

How to Re-claim your Dividend & Shares from IEPF?



IFE Academy

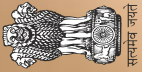
Education Simplified

INVESTORS FINANCIAL EDUCATION ACADEMY

Phone : 044 - 2814 3044

email : bulletin@ifea.in

www.ifea.in



Do you know?



Investors/Depositors can now get their unclaimed shares, unpaid dividends, debentures, matured deposits etc. which have been transferred to IEPF, in easy steps.



1

Claimant to file e-form IEPF-5 available online on the website: www.iepf.gov.in



2

Take a print of filled e-form and submit copy alongwith requisite documents to the concerned company.



3

Nodal officer of the company to verify the claim and furnish the report to IEPF Authority within 15 days.



4

On the basis of verification report refund will be released by IEPF Authority in favour of claimant's account through electronic transfer.



NO FEE

There is no fee charged for filing of the IEPF 5 form



EASY

Instruction kit available on the website with each form



RE-SUBMISSION

One re-submission option provided to rectify discrepancies



Note: You should claim your dividend on regular basis. If remain unclaimed for seven consecutive years, then the dividend along with its related shares get transferred to IEPF Authority



INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY
MINISTRY OF CORPORATE AFFAIRS, GOVERNMENT OF INDIA

Toll Free No.: 1800-114-667 • Email: iepf@mca.gov.in • Website: www.iepf.gov.in

How to Re-claim your Dividend & Shares from IEPF?



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Regd. office : Park View, Basement, 85/17, G.N.Chetty Road, T.Nagar, Chennai - 600 017.

email : bulletin@ifea.in www.ifea.in

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About this book

Some Investors still hold shares in physical form and receive their Dividends as Warrants. There is a possibility that it gets missed out and not being encashed. Most cases of the unclaimed dividend are due to Change of address, change in Bank Details, Decease of a shareholder etc. The company opens a separate account called Unclaimed Dividends Account and transfers such amounts. If dividend is not claimed for 7 years, company transfers the unclaimed amount and its underlying shares to Investors Education Protection Fund (IEPF).

This book compiles the procedure of how to re-claim their unclaimed dividend and shares from IEPF. We hope you would find this information useful.

Happy Reading!

Rs.40/-

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Unclaimed Dividend and shares:

Unclaimed dividend are those dividend which have been paid by the company but they are not taken or claimed by the shareholder, the reason for dividend being not claimed may be ignorance or shareholder, may have shifted to other place and therefore missed the dividend cheque or correct bank details not being updated with the company or occurrence of any unfortunate death of the shareholder where the legal heirs doesn't have any knowledge regarding the shares held by their ancestral.

The dividend declared by the company but has not been paid or claimed within thirty days from the date of the declaration

to any shareholder entitled to the payment of the dividend, the company shall, within seven days from the date of expiry of the said period of thirty days, transfer the total amount of dividend which remains unpaid or unclaimed to a special account to be opened by the company in that behalf in any scheduled bank to be called the unpaid dividend account. These Unclaimed dividends are shown under current liability and provisions in the balance sheet of the company, since shareholder can claim these dividends any time.

Any person claiming to be entitled to any money transferred to the Unpaid Dividend Account of the company may apply to the company for payment of the money claimed.



Investor Education and Protection Fund:

The Government of India has established Investor Education and Protection Fund (IEPF) Authority on 7th September 2016 under the provisions of Section 125 of the Companies Act, 2013. The Authority is mandated to promote Investor's Education, Awareness and protection and to make refund of shares, unclaimed dividends, and matured deposits/debentures can be transferred to IEPF.

Those Dividends which has not been paid or claimed for seven years from the date of declaration shall be transferred by the company in the name of IEPF Authority.

Those 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 IEPF Authority.

With the enforcement of the corresponding section, i.e. 124 (6) under the Act, 2013, every Company is mandatorily required to transfer the underlying shares for which the dividend has remained unpaid or unclaimed for a consecutive period of seven years.



Whether Shareholder can claim transferred shares/Dividend from Investor Education and Protection Fund?

Yes, any claimant of shares transferred above shall be entitled to claim the transfer of shares from Investor Education and Protection Fund in accordance with such procedure and on submission of such documents.

Any person, whose shares, unclaimed dividend has been transferred to the Fund, may claim the shares from the Authority by making an application in Form IEPF 5 online, available on website www.iepf.gov.in along with the fee, as decided by the Authority from time to time in consultation with the Central Government. The claimant shall after making an application in Form IEPF-5, send the same duly signed by him along with, requisite documents as enumerated in Form IEPF-5 to the concerned company at its registered office for verification of his claim.

Steps to be followed:

The claimant is required to claim the shares and dividend amounts transferred to the Investor Education and Protection Fund (IEPF) Authority by following the below mentioned procedure:

1. Shareholder is required to **open a Demat Account** with NSDL/ CDSL as shares will be released by the IEPF Authority in favor of claimants only in the Demat Account of the claimant.
2. **Download Form IEPF-5** from the website of MCA and read the instructions provided on the website/instruction kit along with the e-form carefully before filling the form.
<http://www.iepf.gov.in/IEPF/refund.html>
3. Fill the required fields of the Form and **submit the duly filled form** by following the instructions given in the upload link on the website.
4. On successful uploading of Form on MCA Portal, an **acknowledgement will be generated** indicating the SRN. Please note the SRN for future tracking of the form.
5. Applicant has to send the attachments prescribed below to **Nodal Officer (IEPF) of the Company** at its registered office in an envelope marked "claim for refund from IEPF Authority" for initiating the verification for claim.

iepf



Investor Education and Protection Fund

Process of refund to claimant from Investor Education and Protection fund:

1. The company shall, **within fifteen days** from the date of receipt of claim, send a verification report to the Authority in the format specified by the Authority along with all the documents submitted by the claimant.
2. After verification of the entitlement of the claimant to the amount claimed, the Authority and then Drawing and Disbursement Officer of the Authority shall present a bill to the Pay and Accounts Office for e- payment as per the guidelines, to the shares claimed, the Authority shall issue a refund sanction order with the approval of the

Competent Authority and shall **credit the shares to the DEMAT account of the claimant** to the extent of the claimant's entitlement the Authority shall, in its records, because a note to be made of all the payments made.

3. An application received for refund of any claim under this rule duly verified by the concerned company shall be disposed off by the Authority **within sixty days from the date of receipt of the verification report from the company**, complete in all respects and any delay beyond sixty days shall be recorded in writing specifying the reasons for the delay and the same shall be communicated to the claimant in writing or by electronic means.
4. In cases, where **the application is incomplete or not approved**, a communication shall be sent to the claimant and the concerned company by the Authority detailing deficiencies of the application.
5. In case, claimant is a legal heir or successor or administrator or nominee of the registered share holder, he has to **ensure that the transmission process is completed** by the company before filing any claim with the Authority.

6. In case, claimant is a legal heir or successor or administrator or nominee of any other registered security or in cases where request of transfer or transmission of shares is received after the transfer of shares by company to the Authority, the company shall verify all requisite documents required for registering transfer or transmission and shall issue letter to the claimant indicating his entitlement to the said security and furnish a copy of the same to the Authority while verifying the claim of such claimant.
7. The claimant shall file only one consolidated claim in respect of a company in a financial year.
8. The company shall be liable under all circumstances whatsoever to indemnify the Authority in case of any dispute or lawsuit that may be initiated due to any incongruity or inconsistency or disparity in the verification report or otherwise and the Authority shall not be liable to indemnify the security holder or Company for any liability arising out of any discrepancy in verification report submitted etc., leading to any litigation or complaint arising thereof.



Ways to avoid transfer of shares/ Investments to IEPF

- **Don't let the assets be declared abandoned:** All financial institutions would try to contact the individuals when the accounts are at escheatment by way of alerting the individuals to follow the steps in preventing their accounts from being abandoned. The assets may be considered abandoned property if the asset owner has not contacted the financial institution within a 3 to 5 year period, depending on the respective state law.
- **Habit of checking the accounts on regular intervals:** It is essential for all individuals to have a regular check over their accounts. In many cases, simply logging into the account can be enough in order to make sure the identity

Get a regular cash benefit to meet everyday needs
+
Get a lump sum to achieve your goals



Also, get a life cover to protect your family's future.

ICICI Pru
Cash Advantage

Non-linked Participating Life Individual Savings Product

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Protect your capital
and watch it grow



Get Guaranteed Maturity Benefit (GMB)*

+

Accrued Guaranteed Additions (GAs) equal to 5%
of GMB will accrue to the policy during each of the
first five policy years

Non guaranteed reversionary bonuses* and terminal bonus
to boost your maturity corpus, if any

Also, get a life cover to secure your family's future

*Guaranteed benefits are payable subject to all due premiums being paid and the policy being in force on the date of maturity. GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured on death and gender. Your GMB may be lower than your Sum Assured on death. *Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death.

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Savings Suraksha

Non-linked Participating Life Individual Savings Product

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ICICI Pru Savings Suraksha is a savings and protection oriented participating life insurance plan.



*Capital protection is in the form of Guaranteed Maturity Benefit and Guaranteed Additions. GMB (Guaranteed Maturity Benefit) will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. The GMB may be lower than your Sum Assured at death. For monthly premium frequency, (1/12th times GA (Guaranteed Additions)) will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA (Guaranteed Additions) will be accrued on premium payment. Guaranteed benefits are payable subject to all due premiums being paid and the policy being in force.

ICICI Pru

Future Perfect

Non-Linked Participating Life Individual Savings Product



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BEWARE OF SCAMMERS/FAKED PHONE CALLS. ITDIA Invested in activities like selling insurance policies, respect to how or investment practices. Please contact us if you have any queries or complaints.

ICICI Pru
Future Perfect
Beneficial Participating Life Insurance Savings Product

**GIVES YOUR SAVINGS THE
 POWER OF GROWTH & SAFETY**

Along with life cover

GROWTH

Potential to
 create wealth









**CAPITAL
 PROTECTION***

Savings with the
 comfort of guarantees



**So start your safe journey towards a rising future today!
 Along with life cover**

-  **Guaranteed Maturity Benefit (GMB)***
-  **Increasing Guaranteed Additions throughout the policy term**
-  **Accumulated Guaranteed Additions (GA)* as % of annualised premium**
-  **Life cover for entire policy term**
-  **Capital Protection***
-  **Tax benefit¹**

¹The actual asset allocation of ICICI Pru Future Perfect product in Equity is 35.23% as on December 31, 2010.

*Capital protection is in the form of Guaranteed Maturity Benefit and Guaranteed Additions. GMB will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. The GMB may be lower than your Sum Assured on death. #For monthly premium frequency, 1/12th times GA will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA will be accrued on premium payment. Guaranteed benefits are payable subject to all due premiums being paid and the policy being in force. ¹Tax benefits under the policy will be as per the prevailing Income tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. ²Goods and Services tax will be charged extra, as per applicable rates.



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as current. While the individuals gets logged in, make sure all information is up to date, including contact information. That simple act can make it easier for them to achieve their financial goals.

- **Make sure to name the right heirs:** When one steps into the account they always have the way in selecting their nominees who can inherit their assets in the event of their death. It is very much necessary to choose their nominees.
- **Consider consolidating accounts:** Diversifying investments generally is a good idea. The same isn't necessarily true about accounts. Having many accounts spread between multiple financial institutions can make it too easy to lose track of their investments. Consolidating the accounts is very much required in order to keep track on all accounts without missing any accounts.

Frequently Asked Questions



Q.1 Whether e-Form is to be filled online?

Yes. Forms filled in physical mode are summarily rejected.

Q. 2. Whether a professional help is required to fill e-Form IEPF –5?

No. The procedure for filling the e-Form is simple. On a plain reading any literate individual can fill e-Form on his own. The prescribed Form is not only very precise but also very friendly in filling up. A general guidance kit is also attached with the form for any help, if required for filling up such Form. For any further help the IEPF helpline can also be contacted.

Q. 3. Whether Government appointed or empanelled any professional to help in making claims to the claimant.

No. IEPF Authority has not appointed or empanelled any professional for claims. Filing of IEPF 5 Form is simple and friendly for claimants to execute.

Q.4. What are the documents required to be submitted with IEPF -5?

Documents which are required to be submitted are enumerated in the form and help kit, such as –

1. Copy of acknowledgement generated on online submission of e-Form IEPF – 5 bearing a unique serial number (SRN),
2. Indemnity Bond (original) with claimant signature,
3. Advance Stamped receipt (original) with revenue stamp and signature of claimant and witnesses,
4. Original matured deposit / debenture / share certificate (in case of securities held in physical form) or copy of transaction statement in case of securities held in Demat Form,
5. Self-attested copy of Aadhaar Card,

6. Proof of entitlement (certificate of share/Interest warrant Application No. etc.),
7. Cancelled Cheque leaf,
8. Copy of Passport, OCI and PIO card in case of foreigners and NRI.

Q5. What are the formats for advance receipt and indemnity bond?

The formats for advance receipt and indemnity bond are available in the help kit of IEPF -5 form. [<http://www.iepf.gov.in/IEPF/corporates.html>]

Q6. What is the value to be filled in the number of shares and amount in the advance receipt and indemnity bond?

The number of shares and amount should be same as that filled in form IEPF -5. These values can be ascertained based on the available documents with the claimant or verified from the company. However mismatch in number of shares or in amount is not a ground for rejection of the claim. The authority shall process the claim based on the verification report received from the company and the same shall be verified from the data available with the authority.

Q 7. What is the required value of the stamp paper for the indemnity bond?

In case of refund of dividend amount of Rs. 10,000 or more and/or market value of shares, non-judicial stamp paper of appropriate value as prescribed under Stamp Act according to state is required. For claim of only amount of Rs. 10,000 or less, indemnity bond can be executed on a plain paper.

Q 8. What are the required KYC documents?

In case of Indian Citizen - to prove the identity of the claimant self-certified copy of Pan Card and Aadhar Card are required to be submitted.

In case of NRI – to prove the identity of the claimant, self-attested copy of Passport or self-attested copy of Overseas Indian Card (OIC) issued by MHA along with any of the documents available with him.

In case of foreigners, instead of Aadhar Card, copy of Passport or PIO Card duly apostatized as per Hague Convention.

Q 9. In case of non-availability of Aadhar Card, what other documents can be submitted as proof of identity?

In case of non-availability of Aadhar Card for super senior citizens or some specific states, other ID proofs issued by government clearly mentioning the address of the claimant needs to be submitted.

Q 10. Is original Share/Deposit/Bond/Debenture certificate required to be submitted?

Yes original certificate is required to be submitted. In case of loss of original, procedure for duplicate needs to be completed with the company including submission of FIR, Newspaper Advertisement in English and Vernacular Language, Indemnity cum Surety bond etc. as per SEBI Guidelines. A copy of such procedural documents shall be provided by the company to IEPF Authority along with its verification report.

Q 11. What happens if the name on original certificates is not matching with the PAN or address on the Proof of Identity is not matching with company' records?

In such case as per SEBI Guidelines, an affidavit explaining the above deviation needs to be submitted. In

case of mismatch in name, proof of name as on share certificate or change of name viz. marriage certificate, gazette notification etc. needs to be submitted. In case of mismatch in address, new address needs to be updated with the company.

Q 12. What information is required to be filled in at point 3 & 4 of the eform IEPF 5, such as details of shares claimed, Folio No., DP/ID client ID/ Account No., category, kind of shares, number of shares; details of amount claimed, dividend amount, application money due for refund, matured deposits etc.

The claimant may fill the information as per the records available with him. However it may be endeavoured that for one company, all folios against which refund of share need to be claimed are filled in the same form. Similarly, dividend and other amount may be mentioned for all the years. The company shall ensure to recommend refund of all the shares and amount for which the claimant is entitled together at once.

Q 13. Why are CML and cancelled Original Cheque leaf required?

CML and cancelled Original Cheque leaf are required to verify the DEMAT and Bank Account in which transfer is to be made. In case, Cheque leaf doesn't have Name, Bank and Branch Name, IFSC Code etc. printed on it, copy of passbook, duly attested by the Bank can be submitted.

Q 14. What are the documentary requirement in case claimant is a legal heir?

(i) In case of legal heir - the claimant is required to register transmission with the company by providing requisite documents as per SEBI Guidelines. According to SEBI Guidelines for registering transmission, company may require copy of death certificate, Affidavit from legal heirs, Indemnity Bond, Succession Certificate or probate of will or letter of administration etc. for share with market value greater than 2 lacs, NOC from other legal heirs and relinquishment deed in favour of claimant etc; (ii) In case of death of any of the holder in joint holding of securities, but not covered in the family

hierarchy – the claimant is required to get the name of the deceased holder of security deleted from the register of the members/other records, if any, in the company immediately after the death of a joint security holder before filing claim application. The claimant is also required to obtain NoC from other holders of securities, if any, and submit the same alongwith claim application. SEBI Guidelines may also be seen before filing claim application. Company is required to issue entitlement letter under rule 7(9) of IEPF Rules 2016 in favour of claimant and send it along with copy of documents submitted by claimant with its verification report.

Q.15 What is resubmission and time period for resubmission?

For rectification of errors in e-form IEPF 5, IEPF Authority provides one more chance to the claimant to correct the details and to re-submit the form again, such act of the Authority is called Resubmission. It may be noted that only one resubmission is allowed. A 15 days' time period is allowed for making resubmission of claim application. In case resubmission is not done in the prescribed time, the form becomes invalid.

Q.16 Where are the documents required to be sent by the claimant after the prescribed claim form is filled up.

The documents are required to be sent to the Nodal Officer of the company. List of Nodal Officers may be seen at 'contact us' at the Authority's web site\ www.iepf.gov.in

Q. 17 What are the actions on the part of claimant that helps the Authority to refund the claims in minimum time.

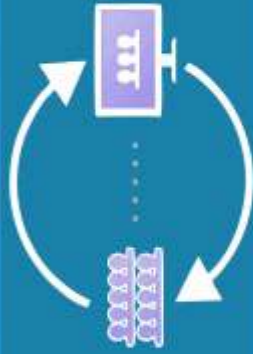
It is advised that at the time of submission of information in IEPF 5 form, claimant should ensure correctness of information such as Aadhaar No., Demat No., Bank Account No., IFSC Code, etc.

Search Option is available for Investors in the following url:

<http://www.iepf.gov.in/IEPFWebProject/SearchInvestorAction.do?method=gotoSearchInvestor>

The screenshot shows a web form titled "Search for Investor Wise Unclaimed and Unpaid Amounts". The form contains several input fields: "Investor Name" with sub-fields for "First Name", "Middle Name", and "Last Name"; "Father/Husband Name" with sub-fields for "First Name", "Middle Name", and "Last Name"; "Folio Number"; "DP id-Client Id- Account Number"; and two buttons labeled "Search" and "Reset". Below the form, there is a "NOTE" section with three search criteria: 1. Investor Name and Father/Husband name; 2. Folio Number (should be same as per certificate); 3. DP id-Client Id-Account number should be entered without any space and should be separated by hyphens in the given format(DP id-Client Id-Account Number).

New India, New Vision
IEPF Claim Refund Process
IS NOW TOTALLY DIGITAL



INVESTORS & DEPOSITORS
CLAIM YOUR REFUND
ONLINE TODAY !!!

Investors / Depositors whose shares, unpaid dividends, matured deposits or debentures etc. have been transferred to Investor Education and Protection Fund under companies Act, 1956/ 2013 can claim refund

Keep your PAN details, valid email id, active mobile no., Demat account details (for shares) and Bank A/c details with IFSC Code ready before filing form
Read the instruction kit carefully before filling the form

FOR INVESTORS : How to Claim ?

- FIRST STEP** Register yourself on IEPF website: www.iepf.gov.in
- SECOND STEP** Fill the new web form IEPF-5 ONLINE
- THIRD STEP** Attach scanned copy of requisite documents with form
- FOURTH STEP** Take print out of auto generated advance receipt and indemnity bond (IEPF website → Forms → Web Forms IEPF-5 → MCA Services)
- FIFTH STEP** Send all original documents to the company
- SIXTH STEP** Company to e-verify the claim in 30 days
- SEVENTH STEP** On the basis of verification report, refund of shares and amount by IEPF Authority

Claimants are advised to file e-form IEPF-5 only once all documents are available
Delay in submission of documents may make the e-form liable for rejection

FOR COMPANIES : How to Process ?

- FIRST STEP** File Details of nodal officer in new e-form IEPF-2 (IEPF website → Forms → Register for filing web form)
- SECOND STEP** e-verify the form IEPF-5 within 30 days of filing of the form

Company to retain all original documents

Companies may note that delay in verifying the claim will attract payment of additional fee



NO FEE

There is no fee charged for filing of the IEPF 5 form



RE-SUBMISSION

One re-submission option provided to rectify discrepancies

Filing of online IEPF-5 Form is simple, easy, online process and does not cost any fee. Don't get misled by any agents or middlemen

Toll Free Number:
1800-114-667

Email: iepf@mca.gov.in

Further details log on to www.iepf.gov.in



Government of India
Ministry of Corporate Affairs
Investor Education and
Protection Fund Authority



Saving is Good, But is it Enough?

Saving money creates opportunity; while investing is one way to capitalise on that opportunity to potentially create wealth.



Can it beat inflation?

To maintain your standard of living, you need to make your money grow at a rate that is higher than inflation rates.

Investing is a way to make use of some of your savings to buy things that might increase in value, such as stocks, property, bonds or gold, with the aim of protecting the value and growing it.

Can it help you reach your goals?

Common financial goals: to live a financially comfortable life, provide for loved ones, have a stable retirement income. Investment can help you systematically plan for these goals.

Everyone has a different invest profile with diverse goals and needs.

- 1.If you are 55 and nearing retirement, you might want to play it safe with lower-risk investments like Fixed Deposits or Bonds.
- 2.If you are 25 and savings for your first home or wedding, you can afford to consider higher-risk investments like Equities. Being young gives you a longer time horizon, which allows you to ride out the market's highs and lows.



Does it really reduce risk?

Investors are encouraged to spread out their investments among different asset classes such as stock, mutual funds, bonds, property and gold. This should be reviewed periodically as you go through different stages of life.

Although diversifying your investment portfolio does not guarantee against losses, it is an important component of reaching your long-term financial goals while mitigating risk.



Does it provide high returns?

With investments, you get to choose the rates you are comfortable with, depending on your risk appetite. With the power of compounding interest, starting early can make all the difference.

While there is no one investment strategy that can guarantee success, a balanced approach between savings and investing can help diversify risk and help you reach your financial goals faster.



About IFE Academy

IFE Academy was established in 2011 as a Not-for-Profit entity to promote Financial Education. IFE Academy conducts Investor Awareness Programs across the country with the support of other market participants. www.ifea.in is a comprehensive website on Financial Education. It has various sections such as Videos, Puzzles & Games, Financial Calculators and Library. It gives a holistic view on financial education combining various aspects such as Savings, Investments, Credit, Insurance and Pension at a single place. IFE Academy periodically publishes Investor Educational materials and distributes it to general public.



Investors Financial Education Academy

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