

June 03, 2023

**BSE Limited**  
Corporate Relationship Department,  
2<sup>nd</sup> Floor, New Trading Wing,  
Rotunda Building, P.J. Towers,  
Dalal Street, Mumbai- 400 001

**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

**Scrip Code: 543386**

**Symbol: FINOPB**

Dear Sir/ Madam,

**Sub: Newspaper Advertisement - Disclosure under Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

**Ref: Newspaper publication – Notice of Postal Ballot**

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Pursuant to Regulation 30 and 47 of the Listing Regulations, enclosed herewith are the copies of newspaper advertisement for the Postal Ballot Notice of Fino Payments Bank Limited published in Financial Express (English newspaper), The Free Press Journal (English newspaper) and Navshakti (Marathi newspaper) on June 03, 2023.

This information is also available on the Bank's website i.e. [www.finobank.com](http://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.: As above



# Bank credit grows 15.4% to ₹139 trn

Deposits grow at a slower pace, rising 10.9% to ₹184 trn

FE BUREAU  
Mumbai, June 2

**SCHEDULED COMMERCIAL BANKS'** outstanding credit grew 15.4% year-on-year (YoY) to ₹138.93 trillion during the fortnight ended May 19, data released by Reserve Bank of India (RBI) showed on Friday.

During the previous fortnight ended May 5, banks' credit grew at a similar pace of 15.4% to ₹185.93 trillion. While banks credit grew at the pace of 15.4%, deposits registered a lower pace of growth, rising 10.9% YoY to ₹183.74 trillion, the data showed.

The overall credit growth is in line with analyst estimates. According to a recent SBI Research report, banks are likely to witness a 12%-13% YoY growth in their overall advances in FY24, compared with 15%-16% credit growth in FY23.

While credit offtake was robust in April, the weighted



## IN LINE WITH VIEWS

	Bank credit (₹ cr)	Change (₹ cr)	% chg	Year on year Change (₹ cr)	% chg
Mar 24, 2023	13,675,235	126,643	0.93	1,783,921	15.00
Apr 7, 2023	13,850,504	175,269	1.28	1,884,631	15.75
Apr 21, 2023	13,859,394	8,890	0.06	1,903,058	15.92
May 5, 2023	13,900,053	40,658	0.29	1,859,333	15.44
May 19, 2023	13,893,871	-6,181	-0.04	1,855,752	15.42

Source: RBI

average lending rate (WALR) on fresh rupee loans of banks decreased by 23 basis points (bps), from 9.32% in March to 9.09% in April.

The WALR on outstanding rupee loans of banks increased by 4 bps, from 9.72% in March to 9.76% in April, while 1-year median marginal cost of funds-based lending rate (MCLR) remained unchanged at 8.60%, RBI data showed.

On liabilities side, the weighted average domestic term deposit rate (WADTD) on fresh rupee term deposits of banks decreased by 12 bps, from 6.48% in March to 6.36% in April.

The WADTD on outstanding rupee term deposits of banks increased by 12 bps from 6.16% in March to 6.28% in April, the data showed.

# Fx reserves fall for 2nd week in a row

AJAY RAMANATHAN  
Mumbai, June 2

**FOREIGN EXCHANGE RESERVES** fell for the second straight week in the week ended May 26, latest data from the Reserve Bank of India (RBI) showed. Reserves declined by \$4.3 billion to \$589.1 billion dollars in the reporting week.

Foreign exchange reserves fell by \$6.1 billion to \$593.5 billion for the week ended May 19, the biggest fall in three months.

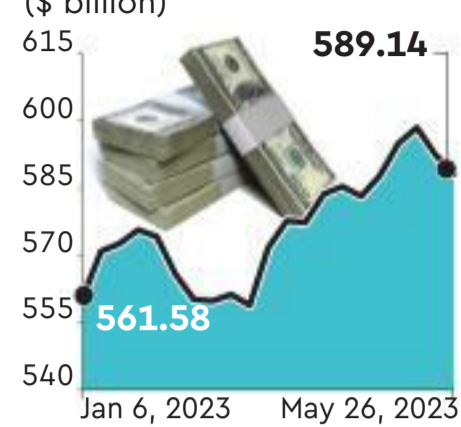
The central bank intervenes in the spot and forwards markets to prevent runaway moves in the rupee. Changes in forex reserves also stem from valuation gains or losses.

Foreign currency assets fell \$4 billion to \$520.9 billion during the week under review.

Gold reserves fell by \$225 million to \$44.9 billion. Special drawing rights fell \$84 million to \$18.2 billion.

The reserve position with the International Monetary Fund fell \$17 million to \$5.1 billion dollars.

**India's forex reserves** (\$ billion)



The rupee gained 27 paise or 0.33% in the week ended May 26.

"INR depreciated in May amid renewed dollar strength. Safe-haven demand brought on by uncertainty over US debt ceiling buoyed the dollar. However, with the finalisation and subsequent approval of the debt-deal, market sentiments have settled down," Bank of Baroda economist Aditi Gupta said in a note. "We believe range bound oil prices, FPI inflows and lower trade deficit will continue to support INR in near-term, and any pressure on INR will only be short-lived."

# ICICI Bank commits ₹1,200 cr to Tata Memorial Centre

FE BUREAU  
Mumbai, June 2

**ICICI BANK** on Friday announced a ₹1,200-crore commitment to help Tata Memorial Centre expand its patient intake by over 20% annually.

The second largest private sector lender's corporate social responsibility (CSR) arm will spend the money over a nearly four-year period to build three facilities at Kharghar in Navi Mumbai on the outskirts of the financial capital, Mullanpur in Punjab and Visakhapatnam in Andhra Pradesh.

Girish Chandra Chaturvedi, chairman of ICICI Bank, said the three facilities will be fully functional by 2027 and will enable Tata Memorial to handle 25,000 more cancer patients per year, which will be 25 per cent higher than the current capacity to treat about 1.2 lakh patients a year.

"This (the financial commitment) is a step towards resolving a problem which we are foreseeing to aggravate, especially as urbanisation increases," he told reporters. (With PTI inputs)

# Vistaar Finance targeting ₹5,000-crore AUM by FY25

PIYUSH SHUKLA  
Mumbai, June 2

**NON-BANKING FINANCE COMPANY (NBFC)** Vistaar Finance will look to strengthen its business in locations where it already has presence, and is aiming to grow its overall assets under management (AUM) to ₹5,000 crore by the end of FY25, CEO Avijit Saha said.

Last week, Warburg Pincus infused \$250 million in the NBFC to acquire a stake of 90%. As part of the transaction, Saha has taken over as the new CEO of the NBFC.

"We found Vistaar having a very strong platform. The channel which they have built in terms of branch network, team and processes and products that they built up MSMEs (micro, small and medium enterprises) are strong and we found the valuation very fair," he said.

Vistaar Finance's founders — Brahmanand Hegde and Ramakrishna Nishtala — will have an advisory role, Saha said. "We will see how we can have more branches in locations where we are doing well," he said, adding that the next step will be introducing and innovating new products for customers.

The NBFC will also upgrade its technological infrastructure to enhance customer experience.

# Sensex, Nifty rise on gains in metal, auto stocks

**THE EQUITY INDICES** closed higher on Friday after two days of fall, helped by buying in metal, telecom and auto stocks amid a firm trend in global markets. The 30-share BSE Sensex climbed 118.57 points or 0.19% to settle at 62,547.11. During the day, it

jumped 291.3 points or 0.46% to 62,719.84. The NSE Nifty advanced 46.35 points or 0.25% to close at 18,534.10. Tata Steel was the biggest gainer in the Sensex pack, rising nearly 2 per cent, followed by Maruti, M&M, Sun Pharma and L&T. —PTI

**NMDC Limited**  
(A GOVERNMENT OF INDIA ENTERPRISE)  
'Khanij Bhavan', 10-3-311/A, Castle Hills, Masab Tank, Hyderabad - 500 028  
CIN: L3100TG1958GOI001674

**OPEN TENDER ENQUIRY (DOMESTIC BIDDING)**  
RESOURCE PLANNING DEPARTMENT

Tender Enquiry No.: NMDC/EP/ENV/C-B GOLD BLOCK/2023 Dated: 03/06/2023  
MSTC Ref No.: NMDC/HO/22/23-24/192

Tenders are invited from Indian bidders for "Appointment of QCI/NABET Accredited Consultant for undertaking studies for preparation of EIA/EMP Report for Obtaining of Environmental Clearance for production of 110 LTPA Gold Ore and Beneficiation plant capacity of 130 LTPA at Chigurugunta - Bisnatham Gold Block, Gudupalli, Chittoor District, Andhra Pradesh". The detailed NIT and Bid documents can be viewed and/or downloaded from NMDC website <http://www.nmdc.com>, Central Public Procurement portal <http://www.eprocure.gov.in/epublish/app> and MSTC portal <http://www.mstccommerce.co.in> from 03/06/2023 to 26/06/2023.

The bidders are to submit their bids through online mode and details of submission of bid through online are given in NIT.

The bidders on regular basis are required to visit the NMDC's website / CPP Portal/MSTC website for corrigendum, if any, at a future date.

For further clarification, EP (RP & Env)/DGM (Env), NMDC Ltd., Hyderabad can be contacted 9490491714 / 7382291342, email: [jayapal@nmdc.co.in](mailto:jayapal@nmdc.co.in)/[ssskehhar@nmdc.co.in](mailto:ssskehhar@nmdc.co.in)

Executive Director (RP & Env)

Sr. No.	Folio No.	Name / Joint Names	Shares	Certificate Nos. From - To	Distinctive Nos. From - To
1	24643859	Anurankar M Jain	726	62323109-109	2194116503-732
			726	66552205-205	6864780775-500
			276	62368206-206	2197811377-652
			12	214970-970	12305170-181
			6	250897-897	12841048-053
			2	368497-492	13980666-667
			1	368494-494	13980670-670
			2	570786-787	16954491-492
			9	911608-608	23546164-172
			16	2141835-835	42607102-117
2	28209151	Bipinchandra D Gotawale	10	3076394-394	49344328-337
			10	10140436-436	182591218-237
			10	1282554-554	25808093-112
			98	52431781-783	1220732555-652
			196	62320336-336	2193875945-140
			392	66547326-326	6864465900-291
			6	239003-003	12661235-240
			1	369871-871	13993400-400
			12	917463-463	23665220-231
			7	2144878-878	42646472-478
3	12937976	Dahiben Babubhai Mody	5	3079368-368	49364903-907
			8	6332814-814	134126935-942
			10	10140520-520	182592457-466
			8	12417851-851	255970018-025
			57	52397562-562	219682194-250
			114	62320345-345	2193877597-710
			228	66547340-340	6864467694-921
			20	5933625-625	54162539-558
			20	5933625-625	67185419-348
			10	5933625-625	69884339-348
4	1371762	Dahiben Babubhai Mody	40	5933626-626	54376679-718
			10	5933626-626	69884349-358
			135	7735245-248	1496179460-164
			50	150351-351	8275060-109
			50	844282-282	21450657-706
			45	6827911-912	141715624-668
			40	8679431-431	110032009-048
			10	8679431-431	110032059-068
			20	8679432-432	79276015-034
			10	8679432-432	79276075-084
5	36517492	Dhiren K Shah	20	8679432-432	79276095-114
			50	10505098-098	187984497-546
			36	12992176-176	261173573-608
			11	14229086-087	331387005-015
			342	62482406-406	2209345244-585
			25	3493-493	63401-425
			4	83943-943	6895554-557
			17	126344-344	7750549-565
			7	300872-872	13382115-121
			2	406853-853	15694932-933
6	21560111	Dilipkumar Jagannath Karwa	2	503327-327	16646011-016
			74	781855-856	18652865-938
			40	2086221-221	41440607-646
			10	3020756-756	48785033-512
			72	4693781-784	77079833-904
			63	6221779-780	130640274-536
			104	11840272-274	218293415-318
			78	13048393-394	266389707-784
			498	51814586-596	1193316614-111
			996	62441628-628	2205928340-335
7	25933	Dilipkumar Vikramchand Mehta	1992	66693595-595	6878764532-523

Sr.	Folio No.	Name / Joint Names	Shares	Certificate Nos.	Distinctive Nos.
8	9456643	Dinesh N Kharia	500	62650897-897	2221854233-732
9	23582	Edwin Anthony De Mello	840	66664801-801	6875806644-483
10	109781277	Jivmeet Kohli	54	57487618-618	1593534502-552
			54	62215522-522	2185687226-279
			108	66410317-317	685352573-680
			20	62529634-634	2212458112-181
			10	12633103-103	256807119-128
			204	62405206-206	2202179152-355
			20	5552593-593	60698039-058
			20	5552593-593	60698079-098
			20	5552593-593	255626109-118
			20	5552594-594	60657959-978
11	47561388	Juliana Chacko Gonsalves	100	62245396-396	2188420895-994
			200	6644487-487	685694796-145
			20	11219006-006	201371568-387
			20	50149387-387	1156037500-519
			40	62390587-587	2200265131-170
			80	66640039-039	6872460725-804
			40	4124089-099	65691079-118
			10	7319045-045	145762545-554
			50	50221312-312	1157784023-072
			100	62390349-349	2200232820-219
12	31708397	Kishorechandra Sharma Manisha	200	66639847-847	6872424546-745
			54	11766531-532	215394421-476
			54	5351621-215	1252320283-336
			18	58456944-944	1624805477-494
			126	62493264-264	2210132396-521
			20	3939401-401	61997719-338
			9	7198367-367	144758486-494
			10	10427318-318	186783921-401
			7	12661969-699	256950686-692
			2	13956791-792	330164765-766
13	48389431	Naina Dutia	55	16672907-908	467066220-274
			103	51545378-380	1182178762-864
			63	58291913-913	6178775233-585
			269	62428342-342	220469466-734
			538	66678536-536	6877294521-058
			200	5726527-527	106183009-208
			1160	66912418-118	6896817060-219
			40	10678798-798	91052681-720
			40	53290746-747	1247557395-434
			80	62231574-574	2187160442-521
14	51804961	Ms Naina Tulsidas Dutia Mrs Sushila Tulsidas Dhutia	66	66428345-345	6855312273-432
			189	51494818-820	1180209200-288
			178	62384723-723	2199583950-127
			356	66634056-056	6871642766-121
			10	4592160-161	75052499-538
			15	7643695-695	148320422-436
			12	10420495-495	186676912-923
			14	12887098-098	258965234-247
			5	13917829-829	330034255-259
			30	14662537-538	392259440-669
15	32129340	Naina Dutia	116	51570992-994	1183113714-829
			222	51700792-796	1188272183-404
			277	62424605-605	2204353769-045
			720	66664861-861	6875817128-847
			35	4592160-161	75052499-538
			15	7643695-695	148320422-436
			12	10420495-495	186676912-923
			14	12887098-098	258965234-247
			5	13917829-829	330034255-259
			30	14662537-538	392259440-669
16	58356859	Naresh K Chandawani	116	51570992-994	1183113714-829
			222	51700792-796	1188272183-404
			277	62424605-605	2204353769-045
			720	66664861-861	6875817128-847
			35	4592160-161	75052499-538
			15	7643695-695	148320422-436
			12	10420495-495	186676912-923
			14	12887098-098	258965234-247
			5	13917829-829	330034255-259
			30	14662537-538	392259440-669
17	30826868	Prakash Verlekar Pallavi Verlekar	116		

**AAVAS FINANCIERS LIMITED**  
(Formerly known as Au HOUSING FINANCE LIMITED) (CIN:L65922RJ2011PLCO34297)  
Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

**Demand Notice Under Section 13(2) of Securitisation Act of 2002**

As the Loan Account Became NPA therefore The Authorised Officer (AO) Under section 13 (2) Of Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 had issued 60 day demand notice to the borrower as given in the table. According to the Notice if the Borrower does not deposit the Amount within 60 days, the amount will be recovered from Auction of the security as given below. As the demand Notice sent to the borrower/guarantor has not been served, copy of demand notice has also been affixed on the secured assets as given below. Therefore you the borrower is informed to deposit the loan amount along with future interest and recovery expenses within 60 days, otherwise under the provisions of section 13 (4) and 14 of the said Act, the AO is free to take possession of the Security as given below.

Name of the Borrower	Date and Amount of Demand Notice Under Sec. 13(2)	Description of Mortgaged property
SUNIL LAXMAN PATIL, Mrs. RUPALI SUNIL PATIL, Mr. LAXMAN FHULCHAND PATIL, Mrs. TULSABAI LAXMAN BIJAGARE (A/C No.) LNJAL04319-200128154 Guarantor: Mr. RAJENDRA RAVINDRA PATIL (A/C No.) LNJLGG0617-180046887	31 May 23 Rs. 292785/- & Rs. 514661.41/- 31 May 23	WEST SIDE 1/2 PORTATION, OUT OF PLOT NO. 4, GAT NO. 9, SITUATED AT SANVAI TH. YAWAL, DIST. JALGAON, MAHARASHTRA Admeasuring 63.75 Sq. Mtrs

Place: Jaipur Date: 03.06.2023 Authorised Officer Aavas Financiers Limited

**GS Mahanagar Co-op. Bank Ltd. (Scheduled Bank)**  
Registered office : Hiranani Super Market BLD, Dr. B.A. Road, Lalbaug, Mumbai-400012.  
Tel. No. - (022) 68860826 / 68860837, Email - recovery@mahanagarbank.com

**SYMBOLIC POSSESSION NOTICE**

Whereas,  
The undersigned being the Authorized Officer of GS Mahanagar Co-Op. Bank Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Section 2(F) of the Security Interest (Enforcement) Act 2002, issued a demand notice upon the Borrower mentioned below, to repay the amount mentioned in the notice 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 **Symbolic Possession** of the property described herein as on 30/05/2023 in exercise of powers conferred on him under section 13(4) of the said Act on the below mentioned date.

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 GS Mahanagar Co-Op. Bank Ltd for an amount mentioned as under & interest thereon.

Sr. No.	Name of Borrower	Branch Name & Loan A/C No.	Description of Property	Date of Demand Notice	Date of Possession	Receivable Amt.
1	<b>BORROWER :- M/s. Vivek Trading Co. (Prop.- Mrs. Sunita Uttam Dere)</b>	Kalachowki EMIHYP/31	Flat No. 101, "Vishal Junner Co-Operative Housing Society Ltd", Plot No. 08, Sector No. 20, Kharghar, Navi Mumbai, Tal. Panvel, Dist. Raigad, Area adm.41.75 sq.mtrs.	12/05/2022 U/s.13(2)	30/05/2023 Symbolic Possession	Rs. 24,66,363/- (As on 30/04/2022 plus further interest and incidental expenses/cost applicable

**SURETIES :-** 1) M/s. Vivek Sand Corporation (Prop.- Mr. Uttam Bhagwanta Dere), 2) Mr. Mithun Sadashiv Kurhade

Date: 03/06/2023  
Place: Mumbai

Sd/-  
Authorised Officer  
GS Mahanagar Co-Op. Bank Ltd. (Scheduled Bank)

**NAGPUR MUNICIPAL CORPORATION**  
**E-Tender Notice**

The NMC is intending to develop the Commercial Complex Project on Plot no 18, Near Jaitala Square Nagpur, under the Orange City Street Project on DBFSM (Design, Built, Finance, Sales and Maintenance) mode. NMC is hereby inviting for proposals from eligible person. The detailed RFP Document and other details are available on-line on the government website [www.mahatenders.gov.in](http://www.mahatenders.gov.in).

**Name of Department :- Project Department**  
**Name of Head of Department :- Executive Engineer (Project)**

RFP Sale	05/06/2023 to 20/07/2023 till 5.00 p.m.
Last Date of submission of Pre-bid queries	19/06/2023 till 3.00 p.m.
Pre-Bid Meeting	19/06/2023 at 4.00 p.m.
Authority's response of queries raised before or during pre-bid meeting, release of Addendum / Corrigendum, if any.	23/06/2023 at 5.00 p.m.
RFP Submission End Date	20/07/2023 till 5.00 p.m.
Hard copy submission Date	20/07/2023 till 5.00 p.m.
Financial Proposal opening	Shall be intimated to the technically shortlisted bidders
Bid Security through online mode (Refundable)	Rs 25.00 Lakh
RFP Document Cost through online mode (Non-Refundable)	Rs 25,000/-

NMC reserves the right to alter, modify any clause of the Bidding Documents including the Contract Agreement and also to annul the bidding process without assigning any reason whatsoever.

Executive Engineer (Project)  
Nagpur Municipal Corporation, Nagpur

Advt No : 148/PR Date : 02/06/2023

**Fino Payments Bank**  
**फिनो पेमेंट्स बैंक**  
**FINO PAYMENTS BANK LIMITED**

Registered Office: Mindspace Juinagar, 8<sup>th</sup> Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai, Thane - 400706; CIN: L65100MH2007PLC171959; E-mail: cs@finobank.com  
Website: [www.finobank.com](http://www.finobank.com); Phone: +91 22 7104 7000

**NOTICE OF POSTAL BALLOT**

NOTICE is hereby given pursuant to the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 ("Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 ("Rules") (including any statutory modification or re-enactment thereof for the time being in force), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), Secretarial Standard on General Meetings issued by the Institute of the Company Secretaries of India ("SS-2") and the guidelines prescribed by the Ministry of Corporate Affairs, Government of India vide General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 3/2022 dated May 5, 2022 and 11/2022 dated December 28, 2022 (the "MCA Circulars") and other applicable laws, rules, regulations, if any, Fino Payments Bank Limited ("Bank") seeks approval of the members of the Bank by way of an Ordinary Resolutions through Postal Ballot (only by means of remote e-voting process) to approve the following resolutions:

Sr. No.	Description of Resolutions
1.	Payment of profit related commission to Non-Executive Independent Directors of the Bank.
2.	Appointment of Mr. Pankaj Kumar (DIN: 07245781) as Non-Executive - Nominee Director on the Board of the Bank.

Members are informed that the Bank has on June 02, 2023, completed the dispatch of the Postal Ballot Notice dated May 22, 2023 to those members of the Bank whose name appear in the Register of Members/Registrar of Beneficial Owners maintained by the Depositories viz., National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on **Friday, May 26, 2023 ("cut-off date")** for the purpose, in electronic form to those members whose email address are registered, with the Registrar and Share Transfer Agent of the Bank, KFin Technologies Limited ("RTA") or NSDL/CDSL or Depository Participants. A person who is not a Member as on cut-off date should treat the Postal Ballot Notice for information purpose only.

The Postal Ballot Notice along with the Explanatory Statement and remote e-voting instructions, are available on the Bank's website at [www.finobank.com](http://www.finobank.com), websites of the respective Stock Exchanges viz. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and also on the e-voting website of NSDL at <https://www.evoting.nsdl.com/>.

The members of the Bank whose name appear in the list of Register of Members/Registrar of Beneficial Owners maintained by NSDL and CDSL as on **cut-off date** shall be entitled to vote in relation to the resolutions specified in the Postal Ballot Notice. The Bank has appointed NSDL for facilitating e-voting to enable the members to cast their votes electronically. The detailed procedure/instructions on remote e-voting including the manner in which the members who have not yet registered their e-mail addresses can register their email address and/or can cast their vote as specified in the Postal Ballot Notice. The voting rights of the members shall be in proportion to their share in the paid-up equity share capital of the Bank as on the Cut-Off Date.

The e-voting facility will be available during the following voting period:

Commencement of e-voting	End of e-voting
Saturday, June 03, 2023 at 9:00 a.m. (IST)	Sunday, July 02 at 5:00 p.m. (IST)

The remote e-voting shall not be allowed beyond the said date and time. The remote e-voting module shall be disabled for voting thereafter. Once the vote on resolutions is cast by the member, the member shall not be allowed to change it subsequently.

The Board of Directors has appointed Mr. Tribhuvneshwar Kaushik and in his absence, Mr. Savyashi Joshi of M/s. Kaushik Joshi & Co, Practising Company Secretary, as the Scrutinizer to scrutinize the postal ballot process in a fair and transparent manner.

The Scrutinizer will submit his report to any Director or Company Secretary of the Bank as authorized by the Board of Directors. The results of the Postal Ballot will be announced on or before Tuesday, July 04, 2023. The results along with the Scrutinizer's Report will be hosted at the Bank's website viz., [www.finobank.com](http://www.finobank.com) and on the e-voting website of NSDL at <https://www.evoting.nsdl.com> and also be communicated simultaneously to the respective Stock Exchanges viz. BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) where the equity shares of the Bank are listed. Additionally, the results will also be placed on the notice board at the Registered Office of the Bank.

In case of any queries/issues or grievances, you may refer the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the download section of <http://www.evoting.nsdl.com>, or call on toll free no.: 022 - 4886 7000 and 022 - 2499 7000 or send a request to Mr. Sanjeev Yadav, Assistant Manager, NSDL, Trade World, 'A' Wing, 4<sup>th</sup> Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 at [evoting@nsdl.com](mailto:evoting@nsdl.com).

For Fino Payments Bank Limited  
Sd/-  
Basavraj Loni  
Company Secretary & Compliance Officer  
Date: June 02, 2023  
Membership No: A23095

**बैंक ऑफ इंडिया BOI**  
Bank of India

**AURANGABAD BRANCH**  
Mandeep Tower, Opp. Hotel Amrapreet, Dayanand Maharshi Chowk, Jalna Road, Aurangabad-431005 (M.S.) Ph: 0240-233904, 2321268, Email : Aurangabad.Pune@bankofindia.co.in

**ANNEXURE F**  
**APPENDIX-IV**  
[See rule-8(1)]  
**POSSESSION NOTICE**  
(For Immovable property)

Whereas  
The undersigned being the authorized officer of the **Bank Of India** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **02-03-2023** calling upon the borrower **Smt. Chitrabai Mohanrao Muley** to repay the amount mentioned in the notice being **Rs. 38,06,947.00 + Uncharged Interest (Rupees Thirty Eight Lakh Six Thousand Nine Hundred Forty Seven plus uncharged interest)** 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 under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **29th day of May of the year 2023**;

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 **Bank of India** for an amount **Rs. 38,06,947.00** and interest thereon.

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

**Description of the Immovable Property**  
**All the pieces and parcels of Flat No. F-9, Stilt 2nd Floor, Sushanti Park, C-Wing situated at Gut No. 57/3, Plot No. 8, 9 & 10, Itkheda, Patihan Road, Taluka & District Aurangabad in the state of Maharashtra within the jurisdiction of the Sub Registrar Aurangabad.**  
**Bounded;**  
**On the North by : Flat No. F-8,**  
**On the South by : Marginal Open space**  
**On the East by : Marginal Open space,**  
**On the West by : Staircase, lift & Flat No. 7**  
**Date : 29-05-2023**  
**Place : Aurangabad**

Chandrakant Parate  
Chief Manager & Authorized Officer

Place: Mumbai  
Date: 03.06.2023

**E-AUCTION NOTICE**  
Shrenuj & Company Limited (In Liquidation)  
Sale of assets of the Corporate Debtor, on a Standalone basis under the provisions of Insolvency and Bankruptcy Code, 2016

NOTICE is hereby given to public at large for inviting bids from interested bidders in connection with the e-Auction process to be held by the Liquidator of Shrenuj & Company Limited - in liquidation ("Corporate Debtor"), for the acquisition of assets of the Corporate Debtor, on a standalone basis as per details mentioned in the table below. The Corporate Debtor is under liquidation by virtue of the Order dated 12.07.2021 (Detailed order received on 06.10.2021) passed by the Hon'ble National Company Law Tribunal, Mumbai Bench. The registered office of the Corporate Debtor is situated at 405, Dharam Palace, 100-103, N S Patkar Marg, Mumbai-400007. The Corporate Debtor was in the business of manufacturing, distributing, marketing, retailing, importing and exporting of diamonds and diamond jewellery.

Last date for submission of request letter of participation/KYC/Undertakings	17.06.2023 till 05:00 PM
Last date for submission of EMD	30.06.2023 till 05:00 PM
Date and Time of Inspection	Till 26.06.2023 From 11:00 AM to 04:00 PM with prior appointment with Mr. Vijay Kale (+91 9890382788)
E-Auction Portal	<a href="https://www.eauctions.co.in/">https://www.eauctions.co.in/</a>
E-auction Tender document & Auction Notice	<a href="https://eauctions.co.in/">https://eauctions.co.in/</a>
Linkstar Infosys Private Limited Contact Person	Mr. Vijay Pipaliya - 9870099713 Email Id: admin@eauctions.co.in

**Details of Assets**

SN	Location & Address	Built-up Area (Approx.)	Reserve Price	EMD	Bid Incremental Amount (INR in Lakhs)	Date and time of e-auction (With unlimited extension of 5 minutes each)
1.	Office at C - 305, Dharam Palace, 100-103, NS Patkar Marg, Mumbai - 400007 alongwith Plant & Machinery including Furniture and Fixtures	1480 sq.ft.	4,70,25,000	47,02,500	5	03.07.2023 From 11:00 AM to 01:00 PM
2.	Office at C - 405, 505 and 506, Dharam Palace, 100-103, NS Patkar Marg, Mumbai - 400007 alongwith Plant & Machinery including Furniture and Fixtures	4440 sq.ft.	13,49,00,000	1,34,90,000	10	03.07.2023 From 11:00 AM to 01:00 PM
3.	Office at C - 605, Dharam Palace, 100-103, NS Patkar Marg, Mumbai - 400007 alongwith Plant & Machinery including Furniture and Fixtures	1480 sq.ft.	4,51,25,000	45,12,500	5	03.07.2023 From 02:00 PM to 04:00 PM
4.	Industrial Land & Building on Shed No 1, Bearing survey No 5/7013, 1/7014 & 5/7014 CS No 322 of Tardeo, Near Diana Talkies, Bombay Central, Mumbai-400007 alongwith Plant & Machinery including Furniture and Fixtures	Land-2582.37 sq. mtr. Building-25017 sq. ft.	48,60,00,000	4,86,00,000	20	03.07.2023 From 02:00 PM to 04:00 PM

It is clarified that this invitation purports to invite interested bidders and does not create any kind of binding or obligation on the part of the Liquidator or the Corporate Debtor to effectuate the sale. The Liquidator reserves the right to cancel or modify the process and / or not to accept and / or disqualify any bidder without assigning any reason and without any liability. The intending bidders should make their own independent inquiries regarding the items put on auction.

The sale of assets of the Corporate Debtor through e-Auction will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS", "WHATSOEVER THERE IS BASIS" and "NO RECOURSE BASIS".

For information on tender document and other details email your request at [eo1.shrenuj@gmail.com](mailto:eo1.shrenuj@gmail.com), or his team member, Ms. Payal Jain at +22-22837360.

Sd/-  
Brijendra Kumar Mishra  
Liquidator

Date: 03.06.2023  
Place: Mumbai

For Shrenuj and Company Limited- In Liquidation  
IBBI Registration No: IBBI/PA-02/IP-NO0109/2017-18/10257  
AFA: AA2/10257/02/280324/202692 valid till 28/03/2024  
eo1.shrenuj@gmail.com (Process specific) mishrabk1959@gmail.com (Registered with IBBI)  
Address of the Liquidator registered with IBBI: Flat No.202, 2nd floor, Bhoj Bhavan, Plot No.18-D, Shivpuri, Sion-Trombay Road, Chembur (East), Mumbai City, Maharashtra, 400071  
Correspondence Address: Waterfall Insolvency Professionals Pvt. Ltd., 1221, Maker Chamber V, Nariman Point, Mumbai 400021

**KOKAN MERCANTILE CO-OP BANK LIMITED** Multi State Bank Since 1973  
Registered Office: 1st Floor, Harbour Crest, Mazgaon T.T, Mumbai-400010 | Phone: 23223753, 23223888, 23223970, 23223971, 23234322, 23234311, Fax: 23246693 | [www.kokanbank.net](http://www.kokanbank.net)

**SALE NOTICE**

Notice is hereby given to the public in general and to the Borrower, Partners, Mortgagees & Sureties in particular by the Authorised Officer that the under mentioned property mortgaged to Kokan Mercantile Co-operative Bank Limited has taken physical possession on 13.02.2023 under the provision of Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 will be sold by tender cum public auction as mentioned below for recovery of secured debt amounting to Rs. 3,36,45,904.40 (Rupees Three Crores Thirty Six Lacs, Forty Five Thousand Nine Hundred Four and paise forty only) towards loan account no. 5011/15407 and further interest @ 14% as detailed below:

The property will be sold without furniture and fixtures on "as is where is and as is what is" basis/condition.

Sr. No.	Name	Description of property	Status of the property	Reserve Price	E.M.D. (in Rs.)	Inspection date and time	Sale date and time
1.	Loan A/C. 5011/15407 THANE RABODI BRANCH	Land and building bungalow no.B/08, (ground +1st floor) total plot land adm. area 13153 sq.ft. together with cottage/farm house, adm. area 1514 sq.ft. (carpet area), Phase 1, Ovale, Bhayanderpada, Thane (W), within the limit of Thane Municipal Corporation, District Thane bearing plot no.PH-1B/8 with farm house in Cosmos Hawaii Village bearing old survey no.162, H.3, 6, 10, 4, 5, 7, 8, 9, new survey no.27H, H.No.3, 6, 10, 4, 7, 8, 9 and old survey no.163, new survey no.93H, H.No.20 of village Ovale/Bhayanderpada, Tal. & District Thane in the registration district and sub district of Thane.	Physical possession with the bank.	4,60,00,000/-	46,00,000/-	10.07.2023 from 9 a.m. to 4 p.m.	20.07.2023 at 11 a.m.

Intending buyers may inspect the property on the date and time as mentioned above. The particulars in respect of the immovable secured property specified hereinabove have been stated to the best of the information and knowledge of the undersigned who shall however not be responsible for any error, misstatement or omission in the said particulars. Terms and Conditions of public auction :-

- 1) Sale is strictly subject to the terms and conditions mentioned hereunder.
- 2) The property will be sold without furniture and fixture on "As is where is and As is what is" condition.
- 3) The property under auction can be inspected on the date & time specified above. For any queries with regards to the inspection of property or submission of tenders kindly contact the Authorised Officer - Kokan Mercantile Co-op Bank Ltd, 1st floor, Harbour Crest, Mazgaon T.T, Mumbai -400010. Phone: 9820547700/9820464264.
- 4) The interested buyers may send their offers for the above property in a sealed cover along with the Demand Draft of earnest money deposit (EMD) at the Office of the Authorised Officer, Kokan Mer. Co-op. Bank Limited, 1st floor Harbour Crest Mazgaon T.T, Mumbai -400010, on or before 15.07.2023. The sealed cover will be opened by the Authorised Officer at 1st floor, Harbour Crest, Mazgaon, Mumbai -400010 in the presence of available intending bidders, Borrower, Partners Mortgagees & Sureties on 20.07.2023 at 11 a.m. the time of sale.
- 5) Offers or conditional offers that are not filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers and accordingly shall be rejected. The earnest money deposit shall not carry any interest.
- 6) Along with offer document, the interested intending bidder shall also attach a copy of the KYC Document (Pan Card, A Address Proof).
- 7) In no eventuality the property will be sold below the reserve price.
- 8) Property shall be sold to the highest bidder/offeree subject to acceptance of the bid by the secured creditor i.e. Kokan Mer Co-op Bank Ltd. However the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary which will take place at the said place, date and time.
- 9) The Auction/Inter Se Biddings will also take place at the same place when the intending bidder may remain present and submit their offers directly and revise their offers upwards.
- 10) All dues and outgoings i.e. Municipal Taxes, Maintenance/Service Charges, Electricity and water taxes or any other dues including all overdue in respect of the said property shall be paid by the successful bidder/purchaser.
- 11) The successful bidder/purchaser shall have to pay 25% of the purchase amount (after adjusting the E.M.D. already paid) immediately within 2 working days from the acceptance of the offer by the Authorised Officer in respect of the sale failing which the earnest money deposit will be forfeited.
- 12) The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful purchaser by the Authorised Officer. In the event of the default in payment of the balance 75% of the sale price or any part thereof within the prescribed period, the amount deposited shall be forfeited and the secured creditor will be at liberty to sell the property once again and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum already paid towards the purchase thereof.
- 13) Sale is subjected to confirmation by the Secured Creditor.
- 14) The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents and other risk from the date of the confirmation of the sale by the undersigned Authorised Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.
- 15) Any Statutory & Other dues payable including society dues if any and all dues on the property shall be borne by the Purchaser and all expenses relating to Stamp Duty, Registration Charges, Transfer charges and any other expenses and charges in respect of the registration of the Sale Certificate for the above referred property shall be borne by the successful bidder.
- 16) No persons other than the Intending bidders/offerees themselves or their duly Authorised representative shall be allowed to participate in the Auction.
- 17) In case all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above named borrower/partners, mortgagees and sureties till one working day prior to the date of auction then the property will not be sold and all the bids received from the respective bidders shall be returned to them without any liability/claim against Kokan Mer Co-op Bank Limited.

**STATUTORY 30 DAYS SALE NOTICE UNDER rule 8 (6) OF SARFAESI ACT 2002**

The borrower, partners, mortgagees and guarantors are hereby notified to pay the aforesaid sum outstanding up to date and ancillary expenses from 30 days from today failing which the property will be put up for sale/sold and balance dues if any will be recovered with interest and cost

Authorised Officer  
s/d  
Kokan Mer.Co-op Bank Limited

Date : 03.06.2023

## PUBLIC NOTICE

Mr. Arvind. R. Jani and Mrs. Nayna. A. Jani a Member of the Sankruti Bldg No-1 to 4 Co-Operative Housing Society Ltd, Having, address at 90 Feet Road, Opp. St. Lawrence High School, Thakur Complex, Kandivli (E), Mumbai- 400101 and co-holding Flat No- 503 in the Building No.3, died on 02/01/2021 and 10/04/2022 respectively without making any nomination.

The Society hereby invites claims or objections from the heir or heirs or other Claimants/ objector or objectors to the transfer of the said shares and interest of the deceased Member in the capital/ property of the Society within a period of 15 days from the Publication of this notice, with copies of such documents and other proofs in support of his/her/their claims/objections for transfer of shares and interest of the deceased Member in the capital/property of the Society. If no claims/objections are received within the period prescribed above, the Society shall be free to deal with the shares and interest of the deceased Member in the capital/ property of the Society in such manner as is provided under the Bye-laws of the Society. The claims/objections, if any, received by the Society for transfer of shares and interest of the deceased Member in the capital/ property of the society shall be dealt with in the manner provided under the Bye-laws of the Society. A copy of the registered Bye-laws of the society is available for inspection by the claimants/ objectors, in the office of the Society/ with the secretary of the Society between 7.30.P.M. to 9.00 P.M. from the date of publication of the notice till the date of expiry of its period.

For and on behalf of  
The Sankruti Bldg. 1 To 4 Ltd CHS Ltd.  
Hon.Secretary

Place: Mumbai  
Date: 03.06.2023

**IDBI Bank Ltd.**, First Floor, Bhoomi Saraswati Complex, Ganjawaala Lane, Chamunda Circle, Off S V Road, Borivali West, Mumbai Pin: 400092, Maharashtra

[RULE 8(1)]  
**POSSESSION NOTICE**  
(For Immovable Property)

Whereas  
The undersigned being the authorised officer of IDBI Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13(12) read with rule 3 of Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the following borrowers to repay the amount mentioned in the notice within 60 days from the date of the 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 in below table, in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrower's attention is invited to provisions of sub section (8) of section 13 of Act, in respect of time available, to redeem the secured assets.

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 IDBI Bank Limited for an amount mentioned below and interest thereon.

Name of the Borrower/ Guarantor	Date of Notice	Amount claimed in Demand Notice (Rs.)	Date of Symbolic Possession	Description of Property
Santosh Chakradhar Ware/ Vikram Chakradhar Ware	10.03.2023	Rs.3177423/-	29.05.2023	Flat No 302, 3 <sup>rd</sup> Floor, Bldg No 20 Wing B, Anand Van Vira Swastik Garden, Vihar East Maharashtra-401305
Ashok Kumar Harishankar Mishra/ Sunita Ashok Mishra	16.02.2023	Rs.2003360/-	29.05.2023	Flat No 402, 4 <sup>th</sup> Floor D Wing, Krishna Vihar CHSL, Opp Fire Brigade Office, Nallasopara East-401209
Arvind Rajendra Sharma/ Rajendra Bodhan Sharma	16.02.2023	Rs.1278448/-	29.05.2023	B/001, Bldg-4, Sec-3, Orange Height Phase II, Nile More, Near Yashwant Gaurav, Nallasopara West-401203
M/S Debon Herabals Pvt Ltd/ Smt Kajal Shyam Anand/ Shyam Omprakash Anand/ Rishi Shyam Anand	10.03.2023	Rs.7269151/-	29.05.2023	Gala No C3, Sheetal Industrial Estate, Mira Bhayander Road, Bhayander East, Maharashtra-401105

Sd/-  
Authorised Officer, IDBI Bank Ltd.

Place: Borivali, Mumbai  
Date: 02.06.2023

**TATA CHEMICALS LIMITED**  
Corporate Identity Number: L24239MH1939PLC002893  
Registered Office: Bombay House, 24 Horni Moddy Street, Fort, Mumbai - 400 001  
Tel. No. : +91 22 6665 8262  
Email: [investors@tatachemicals.com](mailto:investors@tatachemicals.com) Website: [www.tatachemicals.com](http://www.tatachemicals.com)

**NOTICE OF THE 84<sup>TH</sup> ANNUAL GENERAL MEETING, REMOTE E-VOTING, DIVIDEND AND BOOK CLOSURE**

**Annual General Meeting:**  
NOTICE is hereby given that the Eighty-Fourth (84<sup>th</sup>) Annual General Meeting ("AGM" or "Meeting") of the Members of Tata Chemicals Limited ("the Company") will be held on **Monday, June 26, 2023 at 3.00 p.m. (IST) through Video Conference (VC) / Other Audio Visual Means (OAVM)**, to transact the business as set out in the Notice of the AGM. In accordance with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020 and subsequent circulars issued in this regard, the latest being 10/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs (collectively referred to as "MCA Circulars") and Circular Nos. SEBI/HO/CFD/CMD2/CIR/P/2020/79, SEBI/HO/CFD/CMD2/CIR/P/2021/11, SEBI/HO/CFD/CMD2/CIR/P/2022/62 and SEBI/HO/CFD/POD-2/P/CIR/2023/4 dated May 12, 2020, January 15, 2021, May 13, 2022 and January 5, 2023, respectively, issued by the Securities and Exchange Board of India (collectively referred to as "SEBI Circulars"), the Company has sent Notice of the 84<sup>th</sup> AGM along with a weblink to access the Integrated Annual Report 2022-23 on Friday, June 2, 2023, through electronic mode to those Members whose email addresses are registered with the Company/Registrar & Transfer Agent/ Depository Participants ("DPs"). The Company shall send a physical copy of the Integrated Annual Report 2022-23 to those Members who specifically request for the same at [investors@tatachemicals.com](mailto:investors@tatachemicals.com) mentioning their Folio No./ DP ID and Client ID.

The Integrated Annual Report 2022-23 of the Company along with Notice and the Explanatory Statement of the 84<sup>th</sup> AGM is available on the website of the Company at <https://www.tatachemicals.com/IAR2023.pdf> and on the websites of the Stock Exchanges viz. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com). A copy of the same is also available on the website of the National Securities Depository Limited ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

**Remote e-Voting:**  
In compliance with Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, the Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the MCA Circulars, the Company is pleased to provide to its Members the facility of remote e-Voting before / during the AGM in respect of the business to be transacted as mentioned in the Notice of the 84<sup>th</sup> AGM and for this purpose, the Company has appointed NSDL for facilitating voting through electronic means.

The detailed instructions for remote e-Voting are given in the Notes to the Notice of the 84<sup>th</sup> AGM. Members are requested to note the following:

- The remote e-Voting facility would be available during the following period:
 

Commencement of remote e-Voting	From 9.00 a.m. IST on Thursday, June 22, 2023
Conclusion of remote e-Voting	Upto 5.00 p.m. IST on Sunday, June 25, 2023

The remote e-Voting module shall be disabled by NSDL for voting thereafter and Members will not be allowed to vote electronically

