

PART A	COMPANY DETAILS
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Q1. What is the Company's CIN and stock identifiers?

- CIN: L65993GJ2007PLC051028
- ISIN (Equity): INE756I01012
- NSE Symbol: HDBFS
- BSE Scrip Code: 544429
- Equity shares listed on NSE & BSE on July 2, 2025

Q2. Where can I access investor updates, results and disclosures?

Visit: www.hdbfs.com > Investors > Financial Information

Key filings also appear on NSE/BSE under the Company's symbol.

Q3. Who is the Company's Investor Contact/ Compliance Officer?

Name: Ms. Dipti Jayesh Khandelwal, Company Secretary & Compliance Officer

Email: investorcommunications@hdbfs.com

Tel: +91 22 4911 6350

Address: HDB House, Tukaram Sandam Marg, A-Subhash Rd, Vile Parle (E), Mumbai 400 057.

Q4. Who is the RTA for equity shares and how can I contact them?

Name: M/s. MUFG Intime India Private Limited (Formerly M/s. Link Intime India Private Limited)

Email: nt.helpdesk@in.mpms.mufg.com

Tel: +91 810 811 6767

Timing: Monday - Friday 10:00 AM - 05:00 PM

Address: C - 101, 247 Park, L.B.S. Marg, Vikhroli - West, Mumbai - 400 083

Q5. What services does the RTA handle?

1. Dematerialization,
2. Rematerialisation,
3. KYC updation,
4. Transfer/ Transmission/ Transposition,
5. Nomination,
6. Issuance of Letter of Confirmation for duplicate/ split/ consolidation,
7. Dividend mandate updates (physical),
8. Investor service requests,
9. Processing of unclaimed dividend/ shares transferred to IEPF in coordination with Company,
10. Any other services in accordance with applicable laws.

PART B	DEMATERIALISATION (DEMAT), REMAT & TRANSFERS
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Q1. What is dematerialization?

Dematerialization is the process of converting physical share into an electronic form. These electronic shares are credited to your Demat account, maintained with a SEBI-registered Depository Participant (DP) linked to NSDL or CDSL.

Q2. What are the benefits of holding shares in dematerialized form?

1. Easy and convenient mode of holding securities, especially for multiple companies.
2. Immediate transfer of securities.
3. Elimination of risks such as fake certificates, bad deliveries, and theft.
4. Reduced paperwork and transaction costs.
5. Changes in personal details like address/bank account with your DP are automatically updated across all companies where you hold securities.
6. Direct credit of shares in case of IPOs, Rights, Bonus, or Split.
7. Loan facilities can be availed by pledging dematerialized shares.

Q3. Is dematerialization mandatory for trading in HDB Financial Services shares?

Yes, SEBI mandates all trades in listed securities in dematerialized form.

Q4. Are transfers in physical form permitted?

No. SEBI discontinued transfer of securities in physical mode with effect from April 1, 2019.

Q5. How do I dematerialise my physical shares?

1. Open a Beneficiary Account with a SEBI-registered DP (NSDL/ CDSL).
2. Submit a Dematerialization Request Form (DRF) with your original share certificate(s) to your DP.
3. The DP will forward the request to the Company's Registrar & Share Transfer Agent (RTA) for verification.
4. Once verified, your DP credits the dematerialized shares to your account.

Q6. Can I rematerialise shares back to physical form?

Yes. Submit a Remat Request Form (RRF) through your DP; a physical certificate (or Letter of Confirmation flow) will be issued as per depository process.

Q7. What if my dematerialization request is rejected?

If the details (name, signature, address) do not match the Company's records, the RTA may reject your request. You will need to submit the prescribed documents (proof of address, bank verification, affidavits, etc.) to rectify the discrepancies.

Q8. Can jointly held shares be dematerialized if the order of names is different in the Demat account?

Yes. Submit a Transposition Form along with the DRF and share certificates to your DP.

Q9. Are shareholders holding shares in dematerialized form, eligible to receive Annual Report and attend General Meetings?

Yes, shareholder-holding shares in dematerialized form are entitled to receive dividend, notices, annual report, attend general meeting, participate and vote thereat to the extent of their shareholding.

Q10. Whom should I inform change in my address, bank account details etc. in respect of shares held in demat form?

All request/ communication regarding change in address, bank account details, NECS mandate, registration of nomination etc. should be addressed to your DP directly.

Q11. Whom should I contact in case of non-receipt of dividend, bonus etc.?

Since dividend, bonus and other corporate benefits are declared/ issued by the Company, you need to contact the RTA, quoting your beneficiary account number (i.e. Client ID) and DP ID.

Q12. Can I pledge my shares in demat form to avail any funding/ loan arrangement

Yes, dematerialized shares can be pledged for availing of any loan/ credit facility or collateral arrangement with banks/ financial institutions.

Q13. Can physical shares be tendered in open offers, buybacks and delisting of securities of listed entities?

Yes, shareholders holding securities in physical form are allowed to tender shares in open offers, buy-backs through tender offer route and exit offers in case of voluntary or compulsory delisting. However, such tendering shall be as per the provisions of respective regulations.

PART C	PAN, KYC, BANK MANDATE & NOMINATION (PHYSICAL FOLIOS)
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Q1. How do I update my PAN, KYC, bank details, signature and nomination?

As per SEBI Master circular dated June 23, 2025, holders of physical securities must furnish PAN, contact details, bank details, and nomination details to the Company/RTA in prescribed forms:

1. ISR-1 – PAN, KYC, contact, and bank details.
2. ISR-2 – Signature updation (bank attestation required).
3. SH-13 – Nomination form.
4. ISR-3 – Nomination opt-out form.

Q2. How can I change my address for physical shares?

Send a signed application (by all holders) quoting the folio number, old and new address, and attach a self-attested proof of the new address.

Q3. If my shares are in Demat form, how do I change my address?

All changes (address, bank details, nomination) must be made directly with your DP.

Q4. Can a Power of Attorney (POA) holder update my address?

Yes, provided the POA is registered with the Company/ RTA and specifically authorizes address change instructions.

Q5. Can a single folio have multiple addresses?

No. Only one registered address is allowed per folio.

PART D	TRANSMISSION OF SECURITIES
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Q1. What is transmission of securities?

It is the transfer of securities of a deceased holder to the surviving joint holder(s), nominee, or legal heirs.

Q2. Is physical mode transmission allowed?

No. As per SEBI's Master Circular (June 23, 2025), all transmissions must be in Demat mode.

Q3. What is transposition?

Re-arranging the order of names in a joint holding without changing the number of holders (allowed in demat and physical; use ISR-4 for physical).

Q4. Can minors be shareholders or nominees?

Yes. For minor shareholders/ nominees, the guardian's details and documents are required. Dividends are paid to the minor's bank account/ guardian's account as permitted.

Q5. What is the process for Transmission where the securities are held in single name with a nomination?

Following documents to be submitted to RTA:

➤ **Where the securities are held in single name with a nomination?**

1. Duly signed transmission request form by the nominee in the format provided Annexure-16 of SEBI Master Circular dated June 23, 2025;
2. Original death certificate or Copy of death certificate attested by a notary public /gazette officer or copy of the death certificate attested by the nominee/claimant, subject to verification with original by the RTA/Listed Issuer;
3. Self-attested copy of the Permanent Account Number card of the nominee, issued by the Income Tax Department.
4. Copy of Birth Certificate (in case the Claimant is a minor)
5. KYC of the Claimant Guardian (in case of nominee /claimant being a minor / of unsound mind) (if not KYC compliant)
6. Original Security certificate(s)

➤ **Where the securities are held in single name without nomination, the following documents shall be submitted:**

1. Duly signed transmission request form by the legal heir(s)/claimant(s) in the format provided Annexure-16 of SEBI Master Circular dated June 23, 2025;
2. Original death certificate or Copy of death certificate attested by a notary public/gazette officer or copy of the death certificate attested by the nominee/claimant, subject to verification with original by the RTA/Listed Issuer;
3. Self-attested copy of the Permanent Account Number card of the legal heir(s)/claimant(s), issued by the Income Tax Department;
4. Copy of Birth Certificate (in case the Claimant is a minor)
5. KYC of the Claimant Guardian (in case of nominee /claimant being a minor / of unsound mind) (if not KYC compliant)
6. Original Security certificate(s)
7. A notarized affidavit, in the format provided under Annexure-17 of SEBI Master Circular dated June 23, 2025, from all legal heir(s) made on non-judicial stamp paper of appropriate value, to the effect of identification and claim of legal ownership to the securities.
However, 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 above, an Affidavit from such legal heir(s)/claimant(s), duly notarised and as per the format provided in Annexure-17 shall be sufficient;

8. Copy of any of the following documents:
- Succession certificate; or
 - Probate of Will; or
 - Will, along with 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-18; or
 - Letter of Administration; or
 - Court Decree; or
 - 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 provided in Annexure-18; and (ii) No Objection from all the non-claimants, as per the format provided in Annexure-19.

The document should be Attested by the legal heir(s)/ claimant(s) subject to verification with the original or duly attested by a notary public or by a Gazette officer.

- **For value of securities up to rupees five lakhs per listed entity in case of securities held in physical mode, and up to rupees fifteen lakhs per beneficial owner in case of securities held in dematerialized mode, as on date of application by the claimant, and where the documents mentioned above, are not available, the legal heir(s) /claimant(s) may submit the following documents:**

- a notarized indemnity bond made on non-judicial stamp paper of appropriate value, in the format provided in Annexure- 18, indemnifying the STA/ listed entity; and
- no objection certificate from all legal heir(s) stating that they do not object to such transmission in the format provided in Annexure- 19 or copy of family settlement deed executed by all the legal heirs, duly attested by a notary public or by a gazette officer;

PART E	NOMINATION FACILITY
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Q1. What is nomination?

It allows an individual shareholder to appoint a person to inherit shares in case of their death.

Q2. Who can appoint a nominee and who can be appointed as a nominee?

Individual shareholders holding shares in single name or joint names can appoint a nominee. In case of joint holding, joint holders together have to appoint the nominee. An individual having capacity to contract only can be appointed as a nominee. Minor(s) can, however, be appointed as a nominee

Q3. Can I nominate a person for a part of my shareholding?

No. The nomination should be made for the entire shareholding under a single folio/demat.

Q4. How can I make a nomination?

1. For Physical shares - Submit Form SH-13 signed by all holders.
2. For Demat shares - Submit nomination details to your DP.

Q5. Can a nomination be changed?

Yes, by submitting Form SH-14 for modification or cancellation.

Q6. What happens to nomination if a joint holder dies?

Shares devolve on surviving joint holders, not the nominee.

Q7. Are the joint holders deemed to be nominees to the shares?

Joint holders are not nominees; they are joint holders of the relevant shares having joint rights on the same. In the event of death of any one of the joint holders, the surviving joint holder(s) of the shares is/ are the only person(s) recognized under law as holder(s) of the shares. Surviving joint holder(s) may appoint a nominee.

Q8. Will my account be frozen if I have not submitted nomination?

SEBI clarified on June 10, 2024 that for existing investors, non-submission of 'choice of nomination' will not result in freezing of demat accounts or mutual fund folios; physical folio services/ dividends will also not be blocked solely for this reason.

Q9. Can a Non-Resident (NRI) nominate?

Yes, NRI can nominate. But a Power of Attorney holder cannot nominate on behalf of NRI.

Q10. Can a NRI be nominated?

NRI can be a nominee on repatriable or non-repatriable basis subject to RBI's permission as applicable.

PART F	DIVIDENDS, TAX DEDUCTION AND BANK CREDITS
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Q1. How are dividends paid?

For shares held in Demat: The dividend is credited directly to bank account registered with your DP and for shares held in Physical: Electronic credit to the bank registered with Company/RTA. SEBI encourages electronic payment; physical warrants are generally not issued.

Q2. What if dividend is not received/returned?

You may please write to the RTA furnishing a request letter quoting your Folio/demat number. They will check the records and inform you accordingly. Verify bank account status/ IFSC, update details (DP for demat/ISR-1 for physical) and request re-credit with the RTA/ Company.

Q3. Is TDS applicable on dividends?

Yes, as per the Income-tax Act and DTAA (for non-residents). Provide valid PAN and applicable declarations (e.g., 15G/15H, lower withholding certificate) within timelines notified in each year's dividend communication.

PART G	UNCLAIMED DIVIDEND & IEPF (UNPAID/ UNCLAIMED)
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Q1. Can I claim old dividends relating to past years that I have not received?

Yes, you can claim old dividends relating to past years. To ensure maximum disbursement of unclaimed dividend, the Company sends reminders to the concerned investors, before transfer of dividend to IEPF.

Q2. When are unclaimed dividends transferred to the IEPF?

Dividend remaining unpaid/ unclaimed for seven consecutive years is transferred to the Investor Education and Protection Fund (IEPF).

Q3. Will the underlying shares also be transferred to IEPF?

Yes. Shares on which dividend has remained unclaimed for seven consecutive years are transferred to IEPF, unless any dividend during that period was claimed.

Q4. How do I claim refund of dividend/shares from IEPF?

1. Visit website of IEPF <http://www.iepf.gov.in/IEPF/refund.html> for filing online claim for refund through form IEPF 5. Read the instructions provided on the website/instruction kit along with the e-form carefully before filling the form.
2. After successfully filling form IEPF 5, an acknowledgement will be generated indicating the SRN. Please note the SRN for future tracking of the form.
3. Take a printout of the duly filled IEPF-5 and the acknowledgement issued after uploading the form.
4. Submit indemnity bond, copy of acknowledgement and self-attested copy of e-form along with the other documents as mentioned in the Form IEPF-5 to Nodal Officer (IEPF) of the Company in an envelope marked "Claim for refund from IEPF Authority"

The detail of Nodal Officer of HDBFS:

Nodal Officer: Ms. Dipti Jayesh Khandelwal

Address: HDB House, Tukaram Sandam Marg, A-Subhash Road, Vile Parle (E), Mumbai – 400 057

Email: investorcommunications@hdbfs.com

Tel: +91 02249116300

Q5. What are the e-verification timelines?

Companies must send the online verification report to IEPF within 30 days of receipt of a complete claim. The Authority endeavours to dispose of claims after company verification; timelines can vary if additional information is sought.

Q6. Where do I get information about my unclaimed dividends?

Shareholders can view the status of their unclaimed dividends, under the <https://www.hdbfs.com/investors> > Investor Services > Dividend > Unclaimed Dividend

The portal contains the requisite information relating to name of the shareholder, address, unclaimed dividend amounts, proposed date of transfer to Investor Education & Protection Fund (IEPF) etc.

PART G	DUPLICATE, SPLIT/CONSOLIDATION & FOLIO MANAGEMENT (PHYSICAL)
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Q1. What if my share certificate is lost/ mutilated?

Immediately on being aware of the loss/ misplacement of your share certificate(s), Kindly follow the Procedure mentioned below:

For folio(s) which are not KYC Compliant, registered securities holder(s) should ensure to do the KYC Compliance first, by filling up Form ISR-1, ISR-2, Form SH-13/ ISR-3 as per SEBI Master Circular dated June 23, 2025.

For KYC compliant folio(s) held in physical form, kindly submit the following: -

1. Investor Service Request-(Form ISR-4) - As per SEBI Master Circular dated June 23, 2025, SEBI has mandated that all listed companies to issue securities in demat mode only. In this regard, you shall comply with the request for issue of Duplicate Securities Certificates as per the details mentioned in Form ISR-4 which shall be duly completed and signed by all the registered holder(s) as per the specimen signature(s) recorded with the Company.
2. Affidavit (Form-A): A Notarized Affidavit from the registered holder(s) made on non-judicial stamp paper of appropriate value in the prescribed format, to the effect of identification and claim of legal ownership to the securities. In case of Joint Holder(s) Single Affidavit is to be executed by the registered holder(s).

3. Indemnity Bond (Form-B): A Notarized Indemnity Bond made on non-judicial Stamp Paper of appropriate value in the prescribed format, indemnifying the Listed entity /Share Transfer Agent. Indemnity Bond is to be executed jointly by all the Registered Holder(s).
4. Physical Share Certificate (if available)

Where value of securities does not exceed Rupees Five lakhs per listed entity as on the date of submission of application for Issue of Duplicate Securities, the registered holder(s) shall comply with item no 1 to 4 as stated above.

Where value of securities exceeds Rupees Five lakhs per listed entity as on the date of submission of application for Issue of Duplicate Securities additional documents as stated in point no 5 and 6 are required.

The value shall be ascertained on the basis of closing price at any one of the recognized stock exchanges a day prior to the date of submission in the application.

5. Original newspaper clippings, where loss of securities has been published in a widely circulated newspaper.
6. F.I.R / e-F.I.R /Acknowledged Police Complaint, reporting loss of securities, containing details of the securities, folio number, distinctive number range and certificate numbers. An overseas securities holder instead of submitting F.I.R/ e-F.I.R /Acknowledged Police Complaint, shall be permitted to provide self-declaration of the security certificates lost/ misplaced/stolen, duly notarised / apostilled / attested by the Indian Consulate / Embassy in their country of residence, along with self-attested copies of valid passport and overseas address proof.
7. Important points to be noted:
 - Documents as mentioned in item no 1 to 4 are mandatory for Issue of Duplicate Securities irrespective of the value of securities.
 - Registered Holder(s) shall submit Affidavit & Indemnity Bond in Non-Judicial Stamp Paper (NJS) of appropriate value. You may use E-Stamping facility or Franking of Documents, if the facility is available in your location.
 - Where the registered office of the Issuer Company is situated in the state of Gujarat, the Indemnity Bond and Affidavit is to be submitted on NJS of Rs.100/- each respectively.
 - Attestation by Notary Public / Gazetted Officer should mention their name, full address, registration number and affix their seal, Notarial Fee stamps, as applicable.
 - Nomination Form SH-13 or Declaration for opting out of Nomination as per Form ISR-3 to opt-out signed by all the Registered Holder(s) as required by Form ISR-4
 - Client Master List (CML) If the Registered Holder(s) have a Demat Account as per the name(s) as provided in Form ISR-4, you are request to provide a self-attested copy of CML.
8. If you do not know the distinctive number(s) of the lost certificate(s) please provide folio number and the distinctive number(s) of the certificates in your possession, to enable us to verify and advise details of the lost securities.

9. In case you trace the certificate(s) which had been reported lost, please inform us immediately vide a letter signed by the holders as per their specimen signatures registered with the Company so as to avoid any complexity/delay in future transactions. Please also forward original / notarized acknowledged copy of Withdrawal of Police Complaint with respect to the securities traced.
10. Post processing of the request, a Letter of Confirmation shall be issued to facilitate submission of the same with the Depository Participant for dematerialization in compliance with SEBI circular no. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2022/8 dated January 25, 2022 and SEBI Master Circular dated June 23, 2025.

Q2. What action should I take if I retrieve the original share certificate, which I had reported to the Company to be lost?

Please surrender the original share certificate to the Company/ its Registrar immediately if duplicate share certificates have been issued. However, if the original share certificates are found before you comply with the procedure for obtaining duplicate share certificates, please inform the Company/ its Registrar immediately so that we can remove the caution note from your folio immediately.

Q.3: What is the procedure for replacement of share certificate(s) in lieu of torn, defaced or mutilated share certificate(s)?

Please submit your application in writing to the Company/ its Registrar, duly signed by all the shareholders, requesting for replacement of share certificate(s), enclosing therein the torn, defaced or mutilated share certificate(s).

Q4. Can I consolidate multiple folios or split certificates?

Yes. Use ISR-4 with KYC; submit original certificates for split/consolidation. Consolidating folios reduces correspondence issues.

Q5. How do I correct name discrepancies (e.g., post-marriage)?

Provide supporting documents (gazette/ marriage certificate, PAN/ Aadhaar) along with ISR-1; DP route for demat holdings.

PART H	GENERAL MEETINGS, E-VOTING & POSTAL BALLOT
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Q1. Is e-voting provided for shareholder resolutions?

Yes. As a listed company, e-voting is provided in accordance with Companies Act, 2013 (Sec.108 & Rules) and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Meeting notices specify the e-voting window, cut-off date and the platform (NSDL/ CDSL).

Q2. Who can vote and how?

The members may refer the notices circulated for particular event. Members holding shares as on the cut-off date can use remote e-voting during the window and/or vote during the meeting (as enabled). Demat holders can use their DP-registered credentials; physical holders use folio details and OTPs as guided by the e-voting portal.

Q3. How are results disclosed?

Voting results pursuant to Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are filed with stock exchanges within prescribed timelines and hosted on the Company's website.

PART I	GRIEVANCE REDRESSAL, SCORES & ODR
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Q1. How do I lodge/shareholder complaints with the Company?

Email: investorcommunications@hdbfs.com with Name, PAN, DP ID/Client ID/folio, contact details and a clear description. You may also write to the RTA or the Compliance Officer at the addresses above.

Q2. What if my grievance is not resolved?

Member may escalate via SEBI's SCORES portal (<https://scores.sebi.gov.in/>) - register, log in, and submit complaint with supporting documents. Member may track status online and respond to clarifications promptly.

Q3. When Online Dispute Resolution (ODR) mechanism would be available?

After exhausting all available options for resolution of the grievance, if the investor/client is still not satisfied with the outcome, he/she/they can initiate dispute resolution through the ODR Portal.

Link to ODR portal: <https://smartodr.in/login>

PART J	MISCELLANEOUS
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Q1. What is the mode for providing documents/details for various service requests?

The security holder/claimant may provide the documents/details to the RTAs for various service requests by way of 'In Person Verification' (IPV) or Post or electronic mode with e-sign; unless otherwise prescribed in the Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or Circulars issued thereunder.

Q2. Is indemnity required for all service requests?

For any service request except transmission and request for issuance for duplicate security certificates, indemnity shall not be required unless the same is specifically provided in the

Companies Act, 2013 or the Rules issued thereunder or in SEBI Regulations or Circulars issued thereunder.

Q3. Is there any online portal available to submit service requests?

Yes, service requests may be submitted through online portal of RTA through below link:

https://web.in.mpms.mufig.com/helpdesk/Service_Request.html

Additionally, security holder may register on 'SWAYAM - Self-Service Portal for Investors', RTAs online Investor Self-Service Portal that empowers security holders to effortlessly access information through a dashboard and avail various services in digital mode.

Q4. Is there any investor awareness information available?

Yes, in order to facilitate investor awareness about various activities where an investor has to deal with RTAs for availing Investor Service Requests, SEBI has developed an Investor Charter for RTAs, inter-alia, detailing the services provided to Investors, Rights of Investors, various activities of RTAs with timelines, Dos and Don'ts for Investors, Grievance Redressal Mechanism and same is available on <https://in.mpms.mufig.com/InvestorCharter.html>

Q5. What all forms are available for availing investor services?

The service requests along with requisite forms are tabulated below:

Registering / Updating the KYC details		
Sr. No.	Particulars	Form
1	PAN	ISR – 1
2	Nominee details	SH – 13, SH – 14, ISR – 3, (As applicable)
3	Contact details (postal address, Mobile number & E-mail)	ISR – 1
4	Bank details	ISR – 1
5	Signature	ISR – 1, ISR – 2 (As applicable)
Processing of various service requests		
1	Issue of Duplicate securities certificate	ISR – 4
2	Replacement / Renewal / Exchange of securities certificate	ISR – 4
3	Consolidation of securities certificate	ISR – 4
4	Sub-division / Splitting of securities certificate	ISR – 4
5	Consolidation of folios	ISR – 4
6	Endorsement	ISR – 4

7	Change in the name of the holder	ISR – 4
8	Change in status from Minor to Major and Resident to NRI and vice versa	NA
9	Claim from Unclaimed Suspense Account & Suspense Escrow Demat Account	ISR – 4
10	Transposition	ISR – 4
11	Transmission	ISR – 5

Q6. What is the timeline to process various investor service requests?

Timeline pertaining to various services provided by RTA is as below:

Sr. No.	Investor Service Request	Expected Timelines (number of days)
1	Processing of transmission request	21
2	Processing of issue of duplicate security certificate request	30
3	Processing of dematerialization request	15
4	Processing of remat request	30
5	Processing of Transposition request	15
6	Processing of request for change in / updation of	
	a. Name	30
	b. Signature	30
	c. Nomination	30
	d. Contact details (Address, E-mail address and Mobile number)	15
	e. Bank account details	15
7	Processing of request for Updation of PAN	15
8	Processing of Re-validation of dividend / interest / redemption instruments and sending the remittance request files to the bank / Company	15
9	Providing response to the inquiries of the investors and Redressal of Grievance	21
10	Intimation regarding distribution of corporate benefits (dividend, bonus, stock Split)	
	a. E-mail communication	15
	b. Physical communication	30
