



Frequently Asked Questions (FAQs)

Q. 1 How Can I Dematerialize my shares held in physical form?

- Ans.** a) Shares can be held in dematerialized (demat) form in National Securities Depository Ltd. (NSDL) or Central Depository Services India Ltd. (CDSL). NSDL and CDSL are depositories where the securities of an investor are held in electronic form through the medium of Depository Participants (DPs). This facility obviates the difficulties of loss or delays in transfer, etc. and enables paperless trading.
- b) The shareholders have to open a Demat Account with a Depository Participant (DP) and surrender the Original Share Certificate(s) along with Demat Requisition Form to the RTAs through their DP, which will be verified and if found in order, the shares will be dematerialized and equivalent number of shares will be credited to the Demat account of the shareholder.
- c) Advantages to shareholder on holding demat shares :
- i. No damage or loss of certificate, e.g. Loss in postal transit;
 - ii. Cases of forgery or tearing or mutilation of share certificate(s) are eliminated;
 - iii. Once a Demat account is opened with a DP, shareholder can buy or sell shares in electronic form without any paperwork and without paying stamp duty as applicable to physical share certificate based transaction(s).

Q. 2 What is Transmission of shares and what documents are required ?

Ans. Transmission of shares arises in case of death of the registered shareholder. If the shares are held in joint names, only the deceased shareholder's name is deleted. A copy of the death certificate of the deceased registered shareholder duly attested by competent authorities (Notary Public and Gazetted Officer) is to be sent along with the share certificate.

In case of a single shareholder, the shares will be transmitted in favour of those persons who are heirs of the deceased registered shareholder as per the probated will executed by him.

In case the deceased shareholder has not left any Will, transmission of the shares will be effected only on production of succession certificate, letters of administration or indemnity bond.

Documents Required:

1. For securities held in single name with a nominee:
 - i. Duly signed transmission request form by the nominee.
 - ii. Original or Copy of death certificate duly attested by a Notary Public or by a Gazetted Officer.
 - iii. Self attested copy of PAN card of the nominee (Copy of PAN card may be substituted with ID proof in case of residents of Sikkim after collecting address proof)

2. For securities held in single name without a nominee, the following additional documents may be sought:

- a.) Affidavit from all the legal heirs made on appropriate non judicial stamp paper to the effect of identification and claim of legal ownership to the securities.

Provided that in case the legal heir(s)/claimant(s) is named in the succession certificate or probate of will or will or letter of administration, an affidavit from such legal heir/claimant(s) alone would be sufficient.

- b) For value of securities up to 2,00,000 (Rupees Two lakh only) per issuer company as on date of application, one or more of the following documents:

- i. Succession certificate or probate of will or will or letter of administration or court decree, as may be applicable in terms of Indian Succession Act, 1925.
- ii. In the absence of the documents as mentioned at (i) above,

- a. A No objection certificate [NOC] from all legal heir(s) executed by all the legal heirs of the deceased holder not objecting to such transmission (or) copy of Family Settlement Deed duly notarized, and

- b. An Indemnity bond made on appropriate non judicial stamp paper indemnifying the STA/Issuer Company.

- c) For value of securities more than 2,00,000 (Rupees Two lakh only) per issuer company as on the date of application:

Succession certificate or probate of will or will or letter of administration or court decree, as may be applicable in terms of Indian Succession Act, 1925.

Q. 3 What is Transposition of Shares?

Ans. Transposition of Shares means to change the order of holders of the shares inter se i.e. the first holder may become second holder or third holder and vice versa. All requests for transposition should be sent to the Registrar along with the duly filled in transfer deed without any stamping. Transfer deed should be signed by all the holders.

Q. 4 My Share Certificate has been lost/misplaced/defaced/damaged. How Can I get Duplicate Share Certificate issued ?

Ans.

- **For defaced/damaged/mutilated share certificate(s)**

Duplicate share certificate(s) are issued in lieu of defaced/damaged/mutilated share certificates.

The defaced/damaged/mutilated share certificates may be sent with a request alongwith relevant information to facilitate issue of duplicate certificate(s).

- **In case of theft or loss of certificate(s)**

The loss of share certificate(s) has to be reported immediately to **Indian Bank / Bank's RTA** alongwith certificate nos./Folio No. and distinctive Nos. to stop transfer of such shares.

A complaint should be lodged with the local police station about the loss of share certificate(s) and a copy of the GD/FIR to be obtained by the shareholder.

The request for issue of duplicate share certificate(s) should be sent to Indian Bank /or RTA of the Bank i.e. Cameo Corporate Services Ltd. (CAMEO) along with Indemnity and affidavit in the prescribed format duly stamped.

Duplicate share certificate(s) will be issued after completion of requisite formalities viz. issue of notice in newspapers regarding Loss of Share certificates.

Q.5 I have not received the dividend declared by Bank? I want to receive it directly to my Saving Bank Account.

Ans. Dividend warrants are dispatched within stipulated time after the dividend is declared.

Shareholders who have not received/encashed the dividend warrants within a reasonable time after its declaration, shall have to apply for direct credit of

his/her dividend amount to his Bank Account through NEFT/Transfer along with his/her Bank Details and a copy of his/her cancelled cheque.

Q.6 How can I get corrected mistakes in share certificate(s) / dividend warrant(s)

Ans. Requests for correction apparent in share certificates duly signed by sole/all the shareholders may be sent either to the Bank or RTA of the Bank i.e. CAMEO on following address by secured means i.e. Regd. /Speed Post/Courier along with the original document.

Cameo Corporate Services Limited Unit: Indian Bank Subramanian Building 1, Club House Road Chennai – 600 002. Tel: (91 44) 28460718 Fax:(91 44) 28460129 Email:investor@cameoindia.com	Company Secretary Indian Bank, Corporate Office Investor Services Cell 254-260, Avvai Shanmugam Salai Royapettah, Chennai - 600 014 Telephone : (91 44) 28134076 Fax : (91 44) 28134075 Email: investors@indianbank.co.in
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Q.7 I am having shares in Physical form. How can I update address/Bank Account details?

Ans. Request for change in address/bank details by the shareholders holding shares in the physical form to be sent to the Bank's RTA i.e. CAMEO Corporate Services Ltd.

Q.8 I am having shares in my DEMAT Account. How can I update address/Bank Account details?

Ans. Request for change in address/bank details by the shareholder holding shares in Demat Account should be submitted to the concerned Depository Participant, where he/she is maintaining account with.