



**एसजेवीएन लिमिटेड SJVN Limited**  
(भारत सरकार एवं हिमाचल प्रदेश सरकार का संयुक्त उपक्रम)  
(A Joint Venture of Govt. of India & Govt. of H.P.)  
CIN No. L40101HP1988GOI008409

**E-Tender No.: DCB-CCD-F&A-771-01**  
SJVN Ltd. invites online open e-Tender on Domestic Competitive Bidding (DCB) for 'Hiring of Financial Consultant for two years'.  
For details, visit websites [www.sjvn.nic.in](http://www.sjvn.nic.in), <https://sjvn.abcpurchase.com> and [www.eprocure.gov.in](http://www.eprocure.gov.in). Last date for bid submission is **09.11.2021** (1300 Hrs). Amendments, if any, shall be issued on websites only.  
For and on behalf of SJVN Ltd.  
**HOD (Civil Contracts)**  
SJVN Corporate Headquarter  
Shanan, Shimla-171006 (H.P.)  
E-mail: [civilcontract@sjvn.nic.in](mailto:civilcontract@sjvn.nic.in)



**बैंक ऑफ महाराष्ट्र Bank of Maharashtra**  
(बैंक ऑफ महाराष्ट्र लिमिटेड)  
बैंक ऑफ महाराष्ट्र लिमिटेड

**Head Office:** Lokmangal, 1501, Shivajinagar, Pune - 411005  
**Website:** [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in) Email: [investor\\_services@mahabank.co.in](mailto:investor_services@mahabank.co.in)

**Notice**  
Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a Meeting of the Board of Directors of the Bank will be held on **Thursday, the 21<sup>st</sup> October, 2021** at Pune *inter alia*, to consider and approve the Unaudited Standalone and Consolidated Financial Results of the Bank for the Second Quarter / Half Year ended 30<sup>th</sup> September, 2021.  
The Notice of the Board Meeting is also available on the Bank's website at [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in) and on the website of Stock exchanges i.e. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)  
**Place : Pune** (V. P. Srivastava)  
**Date : 14/10/2021** CFO & General Manager



**PUNJAB CHEMICALS AND CROP PROTECTION LTD.**  
CIN: L24231PB1975PLC047063

**Regd. Office:** Milestone-18, Ambala Kaika Road Vill. & P.O. Bhankarpur, Derabassi, Dist. SAS Nagar, Mohali (Punjab)- 140201  
**Tel No:** 01762-280094, 522250, **Fax No:** 01762-280070  
**Email:** [info@punjabchemicals.com](mailto:info@punjabchemicals.com); [www.punjabchemicals.com](http://www.punjabchemicals.com)

**NOTICE**  
Pursuant to Regulation 29 read with regulation 47 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended, Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Friday, the 29th October, 2021 through Audio-Visual means as per various notifications/circulars issued by Ministry of Corporate Affairs and SEBI, inter-alia, for consideration and approval of the Un-Audited Financial Results (Standalone & Consolidated) of the Company for the second quarter/half year ended 30th September, 2021.  
The intimation contained in this notice is available on the Company's website at [www.punjabchemicals.com](http://www.punjabchemicals.com) and also on the website of BSE Ltd. ([www.bseindia.com](http://www.bseindia.com)) and the National Stock Exchange of India Ltd. ([www.nseindia.com](http://www.nseindia.com)).  
**For PUNJAB CHEMICALS & CROP PROTECTION LTD.**  
**Sd/-**  
**Date: October 14, 2021** **PUNIT K ABROL**  
**Place: Derabassi** **SR. V.P. (FINANCE) & SECRETARY**



**accelya**  
**ACCELYA SOLUTIONS INDIA LIMITED**

**Registered Office :** Accelya Enclave, 685/2B & 2C, 1<sup>st</sup> Floor, Sharada Arcade, Satara Road, Pune - 411 037 Tel : +91-20-6608 3777 Fax: +91-20-24231639  
Email: [accelyaindia.investors@accelya.com](mailto:accelyaindia.investors@accelya.com) Website: [w3.accelya.com](http://w3.accelya.com)  
CIN: L74140PN1986PLC041033

**NOTICE**  
(For the attention of equity shareholders of the Company)  
**Sub: Transfer of Equity Shares of the Company to Investor Education and Protection Fund Authority (IEPF) Dividend Account**  
Notice is hereby given to the members pursuant to section 124(6) of the Companies Act, 2013, read with Rule 6 of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ("the Rules") that the final dividend declared for the financial year 2013-14, which remained unclaimed for a period of seven years will become due for transfer to the IEPF. The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedure set out in the Rules.  
In compliance with the Rules, the Company has communicated individually to the concerned shareholders through speed post on 27th July, 2021 and the details of such shares liable to be transferred to IEPF are also made available on the website of the Company [w3.accelya.com](http://w3.accelya.com). Shareholders are requested to refer to weblink <https://its.kfintech.com/services/IEPF/IEPFUnpaidQty.aspx?qc=2fYR1%26G2ef%3d> to verify the details of uncashed dividends and the shares liable to be transferred to IEPF.  
Concerned shareholders are requested to claim the final dividend declared for the financial year 2013-14 and onwards on or before 1st November, 2021, failing which the Company, with a view to adhering the requirements of the Rules, shall transfer the final dividend for the financial year 2013-14 and the underlying shares to the IEPF without any further notice.  
Concerned shareholders holding shares in physical form and whose shares are liable to be transferred to IEPF, may note that the Company would be issuing duplicate share certificate(s) in lieu of the original held by them for the purpose of transfer of shares to IEPF and upon such issue, the Company shall inform the depository by way of corporate action to convert the duplicate share certificates into Demat form and transfer in favour of IEPF. The original share certificate(s) which are registered in the name of original shareholders will stand automatically cancelled and be deemed non-negotiable. Concerned shareholders holding shares in dematerialized form may note that the Company shall inform the depository by way of corporate action for transfer of shares in favour of the Demat account of the IEPF.  
Concerned shareholders may further note that the details made available on the above link should be regarded and shall be deemed adequate notice in respect of issue of duplicate share certificate(s) by the Company for the purpose of transfer of shares to IEPF.  
Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF. Shareholders may claim the dividend and corresponding shares transferred to IEPF from the IEPF authorities after following the procedure prescribed in the Rules.  
For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Share Transfer Agents, KFin Technologies Private Limited, Mr. Mohd. Mohsinuddin, Senior Manager, at Unit: Accelya Solutions India Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad-500032. Tel: 04067161562 email ID: [mohsin.mohd@kfintech.com](mailto:mohsin.mohd@kfintech.com).

**For Accelya Solutions India Limited**  
**Sd/-**  
**Place : Pune** **Ninad Umanikar**  
**Date : 14<sup>th</sup> October, 2021** **Company Secretary**



**Indiabulls**  
**REAL ESTATE**

**Indiabulls Real Estate Limited**  
Extract of Consolidated Unaudited Financial Results for the quarter and half year ended 30 September 2021

Sl. No.	Particulars	3 months ended 30 Sept. 2021 (Unaudited)	Preceding 3 months ended 30 June 2021 (Unaudited)	Corresponding 3 months ended 30 Sept. 2020 (Unaudited)	Year to date figures for current period ended 30 Sept. 2021 (Unaudited)	Year to date figures for previous period ended 30 Sept. 2020 (Unaudited)	Previous year ended 31 March 2021 (Audited)
1	Total Income from Operations	38,124.76	53,203.12	5,070.23	91,327.88	14,573.95	1,66,205.95
2	Net Profit/(Loss) for the period (before Tax, Minority Interest and Share of Profit / (Loss) of Associate, Exceptional and/or Extraordinary Items)	2,347.43	2,134.59	(7,782.05)	4,482.02	(16,879.92)	7,519.33
3	Net Profit/(Loss) for the period before Tax, Minority Interest and Share of Profit / (Loss) of Associate (after Exceptional and/or Extraordinary Items)	2,347.43	2,134.59	(7,782.05)	4,482.02	(16,879.92)	7,519.33
4	Net Profit/(Loss) for the period after Tax, Minority Interest and Share of Profit / (Loss) of Associate (after Exceptional and/or Extraordinary Items)	553.52	476.24	(7,613.84)	1,029.76	(17,070.32)	430.25
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(8,805.33)	12,286.13	(7,649.25)	3,480.80	(14,450.60)	777.37
6	Equity Share Capital	9,030.77	9,030.77	9,030.77	9,030.77	9,030.77	9,030.77
7	Earnings per Share (EPS) before extraordinary items *(EPS for the quarters are not annualised)						
	- Basic (Amount in ₹)	0.12	0.10	(1.67)	0.23	(3.75)	0.10
	- Diluted (Amount in ₹)	0.12	0.10	(1.67)	0.23	(3.75)	0.10
	Earnings per Share (EPS) after extraordinary items *(EPS for the quarters are not annualised)						
	- Basic (Amount in ₹)	0.12	0.10	(1.67)	0.23	(3.75)	0.10
	- Diluted (Amount in ₹)	0.12	0.10	(1.67)	0.23	(3.75)	0.10

**Notes :** 1. The above results have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on 14 October 2021.  
2. **Key Standalone Financial Information:**

Particulars	3 months ended 30 Sept. 2021 (Unaudited)	Preceding 3 months ended 30 June 2021 (Unaudited)	Corresponding 3 months ended 30 Sept. 2020 (Unaudited)	Year to date figures for current period ended 30 Sept. 2021 (Unaudited)	Year to date figures for previous period ended 30 Sept. 2020 (Unaudited)	Previous year ended 31 March 2021 (Audited)
Total Income	228.94	342.94	1,505.37	571.87	2,789.75	4,718.40
(Loss) / Profit before Tax	(1,194.06)	(1,509.92)	(3,232.92)	(2,703.99)	(10,471.93)	(13,926.44)
Net (Loss) / Profit after Tax	(1,182.91)	(1,523.86)	(3,259.23)	(2,706.78)	(10,488.15)	(13,962.58)

3. The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the Company's website (<https://indiabullsrealestate.com>) and on the website of BSE (<https://www.bseindia.com>) and NSE (<https://www.nseindia.com>).

**Registered Office:** Plot No. 448-451, Udyog Vihar, Phase-V, Gurugram - 122016, Haryana  
**(CIN : L45101HR2006PLC095409)**  
**For and on behalf of the Board of Directors**  
**Mehul Johnson**  
**Joint Managing Director**  
**Place :** Gurugram  
**Date :** 14 October 2021



**INOX WIND ENERGY LIMITED**  
Regd. Off. : ABS Towers, 3rd Floor, Old Padra Road, Vadodra 390 007, Gujarat, CIN U40106GJ2020PLC113100  
Telephone: +91 (265) 6198111; Fax: +91 (265) 2310312; Email: [investors.iwl@inoxwind.com](mailto:investors.iwl@inoxwind.com); Website: [www.iwl.co.in](http://www.iwl.co.in)

**EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2021**  
(Rs. in Lakh)

Sr. No.	Particulars	Quarter ended 30.09.2021 Unaudited	Half year ended 30.09.2021 Unaudited	Quarter ended 30.09.2020 Unaudited
1	Total Income from Operations	16,339	30,706	20,775
2	Net Profit/(Loss) for the period before tax	438	(6,875)	(15,581)
3	Net Profit/(Loss) for the period after tax	3,302	(1,187)	(9,923)
4	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and Other Comprehensive Income after tax)	3,317	(1,156)	(9,922)
5	Reserves excluding Revaluation Reserves			
6	Paid-up Equity Share Capital (face value Rs. 10 per share)	1,099	1,099	1,099
7	Earnings per share (face value of Rs.10/- each) (not annualized)			
	a) Basic (Rs.)	30.06	(10.81)	(90.33)
	b) Diluted (Rs.)	30.06	(10.81)	(90.33)

**Notes:**  
1. The above results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors at its meeting held on 14<sup>th</sup> October, 2021. The Statutory Auditors of the Company have carried out Limited Review of the above results.  
2. The above results are an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited Quarterly Standalone and Consolidated Financial Results are available on the Stock Exchanges' website ([www.bseindia.com](http://www.bseindia.com)) and [www.nseindia.com](http://www.nseindia.com)) and on the Company's website ([www.iwl.co.in](http://www.iwl.co.in)).  
3. Information on Standalone Financial Results : (Rs. in Lakh)

Sr. No.	Particulars	Quarter ended 30.09.2021 Unaudited	Half year ended 30.09.2021 Unaudited	Quarter ended 30.09.2020 Unaudited
1	Total income from operations	216	418	251
2	Net Profit/(Loss) for the period before tax	9,965	9,759	(4,004)
3	Net Profit/(Loss) for the period after tax	9,994	9,817	(2,322)

On behalf of the Board of Directors  
For Inox Wind Energy Limited  
**Sd/-**  
**Place:** Noida  
**Date :** 14<sup>th</sup> October, 2021  
Vineet Valentine Davis  
Whole-Time Director



**Golkonda Aluminium Extrusions Limited**  
(Formerly known as Alumeco India Extrusion Limited)  
Regd. Office: A-2/78-B, Keshav Puram, New Delhi - 110035  
Website: [www.gael.co.in](http://www.gael.co.in), E-mail: [cs@gael.co.in](mailto:cs@gael.co.in)

**Extract of Unaudited Standalone Financial Results for the Quarter and half year ended 30.09.2021**  
(Rs. in Millions)

Sr. no	Particulars	Quarter ended 30.09.2021 [Unaudited]	Half year ended 30.09.2021 [Unaudited]	Quarter ended 30.09.2020 [Unaudited]	Year ended 31.03.2021 [Audited]
1	Total Income from Operations	0.00	4.28	0.00	4.74
2	Net Profit/(Loss) before Tax	2.45	5.71	3.49	16.89
3	Net Profit/(Loss) after Tax	2.44	5.70	3.49	16.89
4	Total Comprehensive Income	2.44	5.70	3.49	16.89
5	Paid-up equity share capital (face value of Rs.10/- each)	52.70	52.70	37.20	37.20
6	Earnings Per Share (of Rs. 10/- each) (not annualized)				
	a. Basic EPS (Rs.)	0.51	1.33	0.81	4.13
	b. Diluted EPS (Rs.)	0.51	1.33	0.34	1.65

The above is an extract of the detailed format of Quarterly Financial Results filed with Stock Exchange under Regulation 33 of the SEBI (LODR) Regulations, 2015. The full format of the Quarterly Financial Results is available on the Company's website [www.gael.co.in](http://www.gael.co.in) and Stock Exchange website [www.bseindia.com](http://www.bseindia.com).

**For and on behalf of the Board of Directors,**  
**Sd/-**  
**Place: New Delhi** **Anand Bharti**  
**Date: 14th October, 2021** **Whole Time Director**  
**DIN: 02469989**



**INOX WIND LIMITED**  
Regd. Off. : Plot No.1, Khasra Nos. 264 to 267, Industrial Area, Village Basai, Distt. Una-174303, Himachal Pradesh  
CIN: L31901HP2005PLC031083 | Tel./ Fax: 01975-272001 | E-mail: [investors.iwl@inoxwind.com](mailto:investors.iwl@inoxwind.com) | Website: [www.inoxwind.com](http://www.inoxwind.com)

**EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2021**  
(Rs. in Lakh)

Sr. No.	Particulars	Quarter ended 30.09.2021 Unaudited	Half year ended 30.09.2021 Unaudited	Quarter ended 30.09.2020 Unaudited
1	Total Income from Operations	16,584	33,520	17,109
2	Net Profit/(Loss) for the period before tax	(8,587)	(16,636)	(11,576)
3	Net Profit/(Loss) for the period after tax	(5,752)	(11,066)	(7,600)
4	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and Other Comprehensive Income after tax)	(5,736)	(10,976)	(7,598)
5	Reserves excluding Revaluation Reserves			
6	Paid-up Equity Share Capital (face value Rs. 10 per share)	22,192	22,192	22,192
7	Earnings per share (face value of Rs.10/- each) (not annualized)			
	a) Basic (Rs.)	(2.59)	(4.96)	(3.42)
	b) Diluted (Rs.)	(2.59)	(4.96)	(3.42)

**Notes:**  
1. The above results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors at its meeting held on 14<sup>th</sup> October, 2021. The Statutory Auditors of the Company have carried out Limited Review of the above results.  
2. The above results are an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited Quarterly Standalone and Consolidated Financial Results are available on the Stock Exchanges' website ([www.bseindia.com](http://www.bseindia.com)) and [www.nseindia.com](http://www.nseindia.com)) and on the Company's website ([www.inoxwind.com](http://www.inoxwind.com)).  
3. Information on Standalone Financial Results: (Rs. in Lakh)

Sr. No.	Particulars	Quarter ended 30.09.2021 Unaudited	Half year ended 30.09.2021 Unaudited	Quarter ended 30.09.2020 Unaudited
1	Total income from operations	23,103	35,333	13,512
2	Net Profit/(Loss) for the period before tax	(7,775)	(13,065)	(7,841)
3	Net Profit/(Loss) for the period after tax	(5,860)	(8,516)	(4,708)

On behalf of the Board of Directors  
For Inox Wind Limited  
**Sd/-**  
**Place:** Noida  
**Date :** 14<sup>th</sup> October, 2021  
Devansh Jain  
Director

# ● IMPORT DUTY CUT Pass on edible oil price benefit to consumers: Centre to states

PRESS TRUST OF INDIA  
New Delhi, October 14

RETAIL EDIBLE OIL prices are expected to decline by approximately ₹15-20 per kg post import duty cut, the Centre said on Thursday and directed eight major producing states to ensure this benefit is passed on to consumers, providing relief during the festival season.  
On Wednesday, the government scrapped basic customs duty on crude varieties of palm, sunflower and soybean oils as well as cut duties on refined edible oils to ease retail prices of cooking oils, it said.  
"This step (import duty cut on edible oils) of the Government of India may cool down the domestic prices of edible oils in India. This will benefit the consumers by ₹15 to 20 per kg of edible oils," the food ministry said in a statement.

The directive has been issued to Rajasthan, Madhya Pradesh, Maharashtra, Gujarat, Uttar Pradesh, West Bengal, Tamil Nadu and Andhra Pradesh

To ensure this benefit is passed on to consumers, the ministry has written to all major edible oil producing states to take "appropriate and immediate action" to ensure prices of edible oils are brought down to commensurate levels in line with the import duty reductions.  
The directive has been issued to Rajasthan, Madhya Pradesh, Maharashtra, Gujarat, Uttar Pradesh, West Bengal, Tamil Nadu and Andhra Pradesh.  
"...the state government has

to now ensure that full benefit of duty reduction made by the Centre is passed on to the consumers in order to provide immediate relief from the prevailing high prices of edible oils, especially during the ensuing festival season," it added.  
According to the ministry, this would also help bring down food inflation.  
Post reduction, the effective customs duty on crude palm oil stands at 8.25%, while on crude soyabean oil and crude sunflower oil is 5.5%. Earlier, the effective duty on these three crude items was 24.75% each.  
The cut in import duty and cess, effective from October 14, will remain in force till March 31, 2022. Agri infrastructure development cess has also been reduced on crude palm oil, crude soyabean oil and crude sunflower oil.

## Petrol, diesel prices increased again

PRESS TRUST OF INDIA  
New Delhi, October 14

AFTER TWO DAYS of lull, petrol and diesel price on Thursday was again hiked by 35 paise per litre, sending retail pump prices to their highest ever level across the country.  
The price of petrol in Delhi rose to its highest-ever level of ₹104.79 a litre,

while it reached ₹110.75 per litre in Mumbai, according to a price notification of state-owned fuel retailers. In Mumbai, diesel now comes for ₹101.40 a litre; while in Delhi, it costs ₹93.52.  
This is the 13th time that petrol price has been hiked in two weeks while diesel rates have gone up on 16 times in three weeks.

There was no change in rates on October 12 and 13. While petrol price in most of the country is already above ₹100-a-litre mark, diesel rates have crossed that level in a dozen states including Madhya Pradesh, Rajasthan, Odisha, Andhra Pradesh, Telangana, Gujarat, Maharashtra, Chattisgarh, Bihar, Kerala, Karnataka and Leh.

## PMC Bank fraud case: HC refuses medical bail to Rakesh Wadhawan

PRESS TRUST OF INDIA  
Mumbai, October 14

THE BOMBAY HIGH Court on Thursday refused to grant bail on health grounds to jailed businessman Rakesh Wadhawan, accused of money laundering in the multi-crore Punjab and Maharashtra Co-operative (PMC) Bank fraud case.  
Wadhawan, founder of Housing Development Infrastructure (HDIL), was arrested by the Enforcement Directorate in 2019 in the case.  
A single bench presided over by Justice Nitin Sambre said that Wadhawan's submission that he was immediately required to be released on temporary bail on medical ground, was "not justified".  
It said denial of medical bail was in no way a breach of Wadhawan's fundamental right to life since he had been provided adequate medical treatment

The HC said denial of medical bail was in no way a breach of Wadhawan's right to life since he had been provided adequate treatment by prison authorities

by the state prison authorities whenever required.  
Wadhawan, who recently underwent a surgery for pace-maker implantation, had sought bail to seek discharge from the civic-run KEM Hospital, where he is recuperating while in judicial custody, and shift to a private hospital.  
Wadhawan had said in his plea he suffered from severe co-morbidities, his immune system had been compromised after having contracted Covid-19 recently, and that he was susceptible to contracting infections and ailments while at the civic hospital.

## Still strong bias for cash payment, says report

PRESS TRUST OF INDIA  
New Delhi, October 14

THE PANDEMIC FORCED an inevitable shift to digital payments but Indians continue to have a strong bias for cash payments, a report has said.  
Due to the emergence of disruptive technologies leading to technology led payment solutions, there is a need to reassess the Payment and Settlement Systems Act, 2007 (PSS), a key enabler for promoting digital transactions, the report by Vidhi

Centre for Legal Policy said.  
The Act was enacted more than a decade ago when the digital payments market in India was at its nascent stage and the law was primarily enacted to regulate payment systems from a systemic perspective and to confer the RBI with necessary powers to regulate these systems, it said.  
While the RBI has time and again sought to address the existing gaps in the primary law through directions issued from time to time, this may not be the optimal regulatory or policy response, it said.  
Such an approach is also not in line with the international best practices where several countries have, along with policy interventions, undertaken efforts to modernise their payments law to adapt to the rapidly evolving industry, it said.  
The report recommended that India needs to reassess the PSS Act taking into account the developments in the retail payments sector since its enactment and the future of digital payments.