

27 June 2022

**BSE Limited** 

Corporate Relationship Department 25<sup>th</sup> Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001.

**BSE Scrip Code: 524000** 

**National Stock Exchange of India Limited** 

The Listing Department, Exchange Plaza, Bandra- Kurla Complex, Bandra (East), Mumbai - 400 051.

**NSE Symbol: POONAWALLA** 

<u>Subject: Intimation under Regulation 47 and 30 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015</u>

Dear Sir/Madam,

Pursuant to Regulation 47 and 30 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, please find attached herewith Newspaper Advertisement w.r.t notice to the Shareholders (both Demat holding and Physical holding) for registering/updating their email id with Depositories/Share Transfer Agent published in leading newspaper 'The Financial Express' (English) and in Regional language newspaper 'Loksatta' (Marathi)

This is for your information and record.

Thanking You,

Yours faithfully,

For Poonawalla Fincorp Limited

(Formerly, Magma Fincorp Limited)

Shabnum Zaman Company Secretary

ACS-13918

**FINANCIAL EXPRESS** 

#### • WEAK METAL, CRUDE OIL PRICES ACT AS TRIGGERS

## Stocks rise as automakers enjoy best day in 2 years

**REUTERS** Bengaluru, June 23

**SHARES BUCKED A** broader downturn on Thursday as weak metal and oil prices drove beaten-down automakers to their best day since April 2020. The 30-share BSE Sensex rose by 443.19 points or 0.86% to settle at 52,265.72, with 27 of its constituents in green. During the day, it rallied 694.26 points or 1.33% to 52,516.79. The NSE Nifty advanced 143.35 points or 0.93% to 15,556.65 points as 45 stocks ended with gains.

The indexes have added around 1.7% so far this week, after two consecutive weeks of decline fuelled by concerns over interest rate hikes and growth.

Aiding the sentiment on Thursday was a further retreat

Former SBI

official on

advisory

panel for

**SREI firms** 

THE RESERVE BANK of India

(RBI) on Thursday appointed

Venkat Nageswar Chalasani as

a member of the advisory com-

mittee of insolvent Srei Infra-

structure Finance (SIFL) and

Srei Equipment Finance (SEFL)

Chalasani, former deputy

managing director, State Bank

of India, has been appointed as

a member of the committee

after R Subramaniakumar

nation of R Subramaniakumar

from the advisory committee

with effect from June 22, 2022, it has been decided to

appoint Venkat Nageswar

Chalasani as a member of the

advisory committee with

immediate effect," the central

constituted the advisory com-

mittee to advise the adminis-

trator, Rajneesh Sharma, in

the operations of the financial

service providers during the

corporate insolvency resolu-

The RBI in October had

"Consequent upon resig-

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bank said.

tion process.

**FE BUREAU** 

Kolkata, June 23



in crude prices as investors assessed recession risks and the impact of higher rates on fuel demand. Cheaper oil tends to benefit oil-importing countries like India.

"Fall in crude oil prices gave some respite to the market, although concerns of persistent foreign investor selling and rising bond yields in the US will continue to keep traders on

**LAILA KEARNEY** 

New York, June 23

OIL PRICES FELL about \$1 a

barrel on Thursday in volatile

trading as investors weighed

the risk that rising interest

rates could trigger a recession

cents, or 0.8%, to \$110.84 by

11:20 am ET (1520 GMT). US

West Texas Intermediate (WTI)

crude futures were down

assess whether inflation-fight-

ing central banks could push

the world economy into reces-

sion as they raise interest rates.

grip on markets, but the mood

swing is rather one of ebbing

optimism than swelling pes-

simism," said Julius Baer ana-

Jerome Powell said the central

bank was focused on fighting

inflation and that the labor

market was unsustainably

strong, comments that stoked

cerned that high gasoline

prices had hit a ceiling and

demand destruction would

soon set in, said Robert Yawger,

director of energy futures at

Investors were also con-

fears of more rate hikes.

Mizuho in New York.

lyst Norbert Rucker.

"Recession fears have their

US Federal Reserve chief

Investors were still trying to

\$1.07, or 1%, at \$105.12.

Brent crude futures fell 90

and cut demand for fuel.

24,800 edge," said Shrikant Chouhan, head of equity research (retail)

at Kotak Securities.

25,600

25,400

25,200

25,000

Analysts also said the Reserve Bank of India commentary that inflation was expected to come down to 4% in 2023-24 was underpinning the sentiment.

The Nifty Auto index was the best performing subindex, surging 4.4%. Recession wor-

Oil softens on hawkish Fed

rhetoric, demand concerns

"That's definitely worked

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said Yawger, who added that he

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Institute, according to market

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**Information Administration** 

said. US energy secretary Jen-

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Official weekly estimates

The most recent estimates

from the peak.

prices, Yawger said.

ries sent metal prices sharply lower, boosting automakers which have grappled with rising input costs for several quarters. The auto index had fallen around 6% this month, up to the previous close.

India's largest carmaker Maruti Suzuki gained the most on the Nifty 50, rising 6.3% to its highest since late February. Truckmaker Eicher Motors and two-wheeler maker Hero MotoCorp jumped 5.9% each. Bajaj Auto jumped 4.1% after the two- and three-wheeler maker said it would consider a share buyback on Monday, after deferring the proposal last

Route Mobile surged 8.5% on share buyback plans. Reliance Industries slipped

for a second straight day, ending 1.6% lower and capping gains on the Nifty.

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uled to hold an emergency

meeting about paths to lower-

ing surging fuel prices in the

alternative customers for its

oil, with China and India

among the biggest buyers now

as Western countries have

sanctioned Moscow's over the

from Russia in May were up

55% from a year earlier and at

certification for dozens of

ships managed by a subsidiary

of Russian shipping group Sov-

comflot, enabling oil exports to

India and elsewhere after

Western certifiers withdrew

China's crude oil imports

India is providing safety

invasion of Ukraine.

record highs.

their services.

Russia continues to find

United States.

### Irdai mulls extending testing period under regulatory sandbox mechanism

PRESS TRUST OF INDIA New Delhi, June 23

THE INSURANCE REGULA-**TORY** and Development Authority of India (Irdai) is mulling to extend testing of products under the regulatory sandbox mechanism to up to three years. The Irdai chairman said all these initiatives will help in furthering the goal of insurance penetration and reaching out to more and more people.

A sandbox is an environment used in the financial services sector, which provides testing ground for new business models, processes and applications that may not necessarily be covered fully by or are not fully compliant with existing regulations.

"The insurtech ecosystem is raring to grow. At Irdai, we have already developed something called the regulatory sandbox mechanism where the proof of a concept is actually being

Karol Bagh Constituency AC-23.

Advt. No. J.S.V. 205(2022-23)

allowed to be tested on the ground. We are informed that the regulatory sandbox has some shortcomings," Debasish Panda, chairperson, Irdai, said during a talk session. As of now, the applicants under the regulatory sandbox mechanism can

apply through cohorts. "We now realise that this has to be a continuous process, the period for which they are allowed to test such products in the market is only limited to six months. We are now

DELHI JAL BOARD: GOVT. OF N.C.T. OF DELHI

OFFICE OF THE ADDL. CHIEF ENGINEER (M)-5

**EXECUTIVE ENGINEER (T2) M-5** 

ROOM NO. 312, VARUNALAYA PHASE-I JHANDEWALAN, DELHI-110005.

PRESS NIT No. 41 (2022-23) M-5

proposing to expand that period to up to three years, particularly for life insurance products," Panda said.

"Work is in progress and the insurtech players are raring to grow, they are all enthused, so technology is also coming in. Here we have to build-up our capacity to regulate them in a

He made the comments during a talk series on 'Know Your Regulator'.

Date of Release of Last date/ time

Tender/Tender ID No. receipt of tender

03:00 PM

03:00 PM

2022\_DJB\_224922\_

2022\_DJB\_224922\_2

manner as far as the market

product is concerned," he said.

#### AU SFB issues 225,000 credit cards since launch



**FE BUREAU** Mumbai, June 23

**AU SMALL FINANCE** Bank has issued 225,000 credit cards since it first launched its credit card services in 2021, Mayank Markanday, head of credit card business of the bank, said. Of the total cards issued, about one lakh cards are issued to first time credit card users, he said.

The demand for credit cards in tier-2 and tier-3 cities has increased due to the penetration of e-commerce companies. With increasing traffic on these online platforms, the demand for credit cards has gone up. Since the bank has a stronger presence in smaller towns, it has managed to issue so many cards in such a short span, Markanday said while speaking at the launch of the bank's customised credit cards.

The bank will provide an option to customers to customise the offers on credit cards and the fee such offers attract. The bank has also allowed customer to set the spending limit within the eli-

gibility band. Overall, HDFC Bank had the highest number of credit cards at 1.68 crore as of April, according to Reserve Bank of India data.

### 3-Block to 11-Block, East Patel Nagar AC-24 under Further details in this regard can be seen at https://govtprocurement.delhi.gov.in

**ISSUED BY P.R.O. (WATER)** 

(Mohd. Idris Ali) **Executive Engineer (T2)M-5** "STOP CORONA, Wear Mask, Follow Physical Distancing, Maintain Hand Hygiene"

Refundable)

### POONAWALLA FINCORP

#### POONAWALLA FINCORP LIMITED (FORMERLY, MAGMA FINCORP LIMITED)

CIN: L51504PN1978PLC209007 Registered Office: 601, 6th Floor, Zero One IT Park, Survey No. 79/1 Ghorpadi, Mundhwa Road, Pune - 411 036, Maharashtra, Phone: 91 020 6780 8090 Email: secretarial@poonawallafincorp.com, Website: www.poonawallafincorp.com

#### NOTICE TO THE SHAREHOLDERS

In view of the continuing COVID-19 pandemic, the Ministry of Corporate Affairs ('MCA') vide it's General Circular No. 02/2022 dated May 05 2022 (in continuation of its earlier General Circular Nos. 20/2020, 02/2021, 19/2021 and 21/2021 dated May 05, 2020, January 13, 2021, December 8, 2021 and December 14, 2021 respectively) [collectively referred to as "MCA Circulars"] shareholders are permitted to vote on the resolution to be passed at the 42nd Annual General Meeting (AGM) scheduled to be held on Friday, July 29, 2022 through remote electronic voting process ("e-voting").

In compliance with the said MCA Circulars and the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended, the Notice of AGM/EGM/Postal Ballot and Annual Report shall be sent only by electronic mode to those shareholders whose email addresses are registered with the Depositories/Share Transfer Agent. Shareholders may note that the Notice of AGM/EGM/Postal Ballot as and when issued will be made available on the Company's website (www.poonawallafincorp.com) and website of the National Stock Exchange of India Limited (www.nseindia.com) and website of the BSE Limited (www.bseindia.com), where the equity shares of the Company are listed.

In case shareholders have not registered/updated your email address with the Depositories/Share Transfer Agent, kindly follow the below mentioned instructions. Updating the email ids will enable the Company to provide a copy of Notice of AGM/EGM/Postal Ballot/Annual Report and to participate and vote in Resolutions.

Instructions to register/update the E-mail ID:

Physical Holding | Shareholders are requested to register/update the same by submitting duly filled and signed Form ISR-1 with the RTA, Niche Technologies Pvt. Ltd at nichetechpl@nichetechpl.com **Demat Holding** Please contact your Depository Participant (DP) and register your email address.

In case of any queries/difficulties in registering the e-mail address, Shareholders may write to secretarial@poonawallafincorp.com

Registered Office: 601, 6th Floor, Zero One IT Park Survey No. 79/1

Ghorpadi, Mundhwa Road, Pune - 411036, Maharashtra Date : 23 June, 2022

For Poonawalla Fincorp Limited (Formerly, Magma Fincorp Limited)

Shabnum Zaman Company Secretary ACS No. 13918



Head Office: 1501, 'Lokmangal', Shivajinagar, Pune: 411 005. www.bankofmaharashtra.in Follow us @ mahabank: # @ @ @ @ @

M/s. S Bhandari & Co. Chartered Accountants, P-7, Tilak Marg, C-Scheme,

#### ANNEXURE "A" TO THE INDEPENDENT AUDITORS' REPORT

M/s. Batliboi & Purohit 204, National Insurance Building 2nd Floor, D. N. Road, Fort, Mumbai - 400 001.

M/s. Rodi Dabir & Co. Chartered Accountants, 282, Kapish House, Mata Mandir Road

Khare Town, Dharampeth, Nagpur - 440 010.

521, 3rd Main 6th Block, 2nd Phase BSK 3rd Stage. Bengaluru - 560 085.

M/s. Abarna & Ananthan

Jaipur - 302 005.

#### (Referred to in paragraph 11 e under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting as required by the Reserve Bank of India (the "RBI") Letter DOS.ARG. No. 6270/08.91.001/2019-20 dated March 17, 2020 (as amended) (the "RBI communication")

We have audited the internal financial controls over financial reporting of Bank of Maharashtra ("the Bank") as of March 31, 2022 in conjunction with our audit of the standalone financial statements of the Bank for the year ended on that date which includes internal financial controls over financial reporting of the Bank's branches.

#### Management's Responsibility for Internal Financial Controls:

The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India.

#### Auditor's Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (the "ICAI") and the Standards on Auditing (SAs) issued by the ICAI, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained and the audit evidence obtained by the branch auditors, in terms of their reports referred to in the Other Matters paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls over financial reporting.

#### Meaning of Internal Financial Controls Over Financial Reporting

Strengthening the Bond of Trust

A Bank's internal financial controls over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles.

A Bank's internal financial controls over financial reporting includes those policies and procedures that

- (1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank
- Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and
- (3) Provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements

#### Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial controls over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

#### Opinion

In our opinion, and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the branch auditors referred to in the Other Matters paragraph below, the Bank has, in all material respects, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2022, based on the criteria for internal control over financial reporting established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

#### Other Matters

Our aforesaid report insofar as it relates to the operating effectiveness of internal financial controls over financial reporting of 103 branches is based on the corresponding reports of the respective branch auditors of those branches.

During our testing of the internal financial controls over financial reporting and based on the report of the branch auditors, certain deficiencies were noticed by us which were communicated by us to the bank. Bank needs to further strengthen the process including alteration of the existing Risk Control Matrix (RCM), designing few more RCMs and imparting training to the staff to further strengthen the internal financial controls over financial reporting of the Bank.

Our opinion is not modified in respect of this matter.

For M/s. Batliboi & Purohit Chartered Accountants FRN-101048W

CA Raman Hangekar Partner

Membership No. 030615

Place: Pune

Date: 25-05-2022

UDIN:22030615AJNXLE6110

For M/s Abarna & Ananthan Chartered Accountants FRN- 000003S

Partner Membership No. 023238 UDIN:22023238AJNWWE2412

**CA Clement Gratian Pinto** 

Chartered Accountants FRN - 108846W

UDIN:22121073AJNYEO7811

For M/s. Rodi Dabir & Co.

CA Aashish Badge Partner Membership No. 121073

CA Pramiti Pareek Partner

Membership No. 417124 UDIN:22417124AJNXPD4889

For M/s. S Bhandari & Co.

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Pune

**FINANCIAL EXPRESS** 

#### • WEAK METAL, CRUDE OIL PRICES ACT AS TRIGGERS

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**FE BUREAU** 

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ISSUED BY P.R.O. (WATER)

Advt. No. J.S.V. 205(2022-23)

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## **EXECUTIVE ENGINEER (T2) M-5**

ROOM NO. 312, VARUNALAYA PHASE-I JHANDEWALAN, DELHI-110005.

**DELHI JAL BOARD: GOVT. OF N.C.T. OF DELHI** 

OFFICE OF THE ADDL. CHIEF ENGINEER (M)-5

(Mohd. Idris Ali)

Executive Engineer (T2)M-5

| Π   | PRESS NIT No. 41 (2022-23) M-5  |                      |                   |        |   |                             |  |
|-----|---|----------------------|-------------------|--------|---|-----------------------------|--|
| 0   | Name of Work  | Amount put to Tender | E/ Money<br>(EMD) | , ,    | Date of Release of Tender/Tender ID No. |                             |  |
| - 1 | Replacement of stopped/unmetered water meters in Karol Bagh Constituency AC-23.                                 | ₹ 42,44,110/-        | ₹ 84,900/-        |        | Dt. 23/06/2022<br>2022_DJB_224922_1     | 06/07/2022 upto<br>03:00 PM |  |
| - 1 | Replacement and upgradation of main sewer line from 3-Block to 11-Block, East Patel Nagar AC-24 under ACE(M)-5. |                      | ₹ 57,500/-        | ₹500/- | Dt. 23/06/2022<br>2022_DJB_224922_2     | 06/07/2022 upto<br>03:00 PM |  |

Further details in this regard can be seen at https://govtprocurement.delhi.gov.in

#### POONAWALLA **FINCORP**

"STOP CORONA, Wear Mask, Follow Physical Distancing, Maintain Hand Hygiene"

#### POONAWALLA FINCORP LIMITED

(FORMERLY, MAGMA FINCORP LIMITED) CIN: L51504PN1978PLC209007

Registered Office: 601, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411 036, Maharashtra, Phone: 91 020 6780 8090

NOTICE TO THE SHAREHOLDERS In view of the continuing COVID-19 pandemic, the Ministry of Corporate Affairs ('MCA') vide it's

General Circular No. 02/2022 dated May 05 2022 (in continuation of its earlier General Circular Nos. 20/2020, 02/2021, 19/2021 and 21/2021 dated May 05, 2020, January 13, 2021, December 8, 2021 and December 14, 2021 respectively) [collectively referred to as "MCA Circulars"] shareholders are permitted to vote on the resolution to be passed at the 42nd Annual General Meeting (AGM) scheduled to be held on Friday, July 29, 2022 through remote electronic voting process ("e-voting"). In compliance with the said MCA Circulars and the SEBI (Listing Obligations and Disclosure

Report shall be sent only by electronic mode to those shareholders whose email addresses are registered with the Depositories/Share Transfer Agent. Shareholders may note that the Notice of AGM/EGM/Postal Ballot as and when issued will be made available on the Company's website (www.poonawallafincorp.com) and website of the National Stock Exchange of India Limited (www.nseindia.com) and website of the BSE Limited (www.bseindia.com), where the equity shares of the Company are listed. In case shareholders have not registered/updated your email address with the Depositories/Share

requirements) Regulations, 2015 as amended, the Notice of AGM/EGM/Postal Ballot and Annual

Transfer Agent, kindly follow the below mentioned instructions. Updating the email ids will enable the Company to provide a copy of Notice of AGM/EGM/Postal Ballot/Annual Report and to participate and vote in Resolutions.

Instructions to register/update the E-mail ID:

| Physical Holding | Shareholders are requested to register/update the same by submitting duly filled and signed Form ISR-1 with the RTA, Niche Technologies Pvt. Ltd at nichetechpl@nichetechpl.com. |  |  |
|------------------|--|--|--|
| Demat Holding    | Please contact your Depository Participant (DP) and register your email address.   |  |  |

In case of any queries/difficulties in registering the e-mail address, Shareholders may write to secretarial@poonawallafincorp.com .

Registered Office: 601, 6th Floor, Zero One IT Park Survey No. 79/1 Ghorpadi, Mundhwa Road, Pune - 411036, Maharashtra Date : 23 June, 2022

For Poonawalla Fincorp Limited (Formerly, Magma Fincorp Limited)

Shabnum Zaman Company Secretary ACS No. 13918



Head Office: 1501, 'Lokmangal', Shivajinagar, Pune: 411 005. www.bankofmaharashtra.in Follow us @ mahabank: 🖬 🗐 🖾 🔯 🖸

## Strengthening the Bond of Trust



#### ANNEXURE "A" TO THE INDEPENDENT AUDITORS' REPORT

M/s. Batliboi & Purohit 204. National Insurance Building.

2nd Floor, D. N. Road. Fort, Mumbai - 400 001.

M/s. Rodi Dabir & Co. Chartered Accountants 282, Kapish House, Mata Mandir Road. Khare Town, Dharampeth, Nagpur - 440 010.

M/s. Abarna & Ananthan 521, 3rd Main 6th Block, 2nd Phase BSK 3rd Stage, Bengaluru - 560 085

M/s. S Bhandari & Co.

Chartered Accountants P-7, Tilak Marg, C-Scheme, Jaipur - 302 005.

(Referred to in paragraph 11 e under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting as required by the Reserve Bank of India (the "RBI") Letter DOS.ARG. No. 6270/08.91.001/2019-20 dated March 17, 2020 (as amended) (the "RBI communication")

We have audited the internal financial controls over financial reporting of Bank of Maharashtra ("the Bank") as of March 31, 2022 in conjunction with our audit of the standalone financial statements of the Bank for the year ended on that date which includes internal financial controls over financial reporting of the Bank's branches.

Management's Responsibility for Internal Financial Controls:

The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India.

#### Auditor's Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (the "ICAI") and the Standards on Auditing (SAs) issued by the ICAI, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained and the audit evidence obtained by the branch auditors, in terms of their reports referred to in the Other Matters paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls over financial reporting.

#### Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial controls over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles.

A Bank's internal financial controls over financial reporting includes those policies and procedures that

- (1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the
- (2) Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and
- (3) Provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements.

#### Inherent Limitations of Internal Financial Controls Over Financial Reporting Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management

override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial controls over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

#### Opinion

In our opinion, and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the branch auditors referred to in the Other Matters paragraph below, the Bank has, in all material respects, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2022, based on the criteria for internal control over financial reporting established by the Bank considering the essential components of internal control stated in the Guidance Note. on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India

#### Other Matters

Our aforesaid report insofar as it relates to the operating effectiveness of internal financial controls over financial reporting of 103 branches is based on the corresponding reports of the respective branch auditors of those branches.

During our testing of the internal financial controls over financial reporting and based on the report of the branch auditors, certain deficiencies were noticed by us which were communicated by us to the bank. Bank needs to further strengthen the process including alteration of the existing Risk Control Matrix (RCM), designing few more RCMs and imparting training to the staff to further strengthen the internal financial controls over financial reporting of the Bank.

Our opinion is not modified in respect of this matter.

For M/s. Batliboi & Purohit Chartered Accountants FRN-101048W

CA Raman Hangekar Partner Membership No. 030615 UDIN:22030615AJNXLE6110

Place : Pune

Date: 25-05-2022

FRN-000003S

**CA Clement Gratian Pinto** Partner Membership No. 023238 UDIN:22023238AJNWWE2412

For M/s Abarna & Ananthan

Chartered Accountants

For M/s. Rodi Dabir & Co. Chartered Accountants FRN - 108846W

CA Aashish Badge Partner Membership No. 121073

UDIN:22121073AJNYEO7811

For M/s. S Bhandari & Co. Chartered Accountants FRN - 000560C

CA Pramiti Pareek Partner Membership No. 417124 UDIN:22417124AJNXPD4889

Kolkata







# चेरापुंजीत यंदा नवा जलविक्रम

सुरुवातीच्या दोनच महिन्यांत ५७०० मिलिमीटर तीन हजार मिलिमीटरपेक्षा कमी पाऊस होता. २०१९

(पान १ वरून) २०१८ मध्ये हंगामाच्या पावसाची नोंद झाली होती. या काळात चेरापुंजीत

पुणे अर्बन को-ऑप. बँक लि. पुणे

मुख्य कार्यालय : २४, लोंबर बिल्डींग, कसबा पेठ, पुणे. -४११ ०११.

(नियम १०७ पोट-नियम ११-ड) (स्थावर मालमत्तेचा ताबा घेण्याबाबतची नोटीस)

ज्याअर्थी खाली सही केलेला वसुली अधिकारी, पूणे अर्बन को. ऑप. बँक लि., पूणे महाराष्ट्र सहकारी संस्था नियम १९६१

अन्वये असून दि.१८/०१/२०२२ रोजी मागणीची नोटिस ऋणको सौ.सोनाली मुकुंद कानगुडे प्रोप्रा. मे.मानसी सेल्स

कॉर्पोरेशन व इतर यांना देउन नोटीशीमध्ये नमूद केलेली रक्कम रू. २६,७०,०९५/- (+) व्याज नोटीस मिळाल्याच्या

दिनांका पासून आणि ऋणको याने रक्कम जमा करण्यास कसूर केली आहे, वसूली अधिकारी यांनी दि. २२/०४/२०२२

ऋणकोने रक्कम जमा करण्यास कसूर केल्यामूळे ऋणकोला याप्रमाणे नोटिस देण्यात येत आहे आणि सर्व नागरिकांना खाली

निर्दिष्ट केलेल्या मालमत्तेचा खाली सही करणाऱ्याने त्याला महाराष्ट्र सहकारी संस्था नियम, १९६१ मधील नियम १०७(११-ड)

विषेशकरून ऋणकोला आणि सर्व नागरिकांना याद्वारे सावध करण्यात येत आहे की, मालमत्तेसंबंधी कोणताही व्यावहार करू नये

आणि व्यवहार केल्यास पुणे अर्बन को. ऑप. बँक लि., पुणे - ११ यांच्या बोजाची दि.३०/०४/२०२२ अखेर रक्कम

स्थावर मालमत्तेचे वर्णन - १) कर्जदाराचे नाव - सौ. सोनाली मुकुंद कानगुडे व त्यांचे जामिनदार श्री.मुकुंद अर्जुन

मिळकतीचे वर्णन - गाव, मौजे खडकवाडी, ता. हवेली, जि.पुणे येथील गट नं. ९१/२, मधील क्षेत्र २७ आर व त्यामधील बांधकाम

**POONAWALLA** 

(पूर्वीची मॅग्मा फिनकॉर्प लिमिटेड)

सीआयएन : एल५१५०४पीएन१९७८पीएलसी२०९००७

नोंदणीकृत : ६०१, ६वा मजला, झिरो वन आयटी पार्क, सर्व्हे नं. ७९/१, घोरपडी,

मुंढवा रोड, पुणे-४११ ०३६, महाराष्ट्र, फोन : ९१ ०२० ६७८० ८०९०

वेबसाइट : www.poonawallafincorp.com

भागधारकांकरिता सूचना

सद्य चालू असलेला कोव्हिड-१९ उद्रेक लक्षात घेता, निगम कामकाज मंत्रालयाद्वारा ("एमसीए") निर्गमित केलेल्या त्यांच्या जनरल सर्क्युलर

नं.०२/२०२२ दिनांकित ०५ मे, २०२२ (त्यांचे अलिकडील अनुक्रमे जनरल सर्क्युलर नं. २०/२०२०, ०२/२०२१, १९/२०२१ व २१/२०२१ दिनांकित

०५ मे, २०२०, १३ जानेवारी, २०२१, ०८ डिसेंबर, २०२१ व १४ डिसेंबर, २०२१ च्या अनुसार) [एकत्रितरीत्या "एमसीए सर्क्युलर्स" म्हणून संदर्भित]

याद्वारा भागधारकांना रिमोट इलेक्ट्रॉनिक वोटींग प्रोसेस ("ई-वोटींग") ह्वारा शुक्रवार, २९ जुलै, २०२२ रोजी घेण्यात यावयाच्या निर्धारित केलेल्या ४२व्या

उक्त "एमसीए" सर्क्युलर्स आणि सेबी (लिस्टिंग ऑब्लीगेशन्स अँड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन २०१५च्या, सुधारित केल्यानुसार

अनुपालनार्थ एजीएम / इंजीएम / पोस्टल बॅलटची सुचना आणि वार्षिक अहवाल अशा भागधारकांना इलेक्ट्रॉनिक प्रणालीत. पाठविण्यात येणार आहेत

ज्यांचे ईमेल पत्ते डिपॉझिटरीज / शेअर ट्रान्सफर एजन्टकडे नोंदणीकृत आहेत. भागधारकांनी नोंद घ्यावी की एजीएम / ईजीएम / पोस्टल बॅलटची सुचना

जेव्हा जेव्हा निर्गमित केलेली असेल, www.poonawallafincorp.com या कंपनीच्या वेबसाइटवर व www.nseindia.com या नॅशनल स्टॉक एक्स्चेंज ऑफ इंडियाच्या वेबसाइटवर आणि www.bseindia.com या बीएसई लिमिटेडच्या वेबसाइटवर, जेथे कंपनीचे समन्याय भाग सुचीबद्ध

जर भागधारकांनी त्यांचे ईमेल पत्ते डिपॉझिटरीज / शेअर ट्रान्सफर एजन्टकडे नोंदणीकृत केलेले नाहीत / अपडेट केलेले नाहीत तर कृपया खालील

सूचनांचे अनुसरण करावे. ईमेल आयडी जच्या अपडेटींगमुळे कंपनीला एजीएम / ईजीएम / पोस्टल बॅलटची सूचना / वार्षिक अहवालाच्या प्रतीची

ईमेल पत्यांच्या नींदणीसंबंधित कोणतीही शंका / अडचणी असल्यास, भागधारक secretarial@poonawallafincorp.com यावर लेखी कळवृ

भागधारकांना विनंती करण्यात येते की nichetechpl@nichetechpl.com यावर आस्टीएए, निचे

टेक्नोलॉजीस प्रा. लि.कडे यथोचितरित्या भरलेले स्वाक्षरीकृत फॉर्म आयएसआर-१ याद्वारा सदर भागांची

कृपया तुमच्या डिपॉझिटरी पार्टिसिपंटशी (डीपी ज) संपर्क साधावा आणि तुमच्या ईमेल पत्त्याची नोंदणी

वार्षिक सर्वसाधारण सभेमध्ये ("एजीएम") मंजूर करावयाच्या ठरावावर मतदान करण्यास अनुमती देण्यात आली आहे.

भागधारकांना तरतृद करून देईल तसेच सहभाग व ठरावावर मतदान करणे याबाबत सक्षम होता येईल.

नोंदणी / अपडेट करावेत

चतु:सिमा:- पूर्वेस - बहुली रोड, दक्षिणेस - गट नं. २३८, पश्चिमेस - गट नं. २७८, उत्तरेस - गट नं. २३७

रोजी जप्तीची नोटीस दिली असून पुढे निर्दिष्ट केलेली मालमत्ता जप्त करण्यात आली आहे.

अन्वये दिलेल्या अधिकारानुसार ११ मे २०२२ या दिवशी प्रतिकात्मक ताबा घेतला आहे.

**क्त.२४,७०,६२४**/- (+) पुढील व्याज याला आधीन रहावे लागेल.

कानगुडे व श्री.अर्जुन सखाराम कानगुडे यांचे नावावरील मिळकती

ग्रामपंचायत मिळकत क्र. ०१६७ क्षेत्र २५०० चौ.फुट ही जमीन मिळकत

दिनांक :- ११/०५/२०२२

आहेत, उपलब्ध करून देण्यात येणार आहे.

ईमेल आयडीची नोंदणी / अपडेटींगकरिता सुचना

प्रत्यक्ष स्वरूपात भाग असलेले

डिमॅट स्वरूपात भाग असलेले

६०१, ६वा मजला, झिरो वन आयटी पार्क.

सर्व्हे नं. ७९/१, घोरपडी, मुंढवा रोड,

शकतील.

नोंदणीकृत कार्यालयः

पुणे-४११०३६, महाराष्ट्र,

तारीख: २३ जून २०२२

ठिकाण :- पुणे

मध्ये महाबळेश्वरमध्ये सात हजारांहून अधिक मेघालय आणि चेटापुंजीत यंदा मिलिमीटर पाऊस झाला होता. या विक्रमी पाऊस होतो आहे.

आहे.

वसुली अधिकारी

पुणे अर्बन को-ऑप. बँक लि., पुणे

होता. हंगामाच्या शेवटपर्यंत या वर्षात मिलिमीटरह्न अधिक पावसाचा महाबळेश्वरच्या पावसाने आघाडी विक्रमही यदा नोंदविला गेला कायम ठेवली होती. यंदा मात्र मॉसिनराम येथेही यंदा २४ एकूणच महाराष्ट्रात पावसाचे प्रमाण तासातील सर्वाधिक पावसाचा विक्रम कमी आहे. मोसमी पाऊस दाखल झाला आहे. पहिल्या तीन होऊनही तो पुरेशा प्रमाणात बरसत आठवड्यांत ४७६० मिलिमीटरहून नाही. हंगामांच्या सुरुवातीपासून अधिक पाऊस झाला असून, तो अरबी समुद्रातून येणाऱ्या बाष्पाचा सरासरीच्या तुलनेत तीन हजार वेग कमी आहे. त्याचा फटका मिलिमीटरपेक्षा अधिक आहे. महाबळेश्वरच्या पावसालाही बसला यातील सर्वाधिक पाऊस गेल्या दहा आहे. यंदा हंगामाच्या पहिल्या तीन दिवसात झाला आहे. वेरापुजीचा

#### मेघालय आणि महाराष्ट्र...

काळातही चेरापुंजीचा पाऊस कमी वेरापुंजीत २४ तासांत ८५० आठवड्यांत येथे केवळ १२० समावेश असलेल्या पूर्व खासी मिलिमीटर पावसाची नोंद झाली हिल्स या जिल्ह्यात २१० टक्के असून, तो सरासरीच्या तुलनेत अधिक, तर महाबळेश्वरचा समावेश साडेतीनशे मिलिमीटरहून कमी असलेल्या सातारा जिल्ह्यांतील पाऊस ७४ टक्के उणा आहे.

#### राज्यात पावसाळी स्थिती कायम

#### लोकसत्ता प्रतिनिधी

पुणे, मुंबई: राज्यातील सर्वच विभागांत पुढील तीन ते चार दिवस पावसाळी स्थिती कायम राहणार आहे. दक्षिण कोकणामध्ये या काळात पावसाचा जोर अधिक राहण्याची शक्यता आहे. मुंबई, ठाण्यात तुरळक भागांत हलका ते मध्यम पाऊस, तर पश्चिम महाराष्ट्रात पुणे, सातारा, कोल्हापूर जिल्ह्यांतील घाट विभागात काही भागांत जोरदार पावसाची शक्यता आहे. मराठवाडा आणि विदर्भातही काही भागांत पुढील दोन दिवस विजांच्या कडकडाटासह पावसाचा अंदाज व्यक्त करण्यात आला आहे.

अरबी समुद्रातून सध्या काही प्रमाणात बाष्पयुक्त वारे वाहत असल्याने गेल्या आठवड्यापासून राज्यात पावसाला पोषक वातावरण तयार झाले आहे.

ज्वाअर्थी, "आवआवएफएल होम फायनान्स लिमिटेड" (पूर्वीची इंडिया

### बदलापूरचा 'काळा राघू' धोक्यात

(पान १ वरून) घटका मोजू लागली आहे. मृळ बदलापुरच्या जांभळाचे उत्पादन दिवसेंदिवस घटत असल्याचे ठाणे कृषी अधिकारी कार्यालयातून सांगण्यात आले.

बदलापूर परिसरातील सुमारे सोळा गावांत जांभळाची झाडे आहेत. झाडांची संख्या वेगाने कमी होत आहे.

बहुतेक झाडे वन जिमनीत आहेत. जीआय मानांकन मिळाल्यानंतर झाडांच्या लागवडीला गती येईल. स्थानिक पातळीवरील रोपवाटिका चालकांना बिया जमा करून रोपे तयार करण्याचे आदेश दिलेले आहेत, असे उल्हासनगर तालुका कृषी अधिकारी विठ्ठल वेताळ यांनी सांगितले.



🧨 विविध कारणांमुळे 📕 बदलापूर जांभळांच्या उत्पादनात ७० टक्क्यांपर्यंत घट झाली आहे. भौगोलिक चिन्हांकन (जीआय) मानांकन मिळाले, तर जांभळांच्या संवर्धनाला मोठा हातभार लागेल. मानांकनाची प्रक्रिया सुरू असून, लवकरच मानांकन मिळेल.

> - ॲड. गणेश हिंगमिरे. जीआय तज्ज्ञ

#### धनवर्षा फिनवेस्ट लि.

नोंदणीकृत कार्यालय : तिसरा मजला, "ए" विंग, डी. जे. हाउस, जुना नागरदास रोड, अंधेरी (प्), मुंबई-४०००६९, महाराष्ट्र. जीएसटी नं. : २७एएएसीडी९८८७डी१झेडसी

कॉर्पोरेट आयडेन्टिटी नंबर : एल२४२३१एमएच१९९४पीएलसी३३४४५७ जाहीर सूचना

याद्वारा आम जनतेस सूचना देण्यात येते की तारणगहाण असलेल्या सोन्याच्या दागिन्यांचा लिलाव २७ जून, २०२२ रोजी स. ११:०० वा कोल्हापूर येथे 'धनवर्षा फिनवेस्ट लिमिटेड 'द्वारा आयोजिला

शाखेचा पत्ता : धनवर्षा फिनवेस्ट लिमिटेड, शॉप नं. १८, एम्पायर टॉवर बिल्डिंग, दसरा चौक, तनिष्क शोरूम समोर, कोल्हापुर-४१६००१,

आमच्या विविध ग्राहकांच्या, जे त्यांच्या देणींचे प्रदान करण्यास असमर्थ टरले आहेत, कर्ज खात्यांसंबंधित सोन्याच्या दागिन्यांचा लिलाव आयोजिला जाणार आहे. लिलावाच्या सुचना या ऋणकोंना यथोचितरित्या निर्गमित करण्यात आल्या आहेत.

आमच्या विविध ग्राहकांच्या सोन्याच्या दागिन्यांच्या थिकत कर्ज खात्यांसंबंधित लिलाव करण्यात येणाऱ्या शाखांची नावे याखाली नमृद करण्यात आली आहेत

कोल्हापुर शाखा : GL0000000003113, GL000000003173, GL000000004175, GL000000004207, GL000000006066, GL0000000006098, Gl000000013215 अधिक तपशीलाकरिता, कृपया संपर्क साधावा : धनवर्षा फिनवेस्ट लि. संपर्क व्यक्ती : विनोद मस्कर, संपर्क क्रमांक : ९८७०४२४१०७.

लिलाच करण्यात येणाऱ्या खात्याच्या संख्येत बदल करण्याचा हक्क राखून ठेवीत आहेत.) धनवर्षा फिनवेस्ट लि.

धनवर्षा फिनवेस्ट लि. कोणतीही पूर्व-सूचना न देता लिलाव पुढे ढकलण्याचा / रद्द करण्याचा तसेच

नोंदणीकृत कार्यालय : तिसरा मजला, "ए" विंग, डी. जे. हाउस, जुना नागरदास रोड, अंधेरी (प्), मुंबई-४०००६९, महाराष्ट्र. जीएसटी नं. : २७एएएसीडी९८८७डी१झेडसी कॉर्पेरिट आयडेन्टिटी नंबर : एल२४२३१एमएच१९९४पीएलसी३३४४५७

धनवर्षा फिनवेस्ट लि.

#### जाहीर सुचना

याद्वारा आम जनतेस सुचना देण्यात येते की तारणगहाण असलेल्या सोन्याच्या दागिन्यांचा लिलाव २७ जून, २०२२ रोजी स. ११:०० वा विश्रांतवाडी येथे 'धनवर्षा फिनवेस्ट लिमिटेड'द्वारा

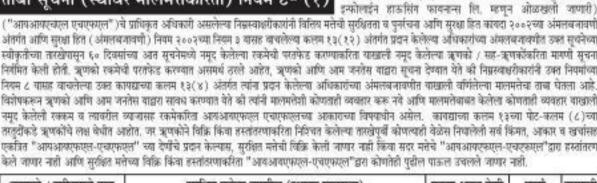
शाखेचा पता : धनवर्षा फिनवेस्ट लि., ए-११, दुसरा मजला, कणकधारा बिल्डिंग, सारस्वत बँकेच्या वरती, कस्तुर्बा हाऊसिंग सोसायटी, आळंदी रोड, विश्रांतवाडी, पुणे-४११०१५. आमच्या विविध ग्राहकांच्या, जे त्यांच्या देणींचे प्रदान करण्यास असमर्थ ठरले आहेत, कर्ज खात्यांसंबंधित सोन्याच्या दागिन्यांचा लिलाव आयोजिला जाणार आहे. लिलावाच्या आमच्या सुचना या ऋणकोंना यथोचितरित्या निर्गमित करण्यात आल्या आहेत. आमच्या विविध ग्राहकांच्या सोन्याच्या दागिन्यांच्या थकित कर्ज खात्यांसंबंधित लिलाव करण्यात येणाऱ्या शाखांची नावे पाखाली नमुद करण्यात आली आहेत

पणे विश्रांतवाडी शाखा : GL0000000003038, GL000000006064, GL0000000006341, GL0000000012852, Gl0000000013094 पुणे चंदन नगर शाखा : GL0000000005330, GL0000000010960. GI00000000011461

पुणे लोणी काळभोर शाखा : GL000000005264, GL000000005424, GL000000006296, GL000000009451, GL000000009746, Gl000000010509 पुणे हडपसर शाखा : GL0000000003282, GL0000000004558 GL0000000004735, GL000000005013, GL000000006455, GL000000007921, GL000000008326, GL000000008472, GL0000000008498, GL0000000008540, GL000000008672. GL000000008797, GL000000009302, GL000000009360, GL0000000009620, GL0000000009800, GL0000000010221,

अधिक तपशीलाकरिता, कृपया संपर्क साधावा : धनवर्षा फिनवेस्ट लि. संपर्क व्यक्ती : विनोद मस्कर, संपर्क क्रमांक : ९८७०४२४१०७.

धनवर्षा फिनवेस्ट लि. कोणतीही पूर्व-सूचना न देता लिलाव पूढे ढकलण्याचा/ रद्द करण्याचा तसेच लिलाव करण्यात येणाऱ्या खात्याच्या संख्येत बदल करण्याचा हक्क राखून ठेवीत आहेत.) धनवर्षा फिनवेस्ट लि.



| ऋणको / हमीदाराचे नाव   | सुरक्षित मत्तेचा तपशील (स्थावर मालमत्ता)   | एकूण अदत्त देणी                  | मानगी         | ताब्याची            |
|--|--|----------------------------------|---------------|---------------------|
| पुणे शाखा  |  | (रु)                             | सुचनेची तारीख | तारीख               |
| श्रीमती जवश्री वाबुलाल चोपडा,<br>श्री. वाबुलाल मोतीलाल चोपडा | पुढील मालतेचे सर्व खंड व तुकडे:- फ्लॅट नं. १२, मोजमापाचा ६०.३८<br>चौ.मी. म्हणजेच ६५० चौ.फू.(बिल्ट-अप एरिआ), "गृहलक्ष्मी को-<br>ऑफ्लेटिव्ह डाऊसिंग सोसायटी लिमिटेड" म्हणून ओळखल्या जाणाऱ्या<br>सोसायटीतील तिसऱ्या मजल्याचरील, जमोन धारण केलेला सिटी सर्व्हें नं.<br>७७६ यावर बांधकाम केलेला, वेथे स्थित - हडफ्सार, ता. हवेली, जि. पुणे. | (रुपये चौदा लाख<br>ज्याऐंसी हजार |               | २१-<br>जून-<br>२०२२ |

मजला, चिचवड, पुणे-४११०३३ / किया कॉर्पोस्ट ऑफिस : प्लॉट नं. ९८, फेज-IV, उद्योग विडार, गुरबाव, डरवाणा. तारीख : २४/०६/२०२२ आयआयएफएल होम फायनान्स लिमिटेडकरिता



ताबा सूचना (स्थावर मालमत्तेकरिता) नियम ८- (१)

आयडीबीआय बँक लिमिटेड १७२/४, रविवार पेठ, युडब्लूबी बिल्डिंग, पवई नाका, शिवाजी सर्कल, सातारा - ४१५००१

#### ताबा सूचना

आयडीबीआय बँक, लिमिटेडच्या अधिकृत अधिकाऱ्याने सिक्युरिटायझेशन ॲण्ड रिकल्स्ट्रक्शन ऑफ फायनान्सिअल ॲसेट्स व एन्फोर्समेंट ऑफ सिक्य्रिटी इंटरेस्ट कायदा २००२ अंतर्गत आणि सिक्य्रिटी इंटरेस्ट (एन्फोर्समेंट) नियम २००२ सोबत वाचले असता, कलम १३(१२) अंतर्गत देण्यात आलेल्या अधिकारांचा वापर करताना खालीलप्रमाणे मागणी करण्याची सूचना कलम १३(२) च्या अंतर्गत खालील प्रत्येक कर्जदारांना देण्यात आली व त्याद्वारे सदर सूचना मिळाल्याच्या तारखेपासून ६० दिवसांच्या आत सदर सूचनेत नमुद करण्यात आलेल्या रकमेचा खालील कर्जदारांना भरणा करण्यास सांगण्यात आले होते. खाली नमुद करण्यात आलेल्या कर्जदारांनी सदर रकमेचा भरणा करण्यास हलगर्जीपणा केला असन यादारे कर्जदारांना व सर्वसाधारण जनतेस सचना देण्यात येत आहे की खालील स्वाक्षरी करणार यांनी नियम ८ सोबत वाचले असता सदर कायद्यातील कलम १३(४) अंतर्गत देण्यात आलेल्या अधिकारांचा वापर करून खाली नमूद करण्यात आलेल्या तारखेला त्या ठिकाणी खाली नमूद केलेल्या अचल मालमत्तेंचा सांकेतिक ताबा घेतला आहे. यादारे खास करून कर्जेदारांना आणि सर्वसाधारण जनतेस सदर मालमत्तेसंबंधी कोणताही व्यवहार न करण्याचा इशारा देण्यात येत आहे आणि सदर मालमत्तेचा व्यवहार खालील नमुद्र केलेल्या रक्तमेसाठी आणि त्यावरील व्याज व शुल्कासाठी आयडीबीआय बँक लिमिटेडच्या शुल्काच्या अधीन असेल. सदरील सुरक्षित मालमत्तेवर असलेले कर्ज परतफेड करण्याची उपलब्ध असलेल्या वेळेच्या बाबती, कलम १३ मधील उप-कलम (८) मध्ये कर्जदारांचे लक्ष वेधले जाते.

| कर्जदांराचे / मालमत्तेच्या<br>मालकांचे नाय च<br>कर्ज खाते क्रं.  | मागणी<br>सूचना<br>दिनांक   | ताबा<br>घेतल्याची<br>दिनांक | मालमतेचा<br>तपशिल   | मागणी सूचनेत दावा<br>करण्यात आलेली<br>स्क्कम   |
|--|--|-----------------------------|---|--|
| कर्जदार ब्रम्हनाथ दुध डेअरी,<br>मालक श्री. शशिकात जबसिंग मोरे<br>आणि गहाणकार श्री. जबसिंग<br>भाऊ मोरे कर्ज खाते क्र.<br>०६०८६५११००००१३२८ आणि<br>०६०८६७३१०००००८६० | ₹४/०८/२०<br>२०   | २१,०६,२०२२<br>(सांकेतिक)    |   | रु.१०,८७,३६२/- (रुपये<br>दहा लाख सत्याऐशी हजार<br>तीनशे बासष्ट फक्त) अधिक<br>त्यानंतर झालेला किंवा<br>करावयाचा अनुपयोजित व्याज,<br>खर्च, आकार इत्यादी  |
| कर्जदार श्री. साई स्नॅक्स, मालक<br>श्री. गजानन गोविंद कांबळे<br>कर्ज खाते क्र.<br>०६०८६७३१०००००९७६   | ०१/०३/२०<br>१७   | २१.०६.२०२२<br>(सांकेतिक)    |   | ह.१५,६५,४५२/- (हपये<br>पंधरा लाख पासष्ट हजार<br>चारशे बावन फक्त) अधिक<br>३१-१२-२०१६ पासून न<br>लागलेले पुढील व्याज आणि<br>भविष्यातील इतर खर्च  |
| श्री. राजाराम दनु यादव आणि<br>श्री. कुशिनाथ राजाराम यादव<br>कर्ज खाते क्र.<br>१४२१६७५१०००००७७३   | १३/०४/२०<br>२२   | २१.०६.२०२२<br>(सांकेतिक)    | सी एस क . ४८७,<br>सावकारवाडा, पोस्ट<br>तबदारवाडी (धानगाव),<br>तालुका पळूस, जिल्हा<br>सांगली-४१६३०३  | ह.९,५४,८३६/- (रूपये<br>नऊ लाख चोपन्न हजार<br>आठशे छत्तीस फक्त) अधिक<br>१०-११-२०२१ पासून न<br>लागलेले पुढील ब्याज आणि<br>भविष्यातील इतर खर्च  |
|  | मालकांचे नाय य<br>कर्ज खाते के.<br>कर्जदार ब्रम्हनाथ दुध डेअरी,<br>मालक श्री. शशिकांत जयसिंग मोरे<br>आणि गहाणकार श्री. जयसिंग<br>भाऊ मोरे कर्ज खाते क्र.<br>०६०८६५११००००१३२८ आणि<br>०६०८६७३१०००००८६०<br>कर्जदार श्री. साई स्नॅक्स, मालक<br>श्री. गजानन गोविंद कांबळे<br>कर्ज खाते क्र.<br>०६०८६७३१०००००१७६ | मालकांचे नाय य              | मालकांचे नाय व सूचना दिनांक दिनांक कर्ज खाते क्रं. कर्जदार ब्रम्हनाथ दुध डेअरी, मालक श्री. शशिकात जबसिंग मोरे आणि गहाणकार श्री. जबसिंग भाऊ मोरे कर्ज खाते क्र. ०६०८६५११००००१३२८ आणि ०६०८६७३१०००००८६० कर्जदार श्री. साई स्नॅक्स, मालक श्री. गजानन गोविंद कांबळे कर्ज खाते क्र. ०६०८६७३१०००००९७६ श्री. राजाराम दत्तु यादव आणि श्री. कुशिनाथ राजाराम यादव कर्ज खाते क्र. | मालकांचे नाय य कर्ज खाते क्रं.  कर्जदार ब्रम्हनाथ दुध डेअरी, मालक श्री. शिकांत जयसिंग मोरे आणि गहाणकार श्री. जयसिंग मारे आणि गहाणकार श्री. जयसिंग मारे आणि गहाणकार श्री. जयसिंग मारे अर्ज खाते क्रं. ०६०८६५११००००१३२८ आणि ०६०८६७३१०००००८६०  कर्जदार श्री. साई स्नॅक्स, मालक श्री. गजानन गोविंद कांबळे कर्ज खाते क्रं. ०६०८६७३१०००००१७६  श्री. राजाराम दत्तु बादव आणि श्री. कुशिनाथ राजाराम बादव कर्ज खाते क्रं. १३/०४/२० २१.०६.२०२२ सांवकारवाडा, पोस्ट कर्ज खाते क्रं. १३/०४/२० २१.०६.२०२२ सांवकारवाडा, पोस्ट कर्ज खाते क्रं. १४२१६७५१००००००७३ |

मराठी भाषांतरामध्ये काही संहिता आढळल्यास इंग्रजी जाहिरात ग्राह्य धरण्यात यावी.

#### बैक ऑफ महाराष्ट्र Bank of Maharashtra एक परिवार एक बैंक

Head Office: 1501, 'Lokmangal', Shivajinagar, Pune: 411 005. www.bankofmaharashtra.in Follow us @ mahabank: 🗗 🕮 🖾 🛅 🔘 🖸

### Strengthening the Bond of Trust



#### ANNEXURE "A" TO THE INDEPENDENT AUDITORS' REPORT

M/s. Batliboi & Purohit 204, National Insurance Building. 2nd Floor, D. N. Road, Fort, Mumbai - 400 001.

Chartered Accountants, 282, Kapish House, Mata Mandir Road. Khare Town, Dharampeth, Nagpur - 440 010.

M/s. Rodi Dabir & Co.

M/s. Abarna & Ananthan 521, 3rd Main 6th Block, 2nd Phase BSK 3rd Stage, Bengaluru - 560 085.

पुनावाला फिनकॉर्प लिमिटेडकरिता

( पूर्वीची मॅग्मा फिनकॉपं लिमिटेड)

स्वाक्षरी/

शबनम झमन

कंपनी सचिव

एसीएस नं. १३९१८

M/s. S Bhandari & Co. Chartered Accountants, P-7, Tilak Marg, C-Scheme, Jaipur - 302 005.

दिनांक: २४.०६.२०२२

Report on the Internal Financial Controls Over Financial Reporting as required by the Reserve Bank of India (the "RBI") Letter DOS.ARG. No. 6270/08.91.001/2019-20 dated March 17, 2020 (as amended) (the "RBI communication")

(Referred to in paragraph 11 e under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

We have audited the internal financial controls over financial reporting of Bank of Maharashtra ("the Bank") as of March 31, 2022 in conjunction with our audit of the standalone financial statements of the Bank for the year ended on that date which includes internal financial controls over financial reporting of the Bank's branches.

#### Management's Responsibility for Internal Financial Controls:

The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Banking Regulation Act. 1949 and the circulars and guidelines issued by the Reserve Bank of India.

#### Auditor's Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (the "ICAI") and the Standards on Auditing (SAs) issued by the ICAI, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained and the audit evidence obtained by the branch auditors, in terms of their reports referred to in the Other Matters paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls over financial reporting.

#### Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial controls over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles.

A Bank's internal financial controls over financial reporting includes those policies and procedures that

अधिकृत अधिकारी

- (1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank
- (2) Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and
- (3) Provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements

#### Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial controls over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

#### Opinion

In our opinion, and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the branch auditors referred to in the Other Matters paragraph below, the Bank has, in all material respects, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2022, based on the criteria for internal control over financial reporting established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

#### Other Matters

Our aforesaid report insofar as it relates to the operating effectiveness of internal financial controls over financial reporting of 103 branches is based on the corresponding reports of the respective branch auditors of those branches.

During our testing of the internal financial controls over financial reporting and based on the report of the branch auditors, certain deficiencies were noticed by us which were communicated by us to the bank. Bank needs to further strengthen the process including alteration of the existing Risk Control Matrix (RCM), designing few more RCMs and imparting training to the staff to further strengthen the internal financial controls over financial reporting of the Bank.

Our opinion is not modified in respect of this matter.

For M/s. Batliboi & Purchit Chartered Accountants FRN-101048W

CA Raman Hangekar Partner Membership No. 030615

UDIN:22030615AJNXLE6110

For M/s Abarna & Ananthan Chartered Accountants FRN-000003S

**CA Clement Gratian Pinto** Partner Membership No. 023238 UDIN:22023238AJNWWE2412 Chartered Accountants FRN - 108846W

For M/s. Rodi Dabir & Co.

CA Aashish Badge

Partner Membership No. 121073 UDIN:22121073AJNYEO7811 For M/s. S Bhandari & Co. Chartered Accountants FRN - 000560C

> CA Pramiti Pareek Partner

Membership No. 417124 UDIN:22417124AJNXPD4889







Place : Pune

Date: 25-05-2022