



UltraTech Cement Limited

Shareholder's Handbook

UltraTech Cement Limited

Registered Office: 'B' Wing, Ahura Centre, 2nd Floor, Mahakali Caves Road, Andheri (East), Mumbai 400 093
Tel No.: 022-66917800/29267800, **website** – www.ultratechcement.com
CIN: L26940MH2000PLC128420

INDEX

Content	Page Nos
Overview	3
Shareholder Service and Grievance Handling Mechanism	4
Correspondence	4
Dematerialisation and Rematerialisation	5 – 7
Dividend	8 – 9
Unclaimed / Unpaid Dividend	10
Shares Transferred to Investor Education and Protection Fund	11
Loss of share certificates – procedure for obtaining duplicate certificate	12 – 13
Transmission of shares – procedure for transmission	14 – 15
Common and Simplified Norms for Investor Services	16 – 19
Shares transferred to Unclaimed Suspense Account	20
Nomination	21
Miscellaneous	22
Do's and Don'ts while dealing in securities market	23 – 25
Investor Services and Grievance Redressal – external agencies	26 – 27
Disclaimer	28

OVERVIEW

- The Company's equity shares are listed on the BSE Limited ("BSE") [Scrip Code: 532538] and the National Stock Exchange of India Limited ("NSE") [Scrip Code: ULTRACEMCO]
- The equity shares are under compulsory trading in demat form only.
- The equity shares are admitted with the National Security Depository Limited and the Central Depository Services (India) Limited bearing ISIN: INE481G01011.
- Over 99.6 % of the Company's equity shares are held in demat form.
- The Company's Registrar and Transfer Agent ("RTA") for its share registry (both physical as well as electronic) are KFin Technologies Limited, Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana, India - 500 032.
- The Global Depository Receipts ("GDRs") are listed on the Luxembourg StockExchange [Scrip Code: US90403E1038 and US90403E2028].
- The Sustainability Linked Bonds are listed on Singapore Stock Exchange [ISIN US90403YAA73 and SY9048BAA18]

SHAREHOLDER SERVICE AND GRIEVANCE HANDLING MECHANISM

- KFin Technologies Limited (“the RTA”) are the Registrar and Transfer Agent.
- Shareholders can approach the following entities / persons for attending to their queries, grievances and / or any assistance that may be required.

Contact Point	Contact Details
RTA <u>(Primary Contact)</u>	KFin Technologies Limited Selenium Tower B, Plot Nos. 31 & 32 Financial District Nanakramguda, Serilingampally, Hyderabad Rangareddy, Telangana, India - 500032 Website: www.kfintech.com Email: ultratech.ris@kfintech.com / einward.ris@kfintech.com Toll Free No. 1800 309 4001
Registered Office of the Company <u>(Secondary Contact / 1st Escalation)</u>	UltraTech Cement Limited B Wing, Ahura Centre, 2 nd Floor, Mahakali Caves Road, Andheri (East), Mumbai 400 093 Website: www.ultratechcement.com Email: sharesutcl@adityabirla.com Phone: 022 6691 7800 Contact person: Ms. Swati Patil
Compliance Officer of the Company <u>(Secondary Contact / 2nd Escalation)</u>	Dhiraj Kapoor UltraTech Cement Limited B Wing, Ahura Centre, 2 nd Floor Mahakali Caves Road, Andheri (East) Mumbai 400 093 Email: sharesutcl@adityabirla.com Phone: 022 6691 7800
3 rd Escalation	Stakeholders Relationship Committee (The composition of the Committee is available on the Company's website viz. www.ultratechcement.com)

CORRESPONDENCE

Shareholders are requested to correspond by way of written letters or through emails sent through the email id registered with the Company / RTA.

Emails received from un-registered email id will not be entertained.

Shareholders are requested to register their email id, if not done already:

- For shares held in Demat Mode – With the Depository Participant (“DP”).
- For shares held in Physical Mode – Form ISR-1 (available on the Company's / RTAs website) duly signed by shareholder to be sent to the RTA.

DEMATERIALIZATION AND REMATERIALIZATION

Dematerialization:

Dematerialization is the process by which shares held in the physical form are converted into an equivalent number of shares in electronic form and credited to the shareholders demat account held with a DP. Holding shares in demat form offers several benefits as below:

- Immediate and fast transfer of securities.
- Elimination of risk by loss, theft, mutilation etc.
- Faster settlement and disbursement of corporate benefits like Bonus, Rights, Dividends, etc.
- Elimination of mismatch in bank accounts and address.
- Convenient nomination facilities.
- Convenient transmission formalities in case of death of a holder.
- Better liquidity.

On the other hand, physical shares do not require a demat account and provide a tangible sense of ownership, but they come with significant disadvantages as below:

- Shares held in physical form cannot be transferred.
- Risk of loss or theft of share certificates.
- Delay in disbursement of corporate benefits.
- Long process of transmission of shares.
- Time consuming process for issue of duplicate share certificate.
- Poor liquidity- Physical shares cannot be sold immediately.

Thus, the Company strongly encourages all shareholders to convert their shareholding into demat mode and has provided a brief procedure for dematerialization below.

Procedure for Dematerialization:

A shareholder will have to first open a demat account with a DP and then request for dematerialization of the shares by filling up a Dematerialization Request Form ("DRF"), which is available with the DP and submit the same together with the original physical certificates.

Certificates handed over to the DP for dematerialization, are defaced by marking "Surrendered for Dematerialization" on the face of the certificate(s) before dematerialization. Shares are normally dematerialized within 7 days of the receipt of the Dematerialized Request Number ("DRN") from the DP, along with the share certificate(s), if the same are found to be in order.

Demat account:

A demat account is like a bank account where a shareholder can hold the shares and other securities in electronic form. Just like bank statements, the shareholder will get demat statements periodically from their DP.

Who bears the charges for opening demat account and dematerialization of certificates:

The demat charges have to be borne by the shareholder. To know more about demat charges, shareholders can get in touch with the DP.

Benefits of holding shares in dematerialized form:

In the depository system, ownership and transfer of shares takes place by way of electronic book entries, thus eliminating the risks related to handling of paper.

Elimination of bad deliveries, risks associated with physical certificates, immediate transfer and registration of shares, faster settlement cycle, faster disbursement of non-cash corporate benefits, ease in recording change of address, transmission, etc. are some of the benefits associated with holding shares in dematerialized form.

Names of depositories:

National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") are the two depositories presently operating in the country.

Do dematerialised shares have distinctive or certificate numbers:

Dematerialised shares do not have any distinctive or certificate numbers. The shares are fully fungible, which means that any 100 shares of an ISIN are similar to any other 100 shares of that ISIN.

Other points relating to holding shares in dematerialised form:

Shares held in joint names can be dematerialised in the same combination of names as appearing in the share certificate. However, for changing the sequence in which the shares are held, the DP shall provide “Transposition cum Demat” facility to help joint holders dematerialise shares in different sequence of names.

The demat account must be opened in the same ownership pattern in which the shares are held in the physical form. If one certificate is in individual name and another certificate is jointly held with some other person, two different accounts would need to be opened.

Dividend on dematerialised shares is credited to the shareholder's bank account, for which a shareholder will have to register the National Electronic Clearing Service (“NECS”) mandate with the DP.

Mandatory Issuance of shares in Dematerialised Form

Securities and Exchange Board of India (“SEBI”) has by Notification No. SEBI/LAD-NRO/GN/2022/66 dated 24th January, 2022 provided that listed companies shall, from the date of the circular, issue shares in dematerialised form only, while processing following service requests from shareholders:

- Issue of duplicate certificate(s);
- Claim from Unclaimed Suspense Account;
- Renewal / exchange of security certificate(s);
- Endorsement(s);
- Sub-division / splitting of security certificate(s);
- Consolidation of security certificate(s)/folio(s);
- Transmission; and
- Transposition.

Process that will be followed:

- 1) The shareholder(s) / claimant(s) will have to submit requisite forms (available on the Company's / RTA's website) along with documents mentioned in the forms.
- 2) For matters relating to renewal / exchange of certificate(s); endorsement(s); sub-division / splitting of share certificate(s); consolidation of certificate(s)/folio(s); transmission; transposition, the RTA / Company will call for the original certificate(s) for processing of service requests.
- 3) After verifying and processing the service request, and if found to be in order, the RTA / Company will issue a '**Confirmation Letter**' in place of the physical certificate(s), to the shareholder(s) / claimant(s) within 30 days of receipt of the request and the process of directly crediting the shares to the demat account of the shareholder(s) / claimant(s) will be initiated.

Rematerialization:

Rematerialization is the process through which shares held in demat form are converted into physical form by issuance of share certificate(s).

Process of Rematerialization:

A shareholder should submit a duly filled in Rematerialization Request Form (“RRF”) to the

concerned DP. The DP will intimate the relevant Depository of the request and submit the RRF to the RTA.

The Depository will confirm the rematerialization request to the RTA. The RTA will update the account, print share certificate(s) and inform the Depository.

The Depository will update the shareholder's Beneficiary Account by deleting the shares so rematerialized.

The share certificate(s) will be dispatched to the shareholder.

DIVIDEND

Dividend:

"Dividend" in its ordinary sense means the share of a company's profit allocated to shareholders in proportion to their shareholding in the company.

Interim Dividend:

Interim Dividend means dividend declared by the Board of Directors during a financial year.

Final Dividend:

Final Dividend means dividend recommended by the Board of Directors to the shareholders for approval at the Annual General Meeting ("AGM"), after closure of a financial year.

Distribution of dividend:

Dividend is distributed using "Electronic Clearing Service" ("ECS") or NECS facility, wherever available. For shareholders who have not submitted their bank account details, physical warrants are distributed. Shareholders are advised to avail the facility for receipt of dividend through ECS.

Availing ECS / NECS facility:**Shareholders holding shares in dematerialised form:**

Shareholders holding shares in dematerialised form are requested to contact their respective DPs for availing ECS / NECS facility for updating / modifying their bank account details.

Shareholders are also requested to give the MICR Code of their bank account to their DPs. The Company cannot entertain any direct request from such shareholders for updating / modifying bank account details, as also requests for change of address, transposition of names, deletion of name of deceased joint holder. The said details are considered, only as furnished by NSDL / CDSL to the Company.

Shareholders holding shares in physical form:

Shareholders holding shares in physical form are requested to download the ECS / NECS form from the Company's website viz. www.ultratechcement.com and send the same duly filled up and signed along with a photocopy of a cancelled cheque to the Company or to its RTA. In case the cheque leaf does not contain the aforesaid details, shareholders are requested to submit a copy of the first page of the bank account passbook showing the aforesaid details, duly attested.

Benefits of ECS / NECS:

- a) No need to make frequent visits to the bank for depositing physical warrants.
- b) Prompt credit of dividend amount.
- c) Avoiding postal delays, fraudulent encashment of warrants and issuance of duplicate warrants.

Process for electronic credit of dividend after expiry of dividend warrants?

Shareholders who have not encashed their dividend warrants within the validity period may send their request for electronic credit of unpaid dividend warrants to the Company's RTA enclosing following documents:

- Covering letter duly signed by first shareholder quoting the folio number / client ID particulars (in case of dematerialised shares)
- Cancelled cheque leaf.
- Copy of PAN card
- Address proof viz. electricity bill, telephone bill, copy of Aadhaar card etc.

Upon receipt of the above documents, the Company will credit the unpaid dividend amount to the shareholder's bank account within 15-20 days.

Non-receipt of dividend:

In case of non-receipt of dividend, shareholder has to write to the RTA forclaiming the unpaid dividend amount, informing the year(s) for which dividend is not received.

Upon receipt of the request, the RTA will check and verify the record and process the request, in case the original dividend warrant appears as unpaid in the records of the Company. If the validity period of the warrant has expired, the shareholder has to submit the following documents for electronic credit of dividend warrant to their bank account:

- Covering letter duly signed by first shareholder quoting the folio number/client ID particulars (in case of dematerialised shares)
- Cancelled cheque leaf.
- Copy of PAN card
- Address proof viz. electricity bill, telephone bill, copy of Aadhaar card etc.

If the validity period of the original dividend warrant has not expired, shareholder will have to wait till the expiry date as electronic credit of dividend amount cannot be processed during the validity of the original dividend warrant.

In either case, the dividend amount will be electronically credited to the shareholders' bank account. With effect from 1st April, 2020 dividend shall be taxed in the hands of shareholders at applicable rates of tax and the Company shall withhold tax at source appropriately. TDS will not apply if the aggregate of total dividend distributed by the Company during a financial year does not exceed Rs. 10,000.

UNCLAIMED / UNPAID DIVIDEND

In terms of the provisions of the Companies Act, 2013 and Rules made thereunder, the Company is required to hold the unpaid / unclaimed dividend for a period of 7 years and thereafter transfer the same to the Investor Education and Protection Fund ("IEPF") set up by the Ministry of Corporate Affairs, Government of India.

Shareholders who have for whatever reason not been able to encash their dividend warrants, can claim them for the past seven years from the Company.

Shareholders whose unclaimed or unpaid amount has been transferred by the Company to the IEPF may claim them from the IEPF Authority. For claiming such amount, a shareholder needs to file web form IEPF-5 along with requisite documents.

Web link to refund page of IEPF is: <http://www.iepf.gov.in/IEPF/refund.html>

Details of declared and unpaid and unclaimed amounts lying with the Company upto the date of the last AGM are uploaded on the Company's website www.ultratechcement.com. Shareholders can also contact the Company to inquire about the status of their dividend.

The Company sends reminders to shareholders at the latest available address, three months before transfer of dividend and shares corresponding thereto, to IEPF and simultaneously publishes a notice in leading newspaper in English and regional language regarding the same to enable shareholders claim their unclaimed dividend amount and shares from the Company.

SHARES TRANSFERRED TO INVESTOR EDUCATION AND PROTECTION FUND

In terms of the provisions of the Companies Act, 2013 and Rules made thereunder, the Company is required to transfer all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more, to the IEPF.

However, shares in respect of which, specific orders restraining transfer are issued by a Court of competent jurisdiction or a Tribunal or by a Statutory Authority, or a request has been received for payment of unclaimed dividend or shares which are pledged or hypothecated in terms of the provisions of the Depositories Act, 1996, shall not be transferred. The voting rights on shares transferred in the name of IEPF Authority remain frozen until the rightful owner claims the shares.

The Company gives three months' prior intimation to shareholders regarding transfer of shares to the IEPF through emails and notice published in newspapers. Shareholders are requested to get their unpaid / unclaimed dividend encashed before the due dates, as mentioned in the intimation sent to them, to prevent the shares from getting transferred.

If a shareholder is unable to or fails to encash the dividend, resulting in the shares getting transferred to the IEPF, can file a claim with the IEPF for release of the shares. Web link providing details for claiming the shares transferred to the IEPF - <http://www.iepf.gov.in/IEPF/refund.html>

Procedure to claim shares and / or dividend from IEPF Authority?

- Register yourself on MCA website and login to website of MCA at www.mca.gov.in .
- After login, click on 'Investor Services' tab under 'MCA Services' section for filing the web-based form IEPF-5. Attach scanned copy of requisite documents with form.
- Upload the filled e-form, save a copy of uploaded e-form and take print of auto generated indemnity bond. Claimant must update their postal receipt for the SRN under the "pending for action" tab after filing web form IEPF-5.
- Submit self-attested copy of e-form, Indemnity Bond in original along with other documents (cancelled cheque leaf, client master list, PAN card, Aadhaar card, original share certificate, entitlement letter) as mentioned in the form to Nodal Officer (IEPF) of the company in an envelope marked "Claim for refund from IEPF Authority".
- After scrutinizing the documents received, Nodal Officer of the company to verify the claim and furnish the e-verification report to the IEPF Authority within 30 days of filing the claim.
- On the basis of verification report refund will be released by the IEPF Authority in favour of claimant's Bank or Demat account through electronic transfer. In case of discrepancies, if any, intimated by IEPF Authority, resubmission option is provided for rectification.

LOSS OF SHARE CERTIFICATES – procedure for obtaining duplicate certificate(s)

Shareholders should, upon realising about the loss of share certificate(s) write to the RTA informing them about the loss of share certificate(s) along with their folio number. The RTA shall after verifying the details of shareholding, inform the procedure to be followed for issue of duplicate share certificate(s).

Following minimum documents are required for issuing duplicate certificates having value of securities less than Rs. 10 lakhs*:

- i. Affidavit-cum-Indemnity bond for issue of duplicate shares certificate(s) executed on stamp paper of the requisite value as prescribed under the Stamp Act applicable in the state of the claimant's residence.
- ii. KYC documents of applicant (viz. ISR-1, ISR-2, ISR-3, SH-13 and SH-14), if not KYC compliant
- iii. Form ISR-4

Following minimum documents are required for issuing duplicate certificates having value of securities more than Rs. 10 lakhs*:

- i. Registration of FIR with the police or affidavit in lieu of police complaint regarding loss of share certificate(s)[#]
- ii. Affidavit-cum-Indemnity bond for issue of duplicate shares certificate(s) executed on stamp paper of the requisite value as prescribed under the Stamp Act applicable in the state of the claimant's residence.
- iii. KYC documents of applicant (viz. ISR-1, ISR-2, ISR-3, SH-13 and SH-14), if not KYC compliant
- iv. Form ISR-4

An advertisement will be published by the Company regarding the loss of the share certificate, inviting objections, if any.

* Applicant shall quantify the value of the securities on the basis of the closing price of such securities at any one of the recognized stock exchanges a day prior to the date of such submission of the application.

[#]An overseas securities holder shall be permitted to provide self-declaration of the security certificates lost/misplaced/stolen which shall be duly notarized/ apostilled/attested by the Indian Consulate /Embassy in their country of residence, along with self – attested copies of valid passport and overseas address proof.

The draft formats of the abovementioned documents are available on the Company's website and that of the RTA.

However, additional documents may be called for, depending on the case.

Upon receipt of the complete documentation the process of directly crediting the shares in the shareholder's demat account will be initiated.

To facilitate the credit of shares, shareholders are required to submit a copy of the Confirmation Letter, a self-attested Client Master List (CML) duly attested by their Depository Participant (DP) and not older than two months, and a duly completed and signed Demat Request/Conversion Form obtained from the DP.

In cases where share certificates were earlier reported as lost, have been traced by the shareholder the original share certificate(s) should be surrendered to the RTA immediately, in case the Confirmation letter has been issued.

If the original share certificate(s) are found before complying with the procedure for obtaining duplicate share certificate(s) but after applying for issuance of duplicate share certificate(s), the shareholder should immediately inform the RTA so as to disable the caution tag on the folio.

TRANSMISSION OF SHARES – procedure for transmission

If a shareholder holding shares in his sole name only, dies without leaving a will, the legal heir(s) can get the shares transmitted into their names by following the steps mentioned below:

▪ **Where shares are held in single name with a nominee :**

- i. duly signed transmission request form by the nominee.
- ii. Verifiable death certificate.
- iii. self-attested copy of PAN card of the nominee.
- iv. self-attested copy of proof of address of nominee.
- v. copy of birth certificate (in case the nominee is a minor)
- vi. KYC documents of nominee, if not KYC compliant (ISR-1, ISR-2, ISR-3, SH-13 and SH-14)
- vii. KYC documents of nominee's guardian (in case of nominee being a minor of unsound mind) (ISR-1, ISR-2, ISR-3, SH-13 and SH-14)
- viii. Original security certificate(s) / copy of statement of account ("SOA")
- ix. Latest client master list of the demat account of the claimant(s);

▪ **Where shares are held in single name without a nominee:**

Common Documents:

- i. Transmission request form by the claimant(s)
- ii. Latest CML of the demat account of the claimant(s)
- iii. Verifiable death certificate
- iv. Original security certificate / copy of SOA, as may be applicable.
- v. self-attested copy of PAN card of the claimant.
- vi. self-attested copy of proof of address of claimant.
- vii. copy of birth certificate (in case the claimant is a minor)
- viii. KYC documents of claimant, if not KYC compliant (ISR-1, ISR-2, ISR-3, SH-13 and SH-14)
- ix. KYC documents of claimant guardian (in case of claimant being a minor of unsound mind) (ISR-1, ISR-2, ISR-3, SH-13 and SH-14)

a. Additional requirements for Quick Transmission Processing ("QTP") for low value cases (Securities in physical mode i.e. value of shares upto Rs. 10,000, Securities in dematerialised mode i.e. value of shares upto Rs. 30,000)

- i. transmission request form-cum-undertaking along with a document establishing relationship between the claimant(s) and the deceased security holder(s).

Note: Transmission of securities under QTP shall be permitted only in favour of immediate relatives of the deceased security holder(s) viz. parents, spouse, children and parents-in-law.

b. Additional requirements under simplified documentation category (Securities in physical mode i.e. value of shares upto Rs. 10,00,000, Securities in dematerialised mode i.e. value of shares upto Rs. 30,00,000)

- i. Notarized indemnity bond.
- ii. Notarised affidavit-cum-NOC from all legal heirs confirming identification and claim of legal ownership to the securities and no objection or Copy of family settlement deed executed by all legal heirs, duly attested by a Notary Public, Gazetted Officer, or accepted and approved by a Magistrate, Judge or Civil Court.

Note: The above stated documents will not be required in case the claimant submits any court issued documents viz., Succession Certificate or Probate of Will or Letter of Administration or Court Decree.

c. Additional requirements for claims above simplified documentation threshold

- i. Notarised affidavit-cum-NOC from all legal heirs confirming identification and claim of legal ownership to the securities and no objection.
- ii. Notarized indemnity bond.
- iii. Copy of Will as may be applicable in terms of Indian Succession Act, 1925, along with a notarized indemnity bond from the legal heir(s)/claimant(s) to whom the securities have to be transmitted or Legal Heirship Certificate or its equivalent issued by relevant authority or Copy of Succession certificate or Letter of Administration or Court Decree.

Note: In case the claimant submits any court issued documents viz., Succession Certificate or Probate of Will or Letter of Administration or Court Decree, the requirement of submission of Affidavit-cum-NOC from non-claimant legal heir(s) shall not be applicable.

The draft formats of the abovementioned documents are available on the Company's website and that of the RTA.

Upon receipt of the complete documentation the process of directly crediting the shares in the shareholder's demat account will be initiated.

To facilitate the credit of shares, shareholders are required to submit a copy of the Confirmation Letter, a self-attested Client Master List (CML) duly attested by their Depository Participant (DP) and not older than two months, and a duly completed and signed Demat Request/Conversion Form obtained from the DP.

COMMON AND SIMPLIFIED NORMS FOR INVESTOR SERVICES

Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination

As per circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated 16th March, 2023 issued by the Securities and Exchange Board of India (SEBI), which came into effect from 1st April, 2023, SEBI has laid down common and simplified norms for processing shareholder's service request by Registrar and Transfer Agents (RTA). The circular also lists down norms relating to electronic interface for processing shareholder's queries; complaints and service request; mandatory furnishing of PAN, KYC details, Nomination, among others; and compulsory linking of PAN and Aadhaar by holders of shares in physical form.

As per Master Circular for RTAs dated May 07, 2024, the physical securities holder whose folios do not have PAN, Choice of Nomination, Contact Details, Bank Account Details and Specimen Signature updated, shall be eligible-

- to lodge grievance or avail any service request from the RTA only after furnishing PAN, KYC details and Nomination
- for any payment including dividend, interest or redemption payment in respect of such folios, through electronic mode only upon complying with the above requirements.

The important points of the circular are listed below for your reference.

❖ Standardized, simplified and common norms for processing service request from shareholders holding shares in physical form for the following:

i) Registering of / Change in / Up-dation of:	a) PAN; b) Nominee; c) Contact details (postal address, Mobile number & E-mail); d) Bank details and e) Signature.
ii) Processing of request for:	a) Issue of Duplicate shares certificate; b) Replacement / Renewal / Exchange of shares certificate; c) Consolidation of share certificate; d) Sub-division / Splitting of share certificate; e) Consolidation of folios; f) Endorsement; g) Change in the name of the holder; h) Change in status from Minor to Major and Resident to NRI and vice versa; i) Claim for undelivered share certificate, prior to its transfer Unclaimed Suspense Account; j) Claim from Unclaimed Suspense (demat) Account; k) Transmission and l) Transposition.

With reference to the above, the norms for processing service requests, are standardized, simplified and made common across all service request, as follows:

1. Minor mismatch in signature

- a) In case of minor mismatch in the signature of the shareholder as available in the folio of the RTA and the present signature, the RTA, while processing the service request, will intimate the shareholder by Speed Post, email and SMS about the minor mis-match in signature, providing timeline of 15 days for raising objection, if any. In the absence of any objection, the service request will be processed.
- b) If the letter sent by the RTA returns undelivered or if there is an objection, as aforesaid, the RTA will request the shareholder to obtain signature verification by the shareholders banker before proceeding the service request.

2. Major mismatch in signature or Signature Card is not available

In case of major mismatch in the signature of the holder as available in the folio of the RTA and the present signature or if the same is not available with the RTA, the RTA, while processing the service request, will intimate the shareholder by Speed Post, email and SMS about the mismatch/updation.

In such case the investor can register/update specimen signature by filing ISR-1 and

- a. Provide original cancelled cheque with the name of investor printed on it or self-attested copy of Bank Passbook/ Bank Statement
- b. Banker attestation of the signature of the same bank account as mentioned in (a) in form ISR-2

OR

- a. The investor may get his or her signature changed or updated by visiting the office of the RTA in person. In such a case, the investor shall sign before the authorized personnel of the RTA, along with PAN card and anyone of the following document: i) Aadhaar, ii) Passport, iii) Driving license or iv) Identity card / document with applicant's Photo, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions.

3. Mismatch in name

For minor mismatch in name between any two set of documents presented by the shareholder / claimant for any service request, the RTA will additionally obtain self-attested copy of any one document*, explaining the difference in names;

For major mismatch in name

- In case of change in name on account of marriage - Marriage Certificate or copy of valid Passport showing husband's name or publication of name change in official gazette, and any document* evidencing the old name
- In case of change in name on account of reasons other than marriage - Publication of name change in official gazette, and any document* evidencing the old name

*Anyone of the following document:

- Unique Identification Number (UID) (Aadhaar)
- Valid Passport
- Driving license
- PAN card with photograph
- Identity card / document with applicant's Photo, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions.
- Marriage certificate
- Divorce decree

4. Furnishing of PAN

- a) PAN is mandatory for all transactions in the securities market. Accordingly, it is reiterated that it is mandatory for all shareholders and claimants of physical securities to furnish PAN and it is mandatory for the RTA to verify PAN details through the facility as may be provided by the Income Tax Department (ITD). In this regard, SEBI registered RTAs have been authorized as an eligible entity by the ITD to verify PANs through its 'Online PAN Bulk Verification' (PBV) facility.
- b) Additionally, the 'Exemptions / clarifications to PAN', as provided in clause D to 'Instructions/Check List for Filing KYC Forms' in Annexure – 1 to SEBI circular No. MIRSD/SE/Cir-21/2011 dated 5th October, 2011 on Uniform Know Your Client (KYC) Requirements for the Securities Market, shall also applicable for holder(s) / claimant(s) of securities held in physical mode.

5. Documents for Proof of Address

- I. The RTA will obtain any one of the following documents from the shareholder / claimant, if the address is not available in the folio or for processing the request for its change.
 - a) Valid Passport / Registered Lease or Sale Agreement of Residence / Driving License / Flat Maintenance bill.
 - b) Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
 - c) Identity card / document with address, issued by any of the following: Central/State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions
 - d) For FII / sub account, Power of Attorney given by FII / sub-account to the Custodians (which are duly notarized and / or apostilled or consularised) that gives the registered address should be taken.
 - e) The proof of address in the name of the spouse.
 - f) Client Master List (CML) of the Demat Account of the holder / claimant, provided by the Depository Participant.
- II. The RTA will send intimation about the request for change in address to the shareholder at both the old and new addresses by Speed Post, providing, timeline of 15 days for raising objection, if any.
 - a) In the absence of any objection, the request will be processed.
 - b) If any one of the letter returns undelivered or if there is an objection, the RTA shall obtain any one of

the documents mentioned above reflecting the old address as available in the folio or counterfoil of dividend warrant received from the company or bank statement showing credit of dividend.

6. Self-attestation to replace Affidavits, Attestation / Notarization

For all service request received, except transmission, copies of documents that are submitted in hard copy by the shareholder will be processed by the RTA only if the same is self-attested by the holder(s), with date. The RTA will not insist on affidavits or attestation / notarization of documents.

7. Indemnity

For all service request received except transmission and loss of share certificates, the RTA will not insist on indemnity for any service request, unless the same is specially provided in the Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or circulars issued thereunder.

8. Form ISR-1 for availing investor services

The RTA will process all investor service request by accepting duly filled up request **Form ISR-1**.

9. KYC details across all folios of the holder, maintained by the RTA

The RTA will update the PAN and KYC details across all folios of the shareholder managed by it, upon specific authorization for the same from the shareholder, as provided in Form ISR-1.

10. Mode for providing documents / details by investors

The RTA will enable shareholders to provide the aforesaid documents / details by any one of the following modes:

- a) 'In Person Verification' (IPV): the authorized person at the RTA will verify the original documents furnished by the shareholder and retain copy(ies) with IPV stamping with date and initials
- b) hard copies which are self-attested and dated
- c) electronic mode with e-sign, as elaborated subsequently.

11. Timelines for registering of / up-dation of / change in PAN, KYC and nomination

The RTA will process the aforesaid requests from shareholders, within seven working days of receipt. However, cancellation or change in nomination will take effect from the date on which the intimation for the same is received by the Company / RTA.

12. All objections by RTA in once instance

While processing complaints or service request, the RTA will raise all objections, if any / at all, in one instance only. Additional information may be sought only in case of any deficiency / discrepancy in the documents / details furnished by the holder.

❖ **Electronic interface for processing queries, complaints and service request**

In addition to responding to queries, complaints and service request through hard copies, the RTA will also process the same, received through e-mails, if it is received from the e-mail address of the holder which is already registered with the RTA. Additionally, in the case of service requests, the documents furnished should have e-sign of the shareholder/ claimant.

In case the RTA is offering on-line processing of service request through its portal, then the shareholder may submit his / her request or complaint through this portal, using appropriate credential for login and password. The scanned copies of the documents furnished will have to be e-signed.

❖ **Mandatory furnishing of PAN, KYC details and Nomination by holders of physical shares**

It will be mandatory to furnish the following documents / details to the RTA;

- a) **PAN**
- b) **Nomination (for all eligible folios)**

Details of nomination details can be furnished through hard copy or through electronic mode with e-signature, as follows;

- i. Either, ☐ Nomination through **Form SH-13** as provided in the Rules 19 (1) of Companies (Shares capital and debenture) Rules, 2014 or
☐ 'Declaration to Opt-out', as per **Form ISR-3**
- ii. In case of cancellation of nomination by the holder(s) through **Form SH14**, then 'Declaration to Opt-out' should be provided

iii. Shareholders can change their nominee through Form SH-14

c) Contact details Postal address with PIN, Mobile number, E-mail address:

RTA shall obtain the folio number from the mobile number and E-mail address provided by the holder, to validate the same.

d) Bank account details (bank name and branch, bank account number, IFS code)

Upon receipt or up-dation of bank details, the RTA shall suo-moto, pay electronically, all the money of / payments to the holder that were previous unclaimed / unsuccessful.

e) Specimen signature

❖ Compulsory linking of PAN and Aadhaar by all shareholders in physical mode

The Central Board of Direct Taxes (CBDT) has by press release dated 28th March, 2023, extended the date for linking PAN with Aadhaar number to 30th June, 2023. SEBI also issued a Press Release dated March 08, 2023, advising –

- a) intermediaries to accept only valid PANs from 1st April, 2023, while opening new accounts
- b) existing investors to link their PAN with their Aadhaar number by the date specified by CBDT.

Accordingly, from 1st April, 2023 or any other date as may be specified by the CBDT, RTAs will accept only valid PANs and also verify that the PAN in the existing folios are valid; i.e. whether it is linked to the Aadhaar number of the holder. The folios in which PANs is not valid as on the notified cut-off date of 31st March, 2023 or any other date as may be specified by the CBDT, will also be frozen.

The list of documents / details to be provided are summarised in the below table for your ready reference:

Sr. No.	Documents / details to be provided by shareholders	Please furnish details in
1	Valid Pan Linked with Aadhaar	Form No. ISR-1
2	Postal Address with PIN	
3	Email address	
4	Mobile Number	
5	Demat account details	
6	Bank account details	
7	Bankers attestation of signature in case of major mismatch	Form No. ISR-2
8	Nomination details	Form No. SH-13
9	Change / cancellation of nomination	Form No. SH-14
10	Declaration to opt-out	Form No. ISR-3

The aforesaid forms can also be downloaded from under the tab “Common and Simplified Norms for processing investors service request by RTAs” available on the Company’s website www.ultratechcement.com or that of the RTA.

SHARES TRANSFERRED TO UNCLAIMED SUSPENSE ACCOUNT

Transfer of shares to Unclaimed Suspense Account:

In terms of the Listing Regulations, after following the procedure of sending three reminders, undelivered share certificates lying with the Company are required to be transferred to a demat account titled 'Unclaimed Suspense Account' to be opened by the Company for the said purpose. Accordingly, the Company has transferred such shares to the Unclaimed Suspense Account and are held on behalf of the respective shareholders.

Procedure to claim shares transferred to Unclaimed Suspense Account:

Shareholders are requested to provide their claims in the prescribed claim form along with necessary supporting documents as mentioned in the said claim form to the RTA.

Upon successful verification, the shares held in the Unclaimed Suspense Account will be transferred to the shareholder's demat account. However, in case of shares claimed by heirs of a deceased shareholder, the procedure for transmission of shares will also have to be completed.

NOMINATION OF SHARES

Nomination:

Section 72 of the Companies Act, 2013, ("the Act") provides nomination facility to individuals holding shares in companies.

Shareholders, in particular those holding shares in a single name should, in their own interest, avail of this facility by giving the particulars of their nomination in the prescribed nomination form.

How to nominate:

Form SH-13 is for initial registration of nomination, Form SH-14 for cancellation and variation of nomination and Form ISR-3 is a declaration for opting out of nomination. The said forms can be downloaded from the Company's website or from that of the RTA.

If shares are held in dematerialised form, nomination has to be registered with the concerned DP directly, as per the format prescribed by the DP.

Individual shareholders holding shares in single name or joint names can appoint a nominee. In case of joint holding, joint holders together have to appoint the nominee. An individual having capacity to contract only can be appointed as a nominee. Minor can, however, be appointed as a Nominee.

Non-individuals including a society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family and holder of Power of Attorney cannot nominate.

Change his nomination:

It is possible to revoke / vary a nomination once made. If nomination is made by jointholders, and one of the joint holders dies, the remaining joint holder(s) can make a fresh nomination by revoking the existing nomination.

Rights of Nominee:

A nominee is entitled to all the rights in the shares of the deceased shareholder in relation to such shares to the exclusion of all other persons. In the event of death of the shareholder, all the rights of the shareholder shall vest in the nominee. In case of joint holding, all the rights shall vest in the nominee only in the event of death of all the joint holders. The nominee is required to apply to the Company or to the DP as may be applicable, reporting death of the nominator along with the attested copy of the death certificate.

Effect of nomination upon transfer of shares:

Upon transfer of shares, nomination stands rescinded.

Effect of further acquisitions of shares under a given Folio on nomination:

A shareholder is required to fill in the distinctive numbers of shares in the Nomination Form and the shares covered by these distinctive numbers shall only be transmitted to the nominee in the event of death of the shareholder. For any further acquisition of shares of the Company, the shareholders will have to extend the nomination to the additional shares by filling in the necessary Nomination Form as the existing nomination does not automatically cover the additional shares. To ensure that the nomination is valid, the shareholders need to make specific mention of all distinctive numbers. However, in the case of issue of bonus shares on those distinctive numbers for which nomination have been given, fresh nomination would not be required.

MISCELLANEOUS

What is online trading in securities:

Online trading in securities refers to the facility available to an investor for placing his own orders to buy and sell securities using the internet trading platform offered by the trading member viz., the broker. The orders so placed by the investor using internet trading platform would be routed through the trading member.

Precautions to be taken by an online investor:

- Change the default password provided by the stock broker / trading member before placing the order for the first time.
- Not to share the password with others and change the password periodically.
- Properly understand the manner in which the online trading software has to be operated.
- Ensure that sufficient amount of funds / number of securities should be available in the bank / demat account for honouring the order(s) placed.
- Avoid placing order(s) from shared PCs / through cyber cafés.
- Log out after having finished trading to avoid misuse.
- Do not click “remember me” option while signing-in from shared PCs / through cyber cafés.
- Do not leave the terminal unattended while “signed-in” in the trading system.
- Protect your personal computer against viruses by placing a firewall and an anti-virus solution.
- Do not open e-mails from people you do not know.

DO's and DON'Ts WHILE DEALING IN SECURITIES MARKET

Do's:

- Transact only through stock exchanges.
- Deal only through SEBI registered intermediaries.
- Complete all required formalities of opening an account properly (client registration, client agreement forms, etc.).
- Ask for and sign "Know Your Client Agreement", copy of Rights & Obligations of stock broker, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology based trading), Rights and Obligations of Beneficial Owner and DP as prescribed by SEBI and Depositories, Uniform Risk Disclosure Documents (for all segments/ exchanges), Guidance Note detailing Do's and Don'ts for trading on stock exchanges or any other document which has been executed between stock broker, sub-broker and client, voluntarily.
- Assess the risk-return profile of the investment as well as the liquidity and safety aspects before making your investment decision.
- Ask all relevant questions and clear your doubts with your broker before transacting.
- Invest based on sound reasoning after taking into account all publicly available information and fundamentals.
- Beware of the false promises and to note that there are no guaranteed returns on investments in the stock market.
- Give clear and unambiguous instructions to your broker/sub-broker/DP.
- Be vigilant in your transactions.
- Insist on a contract note for your transaction.
- Verify all details in the contract note, immediately on receipt.
- Always settle dues through the normal banking channels with the market intermediaries.
- Crosscheck details of your trade with details as available on the exchange website.
- Scrutinise minutely both, transaction and holding statement that you receive from your DP.
- Keep copies of all your investment documentation.
- Handle DIS Book issued by DPs carefully.
- Insist that the DIS numbers are pre-printed and your account number (client id) be pre-stamped or pre-printed.
- In case you are not transacting frequently, make use of the freezing facilities provided for your demat account.

- Pay the margins required to be paid in the time prescribed.
- Deliver shares in case of sale or pay money in case of purchase within the time prescribed.
- Participate in general meetings either personally or through proxy and exercise vote through e-voting.
- Make sure correct mobile number and email ID is entered by the broker/DP in exchange/depository records.
- Check SMS of transaction done in Trading Account. Exchanges use to send SMS of transactions to your mobile number.
- In case of complaints, approach the right authorities for redressal in a timely manner.
- Make sure your account is being settled by the broker as per the Running Account Authorisation given by you at the time of opening of account or any subsequent change therein.

Don'ts:

- Undertake off-market transactions in securities.
- Deal with unregistered intermediaries.
- Fall prey to promises of unrealistic returns.
- Invest on the basis of hearsay and rumours; verify before investing.
- Forget to take note of risks involved in the investment.
- Be misled by rumours circulating in the market.
- Blindly follow media reports on corporate developments.
- Follow the herd or play on momentum – it could turn against you.
- Be misled by so called hot tips.
- Try to time the market.
- Hesitate to approach the proper authorities for redressal of your doubts/grievances.
- Leave signed blank DISs of your demat account lying around carelessly or with anyone to save time. Remember your carelessness can be your peril.
- Keep any signed blank transfer deeds.
- Provide any Power of Attorney to operate bank or demat account to your broker unless it is as per the format prescribed by SEBI. Broker cannot add any other clause in the Power of Attorney than what is prescribed by SEBI.

Transfer securities before Book Closure / Record Date

- The corporate benefits on the shares lying in the clearing account of the brokers cannot be made available to the members directly by the Company. In case a shareholder has bought any shares, they must ensure that the shares are transferred to their demat account before the Book Closure / Record Date.
- In case shares are not transferred by the stockbroker in the demat account of the client, it means the shares are lying in client margin account of the broker maintained by the broker. The broker is liable to pay the amount of dividend received by him to the client in such case.

Authority to another person to deal with shares

What is the procedure for authorising any other person to deal with the shares of the Company?

A shareholder needs to execute a Power of Attorney in favour of the concerned person and submit a notarised copy of the same to the Company's RTA. After scrutiny of the documents, the RTA shall register the Power of Attorney and inform the registration details to the shareholder concerned. Whenever the Power of Attorney holder proposes to enter into a transaction, the registration number mentioned above should be quoted in the correspondence.

Permanent Account Number (PAN)

It is mandatory to quote PAN before entering into any transaction in the securities market. Shareholders who have not provided details of their PAN are advised to submit the same immediately to the Company to avoid any inconvenience in future. The Income Tax Department of India has highlighted the importance of PAN on its website: www.incometaxindia.gov.in, wherein lot of queries with respect to PAN have been replied to in the FAQ section.

INVESTOR SERVICING AND GRIEVANCE REDRESSAL – external agencies

Ministry of Corporate Affairs (“MCA”):

MCA has introduced an e-Governance initiative, MCA21 on the MCA portal (www.mca.gov.in). One of the key benefits of this initiative is timely redressal of investor grievances. MCA21 system accepts complaints under the e-Form prescribed, which has to be filed online. The status of complaint can be viewed by quoting the Service Request Number (SRN) provided at the time of filing the complaint.

Securities and Exchange Board of India (“SEBI”):

SEBI, in its endeavour to protect the interest of investors, has provided a platform wherein the investors can lodge their grievances. This facility is known as **SEBI Complaints Redress System (“SCORES”)** and is available on the SEBI website (www.sebi.gov.in) and on SCORES website (<http://scores.gov.in>). The investor complaints are processed in a centralized web based complaints redress system. The salient features of this system are: Centralised database of all complaints, online upload of Action Taken Reports (ATRs) by the concerned companies and Online viewing by investors of actions taken on the complaint and its current status. Companies against whom complaints are pending on SCORES, have to take necessary steps to resolve the complaint and submit action taken report within Twenty One of receipt of complaint and also keep the complainant duly informed of the action taken. Sebi has also launched Online Dispute Resolution Portal (“ODR Portal”) (<https://smartodr.in/login>) for online conciliation and online arbitration for resolution of disputes arising in the Indian Securities. After exhausting all available options for resolution of the grievance, if the investor is still not satisfied with the outcome, he/she/they can initiate dispute resolution through the ODR Portal

For FAQs relating to SCORES please visit <https://scores.gov.in/scores/Docs/FAQ-SCORES.pdf>
Stock Exchanges:

BSE Limited (“BSE”): has provided an opportunity to the investors to file their complaints electronically through its website: www.bseindia.com under the “Investor Grievances” section.

National Stock Exchange of India Limited (“NSE”): has formed an Investor Grievance Cell (IGC) to redress investors’ grievances electronically. The investors have to log on to the website of NSE, that is, www.nseindia.com and go to the link “Investors Service”.

Depositories:

National Securities Depository Limited (“NSDL”): In order to help its clients resolve their doubts, queries, complaints, NSDL has provided an opportunity wherein they can raise their queries by logging on to: www.nsdl.co.in under the “Investors” section or an email can be marked mentioning the query to: relations@nsdl.co.in.

Central Depository Services (India) Limited (“CDSL”): Investors who wish to seek general information on depository services may mail their queries to: investors@cdslindia.com. With respect to the complaints/grievances of the demat account holders relating to the services of the DP, e-mails may be addressed to: complaints@cdslindia.com.

KPRISM- Mobile service application by KFin Technologies Private Limited:

Shareholders are requested to note that, the Registrar and Share Transfer Agent KFin has launched a new mobile application - **KPRISM** and website <https://kprism.KFintech.com/app/> for online service to shareholders. Shareholders can download the mobile application, register yourself (one time) for availing host of services viz., consolidated portfolio view serviced by KFin, dividend status and send requests for change of address, change / update bank mandate. Through the mobile app, shareholders can download annual reports, standard forms and keep track of upcoming general meetings, IPO allotment status and dividend disbursements. The mobile application is available for download from Android Play Store or scan the below QR code. Alternatively visit the link [https://kprism.KFintech.com/](https://kprism.KFintech.com/app/) app/ to download the mobile application.

Disclaimer:

This Shareholder Handbook is an effort of UltraTech Cement Limited ("the Company") to educate its shareholders about their rights as shareholders, standard procedures and documentation requirements for certain matters. The Shareholder Handbook is an informal guideline only.

The Company, its Directors or Officers do not warrant that the information contained in this Shareholder Handbook is complete and hereby disclaim(s) any liability to any person for any loss or damage caused by errors or omissions, whether such errors or omissions result from negligence, accident or any other unintentional cause. The Company, its Directors or Officers further assume no liability for the interpretation and / or use of the information contained in this Shareholder Handbook.

Shareholders and other general readers are requested to refer to the specific provisions of law for exact details and clarifications and are specifically informed that this Shareholder Handbook does not purport to explain any laws or rules in force.
