

Ref: ISD/22-23/79

June 08, 2022

The Deputy General Manager, Corporate Relationships Dept. BSE Ltd. PhirozeJeejeebhoy Towers, Dalal Street, Mumbai-400 001. Scrip Code 532 477	The Deputy General Manager, Listing Dept. National Stock Exchange of India Ltd. Exchange Plaza, Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. Scrip Symbol/Series-UNIONBANK-EQ
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Madam/Sir,

Subject: Submission of Newspaper Advertisement - Notice of 20th Annual General Meeting of the Bank for the FY 2021-22.

Pursuant to Regulation 47(1)(d) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, we hereby submit copies of the newspaper advertisement of Notice of 20th Annual General Meeting given to shareholders of the Bank for the FY 2021-22 published in following newspapers on June 8, 2022:

Particulars	Newspaper	Language	Editions
Notice of Annual General Meeting to be held on June 30, 2022 at 11.00 AM through VC/OAVM	Business Standard	English	All
	The Free Press Journal	English	All
	Business Standard	Hindi	All
	Navshakti	Marathi	Mumbai

This is for your information and appropriate dissemination.

Thanking you.

Yours faithfully,



(S. K. Dash)
Company Secretary

Encl: As above



EPFO equity push: Stock returns 2x those of bonds

Retirement fund also invests in CPSE index, which has been a laggard among ETFs

SAGUN P. PAMPATTA
Mumbai, 7 June

The Employees' Provident Fund Organisation (EPFO), the government's premier retirement fund, is said to be considering an increase in its equity allocation to 25 per cent. It first began to invest five per cent of incremental inflows in equities starting 2015; that has since risen to 15 per cent.

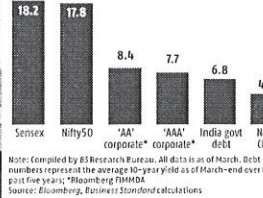
This comes amid government bond yields staying well below the returns that EPFO pays its members. Equity returns have been more than twice as much as those on bonds over the last few years. The average equity returns for key market indices over the last five years were 18 per cent. The average March-end 10-year government bond yield was less than 7 per cent over the same period.

The latest available data shows limited equity exposure. The EPFO had invested around ₹1.23 trillion in exchange-traded funds (ETFs) as of FY21. Its debt investments were worth ₹14.46 trillion. The bulk of the EPFO's investments are in government securities. This makes the 10-year yield a close proxy of the approximate returns it has got over the years. The EPFO announced that it would provide returns of 8.1 per cent for the financial year 2021-22 (FY22), reportedly the lowest in around 40 years. The 10-year government yield is currently around 7.5 per cent.

Debt markets have been low, especially since the pandemic's outbreak. Central banks have reduced borrowing costs by cutting interest rates to support the economy. This has reduced the returns available to investors such as the EPFO. Equity returns have been significantly higher as markets rallied after governments across the world provided stimulus to limit the adverse effects of the pandemic.



KEY INDICES SHOW HIGHER EQUITY RETURNS OVER PAST 5 YEARS
5-year average returns/yield (%)



PUBLIC SECTOR VS BENCHMARKS
— BSE Sensex — Nifty50 — Nifty CPSE

Equity investments deliver higher returns relative to debt investments even without the situation that Covid-19 created. Academic studies have suggested that equity returns tend to be higher because of the additional risk involved in investing in the share market.

Investors can usually expect a return premium of 4-6 per cent on equity investments compared with bonds, according to a 2003 study entitled, 'Long-run stock returns: participating in the real economy' by Roger G. Ibbotson of Yale University and Peng Chen of Dimensional Fund Advisors.

"For long-term investors, such as pension funds and individuals saving for retirement, stocks should continue to be a favoured asset class in a diversified portfolio," it said.

Not all equity investments are equal, however. The EPFO invests in ETFs that seek to match the returns of key indices. It includes the S&P BSE Sensex and the Nifty50 index. Both have delivered high returns. It has also invested in a basket of public sector companies. The Nifty CPSE index has generated even lower returns than the bond market over the last five years.

In fact, the CPSE index returns have been lower than either the Nifty 50 or the S&P BSE Sensex in 14 out of the last 18 years, according to available data (see chart).

The EPFO also takes limited exposure to non-government paper. An analysis of data from Bloomberg shows that the highest return ('AAA') corporate debt has consistently generated higher returns than government bonds.

There is an average difference of 93 basis points over the last five years, based on March-end yields. A hundred basis points is one-percentage point.

Equity returns are more than 11 per cent higher on average. The EPFO may eventually have to step outside the two main indices, according to a 2021 Moin Bank report, titled Asian Provident Funds: Meeting Tomorrow's Challenges by Richard Jackson and Evan Inglis.

"...limiting equity investment to ETFs that track the two major domestic market indices may not be optimal in the long run. Over time, the EPFO will need to take a more sophisticated approach to investing in domestic equities. It will also need to consider global diversification of the EPF investment portfolio," it said.

Keep recovery agents at bay by working out repayment terms

In extreme circumstances, file injunction against the agents to prevent them from taking coercive steps

BINDISHA SARANG
Mumbai, 7 June

According to recent media reports, a 28-year-old man who took an online loan of ₹5,000 from an app-based lender was harassed by recovery agents to cough up ₹4.23 lakh. In a related development, the Maharashtra government recently sent a notice to Google asking it to remove 69 apps suspected of using unethical practices to recover money from borrowers.

Adhil Shetty, chief executive officer (CEO), Bankbazaar.com, says, "Lenders have the option of initiating recovery in case of defaults, but the Reserve Bank of India's (RBI's) rules clearly stipulate that they shouldn't resort to undue harassment."

What constitutes harassment
According to the RBI, agents can't resort to intimidation or harass-

ment of any kind—verbal or physical. Harassment includes acts intended to humiliate you publicly or intrude into your privacy or that of your friends and family members.

Recovery agents can't make threatening and anonymous calls. Shetty says, "Persistently bothering borrowers at odd hours and use of muscle power for loan recovery qualifies as harassment."

If recovery agents contact your friends and relatives about your debt, try to humiliate you by coming to your workplace or home without intimation, make non-stop calls, contact various public platforms, or pressure you to pay, they are engaging in acts of harassment. They can also use obscene or abusive language.

What the RBI rules state
The RBI has put in place a com-

WHAT YOU CAN DO

- ▶ When an agent contacts you, take down their name, contact details, and particulars of the debt they are calling about.
- ▶ Find out if they represent the bank or a third-party agency.
- ▶ Make a note of conversations, including date, time and place; record the call.
- ▶ Inform the agent you are aware of the situation and intend to pay the debt.

- ▶ If they get abusive, inform them that you will report to the authorities concerned; stop answering their calls in future.
- ▶ Inform the bank you don't wish to be contacted by that agent.
- ▶ File an FIR against the chairman of the company that employs the agent, detailing the threats.
- ▶ Make the agent a party to the FIR (provide their contact details).
- ▶ Complain to the bank and the RBI.

prehensive code of conduct for debt collectors. These guidelines state, "Recovery agents should handle their responsibilities with care and sensitivity, particularly aspects such as soliciting customers, hour of calling, privacy of customer information, and com-

plaints or grievances, banks should not forward such cases to recovery agencies without disposing of the grievance."

Shetty adds, "Recovery should normally be made only at a centrally designated place. The field staff is allowed to make a recovery at the borrower's residence or place of work only if the latter fails to appear at the central designated place on two or more successive occasions."

Dealing with recovery agents
If you are being harassed by a loan

recovery agent, get in touch with your lender directly; explain the situation, and try to work out repayment terms.

Utsav Trivedi, partner, TAS Law says, "File a police complaint, and also file a complaint with the bank, the RBI, or the banking ombudsman."

If matters go beyond control, talk to lawyer Trivedi says, "An injunction suit can be filed against the bank or financial institution so that it refrains from taking coercive action against the defaulter."

The lender can't acquire or auction the property to asset kept as collateral without giving a notice of 30-60 days.

Menace of unregulated lenders
Many companies behind these apps are not registered with the RBI, Gaurav Chopra, CEO, IndiaLend and founder member of Digital Lending Association of India (DLAI), says, "Check if the lender is an RBI-registered entity. And stay away from platforms that offer something that is too good to be true."

Several cases have been reported of apps lacking the devices on which they are installed and gaining access to the contact book and photo gallery on the device.



YOUR MONEY

यूनियन बैंक Union Bank of India

Central Office: Union Bank Branch 259, Vishnu Bhawan Marg, Nariman Point, Mumbai - 400 021. Website: unionbankofindia.co.in Email: investors@unionbankofindia.co.in

NOTICE OF 20th ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the 20th (Twentieth) Annual General Meeting ("AGM") of the Shareholders of Union Bank of India ("Bank") will be held on **Thursday, 30th June, 2022 at 11:00 am (IST)** through Video Conferencing (VC) or Other Audio Visual Means (OAVM) facility at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business:

Ordinary Business:

Item No. 1: To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at 31st March 2022, Standalone and Consolidated Profit and Loss Account for the year ended on that date, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

Item No. 2: To declare Dividend of Rs. 1.90 per Equity Share for the Financial Year 2021-22.

Special Business:

Item No. 3: Raising of Capital of the Bank by way of issuance of fresh Equity Shares and / or by issuance of Additional Tier-1/ Tier-2 Capital as per BASEL III Guidelines.

The Shareholders are further informed that:

- The Annual Report of the Bank for the year 2021-22 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per ICA and SEBI circulars on 7th June, 2022.
- The Annual Report is also hosted on the website of BSE www.bseindia.com and NSE www.nseindia.com.
- The Annual Report is also hosted on the website of the Bank in the following link - <https://www.unionbankofindia.co.in/english/aboutus/investor-annual-reports.aspx>
- The Annual Report is also hosted on the website of e-voting service provider <https://evoting.kfintech.com>.

Notice is also given that-

- The Register of Shareholders and Share Transfer Books of the Bank will remain closed from **Friday, 24th June, 2022 to Thursday, 30th June, 2022** (both days inclusive) for the purpose of AGM.
- Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through E-Voting Services.
- The facility of casting the votes by the shareholders using an electronic voting system from a place other than venue of the AGM (remote e-voting) and Voting during AGM will be provided by KFintech Technologies Limited (KFintech). Shareholders may log on to the E-Voting website <https://evoting.kfintech.com> to cast their vote.
- Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/CDSL as on **Thursday, 23rd June, 2022** shall be entitled to participate in e-voting.
- The remote e-voting period commences on **Monday, 27th June, 2022 (9:00 am IST)** and ends on **Wednesday, 29th June, 2022 (5:00 pm IST)**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the **Cut-Off Date i.e., Thursday, 23rd June, 2022** may cast their vote by Remote E-Voting. The Remote E-Voting module shall be enabled by KFintech for voting thereafter. Once the shareholder casts his vote on a resolution, the shareholder shall not be allowed to change it subsequently.
- As per the SEBI circular dated 9th December 2020, CDSL & NSDL circulars dated 11th December 2020 and 15th December 2020 respectively, on e-Voting facility provided by Listed Companies, individual shareholders holding shares in Demat mode are allowed to vote through their demat account maintained with

Depositories and Depository Participants. Shareholders are advised to update their mobile number and email ID in their demat accounts in order to access e-Voting facility.

- The facility for e-voting shall also be made available at the time of the AGM and the shareholders participating in the AGM who have not casted their votes by remote e-voting shall be able to exercise their right during the meeting through e-voting.
- The shareholders who have casted their vote by remote e-voting prior to the AGM may also participate in the AGM but shall not be entitled to cast their vote again.
- As per Regulation 10 of the Union Bank (Shares and Meetings) Regulations, if any share stands in the names of two or more persons, the person first named in the register shall, as regards voting, be deemed to be the sole holder thereof. Hence if shares are in the names of joint holders, then first named person is only entitled to attend the meeting and is only eligible to vote in the meeting.
- No person shall be entitled to attend or vote at the meeting as a duly authorized representative of a Company or any Body Corporate which is a shareholder of the Bank, unless a copy of the resolution appointing him/her as a duly authorized representative, certified to be true copy by the Chairman of the meeting at which it was passed, shall be sent to info@mbia.in not less than **FOUR DAYS** before the date of meeting i.e., on or before the **closing hours of the Bank i.e., 5.00 p.m. on Friday, 24th June 2022**.
- Any person, who acquires shares of the Bank and becomes shareholder of the Bank after sending the notice by e-mail and holding shares as of the **cut-off date Thursday, 23rd June, 2022**, shall follow the process and the manner for e-voting by para no. 16 of the Notice of AGM. If shareholder is holding shares in demat form and had logged on to <https://evoting.kfintech.com> and voted on an earlier e-voting of any company or Bank, then the existing password can be used.
- Members may participate in the AGM through VCO/AVM facility by following the procedure as mentioned in the Notice which shall be kept open for the shareholders from 10:45 AM (IST) i.e. 15 minutes before the time scheduled to start the AGM and the Bank may close the window for joining the VCO/AVM facility 30 minutes after the scheduled time to start the AGM. To join the VCO/AVM please visit <https://meetings.kfintech.com> with the credentials as mentioned in the notice para no. 16 (iv) of AGM Notice. The hotline toll free no. 1800054001 may be used for assistance with the technology before or during the meeting.
- The Shareholders who have not registered their email ID can participate in the AGM after registering their email ID and mobile numbers in the weblink https://ris.kfintech.com/client-services/mobile/reg_email/register.aspx
- The consolidated results of Remote E-Voting and Voting during AGM along with the report of the Scrutinizer shall be placed on the website of the Bank i.e. www.unionbankofindia.co.in and on the website of KFintech i.e. <https://evoting.kfintech.com> immediately after the declaration of result. The results shall also be immediately forwarded to the Stock Exchanges.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ('FAQs') and e-voting manual available at <https://evoting.kfintech.com> under help section or call on 1800 305 4001

All grievances connected with the facility for voting by electronic means may be addressed to Mr. D. S. Nagaraja, Dy. Manager, KFintech Technologies Limited, Satelem Building, Tower-B, Plot Nos. 21 & 22, Financial District, Naraina, New Delhi - 110028. E-mail: Hyderabad - 500032 or write an email to voting@kfintech.com or call 1800 305 4001

By order of the Board of Directors
For UNION BANK OF INDIA

S. K. Dash
Company Secretary

Place: Mumbai
Date: 07.06.2022

Mindtree
A Larsen & Toubro Group Company

MINDTREE LIMITED

Registered Office: Global Village, RVCE Post, Mysore Road, Bengaluru - 560059, Karnataka, India.
Corporate Identity Number (CIN): L72200KA1999PLC025564 Phone: + 91 80 6706 4000 | Fax: + 91 80 6706 4100
E-mail: investors@mindtree.com | Website: www.mindtree.com

INFORMATION REGARDING TWENTY THIRD ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO VISUAL MEANS (OAVM), BOOK CLOSURE DATE FOR FINAL DIVIDEND

- The Twenty Third Annual General Meeting (AGM) of the Company will be held through VC / OAVM on Wednesday, July 13, 2022 at 4:00 PM IST, in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with all applicable circulars on the matter issued by the Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) to transact the businesses set forth in the Notice of the AGM.
- The Notice of the AGM and Annual Report for the Financial Year 2021-2022 will be sent to all the shareholders in electronic mode whose email addresses are registered with the Company/Registrar and Share Transfer Agent (RTA)/ Depository Participant (DP). The notice of the AGM and Annual Report for Financial Year 2021-22 will also be available on the Company's website at <https://www.mindtree.com/about/investors>, Stock Exchanges websites - www.bseindia.com and www.nseindia.com, and on the NSDL's website, at <https://www.evoting.nsdl.com>.
- To receive the Annual Report, Shareholders holding shares in physical/demat mode, who have not registered/updated their email address with the Company/RTA/DP, are requested to register/update their email IDs on the following link: https://linkline.co.in/emailreg_email_register.html. Shareholders holding shares in Demat form who have not registered/updated their email address, are requested to update their details permanently with their DP.
- Shareholders can participate in the AGM through VC / OAVM only. The detailed instructions for such participation has been provided in the AGM Notice. Members attending the AGM through VC / OAVM shall be counted for the purpose of quorum in terms of Section 103 of the Companies Act, 2013.
- Shareholders can cast their votes remotely on the businesses as set forth in the Notice of the AGM through remote e-voting system. The detailed procedure for casting the votes through e-voting has been provided in the AGM Notice.
- The Board of Directors at its meeting held on April 18, 2022 recommended a final dividend of Rs. 27/- per equity share of face value of Rs. 10/- each. The Book closure date for the purpose of AGM and Final dividend for the Financial Year 2021-22 will be from Thursday, July 7, 2022 to Wednesday, July 13, 2022 (both days inclusive). The final dividend, once approved by the shareholders in this ensuing AGM will be paid on or before July 29, 2022, electronically through various online transfer modes to those shareholders who have updated their bank account details. For shareholders who have not updated their bank account details, dividend warrants/demand drafts/cheques will be sent to their registered addresses.
- To enable credit of dividend to your bank account, shareholders are requested to update their bank details with their Depository Participant(s) (whose shares are held in dematerialized mode) and with the Company's Registrar and Share Transfer Agent (where shares are held in physical mode) in the link: https://linkline.co.in/emailreg_email_register.html.
- The Income Tax Act, 1961 as amended by the Finance Act, 2020, mandates Companies to deduct tax at source (TDS) at the prescribed rates on the dividend paid to its shareholders. Further, as per the Finance Act 2021, Section 206AB has been inserted w.e.f. July 01, 2021 wherein higher rate of tax (twice the specified rate) would be applicable on payment made to a 'Specified Person' defined under the provisions of the aforesaid section.
- The Company is required to deduct TDS as applicable at the time of making payment of Final dividend. To enable compliance with respect to TDS, Shareholders are requested to complete and/or update their PAN and other documents as prescribed under Income Tax Act, 1961, by uploading the document in the link: https://web.linkline.co.in/forms/reg_submission_of_form-15g-15h.html. Additionally, shareholders are requested to visit <https://www.mindtree.com/about/investors/faqs-tax-deducted-source-ids-dividend> for more information and instructions on this subject.
- The TDS rate would vary depending on the residential status of the shareholder and the documents submitted by them as above and accepted by the Company. Accordingly, the above referred Final Dividend will be paid after TDS as applicable.
- In case where shares are held by intermediaries' stock brokers and TDS is to be applied by the Company in the PAN of the beneficial shareholders, then intermediaries' stock brokers will have to provide the details of such beneficial shareholders along with self-declaration that the shareholders are the beneficial owners and hence the TDS to be credited to beneficiary PAN, as per Rule 37BA of Income Tax Rules, 1962.
- This notice is being issued for the information and benefits of all the Shareholders of the Company and in compliance with the applicable Circulars of the MCA and the SEBI

For Mindtree Limited
S. Subhoosh Shetty
Company Secretary
ACS-13722

Place: Bengaluru
Date: June 08, 2022

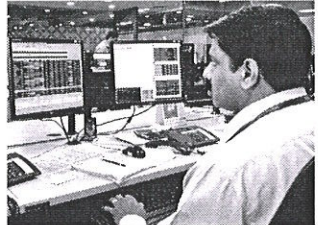
एलआईसी आईपीओ के बाद मई में

डीमैट खातों की संख्या में नरमी

सुंदर सेतु रामन मुंबई, 7 जून

मई में खुले नए डीमैट खातों से सरकार के रजिस्ट्रार खाती जीवन बीमा निगम (एलआईसी) को आईपीओ के बाद मई में

के बीच, एलआईसी के आईपीओ में 61.3 लाख रिटेल आवेदन शामिल किए। हालांकि उद्योग के कारोबारियों का कहना है कि



ब्रोकिंग उद्योग

पिछले महीने खुले नए डीमैट खातों का मुकाबले 750,000 तक कम थे

मार्च 2020 और मार्च 2022 के बीच, डीमैट खातों की संख्या 4.09 करोड़ से 20.9 करोड़ हो गई

हालांकि कुछ का मानना है कि इन खातों की रफ्तार अभी भी अच्छी है

वाद दर्ज की गई जानकारी तेजी से परचाया आई है। मार्च 2020 और मार्च 2022 के बीच, डीमैट खातों की संख्या 4.09 करोड़ से 20.9 करोड़ तक बढ़ गई

20-30 प्रतिशत गिर है। जब खाता कमजोर होते हैं, छोटे निवेशक निष्काश करने से परहेज करते हैं। लेकिन उनका कहना है कि कई निवेशक उतार-चढ़ाव बढ़ने की वजह से सक्रियता कम दिखा रहे हैं।

मई में आईटी पर रहा दबाव

सुंदर सेतु रामन मुंबई, 7 जून

विदेशी पोर्टफोलियो निवेशकों (एफपीआई) द्वारा मई में की गई बिकवाली को वजह से सूचना प्रौद्योगिकी (आईटी) सेक्टर पर ज्यादा दबाव देखने को मिला। आईआईएफएल सिस्टिमेटिक्स द्वारा किए गए विश्लेषण के अनुसार, वैश्विक निवेशकों ने पिछले महीने 5.15 अरब डॉलर मूल्य के शेयर बेचे, जिसमें अरब डॉलर की बिकवाली आईटी शेयरों में भी शामिल थी।



विज्ञानोपयोग के संस्थापक जी चोबलिंगम का कहना है, 'अमेरिकन और भारत में आईटी शेयरों का विज्ञान प्रौद्योगिकी बाजारों में अलग है। दूसरी बात, भारत आईटी कंपनियों को रुपये में गिरावट का सामना मिला है, जब कि अमेरिकी टेक-सिस्टम शेयर डॉलर बिलियन दर में बढ़ी वृद्धि से नुकसान में रहे हैं।

आरबीआई के दखल से रुपये

सुंदर सेतु रामन मुंबई, 7 जून

यूक्रेन युद्ध के कारण फरवरी के अंत में भारतीय मुद्रा पर दबाव बढ़ता देख के क्षेत्र में नरमी आई। आरबीआई ने उतार-चढ़ाव को धामनी के लिए हस्तक्षेप करवा है। आरबीआई के दखल से रुपये के मूल्य स्थिर रहे हैं।

एचडीएफसी बैंक ने उधारी दरें बढ़ाई

सुंदर सेतु रामन मुंबई, 7 जून

देश में निजी क्षेत्र के सबसे बड़े ऋणदाता एचडीएफसी बैंक ने अपनी सीमांत लागत पर आधारित उधारी दर (एमएसीएलआर) में 35 आधार अंक तक का इजाफा किया है। यह दर मौज्जाई नीति समिति (एमपीसी) द्वारा रणो 40 आधार अंक बढ़ाए जाने के बाद से अपनी एचडीएफसी बैंक में 60 आधार अंक तक का इजाफा कर चुका है। पिछले महीने ऋणदाता ने अपनी एचडीएफसी बैंक के सभी अर्थावृत्तों को (2 करोड़ रुपये से कम के लिए) सावधि जमा दरें

एचडीएफसी बैंक द्वारा उधारी दर में 35 आधार अंक की वृद्धि एमपीसी की बैठक से एक दिन पहले की गई है

बढ़ाने के बाद की गई थी। एचडीएफसी बैंक द्वारा उधारी दर में 35 आधार अंक की वृद्धि एमपीसी की बैठक से एक दिन पहले की गई है। 6 सदस्यीय एमपीसी द्वारा मुद्रास्फीति को नियंत्रित करने के लिए नीतिगत दर बढ़ाए जाने की संभावना है। 18 मई को एचडीएफसी बैंक ने सभी अर्थावृत्तों को (2 करोड़ रुपये से कम के लिए) सावधि जमा दरें

50 आधार अंक तक बढ़ा दी थी, 5 साल 1 से 10 साल की श्रेणी को छोड़कर। बिजनेस स्टैंडर्ड द्वारा विश्लेषणों के संकेत में उम्मीद जताई गई कि एमपीसी गैरों दरें फिर से 50 आधार अंक तक बढ़ा सकती है। पहले 10 में से 6 विश्वसनीय 50 आधार अंक की वृद्धि का अनुमान लगाया, जबकि शेप ने कहा कि यह 35-40 आधार अंक के बीच हो सकता है। पिछले सप्ताह एचडीएफसी लिमिटेड, आईसीआईसी बैंक, एचडीएफसी बैंक, और बैंक ऑफ इंडिया समेत नए ऋणदाताओं ने अपनी एमपीसीलाइन में इजाफा किया था। एचडीएफसी बैंक 1 जून से आवाय ऋण पर ब्याज दर 5 आधार अंक तक बढ़ा दी है।

Advertisement for Union Bank of India featuring the 20th Anniversary Mahatma Set and various banking services. Includes contact information and a list of 15 points regarding the set and other bank offerings.

निफ्टी से बेहतर रही ज्यादातर पीएमएस योजनाएं

आखिर में 273 पोर्टफोलियो मैनेजमेंट सर्विसेज (पीएमएस) योजनाओं में से 211 ने निफ्टी-50 से बेहतर प्रदर्शन किया। इन योजनाओं का रिटर्न औसतन -0.15 फीसदी रहा, जो बेंचमार्क के -2.1 रिटर्न के मुकामबले बेहतर है।

लॉन्गकैप योजनाओं (औसत रिटर्न -1.53 फीसदी), मल्टीसेक्टर योजनाओं (-0.47 फीसदी) और स्मॉलकैप योजनाओं (2.75 फीसदी) ने अपनी-अपनी श्रेणियों में जम्हा प्रदर्शन किया, वहीं मिडकैप योजनाओं (0.2 फीसदी) ने निफ्टी मिडकैप 100 इंडेक्स से बेहतर प्रदर्शन किया।

एक साल के अवधि पर शीर्ष पोर्टफोलियो का सुपर 30 (146.3 फीसदी), काउंटर साइकलिकल एंडव्हेडिड का लॉन्ग-टर्म पैपेट (107.7 फीसदी) और राइट होराइजन को मिनरवा इंडिया अंडरसैड (96.3 फीसदी) उज्ज्वल प्रदर्शन वाली योजनाएं रही।

इन योजनाओं के रिटर्न को गणना टाइम वेटेड रेट ऑफ रिटर्न के आधार पर की गई। पीएमएस योजनाओं के रिटर्न सहित डेटाबेसक्रेडिट पोर्टफोलियो में 20.3 लाख करोड़ रुपये, नॉन-डेटाबेसक्रेडिट पोर्टफोलियो में 1.7 लाख करोड़ रुपये और सलवाकरवी सेवाओं के तहत 2.1 लाख करोड़ रुपये की परिचालन का प्रबंधन हुआ। यह जानकारी बाजार निधायक सेवों के आईडीसी से मिली। एरली कीटिंग

Table with columns for Sector (उम्दा प्रदर्शन वाली कंपनी), Strategy (स्टैटिज), Benchmark (श्रेणी), Return (रिटर्न (फीसदी)), and Duration (1 महीना, एक साल). Rows include Avstar F&B, ITC, and others.

