

CORAL INDIA FINANCE AND HOUSING LIMITED

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Dear Investors,

Sub: Awareness on availability of the Online Dispute Resolution ("ODR") Mechanism

To enhance the awareness of investors of the Company about the availability of the ODR Mechanism, we wish to inform all the investors of the Company that the Securities and Exchange Board of India **("SEBI")** vide its Circulars dated July 31, 2023 and August 4, 2023 ("**SEBI Circulars"**) has established a common ODR Portal which harnesses online Conciliation and online Arbitration for resolution of any disputes arising in the Indian Securities Market.

As per the SEBI Circulars, investors shall first take up their grievance with the listed entity by lodging a complaint directly with the concerned listed entity and if the grievance is not redressed satisfactorily, the investor may, in accordance with the SCORES guidelines, escalate the same through the SCORES Portal at https://scores.gov.in/scores/Welcome.html in accordance with the process laid out therein. After exhausting all available options for resolution of the grievance, if the investor is still not satisfied with the outcome, he/she can initiate dispute resolution through the ODR Portal at https://smartodr.in/login.

Investors may note that there shall be no fees for registration of a complaint/dispute on the ODR portal against the Company/ Registrar and Transfer Agent or any Intermediaries. However, fees for initiation of Conciliation or Arbitration process shall be borne in terms of the SEBI Circulars.

Investors may also refer to the modalities and operational guidelines of the ODR Portal including timelines for review/resolution of complaints filed through the ODR Portal, manner of proceedings to be conducted by the ODR institutions, Fees and Charges, role and responsibilities of Market Infrastructure Institutions and Market Participants, Code of Conduct for Conciliators and Arbitrators, etc. as provided in the SEBI Master Circular.

For further details, investors can refer to the updated SEBI Master Circular No. <u>SEBI/HO/OIAE/OIAE IAD-3/P/CIR/2023/195</u> updated as on December 28, 2023.

Thanking you,

For Coral India Finance and Housing Limited

Sd/-Riya Shah Company Secretary & Compliance Officer

Read Circular