## Frequently Asked Questions (FAQ)

Questions	Answers
I have changed my address - how do I update my address details?	It's easy to update your address. If you are a scrip/certificate shareholder, you need to inform in written with folio number. If your shares are in the CDS system, please request your Depository Participant/Broker to change your address.
I have changed my bank account - how can I update bank detail?	We know sometimes shareholders get confused about making changes to a bank account. Shareholders in the CDS system need to communicate with their respective Depository Participants.
I have lost my share certificate, how do I get a replacement?	If you are a script/paper shareholder, you must inform the company addressing Company Secretary to confirm your loss. This letter will be accompanied by a GD entry with the local Police Station and a copy of the published lost notice in a local daily.
If a shareholder who held paper/script shares in his sole name dies without leaving a will, how can his legal heir/s (either husband/wife/son/ daughter, etc.) get the shares transmitted in their names?	The legal heirs should obtain a Succession Certificate for the shares and a true copy of the same, duly attested by the Court Officer, or Notary should be sent to the company along with a request letter, filled transfer form, and all the share certificates in original, for transmission in their favor.
If a shareholder having shares with CSD system in his sole name or joint name dies, how can his legal heir/s (either husband/wife/son/daughter, etc.) get the shares transmitted in their names?	The nominee of the BO ID will be the legal heir (heirs) for the shares will be transferred/ transmitted in their favor.
I did not receive my dividend through warrant/BEFTN, how do I get my dividend?	You need to inform the company addressing Company Secretary to inform your claim. After checking status/reconciliation (if pending), duplicate warrant(s) will be issued in your favor.
I am a resident individual shareholder. Will my dividend be subject to TDS?	Dividend income is taxable in the hands of shareholders. Accordingly, if any resident individual shareholder has the e-TIN, the dividend will be subject to TDS @ 10%, otherwise, the TDS rate will be 15%.
I am a resident company shareholder. Will my dividend be subject to TDS?	Dividend income is taxable in the hands of shareholders. Accordingly, the dividend will be subject to TDS @ 20%.

I am a non-resident individual shareholder. Will my dividend be subject to TDS?	Dividend income will be subject to TDS @ 30%.
I am a non-resident company shareholder. Will my dividend be subject to TDS?	Dividend income will be subject to TDS @ 20%.
When the documents required for claiming concessional rate benefit under the Treaty are required to be submitted?	A non-resident is willing to claim concessional rate benefit under the double taxation avoidance treaty. They have to apply to the international wing of NBR, upon NBR approval concessional rate can be enjoyed.
If the company transfers unclaimed dividends to the Capital Market Stabilization Fund Account, what will be the fate of unclaimed dividends? How shareholders can claim from the Fund?	If any shareholder claims his cash dividend after transfer of such dividend to the fund account, shareholders shall claim to the issuer company, the issuer shall, after proper verification of the claim shall recommend to the Fund. After receiving the claim, the fund shall arrange to pay off such dividend from the bank account of the Fund: