

October 10, 2023

The Manager, Listing Department,
National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400051
Symbol: POONAWALLA

The Secretary, Listing Department
BSE Limited
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400001
Company Code: 524000

Subject: Intimation under Regulation 30 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Sir / Madam,

Please note that an advertisement is published in leading newspaper 'The Financial Express' (English) and in Regional language newspaper 'Loksatta' (Marathi) today i.e. on October 10, 2023 informing the physical security holders of Poonawalla Fincorp Limited regarding extension of the last date for submission of PAN, Nomination, Contact details, Bank A/c details etc. to December 31, 2023 pursuant to SEBI circular No SEBI/HO/MIRSD/POD-1/P/CIR/2023/158 dated September 26, 2023.

The copy of the advertisement is enclosed herewith.

We request you to take the above information on record.

Thanking you,

Yours faithfully,
For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS 13918

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036

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Global stocks decline on Middle East conflict

Shares of oil and defence companies buck the trend

AGENCIES
New York/London, October 9

THE S&P 500 and the Nasdaq fell on Monday as a deepening conflict between Israel and the Palestinian Islamist group Hamas roiled global markets and pushed investors toward safe-haven assets, while crude prices jumped over 3%. Shares in European oil and defence companies soared on Monday, bucking the weakness across the rest of the equity markets.

At 9:40 am ET, the Dow Jones Industrial Average was down 12.14 points, or 0.04%, at 33,395.44, the S&P 500 was down 14.98 points, or 0.35%, at 4,293.52, and the Nasdaq Composite was down 127.02 points, or 0.95%, at 13,304.33. The CBOE volatility index, Wall Street's "fear gauge", rose to 18.59, reflecting investor anxiety. Major technology stocks Apple, Microsoft, Alphabet, Nvidia and Amazon.com fell between 0.5% and 2.3%.

Traditional safe-haven assets, including gold and the US dollar gained, while crude prices increased. "We expect short-term volatility in the stock market and oil market as investors digest the heightened



tensions in the Middle East," said James Demmert, chief investment officer, Main Street Research.

United Airlines, Delta Air Lines and American Airlines suspended direct flights to Tel Aviv. The airlines' shares were down around 5% each, dragging the S&P 500 Passenger Airlines index 4.4% lower.

Energy was the top S&P 500 sector gainer with a near 3% rise, while consumer discretionary and information technology were the worst hit.

Defense companies Northrop Grumman, RTX, General Dynamics and Lockheed Martin rose between 5.5% and 8.5%. Exchange-traded funds exposed to Israel, including iShares MSCI Israel ETF and the ARK Israel Innovative Technol-

ogy ETF slid, 7.6% and 4.4%, respectively.

Dallas Fed President Lorie Logan said the recent rise in long-term US Treasury yields and tighter financial conditions more generally could mean less need for the US central bank to raise interest rates further. The US bond market was shut on Monday for Columbus Day.

Focus will also be on the upcoming quarterly earnings from major banks including JPMorgan Chase, Wells Fargo, Citigroup as well as asset manager BlackRock.

Tesla shed 2.5% as data showed the company's China-made EV sales volume for September decreased 10.9% from a year ago. In Europe, the Stoxx 600 Index closed 0.3% lower in London while the energy-heavy

FTSE 100 Index outperformed. Energy supply concerns pushed West Texas Intermediate crude futures toward \$85 a barrel, lifting the Stoxx energy subindex about 3% higher. Defense shares advanced, with Saab gaining as much as 9% and Rheinmetall up 7%.

Airline shares fell, however, on worries higher oil prices could erode profits, while consumer staples gained.

Germany's DAX Index slipped 0.8% after data showing German industrial output fell for a fourth month in August. Among single stocks, Schaeffler AG fell on news it is seeking to buy out Vitesco Technologies Group AG. Metro Bank Holdings Plc soared 22% after the British retail and commercial bank clinched a financing package.

Saturday's assault on Israel has sparked fresh concerns about geopolitical risks just when global financial markets were already grappling with the impact of high rates and a slowdown in China's economy.

Liberum strategist Joachim Klement recommended holding energy stocks as a hedge in case of a possible escalation of the conflict, while also buying consumer stocks. If the conflict is contained, "oil price spikes should recede as no oil supply is disrupted and equity markets should recover from current oversold levels," he said.

SBI borrowers to get credits for green initiatives

FE BUREAU
Mumbai, October 9

STATE BANK OF India (SBI) is working out a risk matrix, wherein some special credits will be given to borrowers who embark on green initiatives, chairman Dinesh Khara said on Monday. SBI has been measuring the carbon footprint of its portfolio at the account level to mitigate climate risks and provide sustainable financing. "At the bank level, we have started working out the risk matrix of our borrowers wherein we give some special credits to those embarking on green initiatives," Khara said at an event organised by Ficci.

While the chairman did not elaborate on the nature of these special credits, he mentioned that there must be a system wherein initiatives to promote green finance can be collated at an organisational level. "There is a need for chartered accountants to come out with audit standards that can help corporates have credit data relating to outcomes of green initiatives," Khara said.

Khara emphasised the need for deepening the green bond market with rupee denominated bonds. Standardisation of green investment technology, consistent corporate reporting and removal of information



SBI chairman Dinesh Khara

asymmetry will help address shortcomings in the green finance market, the SBI chief said. "The reduction in information asymmetry regarding green projects, better information management systems and increased coordination among stakeholders can pave the way for sustainable long-term economic growth." Since the first green bond was issued in 2014, domestic companies have raised \$43 billion in this funding space, making the country the sixth-largest issuer of such bonds in the Asia-Pacific region.

According to Khara, India needs to rapidly expand the growing pool of global capital like sovereign debt funds, global private equity and infrastructure funds for its environmental, social and corporate governance needs.

FROM THE FRONT PAGE

Pay gap economist wins Nobel prize

WHILE IT is illegal across much of the world for employers to discriminate based on gender, women still face significant shortfalls in pay compared to men. In the US, women last year earned on average 82% of what men earned, according to a Pew Research Center analysis. In Europe, meanwhile, women earned 13% on average less per hour than men in 2021, according to the European Commission data.

Goldin's work revealed that while there has been progress in narrowing the gap over past decades, there is little evidence of it fully closing any time soon.

She has attributed the gap to factors ranging from outright discrimination to phenomena such as "greedy work", a term she coined for jobs that pay disproportionately more per hour when someone works longer or has less control over those hours - effectively penalising women who need to seek flexible labour.

"The important point is that both lose," she told the Social Science Bites blog last year. "Men forgo time



with their family and women often forgo their career."

The economics award is not one of the original prizes for science, literature and peace created in the will of dynamite inventor and businessman Alfred Nobel, but a later addition established and funded by Sweden's central bank in 1968.

As with the other Nobel prizes, the vast majority of the economics awards have gone to men. Only two women have previously landed one - Elinor Ostrom in 2009 and Esther Duflo a decade later.

Crude climbs, stocks sulk

ANY SHARP rise in crude prices has serious fiscal and macro-economic implications for India. Crude oil prices above the level of \$100 per barrel "will not work (for India)", Puri said. "If crude oil prices crosses a threshold, it feeds the inflationary pressure," the minister noted. "Whenever there is any geopolitical disruption, a speculative risk premium gets added to the prices," said an analyst who did not wish to be identified.

However, Puri believes that any geopolitical turbulence, such as the Israel-Hamas conflict, paves way for sustainable and cleaner alternatives to crude oil. "These kinds of uncertainties only encourage people to move into sustainable, cleaner fuels and I cited the biofuels alliance as an example," Puri said.

On the other hand, analysts believe that if the war escalates, crude prices can further rise and reach beyond the range of \$80-95/bbl on the back of global supply cuts and added risk premiums due to the war.

"Crude prices have been projected at \$80-95 per barrel in the second half of the current financial year considering that the global economy and demand for oil is not great," said Prashant Vashist, vice president, ICRA Ratings. However, if the Israel conflict spreads and Iran gets involved, or there is an impact on broader regions, the prices can even go beyond the range, he said. West Asia produces one-third of the global oil supply.

India is the third-largest importer of crude oil and fulfills around 80% of its total requirement through imports.

"Actual oil supply from the Gulf is unlikely to be affected from this as of now. But if there is a broader extension of this conflict affecting major producers like Saudi, Iraq, etc, (rebels targeting oil installations there & worsening of relations between them and west) and trade flows (like Suez territory), then oil prices could spike," said Madhavi Arora, lead economist at Emkay Global Financial Services.

Last week, India had urged OPEC to maintain balance and affordability in the oil markets after the prices reached the level of \$97 per barrel in September after Saudi Arabia and

Russia announced to extend their production cuts till the year end. These cuts are in addition to the output cut announced by OPEC.

While the cartel has the right to decide how much they want to sell in the market, they should make sure that the prices do not cross a "threshold", Puri said.

"The amount of crude oil that is required to sustain the current levels of consumption is available," Puri said. "But if some 5 million barrels a day has been taken off the market that is the issue," the minister said. Global oil inventories are at lower levels and the extension of production cuts by Saudi Arabia and Russia are likely to result in a tighter supply as the winter season approaches.

According to data from the Energy Information Administration, crude oil inventories in the US, one of the top producers of crude, fell by 2.2 million barrels to 414.1 million barrels recently.

Benchmarks feel the heat

THE HIGHER crude oil prices also weighed on some of its dependent sectors such as S&P BSE Services, which declined 2.73% and emerged as the top sectoral laggard, followed by S&P BSE Utilities, down at 1.93%, while S&P BSE Power was down 1.58%.

Foreign portfolio investors sold net Indian equities worth ₹997.76 crore while domestic institutional investors bought shares worth ₹2,661.27 crore on Monday.

While some experts deemed the impact of the Israel-Hamas Conflict on stock markets to be short-lived, others are not sure.

"These kind of geopolitical tensions always create short-term volatility in every market, including Indian markets," according to Siddharth Sedani, EVP - equity advisor and sales at Anand Rath. Historically, markets have suffered due to geopolitical tensions such as the Russia-Ukraine conflict. However, from a medium- to long-term perspective, it's all about the fundamentals, Sedani said, adding that India's macro and fundamentals are quite strong.

"I don't think there is much to worry about, barring the short-term reaction." It appears that this is not a short-term occurrence, said one independent analyst on the condition of anonymity. While the overall fundamentals remain the same, the risks do not remain the same, the person said. "Weak conditions will naturally make people more risk averse, therefore drive a bit more of outflows despite fundamentals remaining unchanged."

Meanwhile, HCL Technologies, Tata Consultancy Services and Hindustan Unilever were the top Sensex gainers, while Mahindra & Mahindra, Bajaj Finance and Tata Steel were the top laggards.



Bandhan Mutual Fund

NOTICE

Half-Yearly Portfolio Statement of the schemes of Bandhan Mutual Fund (formerly IDFC Mutual Fund):

NOTICE is hereby given that pursuant to Regulation 59A of SEBI (Mutual Funds) Regulations, 1996 and SEBI Circular dated June 05, 2018 on Go Green Initiative, half-yearly portfolio statement of schemes of Bandhan Mutual Fund for period ended September 30, 2023 has been hosted on the website of Bandhan Mutual Fund - <https://www.bandhanmutualfund.com> and on the website of Association of Mutual Funds in India (AMFI) - www.amfiindia.com. Investors can view or download the same from the website of the Bandhan Mutual Fund.

Investors can also request for the physical/soft copy of portfolio statement of schemes through any of the following modes:

- Send an email to investormf@bandhanamc.com
- Submit a letter at any of the AMC Offices or our CAMS Investor Service Centres, details of which are available on the www.bandhanmutualfund.com.
- Contact us at our toll free number 1-800-2666688/1-800-3006688.

Place : Mumbai
Date : October 09, 2023

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

MIRAE ASSET Mutual Fund

NOTICE CUM ADDENDUM NO. AD/52/2023

Uploading half yearly portfolio for the period ended September 30, 2023 for the schemes of Mirae Asset Mutual Fund:

NOTICE is hereby given to all investor(s) / unit holder(s) of Mirae Asset Mutual Fund ("the Fund") that in accordance with Regulation 59 (A) of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and pursuant to Chapter 5 of SEBI Master Circular SEBI/HO/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the half yearly portfolio for the period ended September 30, 2023 has been hosted on AMC website i.e. www.miraeeasestmf.co.in and on AMFI i.e. www.amfiindia.com.

Investors can request for physical / soft copy of the half yearly portfolio for the year ended September 30, 2023 through any of the following means:

- Email: customercare@miraeeasestmf.com
- Toll free number: 1800-2090-777;
- SMS 'PORT' to 9289200052 from your registered Mobile number
- Letter: Written request letter can be sent at KFIN Technologies Limited, Karvy Selenium, Tower- B, Plot No. 31 & 32, Financial District, Nankramguda, Serilingampally, Gachibowli, Hyderabad - 500 032.

For and on behalf of the Board of Directors of MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD. (Asset Management Company for Mirae Asset Mutual Fund)

Place : Mumbai
Date : October 09, 2023

AUTHORISED SIGNATORY

MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).
Registered & Corporate Office: 606, Windsor, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098.
☎ 1800 2090 777 (Toll free), ✉ customercare@miraeeasestmf.com 🌐 www.miraeeasestmf.co.in

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

MIRAE ASSET Mutual Fund

NOTICE NO. AD/53/2023

Declaration of Income Distribution cum Capital Withdrawal under Mirae Asset Savings Fund ("The Scheme")

NOTICE is hereby given that Mirae Asset Trustee Company Pvt. Ltd., Trustees to Mirae Asset Mutual Fund ("MAMF") have approved declaration of Income Distribution cum Capital Withdrawal (IDCW) under Mirae Asset Savings Fund (An open-ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months ("Refer page no. 37 of SID). A moderate interest rate risk and moderate credit risk) as under:

Scheme / Plan / Option	Quantum** (₹ per unit)	NAV as on October 06, 2023 (₹ per unit)	Record Date*	Face Value (₹ Per Unit)
Mirae Asset Savings Fund - Regular Savings Plan - Quarterly Income Distribution cum Capital Withdrawal option.	17.00	1017.4186	Thursday, October 12, 2023	1000
Mirae Asset Savings Fund - Direct Plan - Quarterly Income Distribution cum Capital Withdrawal option.	30.00	1030.3847		

* or the immediately following Business Day, if that day is not a Business day.
** subject to availability of distributable surplus as on the record date and as reduced by applicable statutory levy, if any.

Pursuant to the payment of IDCW, the NAV of the IDCW option of the above mentioned Plans of the Scheme will fall to the extent of payout and statutory levy (if applicable).

Income distribution will be paid to those unitholders / beneficial owners whose names appear in the register of unit holders maintained by the Mutual Fund / statement of beneficial ownership maintained by the depositories, as applicable, under the IDCW option of the aforesaid plans as on the record date.

For and on behalf of the Board of Directors of MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD. (Asset Management Company for Mirae Asset Mutual Fund)

Place : Mumbai
Date : October 09, 2023

AUTHORISED SIGNATORY

MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).
Registered & Corporate Office: 606, Windsor, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098.
☎ 1800 2090 777 (Toll free), ✉ customercare@miraeeasestmf.com 🌐 www.miraeeasestmf.co.in

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

PPFAS Mutual Fund

PPFAS Asset Management Private Limited
(Investment Manager to PPFAS Mutual Fund)

Registered Office - 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230 Nariman Point, Mumbai - 400 021. INDIA. Tel.: 91 22 6140 6555 Fax: 91 22 6140 6590. E-mail: mf@ppfas.com. Website: www.amc.ppfas.com CIN No: - U65100MH2011PTC220623

NOTICE

Disclosure / Hosting of Half Yearly Portfolio of the Schemes of PPFAS Mutual Fund

All unit holders of PPFAS Mutual Fund are requested to note that in terms of Regulation 59A of SEBI (Mutual Funds) Regulations, 1996 and SEBI circulars issued in this regard from time to time, the Half Yearly Portfolio for the period ended September 30, 2023 of Schemes of PPFAS Mutual Fund have been hosted on the website of PPFAS Mutual Fund viz: www.amc.ppfas.com and on the website of Association of Mutual Funds in India, www.amfiindia.com. Investors can access / download the half yearly disclosure from the above-mentioned websites.

Investors are requested to take note of the same.

Further, investors can submit a request for a physical or electronic copy of half yearly portfolio for the period ended September 30, 2023 by any of the following modes at free of cost:

- Email to us at mf@ppfas.com or
- Contact us at Investor Helpline no. 1800-266-7790 or
- Sending a written request at the Registered office address of the PPFAS Asset Management Private Limited as given below.

For PPFAS Asset Management Private Limited (Investment Manager to PPFAS Mutual Fund)

Place: Mumbai
Date: October 09, 2023

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

PPFAS MUTUAL FUND
There's only one right way!

MIRAE ASSET Mutual Fund

NOTICE NO. AD/53/2023

Declaration of Income Distribution cum Capital Withdrawal under Mirae Asset Savings Fund ("The Scheme")

NOTICE is hereby given that Mirae Asset Trustee Company Pvt. Ltd., Trustees to Mirae Asset Mutual Fund ("MAMF") have approved declaration of Income Distribution cum Capital Withdrawal (IDCW) under Mirae Asset Savings Fund (An open-ended low duration debt scheme investing in instruments with Macaulay duration* of the portfolio between 6 months and 12 months ("Refer page no. 37 of SID). A moderate interest rate risk and moderate credit risk) as under:

Scheme / Plan / Option	Quantum** (₹ per unit)	NAV as on October 06, 2023 (₹ per unit)	Record Date*	Face Value (₹ Per Unit)
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** subject to availability of distributable surplus as on the record date and as reduced by applicable statutory levy, if any.

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Income distribution will be paid to those unitholders / beneficial owners whose names appear in the register of unit holders maintained by the Mutual Fund / statement of beneficial ownership maintained by the depositories, as applicable, under the IDCW option of the aforesaid plans as on the record date.

For and on behalf of the Board of Directors of MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD. (Asset Management Company for Mirae Asset Mutual Fund)

Place : Mumbai
Date : October 09, 2023

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Registered & Corporate Office: 606, Windsor, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098.
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