



## Board Secretariat

Ref:-JKB/BS/F3652/2020/397  
Date: 18<sup>th</sup> February, 2020

**National Stock Exchange of India Ltd**  
Exchange Plaza 5<sup>th</sup> 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

### **SUB:- COMPLETION OF DISPATCH OF POSTAL BALLOT NOTICE AND ADVERTISEMENT THEREON**

Dear Sirs,

Further to our Letter No. JKB/BS/F3652/2020/396 dated 15<sup>th</sup> February, 2020, please be informed that the Bank has completed dispatch of Postal Ballot Notice to its shareholders on 17<sup>th</sup> February, 2020.

In accordance with Section 110 read with the relevant rules of the Companies Act, 2013 and all the other applicable laws, the Bank has published the information in relation to completion of dispatch of Postal Ballot Notice in the newspapers.

Pursuant to the requirement specified under Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of said advertisements.

Further, the voting (both through e-voting and postal ballot) period commenced today i.e. February 18, 2020 at 0900 hours IST and ends on March 18, 2020 at 1700 hours IST.

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully  
For Jammu & Kashmir Bank Ltd.

A handwritten signature in blue ink, appearing to read 'Shafi Mir', is written over a faint, larger signature.

(Mohammad Shafi Mir)  
Company Secretary

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Narendra Modi had assured justice to daily rated workers. "We are still waiting for the fulfillment of that assurance," he said. Narrating the hardships they are facing, he said: "Our wages have

ant Governor GC Murmu to personally look into the matter and direct the officials concerned to release the pending wages of the daily wagers and expedite the process of regularization of their services.

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**Principal**



**JAMMU & KASHMIR BANK LIMITED**  
(CIN: L65110JK1938SGC000048)  
Registered Office:  
M. A. Road, Srinagar - 190 001  
Tel: 0194-2483775, Fax: 0194-2481928  
Website: [www.jkbank.com](http://www.jkbank.com)  
Email: [board.sectt@jkbmail.com](mailto:board.sectt@jkbmail.com)

# NOTICE

Members of the Bank are hereby informed that pursuant to Section 108 and Section 110 of the Companies Act, 2013 ("the Act") read with Companies (Management and Administration) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Bank has on February 17, 2020 completed the dispatch of the Postal Ballot Notice together with Postal Ballot Form to the Members of the Bank whose names appear on the Register of Members / List of Beneficial Owners as on Friday, February 07, 2020:

- (a) through electronic mail to the Members whose e-mail ids are registered in the records of Depository Participant (in case of electronic shareholding) / the Bank's Registrar and Transfer Agents (in case of physical shareholding), and
- (b) through physical mode along with a postage pre-paid self-addressed Business Reply Envelope to those Members whose e-mail ids are not registered.

The Bank seeks approval for the following Resolutions by way of Postal Ballot including e-voting:

Sr. No.	Description of Resolutions
1	Approval by way of special resolution 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 February 14, 2020.
2	Approval by way of special resolution to the amendment in the Articles of Association of the Bank
3	Approval by way of ordinary resolution to the appointment of Dr. Rajeev Lochan Bishnoi (DIN 00130335) as an Independent Director on the Board of the Bank.
4	Approval by way of ordinary resolution to the appointment of Ms. Monica Dhawan (DIN 01963007) as an Independent Director on the Board of the Bank.
5	Approval by way of ordinary resolution to the appointment of Mr. N. K. Sahoo (DIN 07654279) as an Independent Director on the Board of the Bank.

The Postal Ballot Notice is also displayed on the website of the Bank [www.jkbank.com](http://www.jkbank.com).

The Bank has appointed Ms. K Jhansi Laxmi, Practicing Company Secretary as Scrutinizer ("Scrutinizer") for conducting the Postal Ballot / e-voting process in a fair and transparent manner.

The Bank has also provided the facility of e-voting to its Members and has engaged the services of M/s KFin Technologies Private Limited for the purpose of providing e-voting facility to all its Members. A Member may exercise the right to vote either through e-voting or through Postal Ballot. In case any Member casts his/her vote by e-voting and also casts the vote through Postal Ballot Form, then the vote casted through Postal Ballot Form will not be considered as valid vote.

Members are requested to note that voting (both through Postal Ballot and e-voting) commences at 0900 HRS IST on February 18, 2020 and ends at 1700 HRS IST on March 18, 2020 and duly completed Postal Ballot Forms should reach the Scrutinizer on or before close of business (i.e. 1700 HRS IST) on March 18, 2020. Any Postal Ballot received after 1700 HRS IST on March 18, 2020 will not be considered as valid vote.

Members who have not received or are desirous of obtaining a duplicate Postal Ballot Form may (i) apply to the Bank and obtain a duplicate thereof, or (ii) send an email to [evoting@karvy.com](mailto:evoting@karvy.com), or (iii) download it from the website of the Bank [www.jkbank.com](http://www.jkbank.com) or website of the Stock Exchanges i.e. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com).

In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for shareholders and e-voting User Manual for shareholders available at the "Downloads" section of <http://evoting.karvy.com> or contact M/s KFin Technologies Pvt. Ltd at Tel No. 1800 345 4001 (toll free) or email at [evoting@karvy.com](mailto:evoting@karvy.com) or contact Mr. M. Prem Kumar, Manager-Corporate registry M/s KFin Technologies Pvt Ltd at +91-4067161500 or Mr. Mohammad Shafi Mir, Company Secretary of the Bank at the contacts / email mentioned at the top of this notice.

The result of Postal Ballot shall be declared on or before March 20, 2020 and will be displayed at the Registered Office / Corporate Office of the Bank, communicated to the Stock Exchanges and would also be uploaded on the Bank's website at [www.jkbank.com](http://www.jkbank.com) and on the website of e-voting agency - M/s KFin Technologies Pvt. Ltd. at [www.kfintech.com](http://www.kfintech.com).

By order of the Board  
Jammu & Kashmir Bank Limited  
(Mohammad Shafi Mir)  
Company Secretary

Place: Srinagar  
Dated: February 17, 2020



For and on behalf of I e-tenders are invit installation of variou the tender notice u document- consistin quantities (B.O.Q), website [www.iktend](http://www.iktend) The bids must acco favouring Islamic U money deposit (EM pledged to Islamic U The important dates:

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Dated: 17/02/2020

**Dr. Lal Path**  
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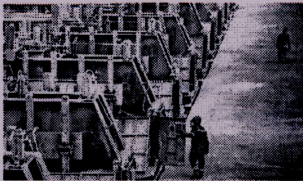
# Moody's revises India's growth forecast to 5.4%

Says economy will recover but slower than expected

ANHJIT LELE  
Mumbai, 17 February

Global rating agency Moody's on Monday said India's economic recovery was likely to be shallow and grow at a slower pace of 5.4 per cent in the calendar year 2020 than the earlier estimate of 6.6 per cent.

In a review of the global economy to assess the likely impact of the coronavirus outbreak, Moody's said it (virus and its spread) had diminished optimism about prospects of an incipient stabilisation of global growth this year. With the virus continuing to spread, it is still too early to make a final assessment of the impact on China (AI stable) and the global economy.



## OBSERVATIONS

- Revises down forecasts for growth of Indian economy to 5.8% for 2021, against previous projection of 6.7%
- Key to stronger economic momentum would be revival of domestic demand and resumption of credit growth
- Cuts global GDP growth forecast and expects G-20 economies to collectively grow by 2.4 per cent in 2020
- Says the coronavirus outbreak in China is expected to cause disruption in the first quarter

India's economy has decelerated rapidly over the past two years. The real gross domestic product grew at a meagre 4.5 per cent the third quarter of 2019 calendar year. Improvements in the latest high-frequency indicators such as PMI data suggest that the economy may have stabilised. "While the economy may well begin to recover in the current quarter, we expect any recovery to be slower than we had expected," Moody's said.

Accordingly, the revised forecasts for growth of Indian economy are 5.8 per cent for 2021, against previous projection of 6.7 per cent for 2021. A key to stronger economic momentum would be the revival of domestic demand, both rural and urban, in India. But equally important is the resumption of credit

growth, and credit to agriculture and related activities grew 5.3 per cent.

It revised global GDP growth forecast down and expects G-20 economies to collectively grow 2.4 per cent in 2020, a softer rate than last year, followed by a pickup to 2.8 per cent in 2021.

Moody's said its baseline scenario assumed that the outbreak would cause disruption in Q1 economic activity. The spread of the coronavirus will be contained by the end of Q1, allowing for the resumption of normal economic activity in Q2. China's economy is the worst hit. However, the rest of the world also has exposure as a result of a hit to global tourism in the first half of this year and short-term disruptions to supply chains.

# Coronavirus death toll rises to 1,770

THREE THOUSAND OF INDIA  
Beijing, 17 February

China reported 105 new deaths due to the new coronavirus on Monday, pushing the overall death toll to 1,770, as officials announced stringent measures such as closing non-essential public venues and traffic restrictions to control the epidemic in the worst-hit Hubei province.

The National Health Commission (NHC) said 2,048 new cases of the virus have been confirmed, taking the total number of COVID-19 infected cases to 70,548, the state-run Xinhua news agency reported.

Of the new cases, 100 were from Hubei Province, three in Henan, and two in Guangdong.

Though 10,844 people had been discharged from hospitals after recovery, the commission said in its daily report that 7,264 people were still suspected to be infected.

By Sunday, 57 confirmed cases including one death had been reported from Hong Kong, 10 in Macao, and 20 in Taiwan including one death.

A circular by the provincial government said the health screening campaign should be strengthened and no one should be raised. Also, companies should not resume production unless allowed by local authorities.

Those that have resumed work including public institutions should follow strict prevention measures. The measures came as the situation remains 'grave', the circular added.

However, on Sunday, the commission announced a 'significant drop' in new cases, suggesting that epidemic control measures were taking effect. "In Wuhan, the epicentre of the epidemic, the proportion of severe cases among the confirmed cases fell from a peak of 32.4 per cent on January 28 to 21.6 per cent on February 15," MI Feng, a spokesperson for the NHC said.

Mearwhile, a 12-member team of World Health Organisation experts began assisting their Chinese counterparts to control the virus.

Organisers of China's biggest car show announced the event will be postponed due to the outbreak of the deadly coronavirus.



Union Minister of Health and Family Welfare Harsh Vardhan with Indians who were air-lifted from Wuhan following the outbreak of the deadly novel coronavirus, before their release from the TREP quarantine facility in New Delhi on Monday

## 2 MORE INDIANS TEST POSITIVE

- Two more Indians on board a quarantined cruise ship off Japan have been tested positive, taking the number of Indians infected with virus on the vessel to six
- India will send a consignment of medical supplies on a relief flight to Wuhan city later this week to support China
- Coronavirus is preventable and treatable, a China health commission official has said
- In a first, China is considering to postpone its annual Parliament session next month

## Paracetamol prices jump 40% in India

India is facing the ripple effects of shutdowns in China with prices of paracetamol, the most commonly used analgesic, rising by 40 per cent. The cost of azithromycin, an antibiotic used for treating bacterial infections, has risen by 70 per cent, said Parul Patel, chairman of Zydus Cadila.

The pharmaceuticals industry could face shortages in finished drug formulations starting April if supplies aren't restored by the first week of next month, he said.

As manufacturers in China restart factories, nations such as India which depend heavily on imports of some raw material and intermediate goods from mainland continue to face uncertainty, Patel sees a substantial rise in prices of active pharmaceutical ingredients in the short- to medium-term. India, one of the largest suppliers of generic drugs to the world and home to about 25 per cent of all manufacturing sites catering to the US, relies on China for as much as 80 per cent of API requirement.

## ₹16,000-crore solar projects face threat

As China battles the deadly coronavirus, business of solar power project developers in India could fall sick. Over 3 GW of solar power projects, awarded in 2018-19, will face delay in commissioning due to lag in procuring panels from China, CRISIL, said in its report.

"Nearly 3 GW of solar projects of worth ₹16,000 crore could be at risk of penalties for missing their respective scheduled commercial operation date if the impact of Coronavirus on trade with China prolongs," CRISIL said.

Close to 80 per cent of Indian solar power projects are built in Chinese solar equipment. According to the standard terms of power-purchase deals, non-adherence to completion timelines attracts penalties.

CRISIL, Ratings Director Ankit Hebbar, said, "Overall outlook will be sensitive to any significant delay in opening up of trade with China, and project implementation."

## Steel industry will be hit for 3 yrs: Pradhan

The impact of the coronavirus outbreak will hit on the global steel industry for at least two to three years, as China is the largest producer of the alloy, Union Minister Dharmendra Pradhan said on Monday.

He also asked Indian steel companies to enhance output, particularly special steel, to grab larger global market share.

A strategy paper was being prepared for producing 10 million tonnes of special steel at a cost of ₹50,000 crore with 50,000 job potential in the present scenario, he said. India is the second largest global producer of steel with an annual output of over 105 MT, but its output in China accounted for 928.3 MT of the alloy in 2018.

"When some markets in the globe face pressure, its positive reflection is felt in some other markets. This is an automatic (natural) law. India occupies number two slot in steel production. From capital goods to finished products, what we derive benefit - we are holding talks with stakeholders," Pradhan said.

## TENDER CARE

### IOB organizes MSME Customers Meet

Indian Overseas Bank (IOB) organized a Micro, Small and Medium Enterprises (MSME) customer meet and outreach program at Pune. The MD & CEO of Indian Overseas Bank, Mr. Kamalakar Gopal, on the occasion along with Zonal Manager Mr. Suresh R and the Chief Regional Manager of Pune Region Mr. Gopal S. The objective of the meeting was to interact with customer, seek their feedback suggestion to improve the MSME Portfolio. Mr. Kamalakar threw light on the present financial position of the Bank. The Bank has reduced its net NPA ratio to 5.81% which is less than 6% prescribed by RBI. The bank expects to recover its 1000 cr. in Q4 and does not have immediate capital requirement. With this, they expecting the Bank to post profit in last quarter of FY 2019-20 and seek RBI's approval for bringing IOB out of PCA framework in next financial year. Bank will go aggressive in MSME lending and target to increase MSME portfolio in short to medium term. Several branches of IOB in the Pune Region sanctioned MSME loans amounting to Rs 51.34 cr to 1188 customers during its 33rd Foundation Day on 10th Feb.

### Andhra Bank Celebrated Financial Literacy Week

On the occasion of financial literacy week-2020 on MSMS, A meeting was held at Puri in which Mr. Kulbhushan Jain (Executive Director) Andhra Bank, Nirmal Pattanank, AGM, RBI, Badri Narayan, GM, DIC, Puri, Braja Khosla Mohanty, LDM Puri attended the meeting along with CGM Ramakanta Pradhan and Zonal Manager K.V.N.S Rama Murthy, Customers of Puri, Srikesha, Delong and Satishankar branches and Staffs participated. On this occasion all guest enlightened the participants about the recent developments in MSMS sector such as PSE 59 Minutes Loan, MSME restructuring, Mudra Loan and SHG Scheme. Successful MSME Entrepreneurs and Best SHG Borrowers were felicitated in the function. Some MSME and SHG group members described their success stories. Loan Sanction letters were handed over to the beneficiaries by the Executive Director.

### GSFC Ltd is conducting technical training programme

GSFC Ltd is conducting technical training for the employees of their joint venture TIFERT (Tunisian Indian Fertiler), Tunisia with the support of ITEC - Ministry of External Affairs, Govt. of India. On the occasion of inaugural function of 2nd training programme on 10th Feb 2020 at GSFC, Chairman & Managing Director Sri Arvind Agarwal and His Excellency Mr. Nejmeddine Lakhal the Ambassador of Republic of Tunisia were present.

### Bank of Maharashtra, Treasury & International Banking Division (TIBD) conferred with prestigious 'Team of the Year' award in ET Now Business Leader of the Year award for November 16, 2020 in

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## Commercial Feature

### GSFC celebrated 58th Foundation Day

Gujarat State Fertilizers & Chemicals Ltd (GSFC Ltd) celebrated its 58th Foundation Day on 15th February 2020 at Fertilizers, Vadodra. The foundation of GSFC Ltd was laid on 15th of February, 1962 with an objective to support the farming community by producing quality agro inputs and providing agro services, to bring about Green Revolution. Subsequently with a view to broaden the basket of products,



GSFC diversified into business of Industrial Products by manufacturing Melamine, Caprolactam, Nylon, Argon etc. On the occasion of 58th Foundation Day, Chairman and Managing Director-GSFC, Sri Arvind Agarwal (IAS) along with GSFC-University President Shri P K Tanaja (IAS), Managing Director -GIPCL, M.S. Vatsala Vasudevan (IAS), Senior Executives, Union Members and GSFC Employees gathered together to launch projects & Schemes for the welfare of Society & GSFC. Chief Sri Arvind Agarwal (IAS) and all Executive Directors unveiled a brochure "Creating New Possibilities". A joint pledge was taken for successful implementation of all new projects finalized for the current year.

### Cosmos Bank launches Long Term (Subordinated) Deposit Scheme

The Chairman of the Cosmos Co-op Bank Ltd. CA Mindi Kale has informed that Bank has launched the 'Long Term (Subordinated) Deposit Scheme - 8' from 14th February 2020 for the investors. All investors will get interest at 8.50% p.a., payable quarterly under this Long Term Deposit Scheme. The tenure for this deposit scheme will be for 66 months and interest will be paid quarterly. The quarterly interest amount will be credited to investor's account or through ECS. The minimum amount to be invested under this scheme is Rs.10,000/- (Rs. Ten Thousand Only) and thereafter in the multiples of Rs.1,000/- (Rs. One Thousand Only). Nomination facility is available for this scheme. This scheme will remain open for limited period and collection of targeted amount. The scheme is launched on approval of Reserve Bank of India & Central Registrar of Co-operative Societies - New Delhi. All terms and conditions of Reserve Bank of India are applicable for the Long Term (Subordinated) Deposit Scheme - 8. To avail the benefit of attractive rate of interest contact nearest branch.

### BoM receives prestigious 'Team of the Year' Award

Bank of Maharashtra, Treasury & International Banking Division (TIBD) conferred with prestigious 'Team of the Year' award in ET Now Business Leader of the Year award for November 16, 2020 in

**JAMMU & KASHMIR LIMITED**  
(CIN: L65110JK1938SGC000048)  
Registered Office:  
M.A. Road, Srinagar - 190 001  
Tel: 0194-2483775, Fax: 0194-2481928  
Website: www.jkbank.com  
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|---------|---|
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In case of any queries you may refer to the Frequently Asked Questions (FAQs) for shareholders and e-voting User Manual for shareholders available at the "Downloads" section of <http://evoting.jkbank.com> or contact M/s KFN Technologies Pvt. Ltd. at Tel No. 1800 345 4001 (toll free) or email at [evoting@jkbank.com](mailto:evoting@jkbank.com) or contact Mr. M. Prem Kumar, Manager-Corporate registry M/s KFN Technologies Pvt. Ltd. at +91-4067161500 or Mr. Mohammad Shaif Mir, Company Secretary of the Bank at the contacts / email mentioned at the top of this notice.

The result of Postal Ballot shall be declared on or before March 20, 2020 and will be displayed at the Registered Office / Corporate Office of the Bank, communicated to the Stock Exchanges and also updated on the Bank's website at [www.jkbank.com](http://www.jkbank.com) and on the website of e-voting agency - M/s KFN Technologies Pvt. Ltd. at [www.kfnit.com](http://www.kfnit.com).

By order of the Board

### CI@125 : Celebrating 125 Years of Service to Nation

CI@125 : Celebrating 125 Years of Service to Nation

