September 09, 2020

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

National Stock Exchange of India Ltd.
Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400 051

Dear Sir / Madam,

Ref.: BSE Scrip Code: 531599 and NSE Symbol - FDC

Sub.: Public Notice of the 80th Annual General Meeting, Remote e-voting information and Book Closure

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Public Notice pertaining to the 80th Annual General Meeting, Remote e-voting information and Book Closure published in the following newspapers:

1. Business Standard (English) dated 09th September, 2020 – (English – All Editions)
2. Loksatta (Marathi) dated 09th September, 2020 – (Marathi – Aurangabad)

The remote e-voting period shall commence on Sunday, September 27, 2020 at 09.00 a.m. IST and shall end on Tuesday, September 29, 2020 at 05.00 p.m. IST.

Kindly take the above on record.

Thanking you,

Yours truly,

For FDC LIMITED

VARSHAR ANI KATRE

Company Secretary

CORPORATE OFFICE: 142-48, S. V. Road, Jogeshwari (W), Mumbai - 400 102, INDIA
Tel.: +91-22-6291 7900 / 950 / 2678 0652 / 2653 / 2656 • Fax: +91-22-2677 3462
E-mail: fdc@fdcindia.com • Website: www.fdcindia.com

REGISTERED OFFICE: B-8, M.I.D.C. Industrial Area, Waluj - 431 136, Dist. Aurangabad, INDIA
Tel.: 0240-255 4407 / 255 4989 / 255 4987 • Fax: 0240-255 4999
E-mail: waluj@fdcindia.com • CIN: L24239MH1940PLC003176
Opaque financials of banks pose a bigger challenge for investors

While corporate loans shall be restructured, retail and SME loans are at lenders' discretion

BENGALURU

F or the first time in over a decade, analysts brushed aside the headline numbers for banks for the June quarter. Instead, they pushed investors to look through the lenses of balance sheet, bounce rates. Loan book covered by the moratorium and the quantum of new loans for funding the same. Banks have enjoyed a strong first quarter and made the right moves to clean up their balance sheets. The stress tests of the last few years have served their purpose and helped banks move past the phase of bad loans.

And so it was no surprise that the moratorium was extended to banks for another quarter. But the question that remains is: how will banks restructure loans?

The Reserve Bank of India (RBI) has announced that banks will be allowed to restructure loans up to March 2021. This is a major step for the banks as they face a challenge in managing the loan portfolio. The RBI has also announced a scheme for MSMEs (micro, small, and medium enterprises) and retail loans, which are expected to benefit from this move.

However, there are concerns about the transparency of the loan restructuring process. Banks have been known to restructure loans to avoid bad loans, but there is no transparency in the process. This lack of transparency can lead to mismanagement of the loan portfolio and can affect the overall health of the banking sector.

The RBI has also announced a scheme for corporate loans, which are expected to receive a boost. The scheme will allow banks to restructure loans to corporate borrowers, which can help the banks to manage their loan portfolio.

Overall, the RBI's move is a step in the right direction, but there is a need for more transparency in the loan restructuring process. The banks need to be more accountable to their customers and shareholders.

For investors, this move can be beneficial as it provides an opportunity to invest in a better managed bank. However, it's important to keep a close eye on the banks' financial statements and their ability to manage their loan portfolio.

MUMBAI | WEDNESDAY, 9 SEPTEMBER 2020

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