

<p>कोल इण्डिया लिमिटेड महारत्न कंपनी 3 तल्ला, कोर-2, प्रेमिसेस-04-एमआर, प्लॉट-ए एफ-III, एक्शन एरिया-1A, न्यूटाउन, रजरहट, कोलकाता-700156 फोन 033-23246526, फेक्स-033-23246510 ईमेल: mviswanathan2.cil@coalindia.in वेबसाइट: www.coalindia.in</p>		<p>Coal India Limited A Maharatna Company (A Govt. of India Enterprise) Regd. Office: 3rd floor, Core-2 Premises no-04-MAR, Plot no-AF-III, Action Area-1A, Newtown, Rajarhat, Kolkata-700156 PHONE; 033-2324-6526, FAX; 033-23246510 E-MAIL: mviswanathan2.cil@coalindia.in WEBSITE: www.coalindia.in CIN- L23109WB1973GOI028844</p>
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Ref.No.CIL:XI(D):4157/4156:2020:

Dated:07.11.20

To,
Listing Department,
Bombay Stock Exchange Limited,
14th Floor, P.J.Towers, Dalal Street,
Mumbai – 400001
Scrip Code 533278

To,
Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E), Mumbai – 400051.
Ref: ISIN – INE522F01014

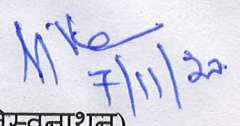
Sub: Newspaper publication of Notice of Board Meeting for Interim Dividend

Dear Sir,

We are enclosing hard copies of Press release issued on 07.11.2020 in one English newspaper namely **Business Line** all editions and Bengali newspaper i.e. **Aajkaal** publishing the notice of Board meeting for consideration of Interim Dividend for 2020-21, if any.

This is for your information and records please.

Yours faithfully,


(M.Viswanathan/एम.विस्वनाथन)

Company Secretary/कंपनी सचिव
& Compliance Officer/कम्प्लायंस ऑफिसर

Encl: As above

Shielding Covid patients from hospital-insurer crossfire

Hospitals and insurance companies need to agree on package, standard costs for treatment

SHOBHA ROY

When octogenarian Jharna Dasgupta developed Covid-19 symptoms, her family members were not sure if they should take her to a hospital as she had heart and kidney ailments too. Eventually, they decided to go with home-based care and tied up with Kolkata's Peerless Hospital for support. Two weeks on, Dasgupta has reported negative for SARS-CoV-2 and is back to her regular lifestyle.

Home care is becoming popular, given the shortage of hospital beds and medical staff across cities, due to the pandemic. And health insurance companies have been quick to pick up on the trend and extend cover for home care, even as they adapted to other similar patient needs in Covid times.

Insurance cover for treatment at home is contrary to common practice, as medical insurance policies usually pay for a person only on hos-

pitalisation. Outpatient visits or diagnostic tests were not covered by the insurance policies or had to be bought as add-on covers at an additional premium.

The average claim for Covid-related hospitalisation ranges between ₹1.09 lakh and ₹1.12 lakh, more than three times what insurers paid for hospitalisation claims following dengue or other viral infections. Comparatively, a 14-day home care package offered now by most hospitals and service providers works out to about ₹15,000, without taking medicines into account — a convenient option for patients and insurance companies, given the smaller claim amounts they now have to pay, or reimburse.

Covid-specific
Interestingly, all existing comprehensive health insurance plans cover Covid-related treatment, at hospital and home (see box). And the regulator, IRDAI (Insurance Regulat-



Comfort during crisis The Corona Kavach policy benefit is extended to home care for up to 14 days, on the doctor's advice. ISTOCK PHOTO

ory and Development Authority of India), has allowed insurance companies to come up with two pandemic-specific policies — Corona Kavach and Corona Rakshak, to cover people who were previously uninsured or insured for a lower sum.

Corona Kavach covers hospitalisation expenses between ₹50,000 and ₹5 lakh. This benefit is extended to home care up to 14 days, on doctor's advice. The average premium ranges between ₹450 and ₹8,000 depending on the coverage limit, age and time frame of the policy.

Corona Rakshak is a fixed benefit plan, where a policyholder needs to be hospitalised for at least three days, to be paid a fixed amount by the insurance companies. The coverage here ranges between ₹50,000 and ₹2.5 lakh. The premium to be paid in this case could be slightly less on the upper side since its coverage is only up to ₹2.5 lakh.

The downside for both covers, though, is the age cut-off at 65 years. Amit Chhabra, Head (Health Insurance), Policybazaar.com, says insurance companies have sold close

Pandemic covers

- Health insurance from New India, Bajaj Alliance, ICICI Lombard, Star, etc, all cover Covid treatment, at hospital and home.
- Corona Kavach includes treatment of co-morbidity conditions, pre-existing ones too.
- Covers hospitalisation expenses including room and boarding charges along with PPE (personal protective equipment) kits, gloves, masks, etc, and even AYUSH (Ayurveda, Yoga, Unani, Siddha, Homoeopathy) treatment. Cost of pulse oximeter, oxygen cylinder, nebulisers covered.
- Corona Rakshak offers a fixed payment, on three days of hospitalisation.
- Both covers are limited to 3.5, 6.5 or 9.5 months. They also have a 15-day waiting period, during which no claims are accepted. Age cut-off is 65 years.

to 40 lakh pandemic-specific policies, of which Corona Kavach accounts for nearly 90 per cent. "Corona Kavach is a great plan for somebody who cannot afford a comprehensive health policy, and given the current scenario (with job losses and salary cuts), affordability is the biggest challenge," he says.

Dos and Don'ts

Average treatment cost is seen to hover at about ₹1.10 lakh, but it could "go as high as ₹7-8 lakh depending on the severity of infection,

length of stay and type of accommodation (ICU being more expensive)," says Dr S Prakash, Managing Director, Star Health and Allied Insurance, while stressing why families should go for health insurance.

P Nandgopal, Founder and Chief Mentor, Insurance Inbox, points out that the pandemic has changed many things on the ground. The room rent, doctors' fee, etc, levied by hospitals have increased due to the additional Government-mandated safety protocols that they need to follow. While some of it is "reasonable",

some hospitals have been "overcharging", he observes.

"A person infected with Covid should look for a hospital that is competent for providing Covid treatment, whether government or private," he says. Pointing to the fear patients have of designated Covid hospitals, he adds, "these hospitals are equipped with the right kind of treatment protocol and hence should be preferred over others."

Patient experiences reveal that sometimes they are not admitted into hospitals despite having insurance, as hospitals reportedly apprehend late payment by the insurance company. Dr Prakash suggests that hospitals and insurance companies agree on package and standard costs for Covid treatment. Sanjay Datta, Chief Underwriting, Claims & Reinsurance, ICICI Lombard General Insurance, agrees with the suggestion. Discussions are under way to arrive at a common ground in terms of referral rates both for reimbursement and cashless treatment, he says.

This is a much-needed prescription to protect patients from getting caught in the crossfire between hospitals and insurance companies, in what are already challenging times.

BY INVITATION

A privacy pill for healthcare while leveraging technology

'Trust score' for those processing patient information online boosts transparency



KS ROSHAN MENON



SOHINI BANERJEE

health sector and processing of health data, especially in terms of its privacy implications.

The engine of the NDHM is the National Health Stack (NHS) proposed by the NITI Aayog. The NHS is a set of cloud-based services based on open Application Programming Interfaces, designed to create a large health database, by collecting health data from all over the country.

Cognisant of the privacy concerns such large-scale data collection could raise, the National Health Authority subsequently floated a draft health data management policy for the NDHM (Policy) to act as a "guidance document" for the mission.

However, it is not yet clear how far the Policy meets the requirements of the Personal

Data Protection Bill, 2019 (PDP Bill), for the health sector. Given the sweeping nature of the NDHM and the radical shift in healthcare facilitated by the scheme, it is essential to ensure that the digital health ecosystem as imagined by the NDHM is privacy-preserving and inclusive. For the same, we have identified two interventions that could preserve individual autonomy while promoting inclusive and innovative healthcare solutions.

First, the NDHM must ensure that an individual's health data remains accessible to them in an 'easy to understand' form at all times.

The National Digital Health Blueprint (Blueprint) considered this integral to the NDHM — noting that holding patient data at the closest physical location to the patient, and citizens having 'full control' of



Trust rating could be given by a govt-appointed auditor. ISTOCK PHOTO

the processing of their personal data are key principles driving the mission's architecture. This 'federated architecture' is an architectural pattern requiring the building blocks of the NDHM ecosystem to be built at the local, State and Central levels. However, it is not specified how the ecosystem shall

ensure that digitally illiterate masses, or persons living in remote areas, are able to exercise full control over their personal data.

In this context, we propose that the federated architecture, as envisaged under the Blueprint, factor in two elements at the stage of design and imple-

mentation — socio-economic status and geographic terrain. By doing so, we hope to ensure two outcomes; first, the State can identify geographically-distressed areas where public health infrastructure ought to be supplemented with digital infrastructure by setting up digital health centres; and second, the upskilling of traditional healthcare workers (such as anganwadi workers) in rural or low-income neighbourhoods to ensure that the vulnerable groups are empowered to take privacy-preserving health decisions.

Better security safeguards

Second, it is critical for the digital health ecosystem to preserve privacy and promote transparency. For this, we recommend that entities responsible for the processing of health data are mandatorily assigned a

'data trust score' rating by an auditor appointed by the Ministry of Health and Family Welfare. The idea of a 'data trust score' for entities has found place in both the PDP Bill and the Policy, with a higher trust score meaning more transparency, better record-keeping and sharper privacy and security safeguards. In the wake of the recent controversy surrounding the RTI reply on the Aarogya Setu application, such a measure can be particularly useful for government-driven innovations. The requirement for such applications to meet a minimum trust score can guarantee operational openness and ensure that information concerning an application's development is freely available in the public domain.

While the aforementioned interventions act as enablers of privacy and innovation in

health tech, the way forward lies in ensuring that the frameworks under the Policy and the PDP Bill are operationalised in a complementary manner, with public health and privacy regulators working in collaboration to enhance public health capacities.

Banerjee is a Research Fellow and Menon is a Research Scholar at Shardul Amarchand Mangaldas & Co. Views are personal

Coal India Limited
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(A Govt. of India Enterprise)
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E-mail: mviswanathn2.ci@coalindia.in Website: www.coalindia.in
CIN: L23109WB1973GOI028844

NOTICE FOR BOARD MEETING
Pursuant to Regulation 29 & 42 of the Listing Regulations 2015, notice is hereby given that a meeting of Board of Directors of the company will be held on Wednesday, the 11th November, 20 inter-alia to consider and approve payment of Interim Dividend for 2020-21, if any. The Company has fixed Friday, 20th November, 20 as the "Record Date" for the purpose of payment of Interim Dividend on Equity Shares for Financial Year 2020-21, if declared by the Board.

The Company has already closed its "Trading Window" under "CODE OF INTERNAL PROCEDURES AND CONDUCT FOR PREVENTION OF INSIDER TRADING IN SECURITIES OF COAL INDIA LIMITED" from 28th September, 2020 will reopen after the end of 48 hours after the announcement of decision of Board of Directors.

The said notice may be accessed on the company's website at www.coalindia.in under "Investor Center, Events & Announcements" and also on Stock Exchange websites www.bseindia.com and www.nseindia.com.

For Coal India Limited
Sd/-
(M. Viswanathan)
Place : Kolkata
Date : 6th November, 2020
Company Secretary & Compliance Officer

NLC India Limited
'Navratna' - Government of India Enterprise
Regd. Office No. 135, EVR Park High Road, K. P. K. Chennai-600 010.
Corp. Office - Block-1, Neyveli-607 801, Cuddalore District, Tamil Nadu.
CIN: L93090TN19560I003507, Website: www.nlcindia.com

NOTICE
Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that the meeting of Board of Directors of the Company will be held on Friday, the 13th November, 2020, inter-alia, to consider and approve the Unaudited Financial Results (Standalone & Consolidated) for the Quarter and Half-Year ended 30th September, 2020.

Further details may be accessed on the Company's website at www.nlcindia.com and also on website of www.bseindia.com and www.nseindia.com for NLC India Limited
K VISWANATH
COMPANY SECRETARY
Date: 06.11.2020
PUBLIC SECTOR IS YOURS - HELP IT TO HELP YOU

AGENCY FOR DEVELOPMENT OF AQUACULTURE KERALA (ADAK)
TC 15/1494, 'REEJA', MINCHIN ROAD, THYCAUD-PO., THIRUVANANTHAPURAM-695 014, KERALA
Telephone: 0471 -2322410
Email: aquaculturekerala@yahoo.co.in

TENDER NOTICE
e-Tender ID 2020_ADAK_397111_1
ADAK invites competitive tenders online for the "Supply and installation of Floating HDPE Cage modules for the purpose for fish farming at various reservoirs in Kerala".

Tenders can be submitted upto 5 PM on 21-11-2020, Bid opening date is 23-11-2020, 11 AM
Tender Fees: Rs.25000/-, EMD : Rs.6,80,000/-, Tender form and Terms & Conditions may be downloaded from www.e-tenders.kerala.gov.in.
For additional details, please contact at the above address.
Sd/-
Executive Director

KITEX
Kitex Garments Limited
(CIN: L18101KL1992PLC006528)
Regd. Office: P. B. No. 5, Kothakumbalam-683502, Alwaye, Kochi, Kerala.
Phone: 91 0484 4142000, Fax: 91 484 2800604.
E-mail: sec@kitexgarments.com, Website: www.kitexgarments.com

NOTICE
Pursuant to Reg 29 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that a meeting of the Board of Directors of the Company will be held on Friday, November 13, 2020 at the Registered Office of the Company inter-alia to consider and take on record the un-audited financial results of the Company for the quarter and half year ended September 30, 2020.
The said Notice may be accessed on the Company's website at the link: www.kitexgarments.com and may also be accessed on the website of the stock exchanges at the www.nseindia.com and www.bseindia.com.

Kizhakkumbalam
November 5, 2020
For Kitex Garments Limited
Mithun B. Shenoy
Company Secretary

POLYSPIN EXPORTS LIMITED
Registered office: 351, P.A.C.R. Salai, Rajapalayam - 626 117.
Tel: 04563-221554/284503 Fax: 04563-284505
CIN: L51909TN1985PLC011683
Email: polypspinexportscs@gmail.com, fibo@polypspin.in website: www.polypspin.org

NOTICE
For attention of Equity Shareholders of POLYSPIN EXPORTS LIMITED
Sub: Transfer of unpaid/unclaimed dividend and Equity shares of the Company to Demat Account of the Investor Education and Protection Fund Authority.

Notice is published pursuant to Rule 6(3) (a) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 (the Rules), read with Section 124(6) of the Companies Act, 2013.

Pursuant to the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (the Rules), as amended from time to time, the Company is mandated to transfer all the Shares in the name of Investor Education and Protection Fund (IEPF) in respect of which dividends have not been claimed for seven consecutive years or more.

The dividend for the financial year 2012-2013 which remains unpaid for a period of seven consecutive years or more as on 15-10-2020 will be transferred to IEPF Account. Further in compliance with the said Rules, the Company has communicated individually to the shareholders who have not encashed the dividend for 2012-2013 for the last seven years, will be transferred to the Demat account of IEPF Authority. The Company has also uploaded on its website www.polypspin.org under investors section, the details of such shareholders whose shares are liable to be transferred to the IEPF Authority. The Company shall take necessary steps to transfer the concerned shares held by such shareholders in physical or demat form to the Demat account of IEPF Authority within the due date in accordance with the Rules.

The Shareholders may please note that no claim shall lie against the Company in respect of the shares and dividends thereof credited to the Account of IEPF Authority on transfer of the Dividends and the shares to IEPF Authority. The shareholders may however claim the same by making an Application to IEPF Authority in Form IEPF-5 as per the procedure prescribed in the Rules.

In case the shareholders have any queries on the subject matter, they may contact: the Company's Registrar and Transfer Agent, M/s Integrated Registry Management Services Private Limited, 2nd Floor, Kences Tower, No. 1, Ramakrishna Street, North Usman Road, T. Nagar, Chennai - 600017. Tel: 044-28140801-03 Fax: 044-28147479, website: www.integratedindia.in

Place: Rajapalayam. For POLYSPIN EXPORTS LTD.
Date: November 05, 2020. P.K. RAMASUBRAMANIAN
COMPANY SECRETARY

ASHOK LEYLAND
Aapki Jeet. Hamari Jeet.
ASHOK LEYLAND LIMITED
Regd. Office : 1, Sardar Patel Road, Guindy, Chennai - 600 032; Ph:+91 44 2220 6000, Fax:+91 44 2220 6001;
CIN : L34101TN1948PLC000105; Website: www.ashokleyland.com; Email id: secretarial@ashokleyland.com

EXTRACT OF STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2020 (₹ in Crores)

Sl. No	Particulars	Standalone			Consolidated		
		Quarter Ended 30.09.2020	30.09.2019	Year Ended 30.09.2020	Quarter Ended 30.09.2020	30.09.2019	Year Ended 30.09.2020
		Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
1	Total revenue from operations	2,836.58	3,929.50	17,467.47	3,852.84	5,096.13	21,951.27
2	Net (Loss) / Profit before exceptional items and tax	(156.10)	83.92	517.75	(77.40)	134.29	792.44
3	Net (Loss) / Profit before tax	(157.80)	19.11	361.92	(79.10)	87.83	739.16
4	Net (Loss) / Profit for the period	(146.67)	38.87	239.52	(96.23)	69.95	459.80
5	Total comprehensive (Loss) / Income for the period (comprising (loss) / profit for the period (after tax) and Other comprehensive income / (Loss) (after tax))	(137.61)	8.89	176.89	(167.81)	61.64	633.31
6	Paid-up equity share capital		293.55	293.55		293.55	293.55
7	Other equity		6,445.83	6,970.44		6,992.05	7,495.26
8	(Loss) / Earnings per share (of Re. 1/- each)						
	a) Basic	(0.50)	0.13	0.82	(0.42)	0.15	1.15
	b) Diluted	(0.50)	0.13	0.82	(0.42)	0.15	1.15

Notes:
(1) The above is an extract of the detailed format of financial results for the quarter and six months ended September 30, 2020 filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time. The full format of the financial results for the quarter and six months ended September 30, 2020 are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and on the Company's website (www.ashokleyland.com).
(2) The figures for the previous periods have been reclassified / regrouped wherever necessary.

Place : New Delhi
Date : November 6, 2020
Visit us at : www.ashokleyland.com
On behalf of the Board of Directors
VIPIN SONDHU
Managing Director & CEO

