

Fake invoices can lead to claim repudiation



CONSUMER PROTECTION
JEHANGIR B GHAI

Aristo Texcon (the insured), a private limited company, had its factory in Kolkata's Tangra Industrial Estate. It was engaged in the manufacture and sale of elastic tapes, laces, mattresses, pillows, cushions, and ready-made garments.

The insured had obtained a Standard Fire and Special Perils Policy from United India Insurance for a coverage of ₹7.1 crore, which included ₹1.1 crore for its seven-storeyed building, ₹1 crore for plant, machinery and accessories, and ₹5 crore towards stock. The policy was valid from May 31, 2011 to May 30, 2012.

A massive fire occurred on February 19, 2012 at about 9 PM during the tenure of the policy. Since it was a Sunday night, only the security guard was present. He immediately informed the fire brigade which sent several fire engines to the spot. It took about three hours to douse the fire. The Disaster Management Team sealed the building and then carried out a forensic investigation to find out the root cause of the fire. The report which was issued later concluded that the fire was not caused deliberately or fraudulently, but had occurred due to an accidental electric fault.

The insured intimated the insurer about the loss, and pegged the estimated loss to be around ₹6 crore. The insurer appointed P.S. Rammathan to conduct the survey. Later, S.N. & Associates was appointed as investigator to visit the establishment of the fabric manufacturer and the tailoring units.

The surveyor sought an item wise list of the loss. When this was prepared, the total loss came to ₹3,25,27,455. After adding the cost of segregation of the damaged materials, removal of debris, and other expenses, the revised claim amounted to ₹3,28,50,037. The insured filed a claim for this amount.

Of the amount claimed, the major component of the loss was stated to be ₹1,81,53,919 for 72,000 ready-made garments prepared for an export order. The insured claimed that this order was prepared by purchasing fabrics from Sanjay Enterprises. These fabrics were tailored by Mangla Traders and Mamon Industries.

As the claim was not settled despite repeated reminders and even a legal notice, the insured filed a complaint before the National Commission seeking a direction to settle the claim along with interest, compensation and costs.

The insurer contested the case. Based on the report of the surveyor, it pointed out that the challoans produced by the insured did not exist or tally with the records of the fabric vendor and the tailoring units. Besides, the tailoring units did not have the capacity to stitch 72,000 garments within a period of two months. The insurer argued that the claim had been repudiated on the basis of the surveyor's findings.

In its order of August 30, 2022 delivered by Justice Ram Surat Ram Maurya, the National Commission observed that the survey report should be given due consideration. The Commission noted that the major component of the claim was towards loss of ₹1,81,53,919 for 72,000 ready-made garments, regarding which no reliable evidence had been produced to substantiate the loss. Hence, it concluded that the insurer was justified in repudiating the entire claim on the ground that it was exaggerated and based on fabricated documents. Accordingly, it upheld the repudiation and dismissed the claim.

The writer is a consumer activist

The National Commission noted the major component of the claim was for 72,000 ready-made garments, but no reliable evidence had been produced to substantiate their loss

Early exit from life policy can cause heavy losses

Consider options like making the policy paid-up or taking a loan against it

SANJAY KUMAR SINGH

According to media reports, over 23 million life insurance policies were surrendered by policyholders in 2021-22, three times the number surrendered in the previous financial year. This happened chiefly due to the financial distress caused by the Covid-19 pandemic. While those were exceptional circumstances, in normal times policyholders should surrender policies after a lot of deliberation.

Lapsed versus surrendered policies
Lapsed policies are those on which you have missed paying a premium or two. It's possible to revive them by paying the premiums, plus some interest and penalty.

Surrendered policies are those where the insured has requested the insurer to terminate the policy and collected the accumulated surrender value. "A surrendered policy can't be revived," says Atri Chakraborty, chief operating officer, IndiaFirst Life Insurance.

However, if you have bought a policy from the Life Insurance Corporation (LIC) of India, check the terms and conditions. "In case of an LIC policy, you may be able to reinstate a surrendered policy within six months. If the surrender value has not been transferred to your bank account, there could be an automatic reinstatement," says Atri Chakraborty, executive director, PolicyBoss.com.

When is it okay to surrender?
If you are in financial distress,

you have no choice. A life insurance policy may also be surrendered if you believe it is not right for you. "You may have wanted a term insurance policy, but were sold a whole-life policy that requires you to continue paying the premium till the age of 90 or 100, which you may not want to," says Arnav Pandya, founder, Moneyeduschool.

You may also exit if you think the surrender value you will get from the policy can be invested in another policy for higher returns. "In today's rising interest rate scenario, non-participating policies are promising higher guaranteed returns than they did a couple of years ago," says Kasliwal.

A term policy may not make sense after a certain age. If you have taken care of all your liabilities, or the wealth you have accumulated is sufficient, you may terminate the policy.

"In a term policy, people also surrender when term premium rates are falling and they can buy another policy at a lower price," says Naval Goel, founder and chief executive officer (CEO), PolicyX.com.

High cost of surrendering
In most situations, however, surrendering is not a good option. "If you decide to exit early, the insurer will apply a discounting factor to the value accumulated in the policy to arrive at the surrender value," says Kasliwal.

A traditional policy usually doesn't acquire any surrender value in the first two years. "If you surrender in the third or fourth year, you may get only 30-40 per cent of the total premium



Motive for buying policy should govern surrender decision

■ Did you buy the life policy to protect your family against the risk of early death of the breadwinner? If your liabilities are taken care of, or you have sufficient savings to take care of them, you may terminate the term policy

■ Did you buy the policy for legacy planning (to pass on wealth to the

next generation)? In that case, continue paying the premium on the whole-life policy

■ If you had bought for the purpose of investment, then take into account how much money you will get in hand, and whether it can be invested elsewhere to earn a higher return over the same period

amount paid," says Kasliwal. Goel explains that the surrender value is very low in the initial years because insurers have to bear high upfront costs, such as agent's commission.

Other benefits also end. "The life cover meant to provide financial security is lost, as is the tax benefit," says Chakraborty.

When you buy a term plan at a young age, you get it at a lower premium, which remains constant. "If you surrender a policy now and go to buy it later,

the mortality charge will rise because it is determined by your age slab," says Chakraborty.

Ulipis come with a lock in
A policyholder can't exit a unit-linked insurance policy (Ulip) before five years. If he stops paying the premium before five years, the accumulated fund value is not paid out. Instead, it goes into a policy discontinuance fund where it earns a nominal interest of 4 per cent. The fund value is paid out after

five years. Therefore, your immediate liquidity needs won't be addressed by surrendering a Ulip before five years.

Before surrendering a Ulip, understand its costs. "If fund performance is poor and the costs high, exit," says Pandya.

Consider partial withdrawal
In a Ulip, the customer can do partial withdrawal to meet his short-term cash requirement. "This is permitted after five years," says Chakraborty.

Another option is to make the policy paid-up. Traditional policies can usually be made paid-up after the third year. Suppose you have paid three premiums of a policy with a 10-year premium payment term. All the benefits accruing on that policy, such as sum insured, expected returns, etc will reduce proportionately to 30 per cent.

The benefit of making a policy paid-up is you don't incur heavy losses, as you do when you surrender.

A paid-up policy can be revived. "You can do so within three years in a Ulip and five years in a traditional policy," says Chakraborty.

Borrow against the policy
Instead of surrendering, you can take a loan against the policy's surrender value. "By taking a loan, you can address your immediate need for funds. This will also ensure you don't lose out on the policy's future benefits," says Chakraborty.

However, calculate if taking a loan makes more sense than surrendering the policy. "First, find out the surrender value and accrued bonuses. Compare it with the sum assured and also the maturity value. Also compare the surrender value with the premiums paid to understand what you will lose," says Pankaj Bansal, chief business officer, BankBazaar.com. Next, factor in the interest outflow on the loan.

Taking a loan against policy has another cost. "In case of a claim, the principal and interest will be deducted from the policy's pay-out and only the balance will be paid to the nominee," says Bansal.

The India Cements Limited

Registered Office: "Dhun Building", 827, Anna Salai, Chennai 600 002.
Corporate Office: "Coromandel Towers", 93, Santhome High Road, Chennai 600 028.
Telephone: 044-28521526 / 28572100 / 400 Fax: 044-28517198
Website: www.indiacements.co.in Email ID: investor@indiacements.co.in CIN: L26942TN1946PLC000931

NOTICE TO SHAREHOLDERS

Notice is hereby given that the Seventy-sixth Annual General Meeting (AGM) of the Members of The India Cements Limited will be held on Wednesday, the 28th September 2022 at 10.30 A.M. [Indian Standard Time (IST)] through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder read with General Circulars No.14/2020, 17/2020, 20/2020, 02/2021 and 02/2022 dated 8th April, 2020, 13th April, 2020, 5th May, 2020, 13th January, 2021 and 5th May, 2022 respectively, issued by the Ministry of Corporate Affairs ("MCA Circulars") and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circulars No. SEBI/HO/CFD/CMD1/CIR/P/2020/79, SEBI/HO/CFD/CMD2/CIR/P/2021/11 and SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated 12th May, 2020, 15th January, 2021 and 13th May, 2022 respectively issued by Securities and Exchange Board of India ("SEBI Circulars"), allowing the Companies to conduct the AGM through VC / OAVM, to transact the Ordinary and Special Business as set out in the Notice dated 12th August, 2022. The Notice of 76th AGM along the Explanatory Statement and the Annual Report 2022 have been sent by email on 3rd September, 2022 to those members who have registered their email address with the Company / Registrar and Share Transfer Agent or with their respective Depository Participants. Members may please note that the said documents are also available on the Company's website at www.indiacements.co.in and on the website of National Securities Depository Limited (NSDL) at www.evoting.nsdl.com, from where the said documents can be downloaded and no physical/hard copy of the same will be sent by the Company. The AGM Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. Link for accessing the Company's Annual Report 2022 is: https://www.indiacements.co.in/investors.php?file=16622061426ANNUREPO_022.pdf

In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and the MCA Circulars the Company is pleased to provide to members the facility to cast their vote on resolutions proposed to be considered at the Seventy-sixth Annual General Meeting, by electronic means and the business may be transacted through the facility of remote e-voting and e-voting during the AGM provided by NSDL. The voting rights of shareholders shall be in proportion to their shares of the paid-up equity share capital of the Company as on the cut-off date i.e. 21.09.2022. The remote e-voting period commences on 24.09.2022 (9:00 A.M IST) and ends on 27.09.2022 (5:00 P.M IST). During this period, shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date i.e. 21.09.2022, may cast their vote by remote e-voting. The remote e-voting module shall be disabled by NSDL for voting 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 and participate in the AGM through VC/OAVM but shall not be entitled to cast their vote again through e-voting facility available during the AGM.

Only those shareholders, who are present in the AGM through VC/OAVM facility and have not cast 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 available during the AGM.

Members who have not registered their e-mail IDs with the Company/ RTA / Depository Participants (DPs) can cast their vote through remote e-voting or through the e-voting system during the AGM in virtual mode as per the procedure detailed in Note No. 20 of the Notice of the 76th AGM.

The detailed procedures for Remote e-voting (prior to AGM), participating in the meeting through VC / OAVM and e-voting (during AGM) are explained in Note No. 20 of the Notice of 76th AGM and is also available on the website of the Company at www.indiacements.co.in.

For any information or any query on Remote e-voting and e-voting through e-voting System during AGM, Members may refer to the instructions mentioned under Note No.20 of the Notice of the 76th AGM sent by email or contact Mr.K.Balasubramanian, General Manager, Integrated Registry Management Services Private Limited (RTA), Tel.: 044-28140801 to 28140803; email: corpse@integratedindia.in or call on NSDL toll free no.: 1800-1020-990 or send a request to evoting@nsdl.co.in or Mrs. E. Jayashree, Dy. General Manager (Secretarial), Tel. No. 044-28572177, email : investor@indiacements.co.in by mentioning their DP & Client ID / Folio No.

Any person, who acquires shares of the Company and becomes a member of the Company after forwarding the notice and holding shares as of the cut-off date i.e. 21.09.2022, may obtain the login ID and password by sending an email to investor@indiacements.co.in or corpse@integratedindia.in or evoting@nsdl.co.in by mentioning their DP ID and Client ID No. However, if you are already registered for e-voting, then you can use your existing user ID and password to login and cast your vote. If you are unable to retrieve or have not received the "initial password" or have forgotten your password, please refer to the instructions for remote e-voting and voting at the AGM provided in Note No.20 to the Notice of AGM. Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

A person, whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on cut-off date only shall be entitled to avail the facility of remote e-voting and e-voting system during the AGM.

Smt.P.R.Sudha, Practicing Company Secretary (C.P.No.4468), has been appointed as the Scrutinizer to scrutinize the process of remote e-voting and e-voting during AGM in a fair and transparent manner.

The Results declared along with the report of the Scrutinizer shall be placed on the websites of the Company and NSDL immediately after the declaration of result by the Chairman or a person authorized by him in writing. The results shall also be immediately forwarded to BSE Limited and National Stock Exchange of India Limited, where equity shares are listed.

Notice is also hereby given, pursuant to Section 91 of the Companies Act, 2013 read with the Rules made thereunder and Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that the Register of Members and Share Transfer Books of the Company will remain closed from 22.09.2022 to 28.09.2022 (both days inclusive) for the purposes of AGM and dividend.

Members may please note that as the AGM is being conducted through Virtual Mode i.e. VC / OAVM, the facility for appointment of proxies by the members will not be available for the Seventy-sixth Annual General Meeting. The attendance of Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

Place : Chennai
Date : 04.09.2022

For The India Cements Limited
S.Sridharan
Company Secretary

KERALA WATER AUTHORITY e-Tender Notice

Tender No. : 86.90/2022-23/KWA/PHC/D2/TVM/R1

(1) Jal Jeevan Mission-Thiruvananthapuram District- Providing pipe line extension & FHTC s to households of Maranator Grama Panchayath (2) JMK-2022-2024-CWS5 to Palakkal Madavoor and Navakkulam Panchayath-Phase II- Design, Construction, Commissioning & Maintenance of 15 MLD WTP at Maranator, Palakkal Panchayath - (Part 1) & 15 MLD WTP at Mechanical Items (Part-2) & 15 MLD WTP substation Building, Compound wall & Gate, Landscaping , Water Supply arrangements & Electrical Items (Part-3) & 500mm DI K9 Raw Water Pumping Main from Well/Pump House at Kattachal to 15 MLD WTP, Design & Construction of RCC-Steel bridge across Ithikara River for 500mm DI K9 RWP, Construction of Water across Ithikara river at Kattachal & Construction of Pump house at abandoned well/pump house at Kattachal. EMD: Rs. 2,00,000/- & 5,00,000/- Tender fee: Rs. 10,000/- & 15,000/- Last Date for submitting Tender: 26-09-2022 03:00 pm. Phone: 0471-2322303. Website: www.kwa.kerala.gov.in, www.elenders.kerala.gov.in Superintendent Engineer PII Circle, Thiruvananthapuram

KWA-JB-GL-6-746-2022-23

MODIFIED FORM G
INVITATION FOR EXPRESSION OF INTEREST

(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016

RELEVANT PARTICULARS	
1 Name of the corporate debtor	Radius Infra Holdings Private Limited
2 Date of incorporation of corporate debtor	23rd July 2014
3 Authority under which corporate debtor is incorporated / registered	RCC - Mumbai
4 Corporate identity number / limited liability identification number of corporate debtor	CIN: U45209MH2014PTC256382
5 Address of the registered office and principal office (if any) of corporate debtor	Registered & Principal Office: ONE BKC, A Wing 1401, Plot No. C-55, G Block, Bandra Kurla Complex, Bandra (East), Mumbai Bandra Suburban MH 400051
6 Insolvency commencement date of the corporate debtor	09th May 2022
7 Date of invitation of expression of interest	11th August, 2022
8 Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	https://radiusinfra.in OR Details can be sought by emailing irpradius@bdo.in
9 Norms of ineligibility applicable under section 29A are available at:	https://radiusinfra.in OR Details can be sought by emailing irpradius@bdo.in
10 Last date for receipt of expression of interest	16th September 2022 (Originally 01st September 2022)
11 Date of issue of provisional list of prospective resolution applicants	26th September 2022 (Originally 11th September 2022)
12 Last date for submission of objections to provisional list applicants	01st October 2022 (Originally 16th September 2022)
13 Date of issue of final list of prospective resolution applicants	11th October 2022 (Originally 26th September 2022)
14 Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	01st October 2022, or On or after the satisfaction of the eligibility criteria by the IPRA, whichever is earlier. (Originally 16th September 2022)
15 Manner of obtaining request for resolution plan, evaluation matrix, information memorandum and further information	The prospective resolution applicants are requested to send an email to irpradius@bdo.in Information Memorandum, RFRP and Evaluation Matrix will be provided via email/Data room after execution of the confidentiality undertaking. Further, participation of the prospective resolution applicants in the process shall be subject to satisfaction of the conditions set out in the detailed invitation for expression of interest, including minimum eligibility criteria, eligibility under section 29A of Insolvency and Bankruptcy Code, 2016 and other applicable requirements specified under the Code and the regulations thereunder.
16 Last date for submission of resolution plans	31st October 2022 (Originally 19th October 2022)
17 Manner of submitting resolution plans to resolution professional	Prospective Resolution Applicants in the final list may submit resolution plans or plans prepared in accordance with the IBC and its rules and regulations. The resolution plan should be submitted electronically and in a sealed envelope at the address mentioned in point 21. More information will be provided in the Request for Resolution Plan (RFRP).
18 Estimated date for submission of resolution plan to the Adjudicating Authority for approval	03rd November 2022 (Originally 21st October 2022)
19 Name and registration number of the resolution professional	Bhruqesh Amin (Resolution Professional) IBBI Registration no. IBBI/PA-002/IP-N00353/2017-18/11003
20 Name, Address and e-mail of the resolution professional, as registered with the Board	Bhruqesh Amin (Resolution Professional) IBBI Registration no. IBBI/PA-002/IP-N00353/2017-18/11003 BDO India LLP Level 9, The Ruby, Northwest Wing, Senapati Bapat Road, Dadar (W), Mumbai 400028 RPs Registered Email: bhruqeshamin@bdo.in
21 Address and email to be used for correspondence with the resolution professional	BDO India LLP, Level 9, The Ruby, Northwest Wing, Senapati Bapat Road, Dadar (W), Mumbai 400028 Email: irpradius@bdo.in, bhruqeshamin@bdo.in
22 Further Details are available at or with	https://radiusinfra.in
23 Date of publication of Form G	05th September 2022

Note: The timelines specified above can be modified by the committee of creditors in its sole and absolute discretion, subject to the overall timelines prescribed under the Insolvency and Bankruptcy Code, 2016. Details of any such modification in timelines shall be duly notified to the prospective resolution applicants. For a detailed background regarding the history of the CIRP of the Corporate Debtor, please refer to the detailed Invitation for EOI's published with this Form-G available at the website of the Corporate Debtor https://radiusinfra.in

Bhruqesh Amin
AFN No. No: AA2/11003/02/290323/202019
IBBI Registration no. IBBI/PA-002/IP-N00353/2017-18/11003
Resolution Professional in the matter of CIRP of Radius Infra Holdings Private Limited
Email for Communications Address: irpradius@bdo.in; bhruqeshamin@bdo.in
RPs Registered Email: bhruqeshamin@bdo.in
RPs Registered Address: BDO India LLP, Level 9, The Ruby, Northwest Wing, Senapati Bapat Road, Dadar (W), Mumbai 400028
Contact No. +91 99700 92697

Date: 05th September 2022
Place: Mumbai

Andhra Pradesh State FiberNet Limited

Proposals are invited from interested agencies for the following RFPs

1. Supply & Delivery of 2F ADSS OFC (5th call)
2. Supply & Delivery of 2F ADSS OFC (3rd call)
3. Supply & Delivery of 24F ADSS OFC (5th call)
4. Supply, installation and commissioning of UPS and Batteries (2nd call)

Details of the RFPs and corrigenda may be downloaded from the website: www.apsfl.in or on e-procurement platform tender.apeprocurement.gov.in

1247PPI/CL/ADVT/1/1/2021-22 SD/- Managing Director

POLYPLEX

POLYPLEX CORPORATION LIMITED

(CIN: L25209UR1984PLC015996)

Regd. Office: Lohia Head Road, Khatima 262308, Distt. Udham Singh Nagar, Uttarakhand
Corporate Office: B-37, Sector-1, Noida -201301, Distt. Gautam Budh Nagar, Uttar Pradesh
Phone: 0120-2443716-19 Fax: 0120-2443723 & 24
Email: investorrelations@polyplex.com Website: www.polyplex.com

NOTICE

Notice of 37th AGM, Book Closure and E-Voting information

Notice is hereby given that the 37th Annual General Meeting (37th AGM) of the members of the Polyplex Corporation Limited ("the Company") will be held on **Monday, September 26, 2022 at 11:00 a.m. IST** through video conferencing (VC) / Other Audio Visual Means (OAVM) in compliance with all applicable provisions of the:

- Companies Act, 2013 ("the Act") and the Rules made thereunder, read with all applicable circulars issued by Ministry of Corporate Affairs ("MCA"); and
- Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with all applicable circulars issued by the Securities and Exchange Board of India (SEBI)

in relation to relaxation from compliance with certain provisions relating to holding of AGM through VC or OAVM and to transact the business.

KFIn Technologies Limited (KFIn) [Registrar and Transfer Agent of the Company] have been engaged to provide VC / OAVM facility to conduct the 37th AGM to transact the business set out in the Notice convening the 37th AGM.

In terms of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Listing Regulations, Company is pleased to provide the facility to its members to exercise their right to vote by electronic means from a place other than the venue of the meeting ("remote e-voting") in respect of agenda items set out in the aforesaid Notice.

The details of the remote e-voting and other particulars are as under:

1. The Company has engaged the services of KFIn as the authorized agency to provide remote e-voting facility.
2. The Annual Report for the Financial Year 2021-22 and Notice of 37th AGM along with procedures for attending and voting has been sent electronically on **September 3, 2022** to those members whose email addresses are registered with the Company/ KFIn/Depository Participants (DPs), in accordance with above referred circulars. Physical copy of annual report will be sent to the members only on request. Annual Report for the FY 2021-22 may be downloaded from the link: https://www.primeinfobase.in/r_download/PPN_AnnualReports/POLYPLEX_2022_Annual_Report_FY2021-22.zip
3. Date and time of commencement of remote e-voting: **September 23, 2022, from 9:00 a.m. (IST).**
4. Date and time of end of remote e-voting: **September 25, 2022 upto 5:00 p.m. (IST)**
5. The remote e-voting shall not be allowed beyond **5:00 p.m. (IST) September 25, 2022.**
6. A person, whose name appears on the register of members / beneficial owners as on the **cut-off date i.e., September 19, 2022** shall only be entitled to vote either by e-voting or by attending and casting his vote at the 37th AGM.
7. A person, who becomes member of the Company after sending of Notice of the 37th AGM and who holds shares as on the cut-off date and members who have not registered their email, may obtain the user ID and password by following the detailed procedure as provided in the Notice of the 37th AGM which is available on Company's website at www.polyplex.com, Stock Exchanges' website at BSE (www.bseindia.com), NSE (www.nseindia.com) and on the website of KFIn (https://evoting.kfintech.com). If a member is already registered with KFIn for e-voting then he can use his existing user ID and password for casting the vote through remote e-voting.
8. Members may also avail remote e-voting facility by registering themselves with their respective Depositories viz. NSDL and CDSL at https://eservices.nsdl.com and www.cdslindia.com respectively.
9. Facility of e-voting shall also be made available at the 37th AGM and members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right to vote at the 37th AGM through instapoll.
10. Members who have cast their vote by remote e-voting prior to the meeting may attend the meeting but shall not be entitled to cast their vote again.

Further, Notice pursuant to Section 91 of the Act and Rules made thereunder and Regulation 42 of the Listing Regulations, is given that the Register of Members and Share Transfer Books of the Company will remain closed from **September 24, 2022 to September 26, 2022** (both days inclusive) for the purpose of 37th AGM and Dividend. Members may visit https://evoting.kfintech.com to cast their vote during the period of remote e-voting is on. In case of any queries/grievances, members may visit Help & FAQ's section available at KFIn website https://evoting.kfintech.com or contact Mr. Raj Kumar Kale, Senior Manager, KFIn or call at Toll free No. 1800-3094-001, e-mail: einward.ris@kfintech.com. Members may also write to the Company Secretary at investorrelations@polyplex.com or Company's Registered Office or Corporate Office.

Place : Noida
Date : September 3, 2022

For Polyplex Corporation Limited
Sd/-
Ashok Kumar Gurnani
Company Secretary

