Kotak Mahindra Bank

April 24, 2020

The Manager Corporate Relationship BSE Limited 1st Floor, New Trading Ring, Rotunda Building, Phiroze Jeejebhoy Towers, Dalal Street, Mumbai 400 001.	The Manager National Stock Exchange of India Limited Exchange Plaza, 5th Floor, Plot No. C/ 1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.

Dear Sir,

Sub: Intimation of process initiated by the Bank for obtaining members' approval for further capital raising by Postal Ballot (only through the e-voting process)

This is with reference to the letter dated April 22, 2020 through which we had intimated you about the decision of the Board of Directors of the Bank to approve raising of equity capital by the Bank for up to 6,50,00,000 equity shares of Rs. 5 (five) each, through a private placement, follow-on public offering ("**FPO**"), Qualified Institutions Placement ("**QIP**") or a combination thereof, as may be considered appropriate, subject to members' approval and governmental/regulatory/ statutory approvals and requirements, as applicable.

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**"), enclosed please find attached a copy of the Postal Ballot Notice dated April 22, 2020 (the "**Postal Ballot Notice**") along with the Explanatory Statement.

Further, in accordance with the Companies (Management and Administration) Rules, 2014, as applicable, enclosed please find a copy of the advertisement in respect of the Postal Ballot Notice published by the Bank on April 24, 2020, in:

1. Economic Times, English daily
2. Business Standard, English daily
3. Loksatta, Regional daily and
4. Gujarat Samachar, Regional daily.

This is to further inform that the Bank has initiated the process of postal ballot by way of remote e-voting, for seeking approval of members' for the following matter in terms of the Postal Ballot Notice dated April 22, 2020:

Sr. No.	Type of Resolution	Particulars
1.	Special Resolution	Issuance of equity shares of the Bank

In terms of the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020 in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid-19" issued by the Ministry of Corporate Affairs, Government of India (the "**MCA Circulars**"), in view of the current extraordinary circumstances due to COVID-19 pandemic requiring social distancing, companies are advised to take all decisions requiring members' approval, other than items of ordinary business or business where any person has a right to be heard, through the mechanism of postal ballot/e-voting in accordance with the provisions of the Companies Act, 2013 and rules made thereunder, without holding a general meeting that requires physical presence of members at a common venue.

On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send the postal ballot notice in electronic form only. The hard copy of the Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the members for the postal ballot in accordance with the requirements specified under the MCA Circulars.

The remote e-voting period will commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received. During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on or before Monday, May 25, 2020.

Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Member may receive on the e-mail ID provided by the Member the Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: https://www.kotak.com/en/investor-relations/investor-information/investor-info.html. Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link https://karisma.kfintech.com/emailreg
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice
(i) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link https://karisma.kfintech.com/emailreg
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice.

(j) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of the Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to einward.ris@kfintech.com.

Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in the Postal Ballot Notice, in respect of both physical and electronic holdings.

Kindly take the same on record.

Kotak Mahindra Bank Limited

BINA RAMESHCHANDRA CHANDARANA

Digitally signed by BINA RAMESHCHANDRA CHANDARANA
Date: 2020.04.24 17:12:58 +05'30'

Bina Chandarana
Joint President & Company Secretary

KOTAK MAHINDRA BANK LIMITED
CIN: L65110MH1985PLC038137
Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex
Bandra (East), Mumbai 400 051
Tel: +91 22 6166 0001, **Fax:** +91 22 6713 2403, **Website**: www.kotak.com

POSTAL BALLOT NOTICE

Notice is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) (the "Act") read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) (the "Rules") read with the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020, in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the "MCA Circulars"), to transact the special business as set out hereunder by passing Special Resolution through postal ballot (only through the remote e-voting process).

The proposed Special Resolution and Explanatory Statement setting out material facts as required in terms of Section 102 of the Act read with the Rules and the MCA Circulars are appended below seeking consent of the Members of Kotak Mahindra Bank Ltd. (the "Bank") through remote e-voting.

In compliance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules and the MCA Circulars, the Bank has extended only the remote e-voting facility for its Members, to enable them to cast their votes electronically instead of submitting the postal ballot form. The instructions for remote e-voting are appended to this Postal Ballot Notice.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, for conducting the meeting only through the electronic voting process, in a fair and transparent manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

You are requested to carefully read the instructions in this Postal Ballot Notice and record your assent (FOR) or dissent (AGAINST) through the remote e-voting process not later than 5.00 p.m. on Sunday, May 24, 2020. The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and communicated to the stock exchanges. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

Item No. 1: Issuance of equity shares of the Bank

To consider and, if thought fit, to pass the following resolution as a Special Resolution:

"RESOLVED that pursuant to the relevant provisions of the Memorandum and Articles of Association of the Bank, the provisions of Sections 23, 42, 62 and 179 and other applicable provisions, if any, of the Companies Act, 2013 (including any amendments, statutory modification(s) and/ or re-enactment thereof for the time being in force) ("Companies Act") and the rules made, and circulars issued thereunder, the relevant provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (including any amendment, modification, variation or re-enactment thereof including any circulars and notifications issued thereunder) ("ICDR Regulations"), the applicable listing agreements entered into by the Bank with the stock exchange(s) where the equity shares of the Bank of face value of Rs. 5/- each ("Equity Shares") are listed, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to the extent applicable, the provisions of the Foreign Exchange Management Act, 1999, including any amendments, statutory modification(s) and/ or re-enactment thereof ("FEMA"), the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, including any amendments, statutory modification(s) and/ or re-enactment thereof, the Consolidated FDI Policy Circular of 2017, as amended, issued by the Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India and all other applicable statutes, rules, regulations, guidelines, notifications, circulars and clarifications as may be applicable, as amended from time to time, issued by the Government of India ("GOI"), and the Banking Regulation Act, 1949 including any amendments, statutory modification(s) and/ or re-enactment thereof and other applicable laws, regulations, rules, notifications or circulars issued by the Ministry of Finance, the Ministry of Corporate Affairs ("MCA"), the Reserve Bank of India ("RBI"), BSE Limited and National Stock Exchange of India Limited ("Stock Exchanges"), the Securities and Exchange Board of India ("SEBI"), and/ or any other governmental/ regulatory/ statutory authorities, in India or abroad, from time to time, to the extent applicable and subject to the consents and approvals of any governmental/ regulatory/ statutory authorities and guidelines and clarifications issued thereon from time to time and subject to such conditions and modifications as may be prescribed by any of them while granting such approvals, permissions, consents and sanctions, which may be agreed to by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution), approval of the members of the Bank be, and is hereby, accorded to issue up to 6,50,00,000 (Six crores and fifty lakhs) Equity Shares, in one or more tranches through a private placement, follow-on public offering ("FPO"), Qualified Institutions Placement ("QIP") or a combination thereof, to any eligible investors in Indian Rupees or its equivalent of any other foreign currencies (whether or not such investors are members of the Bank, to all or any of them, jointly or severally), for cash, at such price or prices, at market price(s) or at a discount or premium to market price(s) in terms of the applicable regulations and as permitted under the applicable laws, in such manner in consultation with the merchant banker(s) and/ or other advisor(s) appointed by the Bank, through an offer/ placement document, preliminary or final, and/or other letter or circular as may be deemed appropriate, and on such terms and conditions, including the terms of the issuance, security, fixing of record date, and at a price not less than the price calculated as per the applicable pricing formulae as may be decided by the Board in its sole and absolute discretion and as may be permitted by the relevant governmental/ regulatory/ statutory authority, together with any amendments and modifications thereto (the "Issue")."

"RESOLVED FURTHER that the Equity Shares to be so created, offered, issued and allotted shall be subject to the provisions of the Memorandum and Articles of Association of the Bank and the Equity Shares as may be required to be issued and allotted in accordance with the terms of the Issue shall rank pari passu inter se and with the then existing Equity Shares of the Bank in all respects."

"RESOLVED FURTHER that the relevant date for the purpose of pricing the Equity Shares shall be subject to applicable law. In the event of Equity Shares being issued by way of a QIP, the relevant date shall be the date of the meeting in which the Board decides to open the QIP or as permitted under applicable law."

"RESOLVED FURTHER that in the event the Issue is undertaken by way of a QIP, the allotment of Equity Shares shall only be to qualified institutional buyers as defined in the ICDR Regulations ("QIBs"), such Equity Shares shall be fully paid-up and the allotment of such Equity Shares shall be completed within 365 days from the date of passing of this resolution approving the QIP or such other time period as may be permitted under the ICDR Regulations from time to time."

"RESOLVED FURTHER THAT in the event the Issue is undertaken by way of a QIP, the Equity Shares shall be offered, issued and allotted under Chapter VI of ICDR Regulations to QIBs at such price being not less than the price determined in accordance with the pricing formula provided under Chapter VI of the ICDR Regulations and the price determined for a QIP shall be subject to appropriate adjustments as per the provisions of Regulation 176(4) of the ICDR Regulations, if required. Furthermore, the Board may, at its absolute discretion, issue Equity Shares at or above the floor price or at a discount, if any, not exceeding permissible limit specified under applicable ICDR Regulations, calculated in accordance with the pricing formula provided under the ICDR Regulations. Further, the Equity Shares shall not be eligible to be sold by the allottee for a period of one year from the date of allotment, except on a recognized stock exchange, or except as may be permitted from time to time under the ICDR Regulations.

"RESOLVED FURTHER that without prejudice to the generality of the above the Board be and is hereby authorised in its absolute discretion, in such manner as it may deem fit, to dispose of such of the Equity Shares that are not subscribed.

"RESOLVED FURTHER that the Board be and is hereby authorized to do all such acts, deeds, actions and sign such documents as may be required in furtherance of, or in relation to, or ancillary to, the offering, issue and allotment of Equity Shares, including authorizing any committees of the Board, director(s) or officer(s) of the Bank to sign offer documents, execute any necessary documents, agreements, forms, deeds, appoint intermediaries, open and close the period of subscription, determine the terms and conditions of the issuance of Equity Shares, including the timing, floor price (including any discount thereto, as may be permitted under applicable law) and the issue price in respect of the Equity Shares, file any necessary forms with regulatory authorities and to allot the Equity Shares and to amend, vary or modify any of the above as the committee or such authorised persons may consider necessary, desirable or expedient, and enter into and execute all such arrangements/agreements as the case may be with any merchant bankers, lead managers, legal advisors, depository, custodian, registrar, escrow agent and any other intermediaries and all such agencies as may be involved or concerned in the Issue and to remunerate all such agencies including payment of commissions, brokerage, fees or the like, and also to seek the listing of such Equity Shares.

"RESOLVED FURTHER that the Board be and is hereby authorized to delegate all or any of the powers herein conferred on it, to any committee of the Board, or any whole-time Director or any other officer(s) of the Bank to give effect to the aforesaid resolution."

By Order of the Board of Directors

BINA RAMESHCHANDRA CHANDARANA

Digitally signed by BINA RAMESHCHANDRA CHANDARANA
Date: 2020.04.24 17:18:15 +05'30'

Bina Chandarana
Joint President & Company Secretary
Place: Mumbai
Date: April 22, 2020

Registered Office:

27BKC, C 27, G Block,
Bandra Kurla Complex,
Bandra (East),

Mumbai – 400 051

CIN: L65110MH1985PLC038137

Notes:

- The related Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, setting out material facts concerning the item of special business is annexed hereto.

- This Postal Ballot Notice is sent to all the Members whose names appear in the Register of Members/List of Beneficial Owners as received from National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL", together with NSDL, the "Depositories") and is available with the Bank as on Friday, April 17, 2020 ("Eligible Members"). A copy of this Postal Ballot Notice will also be available on the website of the Bank (www.kotak.com), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited ("KFintech") (http://evoting.karvy.com)

- This Postal Ballot Notice is being sent, by e-mail, only to those Eligible Members who have registered their e-mail ID with the Bank, the Depositories or with the depository participant or submitted their e-mail IDs to KFintech, on or before 5:00 p.m. on Thursday, May 21, 2020.

- On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send this postal ballot notice in electronic form only. The hard copy of this Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only.

- Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Member may receive on the e-mail ID provided by the Member this Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

  The Bank: https://www.kotak.com/en/investor-relations/investor-information/investor-info.html. Please click on the link and follow the process provided at such link.

  The Registrar: Process to be followed for submission of e-mail ID is as follows:

  For Members who have Electronic folios:

  (a) Visit the link https://karisma.kfintech.com/emailreg
  (b) Select the company name
  (c) Member to enter DPID-Client ID / Folio Number and PAN details
  (d) Upload the self-attested PAN copy
  (e) Shareholder to enter e-mail ID and mobile number

(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice
(i) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link https://karisma.kfintech.com/emailreg
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice.
(j) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of this Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to einward.ris@kfintech.com.

- Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in this Postal Ballot Notice, in respect of both physical and electronic holdings.

- Eligible Members can vote only through electronic mode of voting.

THIS POSTAL BALLOT NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS POSTAL BALLOT NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO

Explanatory Statement setting out material facts concerning item of special business:

In terms of Section 102 of the Act read with the Rules, the following statement sets out all the material facts relating to Item No. 1 of this Postal Ballot Notice dated April 22, 2020.

Item No. 1:

Members may note that this special resolution is to enable the Bank to create, issue, offer and allot Equity Shares, including by way of a private placement, a further public offering, a qualified institutions placement ("QIP") in accordance with Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations"), or a combination thereof, in one or more tranches, at such price as may be deemed appropriate by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution) in its absolute discretion, including the discretion to determine the categories of investors to whom the issue, offer, and allotment shall be made considering the prevalent market conditions and other relevant factors and, wherever necessary, in consultation with lead manager(s) and other agencies that may be appointed. The Board at its meeting held on April 22, 2020, subject to the approval of the Members, approved the issuance of Equity Shares by way of the Issue.

In the event such issuance of Equity Shares is undertaken by way of a QIP: (a) the allotment of Equity Shares shall be completed within a period of 365 days from passing this resolution or such other time as may be allowed under the ICDR Regulations from time to time; and (b) the pricing of the Equity Shares that may be issued to QIBs shall be freely determined subject to such price not being less than the floor price calculated in accordance with Chapter VI of the ICDR Regulations ("QIP Floor Price"), provided that the Bank may offer a discount not exceeding permissible limit specified under applicable ICDR Regulations. The maximum amount that the Bank intends to raise will be a product of Equity Shares not exceeding (in aggregate, when such amount is raised in one or more tranches) the number as specified in Item No. 1 of this Postal Ballot Notice and the issue price per Equity Share as determined by Board in accordance with applicable law.

The 'Relevant Date' for the purpose of pricing the Equity Shares shall, subject to applicable law, be determined by the Board as being the meeting in which the Board decides to open the issue of such Equity Shares, subsequent to the receipt of Members' approval in terms of the Act, the ICDR Regulations and other applicable laws, regulations and guidelines.

As the Issue will result in an issuance of Equity Shares by the Bank to investors who may or may not be Members of the Bank, consent of the Members is being sought pursuant to Sections 42 and 62 and other applicable provisions, if any, of the Act, and any other law for the time being in force and as may be applicable.

The object of the proposed issuance is to augment the Bank's capital base and to strengthen its balance sheet, which would assist the Bank in dealing with contingencies or financing business opportunities (which may either be organic or inorganic), or both, which may arise pursuant to the economic events driven by the outbreak of COVID-19 (which has been declared a pandemic by the World Health Organization), or otherwise.

Necessary disclosures have and will be made to the Stock Exchanges, as may be required under the listing agreements entered into with the Stock Exchanges, and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The Members are, therefore, requested to grant their approval for Item 1 of this Postal Ballot Notice.

The proposed Issue will result in the dilution of promoter shareholding along with the shareholding of other Members.

None of the Directors or the Key Managerial Personnel of the Bank or their respective relatives is concerned or interested in the said Resolution.

By Order of the Board of Directors

BINA RAMESHCHANDRA CHANDARANA

Digitally signed by BINA RAMESHCHANDRA CHANDARANA
Date: 2020.04.24 17:29:13 +05'30'

Bina Chandarana
Joint President & Company Secretary
Place: Mumbai

Date: April 22, 2020

Registered Office:

27BKC,
C 27, G Block,
Bandra Kurla Complex,
Bandra (East),
Mumbai – 400 051

CIN: L65110MH1985PLC038137

Instructions for remote e-voting

In accordance with the provisions of Sections 108 and 110 of the Act read with the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the MCA Circulars, the stated item of business shall be transacted through electronic voting system and the Bank is providing facility for voting by electronic means (remote e-voting) to its Eligible Members.

The Bank has engaged the services of KFin Technologies Private Limited ("KFintech") for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner.

E-voting is mandatory for the Eligible Members and is the only means to cast a vote on the stated item of business. Eligible Members may in accordance with the provisions of Sections 112 and 113, appoint representatives for the purpose of voting through remote e-voting.

The instructions to the Eligible Members for exercising their vote along with process, and the manner for remote e-voting through remote e-voting are as under:

1. Eligible Members shall cast their vote electronically by logging on to the e-voting system (http://evoting.karvy.com)

2. Eligible Members (including those Members who have previously registered their e-mail IDs with the Bank, Depositories or depository participants and who have not previously registered with KFintech for the remote e-voting system by KFintech) will be required to submit their e-mail ID to KFintech in the manner prescribed in the Notes above to receive the login-ID and password for remote e-voting along with the process, manner and instruction (through an e-mail from KFintech).

3. The remote e-voting period shall commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on Friday, April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.

4. Vote on a resolution, once cast, cannot be changed subsequently.

5. The voting rights of Members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on April 17, 2020, subject to applicable laws, including the Banking Regulation Act, 1949.

On the Eligible Members receiving an e-mail from KFintech:

a) Launch internet browser by typing the URL: http://evoting.karvy.com

b) Enter the login credentials [i.e., User ID and password mentioned in the e-mail].

   Your Folio No./ DP ID-Client ID will be your User ID. However, if you are already registered with KFintech for remote e-voting, you can use your existing User ID and password for casting your vote.

c) After entering the details appropriately, click on LOGIN.

d) 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 (@,#, $, etc.). The system will prompt you to change your password and update your contact details like mobile number, e-mail ID, etc. on first login. You may also enter a 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.

e) You will need to login again with the new credentials.

f) On successful login, the system will prompt you to select the EVENT 5266.

g) On the voting page, enter the number of shares as on April 17, 2020 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.

h) You may then cast your vote by selecting an appropriate option and click on "Submit".

i) A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution, you will not be allowed to modify your vote.

j) During the voting period, Members can login any number of times till they have voted on the Resolution.

k) Eligible Members holding multiple folios/demat accounts shall choose the voting process separately for each folio/demat account.

l) Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.,) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc. together with attested specimen signature(s) of the duly authorized representative(s), to the Scrutinizer at rupaldjhaveri@rediffmail.com with a copy marked to evoting@kfintech.com.

m) In case of any queries pertaining to e-voting, please visit Help & FAQ section of http://evoting.karvy.com

n) You can also update your mobile number and e-mail ID in the user profile details of the folio which may be used for sending future communication(s).

6. The Board of Directors has appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

7. After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

8. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and KFintech (https://evoting.karvy.com). Further, the same will be

communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.

9. Registration of e-mail ID - The Act recognizes sending of documents to any Member through electronic mode. Accordingly, pursuant to proviso to Rule 18(3) of the Rules, we hereby provide you the opportunity to register your e-mail ID for future communications. In case you wish to register your new e-mail ID or if there is any change in your e-mail ID which has already been registered with the depository participant, the Depositories or the Bank, we request you to register your new/revised e-mail ID with your depository participant (for shares held in demat form), the Depositories (for shares held in demat form) or Bank (for shares held in physical form) immediately.

By Order of the Board of Directors

BINA RAMESHCHANDRA CHANDARANA

Digitally signed by BINA RAMESHCHANDRA CHANDARANA
Date: 2020.04.24 17:33:38 +05'30'

Bina Chandarana
Joint President & Company Secretary
Place: Mumbai
Date: April 22, 2020

Registered Office:

27BKC, C 27, G Block,
Bandra Kurla Complex,
Bandra (East),

Mumbai – 400 051

CIN: L65110MH1985PLC038137

Facebook, RIL plan to offer smart videoconferencing

SURAJEET DAS GUPTA
New Delhi, 23 April

Jio Platforms and Facebook have identified four areas of collaboration which, apart from e-commerce, will include smart videoconferencing solutions, mixed reality (an advanced form of augmented reality), and the media, say sources close to the discussions.

On Wednesday, Facebook announced a deal in which it took 9.9 per cent stake in Jio Platforms, a fully-owned subsidiary of Reliance Industries, for ₹43,574 crore. The Mukesh Ambani group has also taken a decision to go for an IPO in Jio Platforms, instead of Reliance Jio, as was planned earlier, which would offer an exit route to Facebook if they so require.

Sources close to the group point out WhatsApp is creating a chat interface with the service for JioMart, the e-commerce platform of Reliance Retail. Through this, consumers can order products and *kirana* (small retail) shops can fulfil them without either of them having to download a separate JioMart app.

In one go, it will connect JioMart to over 400 million WhatsApp customers in the country, helping JioMart to catch up with rivals Amazon and Flipkart.

The blueprint, which has been discussed with Facebook, entails connecting to 20 million small retailers and restaurants (of 30 million). These will include eight million food and grocery stores, one million pharma shops, fashion and lifestyle stores, service providers, digital stores, and restaurants.

With grocery one of the mainstays, the plan is to push small stores which have an average of 300-400 stock keeping units (SKUs) on offer to 1,500-2,000 SKUs. "They don't have to increase their inventory, but they can order the additional SKUs from our warehouses through WhatsApp and they will be delivered in 24 hours. The ease of usage will make it easier for both sides" said a source privy to the plan.

The JioMart platform is being tested in Navi Mumbai with 1,000 stores. The plan is to launch it in the country in 24 months with the WhatsApp tie-up. The model is disruptive as it is different from Amazon and Flipkart who have created and developed their own last-mile delivery infrastructure. Sources say Reliance estimates that last mile delivery would cost them 2-3 per cent of its operating costs compared to 15-16 per cent of Amazon and Flipkart.

The second area of collaboration is in videoconferencing.

Facebook offers Portal, a videoconferencing device which is available in India and comes with an AI-powered smart camera which pans and zooms and stays with you even while you move around.

The technology can be incorporated in TVs and possibly on mobile phones, an area which the two will be discussing. Third, in the mixed reality space, Facebook recently bought Oculus, which makes Virtual Reality headsets, for $2 billion. "Reliance has also developed mixed reality products which are lighter and it is an area where we are looking to collaborate," said the source.

The fourth area of collaboration which is being considered is in the media space though the details are still being worked out. Both Facebook and Reliance had made an abortive attempt to buy the digital rights of the Indian Premier League. Experts say that while this failed, there are many other areas of content and technology where they can collaborate.

There are concerns in some quarters that the huge deal will face regulatory hurdles due to control over data that the two will get. Sources say its commercial agreement with WhatsApp has incorporated a clause under which there is no obligation by either of the two to share their data.

"The group has signed two separate agreements. One is on the investment which is of a minority stake. The second is a commercial agreement with WhatsApp. Reliance could have signed this agreement even if there was no investment from Facebook," said the source. He also pointed out that the Reliance group is openly supportive of net neutrality and that nothing in the deal violates this principle.

THE BIG DEAL

E-commerce: Will use WhatsApp to reach 400 mn customers through a chat interface of JioMart and offer delivery in a day

***Kirana* stores:** Grocery stores to increase SKUs fivefold using WhatsApp, offering more range to customers

Collaboration: This will be in videoconferencing, mixed reality and media

Exit route: May list Jio Platforms, offer an exit route, if required, to Facebook

Data: Protect customer information as agreement says no sharing of data

Amazon goes big with *kirana* shops

PEERZADA ABRAR
Bengaluru, 23 April

Amazon is rolling out a programme that it will bring thousands of offline local shops, including *kirana*s, onto its platform to deliver essential items to customers.

Code-named 'Local Shops on Amazon', the programme — launched for six months as a pilot — is aimed at bringing benefits of online selling closer to offline sellers. The company is pledging ₹10 crore to expand the pilot. So far, over 5,000 offline retailers and local shops from 100 cities are part of the programme.

"A lot of offline retailers are sceptical about how the world is going to operate after the Covid restrictions are lifted. This programme can help (offline stores) get good customer reach, while maintaining social distancing," said Gopal Pillai, vice-president of seller services, Amazon India.

Amazon's plan to take this programme pan-India comes at a time when Facebook is investing $5.7 billion for a 9.99 per cent stake in Reliance Jio platforms. The Mukesh Ambani-led e-commerce venture JioMart is also bringing *kiranas* and local shops on its platform and merging online and offline retail.

Amazon said this programme is a first for the company anywhere in the world. During the pilot, offline retailers and *kiranas* even from smaller towns and cities such as Saharanpur, Faridabad, and Kota joined the programme.

Unilever withdraws guidance

VIVEAT SUSAN PINTO
Mumbai, 23 April

In sync with the global trend, consumer goods major Unilever on Thursday announced it was withdrawing its 2020 growth and margin guidance. According to a recent report citing the National Investor Relations Institute in the US, some 46 companies have withdrawn quarterly guidance and 151 annual guidance in a month.

For Unilever, this is the second time in five months that it is flagging growth concerns. In December, the company had cut its sales guidance for calendar years 2019 and 2020 in the backdrop of growth concerns in India. On Thursday, the company said the Indian market was slowing even before the lockdown had begun at the end of March.

Hindustan Unilever's (HUL's) stock closed down 3 per cent on the BSE at ₹2,315.85. Unilever's share price remained largely volatile on the London and Amsterdam stock exchanges, down nearly 2 per cent.

While research firm Nielsen has maintained its growth forecast of 6 per cent for the domestic FMCG market in January-March, companies say growth will be at half of that rate.

Unilever said underlying sales growth for the first three months of the year was flat, with overall volume growth at 0.2 per cent only. Sales growth of emerging markets, however, declined 1.8 per cent, Alan Jope, chief executive officer, Unilever, said, even as developed markets saw sales growth of 2.8 per cent in the period. Close to 60 per cent of sales for Unilever comes from emerging markets, while developed markets contribute 40 per cent to its turnover.

"Growth in India was impacted by both the slowing market and the lockdown, which stopped production and shipping for a number of days," the company said in a statement.

In a recent update, HUL said that factory output remained at 40 per cent in line with sales, though the wider supply chain continued to be impacted by the lockdown. HUL has also continued to keep its focus on essential categories.

"We are keeping our factories running through the many unpredictable challenges," Jope said. "We are also opening up new capacity where it is most needed, such as in hand hygiene and food," he added.

Jope, however, did point to shifts in demand that were visible in the last few weeks including 'upswings' in sales of hygiene and in-home food products, combined with household stocking and near cessation of out-of-home consumption that was affecting its ice-cream business in particular.

"We are adapting to new demand patterns and are preparing for lasting changes in consumer behaviour, in each country, as we move out of the crisis and into recovery," he said.

STOCK TAKES A 3% HIT

HUL share price (₹)

Source: Bloomberg

Q1 FINANCIAL SNAPSHOT

Market (%)	Sales growth	Volume growth	Price growth
Developed	2.80	3.90	-1.10
Emerging	-1.80	-2.20	0.40
Segment (%)	**Sales growth**	**Volume growth**	**Price growth**
Beauty & personal care	0.30	0.70	-0.50
Home care	2.40	2.60	-0.20
Food & refreshment	-1.70	-1.80	0.10

Source: Unilever

kotak®

KOTAK MAHINDRA BANK LIMITED

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel.: 61660001, Website: www.kotak.com

POSTAL BALLOT NOTICE

Notice is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) (the "Act") read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) (the "Rules") read with the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020, in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the "MCA Circulars"), to transact the special business as set out hereunder by passing Special Resolution through postal ballot (only through the remote e-voting process).

The proposed Special Resolution and Explanatory Statement setting out material facts as required in terms of Section 102 of the Act read with the Rules and the MCA Circulars are appended below seeking consent of the Members of Kotak Mahindra Bank Ltd. (the "Bank") through remote e-voting.

In compliance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules and the MCA Circulars, the Bank has extended only the remote e-voting facility for its Members, to enable them to cast their votes electronically instead of submitting the postal ballot form. The instructions for remote e-voting are appended to this Postal Ballot Notice.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, for conducting the meeting only through the electronic voting process, in a fair and transparent manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

You are requested to carefully read the instructions in this Postal Ballot Notice and record your assent (FOR) or dissent (AGAINST) through the remote e-voting process not later than 5.00 p.m. on Sunday, May 24, 2020. The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and communicated to the stock exchanges. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

Item No. 1: Issuance of equity shares of the Bank

To consider and, if thought fit, to pass the following resolution as a Special Resolution:

"RESOLVED that pursuant to the relevant provisions of the Memorandum and Articles of Association of the Bank, the provisions of Sections 23, 42, 62 and 179 and other applicable provisions, if any, of the Companies Act, 2013 (including any amendments, statutory modification(s) and/ or re-enactment thereof for the time being in force) ("Companies Act") and the rules made, and circulars issued thereunder, the relevant provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (including any amendment, modification, variation or re-enactment thereof including any circulars and notifications issued thereunder) ("ICDR Regulations"), the applicable listing agreements entered into by the Bank with the stock exchange(s) where the equity shares of the Bank of face value of Rs. 5/- each ("Equity Shares") are listed, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to the extent applicable, the provisions of the Foreign Exchange Management Act, 1999, including any amendments, statutory modification(s) and/ or re-enactment thereof ("FEMA"), the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, including any amendments, statutory modification(s) and/ or re-enactment thereof, the Consolidated FDI Policy Circular of 2017, as amended, issued by the Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India and all other applicable statutes, rules, regulations, guidelines, notifications, circulars and clarifications as may be applicable, as amended from time to time, issued by the Government of India ("GOI"), and the Banking Regulation Act, 1949 including any amendments, statutory modification(s) and/ or re-enactment thereof and other applicable laws, regulations, rules, notifications or circulars issued by the Ministry of Finance, the Ministry of Corporate Affairs ("MCA"), the Reserve Bank of India ("RBI"), BSE Limited and National Stock Exchange of India Limited ("Stock Exchanges"), the Securities and Exchange Board of India ("SEBI"), and/ or any other governmental/ regulatory/ statutory authorities, in India or abroad, from time to time, to the extent applicable and subject to the consents and approvals of any governmental/ regulatory/ statutory authorities and guidelines and clarifications issued thereon from time to time and subject to such conditions and modifications as may be prescribed by any of them while granting such approvals, permissions, consents and sanctions, which may be agreed to by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution), approval of the members of the Bank be, and is hereby, accorded to issue up to 6,50,00,000 (Six crores and fifty lakhs) Equity Shares, in one or more tranches through a private placement, follow-on public offering ("FPO"), Qualified Institutions Placement ("QIP") or a combination thereof, to any eligible investors in Indian Rupees or its equivalent of any other foreign currencies (whether or not such investors are members of the Bank, to all or any of them, jointly or severally), for cash, at such price or prices, at market price(s) or at a discount or premium to market price(s) in terms of the applicable regulations and as permitted under the applicable laws, in such manner in consultation with the merchant banker(s) and/ or other advisor(s) appointed by the Bank, through an offer/ placement document, preliminary or final, and/or other letter or circular as may be deemed appropriate, and on such terms and conditions, including the terms of the issuance, security, fixing of record date, and at a price not less than the price calculated as per the applicable pricing formulae as may be decided by the Board in its sole and absolute discretion and as may be permitted by the relevant governmental/ regulatory/ statutory authority, together with any amendments and modifications thereto (the "Issue")."

"RESOLVED FURTHER that the Equity Shares to be so created, offered, issued and allotted shall be subject to the provisions of the Memorandum and Articles of Association of the Bank and the Equity Shares as may be required to be issued and allotted in accordance with the terms of the Issue shall rank pari passu inter se and with the then existing Equity Shares of the Bank in all respects."

"RESOLVED FURTHER that the relevant date for the purpose of pricing the Equity Shares shall be subject to applicable law. In the event of Equity Shares being issued by way of a QIP, the relevant date shall be the date of the meeting in which the Board decides to open the QIP or as permitted under applicable law."

"RESOLVED FURTHER that in the event the Issue is undertaken by way of a QIP, the allotment of Equity Shares shall only be to qualified institutional buyers as defined in the ICDR Regulations ("QIBs"), such Equity Shares shall be fully paid-up and the allotment of such Equity Shares shall be completed within 365 days from the date of passing of this resolution approving the QIP or such other time period as may be permitted under the ICDR Regulations from time to time."

"RESOLVED FURTHER THAT in the event the Issue is undertaken by way of a QIP, the Equity Shares shall be offered, issued and allotted under Chapter VI of ICDR Regulations to QIBs at such price being not less than the price determined in accordance with the pricing formula provided under Chapter VI of the ICDR Regulations and the price determined for a QIP shall be subject to appropriate adjustments as per the provisions of Regulation 176(4) of the ICDR Regulations, if required. Furthermore, the Board may, at its absolute discretion, issue Equity Shares at or above the floor price or at a discount, if any, not exceeding permissible limit specified under applicable ICDR Regulations, calculated in accordance with the pricing formula provided under the ICDR Regulations. Further, the Equity Shares shall not be eligible to be sold by the allottee for a period of one year from the date of allotment, except on a recognized stock exchange, or except as may be permitted from time to time under the ICDR Regulations.

"RESOLVED FURTHER that without prejudice to the generality of the above the Board be and is hereby authorised in its absolute discretion, in such manner as it may deem fit, to dispose of such of the Equity Shares that are not subscribed.

"RESOLVED FURTHER that the Board be and is hereby authorized to do all such acts, deeds, actions and sign such documents as may be required in furtherance of, or in relation to, or ancillary to, the offering, issue and allotment of Equity Shares, including authorizing any committees of the Board, director(s) or officer(s) of the Bank to sign offer documents, execute any necessary documents, agreements, forms, deeds, appoint intermediaries, open and close the period of subscription, determine the terms and conditions of the issuance of Equity Shares, including the timing, floor price (including any discount thereto, as may be permitted under applicable law) and the issue price in respect of the Equity Shares, file any necessary forms with regulatory authorities and to allot the Equity Shares and to amend, vary or modify any of the above as the committee or such authorised persons may consider necessary, desirable or expedient, and enter into and execute all such arrangements/agreements as the case may be with any merchant bankers, lead managers, legal advisors, depository, custodian, registrar, escrow agent and any other intermediaries and all such agencies as may be involved or concerned in the Issue and to remunerate all such agencies including payment of commissions, brokerage, fees or the like, and also to seek the listing of such Equity Shares.

"RESOLVED FURTHER that the Board be and is hereby authorized to delegate all or any of the powers herein conferred on it, to any committee of the Board, or any whole-time Director or any other officer(s) of the Bank to give effect to the aforesaid resolution."

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

Notes:

- The related Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, se tting out material facts concerning the item of special business is annexed hereto.
- This Postal Ballot Notice is sent to all the Members whose names appear in the Register of Members/List of Beneficial Owners as received from National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL", together with NSDL, the "Depositories") and is available with the Bank as on Friday, April 17, 2020 ("Eligible Members"). A copy of this Postal Ballot Notice will also be available on the website of the Bank (**www.kotak.com**), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited ("KFintech") (**http://evoting.karvy.com**)
- This Postal Ballot Notice is being sent, by e-mail, only to those Eligible Members who have registered their e-mail ID with the Bank, the Depositories or with the depository participant or submitted their e-mail IDs to KFintech, on or before 5:00 p.m. on Thursday, May 21, 2020.
- On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send this postal ballot notice in electronic form only. The hard copy of this Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only.
- Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Member may receive on the e-mail ID provided by the Member this Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: **https://www.kotak.com/en/investor-relations/investor-information/investor-info.html.** Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice
(i) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice.
(j) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of this Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to **einward.ris@kfintech.com**.

- Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in this Postal Ballot Notice, in respect of both physical and electronic holdings.
- Eligible Members can vote only through electronic mode of voting.

THIS POSTAL BALLOT NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS POSTAL BALLOT NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO

Explanatory Statement setting out material facts concerning item of special business:

In terms of Section 102 of the Act read with the Rules, the following statement sets out all the material facts relating to Item No. 1 of this Postal Ballot Notice dated April 22, 2020.

Item No. 1:

Members may note that this special resolution is to enable the Bank to create, issue, offer and allot Equity Shares, including by way of a private placement, a further public offering, a qualified institutions placement ("QIP") in accordance with Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations"), or a combination thereof, in one or more tranches, at such price as may be deemed appropriate by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution) in its absolute discretion, including the discretion to determine the categories of investors to whom the issue, offer, and allotment shall be made considering the prevalent market conditions and other relevant factors and, wherever necessary, in consultation with lead manager(s) and other agencies that may be appointed. The Board at its meeting held on April 22, 2020, subject to the approval of the Members, approved the issuance of Equity Shares by way of the Issue.

In the event such issuance of Equity Shares is undertaken by way of a QIP: (a) the allotment of Equity Shares shall be completed within a period of 365 days from passing this resolution or such other time as may be allowed under the ICDR Regulations from time to time; and (b) the pricing of the Equity Shares that may be issued to QIBs shall be freely determined subject to such price not being less than the floor price calculated in accordance with Chapter VI of the ICDR Regulations ("QIP Floor Price"), provided that the Bank may offer a discount not exceeding permissible limit specified under applicable ICDR Regulations. The maximum amount that the Bank intends to raise will be a product of Equity Shares not exceeding (in aggregate, when such amount is raised in one or more tranches) the number as specified in Item No. 1 of this Postal Ballot Notice and the issue price per Equity Share as determined by Board in accordance with applicable law.

The 'Relevant Date' for the purpose of pricing the Equity Shares shall, subject to applicable law, be determined by the Board as being the meeting in which the Board decides to open the issue of such Equity Shares, subsequent to the receipt of Members' approval in terms of the Act, the ICDR Regulations and other applicable laws, regulations and guidelines.

As the Issue will result in an issuance of Equity Shares by the Bank to investors who may or may not be Members of the Bank, consent of the Members is being sought pursuant to Sections 42 and 62 and other applicable provisions, if any, of the Act, and any other law for the time being in force and as may be applicable.

The object of the proposed issuance is to augment the Bank's capital base and to strengthen its balance sheet, which would assist the Bank including in dealing with contingencies, financing business opportunities (which may either be organic or inorganic) and which may arise pursuant to the economic events driven by the outbreak of COVID-19 (which has been declared a pandemic by the World Health Organization), or otherwise.

Necessary disclosures have and will be made to the Stock Exchanges, as may be required under the listing agreements entered into with the Stock Exchanges, and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The Members are, therefore, requested to grant their approval for Item 1 of this Postal Ballot Notice.

The proposed Issue will result in the dilution of promoter shareholding along with the shareholding of other Members.

None of the Directors or the Key Managerial Personnel of the Bank or their respective relatives is concerned or interested in the said Resolution.

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

Instructions for remote e-voting

In accordance with the provisions of Sections 108 and 110 of the Act read with the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the MCA Circulars, the stated item of business shall be transacted through electronic voting system and the Bank is providing facility for voting by electronic means (remote e-voting) to its Eligible Members.

The Bank has engaged the services of KFin Technologies Private Limited ("KFintech") for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner.

E-voting is mandatory for the Eligible Members and is the only means to cast a vote on the stated item of business. Eligible Members may in accordance with the provisions of Sections 112 and 113, appoint representatives for the purpose of voting through remote e-voting.

The instructions to the Eligible Members for exercising their vote along with process, and the manner for remote e-voting through remote e-voting are as under:

1. Eligible Members shall cast their vote electronically by logging on to the e-voting system **(http://evoting.karvy.com)**
2. Eligible Members (including those Members who have previously registered their e-mail IDs with the Bank, Depositories or depository participants and who have not previously registered with KFintech for the remote e-voting system by KFintech) will be required to submit their e-mail ID to KFintech in the manner prescribed in the Notes above to receive the login-ID and password for remote e-voting along with the process, manner and instruction (through an e-mail from KFintech).
3. The remote e-voting period shall commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on Friday, April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.
4. Vote on a resolution, once cast, cannot be changed subsequently.
5. The voting rights of Members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on April 17, 2020, subject to applicable laws, including the Banking Regulation Act, 1949.

On the Eligible Members receiving an e-mail from KFintech:

a) Launch internet browser by typing the URL: http://evoting.karvy.com
b) Enter the login credentials [i.e., User ID and password mentioned in the e-mail]. Your Folio No./ DP ID-Client ID will be your User ID. However, if you are already registered with KFintech for remote e-voting, you can use your existing User ID and password for casting your vote.
c) After entering the details appropriately, click on LOGIN.
d) 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 (@,#, $, etc.). The system will prompt you to change your password and update your contact details like mobile number, e-mail ID, etc. on first login. You may also enter a 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.
e) You will need to login again with the new credentials.
f) On successful login, the system will prompt you to select the EVENT 5266.
g) On the voting page, enter the number of shares as on April 17, 2020 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.
h) You may then cast your vote by selecting an appropriate option and click on "Submit".
i) A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution, you will not be allowed to modify your vote.
j) During the voting period, Members can login any number of times till they have voted on the Resolution.
k) Eligible Members holding multiple folios/demat accounts shall choose the voting process separately for each folio/demat account.
l) Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.,) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc. together with attested specimen signature(s) of the duly authorized representative(s), to the Scrutinizer at rupaldjhaveri@rediffmail.com with a copy marked to **evoting@kfintech.com.**
m) In case of any queries pertaining to e-voting, please visit Help & FAQ section of **http://evoting.karvy.com**
n) You can also update your mobile number and e-mail ID in the user profile details of the folio which may be used for sending future communication(s).

6. The Board of Directors has appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.
7. After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/ Company Secretary on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.
8. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (**www.kotak.com**) and KFintech (**https://evoting.karvy.com**). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.
9. Registration of e-mail ID - The Act recognizes sending of documents to any Member through electronic mode. Accordingly, pursuant to proviso to Rule 18(3) of the Rules, we hereby provide you the opportunity to register your e-mail ID for future communications. In case you wish to register your new e-mail ID or if there is any change in your e-mail ID which has already been registered with the depository participant, the Depositories or the Bank, we request you to register your new/revised e-mail ID with your depository participant (for shares held in demat form), the Depositories (for shares held in demat form) or Bank (for shares held in physical form) immediately.

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

SFBs may get more time for listing

Five small finance banks, including Equitas, are due for listing by 2021

HAMSINI KARTHIK
Mumbai, 23 April

Amid weak economic outlook and grim equity market conditions, small finance banks (SFBs) that are mandated to get listed in the next 12-18 months may get some leeway from the Reserve Bank of India (RBI).

"The relaxation could be on a case-to-case basis given the unprecedented business disruption due to the lockdown after the coronavirus epidemic," said a senior official aware of the development. However, the dispensation may be availed of only by SFBs due for listing in the next five quarters.

"This dispensation may only be a one-time leeway as listing requirements according to licensing norms are unlikely to be modified," said a source. The banking regulator mandates that SFBs must get listed within three years of their net worth reaching ₹500 crore.

A few days back, the market regulator, the Securities and Exchange Board of India (Sebi), extended the validity of regulatory approval for launching initial public offerings (IPOs) by six months in light of the coronavirus outbreak.

SFBs' LISTING TIMELINES

Listed so far	Date of listing
AU	July 2017
Ujjivan	Dec 2019
Due for listing	**Operations commenced in**
Equitas	Sep 2016
Suryoday	Jan 2017
ESAF	Mar 2017
Fincare	July 2017
Uttkarsh	Jan 2017

Four SFBs — Utkarsh, Fincare, Suryoday and ESAF — are due for listing over the next 15 months. Equitas SFB, which missed its earlier listing deadline of September 2019, sought additional time till March 2020. It filed the draft red herring prospectus (DRHP) in December 2019.

Given the present situation, industry sources say it would be very challenging for SFBs to hit the market in the near future. "Our business had almost come to a standstill for a month and we have just started focusing on restoring normal operations," said the chief executive officer of an SFB who did not want to be named.

"We need to get our business back in shape before we can think of an IPO," said another top executive of an SFB who feels that valuations may take a huge knock if banks were to consider an IPO in the current market condition.

According to the licensing norms issued in 2016, it is mandatory for SFBs to be listed within three years after their net worth touches ₹500 crore. SFBs with a net worth below that can also get listed voluntarily. Apart from Equitas SFB, ESAF too filed its DRHP in January 2020. The bank has time till July 2021 to hit the market as its net worth touched the ₹500 crore-mark only in July 2018.

Suryoday SFB is due to hit the bourses by March 2021. Utkarsh SFB has time till June 2021 to go public, and the case is similar for Fincare. So far, Ujjivan is the only SFB to hit the bourses in December 2019. AU SFB had got listed in 2017, much ahead of the deadline.

TLTRO 2.0: MFIs look to pool securities

NAMRATA ACHARYA
Kolkata, 23 April

Small- and medium-sized microfinance institutions (MFIs) are planning to pool securities, with enhancement facility from external institutions, to avail credit from financial institutions under the targeted long-term repo operations (TLTRO 2.0).

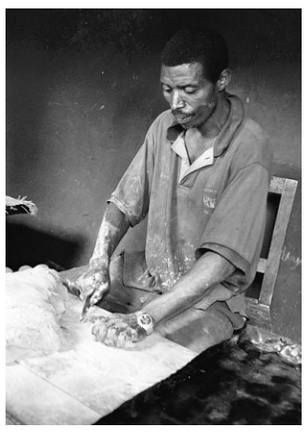
Last week, the Reserve Bank of India (RBI) announced a TLTRO of ₹50,000 crore to provide liquidity support to the shadow banking sector and MFIs. According to the RBI, the funds availed under TLTRO shall be deployed in investment-grade instruments.

However, a majority of small MFIs don't have investment-grade rating. "We are thinking of pooling bonds of small and mid-sized MFIs, with some sort of credit enhancement facility, for accessing credit," said Manoj Nambiar, chairperson, Microfinance Institutions Network (MFIN).

Credit enhancement would entail guarantees from bigger institutions in case of defaults up to a certain percentage.

To incentivise financial institutions to lend under the facility, RBI on Tuesday also provided priority sector relief to banks investing in papers issued by small and medium-sized NBFCs and MFIs under TLTRO 2.0. These investments would now not be part of a bank's adjusted non-food bank credit, while calculating the priority sector commitment.

Additionally, RBI extended the deadline for banks to invest the funds by 15 working days from the auction. However, if banks fail to invest the funds within 45 days, they will be liable to pay a penal interest rate of 200 basis points a day, over and above the repo rate.



GETTING THEIR ACT TOGETHER

NBFC-MFI snapshot (as of Dec 31, 2019)

- ₹67,320 crore — GROSS LOAN PORTFOLIO
- 31 million — CLIENTS
- ₹10,960 crore — DEBT FUNDING DURING Q3FY20

Number of NBFC-MFIs in MFIN based on size (as of March 31, 2019)

- 14 (GLP <₹100 Cr) — SMALL
- 16 (GLP between ₹100 Cr and ₹500 Cr) — MEDIUM
- 23 (GLP >₹500 Cr) — LARGE

GLP stands for gross loan portfolio. Source: MFIN

The RBI had mandated that at least 50 per cent of the funds banks availed under TLTRO 2.0 should go to small and mid-sized NBFCs and MFIs. Of the 50 per cent, 10 per cent has to be deployed in securities or instruments issued by MFIs, 15 per cent in securities/instruments of NBFCs with asset size of ₹500 crore or less, and remaining in NBFCs with asset size between ₹500 crore and ₹5,000 crore, the RBI said in its circular.

Thus, for MFIs, the earmarked amount is ₹2,500 crore, which is expected to flow to relatively bigger or mid-sized MFIs with asset under management up to ₹500 crore. Smaller MFIs, with AUM less than ₹100 crore are likely to be left out.

"Pooling is the only hope for us. SIDBI (Small Industries Development Bank of India) has also stipulated that liquidity support will be only for 'BBB-' rated securities. More than 70 per cent of small MFIs will not be covered under this. We are trying to approach SIDBI to ask if they can consider MFI grading, instead of rating, to extend this credit facility to small MFIs," said Gyan Mohan, director and chief executive officer of Adi Chitragupta Finance, an MFI based out of Patna, with a loan outstanding of ₹80 crore.

Grading is an ordinal measure of scalability, sustainability and reliability of the MFI's internal processes, controls and governance structure. However, it does not comment on the debt repayment capacity and is not a credit rating.

Sidbi provides liquidity support to NBFCs, MFIs

SUBRATA PANDA & ABHIJIT LELE
Mumbai, 23 April

Small Industries Development Bank of India (Sidbi) has designed schemes to provide liquidity support to the micro, small and medium enterprises (MSME) sector by extending term loans to non-banking financial companies, microfinance lenders, and banks.

The move follows the Reserve Bank of India's (RBI's) provision of a special refinance facility of ₹50,000 crore to financial institutions, such as National Bank for Agriculture and Rural Development, Sidbi, and National Housing Bank. The tenor of these loans will be 90 days, but an extension can be given on a case-to-case basis.

Of the ₹50,000 crore provided by the RBI, Sidbi has been allotted ₹15,000 crore.

ALEMBIC PHARMACEUTICALS LIMITED
Regd. Office: Alembic Road, Vadodara 390 003
CIN: L24230GJ2010PLC061123
Ph: +91 265 2280550 Fax: +91 265 2282506
Email: apl.investors@alembic.co.in
Website: www.alembicpharmaceuticals.com

Extract of Statement of Consolidated Unaudited Financial Results for the quarter and year ended 31st March, 2020

(₹ in Crs. except per share data)

Particulars	Quarter Ended 31.03.2020	Year Ended 31.03.2020	Quarter Ended 31.03.2019
	Unaudited	Unaudited	Audited
Total Income from Operations	1,206.83	4,605.75	926.95
Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	276.52	1,043.47	146.38
Net Profit for the period before tax (after Exceptional and/ or Extraordinary items)	265.66	999.82	146.38
Net Profit for the period after tax (after Exceptional and/ or Extraordinary items)	224.93	829.12	124.00
Total Comprehensive Income for the period	201.17	799.18	122.25
Equity Share Capital	37.70	37.70	37.70
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year	-	-	-
Earning Per Share (Face Value of Rs. 2/- each) Basic & Diluted	11.93	43.98	6.58
Research and Development Expenses	185.00	644.82	119.74

Notes:

1.

Standalone details	Quarter Ended 31.03.2020	Year Ended 31.03.2020	Quarter Ended 31.03.2019
	Unaudited	Unaudited	Audited
Income from Operations	1,048.56	4,132.55	848.70
Profit Before Tax	373.96	1,166.79	122.08
Profit After Tax	314.30	969.40	107.66
Research and Development Expenses	183.49	573.67	92.58

2. The above is an extract of the Unaudited Financial Results filed with the Stock Exchanges. The detailed Financial Results are available on the Company's website at www.alembicpharmaceuticals.com and the Stock Exchange's website at www.nseindia.com and www.bseindia.com

For Alembic Pharmaceuticals Limited
Sd/-
Chirayu Amin
Chairman and CEO

Place: Vadodara
Date: 23rd April, 2020

NOTICE

DSP MUTUAL FUND

NOTICE is hereby given that DSP Trustee Private Limited, (Formerly known as DSP BlackRock Trustee Company Private Limited) the Trustee to DSP Mutual Fund ("Fund"), has, vide Resolution dated April 23, 2020, declared a dividend, as under, in the Dividend and Quarterly Dividend Payout Option under the Regular Plan and Direct Plan of FMP - Series 204 - 37M, FMP - Series 205 - 37M, FMP - Series 209 - 37M and FMP - Series 210 - 36M a close-ended income schemes of the Fund:

Record and Maturity Date of the schemes: April 29, 2020

Scheme	Plan / Option	Quantum of Dividend	Face Value per Unit (Rs.)	NAV as on April 22, 2020 (Rs.)
FMP - Series 204 - 37M	Direct Plan – Dividend Payout Option	Upto 100% of distributable surplus as on Record date	10.0000	12.4331
	Regular Plan – Dividend Payout Option		10.0000	12.3941
	Regular Plan – Quarterly Dividend Payout Option		10.0000	12.3945
FMP - Series 205 - 37M	Direct Plan – Dividend Payout Option	Upto 100% of distributable surplus as on Record date	10.0000	12.4390
	Regular Plan – Quarterly Dividend Payout Option		10.0000	12.3430
FMP - Series 209 - 37M	Direct Plan –Dividend Payout Option	Upto 100% of distributable surplus as on Record date	10.0000	12.3887
	Direct Plan – Quarterly Dividend Payout Option		10.0000	12.3892
	Regular Plan – Dividend Payout Option		10.0000	12.2942
	Regular Plan – Quarterly Dividend Payout Option		10.0000	12.2942
FMP - Series 210 - 36M	Direct Plan – Dividend Payout Option	Upto 100% of distributable surplus as on Record date	10.0000	12.3500
	Direct Plan – Quarterly Dividend Payout Option		10.0000	12.3499
	Regular Plan –Dividend Payout Option		10.0000	12.2591
	Regular Plan – Quarterly Dividend Payout Option		10.0000	12.2591

Distribution of the above dividend is subject to the availability and adequacy of distributable surplus.

Pursuant to payment of dividend, the NAV of the Dividend and Quarterly Dividend Payout Option under Regular Plan and Direct Plan of the aforesaid schemes would fall to the extent of payout, and statutory levy, if any.

Dividend will be paid to all those Unit Holders / Beneficial Owners, in the Dividend and Quarterly Dividend Payout Option under Regular Plan and Direct Plan of the abovementioned schemes, whose names appear in the records of the Registrar and Transfer Agent, Computer Age Management Services Limited/ Statement of Beneficiary Owners maintained by the Depositories as on the Record Date. The transferee(s)/lien holders/unit holders should ensure that the transfer or lien invocation or lien revocation formalities, as the case may be, are completed prior to the record date. If a request for transfer or lien invocation or lien revocation of the units is not received by the depositories before the record date for redemption, the redemption amount for the units shall be paid to the person whose name appear in the statement of beneficial owners maintained by the Depositories as on the Record Date. In such cases, any claims shall be settled inter se between the parties and no claim or action shall be brought against the AMC or Trustee or the Registrar and Transfer Agent. The payout shall be subject to tax deducted at source (TDS) as applicable.

Unit holders are advised to update any change of address / bank details, if any, with depository participant(s) in advance of the Record Date.

Any queries/clarifications in this regard may be addressed to:
DSP Investment Managers Private Limited ("AMC")
(Formerly known as DSP BlackRock Investment Managers Private Limited),
CIN: U74140MH1996PTC099483,
Investment Manager for DSP Mutual Fund, Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400 021
Tel. No.: 91-22 66578000, Fax No.: 91-22 66578181,Toll Free No: 1800 200 4499, www.dspim.com

Investors/unit holders are requested to update their email address and mobile number with the AMC.

Place: Mumbai
Date: April 23, 2020

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

kotak®

Kotak Mahindra Bank Limited
CIN - L65110MH1985PLC038137
Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.
Tel: +91-22-6166 0001, Fax: +91-22-6713 2403, Website: www.kotak.com

NOTICE

Members of the Bank are hereby informed that the Bank has on April 23, 2020 completed sending the Postal Ballot Notice dated April 22, 2020 (the **"Postal Ballot Notice"**), by e-mail, to all members whose name appears in the Register of Members/List of Beneficial Owners received from National Securities Depository Limited (**"NSDL"**) and Central Depository Services (India) Limited (**"CDSL"**) as on Friday, April 17, 2020 (**"Eligible Members"**) and e-mail IDs were available.

The copy of the Postal Ballot Notice will also be available on the website of the Bank (www.kotak.com), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited (**"KFintech"**) (**http://evoting.karvy.com**).

Please note that the Bank is sending the Postal Ballot Notice to all Eligible Members, by e-mail only, and is providing facility for remote voting by electronic means (e-voting) to its Eligible Members for seeking approval, in accordance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof, for the time being in force) and the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020 in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the **"MCA Circulars"**).

The Bank has engaged the services of KFintech for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

The Postal Ballot Notice contains the following Resolution:

Sr. No.	Type of Resolution	Particulars
1	Special Resolution	Issuance of equity shares of the Bank

On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send the postal ballot notice in electronic form only. The hard copy of the Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the Eligible Members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only. We request members who have not yet registered their e-mail IDs to get their e-mail IDs registered by following the procedure given below.

Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Eligible Member may receive on the e-mail ID provided by the Member the Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: **https://www.kotak.com/en/investor-relations/investor-information/investor-info.html**. Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice
(I) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice.
(j) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of the Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to **einward.ris@kfintech.com.**

Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in the Postal Ballot Notice, in respect of both physical and electronic holdings.

Eligible Members can vote only through remote e-voting facility.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No. 5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No. 27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

The remote e-voting period will commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received. During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (**www.kotak.com**) and KFintech (**https://evoting.karvy.com**). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.

THIS NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO.

KOTAK MAHINDRA BANK LIMITED

Mumbai
April 23, 2020

Bina Chandarana
Joint President & Company Secretary

India Co-pilots UN Move on Fair Access to Covid Vaccines

Pak not among the 179 nations co-sponsoring resolution for access to vaccines to all nations

DipanjanRoy.Chaudhury
@timesgroup.com

New Delhi: India is among the 179 nations that have signed a UN resolution to ensure that all countries have fair and equitable access to essential medical supplies and vaccines developed to fight the novel coronavirus pandemic.

The 193-member General Assembly adopted the Mexico-drafted resolution 'International cooperation to ensure global access to medicines, vaccines and medical equipment to face Covid-19' by consensus earlier this week, officials told ET.

The resolution calls for ensuring "fair, transparent, equitable, efficient and timely access to and distribution of preventive tools, laboratory testing, reagents and supporting materials, essential medical supplies, new diagnostics, drugs and future Covid-19 vaccines" to all nations, particular developing countries, the officials said.

"India has advocated global availability of medicines and drugs by means of international cooperation and development partnerships. Also, we are facilitating the sourcing of global supplies of multilateral agencies such as UNICEF in the face of Covid-19," India's permanent representative to the UN, ambassador Syed Akbaruddin, told news agency PTI in New York. "We were therefore glad to co-sponsor this important initiative."

India's Covid diplomacy has included export of the drug hydroxychloroquine to several nations. This has been acknowledged by UN Secretary General Antonio Guterres who said he "saluted" nations like India that are helping other countries in their fight against the devastating pandemic.

We are facilitating the sourcing of global supplies of multilateral agencies in the face of Covid-19. We are glad to co-sponsor this initiative

SYED AKBARUDDIN
India's Permanent Representative to UN

Pakistan was among the handful of nations that did not sponsor the resolution. It said it has certain reservations on the resolution drafted by Mexico. "We regret that the draft resolution could not include reference to ensure access to information, preventive and other health care for all persons arbitrarily deprived of their liberty, especially those in regions under foreign occupation," Pakistan said in its explanation of vote sent to the president of the General Assembly, Tijjani Muhammad-Bande.

The resolution was the second document to be adopted by the UN General Assembly on Covid-19. Earlier this month, the Assembly unanimously adopted a resolution, cosponsored by 188 nations including India, calling for intensified international cooperation to defeat the pandemic.

Amid Raids, Complaints Surface About Saad's 'Autocratic Working, Properties'

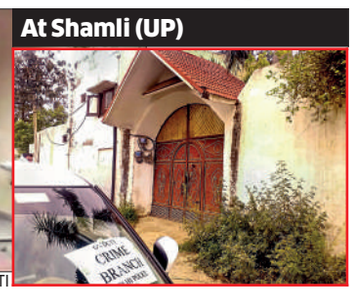
Vasudha.Venugopal
@timesgroup.com

New Delhi: Investigators probing Tablighi Jamaat head Maulana Sa'ad Kandhalwi have found serious allegations levelled against him by members of his own organisation.

Among the charges are that Sa'ad consolidated his grip over the 95-year-old organisation through arbitrary means, forsook transparency and often strayed from the path of the original leaders of the orthodox movement.

Former trustees and members of the organisation raised objections to Sa'ad's style of functionaing as early in 2015. At least seven internal written complaints in the last five years talk about problems with Sa'ad's running of the global organisation, raising questions over him changing the syllabus without consulting others, making congregations and oath of allegiance events in Nizammudin compulsory, insisting on "obedience, rather than consultation," and most importantly, about lack of transparency in the financial matters of the organisation.

ANI



At Shamli (UP)

PTI

Enforcement Directorate and Delhi Crime branch now have access to these internal complaints that ET saw. Sa'ad, who faces criminal charges for culpable homicide, had not made a public appearance since March 28. Last week he gave interviews stating he was cooperating with the authorities.

A team of crime branch carried out searches in Maulana Saad's properties in Shamli and his associates were questioned. The final call on whether Maulana Saad should be arrested or not will be taken only after his questioning, sources said.

Amanatullah Choudhary, former member of the working committee of Tablighi Jamaat, in a letter in 2015 had said "Although, earlier the treasurer used to be a person other than the manager. And further tyranny is that now no formal account of markaz's income and expenditure is maintained to the extent that its details are not even revealed to the executive committee."

In 2016, a group of seven members, led by Maulana Ismail of Godhra said, "senior members were worried about the direction in which the Markaz was headed."

In 2016, a group of workers from Chennai, Aligarh, Bengaluru and Delhi led by Farooq Ahmed alleged in writing that Saad had subverted the organisation by making it more about "populating the masjids" and not about "field work."

Maulana Saad's lawyer, Fuzail Ayyubi, told ET the movement is focused on moral reforms in the Muslim community and "just like any other reform movement, our approach to contemporary issues must evolve in view of the changes in society."

THE INDUSTRIAL RELATIONS CODE, 2019, BILL

Redefine 'Strike', Revisit TU Auditing: Panel

Standing committee asks labour min to sort out its own lack of clarity on how to bring transparency in auditing

CL.Manoj@timesgroup.com

New Delhi: The parliamentary standing committee on labour and employment has recommended that the contentious clause defining 'strike', proposed in the Industrial Relations Code, 2019 Bill, be negotiated afresh.

The clause, which defines as 'strike' even an event of at least 50% of employees of a unit proceeding on "concerted casual leave" on a particular day, should be renegotiated, the committee suggested to stakeholders in industrial units including the management, trade unions and representatives of the labour department.

With regard to the proposed push for transparency in the auditing of the funds of trade unions, the committee asked the labour and employment ministry to first sort out its own lack of clarity on how to go about it. It also suggested fixing a cap – of maximum two terms – that the units can employ a worker on "fixed term employment" category.

The members of the committee headed by Bhartruhari Mahtab – who had processed the bill and completed meetings with the stakeholders and officials before the early sine die adjournment of Parliament session due to Covid-19 related lockdown and social distancing – decided to work on its draft report and finalise it through online interactions, a first for a parliamentary panel, given the lockdown restrictions on holding meetings. Mahtab submitted the final report to the Lok Sabha Speaker on Thursday.

On definition of 'strike': The committee witnessed serious differences between the ministry, trade unions and employers with regard to the proposal in the bill to treat as if 50% employees went on casual leave on a particular day. The employers felt "concerted causal leave" was a method deployed to skirt requirement of early notices by the unions for striking work. The unions insisted that if a minimum of 50% employees stayed away from work it was a strike as per workers' rights, and therefore, the clause "concerted casual leave" be deleted in the definition of 'strike'.

Taking into account all differing views, the report said, "The committee are, therefore, of the considered opinion that the definition be revisited and suitably reworded so as to give a clear impression that the provision does not intend to infringe the rights of the workers as guaranteed under the Constitution of India."

'ESSENTIAL' SERVICE

Give Funds Meant for Foreign Cos to Local Firms: Def Industry

Manu.Pubby@timesgroup.com

New Delhi: The defence industry has suggested that outgoing funds planned for foreign companies that have ongoing contracts should be redirected to Indian entities to keep them a going concern and have flagged concerns that the prolonged lockdown will have dire consequences as exports have come to a complete halt.

In a detailed exit strategy post the lockdown, the industry has suggested to the ministry of defence that outsourcing of work from public sector units is urgently required and that the defence sector be placed under the essential services category to avoid a meltdown of the ecosystem.

Facing dire future, defence industry suggests exit plan from Covid-19; Exports badly hit

Faced with the pressure of retaining its highly skilled workforce and anticipating a cut in government spending, the industry has suggested that as an immediate measure, funds earmarked for payments to companies in the US, Russia, Israel and the European Union be redirected to companies domestically.

"Most (foreign) companies who have on-going contracts with Indian MOD have also been in lockdown mode since mid February or early March. They may remain so till end June or beyond. Therefore, it is anticipated that outgo of funds meant for contracts of foreign OEMs would not take place as planned," said a note sent by Society of Indian Defence Manufacturers to the ministry.

kotak®

KOTAK MAHINDRA BANK LIMITED

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel.: 61660001, Website: www.kotak.com

POSTAL BALLOT NOTICE

Notice is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) (the "Act") read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) (the "Rules") read with the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020, in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the "MCA Circulars"), to transact the special business as set out hereunder by passing Special Resolution through postal ballot (only through the remote e-voting process).

The proposed Special Resolution and Explanatory Statement setting out material facts as required in terms of Section 102 of the Act read with the Rules and the MCA Circulars are appended below seeking consent of the Members of Kotak Mahindra Bank Ltd. (the "Bank") through remote e-voting.

In compliance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules and the MCA Circulars, the Bank has extended only the remote e-voting facility for its Members, to enable them to cast their votes electronically instead of submitting the postal ballot form. The instructions for remote e-voting are appended to this Postal Ballot Notice.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, for conducting the meeting only through the electronic voting process, in a fair and transparent manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

You are requested to carefully read the instructions in this Postal Ballot Notice and record your assent (FOR) or dissent (AGAINST) through the remote e-voting process not later than 5.00 p.m. on Sunday, May 24, 2020. The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and communicated to the stock exchanges. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

Item No. 1: Issuance of equity shares of the Bank

To consider and, if thought fit, to pass the following resolution as a Special Resolution:

"RESOLVED that pursuant to the relevant provisions of the Memorandum and Articles of Association of the Bank, the provisions of Sections 23, 42, 62 and 179 and other applicable provisions, if any, of the Companies Act, 2013 (including any amendments, statutory modification(s) and/ or re-enactment thereof for the time being in force) ("Companies Act") and the rules made, and circulars issued thereunder, the relevant provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (including any amendment, modification, variation or re-enactment thereof including any circulars and notifications issued thereunder) ("ICDR Regulations"), the applicable listing agreements entered into by the Bank with the stock exchange(s) where the equity shares of the Bank of face value of Rs. 5/- each ("Equity Shares") are listed, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to the extent applicable, the provisions of the Foreign Exchange Management Act, 1999, including any amendments, statutory modification(s) and/ or re-enactment thereof ("FEMA"), the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, including any amendments, statutory modification(s) and/ or re-enactment thereof, the Consolidated FDI Policy Circular of 2017, as amended, issued by the Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India and all other applicable statutes, rules, regulations, guidelines, notifications, circulars and clarifications as may be applicable, as amended from time to time, issued by the Government of India ("GOI"), and the Banking Regulation Act, 1949 including any amendments, statutory modification(s) and/ or re-enactment thereof and other applicable laws, regulations, rules, notifications or circulars issued by the Ministry of Finance, the Ministry of Corporate Affairs ("MCA"), the Reserve Bank of India ("RBI"), BSE Limited and National Stock Exchange of India Limited ("Stock Exchanges"), the Securities and Exchange Board of India ("SEBI"), and/ or any other governmental/ regulatory/ statutory authorities, in India or abroad, from time to time, to the extent applicable and subject to the consents and approvals of any governmental/ regulatory/ statutory authorities and guidelines and clarifications issued thereon from time to time and subject to such conditions and modifications as may be prescribed by any of them while granting such approvals, permissions, consents and sanctions, which may be agreed to by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution), approval of the members of the Bank be, and is hereby, accorded to issue up to 6,50,00,000 (Six crores and fifty lakhs) Equity Shares, in one or more tranches through a private placement, follow-on public offering ("FPO"), Qualified Institutions Placement ("QIP") or a combination thereof, to any eligible investors in Indian Rupees or its equivalent of any other foreign currencies (whether or not such investors are members of the Bank, to all or any of them, jointly or severally), for cash, at such price or prices, at market price(s) or at a discount or premium to market price(s) in terms of the applicable regulations and as permitted under the applicable laws, in such manner in consultation with the merchant banker(s) and/ or other advisor(s) appointed by the Bank, through an offer/ placement document, preliminary or final, and/or other letter or circular as may be deemed appropriate, and on such terms and conditions, including the terms of the issuance, security, fixing of record date, and at a price not less than the price calculated as per the applicable pricing formulae as may be decided by the Board in its sole and absolute discretion and as may be permitted by the relevant governmental/ regulatory/ statutory authority, together with any amendments and modifications thereto (the "Issue")."

"RESOLVED FURTHER that the Equity Shares to be so created, offered, issued and allotted shall be subject to the provisions of the Memorandum and Articles of Association of the Bank and the Equity Shares as may be required to be issued and allotted in accordance with the terms of the Issue shall rank pari passu inter se and with the then existing Equity Shares of the Bank in all respects."

"RESOLVED FURTHER that the relevant date for the purpose of pricing the Equity Shares shall be subject to applicable law. In the event of Equity Shares being issued by way of a QIP, the relevant date shall be the date of the meeting in which the Board decides to open the QIP or as permitted under applicable law."

"RESOLVED FURTHER that in the event the Issue is undertaken by way of a QIP, the allotment of Equity Shares shall only be to qualified institutional buyers as defined in the ICDR Regulations ("QIBs"), such Equity Shares shall be fully paid-up and the allotment of such Equity Shares shall be completed within 365 days from the date of passing of this resolution approving the QIP or such other time period as may be permitted under the ICDR Regulations from time to time."

"RESOLVED FURTHER THAT in the event the Issue is undertaken by way of a QIP, the Equity Shares shall be offered, issued and allotted under Chapter VI of ICDR Regulations to QIBs at such price being not less than the price determined in accordance with the pricing formula provided under Chapter VI of the ICDR Regulations and the price determined for a QIP shall be subject to appropriate adjustments as per the provisions of Regulation 176(4) of the ICDR Regulations, if required. Furthermore, the Board may, at its absolute discretion, issue Equity Shares at or above the floor price or at a discount, if any, not exceeding permissible limit specified under applicable ICDR Regulations, calculated in accordance with the pricing formula provided under the ICDR Regulations. Further, the Equity Shares shall not be eligible to be sold by the allottee for a period of one year from the date of allotment, except on a recognized stock exchange, or except as may be permitted from time to time under the ICDR Regulations.

"RESOLVED FURTHER that without prejudice to the generality of the above the Board be and is hereby authorised in its absolute discretion, in such manner as it may deem fit, to dispose of such of the Equity Shares that are not subscribed.

"RESOLVED FURTHER that the Board be and is hereby authorized to do all such acts, deeds, actions and sign such documents as may be required in furtherance of, or in relation to, or ancillary to, the offering, issue and allotment of Equity Shares, including authorizing any committees of the Board, director(s) or officer(s) of the Bank to sign offer documents, execute any necessary documents, agreements, forms, deeds, appoint intermediaries, open and close the period of subscription, determine the terms and conditions of the issuance of Equity Shares, including the timing, floor price (including any discount thereto, as may be permitted under applicable law) and the issue price in respect of the Equity Shares, file any necessary forms with regulatory authorities and to allot the Equity Shares and to amend, vary or modify any of the above as the committee or such authorised persons may consider necessary, desirable or expedient, and enter into and execute all such arrangements/agreements as the case may be with any merchant bankers, lead managers, legal advisors, depository, custodian, registrar, escrow agent and any other intermediaries and all such agencies as may be involved or concerned in the Issue and to remunerate all such agencies including payment of commissions, brokerage, fees or the like, and also to seek the listing of such Equity Shares.

"RESOLVED FURTHER that the Board be and is hereby authorized to delegate all or any of the powers herein conferred on it, to any committee of the Board, or any whole-time Director or any other officer(s) of the Bank to give effect to the aforesaid resolution."

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

Notes:

- The related Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, se tting out material facts concerning the item of special business is annexed hereto.
- This Postal Ballot Notice is sent to all the Members whose names appear in the Register of Members/List of Beneficial Owners as received from National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL", together with NSDL, the "Depositories") and is available with the Bank as on Friday, April 17, 2020 ("Eligible Members"). A copy of this Postal Ballot Notice will also be available on the website of the Bank (**www.kotak.com**), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited ("KFintech") (**http://evoting.karvy.com**)
- This Postal Ballot Notice is being sent, by e-mail, only to those Eligible Members who have registered their e-mail ID with the Bank, the Depositories or with the depository participant or submitted their e-mail IDs to KFintech, on or before 5.00 p.m. on Thursday, May 21, 2020.
- On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send this postal ballot notice in electronic form only. The hard copy of this Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only.
- Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Member may receive on the e-mail ID provided by the Member this Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: **https://www.kotak.com/en/investor-relations/investor-information/investor-info.html.** Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice
(i) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice.
(j) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of this Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to **einward.ris@kfintech.com**.

- Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in this Postal Ballot Notice, in respect of both physical and electronic holdings.
- Eligible Members can vote only through electronic mode of voting.

THIS POSTAL BALLOT NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS POSTAL BALLOT NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO

Explanatory Statement setting out material facts concerning item of special business:

In terms of Section 102 of the Act read with the Rules, the following statement sets out all the material facts relating to Item No. 1 of this Postal Ballot Notice dated April 22, 2020.

Item No. 1:

Members may note that this special resolution is to enable the Bank to create, issue, offer and allot Equity Shares, including by way of a private placement, a further public offering, a qualified institutions placement ("QIP") in accordance with Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations"), or a combination thereof, in one or more tranches, at such price as may be deemed appropriate by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution) in its absolute discretion, including the discretion to determine the categories of investors to whom the issue, offer, and allotment shall be made considering the prevalent market conditions and other relevant factors and, wherever necessary, in consultation with lead manager(s) and other agencies that may be appointed. The Board at its meeting held on April 22, 2020, subject to the approval of the Members, approved the issuance of Equity Shares by way of the Issue.

In the event such issuance of Equity Shares is undertaken by way of a QIP: (a) the allotment of Equity Shares shall be completed within a period of 365 days from passing this resolution or such other time as may be allowed under the ICDR Regulations from time to time; and (b) the pricing of the Equity Shares that may be issued to QIBs shall be freely determined subject to such price not being less than the floor price calculated in accordance with Chapter VI of the ICDR Regulations ("QIP Floor Price"), provided that the Bank may offer a discount not exceeding permissible limit specified under applicable ICDR Regulations. The maximum amount that the Bank intends to raise will be a product of Equity Shares not exceeding (in aggregate, when such amount is raised in one or more tranches) the number as specified in Item No. 1 of this Postal Ballot Notice and the issue price per Equity Share as determined by Board in accordance with applicable law.

The 'Relevant Date' for the purpose of pricing the Equity Shares shall, subject to applicable law, be determined by the Board as being the meeting in which the Board decides to open the issue of such Equity Shares, subsequent to the receipt of Members' approval in terms of the Act, the ICDR Regulations and other applicable laws, regulations and guidelines.

As the Issue will result in an issuance of Equity Shares by the Bank to investors who may or may not be Members of the Bank, consent of the Members is being sought pursuant to Sections 42 and 62 and other applicable provisions, if any, of the Act, and any other law for the time being in force and as may be applicable.

The object of the proposed issuance is to augment the Bank's capital base and to strengthen its balance sheet, which would assist the Bank including in dealing with contingencies, financing business opportunities (which may either be organic or inorganic) and which may arise pursuant to the economic events driven by the outbreak of COVID-19 (which has been declared a pandemic by the World Health Organization), or otherwise.

Necessary disclosures have and will be made to the Stock Exchanges, as may be required under the listing agreements entered into with the Stock Exchanges, and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The Members are, therefore, requested to grant their approval for Item 1 of this Postal Ballot Notice.

The proposed Issue will result in the dilution of promoter shareholding along with the shareholding of other Members.

None of the Directors or the Key Managerial Personnel of the Bank or their respective relatives is concerned or interested in the said Resolution.

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

Instructions for remote e-voting

In accordance with the provisions of Sections 108 and 110 of the Act read with the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the MCA Circulars, the stated item of business shall be transacted through electronic voting system and the Bank is providing facility for voting by electronic means (remote e-voting) to its Eligible Members.

The Bank has engaged the services of KFin Technologies Private Limited ("KFintech") for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner.

E-voting is mandatory for the Eligible Members and is the only means to cast a vote on the stated item of business. Eligible Members may in accordance with the provisions of Sections 112 and 113, appoint representatives for the purpose of voting through remote e-voting.

The instructions to the Eligible Members for exercising their vote along with process, and the manner for remote e-voting through remote e-voting are as under:

1. Eligible Members shall cast their vote electronically by logging on to the e-voting system **(http://evoting.karvy.com)**
2. Eligible Members (including those Members who have previously registered their e-mail IDs with the Bank, Depositories or depository participants and who have not previously registered with KFintech for the remote e-voting system by KFintech) will be required to submit their e-mail ID to KFintech in the manner prescribed in the Notes above to receive the login-ID and password for remote e-voting along with the process, manner and instruction (through an e-mail from KFintech).
3. The remote e-voting period shall commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on Friday, April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.
4. Vote on a resolution, once cast, cannot be changed subsequently.
5. The voting rights of Members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on April 17, 2020, subject to applicable laws, including the Banking Regulation Act, 1949.

On the Eligible Members receiving an e-mail from KFintech:

a) Launch internet browser by typing the URL: http://evoting.karvy.com
b) Enter the login credentials [i.e., User ID and password mentioned in the e-mail]. Your Folio No./ DP ID-Client ID will be your User ID. However, if you are already registered with KFintech for remote e-voting, you can use your existing User ID and password for casting your vote.
c) After entering the details appropriately, click on LOGIN.
d) 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 (@,#, $, etc.). The system will prompt you to change your password and update your contact details like mobile number, e-mail ID, etc. on first login. You may also enter a 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.
e) You will need to login again with the new credentials.
f) On successful login, the system will prompt you to select the EVENT 5266.
g) On the voting page, enter the number of shares as on April 17, 2020 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.
h) You may then cast your vote by selecting an appropriate option and click on "Submit".
i) A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution, you will not be allowed to modify your vote.
j) During the voting period, Members can login any number of times till they have voted on the Resolution.
k) Eligible Members holding multiple folios/demat accounts shall choose the voting process separately for each folio/demat account.
l) Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.,) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc. together with attested specimen signature(s) of the duly authorized representative(s), to the Scrutinizer at rupaldjhaveri@rediffmail.com with a copy marked to **evoting@kfintech.com.**
m) In case of any queries pertaining to e-voting, please visit Help & FAQ section of **http://evoting.karvy.com**
n) You can also update your mobile number and e-mail ID in the user profile details of the folio which may be used for sending future communication(s).

6. The Board of Directors has appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.
7. After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/ Company Secretary on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.
8. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (**www.kotak.com**) and KFintech (**https://evoting.karvy.com**). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.
9. Registration of e-mail ID - The Act recognizes sending of documents to any Member through electronic mode. Accordingly, pursuant to proviso to Rule 18(3) of the Rules, we hereby provide you the opportunity to register your e-mail ID for future communications. In case you wish to register your new e-mail ID or if there is any change in your e-mail ID which has already been registered with the depository participant, the Depositories or the Bank, we request you to register your new/revised e-mail ID with your depository participant (for shares held in demat form), the Depositories (for shares held in demat form) or Bank (for shares held in physical form) immediately.

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

ET Markets

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MUMBAI, FRIDAY, 24 APRIL 2020

SMART INVESTING
Pharma F&O Activity Surges in April on Bright Prospects

SCHEMES CUMULATIVELY MANAGE ₹26K CR Existing investors in these plans will not be able to withdraw their investments, make fresh purchases or transfer to equity schemes, or withdraw money every month

Franklin Templeton to Wind Up 6 Fixed-income Debt Schemes

Prashant.Mahesh@timesgroup.com

Mumbai: Franklin Templeton Mutual Fund has voluntarily decided to wind up six of its fixed-income debt schemes effective April 23, 2020. The fund house has taken this step as it believes that the market will not return to normalcy soon because of Covid-19 disruption.

The six schemes, namely, Franklin India Low Duration Fund, Franklin India Dynamic Accrual Fund, Franklin India Credit Risk Fund, Franklin India Short Term Income Plan, Franklin India Ultra Short Bond Fund and Franklin India Income Opportunities Fund cumulatively manage assets worth ₹26,000 crore.

Several retail, HNI and corporate investors park money in debt funds due to higher returns as compared to bank deposits, easy liquidity and tax benefits of indexation if they remain invested for three years. With the fund house deciding to wind up these schemes, these open-ended schemes, which are available for buying or selling on a daily basis on every working day, will not be now available.

Starting April 24 existing investors in the scheme will not be able to withdraw their investments, make fresh purchases, do transfers to equity schemes or make systematic withdrawals to meet their monthly expenses.

Many retail investors and HNIs who invest in these schemes as part of their fixed-income asset allocation will be hit as the money will be blocked and no liquidity will be available in their portfolios. "Significantly reduced liquidity in the Indian bond markets for most debt securities and unprecedented levels of redemptions following the Covid-19 outbreak and lockdown have compelled us to take this decision," says Sanjay Sapre, president, Franklin Templeton India.

Existing investors will be paid as and when the fund house manages to sell the debt paper it holds and uses proceeds to pay investors. However, there is no timeline to liquidate the assets of the scheme

The current lockdown on account of Covid-19 pandemic has led to risk aversion amongst investors and there are no takers for lower-rated and unrated paper. Yields of lower-rated paper are high in the market and there is no price discovery, forcing the fund house to take this decision.

With the scheme being wound up, the fund house will proceed to liquidate the assets of the scheme without resorting to any distress sale. However, there is no timeline to liquidate the schemes' assets. The unit holders will be paid as and when the securities come up for maturity in the portfolio. Once the security matures and the fund house receives proceeds from the issuer, they will pay the money to unit holders in the scheme. If the market situation improves, the fund house will also try to sell the securities in the market, but will not resort to distress sale. Typically, the shorter the duration of the portfolio, the faster the scheme is likely to be wound up, and unit holders can expect payment accordingly.

MONEY & DEBT MARKET INSTRUMENTS

Sebi Relaxes Valuation Norms for Mutual Funds

Our Bureau

Mumbai: The Securities and Exchange Board of India (Sebi) on Thursday relaxed valuation norms on money and debt market instruments held by mutual funds in the wake of the loan moratorium for companies by the Reserve Bank of India on account of the business disruptions caused by the ongoing lockdown.

The capital markets regulator said if valuation agencies are of the view that a delay in interest or principal amount or extension of maturity of a security has arisen solely due to lockdown or in light of the RBI moratorium, which has created temporary operational challenges in servicing debt, they may not consider it as default for valuing debt market securities held by fund houses. Valuations of debt market instruments for mutual funds' net asset value (NAV) are done by the arms of rating agencies.

"In view of the nationwide lockdown and the three-month moratorium/deferment on payment permitted by RBI, a differentiation in treatment of default, on a case-to-case basis, needs to be made as to whether such default occurred solely due to the lockdown or loan moratorium," Sebi said in a circular.

With this, valuation agencies may not treat the default due to the moratorium in NAV calculations. The move comes as a relief to mutual funds and borrowing companies as a delay in payment would have hit NAVs of debt schemes, which have to mark down values based on the valuations assigned by agencies.

"The mutual fund industry had asked for this because tomorrow it should not be seen as non-compliance when inspection happens," said A Balasubramanian, CEO, Aditya Birla Sun Life Asset Management.

The regulator also said that if there is any difference in the valuation of securities provided by two valuation agencies, the conservative valuation should be accepted.

Sensex Gains 483 Points; Nifty Ends Above 9,300

Equity benchmark Sensex surged over 483 points on Thursday, tracking gains in IT and banking stocks as expectations of another stimulus package from the government enthused investor sentiment. The 30-share index ended 483.53 points or 1.54% higher at 31,863.08. The broader NSE Nifty advanced 126.60 points, or 1.38%, to settle at 9,313.90.

With banks risk-averse, RBI's auction draws **bids worth ₹12,850 cr** against **₹25,000 cr** offered

First TLTRO for NFBCs Gets Only 50% Bids

Atmadip.Ray@timesgroup.com

Kolkata: The Reserve Bank of India's attempt to improve funding for the non-banking financial companies through the banks' channel is faltering with a special liquidity window receiving bids for just half the amount that was on offer. This may prompt the central bank to rethink on its strategy.

"The RBI will review the auction results and take a view in the matter," the central bank said in a terse statement.

In first auction of funds for banks through Targeted Long Term Repo Operations 2.0 (TLTRO) aimed at funding NBFCs and microfinance institutions (MFIs), especially the smaller ones, banks' response was muted with them bidding for just ₹12,850 crore when the RBI offered ₹25,000 crore.

"Banks bid only for 50% of RBI's line today to NBFCs & MFIs. Complete risk aversion. RBI must give a direct line and finmin must offer to bear first loss for some time. Let's get our smaller but important lenders ready for the restart of our economy," said Sanjiv Bajaj, MD of Bajaj Finserv. "Most countries are providing regular fiscal stimulus to provide confidence to an economy that's preparing to restart. When will we?"

The RBI had directed banks to invest at least half of the funds mobilised via the special liquidity window to investment-grade debt instruments of smaller and mid-sized non-bank lenders, which are facing cash-flow mismatches with repayment collection drying up even as they are servicing their bank loans.

But there were apprehensions on whether banks have the appetite for such investments. "Given the lack of risk appetite in banks, a structure with partial credit guarantee by the government may be the only viable option to ease liquidity challenges of NBFCs," said Vydianathan Ramaswamy, director, ratings, Brickwork Ratings.

The central bank on Thursday received just 14 bids for three-year funds at the repo rate of 4.4%. This is in contrast to the enormous demand for the Targeted Long Term Repo Operations that were aimed at lending to corporations.

LOAN TENOR OF 90 DAYS TOO SHORT, SAY PLAYERS

₹15k cr on Tap, but It may Not Help NBFCs, MSMEs

Saloni.Shukla@timesgroup.com

Mumbai: The Reserve Bank of India's lifeline to below top-rated non-bank and microfinance lenders may fail to rescue many of them, with the nodal agent Small Industries Development Bank of India (Sidbi) capping the tenor of these loans at 90 days.

The ₹15,000-crore the RBI has provisioned for refinance through Sidbi may not be utilised at all if this condition exists, say lending institutions.

In a three-page letter to the lenders, Sidbi stipulated that these loans would be repaid in bullet instalment after 90 days of the date of withdrawal.

"Three months do not make any sense. What will Sidbi do with this money when it gets it back," said the CEO at a mid-sized NBFC. "We can't lend this money if we have to pay it back within three months."

In the wake of the Covid-19 pandemic, the RBI provided a special facility of ₹15,000 crore to Sidbi to provide liquidity support to the MSME sector through banks, NBFCs and MFIs. Tightening of financial conditions in the wake of the pandemic has made it difficult for these institutions to raise resources from the market.

The central bank's support also comprised ₹25,000 crore to Nabard for refinancing regional rural banks, rural cooperative banks, MFIs and ₹10,000 crore to National Housing Bank (NHB) for supporting housing finance companies.

Most of the specialised lenders — Nabard, Sidbi and NHB — have been raising funds from the market through instruments allowed by the RBI besides relying on internal resources.

Market Trends

STOCK INDICES		% CHANGE
Nifty 50	9313.9	1.38
Sensex	31863.08	1.54
MSCI India	670.16	1.5
MSCI EM	2072.19	0.55
MSCI BRIC	570.16	0.48
MSCI World	8399.65	0.12
SX 40	18522.05	1.48
Nikkei	19429.44	1.52
Hang Seng	23977.32	0.35
Strait Times	2542.37	0.30

Values in US $, Gross — At 7 pm IST

OIL ($)		BOND	
DUBAI CRUDE	20.31	10-YR YIELD	6.05
	5.44		0.17
Absolute Change		Figures in %	

GOLD RATE

Prices per Troy Ounce ($)

	US	India
OPEN	1736.5	1892.02
LAST*	1755.5	1908.13

*At 10.30pm, After adjusting for import duty, Indian spot gold lower by $ 22.92 to US Comex gold price on Thursday. The premium on local gold is due to tight supply following import curbs.

FOREX RATE (₹-$ Exchange Rate)

OPEN	LAST*
76.31	76.07

Market on Twitter@ETMarkets

L&T Selling Bonds to Double its Cash Reserves to ₹25,000 crore

▸▸ ON SMART INVESTING

RBI to buy longer-tenor 6-10-year bonds and simultaneously sell shorter-duration papers

Another 'Operation Twist' in the Offing to Lower Longer Yields

Our Bureau

Mumbai: The Reserve Bank of India Thursday announced yet another instalment of 'Operation Twist' to help reduce yields on longer-tenor sovereign debt, which now carries higher costs despite a 75-basis-point cut in interest rates late last month.

The central bank has proposed to buy-and-sell government bonds worth ₹10,000 crore under each head. It will buy longer-tenor bonds with 6-10-year maturities while simultaneously selling shorter-duration papers maturing between June this year and April next. The auction is scheduled to take place next Monday.

In an unscheduled policy, the RBI cut the repo — the rate at which banks borrow short-term money — by 75 basis points late March. A basis point is 0.01 percentage point.

Even though the benchmark yield dipped to 5.98%, it rebounded past 6.4% amid fiscal concerns.

Bond yields and prices are inversely correlated.

The gauge dropped 20 basis points, the most since March 27, to 6.02%, after the Reserve Bank of India announced its latest instalment of Operation Twist.

After the global financial crisis in 2008, when yields did not budge much despite increasing liquidity, the then Federal Reserve chairman Ben Bernanke purchased bonds at the longer end, pushing yields down and raising rates in the near term. This came to be termed 'Operation Twist'.

"The big difference here is that while it is buying dated government bonds ranging between 2026 and 2030 maturities, it is selling very-short maturity treasury and cash management bills from its books," said Suyash Choudhary, head – fixed income at IDFC AMC.

The RBI last used this tool in January. It first used this measure in December, which helped ease yields by about 30 basis points from a five-month high of 6.80%, according to Bloomberg. It had also introduced European Central Bank-like cash boost to banks.

CLOSE TO RECORD HIGHS

Banks Parking Over ₹7L crore Daily with RBI via Reverse Repo

Saikat.Das1@timesgroup.com

Mumbai: Banks' parking of funds with the Reserve Bank of India (RBI) is close to record highs with them putting in over ₹7 lakh crore daily in reverse repo, reflecting the risk aversion among banks even as the regulator is nudging them to lend.

Lenders are comfortable keeping funds at the safest possible option even though the returns are meagre compared with what they might have earned from lending to corporates.

On Wednesday, banks parked ₹7.05 lakh crore via reverse repo auction with the central bank, show data compiled by India Ratings. While a majority of it is kept at a fixed rate of 3.75%, the rest is through variable reverse repo. The previous high was at ₹7.31 lakh crore on March 31, 2020.

3.75% FIXED RATE AT WHICH A MAJORITY OF THE FUNDS ARE KEPT WITH RBI

"Banks have turned risk-averse amid economic crisis related to lockdown," said Soumyajit Niyogi, associate director at India Ratings. "Even if they would be earning less at reverse repo, they have little option."

RBI's surplus liquidity stance to ensure that banks lend is becoming ineffective at a time when the economy is in a total lockdown to fight Covid-19. The funds that RBI gave both through a cut in cash reserve ratio (CRR), the portion of deposits banks keep with RBI, and additional liquidity measures are finding their way back into RBI through reverse repo.

To fight the cash squeeze due to the lockdown, the RBI on March 27 provided a relief through a moratorium for borrowers who could skip payments between March 1 and May 31.

"While demand for credit is muted, banks are reluctant to lend to the companies that may have already availed moratorium," Madan Sabnavis, chief economist at CARE Ratings. "Probably, the central bank can cap parking limit, nudging lenders to look for alternatives instead of idle money."

Insurers to Report Big Hit for March Quarter

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Mumbai: From a profitability standpoint, last fiscal's fourth-quarter could be a near-washout for life insurers, which together saw significant declines in all financial KPIs in the month of March – sum assured, first-year premiums, policies issued, and lives covered.

The overall industry – with 24 players – saw 32.2% year-on-year (YoY) decrease in new premium collection to ₹25,409.30 crore in the month whereas number of policies underwritten and the number of lives covered in the month reduced by 66% and 41%, respectively, latest data released by regulator Irdai showed.

However, for FY20, the sector saw a 20.6% YoY increase in first-year premiums at ₹2.58 lakh crore. While the country's largest insurer, Life Insurance Corp (LIC), saw a 25.2% growth in new premium to ₹1.78 lakh crore for the month of March, the IPO-bound insurer saw a 31.1% decline in first-year premiums.

LIC ended FY20 with a 68% market share of first-year premiums.

Among the listed insurers, HDFC Life Insurance posted a 16.2% YoY rise in new premiums for the full year to ₹17,396.25 crore. ICICI Prudential Life Insurance posted a 20.5% YoY rise in new premiums to ₹12,348.11 crore and SBI Life Insurance posted a 20.3% YoY rise in premiums to ₹16,598.82 crore.

kotak®

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NOTICE

Members of the Bank are hereby informed that the Bank has on April 23, 2020 completed sending the Postal Ballot Notice dated April 22, 2020 (the **"Postal Ballot Notice"**), by e-mail, to all members whose name appears in the Register of Members/List of Beneficial Owners received from National Securities Depository Limited (**"NSDL"**) and Central Depository Services (India) Limited (**"CDSL"**) as on Friday, April 17, 2020 (**"Eligible Members"**) and e-mail IDs were available.

The copy of the Postal Ballot Notice will also be available on the website of the Bank (www.kotak.com), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited (**"KFintech"**) (**http://evoting.karvy.com**).

Please note that the Bank is sending the Postal Ballot Notice to all Eligible Members, by e-mail only, and is providing facility for remote voting by electronic means (e-voting) to its Eligible Members for seeking approval, in accordance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof, for the time being in force) and the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020 in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the **"MCA Circulars"**).

The Bank has engaged the services of KFintech for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

The Postal Ballot Notice contains the following Resolution:

Sr. No.	Type of Resolution	Particulars
1	Special Resolution	Issuance of equity shares of the Bank

On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send the postal ballot notice in electronic form only. The hard copy of the Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the Eligible Members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only. We request members who have not yet registered their e-mail IDs to get their e-mail IDs registered by following the procedure given below.

Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Eligible Member may receive on the e-mail ID provided by the Member the Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: **https://www.kotak.com/en/investor-relations/investor-information/investor-info.html**. Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice
(I) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice.
(j) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of the Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to **einward.ris@kfintech.com.**

Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in the Postal Ballot Notice, in respect of both physical and electronic holdings.

Eligible Members can vote only through remote e-voting facility.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No. 5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No. 27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

The remote e-voting period will commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received. During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (**www.kotak.com**) and KFintech (**https://evoting.karvy.com**). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.

THIS NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO.

KOTAK MAHINDRA BANK LIMITED

Bina Chandarana
Joint President & Company Secretary

Mumbai
April 23, 2020

સ્પોર્ટ્સ રાઉન્ડ અપ

કોરોના મહામારીને પગલે સર્જાયેલી સ્થિતિની ચીફ એક્ઝિક્યુટીવ મિટિંગમાં સમીક્ષા

૨૦૨૩ સુધીના FTPમાં ફેરફાર કરવા ICC તૈયાર : ટી-૨૦ વર્લ્ડ કપ અંગે જુલાઈમાં નિર્ણય

દુબઈ/ક્રાઈસ્ટચર્ચ, તા.૨૩

વિશ્વભરના રમતજગત અને જનજીવનને થંભાવી દેનારી કોરોના મહામારીને કારણે ક્રિકેટ જગત પણ અટકી ગયું છે. કોરોનાના કારણે અટકી પડેલી શ્રેણીઓના પુનઃ આયોજનથી માંડીને આર્થિક સહિતની અસરોની ચર્ચા કરવા માટે આજે આંતરરાષ્ટ્રીય ક્રિકેટ કાઉન્સીલ (આઈસીસી)ની ચીફ એક્ઝિક્યુટિવ કમિટિની મિટિંગનું આયોજન કરવામાં આવ્યું હતુ.

આ મિટિંગમાં વર્ષ ૨૦૨૩ સુધીના ભાવિ પ્રવાસ કાર્યક્રમોમાં જરુરિયાત મુજબ ફેરફાર કરવાનો નિર્ણય લેવાયો હતો. જોકે, ઓક્ટોબરમાં ઓસ્ટ્રેલિયન ભૂમિ પર યોજાનારા ટી-૨૦ વર્લ્ડ કપ અંગે કોઈ નિર્ણય લેવામાં આવ્યો નહતો. દરમિયાનમાં ન્યૂઝીલેન્ડ ક્રિકેટ બોર્ડના સીઈઓએ જણાવ્યું હતુ કે, ટી-૨૦ વર્લ્ડ કપ ૨૦૨૦ અંગે જુલાઈ પહેલા કોઈ નિર્ણય લેવામાં નહી આવે તે નક્કી છે. ટૂંકમાં ટી-૨૦ વર્લ્ડ કપનું ભાવિ જુલાઈમાં નક્કી થશે.

કોરોના કારણે હાલમાં પ્રવાસન બંધ છે, ત્યારે આઈસીસીની ચીફ એક્ઝિક્યુટીવ કમિટિની મિટિંગનું આયોજન ટેલિકોન્ફરન્સિંગથી કરવામાં આવ્યું હતુ. આ મિટિંગમાં હાલમાં ચાલી રહેલી વર્લ્ડ ટેસ્ટ ચેમ્પિયનશિપ અને જુન મહિનાથી શરૂ થનારી પ્રસ્તાવિત વન ડે લીગ અંગે ચર્ચા વિચારણા હાથ ધરવામાં આવી હતી. જોકે આ અંગે આગામી દિવસોમાં કોઈ ફેંસલો લેવાનું નક્કી કરવામાં આવ્યું હતુ. આઈસીસીએ મિટિંગ બાદ જાહેર કરેલી એક યાદીમાં જણાવ્યું કે, કોરોના મહામારીને કારણે ક્રિકેટને ગંભીર અસર

ઓસ્ટ્રેલિયા ટી-૨૦ વર્લ્ડ કપ યોજવાના વિકલ્પો તલાશી રહ્યું છે

થઈ છે. હાલની પરિસ્થિતિ જોતાં અમારે વર્ષ ૨૦૨૩ સુધીના ભાવિ પ્રવાસ કાર્યક્રમમાં મોટાપાયે ફેરફાર કરવો પડે અને ઘણી બધી સિરીઝ તેમજ ટુર્નામેન્ટ માટે નવી તારીખો જાહેર કરી પડે તેમ છે.

હવે અમે આ અંગેની વિસ્તૃત સમીક્ષા કરીને આગળની કાર્યવાહી હાથ ધરીશું.

ઈંગ્લેન્ડનો શ્રીલંકા પ્રવાસ, ઓસ્ટ્રેલિયાનો ન્યૂઝીલેન્ડ પ્રવાસ તેમજ વિન્ડિઝ અને પાકિસ્તાનની ઈંગ્લેન્ડ સામેની શ્રેણી પર સ્થગિત કરવી પડી છે. આ સિવાય પણ અન્ય આંતરરાષ્ટ્રીય આયોજનો તેમજ દેશોની રાષ્ટ્રીય લીગને પણ ગંભીર અસર થઈ છે.

ઓસ્ટ્રેલિયામાં ચાલુ વર્ષે ઓક્ટોબરમાં યોજાનારા ટી-૨૦ વર્લ્ડ કપ માટે વૈકલ્પિક આયોજનો પણ વિચારવામાં આવી રહ્યા છે. આઈસીસીએ આ મિટિંગમાં તમામ સભ્યોને તેની ટુર્નામેન્ટના વૈકલ્પિક આયોજન અંગેની પ્રક્રિયા જારી હોવાનું જણાવ્યું હતુ.

દરમિયાનમાં ન્યૂઝીલેન્ડ ક્રિકેટ બોર્ડના સીઈઓ ડેવિડ વ્હાઈટે આ મિટિંગ શરૂ થયા પહેલા એ અંગેનો અણસાર આપ્યો હતો કે, હાલમાં અમે ટી-૨૦ વર્લ્ડ કપના આયોજન અંગે જુદા-જુદા વૈકલ્પિક આયોજનો વિચારી રહ્યા છીએ. અમારી વચ્ચે ઘણા મુદ્દે ચર્ચા થઈ છે. આમ છતાં હાલના તબક્કે તો કોઈ નિર્ણય લેવાયો નથી. મને લાગે છે કે, જુલાઈમાં આ અંગે અંતિમ નિર્ણય લેવાશે.

ટી-૨૦ વર્લ્ડ કપના કાર્યક્રમમાં ફેરફારની સંભાવના

ક્રિકેટ ઓસ્ટ્રેલિયા તરીકે ઓળખાતા ઓસ્ટ્રેલિયન ક્રિકેટ બોર્ડના ચીફ એક્ઝિક્યુટીવ કેવિન રોબર્ટ્સે એવા સંકેત આપ્યા છે કે, ટી-૨૦ વર્લ્ડ કપના કાર્યક્રમાં ફેરફાર થઈ શકે છે. રોબર્ટ્સે કહ્યું કે, ઓસ્ટ્રેલિયન ક્રિકેટ બોર્ડ હાલમાં આઈસીસી સાથે ઘનિષ્ઠતાથી કામ કરી રહ્યું છે. ટી-૨૦ વર્લ્ડ કપની સ્થાનિક આયોજન સમિતિ અને સરકારની વચ્ચે વાટાઘાટો ચાલી રહી છે. ઓસ્ટ્રેલિયામાં ટી-૨૦ વર્લ્ડ કપનું આયોજન થાય તે માટે અમે તમામ વિકલ્પો વિચારી રહ્યા છીએ. અમે એવો પ્રયાસ કરી રહ્યા છીએ કે, ટી-૨૦ વર્લ્ડ કપની યાદગાર ઉજવણી થાય તેની સાથે સાથે બધા લોકો સલામત રહે. ઓસ્ટ્રેલિયન ક્રિકેટ બોર્ડ ગમે તે ભોગે ટી-૨૦ વર્લ્ડ કપના આયોજન માટે ઉત્સુક છે. હાલના આયોજન પ્રમાણે તારીખ ૧૮મી ઓક્ટોબર થી ૧૫મી નવેમ્બર દરમિયાન ટી-૨૦ વર્લ્ડ કપ રમાશે.

ગંભીર અને આફ્રિદી વચ્ચે ફરી શાબ્દિક યુદ્ધ

જેને પોતાની ઉંમર પણ યાદ નથી રહેતી તે મારા રેકોર્ડને શું યાદ રાખે : ગંભીર

નવી દિલ્હી, તા. ૨૩

ભારતના ભૂતપૂર્વ ઓપનર ગૌતમ ગંભીર અને પાકિસ્તાનના ભૂતપૂર્વ ઓલરાઉન્ડર આફ્રિદી વચ્ચે મેદાન પર તો અશ્લીલ શબ્દોની આપ-લે સાથેની ચડભડ જામતી જ હતી. નિવૃત્તિ પછી પણ હવે બંને વચ્ચે શાબ્દિક યુદ્ધ ફાટી નીકળ્યું છે.

આફ્રિદીએ તેની આત્મકથાના પુસ્તકમાં ગંભીરને માટે લખ્યું છે કે ગંભીરને વર્તન અને માનસિક અભિગમની રીતે સમસ્યા હતી. ગંભીરનો કોઈ એવો બેટિંગ રેકોર્ડ પણ નથી. ગંભીરે અંગે સોશિયલ મીડિયા થકી જ ઉત્તર આપ્યો છે કે, જેને તેની ઉંમર કેટલી છે તે જ યાદ નથી તે કઈ રીતે મારો રેકોર્ડ યાદ રાખી શકે ?

ઓ કે હું જ તને યાદ કરાવું કે ૨૦૦૭ના ટી-૨૦ વર્લ્ડકપની ફાઈનલમાં મેં ૫૪ બોલમાં ૭૫ રન કર્યા હતા અને તું પ્રથમ બોલે જ શૂન્ય રને આઉટ થઈ ગયો હતો. અને અમે ચેમ્પિયન બન્યા હતા. મારે તમારા જેવા જૂઠા, દેશદ્રોહી અને તકવાદી જોડે કઈ રીતે વર્તન કરવું તેની મને ખબર છે.

આફ્રિદીએ તેના પુસ્તકમાં એમ પણ લખ્યું છે કે ગંભીર પોતે ડોન બ્રેડમેન અને જેમ્સ બોન્ડ હોય તેમ માને છે.

કુમ્બલે મારો ફેવરિટ કેપ્ટન : ગંભીર

ભૂતપૂર્વ ભારતીય ઓપનર ગૌતમ ગંભીરે કહ્યું છે કે, હું મારી કારકિર્દીમાં ઘણા કેપ્ટન્સના નેતૃત્વમાં રમ્યો છું, જેમાં સર્વશ્રેષ્ઠ કેપ્ટન અનિલ કુમ્બલેને માનું છું. મને આજે પણ લાગે છે કે, જો અનિલ કુમ્બલેને લાંબા સમય સુધી કેપ્ટન તરીકે તક આપવામાં આવી હોત તો તે ઘણા બધા રેકોર્ડ્સ તોડી શકે તેમ હતો. ગંભીરની કારકિર્દીની શરૂઆત ગાંગુલીના કાર્યકાળમાં થયો હતો. જે પછી તે દ્રવિડ, ધોની અને કોહલીની કેપ્ટન્સીમાં પણ રમ્યો હતો. ગંભીરે કહ્યું કે, રેકોર્ડની રીતે જોઈએ તો ધોનીનું પર્ફોમન્સ સારું છે. જ્યારે ગાંગુલીની કેપ્ટન્સી પણ અસરકારક રહી હતી. જોકે કેપ્ટન તરીકેની મારી પ્રથમ પસંદગી હંમેશા કુમ્બલે જ રહ્યો છે. હું તેની કેપ્ટન્સીમાં સંભવતઃ છ ટેસ્ટ મેચ રમ્યો હતો. મને લાગે છે કે, જો તેને વધુ સમય કેપ્ટન તરીકે જારી રાખવામાં આવ્યો હોત તો તે ઘણા રેકોર્ડ તેના નામે હોત.

વિન્ડિઝના ક્રિકેટરોને જાન્યુઆરીથી મેચ ફી ચૂકવાઈ નથી

કિંગ્સ્ટન, તા.૨૩

વેસ્ટ ઈન્ડિઝના ક્રિકેટરોને છેક જાન્યુઆરીથી મેચ ફીની ચૂકવણી કરવામાં આવી નથી. વેસ્ટ ઈન્ડિઝ ક્રિકેટ બોર્ડ નાણાંકિય સંકટમાં સપડાયું છે અને આ કારણે ક્રિકેટરો પરેશાન થઈ ગયા છે. વિન્ડિઝ બોર્ડે ખેલાડીઓને તેમના કરાર અનુસાર રિટેનર ફીની ચૂકવણી કરી છે, પણ મેચ ફી તો હજુ બાકી જ રહેવા પામી છે.

ચાલુ વર્ષે વિન્ડિઝની ટીમ ઘરઆંગણે આયર્લેન્ડ સામે ત્રણ વન ડે અને ત્રણ ટી-૨૦ રમ્યું હતુ. જે પછી તેઓ શ્રીલંકા પ્રવાસમાં ત્રણ વન ડે અને બે ટી-૨૦ રમ્યા હતા. આ બંને સિરીઝની મેચ ફીથી હજુ ખેલાડીઓ વંચિત છે.

ટી-૨૦ વર્લ્ડ કપ ત્રણ મહિના માટે સ્થગિત થઈ શકે : ફિન્ચ

ઓસ્ટ્રેલિયાની મર્યાદિત ઓવરોની ટીમના કેપ્ટન આરોન ફિન્ચે કહ્યું છે કે, કોરોના મહામારીને કારણે ટી-૨૦ વર્લ્ડ કપ ત્રણેક મહિના માટે સ્થગિત કરવામાં આવી શકે છે. તેણે કહ્યું કે, હાલની મહામારીની સ્થિતિમાં ટી-૨૦ વર્લ્ડ કપના આયોજનને સ્થગિત કરવું પડી શકે છે. પરિસ્થિતિ અનુસાર તેને એક, બે કે ત્રણ મહિના માટે પણ સ્થગિત રાખવામાં આવી શકે છે. એક વખત કોરોના મહામારી પર કાબૂ મેળવી લેવામાં આવે તો પછી સ્ટેડિયમમાં પ્રેક્ષકો હોય કે ન હોય પણ ખેલાડીઓ તો રમવા માટે તૈયાર થશે જ તેમ મને લાગી રહ્યું છે.

ગાંગુલીના શબ્દોએ પાર્થિવ પટેલને વધુ સારા પર્ફોમન્સની પ્રેરણા આપી

સિઝનમાં ૧૦૦૦ રન કર કે ટીમને ચેમ્પિયન બનાવ તો લોકોનું ધ્યાન તારા તરફ ખેંચાશે

મુંબઈ, તા.૨૩

ટીમ ઈન્ડિયાના વિકેટકિપર બેટ્સમેન તરીકેની સુદિર્ઘ કારકિર્દી ધરાવતા પાર્થિવ પટેલે રાષ્ટ્રીય સ્તરના ક્રિકેટમાં કેપ્ટન તરીકે ગુજરાતને ઐતિહાસિક સફળતા અપાવી છે. પાર્થિવ પટેલની કેપ્ટન્સી હેઠળની ગુજરાતની ટીમ સૈયદ મુસ્તાક અલી ટી-૨૦, વિજય હઝારે વન ડે ટ્રોફીની સાથે સાથે ભારતની પ્રીમિયર ફર્સ્ટ ક્લાસ ટુર્નામેન્ટ - રણજી ટ્રોફી પણ જીતી ચૂકી છે. હાલ લોકડાઉનનો સમય ચાલી રહ્યો છે, ત્યારે પાર્થિવે ઈન્ટરનેટ પરના એક શૉ દરમિયાન કહ્યું હતુ કે, મને ગાંગુલીએ સલાહ આપી હતી કે, તું એવું કંઈક કર કે જેથી લોકોનું ધ્યાન તારા તરફ ખેંચાય. એક સિઝનમાં ૧૦૦૦ કે વધુ રન ફટકાર કે પછી મેજર ટ્રોફી જીતવા લાગ. ગાંગુલીના આ શબ્દોએ મને પ્રેરણા આપી હતી.

પાર્થિવ પટેલ ઓગસ્ટ, ૨૦૦૨માં ઈંગ્લેન્ડ સામે નોટિંગહામમાં કારકિર્દીની પ્રથમ ટેસ્ટ મેચ રમ્યો ત્યારે તેનો કેપ્ટન ગાંગુલી હતો. પાર્થિવે શૉ દરમિયાન ભૂતકાળને વાગોળતા કહ્યું કે, થોડા વર્ષો પહેલાની આ વાત છે. ડોમેસ્ટીક ક્રિકેટની સિઝન પુરી થઈ તે પછી એક વખત અચાનક એરપોર્ટ પર મારી ગાંગુલી સાથે મુલાકાત થઈ. તે સિઝનમાં મારો દેખાવ ઘણો સારો રહ્યો હતો. ગાંગુલીએ મને પૂછ્યું કે, 'તારી આ સિઝન કેવી રહી ?' મેં જવાબ આપ્યો કે, આ સિઝનમાં મેં ૭૦૦ જેટલા રન ફટકાર્યા હતા. ગાંગુલીએ જવાબ આપ્યો કે, આવું તો તું દર વર્ષે કરે જ છે. તું કંઈક એવું કર કે બધાનું ધ્યાન તારા તરફ ખેંચાય. તું સિઝનમાં ૧૦૦૦ રન ફટકાર કે પછી ટીમને ચેમ્પિયન બનાવ. જો આમ કરીશ તો લોકો ચોક્કસ તારા તરફ વિશેષ ધ્યાન આપવા માંડશે.

ગુજરાતે પાર્થિવની કેપ્ટન્સીમાં વર્ષ ૨૦૧૨-૧૩માં સૈયદ મુસ્તાક અલી ટી-૨૦ ટુર્નામેન્ટ જીતી હતી. આ પછી પાર્થિવની કેપ્ટન્સીમાં ગુજરાતે ૨૦૧૫-૧૬માં વિજય હઝારે વન ડે ટ્રોફી જીતી લીધી હતી. જ્યારે વર્ષ ૨૦૧૬-૧૭ની સિઝનમાં ગુજરાતે પહેલી વખત રણજી ટ્રોફી જીતીને ઈતિહાસ રચ્યો હતો. જેમાં ગુજરાતે ફાઈનલમાં મુંબઈને હરાવ્યું હતુ. કેપ્ટન પાર્થિવ પટેલે તે ફાઈનલની પ્રથમ ઈનિંગમાં ૯૦ અને બીજી ઈનિંગમાં ૧૪૩ રન ફટકારતાં પ્લેયર ઓફ ધ મેચનો ખિતાબ પણ મેળવ્યો હતો. પાર્થિવની કેપ્ટન્સીમાં ઈન્ડિયા-બી ટીમે ૨૦૧૯માં દેવધર ટ્રોફી પણ જીતી હતી.

સ્ટીવ વૉએ મને કહેલા શબ્દો તેના પુત્ર ઓસ્ટિનને પાછા આપ્યા!

ભારતના ૨૦૦૩-૦૪ના ઓસ્ટ્રેલિયા પ્રવાસની ટેસ્ટ શ્રેણીની આખરી સિડની ટેસ્ટ સ્ટીવ વૉની કારકિર્દીની અંતિમ ટેસ્ટ બની હતી. આ ટેસ્ટમાં સ્ટીવ વૉની એકાગ્રતા ભંગ કરવાનો પ્રયાસ કરી રહેલા વિકેટકિપર પાર્થિવ પટેલને તેણે કહ્યું હતુ કે, થોડો આદરભાવ બતાવ. હું જ્યારે પહેલી ટેસ્ટ રમ્યો ત્યારે તું નેપ્પીમાં હતો. જે ઘટનાના ૧૫ વર્ષ બાદ ભારતીય ટીમ ૨૦૧૮-૧૯માં સીડની ટેસ્ટ રમી રહી હતી, ત્યારે પાર્થિવ પટેલ ભારતીય ટીમમાં સામેલ હતો. જ્યારે સ્ટીવ વૉનો પુત્ર ઓસ્ટિન વૉ અવેજી ફિલ્ડર્સમાં સામેલ હતા. પાર્થિવે આ તક ઝડપી લીધી હતી અને તેણે ઓસ્ટિનને જઈને કહ્યું હતુ કે, મેં જ્યારે ટેસ્ટ પ્રવેશ કર્યો હતો, ત્યારે તો તું નેપ્પીમાં હતો. મેં તેને કહ્યું કે, તારા પિતાને મારા તરફથી શુભેચ્છા આપજે અને કહેજે કે, મેં તેમના જ શબ્દો તેમને પાછા આપ્યા છે.

kotak®

KOTAK MAHINDRA BANK LIMITED

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel.: 61660001, Website: www.kotak.com

POSTAL BALLOT NOTICE

Notice is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) (the "Act") read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) (the "Rules") read with the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020, in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the "MCA Circulars"), to transact the special business as set out hereunder by passing Special Resolution through postal ballot (only through the remote e-voting process).

The proposed Special Resolution and Explanatory Statement setting out material facts as required in terms of Section 102 of the Act read with the Rules and the MCA Circulars are appended below seeking consent of the Members of Kotak Mahindra Bank Ltd. (the "Bank") through remote e-voting.

In compliance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules and the MCA Circulars, the Bank has extended only the remote e-voting facility for its Members, to enable them to cast their votes electronically instead of submitting the postal ballot form. The instructions for remote e-voting are appended to this Postal Ballot Notice.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, for conducting the meeting only through the electronic voting process, in a fair and transparent manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

You are requested to carefully read the instructions in this Postal Ballot Notice and record your assent (FOR) or dissent (AGAINST) through the remote e-voting process not later than 5.00 p.m. on Sunday, May 24, 2020. The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and communicated to the stock exchanges. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

Item No. 1: Issuance of equity shares of the Bank

To consider and, if thought fit, to pass the following resolution as a Special Resolution:

"RESOLVED that pursuant to the relevant provisions of the Memorandum and Articles of Association of the Bank, the provisions of Sections 23, 42, 62 and 179 and other applicable provisions, if any, of the Companies Act, 2013 (including any amendments, statutory modification(s) and/ or re-enactment thereof for the time being in force) ("Companies Act") and the rules made, and circulars issued thereunder, the relevant provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (including any amendment, modification, variation or re-enactment thereof including any circulars and notifications issued thereunder) ("ICDR Regulations"), the applicable listing agreements entered into by the Bank with the stock exchange(s) where the equity shares of the Bank of face value of Rs. 5/- each ("Equity Shares") are listed, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to the extent applicable, the provisions of the Foreign Exchange Management Act, 1999, including any amendments, statutory modification(s) and/ or re-enactment thereof ("FEMA"), the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, including any amendments, statutory modification(s) and/ or re-enactment thereof, the Consolidated FDI Policy Circular of 2017, as amended, issued by the Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India and all other applicable statutes, rules, regulations, guidelines, notifications, circulars and clarifications as may be applicable, as amended from time to time, issued by the Government of India ("GOI"), and the Banking Regulation Act, 1949 including any amendments, statutory modification(s) and/ or re-enactment thereof and other applicable laws, regulations, rules, notifications or circulars issued by the Ministry of Finance, the Ministry of Corporate Affairs ("MCA"), the Reserve Bank of India ("RBI"), BSE Limited and National Stock Exchange of India Limited ("Stock Exchanges"), the Securities and Exchange Board of India ("SEBI"), and/ or any other governmental/ regulatory/ statutory authorities, in India or abroad, from time to time, to the extent applicable and subject to the consents and approvals of any governmental/ regulatory/ statutory authorities and guidelines and clarifications issued thereon from time to time and subject to such conditions and modifications as may be prescribed by any of them while granting such approvals, permissions, consents and sanctions, which may be agreed to by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution), approval of the members of the Bank be, and is hereby, accorded to issue up to 6,50,00,000 (Six crores and fifty lakhs) Equity Shares, in one or more tranches through a private placement, follow-on public offering ("FPO"), Qualified Institutions Placement ("QIP") or a combination thereof, to any eligible investors in Indian Rupees or its equivalent of any other foreign currencies (whether or not such investors are members of the Bank, to all or any of them, jointly or severally), for cash, at such price or prices, at market price(s) or at a discount or premium to market price(s) in terms of the applicable regulations and as permitted under the applicable laws, in such manner in consultation with the merchant banker(s) and/ or other advisor(s) appointed by the Bank, through an offer/ placement document, preliminary or final, and/or other letter or circular as may be deemed appropriate, and on such terms and conditions, including the terms of the issuance, security, fixing of record date, and at a price not less than the price calculated as per the applicable pricing formulae as may be decided by the Board in its sole and absolute discretion and as may be permitted by the relevant governmental/ regulatory/ statutory authority, together with any amendments and modifications thereto (the "Issue")."

"RESOLVED FURTHER that the Equity Shares to be so created, offered, issued and allotted shall be subject to the provisions of the Memorandum and Articles of Association of the Bank and the Equity Shares as may be required to be issued and allotted in accordance with the terms of the Issue shall rank pari passu inter se and with the then existing Equity Shares of the Bank in all respects."

"RESOLVED FURTHER that the relevant date for the purpose of pricing the Equity Shares shall be subject to applicable law. In the event of Equity Shares being issued by way of a QIP, the relevant date shall be the date of the meeting in which the Board decides to open the QIP or as permitted under applicable law."

"RESOLVED FURTHER that in the event the Issue is undertaken by way of a QIP, the allotment of Equity Shares shall only be to qualified institutional buyers as defined in the ICDR Regulations ("QIBs"), such Equity Shares shall be fully paid-up and the allotment of such Equity Shares shall be completed within 365 days from the date of passing of this resolution approving the QIP or such other time period as may be permitted under the ICDR Regulations from time to time."

"RESOLVED FURTHER THAT in the event the Issue is undertaken by way of a QIP, the Equity Shares shall be offered, issued and allotted under Chapter VI of ICDR Regulations to QIBs at such price being not less than the price determined in accordance with the pricing formula provided under Chapter VI of the ICDR Regulations and the price determined for a QIP shall be subject to appropriate adjustments as per the provisions of Regulation 176(4) of the ICDR Regulations, if required. Furthermore, the Board may, at its absolute discretion, issue Equity Shares at or above the floor price or at a discount, if any, not exceeding permissible limit specified under applicable ICDR Regulations, calculated in accordance with the pricing formula provided under the ICDR Regulations. Further, the Equity Shares shall not be eligible to be sold by the allottee for a period of one year from the date of allotment, except on a recognized stock exchange, or except as may be permitted from time to time under the ICDR Regulations.

"RESOLVED FURTHER that without prejudice to the generality of the above the Board be and is hereby authorised in its absolute discretion, in such manner as it may deem fit, to dispose of such of the Equity Shares that are not subscribed.

"RESOLVED FURTHER that the Board be and is hereby authorized to do all such acts, deeds, actions and sign such documents as may be required in furtherance of, or in relation to, or ancillary to, the offering, issue and allotment of Equity Shares, including authorizing any committees of the Board, director(s) or officer(s) of the Bank to sign offer documents, execute any necessary documents, agreements, forms, deeds, appoint intermediaries, open and close the period of subscription, determine the terms and conditions of the issuance of Equity Shares, including the timing, floor price (including any discount thereto, as may be permitted under applicable law) and the issue price in respect of the Equity Shares, file any necessary forms with regulatory authorities and to allot the Equity Shares and to amend, vary or modify any of the above as the committee or such authorised persons may consider necessary, desirable or expedient, and enter into and execute all such arrangements/agreements as the case may be with any merchant bankers, lead managers, legal advisors, depository, custodian, registrar, escrow agent and any other intermediaries and all such agencies as may be involved or concerned in the Issue and to remunerate all such agencies including payment of commissions, brokerage, fees or the like, and also to seek the listing of such Equity Shares.

"RESOLVED FURTHER that the Board be and is hereby authorized to delegate all or any of the powers herein conferred on it, to any committee of the Board, or any whole-time Director or any other officer(s) of the Bank to give effect to the aforesaid resolution."

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

Notes:

- The related Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, se tting out material facts concerning the item of special business is annexed hereto.
- This Postal Ballot Notice is sent to all the Members whose names appear in the Register of Members/List of Beneficial Owners as received from National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL", together with NSDL, the "Depositories") and is available with the Bank as on Friday, April 17, 2020 ("Eligible Members"). A copy of this Postal Ballot Notice will also be available on the website of the Bank (**www.kotak.com**), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited ("KFintech") (**http://evoting.karvy.com**)
- This Postal Ballot Notice is being sent, by e-mail, only to those Eligible Members who have registered their e-mail ID with the Bank, the Depositories or with the depository participant or submitted their e-mail IDs to KFintech, on or before 5:00 p.m. on Thursday, May 21, 2020.
- On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send this postal ballot notice in electronic form only. The hard copy of this Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only.
- Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Member may receive on the e-mail ID provided by the Member this Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: **https://www.kotak.com/en/investor-relations/investor-information/investor-info.html.** Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice
(i) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice.
(j) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of this Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to **einward.ris@kfintech.com**.

- Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in this Postal Ballot Notice, in respect of both physical and electronic holdings.
- Eligible Members can vote only through electronic mode of voting.

THIS POSTAL BALLOT NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS POSTAL BALLOT NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO

Explanatory Statement setting out material facts concerning item of special business:

In terms of Section 102 of the Act read with the Rules, the following statement sets out all the material facts relating to Item No. 1 of this Postal Ballot Notice dated April 22, 2020.

Item No. 1:

Members may note that this special resolution is to enable the Bank to create, issue, offer and allot Equity Shares, including by way of a private placement, a further public offering, a qualified institutions placement ("QIP") in accordance with Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations"), or a combination thereof, in one or more tranches, at such price as may be deemed appropriate by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution) in its absolute discretion, including the discretion to determine the categories of investors to whom the issue, offer, and allotment shall be made considering the prevalent market conditions and other relevant factors and, wherever necessary, in consultation with lead manager(s) and other agencies that may be appointed. The Board at its meeting held on April 22, 2020, subject to the approval of the Members, approved the issuance of Equity Shares by way of the Issue.

In the event such issuance of Equity Shares is undertaken by way of a QIP: (a) the allotment of Equity Shares shall be completed within a period of 365 days from passing this resolution or such other time as may be allowed under the ICDR Regulations from time to time; and (b) the pricing of the Equity Shares that may be issued to QIBs shall be freely determined subject to such price not being less than the floor price calculated in accordance with Chapter VI of the ICDR Regulations ("QIP Floor Price"), provided that the Bank may offer a discount not exceeding permissible limit specified under applicable ICDR Regulations. The maximum amount that the Bank intends to raise will be a product of Equity Shares not exceeding (in aggregate, when such amount is raised in one or more tranches) the number as specified in Item No. 1 of this Postal Ballot Notice and the issue price per Equity Share as determined by Board in accordance with applicable law.

The 'Relevant Date' for the purpose of pricing the Equity Shares shall, subject to applicable law, be determined by the Board as being the meeting in which the Board decides to open the issue of such Equity Shares, subsequent to the receipt of Members' approval in terms of the Act, the ICDR Regulations and other applicable laws, regulations and guidelines.

As the Issue will result in an issuance of Equity Shares by the Bank to investors who may or may not be Members of the Bank, consent of the Members is being sought pursuant to Sections 42 and 62 and other applicable provisions, if any, of the Act, and any other law for the time being in force and as may be applicable.

The object of the proposed issuance is to augment the Bank's capital base and to strengthen its balance sheet, which would assist the Bank including in dealing with contingencies, financing business opportunities (which may either be organic or inorganic) and which may arise pursuant to the economic events driven by the outbreak of COVID-19 (which has been declared a pandemic by the World Health Organization), or otherwise.

Necessary disclosures have and will be made to the Stock Exchanges, as may be required under the listing agreements entered into with the Stock Exchanges, and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The Members are, therefore, requested to grant their approval for Item 1 of this Postal Ballot Notice.

The proposed Issue will result in the dilution of promoter shareholding along with the shareholding of other Members.

None of the Directors or the Key Managerial Personnel of the Bank or their respective relatives is concerned or interested in the said Resolution.

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

Instructions for remote e-voting

In accordance with the provisions of Sections 108 and 110 of the Act read with the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the MCA Circulars, the stated item of business shall be transacted through electronic voting system and the Bank is providing facility for voting by electronic means (remote e-voting) to its Eligible Members.

The Bank has engaged the services of KFin Technologies Private Limited ("KFintech") for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner.

E-voting is mandatory for the Eligible Members and is the only means to cast a vote on the stated item of business. Eligible Members may in accordance with the provisions of Sections 112 and 113, appoint representatives for the purpose of voting through remote e-voting.

The instructions to the Eligible Members for exercising their vote along with process, and the manner for remote e-voting through remote e-voting are as under:

1. Eligible Members shall cast their vote electronically by logging on to the e-voting system (**http://evoting.karvy.com**)
2. Eligible Members (including those Members who have previously registered their e-mail IDs with the Bank, Depositories or depository participants and who have not previously registered with KFintech for the remote e-voting system by KFintech) will be required to submit their e-mail ID to KFintech in the manner prescribed in the Notes above to receive the login-ID and password for remote e-voting along with the process, manner and instruction (through an e-mail from KFintech).
3. The remote e-voting period shall commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on Friday, April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.
4. Vote on a resolution, once cast, cannot be changed subsequently.
5. The voting rights of Members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on April 17, 2020, subject to applicable laws, including the Banking Regulation Act, 1949.

On the Eligible Members receiving an e-mail from KFintech:

a) Launch internet browser by typing the URL: http://evoting.karvy.com
b) Enter the login credentials [i.e., User ID and password mentioned in the e-mail]. Your Folio No./ DP ID-Client ID will be your User ID. However, if you are already registered with KFintech for remote e-voting, you can use your existing User ID and password for casting your vote.
c) After entering the details appropriately, click on LOGIN.
d) 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 (@,#, $, etc.). The system will prompt you to change your password and update your contact details like mobile number, e-mail ID, etc. on first login. You may also enter a 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.
e) You will need to login again with the new credentials.
f) On successful login, the system will prompt you to select the EVENT 5266.
g) On the voting page, enter the number of shares as on April 17, 2020 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.
h) You may then cast your vote by selecting an appropriate option and click on "Submit".
i) A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution, you will not be allowed to modify your vote.
j) During the voting period, Members can login any number of times till they have voted on the Resolution.
k) Eligible Members holding multiple folios/demat accounts shall choose the voting process separately for each folio/demat account.
l) Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc. together with attested specimen signature(s) of the duly authorized representative(s), to the Scrutinizer at rupaldjhaveri@rediffmail.com with a copy marked to **evoting@kfintech.com.**
m) In case of any queries pertaining to e-voting, please visit Help & FAQ section of **http://evoting.karvy.com**
n) You can also update your mobile number and e-mail ID in the user profile details of the folio which may be used for sending future communication(s).

6. The Board of Directors has appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.
7. After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/ Company Secretary on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.
8. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (**www.kotak.com**) and KFintech (**https://evoting.karvy.com**). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.
9. Registration of e-mail ID - The Act recognizes sending of documents to any Member through electronic mode. Accordingly, pursuant to proviso to Rule 18(3) of the Rules, we hereby provide you the opportunity to register your e-mail ID for future communications. In case you wish to register your new e-mail ID or if there is any change in your e-mail ID which has already been registered with the depository participant, the Depositories or the Bank, we request you to register your new/revised e-mail ID with your depository participant (for shares held in demat form), the Depositories (for shares held in demat form) or Bank (for shares held in physical form) immediately.

By Order of the Board of Directors

Place: Mumbai
Date: April 22, 2020

Bina Chandarana
Joint President & Company Secretary

૨૦૦૯ના નોટિફિકેશનને પડકારતી અરજીઓ ફગાવાઈ

સુપ્રીમે કેફી દવાઓ પર અંકુશ મૂકવા સંબધિત એનડીપીએસ કાયદાને વધુ કડક બનાવ્યો

નવી દિલ્હી, તા. ૨૩

સુપ્રીમ કોર્ટે કેફી દવાઓ પર અંકુશ મૂકવા સંબધિત એનડીપીએસ(નાર્કોટિક ડ્રગ્સ એન્ડ સાયકોટ્રોપિક સબસ્ટન્સ(એનડીપીએસ) કાયદાને વધુ કડક બનાવતા જણાવ્યું છે કે આ કાયદા હેઠળ પ્રતિબંધિત કેફી પર્દાથની શુદ્ધતાને આધારે નહીં પણ તેના સંપૂર્ણ મિશ્રણની માત્રાને આધારે સજા નક્કી કરવામાં આવશે.

દવાઓમાં ભેળવવામાં કેફી દ્રવ્યોના પ્રમાણને આધારે સજા નક્કી કરવાની જોગવાઈ

ન્યાયમૂર્તિ અરુણ મિશ્રા, ઈન્દિરા બેનર્જી અને એમ આર શાહની ખંડપીઠે કેન્દ્ર સરકારના ૧૮ નવેમ્બર, ૨૦૦૯ના નોટિફિકેશનને પડકારતી તમામ અરજીઓ ફગાવી દીધી છે. સુપ્રીમ કોર્ટે જણાવ્યું છે કે આ નક્કી કરવા માટે પ્રતિબંધિત કેફી દ્રવ્યોમાં ભેળવવામાં આવતા અન્ય પદાર્થોના વજનને ધ્યાનમાં લેવામાં આવશે.

આ નોટિફિકેશનમાં જણાવવામાં આવ્યું છે કે એક અથવા એકથી વધારે પદાર્થોમાં મિશ્રિત થનારા કેફી પદાર્થોની માત્રા નક્કી કરવા માટે તેના વજનને પણ ધ્યાનમાં લેવાશે.

ખંડપીઠે વધુમાં જણાવ્યું છે કે ભારતમાં યુવા પેઢીમાં કેફી દવાઓનું સેવન વધી રહ્યું છે અને આ સમાજની વિરુદ્ધ અપરાધ છે જેની સામે કડક કાર્યવાહીની જરૂર છે. કોર્ટે જણાવ્યું છે કે બે સભ્યની ખંડપીઠનો ૨૦૦૮નો ચુકાદો યોગ્ય વ્યવસ્થા ન હતી. આ ચુકાદામાં કોર્ટે જણાવ્યું હતું કે પ્રતિબંધિત પદાર્થનું પ્રમાણ વધારે છે કે ઓછું તે નક્કી કરવા માટે વજનને ધ્યાનમાં લેવું જરૂરી નથી.

કેફી પદાર્થ રાખવા અને તેના સેવનના સંદર્ભમાં કોર્ટે જણાવ્યું છે કે કોર્ટે દોષિત વ્યકિત જેલમાં અને નિર્દોષ બહાર હોવો જોઈએ.

કોર્ટે જણાવ્યું છે કે આ કાયદા હેઠળ માદક પદાર્થોનો ધંધો કરવાની સજા એક મહત્ત્વપૂર્ણ બાબત છે પણ તેને રોકવો તેનાથી પણ વધારે મહત્ત્વપૂર્ણ બાબત છે. આ કાયદાનો હેતુ કેફી પદાર્થોના ગેરકાયદે ધંધાને રોકવાનો છે.

ભારતની સુરક્ષા એજન્સીઓને પાક. પ્રેરિત સાઈબર વૉરના પુરાવા મળ્યાં

પાક.નું ભારત સામે આતંક બાદ હવે સાઈબર વૉર સોશિયલ મીડિયામાં કાશ્મીર સહિતના મુદ્દે ઝેર ઓક્યું

નવી દિલ્હી, તા. ૨૩

પાકિસ્તાને ભારત સામે સાઈબર વોર શરૂ કર્યું છે. આતંકવાદના સ્વરૂપે પ્રોક્સી વોર તો ચાલી જ રહ્યું છે, પરંતુ હવે ભારતને કાશ્મીર સહિતના મુદ્દે બદનામ કરવા પાકિસ્તાનની સરકારી એજન્સીઓએ સાઈબર વૉર પણ શરૂ કર્યું છે.

ભારતના મુસ્લિમો બાબતે ખોટી માહિતી ફેલાવીને કેન્દ્ર સરકારને બદનામ કરવાનું પાક.નું ષડયંત્ર : ઓગસ્ટ પછી ભારતને નિશાન બનાવવાનું પ્રમાણ વધ્યું

ભારતની સુરક્ષા એજન્સીઓએ અહેવાલ તૈયાર કર્યો હતો એ પ્રમાણે પાકિસ્તાને ભારતને વિવિધ મુદ્દે બદનામ કરવા માટે ભારત સરકાર તેમ જ વડાપ્રધાન મોદી વિરૂદ્ધ સાઈબર વોર શરૂ કર્યું છે. ઓગસ્ટથી ભારતને નિશાન બનાવવીને પોસ્ટ વહેતી થઈ રહી છે. ભારતના મુસ્લિમો મુદ્દે ખોટી માહિતી રજૂ કરીને પાકિસ્તાન ભારતને બદનામ કરી રહ્યું છે.

ભારત વિરૂદ્ધ સાઈબર વોર શરૂ થઈ છે એના કેટલાક લેખિત દસ્તાવેજોમાં વળી પાકિસ્તાનની ગુપ્તચર એજન્સી આઈએસઆઈના સિક્કા પણ જોવા મળ્યા હતા. સોશિયલ મીડિયાના માધ્યમથી ન કેવળ પાકિસ્તાનમાં પરંતુ દુનિયાભરમાં એવી પોસ્ટ ફરતી કરીને ભારતને કાશ્મીર મુદ્દે અને લઘુમતી મુસ્લિમોના મુદ્દે વિલન બનાવવા પાકિસ્તાને પ્રયાસો શરૂ કર્યા છે.

ખાસ તો ખાડી દેશોમાં ભારત વિરોધી પ્રચાર થાય એ તરફ પાકિસ્તાને વિશેષ ધ્યાન આપ્યું છે.

ભારત ઈસ્લામ વિરોધી રાષ્ટ્ર છે અને વર્તમાન સરકારની નીતિ મુસ્લિમ વિરોધી છે એવું ધરાર ઠસાવીને પાકિસ્તાન ખાડીના મુસ્લિમ દેશોના નાગરિકોમાં ભારતની ઈમેજ ખરડાવવા મથામણ કરે છે. ખાડી દેશો સાથે ભારતના રાજદ્વારી સંબંધો મજબૂત છે. એવા સંજોગોમાં જો એ દેશોના લોકો ભારતને નફરતની નજરે જુએ તો સરકારોએ પણ નમતું મૂકવું પડે. સરવાળે ભારતને લાંબા ગાળે નુકસાન થાય અને વેપારમાં અસર થાય એ માટેનું ષડયંત્ર પાકિસ્તાને ઘડ્યું છે.

ખાડી દેશોમાં ભારતને સોશિયલ મીડિયામાં ટ્રોલ કરવા માટે પાકિસ્તાને ટ્રોલર્સની ટૂકડી બનાવી છે. આ ટ્રોલર્સ ભારતના લોકોને વિવિધ મુદ્દે નિશાન બનાવીને ટ્રોલ કરે છે અને પાકિસ્તાન કેટલું પીડિત છે એવું ઠસાવવા સતત પ્રયાસો કરે છે. ભારતના શહેરોમાં પણ આવા ટ્રોલર્સ જોવા મળી રહ્યા હોવાનું સુરક્ષા એજન્સીઓએ કહ્યું હતું.

મુંબઈની લીલાવતી હૉસ્પિટલમાં ૪૫ કર્મચારીઓ ક્વોરન્ટાઈન

મુંબઈ,તા.૨૩

કોરોના વાયરસ તેનો ભરડો વધુ ફેલાવી રહ્યો છે. હવે તો હેલ્થ સેક્ટરમાં કામ કરતાં ડાક્ટરો અને નસી પણ કોરોનાનો શિકાર બની રહ્યાં છે. તાજેતરમાં બાંદરાની પ્રખ્યાત પ્રખ્યાત લીલાવતી હાત્તસ્પિટલમાં એક નર્સ કોરોના પોઝિટિવ મળી આવતાં હાત્તસ્પિટલના ૪૫ કર્મચારીઓને ક્વાત્તરેન્ટીન કરાયા છે.

આ તમામના સેમ્પલ કસ્તુરબા હાત્તસ્પિટલમાં તપાસ માટે મોકલી આપવામાં આવ્યા છે. જ્યારે ભાટીયા હાત્તસ્પિટલના બે ડાત્ક્ટર સહિત આઠ કર્મચારીઓ પોઝિટિવ મળી આવ્યા છે. આ તમામનો ઉપચાર કરવામાં આવી રહ્યો છે.

કોર્ટે બે કરોડનો દંડ પણ ફટકાર્યો

ઝારખંડના પૂર્વ પ્રધાન એનોશ એક્કાને મની લોન્ડરિંગ કેસમાં સાત વર્ષની જેલ

રાંચી, તા. ૨૩

ઝારખંડના પૂર્વ પ્રધાન એનોશ એકકાને મની લોન્ડરિંગના કેસમાં સાત વર્ષની સજા સંભળાવવામાં આવી છે. કોર્ટે તેમને બે કરોડ રૂપિયાનો દંડ પણ ફટકાર્યો છે. એનોસ એક્કા પર મની લોન્ડરિગના આરોપી છે. તેમના પર ૨૦ કરોડ ૩૧ લાખ ૭૭ હજાર રૂપિયાનું મની લોન્ડરિંગ કરવાનો આરોપ છે.

એકકા પર ૨૦ કરોડ ૩૧ લાખ ૭૭ હજાર રૂપિયાનું મની લોન્ડરિંગ કરવાનો આરોપ

૨૧ માર્ચે કોર્ટે એનોસને દોષિત ઠેરવ્યા હતાં. લોકડાઉનને કારણે ચાર વખત સજાની તારીખ લંબાવવામાં આવી હતી. ઈડીએ ઓક્ટોબર, ૨૦૧૯માં એનોશની વિરૂદ્ધ એફઆઈઆર દાખલ કરી હતી. ઈડીએ ૫૬ સાક્ષીઓના નિવેદન નોંધ્યા હતાં. એનોસે પોતાની તરફેણમાં ૭૧ સાક્ષીઓ રજૂ કર્યા હતાં.

ઉલ્લેખનીય છે કે એનોશ એક્કા આવકથી વધુ સંપત્તિના કેસમાં રાંચીની બિરસા મુંડા જેલમાં સાત વર્ષની સજા કાપી રહ્યાં છે. ૨૫ ફેબ્રુઆરી, ૨૦૨૦ના રોજ સીબીઆઈના વિશેષ જજ એ કે મિશ્રાની કોર્ટે આ સજા સંભળાવી હતી.

વિડિયો કોન્ફરન્સિંગ દ્વારા થયેલી સુનાવણી દરમિયાન એનોશ એક્કાને આજે સજા સંભળાવવામાં આવી છે. તેમને જેલમાંથી વીડિયો કોન્ફરન્સિંગ દ્વારા જજ સમક્ષ હાજર કરવામાં આવ્યા હતાં. કોર્ટે એનોસ એક્કાની જપ્ત કરવામાં આવેલી સંપત્તિનો માલિકી હક કેન્દ્ર સરકારને આપવાનો પણ નિર્ણય લીધો છે.

કોરોનાની સારવાર માટે વપરાતી દવાનો દેશમાં પૂરતો જથ્થો

એપ્રિલમાં દેશમાં કુલ ૧૫.૪૦ કરોડ હાઈડ્રોક્સિકલોરોક્વિન દવા ઉપલબ્ધ કરાવાશે

(પીટીઆઈ) નવી દિલ્હી, ૨૩

એપ્રિલ મહિનામાં દેશના બજારોમાં કોરોનાની સારવારમાં વપરાતી દવા હાઈડ્રોક્સિકલોરોક્વિનની ૧૫.૪૦ કરોડ ગોળીઓ ઠાલવવનું સરકારનું આયોજન છે તેમ સત્તાવાર નિવેદનમાં જણાવવામાં આવ્યું છે. સરકાર દેશમાં પૂરતો જથ્થો રાખીને ૬૨ દેશોમાં આ દવાની નિકાસ કરશે.

ફાર્માની રિટેલ દુકાનોને ૭.૫ કરોડ ગોળીઓ આપવાનું આયોજન

એક અધિકારીના જણાવ્યા અનુસાર સામાન્ય સંજોગોમાં દેશમાં દર મહિને ૨ થી ૨.૫ કરોડ ગોળીની જરૂર પડે છે. એપ્રિલ મહિનામાં ફાર્માની રિટેલ દુકાનોને કુલ હાઈડ્રોક્સિકલોરોક્વિનની ૭.૫ કરોડ ગોળીઓ ફાળવવામાં આવશે.

આ ઉપરાંત કેન્દ્ર સરકારને ૬.૭૫ કરોડ ગોળીઓ આપવામાં આવશે. અઆ ઉપરાંત વિવિધ રાજ્યોને ૮૦ લાખ ગોળીઓ આપવામાં આવશે. ઈએસઆઈસી અને બીપીપીઆઈ જેવી સરકારી સંસ્થાઓને ૪૫ લાખ ગોળીઓ આપવામાં આવશે. આ રીતે ડોમેસ્ટિક માર્કેટમાં કુલ ૧૫.૪૦ કરોડ દવાઓ ફાળવવામાં આવશે.

ઉલ્લેખનીય છે કે કોરોનાની સારવારમાં હાઈડ્રોક્સિકલોરોક્વિન અને પેરાસિટામોલને મહત્ત્વપૂર્ણ દવા ગણવામાં આવી રહી છે. વિવિધ દેશોની વિનંતીને પગલે ભારત સરકારે આ દવાઓની નિકાસની મંજૂરી આપી

ઈન્ડિગોએ કર્મચારીઓનો પગાર કાપવાનો નિર્ણય પરત લીધો

(પીટીઆઈ) નવી દિલ્હી, તા. ૨૩

ઈન્ડિગોએ એપ્રિલ મહિનાનો પગાર કાપવાના પોતાના અગાઉના નિર્ણયને પરત લઈ લીધો છે. ઈન્ડિગોના સીઈઓ રોનોજોય દત્તાએ એક નિવેદનમાં જણાવ્યું છે કે પગાર ન કાપવાની સરકારની અપીલને પગલે અમે અમારા કોઈ પણ કર્મચારીનો એપ્રિલનો પગાર ન કાપવાનો નિર્ણય લીધો છે. દત્તાએ ઈમેલ દ્વારા પોતાના કર્મચારીઓને આ અંગેની જાણ કરી હતી. જો કે તેમણે વધુમાં જણાવ્યું હતું કે અમારી કાર્યકારી સમિતિના સભ્યો અને વરિષ્ઠ અધિકારીઓએ એપ્રિલ મહિનાનો પગાર સ્વેચ્છાએ ઓછો લેવાનો નિર્ણય લીધો છે. બાકીના તમામ કર્મચારીઓને એપ્રિલ મહિનાનો પૂરો પગાર આપવામાં આવશે.

ઈંગ્લેન્ડના ભૂતપૂર્વ કેપ્ટન માઈકલ વૉનની કોમેન્ટ

પીટરસનના IPLનાં કોન્ટ્રાકટથી ઈંગ્લેન્ડના ખેલાડીઓને ઈર્ષ્યા થતી

લંડન, તા.૨૩

ઈંગ્લેન્ડના ભૂતપૂર્વ કેપ્ટન માઈકલ વૉને કહ્યું છે કે, પીટરસનને આઈપીએલમાં જંગી રકમનો કોન્ટ્રાક્ટ મળતાં ઈંગ્લેન્ડના અન્ય ક્રિકેટરોને તેની ઈર્ષ્યા થતી. પીટરસનને વર્ષ ૨૦૦૯ માટેની આઈપીએલની હરાજીમાં બેંગ્લોરની ટીમે રૂપિયા ૯.૮ કરોડનો કોન્ટ્રાક્ટ આપ્યો હતો. જોકે આ રકમને કારણે તે તેના જ સાથી ક્રિકેટરોમાં અળખામણો થઈ પડ્યો હતો.

૨૦૦૯માં બેંગ્લોરે પીટરસનને રૂા. ૯.૮ કરોડનો કોન્ટ્રાક્ટ આપ્યો હતો

માઈકલ વૉને કહ્યું કે, મારી વાતને તે સમયના મોટાભાગના ખેલાડીઓ નકારી કાઢશે પણ મને લાગે છે કે, પીટરસન અને ટીમના અન્ય ખેલાડીઓ વચ્ચેના વિખવાદનું મૂળ કારણ તેનો આઈપીએલનો કોન્ટ્રાક્ટ હતો. નોંધપાત્ર છે કે, પીટરસન અને તેના તે સમયના કેપ્ટન એન્ડ્રુ સ્ટ્રાઉસ વચ્ચે ઉગ્ર તકરાર થઈ હતી. ઈંગ્લેન્ડ અને વેલ્સ ક્રિકેટ બોર્ડ તેના ખેલાડીઓને આઈપીએલમાં રમવા મોકલતાં નહતા. જ્યારે પીટરસન તેની તરફેણમાં હતો.જેના કારણે તેની અને સ્ટ્રાઉસ વચ્ચે કોલ્ડવૉર ચાલતી અને આખરે તેમની વચ્ચે જુદા-જુદા કારણોસર ઝઘડા થતા.જે પછી પીટરસનની કારકિર્દી પર પૂર્ણવિરામ મૂકાઈ ગયું હતુ. પીટરસનની દલીલ હતી કે, આઈપીએલમાં રમીશું તો વન ડે માટેની ટીમ બિલ્ટ થશે. જ્યારે કેટલાક ખેલાડીઓ માનતા કે, તેને માત્ર નાણાં કમાવામાં રસ છે. આના પગલે કેવિન પીટરસન વિ. રેસ્ટ ઓફ ઈંગ્લેન્ડ ક્રિકેટર્સ જેવી સ્થિતિ સર્જાઈ હતી.

મધ્યપ્રદેશમાં છ વર્ષની બાળકી પર જઘન્ય રેપ નરાધમે આંખો ફોડી નાખી, નાજૂક સ્થિતિ

દમોહ, તા. ૨૩

લોકડાઉનની સ્થિતિ વચ્ચે પણ પાશવી રેપના બનાવો અટકતા નથી. મધ્યપ્રદેશમાં છ વર્ષની બાળકી ઉપર જઘન્ય રેપ થયો હતો. બળાત્કારીએ બાળકીની આંખો ફોડી નાખી હતી. બાળકીની સ્થિતિ અતિશય ગંભીર છે. મધ્યપ્રદેશના દમોહ જિલ્લામાં પાશવી બળાત્કારની ઘટના બની હતી. છ વર્ષની બાળકી તેના નાનકડા દોસ્તો સાથે ફળિયામાં રમતી હતી ત્યારે અજાણ્યા નરાધમે તેને ત્યાંથી ઉઠાવી લીધી હતી અને બાળકી સાથે દુષ્કૃત્ય કર્યું હતું. આખી રાત બાળકી લાપતા હતી. વહેલી સવારે નજીકના સ્થળેથી ગંભીર હાલતમાં બાળકી મળી આવી હતી. નરાધને બાળકીની આંખો ફોડી નાખી હતી અને તેને તરફડતી મૂકીને નાસી ગયો હતો. પોલીસે આરોપીને ઝડપી લેવાની કવાયત શરૂ કરી હતી. શંકાસ્પદોની પૂછપરછ પણ કરી હતી. પોલીસ બાળકીને જબલપુરમાં સારવાર માટે લઈ ગઈ હતી.

કોરોનાની મહામારી સામે દેશમાં લડત ચાલી રહી છે ત્યારે બનેલી આ બર્બર ઘટના પછી પોલીસે આરોપીની ભાળ આપનારને ઈનામ આપવાની જાહેરાત કરી હતી. મુખ્યમંત્રી શિવરાજ સિંહ ચૌહાણે આ ઘટના પ્રત્યે દુઃખ વ્યક્ત કર્યું હતું અને આરોપીને ઝડપી લેવાશે એવી ધરપત બંધાવી હતી.

દિલ્હીની વાત

(પહેલા પાનાનું ચાલુ)

ખર્ચમાં મોટા પાયે ઘટાડો કરવાની ફરજ પડશે. કેન્દ્ર સરકાર પોતાની આવક વધારવા માટે વિવિધ પ્રકારના ટેક્સ નાખે તેવી શક્યતા છે.

મોદી લોકડાઉન હજુ અઠવાડિયું લંબાવશે ?

નરેન્દ્ર મોદીએ જાહેર કરેલા બીજા તબક્કાના લોકડાઉનની મુદત ૩ મેના દિવસે પૂરી થાય છે. મોદી સરકાર અત્યારે જે રીતે વર્તી રહી છે તે જોતાં હવે પછી લોકડાઉન નહીં લંબાવાય એવું લાગે છે પણ હવે અચાનક કહાનીમાં ટ્વિસ્ટ આવ્યો છે. મોદી સોમવારે ૨૭ એપ્રિલે તમામ રાજ્યો અને કેન્દ્રશાસિત પ્રદેશોના મુખ્યમંત્રીઓ સાથે વીડિયો કોન્ફરન્સિગના માધ્યમથી વાત કરવાના છે. તેના કારણે એવી અટકળો તેજ બની છે કે, લોકડાઉ હજુ લંબાવાઈ શકે છે.

પહેલા તબક્કાનું લોકડાઉન ૧૪ એપ્રિલે સમાપ્ત થયું એ પહેલાં મુખ્યમંત્રીઓ સાથે વાત કરી હતી. એ વખતે મોટા ભાગના મુખ્યમંત્રીઓએ લોકડાઉન લંબાવવાની તરફેણ કરી હતી તેથી મોદીએ લોકડાઉન લંબાવવાનો નિર્ણય લીધો. ઘણાં રાજ્યોએ હજુ લોકડાઉન લંબાવવાની તરફેણ કરી છે. મોદી તેમની વાત માનીને લોકડાઉન લંબાવે તેવી શક્યતા સરકારી સૂત્રો વ્યક્ત કરી રહ્યાં છે. અલબત્ત આ વખતે એક અઠવાડિયા માટે જ લોકડાઉન લંબાવાશે એવું પણ આ સૂત્રો કહે છે.

સુપ્રીમે અનામત નીતિની સમીક્ષાની તરફેણ કરી

સુપ્રીમ કોર્ટે ગુરૂવારે નોકરીઓમાં અનામત અંગે મહત્વનો ચુકાદો આપ્યો. આંધ્ર પ્રદેશ સરકારે જાન્યુઆરી, ૨૦૦૦માં આદિવાસી વિસ્તારોની શાળાઓમાં શિક્ષકોની તમામ જગ્યાઓ અનુસૂચિત જનજાતિ (એસટી) ઉમેદવારો માટે અનામત રાખવાનો આદેશ આપ્યો હતો. સુપ્રીમ કોર્ટની બંધારણીય બેંચે આ આદેશને ગેરકાયદેસર ગણાવીને ફગાવી દીધો છે.

સુપ્રીમ કોર્ટની બંધારણીય બેંચે કહ્યું કે, અત્યાર સુધી અનામતનો લાભ લેનારાંની યાદીની સમીક્ષા ના થઈ કે અનામત પ્રથાનો અંત ના આવ્યો કેમ કે ચૂંટાયેલી સરકારોમાં રાજકીય ઈચ્છાશક્તિનો અભાવ છે. તેના પરિણામે જેમને મળવો જોઈએ તેમને અનામતનો લાભ નથી મળતો. સુપ્રીમે તો અનામતના લાભાર્થીઓની યાદીમાં સુધારાની વાતને પણ માન્ય રાખી છે. સુપ્રીમે બીજા પણ ઘણી મહત્વની ટીપ્પણીઓ કરી છે.

સુપ્રીમનાં તારણોએ ભારે ચર્ચા જગાવી છે. સુપ્રીમે આડકતરી રીતે અનામત નીતિની સમીક્ષાની તરફેણ કરી છે. મોદી સરકાર તેમાંથી પ્રેરણા લઈને અનામત નીતિ અંગે ફેરવિચારણા શરૂ કરશે ખરી એવો સવાલ પૂછાઈ રહ્યો છે.

મુસ્લિમ રાષ્ટ્રોને મનાવવા કેન્દ્રનું ડેમેજ કંટ્રોલ

મુસ્લિમોને કોરોનાવાયરસના કેસો સાથે જોડીને થઈ રહેલી કોમેન્ટ્સના કારણે નારાજ મુસ્લિમ રાષ્ટ્રોને મનાવવા મોદી સરકારે ડેમેજ કંટ્રોલ શરૂ કર્યું છે. તબલીઘી જમાતના કારણે કોરોનાના કેસો વધ્યા પછી સમગ્ર મુસ્લિમ સમાજને નિશાન બનાવીને સોશિયલ મીડિયા પર ટીપ્પણીઓ થઈ રહી છે. ભાજપના કેટલાક નેતા પણ તેમાં જોડાયા હતા. તેના કારણે સાઉદી અરેબિયા સહિતના મુસ્લિમ રાષ્ટ્રોએ નારાજગી દર્શાવતાં મોદીએ કોરોનાને ધર્મ સાથે નહીં જોડીને આખા દેશે એક થઈને લડવું જોઈએ એવી ટ્વિટ કરી હતી.

ગુરૂવારે લઘુમતી બાબતોના પ્રધાન મુખ્તાર અબ્બાસ નકવીએ કહ્યું કે, કોઈ એક સંસ્થા કે વ્યક્તિના અપરાધ માટે સમગ્ર સમુદાયને ગુનેગાર ના ગણાવી શકાય. તબલીઘી વિવાદ વખતે નકવીએ જ કોમેન્ટ કરી હતી કે, જમાતે તાલિબાની અપરાધ કર્યો છે અને આ અપરાધ અક્ષમ્ય છે. નકવીએ હવે અચાનક રંગ બદલીને મૌલાના સાદ અને તેમની સંસ્થાએ કરેલા અપરાધના સંદર્ભમાં સાવ સામા છેડાની કોમેન્ટ કરી છે. તબલીઘી જમાતમાં પણ બે ફાંટા છે. નકવીના નિવેદનથી બીજું જૂથ નારાજ થઈ જતાં તેમની નારાજગી દૂર કરવા આ વાત કરવી પડી છે.

મોદીને 'હાર્ડ ઈમ્યુનિટી' થીયરીમાં રસ પડી ગયો

લોકડાઉન હજુ લંબાવાશે કે નહીં તેની અટકળો વચ્ચે મોદી 'હાર્ડ ઈમ્યુનિટી' થીયરી અંગે ગંભીરતાથી વિચારી રહ્યા છે. કોરોના સામે લડવા મોદીએ બનાવેલી કોર ટીમના મેડિકલ ક્ષેત્રના નિષ્ણાતો 'હાર્ડ ઈમ્યુનિટી' થીયરીને અનુસરીને ૬૦ વર્ષ કરતાં ઓછી વયનાં લોકો સામાન્ય જીંદગી જીવી શકે તે માટે લોકડાઉન હટાવવાની તરફેણમાં છે. 'હાર્ડ ઈમ્યુનિટી' થીયરી અનુસાર લોકો કોઈ પણ વાયરસ કે બેક્ટેરિયાનો સીધો સામનો કરે તો તેમની રોગપ્રતિકારકશક્તિ વધી જતી હોય છે.

ભારતમાં યુવા વર્ગ મોટો છે. ભારતની કુલ વસતીમાં ૬૦ ટકા લોકોની વય ૩૫ વર્ષ કરતાં ઓછી છે. ભારતમાં કોરોનાના કારણે બહુ મોત થયાં નથી તેનું કારણ એ જ છે કે, ભારતમાં યુવાઓની સંખ્યા વધારે છે. નિષ્ણાતો યુવાઓની રોગપ્રતિકારક શક્તિ વધે તે માટે લોકડાઉન હટાવવાની તરફેણમાં છે. યુવાનોમાં કોરોના સામે રોગપ્રતિકારક શક્તિ વધી જાય તો કોરોના આપોઆપ ખતમ થઈ જશે એવો તેમનો મત છે.

મોદીને આ થીયરી ગમી છે પણ રમઝાન મહિનો આવી રહ્યો હોવાથી મોદી થોડા અવઢવમાં છે. રમઝાનમાં મોટા પ્રમાણમા લોકો બહાર નિકળી પડે તો મુશ્કેલી સર્જાય તેવો ખતરો છે.

કોંગ્રેસના મુખ્યમંત્રીઓનો કેન્દ્ર સામે મોરચો

કોંગ્રેસ શાસિત ચાર રાજ્યોના મુખ્યમંત્રીઓએ મોદી સરકાર સામે મોરચો માંડ્યો છે. કેન્દ્ર સરકાર જીએસટીના હિસ્સાનાં બાકી નાણાં નથી આપતી એવો આક્ષેપ કરીને પંજાબ, છત્તીસગઢ, રાજસ્થાન અને પુડુચેરીના મુખ્યમંત્રીઓએ તાત્કાલિક આ નાણાં ચૂકવવા મોદીને અપીલ કરી છે. કોંગ્રેસ શાસિત રાજ્યો પૈકી પંજાબે જીએસટીના હિસ્સાના ૪૪૦૦ કરોડ અને પુડુચેરીએ ૬૦૦ કરોડ રૂપિયા લેવાના નિકળતા હોવાનો દાવો કર્યો છે.

કોંગ્રેસના મુખ્યમંત્રીઓનું કહેવું છે કે, રાજ્યો પાસે પોતાની કોઈ આવક જ નથી એ જોતાં મોદી સરકારે આ રકમની સાથે સાથે ખાસ આર્થિક પેકેજ પણ તાત્કાલિક આપવાની જરૂર છે. આ નાણાં નહીં અપાય તો કોવિડ સામેની લડાઈ નબળી પડી જશે એવો પણ તેમનો દાવો છે.

કોંગ્રેસે આ મુદ્દે બીજા ભાજપ વિરોધી પક્ષોનો સાથ લેવાની હિલચાલ શરૂ કરી છે. લોકડાઉન હટાવી લેવાય પછી તમામ ભાજપ વિરોધી પક્ષોના મુખ્યમંત્રીઓ એક સાથે મોદીને મળીને આ અંગે રજૂઆત કરે એવી કોંગ્રેસની યોજના છે. કોંગ્રેસે પોતાના ત્રણ વરિષ્ઠ નેતાઓને અન્ય મુખ્યમંત્રીઓનો સંપર્ક કરવાની જવાબદારી પણ સોંપી દીધી છે.

'નાસા'ની ઈમેજમાં ભારત શ્વેત ને સ્વચ્છ

સોશિયલ મીડિયા પર 'નાસા'એ મૂકેલી ભારતની છેલ્લાં પાંચ વર્ષની સેટેલાઈટ ઈમેજની ધૂમ છે. 'નાસા'ની અર્થ ઓબ્ઝર્વેટરીની તસવીરોમાં અગાઉ પ્રદૂષણથી પીળું ભારત એકદમ સ્વચ્છ ને શ્વેત દેખાય છે. 'નાસા'એ એવી કોમેન્ટ પણ કરી છે કે, લોકડાઉન શરૂ થયું પછી ભારતમાં હવાના પ્રદૂષણનું પ્રમાણ એકદમ ઘટી ગયું છે.

'નાસા'ના પ્રોગ્રામ લીડર રોબર્ટ લેવીની કોમેન્ટ છે કે, ભારતમાં સ્વચ્છ હવા માટે લોકડાઉનથી વધારે સારો રસ્તો બીજો કોઈ નથી. હવા જ નહીં પણ જમીન પાણી બધું સ્વચ્છ થઈ ગયું છે એ જોતાં ભારતે એવા પ્રયત્નો કરવા જોઈએ કે જેથી આટલું સ્વચ્છ હવામાન રહે.

આ તસવીરો જોયા પછી મોટા ભાગનાં લોકો એવી કોમેન્ટ્સ કરી રહ્યાં છે કે, લોકડાઉન બીજા છ મહિના લંબાવી દેવું જોઈએ. બીજો ફાયદો થાય કે ના થાય પણ હવા સારી થઈ જશે ને નદીઓ સ્વચ્છ થઈ જશે.

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દિલ્હીના સૌથી મોટાં શાકમાર્કેટ બાબતે અનિશ્ચિતતા

દિલ્હીના સૌથી મોટા શાકભાજી અને ફ્રૂટ માર્કેટના એક વેપારીનું કોરોનાથી મોત થયા પછી માર્કેટ ખૂલ્લું રહેશે કે કેમ તે અંગે ભારે અનિશ્ચિતતા પ્રવર્તે છે. દરરોજ ૩૦૦૦ ટ્રકમાં શાકભાજી ભરાઈને આ માર્કેટમાં ઠલવાય છે. જો આ માર્કેટ બંધ થાય તો ફ્રૂટ અને શાકભાજીની અછત સર્જાઈ શકે એવી પણ ભીતિ છે, પરંતુ એક વેપારીનું કોરોના સંક્રમણથી મોત થયું તે પછી માર્કેટ બંધ રાખવાની પણ હિલચાલ શરૂ થઈ હતી. એગ્રિકલ્ચર પ્રોડક્ટ માર્કેટિંગ કમિટીના ચેરમેન આદિલ ખાને કહ્યું હતું કે જો આ માર્કેટ બંધ થાય તો આખા ઉત્તર ભારતના શાકભાજી-ફ્રૂટ માર્કેટને અસર થાય છે. ગાઈડલાઈનનું ચુસ્ત પાલન કરીને હાલ પૂરતી આ માર્કેટ ચાલુ રાખવાનો નિર્ણય લેવાયો હોવાનું તેમણે કહ્યું હતું. જોકે, હવે આ માર્કેટમાં ભયનો માહોલ સ્પષ્ટ જોવા મળે છે.

આકરા તાપથી બચવાની તમામ રાજ્યોને ચેતવણી

દેશની બધી જ સરકારી મશીનરી અને સરકારી તંત્ર કોરોના સામેની લડાઈમાં સક્રિય છે. બરાબર એ જ સમયગાળામાં દેશમાં હિટવેવની પણ શક્યતા વ્યક્ત થઈ છે. નેશનલ ડિઝાસ્ટર મેનેજમેન્ટ ઓથોરિટીએ રાજ્યોને આકરા તાપ સામે લડવાની સલાહ આપી છે. હવામાન વિભાગે આગાહી કરી હતી એ પ્રમાણે એપ્રિલનું છેલ્લું સપ્તાહ તેમ જ મે માસ ગરમી અને તાપના નવા વિક્રમો બનાવશે. તાપમાન ૪૫ ડિગ્રી સુધી પહોંચી જાય એવીય શક્યતા વ્યક્ત થઈ છે. આવી સ્થિતિમાં રાજ્ય સરકારોએ એની સામે પણ કેમ્પેઈન ચલાવવી પડશે.

દેશના ફર્સ્ટ લેડી સવિતા કોવિંદે સિલાઈ મશીનથી માસ્ક બનાવવાનું શરૂ કર્યું

રાષ્ટ્રપતિ રામનાથ કોવિંદનાં પત્ની એટલે કે દેશના ફર્સ્ટ લેડી સવિતા કોવિંદે રાષ્ટ્રપતિ ભવનમાં સિલાઈ મશીનની મદદથી માસ્ક બનાવવાનું કામ શરૂ કર્યું છે. ફર્સ્ટ લેડીએ બનાવેલા માસ્ક અલગ અલગ આશ્રયગૃહોમાં મોકલાશે. જાતે બનાવેલું લાલ રંગનું એક માસ્ક તેમણે પહેર્યું હતું અને સિલાઈ મશીન ઉપર બેસીને માસ્ક બનાવતા હોય એવી તેમની તસવીર સોશિયલ મીડિયામાં પ્રશંસા પામી હતી. તેમણે અન્ય મહિલાઓને પણ આ રીતે ઘર બેઠાં માસ્ક બનાવીને જરૂરિયાત મંદ લોકોની મદદ કરવાનો મેસેજ આપ્યો હતો.

સિગારેટ, તમાકુ, શરાબના બ્લેક માર્કેટમાં બમણાં ભાવ

નશાનો આદી થયેલો માણસ લાચાર બની જતો હોય છે અને એ લાચારીનો લાભ અત્યારે તમાકુ, સિગારેટ, સોપારી, ગુટખા અને શરાબ વેંચતા કાળા બજારિયાઓ ભરપૂર ઉઠાવી રહ્યા છે. દેશભરમાં સિગારેટ, તમાકુ, દારૂની અછત સર્જાઈ ગઈ છે. લોકડાઉન દરમિયાન સરકારે દારૂ વેંચવા ઉપર ખાસ પ્રતિબંધ મૂક્યો હોવાથી કાળા બજારિયાઓને મોકળું મેદાન મળી ગયું છે. દિલ્હીમાં જ એક સિગારેટનું પેકેટ ૫૦૦ રૂપિયામાં વેંચાય છે, જેના સાધારણ દિવસોમાં ૨૬૦ રૂપિયા ભાવ હોય છે. એક સિગારેટના ત્રણ-ત્રણ ભાવ વસૂલાઈ રહ્યા છે. દારૂની એક બોટલમાં ત્રણ-ત્રણ ગણો ભાવ વધી ગયો છે. જે વેપારીઓએ સંગ્રહખોરી કરી હતી તેમણે આ દિવસોમાં ભરપૂર કમાણી કરી છે. સરકારી તંત્ર સાથે પેરવી કરીને જ ઘણાં વેપારીઓ ગોડાઉનોમાંથી માલ કઢાવીને ઘરે બેઠાં વેંચતા હોવાની વ્યાપક ફરિયાદ ઉઠતી રહે છે.

કોરોનામાં મૃત્યુ પામેલા ડોકટરની પત્નીની સરકારને લાગણીસફર વિનંતી

ચેન્નાઈના ૫૫ વર્ષના ડોક્ટર સાઈમન્ડ હરક્યુલસનું કોરોના સંક્રમણથી મૃત્યુ થયું હતું. એ પછી તેમની દફનવિધિ મુદ્દે વિવાદ થયો હતો. જે એમ્બ્યુલન્સમાં તેમનો મૃતદેહ લઈ જવાતો હતો એના ઉપર પથ્થરમારો થયો હતો. બે કબ્રસ્તાનમાં તેમના મૃતદેહને દફનાવવાની કોશિશ થઈ હતી, પરંતુ લોકોએ વિરોધ કર્યો હતો. એ પછી આખરે તેમને એક દૂરના કબ્રસ્તાનમાં દફન કરાયા હતા. તેમની પત્ની આનંદી સાઈમન્ડે તમિલનાડુના મુખ્યમંત્રીને લાગણીસફર વિનંતી કરતા કહ્યું હતું કે તેમના પતિની આખરી ઈચ્છા જે કબ્રસ્તાનમાં દફન થવાની હતી ત્યાં તેમના મૃતદેહને દફન કરવાની સરકાર વ્યવસ્થા કરે. તેમની આખરી ઈચ્છા પ્રમાણે ખ્રિસ્તી વિધિ પ્રમાણે ફરીથી દફનવિધિ પૂરી કરવા દેવાની આનંદી સાઈમન્ડે વિડીયો મેસેજમાં વિનંતી કરી હતી.

- ઈન્દર સાહની

kotak®

Kotak Mahindra Bank Limited

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

Tel: +91-22-6166 0001, Fax: +91-22-6713 2403, Website: www.kotak.com

NOTICE

Members of the Bank are hereby informed that the Bank has on April 23, 2020 completed sending the Postal Ballot Notice dated April 22, 2020 (the **"Postal Ballot Notice"**), by e-mail, to all members whose name appears in the Register of Members/List of Beneficial Owners received from National Securities Depository Limited (**"NSDL"**) and Central Depository Services (India) Limited (**"CDSL"**) as on Friday, April 17, 2020 (**"Eligible Members"**) and e-mail IDs were available.

The copy of the Postal Ballot Notice will also be available on the website of the Bank (www.kotak.com), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited (**"KFintech"**) **(http://evoting.karvy.com)**.

Please note that the Bank is sending the Postal Ballot Notice to all Eligible Members, by e-mail only, and is providing facility for remote voting by electronic means (e-voting) to its Eligible Members for seeking approval, in accordance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof, for the time being in force) and the General Circular No. 14/2020 dated April 8, 2020 and the General Circular No. 17/2020 dated April 13, 2020 in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the **"MCA Circulars"**).

The Bank has engaged the services of KFintech for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

The Postal Ballot Notice contains the following Resolution:

Sr. No.	Type of Resolution	Particulars
1	Special Resolution	Issuance of equity shares of the Bank

On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send the postal ballot notice in electronic form only. The hard copy of the Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the Eligible Members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only. We request members who have not yet registered their e-mail IDs to get their e-mail IDs registered by following the procedure given below.

Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Eligible Member may receive on the e-mail ID provided by the Member the Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting:

The Bank: **https://www.kotak.com/en/investor-relations/investor-information/investor-info.html**. Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice
(I) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link **https://karisma.kfintech.com/emailreg**
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of the Postal Ballot Notice.
(j) The system will then send the Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of the Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to **einward.ris@kfintech.com.**

Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following the procedure provided in the Postal Ballot Notice, in respect of both physical and electronic holdings.

Eligible Members can vote only through remote e-voting facility.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No. 5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No. 27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

The remote e-voting period will commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received. During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (**www.kotak.com**) and KFintech (**https://evoting.karvy.com**). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.

THIS NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO.

KOTAK MAHINDRA BANK LIMITED

Mumbai
April 23, 2020

Bina Chandarana
Joint President & Company Secretary

औषधाला मनोबलाची साथ

करोनावर मात करण्यासाठी मानसोपचारतज्ज्ञ डॉ. आनंद नाडकर्णी यांच्याशी आज वेबसंवाद

लोकसत्ता प्रतिनिधी

ठाणे : करोनाने जगातील सर्व नागरिकांचे भावविश्व चिंतेने व्यापले असून या आजारावर मात करण्यासाठी शासकीय आणि वैद्यकीय यंत्रणा जोमाने कार्यरत आहे; पण साथसोवळे आणि औषध यांच्यासह नागरिकांनी उत्तम मनोबल राखणेही अत्यावश्यक आहे. मानवी भावना प्रबळ असतील, तर त्या कुठल्याही औषधाची ताकद वाढवून रुग्णाला पूर्णपणे आजारमुक्त करू शकतात. त्यामुळे सद्यःपरिस्थितीत भावनांची औषधाला मदत कशी होईल, यासह मनःस्वास्थ्य राखण्यासाठी काय उपाययोजना कराव्यात, याचे मार्गदर्शन आज प्रसिद्ध मानसोपचारतज्ज्ञ डॉ. आनंद नाडकर्णी करणार आहेत.

'लोकसत्ता आरोग्यमान भव' या वेबसंवादात 'करोनाकाळातील मनाचे स्वास्थ्य' या विषयावर आज डॉ. नाडकर्णी हे वाचकांशी संवाद साधतील. करोना विषाणूचा फैलाव रोखण्यासाठी जगभरात टाळेबंदी लागू करण्यात आली आहे. त्यामुळे गेल्या महिन्याभरापासून भारतासह इतर देशांतील नागरिकही आपापल्या घरांमध्येच आहेत. सतत करोनाविषयी ऐकून, वाचून आणि पाहून नागरिकांच्या मनात चिंता वाढली आहे. टाळेबंदीच्या सुरुवातीला घरातून काम करण्याचा अनेकांचा उत्साहही आता मावळू लागला आहे. टाळेबंदीतून कधी मुक्तता मिळणार, याची चिंता वाटू लागली आहे.

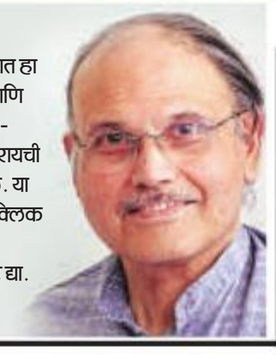
याचा परिणाम काहींच्या मनावर दीर्घकाळ राहण्याची शक्यता आहे. त्यामुळे मनाच्या विविध समस्यांना कसे तोंड द्यावे, मनाचे आरोग्य आणि हुरूप कसा राखावा याचे मार्गदर्शन महत्त्वाचे आहे.

वाचकांना ते मिळावे यासाठी 'लोकसत्ता'तर्फे 'आरोग्यमान भव' या वेबसंवादाचे आयोजन करण्यात आले आहे. या वेबसंवादात घरबसल्या सर्व शंकांचे निरसन करण्याची संधी वाचकांना मिळणार आहे.

लोकसत्ता ॥आरोग्यमान भव॥ वेब-संवाद

कसे सहभागी व्हाल?

करोनामुळे निर्माण झालेल्या टाळेबंदी- संचारबंदीच्या काळात हा संवाद वेबच्या माध्यमातून म्हणजेच मोबाइल, लॅपटॉप आणि टॅबद्वारे होईल. त्यासाठी http://tiny.cc/Loksatta-Aarogyamaan-Bhav या लिंकवर जाऊन नोंदणी करायची आहे. त्यानंतर आपल्या ईमेल आयडीवर एक संदेश येईल. या संदेशावर आज संध्याकाळी वेबसंवादाच्या काही वेळ आधी क्लिक करून सहभागी होता येईल. अधिक माहितीसाठी http://www.loksatta.com/ या संकेतस्थळाला भेट द्या.



ज्येष्ठ पत्रकार अर्णब गोस्वामी यांच्यावर शाईहल्ला!

दोघे अटकेत; काँग्रेसने हल्ला घडवून आणल्याचा आरोप

लोकसत्ता खास प्रतिनिधी

मुंबई : ज्येष्ठ पत्रकार आणि रिपब्लिक भारत या वृत्तवाहिनीचे मुख्य संपादक अर्णब गोस्वामी यांच्यावर गुरुवारी परळ भागात शाईहल्ला करण्यात आला. या प्रकरणी ना. म. जोशी मार्ग पोलिसांनी दोन तरुणांना अटक केली आहे.

हे तरुण युथ काँग्रेसचे कार्यकर्ते असल्याचा दावा अर्णब यांनी केला असून त्याबाबत तपास केला जाईल, असे पोलीस ठाण्यातून सांगण्यात आले.

पोलिसांनी दिलेल्या माहितीनुसार, गुरुवारी दुपारी १२ च्या सुमारास अर्णब, त्यांच्या पत्नी आणि रिपब्लिक वृत्तवाहिनीच्या संपादक साम्यब्रता रे, गोस्वामी यांचे अंगरक्षक कारने वरळी येथील कार्यालयातून घरी जाण्यासाठी निघाले. गणपतराव कदम मार्गावर दुचाकीस्वारांनी त्यांची कार अडवली. कार थांबताच मागे बसलेल्या

दुचाकीस्वाराने कारच्या काचांवर हाताने प्रहार करण्यास सुरुवात केली. त्यानंतर कारवर शाई भिरकावली. या प्रकारानंतर गोस्वामी यांचे अंगरक्षक शिवाजी होस्मानी, अविनाश नाटेकर कारमधून उतरले व त्यांनी शाईहल्ला करणाऱ्या दोघांना पकडले. पुढे ना. म. जोशी मार्ग पोलिसांच्या हवाली केले.

प्रतीककुमार शामसुंदर मिश्रा आणि अरुण बोराडे अशी हल्लेखोरांची नावे आहेत. हे दोघे युथ काँग्रेसचे कार्यकर्ते आहेत, अशी माहिती अंगरक्षकांनी आपल्याला दिली, असा दावा अर्णब यांनी विचारपूस करण्यासाठी आलेल्या पोलीस अधिकाऱ्यांकडे केला. अर्णब यांनी पोलीस ठाण्यात दिलेल्या जबाबात हा हल्ला काँग्रेस नेतृत्वाकडून घडविण्यात आला, असा आरोप केला आहे.

भाजप नेत्यांकडून निषेध

दिल्ली : अर्णब गोस्वामी यांच्यावर झालेल्या हल्ल्याचा भाजपचे राष्ट्रीय अध्यक्ष जे. पी. नड्डा यांच्यासह पक्षाच्या अनेक नेत्यांनी निषेध केला असून या हल्ल्याबद्दल काँग्रेसला लक्ष्य केले आहे. मुख्यमंत्र्यांनी जाहीररीत्या गोस्वामी यांना धमकी दिल्यानंतर त्यांच्यावर हल्ला होण्याचा प्रकार धक्कादायक आहे. ज्या पक्षाने देशात आणीबाणी लादली तो पक्ष अद्यापही व्यक्तिस्वातंत्र्यावर गदा आणण्याची परंपरा जपत आहे, असे नड्डा यांनी ट्वीट केले आहे. गोस्वामींवरील हल्ल्याचा माजी मुख्यमंत्री व विधानसभेतील विरोधी पक्षनेते देवेंद्र फडणवीस यांनी निषेध केला आहे.

कारवाई करण्याची काँग्रेसची मागणी

दिल्ली : दूरचित्रवाणी वाहिनीवरील चर्चासत्रादरम्यान प्रक्षेपणाच्या नियमांचे उल्लंघन केल्याबद्दल ज्येष्ठ पत्रकार अर्णब गोस्वामी आणि त्यांच्या वाहिनीवर कारवाई करावी, अशी मागणी काँग्रेसने माहिती आणि प्रसारण मंत्रालयाकडे केली आहे.

रिपब्लिक भारत या वाहिनीवरून सादर करण्यात आलेले चर्चासत्र दिशाभूल करणारे आणि तिरस्कारयुक्त होते, असे महिला काँग्रेसच्या प्रमुख सुष्मिता देव यांनी माहिती आणि प्रसारणमंत्री प्रकाश जावडेकर यांना पाठविलेल्या पत्रामध्ये म्हटले आहे.

'आयएनएस'कडून निषेध

दिल्ली : 'दी इंडियन न्यूजपेपर सोसायटी' (आयएनएस) या मुद्रित उद्योगातील सर्वोच्च संस्थेने ज्येष्ठ पत्रकार अर्णब गोस्वामी यांच्यावर मुंबईत करण्यात आलेल्या भ्याड हल्ल्याचा एका पत्रकाद्वारे तीव्र निषेध केला आहे. राजकीय पक्षांच्या गुंडांना अभिव्यक्तिस्वातंत्र्याबाबत कितपत आदर आहे हेच या हल्ल्यावरून अधोरेखित होते. त्यामुळे पत्रकारांना सुरक्षेची हमी देतानाच हल्लेखोरांवर कठोर कारवाई करावी, अशी मागणी आयएनएसने महाराष्ट्र सरकारकडे केली आहे. अशा प्रकारचे हल्ले अक्षम्य असून त्याचा सार्वत्रिक निषेध होणे गरजेचे आहे, असेही पत्रकामध्ये म्हटले आहे.

वाधवान बंधू महाबळेश्वरमध्ये स्थानबद्ध

लोकसत्ता वार्ताहर

वाई : उद्योगपती वाधवान बंधूंच्यासह त्यांचे कुटुंबीय आणि कर्मचारी अशा २३ जणांना गुरुवारी महाबळेश्वर येथील त्यांच्या घरी विलगीकरणात ठेवण्यात आले. या सर्वांना या घरी येत्या ६ मेपर्यंत स्थानबद्ध करण्यात आले आहे.

उद्योगपती वाधवान यांच्यासोबत २३ जणांना ९ एप्रिल रोजी पाचगणीतील विलगीकरण कक्षात दाखल करण्यात आले होते. त्यांचा हा काळ पूर्ण झाल्यावर सीबीआय न्यायालयाने बुधवारी कपिल आणि धीरज वाधवान यांना येत्या ३ मेपर्यंत सातारा जिल्हा सोडून न जाण्याबाबत आदेश बजावला आहे.

साताऱ्याचे जिल्हाधिकारी शेखर सिंह यांच्या आदेशावरून प्रांताधिकारी संगीता चौगुले राजापूरकर, तहसीलदार सुषमा पाटील, महाबळेश्वर-पाचगणीच्या मुख्याधिकारी अमिता पाटील, पोलीस उपाधीक्षक अजित टिके यांच्या उपस्थितीत ही कारवाई करण्यात आली. या सर्वांना पाचगणीतील विलगीकरण कक्षातून ताब्यात घेताना त्यांची आरोग्य तपासणी करण्यात आली. यानंतर या सर्वांच्या हातावर विलगीकरणाचे शिक्के मारून त्यांना महाबळेश्वर येथील घरी स्थानबद्ध केले आहे.

> सीबीआय न्यायालयाच्या आदेशानुसार आजची कारवाई करण्यात आली आहे. वाधवान कुटुंबीय व इतरांवर जिल्हाबंदी आदेशाचा भंग केल्याबद्दलही कारवाई सुरू करण्यात आली आहे. ही चौकशी एकत्रित न करता रोज तिघांची यानुसार केली जाणार आहे.
>
> – तेजस्वी सातपुते, पोलीस अधीक्षक, सातारा.

संपूर्ण मुस्लीम समाजाला दोष देणे अयोग्य - नक्वी

नवी दिल्ली : एका गटाने केलेल्या गुन्ह्याबद्दल संपूर्ण मुस्लीम समाजाला जबाबदार धरता येऊ शकत नाही, असे केंद्रीय अल्पसंख्याक व्यवहारमंत्री मुख्तार अब्बास नक्वी यांनी गुरुवारी सांगितले.

तबलिगी जमात परिषदेनंतर करोनाची लागण होण्याच्या प्रकारांमध्ये वाढ झाल्याबद्दल मुस्लिमांना दोष देण्यात येत असल्याच्या पार्श्वभूमीवर नक्वी यांनी वरील मत व्यक्त केले. अल्पसंख्य समाजातील बहुसंख्य सदस्यांनी त्या गटाचा निषेध केला आहे, असेही नक्वी म्हणाले.

रमाझानच्या पवित्र महिन्यातही मुस्लीम समाज टाळेबंदीच्या मार्गदर्शक तत्त्वांचे पालन करील, असेही नक्वी यांनी वृत्तसंस्थेला दिलेल्या मुलाखतीमध्ये म्हटले आहे. राज्य वक्फ मंडळाचे अधिकारी, सामाजिक आणि धार्मिक नेते, इमाम यांच्याशी आपण याबाबत चर्चा केली असल्याचेही त्यांनी सांगितले.

kotak®

KOTAK MAHINDRA BANK LIMITED

CIN - L65110MH1985PLC038137

Registered Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel.: 61660001, Website: www.kotak.com

POSTAL BALLOT NOTICE

Notice is hereby given pursuant to Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) (the "Act") read with the Companies (Management and Administration) Rules, 2014 (including any statutory modification or re-enactment thereof for the time being in force) (the "Rules") read with the General Circular No. 14/ 2020 dated April 8, 2020 and the General Circular No. 17/ 2020 dated April 13, 2020, in relation to "Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013 and the rules made thereunder on account of the threat posed by Covid - 19" issued by the Ministry of Corporate Affairs, Government of India (the "MCA Circulars"), to transact the special business as set out hereunder by passing Special Resolution through postal ballot (only through the remote e-voting process).

The proposed Special Resolution and Explanatory Statement setting out material facts as required in terms of Section 102 of the Act read with the Rules and the MCA Circulars are appended below seeking consent of the Members of Kotak Mahindra Bank Ltd. (the "Bank") through remote e-voting.

In compliance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules and the MCA Circulars, the Bank has extended only the remote e-voting facility for its Members, to enable them to cast their votes electronically instead of submitting the postal ballot form. The instructions for remote e-voting are appended to this Postal Ballot Notice.

The Board of Directors of the Bank have appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, for conducting the meeting only through the electronic voting process, in a fair and transparent manner. Please note that there will be no physical meeting of the Members of the Bank as no meeting will be required to be called in terms of the MCA Circulars.

You are requested to carefully read the instructions in this Postal Ballot Notice and record your assent (FOR) or dissent (AGAINST) through the remote e-voting process not later than 5.00 p.m. on Sunday, May 24, 2020. The assent or dissent received after such date and time shall be treated as if reply from the Member has not been received.

After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/Company Secretary on the website of the Bank (www.kotak.com) and communicated to the stock exchanges on or before Monday, May 25, 2020. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and communicated to the stock exchanges. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.

Item No. 1: Issuance of equity shares of the Bank

To consider and, if thought fit, to pass the following resolution as a Special Resolution:

"RESOLVED that pursuant to the relevant provisions of the Memorandum and Articles of Association of the Bank, the provisions of Sections 23, 42, 62 and 179 and other applicable provisions, if any, of the Companies Act, 2013 (including any amendments, statutory modification(s) and/ or re-enactment thereof for the time being in force) ("Companies Act") and the rules made, and circulars issued thereunder, the relevant provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (including any amendment, modification, variation or re-enactment thereof including any circulars and notifications issued thereunder) ("ICDR Regulations"), the applicable listing agreements entered into by the Bank with the stock exchange(s) where the equity shares of the Bank of face value of Rs. 5/- each ("Equity Shares") are listed, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to the extent applicable, the provisions of the Foreign Exchange Management Act, 1999, including any amendments, statutory modification(s) and/ or re-enactment thereof ("FEMA"), the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, including any amendments, statutory modification(s) and/ or re-enactment thereof, the Consolidated FDI Policy Circular of 2017, as amended, issued by the Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India and all other applicable statutes, rules, regulations, guidelines, notifications, circulars and clarifications as may be applicable, as amended from time to time, issued by the Government of India ("GOI"), and the Banking Regulation Act, 1949 including any amendments, statutory modification(s) and/ or re-enactment thereof and other applicable laws, regulations, rules, notifications or circulars issued by the Ministry of Finance, the Ministry of Corporate Affairs ("MCA"), the Reserve Bank of India ("RBI"), BSE Limited and National Stock Exchange of India Limited ("Stock Exchanges"), the Securities and Exchange Board of India ("SEBI"), and/ or any other governmental/ regulatory/ statutory authorities, in India or abroad, from time to time, to the extent applicable and subject to the consents and approvals of any governmental/ regulatory/ statutory authorities and guidelines and clarifications issued thereon from time to time and subject to such conditions and modifications as may be prescribed by any of them while granting such approvals, permissions, consents and sanctions, which may be agreed to by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution), approval of the members of the Bank be, and is hereby, accorded to issue up to 5,50,00,000 (Six crores and fifty lakhs) Equity Shares, in one or more tranches through a private placement, follow-on public offering ("FPO"), Qualified Institutions Placement ("QIP") or a combination thereof, to any eligible investors in Indian Rupees or its equivalent of any other foreign currencies (whether or not such investors are members of the Bank, to all or any of them, jointly or severally), for cash, at such price or prices, at market price(s) or at a discount or premium to market price(s) in terms of the applicable regulations and as permitted under the applicable laws, in such manner in consultation with the merchant banker(s) and/ or other advisor(s) appointed by the Bank, through an offer/ placement document, preliminary or final, and/or other letter or circular as may be deemed appropriate, and on such terms and conditions, including the terms of the issuance, security, fixing of record date, and at a price not less than the price calculated as per the applicable pricing formulae as may be decided by the Board in its sole and absolute discretion and as may be permitted by the relevant governmental/ regulatory/ statutory authority, together with any amendments and modifications thereto (the "Issue")."

"RESOLVED FURTHER that the Equity Shares to be so created, offered, issued and allotted shall be subject to the provisions of the Memorandum and Articles of Association of the Bank and the Equity Shares as may be required to be issued and allotted in accordance with the terms of the Issue shall rank pari passu inter se and with the then existing Equity Shares of the Bank in all respects."

"RESOLVED FURTHER that the relevant date for the purpose of pricing the Equity Shares shall be subject to applicable law. In the event of Equity Shares being issued by way of a QIP, the relevant date shall be the date of the meeting in which the Board decides to open the QIP or as permitted under applicable law."

"RESOLVED FURTHER that in the event the Issue is undertaken by way of a QIP, the allotment of Equity Shares shall only be to qualified institutional buyers as defined in the ICDR Regulations ("QIBs"), such Equity Shares shall be fully paid-up and the allotment of such Equity Shares shall be completed within 365 days from the date of passing of this resolution approving the QIP or such other time period as may be permitted under the ICDR Regulations from time to time."

"RESOLVED FURTHER THAT in the event the Issue is undertaken by way of a QIP, the Equity Shares shall be offered, issued and allotted under Chapter VI of ICDR Regulations to QIBs at such price being not less than the price determined in accordance with the pricing formula provided under Chapter VI of the ICDR Regulations and the price determined for a QIP shall be subject to appropriate adjustments as per the provisions of Regulation 176(4) of the ICDR Regulations, if required. Furthermore, the Board may, at its absolute discretion, issue Equity Shares at or above the floor price or at a discount, if any, not exceeding permissible limit specified under applicable ICDR Regulations, calculated in accordance with the pricing formula provided under the ICDR Regulations. Further, the Equity Shares shall not be eligible to be sold by the allottee for a period of one year from the date of allotment, except on a recognized stock exchange, or except as may be permitted from time to time under the ICDR Regulations."

"RESOLVED FURTHER that without prejudice to the generality of the above the Board be and is hereby authorised in its absolute discretion, in such manner as it may deem fit, to dispose of such of the Equity Shares that are not subscribed."

"RESOLVED FURTHER that the Board be and is hereby authorized to do all such acts, deeds, actions and sign such documents as may be required in furtherance of, or in relation to, or ancillary to, the offering, issue and allotment of Equity Shares, including authorizing any committees of the Board, director(s) or officer(s) of the Bank to sign offer documents, execute any necessary documents, agreements, forms, deeds, appoint intermediaries, open and close the period of subscription, determine the terms and conditions of the issuance of Equity Shares, including the timing, floor price (including any discount thereto, as may be permitted under applicable law) and the issue price in respect of the Equity Shares, file any necessary forms with regulatory authorities and to allot the Equity Shares and to amend, vary or modify any of the above as the committee or such authorised persons may consider necessary, desirable or expedient, and enter into and execute all such arrangements/agreements as the case may be with any merchant bankers, lead managers, legal advisors, depository, custodian, registrar, escrow agent and any other intermediaries and all such agencies as may be involved or concerned in the Issue and to remunerate all such agencies including payment of commissions, brokerage, fees or the like, and also to seek the listing of such Equity Shares."

"RESOLVED FURTHER that the Board be and is hereby authorized to delegate all or any of the powers herein conferred on it, to any committee of the Board, or any whole-time Director or any other officer(s) of the Bank to give effect to the aforesaid resolution."

By Order of the Board of Directors

Bina Chandarana
Joint President & Company Secretary

Place: Mumbai
Date: April 22, 2020

Notes:

- The related Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, setting out material facts concerning the item of special business is annexed hereto.
- This Postal Ballot Notice is sent to all the Members whose names appear in the Register of Members/List of Beneficial Owners as received from National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL", together with NSDL, the "Depositories") and is available with the Bank as on Friday, April 17, 2020 ("Eligible Members"). A copy of this Postal Ballot Notice will also be available on the website of the Bank (www.kotak.com), the relevant section of the website of the Stock Exchanges on which the Equity Shares of the Bank are listed and the website of KFin Technologies Private Limited ("KFintech") (http://evoting.karvy.com)
- This Postal Ballot Notice is being sent, by e-mail, only to those Eligible Members who have registered their e-mail ID with the Bank, the Depositories or with the depository participant or submitted their e-mail IDs to KFintech, on or before 5.00 p.m. on Thursday, May 21, 2020.
- On account of the threat posed by COVID-19 and in terms of the MCA Circulars, the Bank will send this postal ballot notice in electronic form only. The hard copy of this Postal Ballot Notice along with postal ballot forms and pre-paid business envelope will not be sent to the members for the postal ballot in accordance with the requirements specified under the MCA Circulars. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only.
- Eligible Members who have not submitted their e-mail IDs to KFintech, are required to provide their e-mail IDs to the Bank or to Registrar and Share Transfer Agent, on or before 5:00 p.m. on Thursday, May 21, 2020 pursuant to which, any Member may receive on the e-mail ID provided by the Member this Postal Ballot Notice and the procedure for remote e-voting along with the login ID and password for remote e-voting.

The Bank: https://www.kotak.com/en/investor-relations/investor-information/investor-info.html. Please click on the link and follow the process provided at such link.

The Registrar: Process to be followed for submission of e-mail ID is as follows:

For Members who have Electronic folios:

(a) Visit the link https://karisma.kfintech.com/emailreg
(b) Select the company name
(c) Member to enter DPID-Client ID / Folio Number and PAN details
(d) Upload the self-attested PAN copy
(e) Shareholder to enter e-mail ID and mobile number
(f) System will check the authenticity of the Client ID and PAN details, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice
(i) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

For Members who have Physical folios:

(a) Visit the link https://karisma.kfintech.com/emailreg
(b) Select the company name
(c) Member to enter physical Folio Number (only numeric) and PAN details
(d) In the event the PAN details are not available on record, Member to enter one of the certificate numbers
(e) Member to enter e-mail ID and mobile number
(f) System will check the authenticity of the Folio Number and PAN details or the certificate number, and send different OTPs to the Member on their e-mail ID and mobile number
(g) Member to enter the OTPs received by SMS and e-mail ID to complete the validation process. Please note that the OTP will be valid for five (5) minutes only.
(h) If PAN details are not available, the system will prompt the Member to upload the duly signed and scanned copy of the PAN card.
(i) The system will then confirm the e-mail ID for the limited purpose of service of this Postal Ballot Notice.
(j) The system will then send this Postal Ballot Notice and procedure for remote e-voting to the e-mail ID provided by the Member.

After successful submission of the e-mail ID, the Bank or KFintech will share a copy of this Postal Ballot Notice, immediately and not later than within 48 hours of receipt of the e-mail ID from the Eligible Members. In case of any queries, shareholder may write to einward.ris@kfintech.com

- Members are requested to submit their e-mail IDs with the Bank's Registrar and Share Transfer Agent, KFin Technologies Private Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad 500032, India by following the procedure provided in this Postal Ballot Notice, in respect of both physical and electronic holdings.
- Eligible Members can vote only through electronic mode of voting.

THIS POSTAL BALLOT NOTICE DOES NOT CONSTITUTE AN OFFER OR INVITATION OR SOLICITATION OF AN OFFER TO THE PUBLIC IN ANY JURISDICTION. NOTHING IN THIS POSTAL BALLOT NOTICE CONSTITUTES AN OFFER OF SECURITIES FOR SALE OR SOLICITATION IN ANY JURISDICTION WHERE IT IS UNLAWFUL TO DO SO.

Explanatory Statement setting out material facts concerning item of special business:

In terms of Section 102 of the Act read with the Rules, the following statement sets out all the material facts relating to Item No. 1 of this Postal Ballot Notice dated April 22, 2020.

Item No. 1:

Members may note that this special resolution is to enable the Bank to create, issue, offer and allot Equity Shares, including by way of a private placement, a further public offering, a qualified institutions placement ("QIP") in accordance with Chapter VI of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations"), or a combination thereof, in one or more tranches, at such price as may be deemed appropriate by the Board of Directors of the Bank (hereinafter referred to as the "Board" which term shall be deemed to include any committee(s) constituted/ to be constituted by the Board to exercise its powers including powers conferred by this resolution) in its absolute discretion, including the discretion to determine the categories of investors to whom the issue, offer, and allotment shall be made considering the prevalent market conditions and other relevant factors and, wherever necessary, in consultation with lead manager(s) and other agencies that may be appointed. The Board at its meeting held on April 22, 2020, subject to the approval of the Members, approved the issuance of Equity Shares by way of the Issue.

In the event such issuance of Equity Shares is undertaken by way of a QIP: (a) the allotment of Equity Shares shall be completed within a period of 365 days from passing this resolution or such other time as may be allowed under the ICDR Regulations from time to time; and (b) the pricing of the Equity Shares that may be issued to QIBs shall be freely determined subject to such price not being less than the floor price calculated in accordance with Chapter VI of the ICDR Regulations ("QIP Floor Price"), provided that the Bank may offer a discount not exceeding permissible limit specified under applicable ICDR Regulations. The maximum amount that the Bank intends to raise will be a product of Equity Shares not exceeding (in aggregate, when such amount is raised in one or more tranches) the number as specified in Item No. 1 of the Postal Ballot Notice and the issue price per Equity Share as determined by Board in accordance with applicable law.

The 'Relevant Date' for the purpose of pricing the Equity Shares shall, subject to applicable law, be determined by the Board as being the meeting in which the Board decides to open the Issue of such Equity Shares, subsequent to the receipt of Members' approval in terms of the Act, the ICDR Regulations and other applicable laws, regulations and guidelines.

As the Issue will result in an issuance of Equity Shares by the Bank to investors who may or may not be Members of the Bank, consent of the Members is being sought pursuant to Sections 42 and 62 and other applicable provisions, if any, of the Act, and any other law for the time being in force and as may be applicable.

The object of the proposed issuance is to augment the Bank's capital base and to strengthen its balance sheet, which would assist the Bank including in dealing with contingencies, financing business opportunities (which may either be organic or inorganic) and which may arise pursuant to the economic events driven by the outbreak of COVID-19 (which has been declared a pandemic by the World Health Organization), or otherwise.

Necessary disclosures have and will be made to the Stock Exchanges, as may be required under the listing agreements entered into with the Stock Exchanges, and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The Members are, therefore, requested to grant their approval for Item 1 of this Postal Ballot Notice.

The proposed issue will result in the dilution of promoter shareholding along with the shareholding of other Members.

None of the Directors or the Key Managerial Personnel of the Bank or their respective relatives is concerned or interested in the said Resolution.

By Order of the Board of Directors

Bina Chandarana
Joint President & Company Secretary

Place: Mumbai
Date: April 22, 2020

Instructions for remote e-voting

In accordance with the provisions of Sections 108 and 110 of the Act read with the Rules, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the MCA Circulars, the stated item of business shall be transacted through electronic voting system and the Bank is providing facility for voting by electronic means (remote e-voting) to its Eligible Members.

The Bank has engaged the services of KFin Technologies Private Limited ("KFintech") for providing remote e-voting facilities to the Members, enabling them to cast their vote in a secure manner.

E-voting is mandatory for the Eligible Members and is the only means to cast a vote on the stated item of business. Eligible Members may in accordance with the provisions of Sections 112 and 113, appoint representatives for the purpose of voting through remote e-voting.

The instructions to the Eligible Members for exercising their vote along with process, and the manner for remote e-voting through remote e-voting are as under:

1. Eligible Members shall cast their vote electronically by logging on to the e-voting system (http://evoting.karvy.com)
2. Eligible Members (including those Members who have previously registered their e-mail IDs with the Bank, Depositories or depository participants and who have not previously registered with KFintech for the remote e-voting system by KFintech) will be required to submit their e-mail ID to KFintech in the manner prescribed in the Notes above to receive the login-ID and password for remote e-voting along with the process, manner and instruction (through an e-mail from KFintech).
3. The remote e-voting period shall commence on Saturday, April 25, 2020 (9:00 a.m. onwards) and ends on Sunday, May 24, 2020 (5:00 p.m.). During this period, Members of the Bank holding shares either in physical form or in dematerialized form, as on Friday, April 17, 2020, may cast their vote electronically. The remote e-voting module shall be disabled by KFintech for voting thereafter.
4. Vote on a resolution, once cast, cannot be changed subsequently.
5. The voting rights of Members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on April 17, 2020, subject to applicable laws, including the Banking Regulation Act, 1949.

On the Eligible Members receiving an e-mail from KFintech:

a) Launch internet browser by typing the URL: http://evoting.karvy.com
b) Enter the login credentials (i.e., User ID and password mentioned in the e-mail). Your Folio No./ DP ID-Client ID will be your User ID. However, if you are already registered with KFintech for remote e-voting, you can use your existing User ID and password for casting your vote.
c) After entering the details appropriately, click on LOGIN.
d) 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 (@,#, $, etc.). The system will prompt you to change your password and update your contact details like mobile number, e-mail ID, etc. on first login. You may also enter a 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.
e) You will need to login again with the new credentials.
f) On successful login, the system will prompt you to select the EVENT 5268.
g) On the voting page, enter the number of shares as on April 17, 2020 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.
h) You may then cast your vote by selecting an appropriate option and click on "Submit".
i) A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution, you will not be allowed to modify your vote.
j) During the voting period, Members can login any number of times till they have voted on the Resolution.
k) Eligible Members holding multiple folios/demat accounts shall choose the voting process separately for each folio/demat account.
l) Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc. together with attested specimen signature(s) of the duly authorized representative(s), to the Scrutinizer at rupaldjhaveri@rediffmail.com with a copy marked to evoting@kfintech.com.
m) In case of any queries pertaining to e-voting, please visit Help & FAQ section of http://evoting.karvy.com
n) You can also update your mobile number and e-mail ID in the user profile details of the folio which may be used for sending future communication(s).
6. The Board of Directors has appointed Ms. Rupal D. Jhaveri (Membership No.5441 and Certificate of Practice No. 4225), Practicing Company Secretary as the Scrutinizer and Ms. Sadhana Yadav, (FCS Membership No.27559 and Certificate of Practice No. 16932), Practicing Company Secretary & Partner in RJSY & Associates, as an Alternate Scrutinizer to Ms. Rupal D. Jhaveri, as a Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.
7. After completion of scrutiny of the votes, the Scrutinizer will submit her Report to the Chairman of the Bank. The results of the voting conducted through postal ballot (through the remote e-voting process) will be announced by the Chairman/ Company Secretary on or before Monday, May 25, 2020. The resolution, if approved, will be taken as having been passed effectively on the date of declaration of the results.
8. The said results along with the Scrutinizer's Report will also be displayed on the website of the Bank (www.kotak.com) and KFintech (https://evoting.karvy.com). Further, the same will be communicated to the stock exchanges where the Equity Shares of the Bank are listed, for placing the same on their websites.
9. Registration of e-mail ID - The Act recognizes sending of documents to any Member through electronic mode. Accordingly, pursuant to proviso to Rule 18(3) of the Rules, we hereby provide you the opportunity to register your e-mail ID for future communications. In case you wish to register your new e-mail ID or if there is any change in your e-mail ID which has already been registered with the depository participant, the Depositories or the Bank, we request you to register your new/revised e-mail ID with your depository participant (for shares held in demat form), the Depositories (for shares held in demat form) or Bank (for shares held in physical form) immediately.

By Order of the Board of Directors

Bina Chandarana
Joint President & Company Secretary

Place: Mumbai
Date: April 22, 2020

मुंबईत ४७८ नवे रुग्ण

लोकसत्ता प्रतिनिधी

मुंबई : मुंबईत आणखी ४७८ रुग्णांची नोंद झाली आहे. आतापर्यंतची एका दिवसातील ही सर्वाधिक रुग्णसंख्या आहे. त्यामुळे मुंबईतील रुग्णांचा एकूण आकडा ४२३२ वर गेला आहे. दिवसभरात ८ रुग्णांचा मृत्यू झाला असून मृतांची संख्या १६८ वर गेली आहे.

मुंबईमध्ये दिवसेंदिवस करोना बाधितांचा आकडा वाढतच असून गुरुवारी ४७८ रुग्ण आढळले. त्यापैकी २९७ रुग्णांचे अहवाल खाजगी प्रयोगशाळेतून पालिकेला प्राप्त झाले आहेत. तर ४८ रुग्ण बरे होऊन घरी गेले असून आतापर्यंत ४७३ रुग्ण बरे झाले आहेत. त्यामुळे सध्या रुग्णालयात उपचार घेत असलेल्या करोना बाधित रुग्णांचा आकडा ३५९३ इतका आहे. तर आणखी २७८ संशयित रुग्ण दाखल केलेले आहेत.

मुंबईत ९२, ११२ व्यक्तींचे घरातच अलगीकरण केलेले आहे. त्यापैकी १८, ८०७ लोकांनी आपला १४ दिवसांचा अलगीकरणाचा काळ पूर्ण केला आहे. तर अजून सुमारे ७४ हजार लोक अजून घरीच अलगीकरणात आहेत.

वरळीत ५०० करोनाबाधित

वरळीतील आतापर्यंतच्या एकूण रुग्णांचा आकडा ५०७ वर गेला आहे. तर विशेष म्हणजे सर्वाधिक ७२ रुग्ण बरे होऊन घरी गेले आहेत. भायखळा, मुंबई सेंट्रल येथील रुग्णांचा आकडा ३६८ वर गेला आहे. कुर्ला हा विभाग या आठवड्यात रुग्णसंख्येत तिसऱ्या क्रमांकावर गेला असून येथील रुग्णसंख्या २६७ झाली आहे. तर दहिसर, मुलुंड येथे अगदी कमी असलेली रुग्ण संख्याही झपाट्याने वाढत असून २५ च्या पुढे आकडा गेला आहे.

धारावीतील रुग्णसंख्या २१४

धारावीमध्ये २४ तासात आणखी २५ रुग्ण सापडले असून एकूण रुग्णांचा आकडा २१४ वर गेला आहे. तर ६९ वर्षाच्या एका पुरुषाचा करोनामुळे मृत्यू झाला असून मृतांचा आकडा १३ वर गेला आहे. एका मोठ्या वॉर्डमधील रुग्णांइतके रुग्ण फक्त धारावीमध्ये सापडले आहेत. पालिकेने सुरू केलेल्या चाचण्या, तपासण्या यातून हे रुग्ण वेळीच आढळून येत आहेत.

विभाग	एकूण आकडा	रुग्ण बरे झाले
वरळी, प्रभादेवी	५०७	७२
भायखळा, मुंबई सेंट्रल	३६८	३१
कुर्ला	२६७	९
अंधेरी, पार्ले पश्चिम	२६४	३२
वडाळा, शीव	२६०	१६
धारावी, माहीम	२५७	२०
ग्रँट रोड, नानाचौक	२३४	३२
अंधेरी, पार्ले पूर्व	२०३	४३
देवनार, गोवंडी	१६६	१४
बांद्रा पूर्व	१६५	१७

भाजीविक्रेत्याला करोना

माटुंग्याच्या सिटीलाइट परिसरातील सुप्रसिद्ध मंडईत एका भाजी विक्रेत्याला करोना झाल्याचे आढळून आल्यामुळे या परिसरात सकाळी एकच खळबळ उडाली. हा भाजी विक्रेता नालासोपारा येथे राहणारा असून तो रोज इथे भाजी विकायला येत होता. त्याला करोना झाल्याचे इतर भाजीवाले सांगत असल्यामुळे सकाळी या ठिकाणी खळबळ उडाली. तो नालासोपाऱ्याला राहत असल्यामुळे त्याचा अहवाल आमच्याकडे नाही, परंतु प्रतिबंधात्मक उपाय म्हणून बाजार बंद करण्यात आला असल्याची माहिती अधिकाऱ्यांनी दिली.

१३ वर्षाच्या मुलीला लागण

माहीममध्ये २४ तासांत सहा रुग्ण सापडले असून त्यात १३ वर्षाच्या एका बालिकेचा समावेश आहे. माहीम येथील हे रहिवासी आहेत. माहीममधील रुग्णांची संख्या २४ झाली आहे.

नवी मुंबईतील रुग्णसंख्या ९७

नवी मुंबई: मुंबईनंतर आता नवी मुंबईही करोनाचे हॉटस्पॉट होत आहे. गेल्या काही दिवसांत दरदिवशी करोनाचे रुग्ण कमी अधिक प्रमाणात वाढत असून रुग्णांची संख्या शंभरीजवळ आली आहे. गुरुवारी १२ नव्या रुग्णांची यात भर पडली असून शहरातील करोना रुग्णांची संख्या ९७ पर्यंत गेली आहे. तर पनवेलमध्येही तीन नव्या रुग्णांची भर पडली आहे.

‘परप्रांतीय मजुरांसाठी विशेष रेल्वे सोडाव्यात’

मुंबई : केंद्र सरकारने लागू केलेल्या देशव्यापी टाळेबंदीची मुदत ३ मे रोजी संपत असल्याने त्याआधीच परप्रांतीय मजुरांना त्यांच्या राज्यात जाण्यासाठी विशेष रेल्वेगाड्या सोडण्याचे नियोजन करावे, अशी मागणी उपमुख्यमंत्री अजित पवार यांनी केंद्रीय रेल्वेमंत्री पीयुष गोयल यांच्याकडे केली आहे.

टाळेबंदीमुळे उत्तरप्रदेश, बिहारसह देशाच्या विविध राज्यातील मजूर बांधव महाराष्ट्रात ठिकठिकाणी अडकून पडले आहेत. दीड महिन्यांपासून शिबिरात राहिल्यामुळे ही मंडळी आपापल्या घरी-गावाला जाण्यास अधीर आहेत. १४ एप्रिलला देशव्यापी टाळेबंदी समाप्तीच्या दिवशी वांद्रे परिसरात गर्दी उसळली होती हे लक्षात घेऊन ३ मे रोजी टाळेबंदी संपण्याआधीच विशेष रेल्वेचे नियोजन करून त्या गाड्या कधी सुटणार हे स्पष्ट करावे, असे अजित पवार यांनी पत्रात म्हटले आहे.

केईएममध्ये पाच डॉक्टरांसह १७ जणांना संसर्ग

लोकसत्ता प्रतिनिधी

मुंबई : मुंबईच्या आरोग्य सेवेचा कणा मानल्या जाणाऱ्या मुंबई महापालिकेच्या परळ येथील केईएम रुग्णालयातील पाच डॉक्टरांसह १७ जणांना करोनाची लागण झाली असून, तब्बल ३०० जणांचे विलगीकरण करण्यात आले आहे.

केईएम रुग्णालयातील बाह्य रुग्ण विभागात करोना झाल्याच्या संशयापोटीही अनेक लोक येत असतात. या सर्वांचीच योग्य तपासणी करून त्यानुसार उपचार केले जातात. येथे करोनासाठी अतिदक्षता विभागात ७५ खाटांची व्यवस्था करण्यात आली असून करोनाबाधित आणि संशयित; तसेच करोना चाचणी नकारात्मक आलेले रुग्ण, अशी वर्गवारी करण्यात आली आहे. दररोज येथे मोठ्या प्रमाणात रुग्ण येत असून त्यातूनच डॉक्टर व अन्य कर्मचाऱ्यांना लागण झाल्याचे येथील निवासी डॉक्टरांचे म्हणणे आहे.

केईएमचे अधिष्ठाता डॉ. हेमंत

देशमुख म्हणाले, करोनाची लढाई ही लगेच संपणारी नाही. त्यामुळे राखीव फौजेची व्यवस्था करावी लागले. नेमके तेच आम्ही केले आहे. मेडिसिन, टेस्ट मेडिसिन तसेच तेथील निवासी डॉक्टर आज लढाईत आघाडीवर आहेत. आगामी काळात करोनाचे रुग्ण वाढतील हे गृहीत धरून न्युरोसर्जरी, नेफ्रॉलॉजी, पीएसएम, अॅनाटॉमी, सर्जरीसह वेगवेगळ्या विभागातील डॉक्टरांनाही काम करावे लागणार आहे. यासाठी त्यांनाही करोनाचा सामना कसा करायचा याचे प्रशिक्षण देण्यात येत आहे.

शस्त्रक्रिया जवळपास बंद असल्याबाबत विचारले असता, डॉ. देशमुख म्हणाले की, आम्ही नियोजित शस्त्रक्रिया पुढे ढकलल्या आहेत. मात्र अत्यावश्यक शस्त्रक्रिया केल्या जात आहेत. हे प्रमाण साधारणपणे दहा टक्के म्हणजे रोज २५ ते ३० शस्त्रक्रिया इतके आहे.

करोना प्रतिबंधित क्षेत्रांची संख्या घटली

लोकसत्ता विशेष प्रतिनिधी

मुंबई: राज्यातील करोनाचा प्रादुर्भाव रोखण्यासाठी सरकारने हाती घेतलेल्या विविध उपाययोजनांमुळे करोनाचे रुग्ण दुप्पट होण्याचा वेग मंदावला असून हा कालावधी सात दिवसांवर गेला आहे. तसेच करोना प्रतिबंधित क्षेत्रांची संख्याही १४ वरून पाचपर्यंत कमी करण्यात यश आले असून आता मुंबई महानगर परिसर, पुणे परिसर, नागपूर, नाशिक ही क्षेत्रे आता उरली आहेत. या ठिकाणांवर विशेष लक्ष केंद्रित करताना संस्थात्मक अलगीकरणावर भर देण्याचा निर्णय घेण्यात आल्याची माहिती आरोग्यमंत्री राजेश टोपे यांनी दिली. राज्यात दररोज सात हजार चाचण्या केल्या जात असल्याने करोना बाधितांची संख्या वाढत असली तरी घाबरून जाण्याची स्थिती नाही. करोनाचे रुग्ण दुप्पट होण्याचा कालावधी पूर्वी ३.१, त्यानंतर ५ आणि आता ७.१ दिवसांवर गेला आहे. हा सात दिवसांचा कालावधी अजून वाढविण्याचा सरकारचा प्रयत्न आहे. त्यासाठी नवनवीन उपाययोजना हाती घेत आहोत. राज्यात दररोज १३ टक्के लोक बरे होऊन घरी जात आहेत तर केवळ एक टक्के रुग्ण अत्यवस्थ आहेत. ८३ टक्के लोकांना लक्षणे नाही तर १७ टक्के लोकांना सौम्य स्वरूपाची लक्षणे असल्याची माहितीही त्यांनी यावेळी दिली. मुंबईमध्ये संस्थात्मक अलगीकरण वाढविण्यावर भर देण्याच्या सूचना मुंबई महापालिकेला दिल्या आहेत. त्यासाठी शाळा, महाविद्यालये यांचा वापर करण्यात येणार असल्याचेही त्यांनी सांगितले.

महाराष्ट्र शासन
सामान्य प्रशासन विभाग, मंत्रालय, मुंबई-४०००३२.
मुख्य निवडणूक अधिकारी महाराष्ट्र राज्य यांचे कार्यालय,
दालन क्र. ६१७ (विस्तार), ६ वा मजला,
मादाम कामा रोड, हुतात्मा राजगुरु चौक,
दूरध्वनी क्र. ०२२-२२८५६६६७

शासकीय व निमशासकीय सेवानिवृत्त अधिकाऱ्यांना, महाराष्ट्र शासनाच्या प्रचलित नियमानुसार सेवा करार पद्धतीने विवक्षित कामासाठी घेणे व नामिकासूची तयार करणे यासाठी खालील पदासाठी अर्ज मागविण्यात येत आहेत. हे अर्ज **ceo_maharashtra@eci.gov.in** किंवा **anil.valvi@nic.in** या ई-मेलवर अथवा कार्यालयीन वेळेत उपरोक्त नमूद कार्यालयीन पत्त्यावर आवश्यक त्या कागदपत्रांसह बंद लिफाफ्यात दिनांक ०४.०५.२०२० पर्यंत पाठवावेत. विहीत मुदतीत न आलेल्या अर्जांचा विचार केला जाणार नाही.

अ. क्र.	पदाचे नाव	पद संख्या	शैक्षणिक पात्रता व अनुभव
१.	अवर सचिव (मुख्य निवडणूक अधिकारी, महाराष्ट्र राज्य यांचे कार्यालयाकरिता)	१	१. उमेदवार शासकीय/निमशासकीय सेवेतून अवर सचिव या पदावरून सेवानिवृत्त असावा. २. उमेदवारास मंत्रालयीन स्तरावरील कामाचा अनुभव असावा. ३. निवडणूक संचालन (Conduct of Elections) विषयक कामाचा किमान ३ वर्षाचा अनुभव असावा.

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महाराष्ट्र राज्य

डीजीआयपीआर २०२०-२१/८३५

MIHAN INDIA LIMITED
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MIHAN India Ltd. invites e-tenders, for **"Vermin Extermination Treatment at Dr. Babasaheb Ambedkar International Airport, Nagpur (Second Call"**. Tender can be downloaded from 15:00 hrs of **24.04.2020** to 15:00 hrs of **06.05.2020.**
For further details visit **https://mahatenders.gov.in**

Sr. Airport Director,
MIHAN INDIA LIMITED

महाराष्ट्र औद्योगिक विकास महामंडळ
(महाराष्ट्र शासन अंगीकृत)
जाहीर नोटीस

विषय :- महाराष्ट्र औद्योगिक विकास महामंडळाच्या ठाणे जिल्ह्यातील डोंबिवली औद्योगिक क्षेत्रातील ''ठाकुर्ली रेल्वे पूल ते उल्हास खाडीमधील उत्सर्ग ठिकाणापर्यंत समुद्री विसर्गासाठी प्रक्रियाकृत सांडपाणी नेण्यासाठी एचडीपीई वाहिनी पुरविणे व टाकणे'' या कामास सागरी किनारपट्टी क्षेत्र परवानगी (CRZ Clearance) मिळणेबाबत.

या नोटिसीद्वारे असे जाहीर करण्यात येते की केंद्र सरकारच्या पर्यावरण, वने व वातावरण बदल मंत्रालयाने म. औ. वि. महामंडळाच्या ''ठाकुर्ली रेल्वे पूल ते उल्हास खाडीमधील उत्सर्ग ठिकाणापर्यंत समुद्री विसर्गासाठी प्रक्रियाकृत सांडपाणी नेण्यासाठी एचडीपीई वाहिनी पुरविणे व टाकणे'' या कामास त्यांचे पत्र क्र. F. No. ११-४६/२०१९-IA-III दि. ०९.०३.२०२० अन्वये सागरी किनारपट्टी क्षेत्र (CRZ) परवानगी प्रदान केली आहे.

सदर परवानगी अनुसार कामाची सागरी किनारपट्टी क्षेत्रातील अंदाजित रक्कम रु. ६८.९३ कोटी एवढी आहे. तसेच सदर परवानगीच्या अनुषंगाने म. औ. वि. महामंडळास रु. १.३७ कोटी एवढी रक्कम कॉर्पोरेट पर्यावरण जबाबदारी अंतर्गत Mangrove Foundation of India या संस्थेकडे जमा करावयाची आहे.

पत्र क्र. F. No. ११-४६/२०१९-IA-III दि. ०९.०३.२०२०या पत्राची प्रत मिनिस्ट्री ऑफ इन्व्हायरमेंट वने व पर्यावरण, नवी दिल्ली यांच्या संकेतस्थळावर उपलब्ध आहे.

वरीलप्रमाणे जाहीर नोटीस केंद्र शासनाच्या पर्यावरण, वने व वातावरण बदल मंत्रालयाच्या दि. ०९.०३.२०२० च्या निर्देशानुसार प्रसिद्ध करण्यात येत आहे.

करिता
महाराष्ट्र औद्योगिक विकास महामंडळ

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उप मुख्य विद्युत अभियंता बांधकाम, वडोदरा हे खाली देण्यात आलेल्या तपशिलाप्रमाणे ई-निविदा मागवीत आहेत.

अनु. क्र.	निविदा सूचना क्र. आणि दिनांक	काम आणि ठिकाण	कामाचे अंदाजे मूल्य रु. मध्ये	इरठे रु.
१	२	३	४	५
१	टीआर-सी-४-२०२० दि. ११.०३.२०२०	दभोई-छोटा उदेपूर अनुभागादरम्यान सध्याच्या बीजी लाइनच्या विद्युतीकरणाच्या संदर्भात पश्चिम रेल्वेच्या वडोदरा विभागामध्ये दभाई-बडोली अनुभागाच्या दरम्यान २५ केव्ही एसी ओएचईचे आरेखन, पुरवठा, उभारणी, तपासणी आणि कार्यान्वयन.	रु. १७,५८,३६,८१८.००	रु. १०,२९,२००.००
२	टीआर-सी-८-२०२० दि. २१.०४.२०२०	दभोई-छोटा उदेपूर अनुभागादरम्यान सध्याच्या बीजी लाइनच्या विद्युतीकरणाच्या संदर्भात पश्चिम रेल्वेच्या वडोदरा विभागामध्ये बडोली-छोटा उदेपूर अनुभागाच्या दरम्यान २५ केव्ही एसी ओएचईचे आरेखन, पुरवठा, उभारणी, तपासणी आणि कार्यान्वयन.	रु. १६,७०,२७,१२३.०७	रु. ९,८५,१००.००
३	टीआर-सी-७-२०२० दि. १२.०३.२०२०	दभोई-छोटा उदेपूर अनुभागादरम्यान सध्याच्या बीजी लाइनच्या विद्युतीकरणाच्या संदर्भात पश्चिम रेल्वेच्या वडोदरा विभागामध्ये अंकलेश्वर-राजपिपला अनुभागाच्या दरम्यान २५ केव्ही एसी ओएचईचे आरेखन, पुरवठा, उभारणी, तपासणी आणि कार्यान्वयन.	रु. १९,७४,३१,४८९.३५	रु. ११,३७,२००.००
४	टीआर-सी-९-२०२० दि. १२.०३.२०२०	पश्चिम रेल्वेच्या वडोदरा विभागामधील पीआरटीएन-डीबी-सीटीडी, एमव्हायजी-एसएमएलए, डीबी-सीडीडी-केवडिया दरम्यान स्काडाचे आरेखन, पुरवठा, उभारणी, तपासणी आणि कार्यान्वयन.	रु. ४,७०,४७,८५९.६०	रु. ३,८५,२००.००
५	टीआर-सी-१०-२०२० दि. २०.०३.२०२०	परेच्या कोअरकडून १८-१९ बजेटमध्ये संमत करण्यात आलेल्या प.रे.च्या आरई कामाच्या अंमलबजावणी संदर्भात आनंद-खंभाट, वासाद-कथना, एकेव्ही-राज आणि केबीआरव्ही-व्हीडीटीएल अनुभागाच्या दरम्यान एमजीव्हीसीएल, रेल्वे ट्रंक क्रिसंगच्या एचटी ओव्हरहेड पॉवर लाइन्सचे मॉडीफिकेशन	रु. १,८५,८०,१४०.६०	रु. २,४२,९००.००

सादरीकरणाचा दिनांक: अनु. क्र. १: ११.०३.२०२० अनु. क्र. २: २१.०४.२०. अनु. क्र. ३ आणि ४: १२.०३.२० अनु. क्र. ५: २०.०३.२०. उघडण्याचा दिनांक: अनु. क्र. १ आणि ३: १२.०५.२०, अनु. २: २६.०५.२० अनु. क्र. ४ आणि ५: १३.०५.२०. संबंधित निविदेच्या संदर्भात सर्व अन्य अटी पूर्वीप्रमाणेच राहतील. अधिक माहितीसाठी कृपया **www.ireps.gov.in** या आमच्या संकेतस्थळाला भेट द्या. ०५

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निविदा सूचना क्र. ईएल/सी/आरटीएम/२०२०/०२/टी दि. २१.०४.२०२०. कामाचे नाव: इंदौर-देवास-उज्जैन (फेज-३ काम) दरम्यान डबलिंग संबंधित पश्चिम रेल्वेच्या रतलम विभागावरील उज्जैन-इंदौर अनुभागादरम्यान अडथळे काढणे अंतर्भूत २५ केव्हि एसी ओएचईचे संकल्पचित्र, पुरवठा, उभारणी, चाचणी व कार्यान्वयन. **पूर्तता कालावधी:** १५ (पंधरा महिने.) **अदमासे मूल्य:** रु.१९,१७,७८,४६२.००/. **इरठे:** रु.११,०८,९००.००/-. **निविदा कागदपत्रे शुल्क:** रु.१०,०००/-. **ऑनलाइन बोली सुरू होण्याची तारीख:** ०६.०५.२०२०. **निविदा बंद होण्याची तारीख:** २०.०५.२०२० रोजी दु. ०३.०० वा.पर्यंत. **संकेतस्थळाचा तपशील:** निविदा कागदपत्रे **https://www.ireps.gov.in** या संकेतस्थळावर पाहता येतील आणि प्रस्ताव त्यावरून सादर करता येतील. ०३

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Sr. Airport Director, MIHAN INDIA LIMITED

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याद्वारा दिनांकित १६ मार्च, २०२० जाहीर उद्घोषणेसंदर्भात लक्ष वेधीत आहोत की, रिझोल्यूशन प्रोफेशनल यांनी २६ एप्रिल, २०२० (**''प्रारंभिक जाहीर उद्घोषणा''**) पर्यंत लाव्हासा कॉर्पोरेशन लिमिटेड (**''एलसीएल''**), वरसगाव अॅसेट्स मेन्टेनन्स लिमिटेड (''डब्लूएएमएल'') आणि दासवे कन्व्हेन्शन सेंटर लिमिटेड (**''डीसीसीएल''**) (**''एलसीएल कन्सॉलिडेटेड सीआयआरपी''**) (एलसीएल कन्सॉलिडेटेड सीआयआरपी याशी एकत्रीकरण आणि त्यासंबंधित कॉर्पोरेट इन्सॉल्व्हंसी रिझोल्यूशन प्रोसेसच्या सुरुवातीस, वरसगाव पॉवर सप्लाय लिमिटेड, दासवे रिटेल लिमिटेड आणि लाव्हासा हॉटेल्स लिमिटेड समाविष्ट) यांच्या एकत्रीतकृत कॉर्पोरेट इन्सॉल्व्हंसी रिझोल्यूशन प्रोसेसच्या बाबतीत भावी रिझोल्यूशन अर्जदारांना निमंत्रण देण्यात आले होते.

कोव्हिड-१९ च्या उद्रेकामुळे सद्य परिस्थितीचा विचार करता एलसीएल कन्सॉलिडेटेड सीआयआरपीच्या बाबतीत रिझोल्यूशन प्लान्सच्या सादरीकरणाकरिता शेवटची तारीख ०८ जून, २०२० पर्यंत वाढविण्यात आली आहे. रिझोल्यूशन प्लान्सच्या सादरीकरणाकरिता शेवटच्या तारखेबाबत कोणतेही पुढील बदल व्हर्च्युअल डेटा रूमवर अपलोड करण्यात येतील आणि एलसीएलच्या वेबसाइटवर अधिसूचीत करण्यात येतील. सर्व भावी रिझोल्यूशन अर्जदारांनी नियमितपणे या अपडेट्सवर लक्ष ठेवणे आवश्यक आहे. प्रारंभिक जाहीर उद्घोषणेत समाविष्ट असलेल्या अन्य सर्व शर्ती न बदलता त्याच राहतील.

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टीप. १. वरील ई-निविदेमध्ये २ कामे समाविष्ट असून या निविदेची संपूर्ण माहिती **www.mahatenders.gov.in** या संकेतस्थळावर उपलब्ध करून देण्यात आली आहे व या निविदेसंबंधित सर्व शुद्धिपत्रक याच संकेतस्थळावर प्रसिद्ध करण्यात येईल.

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सूचना

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कृपया नोंद घेण्यात यावी की बँक आपल्या सर्व सभासदांकडे, इ-मेलद्वारे टपाली मतदानाची सूचना पाठवून देत आहे आणि सिक्युरिटीज अँड एक्स्चेंज बोर्ड ऑफ इंडिया (लिस्टींग ऑब्लिगेशन्स अँड डिस्क्लोझर रिक्वायरमेंट्स) २०१५ च्या रेग्युलेशन ४४ अनुसार आणि कंपनीज (मॅनेजमेंट अँड अॅडमिनिस्ट्रेशन) रूल्स, २०१४ (त्यावेळी कार्यरत असणारी यावरील कोणतीही वैधानिक दुरुस्ती किंवा पुर्नरचना यांच्यासह) वाचण्यात येणारी कंपनी कायदा २०१३ ची कलमे १०८ आणि ११० च्या तरतुदींच्या अनुषंगाने आणि कंपनी व्यवहार मंत्रालय, भारत सरकार यांनी जारी केलेल्या 'कोविड-१९' मुळे निर्माण झालेल्या भीतीमुळे या संदर्भात करण्यात आलेले नियम आणि कंपनी कायदा २०१३ अंतर्गत कंपन्यांकडून संमत करण्यात येणारे सर्वसाधारण आणि विशेष ठराव यांच्या बाबतचे स्पष्टीकरण' या संदर्भातील सर्वसामान्य सर्क्युलर (परिपत्रक) क्र. १४/२०२० दिनांकित ८ एप्रिल २०२० आणि सर्वसाधारण परिपत्रक क्र. १७/२०२० दिनांकित १३ एप्रिल ('एमसीए सर्क्युलर्स') यांच्या अनुसार आपल्या सर्व सभासदांकडून मंजुरी मिळविण्यासाठी आपल्या पात्र सभासदांना इलेक्ट्रॉनिक पद्धतीने (इ-व्होटींग) रिमोट व्होटींग करण्याची सुविधा पुरवित आहे. आपल्या सभासदांना सुरक्षित पद्धतीने मतदान करता यावे यासाठी सभासदांसाठी इ-व्होटींगच्या सुविधा पुरविण्यासाठी बँकेने केफिन टेक्नॉलॉजिज प्रायव्हेट लिमिटेड ('केफिनटेक') यांची सेवा घेतली आहे. कृपया नोंद घेण्यात यावी की एमसीए सर्क्युलर्सच्या शर्तीनुसार कोणतीही सभा आयोजित करण्याची गरज नसल्यामुळे बँकेच्या सभासदांची कोणतीही प्रत्यक्ष सभा घेतली जाणार नाही.

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अनु. क्र.	ठरावाचा प्रकार	तपशील
१	विशेष ठराव	बँकेने समभाग जारी करणे.

कोविड-१९ मुळे निर्माण झालेल्या भीतीमुळे आणि एमसीए सर्क्युलर्सच्या शर्तीनुसार बँक टपाली मतदान पत्रिका फक्त इलेक्ट्रॉनिक स्वरूपात पाठवीत. एमसीए सर्क्युलर्स अंतर्गत सूचित केलेल्या आवश्यकतांच्या अनुसार टपाली मतदानासाठी टपाली मतदान पत्रिका आणि प्रिपेड बिझिनेस एन्व्हेलप यांच्यासोबत टपाली मतदानाच्या सूचनेची छापील प्रत सभासदांकडे पाठविली जाणार नाही. त्याप्रमाणे सभासदांनी मंजुरी अथवा नामंजुरी यांची माहिती फक्त रिमोट ई-व्होटींग पद्धतीद्वारेच घेण्यात येईल. ज्या सभासदांनी आपले ई-मेल ॲड्रेस अद्याप नोंदविलेले नाहीत त्यांना खाली दिलेल्या पद्धतीने आपले ई-मेल ॲड्रेस नोंदवून घेण्याची विनंती करण्यात येत आहे.

ज्या पात्र सभासदांनी आपले इ-मेल ॲड्रेस नोंदविलेले नाहीत त्यांनी गुरुवार, २१ मे २०२० रोजी संध्याकाळी ५.०० वाजता किंवा त्यापूर्वी बँक किंवा रजिस्ट्रार अँड शेअर ट्रान्सफर एजंट यांच्याकडे इ-मेल ॲड्रेस कळविणे गरजेचे आहे, त्याच्या अनुसार सभासदांनी पाठविलेल्या इ-मेल आयडीवर सर्व पात्र सभासदांना टपाली मतदानाची सूचना आणि रिमोट इ-व्होटींगसाठी लॉग इन आयडी आणि पासवर्डसह रिमोट इ-व्होटींगची कार्यपद्धती प्राप्त होऊ शकेल.

दि. बँक : https://www.kotak.com/en/investor-relations/investor-information/investor-info.html. कृपया 'पोस्टल बॅलेट - इ-मेल रजिस्ट्रेशन' या लिंक करा आणि त्यानंतर सांगण्यात येणाऱ्या नोंदणी प्रक्रियेचे पालन करा.

दि रजिस्ट्रार : इ-मेल आयडी सादर करण्यासाठी करावयाची प्रक्रिया पुढील प्रमाणे आहे :

इलेक्ट्रॉनिक फोलिओज असणाऱ्या सभासदांसाठी :
(ए) https://karisma.kfintech.com/emailreg लिंकवर क्लिक करा.
(बी) कंपनीचे नाव निवडा.
(सी) भागधारकाने डीपीआयडी-क्लायंटआयडी/फोलिओ नंबर, पॅन नंबर एन्टर करावा.
(डी) स्वयंप्रमाणित केलेली पॅनची प्रत अपलोड करा.
(इ) भागधारकाने इ-मेल आयडी आणि मोबाईल नंबर एन्टर करावा.
(फ) सिस्टीम क्लायंट आयडी आणि पॅन यांची सत्यता तपासून पाहील आणि भागधारकांकडे त्यांचे इ-मेल आयडी आणि मोबाईल नंबर यांच्यावर वेगवेगळे ओटीपी पाठवून देईल.
(जी) वैधता प्रक्रिया पूर्ण करण्यासाठी भागधारकाने एसएमएसद्वारे आणि इ-मेल आयडीवर मिळालेले ओटीपीज् एन्टर करावेत. कृपया नोंद घ्या की हे ओटीपी फक्त पाच (५) मिनिटांसाठी वैध राहतील.
(एच) त्यानंतर ही सिस्टीम टपाली मतदानाच्या सूचनेच्या सेवेच्या मर्यादित हेतूने सदर इ-मेल आयडीची खात्री करून घेईल.
(आय) त्यानंतर ही सिस्टीम भागधारकाने दिलेल्या इ-मेल ॲड्रेसवर टपाली मतदानाची सूचना आणि इ-व्होटींगची कार्यपद्धती पाठवून देईल.

प्रत्यक्ष/छापील फोलिओज् असणाऱ्या सभासदांसाठी :
(ए) https://karisma.kfintech.com/emailreg लिंकवर क्लिक करा.
(बी) कंपनीचे नाव निवडा.
(सी) भागधारकाने छापील फोलिओ क्रमांक (फक्त संख्या स्वरूपामध्ये) आणि पॅनचा तपशील एन्टर करावा.
(डी) जर रेकॉर्डवर पॅनची माहिती उपलब्ध नसेल तर भागधारकाने सर्टिफिकेट्स क्रमांकांपैकी एक एन्टर करावा.
(इ) भागधारकाने इ-मेल आयडी आणि मोबाईल नंबर एन्टर करावा.
(एफ) सिस्टीम फोलिओ नंबर आणि पॅन किंवा सर्टिफिकेट क्रमांक यांची वैधता तपासून पाहील आणि भागधारकाकडे त्यांचे इ-मेल आयडी आणि मोबाईल नंबर यांच्यावर वेगवेगळे ओटीपीज् पाठवील.
(जी) वैधता प्रक्रिया पूर्ण करण्यासाठी भागधारकांनी एसएमएसद्वारे आणि इ-मेल वरून प्राप्त झालेला ओटीपी एन्टर करावा. कृपया नोंद घेण्यात यावी की हा ओटीपी फक्त पाच (५) मिनिटे वैध असेल.
(एच) पॅनचा तपशील उपलब्ध नसल्यास, सिस्टीम भागधारकाला पॅनची व्यवस्थित सही केलेली आणि स्कॅन केलेली प्रत अपलोड करण्यास सांगेल.
(आय) त्यानंतर सिस्टीम टपाली मतदानाच्या सूचनेच्या सेवेच्या मर्यादित हेतूसाठी इ-मेल आयडीची खात्री करून घेईल.
(जे) त्यानंतर सिस्टीम टपाली मतदानाची सूचना आणि इ-मतदानाची कार्यपद्धती भागधारकाने दिलेल्या इ-मेल ॲड्रेसना पाठवून देईल.

इ-मेल ॲड्रेस यशस्वीरीत्या नोंदविल्यानंतर बँक किंवा डिपॉझिटरी पार्टीसिपन्ट्स पात्र सभासदाकडून इ-मेल ॲड्रेस प्राप्त झाल्यानंतर तत्काळ पण ४८ तासांच्या आत टपाली मतदानाच्या सूचनेची प्रत पाठवून देतील. टपाली मतदानासाठी इ-व्होटींग सुरू होण्यासाठी पात्र सभासदांना युजर आयडी आणि पासवर्ड सोबत इ-व्होटींगची कार्यपद्धती देखील मिळेल. कोणत्याही शंका असल्यास, भागधारक einward.ris@kfintech.com वर पत्रव्यवहार करू शकतात.

प्रत्यक्ष आणि इलेक्ट्रॉनिक अशा दोन्ही पैकी कोणत्याही पद्धतीने भाग असल्यास सभासदांना टपाली मतदानाच्या सूचनेमध्ये देण्यात आलेल्या कार्यपद्धतीचे पालन करून बँकेचे रजिस्ट्रार अँड शेअर ट्रान्सफर एजंट, केफिन टेक्नॉलॉजी प्रायव्हेट लिमिटेड, सेलेनियम, टॉवर बी, प्लॉट ३१ व ३२, गचिबोवली, फायनान्शियल डिस्ट्रिक्ट, नानकरामगुडा, हैद्राबाद - ५०० ०३२, भारत येथे आपले इ-मेल ॲड्रेस नोंदणी करण्यासाठी विनंती करण्यात येत आहे.

पात्र सभासद फक्त रिमोट इ-व्होटींग सुविधेद्वारे मतदान करू शकतात.

रिमोट इ-व्होटींग प्रक्रिया व पारदर्शक पद्धतीने होत आहे याची देखरेख करण्यासाठी बँकेच्या संचालक मंडळाने सुश्री रुपल डी. झवेरी (मेंबरशिप क्र. ५४४१ आणि सर्टिफिकेट ऑफ प्रॅक्टीस क्र. ४२२५) कार्यरत कंपनी सेक्रेटरी यांची स्क्रुटिनायझर म्हणून आणि सुश्री रुपल डी. झवेरी यांच्या पर्यायी स्क्रुटिनायझर म्हणून मयंक अरोरा (एफसीएस मेंबरशिप क्र. १०३७८ आणि सर्टिफिकेट ऑफ प्रॅक्टीस क्र. १३६०९), कार्यरत कंपनी सेक्रेटरी व आरटेरसेचारा अँड असोसिएट्स मधील भागीदार यांची नियुक्ती केलेली आहे.

इ-व्होटींगचा कालावधी शनिवार, २५ एप्रिल, २०२० (सकाळी ९.०० वाजल्यापासून) सुरू होईल आणि रविवार, २४ मे, २०२० रोजी (संध्याकाळी ५.०० वाजता) समाप्त होईल. हा वेळेनंतर आणि तारखेनंतर मिळालेला होकार अथवा नकार, हा जणू काही सभासदाकडून उत्तर मिळालेले नाही अशा प्रकारे समजण्यात येईल. या कालावधी दरम्यान शुक्रवार, १७ एप्रिल, २०२०, प्रत्यक्ष स्वरूपात किंवा डिमटेरिअलाइज्ड स्वरूपात भागधारणा असणारे बँकेचे सभासद इलेक्ट्रॉनिक पद्धतीने आपले मतदान करू शकतात. या वेळेनंतर केफिनटेक यांच्याकडून इ-व्होटींग मोड्युल मतदानासाठी अकार्यरत करण्यात येईल.

मतदानाची छाननी पूर्ण झाल्यानंतर स्क्रुटिनायझर आपला अहवाल बँकेच्या चेअरमनकडे सादर करतील. टपाली मतदानाद्वारे (रिमोट इ-व्होटींग प्रक्रियेने) आयोजित केलेल्या मतदानाचे निकाल बँकेचे चेअरमन/कंपनी सेक्रेटरी यांच्याकडून बँकेच्या वेबसाईट (www.kotak.com) वर जाहीर करण्यात येतील आणि सोमवार २५ मे २०२० रोजी किंवा त्यापूर्वी स्टॉक एक्स्चेंजेसना कळविण्यात येतील. मंजुरी मिळाली असेल तर, सदर ठराव निकाल जाहीर झाल्याच्या तारखेपासून प्रभावी होईल अशा प्रकारे संमत झाला आहे, असे समजण्यात येईल.

स्क्रुटिनायझरच्या अहवालासोबत जाहीर करण्यात आलेले ठराव निकाल बँकेची वेबसाईट (www.kotak.com) आणि केफिनटेक यांची वेबसाईट (https://evoting.karvy.com) वर उपलब्ध असतील आणि त्यानंतर बँकेचे समभाग जेथे सूचीबद्ध करण्यात आलेले आहेत त्या स्टॉक एक्स्चेंजकडे त्यांच्या वेबसाईटवर मांडण्यासाठी पत्रव्यवहाराद्वारे पाठविण्यात येतील.

ही सूचना कोणत्याही न्यायपरिक्षेत्र असणाऱ्या विभागामध्ये जनतेसाठी कोणतीही ऑफर किंवा आमंत्रण किंवा ऑफरचा आग्रह म्हणून समजण्यात येऊ नये. जेथे असे करणे बेकायदेशीर असेल, अशा कोणत्याही न्याय क्षेत्रामध्ये या सूचनेपैकी कोणताही भाग विक्री किंवा विक्रीसाठी प्रतिभूतींची ऑफर असणार नाही.

मुंबई
एप्रिल २३, २०२०

कोटक महिन्द्र बँक लिमिटेड
बीना चंदाराणा
जॉईंट प्रेसिडेन्ट आणि कंपनी सेक्रेटरी