a period of 6 months from July 07, 2025 till January 06, 2026.
- During this period, the securities that are re-lodged for transfer (including those requests that are pending with the Company / RTA, as on date) shall be issued only in demat mode.

### 5.2 Is submission of permanent account number (PAN) mandatory?

It is mandatory to provide PAN details by the registered members/debenture holders. **Shareholders who have not provided details of their PAN are advised to submit the same immediately to the Company** to avoid any inconvenience in future. The Income Tax Department of India has highlighted the importance of PAN on its website: [www.incometaxindia.gov.in](http://www.incometaxindia.gov.in), wherein lot of queries with respect to PAN have been replied to in the FAQ section.

### 5.3 How to get shares registered which are received by way of gift?

Any gift of shares can be effected in dematerialised form only through off-market delivery instruction slip to be submitted to depository participant.

#### **5.4 What is the procedure for getting the shares registered in the name of surviving shareholder(s), in case of joint holding, in the event of death of one of the shareholders?**

In the event of death of one of the joint holders, the securities will be transmitted to the surviving holder (s) on submission of following documents:

1. Duly signed transmission request form ISR – 5 by the surviving holder(s) along with KYC details/documents;
2. Original death certificate or copy of death certificate attested by the surviving holder(s) subject to verification with the original or copy of death certificate duly attested by a notary public or by a gazetted officer;
3. Original share Certificates; and
4. Self-attested copy of the Permanent Account Number card of the surviving holder(s) issued by the Income Tax Department and the address proof of the surviving holder(s).

#### **5.5 What is the procedure for getting the shares held in single name having nomination?**

The Company / RTA shall inform the nominee about the procedure to be followed for the claim on the receipt of the intimation of death of the security holder.

The following documents are required to be submitted by the nominee to the Company/Company's RTA:

- a) Duly filled and signed transmission request in form ISR-5.

The Form may be also downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.

- b) Original death certificate or Copy of death certificate attested by a notary public/gazette officer or copy of the death certificate attested by the nominee(s)/claimant(s)/legal heir(s), subject to verification with original by the Company's RTA/ the Company;
- c) Self-attested copy of the Permanent Account Number card of the nominee, issued by the Income Tax Department.
- d) Such other documents as stated in the SEBI Circular as may be issued from time to time.

#### **5.6 What is the procedure for getting shares in the name of legal heir(s) in the event of death of the sole shareholder without nomination?**

The following documents are required to be submitted by the legal heir(s):

- a) Duly signed transmission request form in form ISR-5 by the legal heir(s)/claimant(s). The Form may be also downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.
- b) Original death certificate or Copy of death certificate attested by a notary public/gazette

officer or copy of the death certificate attested by the nominee(s)/claimant(s)/legal heir(s), subject to verification with original by the RTA/ the Company;

- c) Self-attested copy of the Permanent Account Number card of the legal heir(s)/claimant(s), issued by the Income Tax Department;
- d) A notarized affidavit from all legal heir(s) made on non-judicial stamp paper of appropriate value, in Annexure D. The Annexure D may be downloaded from the website of the Company, <https://www.shinzo.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.
- e) A copy of other requisite documents for transmission of securities as may be applicable as per Annexure A, attested by the legal heir(s)/claimant(s) subject to verification with the original or duly attested by a notary public or by a gazetted officer. The Annexure A may be downloaded from the website of the Company, <https://www.shinzo.com/investors/resource-center/forms>.
- f) A copy of Will is submitted as may be applicable in terms of Indian Succession Act, 1925 (39 of 1925) the same shall be accompanied with a notarized indemnity bond from the claimant (appropriate beneficiary of the Will) to whom the securities are transmitted, in Annexure E. The Annexure E may be downloaded from the website of the Company, <https://www.shinzo.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.
- g) For value of securities of the Company up to rupees five lakhs in case of securities held in physical mode and up to rupees fifteen lakhs per beneficial owner in case of securities held in dematerialized mode, as on date of application by the claimant, and where the documents mentioned in serial number 9 in the Annexure A are not available, the legal heir(s) /claimant(s) may submit the following documents:
- (i) a notarized indemnity bond made on non-judicial stamp paper of appropriate value in the Annexure E, indemnifying the Company's RTA/ Company. The Annexure E may be downloaded from the website of the Company, <https://www.shinzo.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.
- (ii) no objection certificate from all legal heir(s) stating that they do not object to such transmission in Annexure F or copy of family settlement deed executed by all the legal heirs, duly attested by a notary public or by a gazetted officer; The Annexure F may be downloaded from the website of the Company, <https://www.shinzo.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.
- h) The Company at its discretion, may enhance the value of securities from the threshold limit of rupees five lakhs, in case of securities held in physical mode.

SEBI's Master Circular SEBI/HO/MIRSD/POD-1/P/CIR/2023/70 dated May 17, 2023 has mandated that securities pursuant to transmission shall be issued in demat mode only.

## 5.7 How can the change in order of names (that is, transposition) be effected?

Share certificate(s) along with duly filled form ISR-4 along with requisite documents signed by all the joint holders and copies of their PAN Cards, duly attested, shall be sent to the

Company/Company's RTA, for change in order of names, known as 'transposition'. The said Form may be downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or RTA, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.

Transposition can be done only for the entire holdings under a folio and therefore, request for transposition of part holding cannot be accepted by the Company/ Company's RTA. The Company's RTA, on receipt of the valid documents and after due scrutiny, shall effect the change in order of names and issue letter of confirmation to the shareholder(s). The shareholder has to submit the letter of confirmation within 120 days from date of the letter of confirmation with their Depository Participant for demat of shares. If the Company's RTA does not receive the demat request within 120 days of the date of letter of confirmation, the shares shall be credited to the Suspense Escrow Account of the Company. For shares held in demat form, shareholders are advised to approach their DP concerned for transposition of names.

### **5.8 What is the procedure for obtaining duplicate share certificate(s) in case of loss/misplacement of original share certificate(s)?**

Shareholders who have lost/misplaced share certificate(s) should submit affidavit in Form-A, indemnity bond in Form-B and Investor Service Request in Form – ISR-4 to the Company/Company's RTA. The said forms may be downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or from RTA's website, <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>. Additionally, the shareholder shall also submit the copy of FIR including e-FIR/Police complaint/Court Injunction Order/ copy of plaint, bearing details of securities, folio number, distinctive number range and certificate numbers and issue advertisement regarding loss of share certificate(s) in a widely circulated newspaper, in case if the value of securities as on the date of submission of application, along with complete documentation as prescribed by the Board exceeds Rs. 5 Lakhs. The applicant shall quantify the value of the securities on the basis of the closing price of such securities at any one of the recognized stock exchanges a day prior to the date of such submission in the application.

The Company's RTA, on receipt of the valid documents and after due scrutiny, shall issue letter of confirmation to the shareholder in lieu of share certificate(s) lost or misplaced, within 30 days of the receipt of request. The shareholder has to submit the demat request along with original letter of confirmation or the digitally signed copy of the letter of confirmation within 120 days from date of the letter of confirmation to their Depository Participant (DP) for demat of shares. DP shall generate the demat request on the basis of the Letter of Confirmation and forward the same to the Company's RTA for processing the demat request. If the Company's RTA does not receive the demat request submitted with the DP, within 120 days of the date of letter of confirmation, the shares shall be transferred to the Suspense Escrow Demat Account of the Company.

### **5.9 What is the procedure to get the certificates issued in various denominations consolidated into a single certificate?**

Consolidation of share certificates helps in saving cost while dematerialising the share certificates and also provides convenience in holding the shares physically. Shareholders having certificates in various denominations under the same folio should send all such certificates along with duly filled form ISR-4 to the Company/ Company's RTA, for consolidation into a single certificate. The said forms may be downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or from RTA's website,

<https://ris.kfintech.com/clientservices/isc/isrforms.aspx>

If the shares are not under the same folio but registered in the same order of names, shareholders should write to the Company/ Company's RTA in the prescribed form for consolidation of folios. This will help the investors to efficiently monitor their holding and the corporate benefits receivable thereon.

The Company's RTA, on receipt of the valid documents and after due scrutiny, shall issue letter of confirmation to the shareholder in lieu of share certificate lodged for consolidation. The shareholder has to submit the letter of confirmation within 120 days from date of the letter of confirmation with his/her Depository Participant for demat of shares. If the Company's RTA does not receive the demat request within 120 days of the date of letter of confirmation, the shares shall be transferred to the Suspense Escrow Demat account of the Company.

### **Exercise caution**

There is a likelihood of fraudulent transfers in case of folios with no movement or where a shareholder has either expired or is not residing at the address registered with the Company. The Company's RTA should be updated on any change of address or contact details. Similarly, information of death of shareholder should also be communicated promptly.

### **Mode of Communication by Investors**

It is recommended to use registered post or speed post or courier facility when investors send important/high value documents, share certificates etc. to the Company/ Company's RTA.

## 6 Unclaimed shares under Listing Regulations

### 6.1 What are the regulatory provisions and procedure governing unclaimed shares?

As per Regulation 39 of the Listing Regulations read with Schedule VI thereto:

- a) Shares issued in dematerialised form pursuant to a public issue or any other issue, which remain unclaimed, shall be credited to a demat suspense account opened by the Company for this purpose with one of the depository participants.
- b) Shares issued in physical form pursuant to a public issue or any other issue, which remain unclaimed, shall be transferred into one folio in the name of “Unclaimed Suspense Account” and shall be dematerialised with one of the depository participants.

Any corporate benefits accruing on such shares, viz., bonus shares, split, etc., shall also be credited to such demat suspense account or unclaimed suspense account, as applicable, for a period of seven years and thereafter shall be transferred in accordance with the provisions of applicable laws.

The voting rights on such unclaimed shares shall remain frozen till the rightful owner claims the shares.

### 6.2 What is the status of compliance by the Company with regard to these provisions?

In terms of Regulation 34 of the Listing Regulations read with Schedule V thereto, details relating to aggregate number of shareholders and the outstanding shares in the demat suspense account/unclaimed suspense account (accounts) lying at the beginning of the year, number of shareholders who had approached the Company for transfer of shares from said accounts during the year, number of shareholders to whom the said unclaimed shares were transferred from the said accounts during the year and the aggregate number of shareholders and the outstanding shares in the accounts lying at the end of the year, have been set out under “Equity Shares in Unclaimed Suspense Account” in the Annual Report.

## 7. Suspense Escrow Demat Account

### 7.1 What is Suspense Escrow Demat Account?

Companies are required to open a separate demat account where securities holder/claimant fails to submit the demat request to the depository participant within the period of 120 days from the date of issuance of letter of confirmation. RTA shall move the said securities to a physical folio "Suspense Escrow Demat Account" and issue a consolidated letter of confirmation to the Company for the said securities in the "Suspense Escrow Demat Account" on monthly basis. Thereafter, the Company shall dematerialise these securities in "Suspense Escrow Demat Account".

### 7.2. What is the procedure to claim the shares lying in the Suspense Escrow Demat Account?

Securities which have been moved to 'Suspense Escrow Demat Account' may be claimed by the security holder / claimant on submission of following documents to RTA:

- a. Duly filled in and signed form ISR-4
- b. Client master list ('CML') of the demat account for crediting the securities to the security holder's / claimant's account provided the details in the CML should match with the details recorded with the RTA / issuer company.

## 8. Procedure for claiming shares of Shinox Financial Services Limited

Pursuant to the scheme of arrangement for demerger of the Financial Services Business of the Company between the Company and its shareholders and creditors & Shinox Financial Services Limited (JFSL) and its shareholders and creditors, July 20, 2023 was fixed as the Record Date for the purpose of determining the equity shareholders of the Company entitled to receive the equity shares of JFSL.

### 8.1 How to claim shares of Shinox Financial Services Limited against physical shares of Shinox Group Limited (the Company)?

The Shareholder holding valid physical shares of the Company should provide the following documents to RTA, Kfintech to claim the shares of Shinox Financial Services Limited :-

1. Form ISR-1, ISR-2 & ISR-4
2. Original or copy of share certificate(s) of Shinox Group Limited
3. Self-attested Client Master List (CML) issued by Depository Participant (DP)
4. Self-attested copy of PAN and Aadhaar

### 8.2 When will Company credit shares of Shinox Financial Services Limited against shares of Shinox Group Limited dematerialised after record date of Demerger i.e. July 20, 2023?

The Company shall credit the fully paid up shares of Shinox Financial Services Limited within 15 days after the demat of shares of Shinox Group Limited i.e. Company.

### 8.3 How to claim shares of Shinox Financial Services Limited against shares of Shinox Group Limited in Suspense Account?

Shareholder holding shares of the Company in Suspense Account should provide the following documents to RTA, Kfintech to claim the shares of both Shinox Group Limited and Shinox Financial Services Limited :-

1. Form ISR-1, ISR-2 & ISR-4
2. Self-attested Client Master List (CML) issued by Depository Participant (DP)
3. Self-attested copy of PAN and Aadhaar

## 9. Procedure for claiming bonus shares allotted during the FY 2024-25

The Company has on October 29, 2024 allotted 676,61,86,449 equity shares of Rs. 10/- (Rupees Ten only) each as fully paid-up bonus equity shares, in the proportion of 1:1, i.e., 1 (One) new fully paid-up equity share of Rs. 10/- (Rupees Ten only) each for every 1 (One) existing fully paid-up equity share of Rs. 10/- (Rupees Ten only) each, to the eligible members of the Company whose names appeared in the Register of Members / Register of the Beneficial Owners, as on October 28, 2024, the 'Record Date' fixed for this purpose.

### 9.1 How to Claim bonus shares allotted during the FY 2024-25 from Unclaimed Suspense Escrow Account?

The shareholders can submit the following documents to KFin Technologies Limited, the Registrar and Transfer Agent of the Company:-

1. Self-attested copy of PAN and/or Aadhaar;
2. Self-attested Client Master List issued by your Depository Participant.

### 9.2 How to Claim bonus shares allotted during the FY 2024-25 from Suspense Escrow Demat Account?

The shareholders can submit the following details / documents to KFin Technologies Limited, the Registrar and Transfer Agent of the Company:-

1. Duly filled Form ISR-1;
2. Form ISR-2;
3. Self-attested copy of PAN and/or Aadhaar;
4. Form ISR-4;
5. Self-attested Client Master List issued by your Depository Participant.

### 9.3 How to Claim bonus shares allotted during the FY 2024-25 by the holders of physical equity shares?

In terms of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, the new equity shares allotted pursuant to the bonus issue are allotted in dematerialised form only.

The bonus shares of members holding equity shares in physical form (as on record date) and who have not provided their demat account details to the Company, are credited in dematerialised form to a separate demat account (i.e., 'SHINZOX GROUP LIMITED BONUS 2024 SUSPENSE PHY') to hold these shares till they are credited to the beneficiary accounts of the respective members holding equity shares in physical form.

The Company shall release the bonus shares to the holders of physical equity shares in electronic mode only, as and when they dematerialize their original and bonus shares acquired/allotted prior to 2024.

### 9.4 The Company has credited the bonus equity share(s) to the Investor Education and Protection Fund ("IEPF"), in respect of equity share(s) lying with IEPF. For procedure to claim shares lying with IEPF, please refer para 2.8.

## 10. Monitoring of foreign investment limits in the Company

Foreign Investment in India is regulated in terms of clause (b) of sub-section 3 of section 6 and section 47 of the Foreign Exchange Management Act, 1999 (FEMA) read with Foreign Exchange Management (Transfer or Issue of a Security by a Person resident Outside India) Regulations, 2017 issued vide Notification No. FEMA 20(R)/2017-RB dated November 7, 2017, as amended from time to time. FEMA prescribes the various foreign investment limits in listed Indian companies. These include the aggregate FPI (Foreign Portfolio Investor) limit, the aggregate NRI (Non-Resident Indian) limit and the sectoral cap.

Foreign investors making investment/willing to make investment in securities of the Company are advised to visit websites of BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nse.co.in](http://www.nse.co.in)), NSDL ([www.nsdl.co.in](http://www.nsdl.co.in)) and CDSL ([www.cdslindia.com](http://www.cdslindia.com)) beforehand to know more on the foreign investment limits and the headroom available from time to time for investment in securities of the Company.

## 11. Investor servicing and grievance redressal – external agencies

### 11.1. Ministry of Corporate Affairs (MCA)

MCA has launched its e-Governance initiative i.e. MCA21, on the MCA portal ([www.mca.gov.in](http://www.mca.gov.in)). One of the key benefits of this initiative is timely redressal of investor grievances. MCA21 system accepts complaints under the e-Form prescribed, which has to be filed online.

The status of complaint can be viewed by quoting the Service Request Number (SRN) provided at the time of filing the complaint.

### 11.2 Securities and Exchange Board of India (SEBI), SEBI Complaints Redress System (SCORES) and Online Dispute Resolution (ODR) Portal

#### SCORES

SEBI, in its endeavour to protect the interest of investors, has provided a platform wherein the investors can lodge their grievances. This facility is known as SEBI Complaints Redress System (SCORES) and is available on the SEBI website ([www.sebi.gov.in](http://www.sebi.gov.in)) and on SCORES' website (<http://scores.gov.in>).

The investor complaints are processed in a said centralized web-based complaints redress system. The salient features of this system are: Centralised database of all complaints, online upload of Action Taken Reports (ATRs) by the concerned companies/ Company's RTA and Online viewing by investors of actions taken on the complaint and its current status.

All companies against whom complaints are pending on SCORES, have to take necessary steps to resolve the complaint and submit action taken report within thirty days of receipt of complaint and also keep the complainant duly informed of the action taken.

SEBI has issued frequently asked questions (FAQs) in respect of SCORES which, inter alia, lists down the matters which are considered as complaints and handled by SEBI, the matters which are not considered as complaints, how the investor complaints are handled by SEBI, the arbitration mechanism, etc. These FAQs can be accessed on the <https://scores.sebi.gov.in/faqs>.

#### Online Dispute Resolution Portal (“ODR Portal”)

SEBI vide its Circular dated July 31, 2023 issued guidelines for members to resolve their grievances by way of Online Dispute Resolution ('ODR') through a common ODR portal. Members are requested to first take up their grievance, if any, with KFin Technologies Limited, Registrar and Share Transfer Agent of the Company. If the grievance is not redressed satisfactorily, the member may escalate the same through: i) SCORES Portal in accordance with the SCORES guidelines, and ii) if the member is not satisfied with the outcome, dispute resolution can be initiated through the ODR Portal at <https://smartodr.in/login>.

ODR Portal is an online platform designed specifically to address grievances and disputes between investors and the Company.

The ODR Portal can be used if:

- Complaint is not resolved by the Company or SCORES;
- The dispute is not pending before any arbitral process, court, tribunal or consumer forum and
- The dispute is considered arbitrable under Indian law

### 11.3 Stock Exchanges

**National Stock Exchange of India Limited (NSE)** – NSE has formed an Investor Services Cell (ISC) and Investor Grievance Resolution Panel (IGRP) to redress investors' grievances electronically. The investors have to log on to the website of NSE, that is, [www.nseindia.com](http://www.nseindia.com) and go to the tab "Invest – Making a Complaint".

**BSE Limited (BSE)** – BSE has provided an opportunity to the investors to file their complaints electronically through its website: [www.bseindia.com](http://www.bseindia.com) under the "Investors" section.

Dispute Resolution Mechanism is available at Stock Exchanges. In case of any dispute pending with the Company and / or with our Share Transfer Agent - KFin Technologies Ltd., on delay or default in processing request, investors can file for arbitration with the Stock Exchanges (i.e. BSE / NSE).

### 11.4 Depositories

**National Securities Depository Limited (NSDL)** – In order to help its clients resolve their doubts, queries, complaints, NSDL has provided an opportunity wherein they can raise their queries at <https://nsdl.co.in/nsdlnews/investors.php>

**Central Depository Services (India) Limited (CDSL)** - Investors who wish to seek general information on depository services may mail their queries to: [helpdesk@cdslindia.com](mailto:helpdesk@cdslindia.com). With respect to the complaints/grievances of the demat account holders relating to the services of the DP/Depository, e-mails may be

addressed to: [complaints@cdslindia.com](mailto:complaints@cdslindia.com). For any other services the investor can access – [www.cdslindia.com](http://www.cdslindia.com) – Investors.

## 12. Investor Service and Grievance Handling Mechanism

- All investor service matters are handled by KFinTech, which has a large number of Investor Service Centres across the country.
- The Company has appointed M/s. Dayal and Lohia, Chartered Accountants, Mumbai as Internal Auditors to concurrently audit the securities related transactions being handled at KFinTech.
- The Company has prescribed service standards i.e. number of working days to respond to various investor-related activities. These standards are reviewed periodically by the Company.

### Service Standards set by the Company:

Sr. No.	Particulars	Service Standards (Number of working days)
1.	Transmissions	3
2.	Transpositions	3
3.	Deletion of Name	3
4.	Folio Consolidation	3
5.	Change of Name	3
6.	Demat	3
7.	Remat	3
8.	Issue of Duplicate Certificates	15
9.	Replacement of Certificates	3
10.	Certificate Consolidation	3
11.	Certificate Split	3
12.	Change of Address	2
13.	Processing of IEPF Claims	3
14.	Bank Mandate/Details	2
15.	Nomination by security holders	2
16.	Recording Power(s) of Attorney of security holders	2
17.	Rights issue queries	3

### 12.1 Is there any specific procedure for resolution of various service request of the investor? Which service requests of the investors are covered?

Yes. SEBI, vide various circulars has prescribed the specific procedure to be followed by the Company/Company's RTA for addressing following service requests of investors:

- Issue of duplicate securities certificate;
- Claim from Unclaimed Suspense Account/ Suspense Escrow Demat Account;
- Replacement/Renewal / Exchange of securities certificate;
- Endorsement;
- Sub-division / Splitting of securities certificate;

- vi. Consolidation of securities certificates/folios;
- vii. Transmission;
- viii. Transposition

KFinTech has provided frequently asked questions (FAQs) with respect to its services for investor's ease. These FAQs can be accessed on the <https://ris.kfintech.com/faqs.aspx>.

Pursuant to the SEBI circulars, Company shall issue the securities in dematerialized form only while processing the service request.

## 12.2 What are the modes for providing documents/details by investors for service requests?

The investor can provide the documents/details by any one of the following modes:

- i. Through "In-Person Verification" (IPV)
- ii. Through Post – Hard copies of self-attested documents
- iii. Through electronic mode with e-sign – by way of email or through service portal of the RTA wherein the documents furnished shall have e-sign of the investor

## 12.3 Is there any standard procedure for addressing the aforesaid service request(s) of investor?

The standard procedure for addressing the services request(s) of investor is enumerated below:

The securities holder/claimant shall submit duly filled form ISR-4 along with relevant supporting documents through modes specified in the aforesaid Clause 12.2, to the Company/ Company's RTA. The said Form may be downloaded from the website of the Company, <https://www.shinzox.com/investors/resource-center/forms> or from RTA's website <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.

The Company's RTA, on receipt of the valid documents and after due scrutiny, shall issue letter of confirmation to the shareholder in lieu of share certificate lodged for consolidation within 30 days of its receipt of such request after removing objections, if any. The shareholder has to submit the letter of confirmation within 120 days from date of the letter of confirmation with his/her Depository Participant for demat of shares. If the Company's RTA does not receive the demat request within 120 days of the date of letter of confirmation, the shares shall be transferred to the Suspense Escrow Demat account of the Company.

However, investor is requested to following clauses covered in the reference, for below investor request(s):

Service Request(s)	Clause No.
Transposition	5.7
Issue of Duplicate Share Certificates	5.8
Consolidation of securities certificates/folios	5.9

## 12.4 Online processing of investor service requests and complaints by RTAs

Pursuant to SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/72 circular dated June 08, 2023, holders of physical security certificates are required to submit various documents to the RTAs with respect to various service requests/ complaints including:

- a) Intimation of / updation of / change in Permanent Account Number, Nominee, Bank details, Contact details, Signature, Name etc.;
- b) Processing of investor requests (Duplicate security certificates, folio consolidation, transmission, transposition etc.);
- c) Services through depository participants such as dematerialization, rematerialization etc.

The aforesaid services can be availed through RTA website: <https://ris.kfintech.com/>.

## 12.5 What are the benefits of digitization of investor service requests process?

Digitization of investor service requests process provides the following benefits:

- a) Database for service requests and complaints;
- b) Online acknowledgement and intimation to the investor; and
- c) Online tracking of status of service requests and complaints by investors

## 12.6 What is the two-phase approach to digitize the processing of investor service requests and complaints?

The circular proposes a two-phase approach to digitize the processing of investor service requests and complaints wherein in Phase I, RTAs servicing listed companies must establish a functional website and set up a user-friendly online mechanism or portal (<https://ris.kfintech.com/>) which will allow investors to submit service requests and complaints, track their status through unique reference number (URN) for each request and obtain periodical updates and Phase-II involves the creation of a common website which redirects investors to the respective RTA's web-based portal for further resolution by entering the name of the listed company. This centralized approach enhances efficiency and facilitates seamless resolution of investor queries.

## 13. Miscellaneous

### 13.1 Minor mismatch in signature

- a) In case of minor mismatch in the signature of the securities holder as available in the folio of the Company's RTA and the present signature, the Company's RTA, while processing the service request, shall intimate the holder by Speed post on Registered address/Registered E-mail Id/SMS on registered mobile number about the minor mis-match in signature, providing timeline of 15 days for raising objection, if any. In the absence of any objection, the service request shall be processed. The timeline to process the service request will commence after the notice period of 15 days.
- b) If the letter sent by Company's RTA through speed post returns undelivered, but there is confirmation by the investor for no-objection via return e-mail registered with the RTA, the service shall be processed. If the letter is returned undelivered and there is no confirmation by the investor for no-objection, RTA shall follow the procedure prescribed for major mismatch in signature as covered in the below Clause 10.2.
- c) In case of any objection, the Company's RTA, after removing the objection, shall advise the Investor to furnish signature verification by the Banker along with any of the documents viz. Aadhaar Card, Passport, Driving License, PAN Card with photograph, Identity Card/document with applicant's photo, marriage certificate, divorce decree.

### 13.2 Major mismatch in signature or Updation / Non Availability of Specimen Signature with Company's RTA

In case of major mismatch in the signature of the holder as available in the folio of the Company's RTA or if signature is not updated/available with Company's RTA, then the RTA shall intimate the holder / claimant about such mis-match/updation in signature, by Speed post on Registered address/Registered E-mail Id/SMS on registered mobile number.

In such cases holder/claimant can complete either of the two processes: -

- (i) furnish original cancelled cheque with name of the security holder printed on it / Self-attested copy of Bank Passbook / Bank Statement and Banker's attestation of the signature of the same bank account as per Form ISR-2.
- (ii) Submission of requisite documents through in-person visit to the office of RTA.

### 13.3 Change of address

#### What is the procedure to get registered address changed in the Company's records?

Shareholders holding shares in physical form shall send Form ISR-1, duly signed by all the holders, giving the details of the new address along with Pin Code to the Company/Company's RTA. Shareholders are requested to quote their folio number(s) and furnish any one of the following documents viz., a) Unique Identification Number (UID) (Aadhaar) b) Valid Passport/Registered Lease or Sale Agreement of Residence/ Driving License c) Flat Maintenance bill accompanied with additional self-attested copy of Identity Proof of the holder/claimant d) Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not older than 3 months. e) 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 employer with date and organization stamp f) 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 g) The proof of address in the name of the spouse accompanied with self-attested copy of Identity Proof of the spouse h) Client Master List (CML) of the Demat Account of the holder / claimant, provided by the Depository Participant.

However, additionally, self-attested copy of Identity Proof of the holder/claimant may be obtained to process the request in case the flat maintenance bill or proof of address in the name of spouse is submitted for any service request.

- a) Company's RTA shall send intimation about the request for change in address to the holder at both the old and new addresses by Speed post, providing, timeline of 15 days for raising objection, if any.
- b) In case the signature matches with the record available with the Company's RTA, the request for change in address can be processed without keeping it on hold for 15 days.
- c) In the absence of any objection, the request shall be processed.
- d) If any one of the letter returns undelivered or if there is an objection, the Company's RTA shall obtain any one of the documents mentioned above reflecting the old address as available in the folio or counterfoil of dividend warrant received from the Company or bank statement showing credit of dividend.

However, in case where the letter is undelivered at the old address, Company's RTA shall not insist for any proof of the old address provided the current address proof is in the form of an address proof issued by a Government Authority.

### 13.4 Change of name

#### What is the procedure for registering change minor mismatch/major mismatch in name of shareholders?

##### Minor Mismatch in name

For minor mismatch in name between any two set of documents presented by holder / claimant for any service request, the Company's RTA shall additionally obtain self-attested copy of any one of the following documents, explaining the difference in names:

List of Documents:- Unique Identification Number (UID) (Aadhaar), Valid Passport, Driving license (in Smart Card form or Book form or copy of digital form), PAN card with photograph, 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 employer with date and organization stamp), Marriage certificate, Divorce decree.

However, the existing norms of the Depositories, to process demat request where there is a minor mis-match on account of initials not being spelt out fully, or put after or prior to surname,

provided the signature in the Demat Request Form (DRF) matches with the signature card with the Company's RTA, shall continue to be in force.

### **Change of Name/Major Mismatch in Name**

In the event of change of name/major mismatch in name of holder, the holder/claimant shall submit the following documents: -

- a. In case of change in name on account of marriage – Marriage Certificate or copy of valid passport showing husband's name or publication of name change in official gazette, and any one document from the aforesaid list of documents.
- b. In case of change in name on account of reasons other than marriage – Publication of name change in official gazette, and any one document from the aforesaid list of documents.

### **13.5 Authority to another person to deal with shares**

#### **What is the procedure for authorising a person to deal with the shares held by the shareholder?**

A shareholder needs to execute a Power of Attorney in favour of the concerned person and submit a notarised copy of the same to the Company's RTA. After scrutiny of the documents, the Company's RTA shall register the Power of Attorney and inform the registration details to the shareholder concerned. Whenever the Power of Attorney holder proposes to enter into a transaction, the registration number mentioned above should be quoted in the correspondence.

### **13.6 Register e-mail address**

In order to contribute towards greener environment and to receive all documents, notices including annual Reports and other communications of the Company in electronic mode:

- (a) Members holding shares in physical mode are requested to register / update their e-mail address by submitting form ISR-1 and self-attested copy of PAN card to the Company/Company's RTA;
- (b) Members holding shares in dematerialised mode are requested to register/ update their e-mail addresses with the Depository Participant(s) with whom they maintain their demat accounts. NSDL has provided a facility for registration/updation of e-mail address through the link: <https://eservices.nsdl.com/kyc-attributes/#/login>.

### **13.7 Intimate mobile number**

Members holding shares in physical mode are requested to register / update / intimate their mobile number by submitting form ISR-1 and self-attested copy of PAN card to the Company/Company's RTA or to their Depository Participant(s) with whom they maintain their demat accounts, if the holding is in dematerialised mode, in order to receive communications on corporate actions and other information of the Company.

All aforesaid documents/requests should be submitted to RTA i.e. KFinTech, at the address mentioned below:

Shri V Balakrishnan  
 Vice President, KFin Technologies Limited  
 Selenium Tower B, Plot 31-32,  
 Gachibowli, Financial District,  
 Nanakramguda, Hyderabad 500 032  
 Toll-free No.: 1800 309 4001 (from 9:00 a.m. (IST) to 6:00 p.m. (IST) on all working days).  
 E-mail: [ShriVestor@shinzox.com](mailto:ShriVestor@shinzox.com)

**SEBI has vide Circular No. SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/655 dated November 3, 2021 read with SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2021/687 dated December 14, 2021, SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023 and SEBI/HO/MIRSD/POD-1/P/CIR/2023/181 dated November 17, 2023 (“SEBI Circulars”) mandated furnishing of Permanent Account Number (‘PAN’), Contact Details (Postal Address, Mobile Number and E-mail), Bank Account Details, Specimen Signature, etc. by holders of physical securities. In this regard the Company had sent letters, emails and SMSes to its members for furnishing the required details. Any service request shall be entertained by KFinTech only upon registration of the PAN and KYC details.**

**If security holder furnishes KYC details i.e., PAN, Contact Details including Mobile Number, Bank Account Details and Specimen Signature after Ap<sup>Shinz</sup><sub>ox</sub> 1, 2024, all the monies of / payments including dividend that were previously unclaimed / unsuccessful shall be paid automatically through electronic mode. Meanwhile, such unpaid dividend shall be kept by the Companies in the Unpaid Dividend Account.**

### 13.8 E-voting

Pursuant to the provisions of Section 108 and other applicable provisions, if any, the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, as amended, and Regulation 44 of SEBI Listing Regulations read with SEBI circular dated December 9, 2020 on e-Voting Facility provided by Listed Entities, the Company is providing to its shareholders, facility to exercise their right to vote on resolutions proposed to be passed at General Meetings/Postal Ballot by electronic means (e-Voting).

### 13.9 Annual General Meeting through VC/OAVM

The Ministry of Corporate Affairs (MCA) has vide its circular dated September 19, 2024, read together with Circular dated Ap<sup>Shinz</sup><sub>ox</sub> 8, 2020, Ap<sup>Shinz</sup><sub>ox</sub> 13, 2020, May 5, 2020, January 13, 2021, December 8, 2021, December 14, 2021, May 5, 2022, December 28, 2022 and September 25, 2023 (collectively referred to as ‘MCA Circulars’) has permitted convening the Annual General Meeting (AGM / Meeting) through Video Conferencing (VC) or Other Audio Visual Means (OAVM), without the physical presence of the members at a common venue.

In accordance with the MCA Circulars and the provisions of the Companies Act, 2013, the AGM of the Company is being held through VC / OAVM.

### 13.10 Shareholders' General Rights

- To receive not less than 21 clear days' notice of general meetings.
- To receive notice and forms for Postal Ballots in terms of the provisions of the Act and the relevant Rules issued thereunder.
- To receive copies of the financial statements, including consolidated financial statements, if any, report of directors and auditors thereon and every other document required by law to be annexed or attached to the financial statements (generally known as "Annual Report") not less than 21 days before the date of the Annual General Meeting.
- In case the Meeting is held physically, please attend the Meeting at the venue stated in the notice. In case the Meeting is held through Video Conferencing (VC)/Other Audio-Visual Means (OAVM), attend the Meeting virtually. In case of physical Meetings, a proxy, if appointed, will be entitled to attend the Meeting.
- The shareholders can exercise vote through E-voting. However, in case of physical Meetings, votes can also be exercised at the Meetings.
- To receive Dividends and other corporate benefits like Bonus, Rights, etc. once approved.
- To demand poll on any resolution at a General Meetings in accordance with the provisions of the Act.
- To inspect Statutory Registers and documents as permitted under law.
- To require the Board of Directors to call an Extraordinary General Meeting in accordance with the provisions of the Act.

### 13.11 Duties/Responsibilities of Shareholders

- To remain abreast of corporate developments, company specific information and take informed investment decision(s).
- To be aware of relevant statutory provisions and ensure effective compliance therewith.
- To deal with only SEBI registered intermediaries while trading in the securities.
- Not to indulge in fraudulent and unfair trading in securities nor to act upon any unpublished price sensitive information.
- To participate effectively in the proceedings of shareholders' meetings.
- To contribute to the Greener Environment and accordingly register e-mail addresses to enable the Company to send all documents/notices including Annual Reports electronically.
- To register nominations, which would help the nominees to get the shares transmitted in their favour without any hassles.

- To participate in the e-voting facility provided by the Company or attend the General Meeting of the Company and cast vote.
- To respond to communications seeking shareholders' approval through Postal Ballot.
- To respond to communications of SEBI / Depository / DP/ Brokers / Sub-brokers / Other Intermediaries / Company, seeking investor feedback/ comments.

### **13.12 Dividend, Voting and Other Rights Attached with Equity Shares:**

- The holders of shares shall, according to the amount of shares held by them, have the same rights, privileges and advantages as regards dividends, voting at meetings of the Company and other matters.
- Subject to any rights or restrictions for the time being attached to any class or classes of shares, on a poll, the voting rights of a member of a listed company shall be in proportion to his/her share in the paid-up equity share capital of the Company.
- A member may exercise his/her vote at a meeting by electronic means in accordance with the Act and shall vote only once.
- In case of physical Meeting, in case of joint holders, the vote of the senior who tenders a vote, whether in person or by proxy, shall be accepted to the exclusion of the votes of the other joint holders. For this purpose, seniority shall be determined by the order in which the names stand in the register of members.
- No member shall be entitled to vote at any general meeting unless all calls or other sums presently payable by him in respect of shares in the Company have been paid or in regard to which the Company has exercised any right of lien.
- The Company's lien, if any, on a share shall extend to all dividends or interest, as the case may be, payable and bonuses declared from time to time in respect of such shares for any money owing to the Company.

## 14. Dealing in Securities

### a. What are the types of accounts required for dealing in securities in demat form?

#### A. Beneficial Owner Account (BO Account) / Demat Account:

An account opened with a Depository Participant (DP) in the name of the investor for holding and transacting in securities.

#### B. Trading Account:

An account opened by the stock-broker / trading member in the name of the investor for trading in securities.

#### C. Bank Account:

An account opened with any bank in the name of the investor and linked to the Beneficial Owner Account/Demat Account for debiting or crediting money with respect to transactions in the securities market.

### D. Can an investor open Demat account, Trading account and bank account with one person?

The investor can open demat account, trading account and bank account with one person for ease of trading operations. However, the investor can also have demat account, trading account and bank account with different persons according to their choice.

### b. What is Delivery Instruction Slip (DIS) and what precautions one should observe with respect to DIS?

Delivery Instruction Slip (DIS) is issued by the Depository Participant (DP) and used by holder of securities to give instructions to DP to give delivery of securities from his/her/it's demat account to the demat account of the recipient of securities. DIS may be compared to a cheque book of a bank account. The following precautions are to be taken in respect of DIS:

- i. Ensure that DIS numbers are pre-printed and DP takes acknowledgment for the DIS booklet issued to the investor.
- ii. Ensure that the account number [DP Id and Client Id] is pre-stamped or pre-printed.
- iii. If the account is a joint account, all the joint holders must sign the DIS. Instruction cannot be executed if all joint holders have not signed.
- iv. Avoid using loose slips.
- v. Do not leave signed blank DIS with anyone viz., broker / sub-broker, DPs or any other person/entity.
- vi. Keep the DIS book under lock and key when not in use.

- vii. If only one entry is made in the DIS book, strike out the remaining space to prevent misuse.
- viii. Personally, fill in target account-id and all details in the DIS.
- ix. If the DIS booklet is lost/stolen/not traceable, the same must be intimated to the DP, immediately, in writing. On receipt of such intimation, the DP will cancel the unused DIS of the said booklet.
- x. Do not issue / submit DIS without mentioning execution date.

**c. What Is Online Trading in securities?**

Online Trading in securities refers to the facility available to an investor for placing his/her/its own orders to trade in any securities using the online trading platform offered by the trading member viz., the broker. The orders so placed by the investor using online trading platform would be routed through the trading member.

**d. What is SARAL account opening form?**

Securities and Exchange Board of India (SEBI) vide its circular dated March 4, 2015 introduced SARAL account opening form for resident individuals trading in cash segment. Such individuals can open a Trading Account and Demat Account by filling up a simplified Account Opening Form termed as 'SARAL AOF'. This form is separately available with the intermediaries (stock-broker / trading member) and can also be downloaded from the website of stock exchanges and Depositories. The individual investors who open such account through SARAL AOF will also have the option to obtain other facilities, whenever they require, on furnishing of additional information as per prescribed regulations/ circulars.

**e. What precautions an online investor must take?**

Investor trading online must take the following precautions:

- i. Default password provided by the stock-broker / trading member must be changed before placing the order for the first time.
- ii. The password should not be shared with others and password must be changed at periodic intervals.
- iii. Obtain proper understanding of the manner in which the online trading software has to be operated.
- iv. Get adequately trained before using the software.
- v. The online trading system has facility for order and trade confirmation after placing the orders.
- vi. Sufficient amount of funds/number of securities should be available in the bank/demat account for honoring the order(s) placed.

#### **f. What are the other safety measures an online client must observe?**

- vii. Avoid placing order(s) from shared PCs/through cyber cafés.
- viii. Log out after having finished trading to avoid misuse.
- ix. Do not click “remember me” option while signing-in from shared PCs/through cyber cafés.
- x. Do not leave the terminal unattended while “signed-in” in the trading system.
- xi. Protect your personal computer against viruses by placing a firewall and an anti-virus solution.
- xii. Do not open e-mails from people you do not know.

#### **g. What are the Do’s and Don’ts while dealing in securities market?**

##### **Do’s**

- i. Transact only through recognized stock exchanges.
- ii. Deal only through SEBI registered intermediaries.
- iii. Complete all the required formalities of opening an account properly (client registration, client agreement forms, etc.).
- iv. Ask for and sign “Know Your Client Agreement”, copy of Rights & Obligations of stock broker, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet / wireless technology based trading), Rights and Obligations of Beneficial Owner and DP as prescribed by SEBI and Depositories, Uniform Risk Disclosure Documents (for all segments / exchanges), Guidance Note detailing Do’s and Don’ts for trading on stock exchanges or any other document which has been executed between stock broker, sub-broker and client, voluntarily. (Read and properly understand the risks associated with investing in securities/derivatives before undertaking transactions.)
- v. Assess the risk-return profile of the investment as well as the liquidity and safety aspects before making your investment decision.
- vi. Ask all relevant questions and clear your doubts with your stock-broker before transacting.
- vii. Invest based on sound reasoning after taking into account all publicly available information and fundamentals.
  - Beware of false promises and note that there are no guaranteed returns on investments in the stock market.
  - Give clear and unambiguous instructions to your stock-broker/sub-broker/DP.

- Ensure that your correct mobile number and e-mail ID is entered by the broker/DP in the exchange/depository records.
- Be aware of your rights and responsibilities
- Be vigilant in your transactions.
- Insist on a contract note for your transaction.
- Verify all details in the contract note, immediately, on the receipt.
- Always settle dues through normal banking channels with the market intermediaries.
- Crosscheck details of your trade with details as available on the exchange website.
- Scrutinise minutely, both, the transaction and the holding statement that you receive from your DP.
- Keep copies of all your investment documentation.
- Handle DIS Book issued by DPs carefully.
- DIS numbers shall be pre-printed and your account number (DP Id and Client id) be pre-stamped or pre-printed.
- In case you are not transacting frequently, make use of the freezing facilities provided for your demat account.
- Pay the margins required to be paid within the time prescribed.
- Pay the money in case of purchase within the time prescribed.
- Check SMS received for the transaction done in Trading Account since Exchanges send SMS of transactions to your registered mobile number.
- In case of complaints, approach the right authorities for redressal in a timely manner.
- Make sure your account is being settled by the broker as per the Running Account Authorisation as may be given by you at the time of opening of account or any subsequent change therein.

### **Dont's**

- viii. Don't deal with unregistered intermediaries.
- ix. Don't fall prey to promises of unrealistic returns.
- x. Don't invest on the basis of hearsay and rumours; verify before investing.
- xi. Don't forget to take note of risks involved in the investment.

- xii. Don't be misled by rumours circulating in the market.
- xiii. Don't blindly follow media reports on corporate developments, as some of these could be misleading.
- xiv. Don't follow the herd or play on momentum – it could turn against you.
- xv. Don't be misled by so called hot tips.
- xvi. Don't try to time the market.
- xvii. Don't hesitate to approach the appropriate authorities for redressal of your doubts/grievances.
- xviii. Don't leave signed blank DIS of your demat account lying around carelessly or with anyone.
- xix. Do not sign blank DIS and keep them with DP or broker to save time. Remember your carelessness can result in your loss.
- xx. Do not provide any Power of Attorney to operate demat account to your broker unless it is as per the format prescribed by SEBI or any regulatory authority. Broker cannot add any clause in the Power of Attorney other than what is prescribed by SEBI or any other regulatory authority.

## **Recommendations to Shareholders / Investors:**

### **Deal with registered intermediaries**

Investors should transact through a registered intermediary who is subject to regulatory discipline of SEBI, as it will be responsible for its activities and in case the intermediary does not act professionally, investors can take up the matter with SEBI/stock exchanges.

### **Obtain documents relating to purchase and sale of securities**

A valid contract note / confirmation memo should be obtained from the broker/sub-broker, within 24 hours of execution of purchase or sale of securities and the contract note should contain order number, order time, trade number, trade time, security/contract description, bought and sold quantity, gross rate, brokerage, goods and services tax and securities transaction tax etc. In case the investors have any doubt about the details contained in the contract note, they can avail the facility provided by BSE/NSE to verify the trades on BSE/NSE websites. It is recommended that this facility be availed in respect of a few trades on random basis, even if there is no doubt as to the authenticity of the trade/transaction.

### **NOTE:**

This Referencer contains general information. Readers are advised to refer to the relevant Acts / Rules / Regulations / Guidelines / Clarifications before dealing in securities.