

IMPORTANT NOTICE TO SHAREHOLDERS

1. FURNISHING PAN, KYC, BANK DETAILS AND NOMINATION BY SHAREHOLDERS

SEBI has issued Circular No. SEBI/HO/MIRSD/ MIRSD_RTAMB/P/CIR/2021/655 dated 3rd November 2021 and Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/687 dated 14th December 2021 for Common and Simplified Norms for processing investor's service request by Registrar & Transfer Agents (RTAs) and norms for furnishing PAN, KYC details and Nomination, freezing of folios without valid PAN, KYC details; compulsory linking of PAN and Aadhar by Shareholders holding shares in physical form, among others.

Bank has also sent an individual letter to physical shareholders of the Bank requesting them to furnish PAN, KYC details and Nomination to avoid freezing of their folios. Specimen copy of letter and prescribed formats for KYC and Nomination is available on Website of the Bank under "Shareholder's Corner" section at <https://www.bankofbaroda.in/shareholders-corner/procedure-formats-for-physical-shareholders-of-bank>.

❖ 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.**

Shareholder 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 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]

2. DEMATERIALIZATION OF PHYSICAL HOLDINGS – A SPECIAL REQUEST:

1. SEBI vide its Press Release No. 12/2019 dated 27.03.2019 has decided that except in case of transmission or transposition of securities, requests for effecting transfer of securities shall not be processed unless the securities are held in dematerialized form with a depository w.e.f. 01.04.2019. Hence, we request the shareholders to kindly Demat their physical holding immediately.
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.
3. 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. Dematerialization 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.

3. 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.

4. TRANSFER OF UNCLAIMED DIVIDEND / SHARES TO IEPF

In terms of Section 10B of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 read with Section 124 of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and subsequent amendment thereto ("the Rules"), all unclaimed dividends are required to be transferred by the Bank to Investor Education Protection Fund (IEPF) established by Central Government, after the expiry of seven years from the date of transfer to unpaid dividend account. Further, pursuant to Section 124(6) of the Companies Act, 2013 ("the Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 read with Office Memorandum (OM) F. No. 13/2/2015-BO.II dated 29th October, 2021 issued by Department of Financial Services (DFS), all the shares in respect of which dividend has remained unpaid / unclaimed for seven consecutive years or more and have been transferred to IEPF are also liable for transfer to IEPF.

In compliance thereof, the Bank is required to transfer unclaimed shares to IEPF of those shareholders who have not claimed dividend for past seven years and more to IEPF. Bank has already transferred unclaimed dividend upto FY2013-14 to IEPF.

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>

Bank has issued individual letters to shareholders whose shares are eligible for transfer to IEPF. We request those shareholders to claim their unpaid dividend immediately / not later than three months from the date of said letter. In case Bank does not receive any claim, these shares will be transferred to the Demat Account of the IEPF Authority without any further notice.

Further, shareholder are also required to furnish Form ISR-1 and ISR-2 along with documents mentioned therein for processing their claim / request for unpaid dividend. Form ISR-1 and ISR-2 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>

Please note that all benefits accruing on such shares in future shall also be transferred to the Demat Account of the IEPF Authority.

Please note that no claim shall lie against the Bank in respect of the unclaimed dividend amount and shares so transferred to IEPF.

5. UNCLAIMED/UNPAID DIVIDEND, IF ANY OF PREVIOUS YEARS:

Shareholders are requested to carefully note that pursuant to amendment in Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 vide "The Banking Companies (Acquisition and Transfer of Undertakings) And Financial Institutions Laws (Amendment) Act, 2006, Public Sector Banks are required to transfer amount remaining unpaid/unclaimed in dividend accounts of earlier years on the commencement of the aforesaid Act, and also dividend declared after the commencement of the said Act, to "Unpaid Dividend Account".

The amount transferred to the said "Unpaid Dividend Accounts" and remaining unclaimed/unpaid for a period of seven years from the date of transfer, is required to be transferred to the Investors Education and Protection Fund (IEPF) established under Section 205 (C) of the Companies Act, 1956 (Section 125 of Companies Act, 2013) and thereafter no claim for payment shall lie in respect thereof to the Bank or the Fund. The Bank has already transferred unpaid dividend declared up to FY 2013-14 to IEPF. For the details of unpaid dividend from FY 2014-15 onwards, the details about future due dates for transfer are given below:

Sr. No	Financial Year	Dividend –Interim / Final	Due Dates for Transfer to IEPF/Last Date by which the claim should reach RTA or the Bank		
			Bank of Baroda	eVijaya Bank	eDena bank
1	2014-2015	Final	29 th July, 2022	27 th July 2022	01 st August 2022
2	2015-2016	NIL	Not Applicable	Not Applicable	Not Applicable
3	2016-2017	Final	06 th August, 2024	29 th July 2024	Not Applicable
4	2017-2018	Final	Not Applicable	04 th August 2025	Not Applicable
5	2018-2019	NIL	Not Applicable	Not Applicable	Not Applicable
6	2019-2020	NIL	Not Applicable		
7	2020-2021	NIL	Not Applicable		

The Shareholders who have not en-cashed their dividend warrants for the previous years, i.e. from FY 2014-15 onwards are advised to approach the Bank's Registrar and Share Transfer Agent or at Bank's Investors' Services Department at Mumbai on the following address :

<p>KFin Technologies Ltd. (Unit :- Bank of Baroda) Selenium Tower B, Plot No 31 & 32 Gachibowli, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032 Email id - einward.ris@kfintech.com Website: https://www.kfintech.com Toll free number - 1- 800-309-4001</p>	<p>Investors' Services Department Bank of Baroda, 7th Floor, Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051. E-mail investorservices@bankofbaroda.com</p>
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6. CLAIMING OF UNCLAIMED DIVIDEND / SHARES TRANSFERRED TO IEPF:

With regard to the unclaimed dividend that has already been transferred or the shares which are to be transferred to IEPF, kindly note that you are entitled to claim the dividend amount or the shares from IEPF by submitting an online application in the prescribed Form IEPF-5 available on the website www.iepf.gov.in and sending a physical copy of the same duly signed to the Bank along with requisite documents enumerated in the Form IEPF- 5.