



FOR KIND ATTENTION OF SHAREHOLDERS

Dear Shareholder,

- Section 10 (B) of the Banking Companies (Acquisition and transfer of Undertakings) Act 1970 provides that within 7 days from the expiry of 30 days from the date of declaration, if any shareholder has not encashed /claimed the dividend, such amounts lying in the bank current account, have to be transferred to a separate account styled "Unpaid Dividend Account of IOB for the year"
- Any money transferred to the Unpaid Dividend Account which remains unpaid / unclaimed **for a period of 7 years** from the date of such transfer, shall be transferred to the "**Investor Education and Protection Fund**" established under **Sec 205 (1) (C) of the Companies Act 1956**,
- Accordingly, the unpaid dividend of previous years has been transferred to Unpaid Dividend Account/s of IOB as follows and hence such monies, which remain unpaid or unclaimed for a period of **seven years** from the date of such transfer and thereafter shall be transferred to the Investor Education and Protection Fund.

Dividend For the year	Date of transfer to Unpaid Dividend Account of IOB
2000-01	08.12.2006
2001-02	05.12.2006
2002-03	05.12.2006
2003-04 (interim)	04.12.2006
2003-04 (Final)	04.12.2006
2004-05 (interim)	09.12.2006
2004-05 (Final)	05.12.2006
2005-06	04.12.2006

- Hence the amount remaining in "**Unpaid Dividend Account of IOB of respective year**" for the earlier years beginning from the year 2000-01 upto the year 2005-06 as per the above table will be transferred to "**Investor Education and protection Fund**" of the Central Government **on or before 10.12.2013** in compliance of provisions of Sec 10(B) of the Banking Companies (Acquisition and transfer of Undertakings) Act 1970 and Sec 205 (1) (c) of the Companies Act, 1956.



transfer of Undertakings) Act 1970 and Sec 205 (1) (c) of the Companies Act, 1956.

- Thereafter, it is not possible for the **Bank/Registrar and Transfer Agent** to entertain any claim relating to unclaimed/unpaid dividend in respect of the earlier years from the shareholders as per the above table. **In other words, Shareholders can not claim unpaid dividend from the bank or from Central Government.**
- In view of the above mandatory requirement, we request the shareholders to check up immediately whether they have any claim in respect of non-receipt of Dividend warrant/non-credit of Dividend in their account in respect of these earlier years (i.e., from the year 2000-01 upto the year 2005-06] and if they have not claimed /not received Dividend in respect of any of the above years, Please immediately take up with our Registrar and Transfer Agent ["M/s Cameo Corporate Services Ltd, (Unit IOB), Subramanian Building, 1st Floor, No: 1, Club House Road, Chennai – 600 002 – Phone: 044 -28460395, email-id [investor2@cameoindia.com] for doing the needful. Our email-id is investor@iobnet.co.in.
- You can also submit the claim in respect of unpaid /unclaimed dividend, if any, for the years 2006-07 to 2011-12 with our Registrar and transfer Agent as mentioned above.
- We also request the shareholders to furnish their e-mail address, land line, Mobile Number along with their address for having further communication with them.

With regards,

[C.N.RAMACHANDRAN]
ASSISTANT GENERAL MANAGER
INDIAN OVERSEAS BANK, INVESTOR RELATIONS CELL,
BALANCE SHEET MANAGEMENT DEPARTMENT
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