

**Common and simplified Norms for processing Investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination**

Securities and Exchange Board of India (SEBI) vide its circular [SEBI/HO/MIRSD/MIRSD\\_RTAMB/P/CIR/2021/655](#) dated November 03, 2021 ("SEBI Circular") has among other things notified simplified norms for processing investors service request by Registrar & Share Transfer Agents ("RTA") and mandatory furnishing of PAN, KYC details and Nomination by holders of securities in physical form.

In this regard, SEBI has also given certain clarification on December 14, 2021 vide its Circular No. [SEBI/HO/MIRSD/MIRSD\\_RTAMB/P/CIR/2021/687](#)

The SEBI Circular has prescribed the following norms in regard to the shares held by Shareholders in physical form:

1. Common and simplified norms for processing any service request from the holder pertaining to the captioned items by the RTAs
2. Electronic interface for processing investor's queries, complaints and service request
3. Mandatory furnishing of PAN, KYC details and Nomination by holders of physical securities
4. Freezing of folios without valid PAN, KYC details and Nomination
5. Compulsory linking of PAN and Aadhaar by all holders of physical securities.

We, therefore, request the Shareholders holding shares in physical form to update their PAN / KYC / Nomination details, if not provided earlier by submitting the forms listed under "Table - List of forms" herein to M/s. **Kfin Technologies Limited**, the Registrar & Share Transfer Agent (RTA) of the Bank at the earliest.

Further, SEBI vide its Circular [SEBI/HO/MIRSD/MIRSD\\_RTAMB/P/CIR/2022/8](#) dated January 25, 2022 read with Gazette Notification no. [SEBI/LADNRO/GN/2022/66](#) dated January 24, 2022 has mandated that the securities that are issued pursuant to investor service requests mentioned herewith shall henceforth be issued in dematerialised mode only

- i. Issue of duplicate securities certificate;
- ii. Claim from Unclaimed Suspense Account;
- iii. Renewal / Exchange of securities certificate;
- iv. Endorsement;
- v. Sub-division / Splitting of securities certificate;
- vi. Consolidation of securities certificates/folios;
- vii. Transmission;
- viii. Transposition

In accordance with the same, the securities holder/claimant shall submit duly filled up Form ISR-4 along with the documents / details specified therein.

**Table - List of Forms**

<b>S. No.</b>	<b>Particulars</b>	<b>Form</b>
1	Form ISR-1-Request for registering PAN, KYC details or changes/update thereof	<a href="#">Click here</a>
2	Form ISR-2- Confirmation of signature of securities holder by the Banker	<a href="#">Click here</a>
3	Form ISR-3- Declaration form for opting-out of nomination by holders of physical securities in listed companies	<a href="#">Click here</a>
4	Form ISR-4- Request for issue of Duplicate Certificate and other Service Requests	<a href="#">Click here</a>
5	Form SH-13- Nomination form	<a href="#">Click here</a>
6	Form SH-14- Cancellation or variation of nomination	<a href="#">Click here</a>

Effective January 1, 2022, the RTA will not process any service requests or complaints received from the holder(s) / claimant(s) till PAN, KYC and Nomination details are updated. In view of the above, all Shareholders holding shares in physical form are requested to furnish/update their KYC details, Nomination details, Bank account particulars (Bank name and Branch, Account number, IFSC code), specimen signature and contact details (Postal address with pin code, mobile number and e-mail address) with the Bank's RTA in case the same is not yet done. The folios wherein any one of the above stated documents/details are not available on or after April 01, 2023, the said folios shall be frozen by RTA and the frozen folios shall be restored to normal status by RTA upon receipt by RTA all the completed documents/details as stated above or on dematerialisation of all the securities in such folios.

After December 31, 2025, the frozen folios as mentioned above shall be referred by RTA / Bank to the administering authority under the Benami Transactions (Prohibitions) Act, 1988 and / or Prevention of Money Laundering Act, 2002.

The securities in the frozen folios shall be eligible to lodge grievance or avail service request from the RTA only after furnishing the complete documents / details as aforesaid.

The Securities in the frozen folios shall be eligible for any payment including dividend, interest or redemption payment only through electronic mode and an intimation from the RTA to the holder that the afore said such payment is due and shall be made electronically upon complying with the requirements stated in the foregoing paragraphs.

**WE URGE ALL SHAREHOLDERS WHO HAVE NOT YET DEMATERIALIZED THEIR SHARES, TO GET THEIR SHARES DEMATERIALIZED AT THE EARLIEST**

Contact details of RTA	Contact details of the Bank
<p><b>Kfin Technologies Limited</b></p> <p>Karvy Selenium Tower B, Plot No 31 &amp; 32 Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032</p> <p>Phone: +914067162222 Email: einward.ris@kfintech.com</p>	<p>Company Secretary &amp; Compliance Officer</p> <p><b>Equitas Small Finance Bank Limited</b> 4th Floor, Phase II, Spencer Plaza, No. 769, Mount Road, Anna Salai, Chennai-600002</p> <p>Phone- 044-4299 5000 Email - cs@equitasbank.com</p>