

**J&K Bank**

Serving To Empower

The Jammu & Kashmir Bank Ltd.

CIN: L65110JK1938SGC000048

Registered Office: M.A. Road, Srinagar-190001.

Phone – 0194-2483775; Fax –0194-2481928

Email – board.sectt@jkbmail.com Website: www.jkbank.net

POSTAL BALLOT FORM**[Please read the instructions printed overleaf carefully and return the completed Form on or before Wednesday, May 24, 2017]**

Postal Ballot number :

Name of the First Named Shareholder (In block letters) :
 Father Name / Husband Name :
 Postal Address :

Name(s) of the Joint Member(s), if any :

Registered folio No. / *Client ID No. :

(*Applicable to Investors holding shares in dematerialized form)

Class and Number of Shares : (Equity)

I/We hereby exercise my/our vote in respect of Special Resolutions to be passed through Postal Ballot for the business stated in the Notice of the Bank dated April 21, 2017 by sending my/our assent or dissent to the said resolution by placing a tick (✓) mark in the appropriate box below:

Item No.	Description	No. of Equity Shares held	I/We assent to the resolution (FOR)	I/We dissent from the resolution (AGAINST)
1	Special Resolution pursuant to Section 42 & Section 62 of the Companies Act 2013, read with rules framed thereunder, regulations framed by the Securities and Exchange Board of India, as applicable and other applicable laws, rules and regulations, to seek consent of the shareholders for the Board of Directors of the Bank to offer, issue and allot equity shares of the face value of Re.1 each of the Bank fully paid up on a Preferential basis to the Government of Jammu & Kashmir, Promoter and Majority shareholder of the Bank, at the price and subject to other terms and conditions as provided in the Postal Ballot Notice dated April 21, 2017.			
2	Special Resolution pursuant to Section 42 & Section 62 of the Companies Act 2013, read with rules framed thereunder, regulations framed by the Securities and Exchange Board of India, as applicable and other applicable laws, rules and regulations, to seek consent of the shareholders for the Board of Directors of the Bank for raising funds through allotment of unsecured, redeemable, subordinated, Non-convertible, Basel III compliant tier 2 bonds in the nature of Debentures/ Bonds aggregating to Rs.1000 crores.			

Place :

Date :

E-mail address :

(Signature of the Shareholder)

To be provided by the Members holding Equity Shares in physical form. Members holding Shares in electronic form who have not registered their email ID with the depository participant (DP) may please update their email IDs/Contact Number with their DP.

ELECTRONIC VOTING PARTICULARS

The e-voting facility is available at link: <http://evoting.karvy.com>. The electronic voting particulars are set out as follows:

EVEN (E Voting Event Number)	USER ID	PASSWORD

Commencement of e-voting	End of e-voting
April 25, 2017 at 0900 hours IST	May 24, 2017 at 1700 hours IST

INSTRUCTIONS

1. A Member desiring to exercise vote by postal ballot may complete and sign this Postal Ballot Form and send it to the 'Scrutinizer' in the attached prepaid postage self-addressed Business Reply Envelope (BRE). Postage charges will be borne and paid by the Bank, if posted in India. Postal Ballots, if deposited in person or sent by courier/speed post at the expense of the registered Members, will also be accepted.
2. The self-addressed envelope bears the address of the 'Scrutinizer' appointed by the Board of Directors of the Bank.
3. The consent must be accorded by recording the assent in the column 'FOR' or dissent in the column 'AGAINST' by placing a tick mark (✓) in the appropriate box in the Postal Ballot Form. A Member need not use all his/her votes nor does he/she need to cast his/her votes in the same way. Further, the assent or dissent received in any other physical form shall be considered invalid.
4. This form should be completed and signed by the shareholder (as per the specimen signature registered with the Bank/Registrar & Transfer Agent (RTA)/Depository Participant). In case of joint holding, this form should be completed and signed by the first named shareholder and in his absence, by the next named shareholder(s).
5. Where the Form has been signed by an authorized representative of a Body Corporate, Trust, Society etc, a certified true copy of the Board Resolution/ power of attorney/attested specimen signature, authorizing such representative to vote on the resolution, should accompany the Form.
6. A duly completed Form should reach the 'Scrutinizer' not later than the close of working hours (i.e. 1700 hours IST) on or before May 24, 2017. If any Postal Ballot Form is received after this date, it will be considered that no reply from any such Member has been received. The 'Scrutinizer' will submit the report to the Chairman of the Bank after completion of the scrutiny and the results of the Postal Ballot will be announced on or before 1700 hours on May 26, 2017.
7. Incomplete, unsigned, incorrect, defaced or mutilated postal ballot form will be rejected. The 'Scrutinizer's' decision on the validity of a Postal Ballot form will be final and binding.
8. Members are requested not to send any other paper with the Postal Ballot Form in the enclosed postage pre-paid self-addressed BRE, as all such envelopes will be sent to the 'Scrutinizer' and any extraneous paper found in such envelope would not be considered and would be destroyed by the 'Scrutinizer'.
9. The Bank is also offering e-voting facility as an alternate, for all its Shareholders to enable them to cast their votes electronically instead of using the Postal Ballot Form. A Member may vote through electronic mode as per the instructions for voting through electronic means, annexed to the Postal Ballot Notice sent herewith.
10. For every Folio No./DP ID/Client ID, there will be only one Postal Ballot Form/e-voting irrespective of the number of joint holder(s). Voting rights in the Postal Ballot/e-voting cannot be exercised by a proxy.
11. Voting rights shall be reckoned on the paid up value of shares registered in the name of shareholders on the cut-off date i.e. April 14, 2017.
12. Members can opt for only one mode of voting i.e. either by Postal Ballot or through e-voting. In case you are opting for voting by Postal Ballot, then please do not cast your vote by e-voting and vice versa. In case Members cast their votes both by Postal Ballot and e-voting, the votes cast through e-voting shall prevail and their votes cast through Postal Ballot form shall be considered invalid.
13. The Members may request a duplicate Form, if so required. However, the duly filled in duplicate Form should reach the 'Scrutinizer', not later than the date specified at Serial No. 6 above.
14. Members are requested to fill in the Form in indelible ink and not by any erasable writing mode.