



INVESTORS' HANDBOOK

Presently, the Company has around 539 folios of shareholders holding Equity Shares in the Company. The Company's Equity Shares are under compulsory trading in demat form only.

The Company's Equity Shares are freely transferable except as may be required statutorily.

The Company's Equity Shares are listed on the BSE Limited (BSE).

All share related matters viz., transfer, transmission, transposition, nomination, dividend, change of name / address / signature, registration of mandate / Power of Attorney, replacement / split / consolidation of share certificate / demat / remat of shares, issue of duplicate certificates etc. are being handled by the Company's Registrars and Transfer Agents (R&TA).

M/S. Alankit assignments Limited , an ISO 9002 Certified Registrar and Transfer Agent, the largest Registrar in the India, having a vast number of Investor Service Centres across the country, discharges investor service functions effectively and expeditiously.

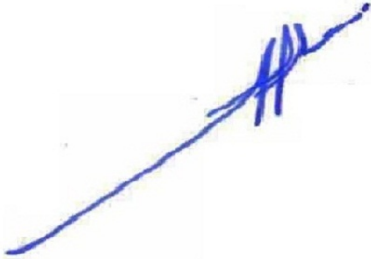
The Company has an established mechanism for investor service. Alankit Assignments Ltd. and the Compliance Officer appointed by the Company for this purpose, being the important functional nodes. The Company has appointed a firm of Chartered Accountants as Internal Security Auditors to concurrently audit the transactions and communication with investors, regulatory and other concerned authorities.

The Company has prescribed service standards for various investor related activities being handled by Alankit. Any deviation therefrom is examined by the Internal Security Auditors who also advise the corrective actions thereon and inform the Company on the matters on a monthly basis.

The Board of Directors of the Company has constituted a Shareholders' / Investors' Grievance Committee (the Committee) which, inter alia, approves issue of duplicate certificates and oversees and reviews all matters connected with securities transfers and other processes. The Committee also looks into redressal of shareholders' complaints related to transfer of shares, non-receipt of balance sheet, non-receipt of declared dividend etc. The Committee oversees performance of the R&TA and recommends

measures for overall improvement in the quality of investor services. The summary statement of investor related transactions and details are also considered by the Board of Directors of the Company.

For Smart Finsec Limited

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Arun Khera

Managing Director