

27th April, 2022

The BSE Limited

Department of Corporate Services
Floor 1, New Trading Ring
Rotunda Building, P.J. Towers
Dalal Street, Fort
Mumbai 400 001.

Scrip Code - 520057

Listing Compliance

National Stock Exchange of India Ltd.

Exchange Plaza, 5th Floor,
Plot No. C/1, G Block
Bandra - Kurla Complex
Bandra (E), Mumbai 400 051.

Symbol - JTEKTINDIA; Series - EQ

Sub : Public Notice published in Newspaper - Intimation for updating the e-mail ids for receiving the Postal Ballot.

Dear Sir,

In continuation to our letter dated 26th April, 2022, we are sending herewith the copies of the Public Notice, published in today's 'Business Standard (English)' all India Editions and 'Business Standard (Hindi)', Delhi Edition, intimating the shareholders for updating their e-mail Ids so that they can receive the Postal Ballot Notice from the Company,

We request you to take the same on record.

Thanking you,

Yours faithfully,
For **JTEKT India Limited**


Ashish Srivastava
Company Secretary

Sundaram-Clayton Limited

Regd. Office: "Chaitanya", No.12 Khader Nawaz Khan Road, Nungambakkam, Chennai 600 006.
Website: www.sundaram-clayton.com Email: corpsec@sundaramclayton.com Phone: 044 28322115 Fax 044 28332113
CIN: L35999TN1962PLC004792

NOTICE TO SHAREHOLDERS

Transfer of Unclaimed Dividend amount and Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Account

Notice is hereby given to the shareholders of the Company pursuant to Section 124(6) of the Companies Act, 2013 (Act) read with Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time (Rules). The Rules contain provisions for transfer to IEPF, the unpaid / unclaimed dividend(s) and also transfer of shares, in respect of which dividend remains unpaid / unclaimed for seven consecutive years or more.

The Company has sent individual notices through registered post to the latest available addresses of the shareholders whose dividends are lying unclaimed since 2014-15 (3rd Interim Dividend) for the last 7 consecutive years, advising them to claim the dividends expeditiously.

Shareholders who have not claimed their dividends from the year 2014-15 (3rd Interim Dividend) can write to Integrated Registry Management Services Private Limited, Registrar and Share Transfer Agent of the Company, Kences Towers, 2nd Floor, No 1, Ramakrishna Street, North Usman Road, T Nagar, Chennai - 600 017 on or before **07th June 2022** for further details and for making a valid claim for the unclaimed dividends. In case no valid claim has been made, the shares in respect of which the dividends are lying unpaid / unclaimed will be transferred to the IEPF Authority on completion of three months from the date of this notice, individually served on the members along with the details of unclaimed dividend.

Further, in terms of Rule 6(3) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the statement containing the details of name, folio number / Demat account number and number of shares due for transfer is made available in the Company's website viz., www.sundaram-clayton.com for information and necessary action by the shareholders.

In case the concerned shareholders wish to claim the shares after transfer to IEPF, a separate application has to be made to the IEPF Authority in Form IEPF-5, as prescribed under the Rules and the same is available at IEPF website i.e., www.iepf.gov.in.

For Sundaram - Clayton Limited
R Raja Prakash
Company Secretary

Place : Chennai
Date : 26th April 2022

JTEKT

JTEKT INDIA LIMITED

(CIN - L28113DL1984PLC018415)
Regd. Office: UGF-6, Indraprastha, 21, Barakhamba Road, New Delhi 110001.
Tel. : 011-23311924, 23327205
E-mail: investor@gtekt.co.in; Website: www.jtekt.co.in

NOTICE TO THE SHAREHOLDERS

REQUEST TO REGISTER E-MAILS TO RECEIVE NOTICE OF POSTAL BALLOT

Pursuant to Sections 108 and 110 of the Companies Act, 2013 and rules made thereunder read with applicable guidelines/circulars issued by Ministry of Corporate Affairs (MCA Circulars) and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard, members may kindly note that JTEKT India Limited (the 'Company') is proposing to seek consent of the members by way of Postal Ballot by voting through electronic means only (remote e-voting), for re-appointment of Mr. Hitoshi Mogi as Chairman & Managing Director of the Company and payment of remuneration as per the details set out in the Postal Ballot Notice ('Notice'), which will be sent in due course only to those members whose email addresses are registered with the Company/ depository participants.

Members holding shares in physical mode and who have not updated their e-mail addresses with the Company are requested to submit the duly filled up and signed Form ISR-1 prescribed by SEBI, which is available on the website of the Company (<http://www.jtekt.co.in/KYC-Update-Document.aspx>), to KFIN Technologies Limited, Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nansakramguda, Serilingampally Mandal, Hyderabad - 500032, (Registrar and Transfer Agent of the Company) at the earliest so that Company is able to send the notices and other information promptly. Detailed instructions for casting of votes through remote e-voting will be made available in the Notice of the Postal Ballot.

For JTEKT India Limited
Ashish Srivastava
Company Secretary

Place : Gurugram
Date : 26th April, 2022

The Singareni Collieries Company Limited

(A Government Company)
Regd. Office: KOTHAGUDEM - 507101, Telangana.

E-PROCUREMENT TENDER NOTICE

Tenders have been published for the following Services / Material Procurement through e-procurement platform. For details, please visit <https://tender.telanganagov.in> or <https://www.sccrines.com>

Sl. No.	Description / Subject	Last date and time for Submission of bids
E14220010	Transportation and Delivering of Bottom Ash from STPP to RK-7 Indre, Srirampur area for a period of two years - 09.05.2022 - 10.30.Hrs.	09.05.2022-10.30.Hrs.
E04220028	Procurement of BOSCH & LEICA make Ranger Finder 50 (Distance Measurements) against open enquiry, to use at all areas of SCCL - 09.05.2022-17.00.Hrs.	09.05.2022-17.00.Hrs.
E04220029	Procurement of BOSCH, LEICA & BOSCH make Digital Level 250M against open enquiry to use at all areas of SCCL - 09.05.2022-17.00.Hrs.	09.05.2022-17.00.Hrs.
E03220031	Procurement of Carfax make Brake parts for BEM, make Non Cost cap Equipment under Rate Contract for a period of 2 years - 09.05.2022-17.00.Hrs.	09.05.2022-17.00.Hrs.
E09220030	Procurement of Leather shoes and Nylon socks for QC workmen and Drivers - 18.05.2022-17.00.Hrs.	18.05.2022-17.00.Hrs.

For Singareni Collieries Company Limited
General Manager (Civil)

HDFC ERGO General Insurance Company Limited (CIN: U66030MH2007PLC177117)

Audited Financial Results for the year ended March 31, 2022

Registration No. - 146 Date of Registration with the IRDAI: July 09, 2010

FORM NL-1-B-RA: REVENUE ACCOUNT

(₹ in Lakhs)

Particulars	Fire		Marine		Miscellaneous		Total	
	For the year ended 31.03.2022	For the year ended 31.03.2021	For the year ended 31.03.2022	For the year ended 31.03.2021	For the year ended 31.03.2022	For the year ended 31.03.2021	For the year ended 31.03.2022	For the year ended 31.03.2021
1 Premiums earned (Net)	28,435	24,011	12,156	7,976	6,47,274	6,08,572	6,87,865	6,40,559
2 Profit/(Loss) on sale/redemption of Investments	851	520	128	75	13,799	9,614	14,778	10,209
3 Interest, Dividend & Rent - Gross	5,113	4,340	771	625	82,924	80,227	88,808	85,192
4 Others								
(a) Other income								
(i) Investment Income from Terrorism Pool	409	447	-	-	-	-	409	447
(ii) Miscellaneous Income/Liabilities written back	9	27	4	9	206	705	219	741
(b) Contribution from the Shareholders' Account								
(i) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-
(ii) Others								
TOTAL (A)	34,817	29,345	13,059	8,685	7,44,203	6,99,118	7,92,079	7,37,148
6 Claims Incurred (Net)	17,801	17,956	11,433	7,187	5,48,872	4,60,062	5,78,106	4,85,205
7 Commission	(12,776)	(6,411)	1,662	1,086	(16,591)	(14,508)	(27,705)	(19,833)
8 Operating Expenses related to Insurance Business	21,065	20,347	2,560	2,484	1,70,623	1,75,858	1,94,248	1,98,689
9 Premium Deficiency	-	-	-	-	-	-	-	-
TOTAL (B)	26,090	31,892	15,655	10,757	7,02,904	6,21,412	7,44,649	6,64,061
10 Operating Profit/(Loss) C = (A - B)	8,727	(2,547)	(2,596)	(2,072)	41,299	77,706	47,430	73,087
11 APPROPRIATIONS								
Transfer to Shareholders' Account	8,727	(2,547)	(2,596)	(2,072)	41,299	77,706	47,430	73,087
Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-
TOTAL (C)	8,727	(2,547)	(2,596)	(2,072)	41,299	77,706	47,430	73,087

FORM NL-2-B-PL: PROFIT AND LOSS ACCOUNT

(₹ in Lakhs)

Particulars	For the year ended 31.03.2022	For the year ended 31.03.2021
1 OPERATING PROFIT/(LOSS)		
(a) Fire Insurance	8,727	(2,547)
(b) Marine Insurance	(2,596)	(2,072)
(c) Miscellaneous Insurance	41,299	77,706
2 INCOME FROM INVESTMENTS		
(a) Interest, Dividend & Rent - Gross	22,206	17,369
(b) Profit on sale of investments	6,343	3,393
(c) (Loss) on sale/redemption of investments	(2,867)	(1,402)
(d) Amortization of Premium / Discount on Investments	(1,313)	(758)
3 OTHER INCOME	-	-
TOTAL (A)	71,799	91,689
4 PROVISIONS (Other than taxation)		
(a) For diminution in the value of investments	(2,963)	3,117
(b) For doubtful debts	(12)	(118)
(c) Others	-	-
5 OTHER EXPENSES		
(a) Expenses other than those related to Insurance Business		
- Employees' related remuneration and welfare benefits	1,125	931
(b) Bad debts written off	181	212
(c) Interest on subordinated debt	4,092	4,093
(d) Expenses towards CSR activities	1,139	952
(e) Penalties	-	-
(f) Contribution to Policyholders' A/c	-	-
(i) Towards Excess Expenses of Management	-	-
(ii) Others	-	-
(g) Others	-	3,284
(i) Amalgamation Expense	-	-
(ii) Bad & Doubtful Investments written off	1,334	-
TOTAL (B)	5,022	12,512
6 Profit/(Loss) Before Tax	66,777	79,177
7 Provision for Taxation		
- Current Tax	15,265	20,115
- Deferred Tax	1,499	(103)
8 Balance of profit/(Loss) brought forward from last year	50,013	59,165
9 APPROPRIATIONS		
(a) Interim dividends paid during the year	23,165	21,347
(b) Final dividend paid	-	-
(c) Transfer to any Reserves or Other Accounts	-	-
Balance of Profit/(Loss) brought forward from last year	77,839	40,021
Balance carried forward to Balance Sheet	1,04,687	77,839

FORM NL-3-B-BS: BALANCE SHEET

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	As at 31.03.2022	As at 31.03.2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	71,278	71,156
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
SHARE CAPITAL SUSPENSE		-	-
RESERVES AND SURPLUS	NL-10	2,79,941	2,51,559
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		1,320	469
-Policyholders' Funds		5,209	2,171
BORROWINGS	NL-11	52,900	50,400
TOTAL		4,10,648	3,75,755
APPLICATION OF FUNDS			
INVESTMENTS - SHAREHOLDERS	NL-12	3,72,046	2,95,288
INVESTMENTS - POLICYHOLDERS	NL-12A	14,67,659	13,69,007
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	29,930	27,336
DEFERRED TAX ASSET		5,866	7,365
CURRENT ASSETS			
Cash and Bank Balances	NL-15	13,429	47,382
Advances and Other Assets	NL-16	2,40,115	1,85,518
Sub-Total (A)		2,53,544	2,32,900
DEFERRED TAX LIABILITY		-	-
CURRENT LIABILITIES			
PROVISIONS	NL-17	12,62,257	11,23,126
Sub-Total (B)		17,18,397	15,56,141
NET CURRENT ASSETS (C) = (A - B)		(4,64,853)	(13,23,241)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		4,10,648	3,75,755

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

(₹ in Lakhs)

Particulars	For the year ended 31.03.2022	For the year ended 31.03.2021
1 Gross Direct Premium Growth Rate	9.78%	27.68%
2 Gross Direct Premium to Net worth Ratio	4.20	4.20
3 Growth rate of Net Worth	9.74%	15.10%
4 Net Retention Ratio	51.85%	52.27%
5 Net Commission Ratio	-3.90%	-3.05%
6 Expense of Management to Gross Direct Premium Ratio	22.87%	24.53%
7 Expense of Management to Net Written Premium Ratio	43.44%	46.37%
8 Net Incurred Claims to Net Earned Premium	84.04%	75.75%
9 Claims paid to claims provisions	17.03%	18.55%
10 Combined Ratio	107.48%	103.25%
11 Investment income ratio	7.33%	7.53%
12 Technical Reserves to net premium ratio	1.62	1.60
13 Underwriting balance ratio	(0.08)	(0.04)
14 Operating Profit Ratio	6.90%	11.41%
15 Liquid Assets to liabilities ratio	0.26	0.33
16 Net earning ratio	7.04%	9.10%
17 Return on net worth ratio	15.57%	20.21%
18 Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.64	1.90
19 NPA Ratio*		
Gross NPA Ratio	1.30%	1.62%
Net NPA Ratio	0.01%	0.03%
20 Debt Equity Ratio	0.16	0.17
21 Debt Service Coverage Ratio	17.32	20.35
22 Interest Service Coverage Ratio	17.32	20.35
23 Earnings per share		
Basic	7.02	8.32
Diluted	7.00	8.29
24 Book value per share	45.06	41.13

* Pertaining to Non-Performing Investments

Notes:

- The above results for the year ended March 31, 2022 which have been subjected to audit by Joint Statutory Auditors, were reviewed by the Audit and Compliance Committee of Directors and subsequently approved by the Board of Directors at its meeting held on April 25, 2022, in terms of circular on Public Disclosure by Insurers dated September 30, 2021 issued by Insurance Regulatory and Development Authority of India.
- Ratios are computed in accordance with and as per definition given in the terms of circular on Public Disclosure by Insurers dated September 30, 2021 issued by Insurance Regulatory and Development Authority of India.
- During the year ended March 31, 2022, the Company allotted 1,215,102 shares (Previous year 345,651 shares) pursuant to exercise of stock options vested under ESOP.
- Pursuant to stake sale by Housing Development Finance Corporation Limited (HDFC Ltd) of 0.62% of the issued and paid-up share capital of the Company to ERGO International AG, the shareholding of HDFC Ltd reduced to below 50% w.e.f May 11, 2021 and accordingly HDFC Ltd ceased to be the Holding Company of the Company. Additionally, Munich Health Holding AG transferred its entire shareholding of 7.21% in the Company consisting of 51,321,532 shares to ERGO International AG on November 12, 2021 and accordingly ceased to be a shareholder of the Company from the said date.
- Pursuant to the receipt of approval from the Insurance Regulatory and Development Authority of India (IRDAI) to exercise the call option on existing Redeemable Non-Convertible Debentures, the Company on November 9, 2021 has redeemed ₹ 3,500,000 (000) of its 10 years, 3.50% nos. of 7.60% Unsecured, Subordinated, Fully paid up, Listed, Redeemable Non-Convertible Debentures having face value of ₹ 1,000 (000) each and further based on the same approval, on November 9, 2021 the Company has issued fresh 10 years, 3.75% nos of 7.10% Unsecured, Subordinated, Fully paid up, Listed, Redeemable Non-Convertible Debentures (NCDs) having face value of ₹ 1,000 (000) each amounting to ₹ 3,750,000 (000). These NCDs are listed on the BSE Limited.
- In light of the Covid-19 outbreak and the information available upto the date of approval of these financial statements, the Company has assessed the impact of Covid-19 on its operations and its financial statements. The assessment includes but is not limited to valuation of investments, valuation of policy-related liabilities and solvency position of the Company as at March 31, 2022. Further, there have been no material changes in the controls or processes followed in the financial closing process of the Company. The Company continuously monitors any material change in future economic conditions which may impact the financial results in future depending on developments which may differ from that estimated as at the date of approval of these financial statements in the view of any surge in Covid-19.
- The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020 and has been published in the Gazette of India. The Ministry of Labour and Employment has released draft rules ('Rules') for the Code on November 13, 2020, the final Rules and the Effective Date of the Code is awaited. The Company will assess the impact of the Code once the Rules are notified and will record any related impact in the period when the Code becomes effective.
- Previous year figures have been regrouped, wherever necessary, for better presentation and understanding.

Motor Insurance

Home Insurance

Travel Insurance

Rural Insurance

Health Insurance

Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Place: Mumbai
Date: April 25, 2022

Ritesh Kumar
Managing Director & CEO
DIN: 02213019

Call us: 1800 2 700 700 or Visit us : www.hdfcergo.com

Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: my: Optima Secure - HDFC/ILP21015V01212. Motor Insurance - Pricing Revision - Private Cars: IRDAN125RP001V02201415, Two Wheeler Package Policy - Annual IRDAN125RP003V01202122, Home Shield Insurance - IRDAN125RP009V01202178, Travel Insurance - IRDAN/HL/THD/FC-ERGO/GIP-TVJ/12/13-14, Pradhan Mantri Fasal Bima Yojana - IRDAN125P003V01201617.

