



CLAIM WHAT'S YOURS

INVESTOR'S GUIDE TO
**CLAIM UNPAID & UNCLAIMED
SHARES & DIVIDENDS**

Dear Reader,

We appreciate your decision to read this booklet and are sure that you will find the information beneficial. This booklet is designed to help you understand the various processes involved in claiming your unclaimed shares and dividends.

Let's Get Started

Investor Education and Protection Fund (IEPF)

Under Section 125 of the Companies Act, 2013, the Central Government has established a Fund to be called the Investor Education and Protection Fund.

The IEPF utilizes the fund for promotion of investors' education, awareness and protection. Further, under Section 124(5) of the Companies Act, 2013 any dividend remaining unclaimed or unpaid for seven consecutive years in the Unpaid Dividend Account of a company is to be transferred to the Investor Education and Protection Fund (IEPF).

Section 124(6) of the Companies Act, 2013, all shares in respect of which dividend has not been paid or claimed for a period of seven consecutive years or more is to be transferred to the Investor Education and Protection Fund (IEPF) along with a statement containing relevant details.

Section 125(3)(a) of the Companies Act 2013, provides for the refund in respect of unclaimed dividends, matured deposits, matured debentures, the application money due for refund and interest thereon;

What is IEPF-5?

IEPF-5 is the claim form filed for unclaimed or unpaid dividends and shares transferred to IEPFA by the company.

The shareholders of the company need to file e-Form IEPF-5 under Section 125(3)(a) of the Companies Act, 2013 read with Rule 7(1) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, along with other requisite documents, as may be specified from time to time, to claim their unpaid dividend amount transferred to the IEPF.



Who Should File Form IEPF-5?

The shareholder of a company whose unclaimed or unpaid amount is transferred to the IEPF can claim the refund of such amount from the IEPF Authority by applying form IEPF-5 on the MCA (Ministry of Corporate Affairs) portal.



**HAVE YOU FORGOTTEN YOUR
UNCLAIMED OR UNPAID SHARES
AND DIVIDENDS?**

**BAHUT SAAL BAAD PATA CHALA KI HAMARE
NAAM PAR SHARES HAIN - AB INHE
CLAIM KAISE KAREIN?**

**CHECK KARO
KITNE SHARES AAPKE
NAAM PAR HAI**



Wo Bhi Bilkul Free Mein!

**VISIT KARE
IEPFA**

Search Facility
Aur Check Kare

www.iepfa.gov.in Par

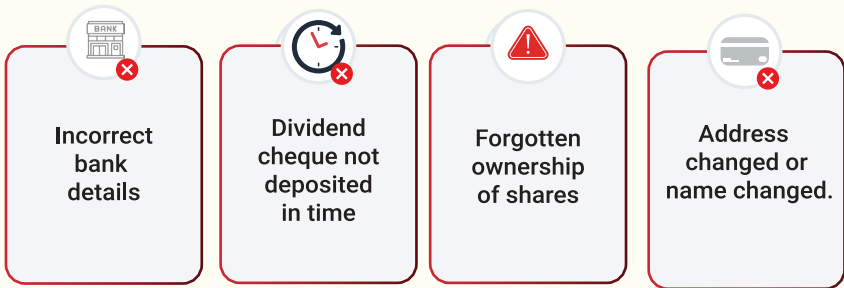


Apna Paise Wapas Paane Ka Pehla Step Zarur Lijiya !

WHY DO DIVIDENDS GO UNCLAIMED & UNPAID?

Many investors miss out claiming dividend due to non-updation of details with the company.

OFTEN FOR SIMPLE YET AVOIDABLE REASONS



DON'T LOSE WHAT'S YOURS

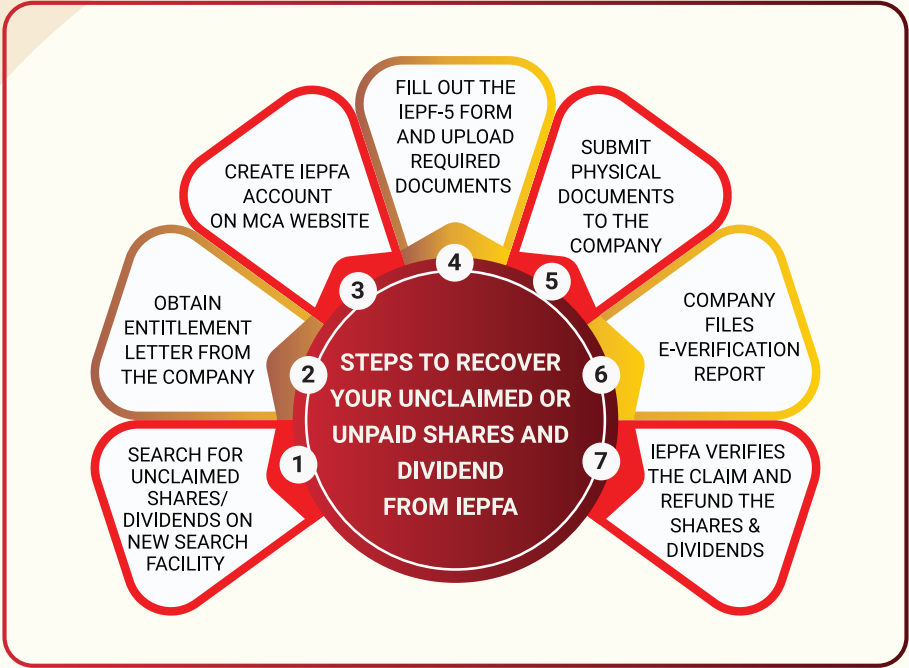
- » Keep bank/KYC records updated
- » Track your investments
- » Reclaim via IEPF portal if applicable



OBTAIN YOUR ENTITLEMENT LETTER FROM THE COMPANY FOR THE UNCLAIMED OR UNPAID SHARES & DIVIDENDS BEFORE FILING YOUR CLAIM VIA IEPF-5 FORM

- Keep your entitlement letter and other documents required as per schedules under IEPFA Rules handy when you file the claim.





Steps to access IEPF-5 Form



1

Go to the MCA Services (www.mca.gov.in) from menu navigation bar

2

Go to IEPF related Services

3

Go to IEPF -5 Web form-claiming unpaid amounts and shares

DOCUMENTS REQUIRED FOR IEPF-5 SUBMISSION (Original Claimant)

- ◀ Proof of Entitlement Letter from the company
- ◀ PAN card and Aadhaar (for identity verification)
- ◀ OSC (original shares certificates) / Transaction statement/Loss documents (if any) / Unclaimed suspense account of company
- ◀ Cancelled Cheque of the Claimant's Bank Account
- ◀ Indian Bank NRO A/C cheque of claimant (if you are an NRI)
- ◀ Indemnity Bond as per IEPF Rules
- ◀ CML (Client Master List)*

* Download Client Master Report from NSDL Speede Mobile app



Subject to Companies Act, 2013 read with IEPFA Rules

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DOCUMENTS REQUIRED FOR IEPF-5 SUBMISSION

TRANSMISSION CASE

WITH NOMINATION

WITHOUT NOMINATION



TRANSMISSION WITH NOMINATION

CML of Deceased and Any Proof of Nomination of a Claimant

Proof of Entitlement Letter from the Company

PAN card and Aadhaar (for identity verification)

OSC (Original Shares Certificates)/ Transaction statement/Loss documents (if any)/ Unclaimed Suspense Account of Company

Cancelled Cheque of the Claimant's Bank Account

Indian Bank NRO A/C cheque of claimant (if you are a NRI)

Indemnity Bond as per IEPF Rules

CML [Name of claimant(s)]

Subject to Companies Act, 2013 read with IEPFA Rules

TRANSMISSION WITHOUT NOMINATION

(BELOW ₹5 LAKH)

- ✓ Affidavit from All the Legal Heirship (Except-Claimant is Named in Succession Certificate/Probate of will or will / Letter of Administration/ Decree/ Legal Heirship Certificate Issued by the Revenue Authority not Below the Rank of Tahsildar having Jurisdiction, such claimant's sole Affidavit required)
- ✓ a. Succession Certificate/Probate of will or will / Letter of Administration/ Decree/ Legal Heirship Certificate Issued by the Revenue Authority not below the Rank of Tahsildar having Jurisdiction.
- ✓ b. If (a.) Not Available
 - i) Indemnity Bond for Transmission
 - ii) NOC from other Legal Heir(s) [Not Claiming]

(ABOVE ₹5 LAKH)

- ✓ Affidavit from All the Legal Heirship (Except-Claimant is Named in Succession Certificate/Probate of will or will / Letter of Administration/ Decree/ Legal Heirship Certificate Issued by the Revenue Authority not Below the Rank of Tahsildar having Jurisdiction, such claimant's sole Affidavit required)
- ✓ Succession Certificate /Probate of will or will / Letter of Administration/ Decree/Legal Heirship Certificate Issued by the Revenue Authority not below the Rank of Tahsildar having Jurisdiction.

- » Death Certificate of Deceased
- » Transmission Request form
- » Affidavit of Name Mismatch
- » Proof of Entitlement Letter from the Company
- » PAN card and Aadhaar (for identity verification)
- » OSC (Original Shares Certificates)/
- » Transaction statement/Loss documents (if any)/ Unclaimed Suspense Account of Company
- » Cancelled Cheque of the Claimant's Bank Account
- » Indian Bank NRO A/C cheque of claimant (if you are a NRI)
- » Indemnity Bond as per IEPF Rules
- » CML [Name of claimant(s)]

Subject to Companies Act, 2013 read with IEPFA Rules

DOCUMENTS REQUIRED FOR IEPF-5 SUBMISSION

JOINT CLAIMANT

(ALL JOINT HOLDERS ARE CLAIMING)

CML-In the name of Joint Holders
(As in the order of shares certificate/
If not transposition form required)



(IN CASE OF ANY JOINT HOLDER IS DECEASED)

- 1 Death certificate of deceased
- 2 Affidavit for Name mismatch (If any)
- 3 CML-In the name of joint holders claiming (As in the order of shares certificate/ If not transposition form required)

- ▶ Proof of Entitlement Letter from the Company
- ▶ PAN card and Aadhaar (for identity verification)
- ▶ OSC (Original Shares Certificates)/ Transaction statement/Loss documents (if any)/ Unclaimed Suspense Account of Company
- ▶ Cancelled Cheque of the Claimant's Bank Account
- ▶ Indian Bank NRO A/C cheque of claimant (if you are a NRI)
- ▶ Indemnity Bond as per IEPF Rules

Subject to Companies Act, 2013 read with IEPFA Rules

FACING REJECTION STATUS IN e-VERIFICATION REPORT SUBMITTED BY THE COMPANY TO IEPFA FOR YOUR IEPF-5 FORM SUBMITTED IN MCA FOR RECOVERY OF SHARES AND DIVIDENDS?

Common Reasons for Rejection

- ❌ Incomplete Documentation
- ❌ Insufficient Proof of Ownership
- ❌ Delay in Submission of verification report by the company

How to rectify and file fresh IEPF-5 form as per IEPFA Rules

- ✅ Review the rejection reason in the official communication
- ✅ Ensure the compliance for the reason of rejection and re-apply



Subject to Companies Act, 2013 read with IEPFA Rules

HOW TO RAISE A TICKET FOR COMPLAINT RELATED IEPF-5 FORM SRN ISSUES

TO RAISE A TICKET, PLEASE FOLLOW THESE STEPS

01

Visit www.iepf.gov.in

Go to "Services"

02

03

Click "Raise Ticket"

"Create Service
Related Complaints"

04

For Immediate Assistance, call
IEPF Customer Care Center/Helpdesk at 14453.

IEPF Call Centre Support
9:30 AM to 5:30 PM, Monday to Friday.

FREQUENTLY ASKED QUESTIONS (FAQs)

1. How can I prevent dividend and shares from being transferred to IEPF?

If your dividend is unpaid/unclaimed for seven consecutive years, the underlying shares are also transferred to the IEPF.

To avoid this transfer to IEPF, ensure the following:

- a. Update your bank account details with your Depository Participant by providing:
 - » Your full name in the bank account
 - » Complete bank account number (do not miss out zeros!)
 - » MICR Code
 - » IFS Code
- b. Update KYC in your Bank account*
*over and above updating bank account details in Demat Account
- c. If the licence of the Bank, linked to your demat account is cancelled by RBI, please change it immediately.

2. I have updated my bank account details on / before the “Pay-out Date” in my demat account. Will I receive my dividend?

No. Dividend is credited to the bank account available with the DP, as on the “Record Date”. Hence, if you update the bank account details after the record date, you will not receive the dividend payment.

3. Am I required to provide / update my bank account details, email address, Mobile number, Income range, Postal address in my Demat Account?

Yes. On updating the details as required in a demat account, you will receive the following intimation from the company to the updated contact details:

- » Dividend
- » Tax and tax forms
- » Unclaimed dividend / IEPF communications
- » Annual Report and Notice of General Meetings
- » Corporate announcements such as bonus, rights issue, buyback, etc.
- » Other communications

4. What are the advantages of dematerialising physical share certificate?

Some of the advantages of dematerialising your physical share certificates are as follows:

- » Immediate transfer of securities;
- » Elimination of risks associated with physical certificates such as bad delivery, fake securities, etc.;
- » Reduction in paperwork involved in transfer of securities;
- » Reduction in transaction cost;
- » Nomination facility (option to keep upto 10 nominees in a single demat account)
- » Change in address recorded with Depository Participant (DP) gets registered electronically with all companies in which investor holds securities, eliminating the need to correspond with each of them separately;
- » Transmission of securities is done by DP eliminating correspondence with companies;
- » Convenient method of consolidation of folios/accounts;
- » Holding investments in equity, debt instruments and Government securities in a single account;
- » Automatic credit of shares in demat account, arising out of split / consolidation / merger etc. and much more.

5. Do I have to make payment to the listed company if I hold shares in physical mode?

No payment is required to be made to the company.

For more information, visit



SEBI Investor
website



Investor Education and
Protection Fund Authority (IEPFA)



SEBI Complaints Redressal
System - SCORES 2.0



SEBI's Saaṛthi 2.0 Mobile App



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