



(H.O.: Baroda Bhavan, Alkapuri, Vadodara)

Corporate Office: Baroda Corporate Centre, C-26, "G" Block, Bandra Kurla Complex, Bandra
(East), Mumbai 400 051

Date :

Name :
Folio No :
Address1
Address2
Address3
Ref. No.

Dear Shareholder(s),

Ref: The Securities and Exchange Board of India, Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated 3rd November 2021.

Sub: Common and Simplified Norms for processing investor's service request by Registrar & Transfer Agents (RTAs) and norms for furnishing PAN, KYC details and Nomination.

1. Above referred SEBI Circular has laid down common and simplified norms for processing Shareholder's service request by RTAs. The Circular, effective from 1st January 2022, also provides for mandatory furnishing of PAN, KYC details, nomination; freezing of folios without valid PAN, KYC details; compulsory linking of PAN and Aadhar by Shareholders holding shares in physical form, among others.

Further, by Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/687 dated 14th December 2021, SEBI has issued some clarifications to the circular dated 3rd November 2021 (collectively referred to as 'the Circulars').

Copies of the Circulars together with relevant forms are available on the website of Bank of Baroda at <https://www.bankofbaroda.in/shareholders-corner/procedure-formats-for-physical-shareholders-of-bank> and that of KFin Technologies Private Limited (KFin), viz. RTA of the Bank at <https://ris.kfintech.com/clientservices/isc/default.aspx>

It is in your interest to provide the details / documents as mandated in the above referred Circulars. If you have already provided the above referred documents, then please treat this communication for information purpose only.

❖ **Mandatory furnishing PAN, KYC and Nomination**

Please submit the documents/ details (self-attested) listed in the table below to KFin Technologies Pvt Ltd, at the following address-

Kind Attn: Mr. S. V. Raju,

KFin Technologies Private Limited (Unit: Bank of Baroda), Selenium Tower B,
Plot No 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad 500 032.

Sr. No	Documents/details to be provided by shareholder(s)	Please furnish details in
1	Valid PAN Linked with Aadhar	Form No. ISR-1 (hosted on website)
2	Postal Address with PIN	
3	Email address	
4	Mobile Number	
5	Demat account details	
6	Bank account details	
7	Nomination details	Form: SH-13 (hosted on website)
8	Declaration to opt out nomination	Form: ISR-3 (hosted on website)

The above mentioned forms can be downloaded from the website of Bank of Baroda at <https://www.bankofbaroda.in/shareholders-corner/procedure-formats-for-physical-shareholders-of-bank> and that of KFin at <https://ris.kfintech.com/clientservices/isc/default.aspx>

You can also e-mail the documents through your email registered with RTA-KFin, to einward.ris@kfintech.com duly e-signed. E-Sign is an integrated service which facilitates issuing a digital signature certificate and performing signing of requested data by the e-Sign user. You may approach any of the empanelled e-Sign Service Providers, details of which are available on the website of Controller of Certifying Authorities (CCA), Ministry of Communications and Information Technology, Government of India (<https://cca.gov.in/>) for the purposes of obtaining the e-sign.

❖ **Freezing of Folios without PAN, KYC details and Nomination**

Folios wherein any one of the above mentioned documents / details are not available on or after 1st April, 2023, shall be frozen by KFin / Bank of Baroda in terms of the said Circulars. The frozen folios will be referred by KFin / Bank of Baroda to the administering authority under the Benami Transactions (Prohibitions) Act, 1988 and or Prevention of Money Laundering Act, 2002, if they continue to remain frozen as on 31st December, 2025.

❖ **Compulsory linking of PAN and Aadhaar by all shareholders in physical mode**

From 31st March, 2022 or any other date as may be specified by the Central Board of Direct Taxes ("CBDT"), KFin will accept only valid PANs and also verify that the PAN in the existing Folios are valid; i.e. it is linked to the Aadhaar number of the Shareholder. **The Folios wherein**

PAN is not valid as on the notified cut-off date of 31st March, 2022 or any other date as may be specified by the CBDT, will also be frozen.

2. In terms of Regulation 40(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, transfer of securities held in physical mode has been discontinued w.e.f. April 01, 2019. Accordingly transfer of shares can be done only if the shares are held in demat form.

Further, SEBI vide Circular No. SEBI/HO/MIRSD_RTAMB/P/ CIR/2022/8 dated 25th January 2022, decided that listed companies while processing requests for issue of duplicate share certificate, transmission, transposition, etc shall henceforth issue the securities in demat form only. Shareholders / claimants may submit above requests in duly filled Form ISR-4 along with documents mentioned therein. Form ISR-4 can be downloaded from the website of Bank of Baroda at <https://www.bankofbaroda.in/shareholders-corner/procedure-formats-for-physical-shareholders-of-bank> and that of KFin at <https://ris.kfintech.com/clientservices/isc/default.aspx>

In view of above, we request all shareholders of the Bank, who hold the shares in physical form to kindly dematerialize their shares.

Advantages of holding the shares in Demat form are as follows:

- i. Possibility of damage or loss of Physical share certificate is eliminated;
- ii. Possibility of tearing or forgery or mutilation of share certificate(s) are eliminated;
- iii. Dematting provides the ease and convenience of paperless trading of shares. Once a demat account is opened with a Depository Participant (DP), shareholder can easily buy or sell shares in electronic form.
- iv. No stamp duty is payable on transfer of shares in Demat form.

Process for Dematerialization of shares in Physical form:

A. For shareholder(s) who are not having a Demat account:

The shareholder(s) is/are required to approach nearby Bank of Baroda Branch or any other Depository Participant (DP) and open a Demat Account in the same name(s) and style in which the shareholder(s) hold shares in Bank of Baroda.

After opening of the Demat Account, shareholder(s) has to surrender the original share certificate(s) along with duly filled-in and signed Demat Request Form (DRF) to the DP, who will forward the same to Bank's RTA.

The RTA will scrutinize/ verify the DRF and, if found in order, equivalent number of shares will be credited to the Demat account of the shareholder(s)

B. For shareholders already having a Demat account:

The shareholder (s) who are already having the Demat Account are required to check whether the existing Demat Account is in the same name(s) and style as per the shareholding in Bank of Baroda. If yes, shareholder(s) has to submit duly filled in and signed DRF along with original share certificate(s) to the DP who will forward the same to Bank's RTA.

The RTA will scrutinize/ verify the DRF and, if found in order, equivalent number of shares will be credited to the Demat account of the shareholder(s).

If the existing Demat Account is not in the same order of name, the shareholder(s) is/are required to approach his/her DP for guidance.

3. In terms of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended upto date, all unpaid or unclaimed dividends, for a period of seven years from the date of transfer of such dividend to unclaimed dividend account, shall be transferred by the Bank to the Fund. In compliance thereof, the Bank is required to transfer unclaimed dividend for the FY 2014-15 to the Fund along with the shares thereof. The shareholders, who have not yet claimed the dividend for FY 2014-15, are therefore requested to approach the Bank for claiming the same. The details of unclaimed dividends of the shareholders have been hosted on the Bank's website at <https://www.bankofbaroda.in/shareholders-corner/unpaid-dividend> and that of KFin at <https://ris.kfintech.com/clientservices/isc/default.aspx>

You may please note that in terms of the subject mentioned Circulars, w.e.f. 1st January, 2022, RTA of the Bank will not process any service request or complaint from Shareholder(s) / claimant(s) unless PAN, KYC and Nomination documents/details are available.

For clarifications / assistance on any of the matters of this communication or any other issues related to shares / dividends of Bank of Baroda, you may please reach us / RTA on the following address (Please quote your Folio No. / Telephone No. / Mobile No. / Email address in your correspondence).

KFin Technologies Pvt. Ltd., (Unit: Bank of Baroda), Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032. [Toll Free No. 1800-309-4001, E-mail: einward.ris@kfintech.com]

OR

Bank of Baroda, Investor Services Department, Baroda Corporate Centre, C-26, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051. [Tel. (022) 66985010 / 5143, E-mail: investorservices@bankofbaroda.com]

Yours faithfully,

For Bank of Baroda

Sd/-

P K Agarwal

Company Secretary