

July 27, 2022

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

National Stock Exchange of India Limited
Exchange Plaza, 5th 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

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), Free Press Journal (English newspaper) and Navshakti (Marathi newspaper) on July 27, 2022.

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

Kindly take the same on record.

Your Faithfully,
For Fino Payments Bank Limited

Basavraj Loni
Company Secretary & Compliance Officer
Place: Navi Mumbai
Encl.: As above

CCI clears Axis-Citi deal

PRESS TRUST OF INDIA
New Delhi, July 26

THE COMPETITION COMMISSION has approved Axis Bank's proposed acquisition of Citi's consumer business in India, one of the largest deals in the country's financial services space. Under the deal worth ₹12,325 crore, announced on March 30, Axis Bank would take over Citi's credit cards, personal loans and wealth management businesses that are focused on the affluent segment.

In a tweet on Tuesday, the regulator said it has cleared the "acquisition of Citibank, N.A.'s and Citicorp Finance (India) Limited's undertakings comprising of their consumer banking activities by Axis Bank". Deals beyond a certain threshold require approval of the Competition Commission



ONE STEP FURTHER

Under the deal, Axis Bank will take over Citi's credit cards, personal loans and wealth management businesses that are focused on the affluent segment

The deal worth ₹12,325 crore announced on March 30 is one of the largest ones in the country's financial services space. It is expected to be completed by Sept '24

of India (CCI), which keeps a tab on unfair business practices across sectors.

In March, Axis Bank and Citi had signed a definitive agreement for the deal, which is expected to be completed by September 2024 and would help Axis Bank gain access to 30 lakh new customers.

The parties involved in the deal are Axis Bank, Citibank, N.A. (acting through its India branch) and Citicorp Finance (India).

"The transaction involves the proposed slump sale by Citi of an undertaking comprising its consumer banking activities to the acquirer on a going concern basis and the proposed slump sale by Citicorp of an undertaking comprising its consumer banking activities to the acquirer on a going concern basis," the summary of the transaction available on CCI website said.

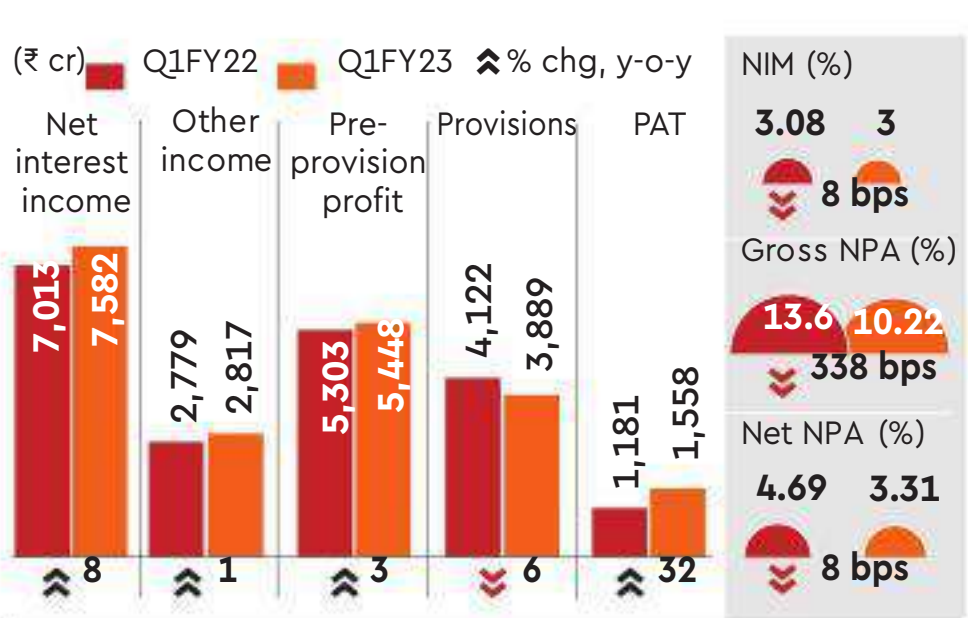
Union Bank profit rises 32%

FE BUREAU
Mumbai, July 26

UNION BANK OF INDIA on Tuesday reported a 32% year-on-year increase in its net profit for the first quarter of the current financial year to ₹1,558 crore as provisions decline. The bank made provisions of ₹3,889 crore, down 5.6% y-o-y, during the quarter.

The pre-provisioning operating profit (PPOP) improved by 2.7% YoY to ₹5,448 crore, supported by non-interest income. Non-interest income grew 1.4% YoY to ₹2,817 crore.

The bank's net interest income (NII) grew 8.1% to ₹7,882 crore, led by a strong growth in advances. The bank has given guidance for a credit growth of around 12-13% for



both the corporate and RAM sectors, which will also aid margins. The bank's global advances increased 12.9% to ₹6.5 trillion.

To fund the credit growth, the bank is planning to raise fresh capital and has approvals

to raise ₹8,000 crore. The bank also plans to raise funds through qualified institutional placement by Q3, depending on market conditions. It will also keep on raising funds through additional tier-1 bonds.

The bank's net interest

margin (NIM) declined 8 bps to 3.0% as on June 30. The targeted loan growth will help the bank maintain the NIM at 3.01% in FY23, A Manimekhalai, MD and CEO, said.

The bank's total deposits improved by 9.3% to ₹9.1 trillion, with the current account, savings account (CASA) ratio being 36.19% as of June 30, down 20 bps YoY.

The gross non-performing asset (NPA) ratio stood at 10.22% as on June 30, down 338 bps YoY and 89 bps QoQ. The net NPA ratio stood at 3.31%, down 138 bps YoY and 37 bps QoQ.

Total slippages during the quarter were at ₹4,200 crore, of which ₹3,600 crore was fresh slippages while recovery was around ₹4,400 crore.

Piramal Enterprises gets RBI nod to start NBFC business

PIRAMAL ENTERPRISES ON Tuesday said it has received the approval from the Reserve Bank of India (RBI) to start non-banking finance company (NBFC) operations. The licence is for initiating an NBFC not accepting public deposits.

"The RBI has granted a certificate of registration to the company to commence

the business of non-banking financial institution without accepting public deposits. The said licence was received by the company on July 26," Piramal said in an exchange filing.

The approval from the RBI comes after the company received clearance of the shareholders to demerge its pharmaceuticals business

and simplify its corporate structure.

Earlier, the company had acquired Dewan Housing Finance (DHF) for ₹34,250 crore. The acquisition will diversify Piramal Enterprises' loan book towards retail financing by scaling up the retail loan book by up to five times, the company had said earlier. —FE BUREAU



Indifi turns profitable first time ever in Q1

FE BUREAU
New Delhi, July 26

INDIFITECHNOLOGIES, a digital lending platform catering to MSMEs, has said it has turned profitable for the first time during Q1FY23. However, no numbers were disclosed.

Alok Mittal, co-founder and CEO, said the business is well capitalised at ₹380 crore and there is no immediate plan to raise capital privately or via an initial public offering.

Accel Partners, Omidyar, British International Investment and CX Partners are among the investors in the company.

Mittal said the scale of the business and the refinement in the credit model have helped the business turn profitable and credit costs have come down. "Our gross NPLs at this time last year were about 5% and now we are at less than 2% while net NPLs are sub-1%," Mittal said.

Indifi's AUM at the end of March stood at ₹770 crore and the company hopes to grow at 80-100% in FY23. At the end of June, the AUM was ₹950 crore. The company disbursed ₹335 crore during the June quarter. While 45% of the loans are on the balance sheets of lenders, 55% of loans are on Indifi's balance sheet.

Indifi's spreads are typically around 11-12% as it borrows at 12-13% and lends at 24%. The ticket sizes for loans have increased from ₹4 lakh three years back to around ₹7 lakh now.

Among new products that the company introduced last year is automated loans. Mittal said these are essentially small-ticket loans of around ₹2.5-3 lakh and get serviced faster.

Indifi counts Indusind Bank, Yes Bank and IDFC First Bank and Aditya Birla Finance among its lenders.

Ashishkumar Chauhan takes charge as NSE chief



ASHISHKUMAR CHAUHAN ON Tuesday assumed charge as the managing director and chief executive officer of the National Stock Exchange (NSE). Chauhan earlier resigned as MD and CEO of the BSE and was relieved of his roles and responsibilities at the exchange from Monday.

Chauhan replaces Vikram Limaye, whose five-year tenure ended on July 15. Limaye did not seek another tenure at the NSE despite being eligible.

"Chauhan has taken charge as MD and CEO of NSE from today," a spokesperson of the exchange said.

At NSE, Chauhan faces an uphill task of guiding the bourse bogged down by governance lapses, a co-location scam, technical glitches and a phone-tapping probe. Besides, he will need to steer the long-pending initial public offer of the NSE. —PTI

HDFC Life plans to raise funds

FE BUREAU
Kolkata, July 26

PRIVATE SECTOR INSURER HDFC Life Insurance on Tuesday said its board of directors is scheduled to meet on July 29 to consider raising funds by way of issuing equity share or other securities by way of preferential issue.

In a stock exchange filing, the company said a meeting of its board of directors is scheduled to be held on July 29 to consider the fundraising and formulation of the employees stock option scheme in view of Sebi regulations, subject to approvals of shareholders

A meeting of the board of directors is scheduled to be held on July 29 to consider the fundraising and formulation of the employees stock option scheme

through postal ballots.

Backed by a healthy rise in annualised premium equivalent (APE) and a significant decline in Covid-related claims, HDFC Life Insurance has reported around 22% year-on-year (y-o-y) growth in its net profit at ₹328.79 crore

for the first quarter this fiscal on a consolidated basis. The insurer had posted a net profit of ₹269.55 crore for the corresponding period last fiscal.

The insurer's net premium income registered a 30.54% y-o-y increase to ₹9,870.06 crore for the first quarter of FY23 from ₹7,560.69 crore, while the first-year premium grew 32.91% y-o-y at ₹1,708.66 crore as against ₹1,285.56 crore. Renewal premium during the period under review rose 31.14% y-o-y at ₹5,100.47 crore. The annualised premium equivalent (APE) registered a y-o-y growth of 22% at ₹1,904 crore.

FROM THE FRONT PAGE

Zomato leads the fall in new-age stocks

The price of the shares in the initial public offering (IPO) was ₹76 per share.

The weakness in the Zomato counter rubbed off onto other new-age tech company (NATC) stocks. A clutch of eight stocks has lost ₹18,000 crore in value over the last two sessions with Paytm losing ₹2,832 crore in value and Delhivery losing ₹3,387 crore. Nykaa was the sole gainer.

Analysts at Jefferies wrote that Zomato's Blinkit acquisition elongates path to profitability and despite the management guidance on a break-even in food delivery, investors are not giving it the benefit of the doubt. "Worries of Fed tightening & investor focus on cash flow have been weighing on the Internet names, including food tech, globally. From an exuberance at the time of listing last year, Zomato is now unloved, having underperformed peers ytd," they observed. The brokerage has set a price target of ₹100 for the stock.

Pret A Manger-Reliance tie-up to force Indian café chains to smell the coffee

The positioning would be a consequence of that captive audience.

In other words, the store location will, to a large extent, determine both the pricing and positioning of PAM. Agrees Devangshu Dutta, chief executive of Third Eyesight, a specialist management consulting firm: "At the end of the day, PAM is more a quick service outlet than a café. (Pret A Manger means 'ready to eat' in French). And the consistency of its offering comes from what is called the pre-prep."

All PAM outlets in the UK follow the concept of "freshness of ingredients" and "quickness of

service". The hero product – the sandwich in this case – is still a convenience food, a grab-and-go item. It is prepared by a central commissary or multiple commissaries and is at the most heated or packaged at the counter. "So it is not a restaurant and it can't change a restaurant price," says Dutta.

In a sense, Domino's has perfected this model with a lot of pre-prep done at the commissary end but the actual pizza is prepared "at location" or in the store. "In this case (PAM), you are not doing that volume of work at the consumer-facing counter," Dutta adds. And if that is the model RBL plans to replicate in the country, the positioning, by default, is mass.

"The PAM-Reliance combination is likely to be a mass market offer, with value pricing and highly localised strategy," Dsouza of Ipsos says.

But mass or premium positioning, PAM's entry will no doubt roil the waters. "Incumbents have to up the food game if they want to take on the might of Reliance," says an executive with a rival brand. Beverages form a dominant part of the café industry sales. Besides food and beverages, merchandising, which is employed largely for branding, is rapidly becoming a source of additional revenue. About 60-65% of café sales come from beverages, followed by food which forms about 20-25% and about 10% from merchandise.

For one, Tata Starbucks, which witnessed a 76% growth and logged ₹636 crore revenue in FY22, has been working at its food menu and delivery for some time. In a recent interview to FE BrandWagon, Sushant Dash, CEO, Tata Starbucks, had said that the brand had to "re-prioritise" because of the pandemic, with innovation becoming more important to keep the brand relevant. Starbucks innovated with the menu to keep the interest level up among customers and introduced new food items and gave the existing food items an Indian twist," he had said.

Earlier this month, Starbucks added masala chai, filter coffee and an array of bite-sized

snacks and sandwiches to its menu card. Its new milkshakes will be priced starting at ₹275, while masala chai and filter coffee will start from ₹190. It also introduced the 'Picco' – meaning 'small' in Italian – starting at ₹185.

Will that be enough? Given PAM's strong presence in the food space, there is no denying that existing café chains in India have to tweak their food menu considerably. In other words, they will have to get out of their comfort zones.

Round 1 of 5G auctions: Bid amount at ₹1.45 trn

The government, he said, will allocate the spectrum in record time and 5G services are expected to start rolling out by September.

The target is to allocate the spectrum by August 14, he said.

The maximum interest has been shown by the operators in buying 3,500 MHz band, which is a 5G band where a total commitment of ₹78,550 crore has been made. The millimetre band, also a 5G band in 2,600 MHz, also saw high bidding with a total commitment of ₹14,215 crore.

The real surprise was the premium 700 MHz where despite the high reserve price, a commitment of ₹39,270 crore has been made. Though the name of the operators is not disclosed at this stage by the government, going by the earnest money deposit, it is expected that only Reliance Jio has committed to buy spectrum in this band.

The sale of 700 MHz band is interesting because it remained unsold in the previous two auctions due to its high reserve price.

Two bands – 600 MHz and 2,300 MHz – saw zero bids. Spectrum in the bands 800 MHz, 900 MHz, 1,800 MHz, 2,100 MHz and 2,500 MHz also saw bidding as operators will be looking to fill gaps in their existing portfolio.

DELHI JAL BOARD: GOVT. OF N.C.T. OF DELHI
OFFICE OF THE ADDL. CE (DR) PROJECT-III
THROUGH EXECUTIVE ENGINEER (C) DR-XII
MU BLOCK, PITAMPURA, DEHI-110034
E-mail: executiveengineerdr12@gmail.com

NIT No. 06/EE (C) Dr XII/ 2022-23

S. No.	Name of Work	Amount put to tender	Tender fees	Date of release of tender through e-Procurement Solution	Last date and time of download and RTGS through e-Procurement Solution
1	Desilting of 900 mm dia and above sized Punjabi Bagh Trunk Sewer in the command area of Nilothi STP with vacuum Super Suckers and Jetting Cum Suction Machines with water recycling technology (Remote) Tender Id-2022_DJB_226604_1	Item rate	Rs. 1500/- Non refundable	22.07.2022	12.08.2022 up to 3:00 PM

The tender has been uploaded on website <http://delhi.govtprocurement.com>
ISSUED BY P.R.O. (WATER)
Advt. No. J.S.V. 256 (2022-23)

Sd/-
(Er. V.P. Sharma)
EE(C)DR-XII

STOP CORONA : WASH YOUR HAND, WEAR MASK & MAINTAIN SOCIAL DISTANCE

Fino Payments Bank
फिनो पेमेंट्स बैंक

FINO PAYMENTS BANK LIMITED

Registered Office: Mindspace Junagar, 8th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Junagar, Navi Mumbai, Thane - 400706. CIN: L65100MH2007PLC171959; E-mail: basavraj.loni@finobank.com
Website: 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 ("the 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, Circular No. 20/2021 dated December 8, 2021 and Circular No. 3/2022 dated May 5, 2022 (the "MCA Circulars") and other applicable laws, rules, regulations, if any, Fino Payments Bank Limited ("the Bank") seeks approval of the Members of the Bank by way of Postal Ballot, only by means of electronic voting ("remote e-voting") for Appointment of Mr. Prakash Kulathu Iyer (DIN: 00529591) as an Independent Director of the Bank. Members are informed that the Bank has on July 26, 2022, completed the dispatch of the Postal Ballot Notice dated July 20, 2022 through e-mail to the Members of the Bank whose name appear in the list of Register of Members/Register of Beneficial Owners maintained by the Depositories viz., National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on Friday, July 22, 2022 ("cut-off date") and who have registered their email address with the Bank/ Depositories for seeking approval of members only through remote e-voting. A person who is not a Member as on Friday, July 22, 2022 ("cut-off date") shall treat the Postal Ballot Notice for information purpose only. Accordingly, physical copy of the Postal Ballot Notice along with postal ballot form and pre-paid business reply envelope has not been sent to the Members for this Postal Ballot.

The Postal Ballot Notice is also available on the Bank's website at www.finobank.com and websites of the respective Stock Exchanges viz. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at 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/Register of Beneficial Owners maintained by the Depositories viz., National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on cut-off date shall be entitled to vote in relation to the resolution specified in the Postal Ballot Notice. The Bank has appointed National Securities Depository Limited ("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 remote e-voting period commences on Thursday, July 28, 2022 at 9:00 a.m. (IST) and ends on Friday, August 26, 2022 at 5:00 p.m. (IST). The remote e-voting shall not be allowed beyond said date and time. The remote e-voting module shall be disabled for voting thereafter. Once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently.

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

The Scrutinizer will submit his report to the Managing Director & CEO or Company Secretary as authorized by the Board of Directors of the Bank. The results of the Postal Ballot will be announced on or before Tuesday, August 30, 2022. The results, along with the Scrutinizer's Report will be hosted at the Bank's website viz. 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 and National Stock Exchange of India Limited at 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 <https://www.evoting.nsdl.com> or call on toll free no.: 1800 1020 990 and 1800 22 44 30 or send a request to Mr. Sanjeev Yadav, Assistant Manager, National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 at evoting@nsdl.co.in

Place: Navi Mumbai
Date: July 26, 2022

For Fino Payments Bank Limited
Sd/-
Basavraj Loni
Company Secretary & Compliance Officer
Membership No: A23095

KRISHANA PHOSCHEM LIMITED

5-0-20, Basement, R.C. Vyas Colony, Bhilwara (Raj.) INDIA

Website: www.krishnaphoschem.com Email: secretarial@krishnaphoschem.com; CIN: L24124RJ2004PLC019288

Unaudited Financial Results For the Quarter Ended 30th June 2022
[Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015] (Rs in Lakhs)

S. No.	Particulars	Quarter ended		Year Ended	
		30.06.2022	31.03.2022	30.06.2021	31.03.2022
		Unaudited	Audited	Unaudited	Audited
1	Total Income From Operation	6,718.33	8,158.84	5,319.19	32,076.28
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	730.89	1,601.32	939.42	4,278.27
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	730.89	1,601.32	939.42	4,278.27
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	609.82	1,080.03	648.16	2,946.33
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)]	609.82	1,078.92	648.16	2,945.22
6	Equity Share Capital	2,963.88	2,963.88	2,740.00	2,963.88
7	Other Equity (Reserves)				19,139.54
8	Earning Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)				
	1. Basic	2.06	3.85	2.44	10.50
	2. Diluted	2.04	3.82	2.42	10.42

Note :

- The unaudited financial results of the company for the quarter ended June 30, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 25th July, 2022. The same have also been subjected to Limited Review by the Statutory Auditors.
- The above financial results are prepared in accordance with Indian Accounting Standards ("IND AS") as prescribed under section 133 of the companies Act, 2013 read with relevant rules issued there under.
- The above is an extract of the detailed financial results for the quarter ended 30th June 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange www.nseindia.com and Company's websites www.krishnaphoschem.com.

Place:- Bhilwara
Date:- 25th July, 2022

By order of the Board
For KRISHANA Phoschem Ltd.
(Sunil Kothari)
Whole Time Director
DIN : 02056569

छत्तीसगढ़ स्टेट इन्फ्रस्ट्रक्चर डेव्हलपमेंट कार्पोरेशन लिमिटेड
(छत्तीसगढ़ शासन का एक उपक्रम)
(ISO 9001:2015 Certified)
प्रधान मंत्री, उद्योग चक्र, रिंग रोड नं. -1, नरेशवाड़ा, रायपुर, 492006 (छत्तीसगढ़), दूरध्वनि 0771-6621000,
CIN: U45203CT1981SG001853, PAN: AABCN6288N, GST Regn No.: 22AABCN6288N5Z
Website: www.csidc.in, Email address: csidc.cg@nic.in, csidc_raipur@yahoo.com

ई-निविदा संशोधन सूचना
दिनांक 26/07/2022

निगम के कार्यालयीन कार्यों के लिये आउटसोर्सिंग अंतर्गत मानव संसाधन की सेवायें उपलब्ध कराने संबंधी एजेंसी/संस्था/फर्म/कम्पनी/प्रोपराइटर फर्म आदि से ई-निविदा क्र. सीएसआईडीसी/सा./आ.सो./2022/01, दिनांक 24/06/2022 आमंत्रित की गई है। निविदा जमा करने की अंतिम तिथि 27/07/2022, सांच. 5:00 बजे तक है। उक्त निविदा जमा करने की अंतिम तिथि को, दिनांक 08/08/2022, सांच. 5:00 बजे तक बढ़ाई जाती है। निविदा की सामान्य शर्तें अन्य विवरण यथावत् लागू रहेंगी।

S-33339/5 प्रबंध संचालक

PUBLIC NOTICE

NOTICE is hereby given that **Mr. Jitendra M Shah of Flat No. 707** is a bona-fide member of Jal Darshan Co-op Housing Society Ltd., situated at Plot No. 18 Y Rupa Park, Juhu, Mumbai-400049 and holders of 5 shares bearing Distinctive Nos. 391 to 395 vide share certificate No. 79 dated 01/09/1986. It is reported by the said member that the aforesaid share certificate (in original) issued by the Society has been lost/misplaced and not traceable after reasonable search at their end. A lost certificate is obtained from **Mahim Police Station** on 13-09-2021 and an application for issuance of duplicate share certificate in lieu of original certificate has been made to the Society.

The Society hereby invites response within a period of seven days, from any person having any objection or claim against issuance of duplicate share certificate in lieu of the aforesaid lost share certificate bearing no. 1. Any such letter should be accompanied with copies of documentary evidence in support of any claim/objection and should be forwarded to the aforementioned address of the Society, within a period of seven days from the date of publication of this notice. Any claims/objection received after seven days from that date of publication of this notice cannot be acted upon.

If no claim/objection is received by the Society within seven days of the publication of this notice, the Society shall be free to issue a duplicate share certificate in lieu of the lost original certificate No.79 dated 01/09/1986 thereafter, in such manner as is provided under the Bye-laws of the Society.

For Jal Darshan Co-operative Housing Society Ltd.
Date : 27/07/2022 Sd/-
Place : Mumbai Honorary Secretary

यूनियन बैंक Union Bank of India
CREDIT RECOVERY AND LEGAL SERVICE DEPARTMENT
REGIONAL OFFICE : The Capital Building, 1st Floor, Opp. Kulkarni Garden, Sharanpur Road, Nasik. 422005. TELEPHONE : (0253) 2317771

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor i.e. **Union Bank of India, Malegaon Branch, Dist.Nashik. The Symbolic Possession** has been taken by the Authorised Officer of Union Bank of India on **02/02/2021** and will be sold on "As is where is", "As is what is" and "Whatever there is" basis on **30.08.2022** for recovery of **Rs. 6,76,16,037.13/-** (Rupees Six Crores Seventy Six Lakhs Sixteen Thousand Thirty Seven & Paise Thirteen only) and interest thereon from 01/10/2021 due to **Union Bank of India, Malegaon Branch from M/s Arvind Cotlex, Partners- Mr. Pankaj Agrawal and Mr. Prathamesh Dhamne, Guarantors- Mr. Rambhais R. Joshi, Mrs. Manda R. Joshi.** The reserve price will be **Rs. 3,46,32,000/-** and the earnest money deposit will be **Rs. 34,63,200/-**. The details of property is hereunder:-

Description of Properties	Reserve Price	EMD	Known Encumbrances
All the Piece and Parcel of Residential 3 BHK Flat No. 71 on 7th floor located in Wing 2 B, Building No. 2 in Building named Kalpataru Regalia, Goregaon-Mulund Link Road, Goregaon West, Tal. Borivali, Mumbai. Bounded : On the North by: Mulund Link Road, On the South by: Kalpataru Tower, On the East by: Slum Area, On the West by: Slum Area	Rs. 3,46,32,000/-	Rs. 34,63,200/-	Nil

Date & Time of E-Auction: 30.08.2022, 1:00 PM to 5:00 PM

For detailed terms and condition of the sale, please refer to the link provided in www.unionbankofindia.co.in OR <https://www.ibapi.in> For Registration and Login and Bidding Rules visit <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>

Date: 25.07.2022 Place: Nasik

Sd/-
Authorized Officer
Union Bank Of India

This shall also be treated as Statutory 15/30 Days Sale Notice under rule 8 (6) / Rule 9 (1) of the Security Interest (Enforcement) Rules 2002 to the Borrower (s) / Guarantor (s) of the above said Loans about the holding of E-Auction Sale of the above mentioned properties.

FINO PAYMENTS BANK LIMITED
Payments Bank
फिनो पेमेंट्स बैंक

Registered Office: Mindspace Juinagar, 8th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai, Thane - 400706. CIN: L65100MH2007PLC171959; E-mail: basavraj.loni@finobank.com Website: 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 ("the 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, Circular No. 20/2021 dated December 8, 2021 and Circular No. 3/2022 dated May 5, 2022 (the "MCA Circulars") and other applicable laws, rules, regulations, if any, Fino Payments Bank Limited ("the Bank") seeks approval of the Members of the Bank by way of Postal Ballot, only by means of electronic voting ("remote e-voting") for Appointment of **Mr. Prakash Kulathu Iyer (DIN: 00529591)** as an Independent Director of the Bank.

Members are informed that the Bank has on July 26, 2022, completed the dispatch of the Postal Ballot Notice dated July 20, 2022 through e-mail to the Members of the Bank whose name appear in the list of Register of Members/Register of Beneficial Owners maintained by the Depositories viz., National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on **Friday, July 22, 2022 ("cut-off date")** and who have registered their email address with the Bank/ Depositories for seeking approval of members only through remote e-voting. A person who is not a Member as on Friday, July 22, 2022 ("cut-off date") shall treat the Postal Ballot Notice for information purpose only. Accordingly, physical copy of the Postal Ballot Notice along with postal ballot form and pre-paid business reply envelope has not been sent to the Members for this Postal Ballot.

The Postal Ballot Notice is also available on the Bank's website at www.finobank.com and websites of the respective Stock Exchanges viz. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at 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/Register of Beneficial Owners maintained by the Depositories viz., National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on **cut-off date** shall be entitled to vote in relation to the resolution specified in the Postal Ballot Notice. The Bank has appointed National Securities Depository Limited ("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 remote e-voting period commences on Thursday, July 28, 2022 at 9:00 a.m. (IST) and ends on Friday, August 26, 2022 at 5:00 p.m. (IST). The remote e-voting shall not be allowed beyond said date and time. The remote e-voting module shall be disabled for voting thereafter. Once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently.

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

The Scrutinizer will submit his report to the Managing Director & CEO or Company Secretary as authorized by the Board of Directors of the Bank. The results of the Postal Ballot will be announced on or before Tuesday, August 30, 2022. The results, along with the Scrutinizer's Report will be hosted at the Bank's website viz. 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 and National Stock Exchange of India Limited at 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 <https://www.evoting.nsdl.com>, or call on toll free no.: 1800 1020 990 and 1800 22 44 30 or send a request to Mr. Sanjeev Yadav, Assistant Manager, National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 at evoting@nsdl.co.in

Place: Navi Mumbai For Fino Payments Bank Limited
Date: July 26, 2022 Sd/-
Basavraj Loni
Company Secretary & Compliance Officer
Membership No: A23095

TATA INVESTMENT CORPORATION LIMITED
Elphinstone Building, 10 Veer Nariman Road, Mumbai 400 001.
Tel 91 22 6665 8282 Fax 91 22 6665 7917
CIN: L67200MH1937PLC002622 e-mail ticl@tata.com website: www.tatainvestment.com

Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter ended 30th June, 2022 (Rs. in crores)

Particulars	Standalone				Consolidated			
	Quarter ended		Year Ended		Quarter ended		Year Ended	
	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
	30-06-2022	30-06-2021	31-03-2022	31-03-2021	30-06-2022	30-06-2021	31-03-2022	31-03-2021
1. Total Income	126.41	73.50	46.27	253.52	102.08	61.98	52.01	254.00
2. Net Profit for the period before Tax	115.31	67.64	40.17	228.09	97.28	57.16	28.84	245.92
3. Net Profit for the period after Tax	108.69	64.66	33.02	201.36	89.74	53.89	20.23	214.46
4. Total Comprehensive Income for the period [Comprising Profit after tax and Other Comprehensive Income (after tax)]	(2150.00)	1586.38	1160.76	5544.07	(2168.92)	1575.09	1150.49	5558.35
5. Equity Share Capital	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
6. Other Equity (Reserves)	-	-	-	19,482.25	-	-	-	19,625.15
7. Earnings Per Share (before and after extraordinary items) (of Rs.10/- each) Basic / Diluted (in Rs.)	21.48	12.78	6.53	39.80	17.78	10.64	3.98	42.34

Notes:

	As on		
	30-06-2022	30-06-2021	31-03-2022
1. Total Equity (post tax) (Rs. in crores)	17382.85	15696.59	19532.85
Total Equity per share (post tax)	3436.00	3102.00	3861.00

2. The above is an extract of the detailed format of quarter ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Other Disclosure Requirements) Regulations, 2015. The full format of the quarter ended Financial Results are available on the Stock Exchange websites at www.bseindia.com and www.nseindia.com and also on Company's website www.tatainvestment.com.

3. Profit on sale of equity shares earned is as under:

	Quarter ended 30 June 22	Quarter ended 30 June 21	Year ended 31 March 22
Standalone	119.16	62.18	458.28
Consolidated	119.16	62.18	458.28

The above represents the pre-tax profit on sale of equity investments (i.e. sales consideration less acquisition cost) out of the investment portfolio of the Company designated at Fair Value Through Other Comprehensive Income (FVTOCI), which have been transferred from FVTOCI Reserves to Retained Earnings in Other Equity on derecognition.

Tata Investment Corporation Limited
(Noel N. Tata)
Chairman
DIN 00024713

Mumbai, 26th July, 2022

Asian Paints Limited
Regd. Office: 6A, Shantinagar, Santacruz (E), Mumbai-400 055
Tel. No.: (022) 6218 1000 | Fax No.: (022) 6218 1111 | Website: www.asianpaints.com
Email: investor.relations@asianpaints.com | CIN : L24220MH1945PLC004598

EXTRACT OF AUDITED STANDALONE AND UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2022

Sr. No.	Particulars	STANDALONE (₹ in Crores)		
		Quarter Ended		Year Ended
		30.06.2022 Audited ^a	30.06.2021 Audited ^a	31.03.2022 Audited ^a
1	Total Income from Operations	7,586.23	4,785.91	25,188.51
2	Net Profit for the period (before Exceptional items)	1,372.41	794.66	4,247.87
3	Net Profit for the period before tax	1,372.41	794.66	4,194.14
4	Net Profit for the period after tax	1,017.28	595.86	3,134.71
5	Total Comprehensive Income for the period	1,002.16	601.48	3,062.40
6	Paid-up Equity Share Capital (Face value of ₹1 per share)	95.92	95.92	95.92
7	Reserves excluding Revaluation Reserves as at Balance Sheet date			13,253.17
8	Earnings Per Share (of ₹1/- each)			
	Basic (in ₹) (*not annualised)	10.61*	6.21*	32.68
	Diluted (in ₹) (*not annualised)	10.61*	6.21*	32.68

Sr. No.	Particulars	CONSOLIDATED (₹ in Crores)		
		Quarter Ended		Year Ended
		30.06.2022 Unaudited ^a	30.06.2021 Unaudited ^a	31.03.2022 Audited ^a
1	Total Income from Operations	8,606.94	5,585.36	29,101.28
2	Net Profit for the period (before Exceptional items) ^a	1,430.83	778.58	4,303.42
3	Net Profit for the period before tax ^a	1,406.62	778.58	4,187.72
4	Net Profit for the period after tax	1,036.03	574.30	3,084.81
5	Total Comprehensive Income for the period	982.49	582.22	2,859.15
6	Paid-up Equity Share Capital (Face value of ₹1 per share)	95.92	95.92	95.92
7	Reserves excluding Revaluation Reserves as at Balance Sheet date			13,715.64
8	Earnings Per Share (of ₹1/- each)			
	Basic (in ₹) (*not annualised)	10.60*	5.93*	31.59
	Diluted (in ₹) (*not annualised)	10.60*	5.93*	31.59

Refer note 2
^ Includes share of profit of associate.

Notes:

1. The above is an extract of the detailed format of Statement of Standalone and Consolidated Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The detailed financial results and this extract were reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 26th July, 2022. The full format of the Statement of Standalone and Consolidated Financial Results are available on the Company's website (<https://www.asianpaints.com/more/investors/investors-landing-page.html?q=financial-results>) and on the website of the National Stock Exchange of India Limited (www.nseindia.com) and BSE Limited (www.bseindia.com).

2. The Standalone and Consolidated Financial Results, for the quarter ended 30th June, 2022 and 30th June, 2021 have been audited and subjected to limited review respectively, by the auditors. The auditors have expressed an unmodified opinion on the audit and limited review. The Standalone and Consolidated Financial Results, for the year ended 31st March, 2022 have been audited by the auditors. The auditors have expressed an unmodified opinion on the audited financial results.

FOR AND ON BEHALF OF THE BOARD

Sd/-
AMIT SYNGLE
MANAGING DIRECTOR & CEO
DIN: 07232566

Place : Mumbai
Date : 26th July, 2022

IIFL HOME LOAN
IIFL Home Finance Limited
CIN: U65993MH2006PLC166475
Registered Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane-400604
Tel: (0124) 4754 6000 • Website: www.iiflhomeloans.com

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2022 (Amount in ₹ Lakhs)

Sr. No.	Particulars	Quarter Ended	Quarter Ended	Year Ended
		30.06.2022	30.06.2021	31.03.2022
		Unaudited	Unaudited	Audited
1.	Total Income from Operations	63,767.92	50,910.82	222,144.04
2.	Net Profit / (Loss) for the Period (Before Tax, Exceptional and/or Extraordinary Items)	21,441.97	16,781.20	74,596.30
3.	Net Profit / (Loss) for the Period Before Tax (After Exceptional and/or Extraordinary Items)	21,441.97	16,781.20	74,596.30
4.	Net Profit / (Loss) for the Period After Tax (After Exceptional and/or Extraordinary Items)	16,506.29	13,058.39	57,799.50
5.	Total Comprehensive Income for the Period [Comprising Profit / (Loss) for the Period (After Tax) and Other Comprehensive Income (After Tax)]	17,234.08	13,677.52	59,789.94
6.	Paid Up Equity Share Capital	2,096.82	2,096.82	2,096.82
7.	Reserves (Excluding Revaluation Reserve)	283,207.69	226,151.64	265,973.59
8.	Securities Premium Account (included in Sl. No.7-Reserves)	79,915.68	79,915.68	79,915.68
9.	Net worth	285,304.50	228,248.45	268,070.41
10.	Paid up Debt Capital / Outstanding Debt	1,434,675.50	1,315,113.53	1,422,060.69
11.	Outstanding Redeemable Preference Shares	-	-	-
12.	Debt Equity Ratio	5.03	5.76	5.30
13.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)			
	1. Basic:	78.72	62.28	275.65
	2. Diluted:	78.72	62.28	275.65
14.	Capital Redemption Reserve	-	-	-
15.	Debenture Redemption Reserve	-	-	-
16.	Debt Service Coverage Ratio [(PBT + Interest Expended+ Principal collected from customers during the year)/(Interest Expended + Principal repayment of the borrowings during the year)]	1.47	0.90	0.94
17.	Interest Service Coverage Ratio [(PBT + Interest Expended) / (Interest Expended)]	1.79	1.69	1.73

Notes:

1. The above is an extract of the detailed format of quarterly financial results for the quarter ended June 30, 2022 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website (URL: www.iiflhomeloans.com/financials)

2. For the line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on their respective websites.

3. The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.

4. During the quarter, the Board of Directors of the Company approved the transaction involving investment by a wholly owned subsidiary of Abu Dhabi Investment Authority ("Investor") in the Company ("Transaction"). Upon completion of the preconditions, as specified in the preliminary documents and on completion of the transaction, the Investor will hold 20% of the share capital (calculated on a fully diluted) of the Company and resultantly, the present shareholding of the parent Company will get diluted. The completion of the Transaction is subject to requisite approvals.

5. Previous year's/periods figures have been regrouped / reclassified wherever necessary to conform to the current period's presentation.

By order of the Board
For IIFL Home Finance Limited

Monu Ratra
Executive Director & CEO
DIN: 07406284

Date : July 25, 2022
Place : Gurugram

