PIRAMAL FINANCE LIMITED

(Formerly known as Piramal Capital & Housing Finance Limited)

POLICY FOR CLAIMING UNCLAIMED INTEREST OR PRINCIPAL ON NON-CONVERTIBLE SECURITIES

1. Scope and Purpose

This Policy applies to all holders of Non-Convertible Securities ("NCS") issued by Piramal Finance Limited ("Company"), whose interest amount or principal/ redemption/ maturity amount remains unclaimed.

Pursuant to the Securities and Exchange Board of India ("SEBI") Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, every listed entity is required to formulate a policy specifying the process to be followed by investors for claiming unclaimed amounts pertaining to listed non-convertible securities.

Accordingly, this Policy sets out the procedure for claiming unclaimed interest, redemption proceeds and other amounts payable in respect of the Company's listed Non-Convertible Securities, and the manner in which such claims shall be processed.

2. Definitions

Unless the context otherwise requires:

- "Company" means Piramal Finance Limited.
- "Escrow Account" means the designated escrow account maintained by the Company for handling unclaimed amounts relating to non-convertible securities.
- "IEPF" means the Investor Education and Protection Fund constituted under Section 125 of the Companies Act, 2013.
- "Investor" means a holder of non-convertible securities issued by the Company.
- "NCS" means Non-Convertible Securities.
- "RTA" means MUFG Intime India Private Limited, the Registrar and Transfer Agent of the Company.
- "SEBI" means the Securities and Exchange Board of India.
- "Unclaimed Amount(s)" means any interest, redemption amount or any other amount payable to holders of non-convertible securities that remains unpaid or unclaimed.

  Any capitalised term not defined in this Policy shall have the meaning assigned to it under the SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Companies Act, 2013, or any other applicable law, as amended from time to time.

3. **Nodal Officer**

The Company Secretary is the designated Nodal Officer. The nodal officer shall be the point of contact for investors entitled to claim their unclaimed amounts, SEBI, Stock Exchange(s) and Depositories. The investors can raise their queries or grievances if any relating to the claim to the nodal officer. The details of the nodal officer have also been displayed on the website of the Company.

4. **Transfer of unclaimed amounts to Escrow Account**

If any interest or redemption proceeds remain unclaimed for 30 days from the due date, the Company will transfer the amount to a designated Escrow Account within 7 days after the expiry of the 30-day period.

5. **Transfer of unclaimed amounts to IEPF Authority**

If any interest and redemption proceeds remain unclaimed for a period of 7 years, the Company will transfer the requisite amount to Investor Education and Protection Fund Authority as per the applicable provisions of the Companies Act, 2013 and the SEBI Regulations, if any.

6. **Website Disclosure Requirements**

- The details of unclaimed amounts (interest and redemption) are available on the website of the Company.
- The investors can check whether any amount is pending in their name after submitting the required details.

7. **Process/ Procedure for claiming the unclaimed interest/ redemption amount:**

➢ **Process for claiming the amount from escrow account:**

- Any investor claiming to be entitled to any unclaimed amount is required to check if his / her / its bank account/KYC/PAN/address have been updated in his / her / its demat account maintained with the depository participant.

- The investor can check unclaimed interest/ principal is due to be payable to them from the Company website.

- Thereafter, the investor is required to submit a duly signed application as mentioned in annexure 1 (Claim by Investor/ Claim by nominee / legal heir).

- Upon receipt of a claim application, the Company may seek further information or document(s) if the information / documents received are defective or incomplete in any respect.

- The application for claim shall be submitted to the Company/ RTA at the below mentioned address/email address;
  RTA: bonds.helpdesk@in.mpms.mufg.com.
  Company: treasury.pchfl@piramal.com

  MUFG INTIME INDIA PRIVATE LIMITED (Formerly Link Intime India Private Limited)
  UNIT: PIRAMAL FINANCE LIMITED
  (Formerly known as Piramal Capital & Housing Finance Limited)
  C-101, Embassy 247, L.B.S Marg, Vikhroli West,
  Mumbai - 400 083 Tel No.: +91 8108116767
  Email: bonds.helpdesk@in.mpms.mufg.com

➢ **Process of claiming the amount after transfer of unclaimed amounts to IEPF**:

To claim the unclaimed amount which is already transferred to the IEPF, the investor is required to submit a request along with requisite documents for getting the letter of entitlement.

- Upon receipt of the request, the Company may seek further information or document(s) if the information / documents received are defective or incomplete in any respect. If the documents are complete and the claim is established, the Company/ RTA will issue the letter of entitlement.

- The claimant shall make an application to the IEPF Authority in Web-Form IEPF-5 available on IEPF website.

- Upon receipt of a claim application, the Company shall file the e-verification report with IEPF Authority, approving/ rejecting the claim, within 30 days of receipt of the claim application filed in Web-Form IEPF-5.

- Thereafter, the IEPF Authority may approve/ reject the claim. If approved, the IEPF Authority will process the unclaimed amounts directly to the investor/ claimant.

➢ **Address for submission of documents**

Investors are requested to submit the documents / address their queries related to the claim or grievances at below address;

MUFG INTIME INDIA PRIVATE LIMITED (Formerly Link Intime India Private Limited)
UNIT: PIRAMAL FINANCE LIMITED
(Formerly known as Piramal Capital & Housing Finance Limited)
C-101, Embassy 247, L.B.S Marg, Vikhroli West,
Mumbai - 400 083 Tel No.: +91 8108116767
Email: bonds.helpdesk@in.mpms.mufg.com

8. **Maintenance of Records**
The Company/RTA shall preserve all information pertaining to the unclaimed amounts of investors including relevant documentation required as per applicable law.

This Policy is reviewed and approved by the Board of Directors of the Company at its meeting held on 16th July 2026.

Annexure – I (Claim by Investor)

(Form for claiming unclaimed interest/ principal amount of non-convertible securities)

MUFG Intime India Private Limited
(Formerly Link Intime India Private Limited)
UNIT: PIRAMAL FINANCE LIMITED
(Formerly known as Piramal Capital & Housing Finance Limited)
C-101, Embassy 247, L.B.S Marg, Vikhroli West,
Mumbai - 400 083
Tel No.: +91 8108116767
Email: bonds.helpdesk@in.mpms.mufg.com

Subject: Request for claiming unclaimed principal/ interest amount for non-convertible security of Piramal Finance Limited

Ref:
Name of the Investor: ________________________________
DP ID: ______________________ Client ID: ______________________

Dear Sir/ Madam,

I/we, wish to inform you that I / we have not claimed / received the interest/ principal amount for non-convertible security held under ISIN____________________which was due on ________________.

I/We, request you to kindly release all my unclaimed interest/ principal amount to the bank account as per details provided by me/us.

The below mentioned documents are enclosed along with this request letter.

1. Proof of Identity – self attested copy of PAN Card
2. Proof of address – self attested copy of Aadhaar Card / Passport / Driving License / Voter id
3. Self-attested Copy of the updated Client Master List (CML)
4. Proof of holding (Demat holding Statement),
5. Cancelled Cheque leaf or copy of the first page of the Bank Passbook ,
6. Any additional document as may be required on a case to case basis.

We request you to update your records and process the claim.

Thanking you,

Yours faithfully,

Signature of the 1st Holder____________________ Name: ____

Signature of the 2nd holder____________________ Name: ____

Signature of the 3rd Holder____________________ Name: ____

Note: - List of documents may be subject to change in case of any change in any applicable laws/ circulars.

Annexure – I (Claim by nominee / legal heir)

(Form for claiming unclaimed interest/ principal amount of non-convertible securities)

MUFG Intime India Private Limited

(Formerly Link Intime India Private Limited)
UNIT: PIRAMAL FINANCE LIMITED
(Formerly known as Piramal Capital & Housing Finance Limited)
C-101, Embassy 247, L.B.S Marg, Vikhroli West,
Mumbai - 400 083
Tel No.: +91 8108116767
Email: bonds.helpdesk@in.mpms.mufg.com

Subject: Request for claiming unclaimed principal/ interest amount for non-convertible securities of Piramal Finance Limited
Ref:
Name of the nominee / legal heir: ________________________________
DP ID: ________________________Client ID: ________________________

Dear Sir/ Madam,

I/we, wish to inform you that I / we have not claimed / received the interest/ principal amount for non-convertible securities held under ISIN____________________which was due on ________________.

I/We, request you to kindly release all my unclaimed interest/ principal amount to the bank account as per details provided by me/us.

The below mentioned documents are enclosed along with this request letter.

1. Proof of Identity – self attested copy of PAN Card
2. Proof of address – self attested copy of Aadhaar Card / Passport / Driving License / Voter id
3. Self-attested Copy of the updated Client Master List (CML)
4. Proof of holding (Demat holding Statement),
5. Cancelled Cheque leaf or copy of the first page of the Bank Passbook,
6. Copy of probate of will (or) legal heirship certificate (or) Succession Certificate (or) letter of administration (or) Court decree,
7. Any additional document as may be required on a case to case basis.

We request you to update your records and process the claim.

Thanking you,

Yours faithfully,

Signature of the 1st Holder____________________ Name: _____________________________________

Signature of the 2nd holder____________________ Name: _____________________________________

Signature of the 3rd Holder____________________ Name: _______________________________

Note: - List of documents may be subject to change in case of any change in any applicable laws/ circulars.