



HDFC LIFE INSURANCE COMPANY LIMITED

INVESTORS' HANDBOOK / FAQs

Investor Service and Grievance Handling Mechanism

HDFC Life Insurance Company Limited ('HDFC Life'/ 'the Company') has appointed M/s. KFin Technologies Private Limited as its Registrar and Share Transfer Agent (RTA). All matters relating to the shares of the Company such as transfer, transmission, dematerialization, rematerialisation, dividend, change of address etc. and related correspondence and queries may be addressed to:

KFin Technologies Private Limited
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SHAREHOLDERS' RIGHTS

The Company has always ensured that the interests of its shareholders are served with the highest priority in line with its objectives and principles. It has consistently ensured that shareholders are empowered and has always endeavored to honour their statutory rights, some of which are listed below –

- Transfer of shares in physical form or transmission of shares
- Nomination of shares and Raise grievances, if any and seek a solution
- Be informed through timely and correct disclosures
- Receive financial statements, reports and notices convening general meetings prior to the date of the concerned general meetings and in accordance with stipulated regulations
- Participate and vote in General Meetings either in person or in proxy or through corporate representation or through audio-visual means as permissible
- Vote where a resolution is sought to be passed through postal ballot
- Receive dividends and other corporate benefits like rights, bonus etc. once declared and approved
- To inspect statutory registers and documents as permitted under law
- Other rights are as specified in the statutory enactments
- In accordance with the applicable laws, the Company provides the facility of remote e-voting to its shareholders, in respect of all shareholders' resolutions. The e-voting facility is also extended at the venue of the general meeting for shareholders who have not casted their votes through remote e-voting. E-voting operates on the principle of 'One Share-One Vote'. When a resolution is assented to by a requisite majority of shareholders, it shall be deemed to have been duly passed.

DO'S AND DON'TS WHILE DEALING IN SECURITIES MARKET

DO'S	DON'TS
Deal only through SEBI registered intermediaries.	Don't undertake off-market transactions in securities.
Invest based on sound reasoning after taking into account all publicly available information on fundamentals	Don't deal with unregistered intermediaries
Beware of the false promises and to note that there are no guaranteed returns on investments in the Stock Market	Don't be misled by rumours circulating in the market
Give clear and unambiguous instructions to your broker/ sub-broker / DP	Don't blindly follow media reports on corporate developments, as some of these could be misleading
Be vigilant in your transactions	Don't hesitate to approach the proper authorities for redressal of your doubts / grievances.
Insist on a contract note for your transaction	Don't leave signed blank DISs of your demat account lying around carelessly or with anyone.
Verify all details in the contract note, immediately on receipt.	Do not sign blank DIS and keep them with DP or broker to save time.
Always settle dues through the normal banking channels with the market intermediaries.	
Scrutinize minutely both the transaction and the holding statements that you receive from your DP	
Keep copies of all your investment documentation	
Handle Delivery Instruction Slip (DIS) Book issued by DP's carefully	
Insist that the DIS numbers are pre-printed and your account number (client id) be pre-stamped	
In case you are not transacting frequently make use of the freezing facilities provided for your demat account	
Deliver the shares in case of sale or pay the money in case of purchase within the time prescribed	
Be aware of your rights and responsibilities	
In case of complaints, approach the right authorities for redressal in a timely manner	
Register e-mail address to receive all documents, notices, including Annual Reports and other communications of the Company in electronic form	

DEMATERIALIZATION OF SHARES

1. What is Dematerialization?

The process of converting securities (i.e. shares, bonds etc.) held in physical form into electronic form is known as dematerialization. Under this process securities held by an investor in physical form are converted to an equal number of securities in electronic form and credited into the investor's demat account maintained by him with his Depository Participant (DP).

2. What are the advantages of holding securities in dematerialized form?

In view of the advantages of holding shares in dematerialized form, shareholders holding shares in physical form are requested to kindly consider dematerialising the same at the earliest. The advantages of holding securities in dematerialized form are as following:

- Convenient mode of holding securities, especially in case you are holding shares of many companies
- Immediate transfer of securities
- Elimination of risks such as bad delivery, fake securities etc.
- Reduction in paper work & transaction cost
- Saving of time – change in address / bank account particulars etc. recorded with DP gets registered electronically with all companies in which the investor holds securities
- Facilitates direct credit of shares in case of allotment under IPO, Rights, Bonus, Split etc.

3. Why should I demat shares of HDFC Life? Is dematerialization compulsory for trading in HDFC Life shares?

Dematerialisation of shares is optional and an investor can still hold shares in the physical form. However, you need to get the shares dematerialised if you wish to sell the same through the Stock Exchanges. Similarly, if you purchase shares from the market, you will get delivery of the shares in demat form.

4. How can I dematerialize my share certificate(s)?

Procedure for dematerialising the shares is provided here under:

- Open a Beneficiary Account with a Depository Participant (DP) registered with SEBI and with any one of the Depositories i.e., NSDL or CDSL.
- Submit the Dematerialization Request Form (DRF) (in triplicate) to your DP duly filled in and signed, along with share certificate(s) in original and other requisite documents.
- Obtain an acknowledgement from your DP.
- On receipt of aforesaid DRF and shares, the DP will send electronic request through the Depository to the Registrar; for confirmation of demat. Each request will bear a Dematerialisation Request Number (DRN)
- Simultaneously, DP will send the physical certificate(s) with the original DRF to the RTA for verification and confirmation
- After verifying the documents received from the DP, the RTA will confirm the demat request received from the Depository
- This confirmation will be passed on from the Depository to the DP, which holds your account
- After receiving this confirmation from the Depository, the DP will credit the account with the dematerialised shares
- The DP will then hold the shares in the dematerialized form on your behalf and you become the beneficial owner of these dematerialised shares

NOTE: Therefore, under no circumstances should you submit your DRF and the share certificate(s) directly to HDFC Life.

5. Can shares held jointly in physical form be dematerialised, if the sequence of names mentioned in certificate differs from the sequence of names as per demat account?

Yes, for this purpose you need to submit duly signed Transposition form along with the DRF and share certificate(s) to your DP.

6. Can I do Demat cum deletion of name?

Yes, you can. Kindly contact your DP for more information.

7. What are the documents which I need to submit to the Company in case the request for dematerialisation of my shares submitted to the DP is rejected?

The RTA may reject your request for dematerialisation of shares received by it from the DP in case your details viz, signature name, address etc. does not match with the records of the Company.

The list of documents required to be submitted by you to the RTA in such instances is as below:

- Self-attested copy of the proof of old and new address of the shareholder.
- Bank statement / passbook attested by the banker where dividends are encashed.
- Signature and address verified by the Banker on their letterhead, along with cancelled cheque with name printed on it of the same bank account and any self-attested copy of proof of address (valid Passport / Aadhar Card / Driving License / Voter's id card) / identity and duly notarised affidavit on stamp paper of ₹ 100 for current signature, as per format provided by RTA.
- Duly notarised copy of the Marriage Certificate/ Govt. Gazette Notification for name variation.
- Duly notarised affidavit on stamp paper of ₹ 100 for name variation.
- Newspaper cutting of the public notice for name variation in English and vernacular newspapers in the region of my residence along with duly notarised affidavit on stamp paper of ₹ 100 for name variation.

8. Once shares are dematerialized, can the same be converted back into physical shares?

If you hold shares in the electronic form, you have the option of converting your holding to the physical form by submitting a Rematerialisation Request Form (RRF) through your DP. The procedure is similar to that of Dematerialisation. Upon receiving such a request from your DP, the Company will issue physical share certificates for the number of rematerialised shares.

9. 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.

10. 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.

11. 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.

12. What are the charges to be paid to demat one's physical shares? Will it be paid by the Company or do I have to pay for it?

The charges for demat have to be borne by the shareholder. The charges differ from DP to DP and therefore, you will have to contact your DP for details regarding the same.

13. Is it fact that HDFC Life shares are to be traded compulsorily in Demat Form? Do I have the option of holding them in physical Form?

Yes, it is mandatory to trade in demat form only. However, you can exercise the option of holding the shares in physical form.

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

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

REMATERIALIZATION OF SHARES

1. What is Rematerialization?

It is the process through which shares held in electronic form are converted into physical form.

2. What is the procedure for rematerialization shares?

Procedure for rematerialisation of shares is as follows:

- Shareholders should submit the duly filled in Rematerialisation Request Form (RRF) to the concerned DP.
- DP intimates the relevant Depository of such requests.
- DP submits RRF to the RTA.
- DP will generate a Remat Request Number (RRN) and the said RRN is electronically transmitted to the RTA through the concerned Depository;
- Company's RTA on receipt and verification of RRF, allots the folio number to the concerned shareholder and prints the share certificate.
- RTA sends the Share Certificate to the concerned shareholders through Registered AD;
- Upon receipt of confirmation of remat equest from the Registrar, the Depository updates the Beneficiary Account of the shareholder by deleting the shares so rematerialised.

3. What are the documents which I need to submit to the Company in case the request for rematerialisation of my shares submitted to the DP is rejected?

Procedure for rematerialisation of shares is as follows:

- Client Master List
- Signature and address verified by the Banker on their letterhead along with cancelled cheque with name printed on it of the same bank account and any self-attested copy of proof of address/identity and duly notarised affidavit on stamp paper of ₹ 100 for current signature.

Kindly contact the RTA for specimen of Affidavit.

CHANGE IN ADDRESS/ OTHER PERSONAL DETAILS

1. How can I record a change in my address?

In case you hold shares in physical form, please submit your application in writing duly signed by all the shareholders, quoting your folio number, old address, new address along with a self-attested copy of the proof of new address (e.g., ration card, Valid passport, Telephone Bill or Electricity Bill (not earlier than 2 months), driving license, Rent Receipt or leave and license agreement) and In case you are holding the shares in Demat form, request for change of address should be addressed to your DP only.

2. Can my Power of Attorney (POA) holder submit an application to effect a change in my address?

Yes, if the POA has been registered with the Company / RTA, and if such POA contains a provision authorizing him to instruct companies to record change in your address. In case the POA has not been registered, POA holder is required to submit a certified true copy of the POA along with his application for effecting change in your address.

3. Can there be multiple addresses for single folio?

No. There can only be one registered address for one folio.

NOMINATION FACILITY

1. What is nomination facility?

This facility is mainly useful for individuals holding shares in sole name. In the case of joint holding of shares by individuals, nomination will be effective only in the event of death of all joint holders. Nomination refers to the act of nominating a person in whom the shares would vest in the event of unfortunate death of the nominator (shareholder).

2. What are its advantages?

Notwithstanding anything contained in any other law or any testamentary deposition or otherwise, in respect of the shares, where a nomination has been made in accordance with the provisions of Companies Act, 2013 or any modifications thereof, on the death of the shareholder, (or in case of joint holdings, on the death of all the joint holders), the Nominee shall become entitled to the rights in relation to such shares held by the deceased shareholder(s), to the exclusion of all other persons unless the nomination is revoked.

3. How do I make a nomination with regard to my shareholding?

The procedure for making nomination with regard to shareholding in physical form is as follows:

- Submit the Nomination Form (SH-13) in duplicate, duly filled and signed by all the shareholders.
- However, if the shareholder(s) hold(s) shares in more than one folio; but in different order of names or hold in joint names in more than one folio in different combination of names, then they can appoint different nominees under each folio.
- On receipt of the request for registration of nomination, RTA will register the same by allotting a registration number.
- The duplicate copy of the nomination form will be returned to the shareholder(s) indicating the registration number and the date of registration of nomination.
- In case of dematerialised shares, your nomination has to be recorded with your Depository Participant.

4. Do I have to send the share certificate(s) along with the nomination form?

No

5. Can a nomination made be changed? What is the effect of nomination upon transfer of shares?

Yes. A nomination once made can be revoked by making a fresh nomination. In case joint shareholders have made a nomination, and one of them expires, the surviving shareholder(s) can make a fresh nomination. Further, upon transfer of shares, the nomination stands automatically rescinded.

6. What is the procedure for transfer of shares in favor of the Nominee?

The procedure for transfer of shares in favor of the Nominee is as follows:

Upon death of the shareholder or the joint holders, as the case may be, the Nominee would be required to furnish the following documents in addition to any other documents as may be required by the RTA for the purposes of identification.

- Request letter from nominee.
- Certified true copy of death certificate of the shareholder(s).
- Proof of date of birth of the Nominee, in case the Nominee is a minor.
- The original share certificate(s).
- Self attested copy of PAN card and address proof of nominee.

7. What is the effect on the nomination in the event of death of one of the joint holder?

In the event of death of one of the joint holder, the shares will devolve on the surviving shareholders to the exclusion of the nominee. In this case, the surviving shareholders may make a fresh nomination if they so desire.

8. What is the effect of nomination when a shareholder dies leaving a minor nominee?

In terms of sub-section (4) of Section 72 of the Companies Act, 2013, if the Nominee is a minor, it shall be lawful for the holder of the shares to nominate in the prescribed manner any person to become entitled to shares in the event of his death during the minority of the Nominee. In case of a minor Nominee, a person is required to be named as a guardian to whom the shares shall vest in the event of death of the shareholder during minority of Nominee. On attaining majority, the Nominee is required to send a notice of his decision to either become a shareholder or to transfer the shares.

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

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

10. 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.

11. Can a nomination once made be revoked / varied?

It is possible to revoke / vary a nomination once made by submitting a duly executed Form SH – 14 with the Company. If nomination is made by joint holders, and one of the joint holders dies, the remaining joint holder(s) can make a fresh nomination by revoking the existing nomination.

12. 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) recognised under law as holder(s) of the shares. Surviving joint holder(s) may appoint a nominee.

13. Is nomination form required to be witnessed?

A nomination form must be witnessed.

14. Can a Non Resident (NRI) nominate?

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

15. Can a NRI be nominated?

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

Note: In case you hold shares in demat form please contact to your DP for further information.

PAYMENT OF DIVIDEND

1. What action can a shareholder take in case he/she has not received his/her dividend?

You may send a letter or an email to our RTA furnishing the particulars of the dividend not received, quoting your folio number or Depository Participant ID & Client ID (in case of demat shares). RTA will check their records and request the dividend paying banker for a Demand Draft if the dividend shows unpaid in the records of the Company.

2. Can one claim dividends relating to past years that have not been received by them?

As per the Companies Act 2013, the Company maintains all unpaid/unclaimed dividends for the past seven years. If you have not received any of these dividends, you may send a letter or email to our RTA with relevant particulars like folio number, concerned dividend, etc., and we shall arrange to pay the dividend if it remains unpaid in our records.

In case the dividend pertains to periods earlier than 7 years, these cannot be claimed from Company as they would have been already transferred to the Investor Education and Protection Fund (IEPF). The unclaimed dividend transferred to IEPF can be claimed from IEPF Authority through filing of Form IEPF-5.

3. In order to protect against fraudulent encashment, I want to incorporate the details of my bank account in my dividend warrant. What is the procedure that I should follow?

If you hold shares in physical form, please submit the NECS Mandate form which can be downloaded from the website, duly executed along with original cancelled cheque to the Company/its Registrar which will be incorporated in all your future dividend payments.

However, if you hold the shares in demat form, these details will have to be provided to the Depository Participant with whom you have a demat account.

4. 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 hassles like loss/fraudulent interception of dividend warrants during postal transit. This also expedites dividend payment as it results in direct credit to the shareholders account. If you have not already opted for National Electronic Clearing Service, you may please do so.

5. How can I avail of the National Electronic Clearing Service facility?

If you are holding shares in physical form, you are required to submit the NECS form, which can be downloaded from our website, duly completed along with original of cancelled cheque leaf and we shall take due note of the same in our records. All subsequent dividends will be paid to you through direct credit to your bank account. If you are holding shares in demat form, you may approach your Depository Participant for updating NECS mandate.

6. Is the NECS facility available across the country?

Yes

UNCLAIMED / UNPAID DIVIDEND

1. What are the Statutory provisions governing unclaimed dividend?

As per provision of sub section (1) of section 125 of the Companies Act, 2013 and the Rules made thereunder, the Company is required to transfer Unpaid Dividend amount remained unclaimed and unpaid for a period of 7 years from the due date(s) to the Investor Education and Protection Fund (IEPF) set up by the Central Government. The Company sends a communication to the concerned shareholders well in advance, advising them to lodge their claim with respect to unclaimed dividend in the year in which the dividend is due for transfer to IEPF. Investors are requested to note that they can claim dividend transferred to IEPF Authority in accordance with the provisions of Section 125 of the Companies Act, 2013.

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

Shareholders can view the status of their unclaimed dividends, under the tab “Unclaimed Dividend Details” on the following link – <https://www.hdfclife.com/about-us>

The portal contains the requisite information relating to name of the shareholder, address, unclaimed dividend amounts, the date of transfer to Investor Education & Protection Fund (IEPF) etc. The dates on which dividends will be transferred to the IEPF have been indicated in the latest Annual Report of the Company, in the Corporate Governance Section.

In case of any difficulty accessing the portal, please feel free to contact the Secretarial Department of HDFC Life on investor.service@hdfclife.com, who will assist you with the requisite information.

3. Can I claim old dividends relating to past years that I have not received?

As per the Companies Act, 2013, dividends that are unclaimed for a period of seven years, statutorily get transferred to the Investor Education and Protection Fund (IEPF) administered by the Central Government and thereafter can be claimed by investors from the Authority. To ensure maximum disbursement of unclaimed dividend, the Company sends reminders to the concerned investors, before transfer of dividend to IEPF.

LOSS OF SHARE CERTIFICATES/ ISSUE OF DUPLICATE SHARE CERTIFICATE

1. In case of loss of share certificates, what steps one should take to obtain duplicate share certificates?

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

- Send a request letter to RTA immediately about loss of share certificates quoting your folio number and details of share certificates, if available.
- The RTA will immediately mark a caution on your folio to prevent any further transfer of shares covered by the lost share certificates. Simultaneously, you will have to lodge a complaint with the police regarding loss of share certificates.
- On receipt of your request, the RTA will send you the procedure to be complied with for obtaining duplicate share certificates.

2. What should I do in case I find the original share certificate(s) reported as lost/ misplaced?

Please surrender the original share certificate to RTA immediately, if the duplicate share certificates have already been issued. However, if the original share certificates are found before the procedure for issuance of duplicate share certificate has been completed; please inform the RTA so that the caution can be immediately released from your folio.

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 Secretarial Department of HDFC Life / RTA, duly signed by all the shareholders, requesting for replacement of share certificate(s), enclosing therein the torn, defaced or mutilated share certificate(s).

TRANSPOSITION OF SHARES

1. What is Transposition?

Transposition is the process of interchanging the order of names given in the share certificate in respect of shares held under a folio by shareholder(s).

2. What is the procedure for transposition of shares of HDFC Life?

The procedure for transposition of shares of HDFC Life is as follows:

- You can submit your application in writing to RTA, duly signed by all the shareholders requesting for inter-change of names, enclosing therein all the share certificate(s) held under a particular folio.
- Your application should clearly state the order in which the name(s) should appear in the folio.
- Can also be done at the time of dematerialisation of shares.

MISCELLANEOUS

1. What is the procedure for registering change of name of shareholders?

Shareholders may request the RTA for effecting change of name in the share certificate(s) and records of the Company. Original share certificate(s) along with the supporting documents like marriage certificate, court order, etc. should be enclosed. The RTA after verification, will effect the change of name and send the share certificate(s) in the new name of the shareholders. Shareholders holding shares in demat form, may request the concerned DP in the format prescribed by them.

2. 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 Secretarial Department of HDFC Life on investor.service@hdfclife.com or Our RTA, KFin Technologies Pvt. Ltd. on inward.ris@kfintech.com, quoting your beneficiary account number (i.e. Client ID) and DP ID.

3. I hold more than one folio in the same name. Can I consolidate these folios?

Yes. Please forward the share certificate relating to those folios which you wish to merge along with a request letter duly signed by all the registered holders and we shall consolidate your folios and return the share certificates by endorsing the consolidated folio number.

You may please note that the folios to be consolidated should be in the identical name and/or in the same order of identical names (in case of joint-holding) and bear the same address.

Investor Servicing and Grievance Redressal – External Agencies

Following are the various modes through which shareholders can raise their grievances, in case their grievances are not answered in satisfactory manner by the RTA / the Company, including the right to file class action suit.

➤ **Ministry of Corporate Affairs (MCA)**

MCA has launched its e-governance initiative, that is, MCA21, on the MCA portal (www.mca.gov.in). One of the key benefits of this initiative is timely redressal of investor grievances.

MCA21 system accepts complaints under the prescribed e-form, which has to be filed online. The status of complaint can be viewed by quoting the Service Request Number (SRN) provided at the time of filing the complaint.

➤ **Securities and Exchange Board of India (SEBI)**

SEBI, in its endeavour to protect the interest of investors, has provided a platform wherein the investors can lodge their grievances. This facility is known as SEBI Complaints Redress System (SCORES) and is available on the SEBI website (www.sebi.gov.in) and on SCORES' website <https://scores.gov.in>.

The investor complaints are processed in a centralized web based complaints redress system. The salient features of this system are: Centralised database of all complaints, online upload of Action Taken Reports (ATRs) by the concerned companies/ RTA and online viewing by investors of actions taken on the complaint and its current status.

All companies against whom complaints are pending on SCORES, have to take necessary steps to resolve the complaint and submit action taken report within thirty days of receipt of complaint and also keep the complainant duly informed of the action taken.

SEBI has issued frequently asked questions (FAQs) in respect of SCORES which inter alia lists down the matters which are considered as complaints and handled by SEBI, the matters which are not considered as complaints, how the investor complaints' are handled by SEBI, the arbitration mechanism, etc. These FAQs can be accessed on the link : <http://scores.gov.in/scores/Docs/FAQ-SCORES.pdf>

➤ **Stock Exchanges**

National Stock Exchange of India Limited (NSE)

NSE has formed an Investor Services Cell (ISC) and Investor Grievance Resolution Panel (IGRP) to redress investors' grievances electronically. The investors have to log on to the website of NSE, that is, www.nseindia.com and go to the tab "Invest – Making a Complaint".

BSE Limited (BSE)

BSE has provided an opportunity to the investors to file their complaints electronically through its website: www.bseindia.com under the "Investor" section.

➤ **Depositories**

National Securities Depository Limited (NSDL)

In order to help its clients resolve their doubts, queries, complaints, NSDL has provided an opportunity wherein they can raise their queries by at : <https://nsdl.co.in/nsdlnews/investors.php>

Central Depository Services (India) Limited (CDSL)

Investors who wish to seek general information on depository services may mail their queries to: helpdesk@cdslindia.com. With respect to the complaints/grievances of the demat account holders relating to the services of the DP/Depository, e-mails may be addressed to: complaints@cdslindia.com. For any other services the investor can access – www.cdslindia.com – Investors.