



Tanla Platforms Limited
(Formerly known as Tanla Solutions Limited)
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September 12, 2022

To,

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001 Scrip Code: 532790	National Stock Exchange of India Ltd. Exchange Plaza, Plot No. C/1, Block-G, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Symbol: TANLA
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Dear Sir / Madam,

Sub: Newspaper Publication for completion of e-dispatch of the Postal Ballot Notice dated September 08, 2022.

Pursuant to the provisions of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, please find the enclosed herewith the copy of newspaper publication confirming completion of e-dispatch of the Postal Ballot Notice dated September 08, 2022.

Request you to take the same on record and oblige.

Thanking you,

Yours faithfully,

For **Tanla Platforms Limited**



(Formerly known as Tanla Solutions Limited)
Seshanuradha Chava
Company Secretary and Compliance Officer

Encl: As above

TAKING COVER

Getting motor cover claims accepted

Steps to make motor insurance claims smoother and avoid mistakes

K VENKATASUBRAMANIAN

The death of former Tata Sons chairman, Cyrus Mistry, in a road accident caused much anguish to many in India Inc. But one key reason for his death – he wasn't wearing his seat belt in the rear seat – raised questions from an insurance perspective as to whether claims would be honoured in cases where such negligence is noticed.

This week, we also saw many areas in India's IT capital, Bengaluru, being flooded due to very heavy rains during the monsoon.

Other cities such as Mumbai, Chennai and Hyderabad have also had their fair share of flooding; consequently, cars get submerged, accidents due to skidding of vehicles and potholes cause fatalities each year.

Many motor insurance claims are made when there are instances of own damages, accident-related repairs, third-party damages and deaths. In the background of these two events, here's what you must know about when your claims may be accepted or rejected.

The Cyrus Mistry case

Accidents can happen due to negligence or judgment errors. In Cyrus Mistry's case, not wearing the seat belt can be deemed negligence. But the insurance claims for car damages and accidental death will be accepted by insurers.

If the car owner has a comprehensive policy covering own as well as third-party damages, the insurance company would honour the claims.

Not wearing a seat belt is not an exclusion for settling claims in motor insurance policies, even though Indian laws mandate wearing it. But in your own interest, it is always advisable to have your seat belt on as a car's air bags are triggered only when the seat belt is latched on.

So, an insurer would settle death and disability claims in such cases. In case a passenger add-on rider is taken, even the co-passenger or in case of death their nominee would get insurance compensation.

Monsoon mayhem

Many metros have seen floods and heavy losses incurred by vehicle owners.

When roads near your workplace or residence are flooded during monsoon and you attempt to take your car out, even if



GETTY IMAGES/ISTOCKPHOTO

only for any emergency, there are important points to note.

It may so happen that you get into a spot where there is lot of water stagnation, such that water gushes into your car or, worse, submerges the vehicle. In case of incessant rains and flooding in car parking basements at office or residence, there is a good chance of water entering your car.

This can cause considerable damage to your car. If you are stuck in such situations on the road, in office or your residential parking area, you must take the following steps to make your insurance claim process smooth.

* Do not attempt to start your car if water has entered the vehicle or it is submerged. This can cause considerable damage to the engine and may permanently damage the ignition system, piston and cylinders. There may be engine seizure.

* If you attempt to start your car when it is submerged in water, the insurance company considers it as a deliberate act and will not honour your claim for any damage.

* Inform your insurance company immediately if your car is submerged or is stuck in a flooded road or parking area.

* Usually, the insurance company will arrange for a tow vehicle to pick up the car and take it to the nearest authorised garage.

* Wait for the surveyor to arrive at the

site of car damage before moving your car. Let the surveyor assess the possible losses – physical, mechanical and electrical. That way, you can be assured of having followed the due process.

* You can take photos of your submerged car in different angles to make a strong case for your claim settlement. Many insurers allow you to upload such pictures in their app while making a claim.

* Do not attempt to get your vehicle repaired at your friendly neighbourhood garage, unless it is an authorised place in your insurer's list. Otherwise, your claims would be rejected and even reimbursements would not be given.

Extra riders for vehicle cover

For more protection to your vehicle, you can have a few riders.

* Engine protection cover: This rider covers the cause of any damage caused to your engine in case of flooding. It is advisable for you to take this cover, especially if your car is new or just a few years old. It does not cover damages due to attempted starting of the vehicle in a submerged or water-logged car. The premium would cost about 2 per cent of the current market value of the car (according to Policy-bazaar) and is available for cars less than five years old.

* No claim bonus (NCB) protection

cover: You accumulate bonus points during years when you make no motor claims. If you take an NCB protection cover, your bonus would be retained even if you happen to make claims in a year. It would cost you 5-10 per cent of the base car insurance premium (source: Policybazaar).

* Zero depreciation cover: This rider helps you get the full-claim value for parts that are replaced after damage, instead of their depreciated value. This helps you save a tidy sum. The cost of such an add-on will cost you 15-20 per cent of your base car insurance premium (source: Coverfox).

Taking good care of your car by following these precautions and taking the requisite add-ons would save you a lot of time, effort and money.

BL PORTFOLIO PODCAST

Venkatasubramanian K and Kumar Shankar Roy discuss how motor insurance claims could be made easier

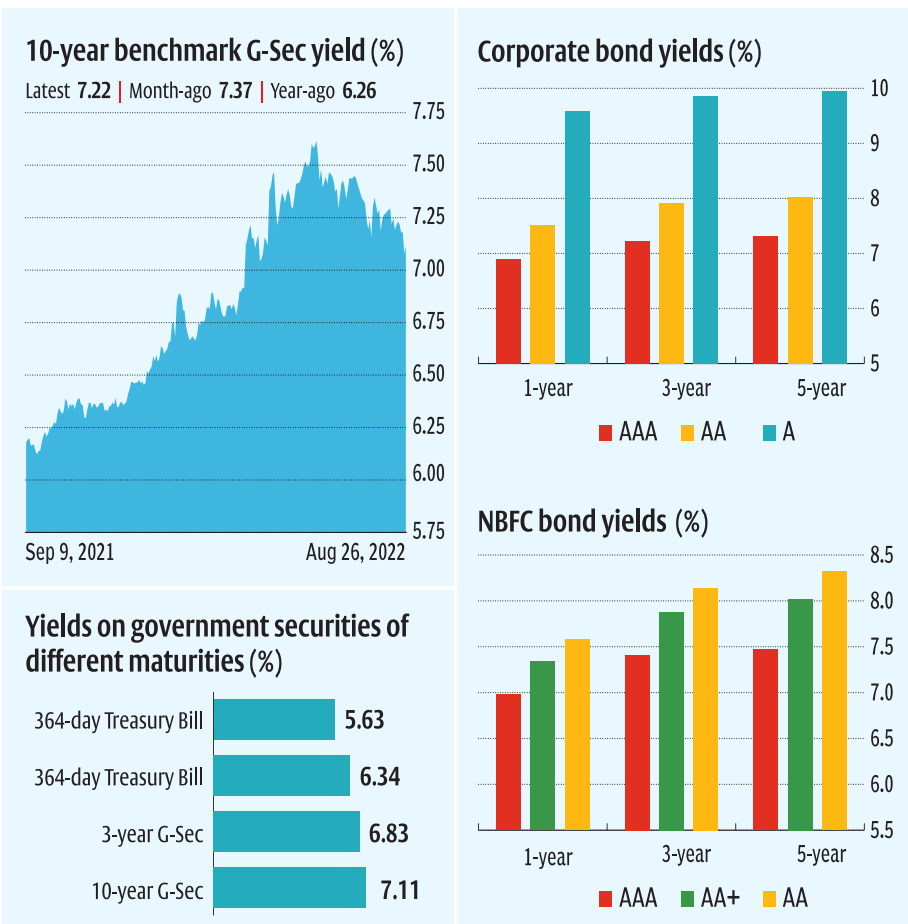
<https://tinyurl.com/POMotorIns>

Also available on Spotify, Apple Podcasts and Google Podcasts



POINT TO NOTE

If you attempt to start your car when it is submerged in water, the insurer will not honour your claim for any damage



Source: Bloomberg (FIMMDA data) Note: All data as on September 9, 2022 or latest available

Term Insurance Premium Tracker						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to (yrs)	Max policy term (yrs)	Annual Premium (₹) incl of GST		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	Digishield Plan	85	55	15,066	12,687	98.1
Bajaj Allianz	eTouch	99*	81	12,187	10,095	99.0
Bharti AXA	Flexi Term Pro	99	81	12,037	10,385	99.1
Canara HSBC OBC Life	iSelect Star Term Plan	99	81	14,905	12,791	98.6
Edelweiss Tokio	Total Protect Plus	100	82	11,705	9,437	97.0
Exide	Smart Term Edge Comprehensive	60	30	15,294	13,634	99.1
HDFC Life	C2PL Life Protect	100	67	16,207	14,521	98.7
ICICI Prudential	iProtect Smart	99	81	17,190	15,164	97.9
India First Life	e-Term Plus Plan	70	40	10,762	8,856	96.9
Kotak Life Insurance	Kotak e-Term Plan	75	57	13,608	12,036	98.8
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life Insurance	Smart Secure Plus	85	67	14,246	11,899	99.4
PNB Met Life	Mera Term Plan Plus	80	62	13,452	11,328	98.2
SBI Life	eShield Next	100	82	17,495	14,654	97.1
TATA AIA Life	Sampoorn Raksha Supreme	100	82	14,868	12,626	98.5

Claim settlement ratio as per data provided by insurer Source: www.policybazaar.com, LIC Max life offers additional 5% discount for 1st year for salaried customers; *Whole life available only on limited pay option; HDFC whole is available only in limited payterm(Life Protect) & Limited+Single payterm(Income Plus); SBI eShield Next plan whole life is available only in limited pay with above age 45yrs NA; Not Available

SIMPLY PUT

Earnings downgrades and upgrades explained

PARV SHAH
BL Research Bureau

On a warm afternoon, two friends who were new investors turned on a business news channel during market hours and came across the experts expecting earnings downgrade on some stocks and indices.

Aditya: Hey Akhil! Did you check this? They are saying "Brokerages have slashed Nifty estimates by 3.5 per cent." Also, they are saying that ABB, also a part of my portfolio, may face earnings downgrade. What's happening? And what is earnings downgrade?

Akhil: Calm down, Aditya. Let me explain. Analysts downgrade earnings when the consensus estimates of a company's profits for a few quarters reduce because of poor or below-par reported earnings. But when there is a consistent beat on profits, there would be a case for earnings upgrade.

Aditya: Okay, got your point. So, what are the reasons for such downgrades or upgrades?

Akhil: Let me explain with an example. JSW Steel faced downgrades from many brokerage houses after the company posted lower-than-expected Q4 FY22 profits on account of weak realisations and headwinds due to coking coal costs, which they expected to continue for some time.

Aditya: Understood. But are upgrades or downgrades only at a company level or do they happen at the sectoral level too?

Akhil: No, it is also applied for sectors and even broad market indices such as S&P BSE Sensex and Nifty 50. Analysts at brokerage houses take a holistic view on sectoral earnings and that of companies present in the indices. For instance, currently, IT sector as a whole is facing earnings downgrade due to elevated attrition numbers and increase in subcontractor costs and travelling

costs; on the other hand, financial sector has seen an upgrade on account of strong loan growth led by revival in private sector capex.

For a broad market index, one can check the EPS (earning per share) estimates given by brokerages which can be influenced by macro factors such as rise in interest rates by the RBI. For instance, you heard about Nifty estimates in the morning, right? So, Nifty EPS has been downgraded from ₹884-levels, quoted during June-end to ₹857-levels in the current scenario. Also, to get another perspective, one can look at the ratio of number of earnings downgrades to upgrades on a consensus basis.

Aditya: Okay. But how does all this help me as an investor?

Akhil: A sharp earnings downgrade or upgrade or a series of such steps may lead to a fall/rise in the

price of the stock which you own. As ultimately, market participants use metrics such as price-to-earnings ratio and so if that stock is facing earnings downgrade, the stock might fall for that P/E number to sustain due to lower estimated earnings.

Aditya: Okay, so you mean that from now on I must sell the stock in case of earnings downgrade and buy when there is an upgrade?

Akhil: No that's not what I meant. Analysts can't always be accurate about their estimates. Also, at times, the downgrade can be for a short span of time while the stock might have good prospects in the long run. Ultimately, you need to check the reasons behind the downgrade or upgrade, whether the trigger is for long term or short term and make an investment decision while not getting completely influenced by analysts' estimates.

Aditya: Thanks a lot, Akhil, for helping me understand this concept. From now, I'll pay attention to earnings downgrades and upgrades.



TANLA PLATFORMS LIMITED

(Formerly known as Tanla Solutions Limited)
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E-mail: investorhelp@tanla.com | Website: www.tanla.com

NOTICE

Members are hereby informed that pursuant to Sections 108 and 110 of the Companies Act, 2013 ("Companies Act"), read with the Companies (Management and Administration) Rules, 2014 ("Management Rules"), each as amended from time to time, and the General Circular Nos. 14/2020 and 17/2020 dated April 8, 2020, April 13, 2020, September 28, 2020 and December 31, 2020, June 23, 2021, December 8, 2021 and May 5, 2022 respectively, issued by the Ministry of Corporate Affairs, Government of India (the "MCA Circulars"), the Company has completed dispatch of the postal ballot notices along with explanatory statement (in electronic form) on Saturday, September 10, 2022 to all shareholders whose names appear in the register of members/ list of beneficial owners, as on the close of working hours on September 2, 2022 (Friday) i.e., cut-off date, as received from the National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") (together referred to as "Depositories") and who have registered their e-mail addresses in respect of electronic holdings with the depository through the concerned depository participants and in respect of physical holdings with KFin Technologies Limited, the registrar and share transfer agent of the Company ("KFinTech"), for seeking their approval to the proposed Buyback of Equity Shares of the Company, through Postal Ballot by way of remote e-voting ("E-voting").

In compliance with Sections 108 and 110 of the Companies Act read with Rules 20 and 22 of the Management Rules, Regulation 44 of the SEBI Listing Regulations and MCA Circulars, the Company is offering facility of E-voting. The Company has engaged services of KFinTech as its agency for providing E-voting facility to shareholders of the Company. In compliance with the requirements of the MCA Circulars, hard copy of the postal ballot notice along with postal ballot forms and pre-paid business envelope have not been sent to the shareholders for this postal ballot and shareholders are requested to carefully read the instructions indicated in postal ballot notice and communicate their assent (for) or dissent (against) through E-voting only.

Voting through electronic means shall commence from 9.00 a.m. on September 12, 2022 (Monday) and end at 5.00 p.m. on October 11, 2022 (Tuesday). Voting by electronic means will not be allowed beyond 5.00 p.m. on October 11, 2022 (Tuesday). Members are requested to refer to E-voting instructions in the postal ballot notice regarding the process and manner for E-voting. The voting rights of the members for e-voting shall be in proportion to their shareholding in the paid-up equity share capital as on the said cut-off date. A person who is not a member as on the cut-off date should treat this notice for information purposes only. The Postal Ballot Notice can also be downloaded from the Company's website (www.tanla.com), website of KFinTech (https://evoting.kfintech.com), and at the relevant sections of the websites of the stock exchanges on which the Equity Shares of the Company are listed i.e., National Stock Exchange of India Limited and BSE Limited.

The Board of Directors has appointed Ms. Madhu Lakshmi, Practicing Company Secretary (CP No. 23044), Madhu Lakshmi & Company, Hyderabad as the Scrutinizer for conducting the e-voting process in a fair and transparent manner.

On account of threat posed by COVID-19 and in terms of the MCA Circulars, the Company has sent the postal ballot notice in electronic form only and hard copy of the postal ballot notice along with postal ballot forms and pre-paid business envelope have not been sent to the members for this postal ballot. Accordingly, the communication of the assent or dissent of the members would take place through the E-voting system. Therefore, those members who have not yet submitted their e-mail address are requested to get their e-mail addresses registered by following the procedure given below:

- (i) In light of the MCA Circulars, for remote E-voting for this postal ballot, shareholders who have not registered their email addresses and in consequence the E-voting notice could not be serviced, may temporarily get their e-mail addresses submitted with the Company's Registrar and Share Transfer Agent, KFin Technologies Limited, by clicking the link: <https://ris.kfintech.com/client/services/postalballot/> Shareholders may also visit the website of the Company (www.tanla.com) and click on the "Postal ballot-email registration" and follow the submission process as guided thereafter. Post successful submission of the e-mail address, the shareholder would get soft copy of this Notice and the procedure for E-voting along with the user-id and the password to enable E-voting for this postal ballot. In case of any queries, shareholder may write to einward.ris@kfintech.com.
- (ii) It is clarified that for permanent registration of e-mail address, the shareholders are however requested to register their email address, in respect of electronic holdings with the depository through the concerned depository participants and in respect of physical holdings with the Company's Registrar and Share Transfer Agent, KFin Technologies Limited, Selenium, Tower B, Plot 31 & 32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032, India by following due procedure.
- (iii) Those shareholders who have already registered their e-mail address are requested to keep their e-mail addresses validated with their depository participants / the Company's Registrar and Share Transfer Agent, KFin Technologies Limited to enable servicing of notices / documents / annual Reports electronically to their e-mail address.

The Scrutinizer will submit the report to the Chairman of the Company or any other person authorized by the Chairman and the e-voting results will be announced on or before October 13, 2022 (Thursday), and will be displayed on the website of the Company at www.tanla.com and shall also be informed to National Stock Exchange of India Limited, BSE Limited, and the Registrar and Share Transfer Agent.

For any query or grievance regarding, inter alia, voting by electronic means, please visit Help & FAQ's section of KFinTech's e-voting website or contact the KFinTech at Toll free No. 1800 3454 001 or write an e-mail to evoting@kfintech.com or contact Mrs. Seshanuradha Chava, Company Secretary & Compliance Officer, Tanla Platforms Limited, Tanla Technology Centre, Hitec City Road, Madhapur, Hyderabad, Telangana – 500 081 at +91 040-40099999 or write an e-mail to investorhelp@tanla.com.

For Tanla Platforms Limited
Sd/-, Seshanuradha Chava
General Counsel and Company Secretary
M No.: A15519

Date: September 10, 2022
Place: Hyderabad

