



DAR CREDIT & CAPITAL LIMITED

POLICY FOR CLAIMING UNCLAIMED DIVIDEND/ INTEREST/ REDEMPTION AMOUNT OF NON- CONVERTIBLE SECURITIES

Pursuant to Regulation 61A (2) of the SEBI
(Listing Obligations and Disclosure
Requirements) Regulations, 2015



CONTENTS

1. Preamble
2. Applicability
3. Purpose
4. Definitions and Abbreviations
5. Transfer of Unclaimed Amount to Escrow Account
6. Process for Claiming Unclaimed Amount
7. Time Frame for Response
8. Nodal Officer
9. Modifications/deviations to the policy
10. Contact Details



1) **PREAMBLE**

This policy has been formulated pursuant to Regulation 61A (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("**LODR Regulations**") read with SEBI Circular No. SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 08, 2023 ("**SEBI Circular**") on procedural framework for dealing with unclaimed amounts lying with entities having listed non-convertible securities and manner of claiming such amounts by investors.

2) **APPLICABILITY**

In compliance with the Guidelines/Regulations issued by the SEBI from time to time, this Policy is framed and applicable to the holders of Equity Shares and Non-Convertible Debentures issued by the Company (DCCL), whose unclaimed amounts (Dividend/ Interest/ Redemption) have been transferred to Escrow Account.

3) **PURPOSE**

This policy specifies the process to be followed by the investors for claiming unclaimed amount i.e. Interest, Dividend, Redemption lying with the Company.

4) **DEFINITIONS AND ABBREVIATIONS**

Company	Company shall mean Dar Credit & Capital Limited (DCCL)
SEBI	Securities and Exchange Board of India
Stock Exchange	National Stock Exchange of India Ltd. (NSE)
NBFC	Non-Banking Financial Company
RTA	Registrar and Transfer Agent

5) **TRANSFER OF UNCLAIMED AMOUNT TO ESCROW ACCOUNT**

As per the aforesaid SEBI circular and in terms of Regulation 61A (2) of the SEBI (LODR) Regulations, the Company is required to transfer, the Unclaimed Amounts (Dividend/Interest/Redemption) to an Escrow Account to be opened by the Company with any Scheduled Bank, within seven days from the date of expiry of the thirty days from the due date of Payment of Dividend/Interest/Redemption payment.

Any amount transferred to the Escrow Account in terms of Regulation 61A (3) remaining unclaimed for a period of 7 years, shall be transferred by the Company to the 'Investor Education and Protection Fund' constituted as per Section 125 of the Companies Act, 2013.



6) PROCESS FOR CLAIMING UNCLAIMED AMOUNT

The claimant shall follow the following process for claiming Unclaimed Amounts:

- 6.1 Investors/Beneficiaries claiming their unclaimed amount lying in the Escrow Account can approach **the Company/ RTA directly** via Email, Phone etc., while submitting the Claims, the Investor shall be required to clearly select appropriate Category in which it is being claimed e.g. Self/Legal Heir/Nominee etc.
- 6.2 Investors may submit their claim by filing the form with required supporting documents provided as per **Annexure-A**, of this policy to the Registrar & Transfer agent (RTA) or to the Company, requesting them for release of Unclaimed Amounts through Email at **einward.ris@kfintech.com** and **co.secretary@darcredit.com along with hard copy of documents** by post at the address of RTA/Nodal Officer of the Company. Upon Receipt of a Claim submitted by the Investors, the Company or the RTA will check the correctness of the documents.
- 6.3 If at the time of the examination of the claim of investors, the RTA/Company finds the application or document(s) documents submitted by the Investors/Beneficiaries to be defective or incomplete in any respect or that the details shared by the Investors/Beneficiaries, do not match with the records of the RTA/Company, then the RTA/Company shall intimate the Investor of such need for information or defects or incompleteness by Email or other written communication.

The Company/RTA may reject the Investor's Claim for the following reasons:

- The amount is already paid.
- Details in the proofs does not match with the detail's records with the Company/RTA.
- The bank details are not matching with the investor's records with the Company/RTA.
- The documents required for transmission are not provided by the investor.
- The form is either incomplete or unsigned.
- The amount is already transferred to Investor Education and Protection Fund (IEPF); etc.

- 6.4 The RTA/Company shall direct the Investor to furnish such information or to rectify such defects or incompleteness or to re-submit such application or documents within 30 days from the date of receipt of such communication, failing which the claim may be rejected. However, rejection of the claim does not debar an investor from filing a fresh claim.

7) Time Frame for response

The payment will be remitted using Electronic Modes of funds transfer to the Claimant within 30 days from the date of receipt of original claim form along with supporting documents completed in all respect or complete information as called upon from the Investor.



8) NODAL OFFICER

Company Secretary shall be the Nodal Officer. Claimants may contact the Nodal Officer, through email or written communication to raise their Queries or Grievances, if any, relating to their Claim. All details regarding the Nodal Officer are available on the Company's Website.

9) MODIFICATIONS TO THE POLICY

Chairman is authorized to carry out minor modifications in this policy and to approve such changes, as may be required in order to comply with the applicable / amended provisions of law or to comply with any direction, circular etc. issued by the Regulator(s); and to settle any issue with respect to interpretation of this policy.

10) CONTACT DETAILS

Investors who wish to claim the unpaid unclaimed amounts may contact our RTA/Company and also wherein investors can raise their queries or grievances, if any, relating to their claim:

The address of the Our RTA is:

KFin technologies Limited

Selenium, Tower B, Plot Nos. 31 & 32,
Financial District, Nanakramguda, Serilingampally Mandal
Hyderabad – 500032, Telangana | India
P: +91 4067161659
Toll Free No: 1800-309-4001
Email: srinivas.sudheer@kfintech.com
Website: <https://www.kfintech.com/>

The address of the Company is:

Dar Credit & Capital Limited

206, A.J.C. Bose Road, Business Tower,
Unit – 6B, 6th Floor, Kolkata,
West Bengal - 700017, India
Phone No: 033 – 40646495 / 22873355
Email: kolkata@darcredit.com
Website: www.darcredit.com



Annexure-A

Claim Form:

(To be submitted by the Claimant along with supporting documents for unclaimed amount pertaining to dividend/interest/redemption)

To,

The Nodal Officer

Dar Credit & Capital Ltd

206, A.J.C. Bose Road, Business Tower,
Unit – 6B, 6th Floor, Kolkata,
West Bengal - 700017, India

Subject: Request for claim of unclaimed Amounts pertaining to dividend/interest/redemption

Dear Sir/Madam,

I/We hereby submit following details along with the supporting documents for Unclaimed Interest/Redemption amounts due to me/us:

Name of the claimant	
Category of the claimant (In case of individual, specify Self/Nominee/Legal Heir/Successor)	
Name of Original Investor (In case of claim is being lodged by Nominee/Legal Heir/Successor)	
PAN linked with Aadhaar number (Mandatory in case of Indian National)	
Passport Number (Mandatory in case of Foreign National)	
Complete Postal Address including proof of address	
Contact No./Mobile Number (with code)	
Email Id	
DPID / Client ID	
Folio number (in case of physical certificate)	
ISIN of the Security	
Category of Amount Unclaimed (Dividend/Interest/Redemption-cum-interest)	
Date when the amount became due	
Amount due (in INR) (including interest, if any)	
Reason for non-receipt	
Full Bank details for credit of Unclaimed Amounts (Bank account number, name of bank, IFSC code, Branch address)	
Any other relevant information	



I/We solemnly declare that whatever is submitted/stated herein above are true and correct. and request you to update your records and process the claim.

Signature:

Name:

Place:

Date:

Encl.: Please attach the following documents with this form:

1. Declaration that the above Claim has not been made earlier.
2. Copy of self-attested as proof of identity (Any One)
 - a) PAN Card /Aadhar Card/Passport/Driving License/Voter ID of the Investor and if there are joint holders, of all joint holders.
3. Copy of self-attested proof of address/residence
4. Self-attested copy of transaction statement of the DEMAT account
5. Self-attested updated Client Master List (CML)
6. Cancelled cheque leaf of the Bank Account which is linked with the DEMAT Account

In addition to the above, the following documents are required:

A. In case of claim is lodged by Nominee/ Legal Heir/ Successor:

1. Complete detail of the original Investor viz Name, PAN, Aadhar etc.
 2. Original Death Certificate of the investor or copy of Death Certificate duly attested by a Notary Public or by a Gazetted Officer;
 3. A notarized Affidavit from all legal heir(s)/ claimant made on non-judicial stamp paper of appropriate value, to the effect of identification and claim of legal ownership to the securities;
 4. Indemnity Bond by the Nominee/Legal Heir/Successor;
 5. Succession Certificate/ Legal Heir Certificate/ Will/ Probate of Will or letter of administration etc., attested by the claimant, subject to verification with the original (if required) or duly attested by a notary public or by a Gazetted Officer;
 6. A No Objection Certificate from other legal heirs and relinquishment deed in favour of claimant.
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