

November 02, 2022

BSE Limited
Corporate Relationship Department,
2nd Floor, New Trading Wing,
Rotunda Building, P.J. Towers,
Dalal Street, Mumbai- 400 001
(Scrip Code: 543386)

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra - Kurla Complex,
Bandra (E), Mumbai - 400 051
(Symbol: FINOPB)

Dear Sir/ Madam,

Sub: Newspaper Advertisement - Disclosure under Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Ref: Newspaper publication – Publication of Financial Results

Pursuant to Regulation 47 of the Listing Regulations, enclosed herewith are the copies of newspaper publication of Audited Financial Result of Fino Payments Bank Limited ("Bank") for the quarter and half year ended September 30, 2022 published in Financial Express (English newspaper), Free Press Journal (English newspaper) and Navshakti (Marathi newspaper) on November 02, 2022.

This information is also available on the Bank's website i.e. www.finobank.com.

Kindly take the same on record.

Yours faithfully,
For Fino Payments Bank Limited

Basavraj Loni
Company Secretary & Compliance Officer
Place: Navi Mumbai

Encl: a/a

Sensex breaches 61k-mark

PRESS TRUST OF INDIA
Mumbai, November 1

THE EQUITY INDICES darted up for the fourth day running on Tuesday to close at over nine-month highs, buoyed by positive macroeconomic data and a bullish trend overseas. A recovering rupee and continuous foreign fund inflows added to the momentum, traders said.

The Sensex climbed 374.76 points or 0.62% to settle at 61,121.35 — closing above the 61,000-level for the first time since January 17 this year. On similar lines, the broader NSE Nifty advanced 133.20 points or 0.74% to end at 18,145.40. NTPC was the top gainer among the Sensex constituents, spurring 5%, followed by PowerGrid, Dr Reddy's, Infosys, TCS, UltraTech Cement, HCL Technologies, Sun Pharma and Asian Paints.



Only four stocks logged losses — Axis Bank, Maruti, Reliance Industries and Tata Steel, dropping as much as 3.76%.

“The bulls are driving the trend in the domestic market with backing from FIs and the global markets. The PMI numbers show that manufacturing activity in India remained strong in October and that pricing pressures were kept in

check as new orders and production increased, albeit slowly.

“Investors are keeping an eye on the central banks' policy meetings for any indications of a slowdown in the pace of rate hikes,” said Vinod Nair, head of research at Geojit Financial Services.

Manufacturing activities in India remained robust and price pressures were con-

tained in October as new orders and production rose, according to a monthly survey released on Tuesday.

“Despite several events lined up during the week including Fed policy meeting, global markets surged on back of healthy quarterly results. Positive momentum continued in the Indian equities as well with Nifty gaining another 133 points to close at 18,145 — its highest closing since 17th January 2022. Sector wise, action was seen in metal and pharma stocks.

“Going ahead, Indian markets are likely to continue with their positive momentum with bouts of volatility. Investors would now await the Federal Reserve meeting outcome and commentary that is due on Wednesday,” said Sidhartha Khemka, head — retail research, Motilal Oswal Financial Services.

LIC Housing Fin profit climbs 23%

FE BUREAU
Mumbai, November 1

LIC HOUSING FINANCE on Tuesday reported a 23% year-on-year improvement in its net profit for the quarter ended September 30 to ₹305 crore, led by higher revenues. Its total revenue from operations grew 8% YoY to ₹5,086 crore.

The home financier's net interest income fell by 0.8% to ₹1,163 crore despite a 4% y-o-y growth in its disbursements to ₹16,786 crore. The slight improvement in disbursements came from project loans, which grew 15% to ₹407 crore. Individual home loans were flat at ₹14,300 crore. The company's total loan portfolio stood at ₹2.6 trillion in Q2FY23, higher by 10% y-o-y.

The net interest margin contracted by 20 basis points to 1.80% as of September 30. The company's gross stage 3 exposure on default stood at 4.90% as on September 30, lower by 24bps year ago and 6bps a quarter ago.

“The consumer sentiment continued to remain positive in the last few months, which resulted in a sharp uptick in demand for residential properties. Affordable housing segment also continued to show a robust demand in many parts of the country,” Y Viswanatha Gowd, managing director and CEO of the company, said in a statement.

UPI transactions see 8% jump in October

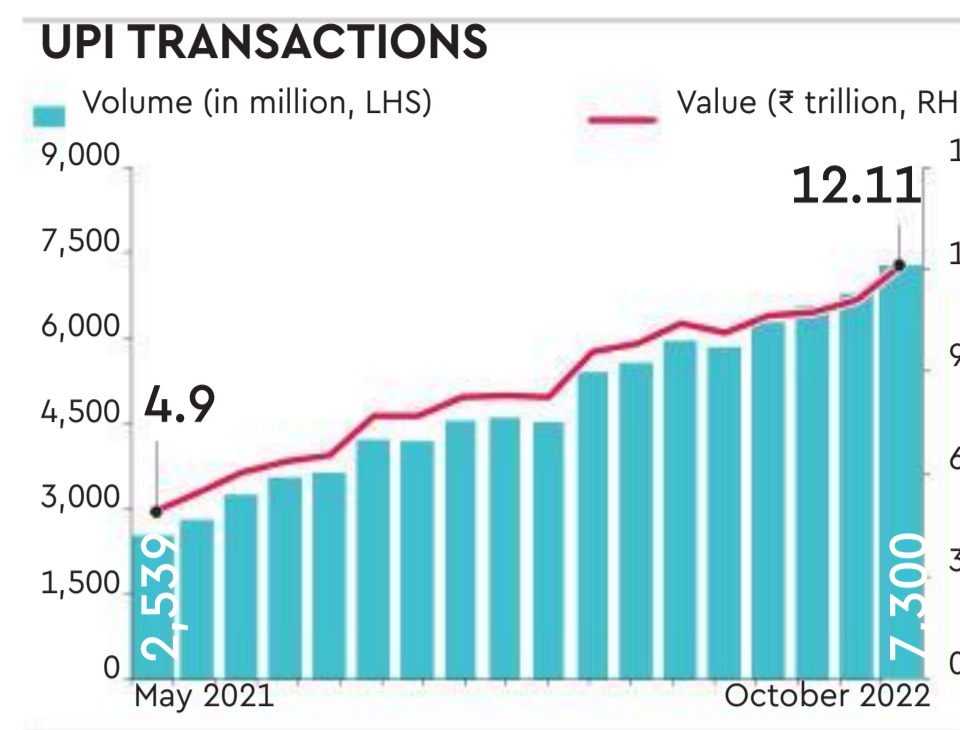
FE BUREAU
Mumbai, November 1

THE UNIFIED PAYMENTS interface platform processed 7.3 billion transactions in October, higher by 8% compared to the previous month, data released by the National Payments Corporation of India (NPCI) show. The growth of the number of transactions was faster compared to September thanks to the festive season.

In value terms, UPI transactions grew close to 9% to ₹12.1 trillion. The growth rate of transactions in value terms is higher, indicating an increase in the ticket size.

Around 76% of Indian prefer UPI when it comes to online shopping, according to a survey conducted by global financial technology services provider FIS. Among the age groups, millennials are most frequent to use UPI when shopping online, the report said.

The adoption of UPI as a



payment mode is happening fast, with the number of transactions processed growing from 6 billion to 7 billion in a span of three months. The increase from 5 billion to 6 billion transactions, and from 3 billion to 4 billion transactions took place in three months each. However, the jump from 4 billion to 5 billion transac-

tions took five months. The Reserve Bank of India (RBI) has come up with initiatives to further support the growth of UPI as a payments platform. The RBI has recently allowed linking of credit cards to UPI. Punjab National Bank, Union Bank of India and Indian Bank have linked their Rupay credit cards to UPI.

Gold demand in Q2 beats pre-Covid levels

FE BUREAU
Mumbai, November 1

INDIA'S GOLD DEMAND grew at a higher-than-anticipated pace of 14% in the September quarter from a year before to 191.7 tonne, despite a hike in the import duty on the precious metal to 15% from 10.75% in July. Elevated consumption during the September quarter drove the demand

beyond the pre-Covid level. According to the data released by the World Gold Council on Tuesday, demand, in value terms, grew even at a faster pace of 19% to ₹85,010 crore in the July-September period, thanks to a rise in prices from the year earlier. However, global gold demand rose at double the pace at 28% in the September quarter to 1,181.5 tonne,

thanks to the metal's appeal as a haven asset amid growing uncertainties in the wake of the Ukraine war.

Strong consumer interest pushed up sales and credit expansion added impetus to this demand, with bank loan growth touching a nine-year high by the end of the September quarter, said Somasundaram PR, regional CEO, India at the World Gold Council.

Recovery in gold jewellery demand was primarily driven by urban India, more specifically southern regions, underpinned by robust economic activities with a 17% y-o-y increase in tonnage terms.

However, despite the rise in the latest quarter, the WGC expects gold demand estimate for the full year at 750-800 tonne, similar to the last year's level.

Chola PAT falls 7%

CHOLAMANDALAM INVESTMENT AND Finance Company (Chola) on Tuesday reported a 7% drop in its profit after tax at ₹563 crore for the second quarter of FY23, compared with ₹606 crore in the year-ago period. Total income of the company registered a growth of

22% to ₹3,038 crore, compared with ₹2,481 crore. Chola's aggregate disbursements in Q2 were at ₹14,623 crore, against ₹8,706 crore, registering a growth of 68%. Its vehicle finance disbursements were at ₹8,502 crore, against ₹6,161 crore. —FE BUREAU

Balance sheet of corporate India, banks stronger now, says Parekh

FE BUREAU
Kolkata, November 1

ALTHOUGH THE GLOBAL outlook has turned dangerous with recessionary clouds, balance sheets of corporate India and banks are much stronger now, as the country has been a “conspicuous exception,” said HDFC chairman Deepak Parekh on Tuesday.

“I don't worry about India's macros, despite growing pressure on the current account deficit or the gloomy global environment. Many of the India's high frequency indicators are all doing well,” Parekh said at an Indian Chamber of Commerce event here.

According to him, the Reserve Bank of India has been “extremely prudent” in the exchange rate management as the country has never seen a free fall of the rupee. The present currency depreciation is not a reflection of a change in the fundamentals of the Indian economy, he pointed out.

“No doubt, the impact of the dollar strength has been harsher for emerging markets. The dollar strength triggers the risks of taper tantrums and sudden large outflows of capital can have a destabilising effect on trade and finance. Forex reserves of many countries have shrunk, partly with central banks defending their currencies and largely due to valuations changes. For instance, with India, our forex reserves which peaked at \$642 billion in October last year is now at \$528 billion. Our import cover currently stands at 9 months compared to 15 months earlier. In 2013, at the time of the taper tantrum, India had an import cover of 6.5 months. In 1991, India had forex reserves just for 15 days. Fortunately, the present situation does not warrant a warning alarm,” the finance industry veteran said.

“It is a tough balance that RBI has to follow. If you increase interest rates, it slows down growth. If you do not increase rates, it increases inflation. RBI has a comfort zone on inflation in India. So, there is little choice but to increase the interest rate. But I am sure the approach of the RBI, knowing the state of our development, they will not follow Fed and increase rates by 75 basis points. They will do cautionary increase and not destabilise the economy and they will prudently balance growth versus interest rate hike.”

Utkarsh Small Finance Bank			
Aapki Ummeed Ka Khaata			
Statement of Audited Financial results for half year ended 30 September 2022			
Particulars	Half year ended		Year ended
	30 September 2022	30 September 2021	31 March 2022
	Audited	Audited	Audited
1. Total income from operations	1,17,304.75	87,216.08	1,84,881.25
2. Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	23,924.51	5,012.27	7,971.28
3. Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	23,924.51	5,012.27	7,971.28
4. Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	17,720.24	3,766.65	6,146.16
5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	17,720.24	3,766.65	6,146.16
6. Paid up Equity Share Capital	89,552.15	89,550.37	89,552.15
7. Reserves (Excluding Revaluation Reserve)	-	-	67,677.53
8. Securities Premium Account	28,522.96	28,519.54	28,520.26
9. Net worth*	1,60,415.79	1,42,570.91	1,42,076.05
10. Outstanding Debt	2,12,385.98	1,96,748.52	2,57,193.49
11. Outstanding Redeemable Preference Shares	-	-	-
12. Debt Equity Ratio**	1.20	1.27	1.64
13. Earnings per share (of ₹10 each)			
- Basic (not annualised for six months)	1.98	0.44	1.46
- Diluted (not annualised for six months)	1.97	0.44	1.46
14. Total Debt to Total Assets Ratio	12.88%	16.10%	17.07%
15. Capital Redemption Reserve	-	-	-
16. Debenture Redemption Reserve	-	-	-

*as per RBI guidelines.
**Debt (excluding deposits) / Share Capital plus Reserves.
As per Regulation 52(4) of SEBI (Listing Obligation & Disclosure Requirements) Regulations 2015, ratios which are not relevant are not disclosed.

Notes to the financial results:

- The above is an extract of the detailed format of financial results filed with the Stock Exchange under Regulation 52 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on the websites of BSE Limited and the Bank (https://www.utkarsh.bank).
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can also be accessed on the Bank's URL (https://www.utkarsh.bank).

for and on behalf of the Board of Directors of
Utkarsh Small Finance Bank Limited
CIN: U65992UP2016PLC082804

Sd/-
Govind Singh
Managing Director & CEO
DIN : 02470880

Place : Mumbai
Date : 31 October 2022

Registered Office address: Utkarsh Tower, NH-31 (Airport Road), Sehmapur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105
www.utkarsh.bank | Toll Free : 1800-123-9878

Svatantra Microfin Private Limited					
Regd. Office: Sunshine Tower, Level 20, Serapali Bapat Marg, Elphinstone Road, Mumbai - 400013.					
Website: www.svatantramicrofin.com Email: secretarial@svatantra.adityabirla.com CIN: U74120MH2012PTC227069					
[Regulation 52 (B), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]					
Extract of Unaudited Financial Results for the quarter and half year ended 30 September 2022					
(Rs. in Lakhs except per share data)					
Sr. No.	Particulars	Quarter ended	Quarter ended	Half year ended	Year ended
		30/09/2022 (Unaudited)	30/09/2021 (Unaudited)	30/09/2022 (Unaudited)	31/03/2022 (Audited)
1	Total Income from Operations	31,593	19,956	61,134	81,974
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,908	2,211	5,674	6,309
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,908	2,211	5,674	6,309
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,173	1,529	4,242	4,727
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	2,175	1,505	4,261	4,685
6	Paid up Equity Share Capital	25,205	25,205	25,205	25,205
7	Reserves (excluding Revaluation Reserve)	15,483	6,761	15,483	11,213
8	Securities Premium Account	4	4	4	4
9	Net worth (including Compulsory Convertible Non-Cumulative Preference Shares)	91,188	64,966	91,188	86,918
10	Paid up Debt Capital / Outstanding Debt	532,029	286,967	532,029	480,434
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	5.83	5.02	5.83	5.53
13	Earnings Per Share (of Rs. 10/- each)				
1.	Basic:	0.30	0.32	0.60	0.88
2.	Diluted:	0.30	0.32	0.60	0.88
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

Notes:

- The above is an extract of the detailed format of Unaudited Financial Results filed with BSE Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results is available on the website of BSE (www.bseindia.com) and on the Company's website (www.svatantramicrofin.com).
- For the other line items referred in regulation 52(4) of the LODR Regulation, pertinent disclosures have been made to the BSE and can be accessed on the website of BSE (www.bseindia.com) and on the Company's website (https://svatantramicrofin.com).

By order of the Board
For Svatantra Microfin Private Limited

Sd/-
Ms. Ananyashree Birla (Director)
DIN: 06625036

Place : Mumbai
Date : 01.11.2022

FINO Payments Bank		फिनो पेमेंट्स बैंक					
FINO PAYMENTS BANK LIMITED							
CIN : L65100MH2007PLC171959							
Registered Office: Mindspace Junnagar, Plot No Gen 2/1F, Tower 1, 8 th Floor, TTC Industrial Area, MIDC Shirwane, Navi Mumbai-400 706							
Website: https://www.fino.bank.com, Tel.: 022-7104 7000							
EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022							
(₹ in lakhs)							
S.No	Particulars	Quarter Ended			Half-year Ended		Year Ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	
		Audited	Unaudited	Audited	Audited	Audited	Audited
1	Total Income from Operations	30,333	28,905	24,215	59,238	44,839	1,00,885
2	Net Profit (+) Loss (-) for the period (before Tax, Exceptional and/or Extraordinary Items)	1,380	1,010	789	2,390	1,102	4,274
3	Net Profit (+) Loss (-) for the period before Tax (after Exceptional and/or Extraordinary Items)	1,380	1,010	789	2,390	1,102	4,274
4	Net Profit (+) Loss (-) for the period after Tax (after Exceptional and/or Extraordinary Items)	1,380	1,010	789	2,390	1,102	4,274
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA
6	Paid up share capital (Face Value of ₹10/- each)	8,321	8,321	7,802	8,321	7,802	8,321
7	Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of the previous year)						39,343
8	Net Worth	50,055	48,675	16,157	50,055	16,157	47,665
9	Debt: Equity ratio	1.48	1.19	1.62	1.48	1.62	0.52
10	Earning per share (EPS): (not annualised)						
	(a) Basic EPS	1.66	1.21	1.01	2.87	1.41	5.34
	(b) Diluted EPS	1.66	1.21	1.01	2.87	1.41	5.34

Notes:

- The Financial Results have been prepared in accordance with the recognition and measurement principles given in Accounting Standard (AS) 25 on 'Interim Financial Reporting' as prescribed under Companies Act, 2013. The Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors of the Bank at its meeting held on October 31, 2022. The Financial Results for the quarter and half year ended September 30, 2022 have been subjected to audit by A.P. Sangri & Co., the Statutory Auditors of the Bank.
- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with Stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange(s) (www.bseindia.com and www.nseindia.com) and on the Bank's website (www.fino.bank.com).

Place : Navi Mumbai
Date : 31-Oct-2022

for and on behalf of the Board of Directors
Fino Payments Bank Limited

Sd/-
Rishi Gupta
Managing Director & Chief Executive Officer
DIN : 01433190

DUNCAN ENGINEERING LIMITED							
Regd. Office : F-33, MIDC, Ranjangaon, Karegaon, Tal-Shirur, Pune - 412209, CIN: L28991PN1961PLC139151							
Tel : + 91-2138-660066, Website: www.duncanengg.com, EmailID: complianceofficer@duncanengg.com							
Extract of Standalone Unaudited Financial Results for the Quarter & Half Year Ended September 30, 2022							
(Rs. in Lakh, except EPS)							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year ended
		September 30, 2022 (Unaudited)	June 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	
1	Total Income from Operations	1,896.92	1,669.96	1,388.90	3,566.88	2,500.60	5,637.74
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	454.51	271.64	193.21	726.15	291.36	847.47
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	454.51	271.64	193.21	726.15	291.36	847.47
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	332.58	201.98	142.13	534.56	219.33	624.47
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	334.88	204.28	141.34	539.16	216.25	628.75
6	Equity Share Capital	369.60	369.60	369.60	369.60	369.60	369.60
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						3,297.27
8	Earnings per share (EPS) (Face value of Rs. 10/- each) (for continuing and discontinued operations)						
	1. Basic (Rs.)	9.00	5.46	3.85	14.46	5.93	16.90
	2. Diluted (Rs.)	9.00	5.46	3.85	14.46	5.93	16.90

Notes:

- The above results were reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on November 1, 2022.
- The above is an extract of the detailed format of quarter and half year ended September 30' 2022 financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results for the quarter and half year ended September 30, 2022 are available on the Stock Exchange website, www.bseindia.com and Company's website www.duncanengg.com.

By Order of the Board of Directors
Akshat Goenka
Managing Director
DIN: 07131982

Place : Noida
Date : November 1, 2022

ELANTAS Beck India Ltd.

CIN : L24222PN1956PLC134746
 Registered Office : 147, Mumbai Pune Road, Pimpri, Pune 411018.
 http://www.elantas.com/beck-india

Unaudited Financial Results for the quarter and nine months ended Sept 30, 2022 (Rs. in Lakhs)

Sr No	Particulars	Quarter ended			Nine months ended		Year ended
		30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Dec-21
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1.	Total Income from operations	15,289.19	17,091.94	13,263.01	48,007.68	37,662.21	52,213.10
2.	Net Profit / (Loss) for the period (before tax, Exceptional and /or Extraordinary items)	2,631.74	2,765.26	1,800.79	8,522.01	5,953.72	8,223.48
3.	Net Profit / (Loss) for the period before tax (after Exceptional and /or Extraordinary items)	3,474.96	2,765.26	2,752.25	8,522.01	5,953.72	9,137.76
4.	Net Profit / (Loss) for the period after tax (after Exceptional and /or Extraordinary items)	2,701.00	2,057.39	1,958.00	7,129.74	5,028.64	6,688.17
5.	Total comprehensive Income/(Loss) for the period	2,701.00	2,057.39	1,951.26	7,123.01	5,008.43	6,704.39
6.	Equity Share Capital	792.77	792.77	792.77	792.77	792.77	792.77
7.	Earnings Per Share (of Rs 10/- each) (for continuing & discontinuing operations) Basic and Diluted (In Rupees)	34.07	25.95	24.70	89.93	63.43	84.36
8.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year						49,674.51

Note:
 The above is an extract of the detailed format of Unaudited Financial Results for the quarter and nine months ended Sept 30, 2022, filed with BSE Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 which has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on Nov 01, 2022. The full format of the Financial Results is available on the website of BSE Limited www.bseindia.com and on the Company's website http://www.elantas.com/beck-india.

For ELANTAS Beck India Limited
 Sd/-
Srikumar Ramakrishnan - Managing Director
 [DIN: 07685069]

Place : Pune
 Date : 01 Nov, 2022

KABRA EXTRUSIONTECHNIK LTD.

Registered Office : Fortune Terraces, 10th Floor, B Wing, Opp. Citi Mall, Link Road, Andheri (West), Mumbai - 400053, Maharashtra, India.
 CIN : L28900MH1982PLC028535 | Tel: +91-22-26734822 / 23 | Fax No: +91-22-26735041 Email: ket_sd@kolsitegroup.com | Website: www.kolsite.com

Standalone and Consolidated Unaudited Financial Results for the Quarter and Half Year Ended 30th September 2022 (₹ in lakhs)

Sr. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter Ended		Half Year Ended		Year ended	Quarter Ended		Half Year Ended		Year ended		
		30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22	30-Jun-22	30-Sep-21	30-Sep-21	31-Mar-22		
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited		
1.	Total income from Operations	18,004.63	10,515.64	8,310.44	28,520.27	13,844.12	40,590.34	18,004.63	10,515.64	8,310.44	28,520.27	13,844.12	40,590.34
2.	Net Profit / (Loss) for the period (before Tax, Share in Profit/(Loss) of JVs/Associates, Exceptional and/or Extraordinary items)	1,400.37	642.75	1,012.03	2,043.12	1,435.59	4,328.36	1,393.74	637.64	1,012.03	2,029.39	1,435.59	4,325.59
3.	Net Profit / (Loss) for the period before Tax	1,400.37	642.75	1,012.03	2,043.12	1,435.59	4,328.36	1,393.91	619.55	999.17	2,013.46	1,394.50	4,350.22
4.	Net Profit / (Loss) for the period after Tax	955.02	438.61	669.26	1,393.63	972.81	3,005.50	949.05	415.39	666.40	1,364.44	931.72	3,027.37
5.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,266.89	410.28	656.38	1,677.17	1,635.77	2,541.88	1,260.92	387.06	643.52	1,647.98	1,594.68	2,563.75
6.	Equity Share Capital	1,604.14	1,604.14	1,595.12	1,604.14	1,595.12	1,604.14	1,604.14	1,604.14	1,595.12	1,604.14	1,595.12	1,604.14
7.	Reserves (excluding Revaluation Reserves) as per balance sheet of previous accounting year						31,294.20						31,287.80
8.	Earnings Per Share (Face value of Rs. 5/- each) (Basic & Diluted) - not annualised - ₹ per share	2.98	1.37	2.10	4.34	3.05	9.42	2.96	1.29	2.06	4.25	2.92	9.49
	1. Basic	2.73	1.25	2.10	3.98	3.05	9.35	2.71	1.19	2.06	3.90	2.92	9.41

Notes:
 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 and Other Disclosure Requirements) Regulations, 2015 and SEBI circular no. CIR/CFD/FAC/62/2016 dated 5 July 2016. The full format of the Quarterly Financial Results and Explanatory Notes are available on the Stock Exchange websites at www.bseindia.com, www.nseindia.com and on the company's website at www.kolsite.com
 2) The above Results have been reviewed and recommended by the Audit Committee & approved by the Board of Directors at their meeting held on 1st November 2022.

For and on behalf of the Board of **KABRA EXTRUSIONTECHNIK LTD.**
 Sd/-
S. V. Kabra
 Chairman & Managing Director
 (DIN : 00015415)
 Place: Mumbai, Date : November 01, 2022

State Bank of India

RACPC Andheri Branch Code 17897 :- UTI Bldg. 1st floor, Plot No.12, Road No.11, Behind Tunga Paradise, MIDC, Marol Andheri East, Mumbai-400093. Ph. 28303998 FAX : 28303999 / 28389765 / 28389769.

VEHICLE AUCTION SALE NOTICE

We invite sealed tenders for the online Auction Sale of following Vehicle seized from borrower on account of recovery on 'as is where is' basis. Auction will be from 3.00 p.m. to 5.00 p.m. on 09/11/2022. Every increase in bidding will be Rs. 5000/- only. Highest bid offer will be considered for sale of the vehicle. Highest bidder shall pay remaining amount of the offer amount within 3 working days of Auction, failing which the EMD will be forfeited. Vehicle must be removed immediately after payment of offer amount to avoid penalty. SBI reserves the right to cancel the auction or tender without giving any reasons thereof. Vehicle will be available for inspection from 02.11.2022 TO 08.11.2022 at the mentioned yards.

Interested parties may submit tender along with Demand Draft in Favor of "State Bank Of India" as earnest money deposit of 10% of reserve price with copies of self-attested PAN Card & Aadhar Card which will be accepted up to 5.00 P.M on 09.11.2022. Tender forms must be obtained from our above mentioned address, duly filled in and submitted to our Office

Sr No	Account No	Borrower's Name	Registration Date	Vehicle No	Vehicle Make	Fuel Type	RC Status	Reserve Price	EMD
1	40451989251	Mr. Sagar Suryakant Sakat	26.10.2021	MH-04-KW-6006	TATA-HARRIER XE 2.0L KRYOTEC BSVI	Deisel	No	Rs. 12,15,000/-	Rs. 1,21,500/-

Vehicle Parked At: Vehicle Parked At: Spanish Parking Yard, phase 2, Near Chinchoti Phata, Nayagaon (E), Pin: 401209
 Contact Person: Hankare Associate-s, Mobile : 7045664564 Email : hankareassociates@gmail.com

Sd/-
 Chief Manager
 State Bank of India, RACPC Andheri

Date : 02.11.2022
 Place : Mumbai

FINO Payments Bank

फिनो पेमेंट्स बैंक

FINO PAYMENTS BANK LIMITED

CIN : L65100MH2007PLC171959
 Registered Office: Mindspace Junagar, Plot No Gen 2/1/F, Tower 1, 8th Floor, TTC Industrial Area, MIDC Shirwane, Navi Mumbai-400 706
 Website: https://www.fino.bank.com, Tel: 022-7104 7000

EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

(₹ in lakhs)

S.No	Particulars	Quarter Ended			Half-year Ended		
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
		Audited	Unaudited	Audited	Audited	Audited	Audited
1	Total Income from Operations	30,333	28,905	24,215	59,238	44,839	1,00,885
2	Net Profit (+) / Loss (-) for the period (before Tax, Exceptional and/or Extraordinary items)	1,380	1,010	789	2,390	1,102	4,274
3	Net Profit (+) / Loss (-) for the period before Tax (after Exceptional and/or Extraordinary items)	1,380	1,010	789	2,390	1,102	4,274
4	Net Profit (+) / Loss (-) for the period after Tax (after Exceptional and/or Extraordinary items)	1,380	1,010	789	2,390	1,102	4,274
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA
6	Paid up share capital (Face Value of ₹10/- each)	8,321	8,321	7,802	8,321	7,802	8,321
7	Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of the previous year)						39,343
8	Net Worth	50,055	48,675	16,157	50,055	16,157	47,665
9	Debt: Equity ratio	1.48	1.19	1.62	1.48	1.62	0.52
10	Earning per share (EPS)- (not annualised)						
	(a) Basic EPS	1.66	1.21	1.01	2.87	1.41	5.34
	(b) Diluted EPS	1.66	1.21	1.01	2.87	1.41	5.34

Notes:
 1 The Financial Results have been prepared in accordance with the recognition and measurement principles given in Accounting Standard (AS) 25 on 'Interim Financial Reporting' as prescribed under Companies Act, 2013. The Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors of the Bank at its meeting held on October 31, 2022. The Financial Results for the quarter and half year ended September 30, 2022 have been subjected to audit by A P Sanzgiri & Co., the Statutory Auditors of the Bank.
 2 The above is an extract of the detailed format of Quarterly/ Annual Financial Results filed with the Stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Quarterly/ Annual Financial Results are available on the websites of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.fino.bank.com).

Place : Navi Mumbai
 Date : 31-Oct-2022

For and on behalf of the Board of Directors
Fino Payments Bank Limited
 Sd/-
Rishi Gupta
 Managing Director & Chief Executive Officer
 DIN : 01433190

BRIHANMUMBAI MAHANAGARPALIKA

E-TENDER NOTICE

Department	Asst. Commissioner 'A' ward
Subject	1) Planning, Designing and Construction of RCC community toilet block at various locations in 'A' ward. Bid No. 7200038998
Bid Start Date & time	02/11/2022 and 17:00 hrs.
Bid End Date & time	09/11/2022 and 17:00 hrs.
Subject	2) Beautification of various Traffic Islands in 'A' ward. Bid No. 7200038999
Bid Start Date & time	02/11/2022 and 12:00 hrs.
Bid End Date & time	09/11/2022 and 16:00 hrs.
Website	http://portal.mcgm.gov.in
Contact officer Name & Number	A.E. (AAaint.) 'A' ward Mr. Sachin Kakade (Mob. No. 9619275164), Sub Engineer (Maint) 'A' ward Mr. Aштaveer mhashilkar (Mob. No. 9867155106) Office Phone : 022-22607022
Email id	aemt02.a@mcgm.gov.in

Sd/-
Asst. Commissioner 'A' Ward
 Fever? Act now, see your doctor for correct & complete treatment

JAYBHARAT CREDIT LIMITED

Registered Office:
 19-20, Rajabhadur Mansion No. 22, 4th Floor,
 Opp. S.B.I. Main Branch, Near Stock Exchange,
 Mumbai Samachar Marg, Fort,
 Mumbai - 400023.

NOTICE

Notice is hereby given pursuant to Regulation 29 (2) read with Regulation 47 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company is scheduled to be held on **Wednesday, 9th November, 2022** to consider and approve the Un-Audited Financial Results of the Company for the second quarter & half year ended on 30th September, 2022 and other matter, if any.

For JAYBHARAT CREDIT LIMITED
 Sd/-
Arun Mitter
 Director

Place: Mumbai
 Date: 01.11.2022

NYKAA

FSN E-COMMERCE VENTURES LIMITED

(formerly known as 'FSN E-Commerce Ventures Private Limited')

CIN: L52600MH2012PLC230136
 Regd. Office: 104, Vasan Udyog Bhavan, Sun Mill compound, Tulsii Pipe Road, Lower Parel, Mumbai - 400013.
 Email id- investor-relation@nykaa.com

EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE SIX MONTHS AND THREE MONTHS ENDED SEPTEMBER 30, 2022

(Rs in Million, unless otherwise stated)

Sr. No.	Particulars	Six months ended September 30, 2022	Six months ended September 30, 2021	Quarter ended September 30, 2022	Quarter ended June 30, 2022	Year ended March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
		1	Total Income	23,940.89	17,121.75	12,373.05
2	Profit before tax	170.95	45.14	87.55	83.40	473.06
3	Profit after tax	113.42	46.94	56.55	56.87	412.88
4	Share in loss of associate	(11.41)	-	(4.64)	(6.77)	-
5	Profit for the period	102.01	46.94	51.91	50.10	412.88
4	Total Comprehensive Income	103.86	49.57	58.02	45.84	418.44
5	Paid-up equity share capital Face value (In Re)	474.55	467.33	474.55	474.25	474.11
		1.00	1.00	1.00	1.00	1.00
6	Other Equity as shown in the Audited Balance sheet of previous year					12,924.89
7	Earnings per equity share of face value of Re 1/- each (not annualised for the quarter and half-year ended September 30, 2022 / September 30, 2021 and quarter ended June 30, 2022)					
	Basic (In Re)	0.18	0.10	0.09	0.10	0.88
	Diluted (In Re)	0.18	0.10	0.09	0.10	0.87

Notes:
 1 The above is an extract of the detailed format of financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The Full format of the Financial results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on company's website (www.nykaa.com)
 2 Financial results of FSN E-Commerce Ventures Limited (formerly known as 'FSN E-Commerce Ventures Private Limited') standalone: (Rs in Million)

Sr. No.	Particulars	Six months ended September 30, 2022	Six months ended September 30, 2021	Quarter ended September 30, 2022	Quarter ended June 30, 2022	Year ended March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
		1	Total Income	1,513.37	1,323.72	834.75
2	Profit before tax	241.49	484.89	128.04	113.45	1,216.92
3	Profit after tax	189.37	380.96	98.83	90.54	1,035.13

3 The above financial results have been reviewed and recommended by the Audit Committee at its meeting held on October 31, 2022 and have been approved and taken on record by the Board of Directors at its meeting held on November 01, 2022.
 4 The review as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been completed by the statutory auditors of the company for the six months and three months ended September 30, 2022 which have not been subjected to limited review.

For and on Behalf of Board of Directors of **FSN E-Commerce Ventures Limited**
 (formerly known as FSN E-Commerce Ventures Private Limited)

Place: Mumbai
 Date: November 01, 2022

Falguni Nayyar
 Executive Chairperson, CEO & Managing Director

PUBLIC NOTICE

Notice is hereby given that, the following Share Certificates as mentioned below, standing in the name of my client **Mr. Prafull Tukaram Basnak** of Flat No. B-7/301, Share Certificate No. 33, Distinctive Nos. 161 to 165 of Saraf Choudhari Nagar Co-operative Housing Society (No.3) Ltd, Thakur Complex, Kandivali (East) Mumbai-400101, have been reported Lost and that Application for issue of Duplicate Share Certificate, in lieu of the Lost Share Certificate has been made with the Society.

Any individual/Corporate having any objection against issue of the Duplicate Share Certificate to **Mr. Prafull Tukaram Basnak** may convey his/her objection in writing to the undersigned or to the society, within a period of 15 days of Publication of this Notice.

Date: 02/11/2022 **Dilip Yashavant Lad**
 (M.com,LL.B.)
 Advocate High Court
 B-22/304, Saraf Choudhari Nagar,
 Thakur Complex, Kandivali (East)
 Mumbai-400101. M:9833506305
 E-Mail: advdiliplad@gmail.com

WALCHAND PEOPLEFIRST LIMITED

CIN : L7140MH1920PLC000791
 Regd. Office : 1 Construction house, 5 Walchand Hirachand Marg, Ballard Estate, Mumbai-400001.
 Website : www.walchandpeoplefirst.com, Email : kajal@walchandgroup.com,
 Tel. : 022-67818181, Fax : 022-22610574

Extract of Statement of Unaudited Financial Results for the Quarter and Half year ended September 30, 2022

Rs. In Lakhs

Sr. No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Half year ended	Half year ended	Year ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations (Net)	482.08	422.16	541.45	904.24	757.44	1,781.44
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	63.28	10.33	188.67	73.61	124.70	271.68
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	63.28	10.33	188.67	73.61	124.70	271.68
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	48.38	10.72	137.07	59.10	90.66	184.55
5	Total Comprehensive income for the period (after tax)	51.04	13.37	141.63	64.41	99.79	195.17
6	Paid up Equity Share Capital - Face Value Rs. 10/- each	290.39	290.39	290.39	290.39	290.39	290.39
7	Earnings Per Share (Before extraordinary items) (of Rs. 10/- each) Basic & Diluted for the period : (In Rs.)	1.67	0.37	4.72	2.04	3.12	6.36
	Earnings Per Share (after extraordinary items) (of Rs. 10/- each) Basic & Diluted for the period : (In Rs.)	1.67	0.37	4.72	2.04	3.12	6.36

Notes :
 1. The above is an extract of the detailed format of quarterly financial results filed with the stock exchange under Regulation 33 of the SEBI (Listing and other disclosure requirements) Regulations, 2015. The full format of the quarterly financial results is available on the stock exchange website www.bseindia.com and Company's website www.walchandpeoplefirst.com
 2. The above unaudited financial results have been prepared in accordance with Indian Accounting Standards as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and the Companies (Indian Accounting Standard) Amendment Rules, 2016.
 3. The above unaudited financial results for the quarter and half year ended September 30, 2022 have been duly reviewed by Statutory auditors, recommended by the Audit Committee and have been approved and were taken on record by the Board of Directors at its meeting held on October 31, 2022.
 4. The company has a single segment namely "Training". Therefore the company's business does not fall under different operating segments as defined by Ind AS - 108.
 5. During the year ended March 31, 2022, the company has received an order from Brihan Mumbai Mahanagar Palika for disputed municipal taxes. As per outcome of the order, the company has settled the Municipal taxes dues. On Account of the same Rs. 104.36 Lakhs charged to Statement of Profit & Loss under Other expenses. This was a one time expense incurred net of provisions made towards the municipal taxes during all the years from April 2000 to March 2022.
 6. Previous quarter / previous period figures have been regrouped / rearranged wherever necessary.

By the order of the Board
 (PALLAVI JHA)
Chairperson & Managing Director
 DIN No. 00068483

Place : Mumbai
 Date : October 31, 2022

Public Notice

This is to inform the General Public that the Original Share Certificate no. 14, dated 01.10.2001, distinctive numbers from 66 to 70 of Mr. T. Sridhar, has been lost by new purchaser Philip Lazar, Flat no. 402, Philip Lazar has requested for issue of duplicate share certificate. The Society hereby invites claims/objections from claimant/objector for issuance of duplicate share certificate within a period of 14 days from date of this notice, for issuance of duplicate share certificate, to The Secretary, Prince Vaibhav CHS. Ltd. If no claims/objections are received within period prescribed above, the society shall be free to issue duplicate Share Certificate as per bylaws of Society. The claims

SBI State Bank of India
स्टेज असेट्स रिकव्हरी ब्रॉच, मुंबई (०५१६८), ६वा मजला, दि इन्टरनेशनल इमारत, १६, महर्षी कर्वे रोड, चर्चोटे, मुंबई-४०० ०२०.
दूर. क्र.: ०२२-२२०५३१६३/२२०५३१६४/२२०५३१६५, ईमेल: sbl.05168@sbi.co.in

SBI State Bank of India
शाखा - स्टेज असेट्स मॅनेजमेंट शाखा - II
रहोदा चॅम्बर्, ठाळमजला, विंग-बी,
क्री प्रेस जर्नल मार्ग, नरियन पॉस्ट, मुंबई-४०००२१
दूर. क्र.: ०२२-२२१११०३,
फॅक्स: ०२२-२२१११०३,
शाखाचा ई-मेल आयडी: sbl.15859@sbi.co.in

Aavas FAYANASHIYAS LIMITEED
(पूर्वी एच.ए.ए.फायनान्स लिमिटेड अशी जाणू) (सीआयएन: एन५५२२आ२०१११एसीओ३२२१५)
नों. आणि कॅम्पो. कार्यालय: २०१-२०२, २ रा मजला, साऊथ एंड रूम्बेअर, मानसरोवर इन्डियन एरिया, जवपूर-३०२०२०.
कच्चा सूचना
ज्याअर्थी निम्नस्वाक्षरीकारांनी आवास फायनान्शियर्स लिमिटेडचे (पूर्वी "एच.ए.ए.फायनान्स लिमिटेड" अशी जाणू) अधिकृत अधिकारी म्हणून सिव्हागुट्टावडेशन

Indian Clearing Corporation Limited
ICCL
Reliability builds relationships
Indian Clearing Corporation Limited
CIN: U67120MH2007PLC170358
Registered office: Floor 25, P J Towers, Dalal Street, Mumbai 400001
Extract of Standalone unaudited Financial Results for the quarter and six month ended September 30, 2022
₹ in Lakhs except per equity share data

Fino Payments Bank
फिनो पेमेंट्स बँक
FINO PAYMENTS BANK LIMITED
CIN : L65100MH2007PLC171959
Registered Office: Mindspace Junagar, Plot No Gen 2/1/F, Tower 1, 8th Floor, TTC Industrial Area, MIDC Shirwane, Navi Mumbai-400 706
Website: https://www.fino.bank.com, Tel.: 022-7104 7000
EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

NYKAA
FSN E-COMMERCE VENTURES LIMITED
(formerly known as 'FSN E-Commerce Ventures Private Limited')
CIN: L52600MH2012PLC230136
Regd. Office: 104, Vasan Udyog Bhavan, Sun Mill compound, Tulsī Pipe Road, Lower Parel, Mumbai - 400013.
Email id- investor-relation@nykaa.com
EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE SIX MONTHS AND THREE MONTHS ENDED SEPTEMBER 30, 2022

POST OFFER ADVERTISEMENT IN TERMS OF REGULATION 18(12) OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (SUBSTANTIAL ACQUISITION OF SHARES AND TAKEOVERS) REGULATIONS, 2011, AS AMENDED ("SEBI (SAST) REGULATIONS, 2011") WITH RESPECT TO THE OPEN OFFER TO THE PUBLIC EQUITY SHAREHOLDERS OF
ACROW INDIA LIMITED
(hereinafter referred to as the "Target Company")
CIN: L13100MH1960PLC011601
Registered Office: Plot No. 2 & 3, At. P. O. Ravalgaon, Tal. Malegaon, Nashik, Maharashtra, 423108
Tel. No: 022-22184291; Email Id: cs.acrow@ravalgaon.in; Website: www.acrowindia.com
Open offer for acquisition of up to 1,66,400 (One Lakh Sixty Six Thousand Four Hundred) fully paid up equity shares of face value of ₹10/- (Rupees Ten) each, at an offer price of ₹ 659/- per equity share representing 26% of the fully Paid up and Voting Equity Share Capital of the Target Company, from the Public Shareholders by Gopal Trilokchand Agrawal ("Acquirer 1"), Shyam Trilokchand Agrawal ("Acquirer 2") and Sanjay Trilokchand Goyal ("Acquirer 3") collectively referred to as "Acquirers" ("Open Offer")