



# MANAPPURAM FINANCE LIMITED

Make Life Easy

**Ref: SEC/SE/107/2023-24  
09.06.2023**

**BSE Ltd.,**  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001  
Scrip Code: 531213

**National Stock Exchange of India Limited**  
5th Floor, Exchange Plaza  
Bandra (East),  
Mumbai – 400 051  
Scrip Code: MANAPPURAM

Dear Sir/Madam,

**Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)**

**Intimation to shareholders holding shares in physical mode regarding mandatory furnishing of PAN, KYC, Nomination and Bank details as per SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated 16th March 2023 - Common and simplified norms for processing investor's service requests by RTAs and norms for furnishing PAN, KYC details and Nomination.**

Pursuant to Regulation 30 of the Listing Regulations, 2015, please find enclosed herewith a specimen copy of the letter sent to the shareholders holding shares in physical form in compliance with the provisions of SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023 requesting them to furnish their PAN, KYC details and Nomination details (including declaration to opt out) to the Registrar and Share Transfer Agent of the Company i.e. S.K.D.C. Consultants Limited (a Subsidiary of Link Intime India Pvt Ltd).

Further, in compliance with the aforesaid SEBI Circular, the Company has also placed the communication/intimation as well as the prescribed forms in this regard on its website at <https://www.manappuram.com/public/uploads/editor-images/files/SEBI%20CIRCULAR%20DATED%20MARCH%2016-2023.pdf>

Request you to kindly take the same on your record.

Thank you.  
**Yours Faithfully,**

**For Manappuram Finance Limited**

**Manoj Kumar V.R.**  
**Company Secretary**

**India's First Listed and Highest Credit Rated Gold Loan Company**

Registered & Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567, India  
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

**CIRCULAR**

**SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37**

**March 16, 2023**

**To**

**All registered Registrars to an Issue and Share Transfer Agents (RTAs)**

**All Listed Companies through Recognized Stock Exchanges**

**Recognized Stock Exchanges**

**All Recognized Depositories**

**Depository Participants through Depositories**

Sir / Madam,

**Common and simplified norms for processing investor's service requests by RTAs and norms for furnishing PAN, KYC details and Nomination**

1. As an on-going measure to enhance the ease of doing business for investors in the securities market, SEBI, vide Circular Nos. SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2021/655 dated November 03, 2021 & SEBI/HO/MIRSD/MIRSD\_RTAMB/P/ CIR/2021/687 dated December 14, 2021, had prescribed the common and simplified norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination.
2. In this regard, SEBI has received representations from investors regarding difficulties being faced by them with regard to certain procedural aspects of the provisions and varied interpretations with regard to the documentation required for processing investor service requests.
3. Based on the investor feedback and consultation with Registrars Association of India (RAIN), the norms/procedural requirements for processing service requests of investors are specified in the subsequent paragraphs.

**4. Mandatory furnishing of PAN, KYC details and Nomination by holders of physical securities.**

It shall be mandatory for all holders of physical securities in listed companies to furnish PAN, Nomination, Contact details, Bank A/c details and Specimen signature for their corresponding folio numbers. The detailed requirements are as per **Annexure – A.**

**5. Freezing of Folios without PAN, KYC details and Nomination.**

5.1. The folios wherein any one of the cited document/details as in para – 4 above are not available on or after October 01, 2023, shall be frozen by the RTA.

5.2. The security holder(s) whose folio(s) have been frozen shall be eligible:

5.2.1. to lodge grievance or avail any service request from the RTA only after furnishing the complete documents / details as mentioned in para 4 of this Circular.

5.2.2. for any payment including dividend, interest or redemption payment in respect of such frozen folios, only through electronic mode with effect from April 01, 2024. An intimation shall be sent by the Listed Company to the security holder that such payment is due and shall be made electronically only upon complying with the requirements stated in para 4 of this Circular.

5.3. Frozen folios shall be referred by the RTA / listed company to the administering authority under the Benami Transactions (Prohibitions) Act, 1988 and/or Prevention of Money Laundering Act, 2002, if they continue to remain frozen as on December 31, 2025.

5.4. The RTA shall revert the frozen folios to normal status upon receipt of all the documents/details as in para – 4 above.

**6. Attestation of documents**

Self-attested copies of documents will be accepted by the RTA for processing of service requests, unless otherwise prescribed in the Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or Circulars issued thereunder.

**7. Mode for providing documents/details by investors for various service requests**

The security holder/claimant may provide the documents/details to the RTAs for various service requests by way of 'In Person Verification' (IPV) or Post or electronic mode with e-sign; unless otherwise prescribed in the Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or Circulars issued thereunder. The details of various modes are as per **Annexure – B**.

**8. Standardized, simplified and common norms for processing investor service requests.**

The details with regard to simplified and common norms along with operational guidelines for processing various service requests e.g. mismatch in signature, mismatch in name, change in name, updation of bank details and contact details are provided at **Annexure – C**.

**9. Forms for availing various Investor services**

Investors holding securities in physical mode interface with the RTAs, *inter-alia*, for registering/updating the KYC details and for the processing of various service requests. The service requests along with requisite forms are provided at **Annexure – D**.

**10. Indemnity**

For any service request except transmission and request for issuance for duplicate security certificates, indemnity shall not be required unless the same is specifically provided in the Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or Circulars issued thereunder.

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

- 11.1. RTAs shall update the PAN and KYC details across all the folios of the holder managed by it and details which are already available with the RTA are to be overwritten, upon specific authorization for the same from the holder, as provided in [Form ISR-1](#).
- 11.2. RTA shall update the folio(s) of the holder with the information on 1) present address, 2) bank details, 3) E-mail address and 4) mobile number from the details available in the Client Master List (CML) duly signed by the Depository Participant with stamp, if the holder / claimant provides the CML along with duly completed and signed [Form ISR-1](#).
- 11.3. Details which are not available for the physical folio in RTA database as provided in CML along with [Form ISR-1](#) as per 11.2 above, shall be updated from the CML.

## 12. Timelines for registering of / updation of / change in PAN, KYC and nomination

- 12.1. RTAs shall process any of the aforesaid requests from the holder, within timelines as mentioned in the circular no. [SEBI/HO/MIRSD/MIRSD RTAMB/P/CIR/ 2021/670 dated November 26, 2021](#) (circular named – ‘Publishing Investor Charter and Disclosure of Complaints by Registrar and Share Transfer Agents (RTAs) on their Websites’) or as may be prescribed by the Board from time to time.
- 12.2. With regard to nomination, the cancellation or variation in nomination shall take effect from the date on which the duly completed and signed intimation is received by the company / RTA in terms of Rule 19 (10) of the Companies (Share Capital and Debenture) Rules, 2014, as amended from time to time.

### **13. Display of contact details of RTAs**

RTAs shall provide their complete contact details (viz. postal address, phone numbers and e-mail address etc.) on their respective websites. The same shall also be provided on the websites of the listed companies and the stock exchanges on which such company is listed. RTA shall arrange to update the same forthwith, as and when there is a change.

### **14. All objections by RTA in one instance**

While processing service requests and related complaints, the RTAs shall raise all objections, if any, in one instance only. The additional information may be sought **only** in case of any deficiency / discrepancy in the documents / details furnished by the security holder.

### **15. Electronic interface for processing queries and complaints**

- 15.1. In addition to responding to queries and complaints through hard copies, the RTA shall also process the same received through e-mails, provided that it is received from the e-mail address of the security holder which is already registered with the RTA. The security holder may attach scanned copies of self-attested documents in support of his/her query or complaint.
- 15.2. Further, if the RTA is providing an online – portal, then the security holder may submit his/her query or complaint through this portal, using appropriate credentials for login and password. The security holder may upload scanned copies of self-attested documents in support of his/her query or complaint.
- 15.3. The RTA shall also use the electronic/on-line mode for communicating with the holder/claimant for expeditious processing of queries/complaints of the security holder.

**16. Intimation to security holders**

Listed companies, RTAs and Stock Exchanges shall disseminate the requirements to be complied with by holders of physical securities of all listed companies on their respective websites. Listed companies shall also directly intimate its security holders about folios which are incomplete with regard to details required under para 4 of this circular on an annual basis within 6 months from the end of the financial year. However, for the Financial Year 2022-23, intimation shall be sent by the listed companies on or before May 31, 2023.

17. RTAs shall provide a [certificate of compliance](#) from a practicing Company Secretary, within 30 days from the date of this circular coming into effect, certifying the changes carried out, systems put in place / new operating procedures implemented etc. to comply with the provisions of this circular.

18. Listed Companies/RTAs shall submit a report to SEBI by May 31, 2023, on the steps taken by them towards sensitizing their security holders regarding mandatory furnishing of PAN, KYC and nomination details as detailed in para 4 of this circular.

**19. Applicability**

This circular shall come into force with effect from April 01, 2023 in supersession of the following circulars issued by SEBI:

19.1. Circular No. SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/655 dated November 3, 2021;

19.2. Circular No. SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/687 dated December 14, 2021.

20. Stock Exchanges, Depositories, RTAs and listed companies are advised to:

20.1. comply with the conditions laid down in this circular;

20.2. make necessary amendments to the relevant bye-laws, rules and regulations, operational instructions, as the case may be, for the implementation of the above circular; and

20.3. bring the provisions of this circular to the notice of their constituents and also disseminate the same on the website.

20.4. communicate and create awareness amongst stakeholders.

21. This circular is issued in exercise of powers conferred by Section 11(1) of the Securities and Exchange Board of India Act, 1992 to protect the interests of investors in securities and to promote the development of, and to regulate the securities market.

22. This circular is available on SEBI website at [www.sebi.gov.in](http://www.sebi.gov.in) under the categories "Legal Framework -> Circulars".

Yours faithfully,

**Aradhana Verma**  
**General Manager**

**Market Intermediaries Regulation and Supervision Department**

**Tel. No. 022-2644 9633**

Email id - [aradhanad@sebi.gov.in](mailto:aradhanad@sebi.gov.in)



**Annexure – A**

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

It shall be mandatory for all holders of physical securities in listed companies to furnish the following documents/details to the RTA:

**1. PAN:**

- 1.1. PAN is mandatory for all transactions in securities market as per SEBI Circular MRD/DoP/Cir- 05/2007 dated April 27, 2007 and it is also one of the document for proof of identity. Accordingly, it is mandatory for all security holders and claimants of physical securities to furnish PAN.
- 1.2. Further, it shall be mandatory to quote and provide a self-attested copy of the PAN by the security holder/claimant to **avail any service request**.
- 1.3. Accordingly, the security holder shall register the PAN through form **ISR – 1**.
- 1.4. RTA shall mandatorily verify PAN details through the facility as may be provided by the Income Tax Department (ITD)/ITD authorized service providers for PAN verification viz. NSDL e-Governance Infrastructure Limited, UTI Infrastructure Technology and Services Limited etc. 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.
- 1.5. 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 October 05, 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.
- 1.6. Compulsory linking of PAN and Aadhaar by all holders of physical securities in listed companies
  - a) The Central Board of Direct Taxes (CBDT), vide Circular No. 7 of 2022 (Notification F.No.370142/14/2022-TPL) dated March 30, 2022, has

extended the date for linking PAN with Aadhaar number to March 31, 2023.

- b) In this regard, SEBI has issued a [Press Release dated March 08, 2023](#) advising all investors to ensure linking of their PAN with Aadhaar number prior to March 31, 2023, for continual and smooth transactions in securities market and to avoid consequences of non-compliance with the said CBDT circular, as such accounts would be considered non-KYC compliant, and there could be restrictions on securities and other transactions until the PAN and Aadhaar are linked.
- c) Accordingly, from April 01, 2023 or any other date as may be specified by the CBDT, RTAs shall accept only operative PAN (i.e., linked with Aadhaar number). In this regard, the RTAs may use its 'Online PAN Bulk Verification' (**PBV**) facility.
- d) The folios in which PANs are not linked with Aadhaar numbers as on the notified cut-off date of March, 31, 2023 or any other date as may be specified by the CBDT, shall also be frozen, as detailed in paragraph 5 of the Circular.
- e) The requirement of existing investors to link their PAN with their Aadhaar number is not applicable for Non-Resident Indians (NRI), Overseas Citizens of India (OCI) unless the same is specifically mandated by Central Board of Direct Taxes (CBDT), Ministry of Finance / any other Competent Government authority.

## **2. Nomination / Declaration to Opt-out of Nomination:**

'Nomination' or 'declaration to opt-out' shall be furnished for all eligible folios in the following formats:

2.1. For 'Nomination': Nomination through [Form SH-13](#) or cancellation or variation in nomination through [Form SH-14](#) as provided in the Rule 19 of Companies (Shares capital and debenture) Rules, 2014.

OR

For 'Declaration to Opt-out': The security holder can opt out of nomination through [Form ISR – 3](#) after cancelling his existing nomination, if any, through [Form SH-14](#).

2.2. The RTA, the listed company and the Stock Exchanges shall make available the soft copy of [Form SH13](#), [Form SH-14](#) and [ISR – 3](#) on their website. The form should be in a downloadable and fillable format.

### 3. Contact details

All holders of physical securities in listed companies shall register the postal address with PIN for their corresponding folio numbers. It shall be mandatory for the security holders to provide mobile number. Moreover, the RTAs/listed companies will encourage the security holders to register e-mail ID also to avail the online services. The security holder can register/update the contact details through form [ISR – 1](#).

### 4. Bank account details (Bank and Branch name, bank account number, IFS code)

All holders of physical securities in listed companies shall register the bank account details for their corresponding folio numbers. Upon processing of request for registration/updation of bank details through Form [ISR – 1](#), the RTA shall, *suo-moto*, generate request to the company's bankers to pay electronically, all the moneys of / payments to the holder that were previously unclaimed / unsuccessful.

### 5. Specimen signature

All holders of physical securities in listed companies shall register the specimen signature for their corresponding folio numbers. To register/update the specimen signature, the security holder may refer to para – 1.2 of **Annexure – C**.

6. RTAs shall not process any service requests or complaints received from the security holder(s) / claimant(s), till PAN, KYC and nomination documents/details as stated above are received.
7. However, the RTA shall furnish required information as sought by investors with respect to procedure related to investor service requests.

**Annexure – B**

**Mode for providing documents/details by investors for service requests**

The RTA shall enable the holder/claimant to provide the documents/details by any one of the following mode; unless otherwise prescribed in the Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or Circulars issued thereunder:

1. **Through 'In Person Verification' (IPV):** The authorized person of the RTA shall verify the original documents furnished by the investor and retain copy (ies) with IPV stamping with date and initials.
2. **Through Post:** Hard copies of self-attested documents.
3. **Through electronic mode with e-sign:** The holder(s)/ claimant(s) may furnish the documents to RTAs electronically including by way of email or through service portal of the RTA provided the documents furnished shall have e-sign\* of the holder(s)/ claimant(s).

\*E-Sign is an integrated service which facilitates issuing a Digital Signature Certificate and performing signing of requested data by e-Sign user. The holder/claimant may approach any of the empanelled e-Sign Service Providers, details of which are available on the website of Controller of Certifying Authorities (CCA), Ministry of Communications and Information Technology (<https://cca.gov.in/>) for the purpose of obtaining an e-sign.

**Acknowledgement by the RTA**

1. In case the documents are submitted through in person verification, the RTA shall provide acknowledgement with IPV stamping with date and initials.
2. In any other mode, the RTA shall acknowledge the receipt of the documents by intimating the security holder through post or by sending e-mail on the e-mail ID as registered with the RTA.

**Annexure – C**

**Standardized, simplified and common norms alongwith operating guidelines  
for processing investor service requests**

**1. Mismatch in signature**

**1.1. Minor mismatch in signature**

- a) In case of minor mismatch in the signature of the security holder as available in the folio of the RTA and the present signature, the RTA, while processing the service request, shall intimate the security holder about the minor mismatch in signature, providing a timeline of 15 days for raising any objection through all the following modes:
  - i. By speed post – on the address available in RTA's records, and
  - ii. By sending e-mail – on the registered e-mail id as available in the RTA's records, and
  - iii. By SMS – on the registered mobile number as available in the RTA's records.
- b) If the letter is delivered and in the absence of any objection, the service request shall be processed. The timeline for the RTA to process the service request shall commence after the notice period of 15 days.
- c) If the letter sent through speed post is returned undelivered but there is confirmation by the security holder for no-objection via return e-mail registered with the RTA, the service request shall be processed. The timeline for the RTA to process the service request shall commence from the day of receipt of no-objection.
- d) If the letter is returned undelivered and there is no confirmation by the security holder for no-objection or if there is an objection, the RTA shall follow the procedure as prescribed for major mismatch in signature as laid down at para 1.2 (b) of this Annexure.

**1.2. Major mismatch in signature or updation/non-availability of specimen signature**

- a) In case of major mismatch in the signature of the security holder as available in the folio of the RTA and the present signature, or in case of updation/non-availability of the specimen signature with the RTA, the RTA, while processing the service request, shall intimate the security holder about such mismatch/updation in signature, through all the following modes:
- By speed post – on the address available in RTA’s records, and
  - By sending e-mail – on the registered e-mail id as available in the RTA’s records, and
  - By SMS – on the registered mobile number as available in the RTA’s records.
- b) In such cases, the security holder can register/update the specimen signature through form [ISR-1](#) and shall complete either of the two processes:

**Option A**

- Security holder shall provide the following documents:
  - Original cancelled cheque with name of the security holder printed on it; or
  - Self-attested copy of Bank Passbook/Bank Statement;
- Banker’s attestation of the signature of the same bank account as mentioned in (i) above as per [Form ISR - 2](#).

**OR**

**Option B**

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 any one additional document mentioned at Serial Nos. 1-4 of **Annexure – E**, in

original for verification by the RTA, and submit self-attested copies of the same.

- c) The RTA, on receipt of the documents mentioned at para 1.2 (b) above, shall update all the folios of all the listed issuers available with it pertaining to the concerned security holder(s) upon specific authorization for the same from the holder, as provided in [Form ISR-1](#).
- d) Separate copies of Banker's attestation / in-person signature, shall not be required by the RTA for the folios in respect of different listed issuers maintained with it provided the security holder gives specific authorization to this effect, as provided in [Form ISR-1](#).

## **2. Mismatch/Change in name**

### **2.1. Minor mismatch in name**

2.1.1. For minor mismatch in name between any two set of documents presented by the security holder / claimant for any service request, the RTA shall additionally obtain self-attested copy of any one of the documents as detailed in Annexure – E of this Circular, explaining the difference in names.

2.1.2. The existing norms of the Depositories, to process demat request where there is a minor mismatch on account of initials not being spelt out fully, or put after or prior to surname, provided the signature in the Demat Request Form (DRF) matches with the signature card with the RTA, shall continue to be in force.

### **2.2. Change of Name / Major Mismatch in Name**

2.2.1. In the event of Change of Name / Major Mismatch in Name of the Security Holder, the Security holder/claimant may be allowed to change his / her



name, subject to the submission of following documents at the time of change of name of the security holder/claimant:

- (a) 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 as per Annexure E.
- (b) 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 as per Annexure E.

### 3. Updation of Bank details

3.1. In cases where Bank account details of the security holder are not available with RTA or there is a change in such details, RTA shall obtain Bank account details along with any one of the following documents to update the security holder's Bank details:

- a) Original cancelled cheque bearing the name of the security holder; **OR**
- b) Bank passbook/ statement attested by the Bank;

3.2. The RTA shall proceed with the updation of bank details based on the documents provided by the first holder only, in case of joint holding.

### 4. Documents for Proof of Address

4.1. The RTA shall obtain any one of the documents mentioned in **Annexure - F**, from the security holder / claimant, if the address is not available in the folio or for processing the request for its change.

**Annexure – D**
**Forms for availing various Investor services**

Investors holding securities in physical mode interface with the RTAs, *inter-alia*, for registering/updating the KYC details and for the processing of various service requests. RTA shall process all investor service requests by accepting the duly filled up request form and the listed companies and RTAs shall make the soft copy of the forms available on their websites. The forms should be in downloadable and fillable format. The service requests alongwith requisite forms are tabulated below:

<b>Registering / Updating the KYC details:</b>		
<b>S. No.</b>	<b>Particulars</b>	<b>Form</b>
1.	PAN	ISR – 1
2.	Nominee details	SH – 13, SH – 14, ISR – 3, (As applicable)
3.	Contact details (postal address, Mobile number & E-mail)	ISR – 1
4.	Bank details	ISR – 1
5.	Signature	ISR – 1, ISR – 2 (As applicable)
<b>Processing of various service requests</b>		
<b>S. No.</b>	<b>Particulars</b>	<b>Form</b>
1.	Issue of Duplicate securities certificate	ISR – 4
2.	Replacement / Renewal / Exchange of securities certificate	ISR – 4
3.	Consolidation of securities certificate	ISR – 4
4.	Sub-division / Splitting of securities certificate	ISR – 4
5.	Consolidation of folios	ISR – 4

S. No.	Particulars	Form
6.	Endorsement	ISR – 4
7.	Change in the name of the holder	ISR – 4
8.	Change in status from Minor to Major and Resident to NRI and vice versa	NA
9.	Claim from Unclaimed Suspense Account & Suspense Escrow Demat Account	ISR – 4
10.	Transposition	ISR – 4
11.	Transmission	ISR – 5

**Annexure – E**

**Documents for Proof of Identity**

1. Unique Identification Number (UID) (Aadhaar)
2. Valid Passport
3. Driving license in Smart Card form, Book form or copy of digital form
4. 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 duly attested by their employer with date and organization stamp.
5. PAN card with photograph
6. Marriage certificate
7. Divorce decree

**Annexure – F**

**Documents for Proof of Address**

1. Unique Identification Number (UID) (Aadhaar)
2. Valid Passport / Registered Lease or Sale Agreement of Residence / Driving License.
3. Flat Maintenance bill accompanied with additional self-attested copy of Identity Proof of the holder/claimant.
4. Utility bills like Telephone Bill (only land line) / Electricity bill / Gas bill - Not more than 3 months old.
5. 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 duly attested by their employer with date and organization stamp.
6. 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.
7. Proof of address in the name of the spouse accompanied with self-attested copy of Identity Proof of the spouse.
8. Client Master List (CML) of the Demat Account of the holder / claimant, provided by the Depository Participant.



Dear Investor,

**Subject: Reminder to update KYC details pursuant to SEBI Circular bearing reference no SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated 16th March, 2023 in supersession of earlier circulars issued by SEBI bearing reference nos SEBI/HO/MIRSD/MIRSD RTAMB/P/CIR/2021/655 & SEBI/HO/MIRSD/MIRSD RTAMB/ P/CIR/2021/687 dated 3rd November, 2021 and 14th December, 2021 respectively.**

We refer to the above circulars issued by SEBI that mandate all the listed companies to record **PAN, Address with PIN code, Mobile Number, Bank Account details, Specimen Signature and Nomination of holders of physical securities. Email ID is optional; however, the security holders are requested to register email id also to avail online services.** This is applicable for all security holders holding shares in physical mode.

The salient features and requirements of the circular are as follows:

**A) Non – updation of KYC: Folios wherein any ONE of the above cited details/documents, (i.e. PAN, Address with PIN code, Mobile Number, Bank Account details, Specimen Signature and Nomination) **is/are not available on or after October 01, 2023, shall be frozen as per SEBI circular.****

**Notes:**

1) The securities in the frozen folios shall BE ELIGIBLE:

- To lodge any grievance or avail of any service from us, only after furnishing the complete documents / details as mentioned above.
- To receive any payment including dividend, interest, or redemption amount (which would be only through electronic mode) only after they comply with the above stated requirements.

2) a) The formats for Nomination and Updation of KYC details viz; Forms ISR-1, Annexure to Form ISR-1, ISR-2, ISR-3, SH-13, SH-14 and SEBI circular are also available on our website as mentioned here below:

<https://www.skdc-consultants.com> → Resources → Downloads → KYC → Formats for KYC

In case you hold shares in multiple Companies, serviced by SKDC Consultants Limited., wherein the names of the holders are in the same order, you may download the Annexure to Form ISR-1, from the above-mentioned website & provide the details of all such Companies & corresponding folios & submit along with other KYC documents.

b) For registering new bank details or where there is a change in such details, mandatory submission of **Original cancelled cheque leaf** bearing the name of the first named security holder or alternatively, submission of copy of bank passbook/ statement attested by the bank along with Form ISR- 2 is required. In the case of joint holding, updation of bank details will be done based on the documents provided by the first holder only.

**B) Mandatory Linkage of PAN with Aadhaar–It is mandatory to link PAN with Aadhaar number by June 30,2023, as per the Central Board of Direct Taxes ( CBDT). Security holders who are yet to link their PAN with Aadhaar number are requested to get the same done before June 30, 2023. Post June 30, 2023 or any other date as may be specified by the CBDT, we will accept for registration only valid PANs which have been linked to their corresponding Aadhaar numbers. **The securities held in folios which have no PAN registered against the same or have invalid PAN registered on our records, as on notified cut-off date of June, 30, 2023 or any other date as may be specified by the CBDT, shall also be frozen.****

**Note:** - Security holders from Sikkim can provide self-attested copy of Aadhaar Card/Voter's Card/Driving License/Passport OR any other identity proof as issued by the Govt.

**In view of the above, we request you to submit at the earliest, the KYC Request Form printed overleaf, and Form ISR-1 duly signed along with the required supporting documents, as applicable.**

You may use any ONE of the following modes for submission:

1. **In Person Verification (IPV):** by producing the originals to the authorised person of the RTA, who will retain copy(ies) of the document(s). Please note **the registered shareholder(s) has to** visit the office of the RTA for IPV and not his/her representative.
2. **In hard copy:** by furnishing self-attested photocopy(ies) of the relevant document, with date.
3. **With e-sign:**
  - (a) In case your email id is already registered with us, you may send the scanned copies of your KYC documents with additionally **e-sign** affixed on the documents at our dedicated email-id: [kyc@skdc-consultants.com](mailto:kyc@skdc-consultants.com) Kindly mention the email subject line as **“KYC Updation - (Company Name) - Folio No : \_\_\_\_\_”**
  - (b) Securities holders can also upload KYC documents with additionally **e-sign affixed on the documents** on our website <https://www.skdc-consultants.com> → Investor Services → KYC Compliance.

**E-Sign is an integrated service which facilitates issuing a Digital Signature Certificate and performing signing of requested data by e-sign user. You may approach any of the empaneled e-sign service providers available on <https://cca.gov.in/> for the purpose of obtaining e-sign.**

**Yours faithfully,**  
For SKDC Consultants Limited  
Investor Relation Cell (IRC)

**Regd Office:** SKDC Consultants Limited. (Subsidiary of Link Intime India Pvt Ltd), C-101, 247 Park, L.B.S Marg, Vikroli (West), Mumbai - 400083

*This is a computer generated letter and hence no signature is required. If you have already submitted the documents for updating KYC or have dematerialized your physical securities, please do not submit the documents again.*

# Form ISR – 1

(SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16,2023 on Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination)

## REQUEST FOR REGISTERING PAN, KYC DETAILS OR CHANGES / UPDATION THEREOF

[For Securities (Shares / Debentures / Bonds, etc.) of listed companies held in physical form]

**A. I / We, request you to Register / Change / Update the following (Tick ✓ relevant box) Date :** / /

<input type="checkbox"/> PAN	<input type="checkbox"/> Signature	<input type="checkbox"/> Mobile Number
<input type="checkbox"/> Bank details	<input type="checkbox"/> Registered Address	<input type="checkbox"/> E-mail address

**B. Security and KYC Details [ to be filled in by the First Holder ]:**

<b>Name of the Issuer Company</b>		<b>Folio No.</b>	
<b>Face value of Securities</b>		<b>Number of Securities</b>	
<b>Distinctive number of Securities (Optional)</b>	<b>From</b>	<b>To</b>	
<b>E-mail Address</b>			
<b>Mobile Number</b>			

**C. I/We are submitting documents as per Table below (tick✓ as relevant, refer to the instructions):**

<b>Name(s) of the Security holder(s) in Capital as per PAN</b> Copies of PAN Cards of all the Holder(s) duly self-attested with date to be enclosed with this Form.	<b>PAN</b>	<b>PAN Linked to Aadhaar -Y/N</b> Tick any one [✓] *
1.		Yes / No
2.		Yes / No
3.		Yes / No
4.		Yes / No

**Note:** \* PAN shall be valid only if it is linked to Aadhaar by June 30, 2023, or any other date as may be specified by CBDT.

Check Status of PAN linked with Aadhaar at <https://www.incometax.gov.in/iec/foportal> For Exemptions/Clarifications on PAN refer Instruction.

<b>Bank Account Details of First Holder</b>		
<b>Name of the Bank &amp; Branch</b>		<b>IFSC</b>
<b>Bank A/c No.</b>		Tick any one [✓] Acct type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Any other [ ]

**Note:** Original cancelled cheque leaf bearing the name of the first holder is mandatory, failing which first security holder shall submit copy of bank passbook / statement attested by the Bank for registering the Bank Account details.

<b>Demat Account Number</b>	<b>16 digit DPid /Client id [ ]</b>
-----------------------------	-------------------------------------

**Also provide Client Master List (CML) of your Demat Account, duly signed by the Depository Participant with stamp.**

**Authorization:** I / We authorise you (RTA) to update the above PAN and KYC details in my / our above Folio No, provided by me/us.

**Declaration:** All the above facts and documents enclosed are true and correct.

	<b>First Named Holder</b>	<b>Joint Holder - 1</b>	<b>Joint Holder - 2</b>	<b>Joint Holder - 3</b>
<b>Signature</b>				
<b>Name</b>				
<b>Address</b>				
<b>PIN</b>				

**Note:** If the address mentioned above differs from the address registered with the Company, you are requested to record the new address by submitting the documents as specified in point (3) overleaf. (Use separate Annexure to Form ISR-1 to update the above PAN and other KYC details as provided in this form with the additional Folio(s) where you are the First Named holder of securities, in such issuer companies.)

I/We are submitting documents as per Table below (tick ✓ as relevant, refer to the instructions):

No.	✓	Document/Information /Details	Instruction/Remark
1	<input type="checkbox"/>	PAN of (all) the (joint) holder(s)	PAN Card copies of all the holders duly self-attested with date to be enclosed. PAN shall be valid only if it is linked to Aadhaar by June 30, 2023, or any date as may be specified by the CBDT. For Exemptions / Clarifications on PAN, please refer to <u>Objection Memo</u> as specified in SEBI circular.
2	<input type="checkbox"/>	Demat Account Number	Provide Client Master List (CML) of your Demat Account, duly signed by the Depository Participant with stamp.
3		Proof of Address of the first Holder	<p><b>Provide self attested copy with date stamp of any ONE of the documents, issued by a Govt. Authority, only if there is change in the address;</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client Master List (CML) of the Demat Account of the holder/claimant, duly signed by the Depository Participant with stamp.</li> <li><input type="checkbox"/> Unique Identification Number (UID) (Aadhaar)</li> <li><input type="checkbox"/> Valid Passport/ Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance Bill*</li> <li><input type="checkbox"/> Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill – Not more than 3 months old.</li> <li><input type="checkbox"/> Identity card (with Photo) / document with address, issued by Central/State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions duly attested by the employer with date and organization stamp.</li> <li><input type="checkbox"/> 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.</li> <li><input type="checkbox"/> The proof of address in the name of the spouse*</li> </ul> <p><b>*Kindly provide additional self-attested copy of Identity Proof of the holder/ claimant/ spouse.</b></p>
4	<input type="checkbox"/>	Bank details	Original cancelled cheque leaf bearing the name of first holder OR latest copy of the bank passbook/statement with details of bank name, branch, account number and IFSC duly attested by the bank. Alternatively, Bank details as per CML enclosed will be updated in the folio.
5	<input type="checkbox"/>	E-mail address (Optional)	As mentioned on Form ISR-1, alternatively the E-mail address available in the CML as enclosed will be updated in the folio.
6	<input type="checkbox"/>	Mobile	As mentioned on Form ISR-1, alternatively the mobile number available in the CML as enclosed will be updated in the folio.
7	<input type="checkbox"/>	Specimen Signature	Provide banker's attestation of the signature of the holder(s) as per Form ISR – 2 and Original cancelled cheque leaf bearing the name of the first holder.
8		Nomination	<p><b>Submit these Form(s) separately for each listed company.</b> (Use any ONE of the following options.)</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>SH-13</b> For First Time Nomination</li> <li><input type="checkbox"/> <b>SH-14</b> For Cancellation or Variation in Nomination</li> <li><input type="checkbox"/> <b>SH-14 and ISR-3</b> For Cancellation of Nomination and to "Opt-Out"</li> <li><input type="checkbox"/> <b>ISR-3 To "OPT-Out"</b> of Nomination or if No Nomination is required</li> </ul>

Note:

- 1) In case of additional folios for securities held under the same First Named holder for Companies managed by the same RTA, details of such folios to be completed in Annexure to Form ISR-1 along with the required declaration and authorisation.
- 2) All the above blank forms along with the mode of submission are available on our website

Pg :2/2





# Annexure to Form ISR – 1

(SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16,2023 on Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination)

## REQUEST FOR REGISTERING PAN, KYC DETAILS OR CHANGES / UPDATION THEREOF, IN THE UNDERSTATED COMPANIES

[For Securities (Shares / Debentures / Bonds, etc.) of listed companies held in physical form]

Dear Sir/Madam,

I/We request you(RTA), to register / update the details of PAN and KYC details in the following additional Companies where the securities are held in my/our name(s) and the first named holder is in the same order as that which is mentioned in Form ISR-1.

Pl note: Use of this Annexure without Form ISR-1, will be rejected.

Date : / /

Sr.No	Name of the Issuer Company	Folio No.	Quantity of Securities	Face Value of Securities	Start-Distinctive ( Optional )	End-Distinctive ( Optional )

(Use a copy of this sheet, if extra space is required)

**Authorization:** I/We authorise you (RTA) to update the PAN and KYC details as provided by me/us as per Form ISR-1, in my / our above Folio No(s), held in my / our name(s) in which I/we are the holder(s) of securities where first holder remains unchanged. The original Form ISR-1, duly filled in by me/us is attached with Annexure to Form ISR-1.

**Declaration:** All the above facts and documents enclosed are true and correct.

	First Named Holder	Joint Holder - 1	Joint Holder - 2	Joint Holder - 3
<u>Signature</u>				
<u>Name</u>				

**Note:** If the address mentioned above differs from the address registered with the Company, you are requested to record the new address by submitting the documents as per the instructions stated in point (3) of Form ISR-1.

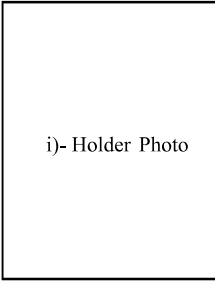
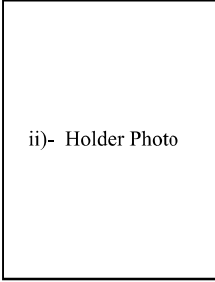
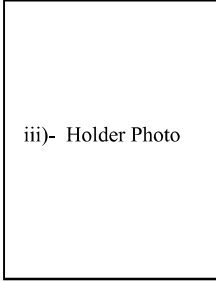
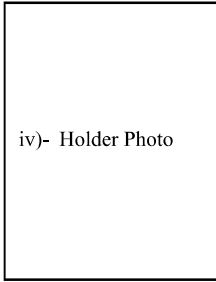





(Use separate Annexure to Form ISR-1 to update PAN and other KYC details as provided in Form ISR-1 where you are the First Named security holder in such issuer companies. serviced by us.)



# Form ISR – 2

(SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16,2023)

## Confirmation of Signature of Securities Holder by the Banker

1. Bank Name and Branch			
2. Bank contact details			
Postal Address			
Mobile/Tel number			
E-mail address			
3. Bank Account number		<i>attach original cancelled cheque leaf</i>	
4. Account opening date			
5. Account holder's PAN		Account Holder's Name	
i)		i)	
ii)		ii)	
iii)		iii)	
iv)		iv)	
6. Latest photograph of the account holder(s)			
 i)- Holder Photo	 ii)- Holder Photo	 iii)- Holder Photo	 iv)- Holder Photo
7. Account holder(s) details as per Bank Records			
a) Address			
b) Mobile/Tel number			
c) Email address			
d) Signature(s) of the Holder(s)			
i) 	_____	 <i>Bank Manager's Signature and Bank Seal</i>	
ii) 	_____		
iii) 	_____		
iv) 	_____		
-- (To be Mandatorily Filled by the Bank Official) --			
Place:	Name of the Bank Manager :		
Date:	Employee Code :		
Mobile / Tel no:	Email_id :		

# Form ISR - 3

## Declaration Form for Opting-out of Nomination by Holders of Physical Securities in Listed Companies

(SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16,2023)

To,

Date: / /

Name of the Company : .....

Address of the Company : .....

### PARTICULARS OF THE SECURITIES (in respect of which nomination is being opted out)

Nature of Securities	Folio No.	No. of Securities *	Certificate No.	Distinctive No(s) ( From – To )
Tick ✓ as relevant				
Equity / Debentures				

I / We the holder(s) of the securities particulars of which are given hereinabove, **do not wish to nominate** any person(s) in whom shall vest, all the rights in respect of such securities in the event of my /our death.

I/ We understand the issues involved in non-appointment of nominee(s) and further are aware that in case of my / our death, my / our legal heir(s) / representative(s) are required to furnish the requisite documents / details, including, Will or documents issued by the Court like Decree or Succession Certificate or Letter of Administration / Probate of Will or any other document as may be prescribed by the competent authority, for claiming my / our aforesaid securities.

### Signature(s) as per Specimen recorded with the Company.

	First Holder	Joint Holder -1	Joint Holder -2	Joint Holder -3
<u>Signature</u>				
<u>Name</u>				

### Witness Details:

Name of Witness		Signature	
Address of Witness	_____	Date	
	_____ Pin: _____		

\* Use of ISR-3 (ie to Opt-Out of Nomination OR if "No\_Nomination" is required by the investor ) will be applied for the entire securities against the said Folio.

**Form No. SH-13**

**Nomination Form**

**Pursuant to section 72 of the Companies Act, 2013 and rule  
19(1) of the Companies (Share Capital and Debentures) Rules 2014] Date:    /    /**

To,

**Name of the Company :** .....

**Address of the Company:** .....

I/We, the holder(s) of the securities particulars of which are given hereunder, wish to make nomination and do hereby nominate the following persons in whom shall vest, all the rights in respect of such securities in the event of my/our death.

**(1) PARTICULARS OF THE SECURITIES** (in respect of which nomination is being made) :

Nature of Securities	Folio No.	No. of Securities*	Certificate No.	Distinctive No(s) ( From – To )
Tick ✓ as relevant				
Equity / Debs/ Bonds				

**(2) PARTICULARS OF NOMINEE/S** — [Use photocopies of this blank nomination form in case of additional Multiple Nominations in the same folio ]

Name of Nominee			
Address of Nominee		Date of Birth	{ - - }
Father's/Mother's/ Spouse's name		Occupation	
Relationship with the security holder		Nationality	
E-mail_id		Mobile No	

**(3) IN CASE NOMINEE IS A MINOR** —

Name of Guardian		Date of Birth	{ - - }
Address of Guardian		Date of attaining majority	{ - - }

Signature(s) as per Specimen recorded with the Company.

	First Holder	Joint Holder -1	Joint Holder -2	Joint Holder -3
<u>Signature</u>				
<u>Name</u>				

**Witness Details:**

Name of Witness		Signature	
Address of Witness	_____	Date	
	_____ Pin: _____		

\* Nomination will be registered for entire holding in the folio. In case of more than one nominee, the ratio should be furnished & separate form to be filled for each nominee.

**Form SH-13 - INSTRUCTIONS**

[Please follow the instructions given below very carefully while filling in your Nomination request.]

**1. Nomination can be made only by individuals** applying/holding securities on their own behalf, singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. The nomination will be registered only when it is complete in all respects including the signature of (a) all registered holder(s) (as per specimen lodged with the Company) /RTA and (b) the complete details of the nominee and witness being furnished.

**2.** A minor can be nominated by a holder(s) of securities and in that event the name and address of the Guardian shall be furnished by the holder(s).

**3.** The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a power of attorney holder. A Non-Resident Indian can be a nominee on re-patriable basis provided RBI approval granted to the nominee is registered with the Company / RTA.

**4.** In case you have multiple folios, then you may take a photocopy of this Form.

**5.** Nomination request would be considered for securities held in physical form only.

**6.** The nomination will be valid, if the registration of Nomination is done before the demise of the holder.

**7.** The nomination stands rescinded whenever the securities in the given folio are transposed /transmitted/ amalgamated, in such a scenario a new Nomination Form will have to be filled by the security holder(s).

**8.** The Holder(s) can override (delete or change) an earlier nomination by executing a fresh Nomination Form SH-14 for which a fresh registration number will be allotted. The earlier nomination will automatically stand cancelled.

**9.** In case the holder(s) desires to nominate more than one person as nominee, the ratio shall be mentioned and separate form to be filled for each nominee.

**10.** Nomination registration number will be allotted upon successful registration.

**11.** The Company / RTA will entertain claims of registered nominees only.

**12.** The Nominee will be entitled to all the rights in the securities upon demise of all holders in the folio.

**13.** Kindly note that the nomination being a legal document the same should be dated by the security holder. Furthermore, the date of execution on the Nomination Form should match with the date of witness, witnessing the document.

■ **For Office Use Only**

■ Nomination Registration Number :

■ Date of Registration :

■ Checked and Signature of Employee :



## Form No. SH-14

### Cancellation or Variation of Nomination

[Pursuant to sub-section (3) of section 72 of the Companies Act, 2013 and rule 19(9) of the Companies  
(Share Capital and Debentures) Rules 2014]

To, Date:    /    /

Name of the Company : .....

Address of the Company: .....

I/We, hereby cancel the nomination(s) made by me/us in favour of.....  
.....(name and address of the nominee) in respect of the below mentioned securities.

**or**

I/We hereby nominate the following person in place of .....as nominee in  
respect of the below mentioned securities in whom shall vest all rights in respect of such securities in the event of my/our death.

**(1) PARTICULARS OF THE SECURITIES** (in respect of which nomination is being cancelled / varied):

Nature of Securities	Folio No.	No. of Securities*	Certificate No.	Distinctive No(s) ( From – To )
Tick ✓ as relevant				
Equity / Debs/ Bonds				

**(2) PARTICULARS OF THE NEW NOMINEE/S** — [Use photocopies of this Form-SH-14 in case of additional Multiple New Nominations in the same folio ]

Name of Nominee			
Address of Nominee		Date of Birth	{   -   -   }
Father's/Mother's/ Spouse's name		Occupation	
Relationship with the security holder		Nationality	
E-mail_id		Mobile No	

**(3) IN CASE NEW NOMINEE IS A MINOR** —

Name of Guardian		Date of Birth	{   -   -   }
Address of Guardian		Date of attaining majority	{   -   -   }

Signature(s) as per Specimen recorded with the Company.

First Holder	Joint Holder -1	Joint Holder -2	Joint Holder -3
<u>Signature</u>			
<u>Name</u>			

**Witness Details:**

Name of Witness		Signature	
Address of Witness	Pin _____		
		Date	

\* New Nomination will be registered for entire holding in the folio. In case of more than one new-nominee, the ratio should be furnished & separate form to be filled for each of the new-nominee.



**Form SH-14 - INSTRUCTIONS**

[Please follow the instructions given below very carefully while filling in your request for Cancellation/Variation in Nomination registered.]

Upon successful execution of SH-14, the earlier Nomination shall stand cancelled.

**1. The New-Nomination can be made only by individuals** applying/holding securities on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. The new nomination will be registered only when it is complete in all respects including the signature of (a) all registered holders (as per specimen lodged with the Company / RTA ) and (b) the complete details of the new nominee and witness being furnished.

**2.** A minor can be nominated as a new nominee by holder(s) of securities and in that event the name and address of the Guardian shall be furnished by the holder(s).

**3.** The new nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a power of attorney holder. A Non-Resident Indian can be a new nominee on re-patriable basis provided RBI approval granted to the new nominee is registered with the Company.

**4.** In case you have many folios, then you may take a photocopy of this form.

**5.** Request for Change/Cancellation in Nomination in Form SH-14 will be considered for securities held in physical form only.

**6.** The new nomination will be valid, if the registration of Nomination is done before the demise of all the holders in the folio.

**7.** The nomination stands rescinded whenever the securities in the given folio are transposed /transmitted/ amalgamated, in such a scenario a new Nomination Form will have to be filled by the security holder(s).

**8.** In case the holder(s) desires to nominate more than one person as nominee, the ratio shall be mentioned and separate form to be filled for each nominee.

**9.** Fresh Nomination registration number will be allotted upon successful registration.

**10.** The Company / RTA will entertain claims of registered nominees only.

**11.** The new nominee will be entitled to all the rights in the securities upon demise of all holders in the folio.

**12.** In case the nomination already registered is being cancelled by submission of SH-14 and a fresh nomination is not being registered, the security holder(s) is/are mandatorily required to submit Form ISR-3 to 'Opt Out' of Nomination.

**13.** Kindly note that the nomination being a legal document the same should be dated by the security holder. Furthermore, the date of execution on the Nomination Form should match with the date of witness, witnessing the document.

■ **FOR OFFICE USE ONLY** :

■ Nomination Registration Number :

■ Date of Registration :

■ Checked and Signature of Employee :

