

## **Company's Recommendations to the Shareholders/Investors:**

### **a. Open Demat Account and Dematerialize Your Shares**

Investors should convert their physical holdings of securities into dematerialized form. Holding securities in dematerialized form helps investors to get immediate transfer of securities. No stamp duty is payable on transfer of shares held in dematerialized form and risks associated with physical certificates such as forged transfers, fake certificates and bad deliveries are avoided.

### **b. Consolidate Multiple Folios**

Investors should consolidate their shareholding held in multiple folios. This would facilitate one-stop tracking of all corporate benefits on the shares and would reduce time and efforts required to monitor multiple folios.

### **c. Register National Electronic Clearing Service (NECS) Mandate and furnish correct bank account particulars with Company/Depository Participant (DP)**

Investors holding the shares in physical form should provide NECS mandate to the Company and investors holding the shares in dematerialized form should ensure that correct and updated particulars of their bank account are available with the Depository Participant (DP). This would facilitate in receiving direct credits of dividends, refunds, etc., from companies and avoid postal delays and loss in transit. Investors must update their new bank account numbers allotted after implementation of Core Banking Solution (CBS) to the Company, in case of shares held in physical form and to the DP in case of shares held in dematerialized form.

### **d. Submit Nomination Form**

Investors should register their nominations in case of physical shares with the Company and in case of dematerialized shares with their DP. Nomination would help the nominees to get the shares transmitted in their favours without any hassles. Investors must ensure that nomination made is in the prescribed Form and must be witnessed by two witnesses in order to be effective. The Form

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may be downloaded from the Company's website [www.abfirl.com](http://www.abfirl.com) under the section "Investor Relations".

### **e. Deal with Registered Intermediaries**

Investors should transact through a registered intermediary who is subject to regulatory discipline of SEBI, as it will be responsible for its activities, and in case the intermediary does not act professionally, investors may take up the matter with SEBI/Stock Exchanges.

### **f. Obtain Documents Relating to Purchase and Sale of Securities**

A valid Contract Note / Confirmation Memo should be obtained from the broker/sub-broker, within 24 hours of execution of purchase or sale of securities and it should be ensured that the Contract Note / Confirmation Memo contains order number, order time, trade number, trade time, security descriptions, bought and sold quantity, price, brokerage, service tax and securities transaction tax. In case the investors have any doubt about the details contained in the contract note, they can avail the facility provided by BSE / NSE to verify the trades on BSE / NSE websites. It is recommended that this facility be availed in respect of a few trades on random basis, even if there is no doubt as to the authenticity of the trade/transaction.

### **g. Monitor Holdings Regularly**

Demat account should not be kept dormant for long period of time. Periodic statement of holdings should be obtained from the concerned DP, and holdings should be verified. Where the investor is likely to be away for a long period of time and where the securities are held in electronic form, the investor can make a request to the DP to keep the account frozen, so that there can be no debit to the account till the instruction for freezing the account is countermanded by the investor.

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### **h. Transfer Securities before Book Closure / Record Date**

The corporate benefits on the securities lying in the clearing account of the brokers cannot be made available to the members directly by the Company. In case an investor has bought any securities, he must ensure that the securities are transferred to his demat account before the book closure/record date.

### **i. Opt for Corporate Benefits in Electronic Form**

In case of non-cash corporate benefits like split of shares/bonus shares, the holders of shares in physical form must opt to get the shares in electronic form by providing the details of demat account to the RTA.

### **j. Register for SMS Alert Facility**

Investors should register their mobile numbers with DPs for SMS alert facility. National Securities Depository Limited and Central Depository Services (India) Limited proactively inform the investors of transaction in the demat account by sending SMS. Investors will be informed about debits and credits to their demat account without having to call-up their DPs, and investors need not wait for receiving Transaction Statements from DPs to know about the debits and credits.

### **k. Register E-mail Address**

To support the 'Green Initiative' in the Corporate Governance taken by the Ministry of Corporate Affairs, to contribute towards greener environment and to receive all documents, notices, including Annual Reports and other communications of the Company, investors should register their e-mail addresses with Link InTime, if shares are held in physical mode, or with their DP, if the holding is in electronic mode.

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### **I. Exercise Caution**

There is likelihood of fraudulent transfers in case of folios with no movement or where the shareholder has either expired or is not residing at the address registered with the Company. Company/DP should be updated on any change of address or contact details. Similarly, information of death of shareholder should also be communicated.

### **m. Mode of Postage**

Share certificates and high value dividend/interest warrants/cheques/demand drafts should not be sent by ordinary post. It is recommended that investors should send such instruments by registered post or courier.

### **n. Intimate Mobile Number**

Intimate your mobile number and changes therein, if any, to Link InTime, if shares are held in physical mode, or to your DP, if the holding is in electronic mode, to receive communications on corporate actions and other information of the Company.