

INVESTORS' HANDBOOK

About ICICI Prudential Life Insurance Company Limited

ICICI Prudential Life Insurance Company Limited (the Company) is promoted by ICICI Bank Limited and Prudential Corporation Holdings Limited. The Corporate Identity Number of the Company is L66010MH2000PLC127837. The Company's equity shares are listed on the National Stock Exchange of India Limited (NSE) and the BSE Limited (BSE) and debentures are listed on NSE. The Company's Equity Shares are under compulsory trading in demat form only.

Registrar and Share Transfer Agents

The Company has appointed KFin Technologies Private Limited (formerly known as Karvy Fintech Private Limited) (RTA/KFin) for handling all matters relating to its shares and debentures (both in physical and demat mode). Queries and correspondence relating to shares and debentures of the Company may be addressed to:

KFin Technologies Private Limited (Formerly known as Karvy Fintech Private Limited)
Selenium Tower B, Plot 31-32,
Gachibowli, Financial District,
Nanakramguda, Hyderabad 500 032
Tel No: +91 40 67162222
Email: einward.ris@kfintech.com

Transfer of securities

Pursuant to Regulation 40 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, securities of listed companies can be transferred only in dematerialised form with effect from April 1, 2019, except in case of request received for transmission or transposition of securities. In view of this and to eliminate all risks associated with physical shares, Members holding shares in physical form are requested to consider converting their holdings to dematerialised form.

Transmission of securities

A. Transmission of securities held jointly:

In case the deceased was one of the joint holders, then the surviving holders have to request the Depository Participant (DP) vide a form called the transmission form (click here) along with a copy of notarised death certificate to transmit the securities lying in the account of the deceased to the account of the surviving holders. For this purpose, the surviving clients must have a depository account, which can be with the same DP or with a different DP.

B. Transmission of securities held singly:

In case of death of the sole holder, the legal heir(s) or legal representative(s) of the deceased must request the DP to transmit the balances lying in the Client account of the deceased to the account of the legal heir(s) or legal representative(s). For this, the legal heir (s) or the legal representative(s) of such securities must submit an instruction form called the transmission form (click here) to the DP alongwith the following documents:

- A copy of the death certificate duly notarised
- A copy of the Succession certificate duly notarised or an order of a court of competent jurisdiction where the deceased has not left a Will; or
- A copy of the Probate or Letter of Administration duly notarised.

C. Transmission of securities in case of nomination:

Members can avail this facility by furnishing duly filled Form (click here) for Nomination available with their DPs. This form contains photograph of the nominee and the other details of the nominee, which help DPs to identify and give effect to the nomination given by the clients.

Upon the death of the sole Member (in case of securities held singly) or the death of all the Members (in case of securities held jointly), the nominee must request the DP in writing along with a certified true copy of the death certificate and transmission form to transmit the securities covered by the nomination to the account of the Nominee. The DP will ensure the completeness of the form and validity of the signature of the client and then execute the transmission request. Thus transmission of securities where nomination has been made eliminates the need of cumbersome legal documents such as will, succession certificate etc.

Dematerialisation of shares

Dematerialisation is the process by which securities held in physical form are cancelled and the ownership thereof is entered into and retained in a fungible form in a depository by way of electronic balances. In order to dematerialise the shares, the shareholder has to open a demat account with any Depository Participant (DP) and obtain a DPID & Client ID number.

Dematerialisation Request Form (DRF) has to be filled up by the shareholder and signed in the same sequence of names as appearing in the concerned share certificate registered in the Company's records and submitted to DP along with the original physical share certificate(s). The DP will send an electronic request through the Depository to the Registrar and Transfer Agent (RTA), and simultaneously, the DP will forward the DRF and the share certificate(s) to the RTA with a request letter to confirm the demat request. After verifying the documents received from the DP and the shareholder signature(s), the RTA will confirm the demat request to the Depository. After receiving the confirmation from the Depository, the DP will credit the shares to the shareholder(s) demat account. In case of name mismatch/transposition of names, the shareholder will be required to submit a declaration to the DP in the format available with respective DP. Additional documents as under in support of/for rectifying the mismatch of names may also be sought from the shareholder in line with the SEBI circular no. SEBI/HO/MIRSD/RTAMB/CIR/P/2019/122 dated November 5, 2019, namely:

- Copy of Passport
- Copy of legally recognized marriage certificate
- Copy of gazette notification regarding the change in name
- Copy of Aadhar Card
- Any other document, on case to case basis

Nomination facility

Section 72 of the Companies Act, 2013 provides the facility of nomination to shareholders. This facility is mainly useful for individuals holding shares in sole name. In the case of joint holding of shares by individuals, the nomination will be effective only in the event of the death of all joint holders.

Members holding shares in physical mode are advised to make nomination in respect of their shareholding in the Company in the nomination form (SH-13), by writing to RTA. Members holding shares in electronic mode may contact their respective DPs for availing the nomination facility.

Shareholders may cancel/vary nomination made by them by submitting form (SH-14), duly filled in and signed, to the RTA.

Change of address

Members holding shares in physical form, are requested to notify any changes in their address to the Company's RTA. If the shares are in demat mode, the Members can approach their Depository Participant (DP). Members are requested to quote their Folio No. or DP ID / Client ID, in case shares are in physical / dematerialized.

Change/updation of email address

Members holding shares in dematerialised form are requested to get their email address registered with the concerned depositories. Members holding shares in physical form are requested to furnish their email address and mobile number with the Company's Registrar & Share Transfer Agent, KFin Technologies Private Limited, at inward.ris@kfintech.com with a copy to the Company at investor@iciciprulife.com to get their email address registered. Members are requested to quote their DP ID & Client ID/Folio No., in case shares are held in dematerialised/physical form, as the case may be, in all correspondence with the Registrar and Share Transfer Agent and/or the Company.

Change in status from Resident to Non-Resident or from Non-Resident to Resident

If the shares are held in physical mode, the Member has to inform the Company/RTA for change in his/her status from Resident to Non-Resident or from Non-Resident to Resident. If the shares are in demat mode, the Member can approach their Depository Participant (DP) to effect the change in status.

Dividend details and unpaid/unclaimed dividend

A. ECS mandate for remittance of dividend:

Under this facility, shareholders can receive dividend electronically by way of direct credit to their bank account. Members holding shares in dematerialised mode are requested to intimate all changes pertaining to their bank details, ECS mandates, power of attorney to their Depository Participant (DP) only and not to the Company or RTA. Any such changes effected by the DPs will automatically reflect in the Company's subsequent records. Members holding shares in physical mode are requested to advise any change in bank mandates to RTA/KFin.

B. Unpaid/unclaimed dividend:

Members, who have not claimed their unpaid/unclaimed dividends /interest/redemption amount and which have not yet been transferred to IEPF, can write to the company's RTA for making a valid claim for the unclaimed dividends amount. A request letter duly signed by the holder as per the specimen signature registered with the Company/RTA can be submitted to our Company/RTA with details of folio number (in case the shares are in physical mode) or DPID & Client ID number (in case the shares are in demat mode) and number of shares. The shareholder shall also furnish the particulars of the year for which the dividend/interest/redemption amount was not received.

Members are requested to note that dividends which are not claimed within seven (7) years from the date of transfer to the Company's Unpaid Dividend Account, will, as per the provisions of Section 124 of the Companies Act, 2013 and rules made thereunder, be transferred to the Investor Education and Protection Fund ('IEPF'). Members are requested to claim the dividend amount before they are statutorily transferred to the IEPF.

Members who have not yet encashed their dividend warrant(s) can claim the same in accordance with the process as made available on the website of the Company by accessing the following link [click here](#) .

C. Process for claiming shares and unpaid/unclaimed dividends transferred to IEPF:

As per section 124(6) of the Companies Act, 2013 and rules made thereunder, all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more shall be transferred by the company in the name of IEPF.

Any person, whose shares and unpaid/unclaimed dividends are transferred to the IEPF may claim the shares and unpaid/unclaimed dividends amount directly from the IEPF by submitting Form IEPF-5 online. The web Form IEPF-5, along with an instruction kit is available on the website of IEPF Authority - [click here](#). Also please refer FAQs for Claimants [click here](#).

After online submission of Form IEPF-5, the claimant is required to send the requisite documents as enumerated in IEPF-5 to the Company at its registered officer for verification of his claim.

Details of Nodal Officer

Nodal Officer: Ms. Sonali Chandak, Company Secretary and Compliance Officer
Email id: investor@iciciprulife.com

The Company has an established mechanism for investor service. KFin and the Compliance Officer appointed by the Company for this purpose, being the important functional nodes.

The Board of Directors of the Company has constituted a Stakeholders' Relationship Committee (the committee) which reviews all matters connected with securities transfers and other processes, if any. The committee also looks into redressal of members' complaints related to transfer of shares, non-receipt of balance sheet, non-receipt of declared dividend etc.

Investor Relations' Programme

The Company has an active investor relations programme directed to both individual and institutional investors. The Company's investor relations mission is to maintain an ongoing awareness of the Company's performance among its Members and the financial community.

The Company welcomes queries from its investors, large or small, as well as from members of the financial community.

Analysts and Key Stakeholders may contact:

Dhiren Salian
Investor Relations
Email id : ir@iciciprulife.com

For queries/grievances/complaints relating to securities, please contact:

Sonali Chandak
Company Secretary and Compliance Officer
Email id: investor@iciciprulife.com

Registered Office:

ICICI Prudential Life Insurance Company Limited
1089, Appasaheb Marathe Marg,
Prabhadevi, Mumbai 400 025

Listing information

Equity Shares of the Company are listed at:

- (A) BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai 400 001

- (B) National Stock Exchange of India Limited
'Exchange Plaza',
Bandra-Kurla Complex,
Bandra (East), Mumbai 400 051

Stock Code for Equity:

BSE Limited Scrip Code : 540133
National Stock Exchange Trading Symbol : 'ICICIPRULI'
ISIN for equity: INE726G01019

Debentures of the Company are listed at :

The Wholesale Debt Market (WDM) Segment of NSE.



Debenture trustee:

Axis Trustee Services Limited
Registered Office:
Axis House, Bombay Dyeing Mills Compound,
Pandhurang Budhkar Marg,
Worli Mumbai - 400 025

Telephone Number: 022-62300451
Fax Number: 022-6230 0700
Email id: debenturetrustee@axistrustee.com
Website: www.axistrustee.com

ISIN for debentures: INE726G08014