



NIDO HOME FINANCE LIMITED

Policy for claiming unpaid/unclaimed

amounts on Non-Convertible Securities by Investors

**Nido Home Finance Limited
(formerly known as Edelweiss Housing
Finance Limited)**

CIN: U65922MH2008PLC182906

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Website: <https://nidohomefin.com/>

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CONTENTS

1. INTRODUCTION.....	3
1.1 BACKGROUND/PREAMBLE	3
1.2 PURPOSE	3
1.3 DEFINITION.....	3
1.4 REVIEW	4
2. TRANSFER OF UNCLAIMED AMOUNTS.....	4
3. NODAL OFFICER	4
6. PROCESS FOR CLAIMING UNCLAIMED AMOUNTS BY INVESTORS.....	5
IN CASE UNCLAIMED AMOUNT TRANSFERRED TO ESCROW ACCOUNT	5
IN CASE UNCLAIMED AMOUNT IS TRANSFERRED TO IEPF	6

1. INTRODUCTION

1.1 BACKGROUND/PREAMBLE

As per Regulation 61A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) where any interest /dividend/redemption amount has not been claimed by any Investors within thirty days from the due date of interest/ dividend/ redemption payment, the listed entity shall within seven days from the expiry of the period of thirty (30) days transfer the amount to an escrow account. Any amount that remains unclaimed for a period of seven (7) years shall be transferred to the ‘Investor Education and Protection Fund’ (“IEPF”) constituted in terms of Section 125 of the Companies Act, 2013 (the “Act”). As per SEBI vide its Circular dated November 8, 2023, every listed entity to formulate a Policy specifying the process to be followed by investors for claiming their unclaimed amounts.

This Policy shall be published on the website of the Company.

1.2 PURPOSE

This Policy specifies the process to be followed by investors for claiming the unclaimed amounts of interest /dividend/ redemption for Non-Convertible Securities and steps to be undertaken by the Company for processing claims of investors.

1.3 DEFINITION

Act refers to Companies Act, 2013 and any amendments made from time to time.

Applicable Laws refers to Companies Act, 2013, Listing Regulations and relevant SEBI Circulars and any other provisions as may be applicable.

Benpos refers to the Beneficiary position statement as received from the RTA of the Company on a record date.

Disclosure Document(s) refers to the Information Memorandum / Prospectus / General Information Document / Key Information Document / Placement Memorandum / Term sheet or any other document by whatever name called containing the terms and conditions in relation to the issuance of non-convertible securities.

Financial Year or FY refers to the Financial Year beginning from April of a year and March of the subsequent year.

IEPF means Investor Education and Protection Fund constituted in terms of Section 125 of the Companies Act, 2013.

Listing Regulations shall refer to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

RTA refers to the Registrar and Share Transfer Agent of the Company.

SEBI stands for Securities and Exchange Board of India.

Unclaimed Amount refers to the unclaimed or unpaid interest /dividend/ redemption amount which is due for payment but not claimed by the respective investor(s) within the stipulated period.

1.4 REVIEW

This Policy shall be reviewed by the Board of Directors from time to time as may be required. However, in case of regulatory changes requiring modification to the Policy, the amended regulatory requirements will supersede the Policy till the time the Policy is suitably amended.

2. TRANSFER OF UNCLAIMED AMOUNTS

- 2.1 The interest /dividend/ redemption monies that have remained unclaimed for more than thirty (30) days from the due date of payment shall be transferred to an Escrow Account created with a scheduled bank within seven (7) days after the expiry of the 30-day period.
- 2.2 The amount of interest/dividend/ redemption that has been transferred to the Escrow Account, as aforesaid, that remains unclaimed for seven (7) years shall be transferred to the IEPF.
- 2.3 The details of unclaimed interest / dividend / redemption payment with respect to the securities of the Company shall, within a period of thirty days of transferring the unclaimed amount to the Escrow Account, be displayed on the website of the Company at www.nidohomefin.com, as per the prescribed format by SEBI.

3. NODAL OFFICER

The Company Secretary, for the purpose of this Policy, is designated as the 'Nodal Officer' of the Company who shall be the point of contact for investors entitled to claim their unclaimed amounts, SEBI, Stock Exchange(s) and Depositories.

The Details of Nodal officer are as follows:

Company Secretary & Compliance Officer

Address:

Nido Home Finance Limited,
Tower 3, Wing ' B', Kohinoor City Mall,
Kohinoor City, Kirod Road, Kurla (west), Mumbai - 400070
Tel: 91-22-42722200
E-mail: CS.CBG@nidohomefin.com

Investor can also contact Registrar and Share Transfer agent of the Company and details of them are as follows:

Address:

KFIN Technologies Limited
(formerly known as KFIN Technologies Private Limited)
Selenium Tower B,
Plot no. 31 and 32, Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana, India
Tel: +91 40 6716 2222 /18003094001
Email: einward.ris@kfintech.com

Link Intime India Private Limited
C 101, 247 Park, L B S Marg, Vikhroli West, Mumbai 400 083
Tel No: 022 49186000
E-mail: team.bonds@linkintime.co.in

6. PROCESS FOR CLAIMING UNCLAIMED AMOUNTS BY INVESTORS

IN CASE UNCLAIMED AMOUNT IS TRANSFERRED TO ESCROW ACCOUNT

Any investor whose unclaimed interest/dividend/redemption amount which has been transferred to Escrow Account, the same can be claimed by following the below procedure: -

- Investors may send a request letter in **Form A** (by email or hardcopy) to the RTA or the Company requesting them to release the unclaimed amount by specifying the Folio number/Client ID & DP-ID and the period for which the same has not been received/ claimed along with necessary documents to enable RTA/Company to release the said amount. :-
 1. Self-attested copy of Identity Proof;
 2. Self-attested copy of Address Proof;
 3. Cancelled Cheque;
 4. Updated Client Master List;
- In case claim is made by legal heir(s), where the securities are held in single name without nomination, the following documents are required to be

submitted along with request letter:

1. Request letter duly sign by registered nominee / legal heir.
2. Updated Client Master List (CML copy) of registered nominee / legal heir.
3. Client Master List (CML copy) of deceased holder.
4. Holding cum transaction of the above mentioned demat account.
5. Notarized death certificate of deceased holder.

The Company/RTA shall within 30 (thirty) days of receipt of a claim application from an investor or complete information as called upon from the investor, remit the payment to the investor using electronic modes of funds transfer. Request for release of unpaid amount will be entertained only if all the details of the investor(s) i.e. signature, address and Bank details are matching with the details registered with Company/RTA.

On receipt of a claim application, if the Company/RTA, upon examination, finds it necessary to call for further information or finds such application or document(s) to be defective or incomplete in any respect, it shall intimate the investor, of such need for information or defects or incompleteness, by e-mail or other written communication. The Company/RTA shall direct the investor to furnish such information or to rectify such defects or incompleteness or to resubmit such application or document(s) within 30 (thirty) days from the date of receipt of such communication, failing which the claim may be rejected. The Company reserves the right to reject the claim in absence of receipt of complete set of documents within the stipulated timeline from the investor by sending communication in this regard. However, rejection of claim does not debar an investor from filing a fresh claim.

IN CASE UNCLAIMED AMOUNT IS TRANSFERRED TO IEPF

In case, an investor wishes to claim unclaimed amounts from IEPF may claim the same as per the provisions of Section 125 of Companies Act read with Rule 7 of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time by submitting Form IEPF - 5 available on the website of IEPF Authority i.e. www.iepf.gov.in.

The Form IEPF - 5 shall be verified by the Nodal Officer of the Company who shall submit verification report to the Authority.

Based on the verification report submitted by the Company, the claim shall be processed / rejected by the Authority.

FORM A

Sr. No.	Particulars	Details of Investor
1.	Name of the Applicant/Claimant	
2.	Father's Name	
3.	Relationship of the Claimant (In case of authorized representative(s) or, legal heir(s) or, successor(s) or, nominee(s))	
4.	Date of Birth (in any other case date of incorporation)	
5.	Address of the Claimant	
6.	Contact details (Mobile No. and Email ID)	
7.	PAN	
8.	Identity Proof (PAN/ Aadhar Number/ Passport/ Driving License) (to be attached)	
9.	Address Proof (Aadhar Number/ Passport/ Utility Bills/ Driving License) (to be attached)	
10.	ISIN	
11.	Number of non-convertible debt/ securities	
12.	Claim type	Interest/ Dividend/ Redemption
13.	Date of interest payment/ dividend payment/ redemption	
14.	Amount of interest/ dividend/ redemption	
15.	Financial year to which it relates	
16.	Reason for non-receipt of unclaimed amount	
17.	Details of Bank account (Account number, Name of the Bank and Branch, IFSC) (to be	

	accompanied by cancelled cheque)	
18.	Updated Client Master List (to be attached)	