Frequently asked questions - Shareholders who have not paid First Call

1. How much is payable towards the First Call and the Second and Final Call?

Res:

Shareholders who are yet to pay the First Call would receive the Reminder cum Final Call Notice that shall contain information of the total amount payable by such shareholder. The total amount payable would consist of:

- a) Amount payable towards First Call computed at ₹ 314.25 per Rights Equity Share held;
- b) Interest computed @ 8.00% (Eight per cent only) from June 1, 2021 to October 28, 2021 on the amount payable towards First Call; and
- c) Amount payable towards Second and Final Call computed at ₹ 628.50 per Rights Equity Share held
- 2. What would be the status of the existing partly paid-up equity shares?

Res:

Please note that the existing partly paid-up equity shares held by you have already ceased trading with effect from May 11, 2021. Further there will be no trading of the Rs.5.00 partly paid-up equity shares of the Company (ISIN IN9002A01032) on the stock exchanges with effect from November 9, 2021 on account of the Second and Final Call.

3. Can I pay only towards the First Call?

Res:

Kindly note that payment only towards the First Call is not permitted and the shareholder has to pay towards both the First Call, interest due on the First Call and the Second and Final Call.

4. What are the modes of payment of the amount due?

Res:

The amounts due under the Reminder and Final Call Notice can be paid through following modes:

a) R-WAP facility: Resident Eligible Shareholders and Non-resident Indian Eligible Shareholders may pay the amounts due towards the First Call and the Second and Final Call electronically through the R-WAP portal (https://rights.kfintech.com/callmoney). Payment may be made through net banking or UPI or NEFT or RTGS modes. Please note that R-WAP facility is not available for non-resident Eligible Shareholders who are not NRIs. NRI Eligible Shareholders to please read the R-WAP instructions before making payment. Please note that certain modes such as UPI may not be applicable to NRI Eligible Shareholders.

- b) **Cheque / demand draft:** Through cheque or demand draft drawn in favour of:
 - (i) For resident shareholders: Reliance Industries Limited Rights R
 - (ii) For non-resident shareholders: Reliance Industries Limited Rights NR

The cheque or demand draft will need to be submitted together with a duly filled-in Payment Slip along with a copy of the Reminder cum Final Call Notice with the collection centers mentioned in the Payment Slip. Collection centers shall not accept any cheque / demand draft that is not accompanied with duly filled-in Payment Slip and copy of the Reminder cum Final Call Notice.

5. If I don't pay the amounts due, what will happen to my Rights Equity Shares?

Res:

The following are the consequences of non-payment of the amounts due:

- (a) Interest @ 8.00 % (Eight per cent only) p.a. will continue to be charged for delay in payment of the First Call from June 1, 2021 till date of actual payment of the First Call. Further, interest @ 8.00% (Eight per cent only) p.a. will be payable for delay in payment of Second and Final Call beyond November 29, 2021 till the actual date of payment;
- (b) The partly paid-up equity shares of the Company currently held by you, including the amount already paid thereon is liable to be forfeited in accordance with the Articles of Association of the Company and the Letter of Offer dated May 15, 2020; and
- (c) The Company shall be entitled to deduct from any dividend payable to you, all sums of money outstanding on account of calls and interest due thereon in relation to the partly paid-up equity shares of the Company.
- 6. When can the payment towards the amount due be made?

Res:

The payment can be paid between Monday, November 15, 2021 and Monday, November 29, 2021 (both days inclusive)

7. When would the new fully paid-up shares be listed?

Res:

Credit of the fully paid-up equity shares after receipt of the total amount due on the Rights Equity Shares is expected to take place within 2 weeks from the last date for payment mentioned in the Reminder cum Final Call Notice i.e. within 2 weeks from November 29, 2021.

8. Is part payment permitted?

Res:

Eligible Shareholders are required to make payment in full of the amount due. Eligible Shareholders to note that no payment would be accepted only towards the First Call and part payments would not be considered.

9. Where can I access my Reminder cum Final Call Notice?

Res:

The Reminder cum Final 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 Final Call Notice.

10. Can non-residents shareholders pay using R-WAP?

Res:

R-WAP is available only for resident shareholders and non-resident Indian shareholders of the Company holding partly paid-up equity shares Payment may be made through net banking or UPI or NEFT or RTGS modes.

Please note that R-WAP facility is not available for non-resident Eligible Shareholders who are not NRIs. NRI Eligible Shareholders to please read the R-WAP instructions before making payment. Please note that certain modes such as UPI may not be applicable to NRI Eligible Shareholders.

11. What are the banks through which the payment can be made 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

12. 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.

- 13. 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 / email id 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 including interest thereon and the Second and Final 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.

14. 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.
- 15. 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 and payable, you may make more than 1 payment to ensure that you pay the full amount due.

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

16. How to make payments through NEFT / RTGS?

Res:

Please follow the steps below:

- (a) On the R-WAP portal once you have validated your DP ID, Client ID you need to enter your mobile number / email id 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 including interest due thereon and the Second and Final Call;
- (d) Once you have confirmed the bank account details from where you wish to make the payment, you need to choose "Pay using NEFT / RTGS";
- (e) Fill in the required data such as name of the 1st holder of the bank account, IFSC code, bank name, bank account number, mode of holding (single or joint), in case of joint holding select your level of holding (first / second holder) (in case of second holder, please submit scanned copy of cancelled cheque with your name clearly printed on the same);
- (f) Click on box to allow penny drop and then click 'Proceed';
- (g) Please read terms and conditions and then click 'Proceed with NEFT / RTGS';
- (h) Please confirm payment particulars and click 'Proceed to Payment';
- (i) You would receive eChallan with the payment details. With the eChallan you can create a new beneficiary in the RTGS / NEFT payment option in your net-banking portal and once it is activated you may make the payment. In case you do not have net-banking, you may take a copy of the eChallan and go to your bank and fill out a RTGS / NEFT transfer form and submit it to your bank to effect payment;
- (j) Please ensure payment is made within 48 hours from same bank account mentioned in the eChallan.

17. Please share the list of the collection centers

Res:

HDFC Bank Limited		
For	Ahmedabad - HDFC Bank, 2nd Floor, Tej Enclave, Opp. Gandhigram Railway Station, Above Emerald Honda, Off.Ashram Road, Ahmedabad	
resident	380009; Bengaluru - HDFC Bank, Cash Management Services, "Salco Centre", # 8/24, Richmond Road, Bengaluru 560025; Baroda - HDFC	
shareholder	Bank, 04th. Floor, Kanha Capital, Alkapuri, Baroda 390007; Kolkata - HDFC Bank, CMS Operations, Bengal Intelligent Park, Omega Building,	
	15th Floor Block EP & GP Next to Infinity Building Salt Lake Sector - V, Kolkata 700091; Chandigarh - HDFC Bank, Plot No 191-193, 4th Floor,	
	Above Nexa Showroom, Industrial Area Phase II, Chandigarh 160002; Chennai - HDFC Bank, No. 115, Dr. Radhakrishnan Salai, 2nd Floor, Opp.	
	To CSI Kalyani Hospital, Mylapore, Chennai 600004; Delhi - HDFC Bank, B-7/3, Asaf Ali Road, Delhi 110002; Hyderabad - HDFC Bank, II Floor,	
	D. No. 6-3-244 A / 246, Roxana Palladium, "Bank House", Road No 1, Banjara Hills, Hyderabad 500034; Indore - HDFC Bank, 1st Floor,	
	Brilliant Avenue, Sch No. 94, Sector -B, Behind Bombay Hospital, Ring Road, Indore 452010; Jaipur - HDFC Bank, Wholesale Banking	
	Operations, II floor, Jin-Anukampa, adjoining Raj Mandir Cinema, Bhagwan Das Road, C-Scheme, Jaipur; Jamnagar - HDFC Bank, MP House,	
	3rd floor, Saru Section Road, Near Savan Apartments, Jamnagar 361008; Kanpur - HDFC Bank, 15/46, 2nd floor, Civil Lines, Kanpur 208001;	
	Lucknow - HDFC Bank, Pranay Towers 38, Darbari Lal Sharma Marg, Lucknow 226001; Mumbai - HDFC Bank, Ground Floor, Maneckji	
	Wadia Building, Nanik Motwani Marg, Near Kala Ghoda, Opp Mumbai University, Fort, Mumbai 400001; Nagpur - HDFC Bank, WBO Group	
	First Floor, Plot no 18/3 and 18/3-Part IT Park, Behind Persistent Systems, Software Technology Park, Gayatri Nagar, Mouza Parsodi, Nagpur	
	440022; Pune - HDFC Bank, Wholesale Banking Operations, Fortune Square, Near Deep Bunglow Chowk, Model Colony, Shivaji Nagar,	
	Pune 411016; Rajkot - HDFC Bank, 1st & 2nd Floor, "Shri Harish", 40 / A Bhaktinagar Society, Bhaktinagar Circle, Rajkot 360002; Surat -	
	HDFC Bank, Wholesale Banking Operations, 12th floor, D Wing, Swastik Universal, Next to Valentine Cinema, Piplod, Surat 395007; Gandhi	
	Nagar - HDFC Bank, Plot no. 448, Near Pragna Petrol Pump, Sector 16, Gandhi Nagar, 382016; Gurgaon - HDFC Bank, A-12, The Shopping	
	Mall, DLF Qutub Enclave, Phase I, Gurgaon, Haryana; Noida - HDFC Bank, Ansals Fortune Arcade, K-Block, Sector 18, Noida, Uttar Pradesh;	
For non-	Mumbai - HDFC Bank, Ground Floor, Maneckji Wadia Building, Nanik Motwani Marg, Near Kala Ghoda, Opp Mumbai University, Fort,	
resident	Mumbai 400001	
Axis Bank Limit		
For	Ahmedabad - Axis Bank, Trishul, Opp. Samartheshwar Temple, Ahmedabad 380006; Mumbai - Axis Bank, Jeevan Prakash Building, Ground	
resident	floor, Sir PM Road, Fort, Mumbai 400001; Kolkata - Axis Bank, 7, Shakespear Sarani, Kolkata 700071; Chennai - Axis Bank, 82, Dr.	
shareholder	Radhakrishna Salai, Mylapore, Chennai 600004; New Delhi - Axis Bank, Statesman House, 148, Barakhamba Road, New Delhi 110001;	
	Hyderabad - Axis Bank, 6-3-879/B, First Floor , G Pulla Reddy BL Greenlands, Begumpet Road, Hyderabad 500016; Bengaluru - Axis Bank,	
	No.9, M.G. Road, Block A, Bengaluru 560001; Jaipur - Axis Bank, O-15, Green House, Ashok Marg, C-Scheme, Jaipur 302001; Vadodara	
	- Axis Bank, Vardhaman Complex, Opp GE Brace Course Circle (North), Vadodara 390007; Noida	
	- Axis Bank, B2-B3, Sector 16, Noida 201301; Panvel - Axis Bank, Raje Complex, Plot No. 198A, Shivaji Chowk, Panvel 410206; Pune - Axis	
	Bank, Indra Pushti, Opp. Fergusson College Gate 2, Pune 411004; Chandigarh - Axis Bank, SCO 343-344, Sector 35-B, Chandigarh 160022;	
	Indore - Axis Bank, Kamal Palace, 1 Yeshwant Colony, Yeshwant Niwas Road, Indore 452003; Surat - Axis Bank, Digvijay Towers, Opp. St.	
	Xaviers School, Ghod Dod Road, Surat 395001; Nagpur	
	- Axis Bank, M.G. House, Rabindranath Tagore Road, Besides Board Office, Civil Lines, Nagpur 440001; Lucknow - Axis Bank, 31/93, Ground	
	Floor, I & II Floor, Lucknow 226001; Gurgaon - Axis Bank, SCO 29, Sector 14, Near Huda Office, Old Delhi, Gurgaon Road, Gurgaon 122001;	
	Thane - Axis Bank, Dhiraj Baug, Near Hari Niwas Circle, LBS Marg, Thane (West), Thane 400602; Navi Mumbai - Axis Bank, Vardhaman	
	Chambers Co-op Society, Plot No 84, Sector 17, Vashi, Navi Mumbai 400705; Rajkot - Axis Bank, Titan, Near KKV Circle, Kalawad Road, Rajkot 360005; Kanpur - Axis Bank, 16/104 A, Civil Lines, Infront of ICAI Bhawan, Kanpur 208001; Jamnagar - Axis Bank, Jaidev Arcade, Ground	
For non-	Mumbai - Axis Bank, Jeevan Prakash Building, Ground floor, Sir PM Road, Fort, Mumbai 400001	
resident	William - Axis Bank, Jeevan Frakash Bullung, Ground Hoor, Sh Fivi Koad, Fort, Mulliam 400001	
State Bank of Ir	l dia	
For resident	Mumbai - SBI Capital Market branch, 3rd Floor, Mumbai Main Branch, Mumbai Samachar Marg, Fort, Mumbai 400001; Pune - SBI	
shareholder	Pune Main branch, Collector Office Compound, Dr Ambedkar Road, Pune 411001; Vadodara - SBI, Neha Apartments, R C Dutt Road,	
	Vadodara 390007; Gurgaon - SBI, 4 New Colony, Gurgaon 122001; Vashi - SBI, Devgiri Banking Complex, Phase II, Sector 19-C, Vashi Turbhe,	
	Navi Mumbai 400703; Nagpur - SBI, Link Office Kingsway, S V Patel Marg, Nagpur 440018; Faridabad - SBI, Neelam Chowk, NIT Haryana,	
	Faridabad 121001; Delhi - SBI, 11 Sansad Marg, 1st Floor, B Block, New Delhi 110001; Kolkata - SBI, 2nd & 3rd Floor, Block-C, Samriddhi	
	Bhawan, Strand Road, Kolkata 700007; Thane - SBI, Global Premises CBS Ltd., Shop No. 1,2,3,4,5 &5A, New English School, Rammaruti	
1	Road, Naupad, Thane 400602; Gandhi Nagar - SBI, Civil Supply Bhavan, Opp Hotel Haveli, Near Ch 3 Circle, Gandhinagar 382010; Lucknow	
	- SBI, Tarawali Kothi, Motimahal Marg, Hazratganj, Lucknow 226001; Kanpur - SBI, 16/101, The Mall, Mahatma Gandhi Marg, Kanpur 209801;	
1	Jamnagar - SBI, Ranjit Road P.B.No.523, Ranjit Road, Jamnagar 361001; Ahmedabad - SBI, Ahmedabad Main, Bhadra, Ahmedabad 380001;	
1	Chennai - SBI, No 1, Anchor Gate Building, Rajaji Salai, Chennai 600001; Surat - SBI, Post No. 1, Chowk Bazar, Surat 395003; Rajkot - SBI,	
	First Floor, King's Plaza, Astron Chowk, Rajkot 360001; Ghaziabad - SBI, Navyug Market, Ghaziabad 201001; Panvel - SBI, 278/1, Safiya	
	Terraca, Mahatma Gandhi Road, Mulla Park, Panvel, Raigad 410206; Bengaluru - SBI, # 65, St. Marks Road, SBI LHO Compound, Bengaluru	
	560001; Hyderabad - SBI, Bank Street, Koti, Hyderabad 500095; Jaipur - SBI, P.B.No.72, Sanganeri Gate, Main Branch, Sanganeri Gate,	
For non-	Mumbai - SBI Capital Market branch, 3rd Floor, Mumbai Main Branch, Mumbai Samachar Marg, Fort, Mumbai 400001	
resident	1	

You may also mail on <u>ril.callmoney@kfintech.com</u> for any further clarifications required with respect to the payment of the amounts due towards First Call and Second and Final Call.

Note: The FAQs are subject to the terms and conditions specified in the Reminder cum Final Call Notice