

# EMPOWERING ATMANIRBHAR INVESTORS



Investor's Guide To Investor  
Education & Protection Fund (IEPF)

Dear Readers,

We have designed this booklet to help you understand why dividends remain unclaimed or unpaid and to guide you through the IEPF claim process. The content has been simplified by explaining key terms, outlining the reasons for unclaimed dividends, and presenting step-by-step procedure for making a claim. We hope you find this booklet useful and informative.

Please note that the information provided herein is subject to the provisions of the Companies Act, 2013, read with the IEPFA Rules.

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*Disclaimer: The information provided in this booklet is for general guidance and is subject to the Companies Act, 2013, read with the IEPFA Rules. In case of any doubt, please refer to the official notifications, circulars, and rules issued by the Ministry of Corporate Affairs / IEPFA.*

# Simplifying IEPFA

## Investor Education and Protection Fund (IEPF)

Under Section 125 of the Companies Act, 2013, the Central Government has established a Fund to be called the Investor Education and Protection Fund.

The IEPF utilizes the fund for promotion of investors' education, awareness and protection.

Further, under Section 124(5) of the Companies Act, 2013 any dividend remaining unclaimed or unpaid for seven consecutive years in the Unpaid Dividend Account of a company is to be transferred to the Investor Education and Protection Fund (IEPF).

### How do I know if I have unclaimed assets?

Use the "Search" (feature on the IEPFA portal).

### What is an Entitlement Letter?

It's an official letter from the company confirming your entitlement to the unclaimed shares/dividends. You must obtain it before filing Form IEPF-5.

### Who can file a claim?

The investor or a legal heir/nominee with valid documents and an entitlement letter can file Form IEPF-5.

### What is Form IEPF-5?

It's the official form to claim your unclaimed shares/dividends that have been transferred to IEPFA.

### Where can I file the form?

Online! Just go to [www.iepf.gov.in](http://www.iepf.gov.in) and click on 'File Form IEPF-5'.

### How long does it take to process a claim?

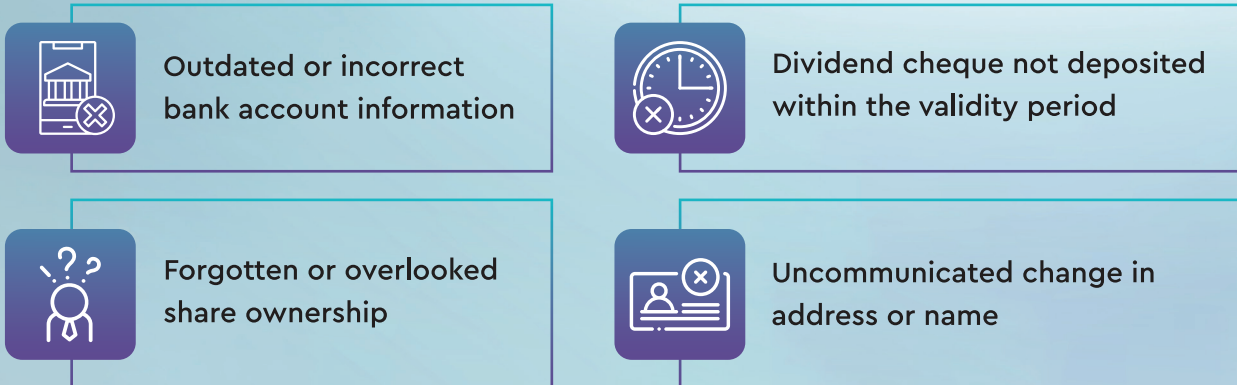
Processing time varies, but you can track it anytime using your SRN Number on the portal.

# Why Do Dividends Remain Unclaimed or Unpaid?

The dividend amount declared by a company but not yet received by the shareholder due to various reasons is known as unpaid or unclaimed dividend.









Common yet avoidable reasons include:



## Ways to Prevent Transfer of Dividends and Shares to the IEPF

**To avoid loss of entitlement, investors should:**

-  Ensure that your bank account is active and functional
-  Update bank account details with the Depository Participant (DP), including:
  -  Complete bank account number
  -  MICR Code
  -  IFSC Code
-  Ensure your bank KYC is updated; this is separate from updating bank details in your demat account.

# What Happens If Dividends Remain Unclaimed?



## DIVIDENDS

If unclaimed for seven years, they are transferred to the Investor Education and Protection Fund (IEPF).

## SHARES

When dividends on shares remain unclaimed for seven consecutive years, the associated shares are also moved to the IEPF.



**BUT DON'T WORRY**  
You can reclaim them  
anytime by **filing Form  
IEPF-5 online!**

# What are the Benefits of Assets being Transferred to the IEPF?

IEPF serves as a centralized authority responsible for managing unclaimed financial assets until they are rightfully claimed by their legitimate owners, such as dividends, shares, and deposits.

## Investors still retain rights and benefit from:



### RIGHT TO RECLAIM :

Shareholders or heirs can claim assets via the IEPF portal by providing the required details.



### SAFEGUARDING INVESTOR INTEREST :

Responsible management of unclaimed assets.



### SIMPLIFIED PROCESS :

Single platform for claims across multiple companies.



### INVESTOR EDUCATION :

Funds help promote financial literacy and investor protection.

## Who can File the Claim?

**Any shareholder** whose dividends or shares have been **transferred to the IEPF** can file for a claim through the **Ministry of Corporate Affairs (MCA)** portal **[www.iepfa.gov.in](http://www.iepfa.gov.in)** and providing the required information.

# Have Unclaimed Shares or Dividends?

Visit the **IEPFA Portal** to search, claim, and track what's rightfully yours – **securely and easily.**



SEARCH UNCLAIMED  
SHARES & DIVIDENDS



FILE YOUR CLAIM  
(IEPF-5)



TRACK STATUS  
ANYTIME



RAISE  
QUERIES



LEARN THE  
PROCESS

IT'S YOUR ASSET - **CLAIM IT BACK!**



# Documents required for IEPF-5 SUBMISSION

Proof of Entitlement Letter from the company

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PAN card and Aadhaar (for identity verification)

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OSC (original shares certificates) / Transaction statement/Loss documents (if any) / Unclaimed suspense account of company

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Cancelled Cheque of the Claimant's Bank Account

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Indian Bank NRO A/C cheque of claimant (if you are an NRI)

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Indemnity Bond as per IEPF Rules

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8 CML ( Client Master List) - Name of Claimant(s)\*  
\*If Joint holders then - CML in the name of joint holders ( As in the order of shares certificate/ if not transposition form required)

In case of any joint holder is deceased -

- Death certificate of deceased
- Affidavit for name mismatch ( if any )

## Documentation Required for IEPF-5 Submission – Transmission Case

**TRANSMISSION CASE** : Applicable when the claim involves transmission of shares due to the shareholder's death:

In addition to the documents/ information required for IEPF-5 Submission, following additional documents are required:

### With Nomination

- Death Certificate of deceased shareholder
- Transmission request form signed by claimant
- CML (Client Master List) – deceased shareholder and any proof of nomination of a claimant
- CML (Client Master List) – Claimant
- Affidavit of Name Mismatch

### Without Nomination

- Death Certificate of deceased shareholder
- Transmission request form signed by claimant
- Affidavit of Name Mismatch
- Affidavit from all the legal heirs

*(Except – Claimant is named in the Succession Certificate/ Probate of Will or Will/ Letter of Administration/ Decree/ Legal Heirship certificate issued by the revenue authority not below the rank of Tahsildar having Jurisdiction, such claimants's sole Affidavit required).*

### For shares valued up to ₹5 lakhs:

A. Succession certificate/ probate of will or will /Letter of Administration/ Decree/ Legal Heirship certificate issued by the revenue authority not below the rank of Tahsildar having Jurisdiction; OR

B. If (A) is Not Available :

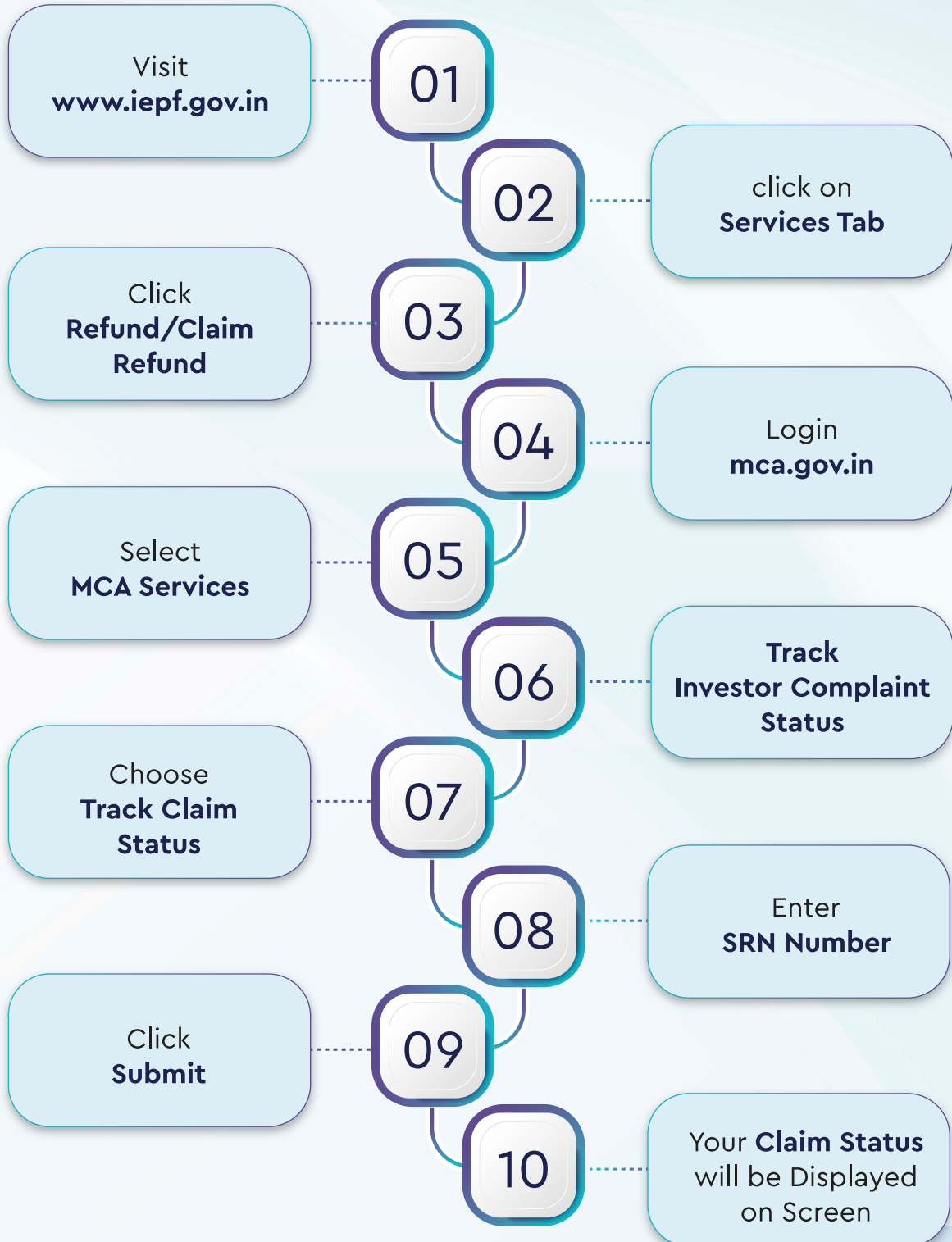
- Indemnity Bond for transmissionii. • No-objection certificate from other legal heirs.

### For shares above ₹5 lakhs:

Succession certificate/ probate of will or will /Letter of Administration/ Decree/ Legal Heirship certificate issued by the revenue authority not below the rank of Tahsildar having Jurisdiction.

# How to check Claim Status

- Follow these steps -

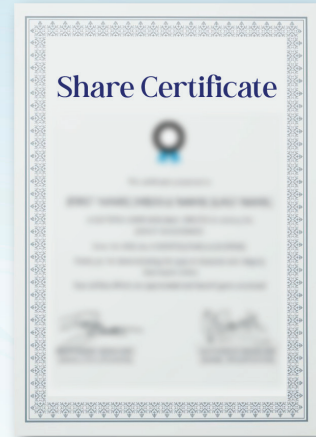


## Got Physical Shares Lying Around ?

Visit the company's website to verify if the shares have been transferred to IEPF.

Complete your KYC in case you hold physical shares then connect with the Registrar and Transfer agents and in case shares are in dematerialised form then connect with your depository participant.

Dematerialise your shares which are held in physical form and enjoy hassle-free dividend credits!

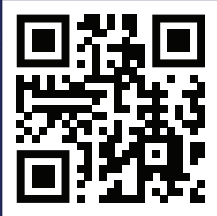


## Advantages of Dematerialising physical share certificate

- **Enhanced Security:** Eliminates risks associated with physical certificates, such as forgery, theft, loss, or damage.
- **Ease of Transactions:** Enables immediate transfer of securities, allowing transactions to be executed at the click of a button.
- **Reduced Costs:** Reduction in transaction costs.
- **Convenience:** Managing a Demat account is far simpler than handling physical papers.
- **Consolidated holdings:** Maintain all types of investments—equity, mutual funds, debt instruments, government securities, etc.—in a single Demat account. Access and view your consolidated portfolio anytime, anywhere through depository online platforms.
- **Unified KYC Updates:** Changes in KYC details (e.g., address, contact number) recorded with the Depository Participant are automatically updated across all companies where the investor holds securities.
- **Automatic Updates:** Corporate actions such as stock splits, mergers, consolidations, and bonus issues are credited directly to the Demat account
- **Loan Collateral:** Shares held in Demat form can easily be pledged as collateral for loans.



## OFFICIAL WEBSITES



[www.sebi.gov.in](http://www.sebi.gov.in)



[www.iepf.gov.in](http://www.iepf.gov.in)



[www.cdslipf.com](http://www.cdslipf.com)

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