

**POLICY FOR CLAIMING UNCLAIMED AMOUNTS FOR NATIONAL BANK FOR
FINANCING INFRASTRUCTURE AND DEVELOPMENT (NABFID) BONDS**

JULY 2024

1. Introduction:

Securities and Exchange Board of India (SEBI) vide circular No. SEBI/HO/DDHS/DDHSRAC-1/P/CIR/2023/176 dated November 08, 2023 requires an entity having listed non-convertible securities to formulate a policy specifying the process to be followed by Investor(s) for claiming their unclaimed amounts.

2. Title:

The Policy will be called as the Policy for Claiming unclaimed amounts for NaBFID Bonds (the Policy).

3. Applicability:

This Policy will be effective from August 01, 2024.

4. Eligibility for filling claim

An Investor who holds/held the Non-Convertible Debentures (NCDs) issued by NaBFID as on the record date (as per the terms of the issue) and whose name appeared in the beneficiary position report (benpos) of Depository, shall be eligible to file the claim for the unclaimed interest/ redemption amount which is lying in the escrow account maintained by NaBFID/ transferred to the Investor Protection and Education Fund (IPEF).

5. Process to be followed by Investor (s) for claiming their unclaimed amounts:**A. Procedure for claiming unclaimed amounts lying in the escrow account maintained by NaBFID:**

Investor(s) shall follow below steps for claiming unclaimed amounts which are due for less than seven years from the date they become first due for payment (i.e. lying in the escrow account maintained by NaBFID):

Step 1 – Submission of Claim Form: The Investor (s) shall submit duly filled and self-attested (including the joint holder) Claim Form with the required documents to the Nodal Officer/ Link Intime India Private Limited, Registrar & Transfer Agent (R & T Agent) of the NaBFID. The format of claim application and the documents required is annexed as Form A.

Step 2 – Verification: NaBFID/ R & T Agent will verify and check all the details of the claim basis the Claim Form and documents submitted by the Investor.

Step 3 – Communication of Acceptance/ seeking additional information/ rejection of claim: NaBFID/ R & T Agent will send an appropriate communication to the Investor for any of the following:

- **Acceptance:** In case of a Claim Form which is complete in all aspects and duly verified by the Nodal Officer, NaBFID/ R & T Agent shall process the claim within thirty days from the date of receipt of such claim request by remitting the payment (excluding applicable taxes) due to the Investor.
- **Seeking additional information:** Upon examination, if NaBFID/ R & T Agent finds it necessary to call for further information or finds such Claim Form 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. NaBFID/ R & T Agent shall direct the Investor to furnish such information or to rectify such defects or incompleteness or to re-submit such Claim form or document(s) within thirty days from the date of receipt of such communication, failing which the claim may be rejected. However, rejection of claim does not debar an eligible Investor from filing a fresh claim.

The Investor shall resubmit the documents. In case the claim form is found to be complete in all aspects, NaBFID shall process the claim within thirty days from the date of receipt of such resubmission by remitting the payment (subject to applicable taxes) due to the Investor.

- **Rejection:** NaBFID/ R & T Agent shall reject the claim in case of following reasons:
 - i. All due(s) are already paid (successfully credited) to the Investor in the bank account as per the beneficial position report.
 - ii. Incomplete or inaccurate documentation (on resubmission) attached with the Claim Form.
 - iii. Claimant details on Claim Form mismatching with attached documents.
 - iv. Errors in filling bank account details resulting in rejection of electronic transfer of unclaimed interest/redemption amount.

In case the claim is rejected by NaBFID/ R & T Agent, the Investor can submit a fresh claim.

The Investor shall contact Nodal Officer/ R & T Agent for checking the status of Claim.

B. Procedure for claim of amount transferred to Investor Protection & Education Fund (IPEF)

In terms of Regulation 5(3)(ii) of the IPEF Regulations, the NaBFID shall, after processing an application from an Investor(s) / claimant(s) for unclaimed amount, make an application to IPEF for refund of such amount. The application has to be submitted by NaBFID for reimbursement of the amount transferred by it to the Investor, as per prescribed format, to SEBI.

6. Details of Nodal Officer and R & T Agent

The Investor can raise their claims, queries or grievances, if any, relating to their claim to the following:

1. Nodal Officer:

Company Secretary
The Capital, A Wing, 15th Floor- 1503,
G Block, Bandra Kurla Complex,
Bandra (East), Mumbai – 400051.
Tel No. 022 4104 2000
E-mail: company.secretary@nabfid.org

2. Registrar & Transfer Agent

Link Intime India Private Limited,
247 Park C-101, 1st Floor LBS
Marg Vikhroli West, Mumbai-4000083
Tel: 022-49186000
Fax: 022- 49186060
Email: vivek.padyal@linkintime.co.in
Website: www.linkintime.co.in

7. Search Facility

NaBFID shall provide a search facility on its website so that, the Investors can easily find the required information in respect of their unclaimed amount. The search option may be based on the combinations such as: • PAN and Date of birth; or • Name and Depository Participant Identification (DP ID)/ Client Identification (Client ID).

8. Display of information with respect to unclaimed amount

NaBFID shall within a period of thirty days of transferring the unclaimed amount to the Escrow Account display the information on its website in the format provided in the SEBI Circular for dealing with unclaimed amounts

9. Disclosure on the NaBFID's website:

This Policy (as amended from time to time) shall be disclosed on NaBFID's website.

10. Review:

This Policy would be reviewed once in three years, or earlier, if changes take place in regulatory requirements.

CLAIM FORM FOR UNCLAIMED AMOUNTS

SECTION I: CLAIMANT INFORMATION

S. No.	Particulars	
1.	Category of Claimant	Individual / Other
2.	Claimant's Name	
3.	Father's Name	
4.	In case of claim by legal heir(s) or, successor(s) or, nominee(s) or authorized representative(s)	
4.1	Name and Relation of Claimant with theholder of non-convertible debt securities issued by the Bank	
5.	Date of Birth (DD/MM/YYYY)	
6.	Name of Entity (In case of Other)	
7.	Date of Incorporation (In case of Other)	
8.	Permanent Address of the Claimant:	
9.	Correspondence Address of the Claimant:	
10.	Email ID:	
11.	Phone Number (with STD/ ISD Code):	
12.	Mobile No.:	
13.	Proof of Address Type and Number	
14.	PAN of Claimant:	

SECTION II: CLAIM DETAILS

S. No.	Particulars	
1	Type of Claim: Interest / Redemption or both	
2	Details of Non-Convertible Debt Securities:	
2.1	ISIN:	
2.2	Folio Number/DP ID & Client ID:	
2.3	Number of non-convertible debt securities held	
3.	Details of Unclaimed Amount:	
3.1	Amount of Interest	
3.2	Date when Interest amount became due	
3.3	Amount of Redemption	
3.4	Date when Redemption amount became due	

3.5	Financial Year to which claim relates	
4.	Reason for non-receipt of unclaimed amount:	
5.	Details of Bank Account in which amount is to be remitted	
4.1	Bank account number	
4.2	Bank Name	
4.3	IFSC Code	
4.4	Bank Branch	

SECTION II DOCUMENTS TO BE ATTACHED

Self-Claim

Sr. No.	Documents Attached	Yes / No
1.	Self-attested copy of PAN card	
2.	Self-attested Copy of Officially Valid Document	
3.	Proof of holding: <ul style="list-style-type: none"> • Original Securities Certificates- if held in physical • Demat Account Statement – if held in Demat 	
4.	Verified copy of CML (Client master list) in case held in demat	
5.	Cancelled cheque of existing account in which funds to be remitted	
6.	Indemnity Bond and Surety Affidavit for the equivalent amount	
7.	Any other documents, as may be applicable	

Claim by Legal Heir/Nominee/ Authorized representatives:

Sr. No.	Documents Attached	Yes / No
1.	Self-attested copy of PAN card	
2.	Self-attested Copy of Officially Valid Document	
3.	Proof of holding: <ul style="list-style-type: none"> • Original Securities Certificates- if held in physical • Demat Account Statement – if held in Demat 	
4.	Verified copy of CML (Client master list) in case of held in demat	
5.	Cancelled cheque of existing account in which funds to be remitted	
6.	Copy of Death Certificate	
7.	Legal Heir Certificate / Succession Certificate / Probate / Will, as may be applicable	
8.	No Objection Certificate from other holder(s)/ other Legal Heir(s), as may be applicable.	
9.	Indemnity Bond and Surety Affidavit for the equivalent amount	
10.	Copy of Nomination submitted	
11.	Certified Copy of resolution in case of entity and Power of attorney in case of individual.	
12.	Any other documents, as may be applicable	

SECTION IV DECLARATION

I, the undersigned, hereby declare that the information provided in this claim form is true and accurate to the best of my knowledge. I understand that any false information may lead to the rejection of my claim.

Claimant's Signature: _____

Date:

Place: