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](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](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*

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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.
For resident shareholder

Ahmedabad - HDFC Bank, 2nd Floor, Tej Enclave, Opp. Gandhinagar Railway Station, Above Emeraldl Honda, Off Ashram Road, Ahmedabad 380009; Bengaluru - HDFC Bank, Cash Management Services, ‘Salco Centre’, # 8/24, Richmond Road, Bengaluru 560025; Baroda – HDFC 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 1, 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, 8-7/3, Asaf Ali Road, Delhi 110002; Hyderabad - HDFC Bank, I 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, 11 floor, Jm-Arukampa, adjoining Raj Mandir Cinema, Bhawagan Das Road, C-Scheme, Jaipur; Jamnagar - HDFC Bank, MP House, 3rd Floor, Saru Service Road, Near Saver 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 226006; Mumbai - HDFC Bank, Ground Floor, Maneckji Wadia Building, Nanik Motwani Marg, Near Kalna 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, Gayatari Nagar, Mouza Parsodhi, Nagpur 440022; Pune - HDFC Bank, Wholesale Banking Operations, Fortune Square, Near Deep Bungalow Chowk, Model Colony, Shivaji Nagar, Pune 411016; Rajkot - HDFC Bank, 1st & 2nd Floor, "Shri Harsh", 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 Pragat Petrol Pump, Sector 16, Gandhi Nagar, 382016; Gurgaon - HDFC Bank, A-12, The Shopping Mall, DLF Gurgaon Enclave, Phase I, Gurgaon, Haryana; Noida - HDFC Bank, Ansal Fortune Arcade, K Block, Sector 18, Noida, Uttar Pradesh.

For non-resident

Mumbai - HDFC Bank, Ground Floor, Maneckji Wadia Building, Nanik Motwani Marg, Near Kalna Ghoda, Opp Mumbai University, Fort, Mumbai 400001.

HDFC Bank Limited

State Bank of India

For resident shareholder

Ahmedabad - SBI Bank, Trishul, Opp. Samartheshwar Temple, Ahmedabad 380006; Mumbai - SBI Bank, Jeevan Prakash Building, Ground floor, Sir PM Road, Fort, Mumbai 400001; Kolkata - SBI Bank, 7, Shakespeare Sarani, Kolkata 700071; Chennai - SBI Bank, 82, Dr. Radhakrishna Salai, Mypore, Chennai 600004; New Delhi - SBI Bank, Statesman House, 148, Barakhamba Road, New Delhi 110001; Hyderabad - SBI Bank, 6-3-878/9, First Floor, G Pulla Reddy Bl. Greenlands, Begumpet Road, Hyderabad 500016; Bengaluru - SBI Bank, No. 5, M.G. Road, Block A, Bengaluru 560001; Jaipur - SBI Bank, O-15, Green House, Ashok Marg, C-Scheme, Jaipur 302001; Vadodara - SBI Bank, Vardhaman Complex, Opp GE Brace Course Circle (North), Vadodara 390007; Noida - SBI Bank, 82-83, Sector 16, Noida 201301; Panvel - SBI Bank, Raje Complex, Plot No. 198A, Shivaji Chowk, Panvel 410206; Pune - SBI Bank, Indra Pushti, Opp. Fergusson College Gate 2, Pune 411004; Chandigarh - SBI Bank, SCO 343-344, Sector 35-B, Chandigarh 160022; Indore - SBI Bank, Kamal Palace, 1 Yeshwant Colony, Yeshwant Niwas Road, Indore 452003; Surat - SBI Bank, Digvijay Towers, Opp. St. Xavier's School, Ghod Dod Road, Surat 395001; Nagpur - SBI Bank, A. M.G. House, Rabindranath Tagore Road, Besides Board Office, Civil Lines, Nagpur 440001; Lucknow - SBI Bank, 31/93, Ground floor, I & II Floor, Lucknow 226001; Gurgaon - SBI Bank, SCO 29, Sector 14, Near Huda Office, Old Delhi, Gurgaon Road, Gurgaon 122001; Thane - SBI Bank, Dhiraj Bau, Near Hari Niwas Circle, LBS Marg, Thane (West), Thane 400602; Navi Mumbai - SBI Bank, Axis Bank, Vardhaman Chambers Co-op Society, Plot No 84, Sector 17, Vashi, Navi Mumbai 400705; Rajkot - SBI Bank, Axis Bank, Near Dhwaj, Near KKV Circle, Kalawad Road, Rajkot 360005; Kanpur - SBI Bank, 16/104 A, Civil Lines, Infront of ICICI Bank, Kanpur 208001; Jamnagar - SBI Bank, Jai Devs Arcade, Ground floor, Sir PM Road, Fort, Mumbai 400001.

For non-resident

Mumbai - SBI Bank, Axis Bank Building, Ground floor, Sir PM Road, Fort, Mumbai 400001.

You may also mail on ril.callmoney@kfjintech.com 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.