

**IMPORTANT NOTES TO MEMBERS****Notes pertaining to holding of the Annual General Meeting (AGM) through Other Audio-Visual Means (OAVM)**

1. In view of the continuing Covid-19 pandemic, the Central Registrar of Co-operative Societies, New Delhi, vide its circular having reference number R-11017/101/2015-L&M dated 25th August, 2020 has permitted the holding of the Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio Visual Means (OAVM), without the physical presence of the Members. In compliance with the terms and conditions mentioned in the said circular, the AGM of the Bank is proposed to be held through OAVM.
2. This AGM will be conducted via OAVM only and Members need not visit the venue of the AGM mentioned above.
3. Pursuant to the aforementioned Circular, Bank is providing facility of remote e-voting to its members in respect of the business to be transacted at the AGM. For this purpose, Bank has appointed National Securities Depository Limited (NSDL) for facilitating voting through electronic means, as the authorized agency.
4. The detailed notice of AGM through OAVM is also available on the website of the Bank. i.e. **www.bharatbank.com**
5. Mr. Sanjay Dholakia, Practising Company Secretary (FCS 2655 CP 1798) has been appointed by the Bank as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.
6. Institutional / Corporate members (i.e. other than individuals / partnership firm, HUF, NRI, etc.) are required to send a scanned copy (PDF/JPG format) of its Board or governing body resolution / authorization, etc., authorizing its representative to attend the AGM through OAVM on its behalf and to vote through remote e-voting. The said resolution / authorization shall be sent to the **shares@bharatbank.co.in** and to the Scrutinizer by e-mail to **sanjayrd65@gmail.com** with a copy marked to **evoting@nsdl.co.in** by e-mail through its registered e-mail address with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote at least 8 days before the date of the meeting.
7. The Bank has fixed 31st March, 2020 as the "cut-off date" to record the entitlement of the Members to cast their vote through remote e-voting / e-voting during the AGM through OAVM.
8. Members are requested to intimate changes, if any, pertaining to their name, postal address, e-mail address, telephone/mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as name of the bank and branch details, bank account number, MICR code, IFSC code, etc. by writing a letter to Shares Department at the Bank's Registered Office and/or by sending an email to **shares@bharatbank.co.in**



9. In case of joint holders, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence, the person whose name stands second in the share certificate, who is present for AGM through OAVM and who is not a minor and is eligible to vote as per the provisions of the Bye-law of the Bank, shall have a right to vote. No member shall be permitted to vote by proxy.
10. Annual Report referred to in the accompanying notice is available on the website of the Bank for inspection by the Members.
11. The members can join the AGM through OAVM, 30 minutes before the scheduled time of the commencement of the meeting by following the procedure mentioned in the notice.
12. **The Chronology for conducting the AGM through OAVM is detailed below:-**

Day	Date	Time	Events
1.	Tuesday, 22 nd December, 2020	11:00 a.m. to 01:00 p.m. Queries can be posted from 11:00 a.m. to 05:00 p.m.	Chairman's Speech and Introduction to Agenda in AGM which shall be webcast. Members can post question/query electronically on Bank email Address ceo@bharatbank.co.in
2.	Wednesday, 23 rd December, 2020	Queries can be posted from 09:00 a.m. to 03:00 p.m.	Members can post question/query electronically
3.	Thursday, 24 th December, 2020	03:00 p.m. to 05:00 p.m.	The Bank shall reply to the queries and the same will be posted on NSDL website www.evoting.nsdl.com
4.	Friday, 25 th December, 2020	09:00 a.m. to 05:00 p.m.	The remote e-voting shall be open for two days i.e. 25/12/2020 and 26/12/2020. This shall take care of technical glitches, connectivity problems, convenience of the members etc.
5.	Saturday, 26 th December, 2020		
	Saturday, 26 th December, 2020	After 05.00 p.m.	The remote e-voting module shall be disabled by NSDL for voting after the cut off time and date.



FREQUENTLY ASKED QUESTIONS:-

13. Steps and process to join and vote at the AGM through OAVM:-

- The remote e-voting period begins on Friday, the 25th December, 2020 from 09.00 a.m. to 05.00 p.m. and on Saturday, the 26th December, 2020 from 09.00 a.m. to 05.00 p.m. The remote e-voting module shall be disabled by NSDL for voting after the cut off time and date.

How do I vote electronically using NSDL e-voting system?

- The way to vote electronically on NSDL e-voting system consists of "Two Steps" which are mentioned below:

Step 1: Log-in to NSDL e-voting system at <https://www.evoting.nsdl.com/>

Step 2: Cast your vote electronically on NSDL, e-voting system.

Details on Step 1 is as mentioned below-

How to login to NSDL e-voting website?

- i) Visit the e-voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
- ii) Once the home page of e-voting system is launched, click on the icon "Login" which is available under "Members" section.
- iii) A new screen will open wherein you will have to enter your user ID, your password which is provided by NSDL on your registered e-mail ID. Further, you will also have to verify as per the verification code shown on the screen.
- iv) Your user ID details as provided by NSDL, will comprise of e-voting Event Number (EVEN) followed by Folio Number/Membership Number is given below:

For example your User ID will be:

If Folio Number/Membership Number is 001**** and EVEN is 114937 then User ID is 114937001****

- v) Your password details are given below-

i) For Old user of NSDL:

If you are already registered for e-voting, then you can use your existing password to login and cast your vote.



- ii) **For 1st time user of NSDL :**
- a) If you are using NSDL e-voting system for the first time, you will need to retrieve the 'initial password', which was communicated to you by NSDL. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
- b) **How to retrieve your 'initial password'?**
- i) If your e-mail ID is registered with the Bank, your 'initial password' is communicated to you on your e-mail ID. Trace the e-mail sent to you from NSDL from your mailbox. Open the e-mail and open the attachment i.e. a .pdf.file. Open the .pdf.file. The password to open the .pdf.file is your Folio Number/Membership Number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
- ii) If your e-mail ID is not registered, please follow steps mentioned below in notes "14".
- vi) **If you are unable to retrieve or have not received the 'initial password' or have forgotten your password :**
- a) Physical User Reset "Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com
- b) If you are still unable to get the password by above-mentioned options, you can send a request at evoting@nsdl.co.in mentioning your Folio Number/Membership Number, your PAN, your name and your registered address.
- c) Members can also use the OTP (One Time Password) based login for casting the votes on the e-voting system of NSDL.
- vii) After entering your password, tick on Agree to "Terms and Condition" by selecting on the check box.
- viii) Now, you will have to click on "Login" button.
- ix) After your click on the "Login" button, Home page of e-voting will open.

**Details on Step 2 is given below:****How to cast your vote electronically on NSDL e-voting system?**

- i) After successful login at Step 1, you will be able to see the Home page of e-voting. Click on e-voting. Then, click on Active Voting Cycles.
 - ii) After click on Active Voting Cycles, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle is in active status.
 - iii) Select "EVEN" of Bharat Co-operative Bank (Mumbai) Ltd. for which you wish to cast your vote.
 - iv) Now you are ready for e-voting as the Voting page opens.
 - v) Cast your vote by selecting appropriate options i.e. assent or dissent and click on "Submit" and also "Confirm" when prompted.
 - vi) Upon confirmation, the message "Vote cast successfully" will be displayed.
 - vii) You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
 - viii) Once you confirm your vote on the resolution, you will not be allowed to modify your vote.
 - ix) It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.
 - x) In case of any queries, you may refer the Frequently Asked Questions (FAQs) for members and e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on toll free No. : 1800-222-990 or send a request to Ms.Pallavi Mhatre, Manager - NSDL on pallavid@nsdl.co.in, or on evoting@nsdl.co.in or Call 022-24994545.
14. Process for those members whose e-mail ID are not registered with the Bank for procuring user ID and password and registration of e-mail ID for e-voting for the resolutions set out in this notice, are requested to provide Folio Number/ Membership Number, Name of Member, scanned copy of the Share Certificate (front and back), to shares@bharatbank.co.in The time limit for registration will be 18th December, 2020.

**INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH OAVM AREAS UNDER:**

1. Member will be provided with a facility to attend the AGM through OAVM through the NSDL e-voting system. Members may access the same at www.evoting.nsdl.com under members login by using the remote e-voting credentials. The link for OAVM will be available in members login where the EVEN of Bank will be displayed. Please note that the members who do not have the User ID and Password for e-voting or have forgotten the User ID and Password may retrieve the same by following the remote e-voting instructions mentioned in the notice to avoid last minute rush. Further members can also use the OTP based login for logging into the e-voting system of NSDL.
2. A member shall not have more than one vote irrespective of the number of shares held.
3. Members are encouraged to join the meeting through Laptops for better experience.
4. Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
5. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
6. Facility of joining the AGM through OAVM shall open 30 minutes before the time scheduled for the AGM.
7. Members who need assistance before or during the AGM through OAVM, can contact NSDL on evoting@nsdl.co.in/1800-222-990 or contact Mr. Amit Vishal-Senior Manager NSDL on amitv@nsdl.co.in, 022-24994360/ or Ms. Pallavi Mhatre, Manager – NSDL on pallavid@nsdl.co.in, 022-24994545. Alternatively, the members can also write to National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.

OTHER INSTRUCTIONS:

1. The Scrutinizer shall immediately after the conclusion of voting at the AGM through OAVM, unblock the votes cast through remote e-voting in the presence of two witnesses not in the employment of the Bank and make, within a period not exceeding 24 hours of conclusion of the e-voting on 26th December, 2020, a consolidated Scrutinizer's Report of the total votes cast in favour or against, if any, forthwith to the Chairman of the Bank or a person authorized by him in writing, who shall countersign the same.
2. The Chairman or the authorized person shall declare the results of the e-voting on next working day upon receipt of the report from Scrutinizer and declare along with the report of the scrutinizer on the website of the NSDL.
15. **Members who have not collected their Share Certificates are requested to collect the same from the Bank on any working day during working hours at the earliest.**
16. **Members who have not collected their dividends for the previous three years are requested to collect the same immediately to avoid its forfeiture.**
17. **Members are requested to intimate any change in name of nominee, office and residential address, contact number, status etc., so as to keep Bank's records up-to-date.**
18. **Members are requested to introduce their friends and relatives to the Bank so that they can also avail various services rendered by the Bank.**



**Bharat Co-operative
Bank (Mumbai) Ltd**
MULTI-STATE SCHEDULED BANK

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