



Science • Sustainability • Social Impact

FAQs & Guide Book for Shareholders

Banka BioLoo Limited

(CIN: L90001TG2012PLC082811)

Regd. Office: A-109 Express Apartments, Lakdi ka Pool, Hyderabad – 500004

Corp. Office: 56, Nagarjuna Hills Road, Punjagutta, Hyderabad – 500082

Tel: (040) 29801495 | investor.relations@bankabio.com | www.bankabio.com

Company's Registrar and Transfer Agent
Bigshare Services Pvt Ltd
06, Right Wing, 3rd Floor, Amrutha Ville
Opp. Yashoda Hospital, Somajiguda
Rajbhavan Road, Hyderabad - 500082
Phone: 040-23374967 | bsshyd@bigshareonline.com

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I. ABOUT BANKA BIOLOO LIMITED (BBL)

Q1. When was BBL established?

Banka BioLoo Limited ('BBL') is a publicly-traded Company engaged in sanitation and toilets business. BBL was incorporated under the Companies Act, 1956, in Hyderabad on 31 August 2012.

Q2. Who is BBL's Registrar & Share Transfer Agent (RTA)?

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06, Right Wing, 3rd Floor, Amrutha Ville
Opp. Yashoda Hospital, Somajiguda
Rajbhavan Road, Hyderabad - 500082
Phone: 040-23374967
Email bsshyd@bigshareonline.com

Q3. What can the Registrar & Share Transfer Agent(RTA) help me with?

The Company's Registrar & Share Transfer Agent can assist with any of the following issues:

- Issue of Duplicate Share Certificate to replace Lost/ Mutilated share certificates;
- Issue of Dividend warrant, dividend queries;
- Queries pertaining to transfer of dividend / shares to Investor Education and Protection Fund;
- Clarification of number of shares owned;
- Transmission/ transposition of physical share certificates between shareholders;
- Register Name, Address, Bank Account or Signature changes in respect of shareholders holding shares in physical form;
- All other stock/shares related matters of investors.

Q4. What is the address of BBL Office handling shareholder-related matters?

If you are not satisfied with the services of our RTA, you can get in touch with the following Company officials, directly, for any further information/ assistance:

Queries Related to Shares/Dividend, etc.

Sri Bala Aditya Yanamandra
Company Secretary and Compliance Officer
Banka BioLoo Limited

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56, Nagarjuna Hills Road Punjagutta
Hyderabad - 500082
Telephone: +91 40 29801495
Email: investor.relations@bankabio.com

Q5. Where are BBL's shares listed?

The equity shares of the Company are currently listed on the National Stock Exchange of India Ltd. (NSE)

➤ Stock code and ISIN

NSE	BANKA
ISIN for Depositories (NSDL and CDSL)	INE862Y01015

Q6. How can I purchase shares of BBL?

The equity shares of the Company are actively traded on the National Stock Exchange, where it is listed and can be purchased in dematerialized form at prevailing market price, through your dematerialized trading account.

Q7. Did BBL pay any dividend/ issue Bonus Shares in the past?

BBL paid dividend of 10% (Re. 1 per share) for financial years 2018-19 and 2019-20.

In FY 2020-21, BBL issued bonus shares in the ratio of 3 shares for every 2 shares held. The Dividend Distribution Policy of BBL is available here https://www.bankabio.com/bankapolicies/Dividend_Distribution_Policy.pdf

Q8. Where can I find historical prices for BBL equity shares?

The details of the historical prices of the shares of the Company are on NSE, where it is listed, and are available on its website www.nseindia.com.

Q9. How can I receive a print copy of BBL's complete Annual Report?

In compliance with the applicable regulations, and as a measure of green initiative, the Annual Reports of the Company are, usually, sent by the Company in digital form to the email ID of the shareholder, registered with the Company/ Depositories/ Depository Participants. In case you wish to receive the printed copy of the Annual Report in respect of ensuing years, you may send a request to the Company by letter, or by email to investor.relations@bankabio.com. Please quote your Folio No. / DPID / Client ID No. in the

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letter/ email.

The Annual Reports in respect of the previous financial years are available on the website of the Company and can be downloaded from <https://www.bankabio.com/investors/>

Q10. Does BBL provide quarterly financial reports?

Yes. The quarterly financial results of the Company are available on the website of the Company and can be accessed <https://www.bankabio.com/investors/> The same are also disclosed on the websites of National Stock Exchange, where it is listed i.e. www.nseindia.com.

Q11. Who are the members of BBL's Board of Directors?

The members of the Board of the Company are available on the website of our Company <https://www.bankabio.com/company/#team>

II. TRANSMISSION OF SHARES

Q1. In case of joint holdings, in the event of death of one shareholder, how do the surviving shareholders get the shares in their names?

The surviving shareholders are required to submit a request letter supported by a self-attested copy of PAN card of all surviving holders, an attested copy of the death certificate of the deceased shareholder, and the relevant share certificates. It is advisable that the documents are accompanied by a duly executed Transmission Form.

The Company/RTA, on receipt of the said documents, will delete the name of deceased shareholder from its records.

Q2. If a shareholder who held shares in one's sole name dies, how can his/her legal heir/s get the shares transmitted in their names?

SEBI, vide its Circular No. CIR/MIRSD/10/2013 dated 28.10.2013 (as modified by Circular No. SEBI/HO/MIRSD3/CIR/P/2016/0000000085 dated 15.09.2015), has directed all listed companies to adhere to a standardized and simplified procedure for transmission of shares in physical mode registered in the name of sole / single shareholder. Accordingly, you may submit the documents listed below, as may be applicable to you -

1. For securities held in single name with a nominee

- i. Duly signed transmission request form by the nominee.

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- ii. Original or copy of death certificate, duly attested by a Notary Public or by a Gazetted Officer.
- iii. Self-attested copy of PAN card of the nominee (copy of PAN card may be substituted with ID proof in case of residents of Sikkim if supported by a valid address proof).

2. For securities held in single name without a nominee, the following **additional documents are required**

a) Affidavit from all the legal heirs, made on appropriate non-judicial stamp paper – to the effect of identification and claim of legal ownership to the securities.

Provided that in case the legal heir(s)/claimant(s) is/are named in the succession certificate, or probate of will, or will or letter of administration, an affidavit from such legal heir/claimant(s) alone would be sufficient.

b) For value of securities up to Rs. 2,00,000 (Rupees Two lakhs) as on date of application, one or more of the following documents:

i. Succession certificate or probate of will or will or letter of administration or court decree, as may be applicable in terms of Indian Succession Act, 1925.

ii. In the absence of the documents as mentioned at (i) above,

- A No Objection Certificate [NOC] from all legal heir(s) executed by all the legal heirs of the deceased holder, not objecting to such transmission, or copy of Family Settlement Deed duly notarized.

and

- An Indemnity bond made on appropriate non-judicial stamp paper – indemnifying the RTA and the Company.
- For value of securities more than Rs. 2,00,000 (Rupees Two lakhs) as on the date of application:
Succession certificate or probate of will or will or letter of administration or court decree, as may be applicable in terms of Indian Succession Act, 1925.

You may get in touch with the RTA or the Company for more details.

Q3. If both the Joint Holder of the share dies. How do I get the shares transmitted in my name?

To get the shares transmitted in your name, please obtain a Succession Certificate/ Letter of Administration of the last deceased joint holder in your favour, and follow the procedure for transmission of shares explained above.

Q4. The name of a joint holder was included only for convenience by the first holder. I am the only legal heir. Can you transmit the shares in my name as per the will/probate?

As per law, the joint holder is deemed to be having indivisible ownership of the joint

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property and the Company cannot ascertain as to how or why the name was included.

As per the Articles of Association of the Company, the surviving joint holders are the only persons recognized as having title to the shares.

Q5. If the Shareholder who held the shares in the demat mode dies, how do the surviving shareholders get the shares in their names?

They can transmit the shares in a new demat account held in the name of the surviving shareholders.

Q6. If the Shareholder who held the shares in the demat mode dies, how can one's legal heir/s get the shares transmitted in their names?

SEBI vide its Circular No. SEBI/HO/MIRSD/DOP/CIR/P/2019/05 dated 04.01.2019 has directed to follow the procedures for transmission of securities in dematerialized mode with that of transmission of securities in physical mode, it has been decided that transmission of securities held in dematerialized mode shall be dealt in line with Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) (Sixth Amendment) Regulations, 2018.

III. NOMINATION IN RESPECT OF SHAREHOLDING

Q1. How do I make a nomination with regard to my shareholding?

To make a nomination, please submit a duly filled in, and signed nomination form in the prescribed Form SH-13. If you hold shares along with other holders, then all holders are required to sign the nomination form.

In case of dematerialized shares, your nomination has to be recorded with your Depository Participant. Option for multiple nominations for each folio is also available.

Q2. Do I have to send my share certificates along with the nomination form?

No.

Q3. My shares are held in joint names. Are the joint holders nominees to the shares?

Joint holders are not nominees. They are joint owners of the relevant shares. In the event of death of any one of the joint holders, the surviving joint holder/s of the shares is/are the only person/persons recognized by the Company as the holders of the shares.

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Q4. Can a nomination once made be revoked/changed?

A nomination once made can be revoked by submitting a cancellation or change of nomination form in prescribed Form SH-14. If the nomination is made by joint holders, and one of the joint holders dies, the surviving joint holder/s can revoke/ change the existing nomination by filing the aforesaid form.

Q5. What is the legal position of the nominee in case of death of the shareholders?

In case of shares held by sole holder, upon the death of the shareholder, the nominee, to the exclusion of any other legal heir/beneficiary, is the only person in whom the shares vest. In other words, in case of a valid nomination, the Company will not entertain any claim from legal heirs or beneficiaries, and the shares will be transmitted only in favour of the Nominee.

In 2016, the Bombay High Court laid to rest the position of a nominee versus legal heir in relation to the shares of an Indian company. The Court held that a nomination does not in fact, override the laws of succession in India. A nomination is made with a view to ensure that the estate of the deceased can take appropriate steps towards succeeding to such estate. Thus, nominee of shares of an Indian company is not the legal owner of the shares and therefore, the legal heirs of the deceased shareholder would have rightful claim over such shares.

In case the nomination is made by joint holders, it will come into play only upon the death of all the joint holders. Therefore, if one of the joint shareholders dies, the shares will devolve on the surviving shareholders, to the exclusion of the nominee. In this case, the surviving shareholders may make a fresh nomination if they so desire.

Q6. What is the procedure for the nominee to get the shares in his name?

Upon the death of a shareholder, the nominee is entitled to have the shares transmitted in his favour. He/she is required to submit a notice, in writing, to this effect, and an attested copy of the death certificate of the deceased shareholders.

If a nominee opts for registration of shares in one's name, one has to submit a Transmission Form along with a copy of the PAN card, and proof of address, e.g., Aadhaar, passport, driving license, voter's identity card or such other proof, to the satisfaction of the Company.

Upon scrutiny of the documents submitted by the nominee, shares will be transmitted in his/her favour.

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Q7. I have shares in demat form. Can I send the nomination form to the Company for making a nomination with respect to my shareholding?

For making a nomination with respect to dematerialized shares, you will have to approach your DP.

IV. CHANGE OF NAME/ADDRESS/BANK DETAILS

Q1. If there is a change in my name (due to marriage etc.), address or bank account details what is the procedure to get it recorded with the Company?

Kindly send a request letter quoting the folio number, signed by all the shareholders, providing the new name/ address / bank account details, along with relevant supporting document to our RTA for updating the same in our record.

Q2. Can there be multiple addresses for a single folio?

No. There can be only one registered address for one folio.

Q3. If the shares are dematerialized, what is the procedure for change of address?

Since your Depository Participant (DP) maintains the records of your dematerialized shares, you have to approach your DP to effect any change in your address.

V. REGISTRATION OF CHANGE IN SIGNATURE

Q1. My Signature changed over a period of time, and my current signature is different from the one registered with the Company. How can I update my new signature with the Company?

You may submit an application for updating your signature in the records of the Company, by submitting a 'confirmation of your signature' issued by an authorized employee of a Scheduled Bank, with their official Rubber Stamp, giving the full address of the Bank and the Employee Code number of the official signing the form, along with an Affidavit, and a self-attested copy of your PAN card.

VI. DEMATERIALIZATION OF SHARES

Q1. What is Dematerialization and what are its benefits?

Dematerialization (or Demat) signifies the conversion of a share certificate from its present physical form to electronic form, for the same number of holdings.

It is a direct application of scope provided by the tremendous progress made in the area of

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information technology, whereby voluminous and cumbersome paper work involved in the scrip-based system is eliminated. It offers scope for paperless trading through state-of-the-art technology, whereby share transactions and transfers are processed electronically, without involving any share certificate or transfer deed, after the share certificates have been converted from physical to electronic form.

Demat attempts to avoid the time consuming and complex process of getting shares transferred in the name of buyers, and also aims to eliminate inherent problems of bad deliveries, delay in processing, fraudulent interception in postal transit, etc.

Some of the key benefits of dematerialization include:

- i. Safe, convenient way to hold securities; especially if you are holding shares of many companies;
- ii. Immediate transfer of securities;
- iii. No stamp duty on transfer of securities;
- iv. Elimination of risks associated with physical certificates such as bad delivery, fake securities, delays in transit, thefts etc.;
- v. Ease in pledging the shares;
- vi. Reduction in paperwork involved in transfer of securities;
- vii. Reduction in transaction cost;
- viii. No odd lot problem, even one share can be sold;
- ix. Change in address recorded with DP gets registered with all companies in one go, in which the investor holds securities electronically, thereby eliminating the need to correspond with each of them separately;
- x. Easy nomination facility;
- xi. Faster disbursement of non-cash corporate benefits such as rights shares, bonus shares, etc.;
- xii. Faster settlement cycle.

A shareholder holding shares in dematerialized form will have the same rights as a shareholder of the Company viz. right to receive dividend, bonus shares, subscribe to rights shares, attend general meetings, receive communications etc.

Dematerialization of shares is optional and an investor can still hold shares in the physical form. **However, a shareholder has to demat the shares if one wishes to sell the same through the stock exchanges.** Similarly, if an investor purchases shares through the stock exchanges, one will get delivery of the shares only in demat form.

Please note that except in case of transmission or transposition of securities, requests for effecting transfer of securities shall not be processed in physical mode on or after April 1, 2019 in view of guideline issued by SEBI.

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Q2. How do I dematerialize my shares?

First, you have to open an account with a Depository Participant (DP) and obtain a unique Client ID. Thereafter, fill a Dematerialization Request Form (DRF), provided by the DP, and surrender the physical shares intended to be dematerialized, to the DP.

Upon receipt of the shares and the DRF, the DP will send electronic requests through the Depository to the Company/Registrar for confirmation of demat. Each request will bear a unique transaction number.

Simultaneously, the DP will surrender the DRF and the shares to the Company, with a covering letter requesting the Company/Registrar to confirm the demat.

After verifying the documents received from the DP, the Company/Registrar will confirm the demat to the Depository.

This confirmation will be passed on from the Depository to the DP, which holds your account. After receiving this confirmation from the Depository, the DP will credit the account with the dematerialized shares.

The DP will then hold the shares in the dematerialized form on your behalf and you become the beneficial owner of these dematerialized shares.

Q3. Once my shares are dematerialized, can I ever get them converted into physical shares?

If you hold shares in the electronic form, you have the option of converting your holding to the physical form by submitting a Rematerialization Request Form (RRF) through your DP. The procedure is similar to that of Dematerialization. Upon receiving such a request from your DP, the Company will issue physical share certificates for the number of rematerialized shares.

Please note that except in case of transmission or transposition of securities, requests for effecting transfer of securities shall not be processed in physical mode on or after 1 April 2019 in view of guideline issued by SEBI.

Q4. What are the charges to be paid to demat one's physical shares? Will it be paid by the Company or do I have to pay for it?

The charges for dematerialization will have to be borne by the respective shareholder. The charges differ from DP to DP, and therefore you will have to contact your DP for details regarding the same.

Q5. I have purchased some shares in paper form. Can I directly give the share certificates to my

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Depository Participant for dematerializing them in my favour?

Shares should be registered in your favour before they can be dematerialized. Please follow the procedure explained above on transfer of shares.

Q6. Is it a fact that BBL shares are traded compulsorily in Demat form? Do I have the option of holding them in physical form?

Yes. BBL shares are traded in demat form only.

Q7. How do I get my dividends on dematerialized shares? Will I get the Annual Report after I demat my shares? Will I be able to attend the AGM?

On the Record Date, the RTA will provide a list of demat account holders indicating the number of shares held in electronic form (known as BenPos – Beneficiary Position). On the basis of BenPos, the Company will make dividend payments, if declared, in favour of the demat account holders.

The rights of the shareholders holding shares in demat form are at par with holders of shares in physical form. Hence, you will be eligible to get the Annual Report and can rightfully attend the AGM as a shareholder.

It is advisable to register your NECS mandate with your Depository Participant to enable us to credit all your dividends electronically.

Q8. What are the chances of any fraud/dispute in using a demat account? Whom should I approach in such cases?

Common risk factors applicable to trading in physical shares such as mismatch in signatures, loss in postal transit, etc., are absent since dematerialized shares are traded in scripless mode.

However, in the unlikely event of any dispute, your Depository Participant would have to be approached for resolution of the same.

Q9. Can I pledge my shares in demat form to avail any funding/loan arrangement with my bankers?

Yes. You can.

Q10. Why can't the Company take request for change of details recorded in the demat account?

As per the depository regulations, the Company is obliged to take on record the details of demat shareholders furnished by the RTA. The Company cannot make any change in such

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records received.

VII. GREEN INITIATIVE

Q1. What is Green Initiative?

Green Initiative is an effort of the Government of India, which aims at reducing paper consumption, thereby contributing to a greener environment. Towards this end, the Company issues Annual Reports and other documents to the shareholders, whose email IDs are registered with the Company/ Depositories, in electronic mode.

VIII. INVESTOR EDUCATION AND PROTECTION FUND

Q1. Whether the underlying shares of unpaid or unclaimed dividends are required to be transferred to IEPF, when the amount of unpaid or unclaimed dividend is being transferred?

With the enforcement of the corresponding section, i.e., 124 (6) under the Act, 2013, every Company is mandatorily required to transfer the underlying shares, for which the dividend has remained unpaid or unclaimed for a consecutive period of seven years.

Here, it is pertinent to note that the foremost condition for transfer of shares is that the dividend on such shares shall be unpaid or unclaimed for ***sevenconsecutive years***.

Accordingly, as per section 124 (6) of the Act, 2013 the underlying shares of unpaid or unclaimed dividend are also required to be transferred to IEPF apart from the amount of unpaid or unclaimed dividend.

Q2. What amounts are required to be credited to the Fund?

1. the amount in the Unpaid Dividend Account of companies, transferred to the Fund under sub-section (5) of section 124;
2. the application money received by companies for allotment of any securities and due for refund;
3. matured deposits with companies other than banking companies;
4. matured debentures with companies;
5. interest accrued on the amounts referred to in clauses (2) to (4);
6. the amount given by the Central Government by way of grants after due appropriation made by Parliament by law in this behalf for being utilized for the purposes of the Fund;
7. Donations given to the Fund by the Central Government, State Governments, companies or any other institution for the purposes of the Fund;
8. the interest or other income received out of investments made from the Fund;
9. the amount received under sub-section (4) of section 38 (disgorgement of securities);
10. sale proceeds of fractional shares arising out of issuance of bonus shares, merger

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and amalgamation for seven or more years;

11. redemption amount of preference shares remaining unpaid or unclaimed for seven or more years.

Further, by way of the IEPF Rules, the following are to be credited:

1. all the shares in accordance with section 124 (6) of the Act, 2013;
2. resultant benefit arising out of shares held by IEPF Authority;
3. all grants, fees and charges received by the IEPF Authority under these rules;
4. all sums received by the IEPF Authority from such other sources as may be decided upon by the Central Government;
5. all income earned by the IEPF Authority in any year;
6. amount payable, as mentioned in Sub-section (3) of Section 108 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, and Section 10B of Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 and section 40A of the State Bank of India (Subsidiary Bank) Act, 1959; and: and all other sums of money collected by the IEPF Authority as envisaged in the Act, 2013.

Please note that from the above items, only item No. 1 (i.e., all the shares in accordance with Section 124 (6) of the Act, 2013) is to be transferred by the company, and rest items pertain to the IEPF Authority.

Q3. When the unclaimed/ unpaid amount shall be transferred to the IEPF Fund?

Pursuant to section 124(5) of Act, 2013, a company shall transfer any amount lying in the Unpaid Dividend Account for 7 years, along with interest accrued, if any, thereon to the Fund.

Q4. Whether details of the Investor Grievance Redressal Officer are given on the website of the Company?

Yes. The details are here <https://www.bankabio.com/investors/>

IX. MISCELLANEOUS

Q1. I have not received the notice for ensuing General Meeting/ Postal ballot.

As a 'Green Initiative', all notices of the Company for General Meetings/ Postal Ballot are sent by the Company in electronic mode to those Members whose email IDs are registered with the Company / Depositories, unless any Member has requested for a physical copy of the same. For Members who have not registered their email ID, physical copies are sent by the permitted mode. A digital copy of all Notices to the Shareholders are also available for download on the website of the Company <https://www.bankabio.com/investors/>. To

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support the 'Green Initiative', members who have not registered their email IDs are requested to register the same with our RTA, Bigshare Services / Depositories.

If you have received the notice of an ensuing Meeting/ Postal Ballot in electronic form but wish to receive the physical copy, or if you have not received the Notice at all you may write to the Company/RTA for the same.