



# GUJARAT AMBUJA EXPORTS LIMITED

CIN - L15140GJ1991PLC016151

Regd. Off.: "Ambuja Tower", Opp. Sindhu Bhavan, Sindhu Bhavan Road, Bodakdev,  
P.O. Thaltej, Ahmedabad - 380 059. Phone: +91 79 - 61556677, Fax: +91 79 - 61556678  
Email Id: info@ambujagroup.com, Website: www.ambujagroup.com

REF : GAELASTOCK33\2021\48

Date : 2<sup>nd</sup> August, 2021

**BY E-FILING**

To, The General Manager- Listing Department The National Stock Exchange of India Limited Exchange Plaza, 5 <sup>th</sup> Floor Plot No. C/1, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051  <b>Ref.:- Symbol GAEL</b>	To, The General Manager- Market Operations BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001  <b>Ref.:- Security Code: 524226</b>
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**Sub.:- Submission of the copies of the newspaper cutting of the extract of Unaudited Standalone and Consolidated Financial Results for the first quarter ended 30<sup>th</sup> June, 2021**

Dear Sir / Madam,

As per Regulations 33 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper cutting of the extract of Unaudited Standalone and Consolidated Financial Results for the first quarter ended 30<sup>th</sup> June, 2021 which were published in English newspaper "Financial Express" and in Vernacular newspaper "Financial Express" on 2<sup>nd</sup> August, 2021.

You are requested to take note of the same.

Thanking you.

Yours faithfully,

**FOR, GUJARAT AMBUJA EXPORTS LIMITED**

  
**CHETNA DHARAJIYA**  
**COMPANY SECRETARY**



Encl: As above

## ● JULY DATA

# Fuel demand picks up, petrol at pre-Covid level

PRESS TRUST OF INDIA  
New Delhi, August 1

INDIA'S FUEL DEMAND picked up in July as easing of pandemic-related restrictions accelerated economic activity, helping petrol consumption reach pre-Covid level, preliminary sales data showed on Sunday.

State-owned fuel retailers sold 2.37 million tonne of petrol in July, up 17% from the year earlier period. It was 3.56% higher than pre-Covid petrol sales of 2.39 million tonne in July 2019. Sales of diesel - the most used fuel in the country - rose 12.36% to 5.45 million tonne over the previous year, but was down 10.9% from July 2019.

This is the second straight



month that showed a rise in consumption since March.

Fuel demand had recovered to near-normal levels in March before the onset of the second wave of Covid-19 infections led to the re-imposition of lockdowns in different states, stalling mobility and muting economic activity.

Consumption in May slumped to its lowest since August last year amid lockdowns and restrictions in several states. Fuel demand showed

signs of resurgence in June after restrictions began to be eased and the economy gathered pace.

On July 30, S M Vaidya, chairman of India's largest oil firm IOC, had stated that petrol consumption has risen over pre-Covid levels as people prefer personal transport over public transport.

Diesel sales, he said, were likely to return to pre-pandemic levels by Diwali in November if a third wave of Covid infections does not lead to reimposition of lockdown.

ATF consumption, which had seen the most severe fall as air travel was restricted beginning March 2020, is likely to return to normal by the end of the current fiscal in March, he had said.

# Delhi reports 85 new Covid-19 cases, one death

PRESS TRUST OF INDIA  
New Delhi, August 1

THE NATIONAL CAPITAL Sunday reported 85 coronavirus cases and one death, while the positivity rate stood at 0.12%, according to data shared by the health department here. With the new cases, the overall infection tally in the city rose to 14,36,350. Of this, over 14.10 lakh patients have recovered from the disease.

The death toll now stands at



25,054. On Saturday, the city had reported 58 COVID-19 cases with a positivity rate of

0.08% and one death due to the infection. On Friday, the capital logged 63 COVID-19 cases with

a positivity rate of 0.09% and three deaths. On Thursday, it registered 51 cases of COVID-19 with a positivity rate of 0.08% and zero deaths.

There are 582 active cases in Delhi at present, 172 of them are under home isolation. The number of containment zones stands at 292, the bulletin said. It said 72,447 tests, including 50,319 RT-PCR ones, were conducted the previous day.

Delhi battled a brutal second wave of the pandemic that

claimed a massive number of lives, with the shortage of oxygen at hospitals across the city adding to the woes.

On April 20, Delhi had reported 28,395 cases, the highest in the city since the pandemic began. On April 22, the case positivity rate was 36.2%, the highest so far.

The highest number of 448 deaths was reported on May 3. The capital has recorded 1,984 cases of coronavirus since July 1, 66 cases a day on an average.

# FPIs pulled out ₹6,105 cr so far this fiscal

PRESS TRUST OF INDIA  
New Delhi, August 1

FOREIGN PORTFOLIO INVESTORS (FPIs) pulled out a net ₹6,105 crore from the Indian capital markets so far in the ongoing financial year amid the pandemic and resultant restrictions in many parts of the country. The equity benchmark BSE Sensex has jumped 3,077.69 points or 6.21% during April-July this fiscal.

Reflecting an upbeat sentiment in the market, the benchmark had reached its all-time

high of 53,290.81 on July 16, 2021. It closed at its lifetime high of 53,158.85 on July 15. According to the depositories data, ₹6,707 crore were withdrawn on a net basis from equities during the initial four months of this fiscal.

At the same time, a net sum of ₹602 crore were invested in the debt segment. This took the total net withdrawal to ₹6,105 crore during the period under review. The data showed that FPIs were net sellers in all the months barring June when they had invested ₹13,269 crore. The

net outflow stood at ₹9,435 crore in April, ₹2,666 crore in May and ₹7,273 in July.

"What is encouraging during the first four months is the fact that the number of new investor registrations in India is up 2.5 times year on year as per data released by the NSE," said S Ranganathan, head of research at LKP Securities. Market experts noted that the financial year started with a surge in Covid-19 cases and the consequent restrictions imposed by various states which dented investors' sentiment.

# RBI's new rules on interchange fee, 24/7 bulk clearing facility functional

PRESS TRUST OF INDIA  
New Delhi, August 1

THE RESERVE BANK of India's new directions on raising interchange fee and making available the facility of bulk clearing round the clock have become effective from Sunday onwards.

The RBI in June raised the interchange fee for financial transactions from ₹15 to ₹17, while for non-financial transactions the increase was done from ₹5 to ₹6. These new rates have become applicable from August 1, 2021, as per the RBI's direction.

An interchange fee is a fee charged by banks to the mer-

chant who processes a credit card or debit card payment.

Besides, National Automated Clearing House (NACH) has been made available on all days of the week, effective August 1, 2021.

NACH, a bulk payment system operated by the National Payments Corporation of India (NPCI) facilitates one-to-many credit transfers such as payment of dividend, interest, salary and pension.

It also facilitates collection of payments pertaining to electricity, gas, telephone, water, periodic installments towards loans, investments in mutual funds and insurance premium.

# PUBLIC ANNOUNCEMENT

(This is a public announcement for information purposes only and not for publication or distribution outside India and is not an Offer Document)



## ARUNA HOTELS LIMITED

Aruna Hotels Limited ("Company" or "Issuer") was originally incorporated as 'Aruna Hotels Limited' on September 09, 1960 as a public limited company under the provision of Companies Act, 1956 with the Registrar of Companies, Madras ("RoC"). The name of our Company was changed to 'Aruna Sugars & Enterprises Limited' and the Registrar of Companies, Tamil Nadu issued a fresh certificate of incorporation dated July 03, 1986. Thereafter, pursuant to a special resolution of our Shareholders passed in the annual general meeting dated September 28, 2000 the name of our Company was changed to 'Aruna Samirne Hotels Limited' and a fresh certificate of incorporation dated October 25, 2000 was issued to our Company by the Registrar of Companies, Chennai at Tamil Nadu. Subsequently, pursuant to the special resolution of our Shareholders passed in the annual general meeting dated September 30, 2002, the name of our Company was changed to 'Aruna Hotels Limited' and a fresh certificate of incorporation dated January 14, 2003 was issued to our Company by the Assistant Registrar of Companies, Chennai at Tamil Nadu. The registered office of our Company was originally located at Dhun Building, 175/1 Mount Road, Madras - 600 002, Tamil Nadu, India, thereafter pursuant to a resolution passed by our Board of Directors on March 15, 1972, it was changed to 5th floor, Meco House, 11A/1, Mount Road, Madras - 600 002, Tamil Nadu, India. Pursuant to a resolution passed by our Board of Directors dated April 30, 1976, the registered office of our Company was changed to Aruna Centre, 26, Sterling Road, Nungambakkam, Madras 600 034, Tamil Nadu, India. Subsequently, pursuant to a resolution passed by our Board of Directors dated August 03, 1978 the registered office of our Company was changed to Aruna Centre, 145, Sterling Road, Nungambakkam Madras - 600 034, Tamil Nadu, India.

Registered Office: Aruna Centre, 145, Sterling Road, Nungambakkam, Chennai - 600 034, Tamil Nadu, India. Tel: +91 44 2530 3404; Contact Person: Lakshmi Kumar, Company Secretary and Compliance Officer; E-mail: cs@alchennai.com; Website: www.arunahotels.com; Corporate Identification Number (CIN): L15421TN1960PLC004255

ISSUE OF UP TO 2,49,00,000 EQUITY SHARES WITH A FACE VALUE OF ₹ 10/- EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 10/- PER EQUITY SHARE (THE "ISSUE PRICE") FOR AN AMOUNT AGGREGATING UP TO ₹ 2,49,00,000 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 83 (EIGHTY THREE) RIGHTS EQUITY SHARES(S) FOR EVERY 30 (THIRTY) FULLY PAID UP EQUITY SHARE(S) HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON FRIDAY, JULY 23, 2021 (THE "ISSUE"). THE ISSUE PRICE IS 01 TIME THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 133 OF THE LETTER OF OFFER.

This is in reference with Letter of Offer dated July 16, 2021 filed with BSE Limited and Securities and Exchange Board of India in relation to the Issue. Shareholders of the Company are kindly requested to note the following material developments: Hon'ble Supreme Court of India vide its order dated 23.07.2021 passed the following interim order: "There shall be stay of operation and implementation of the impugned judgement and stay of further proceedings taken in pursuance of the impugned order". As a result of which the Company has filed an application before the Hon'ble Supreme Court of India and is awaiting the date of hearing.

Since the matter is currently sub-judice, all the activities pertaining to the rights issue of the Company are put on hold till such time the application filed by the Company seeking vacation of the stay granted by Hon'ble Supreme Court vide its interim order is heard by the Hon'ble Supreme Court and the outcome pertaining to the matter is intimated to us. The outcome of the hearing of the application for vacation of stay before the Hon'ble Supreme Court could possibly impact and defer the issue schedule which the company has already submitted with BSE. The Company is taking all possible efforts to have an expedient hearing before the Hon'ble Supreme Court of India. Subject to said outcome of hearing, the revised issue schedule shall be finalized in consultation with the intermediaries associated with the Issue and regulatory authorities, and disseminated to shareholders of the Company through BSE.

For ARUNA HOTELS LIMITED  
Lakshmi Kumar, Company Secretary & Compliance Officer  
Aruna Centre, 145, Sterling Road, Nungambakkam, Chennai - 600034, Tamil Nadu, India.  
Telephone: +91 44 2530 3404 Facsimile: Not available,  
E-mail: cs@alchennai.com, Website: www.arunahotels.com.  
Place: Chennai  
Date: July 31, 2021



## GUJARAT AMBUJA EXPORTS LIMITED

CIN : L15140GJ1991PLC016151  
Regd. Office : "AMBUJA TOWER", Opp. Sindhu Bhavan, Sindhu Bhavan Road, Bodakdev, P.O. Thaltej, Ahmedabad - 380 059 (Gujarat) India  
Ph.: +91 79-6155 6677 Fax :+91 79-6155 6678  
Email Id : info@ambujagroup.com, Website : www.ambujagroup.com

Gujarat Ambuja Exports Limited  
Years of Excellence

EXTRACT OF THE STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE, 2021

Sr.	Particulars	Standalone Results			Consolidated Results		
		Quarter Ended	Year Ended	Year Ended	Quarter Ended	Year Ended	Year Ended
		30.06.2021 Unaudited	30.06.2020 Unaudited	31.03.2021 Audited	30.06.2021 Unaudited	30.06.2020 Unaudited	31.03.2021 Audited
1.	Total income from operations	1034.18	834.31	4734.13	1034.18	834.31	4734.15
2.	Net Profit / (Loss) from ordinary activities for the period (before tax, Exceptional and/or Extraordinary items)	150.51	53.17	452.47	150.51	53.17	452.40
3.	Net Profit / (Loss) from ordinary activities for the period before tax (after Exceptional and/or Extraordinary items)	150.51	53.17	452.47	150.51	53.17	452.40
4.	Net Profit / (Loss) from ordinary activities for the period after tax (after Exceptional and/or Extraordinary items)	113.83	37.33	338.14	113.83	37.33	338.07
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	114.06	37.34	339.08	114.06	37.34	339.01
6.	Equity Share Capital (Face Value of ₹ 1/- each)	22.93	22.93	22.93	22.93	22.93	22.93
7.	Earnings Per Share (Face Value of ₹ 1/- each) (not annualised)						
	(i) Basic	4.96	1.63	14.74	4.96	1.63	14.74
	(ii) Diluted	4.96	1.63	14.74	4.96	1.63	14.74

### NOTE:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosures Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Company's website at www.ambujagroup.com and the Stock Exchanges websites at www.bseindia.com and www.nseindia.com.

Place : Ahmedabad  
Date : 31<sup>st</sup> July, 2021

Committed to Growth

For GUJARAT AMBUJA EXPORTS LIMITED

Manish Gupta  
Chairman & Managing Director  
(DIN : 00028196)

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QADAR AAPKI MEHNAT KI

# FINO PAYMENTS BANK LIMITED

The Bank was incorporated as 'Fino Fintech Foundation' pursuant to a certificate of incorporation dated June 23, 2007, issued by Registrar of Companies, Maharashtra at Mumbai. Pursuant to surrender of our license under section 8 of Companies Act, 2013, our name was changed to 'Fino Fintech Private Limited' and a fresh certificate of incorporation dated December 15, 2015 was issued by Registrar of Companies, Maharashtra at Mumbai. Thereafter, pursuant to the conversion of the Bank to a public limited company, the name of the Bank was changed to 'Fino Fintech Limited', and a fresh certificate of incorporation dated February 3, 2017 was issued to the Bank by the Registrar of Companies, Maharashtra at Mumbai. Our Promoter, Fino PayTech Limited, was granted an in-principle approval to establish a payments bank ("Payments Bank"), by the RBI, pursuant to its letter dated September 7, 2015. Subsequently, the Bank received the final approval of the RBI to carry on the business as a Payments Bank on March 30, 2017. Pursuant to receipt of approval by RBI, the name of the Bank was changed to 'Fino Payments Bank Limited' and a fresh certificate of incorporation dated April 4, 2017 was issued by Registrar of Companies, Maharashtra at Mumbai. The Bank commenced its business operations on June 30, 2017 and was included in the second schedule to the RBI Act, pursuant to a notification issued by the RBI dated January 1, 2021 and published in the Gazette of India (Part II - Section 4) dated February 13 - February 19, 2021. For further details, see "History and Certain Corporate Matters" beginning on page 151 of the Draft Red Herring Prospectus ("DRHP").

Registered and Corporate Office: Mindspace Jainagar, Plot No Gen 2/1/F, Tower 1, 8<sup>th</sup> Floor, TTC Industrial Area, MIDC Shirwane, Jainagar, Navi Mumbai - 400 706; Tel: +91 22 7104 7000  
Contact Person: Basavraj Loni, Company Secretary and Compliance Officer; Tel: +91 22 7104 7027; E-mail: basavraj.loni@finobank.com; Website: www.finobank.com; Corporate Identity Number: U65100MH2007PLC171959

### OUR PROMOTER: FINO PAYTECH LIMITED

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF FINO PAYMENTS BANK LIMITED (THE "BANK") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 3,000 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 15,602,999 EQUITY SHARES BY FINO PAYTECH LIMITED ("PROMOTER SELLING SHAREHOLDER", AND SUCH EQUITY SHARES THE "OFFERED SHARES") AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER FOR SALE"). THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES, AGGREGATING UP TO ₹ 30 MILLION (CONSTITUTING UP TO 5% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (THE "EMPLOYEE RESERVATION PORTION"). THE EMPLOYEE RESERVATION PORTION SHALL NOT EXCEED 5% OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL. THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HERINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER SHALL CONSTITUTE [●] AND [●], RESPECTIVELY, OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF THE BANK.

THE BANK, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS ("BRLMs"), MAY CONSIDER AN ISSUANCE OF EQUITY SHARES AGGREGATING UP TO ₹ 600 MILLION (THE "PRE-IPD PLACEMENT"), THE PRE-IPD PLACEMENT WILL BE AT A PRICE TO BE DECIDED BY THE BANK, IN CONSULTATION WITH THE BRLMs AND THE PRE-IPD PLACEMENT, IF ANY, WILL BE UNDERTAKEN PRIOR TO FILING OF THE RED HERRING PROSPECTUS WITH THE REGISTRAR OF COMPANIES, MAHARASHTRA AT MUMBAI ("RoC"). IF THE PRE-IPD PLACEMENT IS COMPLETED, THE FRESH ISSUE SIZE WILL BE REDUCED TO THE EXTENT OF SUCH PRE-IPD PLACEMENT, SUBJECT TO THE MINIMUM OFFER SIZE CONSTITUTING AT LEAST [●] OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF THE BANK. THE PRE-IPD PLACEMENT SHALL NOT EXCEED 20% OF THE FRESH ISSUE.

THE PRICE BAND AND THE MINIMUM BID LOT WILL BE DECIDED BY THE BANK AND OUR PROMOTER SELLING SHAREHOLDER, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AND WILL BE ADVERTISED IN [●] EDITIONS OF [●], A WIDELY CIRCULATED ENGLISH NATIONAL DAILY NEWSPAPER, [●] EDITIONS OF [●], A WIDELY CIRCULATED HINDI NATIONAL DAILY NEWSPAPER AND [●] EDITIONS OF [●], A MARATHI DAILY NEWSPAPER (MARATHI BEING THE REGIONAL LANGUAGE OF MAHARASHTRA WHERE OUR REGISTERED AND CORPORATE OFFICE IS LOCATED) AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE") AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 AS AMENDED (THE "SEBI ICDR REGULATIONS").

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days following such revision of the Price Band, provided that the Bid/Offer Period shall not exceed 10 Working Days. In cases of force majeure, banking strike or similar circumstances, the Bank and the Promoter Selling Shareholder in consultation with the BRLMs may, for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and by intimation to the Self Certified Syndicate Banks (the "SCSBs"), other Designated Intermediaries and the Sponsor Bank, as applicable.

The Offer is being made in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended, (the "SCRR") read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process, in compliance with Regulation 6(2) of the SEBI ICDR Regulations where not less than 75% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that the Bank and the Promoter Selling Shareholder in consultation with the BRLMs may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis (the "Anchor Investor Portion"). One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from the domestic Mutual Funds at or above the Anchor Investor Allocation Price in accordance with SEBI ICDR Regulations. 5% of the QIB Portion (excluding the Anchor Investor Portion) shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not more than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not more than 10% of the Offer shall be available for allocation to RIBs in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process providing details of their respective bank accounts (including UPI ID for RIBs using UPI Mechanism), in which the corresponding Bid Amounts will be blocked by the SCSBs or the Sponsor Bank, as applicable. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, see "Offer Procedure" beginning on page 292 of the DRHP.

This public announcement is being made in compliance with the provisions of Regulation 26(2) of the SEBI ICDR Regulations to inform the public that the Bank is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares pursuant to the Offer and has filed the DRHP with the SEBI on July 31, 2021.

Pursuant to Regulation 26(1) of the SEBI ICDR Regulations, the DRHP shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of filing of the DRHP, by hosting it on the website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE at www.bseindia.com, NSE at www.nseindia.com, the websites of the BRLMs i.e. Axis Capital Limited at www.axiscapital.co.in; CLSA India Private Limited at www.india.clsa.com; ICICI Securities Limited at www.icicisecurities.com and Nomura Financial Advisory and Securities (India) Private Limited at www.nomuraholdings.com/company/group/asia/india/index.html. The Bank hereby invites the public to give comments on the DRHP filed with SEBI with respect to disclosures made therein. The public is requested to send a copy of the comments sent to SEBI, to the Company Secretary and Compliance Officer of the Bank and the BRLMs at their respective addresses mentioned below. All comments must be received by the Bank or the BRLMs and/or the Company Secretary and Compliance Officer on or before 5:00 p.m. on the 21<sup>st</sup> day from the aforesaid date of filing the DRHP with SEBI.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in this Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the Risk Factors carefully before taking an investment decision in this Offer. For taking an investment decision, investors must rely on their own examination of the Bank and the Offer, including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the DRHP. Specific attention of the investors is invited to "Risk Factors" beginning on page 20 of the DRHP.

Any decision whether to invest in the Equity Shares described in the DRHP may only be made after a red herring prospectus for the same has been filed with the RoC and must be made solely on the basis of such red herring prospectus. The Equity Shares, when offered, through the red herring prospectus, are proposed to be listed on BSE and NSE.

For details of the share capital and capital structure of the Bank and the names of the signatories to the memorandum and the number of shares subscribed for by them of the Bank, see "Capital Structure" beginning on page 60 of the DRHP. The liability of the members of the Bank is limited.

For details of the main objects of the Bank as contained in the Memorandum of Association, see the chapter titled "History and Certain Corporate Matters" beginning on page 151 of the DRHP.

BOOK RUNNING LEAD MANAGERS				REGISTRAR TO THE OFFER
<p><b>AXIS CAPITAL</b> Axis Capital Limited Axis House, 1<sup>st</sup> Floor, Wadia International Centre, Pandurang Budhkar Marg, Worli Mumbai - 400 025 Tel.: +91 22 4325 2183 E-mail: fpbi.ip@axiscap.in Website: www.axiscapital.co.in Investor grievance mail: complaints@axiscap.in Contact Person: Simran Gadh SEBI Registration No: INM000010209</p>	<p><b>CLSA</b> A CITIC Securities Company CLSA India Private Limited 8/F, Dalamal House, Nariman Point, Mumbai - 400 021 Tel.: +91 22 6650 5050 E-mail: fino.ip@clsa.com Website: www.india.clsa.com Investor grievance mail: investorhelpdesk@clsa.com Contact Person: Prachi Chandgotia SEBI Registration No: INM000010619</p>	<p><b>ICICI Securities</b> ICICI Securities Limited<sup>A</sup> ICICI Centre, H.T. Parekh Marg Churhgate, Mumbai 400 020 Tel: +91 22 2288 2460 E-mail: fino.ip@icicisecurities.com Website: www.icicisecurities.com Investor grievance e-mail: customercare@icicisecurities.com Contact person: Monak Mehta SEBI registration no: INM000011719</p>	<p><b>NOMURA</b> Nomura Financial Advisory and Securities (India) Private Limited Ceejay House, Level 11, Plot F, Shivsagar Estate, Dr. Annie Besant Marg, Worli, Mumbai - 400 018 Tel.: +91 22 4037 4037 E-mail: finopaymentsbank@nomura.com Website: www.nomuraholdings.com/company/group/asia/india/index.html Investor grievance mail: investorgrievances-in@nomura.com Contact Person: Vishal Kanjani / Sandeep Baid SEBI Registration No: INM000014119</p>	<p><b>KFINTECH</b> KFin Technologies Private Limited (formerly known as Karvy Fintech Private Limited) Selenium, Tower B, Plot No 31 and 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy 500 032, Telangana, India Tel: +91 40 6716 2222 E-mail: finopayments.ip@kfintech.com Investor grievance e-mail: einward.ris@kfintech.com Website: www.kfintech.com Contact person: M Murali Krishna SEBI registration number: INR000000221</p>

<sup>A</sup> In compliance with the proviso to Regulation 21A of the Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992, as amended (the "SEBI Merchant Bankers Regulations") and Regulation 23(3) of the SEBI ICDR Regulations, ICICI Securities Limited would be involved only in the marketing of the Offer. ICICI Securities Limited has signed the due diligence certificate and has been disclosed as a BRLM for the Offer.

Place : Navi Mumbai  
Date : August 1, 2021

FINO PAYMENTS BANK LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the DRHP with SEBI and the Stock Exchanges. The DRHP shall be available on the websites of the SEBI at www.sebi.gov.in, websites of the Stock Exchanges at www.bseindia.com, www.nseindia.com, and on the websites of the BRLMs i.e. www.axiscapital.co.in, www.india.clsa.com, www.icicisecurities.com and www.nomuraholdings.com/company/group/asia/india/index.html. Any potential investor should note that investment in equity shares involves a high degree of risk and for details relating to the same, see "Risk Factors" on page 20 of the DRHP. Potential investors should not rely on the DRHP filed with the SEBI for making any investment decision and such investment decision must be made solely on the basis of the Red Herring Prospectus ("RHP") once filed with the RoC. The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act"), or any state securities law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) under Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in offshore transactions in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales are made. There will be no public offering of Equity Shares in the United States.

For FINO PAYMENTS BANK LIMITED  
On behalf of the Board of Directors  
Sd/-  
Company Secretary and Compliance Officer

