

Date: 09.07.2020

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|--|--|
| <b>The Secretary,<br/>National Stock Exchange of India Ltd.,<br/>Exchange Plaza, C-1, Block 'G',<br/>Bandra- Kurla Complex, Bandra (E),<br/>Mumbai – 400 051.<br/>Symbol - <b>BKMINDST</b></b> | <b>BSE Limited<br/>Phiroze Jeejeebhoy Towers,<br/>Dalal Street,<br/>Mumbai – 400 001<br/>Scrip Code : 539043</b> |
|--|--|

Dear Sir,

**Reg : Newspaper Publication of Audited Financial Results of the Company for the quarter and year ended 31<sup>st</sup> March, 2020.**

Pursuant to Regulation 30 read with Part-A of Schedule-III of Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed please find the scanned copies of the Audited Standalone and Consolidated Financial Results of the Company for the quarter and year ended 31st March, 2020 as published in the newspapers viz. Business Standard in English and Ekdin in Bengali on 09.07.2020.

Please inform the same to all the concerned.

Thanking You,

Yours faithfully,

**For BKM Industries Limited**

**NAVNEET  
MANAKSIA**

Digitally signed by NAVNEET MANAKSIA  
DN: c=IN, o=Personal,  
2.5.4.20=5a1738a8726960e0e577189a1e596  
8ec55616007abe4c0448759a7e730d0c,  
postalCode=700027, st=WEST BENGAL,  
serialNumber=+642c243840dc08866b1116d  
288180489a7186a8069280377d9625298,  
cn=NAVNEET MANAKSIA  
Date: 2020.07.09 13:12:34 +05'30'

**Navneet Manaksia**

**Whole-Time Director**

*Encl: As above*

# The hyper-local consumption trail

With the clamour for convenience and support for local brands on the rise, consumers, *kirana* stores, and brands are redrawing the terms of engagement

TE NARASIMHAN & ARUNDHUTI DASGUPTA  
Chennai/Mumbai, 8 July

Home-bound consumers are driving an overhaul of the brand-retail landscape, one that is likely to deeply impact the entire purchase ecosystem well beyond the pandemic. Convenience, support for local brands and a new lifestyle are driving change, rattling age-old supply networks and forcing the traditional neighbourhood store—the *kirana* or local all-in-one grocery stop—to rethink operations and relationships, with consumers and brands.

According to a report released late last month by EY (*Sentiments of India - pulse of the country, Kiranas; Humans in a pandemic series*), the post-pandemic relationship between brands and consumers will be mapped to a hyper-local trail that will pivot around a refurbished *kirana* store. Pinakiranjan Mishra, partner and national leader, Consumer Products and Retail, EY India said, "Hyper-localisation is here to stay for now and retailers need to take cognisance of its implications for the future."

The *kirana* stores are already reflecting the times as they tune in to a digital payment ecosystem and expand their list of supplies, to meet growing demand and the surge in new customers. However the big challenge they said is striking the right partnerships (with payment apps and digital retailers) at the right price.

The report said that there is positive movement towards the adoption of technology among

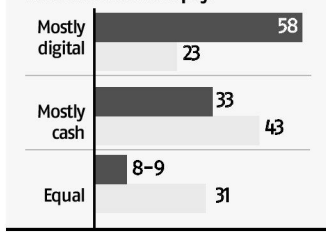


KIRANA CONNECT

## GOING DIGITAL

In non-metros, cash dominates the transactional relationship but things are changing. In metros, digitisation has borne fruit

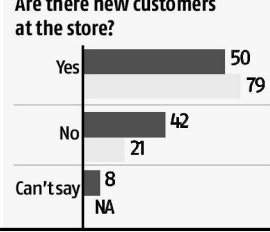
How do customers pay?



## GOING LOCAL

There has been a surge in new customers, across towns as customers want to support local brands and retailers

Are there new customers at the store?



## Reinventing the neighbourhood store

### THE PURCHASE PATH

*Kirana* stores contact customers using WhatsApp, take orders, payments done using digital payment platforms

### CHANGING OPERATING MODELS

Around 20% of *kirana* stores said they have started leveraging online platforms such as Jumbotail, Udaan, and Big bazaar B2B for a steady supply of goods and assistance in deliveries

### NEW PARTNERS IN TRADE

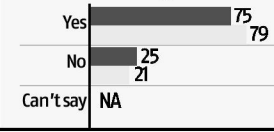
While many *kirana* stores said they were keen on partnering with online platforms, they are intimidated by the cost of the partnership

Source: Sentiments of India pulse of the country, Kiranas, EY Note: The document focuses on insights gathered through 27 qualitative interviews conducted across 12 cities, 5 metros, and 7 non-metros in India.

## Challenged by changing habits

A new clientele is making new demands on *kirana* stores that are struggling to stock specialty items such as baking goods, special *masalas*, snacks, and convenient cleaning items

Has demand changed?



*kirana* stores, with 40 per cent respondents stating they want to partner with online delivery and supply platforms. Also the empowered *kirana* store is emerging as a big influencer in customer choices and for forging brand loyalties—at least 69 per cent *kiranas* in the non-metros said they were able to sell alternative brands to their customers.

It is not just the *kirana* stores that are influencing customer choices, the reverse is true too, which according to market researchers is what marks the emergence of a pow-

erful homebody economy. According to a report by Nielsen, "As China initially began to ease its lockdown, we first noticed the development of a "homebody economy"—driven by consumers' choice to increasingly live, eat and entertain at home even as living restrictions ease. Since then, we've seen evidence of this trend spreading to other markets, and it will likely continue to be the default for months to come."

In India, the *kirana* stores report that they are already changing to account for the

new consumer. They are stocking a wider range of brands and products while adopting a contact-less delivery mechanism and digital payment systems—services that were largely associated with big retail.

As the *kirana* stores change, they will patch together new networks between modern and traditional trade. Mishra said, "Big retailers need to always maintain a relationship with their customers. However they now have a new element in their channel in the last mile supplier who they need to incorporate into their plans."

▶ FROM PAGE 1

## Tatas in talks...

"This slump and AirAsia Berhad's financial performance indicate the existence of material uncertainties that may cast significant doubt on AirAsia Group's and the firm's ability to continue as a going concern," EY warned, which led to a 17 per cent fall in AirAsia Group Bhd's share price on the KL stock exchange on Wednesday.

While the Malaysia-based airline group made a loss of \$188 million in the March quarter, its Indian subsidiary, AirAsia India, made a loss of ₹330 crore for the same period on revenues of ₹928 crore.

On Monday, AirAsia Group said it was seeking investors in specific segments of the group's business. The announcement did not refer to India, but a media report last month had said Fernandes was exploring stake sales in airlines in India and Japan. A Credit Suisse report had quoted Fernandes as saying India was a peripheral market for AirAsia Group and may exit the country.

Sources said AirAsia Bhd had held preliminary talks to sell its stake in the Indian airline to a US-based private equity firm but talks had not moved forward.

While AirAsia's possible exit from India is necessitated by its own financial problems, Tata Group has been looking to consolidate its aviation business in India.

## Merger of 3 PSU...

"In these times, the merger process would have been difficult," said an executive of one of the insurers.

Experts said the aim was to augment

capital by listing the merged entity, which would have brought down government equity. In the current scenario, given that the firms are not in good shape, the government would have netted lesser than expected if it would have gone ahead with the merger.

In the 2018-19 Budget, the government had proposed the merger and subsequent listing on the bourses. In January, the boards of all three firms had approved this plan. Last year, the three firms had appointed EY to prepare the roadmap. It had recommended completion of the merger by December 2020 or within 18 months starting July. However, the merger was put on the back burner because of the pandemic.

As of the third quarter of 2019-20, National Insurance had a solvency ratio of 1.01, against the regulatory requirement of 1.5. Solvency ratio is a key indicator of financial health. Its combined ratio—a measure of profitability for non-life insurers—stood at 173 per cent. If the ratio is below 100, it indicates that the firm is making underwriting profits.

Oriental had a solvency ratio of 1.54 and reported a combined ratio of 132 per cent. United reported a solvency ratio of 0.94, much below the regulatory requirement, with combined ratio at 127.62 per cent.

## Google tax mop-up...

Several MNCs expressed their inability to comply with the stiff timeline as the government amended the payment form barely three days prior to the deadline. Besides, there was lack of clarity on several issues, including foreign exchange conversion rates to be used for payment and obtaining permanent account number (PAN). Also, the companies sought clarity over determination of value of consideration for applicability of the levy.

Companies and consultants are still hopeful of an interest waiver or late fees. Late payment of the equalisation levy attracts interest of 1 per cent per month, and penal consequences of up to the value of the equalisation levy could be imposed. Through modification of the equalisation levy form, the government made PAN mandatory for payment, causing hardship to several taxpayers.

The government through the Finance Act, 2020, imposed 2 per cent digital tax on trade and services by non-resident e-commerce operators with a turnover of over ₹2 crore, expanding the scope of the equalisation levy. The levy only applied to digital advertising services at the rate of 6 per cent till 2019-20. The new levy came into effect from April 1 this year.

On Tuesday, Reuters reported that the US-India strategic partnership forum, representing US tech giants, urged the finance ministry to defer the tax, expressing

inability of its members to make payment in view of practical difficulties, ambiguities, and interpretational concerns.

The expansion of the levy to e-commerce operators has invited Section 301 investigation by the US, which has termed the tax 'discriminatory' against American companies.

## Maharashtra hotels...

ITC's hotels are selling weekend nights with pre-set meals, happy hours, and discounts on F&B, as well as special room rates for day use between 9 am and 9 pm.

To encourage guests to take a break from the rigours of work-from-home, the Taj Mahal Palace has introduced an 'Urban Getaways' offer for a short staycation within the city. The offer includes hotel credits and flexible cancellation policies, Singh says. But will the rule that guests have to wear masks inside the hotel impact the leisure experience? Nicholas Dumbell, general manager, The St. Regis, Mumbai, says, "Masks will become a way of life and I don't see them impacting a guest's restaurant experience."

Others agree. Vikas Kapai, general manager of the Sofitel Mumbai, says, "The fear of dining out in crowded spaces will change habits. Hotels have traditionally been perceived to have better levels of hygiene. Since they have no space constraints, they are in a better position to effectively put social distancing norms into practice."

Marriott International, which operates 19 hotels across Maharashtra, is ready to welcome guests in accordance with the 'new normal' standards of hospitality. "We expect that as borders and skies open up, locals will be more resilient and book and experience our hotels once again," a spokesperson for Marriott said. "We would like to take a more pragmatic approach, adjusting our strategy as conditions evolve."

## Equity MF flows slip...

Among hybrid schemes, balanced hybrid funds saw outflows of ₹1,704 crore, while balanced advantage fund saw outflows of ₹941 crore. Experts say balance hybrids can see more outflows as these were mis-sold by some quarters on assurance of steady monthly payouts through dividends.

Industry experts say there has also been an increased interest in directly investing into stocks in recent months, which can be seen from the spike in the number of demat accounts opened at several broking houses.

On the debt front, liquid funds saw net outflows of ₹44,226 crore on the back of quarter-end withdrawal for tax obligations. Low-duration and short-duration schemes saw inflows of ₹12,235 crore and ₹8,323 crore, respectively. The money market fund saw net flows of ₹4,685 crore.

Investors continued to show risk-aversion as corporate bond fund and banking & PSU funds garnered sizeable flows. Corporate bond funds received flows to the tune of ₹10,737 crore, while banking & PSU funds got flows ₹5,477 crore in June.

### Infosys

Navigate your next  
**Infosys Limited**  
Corporate Identity Number (CIN): L5110KA1981PLC013115  
Regd. Office: Electronics City, Hosur Road, Bengaluru - 560 100.  
Phone: 91 80 2852 0261, Fax: 91 80 2852 0362  
investors@infosys.com, www.infosys.com

#### NOTICE

Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Tuesday and Wednesday, July 14 and 15, 2020 to consider inter alia;

- The audited consolidated financial results of the Company and its subsidiaries as per Indian Accounting Standards (INDAS) for the quarter ending June 30, 2020;
- The audited standalone financial results of the Company as per INDAS for the quarter ending June 30, 2020; and
- The audited consolidated financial results of the Company and its subsidiaries as per IFRS for the quarter ending June 30, 2020.

The financial results will be presented to the Board of Directors on July 15, 2020 for their approval.

The details will be made available on the website of the Company- [www.infosys.com](http://www.infosys.com)

For Infosys Limited  
Sd/-  
**A.G.S. Manikantha**  
Company Secretary

July 08, 2020  
Bengaluru, India

### BKM INDUSTRIES LIMITED

CIN: L27100WB2011PLC161235  
Registered Office: Bikaner Building, 3rd Floor, 8/1 Lal Bazar Street, Kolkata - 700 001  
Tel.: +91-33-2243 5053 Fax: +91-33-2230 0336  
Email: [secretarial@bkmindustries.com](mailto:secretarial@bkmindustries.com); Website: [www.bkmindustries.com](http://www.bkmindustries.com)

#### NOTICE OF POSTPONEMENT OF BOARD MEETING

NOTICE is hereby given that pursuant to Regulations 29(1)(a) and 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Meeting of the Board of Directors of the Company which was scheduled to be held on Friday, 17th July, 2020 at 1.00 p.m. at the Registered Office of the Company at Bikaner Building, 3rd Floor, 8/1 Lal Bazar Street, Kolkata - 700 001 has been re-scheduled due to the proposed lockdown in the containment zones in Kolkata and the same will be held on Tuesday, the 28th July, 2020 at 1.00 p.m., inter alia, to consider and approve the Audited Financial Results for the quarter and year ended on 31st March, 2020.

This information is also available at the website of the Company at [www.bkmindustries.com](http://www.bkmindustries.com) and website of the Stock Exchanges at [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com).

By Order of the Board  
For BKM Industries Limited  
Sd/-  
**Navneet Manasria**  
Whole-time Director  
DIN: 00438612

Place : Kolkata  
Date : 08.07.2020

### BMW Industries Limited

Registered Office: 119, Park Street, White House, 3rd Floor, Kolkata - 700 016  
Tel: 033 4007 1704, 033 2226 8882  
Email: [info@bmwil.co.in](mailto:info@bmwil.co.in)  
Website: [www.bmwil.co.in](http://www.bmwil.co.in)  
CIN: L51109WB1981PLC034212

#### NOTICE

Notice is hereby given that pursuant to Regulation 29 and Part A of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), that the meeting of the Board of Directors of the Company is now scheduled to be held on Friday, 10th July, 2020 at the Registered Office of the Company at White House, 119, Park Street, 3rd Floor, Kolkata-700016 to inter alia, consider and approve the Audited Standalone and Consolidated Financial Results of the Company for the 4th quarter and Financial year ended 31st March, 2020.

By order of the Board  
For BMW Industries Limited  
Sd/-  
**Arbind Kumar Jain**  
Company Secretary  
ACS No.: A23017

Date: 08th July, 2020  
Place: Kolkata

### UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

#### SOUTH INDIAN Bank

Experience Next Generation Banking

| Particulars  | (₹ in Lakhs)             |                       |                          |
|--|--------------------------|-----------------------|--------------------------|
|  | Quarter ended 30.06.2020 | Year ended 31.03.2020 | Quarter ended 30.06.2019 |
| Total income from operations   | 217186                   | 880955                | 207676                   |
| Net Profit/(Loss) from ordinary activities after tax                                     | 8165                     | 10459                 | 7326                     |
| Net Profit/(Loss) for the period after tax (after extraordinary items)                   | 8165                     | 10459                 | 7326                     |
| Equity Share Capital   | 18097                    | 18097                 | 18097                    |
| Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of previous year) | 497273                   | 497273                | 491577                   |
| Earnings Per Share (before extraordinary items) (of ₹ 1/- each)*                         |                          |                       |                          |
| Basic :  | 0.45                     | 0.58                  | 0.40                     |
| Diluted :  | 0.45                     | 0.58                  | 0.40                     |
| Earnings Per Share (after extraordinary items) (of ₹ 1/- each)*                          |                          |                       |                          |
| Basic :  | 0.45                     | 0.58                  | 0.40                     |
| Diluted :  | 0.45                     | 0.58                  | 0.40                     |

\* Quarterly numbers are not annualised  
Note: The above is an extract of the detailed format of Quarterly / Annual financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual financial results are available on the website of Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com> and also on Bank's website: <https://www.southindianbank.com>

V.G. Mathew  
(Managing Director & C E O)  
(DIN: 05332797)

Place: Thrissur  
Date: July 08, 2020

The South Indian Bank Ltd., Regd. Office, SIB House, P.B. No. 28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Fax: 0487 2426187  
Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL) | Email: [sibcorporate@sib.co.in](mailto:sibcorporate@sib.co.in) | [www.southindianbank.com](http://www.southindianbank.com) | CIN: L5191KL1929PLC001017  
South Indian Bank is a member of BCSBI and is committed to treating customers in a fair, transparent and non-discriminatory manner.

### SHANTHI GEARS LIMITED

CIN: L28130TZ1972PLC000649  
Regd. Office: 304-A, Trichy Road, Singanailur, Coimbatore-641 005,  
Tel: +91-422-4545745 Fax: +91-422-4545700  
Email: [cs@shanthigeears.com](mailto:cs@shanthigeears.com), [murugappa@shanthigeears.com](mailto:murugappa@shanthigeears.com)  
Web: [www.shanthigeears.com](http://www.shanthigeears.com)

#### NOTICE

Notice is hereby given pursuant to Regulations 29 and 47(1)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Tuesday, 21<sup>st</sup> July, 2020, to consider inter alia the unaudited financial results for the quarter ended 30<sup>th</sup> June, 2020.

The above information is also available in the website of the Company [www.shanthigeears.com](http://www.shanthigeears.com), National Stock Exchange of India Ltd. [www.nseindia.com](http://www.nseindia.com) and BSE Ltd. [www.bseindia.com](http://www.bseindia.com).

For Shanthi Gears Limited  
C.Subramaniam  
Company Secretary

Coimbatore  
08<sup>th</sup> July, 2020

### Business Standard DELHI EDITION

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E-mail: [subs\\_bs@bsmail.in](mailto:subs_bs@bsmail.in) or [sms, SJB BS to 57007](mailto:sms, SJB BS to 57007)

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No Air Surcharge

### PRECISION CAMSHAFTS LIMITED

CIN: L24231PN1992PLC067126  
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Phone: +91 9168646531/32/33, Fax: (+91 217) 2357645  
Email: [cs@pcliindia.in](mailto:cs@pcliindia.in), Website: [www.pcliindia.in](http://www.pcliindia.in)

#### NOTICE

Notice is hereby given that 28<sup>th</sup> Annual General Meeting (AGM) of Precision Camshafts Limited ("the Company") will be held on **Thursday, 30<sup>th</sup> July 2020 at 3:30 p.m.** IST through Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM") in compliance with Section 101 and 136 of Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, General Circular No. 14/2020 dated 8<sup>th</sup> April, 2020, General Circular No. 17/2020 dated 13<sup>th</sup> April, 2020 and General Circular No. 20/2020 dated 5<sup>th</sup> May, 2020, and other applicable circulars issued by the Ministry of Corporate Affairs ("MCA") and SEBI, to transact the business set out in the Notice calling the AGM. Members will be able to attend the AGM through VC/OAVM at <https://instameet.linkintime.co.in>. Members participating through the VC/OAVM facility shall be reckoned for the purpose of quorum under Section 103 of the Companies Act, 2013. Notice is further given that, pursuant to Section 91 of the Companies Act, 2013, Rule 10 of the Companies (Management and Administration) Rules 2014 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, the Register of Members and Share Transfer Books of the Company will remain closed from **Thursday, 23<sup>rd</sup> July 2020 to Thursday, 30<sup>th</sup> July 2020** (both days inclusive), for determining entitlement of the members to vote at the AGM.

Pursuant to Section 101 and 136 of Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014, the electronic copies of the Notice of AGM and Annual Report for the Financial Year 2019-20 have been sent to all the members whose email ID's are registered with the Company/Depository Participant(s) on the **3<sup>rd</sup> July 2020**. The shareholders who have not registered their email ID with the Company/Depository Participant(s) can do so by visiting <https://www.linkintime.co.in/EmailReg/EmailRegister.html>. The members who hold shares in physical form or who have not registered their email addresses with the company can cast their vote through remote e-voting or through the e-voting systems during the meeting.

Pursuant to Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of Securities Exchange Board of India (Listing Obligations and Requirements) Regulations, 2015, the Members holding shares either in physical form or dematerialized form, as on the cut-off date i.e. **Wednesday, 22<sup>nd</sup> July 2020** may cast their votes electronically on the businesses set forth in the Notice of AGM through electronic voting system (InstaVote) of Link Intime India Pvt. Ltd. The details of remote e-voting are as under:

- The businesses set forth in the Notice of the AGM may be transacted through voting by electronic means.
- The remote e-voting commences on **Monday, 27<sup>th</sup> July 2020 (9:00 a.m. IST)** and ends on **Wednesday, 29<sup>th</sup> July, 2020 (5:00 p.m. IST)**.
- The cut-off date for determining the eligibility to vote by electronic means is **22<sup>nd</sup> July 2020**.
- Any person, who acquires shares of the Company and becomes a member after dispatch of the Notice of AGM and holding shares as of the cut-off date i.e. **22<sup>nd</sup> July 2020** may obtain user ID and password by sending the request to [enotices@linkintime.co.in](mailto:enotices@linkintime.co.in). However, if a person is already registered with Link Intime India Pvt. Ltd. then existing user ID and password can be used for casting votes.
- The remote e-voting shall not be allowed beyond 5:00 p.m. on **Wednesday, 29<sup>th</sup> July 2020**.
- Members may note that: (a) the facility for voting through "Instameet" shall be made available during the AGM; (b) the Members who have casted their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their votes again; (c) a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date only shall be entitled to avail facility of remote e-voting/voting during the AGM through Insta-meet.
- The notice of the AGM is available on the Company's website [www.pcliindia.in](http://www.pcliindia.in), on the website of the Stock Exchanges where the shares of the Company are listed at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on the website of Link Intime India Pvt. Ltd. <https://linkintime.co.in/>.
- In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available under the help section at <https://instavote.linkintime.co.in> or call on telephone no.: 022-49186000 or send a request at [enotices@linkintime.co.in](mailto:enotices@linkintime.co.in)

For Precision Camshafts Limited  
Sd/-  
**Mayuri I. Kulkarni**  
Company Secretary & Compliance Officer

Date : 9<sup>th</sup> July, 2020  
Place : Pune

## BS SUDOKU # 3098

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SOLUTION TO #3097

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Easy: ★★  
Solution tomorrow

#### HOW TO PLAY

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9

