

**Investor FAQs for Claiming Unclaimed Dividend on Equity Shares**

Dear Shareholders,

It is our endeavour to extend best possible services to our valued shareholders and other investors. For your convenience, we have furnished below a list of frequently asked questions on claiming unclaimed dividends declared by Mahindra & Mahindra Financial Services Limited (“the Company”) with their answers.

**A. Details of dividend declared by Mahindra & Mahindra Financial Services Limited (“the Company”/ “MMFSL”)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Financial Year** | **% of Dividend Declared** | **Date of declaration of dividend** | **Proposed period for transfer of unclaimed dividend to IEPF** | **Last date to claim dividend from the Company** | **Amount of unclaimed**  **dividend (in** ₹**) (As on 31st March 2025)** |
| 2017-18 | 200% | 27th Jul 2018 | 30th Aug 2025 to 28th Sept 2025 | 29th Aug 2025 | 12,48,480.0 |
| 2018-19 | 325% | 23rd Jul 2019 | 23rd Aug 2026 to 21st Sept 2026 | 10th Aug 2026 | 13,03,393.00 |
| 2019-20 |  | No Dividend was declared | | | | |
| 2020-21 | 40% | 26th Jul 2021 | 26th Aug 2028 to 24th Sept 2028 | 10th Aug 2028 | 4,89,224.20 |
| 2021-22 | 180%  (Rs. 3.6 per share) | 28th Jul 2022 | 28th Aug 2029 to 26th Sept 2029 | 10th Aug 2029 | 8,10,592.60 |
| 2022-23 | 300%  (Rs. 6.00  per share) | 28th Jul 2023 | 28th Aug 2030 to 26th Sept 2030 | 10th Aug 2030 | 10,16,405.00 |
| 2023-24 | 315%  (Rs. 6.3 per share) | 23rd Jul 2024 | 23rd Aug 2031 to 21st Sept 2031 | 10th Aug 2031 | 17,52,145.70 |

1. **B. How do I know if my Dividend is unpaid/ unclaimed?**

You can search through the shareholder-wise unpaid/unclaimed dividend statement uploaded on the website of the Company at the web-link: <https://www.mahindrafinance.com/investor-relations/policy-and-shareholder-information#statements-of-unclaimed-and-unpaid-amounts> by entering your DP-ID/ Client ID/ Folio No./ PAN .

You may also search on the Investor Education and Protection Fund (IEPF) website by accessing the link: <http://www.iepf.gov.in>

1. **C. How does one receive dividend on shares?**

The Company obtains the details of beneficiary holders from the Depositories (NSDL/ CDSL) as on the date of the book closure/ record date fixed by the Board of Directors. Dividend in respect of shares held is normally paid electronically if complete bank account details including the IFSC Code, the 9-digit Magnetic Ink Character Recognition (MICR) code are available in the records of the depositories/ the RTA (for physical shareholders). In the absence of the required details, dividend demand drafts are issued and dispatched to the registered address of the Shareholders.

For timely and seamless receipt of electronic payment of dividend directly to your registered bank accounts, you are requested to keep your PAN and bank account details updated at all times with the depositories (for shares held in demat form) /RTA ( for shares held in physical form), as applicable.

**D. How do I claim my unpaid/unclaimed dividend?**

The registered shareholder can send a request letter (attached as **Annexure – A**) to KFIN Technologies Limited (“KFin”), Registrar and Transfer Agent (“RTA”) –of the Company quoting their Depository Participant ID & Client ID, duly signed, with the following documents:

For Demat Shareholders:

* Self-attested copy of the Demat account client master **(“Client Master”)** (You will get this from the Bank/ broker with whom you have a demat account);

For Physical Shareholders:

* Form ISR-1 duly filled and signed
* Self-attested copy of PAN card;
* Original cancelled cheque, bearing the name of the registered shareholder/copy of bank passbook/ statement attested by the bank. This is required for registration of your Bank Mandate, in case if it is not already registered.
* Self-attested copy of Address Proof

On receipt of your written request, KFin will verify the documents submitted and request the Dividend Banker to credit the unclaimed dividend amount electronically (through NEFT/ ECS) to your registered bank account, if the Dividend shows unpaid in the records of the Company.

Procedure of KYC Updation is given in **“Annexure B”**

You can download ISR form by clicking on the link : <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>

**Transfer of Unclaimed Amounts to Investor Education and Protection Fund (“IEPF”)**

As per 124(5) of the Companies Act, 2013 (“the Act”), any money transferred to the Unpaid Dividend Account of the Company which remains unpaid or unclaimed for a period of seven years from the date of such transfer shall be transferred by the Company to the IEPF established by Central Government.

1. **E. Can I revalidate / renew my Demand Draft?**

Demand draft issued by the Company for dividend payment (in cases where electronic transfer of dividend has failed/ where details for electronic transfer/ complete bank details are not available) is valid for three months from date of issuance in terms of the guidelines issued by the RBI.

After expiry of validity period of the instrument, the instrument is cancelled and the dividend amount transferred by the Company is credited back to the relevant bank account of the Company.

Shareholders can claim the unpaid/ unclaimed amounts against the expired Demand draft by sending a request to the Company for electronic payout of the same as detailed in point c above.

There is no provision for revalidation/ renewal of demand drafts. The Company does not issue any fresh demand drafts on their expiry.

**F. What if I have lost the Demand draft or if the same is undelivered?**

If the Demand draft is undelivered, after the expiry of three months from date of issuance, the demat shareholders would be required to provide the updated copy of Client Master/ CML and the physical shareholders would be required to provide their updated KYC details to the Company’s RTA. Upon receipt of the same, the Company/ RTA would request the Dividend Banker to credit the dividend amount electronically (through NEFT/ ECS) to shareholder’s registered bank account, if the same is unclaimed.

**G. Whom do I contact to claim my unpaid/unclaimed dividend?**

You may contact our Registrar and Transfer Agent (“RTA”) – KFIN Technologies Limited (“KFin”) at the details given below:

**KFin Technologies Limited**;

(Formerly known as KFin Technologies Private Limited) (Registrar and Transfer Agent) - Equity Shares/ Debentures

**Unit**: Mahindra & Mahindra Financial Services Ltd. Selenium Building, Tower B, Plot Nos. 31-32, Financial District, Nanakramguda, Gachibowli, Serilingampally Mandal, Hyderabad – 500 032, Telangana, India.

**Contact Name** – D. Suresh Babu

**Tel**.: +91 40 6716 2222/ 1800 309 4001

**Fax**: +91 40 2300 1153

**Email**: [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com)

1. **H. By when can I claim my unpaid/unclaimed dividend?**

A Shareholder can claim his / her unpaid/ unclaimed dividend from the Company up to 7 years from the date of declaration.

After the expiry of seven years, the Company is mandatorily required to transfer all unpaid/ unclaimed dividends to IEPF.

Further **all shares** in respect of which dividend had not been paid or claimed for seven consecutive years or more are also required to be transferred to IEPF.

Post transfer of dividends and/or shares, as the case maybe to IEPF, the Shareholders will have to claim their unpaid/ unclaimed dividends and /or shares from IEPF authority.

**I**. **I want the dividend credited in a different bank account. What would be the procedure for the same?**

To register a different bank account, you are required to update the new bank account details with your respective Depository Participant.( for shares held in demat form). In case shares are in physical form, shareholders may send updated bank details to Company’s RTA.

**J**. **What is National Electronic Clearing Service (NECS)?**

Under this system, you can receive your dividend electronically by way of direct credit to your bank account. This avoids lot of hassles like loss, postal delay, and fraudulent interception of dividend drafts during postal transit. We would strongly recommend that you opt for NECS, if you have not done so already.

**K. What is the procedure for claiming dividend refund/shares from IEPF?**

Members are requested to note that the due date (s) for claiming dividend as stated in point no. A of this document. In case, no valid claim in respect of unclaimed dividend is received from such Members by due date, the Company shall, with a view to complying with the requirements set out in the IEPF Rules, transfer the shares to the IEPF Authority as per procedure stipulated in the IEPF Rules.

Dividends not claimed and shares related thereto for seven consecutive years from the date of its transfer to the unpaid dividend account, will be transferred to the IEPF and the same can be claimed by from the IEPF authority by filing online form IEPF-5 along with requisite documents with the IEPF.

Please click on below link for detailed procedure: <http://www.iepf.gov.in/IEPF/refund.html> .

If you have any further queries, please feel free to contact our Registrar and Transfer Agent (“RTA”) – KFin Technologies Limited (“KFin”) at [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com) .

**Notice to Non-Convertible Securities (“NCS”) Holders :**

Kindly refer to Policy on Claiming of Unclaimed Amounts by NCS Holders uploaded on <https://www.mahindrafinance.com/investor-relations/policy-and-shareholder-information#mmfsl-policies> .

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**FAQs on Claiming Unpaid Dividend / Amounts**

Issued by : Corporate Secretarial Department

Updated on : 04th September 2025

**Annexure A**

**Request Letter for claiming unclaimed amount(s) by Shareholders**

To,

The Board of Directors,

Mahindra & Mahindra Financial Services Limited,

Mumbai

REF: FOLIO/DPID/CLIENT ID: \_\_\_\_\_\_\_

I/ we request the Company to credit/ transfer all the unclaimed dividend amount(s) of prior period(s) in respect of shares held by me, pertaining to the captioned Folio/DPID/Client ID, and lying with the Company, electronically to my bank account as per details submitted/ available with you or received by you from my depository participant.

I/we hereby confirm that I/we have not encashed, negotiated or otherwise dealt in any unclaimed amounts paid by the Company so as to create any adverse claim upon such amounts.

In consideration of you crediting the unclaimed amounts electronically to my bank account in lieu of the demand draft(s) lying unclaimed/ unpaid in my/ our name(s) and which are irretrievable/ lost or misplaced, I/we hereby agree and undertake to hold the Company, its Directors and officers harmless and to keep them protected from/against all losses, costs or damages which they may sustain or incur by reason of the Company crediting the unclaimed amounts (dividend) electronically, or by the original demand draft(s) being, at any time, found and presented for payment by any person or persons claiming to be the holder(s) of the demand draft(s) or in any way interested therein.

I/we further agree and undertake to return to you the original demand draft(s), should it be found by me/us or again come into my/our possession at any time hereafter.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Name** | | **Signature** |
| **First Holder:** |  | |  |
| **Second Holder:** |  | |  |
| **Third Holder:** |  | |  |
| **Address of the first holder:** | | | |
| **Witness 1 :** | | **Witness 2 :** | |
| Name: | | Name: | |
| Address: | | Address: | |
| Signature: | | Signature: | |

Date:

Note:

1. For this Request Letter to be considered as complete, please ensure the name and address of first holder and joint holders, if applicable, are filled correctly and it is duly signed by all the holders and 2 witnesses.

2. Enclose self- attested Client Master (if shares are held in Demat form) or Form ISR-1 along with self-attested copy of PAN Card, address proof and cancelled cheque (if shares are held in physical form).

**Annexure B**

**KYC Updation Procedure**

The procedure and documentation (including supportings) for making claim, depending on whether the claim is being submitted by the investor – self or by the legal heir/ nominee/ etc. of the investor:

1. **Investor is required to submit the below documents in case of a Self-Claim:**

* Self-attested Identity Proof, Address Proof & Cancelled Cheque in case of Physical Holding\* –, if KYC is updated. Get the details verified from RTA.
* Self-attested Updated Client Master List (“CML”) in case of Demat Holding.

\*Additional documents with the RTA (to be submitted by the investor only by way of Post/Courier) in case of Physical Holding if the following details are not updated:

|  |  |
| --- | --- |
| **Particulars** | **Click on the link below to access the Form** |
| PAN, Contact details (postal address, Mobile number & E-mail), Bank details | [ISR – 1](https://ris.kfintech.com/clientservices/isc/isrforms.aspx) – Investor Service Request for registering details |
| Nominee details | [SH – 13](https://ris.kfintech.com/clientservices/isc/isrforms.aspx) – Nomination Form,  [SH – 14](https://ris.kfintech.com/clientservices/isc/isrforms.aspx) – Cancellation or variation of Nomination,  [ISR – 3](https://ris.kfintech.com/clientservices/isc/isrforms.aspx) – Opting out of nomination, (As applicable) |
| Signature | [ISR – 1](https://ris.kfintech.com/clientservices/isc/isrforms.aspx)– Investor Service Request for registering signature,  [ISR – 2](https://ris.kfintech.com/clientservices/isc/isrforms.aspx) – Confirmation of Signature (As applicable) |

1. **Transmission of Securities: Documents in case of claims made by legal heir / nominee:**

In case of claim to be made by legal heir/ nominee, they are required to complete the transmission procedure by submitting the requisite documents in line with ‘Chapter V – 20 (‘Annexure 14’ / ‘Annexure 16’) of SEBI Master Circular No. SEBI/HO/MIRSD/ MIRSD-POD/P/CIR/2025/91 dated 23rd June 2025 which can be accessed at the link <https://www.sebi.gov.in/legal/master-circulars/jun-2025/master-circular-for-registrars-to-an-issue-and-share-transfer-agents_94735.html>. Alternatively, you may refer separate FAQ on the subject.

In case of physical holding, legal heir/nominee is required to submit the documents for registration of transmission/nomination (to the RTA/Company) & in case of demat holding, they are required to submit documents with the Depository Participant of the investor. The Client Master List has to be verified / Modification Letter should be received.

In case of demat holding, on the completion of the transmission/nomination, the legal heir/nominee is required to submit the documents as specified in point no 1. above along with the following additional documents to the Company/RTA:

a) Proof of completion of transmission/nomination;

b) Death Certificate of the deceased investor;

c) Updated Client Master List of the legal heir/nominee

1. **Manner of submission of claim by the investor:**

Investor is required to send the documents mentioned above, as applicable to the Company’s RTA :

1. Through Post/ Courier: Hard copies of self-attested documents;

OR

1. Through e-mail: Scan copies of self-attested documents from the registered e-mail ID.

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