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UJJIVAN SMALL FINANCE BANK LIMITED

CS: Good afternoon, everyone. I, Sanjeev Barnwal, company secretary of the bank, participating in this AGM on video audio mode from our registered office welcome you all to the sixth AGM of our bank and we are thankful for your participation through virtual mode as permitted by the regulators. We have with us, Mr. B A Prabhakar, Independent Director and Part Time Chairman.

Mr. Ittira Davis, MD and CEO.

Mr. Samit Ghosh, Non Executive Non Independent Director.

Miss Anita Ramachandran, Independent Director.

Mr. Ravichandran Venkataraman, Independent Director.

Mr. Rajni Mishra, Independent Director.

Ms. Sudha Suresh, Independent Director.

Mr. Rajesh Jogi, Independent Director and Chairman of audit committee. We also have with us Mr. P N Raghunath, additional director nominated by RBI and Mr. Satyaki Rastogi, nominee director from SEBI. We also have with us Mr. Ramesh Murthy, CFO of the bank and the representatives of the statutory auditors and the secretarial auditor. Also we have Mr. S Kanan, scrutinizer and Mr. Bhaskar from KFin Tech, the moderator for this AGM and other members of the RTA. May I request Bhaskar to please share the number of shareholders present at this meeting to help us find the quorum.

Moderator: Hi. The quorum is available. So we can proceed with the event. As of today or as of now there are 40 individuals who are logged in. Thank you.

CS: Thank you Bhaskar. I will now request our respected Chairman Mr. Prabhakar to commence the formal proceedings. Prabhakar sir.

Chairman: Good morning ladies and gentlemen. I have great pleasure in welcoming you all to the Sixth Annual General Meeting of Ujjivan Small Finance Bank. I am Banavar Prabhakar, non Executive Chairman of the bank. I have with me at the registered office. left to me is Ittira Davis, MD and CEO. Next to Mr. Davis is Miss Anita Ramchandran, Chairperson of the NRC and also independent director. To my right is Mr. Samit Ghosh, non independent, non Executive Director and next to Mr. Ghosh is Mr. Ravichandran, independent director. Mr. Rajesh Jogi, chairman of the audit committee is Mrs Sudha Suresh, chairperson of the Stakeholders Relations Committee. Mr. Satyaki, nominee director of SIDBI and Mr. P N Raghunatha, RBI nominee and Miss Rajni Mishra, independent director are participating through this VC. The management team comprising CFO, business and functional heads are also attending either physically or through VC. I would now request Mr. Ittira Davis to share his thoughts on the company's performance and how he sees the current year.

Mr. Davis: Good afternoon and I'd like to add my welcome to that of the chairman, and take you through some of the things that have happened since the annual report has been prepared. The annual report as of the end of the last financial year 31st March 2022 contains all the details that you need.

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And as you would note from, you know, the records there, it has been a very challenging year for the institution. Your company has gone through a significant hard time during the covid period. And now, you know, we can rest assured that the management and the board have seen us through this difficult period. And we are now on the turnaround into smoother times and into better times. We have had lot of changes in the board. And what we have today is a very strong board, very supportive of the management team, and very supportive of the business. We have had changes in the management. And what we have today is a good combination of people from both within the organization and from outside. From within the organization we have people who have spent time with us, who have grown in the organization and who understand the organization. Most of them lead the businesses today. We have people from outside who came and joined us in the last year or so. Many of them who are leading the functional areas in audit and other support areas, which have added significant value to the organization.

So here we have all the ingredients for a good turnaround and for a good management revival of the company. Your company is in safe hands and your company, and our company is now on the journey to recovery. I would like to specifically focus on, you know, the turnaround that has been achieved in the last three quarters, starting September of last year, when the institution put in place the first 100 day plan that saw the turnaround. Although that quarter didn't see profits. But immediately thereafter, the plans that were put in place, saw the fourth quarter turn around where the institution made a profit after a difficult period. So the first profitability of 134 crores was in the fourth quarter of the last financial year. Into the new financial year, we have had a first quarter, which by all accounts was one of the best quarters for the bank and we saw a record 203 crores of profits. The next two months, which we have just completed, is again something that I can say, we are continuing in the direction that we have taken in the first quarter. And we hope and we are confident that the rest of the year will be along the same lines. So by the end of this current financial year, we would have written back or recovered all the losses that we have had and the books of the bank will show profit levels. So I think that is something that all our shareholders and all our stakeholders should be proud about and should be confident of the future.

In terms of the growth, we have growth capital, a lot of which is being generated internally from the accruals of profits every quarter. In addition to that, last week, we have taken on additional sub debt to enhance our capital. And we are also looking at the QIP, qualified institutional placement to enhance our capital even further. The QIP is an important part of what we are doing, because it allows us to also proceed with a reverse merger. The QIP once completed, will allow us to get SEBI and RBI permission to proceed with the reverse merger of the holding company with the bank. And once that happens, we expect that to be completed within 12 months of the RBI approval. The NCLT approval is required for that.

We are planning to put up about 27 branches this year, 27 new brick and mortar branches, and that the first five of which have already been opened. The remaining 22 will be opened in the rest of the financial year. We are happy to announce that we will be entering Telangana for the first time this year starting with one of our branches in Hyderabad and then in five other locations. So this is the 25th state into which Ujjivan will be going. Following that we also look to add branches into Andhra Pradesh. So altogether a growth in the business on the ground with brick and mortar and our strategy is primarily to build brick and mortar and balance it with digital banking. So our digital efforts are continuing. And

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we are sure that in the next few months you will see the outcome of these efforts. And the growth in our deposits, as well as in our business using the digital framework is going to be substantial. I must add here that already we are seeing our deposit growth from digital banking, and it is playing a significant role. We are focused on growing our retail base. And that is a significant part of what we are trying to achieve and grow our business. So that is our strategy to diversify our customer base, especially on retail banking. So that you know our deposit base is more broad based. And finally, I'd like to talk about something that Ujjivan has been doing from actually the time it was even before it became a bank, our CSR projects. Ujjivan is very much part of every community in which we work. We support the community. We look at projects, which the branches in those communities feel as important and we work with partners to achieve these objectives. And that is an essential part of being a bank and you know many of the areas in which we work, the communities around have appreciated what Ujjivan has done and how we have supported the communities, especially in times of crisis. And here I'd like to call out the number of vaccinations that we did for our customers, which almost touched one lac during the covid period. This is separately, we also took care of our staff. But at the same time, we focused on helping our customers. So together, you know, we believe that the future is in helping our communities where we live. And that is going to be the strategy going forward in furthering our CSR projects. So with that, I'd like to hand over.

Chairman: Thank you, Mr. Davis for your encouraging words and also sharing your vision with our shareholders. I'm sure his encouraging words will enhance the confidence of our shareholders. I would now request Sanjeev to provide necessary instructions as regards the placing of agenda items and setting the tone for the rest of the meeting.

CS: Thank you sir. Dear shareholders the bank has taken requisite steps to enable all members to participate and vote on the resolutions to be considered at this AGM. Notice dated July 26, 2022 convening this AGM, and a copy of the annual report for the financial year 31st March 2022 have already been circulated to the members of the bank. With your permission, I take the notice convening the meeting as read. The statutory auditors report dated May 12, 2022 on the audited financials for the year ended 31st March 2022 contained in the annual report, do not carry any qualifications or adverse comments. Also, the secretarial audit report dated May 12, 2022 does not contain any adverse observations or comments. Since the AGM is being held through VC, video conferencing and the AGM resolutions have already been put to vote by remote E voting, there will not be any formal process of moving the motion and seconding the same. Further this AGM is deemed to be conducted at the registered office of the bank in Bangalore. The members who have not cast their vote earlier through remote E voting can cast their vote during the course of this AGM through the E voting facility, which is now open. Members may click on the thumb option below their screen to cast their vote on the resolutions. Now turning to the agenda items listed in the notice of meeting there are only two items of business and they are:

One. To receive, consider and adopt the audited financial statements of the bank for the financial year ended March 31, 2022 and the reports of the board of directors and auditors thereon.

Second item, to reappoint Mr. Samit Kumar Ghosh who retires by rotation as a director and being eligible seeks reappointment.

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We would like to inform the members that as per the provisions of the Companies Act, the remote E voting process was carried out by the bank from Monday, August 29, 2022 until Thursday, September 01, 2022, through the services of KFin Technologies. Once the question and answers session starts, the names of the shareholders who have registered as a speaker shareholder will be called out one by one by the moderator. Only the audio of the speaker shareholder will then be unmuted by the host. The shareholder is requested to turn on his video prior to asking the query. If the speaker shareholder faces any connectivity issues we would invite the next speaker to join and once the connectivity improves, the speaker shareholder will be called again to speak once the other shareholders complete their turn. We'll request Mr. Bhaskar, the moderator from KFin to take it from here.

Moderator: Thank you. I would like to call upon our first speaker Ms. Lekha Satish Shah from Mumbai. Ms. Lekha Satish Shah from Mumbai you are requested to kindly unmute yourself, switch on your webcam if you desire to do so and proceed with asking the question please. Miss Lekha Satish Shah from Mumbai. We have not received any input from Ms. Lekha Satish Shah hence we'll be moving on to our next speaker Mr. Santosh Kumar Saraf from Calcutta

Mr. Santosh: Namaskar ji. One minute. One minute sir. मैं वीडियो share कर रहा हूँ

Moderator: संतोष जी आप सवाल पूछते हुए वीडियो thank you

Mr. Santosh: आदरणीय सभापति जी उपस्थित निर्देश्यागान सदस्यगण और मेरे शेयरहोल्डर भाइयों और बहनो मैं संतोष कुमार सराफ आज बैंगलोर से आप सभी को नमस्कार करता हूँ ऐसे तो मैं कलकत्ता का रहने वाला हूँ लेकिन VC का देन है की मैं आज मैं बैंगलोर से मीटिंग attend कर रहा हूँ आशा करता हूँ आप जितने भी डायरेक्टर है जितने भी अधिकारीगण है और जितने भी कर्मचारी भाई बहिन जो आज वीडियो कांफ्रेंस के through present है इस समय सुरक्षित और स्वस्थ होंगे सर बैंक काफी अच्छी चेश्टा कर रही है कार्य करने के लिए और CASA deposit भी काफी अपनी increase हुई है इसके लिए मैं मैनेजमेंट और उसकी टीम को धन्यवाद देता हूँ और हमारे जो जिनका reappointment है डायरेक्टर जी वो हमारे कलकत्ता से related है उनसे मैं personal मिला था उज्जीवन फाइनेंस की मीटिंग हुई थी बैंगलोर में तो मैं गया था मुलाक़ात हुई थी यह संजोग की बात है दुबारा मुलाक़ात नहीं हुई आशा करते है कभी न कभी तो मुलाक़ात होगी तो उनकी लम्बी उम्र की कामना करता हूँ और उनके reappointment का मैं पूरे दिल से support करता हूँ और सर मेरे प्रश्न तो ज्यादा नहीं है क्योंकि बैंक काफी अच्छा काम कर रही है इसलिए ज्यादा प्रश्न करने के लिए मेरे पास नहीं है मैं यह जानना चाहूंगा की future में अपने क्या plan है मतलब अपने को diversify करना चाहिए या किसी कंपनी को take over करें तो जिससे की डिविडेंड list में आ सकें हर शेयरहोल्डर आशा करता है हमें डिविडेंड मिलें चाहे वो दस पैसा डिविडेंड हो या दो रूपया डिविडेंड हो क्योंकि कहावत है नाश्ता मिलता है तो भूक नहीं लगती है उसी मुताबिक डिविडेंड अगर मिलता है तो काफी अच्छा लगता है तो मैं चाहूंगा की चेश्टा करिये की डिविडेंड आये और मैं तो उज्जीवन फाइनेंस में भी शेयरहोल्डर हो शायद आपसे फिर मुलाक़ात होगी और सर दूसरा मेरे keine का मतलब है women employee के लिए सर सिर्फ २०% women employee है total हमारे १६ हज़ार कितने employee के बारे में बताया उसमें सिर्फ तीन हज़ार ७२ women employee है तो अभी देखिये हमारे यहाँ honourable prime minister ने भी women को empowerment करने के लिए एक कदम और उठाया है की गृहस्त women को भी लाना चाहते है कई ग्रहस्त होती है अपने बच्चो का अपने पति का देखभाल करती है समय होता है पर

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वो ऑफिस attend नहीं कर सकती उनके लिए उन्होंने flexible work चालु किया है इसके बारे में हमारे बैंक के मैनेजमेंट का क्या विचार है वो इसको accept करने के लिए तैयार है की नहीं यह बताने की चेस्टा करियेगा सर एक मैं चाहूंगा जितने भी हमारे कर्मचारी और जितने भी भाई बंधू है उनको हाथ जोड़कर request करता हूँ की भाई आप तीसरी dose जरूर ले ले मैं इसलिए हाथ जोड़कर request कर रहा हूँ की मुझे भी डेड महीने पहले कोविड हुआ था लेकिन तीन dose लेने की वजह से मुझे उसका effect ज्यादा नहीं हुआ इसलिए मैं सभी से कहता हूँ की आप लोगे होगा या नहीं इसकी गारंटी नहीं है पर अगर होगा तो उसका असर नहीं होगा अब ज्यादा समय क्या लूँ सर साढ़े चार बजे फिर मुलाक़ात होगी तो और भी बात कहने के लिए एक बार फिर हमारे जितने डायरेक्टर है जितने भी अधिकारी है और जितने भी हमारे कर्मचारी है उनके और उनके परिवार की लम्बी उम्र की कामना करता हूँ और कंपनी के अच्छे भविष्य की कामना करता हूँ आशा करता हूँ मैनेजमेंट की leadership में हम जल्दी ही डिविडेंड लिस्ट में आ जाएंगे और हमें कुछ नाश्ता पानी मिलता रहेगा जय हिन्द जय भारत नमस्कार

Moderator: Thank you Satosh ji तीन मिनट में आपने complete कर लिया अपना question I would request other speaker shareholders also to kindly wrap up their questions within three minutes please, due to paucity of time. We will move on to our next speaker Mr. Manjeet Singh from Delhi. Mr. Manjeet Singh, you are requested to kindly unmute yourself and switch on your webcam and proceed with asking the question please. Mr. Manjeet Singh from Delhi. Well, we have not received any input from Mr. Manjeet Singh. So we will move on to our next speaker Mr. Ajay Kumar Jain. Mr. Ajay Kumar Jain from Delhi, Delhi

Mr. Ajay: Namaskar chairman sir. मैं दिल्ली से अजय कुमार जैन बैंक का शेयरहोल्डर बोल रहा हूँ और आज मीटिंग में देखकर और जुड़कर मुझे काफी प्रशंता का अनुभव हो रहा है कंपनी ने जो दुबारा अपने मैनेजमेंट के अंदर बदलाव किया है इसका परिणाम दीर्घ कालीन बहुत अच्छा होगा ऐसा मुझे प्रतीत होता है और हमारे MD साहब ने जो बताया तो उससे और ऐसी आशाएं जगी है की आने वाला समय पूरी मैनेजमेंट के साथ शेयरहोल्डर का और बैंक का होगा सर मैं दो तीन सुझाव आपके समक्ष रखना चाहता हूँ एक तो सर मैंने पिछली AGM में भी कहा था की एक शेयरहोल्डर identity कार्ड बनाया जाए ताकि वह बैंक की कोई भी सेवा लेने के लिए जो भी उनके products है उनको लेने के लिए उनको एक priority मिले इस पर थोड़ा ध्यान दिया जाएँ और इससे हमारा बिज़नेस भी बढ़ेगा और शेयरहोल्डर भी बहुत proud feel करेंगे की हम अपने बैंक में खाता खुलवा रहे है नंबर दो सर हमारा बैंक थोड़ा विज्ञापन देने में कमजोर है, उसकी तरफ भी ध्यान दिया जाएँ जहाँ हमारे MD साहब ने हमें बताया की हम जगह जगह ब्रांच आगे बढ़ा रहे है उसमे थोड़े विज्ञापन क्षेत्रीय भाषाओं के भी हो उसकी तरफ देखा जाए उससे लोगो को पता चलेगा की हमारा बैंक कितना अच्छा है उसकी सर्विस कितनी अच्छी है और सर बाकी आज जो दो प्रस्ताव है सभा में रखे गए दोनों काफी प्रभावशाली है जिसका दीर्घ कालीन प्रभाव बैंक के कार्य प्रणाली और future के लिए अच्छा रहेगा सर सबसे ज्यादा यह तो मैनेजमेंट के लिए था मैं अपने CS सर के बारे में दो शब्द कहना चाहूंगा उनकी मुस्कान पूरी मीटिंग में इतनी है जो लगता है आत्मविश्वास बनी हुई है बस अब उनसे यह कहना है की वह सारा काम औपचारिकता का समझकर जिम्मेदारी से निबटाया है वह कभी कभी हम लोगो से फ़ोन कर लगे तो लगेगा की हम उनसे दूर नहीं बैठे है और यह उनकी smile हमें बता रही है की शायद अब की बार हम लोगो की यह शिकायत का मौका भी दूर करेंगे सर भविष्य में एक बार हमारी दिल की इच्छा है की हम बैंक का हेड ऑफिस देखे दिल्ली वालो को तो बहुत रहता है की हम मुंबई जाकर देखे और आप जैसी मैनेजमेंट से मिले कोई investor meet होती हो या अन्य कोई ऐसा आयोजन होता हो तो हम लोगो को याद करें जो आज स्पीकर है सबको निमंत्रण दिया जाए आपके सुखद भविष्य के लिए शुभकामनाएं , नमस्कार , जय हिन्द

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Moderator: Thank you. We will move on to our next speaker Mr. Praveen Kumar from Delhi. Mr. Praveen Kumar you are requested to kindly unmute yourself, switch on your webcam and proceed with asking the question please. Well, we have not received any input from Mr. Praveen Kumar. So we'll move on to our next speaker Mr. Rajesh Kevalram Chainani from Mumbai, Mr. Rajesh Kevalram Chainani from Mumbai you are requested to kindly unmute yourself, switch on the webcam if you desire to do so and proceed with asking the question please. Well, we have not received any input from Mr. Rajesh Kevalram Chainani. We will move on to our next speaker, Mr. Vinay Vishnu Bidhe from Mumbai. Mr. Vinay Vishnu, you are requested to kindly unmute yourself. Mr. Vinay Vishnu Bidhe.

Mr. Vinay: Hello.

Moderator: We are getting an audio feed. Yeah, please proceed.

Mr. Vinay: Yeah, I'll start. I've enabled the video.

Moderator: Just click on start sharing once you get the pop up.

Mr. Vinay: Yeah, sure, sure.

Moderator: Thank you.

Mr. Vinay: There is adequate bandwidth, you don't have to worry. Thank you. As already announced, I'm Vinay Bidhe, your shareholder from Mumbai. Good afternoon to all of you. Chairman, company executives, you know, directors of the board, and company shareholders. I've got just one question, you know, to ask because, you know, the results that we have presented so far. What have been the comparable figures of the gross and the net NPA, of our bank in FY 22, as compared to FY 21? And, you know, in the current financial year, that is commencing 01st April of 2022, what have you know, been the recoveries, you know, that we have made from the written off amounts, and how does it compare, you know, with the same figures last year? Otherwise, I think, you know, we are on the recovery path, our mergers are on the cards. So, I will close, you know, not but not before mentioning that our company secretary Mr. Sanjeev and his team has taken, you know, adequate efforts, you know, for coordination of the meeting, and I appreciate the same. And I will close, you know with best wishes to the board and the company executives. Thank you for giving me an opportunity to speak. Thank you.

Moderator: Thank you, Mr. Vinay. We'll move on to our next speaker, Mr. Abhishek J from Chennai, Mr. Abhishek J from Chennai, you are requested to kindly unmute yourself, switch on your webcam if you desire to do so and proceed with asking the question please. We have not received any input from Mr. Abhishek J. So, we will move on to our next speaker Mr. Dilip Kumar Jain. Mr. Dilip Kumar Jain, you are requested to kindly unmute yourself, switch on your webcam if you desire to do so and proceed with asking the question please.

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Mr. Dilip: Hello.

Moderator: Sir, you are audible. Kindly proceed with asking the question please?

Mr. Dilip: No, I have no question. But I am Dilip Kumar Jain from Jaipur and my best wishes to all the board members and Chairman sir and I only want to say that your presence in the north India is very low. What you're thinking about that? And one thing also I want to say I have requested for a physical Annual Report early hours in the, but I have not received till today. So I requested in future that when anyone shareholder requests then they can send it. Thank you sir. Okay.

Moderator: Thank you, Mr. Dilip Kumar Jain. We'll move on to our next speaker, Mr. Satish Jyantilal Shah from Mumbai. Mr Satish Jyantilal Shah you are requested to kindly unmute yourself, switch on your webcam if you desire to do so and proceed with asking the question please. There is unfortunately no input from Mr Satish so we'll move on to our next speaker Miss Celestion Elizabeth Mascarenhas from Mumbai. Miss Celestion you are requested to kindly unmute yourself, switch on your webcam and proceed with asking the question please. We have not received any input from Ms. Celestion Elizabeth Mascarenhas. So we'll move on to our next speaker, Mr. Vimal Jain from Delhi. Mr. Vimal Jain you are requested to kindly unmute yourself, switch on your webcam and proceed to ask the question please. We have not received any input. We will move on to our next speaker Mr. K. Bharat Raj. Mr. K Bharat Raj. Well, unfortunately we see that he is not logged in at this point in time into this event. So, we will move on to our last speaker, Mr. Mahindra Pal Bhutani. Mr. Mahindra Pal Bhutani, you are requested to kindly unmute yourself, switch on your webcam and proceed with asking the question please. Well, that ends the list of the individuals who have registered themselves as speakers. I would hand it back to the board to continue with the rest of the session. Thank you.

Speaker: Thank you all the shareholders who have taken interest in speaking on this occasion. May I now request Mr. Davis to kindly respond to questions please. Thank you.

Mr. Davis: I'll start with not in any order, but as in when the things come up. And some of them, numbers we are waiting for. But I'll start with the first question and I think what is important to everybody is on dividend. The dividend this is we are currently in a profitable year. And I think that will help us to look at a dividend in the next year after the conclusion of this financial year 22-23. The board will evaluate that and make a decision in the at the time of the before the next AGM. The second was on merger and you know acquisition. We are looking for the right opportunity. And if the opportunity does come along, we will definitely evaluate it. But our focus right now is to complete the reverse merger. So while keeping that in mind, we will also see if any other opportunities come our way. The other one of the questions was on women employees. I think, you know, we are very much focused on growing the number of women employees in our staff, and all efforts are being made to focus on that. And any new positions that we have, the HR department has been asked to see as much as possible to see if we can get a woman candidate to fill that position. So that the balance is much better. A way from

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the current 20 we go up to 25-30 as soon as possible. And if that is achieved, I think we are moving in the right direction.

The request for a physical Annual Report, we'll definitely take that into account. The company secretary will ensure that it is sent to you immediately. As far as the branches in north India are concerned. This year, we are opening more branches in north India than in other parts. So out of the 27 branches, about 12 to 13 branches are for North India. So almost 50% of the branches are in north India. And over a period of time the branches distribution will become more even across the regions and I think North India has been contributing a lot. So we will continue to focus on that area.

The GNPA has reduced to 5.9% as of June 22. It had peaked at 11.8% in September 21. So in the last nine months, we have been able to bring it down from 11.8% to 5.9%. The GNPA recognition has happened in fourth quarter, and the collections which we are having has been very good. The recoveries in the in Q1 is about 30 crores. And in financial year 22, the recoveries were 40 crores. This is from the amounts which we had written off. Of course, the other collections continue very well and we are about 99% in the collections. So I think overall, you know the collection and recoveries is going very well. I think that about answers all the questions. So thank you very much for attending and, you know, taking the effort to ask these questions. And, you know, we look forward to working with our shareholders as we go forward. Thank you.

Chairman: Thank you, Mr. Davis for responding to all these questions. I now hand over to Bhaskar.

CS: Thank you Bhaskar for taking this session and thank you sirs, for addressing to the queries of the shareholders. We hereby inform the members that Mr. S Kanan PCAS, who has been appointed as the scrutinizer and who is also attending this AGM will submit his report to the chairman. The results of the E voting shall be announced not later than 48 hours from the conclusion of this AGM by intimation to the stock exchanges and will also be placed on the website of the bank. The recorded transcript of this AGM will be made available on the website of the bank as well. Members who have not cast their vote electronically can cast their votes through instapoll which is open for 15 minutes after the meeting is concluded. I will request our chairman to please give a vote of thanks to the shareholders.

Chairman: Thank you Sanjeev. Let me extend my heartfelt thanks to all the shareholders for taking initiative to join this meeting through video conferencing. I also thank our directors who are attending this meeting physically, and also those who are attending through VC for taking their time out to be part of this meeting. Hopefully, we have been able to address all the questions, doubts raised by our shareholders. I'm sure if any more questions are there, we will be able to address it through correspondence. I mean, if any questions are there, please do reach out to the company secretary, I think we will respond to that. I hereby declare the sixth annual general meeting as concluded. The company secretary is hereby authorized to declare the results of the remote E voting, as well as votes cast through E voting during the AGM. The resolutions set forth in the notice are deemed to be passed today, subject to requisite votes. Stay safe and healthy. Thank you. And we now conclude this meeting. Thank you very much.