

Nomination Facility :

Every shareholder of the Bank, may at any time, nominate in the prescribed manner, a person to whom his/her shares shall vest in the event of his/her death. Where more than one person holds the shares jointly, the joint holders may together nominate, a person to whom all the rights in their shares shall vest in the event of the death of all the joint holders. **To download Nomination Request Form (Form 2B) [click here](#)**

Shareholders holding shares in physical form can avail the nomination facility by sending the duly filled in and signed Form 2B to the Bank or to our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited.

Change of Address

Shareholders holding shares in physical form are requested to intimate any change in their address immediately by way of a letter signed by the sole or the first holder of shares to the Bank or to our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited. This will enable the Bank through its Registrar and Share Transfer Agent to note such changes in its records which in turn will facilitate the sending of all correspondence including dividend warrants, Annual Reports etc. to the right address.

Bank Details on Dividend Warrants

In case shareholders have not opted for the ECS facility for payment of dividend or if the ECS facility is not available in the area in which they reside, please furnish your bank particulars so that the same may be incorporated in the dividend warrant as a security measure. This is a safeguard against the fraudulent encashment of dividend warrants.

Accordingly, in the case of shareholders holding shares in physical form, we request that Bank Account Number, name and address of the Bank's branch where the shareholder has his/her account, be provided to the Bank or our Registrar and Share Transfer Agent viz. Cameo Corporate Services Limited immediately without waiting for the date fixed for payment of dividend.

In the case of shareholders holding shares in dematerialised form, the Bank Account details given to your Depository Participant (DP), will be used by the Bank for printing of dividend warrants. In case such shareholders desire to change / correct Bank Account details , you are requested to contact your DP.

Electronic Clearing Service (ECS) for remittance of dividend :

The Electronic Clearing Service (ECS) facility is available in respect of the following centres :

- 1) Ahmedabad
- 2) Bangalore
- 3) Bhubaneswar
- 4) Kolkata
- 5) Chandigarh
- 6) Chennai
- 7) Guwahati
- 8) Hyderabad
- 9) Jaipur
- 10) Kanpur
- 11) Mumbai
- 12) Nagpur
- 13) New Delhi
- 14) Patna
- 15) Thiruvanthapuram

Shareholders are requested to avail this facility. Duly filled in ECS forms can be sent directly by shareholders holding shares in physical form to the Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited. **To download ECS form [click here](#)**

The ECS form is required to be submitted duly completed and signed along with a copy of your Bank's cheque.

After remittance of dividend through ECS, an intimation giving details of payment made through ECS will be sent to all shareholders who have opted for ECS, for your information and record.

Unclaimed Dividend and Issue of Duplicate Dividend Warrants :

The Banking Companies (Acquisition and Transfer of Undertakings) and Financial Institutions Laws (Amendment) Act, 2006, which has come into force on 16.10.2006 has inserted a new section 10(B) in the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 which provides as under :

- 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 Dividend current account, shall 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 or unclaimed for a period of seven years from the date of such transfer, shall be transferred to the Investor Education and Protection

Fund (IEPF) established under section 205(1)(C) of the Companies Act, 1956.

Dividend for	Date of Transfer to Unpaid Dividend A/c
2000-01	08.12.2006
2001-02	05.12.2006
2002-03	05.12.2006
2003-04 (I)	04.12.2006
2003-04 (F)	04.12.2006
2004-05 (I)	09.12.2006
2004-05 (F)	05.12.2006
2005-06	04.12.2006
2006-07	13.07.2007
2007-08	19.07.2008

Hence the shareholders who have not received/ encashed the dividend for financial years 2000-01, 2002-03 Interim/Final Dividend 2003-04, Interim Final Dividend 2004-05, 2005-06, 2006-07 and for the year 2007-08 are requested to send their claim along with details of Folio No.(s) to the Bank or to our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited.

Dematerialisation of shares :

The Bank has entered into an agreement with National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL) for the dematerialisation of its shares. Shareholders are required to submit their request for dematerialisation of shares held by them through the Depository Participant with whom they are operating an account to our Registrar & Share Transfer Agent viz. M/s. Cameo Corporate Services Limited.

Please also note that shareholders, holding shares in dematerialized form, have to approach only their DP (and not the Bank or its Registrar & Share Transfer Agent) for any change in the mandated particulars like change of address, Bank Account etc. and in case of transmission of shares, if any.

Shareholders desirous of dematerializing their shares may visit "Depository Operations" on the Bank's website for further information.

Transfer of Shares :

Trading of the shares of our Bank in dematerialised form has been made compulsory with effect from 15.08.2003. Accordingly, shareholders shall dematerialise their shares to enable the sale of their shares through the stock exchanges.

Shareholders who are holding shares in physical form can transfer their shares through off market trades by executing a transfer deed in the prescribed Form 7B. The transfer deed duly filled in, signed and stamped along with the original share certificate/s shall be submitted to the Bank or our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited. **Further, SEBI vide its Circular dated May 20, 2009 has made it mandatory, in the case of off-market/private transactions involving transfer of shares in physical form of listed companies, for the transferee(s) to furnish copy of PAN card to the Company/RTA for registration of such transfer of shares. Hence transferee(s) is/are requested to submit a self-attested copy of their PAN Card along with the transfer deed and original share certificate.**

Loss of Share Certificates and Issue of Duplicate Share Certificates :

In case of loss of share certificate, shareholders are requested to immediately intimate the same to our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited. After verifying the signature of the investor on the intimation letter, the Registrar & Share Transfer Agent will note 'Stop Transfer' in respect of the shares. Shareholders are requested to execute an Indemnity Bond and Affidavit in the prescribed formats and send the same along with a copy of the FIR to the Registrar & Share Transfer Agent. Thereafter after issue of a Public Notice in a newspaper, the Bank shall arrange to issue Duplicate Share Certificate /s. **To download Indemnity Bond and Affidavit formats [click here](#)**

Transmission of Shares :

In case of joint shareholders holding shares in physical form, the surviving shareholder is required to submit a copy of death certificate duly attested by a Notary Public along with a request for transmission of shares.

Where a nomination has been registered with the Bank in respect of any shares held in physical form, the Nominee is required to submit a copy of death certificate duly attested by a Notary Public along with a request for transmission of shares.

In case of shares held by a single shareholder in physical form, the legal heirs of the deceased shareholder need to submit the following documents to the Bank or its Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited for transmitting the shares in their name, along with their request for transmission:

- 1) Copy of Death Certificate duly attested by a Notary Public
- 2) Indemnity Bond for Transmission [Download Format](#)
- 3) Affidavit by Legal Heirs [Download Format](#)
- 4) No Objection Certificate from the Legal Heir, if any, who does not object to such transmission

- 5) Original Share Certificate
- 6) Copy of Succession Certificate issued by a court of competent jurisdiction or Letter of Administration issued by a court of competent jurisdiction or a will probated by a court of competent jurisdiction or Legal Heirship Certificate issued by local Tahsildar.

In case the share certificates are misplaced / lost, the legal heirs of the deceased shareholder, are required to use the following formats of Indemnity Bond and Affidavit instead of the formats at 2) and 3)

- 7) Indemnity Bond for Transmission of Shares and Issue of Duplicate Share Certificate (in case the original share certificates are misplaced/lost) [Download Format](#).
- 8) Affidavit by Legal Heirs (in case the original share certificates are misplaced / lost) [Download Format](#)

Splitting of Share Certificates

Requests for splitting of share certificate/s may be sent to the Bank or our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited together with the original share certificate/s.

Consolidation of Shareholdings into one Folio :

It is found that many shareholders maintain more than one folio ie. multiple folios. In order to provide efficient services to shareholders, we request the shareholders to consolidate the folios by sending a request along with their share certificates to the Bank or to our Registrar & Share Transfer Agent viz. Cameo Corporate Services Ltd.

Issue of Fresh Share Certificates in lieu of Torn or Mutilated Certificates

In case your share certificate is torn or mutilated, you may surrender the share certificate/s to our Registrar & Share Transfer Agent viz. Cameo Corporate Services Limited for issue of fresh certificate/s in lieu of such certificate/s.

General :

(i) All shareholders are requested to provide their folio nos. for reference in all correspondence with the Bank or our Registrar and Share Transfer Agent viz. Cameo Corporate Services Limited.

(ii) Shareholders corresponding with the Bank are requested to address their communications to Investor Relations Cell, Indian Overseas Bank, 763 Anna Salai, Chennai 600 002.