Kashmir, India

CIN: L65110JK1938SGC000048



Board Secretariat

Ref:-JKB/BS/F3652/2019/284 Date: 20th July, 2019

National Stock Exchange of India Ltd

Exchange Plaza 5th Floor Plot No. C/1 G-Block Bandra Kurla Complex Bandra (E) Mumbai - 400 051 Symbol: J&KBANK

The BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 Scrip Code:532209

NOTICE OF 81ST AGM PUBLISHED IN NEWSPAPERS SUB: -

Dear Sirs,

Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the copy of the Notice Published in the newspapers on 20th July, 2019.

Thanking you

Yours faithfully For The Jammu & Kashmir Bank Ltd.

(Mohammad Shafi Mir) **Company Secretary**



epaper.GreaterKashmir.com



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twitter.com/GreaterKashmir



Registered Office, Corporate Headquarters, M. A. Road, Srinagar - 190 001 Tel: (0194) 2481930-35 Fax: (0194) 2481928

Visit us at: www.lkbank.com

Email: - sharedeptt_gc@jkbmail.com CIN: L65110JK1938SGC000048

NOTICE OF 81ST ANNUAL GENERAL MEETING & E-VOTING PROCEDURE

Notice is hereby given that the 81" Annual General Meeting of the Shareholders of the Jammu & Kashmir Bank Limited, will be held on Saturday, 10" August, 2019 at 1100 hours, at Sher-i-Kashmir International Conference Centre, (SKICC) Srinagar, to transact the business as set out in the Notice, which together with the explanatory statements, pursuant to Section 102 of the Companies Act, 2013, has been e-mailed/dispatched to the Members individually, at their registered e-mail IDs/addresses.

The Bank is pleased to provide e-voting facility through Karvy Fintech Pvt. Ltd., for all shareholders of the Bank to enable them to cast their votes electronically on the items mentioned in the Notice of the 81" Annual General Meeting of the Bank, the dispatch whereof was completed on 19" July, 2019. The Bank has appointed Mr. Harish Kumar Villadath, Advocate, Hyderabad, as the Scrutinizer for conducting the e-voting process in a fair and transparent

E-Voting is optional. The voting rights of shareholders shall be in proportion to their shares in the paid up equity share capital of the Bank, subject to the provisions of the Banking Regulation Act, 1949, as on the cut-off date of 2[™] August, 2019.

a. The instructions for e-voting are as under:

- To use the following URL for e-voting: From Karvy website: <u>http://evoting.karvy.com</u> Shareholders of the Bank holding shares either in physical form or in dematerialized form, as on the cut-off date, may o
- Enter the login credentials (i.e. user id and password mentioned in the attendance slip of the AGM). (Your Folio No/DP ID, Client ID will be your user ID.)
- After entering the details appropriately, click on LOGIN.
- You will reach the password change menu wherein you are required to mandatorily change your password. The new password shall comprise of minimum 8 characters with at least one upper case (A-Z), one lower case (a-z), one numeric value (0-9) and a special character. The system will prompt you to change your password and update any contact details like mobile, email etc on first login. You may also enter the secret question and answer of your choice to retrieve your password in case you forget it. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. You need to login again with the new credentials.

- On successful login, the system will prompt you to select the EVENT i.e., J&K Bank.

 On the voting page, enter the number of shares as on the cut-off date under FOR/AGAINST or alternately you may enter partially any number in FOR and partially in AGAINST but the total number in FOR/AGAINST taken together should not exceed your total shareholding. You may also choose the
- Shareholders holding multiple folios / demat account shall choose the voting process separately for each folio / demat account.

 Cast your vote by selecting an appropriate option and click on SUBMIT. A confirmation box will be displayed. Click OK to confirm else CANCEL to modify. Once you confirm, you will not be allowed to modify your vote. During the voting period, shareholders can login any number of times till they have voted on the resolution.
- Once the vote on the resolution is cast by the shareholder, he shall not be allowed to change it subsequently.

 Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the
- Scrutinizer through e-mail to mail@harishkumar.com with a copy marked to evoting@karvy.com.

 The e-voting period commences on August 07, 2019 (9:00 A.M.) to August 09, 2019 (5:00 P.M.). During this period shareholders' of the Bank, holding shares either in physical form or in dematerialized form, as on the cut-off date of August 2, 2019 may cast their vote electronically. The e-voting module shall be disabled by Karvy for voting thereafter. Once the vote on a resolution is casted by the shareholder, the shareholder shall not be allowed to change it subsequently. Further, the shareholders who have casted their vote electronically through remote e-voting may participate in the AGM but shall not be allowed to vote at the AGM. xiv. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting User Manual for shareholders available at
- the download section of http://evoting.karvy.com or contact, Mr. I.L. Murthy, Sr. Manager, Karvy Fintech Pvt. Ltd Unit: Jammu and Kashmir Bank Ltd. Karvy Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad 500 032 at Tel 040 6716 1500 /1509 or call Toll free no. 1800 345 4001 or email at http://evoting@karvy.com.
- Any person, who acquires shares of the Bank and becomes Member of the Bank after dispatch of the Notice and holding shares as on the cut-off date may follow the same instructions as mentioned above for e-Voting.
- b. The Scrutinizer shall within a period not exceeding 3 days from the conclusion of the e-voting period unblock the votes in the presence of at least two witnesses not in the employment of the Bank and make a Scrutinizer's Report of the votes casted in favour or against, if any, forthwith to the Chairman of
- c. The Results on resolutions shall be declared on or after the AGM of the Bank and shall be deemed to be passed on the date of the AGM. The Results declared alongwith the Scrutinizer's Report shall be placed on the Bank's website www.ikbank.com and on the website of Karvy Fintech Pvt. Ltd. and shall be communicated to the Stock Exchanges by or before 12th August, 2019.
- d. Poll will also be conducted at the AGM and Shareholders who have not casted their vote through e-voting facility, may attend the AGM and cast their vote. The Annual report of the Bank and the Notice convening the 81" Annual General Meeting is available on our website at http://www.lkbank.com, website of the Karvy Fintech Pvt. Ltd. at https://evoting@karvy.com and the websites of the Stock Exchanges (NSE/BSE), www.bseindia.com; <a href="https://evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evoting.evot

By order of the Board of Directors Sd/

Mohammad Shafi Mir (Company Secretary)

Place: Srinagar Date: 19" July, 2019

Kashmir Uzma



رے ہیں۔ ایوں نے اور خاصت کا شکار الزام عائد كياك ياكتاني عكومت كوفرج رب بين لبذا اليي صورتحال مي كشميركا اورخفيدا يجنى آئي الين آئي في بائي جيك على مكن (بقيه في 8 ير بشميركا)



رجشر و آفس: مولانا آزاد رود، مريكر

Tel: (0194) 2481930-35 Fax: (0194) 2481928

Email: - sharedeptt_gc@jkbmail.com CIN: L65110JK1938SGC000048

81ويس سالانه جنزل ميثنگ اوراي ـ ووثنگ طريقه كار

يون وكيم ويك ليد كص داران وطل كياجا بك 81 ديسمالاند جزل مينك 10 أك-2019 كويم كياره بي شركتم والخراع المنظم كالمواح المرابية والمرابية المرابية المر اوروضاحی بیان کمنی ایک 2013 کے میکن 201 کے قت لازی میں اورجنیں مجروں کے دجنر ڈائ سل اور ذاتی ہے رہیجا کیا ہے۔

ویک کواں بات برمرت ہے کرتماجعی داردں کیلئے الیٹرا کے دونگ (ای دونگ) مولیت Kary Fintech کے ذریعے میمرکی جائے گی تا کردہ اُن دوری تھا پرالیٹرا کے دوٹ کا استعمال کی کرنگیں جو 81 ویں سالاندیخر کر دیا گئ كاوش عي موجود إلى اورجى ادرال 19جوا كى 2019 كى عمل موجى بـ

اس من ش ای دونک وشانیت سے ساتھ روجل لانے کیلے بینک نے بریش کمارولا وتھ ایڈوکٹ، حیدرا بادکو بحثیت محمرال تعینات کیا ہوا ہے۔

الكِثراك ودعك التيارى بيد صص دارال كروش حق الطروق والسع المروق و 2019 كويك كريذاب اكونى كيش عن العصص ادريك تك ركيان المحد 1949 كرامًا كرمان موق

a: اى دوعك كيلع مايات درن دل ين:

اراى دوهك كطيخ كاروع ويسماعك عال لك كاستعال كري: http://evoting.karvy.com

ا: أن صعى داران كو ووظف كاحل حاصل ووكا جن ك ياس وتب مقرر يرخوس مورت عي يا فيريد مورت عن بيك عيشر (صعى) و تقي

1: الكران كري يذراور إس ورا كما توجياك AGM كى ما فرى يرى يورق بيا فالفرادى إن أن كا كف آل وى اكايدرا أن وى وكا

١٧: تعييدات كموافق اعارج كيامد لأكران فن دياكي-

المار المراك في المراك نگان موسلمآب کو پہلے لاگ ان بر ہاں وو تبدیل کرنے کیلئے کی کا اور انجار مابلہ مقاصل التے کا جن ش ای کس مو باکن فیروغیرہ کا اسداء عدال ہے۔ یاس وو اجول جائے کا صورت شراے والی کھوج ان الے کہلے آ کی کیے سازہ ارک سوال اوراسكا جواب ويناموكا سيبات اصرارك ساته كى جائى بكرآب ايناياس ورؤكى كوكل نديتا كي اورب احتياط كساته ايناياس ورؤهنو هركس -

V:T مكو سے تعمیدا ت اور سے یاس ورؤ كرماتھودوباره لاگ إن كرنايز سے ا

اله: ووك في را الماري المارة Tulin Tolan Tolan

xا: شير مولدر بي إلى متعدد إلى ديميد الاول دو برفيد والديد الاوك كيا الك الك ودع على الاعلام بري-

x: مواون افتيار كراتون باور شدالي اور SUBMIT فن و كي - ايك قرارى خاز ما كالم اور OK و باكراقر اوركيان ما مراك كالم المرك كالم المرك كالم المرك كالم المرك كالمراك كالمرك كالمراك كالمرك كالمراك كالمراك كالمر عى شيخ مولدوب عك لأك إن كر كة إلى جب مك ووقر ارداد يرووك فاليل-

b: ایک در ارداد رود در مرسم اولد رامد عی اے جد ال می رسکار

اور اگا گی evoting@karvy.com

الدان والك ادران 7اك 2019 كي أبية عررا ما اور 10 أست 2019 شام إلى بيك الله الدان ويك كالمي أوالدرك إلى وقيد م ور (2 أك 2019) وفول مورت على ويك كشير (هسم) بوقع ،وي ان ديك ع مقداد بوقع - استع بعد كارد ع كاب ب ودهي كامل داك ديا جاسية كاراك دوا الغ ك بعد فيتر بولاد استوجد يل فين كرمكما الينوا ك ودهك كامورت على فيتر بولاد -Chilocolonia Chilocolonia

xiv كى استفرار كامورت على صعى داران مامور يو ي بار به والات (FAQ) اوراك در كاستعال كايكاستعال كري يوكدا الان اوا يحتى الى يديدا بالى يديدا بالرك

Mr.I.L. Murthy Manager, Karvy Fintech Pvt. Ltd Unit: Jammu and Kashmir Bank Ltd. Karvy Selenium Tower B, Ptot 31-32, Gachibowli, http://evoting@karvy.com

yx: كول فنى بو شير ولى كردا كى كريدادر هرده ارخى يك اشير مولد مون فى ماهل كرناب دو كاندوبايات كما الى اى دوقك عن شوات كرسك ب

ن كران بلك سفورز كريوتي دن كاعدا عدد كويل كام جورك ملى جوك كركود على يقل كالاحت شي يقد كال كل كال المراد كالمراد يعل كالفرين كرودك م ع: قراددادول كنتائج بيك كى الانديخ ل مينك شي يا سك بعد ظاهر كا م ما كادرده استى العجم وهور شده فيور كا جائم مي كسد قائح ادرگران كى دادد د اوراناك أيس ميخ كو 12 أكت إلى عيل مشترك والحيا-

b: ورشك يفك من AGM يعلى جول بنذا بوصل وارال اي ورشك كا استعال نيس كر يا يك وال اي اي وول دال ك يس بيك كى المان وي سالاند جز ل يفك كى الرس هادى وي سالاند www.bseindla.com رخاب ال

Er.S. 2019しりま19:ちょ

يحم يورد آف دار يكثرى المفع ير (كمنى يكريزى)

The Business Standard



Registered Office, Corporate Headquarters,

M. A. Road, Srinagar - 190 001

Tel: (0194) 2481930-35 Fax: (0194) 2481928

Visit us at: www.jkbank.com

Email: - sharedeptt_gc@jkbmall.com

CIN: L65110JK1938SGC000048

NOTICE OF 81ST ANNUAL GENERAL MEETING & E-VOTING PROCEDURE

Notice is hereby given that the 81" Annual General Meeting of the Shareholders of the Jammu & Kashmir Bank Limited, will be held on Saturday, 10" August, 2019 at 1100 hours, at Sher-i-Kashmir international Conference Centre, (SKICC) Srinagar, to transact the business as set out in the Notice, which together with the explanatory statements, pursuant to Section 102 of the Companies Act, 2013, has been e-mailed/dispatched to the Members individually, at their registered e-mail IDs/addresses.

The Bank is pleased to provide e-voting facility through Karvy Fintech Pvt. Ltd., for all shareholders of the Bank to enable them to cast their votes electronically on the items mentioned in the Notice of the 81" Annual General Meeting of the Bank, the dispatch whereof was completed on 19" July, 2019. The Bank has appointed Mr. Harish Kumar Villadath, Advocate, Hyderabad, as the Scrutinizer for conducting the e-voting process in a fair and transparent

E-Voting is optional. The voting rights of shareholders shall be in proportion to their shares in the paid up equity share capital of the Bank, subject to the provisions of the Banking Regulation Act, 1949, as on the cut-off date of 2" August, 2019.

a. The instructions for e-voting are as under:

To use the following URL for e-voting:

- From Karvy website: http://evoting.karvy.com
 Shareholders of the Bank holding shares either in physical form or in dematerialized form, as on the cut-off date, may cast their vote electronically. Enter the login credentials (i.e. user id and password mentioned in the attendance slip of the AGM). (Your Folio No/DP ID, Client ID will be your user ID.)

After entering the details appropriately, click on LOGIN.
You will reach the password change menu wherein you are required to mandatorily change your password. The new password shall comprise of minimum B characters with at least one upper case (A-Z), one lower case (a-z), one numeric value (0-9) and a special character. The system will prompt you to change your password and update any contact details like mobile, email etc on first login. You may also enter the secret question and answer of your choice to retrieve your password in case you forget it. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. You need to login again with the new credentials.

On successful login, the system will prompt you to select the EVENT i.e., J&K Bank.

On the voting page, enter the number of shares as on the cut-off date under FOR/AGAINST or alternately you may enter partially any number in FOR and partially in AGAINST but the total number in FOR/AGAINST taken together should not exceed your total shareholding. You may also choose the option ABSTAIN

Shareholders holding multiple folios / demat account shall choose the voting process separately for each folio / demat account.

Cast your vote by selecting an appropriate option and click on SUBMIT. A confirmation box will be displayed. Click OK to confirm else CANCEL to modify. Once you confirm, you will not be allowed to modify your vote. During the voting period, shareholders can login any number of times till they have voted on the resolution.

have voted on the resolution.

Once the vote on the resolution is cast by the shareholder, he shall not be allowed to change it subsequently.

Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory(les) who are authorized to vote, to the Scrutinizer through e-mail to mail@harishkumar.com with a copy marked to evoting@karvy.com.

The e-voting period commences on August 07, 2019 (9:00 A.M.) to August 09, 2019 (5:00 R.M.). During this period shareholders¹ of the Bank, holding shares either in physical form or in dematerialized form, as on the cut-off date of August 2, 2019 may cast their vote electronically. The e-voting module shall be disabled by Karvy for voting thereafter. Once the vote on a resolution is casted by the shareholder, the shareholder shall not be

allowed to change it subsequently. Further, the shareholders who have casted their vote electronically through remote e-voting may participate in the AGM but shall not be allowed to vote at the AGM.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting User Manual for shareholders available at the download section of https://evoting.karvy.com or contact, Mr. I.L. Murthy, Sr. Manager, Karvy Fintech Pvt. Ltd Unit: Jammu and Kashmir Bank Ltd. Karvy Selenium Tower B, Plot 31-32, Gachibowii, Financial District, Nanakramguda, Hyderabad - 500 032 at Tel 040 6716 1500 /1509 or call Toll free

no. 1800 345 4001 or email at http://evoting@karvy.com.

Any person, who acquires shares of the Bank and becomes Member of the Bank after dispatch of the Notice and holding shares as on the cut-off date may follow the same instructions as mentioned above for e-Voting.

- b. The Scrutinizer shall within a period not exceeding 3 days from the conclusion of the e-voting period unblock the votes in the presence of at least two witnesses not in the employment of the Bank and make a Scrutinizer's Report of the votes casted in favour or against, if any, forthwith to the Chairman of
- c. The Results on resolutions shall be declared on or after the AGM of the Bank and shall be deemed to be passed on the date of the AGM. The Results declared alongwith the Scrutinizer's Report shall be placed on the Bank's website www.lkbank.com and on the website of Karvy Fintech Pvt. Ltd. and shall be communicated to the Stock Exchanges by or before 12th August, 2019.
- d. Poll will also be conducted at the AGM and Shareholders who have not casted their vote through e-voting facility, may attend the AGM and cast their vote.

 The Annual report of the Bank and the Notice convening the 81st Annual General Meeting is available on our website at https://www.lkbank.com, website of the Karvy Fintech Pvt. Ltd. at https://wyting@karvy.com and the websites of the Stock Exchanges (NSE/BSE), www.nseindia.com. www.hseindia.com.

By order of the Board of Directors 54/-Mohammad Shafi Mir (Company Secretary)

Place: Srinagar Date: 19" July, 2019











(Dr. Romesh Singh) Principal,

Indira Gandhi Govt. Dental College, Jamu



Registered Office, Corporate Headquarters, M. A. Road, Srinagar - 190 001 Tel: (0194) 2481930-35 Fax: (0194) 2481928 Visit us at: www.jkbank.com Email: - sharedeptt_gc@jkbmail.com CIN: L65110JK19385GC000048

NOTICE OF 815T ANNUAL GENERAL MEETING & E-VOTING PROCEDURE

Notice is hereby given that the 8t* Annual General Meeting of the Sharehelders of the Jamma & Kashmir Bank Limited, will be held on Saturday, 10* August, 2019 at 1700 hours, at Sherri-Kashmir informational Conference Centre, CSKICCI Schagac to transact the business as set out in the Notice, which together with the explanatory statements, parasint to Section 102 of the Companies Act, 2013, has been e-mailed/dispatched to the Members individualist, at their registenced -mail Ilius/adoresses.

The Bank is pleased to provide e-vorting facility through Karvy Frinter He. Litt, for all sharehelders of the Bank to enable them to cast their votes excentrated by on the Bern meetinged in the Notice of the Biff Annual General Maxing of the Bank, the dispatch whereof was completed on 19° July, 2019.

The Bank has appointed Mr. Harlah Kumar Villadath, Advocate, Hydenabed, as the Scrutinizer for conducting the e-voting process in a fair and transparent

manner.
E-Vating is aptional. The veting rights of shareholders shall be in proportion to their shares in the paid up equity share capital of the Bank, subject to the provisions of the Banking Regulation Act, 1949, as on the cut-off date of 2" August, 2019.

- E-Vating is optional. The voting rights of shoreholders shall be in proportion to their shares in the paid up equity share capital of the Sank, subject to the previsions of the Danking Regulation Act. 1949, as on the cut-off date of 2" August, 2019.

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 After order ing the details appropriately, cick on LOGAN.

 You will neach the password change ment wherein one are required to nanodatorily change your password. The new password shall comprise of minimum 8 characters with an ineat one upper case (A.2), one lower case farz), one numeric value (0.9) and a special character. The spatem will prompt you to change your password and update any contact details like mobile, mast etc. on first logals. You may also either the secret question and answer of your choice to interinew your password call case you be interested in case you be interested in case you be interested in case you be administed.

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- b. The Scrutinizer shall within a period not exceeding 3 days from the conclusion of the e-voting period unblack the votes in the presence of at least two witnesses not in the employment of the Bank and make a Scrutinizer's Report of the votes casted in ferour or against, if any, forthwith to the Chairman of the Bank.
- The Results on resolutions shall be declared on or after the AGM of the Bank and shall be deemed to be passed on the date of the AGM. The Results de-alongwith the Scrutinizer's Report shall be placed on the Bank's website <u>now, blank.com</u> and on the website of Karvy Fintech Pvt. Ltd. and shall communicated to the Stock Exchanges by or before 12" August, 2019.
- d. Poll will also be conducted at the AGM and Shareholders who have not casted their vote through a voting facility, may attend the AGM and cast their vote.

 The Annual report of the Bank and the Notice convening the 5th Annual General Meeting is available on our website at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Karvy Fintech Pvt. Ltd. at https://www.ibbank.com, with the Adm and the Notice Convertion of the Bank Pvt. Ltd. at https://www.ibbank.com, with the Notice Convertion of the Bank Pvt. Adm and the Notice Convertion of the Bank Pvt. Adm and the Notice Convertion of the Ba

By order of the Board of Direc. Mohammad Shafi Mir (Company Secretary)

DIP/J-1995/19 Dt 19:07:2019