

संदर्भ Ref.: नि.से.वि. ISD/266/2022-23

दिनांक Date : October 21, 2022

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| <p><b>BSE Ltd.</b><br/>Corporate Relationships Dept.<br/>Phiroze Jeejeebhoy Towers,<br/>Dalal Street,<br/>Mumbai-400 001.<br/><b>BSE Listing Centre</b><br/>Scrip Code 532 477</p> | <p><b>National Stock Exchange of India Ltd.</b><br/>Listing Dept.<br/>Exchange Plaza, Plot No.C/1, G Block<br/>Bandra-Kurla Complex, Bandra (E),<br/>Mumbai-400 051.<br/><b>NSE Digital Exchange</b><br/>Scrip Symbol-UNIONBANK-EQ<br/>Security - UBI-AT/BB</p> |
|--|---|

महोदया Madam / महोदय Sir,

**Subject: Submission of Newspaper Advertisement- Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter/Financial ended on September 30, 2022.**

We hereby submit copies of the newspaper advertisement of Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on September 30, 2022 in following newspapers on October 21, 2022:

| Particulars   | Newspaper              | Language | Editions |
|---|------------------------|----------|----------|
| Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on September 30, 2022 | Business Standard      | English  | All      |
|   | The Economic Times     | English  | All      |
|   | Mint                   | English  | Mumbai   |
|   | Business Line          | English  | Chennai  |
|   | The Free Press Journal | English  | All      |
|   | Business Standard      | Hindi    | All      |
|   | Navshakti              | Marathi  | Mumbai   |

The same is also made available on the website of the Bank [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in).

This is in compliance with Regulation 47(1)(d) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

Thanking you.

भवदीय Yours faithfully,

(सीएस एस. के. दाश CS S. K. Dash)  
कंपनी सचिव Company Secretary  
एफसीएस FCS - 4085

Encl: As above.



# Business Standard

**THE MARKETS ON THURSDAY** chg#

|                      |           |   |         |
|----------------------|-----------|---|---------|
| Sensex               | 59,202.9  | ▲ | 95.7    |
| Nifty                | 17,563.9  | ▲ | 51.7    |
| Nifty Futures*       | 17,540.7  | ▲ | 23.3    |
| Dollar               | ₹82.8     |   | ₹83.0   |
| Euro                 | ₹81.0     |   | ₹81.5** |
| Brent crude (\$/bbl) | 92.5##    |   | 91.3**  |
| Gold (10 gm)***      | ₹50,027.0 | ▼ | ₹8.0    |

\* (October) Discount on Nifty Spot; \*\* previous close; # Over previous close; ## at 9 pm IST; ### Market rate exclusive of VAT; source: IIBIA



**WORLD P8**  
**TRUSS RESIGNS AFTER TURMOIL, SUNAK FRONT RUNNER TO BE PM**

**POLITICS & PUBLIC AFFAIRS P7**  
**MODI TO LAUNCH JOB FAIR TOMORROW TO RECRUIT 1 MN**



PUBLISHED SIMULTANEOUSLY FROM AHMEDABAD, BANGALURU, BHUBANESWAR, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI (ALSO PRINTED IN BHOPAL), NEW DELHI AND PUNE

## ITC PROFIT UP 24% ON BIZ SENTIMENT

Tobacco-to-hotels major ITC on Thursday reported a 24.4 per cent year-on-year (YoY) jump in its consolidated net profit in the July-September quarter (second quarter, or Q2), which came in at ₹4,619.77 crore. In the year-ago period, profit was at ₹3,713.76 crore. Net revenue at ₹17,108 crore in Q2 of 2022-23 (FY23) was up 24.4 per cent YoY and ahead of *Bloomberg* consensus estimate of ₹16,164.3 crore. The estimate for net income was at ₹4,288.8 crore. The company attributed the performance to strong and broad-based growth across markets and channels. ▶

## BAJAJ FINANCE'S SECOND QUARTER NET JUMPS 88%

### ECONOMY & PUBLIC AFFAIRS P6

## Credit growth rises to 10-yr high in early Oct

Bank credit grew 17.94 per cent year-on-year (YoY) to ₹128.6 trillion as of October 7 this year reflecting festival and second quarter (Q2) demand, according to data from the Reserve Bank of India (RBI), and at a 10-year high by another estimate. According to the data from *Bloomberg*, credit growth is the highest since June 2012, when it touched 18.32 per cent.

## RESULTS RECKONER

Quarter ended Sep 30, 2022; Common sample of 176 companies (Results available for 208)

|                   |              |           |   |
|-------------------|--------------|-----------|---|
| <b>SALES</b>      |              |           |   |
| Sep 30, 2021      | <b>20.8%</b> | ₹2.70 trn | ▶ |
| Sep 30, 2022      | <b>17.9%</b> | ₹3.18 trn | ▶ |
| <b>NET PROFIT</b> |              |           |   |
| Sep 30, 2021      | <b>3.9%</b>  | ₹0.45 trn | ▶ |
| Sep 30, 2022      | <b>8.6%</b>  | ₹0.49 trn | ▶ |

# Trai opposed to regulation of OTT apps

Has communicated this to the telecom dept

SUBHAYAN CHAKRABORTY  
New Delhi, 20 October

The Telecom Regulatory Authority of India (Trai) is not in favour of regulation for over-the-top (OTT) communication service providers written into the telecom Bill, sources have told *Business Standard*.

They added the sector regulator had communicated this to the Department of Telecommunications (DoT) during consultation on the draft telecom Bill.

The draft telecom Bill, released by the government for public stakeholder comments last month, extends the definition of telecommunication service to include OTT players such as WhatsApp, Signal, Zoom, Skype, Google, and Telegram, which provide (voice or video) calling and messaging services.

The definition was amended after telecom service providers such as Airtel and Reliance Jio had argued for years in favour of the need for a level-playing field since OTT communication and satellite-based service offered audio and video calls and messaging without paying for licence or spectrum.

Based on the draft law, these internet-based service providers will be subject to similar rules as other telecom companies. This may lead to OTTs having to take out licences to operate, and, as licensed entities, potentially share

## REGULATOR'S STANCE

▶ **Issue-based approach needed** while formulating policy for OTTs

▶ **Not in favour of comprehensive regulatory framework** as pushed in the draft telecom Bill

▶ **Studies by International Telecommunication Union point to need for more competition**, rather than regulations

▶ **Trai had shot down proposal for OTT regulation in 2020** as well



revenue with the government.

Sources said Trai had reiterated its earlier stance, in September 2020, that no regulatory intervention was needed for OTT service, and instead batted for market forces to respond to the situation. Turn to Page 6 ▶

# RBI intervenes to claw ₹ back from fresh intraday low vs \$

Central bank may have sold around \$1 billion in Fx market on Thursday

BHASKAR DUTTA  
Mumbai, 20 October

After weakening to a fresh intraday low against the US dollar on Thursday, the rupee recovered smartly to end the day 0.3 per cent stronger versus the greenback after the Reserve Bank of India (RBI) intervened to support the local currency, dealers said.

The rupee closed at 82.76 per dollar on Thursday as against 83.02 per dollar on Wednesday. In the course of trade, the domestic currency weakened to a fresh intraday low of 83.29 per US dollar. Wednesday's level of 83.02 per dollar was both the previous record closing low as well as intraday low for the rupee.

With the domestic currency having depreciated more than 1 per cent since Tuesday, dealers said the RBI might have stepped up sales of dollars on Thursday to prevent excessive volatility in the exchange rate.

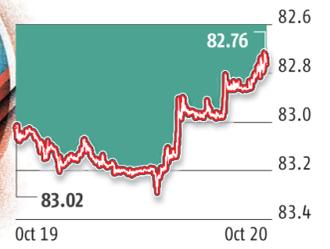
Dealers said the central bank likely sold more than \$1 billion in the spot market on Thursday, a day after it was reported to have not intervened much, which the dealers said was a key reason for the rupee breaching the 83 per dollar mark.

ILLUSTRATION:  
AJAY MOHANTY



## STEPPING IN

₹ vs \$ (inverted scale)



"The intervention would have been over a billion today. It was primarily the RBI's intervention that brought the rupee back. In terms of a near-term range, I would be looking at 82.50-83.50 per dollar," Anindya Banerjee, vice-president of currency derivatives and interest rate derivatives at Kotak Securities, told *Business Standard*.

Dealers said the RBI stepped up interventions in the latter part of the day's trade, discouraging traders who were betting against the rupee.

"The Indian rupee erased early morning losses on suspected central bank intervention and recovery in the Chinese yuan. It has been one of the best performers in Asia in today's trade," said Dilip Parmar, research analyst at HDFC Securities, predicting a broad range of 81.90-83.50 per dollar for the rupee.

Over the past couple of weeks, the central bank is said to have significantly increased interventions through dollar sales in the forwards segment as against the spot market. Turn to Page 6 ▶

# CCI slaps ₹1.3K-cr fine on Google

SHIVANI SHINDE  
Mumbai, 20 October

The Competition Commission of India (CCI) on Thursday imposed a penalty of ₹1,337.76 crore on Google for allegedly abusing its dominant position in the Android mobile device ecosystem and violating Section 4 of the Competition Act.

The CCI also issued cease and desist order against Google, asking it to refrain from unfair business practices, and directed the tech giant to modify its conduct within a defined timeline.

Google has been given 30



days to provide the requisite financial details and supporting documents.

Google's Android is the dominant operating system (OS) for smartphones in India and globally. The only competition is from Apple's iOS. The commission said it imposed the fine as Google allegedly abused its dom-

inant position in five markets — the market for licensable OS for smart mobile devices; app store for Android smart mobile OS; market for general web search services; market for non-OS specific mobile web browsers; and, the one for online video hosting platform (OVHP).

## RECOMMENDATIONS

▶ **Licensing of Play Store** (including Google Play Services) to OEMs shall not be linked with the requirement of pre-installing Google search services

▶ **Cannot deny access to its Play Services APIs** to disadvantage OEMs, app developers and its existing or potential competitors.

▶ **Google shall not restrict** uninstalling of its pre-installed apps by the users

▶ **Google shall allow users during initial device setup** to choose their default search engine

# Ad rates jump 15-20% for Sunday's Indo-Pak game

Timing of encounter, Diwali season, and arch rivalry boost last-minute advertiser interest, say experts

VIVEAT SUSAN PINTO  
Mumbai, 20 October

The recent spat between the cricket boards of India and Pakistan, the Diwali festival season, and the convenient timing of the encounter between the South Asian nations on Sunday afternoon have pushed up advertising rates for the Men's T20 World Cup match in Melbourne, Australia.

Officials of the Board of Control for Cricket in India and the Pakistan Cricket Board recently sparred over a neutral venue for the 2023 Asia Cup, with Pakistan threatening to boycott matches against India. This has added to the interest in Sunday's match.

Ad rates for the match have increased at least 15-20 per cent compared with last year's encounters to around ₹16-18 lakh per 10 seconds for last-minute advertisers, according to media planners and buyers that *Business Standard* spoke to. The first India-Pakistan match at the 2021 T20 World Cup attracted ad rates of around ₹14-15 lakh per 10 seconds for last-minute advertisers, media planners and buyers said.

In comparison, the spot rate per 10 seconds on television for the overall tournament was pegged around ₹10-12 lakh this year, media planners said.

On the digital front, while the cost per thousand impressions (CPM) overall was pegged at ₹250-300 this year, for matches featuring India it was much higher at ₹1,000-1,200 CPM, media planners said. However, given the high interest in Sunday's match, the digital ad rate for that encounter was almost double that of other India matches at ₹2,000-2,400 CPM, media planners said.

"Viewers may have limited India-Pakistan encounters following the controversy over the venue of the 2023 Asia Cup. That is clearly

## THE CONTEST OFF THE FIELD

### Ad rates for spot advertisers

India-Pakistan's first match in Men's T20 World Cup

2021 ₹14-15 lakh per 10 seconds

2022 ₹16-18 lakh per 10 seconds



### TV ad rates in T20 World Cup

2021 ₹8-9 lakh per 10 seconds

2022 ₹10-12 lakh per 10 seconds

### Digital ad rates in T20 World Cup 2022 (Cost per thousand impressions)

₹250-300 For the tournament

₹1,000-1,200 For India matches

₹2,000-2,400 For India-Pak Sunday match

Source: Industry

driving up interest in this match. It is also happening on a Sunday afternoon, which works well for viewers in India," says Sajal Gupta, chief executive officer (CEO) of Gurugram-based Kiasoft Marketing, a media and marketing consultancy.

Star Sports, which is the television broadcaster of the T20 World Cup, has around 10-15 per cent inventory available for last-minute advertisers, media industry sources said. Disney+ Hotstar is the digital broadcaster. Both are part of the Disney-Star network.

Some sponsors for the T20 World Cup on both TV and digital platforms include Dream11, Coca-Cola, Biju's, Healthians, and Hero MotoCorp, according to media planners and buyers. Turn to Page 6 ▶

**यूनियन बैंक ऑफ इंडिया Union Bank of India**

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

|  |   |                                      |   |                           |                           |                           |                         |           |           |           |
|--|---|--------------------------------------|---|---------------------------|---------------------------|---------------------------|-------------------------|-----------|-----------|-----------|
| <p>▲ <b>Global Business</b><br/>17.33% (YoY)</p>   | <p>▲ <b>Net Profit</b><br/>21.07% (YoY)</p> | <p>▲ <b>NII</b><br/>21.61% (YoY)</p> | <p>▼ <b>Gross NPA</b><br/>419 bps (YoY)</p> |                           |                           |                           |                         |           |           |           |
| <b>UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2022</b>   |   |                                      |   |                           |                           |                           |                         |           |           |           |
| <b>PARTICULARS</b>   | <b>STANDALONE</b>                           |                                      |   |                           | <b>CONSOLIDATED</b>       |                           |                         |           |           |           |
|  | Quarter ended                               |                                      | Half year ended                             |                           | Quarter ended             |                           | Year ended              |           |           |           |
|  | 30.09.2022<br>(Unaudited)                   | 30.09.2021<br>(Unaudited)            | 30.09.2022<br>(Unaudited)                   | 30.09.2021<br>(Unaudited) | 30.09.2022<br>(Unaudited) | 30.09.2021<br>(Unaudited) | 31.03.2022<br>(Audited) |           |           |           |
| Total Income from Operations   | 22,95,794                                   | 20,68,395                            | 43,94,904                                   | 40,59,759                 | 80,46,877                 | 23,47,513                 | 21,62,187               | 44,67,958 | 42,16,703 | 81,75,407 |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 2,50,028                                    | 2,34,978                             | 4,66,670                                    | 4,12,878                  | 8,57,941                  | 2,49,323                  | 2,32,993                | 4,65,779  | 4,03,556  | 8,56,634  |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)   | 2,50,028                                    | 2,34,978                             | 4,66,670                                    | 4,12,878                  | 8,57,941                  | 2,49,323                  | 2,32,993                | 4,65,779  | 4,03,556  | 8,56,634  |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 1,84,770                                    | 1,52,612                             | 3,40,616                                    | 2,70,710                  | 5,23,210                  | 1,85,312                  | 1,51,068                | 3,43,622  | 2,63,083  | 5,26,532  |
| Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA  | NA                                   | NA  | NA                        | NA                        | NA                        | NA                      | NA        | NA        | NA        |
| Paid Up Equity Share Capital   | 6,83,475                                    | 6,83,475                             | 6,83,475                                    | 6,83,475                  | 6,83,475                  | 6,83,475                  | 6,83,475                | 6,83,475  | 6,83,475  | 6,83,475  |
| Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year  |   |                                      |   |                           | 53,17,141                 |                           |                         |           |           | 53,32,845 |
| Net Worth  | 57,53,544                                   | 50,03,180                            | 57,53,544                                   | 50,03,180                 | 51,76,495                 | 57,64,934                 | 50,11,023               | 57,64,934 | 50,11,023 | 51,91,828 |
| Securities Premium   | 18,34,118                                   | 18,34,118                            | 18,34,118                                   | 18,34,118                 | 18,34,118                 | 18,39,268                 | 18,39,268               | 18,39,268 | 18,39,268 | 18,39,268 |
| Debt Redemption Reserve  | 0   | 0                                    | 0   | 0                         | 0                         | 0                         | 0                       | 0         | 0         | 0         |
| Paid up Debt Capital/Outstanding Debt  | 19,57,500                                   | 16,25,500                            | 19,57,500                                   | 16,25,500                 | 18,75,500                 | 19,57,500                 | 16,25,500               | 19,57,500 | 16,25,500 | 18,75,500 |
| Debt Equity Ratio  | 0.98  | 1.04                                 | 0.98  | 1.04                      | 0.99                      | 0.98                      | 1.04                    | 0.98      | 1.04      | 0.99      |
| Earnings Per Share   |   |                                      |   |                           |                           |                           |                         |           |           |           |
| Basic  | *2.70                                       | *2.23                                | *4.98                                       | *4.03                     | 7.73                      | *2.71                     | *2.25                   | *5.03     | *3.92     | 7.77      |
| Diluted  | *2.70                                       | *2.23                                | *4.98                                       | *4.03                     | 7.73                      | *2.71                     | *2.25                   | *5.03     | *3.92     | 7.77      |

\* Not Annualised

Notes: a) The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) ([www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)) and on the Bank's website. ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com).

Place : Mumbai  
Date : 20.10.2022

-Sd-  
**Nidhu Saxena**  
Executive Director

-Sd-  
**Rajneesh Karnatak**  
Executive Director

-Sd-  
**Nitesh Ranjan**  
Executive Director

-Sd-  
**A. Manimekhalai**  
Managing Director & CEO

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FTA TALKS ON TRACK

# India Following Political Developments in UK: Goyal

Our Bureau

**New Delhi:** Commerce and industry minister Piyush Goyal on Thursday said India's talks with the UK on the proposed free trade agreement (FTA) are well on track, but New Delhi will have to "wait and watch" the ongoing political developments in Britain.

Goyal's statement came after the resignation of Liz Truss as British prime minister on her 45th day in the job. "We will have to wait and see... what happens, whether they have a quick change of leadership, whether it goes to the whole process... So, let us see who comes into the government and what their views are. It is only after that we will be able to formulate a strategy vis-a-vis the UK," Goyal said at national exports summit organised by Confederation of Indian Industry (CII).

Highlighting that politicians and businesses across the board in the UK recognised that it is "very important" for them to do an FTA with India, Goyal said, "So, my own sense is that whoever comes into the government will be wanting to engage with us."

The minister said the trade



is when industry tells me we want access in those countries but we will not allow their product to come into our country," Goyal said, adding that it is difficult for negotiating positions.

He said FTA talks with Canada and the EU, too, are on track. The minister said that protecting the farmers is important because there it's a very unequal competition as India's 45-acre farmers can't compete with Australia's 1,000-acre farmers and, therefore, New Delhi kept these out in the FTA with Australia.

Quality control and MRAS Goyal said the developed world is hesitant to accept too many Mutual Recognition Agreements (MRA) and that reciprocity is the way ahead.

FOR FULL REPORT, GO TO [www.economictimes.com](http://www.economictimes.com)

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FOR FULL REPORT, GO TO [www.economictimes.com](http://www.economictimes.com)

## 'Agreement on UK Trade Pact Soon'

**New Delhi:** Negotiations for the proposed trade pact between India and the UK are moving in the right direction, and both sides are expected to reach an agreement soon,

commerce secretary Sunil Barthwal said Thursday. At an event organised by CII, he said negotiators have finalised many things and some aspects are yet to be finalised.

# Startups Cheer Action by Regulator

Dia Rekhi, Suraksha P & Aashish Aryan

**Chennai | Bengaluru | Delhi:** Indian startups called the Competition Commission of India's order penalising Google for allegedly abusing its dominant market position in the Android ecosystem as a validation of their concerns.

Experts, however, also raised the risk of hefty penalties hurting the incentive for the Internet major to innovate and distribute free products that have sparked whole new digital ecosystems.

"This landmark judgement from the CCI is the perfect Diwali gift for the Indian startup ecosystem, its founders, investors and all other stakeholders," Snehil Khanor, founder of startup TrulyMadly, told ET. "This verdict is for the Android operating system and bundling of

Google's various proprietary apps like Play Store, search, Chrome, YouTube, etc., and concludes that Google has leveraged its dominant position in the online search market and app store market for Android OS to enter and protect its own access while denying access to other players."

Google's Android operating system powers 97% of the country's 600 million smartphones, according to research firm Counterpoint.

The startup community is also "eagerly awaiting" CCI's order on Google payments issue (30% commission) and hopes the antitrust watchdog will provide relief from the hefty commission it is imposing on digital startups, Khanor said.

Google didn't immediately reply to ET's queries Thursday night.

Murugavel Janakiraman, founder-CEO of Bharat Matrimony, also has similar views. "The CCI verdict vindicates our stance on Google's dominance and we hope for a similar verdict on the Play billing wherein the CCI will look into Google's app marketplace dominance too," he said.

Minister of state for electronics and information technology Rajeev Chandrasekhar told ET that he welcomed CCI's decision as openness and a free and fair Internet was a firm policy goal of the government. "An open Internet is what India expects, that is, an Internet where free choice, expectations of consumers, is not distorted by the market power of any company — big or small and foreign or Indian," he said.

FOR FULL REPORT, GO TO [www.economictimes.com](http://www.economictimes.com)

# Solar Imports Excluded from Duty Scheme

Sarita.Singh@timesgroup.com

**New Delhi:** The government has excluded solar power projects from the list of goods that can avail of a concessional 7.5% import duty under the project imports scheme, a move criticised by solar power developers. The government said the exclusion plugged a loophole that allowed developers to bypass the 40% import duty

imposed on solar projects to encourage local manufacturing.

Solar power developers said the decision is a major setback to the country's solar power capacity addition plan and they might consider legal options opposing the differential treatment as only solar power plants have been excluded.

"MNRE (Ministry of New and Renewable Energy) is working on measures to provide relief to the industry.

It is hopeful of relief in the near future," a government official told ET.

The 40% duty on solar power projects came into effect in April.

People aware of the issue said the government is considering giving a one-year extension for commissioning solar projects affected by the non-availability of modules after the imposition of duty and costly imports.

It is also exploring ways to exempt

solar projects bid out before the announcement of the higher custom duty in March last year.

On Wednesday the Central Board of Indirect Taxes and Customs issued the Project Imports (Amendment) Regulations, 2022 that excluded solar plants from the concessional import duty scheme. The scheme allows the import of equipment for new industrial units at a concessional rate of 7.5%, revised upwards from 5% from October 1.

यूनियन बैंक ऑफ इंडिया

Union Bank of India

75 Azadi Ka Amrit Mahotsav

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Global Business 17.33% (YoY) | Net Profit 21.07% (YoY) | NII 21.61% (YoY) | Gross NPA 419 bps (YoY)

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2022

| PARTICULARS  | STANDALONE             |                        |                        |                        |                      | CONSOLIDATED           |                        |                        |                        |                      |
|--|------------------------|------------------------|------------------------|------------------------|----------------------|------------------------|------------------------|------------------------|------------------------|----------------------|
|  | Quarter ended          |                        | Half year ended        |                        | Year ended           | Quarter ended          |                        | Half year ended        |                        | Year ended           |
|  | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 31.03.2022 (Audited) | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 31.03.2022 (Audited) |
| Total Income from Operations   | 22,95,794              | 20,68,395              | 43,94,904              | 40,59,759              | 80,46,877            | 23,47,513              | 21,62,187              | 44,67,958              | 42,16,703              | 81,75,407            |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 2,50,028               | 2,34,978               | 4,66,670               | 4,12,878               | 8,57,941             | 2,49,323               | 2,32,993               | 4,65,779               | 4,03,556               | 8,56,634             |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)   | 2,50,028               | 2,34,978               | 4,66,670               | 4,12,878               | 8,57,941             | 2,49,323               | 2,32,993               | 4,65,779               | 4,03,556               | 8,56,634             |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 1,84,770               | 1,52,612               | 3,40,616               | 2,70,710               | 5,23,210             | 1,85,312               | 1,51,068               | 3,43,622               | 2,63,083               | 5,26,532             |
| Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA                     | NA                     | NA                     | NA                     | NA                   | NA                     | NA                     | NA                     | NA                     | NA                   |
| Paid Up Equity Share Capital   | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475             | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475             |
| Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year  |                        |                        |                        |                        | 53,17,141            |                        |                        |                        |                        | 53,32,845            |
| Net Worth  | 57,53,544              | 50,03,180              | 57,53,544              | 50,03,180              | 51,76,495            | 57,64,934              | 50,11,023              | 57,64,934              | 50,11,023              | 51,91,828            |
| Securities Premium   | 18,34,118              | 18,34,118              | 18,34,118              | 18,34,118              | 18,34,118            | 18,39,268              | 18,39,268              | 18,39,268              | 18,39,268              | 18,39,268            |
| Debt Redemption Reserve  | 0                      | 0                      | 0                      | 0                      | 0                    | 0                      | 0                      | 0                      | 0                      | 0                    |
| Paid up Debt Capital/Outstanding Debt  | 19,57,500              | 16,25,500              | 19,57,500              | 16,25,500              | 18,75,500            | 19,57,500              | 16,25,500              | 19,57,500              | 16,25,500              | 18,75,500            |
| Debt Equity Ratio  | 0.98                   | 1.04                   | 0.98                   | 1.04                   | 0.99                 | 0.98                   | 1.04                   | 0.98                   | 1.04                   | 0.99                 |
| Earnings Per Share   |                        |                        |                        |                        |                      |                        |                        |                        |                        |                      |
| Basic  | *2.70                  | *2.23                  | *4.98                  | *4.03                  | 7.73                 | *2.71                  | *2.25                  | *5.03                  | *3.92                  | 7.77                 |
| Diluted  | *2.70                  | *2.23                  | *4.98                  | *4.03                  | 7.73                 | *2.71                  | *2.25                  | *5.03                  | *3.92                  | 7.77                 |

\* Not Annualised

Notes: a) The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) ([www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)) and on the Bank's website. ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com).

For and on behalf of Board of Directors

Place : Mumbai Date : 20.10.2022

-Sd- Nidhu Saxena Executive Director | -Sd- Rajneesh Karnatak Executive Director | -Sd- Nilesh Ranjan Executive Director | -Sd- A. Manimekhalai Managing Director & CEO

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# Tatas face uphill task in Air India turnaround

The group's other two airlines, Vistara and AirAsia, are yet to turn profitable

Anu Sharma  
anu.sharma@livemint.com  
NEW DELHI

Turning around the money-losing Air India will be an uphill task for the Tata group as the Maharaja has its own set of challenges and opportunities, said analysts and industry experts.

Besides, while the group has been operating two airlines—Vistara and AirAsia India (both joint ventures)—for the last decade, the airlines have not turned profitable yet, they added.

"The two airlines are yet to post profits and have not been able to secure a significant market share in the Indian aviation market. There are concerns about what could be different with new airlines this time around when AirAsia India and Vistara are still trying to make a significant impression on the minds of the flyer," an analyst said, requesting anonymity.

AirAsia India started flight operations in June 2014. Tata Sons owns 83.67% of the airline, while AirAsia Investment Ltd (Malaysia) has the remaining 16.33% stake. After eight years of operations, the airline has raised its fleet size to 28 aircraft and has a 5.9% share in the domestic market.

Vistara, the 51-49 joint venture between Tata Sons and Singapore Airlines, commenced operations in January 2015 and grew its fleet size to 53 aircraft in seven years. The airline has a 9.6% market share in the Indian aviation sector.

"While the Tatas have the funds and a strategy in place, it really needs to be seen whether they can execute the humongous task as Air India comes with a fair share of issues of its own," said a second analyst also selling anonymity.

The primary challenge is to refurbish Air India's fleet and get the planes ready, especially for long-haul flights. However, it will be time-consuming as the airline will have to overhaul its entire wide-body fleet, a senior Tata official said, also requesting anonymity. This will require additional engineering work and will lead to changes in load, material, weight, and passenger services in the existing wide-body fleet, he added.

The national carrier has 113 aircraft in its fleet, including 43 wide-body planes. "The airline also needs to rework its international routes. Currently, many international routes are a financial strain for Air India, and it may withdraw from these economically unviable routes," he added.

With Air India planning to expand both



At present, the national carrier has a total of 113 aircraft in its fleet, including 43 wide-body airplanes.

the domestic and international market share to 30% within five years, the pace of capacity addition will be important as rivals IndiGo and Akasa are also expanding capacities by inducting one aircraft every two weeks.

"Capacity addition is important to gain market share. Air India, AirAsia India, and Vistara have a combined domestic market share of 24.7% as of September. IndiGo is at 57.7%. The Tata group needs to rework the capacity induction programme as supply issues are hampering aircraft deliver-

Wilson admitted that there are issues requiring a Test Match approach and not that of a T20 match.

"Clearly, for Air India to become a major player in India, it should quickly finalise the strategy for the four airlines under its ambit as it makes sense to sell the entire Air India network as one network to the customer," the second analyst said.

"With so many aircraft, and a host of issues to be addressed, it is not a magic bullet problem," Wilson had said, adding that the financial turnaround will be an

accumulation of many things, but refused to commit to a timeline. "It is challenging to build scale, but Air India already has scale. So, whether it comes to aircraft or slots or market recognition and distribution, we are not doing it from scratch. We are doing it

as a running start. Two, it is 100% owned by Tatas and not a joint venture. A partnership is always a little bit more challenging when it comes to capital contribution because a 100% entity can take a very singular and, in our case, a very long-term view, whereas, by definition, a joint venture can't take a singular view, there are always two views. So, I think Air India starts with huge public support. People have a deep affinity for Air India and the hunger for being better (will help). I can certainly see that in the feedback that I get from customers, and it is an almost incalculable asset to have," he said.

## STEEP CLIMB

**THE** primary challenge is to refurbish Air India's airplanes, prepare for long-haul routes

**IT** will be time-consuming as the airline will have to overhaul its entire wide-body fleet

**CAPACITY** addition will be crucial as the airline plans to expand domestic & global market share

ies and getting aircraft on lease is a short-gap arrangement," said an industry expert also requesting anonymity.

Air India's legacy issues have also been a concern, and the airline has been taking help from experts within the Tata group companies to identify room for improvement and increase efficiency.

The airline is also studying the procurement practices, processes, and technology at Tata Motors and Tata Steel and using it as a template for its own procurement practices for aircraft spares, chief executive Campbell Wilson said recently.

At a recent interaction with reporters,

## India's top givers

Top 10 philanthropists in 2021-22 (EdelGive Hurun India Philanthropy List)

| Rank | Change in rank | Name                          | Primary cause     | Donation (in ₹ crore) |
|------|----------------|-------------------------------|-------------------|-----------------------|
| 1    | ▲ 1            | Shiv Nadar & family           | Arts & culture    | 1,161                 |
| 2    | ▼ -1           | Azim Premji & family          | Education         | 484                   |
| 3    | ◄ No change    | Mukesh Ambani & family        | Education         | 411                   |
| 4    | ◄ No change    | Kumar Mangalam Birla & family | Education         | 242                   |
| 5    | ▲ New          | Susmita and Subroto Bagchi*   | Healthcare        | 213                   |
| 6    | ▲ New          | Radha and NS Parthasarathy*   | Healthcare        | 213                   |
| 7    | ▲ 1            | Gautam Adani & family         | Education         | 190                   |
| 8    | ▲ 1            | Anil Agarwal & family         | COVID             | 165                   |
| 9    | ▼ -4           | Nandan Nilekani               | Societal thinking | 159                   |
| 10   | ▲ 1            | AM Naik                       | Healthcare        | 142                   |

SARVESH KUMAR SHARMA/MINT

# Shiv Nadar most generous Indian, Azim Premji at No. 2

Niti Kiran  
niti.k@livemint.com  
MUMBAI

Shiv Nadar, the founder of HCL Technologies, has reclaimed the title of India's most generous philanthropist, while Wipro's Azim Premji slipped to the second spot, according to the latest EdelGive Hurun India Philanthropy List released on Thursday. While Nadar's donations to philanthropic causes totalled ₹1,161 crore, or ₹3 crore a day, Premji clocked ₹484 crore.

Asia's richest man, Gautam Adani, came in seventh with a donation of ₹190 crore, while Mukesh Ambani took the third spot with ₹41 crore donations.

The number of individuals donating more than ₹100 crore in a year has grown to 15, from just two in 2017-18. The number of individuals who have donated over ₹50 crore has grown four-fold, from five to 20, the research by Hurun India and EdelGive Foundation

showed. "Considering the wealth creation potential of India and assuming that the billionaires keep up with philanthropy, I expect these numbers to at least double over the next five years," said Anas Rahman Junaid, MD and chief researcher, Hurun India.

Donations were measured by the value of their cash or cash equivalents from April 2021 to 31 March 2022. The list, now in its ninth year, featured 108 individuals who have donated ₹5 crore or more during the period under review. Premji is the only living Indian to feature in Edelgive Hurun philanthropists of the century. His philanthropic contribution dropped sharply, by 95%, this year, because of his exceptional contribution of ₹7,807 crore last year to his two philan-

thropic trusts. Education remains the most favoured philanthropic cause, followed by health care. Among the other favoured causes, environment & sustainability saw a growth of 46% in donations and skill development witnessed a 103% change over the last year. Meanwhile, philanthropic contributions have fallen in 2021-22 due to the huge base effect of pandemic spending and Premji's exceptional contribution in the preceding year. Combined donations of all individuals listed by the report have declined to ₹5,666 crore in 2021-22 from ₹11,984 crore in 2019-20 and ₹14,755 crore in 2020-21. However, it has doubled since the 2017-18 list.

**While Nadar's donations to philanthropic causes totalled ₹1,161 cr, or ₹3 cr a day, Premji clocked ₹484 cr**

Among the top 10 philanthropists, five saw a decline in their donations from last year, including Nadar and Premji.

# ITC Limited

Extract of Unaudited Standalone and Consolidated Financial Results for the Quarter and Six Months ended 30th September, 2022

(₹ in Crores)

| Sl. No. | Particulars  | Standalone                |                           |   | Consolidated              |                           |   |
|---------|--|---------------------------|---------------------------|---|---------------------------|---------------------------|---|
|         |  | 3 Months ended 30.09.2022 | 6 Months ended 30.09.2022 | Corresponding 3 Months ended 30.09.2021 | 3 Months ended 30.09.2022 | 6 Months ended 30.09.2022 | Corresponding 3 Months ended 30.09.2021 |
| 1       | Total Income from Operations   | 17666.46                  | 36299.31                  | 14230.51                                | 19062.68                  | 39214.68                  | 15313.15                                |
| 2       | Net Profit / (Loss) for the period (before tax and Exceptional items)  | 5938.54                   | 11478.09                  | 4880.12                                 | 6238.81                   | 12189.30                  | 5054.89                                 |
| 3       | Net Profit / (Loss) for the period before tax (after Exceptional items)  | 5938.54                   | 11478.09                  | 4880.12                                 | 6238.81                   | 12189.30                  | 5054.89                                 |
| 4       | Net Profit / (Loss) for the period after tax (after Exceptional items)   | 4466.06                   | 8635.44                   | 3697.18                                 | 4681.85                   | 9153.88                   | 3766.38                                 |
| 5       | Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | 4996.20                   | 8829.86                   | 3848.54                                 | 5307.16                   | 9223.63                   | 3929.63                                 |
| 6       | Equity Share Capital   | 1239.92                   | 1239.92                   | 1232.03                                 | 1239.92                   | 1239.92                   | 1232.03                                 |
| 7       | Earnings Per Share (of ₹1/- each) (not annualised):  |                           |                           |   |                           |                           |   |
|         | 1. Basic (₹):  | 3.61                      | 6.99                      | 3.00                                    | 3.73                      | 7.29                      | 3.02                                    |
|         | 2. Diluted (₹):  | 3.60                      | 6.98                      | 3.00                                    | 3.72                      | 7.28                      | 3.02                                    |

Note:

a) The above is an extract of the detailed format of the Statements of Unaudited Standalone and Consolidated Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Unaudited Financial Results and this extract were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 20th October, 2022. The full format of the Statements of Unaudited Standalone and Consolidated Financial Results are available on the Company's website ([www.itcportal.com](http://www.itcportal.com)) and on the websites of the National Stock Exchange of India Limited ([www.nseindia.com](http://www.nseindia.com)), BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and The Calcutta Stock Exchange Limited ([www.cse-india.com](http://www.cse-india.com)).

b) The Limited Review, as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, has been completed and the related Reports have been forwarded to the Stock Exchanges. These Reports do not have any impact on the above 'Results and Notes' for the Quarter and Six Months ended 30th September, 2022 which needs to be explained.

Registered Office:  
Virginia House, 37 J.L. Nehru Road,  
Kolkata 700 071, India

For and on behalf of the Board

Dated: 20th October, 2022  
Place: Kolkata, India

Sd/-  
Director & Chief Financial Officer

Sd/-  
Chairman & Managing Director

Website: [www.itcportal.com](http://www.itcportal.com) | E-mail: [encluringvalue@itc.in](mailto:encluringvalue@itc.in)  
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75 Azadi Ka Amrit Mahotsav

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Global Business  
17.33% (YoY)

Net Profit  
21.07% (YoY)

NII  
21.61% (YoY)

Gross NPA  
419 bps (YoY)

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2022

₹ in lakhs

| PARTICULARS  | STANDALONE             |                        |                        |                        |                      | CONSOLIDATED           |                        |                        |                      |            |
|--|------------------------|------------------------|------------------------|------------------------|----------------------|------------------------|------------------------|------------------------|----------------------|------------|
|  | Quarter ended          |                        | Half year ended        |                        | Year ended           | Quarter ended          |                        | Half year ended        |                      | Year ended |
|  | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 31.03.2022 (Audited) | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 30.09.2021 (Unaudited) | 31.03.2022 (Audited) |            |
| Total Income from Operations   | 22,95,794              | 20,68,395              | 43,94,904              | 40,59,759              | 80,46,877            | 23,47,513              | 21,62,187              | 44,67,958              | 42,16,703            | 81,75,407  |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 2,50,028               | 2,34,978               | 4,66,670               | 4,12,878               | 8,57,941             | 2,49,323               | 2,32,993               | 4,65,779               | 4,03,556             | 8,56,634   |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)   | 2,50,028               | 2,34,978               | 4,66,670               | 4,12,878               | 8,57,941             | 2,49,323               | 2,32,993               | 4,65,779               | 4,03,556             | 8,56,634   |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 1,84,770               | 1,52,612               | 3,40,616               | 2,70,710               | 5,23,210             | 1,85,312               | 1,51,068               | 3,43,622               | 2,63,083             | 5,26,532   |
| Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA                     | NA                     | NA                     | NA                     | NA                   | NA                     | NA                     | NA                     | NA                   | NA         |
| Paid Up Equity Share Capital   | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475             | 6,83,475               | 6,83,475               | 6,83,475               | 6,83,475             | 6,83,475   |
| Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year  |                        |                        |                        |                        | 53,17,141            |                        |                        |                        |                      | 53,32,845  |
| Net Worth  | 57,53,544              | 50,03,180              | 57,53,544              | 50,03,180              | 51,76,495            | 57,64,934              | 50,11,023              | 57,64,934              | 50,11,023            | 51,91,828  |
| Securities Premium   | 18,34,118              | 18,34,118              | 18,34,118              | 18,34,118              | 18,34,118            | 18,39,268              | 18,39,268              | 18,39,268              | 18,39,268            | 18,39,268  |
| Debt Redemption Reserve  | 0                      | 0                      | 0                      | 0                      | 0                    | 0                      | 0                      | 0                      | 0                    | 0          |
| Paid up Debt Capital/Outstanding Debt  | 19,57,500              | 16,25,500              | 19,57,500              | 16,25,500              | 18,75,500            | 19,57,500              | 16,25,500              | 19,57,500              | 16,25,500            | 18,75,500  |
| Debt Equity Ratio  | 0.98                   | 1.04                   | 0.98                   | 1.04                   | 0.99                 | 0.98                   | 1.04                   | 0.98                   | 1.04                 | 0.99       |
| Earnings Per Share   |                        |                        |                        |                        |                      |                        |                        |                        |                      |            |
| Basic  | *2.70                  | *2.23                  | *4.98                  | *4.03                  | 7.73                 | *2.71                  | *2.25                  | *5.03                  | *3.92                | 7.77       |
| Diluted  | *2.70                  | *2.23                  | *4.98                  | *4.03                  | 7.73                 | *2.71                  | *2.25                  | *5.03                  | *3.92                | 7.77       |

\* Not Annualised

Notes: a) The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) ([www.nseindia.com](http://www.nseindia.com)) and on the Bank's website, ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)

Place : Mumbai  
Date : 20.10.2022

Sd-  
Nidhu Saxena  
Executive Director

Sd-  
Rajneesh Karnatak  
Executive Director

Sd-  
Nitesh Ranjan  
Executive Director

Sd-  
A. Manimekhalai  
Managing Director & CEO

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**IN FOCUS**

|                       | LATEST   | CHANGE  |
|-----------------------|----------|---------|
| Nifty 50              | 17563.95 | +51.70  |
| P/E Ratio (Sensex)    | 22.60    | +0.06   |
| US Dollar (in ₹)      | 82.7600  | -0.2600 |
| Gold Std 10 gm (in ₹) | 50027.00 | -8      |
| Silver 1 kg (in ₹)    | 56267.00 | +661    |



**‘SOON A TOP MARKET’**  
**Jeff Maggioncalda of Coursera** says the Indian market is growing rapidly in terms of subscribers **p2**

**STRONG SEASON**  
**Consumer durables** industry may end this festival season with a value growth of 10-15% **p2**

**QUICKLY.**

**NUTRIENT EQUATION**  
Urea imports down, production up in H1



**New Delhi:** The import of urea dropped 25 per cent in H1 FY23 while its domestic production increased 17 per cent. However, the benefit of the fall has been negated by the increased import of di-ammonium phosphate. **p10**

**EQUALISATION SCHEME**  
Govt mulls hiking subsidy rates for exporters

**New Delhi:** To help exporters retain competitiveness amid growing global uncertainties and rising costs, the Centre is considering raising the interest rates of the equalisation scheme so that credit is available at a cheaper rate to MSME exporters and other select sectors. **p3**

**LOW ON GAS**  
LNG imports in Q2 the lowest since FY18



**New Delhi:** India's import of liquefied natural gas (LNG) in Q2, at 7,305 mscm, was the lowest since FY18, as record high prices and shrinking global spot supplies impacted inbound shipments. **p4**

# CCI slaps ₹1,338-cr penalty on Google

**SEEING RED.** ‘Tech major abused dominance in Android ecosystem’

**KR Srivats**  
New Delhi

In one of its significant interventions in the digital market, the Competition Commission of India (CCI) on Thursday sanctioned Google for its anti-competitive practices in multiple markets in the Android mobile device ecosystem. Apart from imposing a provisional monetary penalty of ₹1,337.76 crore on Google for violating Section 4 of the Competition Act, the CCI also issued at least 10 directions to the tech giant to bring its conduct in line with the antitrust law. Google has been given 30 days to provide financial details and supporting documents.

The ruling is expected to usher in fundamental changes in the business behaviour of Google, according to experts.

In arriving at this decision, the CCI examined various practices of Google on licensing of its mobile operating system (Android) and proprietary mobile apps (Play Store, Google Search, Google Chrome, YouTube, etc.). Smart mobile devices need an operating system (OS) to run applications (apps) and programs. Android is one such mobile operating system which Google acquired in 2005.

**OEMs RESTRICTED**

In 2019, on complaints by Android smartphone users, the CCI had ordered an investigation against Google for its anti-competitive practices.

**MORE RAPS ON THE KNUCKLE**

- OEMs should not be forced to pre-install a bouquet of apps on their smart devices
- Google should not offer any monetary/other incentives to or enter into any arrangement with OEMs for ensuring exclusivity for its search services
- Google should not restrict un-installing of its pre-installed apps by users
- Google should allow users, during the initial device setup, to choose their default search engine for all search entry points. Users should have the flexibility to easily set as well as easily change the default settings in their devices, in minimum steps possible
- Google shall allow developers of app stores to distribute through Play Store



The scope of the investigation pertained primarily to two agreements — the Mobile Application Distribution Agreement (MADA) and the Anti Fragmentation Agreement (AFA) entered into by the original equipment manufacturers (OEM) of Android OS phones with Google.

Under the AFA, the OEMs were restricted from developing and marketing the incompatible modified version of Android OS, which allegedly restricted access to potentially superior versions. It was further alleged that while signing the MADA is optional, OEMs were required to pre-install Google's own apps such as Maps, Gmail and YouTube, thereby hindering development of rival apps.

The CCI, on Thursday, said

the market should be open for competition on merit and the onus is on dominant players to ensure that their conduct does not impinge on this competition. By virtue of various agreements executed by Google with OEMs, it ensured that users continued to use its search services on mobile devices which facilitated uninterrupted growth of advertisement revenue for Google.

It also helped Google to further invest and improve its services to the exclusion of others. Thus, the underlying objective of Google in imposing various restrictions was to protect and strengthen its dominant position, noted the CCI.

“We are not in a position to offer comment now,” said a Google India spokesperson.

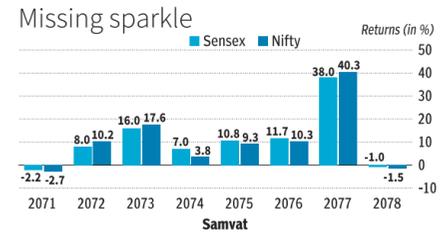
# Samvat 2078, the worst for markets in seven years

**Palak Shah**  
Mumbai

It is the beginning of Samvat 2079 next week. All was not hunky dory in the year gone by for the financial markets as the 30-share Sensex declined 0.96 per cent, while the broader Nifty index fell 1.48 per cent. This compares to the near-decade-high gains in the indices the year before (Sensex was up 38 per cent and Nifty moved up 40 per cent).

By the Hindu calendar, the lunisolar Vikram Samvat calendar is 56.7 years ahead of the solar Gregorian calendar. Hence, when the Gregorian is in year 2022, it is the beginning of Vikram Samvat 2079 for the Hindu calendar, which will be post Diwali.

Market watchers say Sam-



vat 2078 (last Diwali to this) was muted mainly because of the sharp gains the previous year.

First, it was the Omicron wave which spoiled the party for the markets. Then came the Russia-Ukraine conflict that pushed up oil and metal prices. Soon, the US Federal Reserve came with its sledgehammer rate cuts — to fight this spiraling inflation — that was all but the

last straw that brought the bull run of the past two years to an abrupt stop.

**THE YEAR AHEAD**

Next year, too, the dominating theme will be the pace of US interest rate cuts and the likely recession in the America and Europe, said analysts. The general consensus is that market gains would remain muted, especially if crude oil prices remain high.

Liz Truss quits as British PM after 45-day stint



**Prest Trust of India**  
London

Embattled British Prime Minister Liz Truss on Thursday announced her resignation after an open revolt against her leadership erupted in the Conservative Party.

“I cannot deliver the mandate on which I was elected,” she said speaking outside 10 Downing Street. Truss said she has told King Charles she is resigning as the leader of the Conservative Party.

She was in office for just 45 days — the shortest tenure of any British PM.

# BYJU’S number, accounting practices may come under FRRB lens

**KR Srivats**  
New Delhi

The Financial Reporting Review Board (FRRB), a non-standing committee of the CA Institute Council, is likely to review edtech major BYJU’S financial statements and look into the alleged irregular accounting practices.

“The FRRB is meeting in the next two days to look into the issue,” said sources, adding the CA Institute president, too, favours the move. This comes in the backdrop of several complaints (through letters) received by the Ministry of Corporate Affairs

(MCA), the Serious Frauds Investigation Office and the CA Institute in recent months.

The start-up had also delayed filing its FY21 results till October this year, prompting the MCA to demand an explanation. The Ministry, reportedly sent a letter on this issue in August.

For FY21, BYJU’S posted a loss of ₹ 2,428 crore on a revenue of ₹ 2,428 crore.

By the current legal framework private companies need to file their financial statements with the MCA within 30 days of holding the annual general meeting. The AGM has to be held within six



Byju Raveendran, Founder & CEO, BYJU’S

issue. The issue has to be seen in its entirety...,” sources said.

**REVENUE RECOGNITION**

One of the accounting practices adopted by BYJU’S that came under scrutiny of accounting experts and even brought to the attention of regulators is “revenue recognition”. The company’s practice of recognising revenues from “streaming services” upfront and in full, it is alleged, is not consistent with the generally accepted accounting principles. The more prudent way would be to recognise the revenue over the period of delivery of service, experts said.

# ITC Q2 net up 21% on all-round growth

**Our Bureau**  
Kolkata

Backed by an all-round growth across businesses, diversified conglomerate ITC Ltd posted a 21 per cent growth in standalone net profit at ₹4,466 crore for the quarter ended September 30, 2022, beating street es-

timates. The net profit was at ₹3,697 crore for the same period last year.

Gross revenue on a standalone basis grew 27 per cent at ₹16,971 crore during the quarter under review compared with ₹13,556 crore in the same period last year. Sequentially, profits grew 7 per cent from ₹4,169 crore during Q1.

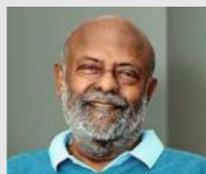
Revenues from the FMCG business, which includes cigarettes, and the non-cigarettes segments, rose 22 per cent at ₹11,838 crore (₹9,678 crore) during the quarter under review. The non-cigarette FMCG business posted a 21 per cent growth at ₹4,885 crore (₹4,036 crore).

**Report p2**

# Shiv Nadar, Azim Premji are India Inc’s most generous donors

EdelGiv Hurun list: Total donations by top 10 fell sharply in FY22

**Suresh P Iyengar**  
Mumbai



Shiv Nadar



Azim Premji

IT czars Shiv Nadar and Azim Premji are the most generous donors in India giving away ₹1,161 crore and ₹484 crore, respectively, last fiscal, according to the EdelGiv Hurun India Philanthropy List 2022. However, the cumulative donations by top 10 donors plunged to ₹3,378 crore from ₹12,785 crore the previous year.

Mukesh Ambani and Kumar Mangalam Birla took third and fourth spots on the list with donations of ₹411 crore and ₹242 crore, respectively. India’s richest businessman, Gautam Adani, was ranked seventh in the list, giving away ₹190 crore.

Amid the galaxy of promoters on the list, AM Naik, L&T Group Chairman, was the only professional to enter the top 10 with a dona-

tion of ₹142 crore. The overall donation by the movers and shakers of India Inc. plunged to ₹5,666 crore from ₹14,755 crore in the last fiscal.

**PANDEMIC SPENDING**

Contributions towards philanthropy fell last fiscal due to the huge base effect of pandemic spending and an exceptional contribution of ₹7,807 crore last year by Azim Premji to his two philanthropic trusts.

The 19 new entrants cumulatively donated ₹832

crore, of which ₹213 crore each was given away by Mindtree promoters Sumita-Subroto Bagchi and Radha-NS Parthasarathy.

Six women featured on the list, led by Rohini Nilekani who gave away ₹120 crore.

Anas Rahman Junaid, MD, Hurun India, said considering the wealth creation potential of India and assuming that the billionaires keep up with philanthropy, the number of donors may at least double over the next five years.

**यूनियन बैंक ऑफ इंडिया** Union Bank of India

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

| PARTICULARS  | STANDALONE             |                        |                      | CONSOLIDATED           |                        |                      |
|--|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|
|  | Quarter ended          | Half year ended        | Year ended           | Quarter ended          | Half year ended        | Year ended           |
|  | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 31.03.2022 (Audited) | 30.09.2022 (Unaudited) | 30.09.2021 (Unaudited) | 31.03.2022 (Audited) |
| Total Income from Operations   | 22,95,794              | 20,68,395              | 43,94,904            | 40,59,759              | 80,46,877              | 23,47,513            |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 2,50,028               | 2,34,978               | 4,66,670             | 4,12,878               | 8,57,941               | 2,49,323             |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)   | 2,50,028               | 2,34,978               | 4,66,670             | 4,12,878               | 8,57,941               | 2,49,323             |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 1,84,770               | 1,52,612               | 3,40,616             | 2,70,710               | 5,23,210               | 1,85,312             |
| Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA                     | NA                     | NA                   | NA                     | NA                     | NA                   |
| Paid Up Equity Share Capital   | 6,83,475               | 6,83,475               | 6,83,475             | 6,83,475               | 6,83,475               | 6,83,475             |
| Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year  |                        |                        | 53,17,141            |                        |                        | 53,32,845            |
| Net Worth  | 57,53,544              | 50,03,180              | 57,53,544            | 50,03,180              | 51,76,495              | 57,64,934            |
| Securities Premium   | 18,34,118              | 18,34,118              | 18,34,118            | 18,34,118              | 18,39,268              | 18,39,268            |
| Debt Redemption Reserve  | 0                      | 0                      | 0                    | 0                      | 0                      | 0                    |
| Paid up Debt Capital/Outstanding Debt  | 19,57,500              | 16,25,500              | 19,57,500            | 16,25,500              | 19,57,500              | 16,25,500            |
| Debt Equity Ratio  | 0.98                   | 1.04                   | 0.98                 | 1.04                   | 0.99                   | 0.98                 |
| Earnings Per Share   |                        |                        |                      |                        |                        |                      |
| Basic  | *2.70                  | *2.23                  | *4.98                | *4.03                  | 7.73                   | *2.71                |
| Diluted  | *2.70                  | *2.23                  | *4.98                | *4.03                  | 7.73                   | *2.71                |

\* Not Annualised

**Notes:** a) The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) ([www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)) and on the Bank's website. ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)

Place : Mumbai  
Date : 20.10.2022

For and on behalf of Board of Directors

-Sd- Nidhu Saxena  
Executive Director

-Sd- Rajneesh Karnataka  
Executive Director

-Sd- Nitesh Ranjan  
Executive Director

-Sd- A. Manimekhalai  
Managing Director & CEO

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**SCOPE FOR INDIA TO MOVE UP IN GLOBAL VALUE CHAIN SYSTEMS: COMMERCE SECY** Pg 9

**JUDGED AS WE ARE, NOT AS WE WERE** Pg 19

**BOLLYWOOD STAR AKSHAY KUMAR UNVEILS THE ANTHEM OF RAM SETU** Pg 28



**WEATHER**  
33°C. 26°C.  
Sunrise : 06:34 am  
Sunset : 06:12 pm

**THE FP BULLETIN**

**Nadella receives Padma Bhushan**  
Microsoft CEO Satya Nadella last week formally received the Padma Bhushan in the U.S. India's Consul General in San Francisco, Dr TV Nagendra Prasad, handed the award to him. The 55-year-old was named one of 17 awardees earlier this year.

**Liz Truss quits as U.K. PM**  
Liz Truss resigned as U.K. Prime minister and leader of the Conservative Party on Thursday. Speaking outside 10 Downing Street, Truss said she could not deliver the mandate on which she was elected. The resignation kick-started a contest to find the next Tory leader and PM. Rishi Sunak is seen as a contender. P25

**Maha seeks to incentivise farmers**  
The government on Thursday launched a scheme to provide incentives of up to ₹50,000 to farmers who have fully repaid short crop loans. The incentive is part of the Mahatma Jyotirao Phule Farmers' Debt Relief Scheme. The state has already deposited ₹2,500 crore in the accounts of 6.9 lakh farmers. P2

**'Golden period' for defence sector**  
The Indian defence sector is witnessing a 'golden period', Defence Minister Rajnath Singh said at DefExpo in Gujarat on Thursday. The government wants to increase defence production from \$12 billion to \$22 billion by 2025, Mr Singh said. "We are making efforts to get market access for domestic business in foreign countries," he said. P9

**Buy sweets, not fireworks: SC**  
The Supreme Court on Thursday refused an urgent hearing of a plea seeking the removal of the ban on firecrackers in Delhi. The plea was filed by BJP MP Manoj Tiwari. "People should not spend money on firecrackers, instead they should eat sweets," a two-judge bench said, dismissing the plea. P13

**Corpses swapped, chaos at hospital**  
The Yashwantrao Chavan Hospital, run by the Pimpri-Chinchwad Municipal Corporation, on Wednesday accidentally swapped the bodies of two dead people, leading to violence and chaos at the facility. One of the families noticed the blunder while taking possession of their loved ones body. Police had to intervene to bring the situation under control. P7

**Milan Subway plan back on track**  
The BMC on Thursday said it will go back to its original plan of building a two-crore-litre water storage tank at Milan Subway to mitigate the effects of monsoon flooding. The municipality had earlier revised its plan downwards. On Thursday it issued a tender for the Rs48 crore project. P5

**PHILANTHROPY LIST**

**India's most generous: Nadar**

MUMBAI: HCL founder Shiv Nadar has become India's most generous person with an annual donation of Rs1,161 crore, the EdelGive Hurun India Philanthropy List 2022 revealed on Thursday. Mr Nadar, 77, claimed the title with a donation of Rs3 crore a day according to the report. Wipro's Azim Premji, 77, slipped to second spot with an donation of Rs484 crore after topping the list for the past two years. India's richest man, Gautam Adani, 60, ranked seventh with a donation of Rs190 crore.

**State okays ₹20,000 crore paper project in Raigad**

**SANJAY JOG / Mumbai**  
After losing the \$20 billion Vedanta Foxconn semiconductor project to Gujarat and the bulk drug park to other states, a subcommittee of the Maharashtra Cabinet chaired by Chief Minister Eknath Shinde on Thursday approved a ₹20,000 crore paper project in Raigad district. The project will be set up at Dherand by the Indonesia-

based Sinar Mas Pulp & Paper Pvt Ltd (Asia Paper & Pulp), Asia's largest paper manufacturer. The Chief Minister's office said the Maharashtra Industrial Development Corporation has allotted 300 acres of land for the project and the government will provide more if required. On Thursday, the subcommittee approved the first phase of the project. The subcommittee also approved

Gencrest Bio Products Pvt Ltd's Rs650 crore investment in the first phase for establishment of a project to manufacture various products from banana waste with eco-friendly technology at Khadki Kinhi in Bhusaval taluka of Jalgaon district. The company proposes to scale up investment to Rs1,000 crore in the next phases. The subcommittee approved an increase in the period of industrial de-

velopment subsidy to 30 years from 10 and agreed to give industrial incentive subsidy at the rate of 120%. Further, it accepted a high-powered committee's proposal to keep the annual average subsidy payment limit of 12.5% for Fiat India Automobiles Ltd in Pune, Mahindra & Mahindra Ltd in Nashik, Jindal Polyfilm Ltd in Nashik and JSW Dolvi in Raigad district. It also approved extension of the in-

dustrial incentive grant period by two years for those units which could not file their refund claims because of the Covid-19 pandemic. The incentive, of about Rs30,000 crore, will be provided in 11 cases. The Cabinet subcommittee also decided to pursue the mega refinery project in Ratnagiri district. The \$3 billion project, which was to come up at Nanar, may now move to Barsu.

**Nod for road linking MTHL, new airport**

**SANJAY JOG / Mumbai**  
In major relief for the City and Industrial Development Corporation (CIDCO), the regional empowered committee (REC) of the Union Environment Ministry approved its proposal to divert 32,692 hectare of forest land to build a coastal road from Amra Marg to the Mumbai Trans Harbour Link junction, including an airport link road, at Targhar village in Panvel taluka of Raigad district. However, the REC, at its meeting held on Oct 14, told CIDCO to seek the Bombay High Court's permission before felling mangroves on the land. Besides, wherever possible, avenue plantation of 8 foot plants will be done by the Forest Department at CIDCO's expense as per India Road Congress norms. The REC uploaded the minutes of the meeting on Thursday. It noted that the proposal envisages construction of a coastal road and observed that the total forest area for diversion is 32,692 ha and the plan also involves 11,4185 ha of non-forest land, for a total of 44,1106 ha. CONTD. ON P15

**Heat is on: India lost \$159 bn income in '21**

**NEW DELHI:** India suffered income loss of U.S. \$159 billion, 5.4% of its gross domestic product, in the service, manufacturing, agriculture and construction sectors due to extreme heat in 2021, according to a new report. Heat exposure in the country led to the loss of 167 billion potential labour hours, a 39% increase from 1990-1999, said the Climate Transparency Report 2022 compiled by an international partnership of organisations. Labour productivity in India is projected to decline by 5% from the 1986-2006 reference period if global temperatures rise by 1.5°C, it said. The decline in productivity will be 2.1 times more if global temperatures rise by 2.5°C, and 2.7 times at a 3°C scenario.



Prime Minister Narendra Modi with U.N. Secretary-General Antonio Guterres at the Statue of Unity in Kevadia

**Modi, Guterres launch climate action LiFE**

**DARSHAN DESAI / Ahmedabad**  
Prime Minister Narendra Modi, who is on his third visit to his poll-bound home state in a month, and United Nations Secretary-General Antonio Guterres on Thursday launched the Mission LiFE movement, considered India's signature initiative for climate action, at the Statue of Unity in Kevadia. Significantly, the launch comes ahead of the mega U.N. climate meet in Egypt next month. The Lifestyle for Environment (LiFE) is Mr Modi's idea for a global mass movement led by India. It envisages

inspiring individual and collective action to protect and preserve the environment, the Prime Minister's office said. The External Affairs Ministry has stated that Mission LiFE is India's signature initiative at the U.N. and other international platforms for showcasing climate action and early achievement of the Sustainable Development Goals. Mr Modi and Mr Guterres paid floral tributes at the Statue of Unity. The Secretary-General joined the Prime Minister at the launch of the Mission LiFE booklet, logo and tagline. The U.N. chief is on a three-day visit to India, his first after taking over.

84% INDIANS BELIEVE GLOBE IS WARMING, P13

**CITY BUILDER ENDS LIFE**

**STAFF REPORTER / Mumbai**

**Paras Shantilal Porwal, 57, a well-known name within the real-estate community, died by suicide on Thursday morning.**

Mr Porwal apparently jumped from the balcony of his apartment gym in Shanti Kamal Society, which was where police also found a suicide note. The note said no one was to blame and no inquiry was needed. A security guard first spotted Mr Porwal and began yelling, which is when passers-by rushed in and called police. Police said the incident occurred at 6am. Sources revealed that Mr Porwal was wrestling with financial issues.



**MAN OF POSITIVE ENERGY: STAFF**

Staff who worked with Paras Porwal, neighbours and those who had come to pay their respects remembered the developer as someone full of energy. Expressing shock at his death, they said they could not come to terms with it. "It is unbelievable. I still feel all of this could just be wrong. It is not possible that someone as positive and large-hearted as him could take such a step," said Sandeep Thombre who worked at Mr Porwal's firm.

**FROM RAGS TO RICHES**

The life story of 57-year-old Paras Porwal was a rags-to-riches tale spread over four decades. Those who knew him well recalled that he used to sell imitation nose rings and rose to become one of the top redevelopment and slum rehabilitation builders in South Mumbai. He even contested the assembly elections once. Most of Mr Porwal's projects were in the heart of Mumbai, in Lalbaug, Kalachowkie, Parel, Worli and Wadala.

FULL COVERAGE ON P3

**Google hit with ₹1,337.76 cr penalty by CCI**

**NEW DELHI:** The Competition Commission of India (CCI) on Thursday slapped a steep penalty of Rs1,337.76 crore on Google for abusing its dominant position in multiple markets in relation to Android mobile devices and ordered the internet major to cease and desist from various unfair business practices. The regulator, which had ordered a detailed probe more than three years ago, also directed Google to modify its conduct within a defined time frame, according to a release. Android is a popular open-source mobile operating system installed by original equipment manufacturers (OEMs) of smart phones and tablets.

CONTD. ON P15

**Builders have to pay BMC for redeveloping leasehold plots: HC**

**URVI MAHAJANI / Mumbai**  
In a boost for the BMC and a setback for builders who have developed projects on lands belonging to the BMC, MHA-DA or state government, the Bombay High Court ruled on Thursday that they will have to pay development charges to the civic body. A division bench of Justices RD Dhanuka and Kamal Khata dismissed over 100 petitions filed by various developers challenging the demand notices issued by the BMC asking them to pay the charges. "The submission of learned counsel (for petitioner developers) that the development charges cannot be im-



posed in respect of redevelopment of leasehold land is, in our view, totally untenable," the court observed in a detailed 238-page judgment. The developers were given requisite permissions to redevelop projects, on lease, which stood on land belonging to the

government, BMC or MHA-DA. Collectively, the demand notice for development charges by the BMC to the developers amounts to over Rs100 crore. Milind Sathe, MM Vashi and Girish Godbo le, counsel for the developers, argued that these projects were exempted from the levy imposition, demand and recovery of development charges by the BMC under Section 124F of the Maharashtra Regional Town Planning Act, 1966 (MRTP Act). Terming the BMC's demand "illegal, contrary to law, without jurisdiction and without authority of law", the developers had sought its quashing. CONTD. ON P15

**Teacher gets 20 yrs for sexual assault on 8-yr-old**

**STAFF REPORTER / Mumbai**

A special court under the Protection of Children from Sexual Offences (POCSO) Act on Thursday sentenced a 35-year-old religious teacher to 20 years' rigorous imprisonment for sexually assaulting a minor. The child was eight at the time of the incident in 2019. Prosecutor Veena Shelar said

the incident came to light when the girl began crying and refusing to attend Arabic class at the neighbour's. The stepmother scolded her initially for not wanting to go to class, but she would not say why. After much persuasion, the child confided in her. The stepmother then lodged a complaint. The man was arrested and has been in custody since. CONTD. ON P15

**IB BOUGHT HARDWARE FROM PEGASUS FIRM**

The Intelligence Bureau bought hardware from the Israeli firm NSO Group that matches the description of equipment used to deploy the Pegasus spyware, according to a report by the Organized Crime and Corruption Reporting Project. Though the report says "it is not possible to say conclusively whether the imported hardware was used for Pegasus", it follows the claim reported by *The New York Times* that the India purchased the spyware in 2017 as part of an arms deal with Israel. P13

**यूनियन बैंक ऑफ इंडिया** Union Bank of India

75 Azadi Ka Amrit Mahotsav

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

| PARTICULARS  | STANDALONE    |                 |            | CONSOLIDATED  |                 |            |
|--|---------------|-----------------|------------|---------------|-----------------|------------|
|  | Quarter ended | Half year ended | Year ended | Quarter ended | Half year ended | Year ended |
| Total Income from Operations   | 22,95,794     | 20,68,395       | 43,94,904  | 23,47,513     | 21,62,187       | 44,67,958  |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)  | 2,50,028      | 2,34,978        | 4,66,670   | 2,49,323      | 2,32,993        | 4,65,779   |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 1,84,770      | 1,52,612        | 3,40,616   | 1,85,312      | 1,51,068        | 3,43,622   |
| Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) | NA            | NA              | NA         | NA            | NA              | NA         |
| Paid Up Equity Share Capital   | 6,83,475      | 6,83,475        | 6,83,475   | 6,83,475      | 6,83,475        | 6,83,475   |
| Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year  |               |                 | 53,17,141  |               |                 | 53,32,845  |
| Net Worth  | 57,53,544     | 50,03,180       | 57,53,544  | 57,64,934     | 50,11,023       | 57,64,934  |
| Securities Premium   | 18,34,118     | 18,34,118       | 18,34,118  | 18,39,268     | 18,39,268       | 18,39,268  |
| Debt Equity Ratio  | 0.98          | 1.04            | 0.98       | 0.98          | 1.04            | 0.98       |
| Earnings Per Share   |               |                 |            |               |                 |            |
| Basic  | *2.70         | *2.23           | *4.98      | *2.71         | *2.25           | *5.03      |
| Diluted  | *2.70         | *2.23           | *4.98      | *2.71         | *2.25           | *5.03      |

**Notes:** a) The above is an extract of the detailed format of Quarterly/Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Half Yearly Financial Results are available on the websites of the Stock Exchange(s) ([www.nseindia.com](http://www.nseindia.com)) and [www.bseindia.com](http://www.bseindia.com)) and on the Bank's website. ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)

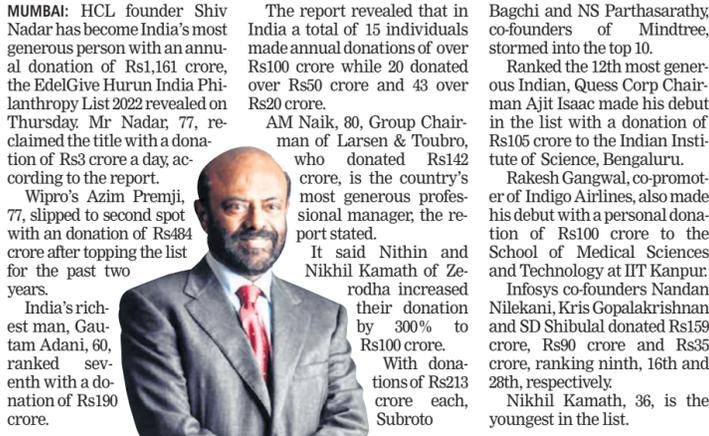
Place : Mumbai  
Date : 20.10.2022

For and on behalf of Board of Directors:  
-Sd- Nidhu Saxena, Executive Director  
-Sd- Rajneesh Karnatak, Executive Director  
-Sd- Nitesh Ranjan, Executive Director  
-Sd- A. Manimekhalai, Managing Director & CEO

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एचयूएल की परिणाम पूर्व समीक्षा

# राजस्व 21 फीसदी बढ़ेगा

लविशा दाराद  
नई दिल्ली, 20 अक्टूबर

वित्त वर्ष 2023 की जुलाई-सितंबर तिमाही में एफएमसीजी कंपनी हिंदुस्तान यूनिलीवर (एचयूएल) का राजस्व सालाना आधार पर 11-21 प्रतिशत की वृद्धि के साथ 15,396 करोड़ रुपये रहने का अनुमान है। विश्लेषकों का कहना है कि कंपनी को होम केयर और पर्सनल केयर सेगमेंटों के शानदार प्रदर्शन से मदद मिल सकती है।

कंपनी शुरूवार को दूसरी तिमाही के आंकड़े पेश करेगी। विश्लेषकों को पाम तेल कीमतों और पैकेजिंग सामग्री में लागत वृद्धि से दूसरी तिमाही में एफएमसीजी दिग्गज का मार्जिन प्रभावित होने का अनुमान है।

दूसरी तिमाही में एबिता मार्जिन 64 से 200 आधार अंक के बीच घटकर 22.6 प्रतिशत रहने का अनुमान है, जो एक साल पहले की तिमाही में 24.6 प्रतिशत था।

एचयूएल का शेयर इस कैलेंडर वर्ष में 9 प्रतिशत चढ़ चुका है। तुलनात्मक तौर पर, सेसेक्स और निफ्टी में इस अवधि के दौरान 1.4 प्रतिशत की तेजी आई है।

आइए, जानते हैं कि एचयूएल की दूसरी तिमाही के आंकड़ों से प्रमुख ब्रोकरेज कंपनियों की क्या उम्मीदें हैं:

**एचडीएफसी सिक्वोरिटीज**

ब्रोकरेज फर्म ने सालाना आधार पर शुद्ध बिक्री 14 प्रतिशत बढ़कर 14,00 करोड़ रुपये रहने का अनुमान जताया है। विश्लेषकों ने होम केयर, ब्यूटी एवं पर्सनल केयर, और खाद्य व्यवसाय भी सालाना आधार पर 11 प्रतिशत से 27 प्रतिशत के बीच बढ़ने की संभावना जताई है।

समायोजित कर बाद लाभ सालाना आधार पर 10 प्रतिशत बढ़कर 2,400



**वित्तीय प्रदर्शन**

■ विश्लेषकों को पाम तेल कीमतों, पैकेजिंग सामग्री की लागत में इजाफा होने का अनुमान है

■ लागत बढ़ने से एफएमसीजी दिग्गज के मार्जिन की राह हो सकती है प्रभावित

करोड़ रुपये रहने का अनुमान है। हालांकि एबिता मार्जिन दूसरी तिमाही में सालाना आधार पर 125 आधार अंक घटकर 23.4 प्रतिशत रहने की संभावना है।

**आईडीबीआई कैपिटल**

एचयूएल के ब्यूटी या पर्सनल केयर और होम केयर जैसे व्यवसाय खंडों का राजस्व 2021-22 की दूसरी तिमाही के 12,724 करोड़ रुपये से सालाना आधार पर 11 प्रतिशत बढ़कर दूसरी तिमाही में 14,090 करोड़ रुपये रहने की संभावना है। पाम तेल और पाम फैट्री एसिड डिस्टिलेट की कीमतें सालाना आधार पर 21 से 27 प्रतिशत के बीच बढ़ने से विश्लेषकों को सकल मार्जिन 14.3 आधार अंक घटकर 50 प्रतिशत रह जाने का अनुमान है।

दूसरी तिमाही में एबिता मार्जिन भी सालाना आधार पर 64 आधार अंक घटकर 24 प्रतिशत रहने की संभावना है।

**प्रभुदास लीलाधर**

प्रभुदास लीलाधर के विश्लेषकों ने बिक्री में सुधार को ध्यान में रखते हुए दूसरी तिमाही में कंपनी का राजस्व सालाना आधार पर 21 प्रतिशत बढ़कर 14.5 प्रतिशत रहने का अनुमान जताया है। हालांकि, जिंस

कीमतों में वृद्धि की वजह से सकल मार्जिन पर दबाव बना रहेगा। इसलिए, एबिता मार्जिन दूसरी तिमाही में 200 आधार अंक घटकर 22.6 प्रतिशत रहने का अनुमान है।

**कोटक इस्टीमेट्यूशनल इन्विविटीज**

ब्रोकरेज ने कंपनी का राजस्व वित्त वर्ष 2023 दूसरी तिमाही में सालाना आधार पर 17 प्रतिशत बढ़कर 14,890 करोड़ रुपये रहने का अनुमान जताया है, जो वित्त वर्ष 2022 की दूसरी तिमाही में 12,724 करोड़ रुपये था। वहीं, लाउंड्री व्यवसाय में कीमत वृद्धि की मदद से होम केयर सेगमेंट सालाना आधार पर 29 प्रतिशत बढ़ने की संभावना है। ब्यूटी एवं पर्सनल केयर सेगमेंट में सालाना आधार पर 13.5 प्रतिशत की वृद्धि का अनुमान है।

**एंटिक ब्रोकिंग**

विश्लेषकों को एफएमसीजी दिग्गज की बिक्री दूसरी तिमाही में सालाना आधार पर 18.4 प्रतिशत बढ़कर 15,066 करोड़ रुपये रहने का अनुमान है। यह बिक्री एक साल पहले की समान अवधि में 12,724 करोड़ रुपये पर थी। जहां डिटरजेंट और साबुन के लिए मांग मजबूत बनी रहेगी, वहीं स्किनकेयर सेगमेंट पर दबाव पैदा होने की आशंका है।

# रिजर्व बैंक के दखल से संभला रुपया

**पृष्ठ-1 का शेष**

डोलरों ने कहा कि आरबीआई ने कारोबार के आखिरी समय में हस्तक्षेप किया जिससे रुपये के खिलाफ दांव लगाने वाले कारोबारी हतोत्साहित हुए।

एचडीएफसी सिक्वोरिटीज रिसर्च के विश्लेषक दिलीप परमार ने कहा, 'केंद्रीय बैंक के हस्तक्षेप और चीनी युआन में सुधार के कारण रुपया शुरूआती गिरावट से उबर गया। यह आज के व्यापार में एशिया में सर्वश्रेष्ठ प्रदर्शन करने वाली मुद्राओं में शामिल रही।' उन्होंने अनुमान जाहिर किया कि रुपया 81.90 से 83.50 रुपये प्रति डॉलर के व्यापक दायरे में रहेगा।

पिछले कुछ सप्ताह से आरबीआई ने हाजिर बाजार के मुकाबले मुद्रा बाजार के फॉरवर्ड श्रेणी में डॉलर की बिक्री के जरिये अपना हस्तक्षेप बढ़ा दिया है। विश्लेषकों ने कहा कि फॉरवर्ड श्रेणी में हस्तक्षेप करते हुए आरबीआई हेडलाइन रिजर्व के स्तर में तेजी से गिरावट को रोक रहा था। यह पहल आरबीआई के हेडलाइन रिजर्व में भारी गिरावट के मद्देनजर की गई है। फरवरी के अंत में यूक्रेन युद्ध छिड़ने के बाद से आरबीआई के हेडलाइन रिजर्व में करीब 100 अरब डॉलर की गिरावट आई है।

**अमेरिकी बॉन्ड प्रतिफल**

आज के शुरूआती कारोबार के दौरान रुपये

में गिरावट की मुख्य वजह अमेरिकी बॉन्ड प्रतिफल में वृद्धि थी। फेडरल रिजर्व के कुछ सदस्यों द्वारा की गई टिप्पणी से अमेरिकी केंद्रीय बैंक द्वारा अगले महीने और उसके बाद दरों में आक्रामक वृद्धि की उम्मीद बढ़ गई। अमेरिकी डॉलर सूचकांक गुरुवार को अपराह्न साढ़े तीन बजे 112.86 पर था जबकि बुधवार को साढ़े तीन बजे यह 112.47 था। आमतौर पर अमेरिकी व्याज दरों में वृद्धि से दुनिया की सबसे बड़ी अर्थव्यवस्था में पूंजी प्रवाह बढ़ता है। बनजी ने कहा, बाजार ने उम्मीद जताई है कि 2 नवंबर को अमेरिकी फेडरल रिजर्व द्वारा दरों में 75 आधार अंकों की वृद्धि की जाएगी।

**सेबी ने दी सरकार के प्रस्ताव को मंजूरी**

# वोडा आइडिया का बकाया इक्विटी में बदलेगी सरकार

रॉयटर्स  
नई दिल्ली, 20 अक्टूबर

पूंजी बाजार नियामक सेबी ने दूरसंचार ऑपरेटर वोडाफोन आइडिया पर 1.92 अरब डॉलर का बकाया इक्विटी में बदलने के सरकारी प्रस्ताव को मंजूरी दे दी। गुरुवार को दो वरिष्ठ सरकारी अधिकारियों ने यह जानकारी दी। पिछले साल भारत सरकार ने कर्ज में फंसी दूरसंचार कंपनियों के लिए राहत पैकेज को मंजूरी दी थी, जिसके तहत उन्हें बकाया समायोजित सकल राजस्व पर ब्याज को इक्विटी में बदलने की इजाजत दी गई थी।

इस पैकेज को भारतीय एयरटेल व रिलायंस जिओ समेत देश की तीन अग्रणी दूरसंचार कंपनियों में शामिल वोडाफोन आइडिया के लिए राहत के तौर पर देखा गया, जो दिवालिया होने के कगार पर पहुंच चुकी थी।

बाजार नियामक सेबी ने सरकारी प्रस्ताव को मंजूरी दे दी है और अब सरकार इस कंपनी की वित्तीय निवेशक होगी।



**नियामक के कदम**

■ सेबी ने वोडाफोन आइडिया पर बकाया 1.92 अरब डॉलर के बकाए को इक्विटी में बदलने के सरकारी के प्रस्ताव को मंजूरी दे दी

■ बकाया को इक्विटी में बदलने के बाद वोडाफोन में सरकार का हिस्सा 30 फीसदी से ज्यादा नहीं हो सकता है

एक अधिकारी ने रॉयटर्स से कहा, मंत्रालय को दे दी गई है। बकाए को इक्विटी में बदलने के बाद वोडाफोन में सरकार की हिस्सेदारी 30 फीसदी से ज्यादा हो सकती है, जो उसे कंपनी के सबसे बड़े शेयरधारकों ब्रिटेन के वोडाफोन समूह व आदित्य बिड़ला समूह में शामिल कर देगा।

अधिकारी ने कहा, इसके अलावा सेबी ने वोडाफोन आइडिया में सरकारी हिस्सेदारी को पब्लिक प्लोट के तौर पर वर्गीकृत करने का

अनुरोध भी मंजूर कर लिया है। बाजार नियामक सेबी का दिशानिर्देश बताता है कि 10 फीसदी तक की हिस्सेदारी को ही सार्वजनिक शेयरधारिता के तौर पर मंजूर किया जा सकता है।

इस संबंध में वित्त व दूरसंचार मंत्रालयों, सेबी और वोडाफोन आइडिया से तत्काल टिप्पणी नहीं मिल पाई। एक अधिकारी ने कहा, जब दूरसंचार ऑपरेटर की स्थिति में सुधार हो जाएगा तब सरकार अपनी हिस्सेदारी बेचेगी।

# डेटा केंद्र पर 20 करोड़ रुपये निवेश करेगी फोनपे

भुगतान सेवा प्रदाता फोनपे देश में डेटा केंद्रों के निर्माण पर 20 करोड़ डॉलर (करीब 1,661 करोड़ रुपये) का निवेश करेगी। कंपनी के एक शीर्ष अधिकारी ने गुरुवार को यह जानकारी दी। फोनपे के सह-

संस्थापक एवं मुख्य तकनीकी अधिकारी राहुल चारी ने कहा कि डेटा के स्थानीयकरण पर नियामक के जोर को देखते हुए यह निवेश किया जा रहा है। नियमों के तहत किसी भी वित्तीय कंपनी के अपने

आंकड़ों को विदेशों में जमा करने पर रोक है। नवी मुंबई में डेटा केंद्र की शुरुआत करते हुए चारी ने संवाददाताओं को बताया कि फोनपे डेटा केंद्रों पर 20 करोड़ डॉलर का निवेश करेगी।

भाषा

SA-PNE AAPKE SAATH HAMAARA

WE UNDERSTAND OUR RESPONSIBILITY AND COMMITMENT TO FULFILL DREAMS

DISBURSEMENT

1364 CR → 2240 CR (+64%)

AUM

10,148 CR → 12,544 CR (+24%)

PAT

151.2 CR → 195.9 CR (+30%)

GNPA

0.96% → 1.10% (+14bps)

ACTIVE LOAN ACCOUNTS

1,35,400+ → 1,66,600+ (+23%)

**आवास फायनेंसियर्स लिमिटेड**  
(CIN: L65922RJ2011PLC034297)

रजिस्टर्ड एवं कार्यलय: 201-202 सैकण्ड फ्लोर, साउथएण्ड स्क्वायर, मानसरोवर इंडस्ट्रियल एरिया, जयपुर - 302020, राजस्थान (भारत)  
फोन: +91-141-4659239 फैक्स: +91-141-6618861. वेबसाइट: www.aavas.in, ई-मेल: info@aavas.in

**सितम्बर 30, 2022 को समाप्त तिमाही एवं अर्द्धवार्षिक अवधि के लिए अनअंकेक्षित समेकित वित्तीय परिणामों के विवरणों का सार**  
(₹ लाख में) (ई पीएस के आंकड़ों को छोड़ कर)

| क्र. सं. | विवरण  | तिमाही समाप्त सितम्बर 30, 2022 (अनअंकेक्षित) | पूर्व वर्ष तिमाही समाप्त सितम्बर 30, 2021 (अनअंकेक्षित) | अर्द्धवार्षिक समाप्त सितम्बर 30, 2022 (अनअंकेक्षित) | वार्षिक समाप्त मार्च 31, 2022 (अंकेक्षित) |
|----------|--|--|---|---|---|
| 1.       | परिचालनों से कुल आय  | 39,485.09                                    | 32,484.96   | 74,771.12   | 1,30,444.87                               |
| 2.       | अवधि हेतु शुद्ध लाभ/(हानि) (कर, अपवाद तथा/अथवा असाधारण मदों से पूर्व)  | 13,755.67                                    | 11,803.29   | 25,199.38   | 45,268.93                                 |
| 3.       | अवधि हेतु शुद्ध लाभ/(हानि) कर से पहले (अपवाद तथा/अथवा असाधारण मदों के बाद)                                   | 13,755.67                                    | 11,803.29   | 25,199.38   | 45,268.93                                 |
| 4.       | अवधि हेतु शुद्ध लाभ/(हानि) कर पश्चात (अपवाद तथा/अथवा असाधारण मदों के बाद)                                    | 10,664.39                                    | 9,190.43  | 19,569.26   | 35,518.06                                 |
| 5.       | अवधि हेतु कुल व्यापक आय अवधि के लिए लाभ/(हानि) (कर पश्चात) तथा अन्य व्यापक आयों की सम्मिलित करके (कर पश्चात) | 10,685.33                                    | 9,212.06  | 19,590.20   | 35,588.95                                 |
| 6.       | चुक्ता इक्विटी शेयर पूंजी  | 7,902.64                                     | 7,891.22  | 7,902.64  | 7,893.65                                  |
| 7.       | संचय (पुनर्मूल्यंकन संचय को छोड़कर)  | 2,94,981.51                                  | 2,48,947.10   | 2,94,981.51   | 2,72,749.38                               |
| 8.       | प्रतिभूति प्रीमियम खला   | 1,35,690.80                                  | 1,34,797.14   | 1,35,690.80   | 1,34,887.21                               |
| 9.       | निवल मूल्य   | 3,02,884.15                                  | 2,56,838.32   | 3,02,884.15   | 2,80,643.03                               |
| 10.      | चुक्ता ऋण पूंजी/बकाया ऋण   | 8,59,127.63                                  | 6,93,131.95   | 8,59,127.63   | 7,98,919.49                               |
| 11.      | बकाया प्रतिदेय वधिता सेयर  | NA   | NA  | NA  | NA  |
| 12.      | ऋण इक्विटी अनुपात  | 2.84   | 2.70  | 2.84  | 2.85                                      |
| 13.      | प्रति शेयर अर्जन (प्रत्येक ₹ 10)-(तिमाहियों/अर्द्धवार्षिक के लिए इ.पी.एस. वार्षिक नहीं है)                   |  |   |   |   |
| 1.       | मूल:   | 13.51  | 11.69   | 24.78   | 45.10                                     |
| 2.       | तत्काल:  | 13.46  | 11.60   | 24.71   | 44.81                                     |
| 14.      | पूंजी मोचन संचय  | NA   | NA  | NA  | NA  |
| 15.      | डिबेंचर मोचन संचय  | NA   | NA  | NA  | NA  |
| 16.      | कर्ज सेवा कवरेज अनुपात   | NA   | NA  | NA  | NA  |
| 17.      | व्याज सेवा कवरेज अनुपात  | NA   | NA  | NA  | NA  |

**टिप्पणियाँ:**

(i) 30 सितम्बर, 2022 को समाप्त तिमाही एवं अर्द्धवार्षिक के लिए उपरोक्त परिणामों को 20 अक्टूबर, 2022 को आयोजित ऑडिट समिति की बैठक में समीक्षा की गई है और निदेशक मंडल द्वारा अनुमोदित किया गया है और उपरोक्त परिणाम कंपनी के साप्ताहिक लेखा चरीकों द्वारा सौंपित समीक्षा के अधीन है।

(ii) मुख्य स्टैंडअलोन वित्तीय जानकारी: (₹ लाख में)

| विवरण               | तिमाही समाप्त सितम्बर 30, 2022 (अनअंकेक्षित) | पूर्व वर्ष तिमाही समाप्त सितम्बर 30, 2021 (अनअंकेक्षित) | अर्द्धवार्षिक समाप्त सितम्बर 30, 2022 (अनअंकेक्षित) | वार्षिक समाप्त मार्च 31, 2022 (अंकेक्षित) |
|---------------------|--|---|---|---|
| परिचालनों से कुल आय | 39,475.16                                    | 32,486.13   | 74,754.13   | 1,30,435.89                               |
| लाभ कर से पहले      | 13,779.52                                    | 11,832.88   | 25,246.68   | 45,485.73                                 |
| कर के बाद शुद्ध लाभ | 10,682.24                                    | 9,212.48  | 19,604.66   | 35,679.92                                 |

(iii) उपरोक्त विवरण सेबी (सूचीबद्ध दायित्व और प्रकटीकरण आवश्यकताएं) विनियम, 2015 के विनियम 33 और 52 के तहत स्टॉक एक्सचेंजों के पास दाखिल किए गए तिमाही और अर्द्धवार्षिक वित्तीय परिणामों का समूह प्राप्त स्टॉक एक्सचेंजों की वेबसाइट [www.nseindia.com](http://www.nseindia.com) एवं कंपनी की वेबसाइट [www.aavas.in](http://www.aavas.in) पर उपलब्ध है।

(iv) लिस्टिंग विनियमों के विनियम 52(4) में संदर्भित अन्य लागू आइटम के लिए प्रासंगिक खुलासे किए गए हैं और भारत के राष्ट्रीय स्टॉक एक्सचेंज की वेबसाइट ([www.nseindia.com](http://www.nseindia.com)) और बी एस ई वेबसाइट ([www.bseindia.com](http://www.bseindia.com)) पर उपलब्ध है।

(v) सितम्बर 30, 2022 को समाप्त अर्द्धवार्षिक के लिए लेखा नीतियों में परिवर्तन (नौ) के कारण शुद्ध लाभ/हानि, कुल व्यापक आय या किसी अन्य प्रासंगिक वित्तीय मद पर कोई प्रभाव नहीं पड़ा है।

(vi) पिछली अवधि के आंकड़े पुनः सुनिश्चित किए गए हैं तथा/अथवा जहां भी आवश्यक लगा उन्हें पुनः वर्गीकृत किया गया है।

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भारत सरकार का उपरोक्त A Government of India Undertaking

आंध्र प्रदेश सहकारी वित्त संस्थान

प्रधान कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021

वैश्विक कारोबार  
**17.30% (वर्ष-दूर-वर्ष)**

निवल लाभ  
**21.07% (वर्ष-दूर-वर्ष)**

एनआईआई  
**21.61% (वर्ष-दूर-वर्ष)**

सकल एनपीए  
**419 बीपीएस (वर्ष-दूर-वर्ष)**

**30 सितम्बर, 2022 को समाप्त तिमाही/अर्धवर्ष के लिए अलेखापरीक्षित वित्तीय परिणाम**

| विवरण   | स्टैंडअलोन                 |                            |                            |                            |                           | समेकित                     |                            |                            |                            |                           |
|---|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------|
|   | समाप्त तिमाही              |                            | समाप्त अर्धवर्ष            |                            | समाप्त वर्ष               | समाप्त तिमाही              |                            | समाप्त अर्धवर्ष            |                            | समाप्त वर्ष               |
|   | 30.09.2022 (अलेखापरीक्षित) | 30.09.2021 (अलेखापरीक्षित) | 30.09.2022 (अलेखापरीक्षित) | 30.09.2021 (अलेखापरीक्षित) | 31.03.2022 (लेखापरीक्षित) | 30.09.2022 (अलेखापरीक्षित) | 30.09.2021 (अलेखापरीक्षित) | 30.09.2022 (अलेखापरीक्षित) | 30.09.2021 (अलेखापरीक्षित) | 31.03.2022 (लेखापरीक्षित) |
| परिचालनों से कुल आय   | 22,95,794                  | 20,68,395                  | 43,94,904                  | 40,59,759                  | 80,46,877                 | 23,47,513                  | 21,62,187                  | 44,67,958                  | 42,16,703                  | 81,75,407                 |
| अवधि के लिए निवल लाभ/(हानि) (कर, असामान्य तथा/या असाधारण मदों से पूर्व)                                   | 2,50,028                   | 2,34,978                   | 4,66,670                   | 4,12,878                   | 8,57,941                  | 2,49,323                   | 2,32,993                   | 4,65,779                   | 4,03,556                   | 8,56,634                  |
| अवधि के लिए कर पूर्व निवल लाभ/(हानि) (असामान्य तथा/या असाधारण मदों के बाद)                                | 2,50,028                   | 2,34,978                   | 4,66,670                   | 4,12,878                   | 8,57,941                  | 2,49,323                   | 2,32,993                   | 4,65,779                   | 4,03,556                   | 8,56,634                  |
| अवधि के लिए कर पश्चात निवल लाभ/(हानि) (असामान्य तथा/या असाधारण मदों के बाद)                               | 1,84,770                   | 1,52,612                   | 3,40,616                   | 2,70,710                   | 5,23,210                  | 1,85,312                   | 1,51,068                   | 3,43,622                   | 2,63,083                   | 5,26,532                  |
| अवधि के लिए कुल व्यापक आय [अवधि के लिए लाभ/(हानि) (कर पश्चात) तथा अन्य व्यापक आय (कर पश्चात) के साथ]      | लागू नहीं                  | लागू नहीं                  | लागू नहीं                  | लागू नहीं                  | लागू नहीं                 | लागू नहीं                  | लागू नहीं                  | लागू नहीं                  | लागू नहीं                  | लागू नहीं                 |
| चुक्ता इक्विटी शेयर पूंजी   | 6,83,475                   | 6,83,475                   | 6,83,475                   | 6,83,475                   | 6,83,475                  | 6,83,475                   | 6,83,475                   | 6,83,475                   | 6,83,475                   | 6,83,475                  |
| पिछले वर्ष के लेखापरीक्षित तुलन पत्र में दर्शाई गई आरक्षित निधियां (पुनर्मूल्यंकन आरक्षित निधि को छोड़कर) |                            |                            |                            |                            | 53,17,141                 |                            |                            |                            |                            | 53,32,845                 |
| निवल मालियत   | 57,53,544                  | 50,03,180                  | 57,53,544                  | 50,03,180                  | 51,76,495                 | 57,64,934                  | 50,11,023                  | 57,64,934                  | 50,11,023                  | 51,91,828                 |
| प्रतिभूति प्रीमियम  | 18,34,118                  | 18,34,118                  | 18,34,118                  | 18,34,118                  | 18,34,118                 | 18,39,268                  | 18,39,268                  | 18,39,268                  | 18,39,268                  | 18,39,268                 |
| डिबेंचर मोचन निधि   | शून्य                      | शून्य                      | शून्य                      | शून्य                      | शून्य                     | शून्य                      | शून्य                      | शून्य                      | शून्य                      | शून्य                     |
| प्रदत्त ऋण पूंजी/बकाया ऋण   | 19,57,500                  | 16,25,500                  | 19,57,500                  | 16,25,500                  | 18,75,500                 | 19,57,500                  | 16,25,500                  | 19,57,500                  | 16,25,500                  | 18,75,500                 |
| ऋण इक्विटी अनुपात   | 0.98                       | 1.04                       | 0.98                       | 1.04                       | 0.99                      | 0.98                       | 1.04                       | 0.98                       | 1.04                       | 0.99                      |
| अर्जन प्रति शेयर  |                            |                            |                            |                            |                           |                            |                            |                            |                            |                           |
| मूल   | *2.70                      | *2.23                      | *4.98                      | *4.03                      | 7.73                      | *2.71                      | *2.25                      | *5.03                      | *3.92                      | 7.77                      |
| डायल्यूटेड  | *2.70                      | *2.23                      | *4.98                      | *4.03                      | 7.73                      | *2.71                      | *2.25                      | *5.03                      | *3.92                      | 7.77                      |

\*वार्षिकीकृत नहीं

**नोट :** (ए.) उपर्युक्त विवरण सेबी (सूचीबद्ध दायित्व एवं प्रकटीकरण अपेक्षाएं) विनियम 2015 के विनियम 33 एवं 52 के अंतर्गत स्टॉक एक्सचेंज के साथ दर्ज किए गए तिमाही/अर्धवर्ष वित्तीय परिणामों के विस्तृत प्रारूप का उद्धरण है। तिमाही/अर्धवर्ष वित्तीय परिणामों का समूह प्राप्त स्टॉक एक्सचेंज (जो) की वेबसाइट्स ([www.nseindia.com](http://www.nseindia.com)) एवं [www.bseindia.com](http://www.bseindia.com) तथा बैंक की वेबसाइट ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)) पर उपलब्ध है। (बी.) सेबी (सूचीबद्ध दायित्व एवं प्रकटीकरण अपेक्षाएं) विनियम 2015 के विनियम 52(4) में संदर्भित मदों के लिए, उचित प्रकटन स्टॉक एक्सचेंज बीएसई एवं एनएसई को किया गया है और यह [www.nseindia.com](http://www.nseindia.com) एवं [www.bseindia.com](http://www.bseindia.com) पर भी उपलब्ध है।

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कार्यपालक निदेशक

हस्ता. रजनीश कान्हाट  
कार्यपालक निदेशक

हस्ता. निदेशक मण्डल के लिए एवं उनकी ओर से



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पान  
२ वर

मुंबई

▲ वर्ष ८८ ▲ अंक ३३४ ▲ शुक्रवार ▲ २१ ऑक्टोबर २०२२ ▲ पाने : २४ ▲ किंमत ₹५

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## रश्मी शुक्ला यांना सरकारचा दिलासा

मुंबई : अवैधरित्या फोन टॅपिंग प्रकरणातुळे अडचणीत आलेल्या पुण्याच्या माजी पोलीस आयुक्त रश्मी शुक्ला यांना दिलासा मिळाला आहे. शुक्ला यांच्याविरोधात खटला चालवण्यास राज्य सरकारने नकार दिला आहे. खटला चालवण्याबाबत गृह खात्याकडे आलेला प्रस्ताव फेटाळण्यात आला आहे. रश्मी शुक्ला यांच्यावर बेकायदेशीर फोन टॅपिंगचे आरोप झाल्यानंतर तत्कालीन पोलीस महासंचालक संजय पांडे यांची समिती स्थापन करण्यात आली होती. या समितीच्या अहवालानुसार शुक्ला यांच्या विरोधात गुन्हा दाखल करण्यात आला होता. राज्य गुप्तवार्ता विभागाच्या आयुक्त असताना शुक्ला यांनी तत्कालीन पोलीस महासंचालकांना पाठवलेला गोपनीय अहवाल मार्च २०२१ मध्ये समाजमाध्यमांवर व्हायरला झाला होता. रश्मी शुक्ला यांच्या या अहवालातील तपशील माजी मुख्यमंत्री देवेंद्र फडणवीस यांनी उघड केले होते.

# राज्यात ७५ हजार पदे भरणार

## टीसीएस, आयबीपीएसमार्फत रिक्त पदांच्या परीक्षा

प्रतिनिधी/मुंबई  
महाराष्ट्र लोकसेवा आयोगाच्या कक्षेबाहेरील गट- ब (अराजपत्रित), गट-क आणि गट-ड पद भरतीसाठी टीसीएस, आयबीपीएसमार्फत परीक्षा घेण्याचा निर्णय गुरुवारी झालेला राज्य मंत्रिमंडळाच्या बैठकीत घेण्यात आला. या निर्णयामुळे शासकीय सेवेतील ७५ हजार रिक्त पदे भरतीचा मार्ग मोकळा झाला आहे.



राज्यात महाविकास आघाडी सरकारच्या कार्यकाळात सार्वजनिक आरोग्य विभागाच्या भरतीत तक्रारी आल्यानंतर या विभागाच्या परीक्षा अनेकदा पुढे ढकलल्या लागल्या होत्या. त्यावेळी तत्कालीन उपमुख्यमंत्री अजित पवार यांनी यापुढे शासकीय खात्यातील भरती ही टीसीएस, एमकेसीएल आणि आयबीपीएस या प्रतिष्ठित आणि अनुभवी संस्थांच्या माध्यमातून करण्याचा निर्णय जाहीर केला होता. या पार्श्वभूमीवर मंत्रिमंडळ बैठकीत हा निर्णय घेण्यात आला. मार्गील काही वर्षात परीक्षासंदर्भात झालेल्या

विविध घोटाल्यांच्या संदर्भात टीसीएस- आयओएन, आयबीपीएस या कंपन्यांना नामनिर्देशनाने काम सोपवावे, असे ठरले होते. त्याप्रमाणे आधीच्या महाराष्ट्र दुग्ध सेवा निवड मंडळाच्या कक्षेतील तसेच महाराष्ट्र लोकसेवा आयोगाच्या कक्षेबाहेरील सरळ सेवेची रिक्त पदे ऑनलाईन पद्धतीने वरील संस्थांमार्फत घेण्याचा निर्णय झाला. या कंपन्यांची नामनिर्देशनासह निवड झाल्यानंतर परीक्षांची विहित कार्यपद्धती आणि इतर अटी शर्ती सामान्य प्रशासन विभाग (सेवा) यांच्यामार्फत निश्चित करण्यात येतील, अशी माहिती मुख्यमंत्री कार्यालयाने दिली आहे.

## शेतकऱ्यांना ९६४ कोटींची कर्जमाफी राज्य मंत्रिमंडळाचा निर्णय

मुंबई : भूविकास बँकेचे कर्ज घेतलेल्या राज्यातील ३४ हजार ७८८ कर्जदार शेतकऱ्यांना ९६४ कोटी १५ लाख रुपयांची कर्जमाफी देण्याचा निर्णय गुरुवारी झालेल्या राज्य मंत्रिमंडळाच्या बैठकीत घेण्यात आला. तसेच कर्जमाफीची ही रक्कम भूविकास बँकेकडून सरकारला येणे असलेल्या रकमेमध्ये समायोजित करण्यास मंत्रिमंडळाने मान्यता दिली. या निर्णयामुळे राज्यातील सुमारे ६९ हजार हेक्टर शेतजमिनीवरील भूविकास बँकेच्या कर्जाचा बोजा कमी होणार आहे. तसेच राज्यातील



# देशात १० लाख नोकरभरती

## ७५ हजार उमेदवारांच्या उघा नेमणुका

नवी दिल्ली : पंतप्रधान नरेंद्र मोदी यांच्या हस्ते येत्या २२ ऑक्टोबरला १० लाख कर्मचाऱ्यांच्या भरती मोहीमेचा आरंभ होणार आहे. पहिल्या टप्प्यात ७५ हजार नव्या नेमणुका केल्या जाणार आहेत. नवनियुक्त कर्मचाऱ्यांना त्वरित नियुक्तीपत्रे दिली जातील. भरती प्रक्रिया जलदगतीने होण्यासाठी, निवड प्रक्रिया सुलभ आणि तंत्रज्ञानयुक्त ठेवली जाणार आहे. पंतप्रधान मोदी यांच्या हस्ते दूरदृश्य प्रणालीच्या माध्यमातून २२ ऑक्टोबरला सकाळी ११ वाजता रोजगार मेला नोकरभरती मोहीमेचा प्रारंभ होणार आहे. यावेळी पंतप्रधान नवनियुक्त कर्मचाऱ्यांना मार्गदर्शन देखील करतील.



पंतप्रधान मोदी यांच्या युवकांना रोजगाराच्या संधी प्रदान करण्याच्या तसेच नागरिकांच्या कल्याणाप्रति असलेल्या कटिबद्धतेची पूर्तता करण्याच्या दृष्टीने, हे एक महत्वाचे पाऊल ठरणार आहे. पंतप्रधान मोदी यांच्या निदेशानुसार, सर्व मंत्रालये आणि विभागांमध्ये असलेल्या प्रारंभ होणार आहे. यावेळी पंतप्रधान नवनियुक्त कर्मचाऱ्यांना मार्गदर्शन देखील करतील.

# नीति आयोगाच्या धर्तीवर मित्र

## प्रादेशिक स्तरावर संकल्पना राबवणारे महाराष्ट्र पहिले राज्य

प्रतिनिधी/ मुंबई  
केंद्र सरकारच्या नीति आयोगाप्रमाणेच राज्यात महाराष्ट्र इन्स्टिट्यूशन फॉर ट्रान्सफॉर्मेशन 'मित्र' ची स्थापन करण्याचा निर्णय गुरुवारी झालेला मंत्रिमंडळ बैठकीत घेण्यात आला.

राहतील तसेच उपाध्यक्षपदी तज्ज्ञ व्यक्तींची नियुक्ती करण्यात येईल. यासंदर्भात १८ सप्टेंबर २०२२ रोजी नीति आयोगाचे मुख्य कार्यकारी अधिकारी, इतर तज्ज्ञ, विविध प्रशासकीय विभागांचे सचिव तसेच वरिष्ठ अधिकाऱ्यांबरोबर मुख्यमंत्री तसेच उपमुख्यमंत्र्यांची बैठक झाली होती.

राज्य मंत्रिमंडळाचा निर्णय  
भारत सरकारकडून स्वातंत्र्याच्या अमृत महोत्सवानिमित्त देशाला २०४७ पर्यंत 'विकसित भारत- भारत@२०४७' कल्पना संकल्प करण्यात आला आहे. यामध्ये सन २०२५-२६ पर्यंत भारताची अर्थव्यवस्था पाच ट्रिलियन डॉलरपर्यंत नेण्याचे उद्दिष्ट जाहीर केले आहे. तसेच, सन २०३० पर्यंत शाश्वत विकास उद्दिष्टे सुध्दा साध्य करण्याचा भारत सरकारचा मानस आहे.

राज्याच्या विकासाला गती देण्याचा हेतू  
नीति आयोगाच्या धोरणाशी सुसंगत मात्र राज्याच्या गरजांची दखल घेत खासगी क्षेत्र आणि अशासकीय संस्थांच्या सहभागाद्वारे राज्याचा जलद आणि सर्वसमावेशक विकास साधणे हा मित्राचा स्थापनेचा हेतू आहे. 'मित्र' ही राज्याच्या विकासाला धोरणात्मक, तांत्रिक तसेच कार्यात्मक दिशा देणारा थिंक टँक असेल. 'मित्र' राज्य शासनाचे विविध विभाग, भारत सरकार, नीति आयोग, सिव्हिल सोसायटी, विविध अशासकीय संस्था तसेच खाजगी व्यावसायिक संस्था यांच्यात सन २०४७ पर्यंत राज्याचे निवारित उद्दिष्ट साध्य करण्याच्या हेतूने समन्वयाचे काम करेल.

# आंदोलनातील खटले मागे घेण्याचा मंत्रिमंडळाचा निर्णय

मुंबई : राजकीय आणि सामाजिक आंदोलनातील ३० जून २०२२ पर्यंतचे खटले मागे घेण्याचा निर्णय गुरुवारी झालेला राज्य मंत्रिमंडळाच्या बैठकीत घेण्यात आला. या निर्णयामुळे दिवाळीच्या तोंडावर सर्वच राजकीय पक्षांच्या कार्यकर्त्यांना दिलासा मिळाला आहे. यापूर्वी हे खटले मागे घेण्यासाठी ३१ मार्च २०२२ ची कालमर्यादा होती. ती आता ३० जूनपर्यंत वाढविण्यात आली असून ५ लाखांपेक्षा जास्त नुकसान न झालेल्या तसेच जिवीतहानी न झालेले खटले मागे घेण्याची कार्यवाही केली जाईल. यासंदर्भात शासन निर्णयातील इतर सर्व अटी, शर्ती, तरतुदी कायम ठेवण्यात आल्या आहेत.

# इंग्लंडच्या पंतप्रधान ट्रस यांचा राजीनामा

लंडन : इंग्लंडच्या पंतप्रधान लिझ ट्रस यांनी अखेर गुरुवारी पंतप्रधानपदाचा राजीनामा दिला. आठवडाभरापासून त्यांना पक्षांतर्गत व विरोधकांच्या प्रचंड दबावाचा सामना करावा लागल्यानंतर त्यांनी हा राजीनामा दिला. तथापि, पुढील पंतप्रधान निवडून येईपर्यंत त्या पदावर राहतील. आर्थिक धोरणावरून वाद होताना त्यापठोपाठ गृहमंत्री सुएला



ब्रिटनमध्ये राजकीय घडामोडींना वेग

पंतप्रधानपदासाठी पुन्हा रस्सीखेच  
लिझ ट्रस यांनी राजीनामा दिल्याने आता पंतप्रधान कोण होणार, याकडे सर्वांचे लक्ष लागले आहे. ब्रिटनचे माजी पंतप्रधान बोरिस जॉन्सन हे पुन्हा शर्यतीत उतरण्याची शक्यता आहे. तर ट्रस यांच्याकडून पराभूत झालेले ऋषी सुनक यांचे नावही या पदासाठी आघाडीवर आहे. तसेच पेनी मॉर्टंट यांचेही नाव चर्चेत आहे.

## पावरलाईन



देशात स्कायवॉक बनवण्यापेक्षा भूमीगत रेल्वे, रस्ते बनविणे सोपे आहे. कारण देश संपूर्ण पोखरलेला आहे- भ्रष्टाचाराने!!

# नागपूरचे अमोल काळे

## 'एमसीए'चे नवे अध्यक्ष पवार-शेलार पॅनेलपुढे संदीप पाटील क्लीन बोल

मुंबई : मुंबई क्रिकेट असोसिएशनच्या (एमसीए) निवडणुकीत पवार-शेलार पॅनेलचा विजय झाला. या पॅनेलचे प्रतिनिधित्व करणारे नागपूरचे अमोल काळे एमसीएच्या अध्यक्षपदी निवडून आले आहेत. अमोल यांना १८३, तर संदीप पाटील यांना १५८ मते मिळाली. अमोल हे उपमुख्यमंत्री देवेंद्र फडणवीस यांच्या जवळचे समजले जातात.



केली. अमोल काळे हे मागील तीन वर्षांपासून एमसीएमध्ये कार्यरत होते. या निवडणुकीसाठी राष्ट्रवादीचे सर्वेसर्वा शरद पवार आणि भाजपचे नेते आशिष शेलार यांनी युती केली होती.

# प्रसिद्ध बिल्डर पारस पोरेवाल यांची आत्महत्या

मुंबई : मुंबईतील प्रसिद्ध बिल्डर पारस पोरेवाल यांनी इमारतीच्या २३ व्या मजल्यावरून उडी मारून आत्महत्या केली. ते दक्षिण मुंबईतील भायखळा येथे राहत होते. त्यांच्या आत्महत्येचे नेमके कारण समजू शकले नाही. पारस पोरेवाल यांची मुंबईतील प्रख्यात बिल्डर म्हणून ओळख होती. विशेषतः दक्षिण मुंबईत त्यांनी अनेक गृहप्रकल्प उभारले. मात्र, त्यांनी आत्महत्या का केली, त्यामागे काही



संशयाने सांगितले की, वैज्ञानिकांनी यासाठी सरकारचे पैसे खर्च केले आहेत. खतरनाक विषाणू बनवण्यासाठी लागणाऱ्या सरकारी मार्गदर्शक तत्वांचे पालन गरजेचे होते की नाही याचा शोध घेतला जात आहे. तर बोस्टन विद्यापीठाने सांगितले की, आरोग्य संस्थेला यामध्ये दखल देण्याची काहीच गरज नाही. कारण संशोधनासाठी सरकार थेट निधी देत नाही. त्यांच्या निधीचा वापर तंत्रज्ञान व उपकरणांसाठी केला जातो. बोस्टन विद्यापीठाच्या प्रकल्पाने सांगितले की, वैज्ञानिक व स्थानिक जैविक सुरक्षा समितीने या शोधाचे समीक्षण केले आहे. बोस्टन सार्वजनिक आरोग्य समितीने या शोधाला मंजुरी दिली. सर्व प्रोटोकॉल पाळूनच हे संशोधन केले आहे.

# मृत्यूदर ८० टक्के असेल : आरोग्य खात्याकडून चौकशी सुरु

# अमेरिकन वैज्ञानिकांनी बनवला खतरनाक कोरोना

बोस्टन : गेली दोन वर्षे जग कोरोनाच्या जाळ्यात अडकलेले असतानाच अमेरिकेच्या बोस्टन विद्यापीठातील शास्त्रज्ञांनी प्रयोगशाळेत कोरोनाचा खतरनाक विषाणू बनवला आहे. याचे प्रयोग उंदरावर करण्यात आले आहेत. या कोरोनाचा मृत्यूदर ८० टक्के आहे. हे संशोधन सार्वजनिक झाल्याने वाद निर्माण झाला असून अमेरिकेच्या आरोग्य खात्याकडून याची चौकशी सुरु झाली आहे. या प्रयोगशाळेत काही चूक झाल्यास संपूर्ण जगात महासाथ पसरू शकते, अशी टीका विरोधकांनी केली आहे.

उंदरावर केले. यात ८० टक्के उंदरांचा मृत्यू झाला. यानंतर वाद निर्माण झाला. अमेरिकेच्या आरोग्य संस्थेने सांगितले की, वैज्ञानिकांनी यासाठी सरकारचे पैसे खर्च केले आहेत. खतरनाक विषाणू बनवण्यासाठी लागणाऱ्या सरकारी मार्गदर्शक तत्वांचे पालन गरजेचे होते की नाही याचा शोध घेतला जात आहे. तर बोस्टन विद्यापीठाने सांगितले की, आरोग्य संस्थेला यामध्ये दखल देण्याची काहीच गरज नाही. कारण संशोधनासाठी सरकार थेट निधी देत नाही. त्यांच्या निधीचा वापर तंत्रज्ञान व उपकरणांसाठी केला जातो. बोस्टन विद्यापीठाच्या प्रकल्पाने सांगितले की, वैज्ञानिक व स्थानिक जैविक सुरक्षा समितीने या शोधाचे समीक्षण केले आहे. बोस्टन सार्वजनिक आरोग्य समितीने या शोधाला मंजुरी दिली. सर्व प्रोटोकॉल पाळूनच हे संशोधन केले आहे.

युनियन बँक ऑफ इंडिया Union Bank of India

75 आजादी का अमृत महोत्सव

मुख्य कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021.

| जागतिक व्यवसाय  | निव्वळ नफा    | एनआईआई             | एकूण एनपीए    |                       |
|---|---------------|--------------------|---------------|-----------------------|
|   |               |                    |               | 17.33% (वर्ष-दर-वर्ष) |
| <b>30 सप्टेंबर, 2022 ला समाप्त त्रिमाही / अर्धवार्षिक साठी अलेखापरीक्षित वित्तीय निष्कर्ष</b>                                 |               |                    |               |                       |
| तपशिल   | स्वतंत्र      |                    | एकत्रित       |                       |
|   | समाप्त तिमाही | समाप्त अर्धवार्षिक | समाप्त तिमाही | समाप्त अर्धवार्षिक    |
| कामकाजातून एकूण उत्पन्न   | 22,95,794     | 20,68,395          | 43,94,904     | 40,59,759             |
| कालावधीसाठी निव्वळ नफा / (तोटा) (करपूर्व, अपवादाल्मक आणि/किंवा असाधारण बाबींपैकी)   | 2,50,028      | 2,34,978           | 4,66,670      | 4,12,878              |
| कालावधीसाठी निव्वळ नफा / (तोटा) करपूर्व (अपवादाल्मक आणि/किंवाअसाधारण बाबींपैकी)   | 2,50,028      | 2,34,978           | 4,66,670      | 4,12,878              |
| कालावधीसाठी निव्वळ नफा / (तोटा) करपश्चात (अपवादाल्मक आणि/किंवाअसाधारण बाबींपैकी)  | 1,84,770      | 1,52,612           | 3,40,616      | 2,70,710              |
| कालावधीचे एकूण सर्वसमावेशक उत्पन्न (ज्यात कालावधीचा नफा/तोटा (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे) | 6,83,475      | 6,83,475           | 6,83,475      | 6,83,475              |
| भरणा केलेले इक्विटी समभाग भांडवल  | 6,83,475      | 6,83,475           | 6,83,475      | 6,83,475              |
| राखीव (पुनर्मुल्यांकित राखीव वाळता) मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखविल्याप्रमाणे                                   |               |                    | 53,17,141     |                       |
| नेट वर्ध  | 57,53,544     | 50,03,180          | 57,53,544     | 50,03,180             |
| सिक्युरिटीज प्रीमियम  | 18,34,118     | 18,34,118          | 18,34,118     | 18,34,118             |
| डिबेंचर्स डिस्चार्ज रिझर्व  | 0             | 0                  | 0             | 0                     |
| पेडअप डेट कॅपिटल/ आऊटस्टॅंडिंग डेट  | 19,57,500     | 16,25,500          | 19,57,500     | 16,25,500             |
| डेट इक्विटी रेशिओ   | 0.98          | 1.04               | 0.98          | 1.04                  |
| प्रतिभाग अर्जन  |               |                    |               |                       |
| मूलभूत  | *2.70         | *2.23              | *4.98         | *4.03                 |
| सौम्यीकृत   | *2.70         | *2.23              | *4.98         | *4.03                 |

\*वार्षिकीकृत नाही

सूचना: (अ) उपरोक्त सेबी (सूचीबद्धता आणि अन्य प्रकटीकरण आवश्यकता) नियम, 2015 मधील नियम 33 आणि 52 अधीन दाखल झालेल्या त्रिमाही / अर्धवार्षिक आर्थिक निष्कर्षांच्या तपशीलवार प्रारूपाचा एक उतारा आहे. त्रिमाही / अर्धवार्षिक आर्थिक निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजच्या वेबसाईटवर उपलब्ध आहे. (बी) ईएसई : [www.bseindia.com](http://www.bseindia.com) आणि एनएसई : [www.nseindia.com](http://www.nseindia.com) आणि बँकेच्या वेबसाईट ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)) वर उपलब्ध आहे. (सी) सेबी (सूचीबद्धता आणि अन्य प्रकटीकरण आवश्यकता) नियम 2015 मधील नियम 52 (4) अधीन उपरोक्त उपकलमा संदर्भात संबधित प्रकटीकरण करणे एक्सचेंज (बीएसई आणि एनएसई) कडे सादर केले आहे आणि [www.nseindia.com](http://www.nseindia.com) आणि [www.bseindia.com](http://www.bseindia.com) वर उपलब्ध आहे.

विकासात : मुंबई सही निधु सक्सेना कार्यकारी संचालक

तारीख : 20.10.2022 सही रजनीश कर्नाटक कार्यकारी संचालक

संचालक मंडळा करिता व त्याच्या वतीने सही निदेश रंजन कार्यकारी संचालक

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