

January 12, 2023

The BSE Limited

Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

SCRIP CODE: **543066**

SECURITY: **Equity Shares/Debentures**

The National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,
Bandra-Kurla Complex.
Bandra (E), Mumbai - 400 051

SYMBOL: **SBICARD**

SECURITY: **Equity Shares**

Dear Sirs,

Re: Disclosure under Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper Advertisements - Notice of Postal Ballot (including Remote E-voting)

In continuation of our letter dated January 11, 2023, please find enclosed the copies of newspaper advertisements published in 'Business Standard' - all editions (English and Hindi) on January 12, 2023 with respect to completion of dispatch of Notice of Postal Ballot (including Remote E-voting) to the Members.

The advertisements may also be accessed on the website of the Company at www.sbicard.com.

This is for your information and records.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited

Payal Mittal Chhabra
Company Secretary & Compliance Officer

SBI Cards and Payment Services Ltd.

DLF Infinity Towers, Tower C,
12th Floor, Block 2, Building 3,
DLF Cyber City, Gurugram - 122002,
Haryana, India

Tel.: 0124-4589803
Email: customercare@sbicard.com
Website: sbicard.com

Registered Office:
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034
CIN - L65999DL1998PLC093849

ANTITRUST WATCHDOG'S ₹936-CR PENALTY

NCLAT denies Google interim relief

Supreme Court to hear tech giant's appeal in separate matter against CCI penalty on Monday

BHAVINI MISHRA
New Delhi, 11 January

The National Company Law Appellate Tribunal (NCLAT) on Wednesday refused to stay the second Competition Commission of India (CCI) order imposing a penalty of ₹936.44 crore on Google for abusing its dominant position through its Playstore policies.



NCLAT seeking a stay on the CCI's October 25 order that imposed a fine of ₹936.44 crore on it and asked Google to cease and desist from abusive practices in the Playstore.

A two-member Bench of Justice Rakesh Kumar, member (judicial), and Alok Srivastava, member (technical), said Google's appeal against the CCI order was subject to the tech giant depositing 10 per cent of the penalty imposed on it by the antitrust regulator. "Penalty to be deposited with the Registrar in four weeks. The matter is listed for a final hearing on April 17. No interim order," NCLAT said.

Explaining AEEC, Naval Chopra and Yaman Verma, partners, competition law, Shradha Amarchand Mangaldas, said: "Section 3 of the Competition Act prohibits agreements if they cause or are likely to cause an appreciable adverse effect on competition. Importantly, Section 4 which deals with abuse of dominance, the section under which Google has been found guilty, does not have any AEEC requirement. While the NCLAT has previously held that the effect of abusive conduct must be

looked at, when a super-dominant gatekeeper like Google imposes clauses that exclude competitors, the effect on the market is apparent."

They said that if Google complies with the CCI order, it would prompt deep systemic changes in the tech giant's policies (Playstore and third parties) and leave Google in a difficult position, as it would have lost revenue due to the implementation of the directions. On the other hand, advocates Samar Hansal and Manu Chaturvedi, appearing for CCI, said Google admitted that it was in the process of implementing similar directions as contained in CCI's order in other jurisdictions such as Europe -- in some instances involving antitrust findings, without pressing for a stay. "However, in India, Google/Alphabet has chosen to appeal and press for a stay of such directions..." they said.

The case pertains to a Google Playstore policy that requires all app developers to only use Google's billing system (GPBS) for receiving payments from apps but also for in-app purchases.

The Supreme Court will hear on Monday an appeal by Google against another CCI order in the Android device case.

The NCLAT on January 4 refused to grant an interim stay on the order directing the tech giant to change its business model in India. While admitting Google's appeal, NCLAT asked it to deposit 10 per cent of the penalty amount of ₹1,33,776 crore imposed by the CCI, thereby granting some relief on the monetary front. The next hearing on the matter is scheduled for April 3.

Behind the scenes: How Go First took off without busload of flyers

ANEESH PHADNIS
Mumbai, 11 January

Airlines are known to leave behind or lose bags, but in a bizarre case on Monday (January 9), a Go First Bengaluru-Delhi flight took off leaving behind 55 passengers. What's more, the aircraft flew to Delhi carrying their luggage.

Go First blamed the occurrence on an "inadvertent oversight in the reconciliation" of passengers who had checked in and boarded the plane. While issuing a show cause notice, the DGCA said multiple mistakes, such as lack of proper communication, coordination, reconciliation and confirmation, had resulted in the situation.

Business Standard looks at what goes on behind the scenes. **Load and trim sheet:** After all passengers and bags have been checked-in, the ground staff

Mid-air misconduct on AI flight: Delhi court denies bail to offender

Delhi court on Wednesday denied bail to Shankar Mishra, accused of urinating on an elderly woman co-passenger on an Air India flight. Mishra told the court his act was not driven by sexual desire nor aimed at outraging the complainant's modesty, as he sought bail in the case. The complainant's counsel opposed Mishra's bail application, claiming she was being threatened.

preparing a load and trim sheet. This includes details like the number of passengers, the baggage and cargo weight, among others. In case a passenger fails to report at the boarding gate and is declared a no-show, the load and trim sheet is corrected or revised. It is signed by the captain of the aircraft and denotes that all passengers are on board.

Business Standard looks at what goes on behind the scenes. Load and trim sheet: After all passengers and bags have been checked-in, the ground staff

gives them a record of how many passengers have boarded the aircraft. In Monday's case, the Delhi-bound passengers were being transported in four coaches. The ground staff, which carried the load and trim sheet, boarded the fourth coach and reached the aircraft before the arrival of the third coach that had got stuck on the way. Thus, the pilots and the crew were informed of all passengers being on board, while in reality 55 of them remained stuck in a bus.

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Indian Overseas Bank
FINANCIAL INCLUSION DEPARTMENT
Central Office: P.B.No.2765, 763, Anna Salai, Chennai-600002

REQUEST FOR PROPOSAL (RFP) FOR SELECTION OF CORPORATE BANKING CORRESPONDENT FOR FINANCIAL INCLUSION ACTIVITIES
RFP Reference Number: RFP/FO/001/2022-23 dated 09.01.2023

The RFP document for the above tender is available in bank's e-tendering website <https://bidders.auctiontiger.net> & www.ioib.in

For RFP details and future amendments, if any, please refer to the following website: <https://bidders.auctiontiger.net>.

NOTICE FOR INVITING TENDER
EOI: JPL/NIT/ JPL/NIT/001/2023 Date: 12.01.2023

Jindal Power Limited (JPL), is a leading power company in India across the energy spectrum, thermal, hydro and renewable. JPL has been contributing significantly to the growing needs of power in the country and its installed capacity is 3400 MW consisting of Stage I - 4x250 MW and Stage II - 4 X800 MW in Tamnar, Chhattisgarh. JPL invites Expression of Interest from prospective partners to provide services in the following: Construction of New Ash Dike including drainage system, overflow lagoon, decantation well, grading of Ash Dike, enabling work etc. as per the specifications for Coal-based Power Plant at Tamnar, Raigarh, Chhattisgarh, India.

Request for Quotation documents including Qualification Requirement will be available for downloading to interested bidders on: http://14.54.16.239:8082/EOI_Ash_JPL.pdf

Last date of receipt of Expression of Interest: 22.01.2023 (While submitting the credentials, agency must submit their current orders and Preceding 3 Years Audited Financial Statements)

Interested parties can submit their expression of interest providing the following detail on or before 22.01.2023 by submitting the documents through e-mail to nit@jindalpower.com.

JINDAL POWER
Jindal Power Ltd (CIN: UD010CT1899PL000698)
Registered Office: Tamnar, Odisha 752001, India
T-11 77 2017048, 20180370208 | www.jindalpower.com

SBI card
SBI CARDS AND PAYMENT SERVICES LIMITED
CIN: L65999DL1998PLC093849; Website: www.sbicard.com;
Email ID: investor.relations@sbicard.com

Registered Office: Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower E-1,2,3, Noida Subhash Place, Vazirpur, New Delhi 110 034, India; Phone: +91 (11) 6126 8100

Corporate Office: 2nd Floor, Tower-B, Infinity Towers, DLF Cyber City, Block 2 Building 3, DLF Phase 2, Gurugram, Haryana 122 002, India; Phone: +91 (124) 458 9803

NOTICE OF POSTAL BALLOT TO MEMBERS AND PROCESS OF REGISTRATION OF THEIR EMAIL ADDRESSES

The Members of SBI Cards and Payment Services Limited ("the Company") are hereby informed that pursuant to Section 110 of the Companies Act 2013 ("the Act") read with the Companies (Management and Administration) Rules, 2014 and in terms of the General Circular No.14/2020 dated April 8, 2020; General Circular No. 17/2020 dated April 13, 2020; General Circular No. 22/2020 dated June 15, 2020; General Circular No. 33/2020 dated September 28, 2020; General Circular No. 39/2020 dated December 31, 2020; General Circular No. 10/2021 dated June 23, 2021; General Circular No. 20/2021 dated December 8, 2021; General Circular No. 3/2022 dated May 5, 2022 and General Circular No. 11/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs (the "MCA Circulars"), the Company, for obtaining the approval of the shareholders by voting through electronic mode ("e-voting") in respect of the business(es) mentioned in the Postal Ballot Notice dated January 6, 2023, has dispatched the said Postal Ballot notice on January 11, 2023 by e-mail only, to all the Members/Beneficiaries whose names appear in the Register of Members/Record of Depositories as on the Cut-off date i.e. Friday, January 6, 2023 and whose email addresses are registered with Company/Depository Participant(s)/Depositories/the Registrar & Transfer Agents of the Company.

The Notice of Postal Ballot along with the instructions for voting is also available on the Company's website at www.sbicard.com and the website of National Securities Depository Limited (NSDL) i.e. www.evoting.nsdl.com and at the relevant sections of the websites of the stock exchanges on which the shares of the Company are listed i.e. www.bseindia.com and www.nseindia.com. The shareholders who have not received the said Notice may download the same from the above-mentioned websites.

In accordance with the MCA Circulars, physical copy of the Postal Ballot Notice along with Postal Ballot Forms and pre-paid business reply envelope has not been sent to the shareholders for this Postal Ballot and the shareholders are required to communicate their assent or dissent through the remote e-voting system only.

As required, the Company is pleased to offer e-voting facility to all the Members, to enable them to cast their votes electronically. The Company has appointed National Securities Depository Limited (NSDL) for facilitating e-voting to enable the members to cast their votes electronically. Voting Rights shall be reckoned on the paid-up value of shares registered in the name of the Member(s) as on the Cut-off date and any person who is not a member as on that date should treat the Postal Ballot Notice for information purposes only.

The facility to exercise vote on Postal Ballot by e-voting, will be available for the following period:
Commencement of voting : Thursday, January 12, 2023 (10.00 A.M. IST)
End of voting : Friday, February 10, 2023 (5.00 P.M. IST)

During this period, Members of the Company holding equity shares either in physical form or in dematerialized form, as on the Cut-off date i.e., Friday, January 6, 2023 may cast their vote electronically. The e-voting shall not be allowed after 5.00 P.M. on Friday, February 10, 2023. The e-voting module shall be disabled by NSDL for voting thereafter.

The Board of Directors has appointed Mr. Vineet K Chaudhary (Certificate of Practice no. 4548) Managing Partner of M/s VKC & Associates, Company Secretaries, or falling Mr. Mohit K. Dixit (Certificate of Practice no. 17827), Partner of M/s VKC & Associates, Company Secretaries, as the Scrutinizer for conducting the Postal Ballot process in a fair and transparent manner.

The Results of the Postal Ballot/e-voting will be declared within two working days from the conclusion of remote e-voting. The Results declared along with the Scrutinizer's Report shall be placed on the website of the Company at www.sbicard.com and on the website of NSDL i.e. www.evoting.nsdl.com and communicated to BSE Ltd. (www.bseindia.com) and National Stock Exchange of India Ltd. (www.nseindia.com).

To enable participation in the remote e-voting process by those shareholders, to whom Postal Ballot Notice could not be sent due to non-availability of valid email address, the Company has made appropriate arrangements with its Registrar & Share Transfer Agent for registration of email addresses in terms of the above-mentioned Circulars.

The process for registration of email addresses and other details is as under:

- For Temporary Registration:**
Pursuant to relevant circulars the shareholders who have not registered their email address and in consequence the notice could not be serviced may temporarily get their email address registered with the Company's Registrar and Share Transfer Agent, Link Intime India Pvt. Ltd. through the link: <https://linkintime.co.in/emails/registr.html> and follow the registration process as given thereafter. Post successful registration of the email, the shareholder would receive soft copy of the Notice of Postal Ballot and the procedure for e-voting along with the User ID and Password to enable e-voting from NSDL. In case of any queries relating to the registration of email address, the shareholder may write to rn.helpdesk@linkintime.co.in and for e-voting related queries you may write to NSDL at evoting@nsdl.co.in.
- For Permanent Registration:**
It is clarified that for permanent registration of e-mail address, the Members are requested to register their email address:
i. in respect of demat holdings with the respective Depository Participant (DP) by following the procedure prescribed by the Depository Participant.
ii. In respect of physical holding with Company's Registrar and Transfer Agents i.e. Link Intime India Pvt Ltd. by sending a request in the prescribed form.
- Registration of Bank Details:**
Please Contact your Depository Participant (DP) and register your email address and Bank account details in your demat account, as per the process advised by your DP. In case of physical holding, please contact the RTA of the Company i.e. Link Intime India Pvt Ltd.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for shareholders and e-voting user manual for shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800-1020-990 and 1800 22 44 30 or send a request at evoting@nsdl.co.in or contact Ms. Pallavi Mhatre, Senior Manager, National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, at the email id - evoting@nsdl.co.in.

ASSOCHAM
Association of Chambers of Commerce and Industry of India

HR Leadership Conclave & Award 2023
18th January 2023, Hotel New Marriot, Bhubaneswar, Odisha

Chief Guest (Invited)
Mr. Pritiranjana Gharal, Hon'ble Minister of State (Independent Charge)
Dept. of Rural Development and Skill Development & Technical Education, Govt. of Odisha

Guest of Honour
Mr. Bijay Patnaik, IAS (Retd.)
Former Chief Secretary Govt. of Odisha
Ms. Usha Padhee, IAS
Principal Secretary Dept. of Skill Dev. & Technical Education Govt. of Odisha

Eminent Speakers
Mr. Pankaj Lochan Mohanty
Chairman MGM Minerals Ltd.
Mr. R.S. Mahapatro
Director (Human Resources) NALCO
Prof. Dr. Parin Somani
Director London Organization of Skills Dev United Kingdom
Mr. Prashant Hota
President, Group Head CSR, Education & Sustainability Jindal Steel & Power Ltd.
Mr. Yaswant Kumar Pandey
Chief HR Business Partner Tata Steel Ltd.
Dr. Ashok Kumar Panda
Chairman Public Relations Council of India

Dr. Omkar Rai
Executive Chairman Startup Odisha
Mr. Antapreet Singh
Professor of Practice (OB & HR) & Head - Centre for Digital Innovation FORE School of Management
Dr. Tapan Kumar Chand
Director Vedanta Ltd.
Mr. Bhagirathi Dhal
Senior Advisor, KPMG & Convener, HRD Committee BSI, Govt. of India
Dr. Pradeep Kumar Sahu
General Manager (Personnel) Steel Authority of India Ltd.
Mr. Sanjay Srivastava
Chief Executive Officer Skill Development Institute Bhubaneswar

Please Contact for further details: Mr. Pradeep Kumar Nayak, Asst. Director & Nodal Officer
M: 91 9837682012, Email: pradeep.nayak@assocham.com

The Associated Chambers of Commerce and Industry of India
Eastern Regional Head Quarter: Unit 1002, 10th Floor, Signal Tower, DN 2, Sector V, Salt Lake, Kolkata 700091
Odisha Chapter Office: Visha House, 11, Ekarna Kanon, Nayapalli, Bhubaneswar, Odisha 751015

FOR SBI Cards and Payment Services Limited

Payal Mittal Chhabra
Company Secretary & Compliance Officer

Date: January 11, 2023
Place: Gurugram

