

## Frequently asked questions for First Call payment

1. I am a shareholder and I missed making my First Call payment by June 23, 2021. How can I pay the First Call now and what is the interest that I need to pay? Can I get a waiver in the interest?

Res:

- a) Resident Eligible Shareholders to make payment through net-banking or UPI or NEFT / RTGS on the R-WAP portal at <https://rights.kfintech.com/callmoney>

Please read the instructions on the First Call Notice for payment through the R-WAP portal

Please also read the 'Process Flow for NEFT and RTGS transfers' available on the R-WAP portal

- (a) Non-resident Eligible Shareholders make may payment through NEFT / RTGS. Please mail us at [ril.callmoney@kfintech.com](mailto:ril.callmoney@kfintech.com) and we shall provide you the necessary directions to make such payment

Kindly note that payments made from third party accounts would be rejected.

Eligible Shareholders shall be charged with interest @ 8.00% p.a. computed from June 1, 2021 till actual date of payment. Resident Eligible Shareholders may note that the interest to be paid on First Call payment is auto-computed on the R-WAP portal at the time of payment.

### Illustration on interest computation

A shareholder holds 10 partly paid-up equity shares on which the First Call is due. The following is the interest payable for the following payment dates

Particulars	Payment dates				
	24/6/2021	25/6/2021	28/6/2021	29/6/2021	30/6/2021
Number of days for which interest is chargeable	24	25	28	29	30
Amount on which interest is to be computed	3,142.50	3,142.50	3,142.50	3,142.50	3,142.50
Interest @ 8% p.a. rounded off to the lower number	16.00	17.00	19.00	19.00	20.00
Total amount payable including the First Call	3,158.50	3,159.50	3,161.50	3,161.50	3,162.50

2. When is the Second & Final Call payable?

Res:

The Board of Directors at the meeting dated March 26, 2021 has decided the dates for payment of the second and final call of ₹ 628.50 per partly paid-up equity share between Monday, November 15, 2021 and Monday, November 29, 2021 (both days inclusive). Provided, however, if a shorter period for payment of calls is permitted under law, then the period during which the second and final call money will be payable shall be such shorter period commencing from Monday, November 15, 2021. The Company would fix the record date for this separately.

3. Where can I access my First Call Notice?

Res:

The First Call Notice may be accessed on the website of the Registrar at <https://rights.kfintech.com/callmoney>. Please enter your DP ID and Client ID details in the space provided to view and download your individual First Call Notice.

4. Can non-residents shareholders pay the First Call using R-WAP

Res:

R-WAP is available only for resident shareholders of the Company holding partly paid-up equity shares as on the Call Record Date i.e. May 12, 2021

5. Which are the banks through which First Call can be paid on R-WAP portal

Res:

***For Net-banking***

Sno	Bank name
1.	IDBI Bank
2.	IndusInd Bank
3.	Karur Vysya Bank
4.	Deutsche Bank
5.	Indian Bank
6.	Indian Overseas Bank
7.	South Indian Bank
8.	Yes Bank
9.	AU Small Finance Bank
10.	HDFC Bank
11.	ICICI Bank
12.	Kotak Mahindra Bank
13.	Axis Bank
14.	City Union Bank
15.	State Bank of India
16.	Dhanlaxmi Bank
17.	Jammu & Kashmir Bank
18.	Shamrao Vithal Co-operative Bank
19.	Saraswat Co-operative Bank
20.	Tamil Nadu Mercantile Bank
21.	TJSB Sahakari Bank
22.	Bank of Baroda
23.	Canara Bank
24.	Bank of India
25.	Union Bank of India
26.	Punjab National Bank
27.	HSBC
28.	Standard Chartered Bank

### **For UPI**

Please refer to <https://www.npci.org.in/what-we-do/upi/live-members> for list of UPI enabled banks

#### **6. What is UPI and how to make payments over UPI?**

Res:

UPI or Unified Payment Interface is an instant payment system that allows for transfer of monies instantaneously between two parties bank accounts.

How to make payment using UPI

- (a) On the R-WAP portal once you have validated your DP ID, Client ID you need to enter your mobile number to receive an OTP;
- (b) Once you enter the OTP, you would need to enter your PAN number for validation;
- (c) Post this you can view the number of partly paid-up equity shares held by you on the Call Record Date and the amount you need to pay towards the First Call;
- (d) Once you have confirmed the bank account details from where you wish to make the payment, you need to choose "Pay using UPI"
- (e) Provide the UPI ID i.e. Virtual Payment Address (VPA) which is linked to the bank account entered in the R-WAP portal in the space provided and click "Make Payment" ;
- (f) Once you have made payment on R-WAP portal, you would receive a notification on your mobile from the UPI App;
- (g) Click the notification and login to the UPI App and authorize the payment by using your UPI Pin after checking the amount being paid;
- (h) Once you have authorized the payment, the transaction is complete
- (i) In case you do not receive notification or do not authorize the payment, the same is incomplete and you would need to re-apply

#### **7. Where can I get my UPI ID or VPA**

Res:

You can get your UPI ID or VPA by the following steps

- (a) Go to your UPI App;
- (b) On the landing page, your UPI ID or VPA will be on the top;
- (c) Else you can click on the profile on your UPI App and can obtain the UPI ID or VPA

#### **8. What is the payment limit on net-banking and UPI**

Res:

The payment limit on net-banking is as determined by your individual bank. Please check the limits before making payment. In case the limit is lower than the amount due on the First Call, you may make more than 1 payment to ensure that you pay the First Call in full.

The payment limit on UPI is ₹ 2 lakhs. Again, more than 1 payment is possible through the R-WAP portal.

*You may also mail on [ril.callmoney@kfintech.com](mailto:ril.callmoney@kfintech.com) for any further clarifications required with respect to the First Call payment.*

*Note: The FAQs are subject to the terms and conditions specified in the First Call Notice*