

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
Punjab & Sind Bank  
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

ਪੀ.ਐਸ.ਬੀ. (ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ/A Govt. of India Undertaking)

Phone: 011-25782926, 25812922, Email: complianceofficer@psb.co.in

ਪ੍ਰ.ਕਾ. ਲੇਖਾ ਏਵੰ ਲੇਖਾ ਪਰਿਕਸ਼ਾ ਵਿਭਾਗ  
"ਸ਼ੇਅਰ ਕੱਖ" ਬੈਂਕ ਹਾਊਸ, ਪ੍ਰਥਮ ਤਲ,  
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ-110008  
H.O. Account & Audit Department  
"SHARES CELL" Bank House, 1st Floor  
21, Rajendra Place, New Delhi- 110008

ਸੰਦਰਭ /Ref. No. PSB/HO/Shares Cell/ 39 /2022-23

ਦਿਨਾਂਕ /Dated: June 16, 2022.....

To,

<b>BSE Limited,</b> <b>Department of Corporate Services,</b> 25 <sup>th</sup> floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, <u>Mumbai – 400 001.</u> <b>SCRIP ID : PSB</b> <b>SCRIP CODE : 533295</b>	<b>National Stock Exchange of India Ltd.,</b> Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), <u>Mumbai – 400 051.</u> <b>SYMBOL: PSB SERIES: EQ</b>
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Dear Sir,

**Reg: Notice of 12<sup>th</sup> Annual General Meeting**

This is in continuation to our letter No PSB/HO/Shares Cell/ 36 /2022-23 dated June 9, 2022 regarding the 12<sup>th</sup> Annual General Meeting of the Bank.

Please find enclosed the Notice of the 12 AGM of the Bank.

The above information is submitted in compliance of SEBI (LODR) Regulations, 2015

Request you to take note of the above.

Yours faithfully,

**Saket Mehrotra**

**Company Secretary**

**Punjab & Sind Bank**  
**(A Government of India Undertaking)**  
**Head Office: 21-Rajendra Place, New Delhi-110 008**  
**<https://punjabandsindbank.co.in/>**

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**NOTICE**

Notice is hereby given that the 12<sup>th</sup> Annual General Meeting of Shareholders of Punjab & Sind Bank will be held through Video Conferencing (VC) / or Other Audio-Visual Means (OAVM) on **Tuesday, the 12<sup>th</sup> July, 2022 at 11.00 a.m.** (the Head Office of the Bank will be the deemed venue of the Meeting) to transact the following ordinary business (es):

1. To discuss, approve and adopt the Audited Balance Sheet of the Bank as at 31<sup>st</sup> March 2022, Profit and Loss Account of the Bank for the year ended 31<sup>st</sup> March 2022, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditor's Report on the Balance Sheet and Accounts.
2. To declare dividend for the Financial Year 2021-22.

By Order of the Board of Directors

Place: New Delhi  
Date: 15.06.2022

Swarup Kumar Saha  
Managing Director & CEO

## NOTES

### **1. ANNUAL GENERAL MEETING THROUGH VIDEO CONFERENCING**

Pursuant to Circulars issued by Securities & Exchange Board of India (SEBI) and Ministry of Corporate Affairs the 12<sup>th</sup> Annual General Meeting of the shareholders of the Bank is being conducted through Video Conferencing (VC) which does not require the physical presence of the members at a common venue. The deemed venue for the 12th AGM shall be the Head Office of the Bank. Shareholders attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Regulation 58 of Punjab & Sind Bank (Shares & Meeting) Regulations, 2008. As the AGM will be held through VC / OAVM, the Route Map is not annexed in this notice as required under Secretarial Standard 2.

- 2. APPOINTMENT OF PROXIES:** A shareholder entitled to attend and vote at the meeting, is entitled to appoint a proxy to attend and vote instead of himself / herself and such a proxy need not be a shareholder of the Bank. However, in accordance with the aforesaid relaxations for convening of the AGM through VC/OAVM, physical attendance of shareholders has been dispensed with. Accordingly, the facility for appointment of proxy by shareholders is not available for this AGM and the Proxy Form and Attendance Slip are not annexed to this notice.

### **3. APPOINTMENT OF AUTHORISED REPRESENTATIVE(S):**

No person shall be entitled to attend the meeting through VC / OAVM and / or vote through e-voting as duly authorized representative of a body corporate, unless a certified true copy of the resolution appointing him/her as a duly authorized representative of a company/entity is deposited at Shares Cell at Head Office, 21- Rajendra Place, New Delhi-110008 or has been sent by email to the scrutinizer at [scrutinizer@snaco.net](mailto:scrutinizer@snaco.net) with copy marked to [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in) not later than four days before the date of meeting i.e. on or before 5.00 p.m. on **Thursday, 07th July 2022.**

No officer or employee of the Bank shall be appointed as the Authorised Representative of a shareholder.

### **4. CLOSURE OF REGISTER OF SHAREHOLDERS:**

The Register of Shareholders and the Share Transfer Books of the Bank will remain closed from **Wednesday, July 06, 2022 to Tuesday, July 12, 2022** (both days inclusive) in connection with the Annual General Meeting.

### **5. PAYMENT OF DIVIDEND:**

The Record date for payment of Dividend will be **Tuesday, July 05, 2022.**

The Board of Directors has recommended a dividend of Rs.0.31 per equity share of Rs.10 each for the Financial Year ended 31<sup>st</sup> March 2022, subject to the approval of shareholders at the 12<sup>th</sup> Annual General Meeting. The payment of dividend, if declared by the shareholders in the Annual General Meeting will be made to those shareholders whose names appear:

- a. As beneficial owners as at the close of business hours on **Tuesday, July 05, 2022** as per the records of NSDL / CDSL in respect of the shares held in electronic form, or
- b. In the Register of Shareholders as on **Tuesday, July 05, 2022**, after giving effect to the valid transmission requests received from the shareholders holding shares in physical form, before the close of business hours of **Tuesday, July 05, 2022**

Payment of dividend shall be made through electronic mode to the shareholders who have updated their Bank Account details. Dividend Warrants / Demand Drafts will be dispatched by the Bank through its Registrar and Share Transfer Agent (RTA) i.e. Link Intime India (Pvt) Ltd before the date of payment of dividend to the registered address of the shareholders who have not updated their Bank Account details.

The Dividend will be distributed to the eligible shareholders within 30 days from the date of the 12<sup>th</sup> Annual General Meeting.

Shareholders are therefore requested to register / update their complete Bank details:

- i) With their Depository Participant (s) where they maintain their demat accounts, if the shares are held in dematerialized mode, by submitting forms and documents as may be required by the Depository Participant (s), and
- ii) With the Bank / Bank's RTA, if the shares are held in physical mode, by submitting:
  - a. Copy of the signed request letter containing the Shareholders name, Folio number, Bank details (Bank Account number, Bank and Branch name and address, IFSC, MICR details)
  - b. Self-attested copy of the PAN card, and
  - c. Cancelled cheque leaf.

## **6. TAX ON DIVIDEND PAYMENT**

i. Pursuant to Provision of Income Tax Act, 1961, dividend income is taxable in the hands of shareholders w.e.f. 1st April, 2020 and the Bank is required to deduct tax at source from dividend paid to shareholders at the prescribed rates. For the prescribed rates for various categories, the shareholders are requested to refer to the provisions of Income Tax Act, 1961 and amendments thereof. The shareholders are requested to update their PAN with the Bank / RTA (in case of shares held in physical form) and Depositories (in case of shares held in demat form).

ii. A Resident individual shareholder with valid PAN and who is not liable to pay income tax can submit a yearly declaration in Form No. 15G / 15H, to avail the benefit of non-deduction of tax at source. Shareholders are requested to note that in case their PAN is not registered, the tax will be deducted at a higher rate of 20%. Non-resident shareholders can avail beneficial rates under tax treaty between India and their country of residence, subject to providing necessary documents i.e. No Permanent Establishment and Beneficial Ownership Declaration, Tax Residency Certificate, Form 10F, any other document which may be required to avail the tax treaty benefits by submitting the relevant documents / declarations by uploading them on <https://web.linkintime.co.in/formsreg/submission-of-form-15g-15h.html>. The relevant documents / forms are available on the website of the Bank at <https://punjabandsindbank.co.in/>.

iii. The shareholders are requested to submit the aforementioned documents latest by 5 PM (IST), **Tuesday, 05<sup>th</sup> July, 2022** on the website of the RTA viz. <https://web.linkintime.co.in/formsreg/submission-of-form-15g-15h.html> in order to enable the Bank to determine and deduct tax at appropriate TDS / withholding tax rate.

## **7. VOTING RIGHTS OF SHAREHOLDERS:**

In terms of the provisions of Section 3 (2E) of the Act, no shareholder of the Bank, other than the Central Government, shall be entitled to exercise voting rights in respect of any shares held by him / her in excess of ten per cent of the total voting rights of all the shareholders of the Bank.

As per Regulation 10 of the Punjab & Sind Bank (Shares and Meetings) Regulations, 2008, if any share stands in the names of two or more persons, the person first named in the register shall, as regards voting, be deemed to be the sole holder thereof. Thus, if shares are in the name of joint holders, then first named person is only entitled to attend the e-AGM) and vote on the items on the agenda either through remote e-voting or voting at the e-AGM, if voting right is not exercised through remote e-voting.

## **8. VOTING THROUGH ELECTRONIC MEANS**

- I. Pursuant to Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Listing Agreement with Stock Exchanges and provisions under Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015 read with MCA Circulars, the Bank

is pleased to provide its shareholders facility to exercise their right to vote in respect of the business to be transacted at the AGM by electronic means (remote e-voting and e-voting during the AGM) through the e-voting platform provided by Central Depository Services Limited (CDSL). The Cut-off date for determining the eligibility of shareholders to cast vote through e-voting is **Tuesday, 05<sup>th</sup> July, 2022**.

- II. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC/OAVM will be made available to atleast 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

**III. The instructions for shareholders for remote e-voting and e-voting during AGM and joining the meeting through VC / OAVM are as under:**

**Step 1** : Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

**Step 2** : Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

- i. The remote e-voting period begins at **10:00 a.m. on Friday, 08<sup>th</sup> July, 2022** and ends at **05:00 p.m. on Monday, 11<sup>th</sup> July, 2022**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the cutoff date of **Tuesday, 05<sup>th</sup> July, 2022**, may cast their vote electronically. The remote e-voting module shall be disabled by CDSL for voting thereafter.
- ii. Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.
- iii. Pursuant to SEBI Circular No. **SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020**, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to **all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants**. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

**Step 1** : Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

- iv. In terms of **SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020** on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Pursuant to above SEBI Circular, Login method for e-Voting and joining virtual meetings for **Individual shareholders holding securities in Demat mode** is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with <b>CDSL Depository</b>	<ol style="list-style-type: none"> <li>1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are <a href="https://web.cdslindia.com/myeasi/home/login">https://web.cdslindia.com/myeasi/home/login</a> or visit <a href="http://www.cdslindia.com">www.cdslindia.com</a> and click on Login icon and select New System Myeasi.</li> <li>2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers i.e. CDSL/NSDL/KARVY/LINKINTIME, so that the user can visit the e-Voting service providers' website directly.</li> <li>3) If the user is not registered for Easi/Easiest, option to register is available at <a href="https://web.cdslindia.com/myeasi/Registration/EasiRegistration">https://web.cdslindia.com/myeasi/Registration/EasiRegistration</a></li> <li>4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on <a href="http://www.cdslindia.com">www.cdslindia.com</a> home page or click on <a href="https://evoting.cdslindia.com/Evoting/EvotingLogin">https://evoting.cdslindia.com/Evoting/EvotingLogin</a> The system will authenticate the user by sending OTP on registered Mobile &amp; Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.</li> </ol>
Individual Shareholders holding securities in demat mode with <b>NSDL</b>	<ol style="list-style-type: none"> <li>1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: <a href="https://eservices.nsdl.com">https://eservices.nsdl.com</a> either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting.</li> <li>2) If the user is not registered for IDeAS e-Services, option to register is available at <a href="https://eservices.nsdl.com">https://eservices.nsdl.com</a>. Select “Register Online for IDeAS” “Portal or click at <a href="https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp">https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp</a></li> <li>3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <a href="https://www.evoting.nsdl.com/">https://www.evoting.nsdl.com/</a> 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 ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider</li> </ol>

	website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting
Individual Shareholders (holding securities in demat mode) login through their <b>Depository Participants</b>	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

**Important note:** Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

**Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL**

<b>Login type</b>	<b>Helpdesk details</b>
Individual Shareholders holding securities in Demat mode with <b>CDSL</b>	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33
Individual Shareholders holding securities in Demat mode with <b>NSDL</b>	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30

**Step 2 :** Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

v. Login method for e-Voting and joining virtual meeting for **Physical shareholders and shareholders other than individual holding in Demat form.**

1. The shareholders should log on to the e-voting website [www.evotingindia.com](http://www.evotingindia.com).
2. Click on “Shareholders” module.
3. Now enter your User ID
  - i. For CDSL: 16 digits beneficiary ID,
  - ii. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
  - iii. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.
4. Next enter the Image Verification as displayed and Click on Login.
5. If you are holding shares in demat form and had logged on to [www.evotingindia.com](http://www.evotingindia.com) and voted on an earlier e-voting of any company, then your existing password is to be used.
6. If you are a first time user follow the steps given below:

	<b>For Physical shareholders and other than individual shareholders holding shares in Demat form</b>
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) <ul style="list-style-type: none"> <li>• Shareholders who have not updated their PAN with the Bank/Depository Participant are requested to use the sequence number sent by Bank/RTA or contact Company/RTA.</li> </ul>



Dividend Bank Details <b>OR</b> Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. <ul style="list-style-type: none"> <li>• If both the details are not recorded with the depository or company please enter the member id / folio number in the Dividend Bank details field.</li> </ul>
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- vi. After entering these details appropriately, click on “SUBMIT” tab.
- vii. Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- viii. For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
- ix. Click on the EVSN of Punjab & Sind Bank on which you choose to vote.
- x. On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- xi. Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
- xii. After selecting the resolution you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.
- xiii. Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
- xiv. You can also take a print of the votes cast by clicking on “Click here to print” option on the Voting page.
- xv. If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.
- xvi. There is also an optional provision to upload BR/POA if any uploaded, which will be made available to scrutinizer for verification.
- xvii. **Additional Facility for Non – Individual Shareholders and Custodians - For remote Voting only**
  - Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to [www.evotingindia.com](http://www.evotingindia.com) and register themselves in the “Corporates” module.
  - A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com).
  - After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
  - The list of accounts linked in the login will be mapped automatically & can be delinked in case of any wrong mapping.
  - It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
  - Alternatively Non Individual shareholders are required to mandatorily send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Bank at the email address viz; [scrutinizer@snaco.net](mailto:scrutinizer@snaco.net) and [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in), if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.



## **PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NO. ARE NOT REGISTERED WITH THE BANK/DEPOSITORIES.**

1. For Physical shareholders – Please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in) / [delhi@linkintime.co.in](mailto:delhi@linkintime.co.in).
2. For Demat shareholders – Please update your email id & mobile no. with your respective Depository Participant (DP).
3. For Individual Demat shareholders – Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e-Voting & joining virtual meetings through Depository.

## **INSTRUCTIONS FOR SHAREHOLDERS ATTENDING THE AGM THROUGH VC/OAVM AND E-VOTING DURING THE MEETING ARE AS UNDER:**

1. The procedure for attending meeting & e-Voting on the day of the AGM is same as the instructions mentioned above for Remote e-voting.
2. The link for VC/OAVM to attend meeting will be available where the EVSN of the Bank will be displayed after successful login as per the instructions mentioned above for Remote e-voting.
3. Shareholders who have voted through Remote e-voting will be eligible to attend the meeting. However, they will not be eligible to vote at the AGM.
4. Shareholders are encouraged to join the Meeting through Laptops / IPads for better experience.
5. Further shareholders will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
6. Please note that Participants connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
7. Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance atleast **48 hours prior to meeting** mentioning their name, demat account number/folio number, email id, mobile number at [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in). The shareholders who do not wish to speak during the AGM but have queries may send their queries in advance **48 hours prior to meeting** mentioning their name, demat account number/folio number, email id, mobile number at [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in). These queries will be replied to by the Bank suitably by email.
8. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting.
9. Only those shareholders, who are present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system available during the AGM.
10. If any votes are cast by the shareholders through the e-voting available during the AGM and if the same shareholders have not participated in the meeting through VC/OAVM facility, then the votes cast by such shareholders shall be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting.

If you have any queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or contact at toll free no. 1-800-22-5533.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) or call on toll free no. 1-800-22-5533.

## **9. SCRUTINIZER**

M/s S. N. ANANTHASUBRAMANIAN & CO, Company Secretaries, has been appointed as the scrutinizer by the Bank to scrutinize the e-voting process in a fair and transparent manner.

The Scrutinizer shall submit a consolidated Scrutinizer's Report on the total votes cast to the Chairman of the Meeting not later than 48 hours of conclusion of the AGM and the Chairman or a person authorised by him in writing shall countersign the same and declare the result of the voting forthwith by placing the Results along with the Scrutinizer's Report on the website of Stock Exchanges and the Bank.

#### **10. COMMUNICATION WITH THE SHARE TRANSFER AGENT:**

Shareholders holding shares in physical form are requested to intimate changes/update, if any, in their email address, postal address, bank details etc. to Share Transfer Agent of the Bank at the following address to receive all communication through electronic mode:

Link Intime India Private Limited.  
Unit: Punjab & Sind Bank  
Noble Heights, 1st Floor, Plot No. NH 2, LSC, C-1 Block,  
Near Savitri Market, Janakpuri, New Delhi-110058  
Phone: +91 11 4141 0592, 93, 94 Fax: +91 11 4141 0591  
Email: [delhi@linkintime.co.in](mailto:delhi@linkintime.co.in)

**Shareholders holding shares in dematerialised form are requested to intimate changes/ update, if any, in their email address, postal address, bank details etc. to their depository participants, to receive all communication through electronic mode.**

#### **11. UNPAID/UNCLAIMED DIVIDEND, IF ANY**

The shareholders who have not encashed their dividend warrants for the previous years are requested to approach the Banks' Registrar & Share Transfer Agent at aforesaid address or at Banks' Shares Cell at Head Office, 21- Rajendra Place, New Delhi-110008.

#### **12. CONSOLIDATION OF FOLIOS:**

The shareholders, who are holding shares in identical order of names in more than one folio, are requested to intimate to Link Intime India Pvt. Ltd. (RTA), the ledger folio of such accounts together with the share certificate(s) to enable the Bank to consolidate all the holdings into one folio. The share certificate(s) will be returned to the Shareholders after making necessary endorsement in due course.

#### **13. OTHER INFORMATION**

- a) In compliance with the aforesaid SEBI & MCA Circulars, the Annual Report for 2021-22 containing the Notice of the 12<sup>th</sup> Annual General Meeting (AGM) of the Bank, inter alia, indicating the process and manner of e-voting etc. is being sent only in electronic mode to all the shareholders whose email IDs are registered with the Registrar and Share Transfer Agent (RTA) i.e. "Link Intime India Private Limited" / Depository Participant(s).
- b) The Notice calling the AGM has been uploaded on the website of the Bank at <https://punjabandsindbank.co.in/>. The Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively. The AGM Notice is also disseminated on the website of CDSL (agency for providing the Remote e-Voting facility and e-voting system during the AGM) i.e. [www.evotingindia.com](http://www.evotingindia.com).
- c) In view of the 'Green Initiatives' undertaken by the Bank, shareholders are requested to get their Email ids registered with their respective Depository Participant in case of shares held in demat form and with the Bank's RTA in case of shares held in physical form (email id of RTA: [delhi@linkintime.co.in](mailto:delhi@linkintime.co.in)). Further, in case of changes, if any, pertaining to their name, postal address, email address, telephone/ mobile numbers, Permanent Account Number (PAN), mandates, nominations, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code, etc., the same may be intimated to their DPs in case the shares are held by them in electronic form and to the RTA in case the shares are held by them in physical form.

#### **14. SHARES CELL**

In order to facilitate quick and efficient service to the shareholders, the Bank has set up a Shares cell at its Head Office, New Delhi, Shareholders may contact this Cell at the under mentioned address for any assistance.

The Company Secretary,  
Punjab & Sind Bank,  
Head Office, Shares Cell,  
Accounts & Audit Department,  
21 Rajendra Place, 1<sup>st</sup> floor,  
New Delhi-110008  
Telephone: 011-25782926, 25812922  
E-mail: [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in)

#### **15. DEMATERILISATION OF PHYSICAL SHAREHOLDINGS:**

In compliance of extant SEBI norms, the Bank shall not process transfer of shares in physical form. Further, transmission / transposition of securities held in physical or dematerialized form shall be effected only in dematerialized form. Accordingly, the shareholder(s) holding shares in physical form are requested to get his/her shares dematerialized.

By Order of the Board of Directors

Place: New Delhi  
Date: 15.06.2022

Swarup Kumar Saha  
Managing Director & CEO