

## Display Information for Investors' use

### Redemption procedure for Bhavishya Nirman Bonds

In order to process bonds for maturity payment, investors are requested to send to M/s UTIITSL, our registrar, the original Bond Certificates duly signed by **bondholder and all other joint holders** on the backside of the bond {in the box below Para 6- Memorandum of Transfer by Endorsement & Delivery (bondholders signature in any column) by the bond holders} for discharge at their end. Self attested copy of pan card of all bondholders are mandatory for submission as per SEBI circular dated 20/04/2018.

The procedure for redemption of BNBs [ Bhavishya Nirman Bonds] is as under:

1. In order to process the claim for Maturity, investors are further requested to submit any one of the following documents towards proof of identity and proof of residential address as listed below:-

<b><u>Proof of Identity</u></b>	<b><u>Proof of Address</u></b>
Self attested copy of <b>any one</b> of the following documents valid at the time of submission for Maturity having photograph of the holder/s <ul style="list-style-type: none"><li>• Pan Card</li><li>• Aadhaar Card</li><li>• Photo ration card</li><li>• Voter's identity card</li><li>• Driving license</li><li>• Govt/Defence identification card</li><li>• Passport</li><li>• Photo Debit card</li><li>• Senior Citizen /Freedom Fighter ID issued by Government</li><li>•</li></ul>	Self attested copy of <b>any one</b> of the following documents in support of latest address ( *not more than 3 months old) in the name of the holder <ul style="list-style-type: none"><li>• Aadhaar Card</li><li>• Landline Telephone Bill *</li><li>• Electricity Bill*</li><li>• Gas Bill*</li><li>• Voter's Identity Card</li><li>• Passport</li><li>• Bank Pass book/statement with address *</li><li>• Demat account statement with address *</li><li>• Quarter allotment letter issued by Public Sector Undertakings/ or Scheduled Commercial Banks.</li><li>• Property Tax Receipt *</li><li>•</li></ul>

3. In case of change of address, the submission of self- attested Pancard details are needed in addition to latest address proof.

4. The payment of Maturity money will be done by electronic transfer to the bank account of the Bond holder. Hence, it is requested to furnish the following details for this purpose:-

(a) Name of the Account Holder(s) (b) Bank Account Number (c) Name of the Bank, Branch and Address (d) IFSC Code Number (e) MICR Code (f) One Cancelled cheque(**name of the 1st Account holder**). (g) In case of minor, cancelled cheque shall be minor rep. by guardian.

In case of Non Resident India, the payment will be made by NEFT/RTGS to his/her NRO Bank account in India. The bank account details may please be furnished accordingly.

Further, investors may kindly ensure attaching only the latest updated cheque leaf for payment processing, particularly, in case the payee bank is any of the merged banks e.g. SBI subsidiaries like State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore & Bharatiya Mahila Bank merged with SBI and Ing Vysya merged with Kotak Mahindra Bank Ltd., etc.

5. Kindly submit all the above mentioned details 21 days before the due date for Maturity. Please also furnish landline (telephone Number, Mobile Number and your email Id as it will enable us to contact the investor in case of need. It may be noted that the details of payment of Maturity will be informed through email to investor's email ID.
6. No tax will be deducted from the Maturity amount in respect of residents in India. In case of Non Resident Indians, the tax at source will be deducted as under:

(a) An NRI who is having Pan number, 10% plus applicable cess as per IT Act 1961; **OR**

(b) Rate as per the relevant "Double Tax Avoidance Agreement" with the respective country. To avail tax benefit under DTAA, the investor shall have to submit "Tax Residency Certificate" (TRC) and Form 10F to the Registrar/NABARD. If the TRC certificate is not submitted within the period of one month from the receipt of this intimation, the payment will be made deducting 10% plus applicable cess as per IT rules.

© As per provisions of Income tax Act, in the absence of Pan Number, the deduction will be at 20%. But for Non residents, there is specific relaxation provided under Rule 37BC of Income tax Act, which is as under:-

**Relaxation from deduction of tax at higher rate under section 206AA. 37BC.** (1) *In the case of a non-resident, not being a company, or a foreign company (hereafter referred to as 'deductee') and not having permanent account number the provisions of section 206AA shall not apply in respect of payments in the nature of interest, royalty, fees for technical services and payments on transfer of any capital asset, if the deductee furnishes the details and the documents specified in sub-rule (2) to the deductor.* (2) *The deductee referred to in sub-rule (1), shall in respect of payments specified therein, furnish the following details and documents to the deductor, namely:—*

(i)	<i>name, e-mail id, contact number;</i>
(ii)	<i>address in the country or specified territory outside India of which the deductee is a resident;</i>
(iii)	<i>a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;</i>
(iv)	<i>Tax Identification Number of the deductee in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the deductee is identified by the Government of that country or the specified territory of which he claims to be a resident.</i>

7. The details may be submitted to the Registrar by Speed post/registered post or by hand delivery to their office.

8. In case of change in the name, change in status of bond holder(s), the procedure as applicable will be followed.

9. In case of minor attaining majority, the signature of the minor bondholder to be attested by under guardian (u/g) whose name is printed on the bond certificate or Bank Manager under his official seal and stamp. For Change in guardian, you may forward no objection from existing guardian and signature of new guardian to be attested by Bank Manager under official seal and stamp.

10. In case of Non Individuals viz Banks/Trusts/Societies/Universities/Companies/etc. below mentioned additional documents are to be submitted :

(a) Letter of authorization/Administration on a Organisation's Letterhead duly signed by the Competent Authority, mentioning details of current Authorized Signatories for operation of Bank account on behalf of the Organization/Company. Self attested copy of ID and address proof of said authorised signatories shall be provided.

(b) List of Authorized Signatories with their specimen signatures. The said list represents copy of Board Panel/Board members present in the meeting who have empowered the authorization for operation of bank account to the current authorized signatories.

11. In case of any further queries that you may, have, you are welcome to contact M/s UTIITSL at 022 67931232/1010/1235 during office hours between 9.30 a.m. to 5.00 p.m. from Monday to Friday.

12. Kindly quote Investor ID number in all future correspondence.

The original documents are to be forwarded at below mentioned address of the Registrar M/s UTIITSL :

NABARD Department  
UTI Infrastructure Technology And Services Ltd  
Plot [No 3, Sector 11](#)  
[CBD Belapur](#)  
[Navi Mumbai - 400614](#)

### **Notice for Demat Holders**

**Demat holders shall be paid on maturity dates as per records available with the Depositories. Record date for the purpose will be 15 days prior to the redemption date. The concerned ISIN will be suspended from the day after the record date, after which transactions in that ISIN will not be allowed.**

### **Notice on Matured Bonds**

Investors, who have still not submitted their claims towards matured bonds (Rural Bonds/Bhavishya Nirman Bonds), unclaimed interest on bonds (Rural Bonds), interest on application money for Bhavishya Nirman Bonds may do so by forwarding their

- a. Claim along with original documents (bond/ warrant) to our Registrar at the following address :

UTI Infrastructure Technology & Services Limited  
Plot No.3, Sector 11, CBD Belapur  
Navi Mumbai 400 614  
Email ID : [nabard@utiitsl.com](mailto:nabard@utiitsl.com)  
Tel. No. 022/67931232/67931010/67931235

- b. In case of any queries, email may be forwarded to [retail.bonds@nabard.org](mailto:retail.bonds@nabard.org)

### **Procedure to obtain duplicate bonds on loss of original bond certificates**

- ✓ The following documents are required to be submitted for issue of duplicate Bond certificates :-

Signature of the Bondholder duly attested by his/her Bank Manager, under official seal, quoting the complete Bank details. (Please use Format of Signature verification form)

- ✓ Indemnity Bond to be executed on non judicial stamp paper of Rs. 500/- duly signed by Bondholder and all Joint holders and Notarized. (Please use Format of indemnity bond)
- ✓ FIR/Acknowledged copy of Police Complaint Lodged.
- ✓ Self attested copy of Pan Card of all bondholder(s).
- ✓ New Address proof i.e., copy of electricity bill, telephone bill, aadhaar card, passport or bank passbook with latest six months statement in the name of bondholder.
- ✓ Proof of Bank details i.e., copy of cancelled cheque in the name of bondholder.

Please approach our Registrar for further processing of the request at the following address :

UTI Infrastructure Technology and Services Ltd.  
Plot No. 3, Sector 11,  
CBD Belapur,  
Navi Mumbai - 400614  
Phone No. 022-67931232 / 67931235 / 67931010  
Email ID : nabard@utiitsl.com