

FAQs for 102nd Annual General Meeting through OAVM.

1. How will the Annual General Meeting for FY 2019-20 be conducted?

In view of the continuing Covid-19 pandemic, the Central Registrar of Co-operative Societies, New Delhi vide its Circular number R-11017/101/2015-L&M dated 25th August 2020 permitted the holding of the Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio-Visual Means (OAVM), without the physical presence of the Members at a common venue. In compliance with the terms and conditions mentioned in the said Circular, the AGM of the Bank is proposed to be held through VC/OAVM.

2. How can I get details of the Notice of AGM and Annual Report?

The detailed Notice of AGM and Annual Report is available on the Bank's website www.saraswatbank.com. Members desirous of having a printed copy are requested to collect the same from the nearest branch / zonal office or from the Registered Office of the Bank.

3. How do I register for the AGM?

Members are requested to update their details (i.e. Name, Membership No., Mobile No. and E-mail ID) through three options viz. by e-mail to **shareholders@saraswatbank.com**, by visiting the nearest branch of the Bank or by clicking on the web link provided in the SMS sent to shareholders. User ID and Password will be provided by NSDL on Member's registered e-mail ID.

4. How do I attend the AGM through OAVM?

Members will be provided with a facility to attend the AGM through OAVM through the NSDL e-Voting system. Members may access the same at www.evoting.nsdl.com under member's login by using the remote e-Voting credentials. The link for OAVM will be available in member's login where the e-Voting Event Number (EVEN) of the Bank will be displayed. Please note that the Members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the Notice to avoid last minute rush. Further members can also use the OTP based login for logging into the e-Voting system of NSDL.

5. What is e-Voting?

e-Voting is voting through an electronic system where Members can vote remotely online on resolutions of the Bank.

6. Whether NSDL is authorized for providing e-Voting services?

Yes

7. How will I benefit from the e-Voting system?

- Ease of operation. You can access the e-Voting system (<https://www.evoting.nsdl.com>) of NSDL through the internet by logging in with the USER ID and password and cast your vote from your residence, office etc.

- Sufficient time to vote till the end of voting cycle.
- Paperless mode of casting vote.

8. What is the eligibility for a Member to cast vote for 102nd AGM through OAVM ?

The Bank has fixed 31st March, 2020 as the 'Cut-off Date' to record the entitlement of the Members to cast their vote through remote e-Voting / e-Voting during the AGM through OAVM.

9. Who will vote in case of Joint Holder ?

In case of joint holders, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence, the person whose name stands second in the share certificate, who is present for AGM through OAVM and who is not a minor and is eligible to vote as per the provisions of the Bye-law of the Bank, shall have a right to vote.

10. Is voting through proxy permitted?

No member shall be permitted to vote by proxy. The facility to appoint proxy to attend and cast vote is not permitted. However, Institutional / Corporate members (i.e. other than individuals/Partnership firm, HUF, NRI etc.) are required to send a scanned copy (PDF/JPG Format) of its Board or governing body Resolution/Authorization etc., authorizing its representative to attend the AGM through OAVM on its behalf and to vote through remote e-Voting. The said Resolution/Authorization shall be sent to **shareholders@saraswatbank.com** and to the Scrutinizer by e-mail to **ajaykumar.jain@saraswatbank.com** with a copy marked to **evoting@nsdl.co.in** by e-mail through its registered e-mail address with attested specimen signature of the duly authorized signatory(ies) till 30th November 2020.

11. Are there any fees levied on the members for using e-Voting system of NSDL?

No. Currently, NSDL does not levy any fees on the members for using the eVoting system.

12. Is time period defined for e-Voting available to members?

Yes. The remote e-Voting period shall be open for two days ie Thursday, 10th December, 2020 and Friday, 11th December, 2020 from 9.00 a.m. to 5.00 p.m. The voting will be disabled by NSDL on Friday, 11th December 2020 at 5.00 p.m. after which members will not be able to cast their vote.

13. Once I cast my vote on e-Voting System, can I modify my vote before the closing of e-Voting cycle?

No.

14. Will I be able to log in to the e-Voting system and vote on resolutions before the voting start date?

No. You cannot vote on resolutions before the voting start date.

15. How will I know if e-Voting website is secure?

If you are visiting the website with a secure connection, you will be able to identify the website through the site's certificate. A secure or encrypted website address begins with HTTPS rather than HTTP, and you will see a lock icon in the Address bar. Secure connections use certificates to identify the website and to encrypt your connection. You can also click the lock icon in the Address bar to see more information about the secured website. The e-Voting system of NSDL, since its inception, has been complying with all these security requirements.

16. How do I express my views or speak during 102nd AGM through OAVM? And what is the time limit to register myself as a speaker?

Members who would like to express their views/would like to speak during AGM through VC/OAVM may register themselves as a speaker by sending their requests from their registered e-mail address mentioning their name, membership number and mobile number with the specific points they would speak to the e-mail ID **shareholders@saraswatbank.com** till 30th November 2020. Those Members who have registered themselves as speakers will only be allowed to express their views/speak during the AGM through VC/OAVM. The Bank reserves the right to restrict the number of speakers and duration of their talk depending on the availability of time of the AGM through VC/OAVM. Any request received after 30th November 2020 shall not be considered.

17. What are the possible devices where Member can participate for AGM through OAVM?

Smart Phone, Laptops, Tablets with stable data/Wi-Fi/LAN connection. Those who would like to speak are advised to use above devices with camera.

18. What to do if I need any assistance during AGM through OAVM?

Members who need assistance before or during the AGM through OAVM, can contact NSDL on evoting@nsdl.co.in / 1800-222-990 or contact Mr. Sanjeev Yadav, Assistant Manager –NSDL at SanjeevY@nsdl.co.in , 022-42165335/ or Ms. Pallavi Mhatre, Manager - NSDL at pallavid@nsdl.co.in ,022-24994545. Alternatively, the Members can also write to National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

19. How to log in to NSDL e-Voting website?

- Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Members’ section.
- A new screen will open wherein you will have to enter your User ID, your Password which is provided by NSDL on your registered email ID. Further you will also have to verify as per the verification code shown on the screen.
- Your User ID details as provided by NSDL will comprise of E-Voting Event Number (EVEN) followed by folio number (Registration number). For eg : if folio number (registration number) is 001*** and EVEN is 101456, then user ID is 101456001***
- Password details are given below:

- (a) For old user of NSDL - If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
- (b) If you are using NSDL e-Voting system for the first time - you will need to retrieve the 'initial password' which was communicated to you by NSDL. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
- (c) How to retrieve your 'initial password'? (i) If your e-mail ID is registered with the Bank, your 'initial password' is communicated to you on your e-mail ID. Trace the e-mail sent to you from NSDL from your mailbox. Open the e-mail and open the attachment ie .pdf file. Open the .pdf file. The password to open the .pdf file is your 6 digit folio number (Registration number) for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
- (d) If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
 - I. "Physical User Reset Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
 - II. If you are still unable to get the password by above mentioned options, you can send a request at evoting@nsdl.co.in mentioning your folio number (registration number), your PAN, your name and your registered address.
- (e) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

20. How secure is it to send User IDs and Passwords by email?

User IDs and Passwords will be sent in an encrypted PDF which can be opened by the members by using their 6 digit Folio Number (Registration Number) and EVEN number.

21. Can I reuse the password received for the first time by me for e-Voting?

No. The e-Voting system will force the user to change the password during the first login to a password of the user's choice. The users can access the e-Voting system by entering the new password. This feature has been provided for security reasons.

22. Where I can see the result of e-Voting ?

Result of e-Voting can be seen on the website of NSDL.