

HDFC PUBLIC DEPOSITS

Interest Rate applicable on Premature Withdrawal w.e.f. July 30, 2020

PREMATURE WITHDRAWAL

Premature withdrawal will not be allowed before completion of 3 months from the date of acceptance. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
Minimum lock in period	3 months
After 3 months but before 6 months	The interest payable shall be 3% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate specified for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

- All the advertisements appear further to the statutory advertisement published by the Corporation on July 22, 2020 in The Free Press Journal & Navika Sambar.
- All other terms and conditions and matters as set out in the said Statutory Advertisement shall remain unchanged.
- All the particulars as required under Rule 3 of Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 and paragraph 17(1) of the Housing Finance Companies (NHB) Directions, 2013 are contained in the application form.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramnagar, H T Road, Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 027.
Phone: 022-47546600 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com
CIN: LT100MH197PLC019916



Aspire Home Finance Corporation Limited

Branch Office: Shop No-14, Ground Floor, Arida Allis, Near Fortis Hospital, Ball Bharu, Kalyan (West), Mumbai - 421306, Maharashtra
Branch Office: Shop No. 501, 6th Floor, M.V. Road, 292 Above ICICI Bank, N. Railway Str. Vihar (E) - 401305, Maharashtra. Telephone: +91 22 47189999, +91 22 62729898
Mobile No. Mahesh Sambraja Bangara - 09321924206 / Vikas Bankar - 0932705471

SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION CUM SALE

Pursuant to taking the assent mentioned hereunder for the sanctioned loan of Aspire Home Finance Corporation Limited (AHFCL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrowers, offers are invited to submit online in the Web Portal of our Sales & Marketing and e-Auction Service Provider, **M/s. NexGen Solutions Private Limited (NexGen)** i.e. <https://Disposas@hdfc.com> by the undersigned for purchase of the immovable property, as described hereunder, which is in the Physical Possession on 'As Is Where Is Basis', 'As It is Where Is Basis' and 'Whatever Is There Is Basis', as stated below:

Name of Borrower/Co-Borrower/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Note	Date of Possession	Description of Property	Reserve Price/ EMD Bid Increase	Date & Time of e-Auction
LAN: LXTT00315-160021099 Branch: Tirwala Borrower: JAY PANKAJ SHAH Co-Borrower: SAVITRI SHAH	15-06-2017 for Rs. 1659924- (Rupees Eighteen Lacs Eighty Six Thousand Nine Hundred Twenty Four Only)	30-03-2019	Flat No. 704, A Wing, 7th Floor, A Wing, Kalpankush Bldg., Amudhara, S.No. 69, H.No. 181, Shirgaon Near Bilega Nagar, Thane-421503, Maharashtra	Rs. 14,00,000/- Rs. 10,00,000/-	1st September, 2020 Time: 10:30 A.M. to 11:30 A.M.
LAN: LXTT00315-170022168 Branch: Tirwala Borrower: PRAMOD GHANSHYAM POTDAR Co-Borrower: PRIYANKA PRAMOD POTDAR	21-09-2017 for Rs. 2056981- (Rupees Twenty Lacs Fifty Six Thousand Nine Hundred Eighty One Only)	08-01-2019	All Ekleens Building Flat No.104 1st Floor, A Wing, Near D. Chok, 2nd Stage, Ambarnath, Near Nirmal Road, Thane-421302 Maharashtra, India	Rs. 16,00,000/- Rs. 10,00,000/-	1st September, 2020 Time: 12:30 P.M. to 1:30 P.M.
LAN: LXV100315-160014525 Branch: Virar Borrower: ASHFAQE MUSTAQUE ANSARI Co-Borrower: AATAQ MUSTAQ MOHAMMAD ANSARI	24-08-2017 for Rs. 1974789- (Rupees Nineteen Lacs Seventy Four Thousand Eight Hundred Eighty Nine Only)	27-02-2016	Flat No. 201, 2nd Floor, Laxmi Kirti, Khargone, Thane-401105, Maharashtra, India	Rs. 15,00,000/- Rs. 10,00,000/-	1st September, 2020 Time: 2:30 P.M. to 3:30 P.M.
LAN: LXV100315-160020442 Branch: Virar Borrower: SUNIL RAMDAS KHARIE Co-Borrower: RAMBAJI RAMDAS KHARIE	24-08-2017 for Rs. 1197831- (Rupees Eleven Thousand Eight Hundred Thirty One Only)	04-12-2017	Flat No. 007, Ground Floor, Tejaji Villa, Village Achole, Vasai - Parathi No. 9, Shaveri, The Land Bearing No. 401209, Maharashtra India	Rs. 14,00,000/- Rs. 10,00,000/-	2nd September, 2020 Time: 10:30 A.M. to 11:30 A.M.
LAN: LXBD00315-170046688 Branch: Borisar Borrower: MANJUJLA LOK PULJARI Co-Borrower:	13-12-2017 for Rs. 7145311- (Rupees Seven Lacs Fourteen Thousand Five Hundred Thirty One Only)	05-03-2019	Flat No.301, Adm. 300 Sq. Feet, Situate on the Upper 2nd Floor of the Building known as 'Sri Datta' Co. The Land Bearing Gut No.368, Plot No.7 At Village Kurla, Tal. Vashi District. Palgha-421312, Maharashtra, India	Rs. 7,50,000/- Rs. 7,50,000/- Rs. 10,00,000/-	2nd September, 2020 Time: 12:30 P.M. to 1:30 P.M.
LAN: LXPD00315-170022866 Branch: Karjar Borrower: SUNITA SHANKAR DAS Co-Borrower: SADHANA SHANKAR	08-02-2018 for Rs. 949807- (Rupees Nine Lacs Fourteen Thousand Eight Hundred Seven Only)	22-12-2016	Flat No. 201, 2nd Floor, Devkrupa Apartment, Plot Bearing S.No. 5642.2 Village Purne, Tal. Bhavnagar, Dist. Thane. Purna Village, Near Asha Pura Hotel, Bhavnagar, Thane-421302 Maharashtra, India	Rs. 9,00,000/- Rs. 5,00,000/- Rs. 10,00,000/-	2nd September, 2020 Time: 2:30 P.M. to 4:30 P.M.
LAN: LXPL00315-160020473 Branch: Palghar Borrower: NILESH PRAVIN VANDYA Co-Borrower: ASHWINI NILESH VANDYA	24-08-2017 for Rs. 1048222- (Rupees Ten Lacs Eighty Four Thousand Two Only)	22-07-2019	Flat No. 301, 3rd Floor, All Apt. Group Gram Panchayat, Kharve, Tal. Palghar (East), N. Milind Chaudhary Building, Palghar-41012, Thane, Maharashtra, India	Rs. 9,00,000/- Rs. 5,00,000/- Rs. 10,00,000/-	2nd September, 2020 Time: 4:30 P.M. to 5:30 P.M.

Terms and Conditions of e-Auction:

- The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of Aspire Home Finance Corporation Limited (AHFCL), www.motilal Oswal Private Limited and website of our Sales & Marketing and e-Auction Service Provider, <https://Disposas@hdfc.com> for bid documents, the details of the secured asset put up for e-auction and the Bid Form which will be submitted online.
- All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as <https://Disposas@hdfc.com> and generate their User ID and Password in free cost of their own to participate in the e-Auction on the date and time aforesaid.
- For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the Client Service Desk (CSD) Department of our Sales & Marketing and e-Auction Service Provider, **M/s. NexGen Solutions Private Limited, through Tel. No., +91 124 423 933, Mobile No., +91 98 100 29926, +91 97 100 29933 & e-mail ID: csd@disposas@hdfc.com.**
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance in the properties. However the intending bidders should make their own independent inquiries regarding the encumbrance, title of properties put up for e-auction and claim/objection affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or representation of AHFCL. The property is being sold with all the existing and future encumbrances whether known or unknown to AHFCL. The Authorised Officer/Secured Creditor shall be responsible for any third party claim/objection affecting the property.
- For participating in the e-Auction, intending purchasers/bidders will have to submit/upload in the Web Portal (<https://Disposas@hdfc.com>) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of RTGS/NEFT to the Demand Draft Branch of Aspire Home Finance Corporation Limited or by way of RTGS/NEFT to the account details mentioned as follows: **Bank Name: HDFC Bank, Branch: Lower Panel Mumbai, Bank Account No.: 00600340073530, FSC Code: HDFC0000600** along with self-attested copy of the PAN Card, Aadhaar Card and the e-Auction ID Proof. Board Resolutions in case of Company and Address Proof on or before 04:00 PM of 31st August 2020.
- The Property will not be sold before the Reserve Price. The Successful/Purchaser Bidder shall have to deposit the 25% (inclusive of EMD) of the bid amount by way of RTGS/NEFT to the account details mentioned above with 60/90 hours from the completion of e-Auction, failing which the sale will be deemed have failed and the EMD of the said Successful Bidder shall be forfeited.
- The EMD of all other bidders who do not succeed in the e-Auction will be refunded by AHFCL within 72 working hours of the closure of the e-Auction. The EMD will not carry any interest.
- The balance amount of purchase consideration shall be payable by the Successful Purchaser/ Bidder on or before the fifteen (15th) day from the date of Confirmation of Sale of the said secured asset by the Authorised Officer/Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited. For inspection of property or more information, the prospective bidders may contact **M/s. Harshad More (+91 93287 93698)**, the Local Representative of our Sales & Marketing and e-Auction Service Provider, **M/s. NexGen Solutions Private Limited** as well as the Authorised Officer, **Mahesh Sambraja Bangara - 09321924206 / Vikas Bankar - 0932705471**.
- Date of Inspection of the Immovable Property is on **08th August 2020 between 11:30 AM and 04:00 PM**.
- At any stage of the e-Auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the e-Auction without assigning any reason thereof and without any prior notice. In case any bid is rejected, Authorised Officer can negotiate with the interested or intending bidders or other parties for sale of property by Private Treaty.
- The Successful/Purchaser Bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her favour as per the applicable law.
- Sale is subject to the conditions by the Authorised Officer.
- The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 6 (e) of the Security Interest (Enforcement) Rules, about the holding of above mentioned auction sale.
- The Borrower/Guarantors shall have to pay the amount due on or before the date of Auction falling within 30 days to 20% of the sum mentioned as above before the date of Auction falling which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to AHFCL, in full before the date of sale, auction will be stopped.
- The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
- AHFCL is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis', 'As It is Where Is Basis' and 'Whatever Is There Is Basis'.
- The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as amended from time to time and shall solely be the responsibility of the Successful Bidder/ Purchaser to get the sale registered. All expenses relating to stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale for the above referred property shall be borne by the Successful Bidder/ Purchaser. The sale has to be registered in the earliest date the purchaser has to give the request letter to AHFCL mentioning the reason of delaying the registration.
- No person other than the intending bidder/ offerer themselves, or their duly authorised representative shall be allowed to participate in the e-Auction/e-auction proceedings. Such Authorisation Letter is required to submit along with the Bid Documents.
- Special Instruction:** e-Auction shall be conducted by the Service Provider, **M/s. NexGen Solutions Private Limited** on behalf of Aspire Home Finance Corporation Limited (AHFCL), on pre-specified date, while the bidders shall be quoted from their own home/offices/ place of their bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be sole responsibility of bidders and neither AHFCL, nor NexGen shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives wherever required so that they are able to circumvent such situation and will be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/improve his/her Bid to avoid any such complex situations.
- The same has been published in our portal: <https://motilal Oswal Private Limited>

NB: Please note that the secured creditor is going to issue the sale notice to all the Borrower/ Guarantors/ Mortgagers by speed registered post. In case the same is not received by any of the parties, then this publication of sale notice may be treated as a substituted mode of service.

Place : Maharashtra
Date : 30/07/2020

Sd/-
Authorised Officer
Aspire Home Finance Corporation Limited



TATA STEEL LIMITED

Registered Office: Bombay House, 24, Horni Mody Street, Fort, Mumbai - 400 001, India
Tel. : +91 22 6665 6262
E-mail: cosec@tatasteel.com Website: www.tatasteel.com
CIN: L27100MH1907PLC002620

NOTICE OF THE 113th ANNUAL GENERAL MEETING, E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 113th Annual General Meeting (AGM) of the Members of Tata Steel Limited (the 'Company') will be held on Thursday, August 20, 2020 at 3:00 p.m. (IST) via two-way Video Conferencing (VC Facility) Other Audio-Visual Means (OAVM) ONLY to transact the businesses as set out in the Notice of the AGM.

In accordance with the General Circulars issued by the Ministry of Corporate Affairs dated April 8, 2020, April 13, 2020 and May 5, 2020 (collectively called 'MCA Circulars') and the Securities and Exchange Board of India Circular dated May 12, 2020 ('SEBI Circular'), the Company has sent the Notice of the 113th AGM along with the link for the 5th Integrated Report & 113th Annual Accounts of the Company for the Financial Year 2019-20 (the 'Integrated Report') on Wednesday, July 29, 2020, through electronic mode only, to those Members whose e-mail addresses are registered with the Company/Registrars and Transfer Agent ('RTA'), TSR Darashaw Consultants Private Limited ('TSR')/Depositories. The requirement of sending physical copies of the Integrated Report has been dispensed with vide MCA Circulars and SEBI Circular.

The e-copy of the Notice of the AGM along with the Integrated Report of the Company is available on the website of the Company at <https://www.tatasteel.com/media/123814-tata-steel-1.pdf> and may also be accessed from the relevant section of the websites of the Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at www.bseindia.com and www.nseindia.com respectively. The AGM Notice is also available on the website of National Securities Depositories Limited ('NSDL') at www.evoting.nsdl.com.

Remote E-Voting:

In compliance with Section 108 of the Companies Act, 2013 ('Act') read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the Secretarial Standard on General Meetings ('SS-2') issued by the Institute of Company Secretaries of India, each as amended from time to time, the Company is providing to its Members, the facility of remote e-voting before the AGM and during the AGM in respect of the businesses to be transacted at the AGM and for this purpose, the Company has appointed NSDL to facilitate voting through electronic means.

The detailed instruction for remote e-voting are given in the Notice of AGM. Members are requested to note the following:

- The remote e-voting facility would be available during the following period:

Commencement of remote e-voting	From 9:00 a.m. (IST) on Sunday, August 16, 2020
End of remote e-voting	At 5:00 p.m. (IST) on Wednesday, August 19, 2020
- The remote e-voting module will be disabled by NSDL thereafter and Members will not be allowed to vote electronically beyond the said date and time.
- The voting rights of the Members shall be in proportion to their share of the paid-up equity share capital of the Company as on Thursday, August 13, 2020 ('Cut-Off Date'). The facility of remote e-voting shall also be made available during the Meeting and the Members attending the Meeting, who have not already cast their vote by remote e-voting shall be able to exercise their right during the Meeting. A person whose name is recorded in the Register of Members / Register of Beneficial Owners as on the Cut-Off Date only shall be entitled to avail the facility of remote e-voting before / during the Meeting.
- Any person who acquires shares and becomes a Member of the Company after the dispatch of the Notice of AGM and holds shares as of the cut-off date i.e. Thursday, August 13, 2020, may obtain the login ID and password for remote e-voting by sending a request to NSDL at evoting@nsdl.co.in or may contact the toll-free number provided by NSDL: 1800-222-990. A person who is not a Member as on the cut-off date should treat the Notice of the AGM for information purpose only.
- The Members who have already cast their votes by remote e-voting prior to the AGM will have right to participate at the AGM but shall not be entitled to cast their votes again on such resolution(s) for which the Member has already cast the vote through remote e-voting prior to the AGM.
- Members who need assistance before or during the AGM can contact NSDL on evoting@nsdl.co.in/1800-222-990 or contact Mr. Amit Vishal, Senior Manager - NSDL at amiv@nsdl.co.in/022-24994360 or Mr. Sanjeev Yadav, Assistant Manager-NSDL at sanjeev@nsdl.co.in/022-24994553.

As per the SEBI Circular, no physical copies of the Notice of the AGM and Integrated Report will be sent to Members. Members who have not registered their e-mail addresses are requested to follow the process mentioned below before 6:00 p.m. (IST) on Thursday, August 13, 2020, for registering their e-mail addresses to receive the Notice of AGM and Integrated Report electronically and to receive login ID and password for e-Voting.

- For Members who hold shares in Electronic form:**
 - Visit the link: <https://green.isdarashaw.com/green/events/login/>
 - Enter the DP ID & Client ID, PAN details and captcha code
 - System will verify the Client ID and PAN details
 - On successful verification, system will allow you to enter your e-mail address and mobile number
 - Enter your e-mail address and mobile number for the limited purpose of service of the AGM Notice & Integrated Report
 - The system will then confirm the e-mail address for the purpose of service of the AGM Notice & Integrated Report
- For Members who hold shares in Physical form:**
 - Visit the link: <https://green.isdarashaw.com/green/events/login/>
 - Enter the physical Folio Number, PAN details and captcha code
 - In the event the PAN details are not available on record, Member to enter one of the share certificate's number
 - System will verify the Folio Number and PAN details or the share certificate number
 - On successful verification, system will allow you to enter your e-mail address and mobile number
 - Enter your e-mail address and mobile number
 - If PAN details are not available, the system will prompt the Member to upload a self-attested copy of the PAN card
 - The system will then confirm the e-mail address for the purpose of service of the AGM Notice & Integrated Report

Update of Bank account details:

Members who have not updated their bank account details for receiving the dividend directly in their bank accounts through Electronic Clearing Service or any other means may follow the below instructions to do so:

Physical Holding	Demat Holding
Send hard copies of the following details/documents to the Company's RTA, viz. TSR Darashaw Consultants Private Limited ('TSR'), (formerly TSR Darashaw Limited) at G-10, Hajj Moosa Patrawala Industrial Estate (Near Famosa Studio), 20, Dr. E. Moses Road, Mahalaxmi, Mumbai 400 011, latest by Friday, July 31, 2020: a) a signed request letter mentioning your name, folio number(s), complete address and following details relating to Bank Account in which the dividend is to be received: i) Name and Branch of Bank and Bank Account type; ii) Bank Account Number & Type allotted by your Bank after implementation of Core Banking Solutions; iii) 11 digit IFSC Code. b) Cancelled cheque in original bearing the name of the Member or first holder, in case shares are held jointly; c) self-attested copy of the PAN Card; and d) self-attested copy of any document such as Aadhaar Card, Driving License, Election Identity Card, Passport in support of the address of the Member as registered with the Company	Members holding shares in demat form are requested to update their Electronic Bank Mandate with their respective DPs.

The Members who are unable to receive the dividend directly in their bank account through Electronic Clearing Service or any other means, due to non-registration of the Electronic Bank Mandate, the Company shall dispatch the dividend warrant/Bankers' cheque/demand draft to such Members, upon normalization of postal services and other activities.

Mr. P. N. Parikh (FCS: 327) or failing him, Ms. Jigyasa Ved (Membership No. FCS 6468) and failing her, Mr. Nilesh Dhabliwala (Membership No. FCS 8331) of M/s Parikh & Associates, Practising Company Secretaries, have been appointed as the Scrutinizer to scrutinize the remote e-voting process before and during the AGM in a fair and transparent manner.

The results of the remote e-voting before and during the AGM shall be declared not later than 48 hours from the conclusion of the AGM. The results declared along with Scrutinizer's Report will be placed on the Company's website www.tatasteel.com and on website of NSDL www.evoting.nsdl.com and website of Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at www.bseindia.com and www.nseindia.com respectively.

Book Closure and Dividend:

NOTICE IS FURTHER GIVEN pursuant to Section 91 of the Act and the Rules framed thereunder, as amended from time to time, that the Register of Members and the Share Transfer Books of the Company (for both, fully paid-up and partly paid-up Ordinary Shares) will be closed from Saturday, August 8, 2020 to Thursday, August 20, 2020 (both days inclusive) for the purpose of payment of dividend for Financial Year 2019-20. The dividend of ₹10/- per fully paid-up Ordinary (equity) Share of ₹10/- each (100%) and ₹2.504 per partly paid-up Ordinary (equity) Share of ₹10/- each (paid-up ₹2.504 per share) (100%), if declared by the Members at the AGM, will be paid subject to deduction of income-tax at source ('TDS') on and from Monday, August 24, 2020 as under:

- In respect of Ordinary Shares held in physical form:**
 - To all the Members, after giving effect to valid transmission and transportation in respect of valid requests lodged with the Company as on close of business hours on Friday, August 7, 2020.
- In respect of Ordinary Shares held in electronic form:**
 - To all beneficial owners of the shares, as on the close of business hours on Friday, August 7, 2020, as per details furnished by the Depositories for this purpose.

Members are requested to immediately notify any change in their address and/or Bank Mandate details to their respective DPs for shares held in demat form and to the Company's RTA- TSR Darashaw Consultants Private Limited in shares held in physical form if the following address:

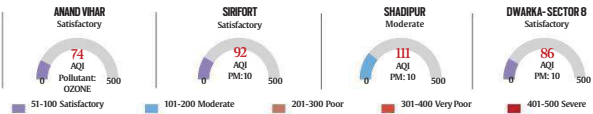
TSR Darashaw Consultants Private Limited
Unit: Tata Steel Limited
G-10, Hajj Moosa Patrawala Industrial Estate (Near Famosa Studio), 20, Dr. E. Moses Road, Mahalaxmi, Mumbai 400 011

Tata Steel Limited
Sd/-
Parvathesam Kanchnidham
Company Secretary &
Chief Legal Officer (Corporate & Compliance)
(ACS: A15921)

July 29, 2020
Mumbai



3 THE CITY



4.78 LAKH RAPID TESTS BETWEEN JUNE 18-JULY 29

Coply with protocol on antigen tests: CM

SOURAV ROY BARMAN
NEW DELHI, JULY 29

ASKING FOR "strict compliance", Chief Minister Arvind Kejriwal Wednesday said symptomatic people who test negative during a rapid antigen test (RAT) must be retested using RT-PCR. This came after he held a meeting with health department officials on Wednesday morning.

"Existing guidelines say that if any patient's antigen test is negative but has symptoms, RT-PCR test must be done on him. I directed officers today to ensure strict compliance of these guidelines," he tweeted.

As per Delhi Health department data, between June 18 and July 29, 4.78 lakh rapid antigen tests were carried out. Of these, over 3.9 lakh were conducted from July 1-July 29. The number of RT-PCR tests conducted in this period were 1.8 lakh, less than half of rapid antigen tests.

CORONAVIRUS IN THE CAPITAL

TOTAL CASES		HOSPITAL BEDS		Total		Vacant	
1,33,310		1,207		16,038		13,080	
Daily cases		Recoveries		Deaths		Tests	
July 28	1,056	1,135	28	28	28	18,544	
July 29	1,035	1,126	26	26	26	17,392	
Total	10,770*	1,18,633	3,907	3,907	3,907	9,94,219	

*Total active cases



Sensitivity of RT-PCR tests is 70% that of antigen tests is 40%. *Abhinav Salha*

on specificity and low on sensitivity, and can give false negatives. If a person has symptoms and tests negative by rapid antigen test, then he/she should be tested by RT-PCR. This is based on the fact that sensitivity of RT-PCR is higher than that of rapid test. Sensitivity is the probability that a person with disease tests positive. What we do not know yet is how infectious is a person who is rapid test negative and RT-PCR positive. Research on this would be useful for refining testing strategies."

On Monday, the Delhi High Court had asked the Delhi government why it was going with rapid antigen testing, which has a higher rate of false negative results as compared to RT-PCR, as the primary mode of Covid testing. "Should we go by RAT at all, instead of RT-PCR?" a bench of Justice Hima Kohli and Justice Subramonium Prasad had said.

The National Centre for Disease Control (NCDC) has also written to the Delhi government to increase testing through RT-PCR. A sero-survey conducted by NCDC recently found over 23% Delhi residents have developed antibodies against the infection.

Dr Lalit Kant, former head (Epidemiology and Communicable Diseases Division), ICMR, told The Indian Express: "Rapid antigen test is high

At rapid test centres, those who test negative are handed out small slips of paper, bearing the words "this is to certify that Mr/Ms NAME has not tested positive in the Rapid Diagnostic Test for Covid 19. If you are symptomatic, then you must continue to isolate yourself and get an RT-PCR test done as this test does not rule out Covid-19 infection" in English.

On Wednesday, the city saw 1,035 new cases and 26 deaths. The total case load is now 1,33,310 and the death toll stands at 3,907.

Smog tower project: SC warns IIT-Bombay of contempt

EXPRESS NEWS SERVICE
NEW DELHI, JULY 29

THE SUPREME COURT Wednesday warned of contempt action against IIT-Bombay after it backed out of the proposed smog tower pilot project in the capital.

"How can they back out from a government project? We will draw contempt against them. What is this nonsense?" a bench of Justice Arun Mishra, Justice Jyoti Saran and Justice MR Shah remarked after Solicitor General Tushar Mehta informed it about IIT's withdrawal.

"It was stated by the learned Solicitor General that they have been unable to enter into any agreement with IIT-Bombay. How can they back out of the order passed by this court has already been committed... by IIT," the court said in its order.

The *Indian Express* had reported on July 29 that the timeline for setting up two smog towers in Delhi — at Anand Vihar and



City's smog tower project delayed as IIT-B backs out

The *Indian Express* report dated July 29

Connaught Place — will have to be revised as IIT-Bombay, which was heading the pilot project, has "backed out". Coming down to earth, the Delhi government said, "We have to proceed against IIT-B as well as against persons concerned for violating this court's order and backing out from the basis of the order."

The court's reference was to its January 13 direction to set up smog towers in the capital to combat increasing air pollution. "It is not expected of such in-

stitutions to act in the manner projected in a matter relating to public interest. It is shocking that such conduct is projected by such a public functionary," it said.

Stating that it is "not at all happy with the state of affairs", the court directed that its order "be complied with forthwith, otherwise it would be taken seriously". The bench asked Mehta to call the official concerned from IIT-B to explain its conduct. The SG sought a day's time, following which the court posted the matter for Thursday.

Mehta also told the bench that authorities are in talks with IIT-Delhi and National Environmental Engineering Research Institute (NEERI) for the project. Meanwhile, the Union Environment Ministry and Central Pollution Control Board told the court in an affidavit that they had convened a meeting on July 27 with IIT-Delhi, NEERI and NERC Ltd and they "have agreed to take up the project". It said the further discussions were needed on available designs.

North body sends notice to Atishi, Chadha over 'corruption' attack

EXPRESS NEWS SERVICE
NEW DELHI, JULY 29

NORTH MCD's leader of the House Yogesh Kumar Verma served legal notice to AAP MLAs Atishi and Raghav Chadha over their allegations that the civic body has been unable to pay salaries to healthcare workers at its hospitals because of "corruption". Both shot back at a press conference, saying they will not be silenced.

Verma threatened civil and criminal defamation proceedings against the two leaders, saying they are liable to pay Rs 1 crore if they do not issue unconditional apologies in a week. Verma, in the notice, claimed the MCD's earnings from property tax during the last quarter of 2019-20 reduced by over 53% compared to the corresponding quarter in 2018-19. In the notice, Verma conceded the civic body is not left with sufficient funds to pay salaries to "some doctors and



Atishi, Chadha at the press conference, Wednesday. *Amit Mehra*

health workers" due to the drop in income between January and June 2020 and Delhi government "withholding" its dues to the MCD. He said the statements by Atishi and Chadha contain "reckless imputations likely to affect" his reputation.

Atishi told *The Indian Express*: "He himself conceded the MCD could not pay doctors and healthcare workers. The Delhi government, in an affidavit in the HC, said it has cleared all dues; we are not saying this. Where has the money gone? Secondly, against

how many people will they file defamation notices? CAG has pointed out irregularities, a former North MCD commissioner has said so. Every citizen of Delhi holds the MCD as corrupt."

Chadha said the BJP should try and find a single person who believes the civic bodies are not dens of corruption: "BJP leaders Manoj Tiwari and Vijay Goel have also called MCD corrupt in the past. Will be (Kumar) file defamation suits against them as well? We will hit the streets and go to the people against this notice."

TATA
TATA STEEL LIMITED
Registered Office: Bombay House, 24, Horni Mody Street, Fort, Mumbai - 400 001, India
Tel.: +91 22 6665 8282
E-mail: cosec@tatasteel.com Website: www.tatasteel.com
CIN: L27100MH1907PLC000260

NOTICE OF THE 113TH ANNUAL GENERAL MEETING, E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 113th Annual General Meeting (AGM) of the Members of Tata Steel Limited (the "Company") will be held on Thursday, August 20, 2020 at 3.00 p.m. (IST) via two-way Video Conferencing (VC Facility) Other Audio-Visual Means (OAVM) ONLY to transact the businesses as set out in the Notice of the AGM.

In accordance with the General Circulars issued by the Ministry of Corporate Affairs dated April 8, 2020, April 13, 2020 and May 5, 2020 (collectively called "MCA Circulars") and the Securities and Exchange Board of India Circular dated May 12, 2020 ("SEBI Circular"), the Company has sent the Notice of the 113th AGM along with the link for the 5th Integrated Report & Annual Accounts of the Company for the Financial Year 2019-20 (the "Integrated Report") on Wednesday, July 29, 2020, through electronic mode only, to those Members whose e-mail addresses are registered with the Company/Registrars and Transfer Agent ("RTA"), TSR Darashaw Consultants Private Limited ("TSR") Depositories. The requirement of sending physical copies of the Integrated Report has been dispensed with vide MCA Circulars and SEBI Circular.

The e-copy of the Notice of the AGM along with the Integrated Report of the Company is available on the website of the Company at <https://www.tatasteel.com/media/12381/tata-steel-ir.pdf> and may also be accessed from the relevant section of the websites of the Stock Exchanges i.e. BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively. The AGM Notice is also available on the website of National Securities Depositories Limited ("NSDL") at www.evoting.nsdl.com.

Remote E-Voting:

In compliance with Section 108 of the Companies Act, 2013 (Act) read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, each as amended from time to time, the Company is providing to its Members, the facility of remote e-voting before the AGM and during the AGM in respect of the businesses to be transacted at the AGM and for this purpose, the Company has appointed NSDL to facilitate voting through electronic means.

The detailed instruction for remote e-voting are given in the Notice of AGM. Members are requested to note the following:

- The remote e-voting facility will be available during the following period:

Commencement of remote e-voting	From 9:00 a.m. (IST) on Sunday, August 16, 2020
End of remote e-voting	At 5:00 p.m. (IST) on Wednesday, August 19, 2020

The remote e-voting module will be disabled by NSDL thereafter and Members will not be allowed to vote electronically beyond the said date and time.

- The voting rights of the Members shall be in proportion to their share of the paid-up equity share capital of the Company as on **Thursday, August 13, 2020 ("Cut-Off Date")**. The facility of remote e-voting shall also be made available during the Meeting and the Members attending the Meeting, who have not already cast their vote by remote e-voting shall be able to exercise their right during the Meeting. A person whose name is recorded in the Register of Members / Register of Beneficial Owners as on the Cut-Off Date only shall be entitled to avail the facility of remote e-voting before / during the AGM.
- Any person who acquires shares and becomes a Member of the Company after the dispatch of the Notice of AGM and holds shares as of the cut-off date i.e. Thursday, August 13, 2020, may obtain the login ID and password for remote e-voting by sending a request to NSDL at evoting@nsdl.co.in or may contact the toll-free number provided by NSDL: 1800-222-990. A person who is not a Member as on the cut-off date should treat the Notice of AGM for information purpose only.
- The Members who have already cast their votes by remote e-voting prior to the AGM will have right to participate at the AGM but shall not be entitled to cast their votes again on such resolution(s) for which the Member has already cast the vote through remote e-voting prior to the AGM.
- Members who need assistance before or during the AGM can contact NSDL at evoting@nsdl.co.in/1800-222-990 or contact Mr. Amit Vishal, Senior Manager - NSDL at amvit@nsdl.co.in/022-24994360 or Mr. Sanjeev Yadav, Assistant Manager-NSDL at sanjeevy@nsdl.co.in/022-24994553.

As per the SEBI Circular, no physical copies of the Notice of the AGM and Integrated Report will be sent to Members. Members who have not registered their e-mail addresses are requested to follow the process mentioned below before 5:00 p.m. (IST) on Thursday, August 13, 2020, for registering their e-mail addresses to receive the Notice of AGM and Integrated Report electronically and to receive login ID and password for E-Voting:

I. For Members who hold shares in Electronic form:

- Visit the link: <https://green.tsrdarashaw.com/green/events/login1>
- Enter the DP ID & Client ID, PAN details and captcha code
- System will verify the Client ID and PAN details
- On successful verification, system will allow you to enter your e-mail address and mobile number
- Enter your e-mail address and mobile number
- The system will then confirm the e-mail address for the limited purpose of service of the AGM Notice & Integrated Report

II. For Members who hold shares in Physical form:

- Visit the link: <https://green.tsrdarashaw.com/green/events/login1>
- Enter the physical Folio Number, PAN details and captcha code
- In the event the PAN details are not available on record, Member to enter one of the share certificate's number
- System will verify the Folio Number and PAN details or the share certificate number
- On successful verification, system will allow you to enter your e-mail address and mobile number
- Enter your e-mail address and mobile number
- If PAN details are not available, the system will prompt the Member to upload a self-attested copy of the PAN card
- The system will then confirm the e-mail address for the purpose of service of the AGM Notice & Integrated Report

Update of Bank account details:

Members who have not updated their bank account details for receiving the dividend directly in their bank accounts through Electronic Clearing Service or any other means may follow the below instructions to do so:

Physical Holding	Send hard copies of the following details/documents to the Company's RTA, viz. TSR Darashaw Consultants Private Limited ("TSR"), (formerly TSR Darashaw Limited) at G-10, Haji Moosa Patrawala Industrial Estate (Near Famous Studio), 20, Dr. E. Moses Road, Mahalaxmi, Mumbai 400 011, latest by Friday, July 31, 2020:
	a. a signed request letter mentioning your name, folio number(s), complete address and following details relating to Bank Account in which the dividend is to be received: <ol style="list-style-type: none"> Name and Branch of Bank and Bank Account type; Bank Account Number & Type allotted by your Bank after implementation of Core Banking Solutions; 11 digit IFSC Code.
	b. Cancelled cheque in original bearing the name of the Member or first holder, in case shares are held jointly;
	c. self-attested copy of the PAN Card; and
	d. self-attested copy of any document (such as Aadhar Card, Driving Licence, Election Identity Card, Passport) in support of the address of the Member as registered with the Company
Demat Holding	Members holding shares in demat form are requested to update their Electronic Bank Mandate with their respective DPs.

The Members who are unable to receive the dividend directly in their bank account through Electronic Clearing Service or any other means, due to non-registration of the Electronic Bank Mandate, the Company shall dispatch the dividend warrant/Bankers' cheque/demand draft to such Members, upon normalization of postal services and other activities.

Mr. P. N. Parikh (FCS: 327) or failing him, Ms. Jyotsna Ved (Membership No. FCS 6488) and failing her, Mr. Mitesh Dhavalwala (Membership No. FCS 8331) of M/s Parikh & Associates, Practising Company Secretaries, have been appointed as the Scrutinizer to scrutinize the remote e-voting process before and during the AGM in a fair and transparent manner.

The results of the remote e-voting before and during the AGM shall be declared not later than 48 hours from the conclusion of the AGM. The results declared along with Scrutinizer's Report will be placed on the Company's website www.tatasteel.com and on website of NSDL www.evoting.nsdl.com and website of Stock Exchanges i.e. BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively.

Book Closure and Dividend:

NOTICE IS FURTHER GIVEN pursuant to Section 91 of the Act and the Rules framed thereunder, as amended from time to time, that the Register of Members and the Share Transfer Books of the Company (for both, fully paid-up and partly paid-up Ordinary Shares) will be closed from Saturday, August 8, 2020 to Thursday, August 20, 2020 (both days inclusive) for the purpose of payment of dividend for Financial Year 2019-20. The dividend of ₹10/- per fully paid-up Ordinary (equity) Share of ₹10/- each (100%) and ₹2.504 per partly paid-up Ordinary (equity) Share of ₹10/- each (paid-up ₹2,504 per share) (100%), if declared by the Members at the AGM, will be paid subject to deduction of income-tax at source ("TDS") on and from Monday, August 24, 2020 as under:

- In respect of Ordinary Shares held in physical form:**
To all the Members, after giving effect to valid transmission and transposition in respect of valid requests lodged with the Company as on close of business hours on Friday, August 7, 2020.
- In respect of Ordinary Shares held in electronic form:**
To all beneficial owners of the shares, as on the close of business hours on Friday, August 7, 2020, as per details furnished by the Depositories for this purpose.

Members are requested to immediately notify any change in their address and/or Bank Mandate details to their respective DPs for shares held in demat form and to the Company's RTA - TSR Darashaw Consultants Private Limited for shares held in physical form in the following address:

TSR Darashaw Consultants Private Limited
Unit: Tata Steel Limited
6-10, Haji Moosa Patrawala Industrial Estate (Near Famous Studio), 20, Dr. E. Moses Road, Mahalaxmi, Mumbai 400 011

July 29, 2020
Mumbai

TATA STEEL

Tata Steel Limited
Sd/-
Parvathesam Kancharinham
Company Secretary &
Chief Legal Officer (Corporate & Compliance)
(ACS: A15921)

REGULATORY RELAXATIONS

Sebi extends norms compliance timeline for various participants

PRESS TRUST OF INDIA
New Delhi, July 29

SEBI ON WEDNESDAY gave extension till September 30 to depository participants, share transfer agents and brokers for compliance with various regulatory requirements.

Through a circular, the regulator eased the compliance requirement with regard to processing of demat request forms by issuer or registrar of share transfer agents (RTA) and depository participants (DP).

Under the norms, processing of demat request forms by issuer or RTA needs to be done within 15 days, while the same for depository participants within seven days. The period from March 23 till September 30 shall be excluded for computing the existing timelines for compliance, Sebi said in the circular.

Further, a 15-day period after September 30 has been



allowed to registered depository participants to clear the backlog. Sebi has also given time till September 30 to depository participants for submitting internal audit reports for half-year ended March 31.

The market watchdog also relaxed the compliance requirement pertaining to redressal of investor grievances, transmission of securities and closure of demat account.

Timeline for systems audit

on an annual basis for financial year ended March 31 has also been extended till September 30, as per the circular.

Through a separate circular, Sebi extended the timelines for compliance with regulatory requirements for trading members, clearing members and depository participants till September 30.

Sebi allows acceptance of client securities as collateral by way of title transfer till August 31

Sebi on Wednesday allowed co-existence of the current title transfer collateral mechanism and the new pledge and re-pledge process till August 31. The decision has been taken in view of the prevailing situation due to the COVID-19 pandemic and part lockdowns in various areas of the country.

Markets regulator relaxes time till Sept 15 for filing results for April-June quarter

PRESS TRUST OF INDIA
New Delhi, July 29

SEBI ON WEDNESDAY gave relaxation of one month till September 15 to listed companies for submitting their June quarterly results amid coronavirus pandemic. The move comes after Sebi received requests for extension of time for submission of financial results for the quarter or half year ended June 30, due to the shortened time gap between the extended deadline for filing

financial results for the period ended March 31 and the quarter or half year ended June 30.

"After consideration, it has been decided to extend the timeline for submission of financial results...for the quarter or half year of financial year ended June 30, 2020, to September 15, 2020," Sebi said in a circular.

Listed entities were required to submit the financial results for the quarter or half year ended June 30 on or before August 14, 2020.

Normally, listed companies are required to file their annual results within 90 days from the end of a financial year while in the case of quarterly results, firms are required to file it within 45 days from the end of a quarter.

In June, Sebi had given companies till August 14, 2020, to submit their financial results for the quarter or half year ended June 30 to 31 to listed companies for submitting their fourth-quarter as well as annual results. Earlier, the deadline to submit the financial results was June 30.

AUM of NBFCs may de-grow for first time in 20 years: Crisil

The report said most of the segments could witness contraction in the current fiscal

FE BUREAU
Mumbai, July 29

RATING AGENCY CRISIL on Wednesday said assets under management (AUM) of non-banking financial companies (NBFCs) might de-grow for the first time in nearly 20 years. The non-bank lenders' AUM may show negative growth of 1-3% this fiscal year due to fall in disbursements, it said.

The Crisil report also mentioned that lower repayments during the moratorium period and capitalisation of accumu-

lated interest would, however, help limit de-growth in AUM.

Krishnan Sitaraman, senior director of Crisil Ratings, said, "While disbursements across segments are expected to fall 50-60%, AUM trajectory will differ by segment." The report revealed that most segments could witness contraction in the current financial year.

The AUM in real estate and structured credit sector may fall 10-12% in FY2021, said the report. Similarly, AUM in vehicle finance may fall 3-5% for NBFCs in the current financial year. Similarly, the same in micro, small and medium enterprises (MSMEs) segment may also fall 3-5% in FY2021. "The silver lining, however, would be gold loans, which constitute around 5% of the AUM," Sitaraman said. According to the report, the AUM in gold loans sector may grow by

14-16% for NBFCs.

The report also said challenging macroeconomic environment, competitions from banks, and sharper focus on liquidity were major reasons for lower disbursements. The tightening of underwriting standards by NBFCs, amid weak economic activities, and expectations of increasing delinquencies will also add to lower disbursements.

Ajit Velonie, director of Crisil Ratings, said, "Despite the decline in interest rates over the past six months, the funding cost for NBFCs has remained relatively high because of risk aversion among investors and lenders." FNB Housing Finance had earlier reported six-year low disbursements of Rs 694 crore in the June quarter. The AUM grew 5% year on year (YoY) to Rs 83,495 crore in June 2020.

Quick View

Manappuram Finance Q1 consolidated net up 38%

NBFC MANAPPURAM FINANCE reported a consolidated net profit of ₹367.97 crore for the first quarter of the current fiscal, an increase of 37.93% over ₹266.78 crore recorded in the year-ago quarter. The net profit for the standalone entity (which excludes subsidiaries) is reported at ₹369.11 crore.

New MD & CEO of KVB takes charge

B RAMESH BABU assumed charge as the MD and CEO of Karur Vysya Bank (KVB) on Wednesday. He was co-opted as an additional director in the board meeting held on July 20 and appointed MD & CEO of the bank for a period of three years from the date of taking charge.

Yes Bank takes possession of ADAG headquarters in Mumbai over non-payment

FE BUREAU
Mumbai, July 29

YES BANK ISSUED a notice in Wednesday's newspaper stating that it was taking possession of two office premises of Amil Dhruvishi Ambani Group (ADAG), including its headquarters 'Reliance Centre' in Santacruz, Mumbai. The action has been taken by the lender under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFESI) Act, after Reliance Infrastructure failed to pay dues of ₹2,892 crore. Apart from Reliance Centre, Yes Bank has taken possession of two floors in Nagin Mahal in south Mumbai.

The bank had sent a 'demand' notice to Reliance Infrastructure on May 6, asking it to make payment within 60 days. Finally, on July 22, the lender acted to take possession of the two properties due to non-payment. The borrower having failed to repay the said amount, notice is hereby given to the borrower and to the public in general that the undersigned has taken possession of the property in exercise of powers conferred on him under section 13 (4) of the said Act, read with Rule 8 of the said rules on 22nd day of July, 2020," Yes Bank said in an advertisement.

Big gold jewellery retailers say demand normal now

RAJESH RAVI
Kochi, July 29

COVID-19 AND HIGHER gold prices have not dented the positive outlook of gold jewellery retailers, who claim that demand is back to normal. The demand for gold in India sharply declined in June due to various reasons, including Covid.

Two of the largest retail chains - Kalyan Jewellers and Malabar Gold & Diamond - said the impact of the pandemic was short-lived and business is as good as normal. Ramesh Kalyanaraman, executive director, Kalyan Jewellers, told FE that 80% of showrooms are currently operational. "We are witnessing normalcy as far as footfalls of customers are concerned. Since

the lockdown, sales have picked up and we are almost close to the same store performance of this time last year," he said. Ahammed MP, chairman, Malabar Gold & Diamonds, said the demand for gold jewellery is gradually recovering across the country, with showrooms in the southern and NCR regions witnessing healthy footfalls.

Imperative for banks to expand balance sheets, and revive credit offtake. IT IS IMPERATIVE for banks

to expand their balance sheets and revive credit offtake instead of just concentrating on asset quality, says a report.

The RBI's steps to reduce the repo rate have also lowered the marginal cost of fund-based lending, rate across

banks, ratings agency India Ratings and Research said in a note. The RBI has reduced repo rate by 250 basis points since

February 2019. However, the transmission of rate cuts has been uneven among banks, the note said. FTI

TATA STEEL LIMITED
Registered Office: Bombay House, 24, Horni Mody Street, Fort, Mumbai - 400 001, India
Tel.: +91 22 6665 8282
E-mail: cosec@tatasteel.com Website: www.tatasteel.com
CIN: L27100MH1907PLC000260

NOTICE OF THE 113TH ANNUAL GENERAL MEETING, E-VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 113th Annual General Meeting (AGM) of the Members of Tata Steel Limited (the 'Company') will be held on Thursday, August 20, 2020 at 3:00 p.m. (IST) via two-way Video Conferencing (VC Facility)/Other Audio-Visual Means (OAVM) ONLY to transact the businesses as set out in the Notice of the AGM.

In accordance with the General Circulars issued by the Ministry of Corporate Affairs dated April 8, 2020, April 13, 2020 and May 5, 2020 (collectively called 'MCA Circulars') and the Securities and Exchange Board of India Circular dated May 12, 2020 ('SEBI Circular'), the Company has sent the Notice of the 113th AGM along with the link for the 5th Integrated Report & 11th Annual Accounts of the Company for the Financial Year 2019-20 (the 'Integrated Report') on Wednesday, July 29, 2020, through electronic mode only, to those Members whose e-mail addresses are registered with the Company/Registrars and Transfer Agent (RTA), TSR Darashaw Consultants Private Limited (TSR)/Depositories. The requirement of sending physical copies of the Integrated Report has been dispensed with valid MCA Circulars and SEBI Circular.

The e-copy of the Notice of the AGM along with the Integrated Report of the Company is available on the website of the Company at <https://www.tatasteel.com/media/123811atasteel.pdf> and may also be accessed from the relevant section of the websites of the Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at www.bseindia.com and www.nseindia.com respectively. The AGM Notice is also available on the website of National Securities Depositories Limited (NSDL) at www.evoting.nsdl.com.

Remote E-Voting:

In compliance with Section 108 of the Companies Act, 2013 (Act) read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the Secretarial Standard on General Meetings ('SS-2') issued by the Institute of Company Secretaries of India, each as amended from time to time, the Company is providing to its Members, the facility of remote e-voting before the AGM and during the AGM in respect of the businesses to be transacted at the AGM and for this purpose, the Company has appointed NSDL to facilitate voting through electronic means.

The detailed instruction for remote e-voting are given in the Notice of AGM. Members are requested to note the following:

- a. The remote e-voting facility would be available during the following period:

Commencement of remote e-voting	From 9:00 a.m. (IST) on Sunday, August 16, 2020
End of remote e-voting	At 5:00 p.m. (IST) on Wednesday, August 19, 2020

The remote e-voting module will be disabled by NSDL thereafter and Members will not be allowed to vote electronically beyond the said date and time;

- b. The voting rights of the Members shall be in proportion to their share of the paid-up equity share capital of the Company as on Thursday, August 13, 2020 (Cut-Off Date). The facility of remote e-voting shall also be made available during the Meeting and the Members attending the Meeting, who have not already cast their vote by remote e-voting shall be able to exercise their right during the Meeting. A person whose name is recorded in the Register of Members / Register of Beneficial Owners as on the Cut-Off Date only shall be entitled to avail the facility of remote e-voting before / during the AGM.
- c. Any person who acquires shares and becomes a Member of the Company after the dispatch of the Notice of AGM and holds shares as of the cut-off date i.e. Thursday, August 13, 2020, may obtain the login ID and password for remote e-voting by sending a request to NSDL at evoting@nsdl.co.in or may contact the toll-free number provided by NSDL: 1800-222-990. A person who is not a Member as on the cut-off date should request the Notice of the AGM for information purpose only.
- d. The Members who have already cast their votes by remote e-voting prior to the AGM will have right to participate at the AGM but shall not be entitled to cast their votes again on such resolution(s) for which the Member has already cast the vote through remote e-voting prior to the AGM.
- e. Members who need assistance before or during the AGM can contact NSDL on evoting@nsdl.co.in/1800-222-990 or contact Mr. Amit Vishal, Senior Manager - NSDL at amitv@nsdl.co.in/022-24994360 or Mr. Sanjeev Yadav, Assistant Manager - NSDL at sanjeevy@nsdl.co.in/022-24994553.

As per the SEBI Circular, no physical copies of the Notice of the AGM and Integrated Report will be sent to Members. Members who have not registered their e-mail addresses are requested to follow the process mentioned below before 5:00 p.m. (IST) on Thursday, August 13, 2020, for registering their e-mail addresses to receive the Notice of AGM and Integrated Report electronically and to receive login ID and password for e-voting:

I. For Members who hold shares in Electronic form:

- a) Visit the link: <https://green.tsrdarashaw.com/green/events/login/>
- b) Enter the DP ID & Client ID, PAN details and captcha code
- c) System will verify the Client ID and PAN details
- d) On successful verification, system will allow you to enter your e-mail address and mobile number
- e) Enter your e-mail address and mobile number
- f) The system will then confirm the e-mail address for the limited purpose of service of the AGM Notice & Integrated Report

II. For Members who hold shares in Physical form:

- a) Visit the link: <https://green.tsrdarashaw.com/green/events/login/>
- b) Enter the physical Folio Number, PAN details and captcha code
- c) In the event the PAN details are not available on record, Member to enter one of the share certificate's number
- d) System will verify the Folio Number and PAN details or the share certificate number
- e) On successful verification, system will allow you to enter your e-mail address and mobile number
- f) Enter your e-mail address and mobile number
- g) If PAN details are not available, the system will prompt the Member to upload a self-attested copy of the PAN card
- h) The system will then confirm the e-mail address for the purpose of service of the AGM Notice & Integrated Report

Update of Bank account details:

Members who have not updated their bank account details for receiving the dividend directly in their bank accounts through Electronic Clearing Service or any other means may follow the below instructions to do so:

Physical Holding	Send hard copies of the following details/documents to the Company's RTA, viz. TSR Darashaw Consultants Private Limited ('TSR'), (formerly TSR Darashaw Limited) at C-10, Haji Moosa Patrawala Industrial Estate (Near Famous Studio), 20, Dr. E. Moses Road, Malahaxmi, Mumbai 400 011, latest by Friday, August 7, 2020. a. a signed request letter mentioning your name, folio number(s), complete address and following details relating to Bank Account in which the dividend is to be received: i) Name and Branch of Bank and Bank Account type; ii) Bank Account Number & Type allotted by your Bank after implementation of Core Banking Solutions; iii) 11 digit IFSC Code. b. Cancelled cheque in original bearing the name of the Member or first holder, in case shares are held jointly; c. self-attested copy of the PAN Card; and d. self-attested copy of any document (such as Aadhaar Card, Driving Licence, Election Identity Card, Passport) in support of the address of the Member as registered with the Company
Demat Holding	Members holding shares in demat form are requested to update their Electronic Bank Mandate with their respective DPs.

The Members who are unable to receive the dividend directly in their bank account through Electronic Clearing Service or any other means, due to non-registration of the Electronic Bank Mandate, the Company shall dispatch the dividend warrant/Bankers' cheque/demand draft to such Members, upon normalization of postal services and other activities.

Mr. P. N. Parikh (FCS: 327) or failing him, Ms. Jigyasa Ved (Membership No. FCS 6488) and failing her, Mr. Mitesh Dhaliwala (Membership No. FCS 8331) of M/s Parikh & Associates, Practising Company Secretaries, have been appointed as the Scrutinizer to scrutinize the remote e-voting process before and during the AGM in a fair and transparent manner.

The results of the remote e-voting before and during the AGM shall be declared not later than 48 hours from the conclusion of the AGM. The results declared along with Scrutinizer's Report will be placed on the Company's website www.tatasteel.com and on website of NSDL www.evoting.nsdl.com and website of Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at www.bseindia.com and www.nseindia.com respectively.

Book Closure and Dividend:

NOTICE IS FURTHER GIVEN pursuant to Section 91 of the Act and the Rules framed thereunder, as amended from time to time, that the Register of Members and the Share Transfer Books of the Company (for both, fully paid-up and partly paid-up Ordinary Shares) will be closed from Saturday, August 8, 2020 to Thursday, August 20, 2020 (both days inclusive) for the purpose of payment of dividend for Financial Year 2019-20. The dividend of ₹10/- per fully paid-up Ordinary (equity) Share of ₹10/- each (100%) and ₹2,504 per partly paid-up Ordinary (equity) Share of ₹10/- each (paid-up ₹2,504 per share) (100%), if declared by the Members at the AGM, will be paid subject to deduction of income-tax at source ('TDS') on and from Monday, August 24, 2020 as under:

- In respect of Ordinary Shares held in physical form:
To all the Members, after giving effect to valid transmission and transposition in respect of valid requests lodged with the Company as on close of business hours on Friday, August 7, 2020.
- In respect of Ordinary Shares held in electronic form:
To all beneficial owners of the shares, as on the close of business hours on Friday, August 7, 2020, as per details furnished by the Depositories for this purpose.

Members are requested to immediately notify any change in their address and/or Bank Mandate details to their respective DPs for shares held in demat form and to the Company's RTA - TSR Darashaw Consultants Private Limited for shares held in physical form at the following address:

TSR Darashaw Consultants Private Limited
Unit: Tata Steel Limited
6-10, Haji Moosa Patrawala Industrial Estate (Near Famous Studio), 20, Dr. E. Moses Road, Malahaxmi, Mumbai-400 011

Tata Steel Limited
Sd/-
Parvathesam Kanchandham
Company Secretary &
Chief Legal Officer (Corporate & Compliance)
(ACS: A15921)

July 29, 2020
Mumbai