

31st May, 2021

To

The Manager - Listing,
BSE Limited,
Rotunda Building,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
Scrip Code: 543276

The Manager - Listing,
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex ,
Bandra (East),
Mumbai - 400 051
Stock Code: CRAFTSMAN

Dear Sir/Madam,

Sub: Intimation of Publication of the Notice of the 35th Annual General Meeting in the newspaper as per Regulation 30 and 47 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed newspaper advertisement published by the Company on 31st May, 2021 in the English newspaper- Business Standard and Regional (Tamil) newspaper- Dinamani, intimating to shareholders, the details of 35th Annual General Meeting to be held on Monday, the 21st June, 2021 at 4.00 P.M. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

This information will also be hosted on the Company's website, at www.craftsmanautomation.com

Kindly take the same into your records.

Thanking you.

Yours faithfully,
for CRAFTSMAN AUTOMATION LIMITED



Shainshad Aduvanni
Company Secretary & Compliance Officer

Encl: As above

Craftsman Automation Limited

Registered Office:
Senthel Towers, 4th Floor
1078, Avnanashi Road
Coimbatore - 641 018
Tamilnadu, India

tel + 91 422 71 650 00
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info@craftsmanautomation.com
www.craftsmanautomation.com

CIN No L28991TZ1986PLC001816
GST No 33AABCC2461K1ZW

To use artificial life support, or not to



FRANKLY SPEAKING

HARSH ROONGTA

The pandemic is having a huge impact on all spheres of our lives. Even people who are not immediately affected by it now have heightened awareness of matters such as nominations and wills. However, one area that has still not received enough attention is conveying your views in advance about the use of artificial life maintenance measures when you are unable to take that decision yourself.

For me, the consequences were underlined by an intensely personal experience I had in 2016. I am sharing it with readers so that they realise that such things, unfortunately, can happen to "people like us".

My father, who was then 83 years old, suffered a serious stroke in August 2016. We rushed him to a hospital where treatment was started. The doctors warned us about the seriousness of his condition and asked us to be prepared for the worst. We were informed that if his condition worsened further, he would have to be put on a ventilator. We were asked to provide our written consent for either of the two courses—use the ventilator if needed, or do not use it under any circumstance. It was made clear to us that the consent to allow the patient to be put on a ventilator is irrevocable. The patient cannot be taken off the ventilator either till he improves or till demise. We were told to decide in an hour's time.

It was the most agonising hour of my life as I discussed the matter with my family members. What made the decision even more difficult was that none of us knew my father's views on

this crucial—literally life and death—decision. We ultimately took a decision and conveyed it in writing to the doctors. Fortunately, my father's condition improved and there was no need to use a ventilator. Our family is blessed that he is still with us and continues to fight gamely.

I had learned my lesson. My spouse, children, and I had a discussion. All of us conveyed our views to each other so that it would act as a valuable input in the decision-making process for whosoever may be required to take such a decision. In our advisory practice, I encourage clients also to think and document their views on this sensitive subject.

The expression of views and their documentation is just an aid to the family member taking this extremely difficult and sensitive decision. Artificial life maintenance systems are extremely expensive. Given that they might need to be continued for a very long period, most hospitals insist on the written consent of immediate family members (spouse, children, parent, etc.) before using these measures. Imagine the pressure on your loved ones if they are required to take this decision without even having an inkling about your own views on the matter. Throw in the financial consequences of the decision in the mix and you know that your loved ones will be under tremendous pressure if they have to take such a decision.

Any documentation of your views on this matter should not be confused with a living will, or advanced health directive, or any other form of documentation having potential legal consequences. This documentation is simply an expression of views meant to assist a family member take a difficult decision.

A discussion on death or serious illness seems to be taboo in Indian families. Think about it. Not having this discussion and making your views known borders on being irresponsible towards your loved ones.

The writer heads Fee Only Investment Advisers LLP, a SEBI-registered investment adviser

Without proper loan insurance, you could lose your house

The policy must insure the breadwinner's life. Other covers can at best be add-ons

SANJAY KUMAR SINGH

Many families have lost their breadwinners during the Covid pandemic. Those that had taken a large home loan without purchasing an insurance policy to cover this liability are staring at the risk of losing their house. Even worse is the plight of families that had purchased a cover but are still not being compensated. The reason: The breadwinner had—either due to mis-selling or oversight—bought a policy that does not cover death.

Avoid wrong covers

Many types of policies are sold under the moniker "loan protector cover". General insurers, for instance, sell policies that pay up if the insured contracts one of the named critical illnesses, meets with a personal accident, suffers disability or job loss. Different policies may cover different permutations and combinations of these risks.

Sometimes, property insurance, which covers the building and its possessions against risks like fire, natural calamities, etc. is mis-sold with a loan.

Borrowers should not go by the name of the policy. They must understand what it covers. "The primary risk here is that of the insured losing his life and his family being unable to pay the equated monthly instalments (EMIs). This risk can be covered only by purchasing a life policy," says Gaurav Gupta, founder and chief executive officer (CEO), MyLoanCare.in. Policies that cover critical illnesses, personal accident, etc. can at best be add-ons.

The home loan borrower should choose from one of these three policy types:

Group home protection cover: This policy is also referred to as group credit shield. It is issued by life insurers and covers the borrower's life. This is the policy usually pushed by lenders at borrowers (where no mis-selling is taking place). The lender



COST OF INSURING A HOME LOAN

Indicative rates for a 40-year-old buying a 10-year cover for every ₹1,00,000 of sum assured

■ A term plan will cost around ₹9 to 16; most insurers offer them in the ₹10 to 12 band

■ The group credit shield product will cost around ₹10 to 13 (there are some outliers)

■ Although the rates for term and group credit shield appear similar,

Source: Secure Now Insurance Broker

the difference is that the term cover has a flat sum assured for 10 years whereas the group credit shield has a reducing sum assured, so the former is more cost-effective

■ A group personal accident cover is much cheaper at ₹1, but is not the right cover to buy

is the beneficiary here: Any payout made goes towards settling the loan, and not to the borrower's nominee. In case the borrower dies, the loan is settled without the family having to do anything.

However, it has quite a few disadvantages. The family doesn't have any say in what to do with the money.

These are single-premium plans. Often, a borrower takes a loan for 20 years but repays it within seven. The policy lapses once the loan is closed and the premium for the balance years goes waste. If a borrower switches from one lender to another, then, too, the cover lapses.

Individual home protection cover: This is the individual version of the policy described above. It is less commonly available than the group cover. "Here, the borrower, and not the lender, is the principal. Even if the borrower switches from

one bank to another, his cover continues," says Gupta. This type of policy may cost more than the group cover.

Individual term cover: This is the pure life cover one buys from a life insurer to guard one's family against the risk of the breadwinner's premature demise. Experts say a term plan bought independently, and not from the lender, after comparing premiums and features works best.

Here, the nominee receives the payout and can decide how to use the money. "If the spouse earns, she may be in a position to continue paying the EMI. She may then invest the money from the policy to achieve the other financial goals of the family," says Adhil Shetty, CEO, Bankbazaar.

The annual premium imposes a lower burden. A group cover is a single-premium policy. Borrowers often have

to take a second loan from the lender to pay the large single premium. And if the borrower pre-pays the loan, he can terminate his term policy without any loss of premium.

"Borrowers should supplement the term cover with a personal accident and disability policy," suggests Shetty. A term plan has one downside, however. "The borrower has to undergo medical tests. This is not required in a group cover," says Kapil Mehta, co-founder and managing director, Secure Now Insurance Broker. Those who fail to meet the underwriting standards of a term cover may opt for a group cover.

Don't fall prey to coercion

One unseemly aspect of taking a home loan is that the lender often coerces the borrower into buying an insurance cover. Sometimes, the lender's representative even threatens that the loan will be withheld. "The regulators frown upon such forced cross-selling," says Mehta. If the lender insists, ask it to give you in writing that loan approval is contingent on the purchase of a policy. Most will back off.

Lenders announce special rates during the festival season. Those rates are offered only to borrowers who buy a policy. "Pay the 10 to 15-basis-point higher interest rate but opt for a term policy purchased independently due to the greater flexibility it offers," says Gupta.

Constant or reducing cover?

The group covers sold by lenders offer both options. With a constant cover, any money left over after repaying the loan goes to the family. In a reducing cover, the sum insured declines in line with the fall in principal outstanding as the loan is paid. This policy type is cheaper.

But there is one nuance borrowers should be aware of. The sum insured decreases in line with the original repayment schedule. If interest rate rises, the lender keeps the EMI unchanged and increases the tenure. "Now, you repay the principal at a slower pace, but the cover falls in line with the original schedule. The borrower risks becoming under-insured," says Deepesh Raghav, founder, PersonalFinancePlan, a Securities and Exchange Board of India-registered investment advisor. The constant cover thus provides greater safety.

M/s Kalrayan Teak Plantations Pvt Ltd
Registered Office: Plot No.45, Rajeswari Illamkrishna Nagar West, Via Dohbigana, Lawspet, Pondicherry 605008
Mobile - 9842778984

Notice Inviting Claims from Investors of Kalrayan Teak Tree Scheme
Notice is hereby given to the Investors of the above named company, who have invested in the Teak Tree Scheme floated by the company during the year 1994 for submission of their claims, if any against the company.

Securities and Exchange Board of India, "SEBI" vide their letter dated April 8, 2021, have appointed M/s R Subramanian and Company LLP, Chartered Accountants, Chennai ("CA firm") to verify the records of the company and submit a report on the scheme floated by the above named company.

In order to ensure that the proper claims of investors are compiled and submitted to SEBI in the manner as provided by SEBI, we hereby publish this notice inviting claims from the Investors who had invested in the Teak Tree scheme floated by the company, and whose dues if any from the company have not been settled till date by the company, are required to submit their claims directly to the above said CA firm appointed by SEBI, with adequate supportive documents and proof of their respective investment or claim against the above named company by delivering at the office address mentioned below on or before **June 30, 2021** or sending by post to the office address mentioned below so as to reach the firm not later than close of business hours of the said date. Claim letters to contain the below mentioned details along with the self-certified copy of the Teak Tree Certificate issued by the company at the time of investment.

1. NAME OF THE INVESTOR;
2. S/O / D/O / W/O / C/O;
3. TELEPHONE (WITH STD CODE) / MOBILE NO.;
4. EMAIL ID;
5. PAN CARD;
- (ENCLOSE SELF-ATTESTED COPY OF ID PROOF.)
6. ADDRESS
- (ENCLOSE SELF-ATTESTED COPY OF ADDRESS PROOF.
7. REMITTANCE DETAILS TOWARDS THE SCHEME:

Date of remittance:
Cash / Cheque / DD Number:
Name of the Bank:
(ENCLOSE COPY OF THE RECEIPT ISSUED FOR REMITTANCE)

8. TEAK TREE CERTIFICATE NUMBER:
- (ENCLOSE SELF ATTESTED COPY OF THE CERTIFICATE ISSUED BY THE COMPANY AT THE TIME OF INVESTMENT)
9. BANK ACCOUNT DETAILS
- (ENCLOSE COPY OF CANCELLED CHEQUE LEAF WITH NAME / SELF-ATTESTED FIRST PAGE OF BANK PASSBOOK / BANK STATEMENT)

UNDERTAKING
I, _____ declare that the information given in this Claim form is true to the best of my knowledge and belief. If the details furnished are incorrect or my aforesaid declaration is subsequently proved to be false, I shall also be liable to face at my own cost any civil or criminal actions in accordance with the law.

Date: _____
SIGNATURE OF THE PERSON WITH NAME

An Affidavit proving the claim in the prescribed form duly drawn on a non-judicial stamp paper of Rs.20/- with their respective names, addresses and particulars of debt or claim. Any investor who fails to submit his affidavit or proof within the time limited as aforesaid will be excluded from the benefit of any settlement of claims and his/her claim will not be entertained beyond the specific date.

Claims may be submitted in sealed envelope, to the below mentioned address. Envelope should be super scribed with the wordings "Submission of Claims Kalrayan Teak Plantations Pvt Ltd"

The CA firm will collate the claims received from the investors and ascertain the genuineness of the claim and submit to SEBI in the format as required by SEBI. Claims with insufficient documents are bound to be rejected without any further notice to claimants. The settlement of the claims will be at the sole discretion of SEBI and the CA firm will not be held liable / responsible for settlement of the claims or to face any kind of action initiated in this respect.

Note: CA firm will not entertain any kind of correspondences nor obliged to respond with respect of any queries from the claimant or any other party acting on behalf of the claimant except in regard to establishing the genuineness of the claims as may be decided by the CA firm. Similarly, CA firm will not act as representative for anyone to deal with any kind of issue on their behalf with the company or any other person or authorities.

Dated at Chennai this 29th day of May, 2021

R Subramanian and Company LLP
Chartered Accountants
No.6, Krishnaswamy Avenue,
Luz, Mylapore, Chennai-600004
Tel.No: 044.24992261

E Tender Notice

Solapur City Development Corporation Limited

E-Tender Notice No : 10 Date : 31.05.2021

Solapur City Development Corporation Limited (SCDCL) is invite e-tender from eligible bidders through e-tendering portal for Appointment of Consultant Project Management Consultants (PMC) for Rejuvenation of heritage structure project" under Smart City Mission in Solapur.

Name of Work	EMD Amount (Rs)	Cost of Blank Tender Form (Rs)
"Project Management Consultants (PMC) for Rejuvenation of heritage structure project" under Smart City Mission in Solapur	Rs. 25,000/-	Rs. 5900/- (Rupees Five Thousand Nine Hundred only including 18% GST)

Tender release date is 10:00 am on 31.05.2021
Online Pre Bid meeting is at 14.00 PM of 07.06.2021 through Google Meet/Zoom App at Solapur City Development Corporation Limited, Saat Rasta, Solapur
Bid Submission date up to 3:00 PM of 14.06.2021
The Technical Bid Opening date is 4.30 PM of 15.06.2021
The tender can be downloaded from www.mahatenders.gov.in
The bidders should quote exclusive of GST
All rights of acceptance and rejection of tender is reserved by SCDCL.

Sd/-
Chief Executive Officer
Solapur City Development Corporation Limited

Tender ID:- 2021_SMC_691339_1

DhanlaxmiBank
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Registered Office: P B No.9, Dhanalakshmi Buildings, Naickanal, Thirssur - 680 001. Tel: 0487-6617000
Corporate Office: Punnunnam, Thirssur - 680002. Tel: 0487-7107100
www.dhanbank.com/ www.facebook.com/dhanbank1927/ CIN: L65191KL1927PLC000307

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021 (₹ in Lakh)

Sl. No.	Particulars	Quarter ended 31.03.2021 (Audited)	Year ended 31.03.2021 (Audited)	Quarter ended 31.03.2020 (Audited)	Year ended 31.03.2020 (Audited)
1.	Total Income from Operations(net)	24218	107223	28098	110044
2.	Net Profit/(Loss) for the period before Tax, Exceptional and/or Extraordinary items	1072	4263	(1710)	4608
3.	Exceptional Items	-	-	-	-
4.	Net Profit/(Loss) for the period before Tax (After Exceptional and/or Extraordinary items)	1072	4263	(1710)	4608
5.	Net Profit/(Loss) for the period after Tax (After Exceptional and/or Extraordinary items)	528	3719	260	6578
6.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax and other Comprehensive Income (after Tax))**	NA	NA	NA	NA
7.	Paid-up Equity Share Capital (Face Value of ₹10 each)	25301	25301	25301	25301
8.	Reserves(excluding Revaluation Reserve as shown in the Balance Sheet of Previous year)		47243		43475
9.	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations)-				
	Basic*	0.21	1.47	0.10	2.60
	Diluted*	0.21	1.47	0.10	2.60

* Quarterly numbers are not annualized.
** Indian Accounting Standards (Ind AS) are currently not applicable to Banks in India.

Note: The above is an extract of the detailed format of quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full formats of the Quarterly Financial Results are available on the Stock Exchange website BSE: www.bseindia.com, NSE: www.nseindia.com, Bank Website: www.dhanbank.com

For and on behalf of the Board
(Shivan J K)
Managing Director & CEO
(DIN: 09008166)

Place: Thirssur
Date :29th May 2021

Craftsman AUTOMATION LIMITED

(CIN: L28991TZ1986PLC001816)
Registered Office: Senthel Towers, IV Floor, 1078, Avanashi Road, Coimbatore - 641 018
Web: www.craftsmanautomation.com, Email: investor@craftsmanautomation.com

NOTICE OF 35TH ANNUAL GENERAL MEETING

NOTICE is hereby given that the 35th Annual General Meeting ("AGM") of the members of Craftsman Automation Limited ("the Company") will be held through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") on **Monday, 21st June, 2021** at 4.00 p.m. IST in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with General Circular No. 14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020, General Circular No. 02/2021 dated January 13, 2021 and other applicable circulars issued by the Ministry of Corporate Affairs ("MCA") and SEBI Circular dated May 12, 2020 and January 15, 2021 (collectively referred to as "relevant circulars") to transact the businesses as set forth in the Notice calling the AGM.

In compliance with the relevant circulars, the Notice of the AGM and the Annual Report 2020-21, is being sent on 29th May, 2021 through electronic mode to all the Members of the Company whose email addresses are registered with the CDSL / NSDL (Depositories) or Company/Registrar & Share Transfer Agents viz. Link Intime India Private Limited and will also be available on the Company's website at www.craftsmanautomation.com and the website of CDSL at www.evotingindia.com. The same is also displayed on the website of the Stock Exchanges viz. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com.

Members can attend and participate in the AGM through the VC/OAVM facility only. The instructions for joining the AGM electronically are provided in the Notice of the AGM. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013. Facility for appointment of proxy will not be available for the AGM.

In case of members holding shares in physical mode or who have not registered their e-mail address with the Company / Depositories or any person who acquires shares of the Company and becomes a Member of the Company after the Notice has been sent electronically by the Company and holds shares as on the cut-off date i.e. as on 14th June, 2021 may obtain the credentials in the manner as mentioned in the Notice of AGM.

The Company is pleased to provide electronic voting facility to all its members to exercise their vote by electronic means (remote E-Voting and Voting during AGM) on all resolutions set forth in the Notice of the AGM through the platform provided by Central Depository Services India Limited (CDSL).

The Company is providing remote e-voting facility ("remote e-voting") to all its members to cast their votes on all resolutions which is set out in the notice of the AGM. Members have the option to cast their vote on any of the resolutions using remote e-voting facility or e-voting during the AGM. Detailed procedure for remote e-voting / e-voting during the AGM is provided in the Notice of the AGM.

Shareholders are requested to note the following:

- Only those members, whose names are recorded in Register of Members or in Register of Beneficial Owners (in case of electronic shareholding) maintained by depositories as on cut-off date i.e. Monday, 14th June, 2021 will be entitled to avail the facility of remote e-voting, participation at the AGM and voting during the AGM;
- In case a person has become a Member of the Company after dispatch of the AGM Notice but on or before the cut off date for E-voting, he/she may obtain the credentials in the manner as mentioned in the Notice of AGM;
- Remote E-voting period shall commence at 9.00 a.m. (IST) on Friday, 18th June, 2021; and end at 5.00 p.m. (IST) on Sunday, 20th June, 2021. The e-voting module shall be disabled by CDSL thereafter;
- Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently.
- The Members who have cast their vote by remote e-voting prior to the AGM may also attend/participate in the AGM through VC / OAVM but shall not be entitled to cast their vote again.
- Those Members, 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 during the AGM.
- All queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at 022- 23058738 and 022-23058542/43.
- All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatal Mil Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43.

The Board of Directors of the Company have appointed Dr. C.V. Madhusudhanan, Partner failing him Mr. V.R. Sankaranarayanan, Partner of M/s. KSR & Co Company Secretaries LLP, Coimbatore, Practising Company Secretaries as the Scrutinizer to scrutinize the remote e-voting process and voting through electronic voting system at the AGM in a fair and transparent manner

The result declared along with the Scrutinizers Report will be placed on the Company's website www.craftsmanautomation.com and on the website of CDSL e-voting (www.evotingindia.com) immediately after the declaration of result and the same will also be communicated to BSE Limited and the National Stock Exchange of India Limited

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular, instructions for joining the AGM, manner of casting vote through remote e-voting or voting during the AGM.

By Order of the Board
For Craftsman Automation Limited

Sd/-
Shainshad Aduvanni
Company Secretary

Date: 29th May, 2021
Place: Coimbatore

