REF:TSL:SEC:2022/ 246

August 29, 2022

BSE Limited
P J Towers
Dalal Street
Fort
Mumbai 400 001

Scrip Code : 509243

National Stock Exchange of !ndia Ltd.,
5th Floor
Exchange Plaza
Bandra (E)
Mumbai - 400 051

Scrip Code : TVSSRICHAK

Dear Sirs,

Sub: Publication of Notice to the members calling the 39th Annual General Meeting, Information on Remote E-Voting / E-Voting

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copy of Annual General Meeting Notice / Remote E-Voting / E-Voting of the Company published in the following newspapers:-

- Business Line (English) on August 28, 2022
- Dinamalar (Tamil) on August 28, 2022

Kindly take the above on record.

Thanking you

Yours faithfully
for TVS SRICHAKRA LIMITED

K. Narayanan

K Narayanan
General Manager – Secretarial &
Compliance Officer

Encl: as above

TAKING COVER

Reading between lines in health cover add-ons

Base policy and features can be leveraged with the right mix of insurance riders

SAI PRABHAKAR YADAVALLI
BL Research Bureau

The steps involved in purchasing health insurance now include an "add to cart" step, where few add-ons are clubbed with the base policy. This, after the base policies are themselves differentiated by various features. Close to 15-20 add-ons and different features are now available to compliment the base policy, either filling an essential gap in service or because of enthusiastic product innovation. The add-on or a feature for which one pays extra premium must be the exact right fit to the policyholder. This process can get complicated by similar-sounding add-ons and features. Here, we group four similar-sounding features or add-ons and delve into the minute differences between them.



GETTY IMAGES/ISTOCKPHOTO

Day-care and OPD Cover

Day-care procedures and outpatient department (OPD) services do not involve an overnight hospital admission. The former involves a medical procedure, but owing to advancement in healthcare has eliminated the need for in-patient admission. Out-patient care generally refers to consultations with a specialist or a general physician and does not involve a medical procedure.

While strictly not an add-on, day-care procedure implies an inclusion list that will spell out the procedures which are covered up to the sum insured (SI). Policyholders should ideally shop for policies whose inclusions are on a departmental level such as ENT, Dermatological, Orthopaedic, Dialysis, etc, rather than specific bottom-up lists (specific surgeries such as cataracts, dislocation, etc). One should not be left out on account of medical advances, which can change an in-patient procedure to a day-care setting. Chemotherapy and dialysis are special cases in day-care procedures and policyholders should read specific conditions for coverage. But day-care procedures are subject to the same pre-existing disease waiting clause found in in-patient covers, even for approved procedures.

OPD covers are more likely to be specific add-ons that provide a relative (percentage of sum assured) or an absolute limit (₹5,000, ₹10,000 and ₹20,000) to cover out-patient consultations, follow-up investigations and lab works. OPD covers may not be subject to PED conditions, but the initial waiting period may vary in policies ranging from day one of coverage to 90 days.

Top-up and Super top-up

The two are additional policies that are purchased over and above the base policy. If the medical expenses have gone past a (pre-defined) deductible limit in the base policy, these top-ups are triggered, acting as back-ups for insurance coverage. The deductible limit in top-up plans and their policy term should ideally be aligned to the base policy, where the deductible limit is equal to the base policy SI and are running in tandem. It may also be recommended that both the base and top-up are from the same company to ensure easier coordination in claims processing.

The two are triggered after the deductible limit; but it is corresponding to each individual claim in a top-up plan, and in the case of super top-up plan it will be for the aggregate of claims. For instance, consider two claims of ₹3 lakh and ₹2 lakh on a base SI of ₹3 lakh in one policy term. Assuming a deductible limit of ₹3 lakh, the first claim will be met by the base policy, while a top-up policy will not be triggered in the second claim (as deductible limit is not breached). A super top-up will be triggered in both cases and utilised in the second claim when the base SI has run out.

NCB and claim protector

No-claim bonus (NCB) is an almost common feature in health insurance, which allows SI to grow to 1.5-2 times base-year SI with increments of .25-.5 times every year when claim has not been made. Claim protector (or protection rider) is an add-on, which not only protects the NCB accumulated over the years, but also covers consumables and inflation risk. Claims up to a defined limit (generally ₹50,000 per year) can be made without disturbing the bonus SI generated until then. The claim will also cover the consumables as indicated by the regulator IRDAI in normal claim payments, including disposables, pharmacy, or surgical tools. Claim protector automatically increases the SI at the inflation rate (CPI inflation), which provides additional comfort as well. So, while NCB as a feature improves base SI, the effectiveness of the same is improved by the claim protector rider.

Ambulance assistance, PA rider

Accidental injuries are covered in the base SI for most policies with some sub-limits on doctor expenses, consultation, procedures or room rent.

The ambulance cover can also be part of the base policy with a sub-limit of 1-2 per cent of SI or as an absolute limit of up to ₹10,000 per year. The personal accident rider addresses the same risk from a different vantage point.

The rider provides a lump-sum payment, in the event of permanent disability or death resulting from accidents.

The policyholder can opt for the rider that helps meet the significantly-large medical expenses involved in the medical care, but on ex-post basis, the event has occurred with a permanent impact on the policyholder and his/her finances.

With a large offering of features and add-ons available, the policyholder can carefully build a health insurance policy that meets their personalised risk profile.



Know the term

- Day care are medical procedures and not outpatient consultations
- Top-up is triggered claim wise and Super Top-up aggregates
- NCB bonus protection and more with claim protector add-on

Have any queries on insurance policies?

Mail them to **insurancequeries@thehindu.co.in** to get your doubts sorted out by experts

Company Fixed Deposit Rates

Company name	Credit rating	Interest rate per annum (%)# 1-year tenure	3-year tenure	5-year tenure	Additional interest rate for senior citizens (%)
Bajaj Finance	CRISIL-AAA ICRA-AAA	6.20	7.40	7.40	0.25
HDFC** (Regular Deposit up to ₹2 cr)	CRISIL-AAA ICRA-AAA	6.15	6.75	6.80	0.25
ICICI Home Finance	CRISIL-AAA ICRA-AAA CARE-AAA	5.25	6.70	6.90	0.25
LIC Housing Finance	CRISIL-AAA	5.95	6.65	6.95	0.25
Manipal Housing Finance Syndicate	CARE-BBB+	7.75	7.75	7.25	-
Muthoot Capital Services	CRISIL-FA+	6.25	6.75	7.25	0.25
PNB Housing Finance	CRISIL-FAA+ CARE-AA	6.50	7.25	7.30	0.25
Shriram City Union Fin Co.*	ICRA-MAA+	6.54	7.72	7.95	0.50
Shriram Transport Finance Co.*	ICRA-AA+ IND AA+	6.54	7.72	7.95	0.50
Sundaram Home Finance	ICRA-AAA	6.00	6.65	7.00	0.50

*Monthly rests. Additional interest of 0.25% p.a on all renewals, where the deposit is matured. **Additional ROI of 0.05% p.a. will be applicable on individual deposits placed/renewed through HDFC's online system and auto-renewed deposits.
#Cumulative payout rates. Note: This is solely for informational purposes and should not be construed as recommendation. Data as on Aug 25, 2022

Source: Paisabazaar.com

Malabar Regional Co- Operative Milk Producers' Union Ltd.
milma®
Head Office, Kunnamangalam, Kozhikode 673571, Kerala Ph: 0495-2805420, 2805419, 2805407 Email: mrcmpu@malabarmilma.coop
Website: www.malabarmilma.com

MRU/ ENGG/TenderAdvt/2022-23 27.08.2022

E-TENDER NOTICE

Tenders are invited from experienced Suppliers/manufacturers having sound technical and financial capabilities for the supply of following items

No.	Item	Quantity
1	Oil Free Air Compressor (Re- tender)	1
2	Passenger Lift (Re- tender)	2
3	Puf Insulated Box (Re- tender)	1800
4	Shipper Bag (Re- tender)	160
5	Weigh Bridge	1

Bid document with technical specifications, terms and conditions for E tenders are uploaded in Kerala Govt. e-portal www.etenders.kerala.gov.in. For more details please visit our website.

Sd/-
Managing Director

TVS EUROGRIP
TVS SRICHAKRA LIMITED

CIN : L25111TN1982PLC009414
Regd. Office : TVS Building, 7-B West Veli Street, Madurai 625 001. Phone : 0452 2443300
Website : www.tvseurogrip.com; e-mail : Sec.investorgrievances@eurogriptyres.com

NOTICE TO THE MEMBERS CALLING THE 39TH ANNUAL GENERAL MEETING, BOOK CLOSURE, REMOTE E-VOTING / E-VOTING INFORMATION AND DIVIDEND

The 39th Annual General Meeting (AGM) of the shareholders of the Company is scheduled to be held on Wednesday, 21st September, 2022 at 10.00 A.M. through Video Conference ('VC') / Other Audio Visual Means ('OAVM').

In view of Covid-19 pandemic, the 39th Annual General Meeting (AGM) of the Company will be held trough VC / OAVM, in compliance with all applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) read with all the applicable circulars issued on the matter by Ministry of Corporate Affairs (MCA) and the Securities and Exchange Board of India (SEBI) to transact the business as set out in the Notice of the 39th AGM. Hence, the members can attend and participate at the ensuing AGM through VC / OAVM facility only.

The notice of the 39th AGM (Notice) together with Annual Report for the financial year 2021-22 have already been sent electronically on August 27, 2022 to all the members whose names appear in the Register of Members / list of Beneficial Owners as received from National Securities Depository Limited (NSDL) / Central Depository Services (India) Limited (CDSL) as at the close of business hours on August 12, 2022 and who have registered their e-mail ID with the Company / Depositories Participants. The members may note that the Notice and Annual Report 2021-22 will also be available on the Company's website at www.tvseurogrip.com and website of National Stock Exchange of India Limited (NSE) at www.nseindia.com and BSE Limited at www.bseindia.com The instructions for attending the AGM through VC / OAVM are provided in the Notice to the members. The members attending the meeting through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

In compliances with provisions of Section 108 of the Act read with the Companies (Management and Administration) Rules, 2014, the Company has offered electronic voting facility (remote e-voting) for transacting the business through National Securities Depository Limited (NSDL) to enable the members to cast their votes electronically. Additionally, the facility for voting through electronic means shall also be made available at the time of meeting and members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right at the AGM. The detailed procedure for remote e-voting and e-voting at the meeting are provided in the Notice.

The members whose names appear on the Register of Members / Register of Beneficial Owners maintained by the Depositories as on the Cut-off Date for voting i.e. 14th September, 2022 shall be entitled to avail the facility of remote e-voting / e-voting at the AGM. Any person, who acquires shares of the Company and becomes a member after despatch of the Notice but before the cut-off date for voting i.e. 14th September, 2022 may kindly refer to the notice uploaded in the Company's website at www.tvseurogrip.com and website of National Stock Exchange of India (NSE) at www.nseindia.com; and BSE Limited at www.bseindia.com and NSDL's website at https://www.evoting.nsdl.com.

The remote e-voting period would commence on 16th September, 2022 (Friday) at 9:00 A.M (IST) and ends on 20th September, 2022 (Tuesday) at 5:00 P.M (IST). The members will not be able to cast their vote electronically beyond the said period and the remote e-voting module shall be disabled for voting by CDSL thereafter.

Mr N Balachandran, Company Secretary in Practice, Chennai has been appointed as Scrutinizer for the e-voting process and e-voting at the AGM. The members who have cast their vote by remote e-voting prior to the meeting may also attend the AGM, but shall not be entitled to cast their vote again.

The members holding shares in physical form whose have not registered their e-mail addresses with the Company / Depository(ies) can obtain Notice, Annual Report 2021-22 and / or login details for joining the AGM through VC / OAVM facility including e-voting, by sending scanned copy of the following documents via e-mail to the Company's Registrar and Share Transfer Agent, (RTA) viz., M/s. Integrated Registry Management Services Private Limited, email - yuvraj@integratedindia.in

a. a signed request letter mentioning your name, folio number and complete address;

b. self-attested copy of PAN; and

c. self-attested copy of the address proof (such as Aadhar Card, Driving Licence, Election Identity Card, Passport) etc.

The members holding shares in demat form are requested to update their e-mail address / electronic Bank Mandate with their Depository Participants.

The dividend, if declared by the members, will be paid on or before October 20, 2022. In case the Company is unable to pay the dividend to any Member in their bank accounts through electronic or any other means, due to non-registration of bank account details by the Members, the Company shall dispatch the dividend warrant / cheque to such members.

Pursuant to Finance Act, 2020, dividend income will be taxable in the hands of the shareholders w.e.f. April 01, 2020 and the Company is required to deduct tax at source ("TDS") from dividend paid to the Members at prescribed rates in the Income Tax Act, 1961 ("the IT Act").

However, no tax shall be deducted on the dividend payable to a resident individual if the total dividend to be received by them during Financial Year 2021-22 does not exceed Rs. 5,000 and also in cases where Members provide Form 15G / Form 15H (applicable to individuals aged 60 years or more) subject to conditions specified in the IT Act. In general, to enable compliance with TDS requirements, members are requested to complete and / or update their Residential Status, PAN, Category as per the IT Act with their Depository Participants or in case Shares are held in physical form, with the Company by sending an e-mail to the Company RTA's e-mail address at yuvraj@integratedindia.inby 14 September , 2022. The Form 15G / 15H can be downloaded from the web-link https://www.integratedindia.in/ExemptionFormSubmission.aspx.

In case of the shares are held by Clearing Member / Intermediaries / Stock Brokers on behalf of the beneficial owners, TDS on dividend declared if any, will be deducted in the hands of beneficial owner as per the provisions of Rule 37BA (2) of Income Tax Rules, 1962, provided the Clearing Member / Intermediaries / Stock Brokers will have to provide a declaration along with detailed list of beneficiaries to the Company on or before 14th September, 2022, to enable the Company to process dividend and TDS accordingly.

Declaration received after the Record date will not be considered for claiming benefits under Rule 37BA (2) of the Income Tax Rules,1962.

If you need any clarification, in this regard you may contact Mr S Yuvaraj, M/s. Integrated Registry Management Services Pvt. Limited (Phone: 044-28140802).

Pursuant to Section 91 of the Companies Act, 2013, the Register of Members & Share Transfer Books of the Company shall remain closed from Tuesday, 6th September, 2022 to Wednesday, 21st September, 2022 (both days inclusive) for the purpose of payment of Dividend.

Any query / grievance in respect of voting by electronic means can be addressed to Mr K Narayanan, GM – Secretarial & Compliance Officer.

Place : Madurai
Date : 27.8.2022

For TVS SRICHAKRA LIMITED
MANAGING DIRECTOR

Term Insurance Premium Tracker

For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs

Insurance company	Plan name	Max coverage up to (yrs)	Max policy term (yrs)	Annual Premium (₹) incl of GST Male	Female	Claim Settlement Ratio (%)
Aditya Birla Capital	Digishield Plan	85	55	15,066	12,687	98.1
Bajaj Allianz	eTouch	99*	81	12,187	10,095	99.0
Bharti AXA	Flexi Term Pro	99	81	12,037	10,385	99.1
Canara HSBC OBC Life	iSelect Star Term Plan	99	81	14,905	12,791	98.6
Edelweiss Tokio	Total Protect Plus	100	82	11,705	9,437	97.0
Exide	Smart Term Edge Comprehensive	60	30	15,294	13,634	99.1
HDFC Life	C2PL Life Protect	100	67	16,207	14,521	98.7
ICICI Prudential	iProtect Smart	99	81	17,190	15,164	97.9
India First Life	e-Term Plus Plan	70	40	10,762	8,856	96.9
Kotak Life Insurance	Kotak e-Term Plan	75	57	13608	12036	98.8
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life Insurance	Smart Secure Plus	85	67	14,246	11,899	99.4
PNB Met Life	Mera Term Plan Plus	80	62	13,452	11,328	98.2
SBI Life	eShield Next	100	82	17,495	14,654	97.1
TATA AIA Life	Sampoorn Raksha Supreme	100	82	14,868	12,626	98.5

Claim settlement ratio as per data provided by insurer Source: www.policybazaar.com, LIC
Max Life offers additional 5% discount for 1st year for salaried customers; *Whole life available only on limited pay option; HDFC whole is available only in limited payterm(Life Protect) & Limited+Single payterm(Income Plus); SBI eShield Next plan whole life is available only in limited pay with above age 45yrs NA: Not Available

SIMPLY PUT

Dividend announcement effect

VISHAL BALABHADRUNI
BL Research Bureau

Jagat and Raj met at their favourite tea joint. This being the dividend payout season, a conversation on the topic ensued.

Jagat: Raj, I had bought some HPCL shares a week ago and the company has declared a final dividend of ₹14 per share.

Raj: Nice Jagat. Looks like you would make a quick buck.

Jagat: Possibly, yes. Immediately after the dividend was declared, the stock price rose. But it fell this Monday. I am not able to understand why.

Raj: Interesting! Was the fall in stock price close to the dividend amount?

Jagat: Hmm. Roughly, yes.

Raj: Was Monday the ex-dividend date?

Jagat: Yes, according to the exchange notifications. But how does that matter?



Raj: Ex-dividend date is the cut-off for deciding which set of investors will get dividends. Those buying after the date will not get the dividend.

Jagat: So, only the ones buying the stock before the ex-dividend date are eligible for the dividend.

Raj: To be eligible for dividend one must be a shareholder as per company's records on the record date which is generally one day after ex-dividend date.

If the investor is an owner of the shares on the record date, then she/he is eligible for receiving the dividend.

Since SEBI follows a T+2 days system, one needs to buy the share at least three days before the record date.

Jagat: Okay. But, why does the share price fall on the ex-dividend date?

Raj: The price falls on the ex-dividend day, as a new investor now won't get the dividend. Thus, it results in a decline of share prices, usually by an amount equal to the dividend value.

However, you may not find things happening exactly like this way. Price fluctuations can be higher or lower than the dividend amount on the rising or falling side.

Other factors such as market sentiments, macros, futures and options expiry, fundamentals and so on could also weigh on a stock.

It may so happen that the stock does not react at all at the time of dividend investment.

Jagat: I am getting a hang of it. Can you elaborate?

Raj: Let us take your example. Hindustan Petroleum announced the final dividend on May 19, but the stock did not rise that day because of the fall in the broader indices.

However, over the next couple of months, the stock price recovered. On August 22, the ex-dividend date, the stock opened around ₹16 lower than previous close of ₹248.80.

Jagat: But the stock fell further that day…

Raj: As I said earlier, other market factors may have affected the price movements.

Jagat: This is quite interesting. So, should investors not worry about the price fall on the ex-dividend date?

Raj: Not exactly. The correction to the extent of the dividend is normal.

But investors should carefully assess the fundamentals of the company.

Any abnormal fall must be taken note of and the reasons should be ascertained.

Jagat: Sure Raj. That sounds good. Have a good day. Bye!

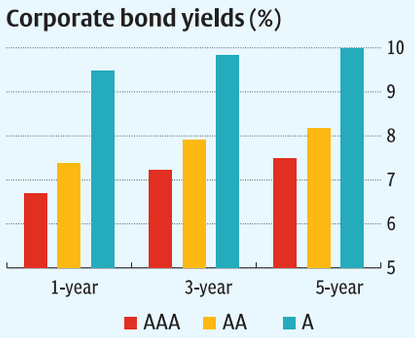
Raj: I hope you can reap rich dividends with this knowledge.

10-year benchmark G-Sec yield (%)

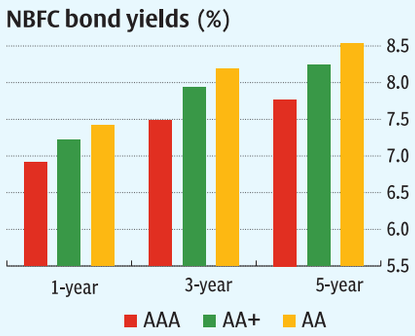
Latest 7.22 | Month-ago 7.37 | Year-ago 6.26



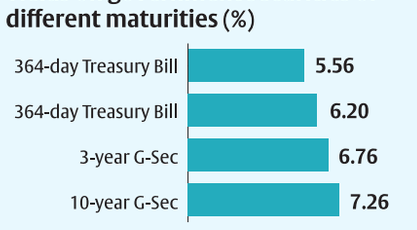
Corporate bond yields (%)



NBFC bond yields (%)



Yields on government securities of different maturities (%)



Source: Bloomberg (FIMMDA data) Note: All data as on August 26, 2022 or latest available

மாணவி ஸ்ரீமதி பெற்றோர் முதல்வருடன் சந்திப்பு

சென்னை, ஆக. 28-

[illegible]

அறிவிப்பு



இப்படத்தில் காணப்படும் குழந்தை 14/05/2022 அன்று K.. காவல் நிலையத்தினர் கொடுத்த புகாரின் பேரில் ICCW child line மூலம் மீட்கப்பட்டு குழந்தைகள் நலக்குழுமம் மூலம் 16/05/2022 அன்று பால மந்திர் காமராஜ் இல்லத்தில் அனுமதிக்கப்பட்டார். தற்போது இக்குழந்தை குறித்து உரிமை கோருவோர் இவ்வறிவிப்பு வெளியிடப்பட்ட 15 நாட்களுக்குள் கீழ்க்கண்ட முகவரிக்கு தொடர்பு கொள்ளவும். செய்ய தவறினால் மேலே குறிப்பிட்ட குழந்தை மீது எந்தவித உரிமையோ அல்லது அக்கறையோ இல்லை என்று முடிவு செய்து குழந்தையின் எதிர்கால முடிவு பற்றி எங்கள் அலுவலகமே முழு பொறுப்பு ஏற்கும் என்று தெரிவித்து கொள்கிறோம்.

விபரம்:

மாவட்ட குழந்தைகள் பாதுகாப்பு அலுவலர்,
58, சூரியநாராயணன் சாலை, இராயபுரம், சென்னை 600 013.

குழந்தைகள் நலக் குழுமம்,
300, புரசைவாக்கம் நெடுஞ்சாலை, சென்னை 600 010

'உண்மையான வளர்ச்சிக்கு தி.மு.க., பாடுபட வேண்டும்'

சென்னை, ஆக. 28-



அண்ணாமலை

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250 'ஏசி' ஸ்டால்களில் எக்கச்சக்க பொருட்கள்
செப். 1-5, மாநகராட்சி மைதானம்
(எம்.ஜி.ஆர். பஸ் ஸ்டாண்ட் அருகில்)
மாட்டுத்தாவணி, மதுரை

Vencobb
94 94 94
174 188

பன்னீர்செல்வம் புரட்சிப் பயணம்

சென்னை, ஆக. 28-

[illegible]

உசிலம்பட்டி எம்.எல்.ஏ., பன்னீர்செல்வத்துக்கு ஆதரவு

சென்னை, ஆக. 28-

[illegible]



உசிலம்பட்டி எம்.எல்.ஏ. அய்யப்பன் பன்னீர் செல்வத்தை சந்தித்து ஆதரவு தெரிவித்தார்.

அய்யப்பன் அணி மாறிய பின்னணி

உசிலம்பட்டி, ஆக. 28-

[illegible]

35 ஆயிரம் லிட்டர் கலப்பட டீசல் பறிமுதல்: 7 பேர் கைது

தூத்துக்குடி, ஆக. 28-

[illegible]

TVS EUROGRIP
டிவிஎஸ் ஸ்ரீசக்ரா லிமிடெட்

39வது வருடாந்திர பொதுக்கூட்டத்திற்கான உறுப்பினர்களுக்கு அழைப்பு அறிவிப்பு, புத்தக மூடல், தொலைதூர மின்னணு வாக்குப்பதிவு / மின்னணு வாக்குப்பதிவு தகவல்

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செப். 15 ல் முதல்வர் விருதுநகர் வருகை

விருதுநகர், ஆக. 28-

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WANTED
OPERATIONS MANAGER

A reputed Manufacturing Company in Tuticorin Seeks **"Manager-Operations"** to take care of its Production related activities.

Candidates with a minimum of 15years experience in handling Production & Purchase and with sound communication skill may apply to: **jobs.tsmc@gmail.com** Retired Govt / Corporate employees can also apply.

WANTED

A leading vertically integrated Textile Group in Tamil Nadu is looking for the following positions:

SENIOR MANAGER - MARKETING WOVEN FABRIC

Any Degree / Diploma with minimum 15 years of experience in Woven Fabric Sales.

SENIOR MANAGER - MARKETING HOME TEXTILE

Any Degree / Diploma with minimum 15 years of experience in Home Textile Marketing.

Salary is NOT a constraint for the right candidate.

Interested candidates may email their resume to:

tnspg2021@gmail.com 9043733042

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