



AU SMALL FINANCE BANK LIMITED

**POLICY FOR CLAIMING UNCLAIMED AMOUNTS BY NON-
CONVERTIBLE DEBENTURE HOLDERS**

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1. BACKGROUND

This policy is formulated in compliance of Regulation 61A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”) and SEBI circular(s) as amended from time to time.

This policy specifies the process for claimant(s) to claim unclaimed amounts of interest/redemption of debentures, transferred to the Escrow Account and Investor Education and Protection Fund (“IEPF”) constituted in terms of section 125 of the Companies Act, 2013 by AU Small Finance Bank (“Bank”).

It details the format for claim submission, documentation requirements, modes of submission, timelines, and grievance redressal mechanism.

2. APPLICABILITY

This policy applies to all Non-Convertible Debt Securities holders / Claimants, who have unclaimed amounts transferred to the Escrow Account / IEPF in accordance with applicable regulations.

3. NODAL OFFICER

In order to address Investor's grievances, Nodal Officer for this purpose will be the Company Secretary. The Nodal officer shall be the point of contact for the Investors for grievances, if any, relating to their claim, SEBI, Stock Exchange(s) and Depositories. Details of nodal officer can be accessed at Bank's website at www.aubank.in.

4. PROCEDURE FOR FILING OF CLAIM BY THE INVESTORS

As per the Regulation 61A of SEBI Listing Regulations and circular(s) as amended from time to time , where the interest/redemption amount has not been claimed within 30 days from due date of interest/redemption payment, the Bank shall within 7 days from date of expiry of 30 days transfer the amount to an Escrow account.

The amount remaining unclaimed for a period of more than 7 years shall be transferred to IEPF by the Bank, along with interest accrued, if any. The unclaimed amounts credited to IEPF shall be refunded upon making payment to eligible and identifiable investors making a claim to the IEPF.

Any investor or his/her legal heir/ successor/ nominee claiming to be entitled to any unclaimed amount lying with the Bank in escrow account may apply to the Bank or to the Bank's Registrar and Transfer Agent for Non-Convertible Debentures (collectively known as “Bank's RTA” or “RTA”) for payment of such amount, in the format and manner as prescribed in this policy.

5. MANNER OF SUBMISSION OF CLAIM FOR UNCLAIMED INTEREST/REDEMPTION AMOUNT LYING WITH THE BANK

As per the applicable rules, the listed entity is obliged to pay interest/redemption amount on dematerialized securities as per the bank account details registered with Depository Participant (“DP”) and furnished by the concerned Depository. Therefore, investors are requested to update their bank account details concerned Depository Participant with whom they are maintaining demat account.

Any investor (including legal heir/ successor/ nominee of such investor) shall send request letter/mail to the Company Secretary in the prescribed format enclosed as “**Form A**” to this Policy along with updated Client Master List (CML) for claiming their unclaimed interest/redemption amount lying with the Bank.

While submitting claims, the investor shall be required to clearly mention appropriate category in which it is being claimed e.g., self / legal heir / nominee etc. In case of claimant is legal heir / nominee of the debenture holder than in such cases additional information/documents may be sought by the Bank as per the applicable guidelines.

6. TIMELINES FOR SUBMISSION OF CLAIM BY THE INVESTOR TO THE BANK AND PROCESSING THE CLAIM THEREOF

Where the interest/redemption amount has not been claimed within 30 days from the due date of payment, the Bank shall within 7 days transfer the unclaimed amount to escrow account and the Investors can submit their claims with the Bank w.r.t. unclaimed amount, post expiry of 30 days from the due date of payment.

Upon receipt of a claim application, in case the Bank requires further information or clarification, regarding the unclaimed amount and matters connected thereto, the Bank shall inform the investor(s)/ claimant(s) to furnish such information or to rectify such defects or incompleteness or to re-submit such application or document(s) within thirty (30) days from the date of receipt of such communication, failing which the claim may be rejected. However, rejection of claim does not debar an investor/ claimant from filing a fresh claim.

The Bank shall within 30 days of receipt of a claim application from an investor or complete information as called upon from the investor, process and remit the payment using electronic modes of funds transfer.

7. PROCESSING OF CLAIMS RECEIVED AFTER TRANSFER OF UNCLAIMED AMOUNT TO INVESTOR EDUCATION AND PROTECTION FUND ('IEPF')

In case the Unclaimed Amount has remained unclaimed for a period of seven years then the same shall be transferred by the Company to the IEPF. In order to claim amounts transferred to IEPF, the debenture holder is required to submit an application to the IEPF Authority in Web-Form IEPF-5 available on IEPF website <https://www.iepf.gov.in/content/iepf/global/master/Home/Home.html>.

Details of standard list of documents for IEPF-5 and FAQs on submission on IEPF claim process is available on website of the Company in Investors Section at www.aubank.in

8. DISCLOSURE ON THE WEBSITE

- i. Display of information w.r.t. amounts unclaimed w.r.t. Non-Convertible Debentures, if any.
- ii. Details of the Nodal Officer.
- iii. The cumulative details of the number of claims received, processed, pending, etc. if any.
- iv. Details of standard list of documents for IEPF-5 and FAQs on submission on IEPF claim process

9. CONTACT DETAILS WHERE INVESTORS CAN RAISE THEIR QUERIES OR GRIEVANCES, IF ANY, RELATING TO THEIR CLAIM

The investors can also raise their queries or grievances, relating to their claim directly with the Nodal Officer.

Company Secretary
AU Small Finance Bank Limited
Email id: investorrelations@aubank.in
Phone No: 0141-4110060/61

10. POLICY REVIEW AND UPDATES

The Stakeholders Relationship Committee has approved this Policy and the same shall be reviewed as and when required for incorporating regulatory updates and changes, if any.

11. DISCLOSURE

The said policy shall be displayed on Bank's website.

Form A

Date: _____

To
The Company Secretary
AU Small Finance Bank Limited,
19-A Dhuleshwar Garden,
Jaipur, Rajasthan, India, 302001.

Dear Sir/Madam,

Sub: Application to claim Unpaid Principal/Interest on NCDs

I/We, debenture holder(s) of the Bank or legal heir(s)/successor(s) / nominee(s) of the debenture holder*] request you to pay my/our Unpaid Principal/Interest on NCDs. I / We am/are providing the following information and Client Master List (CML) to enable you to do the needful.

Sr. No.	Details	Particulars
1.	Security Holder's Name	
2.	Name of legal heir(s)/successor(s) / nominee(s) claiming on behalf of Debenture holder (Please attach documents supporting the Claim)	
3.	Demat Account No. in which NCDs are/were held	
4.	Number of NCDs held	
5.	E Mail id, if any	
6.	Mobile Number / Phone Number (with STD code)	
7.	PAN Number (Income Tax)	
8.	Unclaimed interest amount (in Rs.)	
9.	Unclaimed redemption amount (in Rs.)	
10.	NCD Description - ISIN/Scrip Code of Bank	
11.	Bank Account details (in which the Unclaimed Amount is to be transferred)	Bank Name: Branch Name: Bank Account number: Beneficiary Name: IFSC Code:

I/We request you to process the claim and transfer the unclaimed interest and / or redemption amount (strike whichever is not applicable) in the abovementioned bank account.

Thanking you,
Yours faithfully,

Name:
Signatures
Address:
Date:

Enclosed: Client Master List (CML) with updated Bank details