

**100 Days Campaign-“Saksham Niveshak”- for KYC and other related updations and shareholder engagement to prevent Transfer of Unpaid / Unclaimed dividends to IEPF**

Dear Shareholder,

In addition to various initiative continuously undertaken by HDFC Bank (the Bank) to reduce the quantum of unclaimed dividends and in accordance with the Ministry of Corporate Affairs (MCA) circular dated 16<sup>th</sup> July 2025 in alignment with the Investor Education and Protection Fund Authority (IEPFA)’s initiative to empower investors, Bank is pleased to announce the launch of the “Saksham Niveshak” – 100 Days Campaign, running from 28<sup>th</sup> July 2025 to 6<sup>th</sup> November 2025.

This campaign is designed to proactively engage with shareholders and facilitate the following:

- 1) Updation of KYC details, including bank mandates, nominee registration, and contact information.
- 2) Claiming of unpaid/unclaimed dividends for the financial years 2018–19 to 2023–24.
- 3) Prevention of transfer of shares and dividends to IEPFA, by ensuring rightful claimants update their records and claim entitlements directly from the Company.

Shareholders who have not yet claimed their dividends or updated their KYC details are requested to contact our Registrar and Transfer Agent (RTA):

Datamatics Business Solutions Limited  
Plot No. A-16 & 17, Part B Cross Lane, MIDC, Andheri (East), Mumbai – 400093  
Tel: +91 22 6671 2001 Email: [hdinvestors@datamaticsbpm.com](mailto:hdinvestors@datamaticsbpm.com) Website: [www.datamaticsbpm.com](http://www.datamaticsbpm.com)

This initiative is part of our commitment to transparency, investor facilitation, and compliance with the Companies Act, 2013 and SEBI guidelines. We urge all eligible shareholders to take timely action to avoid the transfer of their shares and dividends to the IEPF.

Thank you for your continued trust and support.

Yours Truly,  
**For HDFC Bank Limited**

**Sd/-**  
**Ajay Agarwal**  
**Company Secretary & Nodal Officer for IEPF**  
**Group Head- Secretarial & Group Oversight**

**Computer No.284174**  
**E-file no. 30/06/2025-IEPFA**  
**Investor Education and Protection Fund Authority**  
**Ministry of Corporate Affairs**  
**Government of India**

Ground Floor, Jeevan Vihar Building,  
Sansad Marg, New Delhi-110001

Dated: 16/07/2025

To  
The Nodal Officer

**Subject: Request to Initiate 100 Days Campaign - "Saksham Niveshak" - for KYC and other related Updations and Shareholder Engagement to Prevent Transfer of Unpaid/Unclaimed Dividends to IEPF- regarding**

Dear Sir/Madam,

With reference to the meeting recently held with the Nodal Officers of stakeholder companies through video conference on April 28, 2025 regarding the organisation of *Niveshak Shivir* for facilitating the direct transfer of unclaimed/unpaid dividends to rightful claimants by companies.

The primary aim of this Shivir was to provide a platform for investors to:

- Resolve issues related to unclaimed dividends and shares.
- Update their KYC and nomination details.
- Promote transparency and investor empowerment by ensuring direct claims processing without third parties.

**In this regard, as per Section 124(2) of the Companies Act, 2013** *"The company shall, within a period of ninety days of making any transfer of an amount under sub-section (1) to the Unpaid Dividend Account, prepare a statement containing the names, their last known addresses and the unpaid dividend to be paid to each person and place it on the web-site of the company, if any, and also on any other web-site of the company, if any, and also on any other web-site approved by the Central Government for this purpose, in such form, manner and other particulars as may be prescribed."*

**As per the provisions of Section 124(5) of the Companies Act, 2013** *"Any money transferred to the Unpaid Dividend Account of a company in pursuance of this section which remains unpaid or unclaimed for a period of seven years from the date of such transfer shall be transferred by the company along with interest accrued, if any, thereon to the Fund established under sub-section (1) of section 125 and the company shall send a statement in the prescribed*

*form of the details of such transfer to the authority which administers the said Fund and that authority shall issue a receipt to the company as evidence of such transfer.”*

Further as per **Section 124(6)**: *“All shares in respect of which dividend has not been paid or claimed for seven consecutive years or more shall be transferred by the company in the name of Investor Education and Protection Fund along with a statement containing such details as may be prescribed.”*

In addition to above, SEBI has issued clarifications regarding processing investor requests and updating KYC details through various circulars, including:

- **SEBI/HO/MIRSD/POD-1/P/CIR/2023/70** (May 17, 2023)
- **SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/687** (December 16, 2021)

In line with the objectives of the Niveshak Shivir and IEPFA's broader drive for investor education and facilitation, we propose the launch of a **100 Days Campaign - "Saksham Niveshak"** - targeting shareholders whose dividends have remained unclaimed.

This campaign should focus on the following key actions:

- **Proactive Engagement:** Reach out to shareholders to update their KYC, bank mandates, and contact information.
- **Transfer to IEPFA:** Dividend is paid to the rightful claimant, so that the transfer of shares to IEPFA is not required, by ensuring all eligible shareholders make updation to their KYC.
- **Dividend from Company:** Enable shareholders to receive their rightful claims directly from the Company.

Considering the above, you are requested to initiate the 100-Day Campaign from **28<sup>th</sup> July, 2025 to 6<sup>th</sup> November, 2025**, and to submit an **Action Taken Report** indicating the steps undertaken during this period. The format for the report is enclosed for your reference.

  
 (Lt. Col. Aditya Sinha)  
 General Manager, IEPF Authority