

IMIL/IEPF/SHT/NPAdt/1220

December 30, 2020

Online submission

BSE Limited
Corporate Relationship Department
1st Floor, New Trading Ring,
Rotunda Building, P J Towers,
Dalal Street, Fort,
Mumbai 400 001
Website : [www.listing .bseindia.com](http://www.listing.bseindia.com)
Stock Code : 517380

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor ,Plot
No.C/1, G-Block, Bandra Kurla
Complex, Bandra (East),
Mumbai 400 051
Website: www.connect2nse.com
Stock Code : IGARASHI

Dear Sir/ Madam,

Atten: Compliance Department

Sub: Notice to Shareholders regarding transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) – Reg.

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We wish to inform you that the Company has sent notice on December 24, 2020 to the shareholders who have not claimed or encashed Interim Dividend 2013-14 for seven consecutive years as the same has to be transferred to Investor Education and Protection Fund (IEPF) Account as per the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016.

Further, as required under the said Rules, the Company has also published a Notice in Business Standard (English Edition) and The Hindu (Tamil Edition) on December 30, 2020. A copy of the published notice are attached for your reference.

You are requested to kindly take the above on record and oblige.

Thanking you

Yours faithfully
For **IGARASHI MOTORS INDIA LIMITED**

P Dinakara Babu
Company Secretary

Encl: as above

IGARASHI MOTORS INDIA LIMITED

Reg. Off & Plant 1: Plot B12 to B15, Phase II, MEPZ-SEZ, Tambaram, Chennai- 600 045, India

CIN : L29142TN1992PLC021997, e-mail: igarashi@igarashimotors.co.in ,

www.igarashimotors.com Tel: +91-44-42298199/22628199 Fax: +91-44-22628143

RBI'S TREND AND PROGRESS OF BANKING REPORT

Non-banking firms post 12% growth in first half

ABHIJIT LELE
Mumbai, 29 December

Growth momentum seems to have returned for finance companies. Balance sheets of non-banking financial companies or NBFCS had expanded 12.1 per cent on a year-on-year basis till September 2020 (H1FY21) — up from 8.9 per cent in 2019-20 (FY20).

In FY19, they had clocked 20.6 per cent growth. However, FY20 marked a significant moderation in NBFCS' financial performance, after double-digit balance sheet growth in the previous three years, according to the Report on Trend and Progress of Banking in India. The Reserve Bank of India publishes this report annually.

A challenging macro-economic

environment, weak demand compounded by risk aversion, liquidity stress, and rising borrowing costs in the wake of the IL&FS default resulted in substantial deceleration in asset growth in FY20.

The impact was particularly pronounced for non-deposit taking systematically important finance firms. On the other hand, deposit-taking NBFCS weathered the storm, and continued growing at a healthy pace.

In view of the pandemic, as well as to maintain adequate liquidity, NBFCS increased their cash and bank balances significantly during the year, the RBI report said.

Asset quality of the NBFCS sector deteriorated, as slippages rose in FY20. However, efforts to clean up balance sheets were made by NBFCS, as reflected in their written-off and recovery ratios.

RBI HARPS ON PERVERSE INCENTIVE STRUCTURE IN PRIVATE BANKS

The RBI's Trend and Progress Report touched upon compensation practices in banks, stating "perverse incentive structures that reward risk-takers for short-term profits, without adequate recognition of long term risks, jeopardise various stakeholders' interests and have potential to threaten financial stability". The RBI said banks which compete in the same market place have different compensation levels and structures. The median variable pay of CEOs in private banks and small finance banks was much less than 50 per cent of their total compensation. Deferrals in payment of variable pay were found to be infrequent.

PM opens new stretch of eastern freight corridor

Slams previous govts for delaying work on corridor project

TWESH MISHRA
New Delhi, 29 December

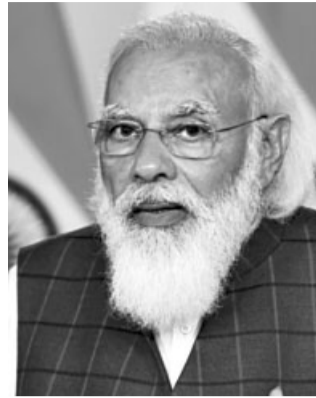
Prime Minister Narendra Modi inaugurated the New Bhaupur-New Khurja section of the Eastern Dedicated Freight Corridor (EDFC) on Tuesday. This corridor was built at a cost of ₹5,750 crore, and stretches over 351 km.

Opening of the operation control centre at Prayagraj, and flagging-off of the first goods trains from Bhaupur and Khurja stations of the EDFC, were both conducted at the function.

Addressing the event, PM Modi said the project was envisaged by earlier governments but not implemented on time. "Approvals for this project initially came in 2006, but implementation was largely on paper and till 2014, less than 1 km was completed," he said.

"This was because the earlier Central government did not coordinate with states for execution. After the formation of the present government in 2014, files for this project were reconstructed. When officials were asked to start work afresh, the budget had increased 11x to more than ₹45,000 crore," he said.

"A further 1,100 km will be completed in the next few



"THE LOW SPEED OF FREIGHT TRAINS AND LACK OF ADEQUATE TRACKS DELAY PASSENGER TRAINS, TOO. THIS DRIVES UP FREIGHT LOGISTICS COSTS"
NARENDRA MODI
PRIME MINISTER

months. These special corridors for carriage trains will ensure passenger trains run on time. They will also ensure that carriage trains run at 3x their current speed and carry twice their present load capacity," he added.

Stating the importance of a dedicated freight corridor, Modi said: "The low speed of freight trains and lack of adequate tracks delay passenger trains, too. This drives up freight logistic costs."

Tata Logistics said in a statement that it had built this stretch of the EDFC. "The New Bhaupur-New Khurja section of the EDFC can carry 35 tonnes in axle load, which is much higher than the current 25 tonnes. The new EDFC tracks are built with the ability to run freight trains at a speed

of 100 km per hour (current average speed being 25 km per hour)," said the statement.

The section will decongest the existing Kanpur-Delhi main line, and enable the Railways to run trains faster, added Tata Projects.

Speaking at the event, Modi took a harsh view of those who disrupt movement of trains and damage property during protests, saying these are national assets and their operations must be maintained at all times.

"Development of the country's infrastructure should be kept away from politics... We often see during demonstrations and movements. The railways is often targeted; its service is useful to the country even under difficult circumstances," said Modi.

Atanu Chakraborty may be next HDFC Bank chairman



PRESS TRUST OF INDIA
New Delhi, 29 December

Former Economic Affairs Secretary Atanu Chakraborty is likely to be the next chairperson of the country's largest private sector lender HDFC Bank, sources said. He would replace Shyamala Gopinath, who is set to complete her term in January.

According to the sources, the bank has recommended the name of Chakraborty for appointment as the part-time Chairperson, subject to the Reserve Bank of India's approval.

Chakraborty, a 1985 batch IAS officer of Gujarat cadre, retired as secretary of Department of Economic Affairs in April. Prior to that, he was Secretary of Department of Investment and Public Asset Management. Both departments come under the finance ministry.

The tenure of Gopinath, a former RBI deputy governor, is ending on January 1, 2021. She was appointed as the chairperson in January 2015.

The bank's board, at its meeting held on Monday, decided to recommend the name of Chakraborty and submitted its recommendation to the RBI for approval under Section 35B of the Banking Regulation Act, 1949, the sources said.

Once he is appointed as the chairperson, HDFC Bank will be the second private sector lender to have a former bureaucrat in the Chairperson post.

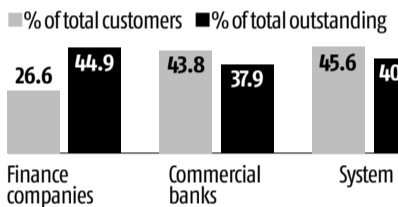
Banking on tech: A new norm

Calendar year 2020 will be remembered for the major shifts caused by the pandemic that led to the Reserve Bank of India's urgent steps to ensure financial stability. The year also saw the failure of large financial institutions.

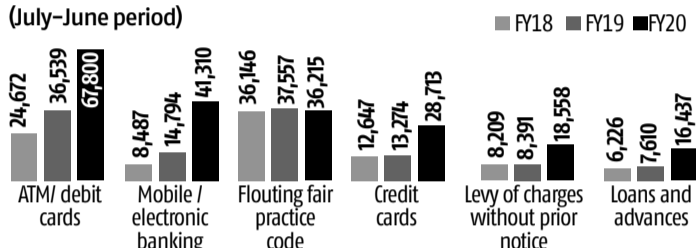
The central bank allowed a moratorium (payment holiday) on dues for six months, while raising the insurance cover for bank deposits by 5x. Besides, the use of digital channels for banking saw a sharp rise. While lenders create a hype around the services offered on digital platforms, customers think otherwise, given that frustration due to the quality of service has only increased, over the years. Complaints on ATM/debit card usage, as well as mobile and e-banking, top the chart.

ABHIJIT LELE

ANALYSIS OF LOAN MORATORIUM (Availed as of August 31, 2020)



COMPLAINTS WITH BANKING OMBUDSMAN (July-June period)



BANK GROUP-WISE INSURED DEPOSITS (As of March 31, 2020)

Bank group	Assessable deposits (ADs) (₹ trillion)	Insured deposits as % of ADs ₹ 5 lakh	Insured deposits as % of ADs ₹ 1 lakh
Public sector banks	77.27	57.3	30.4
Private sector Banks	38.24	36.5	18.2
Foreign banks	5.86	6.4	2.7
Regional rural banks	4.19	85.2	57.5
Co-op banks	9.30	70.3	42.7
Total	134.8	50.9	27.4

Source: RBI

PSBs need to raise extra ₹43K cr in FY22: ICRA

Public-sector banks in India will need to raise additional capital worth ₹43,000 crore in 2021-22.

Capital requirement has increased because the call option (the right but not the obligation to buy) for their additional tier 1 bonds (AT1 bonds worth) of ₹23,000 crore is due in the next financial year, according to ICRA.

Capital will be required to support credit growth also, because internal capital generation could remain weak even next year. The ability of public-sector banks to raise capital from the markets will be critical in reducing the government's recapitalisation burden next year, it said.

Growth in bank credit is likely to pick up to 6-7 per cent in FY22 against an estimated 3.9-5.2 per cent in FY21 and 6.1 per cent in FY20. AT-1 bonds, through perpetual in nature, have a call option available with the bank after five years from the time of issuance and every year thereafter (subject to regulatory approval). Investors typically invest in such bonds with the expectation that the call option will be exercised as and when it falls due.

The AT-1 bond market for PSBs has revived in the current year with more state-run banks issuing such instruments than in the previous year. ABHIJIT LELE

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The AT-1 bond market for PSBs has revived in the current year with more state-run banks issuing such instruments than in the previous year. ABHIJIT LELE

NOTICE
It is hereby informed to all our clients associated through our Registered Authorised Person : Vaelrin Louis Mendanha, Villa - 11, Aditya Garden, Villas Daur Mapusa, Bardes, Goa - 403507, Regd No. AP0786002571 that the said Authorised Person is no more associated with us for trading in NSE/BSE. Further it is also advised to stay away from this Authorised Person as the same has been found to be running Ponzi schemes which are beyond the scope of the regulations.
R K Global Shares & Securities will not be held responsible in any manner, if any investor found to be indulged in trading with the above Authorised Person.

R K Global
R K Global Shares & Securities Limited
Compliance Department

ASSAM POWER DISTRIBUTION COMPANY LIMITED
A fully customer centric company
NOTICE INVITING TENDER
TENDER NOTICE NO. 20/14
E-bids in two parts viz. 1) Techno-Commercial Bids and 2) Price Bids, with validity up to 180 days are hereby invited from reputed Original Equipment Manufacturers cum System Integrators cum Implementation firms for Supply, Installation, Integration, Implementation and Commissioning of Online remote monitoring system for 05 nos. of 33/11 kv Sub-Stations equipped with IEC 61850 Compliant Numerical Relays under "SOPD 2020-21". Interested bidders may view the detailed Request for Proposal (RFP) on website www.assamtenders.gov.in as well as www.apdcl.org.

Description	Date & Time
Tender document publishing date and time	29-12-2020 17:00 hrs.
Pre-Bid Meeting	05-01-2021 11:00 hrs.
Bid Submission start date and time	11-01-2021 09:00 hrs.
Bid Submission end date and time	21-01-2021 17:00 hrs.
Technical Bid Opening date & time	25-01-2021 15:00 hrs.

Date of opening of Price Bids shall be intimated subsequently to the Techno-Commercially qualified bidders.
Chief General Manager (PP&D), APDCL
Please pay your energy bill on time and help us to serve you better!

IGARASHI
MOTORS INDIA LTD.
Regd. Office: Plot No. B-12 to B-15, Phase II, MEPZ-SEZ, Tambaram, Chennai 600 045
CIN: L29142TN1992PLC021997. Phone: +91-44-42298199/22628199
E-mail: investorservices@igarashimotors.co.in / website: www.igarashimotors.com

Notice to Shareholders regarding transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF)

Notice is hereby given in compliance with the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and Section 124(6) of the Companies Act, 2013, which came into effect from September, 2016 and subsequent amendments the Company is mandated to transfer all such shares respect of which dividends has not been paid or claimed by the shareholders for the seven consecutive years or more to Investor Education and Protection Fund (IEPF) Demat Account. Such shares shall be transferred within a period of thirty days of becoming due to be transferred to the Fund.

Based on the above Rules, the Company will now transfer the unpaid / unclaimed Interim Dividend and corresponding shares for the financial year 2013-14 to IEPF Demat Account in view of the reason that a period of seven years have since elapsed after the said dividends were declared and paid.

Individual notices have already been sent to respective shareholders at their latest available address in the Company / Registrar and Share Transfer Agent (RTA) records on December 15, 2020 inter alia providing the details of shares being transferred to IEPF Demat Account and list of such shareholders along with their folio numbers or DP ID-Client ID is also displayed on the website of the Company (www.igarashimotors.com)

The concerned shareholders are requested to claim the unpaid/unclaimed interim dividend amount(s) on or before April 02, 2021 failing which the unclaimed dividend and corresponding shares including all benefits accruing on such shares, if any, shall be transferred to IEPF Account.

It may be noted that to comply with the aforesaid regulations, the Company will initiate the action without any further notice on or after April 03, 2021 as under.

- In case shares held in Demat mode - by transfer of shares directly to Demat account of the IEPF through the Depositories of shareholders concerned.
- In case of shares held in Physical mode - by issuing new duplicate share certificate in lieu of original share certificate and thereafter transfer the same to the Fund by converting into Demat mode through Depositories.

Upon issue of such new shares certificates, the original share certificates registered in their names will stand automatically cancelled and be deemed non-recognisable. It may however be noted that no such further action would be required in respect of shares held in Demat form.

In case the concerned shareholders wish to claim the shares and dividend after transfer to IEPF Demat Account, a separate application can 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 further information/request to claim the unpaid/unclaimed dividend(s), the concerned shareholders may contact the RTA of the Company at:

M/s. Cameo Corporate Services Ltd., Unit: Igarashi Motors India Limited, Subramanian Building, 5th Floor, No.1 Club House Road, Chennai 600002, Phone: 044-4002 0700, Email: investor@cameoindia.com

Place : Chennai
Date : December 28, 2020

For Igarashi Motors India Limited
P.Dinakar Babu
Company Secretary

SHIRAM
Mutual Fund
NURTURING TRUST. SHARING DREAMS

SHIRAM MUTUAL FUND
Mookambika Complex, 3rd Floor, 4 Lady Desikachari Road, Mylapore, Chennai - 600 004.
(Investment Manager: Shiram Asset Management Company Limited)
CIN: L65991MH1994PLC079874
Registered Office: 1006, 10th Floor, Meadows, Sahar Plaza, Andheri Kurla Road, J.B. Nagar, Andheri (East), Mumbai - 400 059.

NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) / KEY INFORMATION MEMORANDUM (KIM) OF SCHEMES OF SHIRAM MUTUAL FUND

NOTICE is hereby given that pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, in respect of all the existing Schemes of Shiram Mutual Fund (namely 'Shriram Hybrid Equity Fund', 'Shriram Multicap Fund', 'Shriram Long Term Equity Fund' & 'Shriram Balanced Advantage Fund'), for purchase application (including switch-in) received within cut-off time on a Business Day, irrespective of the amount, the closing Net Asset Value (NAV) of the day on which the funds are available for utilization shall be applicable with effect from January 1, 2021 ("Effective Date").

It may be noted that the cut-off timings for all schemes shall remain unchanged.

Accordingly, the existing provisions for applicability of NAV for Purchases / Switch-in for the aforesaid Schemes shall stand replaced with the following from the Effective Date.

The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

For Purchase (including switch-in) of any amount:

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For Switch-ins of any amount:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.
- In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP, etc.

Note: For Purchase / switch in applications received on Thursday, December 31, 2020 after cut-off timings for less than Rs. 2 lakhs, the NAV shall be allotted as per above revised rule i.e. based on availability of funds for utilization. Thus, for e.g. if funds are credited to the Scheme after cut-off timings on Friday, January 1, 2021, the applicable NAV shall be of Monday, January 04, 2021.

The Trustee reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time.

This notice cum addendum forms an integral part of the SID and KIM of the above mentioned Schemes of Shiram Mutual Fund.

All the other terms & conditions as stated in the SID and KIM of the above mentioned Schemes of Shiram Mutual Fund, read with the addenda issued from time to time, will remain unchanged.

For Shiram Asset Management Company Limited
(Investment Manager of Shiram Mutual Fund)

Date : December 29, 2020
Place : Kolkata

Sd/-
Compliance Officer

For more information, please contact Shiram Asset Management Co. Ltd., CK-6, 2nd Floor, Sector II, Salt Lake City, Kolkata - 700 091. Tel: 033 2337 3012 Fax: 033 2337 3014, www.shrirammam.com

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

ramco
RAMCO SYSTEMS LIMITED
CIN: L23001TN1997PLC037550
Regd Office: 47, PSK Nagar, Rajapalayam - 626 108.
Corp. Office: 64, Sankar Patel Road, Taramani, Chennai - 600 113.
Tel: +91 44 225 4511 / 653 4000. Fax: +91 44 225 2884
E-mail: investorcomplaints@ramco.com
Website: www.ramco.com

NOTICE
Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 with the Stock Exchanges that a meeting of the Board of Directors of the Company will be held on Wednesday, the 3rd February, 2021, at Chennai to consider and approve amongst others, the Un-audited Financial Results of the Company for the Quarter and Nine months ended 31st December, 2020.

The Notice is also available on the Company's website at www.ramco.com and also the website of the Stock Exchanges where the shares of the Company are listed viz., BSE Ltd., - www.bseindia.com and National Stock Exchange of India Limited - www.nseindia.com.

For RAMCO SYSTEMS LIMITED
Sd/-
Place: Chennai VIJAYA RAGHAVAN N E
Date: 29.12.2020 COMPANY SECRETARY

Business Standard
MUMBAI EDITION

Printed and Published by Sangita Khora on behalf of Business Standard Private Limited and Printed at M/s. Dangat Media Private Limited, 22 Digha M.I.D.C., TTC Industrial Area, Vishnu Nagar, Digha, Navi Mumbai, 400708 and M/s. Nai Dunia 23/4, 23/5, Sector-D, Industrial Area, J.K. Road, Near Minal Residency, Bhopal (M.P.)-462023. & Published at H/4 & V/3, Building H, Paragon Centre, Opp. Birla Centurion, PB.Marg, Worli, Mumbai- 400013

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RNI No: 66308/1996

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Overseas subscription:
(Mumbai Edition Only)

One year subscription rate by air mail
INR 51765 : USD 725

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No Air Surcharge

