

## **FAQs for Shareholders**



**Shares Section  
Finance Department  
Head Office  
Kolkata**

Note : This FAQ is prepared with an intention to help /guide the shareholder holding shares in physical form. Shareholder holding shares in demat form are requested to approach their respective Depository Participant (DP). For further query, please contact at -

Ph - 033 44557227

Email - [hosgr.calcutta@ucobank.co.in](mailto:hosgr.calcutta@ucobank.co.in)

**I. About UCO Bank :**

- ISIN Code – INE691A01018
- NSE Symbol – UCOBANK
- BSE Scrip code – 532505
- CIN for IEPF – UCBA

**II. Details of Registrar and Share Transfer Agent of the Bank for Equity and Bond :****Postal Address**

**M/s KFin Technologies Limited,**  
(Unit- UCO BANK)  
Selenium Tower B, Plot Nos. 31 & 32  
Financial District, Nanakramguda,  
Serilingampally Mandal,  
Hyderabad – 500032

**Contact Points of RTA**

Contact Person – Mr Balaji Reddy (Equity)  
Email - [balajireddy.s@kfintech.com](mailto:balajireddy.s@kfintech.com)  
Contact Person – Mr Umesh Pandey (Bonds)  
Email - [umesh.pandey@kfintech.com](mailto:umesh.pandey@kfintech.com)  
Generic Email – [inward.ris@kfintech.com](mailto:inward.ris@kfintech.com)  
Website - <https://ris.kfintech.com/>  
Investor Support Centre - <https://ris.kfintech.com/clientservices/isc/>  
Phone no - 040 – 67162222  
Toll free : 1800 309 4001  
WhatsApp Number : (91) 910 009 4099

**III. UPDATION OF MANDATORY DETAILS AS PER SEBI****Q: How can I update my PAN, KYC details, Contact details, Bank details, Signature and Nomination?**

SEBI has, vide Circular No. SEBI/HO/ MIRSD/ MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023, prescribed certain mandatory provisions with regards to furnishing of PAN, contact details (postal address, mobile number and E-mail), bank details, nomination and signatures by holders of physical securities.

Shareholder(s) are requested to furnish above details immediately to the Bank/ Registrar and Share Transfer Agent (RTA) in the forms as detailed below or get all your securities dematerialized:

<a href="#">Form ISR -1</a>	For registering PAN, KYC Details, Contact details, Bank A/c details	Enclose self-attested PAN Card, any Proof of address as mentioned in the form, Cancelled Cheque
<a href="#">Form ISR 2</a>	For Confirmation of Signature	To be attested by the Bank manager
<a href="#">Form SH 13</a>	For registering Nomination	Either of the form to be submitted
<a href="#">Form ISR 3</a>	For opting out of Nomination	



Pursuant to the aforesaid SEBI Circular, in the event any one of the said document / details are not available on or after October 1, 2023, physical folios would freeze and shareholder(s) will not be able to deal in the securities in any manner nor receive any benefits such as dividend, interest or redemption payment. Further, after December 31, 2025, the securities would be referred to the administering authority under the Benami Transactions (Prohibitions) Act, 1988 and/or Prevention of Money Laundering Act, 2002.

To avoid freezing of folio, shareholder(s) are also requested to ensure that your PAN is linked to Aadhaar as may be specified by the Central Board of Direct Taxes.

### III. TRANSFER OF SHARES

Q: How to sell my physical shares ?

#### **Transfer of shares in physical form stopped from April 1, 2019 by SEBI.**

SEBI vide Notification dated June 8, 2018 has amended Regulation 40 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 to disallow listed companies from accepting request for transfer of securities which are held in physical form, with effect from April 1, 2019. The shareholders who continue to hold shares and other types of securities of listed companies in physical form even after this date, will not be able to lodge the shares with company / its RTA for further transfer. They will need to convert them to demat form compulsorily if they wish to effect any transfer. Only the requests for transmission or transposition of securities in physical form, will be accepted by the listed companies / their RTAs.

### IV. TRANSMISSION OF SHARES i.e., TRANSFER OF SHARES IN THE EVENT OF DEATH OF SHAREHOLDER

#### **Q1: Process for the surviving shareholder(s) to get the shares in their name(s) in the event of death of joint holder**

The surviving shareholder(s) will have to submit a request letter to our RTA along with following documents:

- Copy of death certificate of the deceased shareholder duly attested by Notary public/Gazetted officer;
- Original share certificate(s);
- Self-attested copy of PAN card of all surviving shareholder(s), if not already submitted;
- KYC details ([Form ISR -1](#)), Spicemen Signature ([Form ISR 2](#)), Nomination Form ([Form SH 13](#)) along with Address Proof and Cancelled Cheque.

Note : For availing service request from RTA, submission of PAN, KYC details, Spicemen Signature, Bank Details, Contact Details and Nomination is mandatory for shareholders holding physical securities in terms of Securities and Exchange Board of India Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023.



**Q2: Procedure for transmitting shares in favour of the Nominee in case of death of sole shareholder.**

The Nominee will have to submit the following documents:

- Transmission Request (Form ISR – 5)
- Death certificate of the deceased shareholder duly attested by notary public or by gazetted officer;
- Original share certificate(s);
- Self-attested copy of PAN card
- KYC details ([Form ISR -1](#)), Spicemen Signature ([Form ISR 2](#)), Nomination Form ([Form SH 13](#)) along with Address Proof and Cancelled Cheque.
- In case Nominee is Minor, Copy of Birth Certificate and KYC of Guardian.

Note : For availing service request from RTA, submission of PAN, KYC details, Spicemen Signature, Bank Details, Contact Details and Nomination is mandatory for shareholders holding physical securities in terms of Securities and Exchange Board of India Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023.

**Q3: Procedure for transmission of shares in favour of Legal Heir/Claimant in case of nomination not registered.**

Following documents will have to be submitted :

1. Transmission Request ([Form ISR – 5](#))
2. Death certificate of the deceased shareholder duly attested by notary public or by gazetted officer;
3. Original share certificate(s);
4. Self-attested copy of PAN card;
5. KYC details ([Form ISR -1](#)), Spicemen Signature ([Form ISR 2](#)), Nomination Form ([Form SH 13](#) , [Form ISR -4](#)) along with Address Proof and Cancelled Cheque.
6. Notarized affidavit from all legal heir(s) made on non-judicial stamp paper of appropriate value as per the format provided in [Annexure D](#).

Note : In case the legal heir(s)/claimant(s) are named in the Succession Certificate or Probate of Will or Will or Letter of Administration or Legal Heirship Certificate(or its equivalent certificate), instead of the document mentioned in point 6 above, an Affidavit from such legal heir(s)/claimant(s), duly Notarised and as per the format provided in [Annexure D](#), shall be sufficient.

7. Copy of the following documents :
  - a) Succession Certificate ; or
  - b) Probate of Will; or
  - c) Letter of Administration; or
  - d) Court Decree; or
  - e) Will, along with a notarized indemnity bond from the legal heir(s)/claimant(s) to whom the securities are transmitted, as per the format -[Annexure E](#)
  - f) Legal Heirship Certificate or its equivalent, along with (i) a notarized indemnity bond from the legal heir (s)/claimant(s) to whom the securities are transmitted, as per the format specified provided in [Annexure E](#); 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-F](#)

The document (a to f) should be duly attested by a notary public or by a Gazetted officer.

8. For cases where the value of physical shares is up to rupees five lakhs as on the date of submission of complete documentation, instead of and where the documents mentioned in point 7 above are not available, the following documents may be submitted;
- (i) no objection certificate on non-judicial stamp paper of appropriate value from all legal heirs(s), as per the format provided in [Annexure F](#), or copy of family settlement deed executed by all the legal heirs, duly attested by a notary public or by a gazetted officer; and
  - (ii) notarized indemnity bond made on non-judicial stamp paper of appropriate value, indemnifying the Share Transfer Agent/listed entity, in as per the format provided in [Annexure E](#).

Note: As per SEBI extant guidelines, after verification and processing the service request, RTA will be issuing Letter of Confirmation instead of Physical Certificate, which will be valid for 120 days. Based on the Letter of Confirmation, Shareholder have to approach their Depository Participant and dematerialise their physical shareholding. In case Shareholder does not have demat account, at first, they will have to open a demat account with any SEBI Registered Depository Participant (DP).

## V. LOSS OF SHARE CERTIFICATE/ISSUE OF LETTER OF CONFIRMATION IN LIEU OF DUPLICATE THEROF

**Q: I have lost/misplaced my share certificates, what are the steps that I should take to obtain duplicate share certificates?**

Please inform Bank's RTA about the loss of share certificate. If you hold shares along with other holders, then all the joint holders are required to sign the intimation letter. Kindly quote your folio number and, if available, details of share certificates along with following documents:

- Self-attested copy of PAN card.
- KYC details ([Form ISR -1](#)), Spicemen Signature ([Form ISR 2](#)), Nomination Form ([Form SH 13](#)) along with Address Proof and Cancelled Cheque.

Note : For availing service request from RTA, submission of PAN, KYC details, Spicemen Signature, Bank Details, Contact Details and Nomination is mandatory for shareholders holding physical securities in terms of Securities and Exchange Board of India Circular No. [SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023](#).

Upon receipt of intimation about loss of share certificates, our RTA will revert with the required formalities to be complied with for obtaining duplicate certificates. However, SEBI has prescribed the documents for issue of duplicate shares.

In case of value of shares is **upto Rs.5 lakh** as on the date of submission of complete documentation, affidavit and Indemnity Bond as per the format prescribed by SEBI needs to be submitted by shareholder. In other cases, in addition to documents aforementioned, the copy of FIR including e-FIR/Police complaint/Court injunction



order/copy of plaint (where the suit filed has been accepted by the Court and Suit No. has been given), necessarily having details of the securities, folio number, distinctive number range and certificate numbers, needs to be submitted by shareholder.

Note: As per SEBI extant guidelines, after verification and processing the service request, RTA will be issuing Letter of Confirmation instead of Physical Certificate, which will be valid for 120 days. Based on the Letter of Confirmation, Shareholder have to approach their Depository Participant and dematerialise their physical shareholding. In case Shareholder does not have demat account, at first, they will have to open a demat account with any SEBI Registered Depository Participant (DP).

## VI. DEMATERIALIZATION OF PHYSICAL SHARES

Dematerialization is the process by which physical certificates of securities are converted into securities in electronic form by way of credit in investor's demat account held with a DP. Dematerialization is change in form of holding, it does not result into change of ownership.

For dematerialization, one should have a demat account with any SEBI Regd. Depository Participant (DP). One should approach the DP with original share certificate for dematerialization.

For further details on dematerialization process, please refer the **dematerialization section** of NSDL website through this link - <https://nsdl.co.in/faqs/faq.php>

## VII. TRANSPOSITION OF SHARES

**I want to change the order of names of shareholders appearing on the share certificates?**

Please submit a request letter duly signed by all the joint holders along with following documents to our RTA for change in the order of names:

- Original share certificate(s);
- Self-attested copy of your PAN Card along with the self-attested copy of PAN Card of the joint shareholder(s).
- KYC details ([Form ISR -1](#)), Spicemen Signature ([Form ISR 2](#)), Nomination Form ([Form SH 13](#)) along with Address Proof and Cancelled Cheque.

Note : For availing service request from RTA, submission of PAN, KYC details, Spicemen Signature, Bank Details, Contact Details and Nomination is mandatory for shareholders holding physical securities in terms of Securities and Exchange Board of India Circular No. [SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023](#).

## VIII. NOMINATION IN RESPECT OF SHAREHOLDING

**How do I make a nomination with regard to my shareholding?**

If you hold shares in physical form, to make a nomination, please submit a duly filled and signed [Form SH 13](#) to our RTA. If you hold shares along with other holders, then all holders are required to sign the nomination form.



**Can a nomination once made be changed?**

A nomination once made may be cancelled or varied by submitting duly filled and signed [Form No. SH-14](#) or [Form ISR-3](#) to our RTA.

If you hold shares in demat, your nomination has to be registered with the Depository Participant with whom you have a demat account.

**IX. CLAIM FOR UNPAID DIVIDEND**

Bank had last declared dividend for FY 2014-15. All the previous unclaimed dividend had been transferred to Investor Education and Protection Fund (IEPF) as per extant guidelines.

Please contact the RTA with the following documents, if not submitted earlier , to know the process for claiming back the unpaid dividend from IEPF :

- Self-attested copy of PAN card.
- KYC details ([Form ISR -1](#)), Spicemen Signature ([Form ISR 2](#)), Nomination Form ([Form SH 13](#) along with Address Proof and Cancelled Cheque.

\*\*\*\*\*