

# THE RAMARAJU SURGICAL COTTON MILLS LIMITED

Manufacturers of Antiseptic Dressings

F.No. CS /2025-26\_59

4<sup>th</sup> August, 2025

Head-Listing,  
**Metropolitan Stock Exchange of India Limited**  
Building A, Unit 205A, 2<sup>nd</sup> Floor,  
Piramal Agastya Corporate Park,  
L.B.S Road, Kurla West, Mumbai - 400 070.

**Symbol: RAMARAJU**

Dear Sir,

**Sub: Newspaper publication – Notice for 85<sup>th</sup> AGM**

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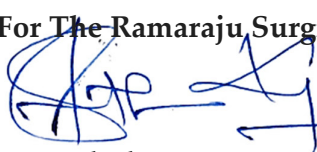

In compliance with the provisions of Regulation 47 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the copy of advertisement published on 3<sup>rd</sup> August, 2025 in newspapers viz. Business Line (English) and Makkal Kural (Tamil) informing about the convening of 85<sup>th</sup> Annual General Meeting of the Company.

This is for your kind information and records.

Thanking you,

Yours faithfully,

For The Ramaraju Surgical Cotton Mills Limited,

**P. Muthukumar**

Company Secretary & Compliance Officer  
Mem. No. F12904

**Encl: a/a**



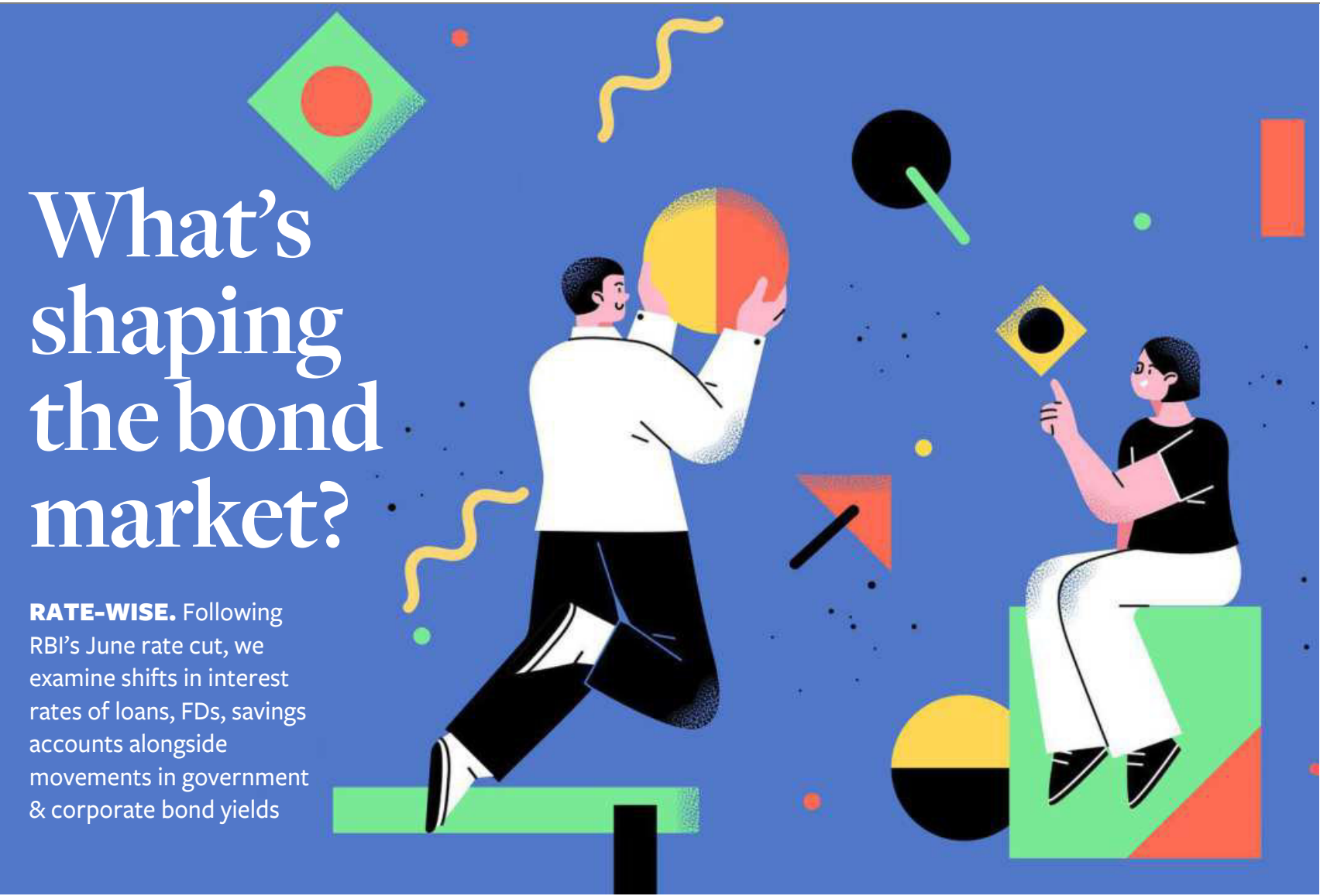
P.O. Box : 2, 119, 120, P.A.C. Ramasamy Raja Salai, Rajapalayam - 626 117. Virudhunagar District. Tamilnadu, India.

Ph (O) 91-4563-235904; E-mail : rscm@ramcotex.com; Web: www.ramarajusurgical.com

CIN : L17111TN1939PLC002302

GSTIN : 33AACT4308D1ZX





**Dhuraivel Gunasekaran**  
bl, research bureau

We unpack the key developments in the bond market for retail investors, exploring shifts in interest rates across loans, fixed deposits (FDs), and savings accounts, alongside movements in government and corporate bond yields following the RBI's June rate cut. We also examine how liquidity in the banking system is influencing the short-term rates.

**RATE CUT TRANSMISSION**  
The Reserve Bank of India began its current rate easing cycle in February 2025, lowering the repo rate by a cumulative 100 basis points to 5.5 per cent. This aggressive frontloading strategy is aimed to support economic growth amid continued moderation in consumer price inflation, which remains below the central bank's target. Lower repo rates reduce banks' borrowing costs, theoretically leading to reduced lending and deposit rates. For the monetary policy to be effective, these rate cuts must be transmitted efficiently to end users.

As per the RBI's July 2025 bulletin, while banks have fully

passed on the 100 basis point cut to external benchmark-linked lending rates, the marginal cost of funds-based lending rate has dropped by 10 basis points. Consequently, the weighted average lending rate on fresh and outstanding rupee loans fell by just 26 and 18 basis points, respectively, from February to May. Public sector banks saw the reduction in fresh rupee loan rates at 31 basis points, followed by private banks at 20 basis points and foreign banks at 49 basis points, revealing the varied pace of transmission.

Currently, SBI's home loan rates start at 7.5 per cent, HDFC Bank at 7.9 per cent, ICICI Bank at 8 per cent, Axis Bank at 8.35 per cent, and Canara and Union Bank of India at 7.3 per cent each. Foreign banks like HSBC India offers 7.7 per cent onwards.

On the deposit front, rates have also moved lower. The weighted average term deposit rate on fresh deposits fell by 51 basis points, with outstanding deposits seeing only a marginal 2 basis point decline. Public, private, and foreign banks cut their deposit rates by 47, 41, and 56 basis points, respectively, as per the RBI report. During Feb-

**IN BRIEF**

- Loan, deposit rates moved lower
- Bond yields, on the longer end, started rising modestly
- Surplus liquidity condition in the system benefits short-term rates

ruary to July, many leading banks adjusted their FD rates multiple times. SBI, for example, cut select rates by 10 basis points from July 15, third time since February, with its revised FD returns ranging from 3.05 to 6.45 per cent depending on tenure. Five-year deposit rates for major banks now stand at 6.6 per cent at ICICI Bank, 6.4 per cent at HDFC Bank and Bank of Baroda, 6.3 per cent at SBI, and 6.1 per cent at Punjab National Bank.

Savings deposit rates have also dropped, with several public sector banks offering historically low returns. SBI, HDFC Bank, and ICICI Bank currently offer just 2.5 per cent. In contrast, smaller banks like Yes Bank, Suryoday Bank, and IDFC First Bank are offering relatively

higher savings rates, ranging from 2.5 to 7.75 per cent depending on the account balance.

**RISE IN LONGER YIELDS**  
Following the June review, the RBI shifted to a neutral stance, signalling that the bulk of rate cuts may be behind us. Since then, bond yields — especially on the longer end — have started rising. The 10-year G-sec yield climbed from 6.25 per cent in May to 6.37 per cent by the end of July, while 10-year AAA-rated corporate bond yields rose from 6.9 per cent to 7.2 per cent. The term spread between 10-year G-secs and 91-day T-bills widened by 30 basis points, indicating a steeper yield curve.

Despite these yield movements, the RBI remains committed to maintaining surplus liquidity to support growth. Durable liquidity in the banking system is currently around 2 per cent of NDTL — a level typically seen only during crises such as the global financial meltdown or the Covid-19 pandemic.


With a CRR cut scheduled for September expected to inject ₹2.5 lakh crore into the system, liquidity is likely to remain elevated. Through its variable rate reverse repo (VRRR) operations, the RBI aims to manage

short-term rates while supporting broader transmission. Fund managers expect this liquidity glut to continue at least until March 2026.

**SHORT-TERM RATES**  
Given the limited scope for further rate cuts, long-duration bonds have become less attractive. Following the June cut, yields on short-term instruments have softened. The 91-day T-bill yield declined from 5.6 to 5.4 per cent, while 3-month certificates of deposit and commercial paper yields dropped by around 30 basis points to 5.84 and 5.95 per cent, respectively.

This changing interest rate environment has had a noticeable impact on debt mutual fund performance too. Long-duration bond funds, such as gilt funds with 10-year constant duration, have seen their one-year returns fall sharply — from 11.7 per cent in May end to 9.6 per cent in July end. In contrast, short-duration strategies held up better. Low-duration and money market funds registered only a marginal decline of 10–20 basis points in returns, clocking one-year performances of 7.9 and 7.8 per cent, respectively, as of July 31, 2025.

INSURANCE QUERY.



**SARBVIR SINGH**

I recently moved to the US for work, but my spouse and parents continue to live in India. My employer provides international health coverage for me, but I need a robust health insurance plan that adequately covers my family back home. Given their differing healthcare needs — my spouse being younger and my parents being senior citizens — should I opt for a comprehensive family floater plan, or would individual policies be more beneficial for them? Additionally, are there any tax benefits or considerations I should keep in mind while purchasing a policy from abroad?

**Rajat Sen**

Let's break down your queries and address them in order. As your parents are old and it is likely that they may suffer from pre-existing ailments like hypertension, diabetes or of the heart, it is advisable to go for a separate senior citizen health insurance policy for them.

Even if they are not suffering from any pre-existing disease, their likelihood of needing medical attention is higher and including them in a family-floater plan would significantly raise the premium of such a policy.

So it is always advisable to get a separate health insurance plan for them while you can go for a family floater plan for yourself and your spouse. This strategy would offer the best coverage at affordable premiums.

And these days, there are several senior citizen-specific health insurance plans which are tailored for their unique medical requirements, including shorter waiting periods for pre-existing diseases (PEDs) and even relaxed underwriting norms.

Also, you should also take into account the distance and the logistical challenges you may face because of the geographical distance.

You wouldn't want that to affect access to medical care for your family in case of an emergency.

New-age plans come with additional services that ensure priority medical assistance, including 24/7 emergency support, hospitalisation guidance, and even on-ground claims support within 30 minutes. These features address one of the biggest concerns NRIs have, which is ensuring timely and high-quality medical care even in their absence.


You should also look for a plan that offers global coverage for critical illnesses, both for your parents as well as your spouse.

This can be especially beneficial if you want bring your family to the US to receive specialised care in case of a severe medical emergency.

It is also advisable that you buy health coverage in India for yourself even when you reside in the US. So you should consider a family-floater plan along with your spouse with a sum insured of around ₹1 crore for adequately covering major treatments, including critical illnesses and emergency hospitalisations. By including yourself in the plan, you ensure your coverage on your visits to India with minimal increase in the premium. Also as healthcare costs are cheaper in India, you could plan health procedures on your visits here which can be unaffordable in the US. In this plan as well, you should go for NRI Care programme and global coverage, so your spouse is also fully protected in India, as well as on her visits to the US.

Finally, coming to the tax-benefits, NRIs can claim GST refund paying for the policy through an NRE (Non-Resident External) account. This means additional savings of 18 per cent. So, evaluate your options and make an informed decision that best suits your family.

The author is Joint Group CEO, PB Fintech



GETTY IMAGES

Health insurance premium tracker

For a 30-year-old male, non-smoker, sum insured of ₹10 lakh living in a metro city

Insurer	Plan name	Key features	Premium (₹)
ICICI Lombard	Elevate	OPD rider with no sub-limits. Single pvt AC Room. ₹2 lakh NCB. Unlimited Restoration of cover.	9,195
Care	Care Supreme	Guaranteed 7x increase over 5 years rider. No Room Rent Limit. ₹15 lakh Renewal Bonus; optional Unlimited Restoration of cover.	12,530
Niva Bupa Health	Health ReAssure	Unlimited claims per year up to the cover amount. No Room Rent Limit. ₹5 lakh NCB. Unlimited Restoration of cover.	14,199
Star Health	Super Star	Fully loaded plan with one-time unlimited claim. Unlimited bonus. Lock the age till 50. No Room Rent Limit. ₹5 lakh NCB. Unlimited restoration.	8,852
Aditya Birla Health	Activ One	100% insurance offer guarantee. No Room Rent Limit. ₹10 lakh Renewal Bonus; optional Unlimited Restoration of cover	8,977
Tata AIG	Medicare Select	Special discount for young families and salaried customers. Single pvt AC Room. ₹5 lakh NCB. Unlimited Restoration of cover.	8,157
Reliance General	Health Gain	Additional 30% discount on premium & fully customisable plan. Single pvt AC Room. ₹3.33 lakh NCB. Restoration of cover once a year.	8,434

Date: August 01, 2025. Source: www.policybazaar.com. NCB: No Claim Bonus

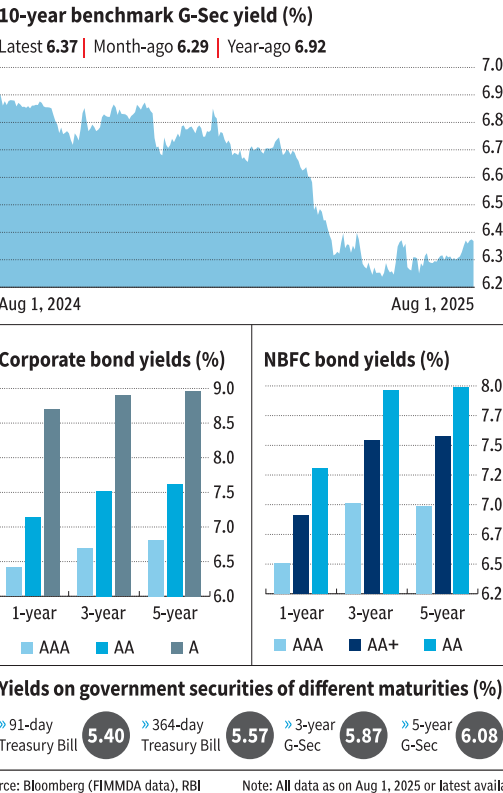
Term insurance premium tracker


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	Max policy term	Annual premium (₹) (Inclusive of GST)		Claim settlement ratio (%)
		(years)		Male	Female	
Aditya Birla Capital	Digishield Plan	85	55	15,859	13,367	98.4
Bajaj Allianz	eTouch II	85	55	13,100	11,384	99.3
Canara HSBC Life	Young Term Plan - Life Secure	99	69	13,387	11,183	99.2
HDFC Life	Click 2 Protect Super	85	55	15,863	13,484	99.7
ICICI Prudential	iProtect Smart	99	69	14,652	12,455	99.3
Axis Max Life	Smart Term Plan Plus	85	55	13,210	11,230	99.7
SBI Life	eShield Next	79	49	17,494	14,653	99.4
TATA AIA Life	Sampoorna Raksha Promise	100	70	13,243	11,238	99.4
Bandhan Life	iTerm Prime	70	40	14,282	11,756	99.7

Claim settlement ratio as per data provided by insurer. Premium is inclusive of online discount for first year only, second year premium may differ. Source: www.policybazaar.com, Date: August 01, 2025

Bond yields






**TATA POWER**

**The Tata Power Company Limited**  
(Mundra Thermal Power Station - UMPP)  
Tunda Vandh Road, Tunda Village, Mundra, Kutch, Gujarat  
Reg. Office: Bombay House, 24 Homi Modi Street, Mumbai – 400 001

**NOTICE INVITING EXPRESSION OF INTEREST**

The Tata Power Company Limited hereby invites Expression of Interest (EOI) from eligible bidders for the following requirement for 4150 MW UMPP Mundra Thermal Power Station: **Supply and installation of Slew Bearing in Stacker Reclaimer (Ref.: 4100051769)**

For prequalification requirements, tender fee, bid security etc., please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenders-listing>) and refer detailed Tender Notice for subject tender. Eligible bidders willing to participate in this tender may submit their Expression of Interest along with the Tender Fee latest by **09/08/2025**.



**SANDHYA SPINNING MILL LIMITED**  
Regd. Office : No.47, P.S.K. Nagar, Rajapalayam - 626108, Tamil Nadu.  
CIN : U17111TN1994PLC027037  
Telephone: 04563 – 235009 Email: [sandhya@ramcotex.com](mailto:sandhya@ramcotex.com)  
Website: <http://www.sandhyaspinningmill.co.in>

**NOTICE OF 31<sup>ST</sup> ANNUAL GENERAL MEETING**

Dear Member(s),

1. Notice is hereby given that the Thirty First Annual General Meeting of the Company ("31<sup>st</sup> AGM") will be convened on Friday, the 29<sup>th</sup> August, 2025 at 2:30 PM through Video Conference / Other Audio Visual Means ("VC") facility, in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and read with Circulars of Ministry of Corporate Affairs, issued pursuant to conducting of Annual General Meeting.

2. The Notice of the 31<sup>st</sup> AGM and the Annual Report for the year 2024-25 including the financial statements for the year ended 31<sup>st</sup> March, 2025 ("Annual Report") will be sent only by e-mail to all those Members, whose e-mail addresses are registered with the Company / RTA or with their respective Depository Participants ("Depository").

3. The instructions for e-Voting and for participating in the AGM are provided in the Notice of the AGM. The Notice of the AGM and the Annual Report will also be available on the website of the Company i.e [www.sandhyaspinningmill.co.in](http://www.sandhyaspinningmill.co.in) and CDLS e-Voting portal at <https://www.evotingindia.com>

4. Members holding shares in physical mode and have not registered their e-mail ID may update the same by submitting Form ISR-1 to M/s. Cameo Corporate Service Limited, our Registrar and Share Transfer Agent. Members holding shares in demat mode may contact their respective depository participant for the same.

5. The Cut-off Date is 22-08-2025, for determining the eligibility of the shareholders to vote by remote e-Voting or in the AGM.

6. Members holding shares in physical mode and members who have not registered their e-mail ID with the Company / RTA and Depository Participant and the members who have acquired shares after the dispatch of the notice and holding shares as of Cut-Off Date, may cast their vote through remote e-Voting or through the e-Voting during the meeting, by following the procedures mentioned in Point No: 11(D) or (F) of the Notice convening the AGM.

**Members may also note:**

a) Voting Rights shall be in proportion to the Equity Shares held by the Members as on the Cut-Off Date.

b) Remote e-Voting will commence at 9:00 AM on Tuesday, the 26<sup>th</sup> August, 2025 and end at 5:00 PM on Thursday, the 28<sup>th</sup> August, 2025. During this period, Members holding shares as on the Cut-off-Date, may cast their votes electronically.

c) Those Members, who will be present in the AGM through VC and have not cast their vote on the resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system during the AGM.

d) Members who have cast their votes by remote e-Voting prior to the AGM may also attend and participate in the AGM through VC but shall not be entitled to cast their votes again.

e) If you have any queries or issues regarding attending AGM & e-Voting from the CDLS e-Voting System, you can write an e-mail to [helpdesk.evoting@cdsindia.com](mailto:helpdesk.evoting@cdsindia.com) or call Toll Free No.1800 22 55 33.

Contact details of M/S. Cameo Corporate Service Limited (RTA): "Subramanian Building", No.1, Club House Road, Chennai 600002, Ph: 044-28460390, e-mail: [priva@cameoindia.com](mailto:priva@cameoindia.com), [www.cameoindia.com](http://www.cameoindia.com).

**For SANDHYA SPINNING MILL LIMITED**  
**E. MOHANALOGAPRIYA**  
**SECRETARY**

Place: RAJAPALAYAM  
Date: 02-08-2025



**THE RAMARAJU SURGICAL COTTON MILLS LIMITED**  
CIN : L17111TN1939PLC002302  
Regd. Off.: P.A.C. Ramaswamy Raja Salai, Rajapalayam - 626117, Tamilnadu.  
Ph.: 04563-235904 | E-Mail: [rcsm@ramotex.com](mailto:rcsm@ramotex.com) | Website : [www.ramarajusurgical.com](http://www.ramarajusurgical.com)

**NOTICE OF 85<sup>TH</sup> ANNUAL GENERAL MEETING**

Dear Member(s),

1. Notice is hereby given that the Eighty Fifth Annual General Meeting of the Company ("85<sup>th</sup> AGM") will be convened on Friday, the 29<sup>th</sup> August 2025 at 9.30 AM through Video Conference / Other Audio Visual Means ("VC") facility, in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circulars of Ministry of Corporate Affairs and Securities and Exchange Board of India, issued pursuant to conducting of Annual General Meeting.

2. The Notice of the 85<sup>th</sup> AGM and the Annual Report for the year 2024-25 including the financial statements for the year ended 31<sup>st</sup> March 2025 ("Annual Report") will be sent only by email to all those Members, whose email addresses are registered with the Company/RTA or with their respective Depository Participants ("Depository"). Web link for accessing annual report for the year 2024-25 is <https://www.ramarajusurgical.com/reports/AnnualReport-2024-25.pdf>.

3. The instructions for e-voting and for participating in the AGM are provided in the Notice of the AGM. The Notice of the AGM and the Annual Report will also be available on the website of the Company i.e [www.ramarajusurgical.com](http://www.ramarajusurgical.com) and on the website of Stock Exchange i.e. [MSE \(https://www.mse.in\)](https://www.mse.in) and CDLS e-voting portal at <https://www.evotingindia.com>

4. Members holding shares in physical mode and have not registered their E-Mail ID may update the same by submitting form ISR – 1 to M/S. Cameo Corporate Service Limited, our Registrar and Share Transfer Agent. Members holding shares in demat mode may contact their respective depository participant for the same.

5. The Cut-off Date is 22<sup>nd</sup> August 2025, for determining the eligibility of the shareholders to vote by remote e-voting or in the AGM.

6. Members holding shares in physical mode and members who have not registered their E-Mail ID with the Company / RTA and Depository Participant and the members who have acquired shares after the dispatch of the notice and holding shares as of Cut-Off Date, may cast their vote through remote e-voting or through the e-voting during the meeting, by following the procedures mentioned in Point No: 13(D) or (F) of the Notice convening the AGM.

**Members may also note:**

a) Voting Rights shall be in proportion to the Equity Shares held by the Members as on the Cut-Off Date.

b) Remote e-voting will commence at 9.00 A.M. on Tuesday, the 26<sup>th</sup> August 2025 and ends at 5.00 P.M. on Thursday, the 28<sup>th</sup> August 2025. During this period, Members holding shares as on the Cut-off Date, may cast their votes electronically.

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d) Members who have cast their votes by remote e-voting prior to the AGM may also attend and participate in the AGM through VC but shall not be entitled to cast their votes again.

e) If you have any queries or issues regarding attending AGM & e-Voting from the CDLS e-Voting System, you can write an email to [helpdesk.evoting@cdsindia.com](mailto:helpdesk.evoting@cdsindia.com) or call Toll Free no 1800 21 09911.

7. The shareholders are requested to update their PAN with M/S. Cameo Corporate Service Limited, our Registrar to an Issue and Share Transfer Agent (in case of shares held in physical mode) and depositories (in case of shares held in demat mode)

Contact details of M/S. Cameo Corporate Service Limited (RTA): No.1, Club House Road, Chennai - 600 002, Ph: 044-28460390, email: [investor@cameoindia.com](mailto:investor@cameoindia.com), [www.cameoindia.com](http://www.cameoindia.com).

**For THE RAMARAJU SURGICAL COTTON MILLS LIMITED**  
Sd/-  
**P. Muthukumar**  
**Company Secretary**

Rajapalayam  
02.08.2025



