

## DCB Bank Limited –FAQs For Shareholders/Investors

### **Abbreviations:**

**AGM** - Annual General Meeting

**Bank** - DCB Bank Limited

**Benpo** - Beneficiaries Position

**Demat** – Dematerialisation

**Demat Mode** - In Electronic Form

**Dematerialisation** - Converting Shares from physical to electronic mode

**DIS** - Delivery Instruction Slip

**DP** - Depository Participant

**DRF** - Demat Request Form

**DRN** - Demat Request Number

**Erstwhile Co-Operative Banks** - Development Co-op. Bank, Ismalia Co-op Bank, Masalawala Co-op Bank and Citi Co-op Bank

**IEPF** - Investor Education and Protection Fund

**Listing Regulations** - SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

**NECS** - What is National Electronic Clearing Service

**Physical Mode** - In Paper Form

**RRF** - Remat Request Form

**Rematerialisation** - Converting Shares from electronic mode to physical mode

**RTA** - Registrar & Transfer Agents/Link Intime India Pvt. Limited

**SEBI** - Securities and Exchange Board of India

<b>I</b>		<b>CONTACT DETAILS</b>
	<b>Q</b>	<b>To whom should I contact for any information or assistance on share related matters [held in physical mode] including dematerialization / rematerialization, transfer, transmission of shares, subdivision or consolidation of shares, issue of duplicate share certificates, unclaimed / non-receipt of dividend, change in address, change in bank details, registration of nomination etc?</b>
	A.	<p>You can contact Registrar &amp; Transfer Agent (RTA) of the Bank viz. Link Intime India Private Limited, C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083, Tel. No: +91 22 49186000 (Board Line) 022-49186270 (Investor Helpdesk) E-mail id: <a href="mailto:rnt.helpdesk@linkintime.co.in">rnt.helpdesk@linkintime.co.in</a></p> <p>Alternatively, the shares/any communication can be sent to the Share Department of the Bank, at Shop No.2, Near MMO Branch, 154, S.V. Patel Road, Dongri, Mumbai-400 009, Tel. +91 22 67476986/91; Email:investorgrievance@dcbbank.com which will be forwarded by the Share Department to the RTA. Please note that Branch Offices of the Bank do not have data/details of Shares and thus will not be able to help in share related matters. Therefore, please do not hand over your shares at Branch offices or at any other offices of the Bank.</p>
	<b>Q</b>	<b>To whom should I contact for matters, information or assistance for shares held in Demat mode?</b>
	A.	Contact-point for all the matters relating to shares held in demat mode is your DP except for matters relating to non-receipt of dividend, claiming dividend / shares, to be transferred/ already transferred to the IEPF.
<b>II</b>		<b>LISTING AND SHARE CAPITAL</b>
	<b>Q</b>	<b>With which stock exchanges and when were the Bank's shares are listed?</b>
	A.	<p>The Bank's shares are listed with two Stock Exchanges: BSE Limited (BSE) (Scrip Code 532772) and The National Stock Exchange of India Limited (NSE) (Symbol: DCBBANK).</p> <p>The Equity Shares of the Bank were first listed on BSE and NSE on October 27, 2006.</p>
	<b>Q</b>	<b>What is the Bank's issued and paid up share capital?</b>
	A.	The issued and paid-up share capital of the Bank as on March 31, 2020 was 310,415,413 Equity Shares of Rs.10/- each.
	<b>Q</b>	<b>Please give information regarding past Bonus shares issues of the Bank.</b>
	A.	The Bank has not issued any Bonus Shares since its inception
	<b>Q</b>	<b>Please give information regarding past Rights issues of the Bank.</b>
	A.	<ol style="list-style-type: none"> <li>Pursuant to Scheme of Conversion of Development Co-operative Bank into a limited company on May 31, 1995, 200 shares each were offered to erstwhile shareholders of Development Co-operative Bank at Rs.40/- per share including premium of Rs.30/- per share. Apart from this offer, there was only one Rights issue of shares in the financial year 2003-04. The issue Price was Rs.40/- per share [including premium of Rs.30/- per share].</li> <li>Rights shares were offered for every 5 shares held by the members on the relevant Record Date.</li> </ol>

<b>III</b>		<b>TRANSFER OF SHARES</b>
	<b>Q.</b>	<b>How Can I transfer shares held in physical mode?</b>
	A.	SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 mandates that the transfer, except transmission and transposition, of securities shall be carried out in dematerialized form only with effect from 1st April 2019.  Thus, dematerialisation is needed before effecting any transfer.
	<b>Q.</b>	<b>Is opening of demat account mandatory for the shareholder? In whose name the demat account is to be opened?</b>
	A.	Opening of demat account is not mandatory.  However, for converting physical shares into demat mode for transfer/trading purpose and in view of the numerous advantages offered by the depository system as well as to avoid frauds, members holding shares in physical mode are advised to avail of the facility of dematerialization from either of the depositories. The Bank has, directly as well as through its RTA, sent intimation to shareholders who are holding shares in physical form, advising them to get the shares dematerialized. For the purpose of conversion of physical shares into demat, the demat account should be opened in same order of names as indicated on the original share certificate(s).
<b>IV</b>		<b>DEMATERIALISATION OF SHARES</b>
	<b>Q.</b>	<b>What is Dematerialisation and what are its benefits?</b>
	A	Dematerialisation ('Demat' in short form) signifies conversion of a share certificate from its present physical form to electronic form for the same number of holding.  It is a direct application of scope provided by the tremendous progress made in the area of information technology whereby voluminous and cumbersome paper work involved in the scrip based system is eliminated.  It offers scope for paperless trading through state-of-the-art technology, whereby share transactions and transfers are processed electronically without involving any share certificate or transfer deed after the share certificates have been converted from physical form to electronic form.  Demat attempts to avoid the time consuming and complex process of getting shares transferred in the name of buyers as well its inherent problems of bad deliveries, delay in processing/fraudulent interception in postal transit, etc.  Dematerialisation of shares is optional and an investor can still hold shares in physical form. However, as per the directions of SEBI, he/she has to demat the shares if he/she wishes to sell the same through the Stock Exchanges. Similarly, if an investor purchases shares, he/she will get delivery of the shares in demat form.
	<b>Q.</b>	<b>Where can I open the demat account and what are the requirements and charges?</b>
	A.	You can open demat account with any of the Depository Participants registered under the present two Depositories viz National Securities Depository System Limited (NSDL) and Central Depository Services India Limited (CDSL). Many banks including DCB Bank and brokerage houses are providing this facility. You have to visit their branch office convenient to you and complete the formalities as per their advice. They will provide you necessary guidance and other information like charges etc.

<b>Q.</b>	<b>How do I dematerialize my shares?</b>
A.	<p>Upon opening demat account as stated above, you will be allotted a unique Client ID number with their DP ID number. Thereafter, you will have to fill up a Dematerialisation Request Form (DRF) provided by the DP and surrender the physical shares intended to be dematerialised to the DP.</p> <p>The DP upon receipt of the share certificates and the DRF will send an electronic request to the RTA of the Bank through the Depository for confirmation of demat. Each request will bear a unique transaction number.</p> <p>The DP will simultaneously surrender the DRF and the share certificates to the RTA of the Bank with a covering letter requesting to confirm the demat. The RTA after necessary verification of the documents received from the DP, will confirm the demat request after cancelling the share certificates or send back the documents to the DP under rejection of request with reason thereof, if any.</p> <p>This confirmation will be passed on from the Depository receiving this confirmation to the DP who will credit the account with the shares so dematerialised. The DP will hold the shares in the dematerialised form thereafter on your behalf as your Trustee and you become beneficial owner of these dematerialised shares.</p>
<b>Q.</b>	<b>Once my shares are dematerialised, can I ever get them converted into physical shares?</b>
A.	<p>If you are holding shares in electronic form, you still have the option to convert your holding in physical form by submitting a Rematerialisation Request Form (RRF) through your DP in the same manner as Dematerialisation. Upon receipt of such request from your DP, the RTA/Bank will issue share certificates for the number of shares so rematerialized.</p>
<b>Q.</b>	<b>What are the charges to be paid to demat one's physical shares? Will it be paid by the Bank or do I have to pay for it?</b>
A.	<p>The charges differ from DP to DP and therefore you will have to contact your DP for the same.</p> <p>As per SEBI directive, investors are not liable to pay demat charges except at the time of transfer of shares out of his/her demat account.</p>
<b>Q.</b>	<b>How do I get my dividends on dematerialised shares? Will I get the Annual Report after I demat my shares and would I be able to attend the AGM?</b>
A.	<p>The Depository Participants will give the list of demat account holders and the number of shares held by them in electronic form on the Record date to the Bank (known as Benpos). On the basis of Benpos, the Bank will credit the amount to Bank Account, if details are available, or issue dividend warrants in favour of the demat account holders.</p> <p>The rights of the shareholders holding shares in demat form are at par with the holders in physical form. Hence you will be eligible to get the Annual Report and will have the right to attend the AGM as a shareholder.</p>
<b>Q.</b>	<b>What are the chances of any fraud/disputes in using a demat account? Whom should I approach in such cases?</b>

	A.	Common risk factors applicable to trading in physical shares like mismatch in signatures, loss in postal transit, etc., are absent since the dematted and shares are traded scriptless. However, in the unlikely event of any other dispute, the concerned Depository Participant to be contacted. If issue does not get resolved, one can approach SEBI with complaint.
	<b>Q.</b>	<b>Can I pledge my shares in demat form for the purpose of availing any funding/loan arrangement with my bankers?</b>
	A.	Yes. You will have to contact your DP /the lending bank for this.
	<b>Q.</b>	<b>How can I transfer shares from my demat account to another demat account? What is the time period taken for transfer?</b>
	A.	Duly filled in and signed Delivery Instruction Slip (DIS) is to be submitted to your DP. The shares will be transferred same day or next day.
	<b>Q.</b>	<b>How can I change any of the details like address, bank details, contact number, e-mail, nomination etc.in demat mode?</b>
	A.	Please approach your DP and submit the request under your signature to them along with necessary documents prescribed by the DP
<b>V</b>		<b>NOMINATION IN RESPECT OF SHARES HELD IN PHYSICAL FORM</b>
	<b>Q.</b>	<b>How do I make a nomination with regard to my shareholding?</b>
	A.	<p>You have to submit a nomination form duly filled in duplicate and signed to the RTA of the Bank. If you are holding shares along with other holders. then all the holders will have to sign the nomination form.</p> <p>After the form is received by the RTA of the Bank, and if found in order, a registration number will be allotted to the nomination. A duplicate copy of the nomination form received from you will then be returned back to you with an endorsement indicating the registration number and date.</p> <p>Nomination can be made with the RTA /Bank, only in respect of shares held in physical form. In case of dematted shares, your nomination has to be recorded with your Depository Participant (DP) following their prescribed process.</p> <p>Only one nomination can be made for each folio. Folios having different order or combination of names of shareholders will require separate nominations.</p> <p>You may contact RTA for obtaining the abovementioned form.</p>
	<b>Q.</b>	<b>Do I have to send my share certificates along with the nomination form?</b>
	A.	No.
	<b>Q.</b>	<b>My shares are held in joint names. Are the joint holders nominees to the shares?</b>
	A.	Joint holders are not nominees. They are joint holders of the relevant shares having joint rights on the same. In the event of death of any one of the joint holders, the surviving joint holder/s of the shares is/are the only person/persons recognised by the Bank as the holders of the shares.
	<b>Q.</b>	<b>Can a nomination once made be changed?</b>
	A.	Nomination once made can be revoked by a shareholder by giving a fresh nomination. If the nomination is made by joint holders, and one of the joint-holders dies, the remaining joint holder/s can make a fresh nomination by revoking the existing nomination.

	<b>Q.</b>	<b>What is the legal position of the nominee in case of death of the shareholders?</b>
	A.	<p>Upon the death of a shareholder, the nominee, to the exclusion of any other legal heir/beneficiary, is the only person in whom the shares vest. In other words, in case of a valid nomination, the Bank will not entertain any claim from legal heirs or beneficiaries and the shares will be transmitted only in favour of the Nominee.</p> <p>In case if the nomination is made by joint-holders, the nomination will come into play only upon the death of all the joint holders. Therefore, if one of the joint shareholders dies, the shares will devolve on the surviving shareholders to the exclusion of the nominee. In this case the surviving shareholders may make a fresh nomination if they so desire.</p>
	<b>Q.</b>	<b>What is the procedure for the nominee to get the shares registered in his name?</b>
	A.	<p>Upon death of a shareholder, the nominee is entitled to have the shares transmitted in his/her favour. He/She will have to give a notice in writing to this effect along with the share certificate(s) of the deceased shareholders. Alternatively, the nominee can transfer the shares held by the deceased shareholder, to a third party.</p> <p>If a nominee opts for registration of shares in his name, he is required to produce original or notarised copy of the death certificate of the deceased shareholder, proof of his own identity, e.g., copy of passport, driving license, voter's identity card, Aadhar Card or such other proof to the satisfaction of the Bank. The nominee should also submit his specimen signature duly attested along with a request for transfer. Please contact/approach the RTA for the necessary Forms including for claiming unpaid dividend, if any, in the name of the deceased.</p> <p>Upon scrutiny of the documents submitted by the nominee, shares will be transmitted in his favour and share certificates returned to him duly endorsed.</p>
	<b>Q.</b>	<b>I have shares in the demat form. Can I send the nomination form to the Bank for making a nomination with respect to my shareholding?</b>
	A.	No. For making a nomination with respect to dematted Shares, you will have to approach your DP. In the account opening form provided by the Depository Participants there is a provision for providing the name of the nominee. Please consult your Depository Participant for further details.
<b>VI</b>		<b>DELETION OF NAME OF DECEASED SHAREHOLDER/TRANSMISSION OF SHARES HELD IN PHYSICAL MODE</b>
	<b>Q.</b>	<b>In case of joint holdings, in the event of death of one shareholder, how do the surviving shareholders get the shares in their names?</b>
	A.	<p>The surviving shareholders will have to submit a request letter supported by a notarised copy of the Death Certificate of the deceased shareholder and the relevant share certificates to the RTA of the Bank.</p> <p>The RTA on receipt of the said documents will delete the name of deceased shareholder from its records and return the share certificates to the applicant/registered holder with necessary endorsement.</p>

Q.	<b>If a shareholder who held shares in his sole name dies without leaving a will, how can his legal heir/s (either husband/wife/son/daughter, etc.) get the shares transmitted in their names?</b>
A.	If market value of the Shares is Rs. 2 Lakh or above, the legal heirs should mandatorily obtain a Succession Certificate or Letter of Administration with respect to the shares and a true copy of the same, duly attested by the Court Officer, or Notary should be sent to the Bank along with a request letter, transmission form, and all the share certificates in original, for transmission in their favour. If the market value is below Rs. 2 Lakh and legal heir does not have any of the aforesaid documents, he can submit necessary Indemnity-Cum-Guarantee and Affidavit on stamp papers of requisite value and as per prescribed format. Please contact the RTA or Share Department of the Bank for further guidance and necessary formats.
Q.	<b>If the deceased family member who held shares in his/her own name (single) had left a will, how do the legal heir/s get the shares transmitted in their names?</b>
A.	The legal heirs will have to get the will probated by the High Court/District Court of competent jurisdiction and then send us a copy of the probated copy of the will, along with relevant schedule/annexure setting out the details of the shares, the relevant share certificates in original and transmission form for transmission.
Q.	<b>A and B had shares in the Bank. Both of them died. How do I get the shares transmitted in my name?</b>
A.	If you are the legal heir, you should obtain a Succession Certificate/Letter of Administration of the last deceased joint holder in your favour and follow the procedure for transmission of shares.
Q.	<b>I have already produced the attested/registered will. Since getting it probated would take a long time and money can I avoid that procedure?</b>
A.	You will appreciate that in order to ascertain that the will in question is the last will and testament made by the deceased, it is important that the same is authenticated/probated by the Court. This is to protect the interest of the investors at large and to obviate any future claims/disputes on the same. However , you can contact the RTA or Share Department of the Bank to understand alternative, if any.
Q.	<b>The name of a joint holder was included only for convenience by the first holder. I am the only heir. Could you transfer the shares in my name as per the will/probate?</b>
A.	As per law, the joint holder is deemed to be having indivisible ownership of the joint property and the Bank cannot ascertain as to how or why the name was included. As per the Articles of Association of the Bank, the surviving joint holders are the only persons recognised as having title to the shares.
Q.	<b>I am the legal heir of the deceased shareholder but do not find share certificates fully or partially. Can I still claim for transmission of the Shares in my name?</b>
A.	Without share certificate no request of transmission can be entertained. In such case you have to apply for issue of duplicate share certificate and transmission of shares. Please contact the RTA or Share Department of the Bank to get detailed procedure and forms in this regard.
Q.	<b>I am having old share certificates of erstwhile co-operative Banks. Can I enclose the same with my deletion transmission Request as valid share certificates?</b>
A.	No. First you send the old share certificates to the RTA who in turn will sent the new valid share certificates in exchange. In case you are not having all the old share certificate for exchange, the RTA will guide you about the Indemnity /Affidavit to be submitted in lieu of the missing old share certificates.

<b>VII</b>		<b>Exchange of Old Share Certificates of Erstwhile Co-operative Banks</b>
	<b>Q.</b>	<b>What is the need for exchange of old Share Certificates of the co-operative banks ?</b>
	A.	On conversion of co-operative bank into the present form of joint stock company, the Bank issued fresh share certificates in exchange of the old one for equal shares held in co-operative bank. The Bank has been continuously appealing the shareholders of erstwhile Development Co-operative Bank, to send their share certificates and get them exchanged with the share certificates of DCB Bank Limited, as the share certificates of the former entity are not valid and any other requests can be processed only after the exchange of certificates is done.
	<b>Q.</b>	<b>I am shareholder of the Bank. However, I have old share certificates of erstwhile co-operative banks. What should I do?</b>
	A.	Please send the said share certificates to the RTA with request to send new share certificates (of DCB Bank Limited) in exchange. The RTA will verify the quantity, signature etc. and send you new share certificates in exchange. If any mismatch of quantity, they will guide you the further process.
	<b>Q.</b>	<b>Can I submit the old share certificates of co-operative banks for dematerialisation?</b>
	A.	No. You need to get them exchanged with the new share certificate from the RTA. Distinctive numbers and share certificate numbers of the old share certificates are not valid for processing any request.
	<b>Q.</b>	<b>If I do not have old share certificates for exchange, how can I get my new share certificates?</b>
	A.	Contact RTA and get the procedure and forms.
	<b>Q.</b>	<b>If I do not have old share certificates for exchange, does it affect my shareholding in the Bank? certificates?</b>
	A.	No. Your shareholding will not be affected. However, please undertake the process of getting share certificates in your own interest without which you cannot dematerialise your shareholding.
<b>VIII</b>		<b>CHANGE OF ADDRESS OR STATUS [SHARES HELD IN PHYSICAL MODE]</b>
	<b>Q.</b>	<b>I am holding shares in physical mode. If there is a change in my address what is the procedure to get it recorded with the Bank?</b>

A	<p>Kindly send a request letter signed by the shareholder (first named shareholder in case of joint-holders) giving the new address along with the Pin Code and folio number. Also please provide the following documents:</p> <ul style="list-style-type: none"> <li>- Certified copy of your PAN Card OR Passport OR Driving License</li> <li>- Any of the following documents in support of your previous as well as present changed address; <ul style="list-style-type: none"> <li>• Original/Certified copy of Electricity Bill</li> <li>• Original/Certified copy of Telephone Bill</li> <li>• Original/Certified copy of Consumer Gas Card</li> <li>• Certified copy of Ration Card</li> <li>• Certified copy of your Bank Pass Book</li> <li>• Certified copy of Flat Agreement</li> <li>• Certified copy of Leave and License Agreement</li> <li>• Certified copy of any other document in support of your present address.</li> </ul> </li> </ul> <p>You may also send us along with above documents, any previous correspondence received by you from the Bank wherein your name, address and folio number is mentioned i.e. Counter-foil of Dividend Warrant, Share Certificate, etc. Only on receipt of the above documents and on our satisfying that the same are in order, we will record the change of address and send you a confirmation. Please note that until then communications will continue to be mailed to you at your old address.</p>
Q.	<b>If the Shares are dematerialized, what is the procedure for change of address?</b>
A.	Since your Depository Participant maintains your records of dematted shares, you have to inform them about any change in your address. Your Depository Participant will then pass on this information when any action like dispatch of Annual Accounts or payment of dividend etc., is due to be taken by the Bank.
Q.	<b>Can joint-holders request for a change of address?</b>
A.	No. The letter of request will require the signature of the first or all holders.
Q.	<b>Can there be multiple addresses for a single folio?</b>
A.	No. There can be only one address for one folio.
Q.	<b>My status has changed from 'Resident' to 'Non-Resident'. How do I ensure that the payments are repatriated outside India?</b>
A.	<p>In the event, your residential status has changed to a that of a non-resident and sale proceeds of the shares or dividend payment is sought to be repatriated outside India, please obtain prior permission from the Reserve Bank of India through your banker in India and submit to the RTA/Bank</p> <p>Where the sale proceeds and/ or dividend payment is not sought to be repatriated, a duly completed Form of Undertaking would be required to be submitted to the RTA/Bank.</p> <p>Specimen of the aforesaid undertaking is available with RTA as well as the Bank, which shall be provided on request.</p> <p>Note: Ensure to mention the Non-Resident Ordinary (NRO) account number with the banker in India to facilitate payment of dividend.</p>

	<b>Q.</b>	<b>What is the procedure to be followed if my status has changed from 'Non-Resident' to 'Resident'?</b>
	A.	Please send a letter to the RTA duly signed by the registered holder asking for change in status from Non-resident to Resident.
<b>IX</b>		<b>DIVIDEND</b>
	<b>Q.</b>	<b>I have not received my dividend. What action do I take?</b>
	A.	You may please write to the RTA furnishing the particulars of the dividend not received and also quoting your folio number/client ID particulars (in case of dematted Shares) along with cancelled cheque leaf and self attested PAN Card copy. We will check our records and issue duplicate dividend warrant if the dividend remains unpaid in the records of the Bank.
	<b>Q.</b>	<b>What is the procedure for obtaining a duplicate dividend warrant?</b>
	A.	If the validity period of the lost dividend warrant has not yet expired, you will have to wait till the expiry date since no duplicate can be issued during the validity of the original warrant. However after the expiry of the validity period, if the dividend warrant is still shown as unpaid in our Bank Statement, we shall issue a duplicate warrant to you expeditiously.
	<b>Q.</b>	<b>Why do the shareholders have to wait till the expiry of the validity period of the original warrant? Couldn't you issue stop payment instructions to the bank for the original warrant and issue a duplicate immediately?</b>
	A.	Since the dividend warrants are payable at par all over the country, it is not practically possible for the banks to issue stop payment instructions and it is therefore necessary for us to wait till the validity of the original warrant has expired.
	<b>Q.</b>	<b>Can I claim the old dividends relating to past years that have not been received by me?</b>
	A.	As per the present law, the Bank is retaining all unpaid/unclaimed dividends for the past seven years i.e. from final dividend paid in July 1997. If you have not received any of these dividends, you may please write to the RTA with relevant particulars like folio number, concerned dividend along with cancelled cheque leaf and self attested PAN Card copy etc., and we shall arrange to pay the dividend if it remains unpaid in our records.
	<b>Q.</b>	<b>In order to protect against fraudulent encashment, I want to incorporate the details of my bank account in my dividend warrant. What is the procedure that I should follow?</b>
	A.	If you are holding shares in physical form, please give your folio number, details of name, of your bank and account number and photocopy of cheque leaf to our RTA and we shall incorporate the same in all your future dividend warrants. However, if you are holding the shares in demat form, such details will have to be given to your Depository Participant with whom you have a demat account. Your Depository Participant in turn will pass on this information to the Bank. This procedure is in accordance with depository regulations.
	<b>Q.</b>	<b>Can I authorise my bank or any other person to receive dividends on my behalf?</b>
	A.	Yes. You will have to write to us furnishing the name and address of the authorised person/bank and your folio number and we shall record your instructions accordingly and dispatch the warrant to the mandate. Please note that this procedure is applicable only if you are holding shares in physical form.

	<b>Q.</b>	<b>Why can't the Bank take on record the bank details in case of dematted shares?</b>
	A.	As per the Depository Regulations, the Bank is obliged to pay dividend as per the details of demat shareholders furnished by the concerned Depository Participant. The Bank cannot make any change in such records received from the Depository
	<b>Q.</b>	<b>What is National Electronic Clearing Service (NECS)?</b>
	A.	Under this system, you can receive your dividend electronically by way of direct credit to your bank account. This avoids a lot of hassles like loss/fraudulent interception of dividend warrants during postal transit. This also expedites payment through credit to your account compared to dividend warrants in physical form. We would strongly recommend that if you have not already opted for National Electronic Clearing Service, you may please do so.
	<b>Q.</b>	<b>How can I avail of the National Electronic Clearing Service facility?</b>
	A.	You should submit the NECS form duly completed along with a photocopy of a leaf of your cheque as advised in the Form and we shall take due note of the same in our records. As a result, all subsequent dividends will be paid to you through direct credit to your bank account.
	<b>Q.</b>	<b>Is the NECS facility available across the country?</b>
	A.	Yes. The Reserve Bank of India has enabled NECS facility all over India.
<b>X</b>		<b>LOSS OF SHARE CERTIFICATES</b>
	<b>Q.</b>	<b>I have lost/misplaced my share certificates. What are the steps that I should take to obtain duplicate share certificates?</b>
	A.	<p>Please inform our RTA immediately about loss of share certificates quoting your folio number and details of share certificates if available. We shall immediately mark a caution on your folio to prevent any further transfer of shares covered by the lost share certificates.</p> <p>Simultaneously, you will have to lodge a complaint with the police regarding loss of share certificates and also comply with the following formalities:</p> <p>Furnish an acknowledged copy of the police complaint.</p> <p>Furnish an indemnity for loss of share certificates.</p> <p>Publish a notice in a newspaper on the lines of the draft notice of loss of share certificates and submit the paper cutting of the notice to the Bank. The notice should contain the details of registered shareholder(s), share certificate numbers and distinctive numbers of Shares lost.</p> <p>Upon receipt of all the above documents we shall proceed to issue duplicate share certificates to you.</p> <p>However please note that if the lost share certificates and the valid transfer deeds are lodged with the Bank by a third party for transfer, the case will have to be dealt with on the basis of relevant facts and we shall advise further course of action at that time.</p> <p>You may contact RTA for obtaining the above formats.</p>
	<b>Q.</b>	<b>I have lost my share certificate with transfer deeds duly executed by me. How should I proceed to obtain duplicate share certificates?</b>

	A.	You need to follow the procedure as above.
	<b>Q.</b>	<b>What action should I take if I retrieve the original share certificate, which I had reported to be lost to the Bank?</b>
	A.	Please surrender the original share certificate to the RTA immediately if the duplicate share certificates have been issued. However, if the original share certificates are found before you comply with the procedure for obtaining duplicate share certificate, please inform the Investor Service Department immediately so that we can take immediate suitable action.
<b>XI</b>		<b>MISCELLANEOUS</b>
	<b>Q.</b>	<b>I wish to split/consolidate my share certificates into marketable lots. What is the procedure that I should follow?</b>
	A.	Please forward your share certificates along with a request letter signed by the registered shareholder/s and we shall split/consolidate the share certificates accordingly
	<b>Q.</b>	<b>I am holding more than one folio in the same name. Can I consolidate these folios?</b>
	A.	Yes. Please forward the share certificate relating to those folios which you wish to merge and we shall consolidate your folios and return the share certificates by endorsing the consolidated folio number.  You may please note that the folios to be consolidated should be in the identical name or in the same order of identical names (in case of joint-holding) and bear the same address.
	<b>Q.</b>	<b>When I authorise another person to deal with my shares, do I have to report this to the Bank?</b>
	A.	Yes. You will have to execute a Power of Attorney in favour of the concerned person and submit a notarised copy of the same to the RTA for registration. After scrutiny of the documents we shall register the Power of Attorney and inform you about the registration number of the same.
	<b>Q.</b>	<b>We are holding Shares in joint names and would like to change the order of names.</b>
	A.	Please forward your share certificates along with a request letter duly signed by all the joint-holders as per the specimen signatures recorded with the Bank.
<b>XII</b>		<b>CLAIMING OF DIVIDENS AND SHARES FROM IEPF AUTHORITY</b>
	<b>Q.</b>	<b>When the Unclaimed Dividends are transferred to Investor Education and Protection Fund ( IEPF) Authority ?</b>
	A.	Any amount transferred to "Unpaid Dividend Account" which remains unpaid or unclaimed for a period of 7 years from date of transfer, such amount shall be transferred to 'Investor Education and Protection Fund'
	<b>Q.</b>	<b>When will the shares get transferred to IEPF?</b>
	A..	The Bank is required to transfer all the shares in the name of Investor Education and Protection Fund in respect of which dividends have not been paid or claimed for seven consecutive years or more.However, In case the dividend for any year is claimed or received by the shareholder during the last seven consecutive years, the shares will not be transferred to Investor Education and Protection Fund.
	<b>Q.</b>	<b>How to know whether the dividend/shares have been transferred to IEPF and details thereof?</b>

A.	You can get the information by making a written enquirey with the Registrar & Transfer Agents of the Bank viz. Link Intime India Pvt Ltd., C-101, 247 Park, L.B. S Marg, Vikhroli (West) Mumbai -400083. Tel No. 022-4918 6000 E-mail- <a href="mailto:rnt.helpdesk@linkintime.co.in">rnt.helpdesk@ linkintime.co.in</a> .
<b>Q.</b>	<b>What is the procedure to claim the Dividend/Shares from IEPF Authority?</b>
A.	<ol style="list-style-type: none"> <li>1. Download the form IEPF-5 from the website of IEPF (<a href="http://www.iepf.gov.in">http://www.iepf.gov.in</a>) for filing the claim for refund. Read the instructions provided on the website/instruction kit along with the e-form carefully before filling the form.</li> <li>2. After filling the form save it on your computer and submit the duly filled form by following the instructions given in the upload link on the website. On successful uploading an acknowledgement will be generated indicating the SRN. Please note the SRN for future tracking of the form.</li> <li>3. Take a printout of the duly filled IEPF-5 and the acknowledgement issued after uploading the form.</li> <li>4. Submit indemnity bond in original, copy of acknowledgement and self-attested copy of e-form along with the other documents as mentioned in the Form IEPF-5 to Nodal Officer (IEPF) of the Bank at its registered office in an envelope marked "Claim for refund from IEPF Authority".</li> <li>5. Claim forms completed in all aspects will be verified by the Bank and on the basis of Bank's verification report, refund will be released by the IEPF Authority in favor of claimants' Aadhaar linked bank account through electronic transfer.</li> <li>5. The shares claimed, crediting the shares to the claimants' DEMAT account to the extent of the claimant's entitlement.</li> <li>6. 7. For more information/assistance, you may contact the Registrar &amp; Transfer Agents of the Bank viz. LinkIntime India Pvt Ltd., C-101, 247 Park, L.B. S Marg, Vikhroli (West) Mumbai -400083. Tel No. 022-4918 6000 E-mail- <a href="mailto:rnt.helpdesk@linkintime.co.in">rnt.helpdesk@ linkintime.co.in</a></li> </ol>
<b>Q.</b>	<b>What are the full details of Nodal Officer (IEPF) of the Bank ?</b>
A.	<p>Ms. Rubi Chaturvedi,  Company Secretary  DCB Bank Ltd. Secretarial Department,  Peninsula Business Park, Tower- A, 6th Floor, Senapati Bapat Marg,  Lower Parel, Mumbai-400013  Tel.+91 022-6618 7000 Fax: +91 022-6658 9970  E mail: <a href="mailto:investorgrievance@dcbbank.com">investorgrievance@dcbbank.com</a></p>