

**Corporate Office:**

Office No. 508-511, Sacred World, 5th Floor, Above Macdonald,
Vitthal Rao Shivarkar Road, Wanowrie, Pune – 411040
Email: enquiry@cian.co, cianhealthcare@yahoo.co.in
Web: www.cian.co

Registered Office:

Milkat No. 16431, Block No. 1 from South Side, C.S. No. 227/10 3B,
Harpale Park, Opp. Berger Paint, Phursungi, Tal. Haveli, Dist. Pune - 412 308,
(Maharashtra) INDIA. Tele-Fax.: +91-20-26982792

Factory:

Kh. No.: 248, Village Sisona, Bhagwanpur, Roorkee, Haridwar,
Pin - 247 661. Uttarakhand, Tel.: 1332 235352

CIN: L24233PN2003PLC017563

Date: 28/09/2022

To,
The Manager
Listing Department
BSE Limited
P.J Towers, Dalal Street Fort
Mumbai 400001

BSE Scrip Code: 542678

BSE Scrip ID: CHCL

SUB: SUBMISSION OF NEWSPAPER ADVERTISEMENT ABOUT NOTICE OF POSTAL BALLOT THROUGH REMOTE E-VOTING.

Dear Sir,

Dear Sir/Madam,

Pursuant to regulation 30 and 47 of the Listing Regulations, please find enclosed the newspaper clippings of the advertisement published on September 28, 2022 regarding the dispatch of notice i.e. sending of emails of Postal Ballot Notice's to members of the Cian Healthcare Limited ("the Company") for seeking consent of members of the company by way of a special resolution for the business mentioned in the Postal Ballot Notice through remote e-voting as per section 110 of the Companies Act, 2013 read with the Rule 20 & 22 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of the guidelines prescribed by the Ministry of Corporate Affairs for holding general meetings/ conducting postal ballot process, vide General Circular No. 14/2020 dated 8th April, 2020, General Circular No. 17/2020 dated 13th April, 2020, General Circular No. 22/2020 dated 15th June, 2020, General Circular No.33/2020 dated 28th September, 2020, General Circular No. 39/2020 dated 31st December, 2020 and General Circular No. 10/2021 dated 23rd June, 2021 on account of COVID-19 ("MCA Circulars"), in the below mentioned newspapers:

1. The Financial Express (English Edition) and
2. Loksatta (Marathi Edition)



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Factory:

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Pin - 247 661. Uttarakhand, Tel.: 1332 235352

CIN: L24233PN2003PLC017563

The newspaper publication is also uploaded and available on our company website www.cian.co.

Kindly take the above in your records.

Thanking You!

Yours Faithfully
FOR CIAN HEALTHCARE LIMITED

Munjaji Purbhaji
Dhumal
(MUNJAJI DHUMAL)
COMPANY SECRETARY AND
COMPLIANCE OFFICER

Digitally signed by Munjaji Purbhaji Dhumal
DN: cn=Munjaji Purbhaji Dhumal,
o=Cian Healthcare Limited,
ou=CIAN HEALTHCARE LIMITED,
email=munjaji.purbhaji@cian.co.in,
c=IN



UTI Asset Management Company Limited

CIN: L65991MH2002PLC137867

Regd. Office: UTI Tower 'Gn' Block Bandra Kurla Complex Bandra (East) Mumbai - 400 051. Website: www.utimf.com | Email: cs@uti.co.in | Tel. No.: 022 6678 6666

NOTICE

Notice is hereby given that a meeting of Board of Directors of the Company has been scheduled on **Thursday, the 20th October, 2022 inter-alia to:**

- i. consider and approve un-audited standalone and consolidated financial results for the quarter and half year ended 30th September, 2022; and
- ii. discuss other general and business matters.

The above information is also available on the website of the Company i.e. www.utimf.com and on the website of National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com respectively.

Members are requested to register / update their KYC details, PAN, nomination and bank account details with their depository participants, with whom they maintain their demat account. Members holding shares in physical form are requested to register / update these details with the Registrar and Share Transfer Agent i.e. KFin Technologies Limited (formerly known as 'KFin Technologies Private Limited'), by sending duly filled-in ISR forms along with the supporting documents.

Members holding shares in physical form are requested to dematerialize their shareholding.

For UTI Asset Management Company Limited

Sd/-
Arvind Padkar

Company Secretary and Compliance Officer
Membership No.: ACS 21577

Date : 27th September, 2022
Place: Mumbai

CLASSIFIEDS

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BUSINESS OFFERS

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For Advertising in TENDER PAGES Contact **JITENDRA PATIL**

Mobile No.:

9029012015

Landline No.:

67440215

CIAN HEALTHCARE LIMITED
CIN: L24233MH2002PLC117563
Regd Office: Milkat No. 3339, Block No. 1, From South Side, Harpole Park, Opp. Berger Paint, Phursungi Pune MH 412308 IN
Email: cs@cian.co | Website: www.cian.co | Contact: 091 7887882027

NOTICE OF POSTAL BALLOT (THROUGH REMOTE E-VOTING)
Notice is hereby given, pursuant to the provisions of Section 110 of the Companies Act, 2013 ('the Act') read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ('the Rules'), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations'), General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 33/2020 dated September 28, 2020 issued by the Ministry of Corporate Affairs ('General Circulars'), Regulation 277 and other applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ('SEBI ICDR Regulations'), that the Company is seeking approval of members by way of a special resolution for the special business as set out in the postal ballot notice dated 26th September, 2022 ('Postal Ballot Notice'). Members are informed that the Postal Ballot Notice along with relevant Explanatory Statement and e-voting instructions for remote e-voting have been sent to members who have registered their email addresses with the Company or depository participant(s) on their registered e-mail addresses as on the Cut-Off Date.

The Postal Ballot Notice has been sent to email addresses of those members whose names appeared in the Register of Members/ List of Beneficial Owners as received from the depositories as on Friday, September 23, 2022 ('Cut - Off Date'). The voting rights shall be reckoned on the paid-up value of the shares registered in the name of members as on the Cut - Off Date. A person who is not a member as on the Cut-Off Date should treat this notice for information purpose only.

In compliance with the MCA Circulars, the hard copy of Notice, Postal Ballot Form and prepaid business reply envelope have not been sent to the members. Hence, the members are required to communicate their assent or dissent only through remote e-voting facility. The Company has engaged NSDL to provide the remote e-voting facility.

Pursuant to the General Circulars, Members whose email addresses were not registered with the Company or depository participant(s) as on the Cut - Off Date, are requested to register their email addresses by sending an email citing subject line as 'CIAN - Postal Ballot-Registration of e-mail Ids' to the Company at cs@cian.co with name of registered shareholder(s), folio number(s), DP Id(s), Client Id(s) and No. of equity shares held from the email address they wish to register to enable them to exercise their vote(s) on the special business as set out in the Postal Ballot Notice through remote e-voting facility provided by NSDL. For details of the manner of casting voting through remote e-voting by the members holding shares in physical form or who have not registered their email addresses with the Company or depository participant(s), members are requested to refer instruction for e-voting of the Postal Ballot Notice.

In accordance with the provisions of Section 108 of the Act read with the Rules, the General Circulars and Regulation 44 of the SEBI Listing Regulations, the Company is providing facility to its members to exercise their votes electronically in respect of item enlisted in the Postal Ballot Notice through the remote e-voting facility provided by NSDL.

Sr. No	Particulars	Schedule
1	Cut-off Date for identification of voting rights of the members.	Friday, September 23, 2022
2	Date and Time of commencement of remote e-voting.	Thursday, September 29, 2022 at 09.00 A.M.
3	Date and Time of end of remote e-voting.	Friday, October 28, 2022 at 05.00 P.M.
4	Submission of report by the Scrutinizer.	On or before October 30, 2022
5	Date of Declaration of results of voting.	On or before October 30, 2022

Members are further informed that:
1. Members can vote only through remote e-voting facility provided by NSDL as no physical ballot form is being dispatched or will be accepted by the Company.
2. A member who has not received Postal Ballot Notice on their registered email address along with relevant Explanatory Statement and e-voting instructions for remote e-voting may obtain the same by sending an email to Company at cs@cian.co.
3. A copy of the Postal Ballot Notice and the procedure for registration of email addresses of members are also available on the website of the Company at www.cian.co. The Postal Ballot Notice along with Explanatory Statement is also available on website of BSE Limited ('Stock Exchange') where the equity shares of the Company are listed.
4. M/s. DSM & Associates- Company Secretary has been appointed as Scrutinizer for conducting remote e-voting process in accordance with the law and in a fair and transparent manner.
5. All grievances connected with the facility for voting by electronic means may be addressed to NSDL helpdesk by sending a request at: evoting@nsdl.co.in or call at toll free no.: 1800 1020990 and 1800 224430.
6. The result of the voting by Postal Ballot (through remote e-voting) shall be declared on or before October 28, 2022. The results declared and the Scrutinizer's Report shall be made available on the Company's website and on the website of NSDL at evoting@nsdl.co.in besides being communicated to the Stock Exchange where the Company's equity shares are listed.

By order of the Board of Directors
For Cian Healthcare Limited
Sd/-
Suraj Zanwar
Chairman and Managing Director
DIN: 01304850

Date - September 28, 2022
Place - Pune

इंडियन बैंक Indian Bank
ALLAHABAD
E-AB BHANDUP BRANCH
Shop No. 23 to 27, Mayuresh Shristi, LBS Marg, Bhandup West, Mumbai-400 078, Maharashtra. * Land line : (022) 2594 0953, * Mob. No. 7208498889
* E-mail : bhandup@indianbank.co.in

POSSESSION NOTICE FOR IMMOVABLE PROPERTY UNDER Rule-8(1) of Security Interest (Enforcement) Rules, 2002
WHEREAS the undersigned being the Authorized Officer of the Indian Bank, under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 27.06.2022 calling upon the Mr. Kedar Basjeet Prasad (Borrower), Mrs. Gyanti Devi Kedar Prasad (Co-Borrower) Both Address are : Flat No. 1004, 10th Floor, Panvelkar Estate Stanford Phase 1, 'Wing-R', Villager Mankvli, Badlapur, Dist. Thane-421 503 with our Bhandup Branch to repay the amount mentioned in the said notice being ₹ 21,62,811/- (Rs. Twenty One Lakh Sixty Two Thousand Eight Hundred Eleven Only) within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act read with Rule 8 and 9 of the said rules on the 22nd day of September of the year 2022.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank for an amount of ₹ 21,62,811/- (Rs. Twenty One Lakh Sixty Two Thousand Eight Hundred Eleven Only) and interest thereon.

The borrower's attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY
All that part and parcel of the Property consisting of: of the Flat No. 1004, 10th Floor, Panvelkar Estate Stanford Phase 1, Wing R, Vill. Mankvli, Badlapur, Dist. Thane - 421 503 in the name of 1. Mr. Kedar Basjeet Prasad (Borrower) and Mrs. Gyanti Devi Kedar Prasad (Co-Borrower)

Date : 22.09.2022
Place: Mumbai

Sd/-
Authorised Officer,
For Indian Bank

TCI FINANCE LIMITED
Regd. Office: Plot no-20, Survey no-12, 4th Floor, Kothaguda, Kondapur, Hyderabad-500084, Telangana.
CIN : L65910TG1973PLC031293, Phone no: 040-71204284, FAX No: 040-23112318, Website: www.tcofi.in Email: investors@tcofi.in

Notice of 48th Annual General Meeting, Book Closure Date and E-voting Information to the Shareholders
Notice is hereby given that the 48th Annual General Meeting ("AGM") of the members of TCI Finance Limited (the Company) will be held on Thursday, October 20, 2022, at 11:00 a.m., through Video Conference ("VC") Other Audio Visual Means ("OAVM") facility only, in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Circulars issued by MCA and SEBI to transact the business that is set out in the Notice of the AGM.

Members will be able to attend the AGM through VC/OAVM. Members attending the AGM through VC/OAVM shall be reckoned for the purpose of quorum under Section 103 of the Act.

In compliance with the relevant circulars, the notice of the AGM and the Annual Report for the financial year 2021-22, have been sent on September 27, 2022, through electronic mode to those Members whose email IDs are registered with the Registrar & Transfer Agent (RTA) of the Company or Depositories. The aforesaid documents are also on the website of the Company at www.tcofi.in, website of NSDL, our e-voting facility provider, at www.evoting.nsdl.com and websites of the stock exchanges i.e. National Stock Exchange of India Limited at www.nseindia.com and BSE Limited at www.bseindia.com.

Instruction for remote e-voting and e-voting during AGM:
The Company is providing to its members facility to exercise their right to vote on resolutions proposed to be passed at AGM by electronic means ("e-voting"). Members may cast their votes remotely, using the electronic voting system of NSDL on the dates mentioned herein below (remote e-voting). Further, the facility for voting through electronic voting system will also be made available at the AGM and members attending the AGM who have not cast their vote(s) by remote e-voting will be able to vote at the AGM through E-Voting. The company has engaged the services of NSDL, as the agency to provide e-voting facility.

Information and instructions including details of user id and password relating to e-voting have been sent to the members through e-mail. The same login credentials should be used for attending the AGM through VC/OAVM.

The manner of remote e-voting and voting at the AGM by members holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses is provided in the Notice of the AGM.

The remote e-voting facility will be available during the following voting period:
Commencement of remote e-voting: 9:00 a.m. on Monday, 17th October, 2022
End of remote e-voting: 5:00 p.m. on Wednesday, 19th October, 2022

The remote e-voting will not be allowed beyond the aforesaid date and time and the remote e-voting module shall be forthwith disabled by NSDL upon expiry of the aforesaid period.

A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date, i.e., Thursday, 13th October 2022 shall be entitled to avail the facility of remote e-voting or e-voting at the AGM.

Manner of registering/ updating email addresses is below:
If your email id is already registered with the Company/RTA/Depositories, login details for e-voting are being sent on your registered email id. The same login credentials may also be used for attending the AGM through VC/OAVM. Shareholders who have not registered their e-mail id are requested to get their e-mail id registered, as follows:

- Shareholders holding Shares in Physical Mode:** Shareholders holding shares in physical mode and who have not updated their email address are requested to update their email address by writing to the Registrar and Share Transfer Agent of the Company, viz., KFin Technologies Private Limited ("Kfintech") at einward.ris@kfintech.com, along with the copy of the signed request letter mentioning the name and address of the Shareholder, scanned copy of the Share Certificate (front and back), self-attested copy of the PAN Card, and self-attested copy of any document (eg.: Driving License, Election Identity Card, Passport) in support of the address of the Shareholder.
- Shareholders holding Shares in Dematerialized Mode:** Shareholders are requested to register/update their e-mail id with the relevant Depository Participant(s) with whom they maintain their demat accounts.
- After due verification,** the NSDL will forward you e-voting login credentials to your registered email address.

Any person who becomes a member of the company after dispatch of the Notice of the AGM and holding shares as on the cut-off date may obtain the User id and password in the manner as provided in the Notice of the AGM, which is available on company's website and NSDL's website.

Such members may cast their votes using the e-voting instructions, in the manner specified by the Company in the Notice of AGM.

The members who have cast their vote(s) by remote e-voting may also attend the AGM but shall not be entitled to cast their vote(s) again at the AGM.

- The procedure for remote e-voting is available in the Notice of AGM. In case of any queries relating to e-voting you may refer to the FAQs for Shareholders and e-Voting user manual for Shareholders available at the download section of <https://www.evoting.nsdl.com> or call on toll free no.: 1800 1020 990 and 1800 22 44 30 or contact Mr. Amit Vishal, Senior Manager - NSDL or Mr. Sagar Ghosalkar, Assistant Manager - NSDL at Avoting@nsdl.co.in.

Notice is also hereby given pursuant to section 91 of the Companies Act, 2013 and Regulation 42 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Register of Members and share transfer books of the Company will remain closed from Friday, October 14, 2022 to Thursday October 20, 2022 (both days inclusive) for the purposes of AGM.

For TCI Finance Limited
Sd/-
Deeksha Verma
Company Secretary
M.No.A55924

Place : Hyderabad
Date : 27-09-2022

ICICI Prudential Asset Management Company Limited
Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprurf.com,
Email id: enquiry@icicipruram.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice to the Investors/Unit holders of ICICI Prudential Multi-asset Fund and ICICI Prudential Equity Arbitrage Fund (the Schemes)

Notice is hereby given that ICICI Prudential Trust Limited, Trustee to ICICI Prudential Mutual Fund has approved the following distribution under Income Distribution cum capital withdrawal option (IDCW option) of the Schemes, subject to availability of distributable surplus on the record date i.e. on October 3, 2022*:

Name of the Schemes/Plans	Quantum of IDCW (₹ per unit) (Face value of ₹ 10/- each) ^{§#}	NAV as on September 26, 2022 (₹ Per unit)
ICICI Prudential Multi-asset Fund		
IDCW	0.1600	24.0367
Direct Plan - IDCW	0.1600	36.6875
ICICI Prudential Equity Arbitrage Fund		
IDCW	0.0500	14.0054
Direct Plan - IDCW	0.0500	15.5646

§ The distribution will be subject to the availability of distributable surplus and may be lower depending upon the extent of distributable surplus available on the record date under the IDCW option of the Schemes.

Subject to deduction of applicable statutory levy, if any
* or the immediately following Business Day, if that day is a Non - Business Day.

The distribution with respect to IDCW will be done to all the unit holders/beneficial owners whose names appear in the register of unit holders/Statement of beneficial owners maintained by the Depositories, as applicable under the IDCW option of the Schemes, at the close of business hours on the record date.

It should be noted that pursuant to payment of IDCW, the NAV of the IDCW option of the Schemes would fall to the extent of payout and statutory levy (if applicable).

For ICICI Prudential Asset Management Company Limited

Place : Mumbai Sd/-
Date : September 27, 2022 Authorised Signatory
No. 013/09/2022

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprurf.com
Investors are requested to periodically review and update their KYC details along with their mobile number and email id.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprurf.com> or visit AMFI's website <https://www.amfiindia.com>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

MUTUALFUNDS
Sahi Hai

UTI Mutual Fund
Haq, ek behtar zindagi ka.

Notice For Declaration Of Income Distribution Cum Capital Withdrawal

UTI Regular Savings Fund

Name of the Plan	Quantum of IDCW (Gross Distributable Amt.)*		Record Date	Face Value (per unit)	NAV as on 26/09/22 (per unit)
	%	₹ per unit			
UTI Regular Savings Fund- Regular Plan - Monthly Income Distribution cum capital withdrawal option (IDCW)	0.80%	0.0800	Monday 03 October, 2022	₹ 10.00	15.5558
UTI Regular Savings Fund- Direct Plan - Monthly Income Distribution cum capital withdrawal option (IDCW)					16.9378

*Distribution of above IDCW is subject to the availability of distributable surplus as on record date. Income distribution cum capital withdrawal payment to the investor will be lower to the extent of statutory levy (if applicable).

Such of the unitholders under the income distribution cum capital withdrawal options whose names appear in the register of unitholders as at the close of business hours on the record date fixed for each income distribution cum capital withdrawal shall be entitled to receive the income distribution cum capital withdrawal so distributed. The reinvestment, if any, shall be treated as constructive payment of IDCW to the unitholders as also constructive receipt of payment of the amount by the unitholders. No load will be charged on units allotted on reinvestment of IDCW.

Pursuant to payment of IDCW, the NAV of the income distribution cum capital withdrawal options of the scheme would fall to the extent of payout and statutory levy (if applicable).

Mumbai
September 27, 2022 Toll Free No.: 1800 266 1230 Website: www.utimf.com

REGISTERED OFFICE: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 - 66786666. UTI Asset Management Company Ltd. (Investment Manager for UTI Mutual Fund) E-mail: invest@uti.co.in, (CIN:L65991MH2002PLC137867).

For more information, please contact the nearest UTI Financial Centre or your AMFI/ NISM certified Mutual Fund distributor, for a copy of Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

- d) There are no qualification, reservation or adverse remarks relating to the maintenance of accounts and other matters connected therewith.
- e) Our Audit report on the adequacy and operating effectiveness of the Bank's internal financial controls with reference to financial statements is given in Annexure 'A' to this report. Our report expresses an unmodified opinion on the Bank's operating effectiveness of internal financial controls with reference to financial statements as at March 31, 2022.

For R. Devendra Kumar & Associates Chartered Accountants FRN: 114207W	For Dass Gupta & Associates Chartered Accountants FRN: 000112N	For Vyas & Vyas Chartered Accountants FRN: 000590C
Sd/- (Neeraj Golas) Partner M. No.: 074392 UDIN:22074392AKACFQ5377	Sd/- (Ashok Kumar Jain) Partner M. No.: 090563 UDIN:22090563AKACX9321	Sd/- (O. P. Vyas) Partner M. No.: 014081 UDIN:221014081AKACX08312

Date: May 31, 2022
Place: Mumbai

For Dassani & Associates Chartered Accountants FRN: 009096C	For J. Kala & Associates Chartered Accountants FRN: 118769W
Sd/- (Manoj Rath) Partner M. No.: 411460 UDIN:2211460AKAFU9548	Sd/- (Jayesh Kala) Partner M. No.: 101686 UDIN:22101686AKAFOC7906

ANNEXURE 'A' TO THE INDEPENDENT AUDITOR'S REPORT
(Referred to in paragraph 12(e) under "Report on Other Legal and Regulatory Requirements" of our report of even date)

Report on the Internal financial controls with reference to Financial Statements as required by the Reserve Bank of India (the "RBI") Letter No. 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 with reference to Financial Statements of Bank of Baroda (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 with reference to Financial Statements 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 are 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 with reference to Financial Statements 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 with reference to Financial Statements 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 with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to Financial Statements included obtaining an understanding of internal financial controls with reference to Financial Statements, 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 with reference to Financial Statements.

Meaning of Internal financial controls with reference to Financial Statements
A Bank's internal financial controls with reference to Financial Statements 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 with reference to Financial Statements 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; (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 authorizations of management and directors of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized 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 with reference to Financial Statements
Because of the inherent limitations of internal financial controls with reference to Financial Statements, 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 with reference to Financial Statements to future periods are subject to the risk that the internal financial controls with reference to Financial Statements 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 with reference to Financial Statements and such internal financial controls with reference to Financial Statements 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 affidavit report in so far as it relates to the operating effectiveness of internal financial controls with reference to Financial Statements of 2814 branches (including other accounting units and Centralized Processing Centers) is based on the corresponding reports of the respective branch auditors of those branches.
Our opinion is not modified in respect of this matter.

For R. Devendra Kumar & Associates Chartered Accountants FRN: 114207W	For Dass Gupta & Associates Chartered Accountants FRN: 000112N	For Vyas & Vyas Chartered Accountants FRN: 000590C
Sd/- (Neeraj Golas) Partner M. No.: 074392 UDIN:22074392AKACFQ5377	Sd/- (Ashok Kumar Jain) Partner M. No.: 090563 UDIN:22090563AKACX9321	Sd/- (O. P. Vyas) Partner M. No.: 014081 UDIN:221014081AKACX08312

Date: May 31, 2022
Place: Mumbai

For Dassani & Associates Chartered Accountants FRN: 009096C	For J. Kala & Associates Chartered Accountants FRN: 118769W
Sd/- (Manoj Rath) Partner M. No.: 411460 UDIN:2211460AKAFU9548	Sd/- (Jayesh Kala) Partner M. No.: 101686 UDIN:22101686AKAFOC7906

