

## FREQUENTLY ASKED QUESTIONS

**a) Why should I keep securities in joint names?**

It is advisable to register securities in joint names in order to facilitate Succession.

**b) Can I avail the nomination facility?**

Yes. For securities held in physical form, you may nominate a person by completing Form 2B and registering the same with TSR Darashaw Consultants Private Limited (TSRDL). For securities held in electronic form, please contact your depository participant. Important points to note: Always include your complete address along with pin code while filling in the transfer deed/opening an account with a depository participant. Keep photocopies of certificates, transfer deeds and other documents sent by post to TSRDL. In case of a loss in transit, they come in handy.

**c) If the holding is in joint names and either of the holders is deceased, what is the procedure for deletion of name?**

Please submit an attested copy of the death certificate of the deceased holder along with the relevant certificates and the prescribed transmission form available with TSRDL (can also be downloaded from TSRDL website [www.tsrdarashaw.com](http://www.tsrdarashaw.com)) duly completed and signed by the survivors, as per the specimen signatures registered with TSRDL) so that the name of the deceased can be deleted from the Company's records as well as from the certificates. Attestation on the death certificate should be done by a Notary Public/Bank Manager under his official seal stating full name, address, and registration no. (in case of notary public) and full name, designation with name and address of bank (in case of bank manager). For securities held in electronic form, please contact your depository participant.

**d) I am the legal heir/executor in respect of the sole holder who is now deceased. How do I transmit the securities?**

Please submit the certificates along with the attested copy of the Succession Certificate or Probate of Will or Letter of Administration obtained in respect of the sole holding. You are also required to forward the prescribed transmission form available with TSRDL (can also be downloaded from TSRDL website [www.tsrdarashaw.com](http://www.tsrdarashaw.com)) duly completed and signed by the legal heir(s)/executor(s) whose signature(s) should be verified by his/their bank manager under his official seal stating his full name, designation with name and address of the bank. Attestation on the legal document should be done by a Notary Public under his official seal stating full name, address and registration no. In case you do not have any such form of Legal Representation, please write to TSRDL for further advice. Depending on the type and size of holding, certain documentation may be required for transmission of securities in favor of the legal heirs. For securities held in electronic form, please contact your depository participant.

**e) I am not a taxpayer, am I required to file a declaration for non-deduction of tax at source for my dividend/interest amount?**

As per the recent Finance Bill, tax will be deducted at source at the prescribed rates, if the amount due to you exceeds ₹ 2,500 (the current threshold limit). In case you are not a tax-payer/not liable for deduction of tax at source, please furnish a declaration in Form 15G for dividend, Form 15H for claiming tax exemption from interest paid on debentures/fixed deposits, Form 15 for non-residents and for corporate, tax exemption certificate issued by Income Tax Authorities. Note:

Kindly send the forms duly completed by the 1<sup>st</sup> of April every year to avoid missing out on the book closure/record dates due to oversight. Forms 15H/15G are valid for only one financial year and fresh declaration has to be submitted every year.

**f) How do I obtain a duplicate Tax Deduction Certificate?**

Please write, giving: Details of the TDC that you require, name of the Company in which you hold the securities, your full name, address, your folio number, which will be available from the share/debenture certificate(s) or dividend/interest warrant(s) payment date(s) and financial year for any queries not covered herein, please refer to TSRDL for clarifications, quoting your Reference Folio No.

**g) What are the ways I can receive the dividend/interest amount due to me?**

Advantages: Ensures receipt of your dividend/interest amount in any designated bank account on the payment date, thus maximizing interest. Ensures receipt of payments even if the change in your address has not been notified to TSRL. Minimizes risk of misappropriation. Precludes the need for you to pay the payment cheque into a bank account. The following ways to receive the corporate benefits i.e. dividend / interest are listed below: The warrant can be mailed to your address as recorded with us or to the address as downloaded to TSRDL by your Depository Participant. The warrant can be posted directly to your bankers if a mandate instruction is registered with us, for physical holding only. The net amount due to you can be credited electronically to your bank account based on the ECS instructions submitted to TSRDL for physical holdings and downloaded to TSRDL by your Depository Participant for electronic holdings. Please ensure that the bank account details provided is correct and complete avoid delay in credit.

**h) How do I obtain a duplicate Tax Deduction certificate?**

For securities held in physical form, please send us a covering letter specifying your folio number, banker's name, address, account type and account number. The dividend/Interest amounts payable to you can be sent directly to your bank under intimation to you. In case you desire the warrant to be mailed to your registered address after incorporating the bank account details on the warrant, you may specify this requirement. In your request letter to be lodged with TSRDL. For securities held in electronic form, please contact your depository participant.

**i) What are the features of the Electronic Clearing Facility (ECS) introduced by the Reserve Bank of India (RBI)?**

Reserve Bank of India has introduced the Electronic Clearing Service which allows electronic credit of the dividend /interest amount to your bank account for the amount due to you. The salient features are: Instant credit - This Facility provides instant credit of dividend/interest amount to your bank account electronically at no extra cost. ECS also eliminates the delay in postal transit and fraudulent encashment of warrants. Optional Scheme - This scheme is optional Coverage - ECS is presently available in major cities RBI has been extending this facility to various centres from time to time. The scheme is at present available only for payments upto a maximum amount of ₹ 5,00,000/-. Procedure for credit - Under this facility the amount of dividend / interest payable to you would be directly credited to your bank account. Your bank branch will credit your account and indicate the credit entry as 'ECS' transaction in your passbook/ statement of account. In case ECS facility is not made available to you by the Company / their Bankers at a particular centre or the amount payable to you exceeds Rs. 5,00,000, the dividend / interest amount due to you would be remitted by means of a dividend / interest warrant which would be posted to your address with the particulars of the bank/branch and account number furnished by you duly incorporated on it.

**j) How do I avail of the ECS Scheme introduced by Reserve Bank of India (RBI)?**

To avail of ECS facility (i.e direct electronic credit to your bank account), please write to TSRDL specifying the following details: Your Folio Number Name and address of the bank branch Account type and account Number. The 9 Digit code number of the bank and branch as appearing on the MICR cheque issued by the bank This is applicable only for securities held in physical form. For securities held in electronic form, please contact your Depository Participant.

**k) What are the benefits of Dematerialisation of shares?**

Shares held in DEMAT form have several advantages and helps eliminate many problems that investors face while dealing with securities. Holding shares in DEMAT form minimizes paperwork that is involved with the ownership, trading and transfer of securities. It facilitates faster transactions and makes trade of securities extremely convenient. There are a wide range of advantages associated with holding securities in dematerialisation form such as:

- (a) Facilitates buying / selling of shares through stock exchanges.
- (b) The risks pertaining to physical certificates like loss, theft, forgery and damage are eliminated completely with a DEMAT account.
- (c) The lack of paperwork enables quicker transactions and higher efficiency in trading including immediate transfer of shares and faster settlement cycle.
- (d) Ease in portfolio monitoring
- (e) The shares that are created through mergers and consolidation of companies are credited automatically.
- (f) There is no need to pay stamp duty on transfer of securities thereby bringing down the cost of transaction significantly.

**l) How do I open an account with a Depository and will I be periodically informed about the movement in my electronic account?**

You may open an account with a depository participant ('DP') of your choice. As an investor you will interact with National Securities Depository Limited (NSDL) or Central Depository Services (India) Limited (CDSL) through your Depository Participant. Your DP will allot you an account number which will serve as a reference for all your future dealings with them.

Your DP will update your account after each transaction and would periodically furnish you with a statement of holding. You may verify this with DP at the time of opening your demat account.

**m) How do I convert my paper/physical certificates into an electronic holding / in dematerialised form?**

To dematerialize your holding, you should first have an account with a DP of your choice. You may then hand over to your DP, the certificates along with the 'Dematerialisation Request Form' (DRF). Only the securities registered in your name can be submitted for dematerialization. Your DP will then send the DRF and the certificates to the Registrars and Transfer Agents of the Company, TSRDL and an electronic request will also be sent through the NSDL/CDSL network reconfirming the same. TSRDL will verify the documents and if found in order, the dematerialization request will be confirmed to NSDL/CDSL who will in turn inform your DP. In the books of the Company, your folio with TSRDL will be debited and the account of NSDL/CDSL will be credited in respect of such dematerialized securities. NSDL/CDSL in their electronic records will credit the account of your DP who will then credit your account with the number of securities that have been dematerialized and the securities will thereafter be held in electronic form. This process would take approximately 15-20 days.

**n) Will I continue to receive corporate benefits?**

All the corporate benefits such as dividend, interest, bonus shares, rights shares will be issued by TSRDL to the beneficial owners i.e. the accountholders who hold the securities in electronic form. The dividend/interest amounts as and when declared/issued will be sent to you/your bankers directly. The entitlement of rights and bonus shares/debentures wherever applicable, will be credited to the beneficiaries accounts as per the investors' option and the terms of the issue.

**o) How do I trade (buy/sell) in electronic form?**

You may buy and sell securities in electronic form through the depository by co-ordinating with your broker and your DP. Such transactions would be simpler and faster. Payments for such transactions would be made in the same way as is done for physical certificates. Securities purchased in electronic form are credited to your account on the very next day of payout with no formalities of filling transfer deeds or applying to the Company for registration. Such transactions are not routed through the Company and the debit/credit takes place directly in the Depository System. However, corporate benefits would be paid to the person holding such securities on the Record date/Book closure date as applicable.

**p) How can I reconvert my electronic holding into paper form?**

As per the existing guidelines, an investor can choose to reconvert his electronic holding into physical form at any time through his DP. On receipt of the rematerialisation request along with the 'Remat Request Form' (RRF) the Company will issue fresh certificates.

**q) Intimation to Shareholder holding Securities of the Company in physical form**

The Securities and Exchange Board of India ('SEBI') vide its notification dated 8<sup>th</sup> June 2018 amended the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 mandating that transfer of securities is to be effected in dematerialized form effective 5<sup>th</sup> December 2018. The Company, pursuant to the notification of BSE Limited dated 5<sup>th</sup> July 2018, has sent individual intimation letters and 2 reminder letters thereafter, to all its shareholders holding shares in physical form, apprising them about the amendment in law, its impact on their transfer of physical shares and requesting them to dematerialize the same.

Further, SEBI vide its notification dated 3<sup>rd</sup> December 2018, has extended the timelines and the above change was effective 1<sup>st</sup> April 2019.

Please note that this change will not impact shareholders in case of transmission or transposition of their physical shares. Post 1<sup>st</sup> April 2018, shareholders holding shares in physical form will be allowed to transfer their shares only if they are in dematerialized form.

The shareholders holding shares in physical form in the Company are requested to dematerialize their shares and contact the TSRDL for further assistance.

**r) Transposition: Can I interchange the order of names for my holdings?**

Yes. For securities held in physical form, the request for change in the order of names of registered holders should be made in the prescribed Transposition form available at the offices of TSRDL. The form is to be signed by all the joint holders and submitted along with the certificates. In case you wish to interchange the order of the names for demat purposes, the form OA (available with

your Depository Participant) may be duly completed in the desired order of names and submitted to them with the Dematerialisation Request Form and the certificates. Note: You can transpose full or part of the holdings. For securities held in electronic form, please contact your depository participant.

**s) Amalgamation/Consolidation: I have multiple folios, can I amalgamate the accounts?**

Yes, you can. If you have more than one folio with identical names and in the same order, please write to TSRDL along with the certificates pertaining to the folio having the smaller holdings. Do not send the certificates pertaining to the larger holdings, in which account the multiple folio is being amalgamated. Prescribed amalgamation forms are available at all offices of TSRDL. For securities held in electronic form, please contact your depository participant.

**t) Amalgamation/ Consolidation: I have certificates in various denominations, can these be consolidated into marketable lot/single certificate?**

Please send us the certificates, provided they are under the same folio, along with a covering letter to TSRDL. If they are not under the same folio, but have the same order of names, please follow the procedure mentioned for amalgamation of the accounts to facilitate consolidation into marketable lots/single certificate.

**u) Change of Specimen Signature: Over a period of time, my signature has changed, what should I do to change my specimen signature in your records?**

Any change in the specimen signature should be intimated to TSRDL immediately to enable mailing of the required forms. This is applicable only for holdings in physical form. For securities held in electronic form, please contact your depository participant.

**v) Change of Address: How do I record a change in my address?**

A letter duly signed by the first holder stating the new address and all the Folio Nos. must be sent to TSRDL. You must ensure that the signature of the first holder is as per the specimen signature recorded with TSRDL. A computerised acknowledgement will be sent to your new address confirming the updation of the change in our records. In case you have dematerialised your holdings, please write to your DP immediately and ensure that you receive a confirmation of them having noted your new address.

**w) How do I record a change in my address?**

For securities held in physical form, please submit the following:

- A written request for change in address, duly signed by the first holder as per the specimen signature recorded with the Company.
- Self-attested copy of proof of identity viz. valid Passport or PAN Card.
- Self-attested copy of proof of new address viz. Aadhaar Card / Valid Passport / Voter's Identity Card or Electricity Bill/ Telephone Bill (only land line) / Latest updated Bank Account Statement / Passbook [which is not more than 3 months old].

**Important points to be noted**

- 1) The identity and address proof should be legible and in the name of the first registered account holder.
- 2) Investors are informed that after verification of the documents submitted and in case of change in signature / non-availability of signature / inability to sign due to old age or health

problem / difference in name / requirements related to enhanced due diligence, additional documents will be called for, viz. Affidavit, Government Gazette, proof of identity/address, PAN and bank details, and such other additional procedures/documents, as applicable. The draft of the Affidavit can be downloaded from the TSRDL website.

- 3) Investors are advised to submit an attested copy of any one of the following documents in case of Mismatch in Name on PAN Card vis a vis Share Certificate:
- Valid Passport
  - Legally recognised Marriage Certificate
  - Gazette notification regarding Change in Name
  - Aadhaar Card

For securities held in electronic form, please contact your depository participant.

**x) Loss of Securities: What should I do if my share/debenture certificates are lost/ stolen?**

Please immediately intimate TSRDL regarding loss of certificates, giving details of folio number and distinctive numbers. It is advisable to lodge a complaint with the local Police Station. Kindly send TSRDL an acknowledged copy of the Complaint/FIR for advice on the further course of action. You should state: Name of the Company in which you hold securities. Your full name and address, as recorded with TSRDL. The distinctive number(s) of the certificate(s) that is/are missing. If you do not know the number(s) of the missing certificate(s) please provide the number(s) of the certificates still in your possession. Please also state if the certificate(s) is/are lost or stolen. If the certificate(s) is/are stolen, we will require the F.I.R as issued by the Police. Your letter must be signed by at least one of the holders. We will send you the documents to be executed for issue of duplicate certificates.

**In case you trace your certificates:**

Please immediately send a letter duly signed by the holders as per their specimen signatures recorded with the Company reporting loss / non-receipt of certificates to TSRDL. After verification of the Company records, the following documents will be mailed, for compliance by the holders:

- 1) Questionnaire Form.
- 2) Affidavit.
- 3) Indemnity.
- 4) Surety Form.
- 5) Draft of Advertisement to be published in the newspaper, circulating at the place where the Registered Office of the Company is situated where the market value of the securities lost exceeds Rs.10,000/-.

The holders will have to carefully read the instructions attached with the forms and submit to TSRDL the above documents, duly complete in all respects along with the following:

- 1) Original newspaper clippings, where loss of securities has been published.
- 2) Acknowledged Police Complaint, reporting loss of securities as per SEBI Uniform Guidelines.
- 3) Self-attested copy of PAN Card of the Surety and latest IT Returns.
- 4) Self-attested copy of PAN Card of all the holders along with notarized copy of address proof of the first holder, viz. Aadhaar Card / Valid Passport / Voters Identity Card / Electricity Bill / Telephone Bill (only land line) / Latest updated Bank Account Statement / Passbook (which is not more than 3 months old).

**Important points to be noted**

- 1) If you do not know the distinctive number(s) of the lost certificate(s) please provide the distinctive number(s) of the certificates in your possession, to enable TSRDL to verify and advise the details of the lost securities.
- 2) In case you trace the certificate(s) which had been reported lost, please inform the RTA immediately vide a letter signed by the holders as per their specimen signatures registered with the Company so as to avoid any complexity/delay in future transactions. Please also forward original / notarized acknowledged copy of Withdrawal of Police Complaint with respect to the securities traced.
- 3) Investors are informed that after verification of the documents submitted and in case of change in signature / non-availability of signature / inability to sign due to old age or health problem / difference in name / requirements related to enhanced due diligence, additional documents will be called for, viz. Affidavit, Government Gazette, proof of identity / address, PAN and bank details, and such other additional procedures/documents, as applicable. The draft of the Affidavit can be downloaded from the website of TSRDL.
- 4) Investors are advised to submit an attested copy of any one of the following documents in case of Mismatch in Name on PAN Card vis a vis Share Certificate-
  - Valid Passport
  - Legally recognised Marriage Certificate
  - Gazette notification regarding Change in Name
  - Aadhaar Card

**y) Old/time-barred instruments/unclaimed dividend/interest: I have an old warrant which I forgot to encash and is now time-barred? Can I still obtain the amount due to me?**

Yes. Provided the amount is not transferred to the General Revenue Account of the Central Government or the Investor Education and Protection Fund. Please mail the outdated instrument to TSRDL to enable issue of a fresh instrument, if the amount reflects an outstanding status in the records of the company.

**z) Old/time-barred instruments/ unclaimed dividend/ interest: When is unclaimed dividend/interest amount transferred to the General Revenue Account/ Investor Education Protection Fund of the Central Government?**

As per the Companies Act, all unclaimed and unpaid dividend maintained in the separate dividend account of the Company was to be transferred to the General Revenue Account of the Central Government after the prescribed period of approximately 3 years. Prior to such transfer, an intimation requesting the investor to claim the amount has always been sent by TSRDL. In spite of this, if an investor did not make the claim, the outstanding dividend amount would get transferred to the Central Government after the stipulated period. Any claim thereafter would have to be made to the Registrar of Companies in the prescribed form available with TSRDL. However as per the Amendment vide the Companies (Amendment) Ordinance, 1998, Section 205 (A) of the Companies Act 1956, this clause has been amended with effect from 31st October, 1998. Accordingly, any amount, which remains unpaid or unclaimed for a period of 7 years, shall be transferred by the company to the "Investor Education and Protection Fund"("The Fund"). No investor can claim this amount thereafter from the Fund.

**aa) Issue of New Certificates: How do I collect the new certificates issued on Exchange/Sub-division for some companies that I have not collected earlier?**

Please send the old certificates along with the computer- printed intimation sent to you earlier or a covering letter signed by the holders to TSRDL. The new certificates will be mailed to you.

**bb) Change of Name: How do I apply for change of name?**

**(a) Individuals:** Please write to TSRDL, giving the following details:

- 1) Reason for change of name accompanied by supporting document duly attested
- 2) The name(s) of the company (ies) in which you hold shares
- 3) Full details of both your old and new names
- 4) Your Ref Folio Number - which can be found on your share/debenture certificates or dividend/interest counterfoil
- 5) Enclose: Consequent to marriage/ divorce/ attaining majority, please send an attested copy of the marriage certificate/ divorce decree/ birth certificate or school leaving certificate as the case may be along with the certificates and a covering letter signed by all the holders. You may use the prescribed transmission form available with TSRDL.

**(b) Corporate:** Please write to TSRDL enclosing an original or certified copy of the Certificate of Incorporation on Change of Name.

**cc) How do I register for e-Communication?**

- (a) To register for e-communication, you need to have an email ID. You may write to the Company by filling up the e-Communication Registration Form. This is applicable for shares held in physical mode. You will have to write to the Company for E-Communication Registration.
- (b) To register for e-communication for shares held in electronic mode, you will have to contact your Depository Participants.

Click here to visit our TSRDL Website for Forms and other queries:

<https://www.tcplindia.co.in/faq.html>