



April 20, 2021

BSE Limited
P. J. Towers,
Dalal Street
Mumbai – 400 001

National Stock Exchange of India Limited
Exchange Plaza C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051

Scrp Code: 532371

Scrp Symbol: TTML

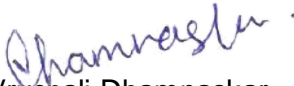
Dear Sir/Madam,

Subject: Publication of Notice for Board Meeting

Pursuant to Regulation 47(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the notice of the Board meeting where financial results shall be discussed was published in Business Line and Navshakti on April 20, 2021. Copies of the same are enclosed for your information and records.

Thanking you,

Yours faithfully,
For Tata Teleservices (Maharashtra) Limited


Vrushali Dhamnaskar
Assistant Company Secretary

Encl.: As stated above.

TATA TELESERVICES (MAHARASHTRA) LIMITED

Registered Office : D-26, TTC Industrial Area, MIDC Sanpada, P.O. Turbhe, Navi Mumbai, Maharashtra, 400 703

Tel: 91 22 6661 5111 | Fax: 91 22 6660 5517 | Email : investor.relations@tatatel.co.in

Website: www.tatateleservices.com | CIN: L64200MH1995PLC086354

SECOND WAVE OF COVID

As migrant workers head back home, remittances begin to fall

But withdrawals from AePS, micro ATMs rise as people prefer to keep cash in hand

SURABHI
Mumbai, April 19
Amid surging Covid-19 cases and localised lockdowns that are making many migrant workers return home, domestic remittances have begun to fall.

According to players in the sector, while remittances had neared pre-Covid levels with economic activities normalising in the last one month, they have begun to fall again. "The trends show a remarkable growth in Aadhaar-enabled Payment Systems [AePS] and micro ATMs. People are drawing more cash and digital payments have also increased mostly from Maharashtra and Gujarat. A lot of people are mi-

grating back to rural areas," said Yogendra Kashyap, Managing Director and CEO, RapiPay Fintech.

According to the company's data for the period between March 1 and 15 and April 1 and 15 this year, domestic money remittance has declined by 10 per cent.

Digital payments

However, there is an upside for digital payments in terms of UPI in this period. Withdrawals from AePS have grown by 30 per cent and from micro ATMs by 27 per cent, said Kashyap, adding that people want to have cash in hand during curfews and lockdowns.

Abhinav Sinha, co-founder,



Remittances had fallen 40% when the national lockdown was announced last year

Eko India, too, said that with localised lockdowns, there has been a definite movement to target customers back home and those whose working hours have been impacted.

"There are definite signs of larger urban centres getting affected. Mumbai is more affected, Delhi a little less af-

ected," he said. There has been a five to seven per cent fall in remittances in the two cities, he said.

According to Sinha, domestic remittances had come back to about 90 per cent of the pre-Covid level before the second wave of Covid-19 hit. About 10 per cent of the customers had chosen to stay back in rural areas and were either working or looking for livelihood close to home.

Players, however, said the fall in remittances is not as sharp as the national lockdown last year when domestic remittances had fallen by about 40 per cent.

According to RapiPay, the average ticket size of AePS transactions is ₹2,000, while at micro ATMs it is about ₹3,500. The average ticket size of domestic remittances is also ₹3,500.

RBI sets up six-member panel to review the working of ARCs

OUR BUREAU

Mumbai, April 19

The Reserve Bank of India (RBI) has set up a six-member committee to undertake a comprehensive review of the working of Asset Reconstruction Companies (ARCs) in the financial sector ecosystem, and recommend suitable measures for enabling such entities to meet the growing requirements of the financial sector.

The committee, headed by Sudarshan Sen, former Executive Director, RBI, will review the existing legal and regulatory framework applicable to ARCs and recommend measures to improve their efficacy.

It will review the role of ARCs in resolution of stressed assets, including under Insolvency and Bankruptcy Code (IBC), 2016.

To make suggestions

The committee will make suggestions for improving liquidity in and trading of security re-

ceipts; and review of business models of the ARCs. It will submit its report within three months from the date of its first meeting.

As of January-end 2021, the number of ARCs registered with the RBI stood at 28.

The committee has been set up in the backdrop of public sector banks working towards setting up a National Asset Reconstruction Company Ltd to sell large stressed assets of ₹500 crore and above, and the RBI rejecting UV ARC's resolution plan for Aircel as it did not conform with the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act.

As per RBI data, as of March-end 2020, the book value of assets acquired by ARCs stood at ₹4,31,339 crore and the Security Receipts issued by them was ₹1,51,435 crore. The amount of Security Receipts completely redeemed was ₹17,947 crore.

The other members of the

committee are: Vishakha Mulye, Executive Director, ICICI Bank; PN Prasad, former Deputy Managing Director, State Bank of India; Rohit Prasad, Professor of Economics, MDI, Gurgaon; Abizer Diwanji, Partner, Ernst & Young; and R Anand, Chartered Accountant.

In July 2020, the RBI advised ARCs to put in place Fair Practices Code (FPC), duly approved by their board, in order to achieve the highest standards of transparency and fairness in dealing with stakeholders.

As part of FPC, the RBI asked ARCs to adhere to non-discriminatory practices in both acquisition of financial assets and sale of secured assets, ensuring reasonable fees and expenses charged by them, and confidentiality of borrower information.

Matters pertaining to grievance redressal, outsourcing of activities, and use of recovery agents by ARCs are also covered under the code.

ICICI Pru Life Q4 profit down 64.5% at ₹64 cr

OUR BUREAU

Mumbai, April 19

ICICI Prudential Life Insurance reported a 64.5 per cent drop in net profit for the fourth quarter of 2020-21 at ₹63.8 crore compared to ₹179.49 crore in the same period in 2019-20. For the full year 2020-21, its net profit fell by 10.16 per cent to ₹960.15 crore against ₹1,068.75 crore in 2019-20.

"The value of new business for the fourth quarter of 2020-21 grew by 26 per cent and stood at ₹591 crore. This resulted in value of new business (VNB) of ₹1,621 crore for 2020-21 with an expansion in VNB margin from 21.7 per cent in 2019-20 to 25.1 per cent in 2020-21," said ICICI Prudential Life Insurance. For the quarter ended March 31, 2021, its net premium income increased by 13.4 per cent to ₹11,879.28 crore against ₹10,475.12 crore in the corresponding quarter in the previous fiscal.

Its 13th month persistency ratio was 86.1 per cent as on March 31, 2021, against 89.2 per cent as on March 31, 2020.

New chief takes over at SIDBI

OUR BUREAU

Mumbai, April 19

Sivastubramanian Ramann took charge as the Chairman and Managing Director of the Small Industries Development Bank of India (SIDBI) on Monday.

His appointment as the head of SIDBI, which is the principal financial institution engaged in the promotion, financing and development of Micro, Small & Medium Enterprises (MSMEs), is for three years.

Prior to this appointment, Ramann was serving as the Managing Director and Chief Executive Officer of National E-Governance Services Ltd (NeSL), India's first information utility, said SIDBI.

Ramann is an Indian Audit & Accounts Service (IA&AS) officer of 1991 batch. Prior to joining NeSL, he was the Principal Accountant General of State of Jharkhand between from 2015 and 2016.

Extend one-time restructuring of MSME advances: FIDC to RBI

Says MSMEs, retail and wholesale industry in urgent need of support from lenders

SHOBHA ROY

Kolkata, April 19

The Finance Industry Development Council (FIDC) has urged the Reserve Bank of India to consider extending the one-time restructuring of MSME advances till March 31, 2022, in the wake of the second wave of Covid-19.

The RBI had, in February last year, allowed one-time restructuring of existing MSME advances, classified as 'standard' without downgrade in the asset classification, subject to certain additional provisioning and compliance with the conditions prescribed in the said notification. The time limit for implementation of the said restructuring was till December 31, 2020.

In a letter addressed to the RBI Governor, FIDC said

that owing to the second wave of Covid-19, MSMEs and the retail and wholesale trader industry have not been able to revive their economic activities and, therefore, are in urgent need of support from lenders.

"Various surveys and reports are forewarning that the operating environment for banks will most likely remain challenging, as the second wave could dent the sluggish recovery in consumer and corporate confidence, and further suppress banks' prospects for new business. Considering the challenging environment for MSMEs and lenders, it will be helpful if the RBI extends the said notification till at least March 31, 2022," said Mahesh Thakkar, Director General, FIDC, in the

letter. The council further was of the opinion that restructuring should also be allowed for MSMEs, including the retail and wholesale trade segment accounts, which were restructured during the first wave, but are standard even after moving out from moratorium. This should further be without any downgrade in asset classification, and should be subject to the lending NBFCs undertaking necessary credit assessment of the future cash flows of the said entity.

Impact on credit offtake

According to Sanjay Chamria, Co-Chairman, FIDC, the above step will bring about a major relief to the already stressed MSME, retail and wholesale trade sectors. Credit offtake to the MSME sector, which had been one of the worst-affected following the outbreak of the first



wave of pandemic, is likely to receive a further setback due to the second wave, said industry experts.

"Credit offtake to the sector was poor from April to September last year, and the focus of most lenders was primarily on asset quality and taking care of existing customers. It is too early to comment on credit offtake to the sector this year; we will have to wait and see the impact of the second wave and how sooner or later we are able to contain it," said Chamria.

MSMEs, which generate the largest employment in

the country and contribute more than 35 per cent to GDP and 40 per cent of exports, are most vulnerable in any economic downturn and, in the present pandemic, they have been mostly locked down and are unable to perform any economic activity, said the council, highlighting the issues confronting the sector.

PSL classification

FIDC has further urged the RBI to regularise the benefit

of PSL classification for lending by banks to NBFCs as part of the overall PSL policy. This will enable banks and NBFCs to cater to the needs to MSME sector in a more organised manner. While the central bank has been extending, on an ad-hoc basis, the time period for on-lending benefit by six months at the time of each review, however, it would be better if this was regularised.

Further, under the on-

lending model, only fresh loans granted by NBFCs are allowed PSL benefit. The existing unencumbered pools of eligible PSLs do not qualify for such classification benefit.

"We, hereby, request the RBI to allow refinance, apart from by way of buy-out but also qualifying for hypothecation for DP for bank finance against existing unencumbered MSME pool originated by NBFCs," said the letter.

FinMin asks PSBs, insurers to postpone promotion process

OUR BUREAU

Mumbai, April 19

The Finance Ministry has asked all public sector financial intermediaries to take cognisance of the prevailing Covid-19 pandemic situation and take appropriate steps to ensure that the promotion process factors in the constraints likely to be faced by their officers and staff.

The ministry emphasised that officers and staff of public sector financial intermediaries - public sector banks (PSBs), public sector insurance companies (PSICs) and financial institutions (FIs) - may be given adequate opportunity for participating in the promotion process.

Spike in Covid-19 cases

Postponement of the promotion process may also be considered, it added. The promotion process has coincided with a spike in Covid-19 cases across the country, along with lockdown/curfew and increase

in micro-containment zones. There are also cases of bank employees or their family members being hospitalised due to Covid-19. When the pandemic set in last year, some of the public sector financial intermediaries went online for conducting promotion interviews.

Sanjeev K Bandlish, Convenor, United Forum of Bank Unions (UFBU), in a letter to the Finance Ministry, said: "In the current wave that is sweeping across the nation, we are distressed to note that already several bank employees and officers have died. It is shocking to note that some of them could not even get admitted to hospitals due to the dearth of beds."

Bandlish sought reduced working hours, five-day banking and exemption from duty to employees with existing co-morbidities, pregnant employees/officers, persons with disabilities, among others.

Northern Arc raises ₹40 cr from Kotak Mahindra Bank

OUR BUREAU

Chennai, April 19

Northern Arc Capital, a Chennai-based non-banking finance company (NBFC), today announced that it has received ₹40 crore of debt financing from Kotak Mahindra Bank, one of the country's largest private banks.

The proceeds from this investment will be used to lend to retail households and microentrepreneurs with a household monthly income of less than ₹25,000.

Fund-raising spree

The debt financing platform has been on a fund-raising spree over the last few months. Last week, Northern Arc raised \$25 million in

debt from Dutch impact investor, FMO. In March, the NBFC raised \$10 million in debt funding from US-based Calvert Impact Capital.

Over the last year, it also attracted debt financing from an array of global DFIs and impacted investors such as US International Development Finance Corporation (DFC), and Asian Development Bank, among others.

The debt financing platform said the deal is the latest in a series of sanctions received by Northern Arc from Development Finance Institutions, as a recognition for its critical role in enabling debt for underbanked retail households, small businesses, and financial institutions.

TATA COFFEE LIMITED
(CIN: L01131KA1943PLC008933)
Registered Office: Pollibetta - 571 215, Kodagu, Karnataka
Corporate Office: No. 57, Railway Parallel Road, Kumara Park West, Bengaluru - 560 020 Karnataka
Ph.: 080-2356 0695-97, 2356 1976-81, Fax No: 080-2334 1843
Email : investors@tatacoffee.com Website: www.tatacoffee.com

NOTICE

Notice is hereby given pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on **Thursday, April 29, 2021** inter-alia to consider and take on record the Audited Standalone and Consolidated Financial Results of the Company for the financial year ended March 31, 2021 and to recommend dividend - if any, on the equity shares of the Company for the financial year ended March 31, 2021

This Notice is also available on the Company's website at www.tatacoffee.com and on the website of Stock Exchanges at www.bseindia.com and www.nseindia.com.

By Order of the Board
Anantha Murthy N
Head - Legal & Company Secretary

Place: Bengaluru
Date: April 19, 2021

TATA TELESERVICES (MAHARASHTRA) LIMITED
Registered Office: D-26, TTC Industrial Area, MIDC Sanpada, P.O. Turbhe, Navi Mumbai - 400 703
Tel.: 91 22 6661 5111 FAX: 91 22 6660 5517
e-mail: investorrelations@tatatel.co.in
Website: www.tatateleservices.com
CIN: L64200MH1995PLC086354

NOTICE

Notice is hereby given pursuant to Regulations 29 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of Tata Teleservices (Maharashtra) Limited is scheduled to be held on April 26, 2021, inter alia, to consider and approve Audited Financial Results for the quarter and year ended March 31, 2021.

This intimation is also available on the website of the Company, <http://www.tatateleservices.com/t-about-us-tml-investors.aspx> as well as on the website of BSE Limited, www.bseindia.com and National Stock Exchange of India Limited, www.nseindia.com.

For **TATA TELESERVICES (MAHARASHTRA) LIMITED**
Vrushali Dharnaskar
Assistant Company Secretary

Place: Navi Mumbai
Dated: April 19, 2021

RAJAPALAYAM MILLS LIMITED
Regd. Office : Rajapalayam Mills Premises, P.A.C. Ramasamy Raja Salai, Post Box No.1, Rajapalayam - 626 117, Tamil Nadu. CIN : L17111TN1936PLC02298.
Telephone: 04563 - 235666, Fax: 04563 - 236520
Email: rajacot@ramcotex.com Website: www.rajapalayammills.co.in

NOTICE

Pursuant to Regulation 47(1)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a Meeting of the Board of Directors of the Company will be held on Friday, the 28th May, 2021. The above Board Meeting will inter-alia consider the Audited Financial Results (Standalone & Consolidated) of the Company for the year ended 31st March, 2021.

This Notice is also available on the Company's website at www.rajapalayammills.co.in and on the website of the Stock Exchange where the shares of the Company is listed at www.bseindia.com

For **RAJAPALAYAM MILLS LIMITED**
A. ARULPRANAVAM
SECRETARY

Place: RAJAPALAYAM
Date: 19-04-2021

AHMEDABAD - MALIYA TOLLWAY LIMITED
Regd. Office : P.B.No.979, Mount Poonamallee Road, Manapakkam, Chennai - 600 089.
CIN : U45203TN2008PLC069211

AUDITED STANDALONE FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

Particulars	₹ Lakh		
	Half Year Ended March 31, 2021	Half Year Ended March 31, 2020	Year Ended March 31, 2021
	(Refer Note j)	(Refer Note j)	(Audited)
1 Total income from operations	10,789	9,549	18,026
2 Net (loss) for the period (before tax, exceptional and/or extraordinary items)	2,160	(513)	(724)
3 Net (loss) for the period before tax (after exceptional and/or extraordinary items)	2,160	(513)	(724)
4 Net (loss) for the period after tax (after exceptional and/or extraordinary items)	2,160	(513)	(724)
5 Total comprehensive income/(loss) for the period [comprising profit/(loss) for the period (after tax) and other comprehensive income/(loss) (after tax)]	2,167	(514)	(717)
6 Paid up equity share capital	14,900	14,900	14,900
7 Reserves (excluding revaluation reserve)	(7,286)	(6,568)	(7,286)
8 Net worth	7,614	8,332	7,614
9 Paid up debt capital (including interest accrued thereon)	1,02,918	1,04,689	1,02,918
10 Debt equity ratio	13.52 : 1	12.57 : 1	13.52 : 1
11 Earnings per share (of face value ₹ 10 each)			
1. Basic (₹) * (not annualised)	*1.45	*(0.34)	(0.48)
2. Diluted (₹) * (not annualised)	*1.45	*(0.34)	(0.48)
12 Capital redemption reserve	-	-	-
13 Debenture redemption reserve	-	-	-
14 Debt service coverage ratio	1.73 : 1	1.4 : 1	1.12 : 1
15 Interest service coverage ratio	2.1 : 1	1.27 : 1	1.33 : 1

Debt equity ratio = long term debt/equity, debt service coverage ratio = earnings before interest, depreciation and tax / (interest on debt + principal repayment), interest service coverage ratio = earnings before interest, depreciation and tax / interest expense.

Note:

- The above is an extract of the detailed format of annual financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing and other Disclosure Requirements) Regulations, 2015. The full format of the half yearly/annual financial results are available on the website of the stock Exchange in which the company is listed.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 19, 2021.
- There were no exceptional or extraordinary items.
- Total income from operations includes toll revenue from users of the infrastructure facility amounting to ₹ 106.65 crore, ₹ 95.49 crore and ₹ 176.77 crore net of revenue share payable ₹ 26.81 crore, ₹ 22.24 crore and ₹ 43.99 crore for the half year ended March 2021, half year ended March 2020, Year ended March 31, 2021.
- Debtenture redemption reserve has not been created in terms of section 71 of the companies Act, 2013 and the rules made there under. (As per amended rules notified by MCA vide notification dated 16th August 2019)
- In terms of clause 19A of the listing agreement, we hereby confirm that there is no material deviation in the use of proceeds of debt securities from the objects specified in the offer document.
- The Company's Non-convertible debentures have been rated [CARE] AA; Stable by CARE Ratings Limited and [ICRA] AA (CE); Stable by ICRA Limited.
- The asset cover ratio works out to 1.22 times ((Total Assets - Current Liabilities excl short term debt)/Total Debt)
- Debentures were allotted on August 28, 2017. Last payment date was August 28, 2020 and the next due date of payment of interest is August 28, 2021
- The figures of the half year ended 31st March 2021 and 31st March 2020 are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the half-year ended 30th September 2020 and 30th September 2019 respectively.

For and on behalf of the Board of Directors
Ahmedabad Maliya Tollway Limited

Pramod Sushila Kapoor
Director
DIN : 02914307

Place : Chennai
Date : 19.04.2021

