



CLAIMING REFUND FROM IEPF AUTHORITY

Any person, whose shares or deposits, unclaimed or unpaid amount has been transferred by the Company to IEPF may claim their refunds to the IEPF authority.

Important instructions:

- Investors/ Depositors whose shares, unpaid dividends, matured deposits or debentures etc. have been transferred to Investor Education and Protection Fund under Companies Act, 1956/2013 can claim refund.
- Keep your PAN details, valid e-mail ID, active mobile number, active DEMAT Account details for shares and Bank A/c details with IFSC Code ready before filling Form.
- Applicant is required to Open a Demat Account with any of the depository as shares will be released by the IEPF Authority in favor of claimants only in the Demat Account of the claimant. (Ignore if already opened)
- The claimant shall file only one consolidated claim in respect of a company in a financial year.
- In case, claimant is a legal heir or successor or administrator or nominee of the registered shareholder, he has to ensure that the documents are submitted as per Schedule II of IEPF (Accounting, Audit, Transfer and Refund) Rules 2016.
- In case, shareholder has lost Original share certificate of Rs.10/-, he has to ensure that the documents are submitted as per Schedule III of IEPF (Accounting, Audit, Transfer and Refund) Rules 2016.
- Read the instruction kit (available on <http://iepf.gov.in/IEPF/refund.html>) carefully before filling the form.
- All the documents should be self-attested/signed by the claimants/ all the joint holders.
- Mention correct folio number and other details in the Form.

Pre-requisites before filing e-form IEPF-5

Before lodging your claim for refund of shares/dividend from the IEPF Authority, the claimant needs to prepare the following documents:

1. **Indemnity bond** as per the format given in Annexure I to be executed:
 - a. In case of refund of dividend transferred to IEPF authority
 - On a non-judicial Stamp Paper of the value as prescribed under the Stamp Act (as applicable to each state) if the amount of the claim is Rs.10, 000 or more. Please ensure to enter date, place and Signature of claimant and witness.
 - On a plain paper if the amount claimed does not exceed Rs.10,000.
 - b. In case of refund of shares transferred to IEPF authority
 - On a non-judicial Stamp Paper of the value as prescribed under the Stamp Act (as applicable to each state).
2. **Advance Stamped receipt** as per the format given in Annexure II. Advance Receipt and Indemnity Bond should be duly stamped and details of the witness are to be mentioned. Revenue stamp on the Advance receipt should be duly affixed.
3. **Copy of Aadhaar Card** (Self-attested) of the claimant and all the joint holders.
4. **Proof of entitlement** (Copy of original share certificate, demand draft, dividend warrant, deposit certificate etc.)
5. **Original Cancelled Cheque** leaf of the Bank Account no. provided in e-form IEPF-5. If Cheque leaf contains the name of only one holder then NOC from other joint holders is required, if applicable.
6. **Copy of Passport**, OCI and PIO card in case of foreigners and NRI (Self-attested).
7. **Copy of PAN Card** (Self-attested)
8. **Client Master List (CML)** (Self-attested) of Demat A/c of the Claimant as provided in e-form IEPF- In case the claimant holds the shares in physical form, the Claimant is requested to open a new DEMAT account and submit a copy of CML of the newly opened DEMAT account. If CML should be in the name of all the joint holders or NOC from other joint holders is required, if applicable.
9. **Other optional documents**, (Applicable if any).
 - (i) Affidavit for mismatch of address with the address as per Company's records/ Change in address with relevant address proofs
 - (ii) Affidavit for mismatch of name as per KYC documents and share certificates
 - (iii) Notarised copy of Death certificate
 - (iv) Notarised succession Certificate/Probate/will
 - (v) No Objection certificate from other holder
 - (vi) indemnity Bond for transmission, duly notarised
 - (vii) Affidavit in form of surety

Note: In case of joint holdings, please furnish the ID proof's/ Aadhar/ PAN of all the holders. Also, please ensure Bank Account as well as DEMAT account details furnished should be in the name of all the holders jointly else NOC has to be furnished.

Steps to file the e-form IEPF- 5

- Click here <http://www.iepf.gov.in/IEPF/corporates.html> to go to the refund page of the IEPF Authority.
- Download the e-form IEPF-5 instruction kit.
- Read the instructions provided on the website and instruction kit along with the e-form carefully before filling the form.
- After filling the form save it on your computer and upload the duly filled form in the upload link on the website of IEPF Authority by following the instructions given. On successful uploading an acknowledgement/challan will be generated indicating the SRN.
- Please note the SRN for future tracking of the form.

Steps to be followed after uploading the e-form IEPF- 5

- Take a printout of the duly filled e-form IEPF-5 and the acknowledgement/challan generated after uploading the e-form.
- Claimant to sign the following documents:
 1. Duly filled e-form IEPF-5,
 2. The copy of acknowledgement/challan generated after uploading the form and
 3. All the documents as mentioned above.
 4. In case joint holders are involved then the documents should be signed by all the joint holders.
- Signed e-form IEPF-5 and the copy of acknowledgement/challan generated after uploading the e-form along with the attachments as prescribed above shall be sent in an envelope marked "Claim for refund from IEPF Authority" to the address of the Nodal Officer as given below for initiating the verification of the claim.

Address of Nodal Officer of PNB Housing Finance Limited

Smt Veena G Kamath
Company Secretary
PNB Housing Finance Limited
Central Support Office (CSO), New Delhi
Direct: 011 23445348
Website: www.pnbhousing.com

Indemnity Bond

To
The Investor Education and Protection Fund Authority

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In consideration of the payment of Rs and No. of shares being the amount and shares due to me as (Dividend on Equity/ Preference shares / matured deposits/ matured debentures / application money due for refund /interest accrued on..... /Dividend credited to IEPF under Companies Act, 1956 or Companies Act, 2013/Dividend credited to General Revenue Account under Companies Act, 1956 / others, specify.....)# for the Financial Year fromto, M/s PNB Housing Finance Limited out of the Investor Education and Protection Fund by the Authority.

Ison /daughter /wife# of do hereby agree and undertake to indemnify the Investor Education and Protection Fund Authority to the extent of any claim not exceeding the amount hereinbefore mentioned which may be preferred against the Investor Education and Protection Fund Authority, and which it has to lawfully discharge.

Signature

Date:
Place:

WITNESSES:

1. Signature with date
Name
Address

2. Signature with date
Name
Address

** For ensuring timely processing of the claim, please ensure to make all the entries
* # strike off whichever is not applicable*

Advance Receipt

Received from the Investor Education and Protection Fund Authority the sum of Rs and No. of Shares.....being the amount and shares payable to me from the Investor Education and Protection Fund as (Dividend on Equity / Preference shares / matured deposits / matured debentures / application money due for refund / interest accrued on... ..)/Dividend credited to IEPF under Companies Act, 1956 or Companies Act, 2013/ Dividend credited to General Revenue Account under Companies Act, 1956 / others, specify)# which was originally due from M/s PNB Housing Finance Limited.

Signature of claimant with date

Affix Revenue stamp

SIGNATURE OF WITNESS:

1. Signature with date

Name
Address

2. Signature with date

Name
Address

** Please ensure to affix revenue stamp with crossed signature to avoid delay in processing of the claim*

Strike off whichever is not applicable

Documents to be submitted to the Authority to register transmission of securities

A. Documentary requirement for securities held in physical mode

1. Where the shares are held singly with nomination:
 - 1.1. Duly signed transmission request form by the claimant.
 - 1.2. Copy of death certificate of security holder attested by the claimant.
 - 1.3. Self-attested copy of PAN card.
 - 1.4. The original share certificate is to be sent to the company and scanned copy to be attached with the form.
 - 1.5. Any other government ID proof of the nominee.

2. Where the shares are held singly without nomination, the following documents in addition to the documents specified at paragraph 1 are required:
 - 2.1 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) or claimant(s) is named in the succession certificate or probate of will or Letter of Administration, an Affidavit from such legal heir(s) or claimant(s) alone would be sufficient.

 - 2.2 For value of securities up to Rs. 5,00,000 (Rupees Five lakh only) per issuer company as on date of application, one or more of the following documents:
 - (a) Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925. (39 of 1925) or any other Decree or Order of any Court or Tribunal
 - (b) In the absence of the documents as mentioned at (a) above,
 - (i) No objection certificate 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
 - (ii) An Indemnity bond made on appropriate non-judicial stamp paper – indemnifying the STA or Issuer Company.

 - 2.3 For value of securities more than 5,00,000 (Rupees Five lakh only) per issuer company as on date of application: Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925. (39 of 1925) or any other Decree or Order of any Court or Tribunal.

Explanation:

(1) The Company may enhance the limit of Rs. 5,00,000 (Rupees Five lakh only) per issuer company in accordance with SCHEDULE VII of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, after taking approval of its Board of Directors and provide copy of Board resolution to Authority at the time of verification of claim.

- (a) Legal heirship certificate issued by Competent Authority.
- (b) No Objection Certificate from all legal heirs in favor of the claimant;
- (c) Affidavit from witness about confirmation of will wherever alive or death certificate of such witness;
- (d) Affidavit with regard to the will as last will and no matter is pending before any court with regard to such will;
- (e) Surety affidavit by at least two sureties with their PAN Card.

B. Documentary requirement for securities held in DEMAT mode

1. Where the shares are held singly with nomination:
 - 1.1. Duly signed transmission request form by the claimant.
 - 1.2. Copy of death certificate of security holder attested by claimant.
 - 1.3. Self-attested copy of PAN card.
 - 1.4. Copy of transaction statement duly attested by Claimant.
 - 1.5. Any other government ID proof of the nominee.
2. Where the shares are held singly without nomination, the following documents in addition to the documents specified at paragraph 1 are required:

2.1 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) or claimant(s) is named in the succession certificate or probate of will or Letter of Administration, an Affidavit from such legal heir(s) or claimant(s) alone would be sufficient.

2.2 For value of securities upto Rs. 5,00,000 (Rupees Five lakh only) per issuer company as on date of application, one or more of the following documents

- (a) Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925. (39 of 1925) or any other Decree or Order of any Court or Tribunal.
- (b) In the absence of the documents as mentioned at (a) above,
 - (i) No objection certificate 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
 - (ii) An Indemnity bond made on appropriate non-judicial stamp paper- indemnifying the STA or Issuer Company.

2.3 For value of securities more than 5,00,000 (Rupees Five lakh only) per issuer company as on date of application: Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925. (39 of 1925) or any other Decree or Order of any Court or Tribunal.

Explanation:

(1) The Company may enhance the limit of Rs. 5,00,000 (Rupees Five lakh only) per issuer company in accordance with SCHEDULE VII of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, after taking approval of its Board of Directors and provide copy of Board resolution to Authority at the time of verification of claim.

(2) for the case where will is provided, following documents shall also be required:

- (a) Legal heirship certificate issued by Competent Authority;
- (b) No Objection Certificate from all legal heirs in favor of the claimant;
- (c) Affidavit from witness about confirmation of will wherever alive or death certificate of such witness;
- (d) Affidavit with regard to the will as last will and no matter is pending before any court with regard to such will;
- (e) Surety affidavit by at least two sureties with their PAN Card.

3. Where the shares are held jointly with nomination :
 - 3.1 Duly signed transmission request form by the claimant.
 - 3.2 Copy of death certificate of security holder attested by claimant.
 - 3.3 Self-attested copy of PAN card.
 - 3.4 Copy of transaction statement duly attested by Claimant
 - 3.5 Any other government ID proof of the nominee.

4. Where the shares are held jointly without nomination, the following documents in addition to the documents specified at paragraph 3 above are required:

- 4.1 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) or claimant(s) is named in the succession certificate or probate of will or Letter of Administration, an Affidavit from such legal heir(s) or claimant(s) alone would be sufficient.
- 4.2 For value of securities upto Rs. 5,00,000 (Rupees Five lakh only) per issuer company as on date of application, one or more of the following documents, namely: -
- (a) Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian Succession Act, 1925. (39 of 1925) or any other Decree or Order of any Court or Tribunal
 - (b) In the absence of the documents as mentioned at (a) above,
 - (i) No objection certificate from all legal heir(s) executed by all the legal heirs of the deceased holder(s) not objecting to such transmission (or) copy of Family Settlement Deed duly notarized and
 - (ii) An Indemnity bond made on appropriate non-judicial stamp paper – indemnifying the STA or Issuer Company.
- 4.3 For value of securities more than 5,00,000 (Rupees Five lakh only) per issuer company as on date of application: Succession certificate or probate of will or will or letter of administration or Decree, as may be applicable in terms of Indian

Succession Act, 1925. (39 of 1925) or any other Decree or Order of any Court or Tribunal.

Explanation:

- (1) The Company may enhance the limit of Rs. 5,00,000 (Rupees Five lakh only) per issuer company in accordance with SCHEDULE VII of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, after taking approval of its Board of Directors and provide copy of Board resolution to Authority at the time of verification of claim.
- (2) for the case where will is provided, following documents shall also be required:
 - (a) Legal heirship certificate issued by Competent Authority;
 - (b) No Objection Certificate from all legal heirs in favor of the claimant;
 - (c) Affidavit from witness about confirmation of will wherever alive or death certificate of such witness;
 - (d) Affidavit with regard to the will as last will and no matter is pending before any court with regard to such will;
 - (e) Surety affidavit by at least two sureties with their PAN Card

Note: The Claimant shall submit in original all these documents duly signed by him, to the Nodal Officer of the Company at its registered office for verification of the claim.

Documents to be submitted to the Authority in case of loss of securities held in physical mode

1. Self-attested copy of FIR/ Police Compliant containing information of security holder, holding details, folio number and distinctive numbers of share certificate.
2. Surety Affidavit along with his Proof of identity like Pan Card of sureties duly attested by Notary.
3. Indemnity bond by security holder on a non-judicial stamp paper of requisite value duly attested by Notary Public by the person, in whose name the original share certificate are being issued that he has not sold / disposed off the involved shares or acted in any manner by which any interest of third party would have been created.
4. Copy of advertisement issued in at least one English language national daily newspaper having nationwide circulation and in one regional language daily newspaper published in the place of registered office of company, if the market value of the shares is greater than Rs. 5,00,000.

Note: The Claimant shall submit in original all these documents duly signed by him, to the Nodal Officer of the Company at its registered office for verification of the claim.