5. 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 for 1000 members on come first served basis. This will not include Directors, Key Managerial Personnel, the Chairmen of the Audit Committee Stakeholders Relationship Committee and Nomination and Remuneration Committee, Auditors, etc. who are allowed to attend the AGM without restriction on account of first come first served basis.
6. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
7. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the AGM has been uploaded on the website of the Company at www.kmbf.co.The Notice is also available on the website of NSDL i.e. www.evoting.nsdl.com.
8. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Companies Act, 2013 and all documents referred to in the Notice will be available for electronic inspection without any fee by the members from the date of circulation of this Notice up to the date of AGM, i.e. 30th September, 2026. Members can inspect the same by sending an e-mail to agmshare@kmbf.co.
9. In compliance of the above MCA Circulars, the Notice of 122nd AGM and the financial statements relating to the year 2025-2026, along with Auditors' Report, Board's Report and other documents required to be attached thereto (collectively referred as "Annual Report") will be sent only by e-mail only to the members of the company, whose e-mail addresses are registered with the company and for those who have not registered their email id, copy of Annual Report will be sent pursuant to the modification to the provisions of Section 136(1) of the Companies Act 2013 as per MCA notification G.S.R 465(E) dated 05/06/2015. For members holding shares of not more than 1,000 in face value or 1% of the total paid-up share capital, whichever is less, compliance in respect to Section 136 (1) shall be made by publishing notice in newspapers stating the AGM date. time, etc. All the despatches / e-mails / news paper notices will be completed with in the extant statutory timelines.

   The 122nd Annual Report, including the Notice of AGM is available on the Company's website https://kmbf.co/annual-report.html and on the notice boards of Registered Office and 154 Branches. The notice is also available on the website of NSDL i.e. www.evoting.nsdl.com.

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING :

1. The remote e-voting period begins on 27th September, 2026 at 09:00 A.M. (IST) and ends on 29th September, 2026 at 05:00 P.M. (IST). The remote e-voting module shall be disabled by NSDL for voting thereafter.
2. The Members, whose names appear in the Register of Members as on the record date (cut-off date) i.e. 18th September, 2026, may cast their vote electronically.
3. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being 18th September, 2026,. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently.

The way to vote electronically on NSDL e-Voting system consists of “Two Steps” which are mentioned below:

Step 1: Access to NSDL e-Voting system

Login Method for e-Voting and joining virtual meeting.

How to Log-in to NSDL e-Voting website?

1. 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.
2. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under 'Shareholder/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password, which have already been mailed to your registered email id.

   Alternatively, if you are registered for NSDL eservices i.e. IDeAS, you can log-in at https://eservices.nsdl.com/ with your existing IDeAS login. Once you log-in to NSDL e-services after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.
4. Your User ID details are given below:

   EVEN (E-voting Event Number) followed by Folio Number registered with the company.

   For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

   Process for those shareholders whose email ids are not registered with the Company and RTA for procuring User ID and Password and registration of e-mail ids for e-voting for the resolution set out in this notice.

   Please provide 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 agmshare@kmbf.co.
5. If you are unable to retrieve or have not received the “Initial password” or have forgotten your password:

Physical User Reset Password?

   a) Option is available on www.evoting.nsdl.com.
   b) If you are still unable to get the password by aforesaid options, you can send a request at evoting@nsdl.com mentioning your folio number, your PAN, your name and your registered address, etc.

6. Now, you will have to click on “Login” button.
7. After you click on the “Login” button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General meeting on NSDL e-Voting system.

How to cast your vote electronically and join General meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies' “EVEN” in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select “EVEN” of company for which you wish to cast your vote during the remote e-voting period and cast

your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".

3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders

It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022 - 4886 7000 or send a request to Ms. Prajakta Bawle, Executive, at evoting@nsdl.com.

INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM :-

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be 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 in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any clarifications connected with the facility for e-voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM :

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-voting system. Members may access by following the steps mentioned above for **Access to NSDL e-voting system.** After successful login, you can see link of "VC/OAVM" placed under **"Join meeting"** menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company 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.
2. Members are encouraged to join the Meeting through Laptops for better experience.
3. Further, Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

4. 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.
5. Members who would like to express their views or ask questions during the AGM may register themselves as a speaker by sending their request, in advance from their registered email address mentioning their name, folio number, PAN, mobile number at agmshare@kmbf.co. from 23rd September, 2026 (9:00 a.m. IST) to 25th September, 2026 (5:00 p.m. IST). Those Members who have registered themselves as a speaker will only be allowed to express their views/ask questions during the AGM. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.

3. Book Closure :

Pursuant to section 91 of the Companies Act, 2013, the Register of Members and Share Transfer Book of the Company will remain closed from Thursday, the 24th September, 2026 to Wednesday, the 30th September, 2026 (both days inclusive) for ascertaining the entitlement of members, eligible to receive the dividend, if declared in the AGM. Notice is available at https://kmbf.co/news-paper-notices.html.

4. Nomination:

Members can avail of the facility of nomination pursuant to the provisions of section 72 of the Companies Act, 2013 and Rule 19(1) of the Companies (Share Capital and Debentures) Rules, 2014, by sending their nomination in the prescribed Form No. SH-13, duly filled in to the Registered Office of the company.

5. Dividend and Tax Deducted at Source (TDS):

The dividend, if approved at the Annual General Meeting, will be paid within 30 days, to those members, whose names appear on the Register of Members, as on the date of book closure.

Tax Deducted at Source: In accordance with Section 393(1) of Income Tax Act, 2025, (old reference section 194), if the dividend exceeds Rs.10000, tax shall be deducted at source from the dividend at 10%, where the shareholders have registered their valid Permanent Account Number (PAN) and at 20%, where the shareholders do not have PAN/ have not registered their valid PAN details in folio or if AADHAAR number is not linked with PAN. To avail the benefit of non-deduction of tax at source, members are requested to submit before 29.09.2026, the Form 121 (erstwhile form 15G/15H) or valid Form 128 (erstwhile Form 13) for Nil or lower tax deduction issued by the Income-tax Department, if any (only for valid PAN - Form 121 will be acceptable). Form 121 can be downloaded from the website https://www.incometaxindia.gov.in/w/form-no.-121 of Incom Tax Department and website https://kmbf.co/forms.html of our company.

6. Transfer of unpaid dividend to IEPF:

Members are requested to note that dividends not encashed or remaining unclaimed for a period of 7 (seven) years from the date of transfer to the company's unpaid dividend account, shall be transferred, under section 124 of the Companies Act, 2013, to the Investor Education and Protection Fund (IEPF), established under section 125 of the Companies Act, 2013. The members/ claimants whose unclaimed dividends have been transferred to IEPF may apply for refund by making an application to IEPF authority in form IEPF 5 (available on https://www.iepf.gov.in) along with requisite fees. Members who have not yet obtained the dividend from the financial year ended 31st March, 2019 onwards are requested to forward their claims to the company on or before 17th October, 2026. The details of the unclaimed dividends are available on the company's website at https://kmbf.co/.