

PROCEDURE TO BE FOLLOWED BY INVESTORS FOR CLAIMING THEIR UNCLAIMED AMOUNT OF LISTED NON – CONVERTIBLE SECURITIES

I. BACKGROUND:

Regulation 61A (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('LODR Regulations'), provides that, *'where the interest/ dividend/redemption amount has not been claimed within thirty days from the due date of interest/dividend/ redemption payment, a listed entity shall within seven days from the date of expiry of the said period of thirty days, transfer the amount to an Escrow Account'*.

Further, Regulation 61A (3) of the LODR Regulations, *inter-alia*, provides that any amount transferred to the Escrow Account in terms of Regulation 61A (2), remaining unclaimed for a period of seven years shall be transferred to: the *'Investor Protection and Education Fund'* (IPEF) created by the Board in terms of section 11 of the Act – in case of listed entities which are not companies.

Now, SEBI vide its circular SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 8, 2023 mandates the listed entity to formulate a Procedural Framework standardizing the process to be followed by investors for claiming their unclaimed amounts. The said Procedural Framework is consequently required to be displayed on its website.

II. PURPOSE:

This Framework specifies the process to be followed by investors willing to claim their unclaimed amounts of interest/redemption on listed Non-Convertible Securities (i.e. bonds) issued by Canara Bank.

III. SUBMISSION OF CLAIM:

Any investor claiming to be entitled to any unclaimed amount i.e. interest/redemption amount not received within **30 days** from the due date pertaining to their investments in any listed non – convertible securities may apply for payment of such amount, in the format and manner as prescribed in claim application form enclosed as **Form – A** to this document.

IV. SUPPORTING DOCUMENTS:

Investors must submit the required documents in support of the claim e.g. proof of identity, proof of address, proof of holding, etc. physically through post, adhering to the stipulated format and guidelines for further processing to:

**Domestic Settlement Section,
Integrated Treasury Wing,
Canara Bank
Canara Bank Building, 6th Floor, C-14,
G-Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051,
Tel No: (022) 26725061 / 26725062
E-mail: tidmum@canarabank.com**

The list of supporting documents has been provided in **Annexure – I**. The list is illustrative and not exhaustive. Claim processing authority may call for additional documents on case to case basis.

V. INITIAL PROCESSING OF CLAIM:

Upon receipt of a claim application, claim processing authority will thoroughly scrutinize and review the submitted documents for completeness, accuracy and authenticity.

If the claim processing authority finds it necessary to call for additional information or finds such application or document(s) to be defective or incomplete in any respect, it shall be intimated to the investor, of such need for information or defects or incompleteness, by e-mail or other written communication within **7 days** of receipt of claim application.

VI. TIMELINE FOR SUBMISSION OF ADDITIONAL DOCUMENTS, CLARIFICATION ETC.

The investor has to furnish such information or to rectify such defects or incompleteness or to re-submit such application or document(s) within **30 days** from the date of receipt of such communication, failing which the claim may be rejected and the investor has to re-submit the application for reconsideration after rectifying the deficiencies.

VII. TIMELINE FOR FINAL PROCESSING OF CLAIM:

If the documents are found in order and adequate as per requirements, payment of such claim amount shall be made within a period of **30 days** of receipt of completed application using electronic modes of funds transfer to the bank account as requested by the investor.

VIII. CONTACT DETAILS FOR RAISING QUERIES OR GRIEVANCES, IF ANY:

For queries or grievances, if any and to check status of the claim, the investor shall contact the Designated Nodal Officer:

**COMPANY SECRETARY
SECRETARIAL DEPARTMENT
CANARA BANK
HEAD OFFICE
Contact: 080-22100250, E-mail: hosecretarial@canarabank.com**

IX. FILING CLAIM FOR UNCLAIMED AMOUNT ALREADY TRANSFERRED TO IPEF:

Investors, whose unclaimed or unpaid amount has been transferred to Investor Protection and Education Fund (IPEF) on same remaining unclaimed for a period of 7 years, may claim their refunds to the bank(issuer) following the same procedure and documentation as mentioned above.

X. LETTER OF INDEMNITY ON RECEIVING FINAL CLAIM AMOUNT:

Upon receipt of the unclaimed amount, the investor shall discharge the bank against any similar claim in future. The investor shall further indemnify the bank against any future dispute that may arise with respect to the said unclaimed amount of the investor, including, on account of a fraudulent claim or misrepresentation by the investor.

XI. DISPLAY OF INFORMATION AND ALL RELEVANT DOCUMENT FORMATS:

Information pertaining to the Designated Nodal Officer, procedure for claiming the unclaimed amount, claims form (**Form – A**) along with necessary documents, format of indemnity etc. are made available on the website of the bank under “**Investor Relation**” menu.

FORM – A

APPLICATION FOR CLAIMING UNCLAIMED INTEREST/REDEMPTION AMOUNT OF LISTED NON – CONVERTIBLE SECURITIES

Date:

Place:

To
CANARA BANK
Domestic Settlement Section
 Integrated Treasury Wing,
 Canara Bank
 Canara Bank Building, 6th Floor, C-14,
 G-Block, Bandra Kurla Complex,
 Bandra (E), Mumbai – 400 051,
 Tel No: (022) 26725061 / 26725062
 Email ID: tidmum@canarabank.com

Dear Sir,

Sub: Request for payment of unclaimed interest/redemption amount of listed Non- Convertible Securities

I/We hereby confirm that I/We have not received the interest/redemption amount for ISIN _____ I/We have also verified the same from the unclaimed interest/redemption amount details published in the website of Canara Bank. I/We am/are providing the following information and original supporting documents to enable you to do the needful.

| | | |
|---|-----------------------------|--|
| 1 | Name of the Investor | |
| 2 | DP | |
| | DP Name | |
| | DP ID | |
| | Client ID | |
| 3 | No. of Units | |
| 4 | Amount of Claim | |
| 5 | PAN No (Self attested copy) | |
| 6 | Mobile No | |
| 7 | Email Id of the Investor | |

| Bank Account Details of the Investor | | |
|--------------------------------------|--|---|
| 8 | A/c Holder's Name | |
| | Name of Bank | |
| | Bank A/c No. | |
| | IFSC | |
| 9 | Copy of the cancelled cheque leaf of the bank with name, account number, IFSC printed on it where the unpaid interest/redemption amount shall be credited through electronic mode. | |
| 10 | Original Indemnity Bond as per the specimen enclosed as Annexure – II | The indemnity is to be furnished on a plain paper in the prescribed format, if the amount of interest/redemption is less than Rs. 50,000/- else the same shall be furnished on a non- judicial stamp paper of value Rs. 200/- |

Signature of the Investor/s

Encl: As above

Note: Please submit all the supporting documents as per Annexure – I along with this application form duly filled and signed by all the authorized signatory(s).

ANNEXURE – I

SUPPORTING DOCUMENTS FOR CLAIMING UNCLAIMED INTEREST/REDEMPTION AMOUNT OF LISTED NON – CONVERTIBLE SECURITIES

| SL. NO. | DOCUMENTS | REMARKS |
|---------|--|--|
| 1 | Claim Application Form | Investors must submit a duly filled and signed claim application form, providing accurate details such as name, address, contact information, and relevant account details. |
| 2 | KYC Documents | <ul style="list-style-type: none"> • Self Attested copy of Aadhaar Card/ Passport(OCI and PIO card in case of NRI) • Self Attested copy of PanCard |
| 3 | Proof of Address (POA) | Submit a recent utility bill, bank statement, or any other document containing the investor's current address as proof. |
| 4 | Investment Documents | Furnish statement of Demat account along with the CML (Client Master List), in case of company, board resolution along with the authorized signatories list. |
| 5 | Bank Account Details | Provide accurate bank account details, Original cancelled cheque leaf (having the Account number, Name and IFSC code), for the seamless transfer of claimed amounts. |
| 6 | Indemnity Bond | Indemnity is to be furnished on a plain paper if the amount of interest/redemption is less than Rs.50,000/- else the same may be furnished on non- judicial stamp paper of Rs.200/- |
| 7 | Notarized Affidavit | In cases where there are discrepancies or changes in investor details, a notarized affidavit affirming the correctness of the updated information may be required. |
| 8 | Legal Heir Certificate (if applicable) | <p>If the claim is being made on behalf of a deceased investor, copy of any of the following documents should be submitted:</p> <p>(a) Succession certificate; (b) Probate of Will; or (c) Will, along with a notarized indemnity bond from the legal heir(s)/claimant(s) or (d) Letter of Administration; or (e) Court Decree; or (f) Legal Heirship Certificate or its equivalent, along with (i) a notarized indemnity bond from the legal heir (s)/claimant(s), as per the format specified provided in Annexure - III ; and (ii) No Objection from all the non -claimants, duly attested by a notary public or by a gazetted officer as per the format provided in Annexure – IV (iii) Duly stamped and notarized Affidavit as per the format provided in Annexure – V to be submitted by all the legal heirs. The document should be Attested by the legal heir(s)/claimant(s) subject to verification with the original or duly attested by a notary public or by a Gazetted officer.</p> |
| 9 | Power of Attorney (if applicable) | If the claimant is acting on behalf of the investor through a power of attorney, a duly executed and notarized power of attorney document must be provided. |

ANNEXURE - II

INDEMNITY BOND FOR UNCLAIMED INTEREST/REDEMPTION AMOUNT

Ref: CANBK/ ITW/UNCLAIMED/NCS/

Date:

Place:

To

Domestic Settlement Section

Integrated Treasury Wing,

Canara Bank

Canara Bank Building, 6th Floor, C-14,

G-Block, Bandra Kurla Complex,

Bandra (E), Mumbai – 400 051,

Tel No: (022) 26725061 / 26725062

Dear Sir(s),

Sub: Payment of unclaimed Interest/Redemption amount for unlisted Non- Convertible Securities bearing ISIN: _____

I/We _____ son/daughter of _____ residing/registered office at _____ do solemnly declare and confirm that

I/We have not received the interest/redemption amount of security bearing ISIN _____ amounting to Rs. _____ as referred above.

I/We hereby request you to credit the proceeds of my aforesaid unpaid interest/redemption amount through NEFT/RTGS credit or issue Demand Draft towards payment of the same as per account details provided in Application Form (Form – A). I/We am/are enclosing an original cancelled cheque leaf containing my/our bank account details (A/c No., IFSC & MICR Code etc.) for electronic credit of my/our unpaid interest/redemption proceeds.

I/We hereby undertake and submit that there is no encumbrance or otherwise dealt in so as to create any adverse claim upon the amount of the aforesaid interest/redemption amount.

I/We hereby agree that in consideration of Canara Bank crediting the proceeds of my/our aforesaid unpaid interest/redemption amount through NEFT/RTGS credit or issue Demand Draft towards payment of the same, I/We hereby covenant at all times hereafter and from time to time save, defend and keep indemnified Canara Bank and their estates and effects from and against allocations, costs, suits, legal proceedings accounts, claims, demands, losses, charges, expenses and liabilities, or whatsoever nature which Canara Bank may sustain or incur by reason of such payment of interest/redemption amount for the security bearing ISIN: _____ and also from and against any action which may be brought against Canara Bank by anybody claiming the interest/redemption amount thereon and from and against all damages, costs, charges, expenses which Canara Bank may incur in respect thereof or otherwise in relation thereto.

[Signature of the investor/s]

Witness to the signature with full name, address, occupation and contact number.

Witness 1:

Witness 2:

Instruction:

The above indemnity is to be furnished on a plain paper if the amount of interest/redemption is less than Rs.50, 000/- else the same may be furnished on a non-judicial stamp paper of value Rs.200/-.

ANNEXURE - III

Note: To be executed in the presence of a Public Notary / Gazetted Officer

**Bond of Indemnity to be furnished jointly by all Legal Heir(s) including the Claimant(s)
(To be submitted on Non-judicial Stamp Paper of appropriate value)**

**[For Transmission of Non-Convertible Securities and corresponding transfer of unclaimed amount
on death of Sole Securities' Holder, where no nomination has been registered]**

I/We do hereby solemnly affirm and state on oath as follows:

That Mr. /Ms. Name of the deceased holder _____ was holding the following securities:

| Sl | Certificate No. | Distinctive No. | Folio No. | No. of securities |
|----|-----------------|-----------------|-----------|-------------------|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |

That the aforesaid deceased holder died intestate on _____, without registering any nominee, leaving behind him/her the following persons as the only surviving legal heirs, according to the laws of intestate succession applicable to him/her by which he/she was governed at the time of his/her death.

| Name of the Legal Heir(s)/Claimant(s) | Address and contact details | Age | Relationship with the Deceased |
|---------------------------------------|-----------------------------|-----|--------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

OR

That the aforesaid deceased holder died on _____, without registering any nominee, leaving behind him/her the following persons as the only surviving legal heirs, according to the laws of testamentary succession.

| Name of the Legal Heir(s)/Claimant(s) | Address and contact details | Age | Relationship with the Deceased |
|---------------------------------------|-----------------------------|-----|--------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

Therefore, I/We, the Legal Heir(s)/Claimant(s) and deponent(s) herein has/have, approached Canara Bank with a request to transmit the aforesaid securities and corresponding unclaimed interest/redemption amount thereon in the name of the undersigned Mr. /Ms. [Name(s) of the legal heir(s)/claimant(s)] _____ # , on my/our behalf, without insisting on production of a Succession Certificate/ Probate of Will / Letter of Administration or any Court order, for which we execute an indemnity as is herein contained and on relying on the information herein given by us, believing the same to be true.

In consideration therefore of my/our request to transfer/transmit the above said securities and unclaimed amount to the name of the undersigned Mr. /Ms. _____ [Name(s) of the legal heir(s)/claimant(s)] # ,

I/We hereby jointly and severally agree and undertake to indemnify and keep indemnified, saved, defended, harmless, Canara Bank and its successors and assigns for all time hereafter against all losses, costs, claims, actions, demands, risks, charges, expenses, damages, etc., whatsoever which you may suffer and/or incur by reason of transferring the unclaimed amount and said securities as herein above mentioned, at my/our request to the undersigned Mr./Ms. [Name(s) of the legal heir(s)/claimant(s)] _____ # , without insisting on production of a Succession Certificate / Probate of Will / Letter of Administration or any Court order.

IN WITNESS WHEREOF the said 1) Mr. /Ms. _____ (Name and signature of the witness) _____ And 2) Mr. /Ms. _____ Name and signature of the witness _____ # , have hereunto set their respective hands and seals this day of _____.

Signed and delivered by the said legal heir/s.

| Name the Legal Heirs | Signature of the Legal Heirs |
|----------------------|------------------------------|
| 1. | |
| 2. | |
| 3. | |

(*) = Name of the deceased security holder (#) = Name of the claimant/s

Signed before me

at: _____

on: _____

Signature of Notary Official stamp & seal of the Notary & Regn. No.:

ANNEXURE – IV

To be executed in the presence of a Public Notary / Gazetted Officer

[To be submitted in non – judicial stamp paper of Rs. 50/-]

No-Objection Certificate from the Legal Heir(s)

Format of NOC from other Legal Heir(s) for transmission of Non-Convertible Securities and corresponding transfer of unclaimed amount in favor of the claimant(s) wherein Sole Securities' Holder is deceased, and NO NOMINATION has been registered

DECLARATION

I/we _____ the _____ legal _____ heir(s) _____ of _____ late Mr./Ms. _____ (name of the deceased holder) declare as follows:

- (i) That the above named deceased holder was holding the following securities in his/her name as single holder:

| Name of the company | Folio No. | No. of securities held |
|---------------------|-----------|------------------------|
| 1) | | |
| 2) | | |
| 3) | | |

- (ii) That the deceased had died intestate on _____ (DD/MM/YYYY) and without registering any nominee.

- (iii) That the following claimant(s) has/have applied for the transmission of the aforesaid securities:

| Name of the Claimant(s) | Address and contact details | Age | Relationship with the deceased |
|-------------------------|-----------------------------|-----|--------------------------------|
| 1) | | | |
| 2) | | | |
| 3) | | | |

- (iv) That I am/we are the legal heir(s) of the deceased holder, apart from the Claimant(s) who has/have applied for transmission of the aforesaid securities and our details are as follows:

| Name of the Legal Heir(s) | Address and contact details | Age | Relationship with the deceased |
|---------------------------|-----------------------------|-----|--------------------------------|
| 1) | | | |
| 2) | | | |
| 3) | | | |

- (v) I/we hereby declare that, I/we do not desire to make any claim in respect of the title to the aforesaid securities held by the deceased and I/we hereby willfully relinquish and renounce all my/our rights in respect of the aforesaid securities and shall have no legal claim upon said securities in future.
- (vi) Accordingly, I/we declare that I/we have NO OBJECTION WHATSOEVER in Canara Bank transmitting the aforesaid securities in favour of the Claimant(s) Mr./Ms. _____
- (vii) I/we hereby state that whatever is stated herein above are true to the best of my/our knowledge and nothing has been concealed therein.

Name(s) and Signature(s) of the Legal Heir(s) who are Non – Claimant(s):

- 1) _____
2) _____
3) _____

VERIFICATION

We hereby solemnly affirm and state that what is stated herein above is true to our knowledge and nothing has been concealed therein and that we are competent to contract and entitled to rights and benefits of the above mentioned securities.

Solemnly affirmed at _____

Deponent(s)

- (1) _____ (2) _____ (3) _____

ANNEXURE – V

Individual Affidavits to be given by ALL the Legal Heirs OR Legal Heirs named in Succession Certificate*/ Probate of Will*/ Will*/ Letter of Administration*/ Legal Heirship Certificate*(or its equivalent certificate)*/Court Decree*

(For Transmission of Non-Convertible Securities and corresponding transfer of unclaimed amount on death of Sole Holder where NO NOMINATION has been registered)

Each Deponent (legal heir) shall sign separate Affidavits.

(To be executed on a non-judicial stamp of appropriate value and Notarized)

I, _____ Son/daughter of _____ residing at _____ do hereby solemnly affirm and state on oath as follows. That Mr. /Mrs _____ @ (“the deceased holder”) held the following securities in his / her name as single holder:

| Sl | Folio No. | No. of securities held |
|----|-----------|------------------------|
| 1. | | |
| 2. | | |
| 3. | | |
| | | |

- That the aforesaid deceased holder died intestate leaving behind him/her, the following persons as the only surviving heirs as per the Succession Certificate/ Legal Heirship Certificate(or its equivalent certificate)/Court Decree dated _____ / according to the Law of Intestate Succession by which he/she was governed at the time of his/her death and without registering any nominee. *

OR

- That the aforesaid deceased holder died leaving behind the following persons as the legatees as per the Will/ Probated Will/ Letter of Administration dated _____ and without registering any nominee. *

A copy of the **Succession Certificate*/ Probate of Will*/ Will*/ Letter of Administration*/ Legal Heirship Certificate*(or its equivalent certificate)*/ Court Decree*** is attached herewith.

| Name of the Legal Heir(s) | Address and contact details | Age | Relation with the Deceased |
|---------------------------|-----------------------------|-----|----------------------------|
| 1) | | | |
| 2) | | | |
| 3) | | | |

That among the aforesaid legal heirs, Master/ Kum. _____ aged _____ years is a minor and is being represented by Mr./Ms. _____ \$ being his / her father / mother / legal guardian.

Signature of the Deponent:

X _____

VERIFICATION

I hereby solemnly affirm and state that what is stated herein above is true and correct and nothing has been concealed therein and that I am competent to contract and entitled to rights and benefits of the abovementioned securities of the deceased.

Solemnly affirmed at

X _____

Signature of the Deponent:

Signed before me

Place: _____

Date: _____

X -----

Signature of Notary with Official Seal of Notary & Regn. No.

* Strikeout whichever is not applicable

= Name of the legal heir @ = Name of the deceased security holder

\$ = Name of the Guardian