SANOFI

1st April 2021

The Secretary
Bombay Stock Exchange Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001

The Secretary
The National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra East
Mumbai 400 050

Publication of Notice of Annual General Meeting and E-voting Information

Dear Sirs

Please find enclosed copies of the Notice of the Annual General Meeting and E-voting information of the Company published today, in newspapers, Business Standard and Sakal.

Thanking you,

Yours sincerely,
SANOFI INDIA LIMITED

GIRISH TEKCHANDANI
COMPANY SECRETARY

How SBI regained its footing

India's largest bank is now the most valuable state-owned entity, even as other public sector firms struggle to retain their place on the bourses

HAMSINI KARTHIK
Mumbai, 31 March

A decade ago, ONGC and Coal India were the most valuable public sector entities. State Bank of India (SBI) was third. Today, with a market capitalisation of ₹3.42 trillion, SBI has taken the top slot. ONGC's market cap has eroded by 40 per cent and is a distant second in the pecking order, while Coal India has slipped to seventh with market cap plunging 60 per cent. SBI's climb to the top is interesting considering that it is the only value accretive stock among the top seven public sector banks (PSBs) for investors. Bank of Baroda and Punjab National Bank have turned out to be massive wealth destroyers.

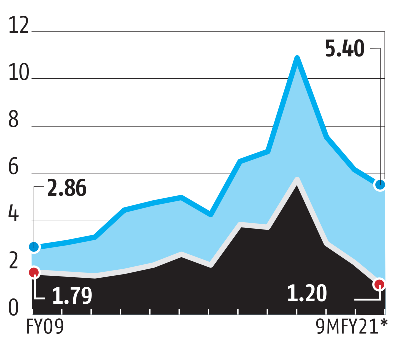
"Speak to any foreign investor, SBI is the only name in which they show interest among PSBs. It is seen as a play on economic recovery," said Sridhar Sivaram, investment director, Enam Holdings.

In less than six months of assuming the chairman's office, Dinesh Khara is well aware of the bank's advantageous position and is firm that should the bank raise capital, it won't be at a discount. Considering that the bank's shares are just about trading at book value (though better than peers trading at 0.4-0.6x FY21 book value), Khara is clear that he would "not compromise the interest of existing shareholders". "If I sell equity for cheap, I'm compromising their interest," he emphasised. What gives Khara the confidence to demand premium is the way in which SBI has taken on the problem of bad loans.

With over ₹80,000 crore of toxic assets, SBI accounted for more than 40 per cent of total exposure to bad loans outlined by the Reserve Bank of India in 2017 and 2018. From Essar Steel to Bhushan Power and Alok Industries, Jet Airlines and Dewan Housing Finance, there was trouble from all corners. In FY18, when Rajnish Kumar took charge as SBI's chairman, the bank's gross non-performing assets (NPAs) shot up to 10.9 per cent—the highest in 20 years.

"Call it the big brother approach or whatever, but we had to show leadership in tackling bad loans," Kumar explained, adding that Insolvency and Bankruptcy Code ensured the problem was solved in a transparent manner, bringing bankers together to fight bad loans. "Every bank did not always agree with SBI, but there was largely consensus because people realised SBI will deal in good faith," he recalled.

SBI: QUALITATIVE JUMP (in (%)
Non-performing assets



*Including SC's stay on asset classification
Source: Capitaline; Compiled by BS Research Bureau

Today, with system-level gross NPAs shrinking from 14.6 per cent in FY18 to 8.2 per cent till September 30, 2020, contemporaries call Kumar a "resolution specialist". For SBI, net NPA at 1.2 per cent is the best ever and exceeds the performance of private peers such as Axis Bank and ICICI Bank, though at a gross level, with these banks at less than five per cent, SBI has scope for improvement. Within SBI, segmenting the stressed assets resolution division also aided the clean-up act. JP Morgan notes that from about 12 per cent in FY18, the pool of stressed assets shrunk to 3.5 per cent in the December quarter of FY21 (Q3). Moreover, at ₹20,730 crore of slippages (loans turning bad) in Q3, it was the lowest the bank has seen in over six quarters.

Suresh Ganapathy of Macquarie Capital feels the bank's guidance for ₹60,000 crore of stressed loans in FY21 (2.5 per cent of loans, the lowest in many years) is achievable. "This is contrary to expectations that SBI would disappoint on asset quality given its inconsistent track record," he added. With less than a per cent of loans restructured in Q3, sizable stress accumulation isn't anticipated.

The key would be to ensure mistakes aren't repeated. Khara is confident there is an understanding that it's the quality of lending rather than the amount that is important. This is why, even if the private banks are adopting cash flow-based lending, SBI believes it is critical to evaluate the underlying assumptions before rushing in. "The corporate sector is not yet ready for this mechanism yet," he emphasised.

SBI aims at double-digit growth in FY22 up from 6-7 per cent in FY21 so far. Lending to small and medium enterprises (SMEs), areas of focus under production-linked incentive (PLI) schemes and defence manufacturing are identified growth opportunities. With a gradual improvement in India Inc's capacity utilisation, bets are high on a revival in term loan demand.

But Khara is clear that retail will remain an important growth pillar for the bank. Retail loans account for 34 per cent of total loans, up from 20 per cent in FY15, and here's where YONO (SBI's integrated digital platform) has played a significant role. With a customer base of 450 to 500 million, YONO's penetration at around 36 million may appear small. Yet, with 656.92 million remittances in February, SBI emerged the clear leader among banks in the payments space. The difference between SBI and its nearest competitor—HDFC Bank—was over 380 million transactions. That said, with PhonePe and Google Pay recording monthly remittances of over 800 million each, YONO's ability to match competition on a sustained basis will be tested.

Khara acknowledged that it's not easy to maintain market share. He says SBI's advantage lies in its scale of operations. "The app, which is an online marketplace with tie-ups with more than hundred merchants, has created value in terms of sourcing, reduction in operating cost and generating fee-based income," said Khara.

Interestingly, SBI has had no problem defending overall market share even in its worst years (FY16-FY18) despite stiff competition. Accounting for 22 per cent of total bank deposits and nearly a fourth of the country's total loans in FY20, SBI's market share has remained unchanged in five years, while PSBs, excluding SBI, have seen their share drop from 65 per cent in FY15 to 50 per cent in FY20 on the lending and deposits businesses. In retail lending, SBI's market share has risen from 15 per cent in FY18 to 16.5 per cent in Q3.

Now, Khara is also betting on the strength of its subsidiaries. Listing its life insurance and credit cards businesses and small state sales augmented SBI with over ₹30,000 crore since FY18. With SBI Asset Management Company (AMC) occupying the top slot and the gap between SBI AMC and its immediate competitor widening, it is gearing to hit the Street soon. With successful foreign collaborations in the past with Cardiff, Carlyle, Amundi and Societe Generale, SBI's subsidiaries have stood out for their operational performance and leadership positions unlike peer PSBs.

Ganapathy believes SBI is on track to achieve and sustain one per cent return on assets target going ahead. "Re-rating due to subsidiaries' performance would be the icing on the cake," he noted.

Above all, SBI's key advantage is that its chairman has always been an insider, unlike its peer PSBs. "That's by design," said a former bureaucrat, adding this is seen as essential to ensure continuity and understanding of the bank.

For now, positives outweigh deficiencies. Systemically, however, the pool of lower rated assets is up at 13 per cent from 10 per cent a year ago. Likewise, agri-loans (eight per cent of total loans) posting higher slippages at 5.3 per cent in Q3 is another area of brewing stress. Whether these would trouble SBI is worth watching.

'Capacity building needed at appropriate time'

India has taken a leadership role in promoting solar energy globally through the International Solar Alliance (ISA). AJAY MATHUR, the new director-general at ISA, shares with Jyoti Mukul his plans to build capacity and outreach in the solar sector through the alliance. Edited excerpts:

Q&A
AJAY MATHUR
Director-general, International Solar Alliance

What would be your priority areas for ISA?

We need to accelerate solarisation in all countries but different nations have different capacities and amounts of experience. We need to support projects, particularly in least developed and small island developing countries, so there is the power of demonstrations. Also, there is the possibility that through those demonstrations, there is impact on policy and on the bankability of projects. Second, if you want projects, then you need people. Here, there is a challenge for capacity building because you don't want to create capacity when there are no assets. At the same time, you cannot have assets without creating capacity; so capacity building at the appropriate time is needed. It could be for policy making, banks, regulators, project designers or people who implement the project. Third, in solar, we are seeing a lot of movement every day. What is important is that we capture what happens on a daily basis. I would want the ISA to capture this through annual reports on technology, investment and markets. This is useful not only for developing countries but also for all our member states.

But one organisation alone cannot achieve this agenda. So, how will you involve governments?

The country has to take ownership of it. Within each country, there are national focal points (NFPs). So, any action we do is via NFPs. We will need to work together.

How do you build capacity for financing?

The key issue is to ensure that we have resources at affordable rates. There are challenges. We need bankable projects, and then, three kinds of financing — one, for the project itself and risk mitigation instruments that you need to make the project happen. This could also be to push policies, a payment guarantee mechanism and power purchase agreements that are needed to make an investor comfortable. Third, the resources that are needed to create the ecosystem. Financiers for each of these buckets are different. The goal of the ISA is to ensure bankable projects on one side and enable all kinds of bankers, financiers on the other side. Over the longer term, it may morph into a solar bank.

What is the status of the solar bank?

We need to bring together platforms. Creation of a bank is a long-term process. We need to put together projects at one end and financiers on the other end. We would like the platforms to start working this year itself.

Are new countries joining the ISA? Will China be a member, considering it is an important player in the solar space?

Until some time ago, membership of the ISA was limited to countries between the Tropic of Cancer and the Tropic of Capricorn but it has recently been opened up. We are now looking at membership beyond this. Sweden has already joined. Germany and Denmark are in the process of ratification. We are in the process of working out the ratification for the Netherlands. We will be pushing more Asian countries to join, too. We would like all countries of the world to be members of the ISA.

Indian PSUs had joined the ISA as partners. Is there a move to bring international private energy companies, too?

We would like public and private companies across the world to work with us. They are a very important source, both of action and experience for us. For instance, if our countries want solar battery systems available off the shelf, we have to talk to companies.

How do you plan to address the issue of waste generated out of solar projects?

We don't want to land in the same situation as that of fossil fuels when it comes to waste. This means that collecting the solar waste once it reaches the end of life and then recycling it is important. We are planning to make countries start working on it early.

What would be the rules of engagement on how latest is technology in ISA monitored projects?

We will capture the information on technology on an annual basis. There are two kinds of concerns here. One, if it is a quick depreciation of the solar production then it is pointless and if it is very expensive then it could become a stranded asset as more efficient and cheaper technologies are available. But this is an evolving field.

Three mantras for informal sector

DPS NEGI & SUMIT KUMAR

Persistent and pervasive informality is a defining characteristic of developing countries, India being no exception. While formalisation of the informal sector continues to be the ultimate, yet arduous goal, a concrete blueprint elaborating where to begin and how to sustain the momentum is patchy at best and even theoretically inconsistent sometimes. Any strategy in this respect runs the risk of being counter-productive and inflicting huge costs on individuals, and even on the national economy, given the complementary nature of backward and forward linkages of the informal sector with the rest of the economy. Due to the high stakes involved, developing a proper understanding of how India is treading this path is of utmost importance.

To recapitulate, the informal sector consists of casual workers and self-employed persons. Informal enterprises are small in size and deploy very little fixed capital, as reflected in very high levels of capital productivity. These enterprises confront operational and market uncertainties as a majority of them are semi-permanent in nature and work at flickering margins of profit. Working conditions are sub-optimal and wages are low mainly driven by low levels of labour productivity.

Moreover, as pointed out in mainstream literature, the level of corruption determines the size of the informal sector and economic viability of enterprises therein. The origin of the informal sector is attributed to inefficient regulations and very high compliance burden. On one hand, corruption prepares the breeding ground for informal enterprises, and, on the other hand, it effectively curtails any scope of their transition into viable economic entities. This vicious life cycle of labour-dystocia and severely stunted growth of informal sector enterprises is the crux of pervasive and persistent informality.

By some accounts, the informal sector accounts for more than 80 per cent of the workforce and 50 per cent of the GVA in India. The corollary of static share in total workforce and declining share in total GVA overtime is increased concentration of workers in low productivity jobs. Besides, micro enterprises constitute more than 90 per cent of total enterprises in total formal and informal sector. The average number of persons engaged in these enterprises is less than 2. Moreover, the real contribution of the informal sector through provision of goods and services to households and to the formal sector enterprises can be gauged and appreciated by severity of supply shocks endured in the backdrop of the Covid-19 pandemic.

Thus, the imperatives behind formalisation of the informal sector transcend far beyond mere economic rationale. Any such strategy must adhere to two canons. Firstly, the process must be incremental rather than an abrupt overhaul. It should facilitate natural progression of enterprises from informal to formal. Secondly, the strategy must deter factors behind creation of new informal enterprises along with meticulously shepherding the existing informal enterprises towards formalisation. The system of incentives that promote voluntary dwarfism in the informal sector must be corrected promptly.

Technology is poised to play an instrumental role in this endeavour as reflected by various initiatives of the government in this direction.

The recently launched "Shram Suvidha Portal" is an appropriate example here. It works in a transparent and accountable manner as a one-stop shop for compliance with labour laws. Similarly, the Startup India Mission nudges the enterprise ecosystem towards formalisation by way of streamlining the entire entrepreneurial journey from formation to self-sustaining growth trajectories.

In addition, the concept of portability has triggered a tectonic shift in the ways entrepreneurship is imagined. It has catapulted the apparent weaknesses of the informal enterprises into their strengths. The small size of these enterprises is seen as imparting them with requisite agility and dynamism, the defining attributes of competitiveness in an era of mega global supply chains. Portability of benefits (welfare measures for workers and incentives for enterprises) fuses these intrinsic strengths of informal sector enterprises to spontaneous growth trajectory.

The enterprises can further augment their competitiveness through migration to optimum industrial locations where they have strong backward and forward linkages. This would minimise their operational and logistical costs and help them reap benefits accruing from economies of aggregation and scales. In a similar vein, workers can also relocate to distinct industrial clusters where their specific skills are in demand, resulting in higher wages.

To boost the productivity of workers in the informal sector, the government has launched Skill India Mission. According to the Ministry of Skill Development and Entrepreneurship's Annual Report 2018-19, India would have a human resource requirement of 614 million people, about 15 per cent of them in construction and real estate alone. The progress in this direction is heartening as under PMKVY 2.0, the NSDC has trained about 7.3 million persons by December 2019.

These steps, along with many others, together manifest a silent structural transformation taking place in the informal sector. They are meant to bring down corruption, catapult weaknesses into strengths, enhance productivity and assure better wages and profits for those engaged in this sector. And, most significantly, they knit a consistent strategy towards formalisation of the informal sector, keeping the sensitivities of the vast diversity of India's informal sector in mind.

DPS Negi is Chief Labour Commissioner and Director General, Labour Bureau, Ministry of Labour & Employment. Sumit Kumar is a subject matter expert with the Labour Bureau

सकाळ
मुंबई, गुरुवार, १ एप्रिल २०२१ / ९
रणधुमाळी
केरळ • तमिळनाडू • पुदुच्चेरी • आसाम • पश्चिम बंगाल

मतदारसंघात प्रतिबंधात्मक आदेश लागू ; आज मतदान

नंदीग्राममध्ये सामसूम

सकाळ न्यूज नेटवर्क

कोलकता, ता. ३१ : पश्चिम बंगालमधील विधानसभा निवडणुकीतील सर्वांत लक्षवेधी ठरलेल्या नंदीग्राम मतदारसंघात प्रतिबंधात्मक आदेश आणि कलम १४४ लागू केले आहे. तेथे ममता बॅनर्जी लढत आहेत. त्यांच्यासमोर पूर्वश्रमीचे सहकारी व भाजपचे उमेदवार सुवेंदू अधिकारी यांनी आव्हान दिले आहे. दुसऱ्या टप्प्यात उद्या (ता.१) येथे मतदान होणार आहे.

संपूर्ण मतदारसंघातील दुकाने, बाजारपेठा आणि इतर आस्थापने आज सायंकाळी पाचपासून बंद ठेवण्याचा आदेश असला तरी नागरिकांनी घरीच राहणे पसंत केल्याने सर्व रस्ते निर्मनुष्य दिसत होते. जलवाहतूक होणार सर्व घाट मतदानादिवशी बंद राहतील. सार्वजनिक वाहतूकही सुरु नसेल. निवडणूक आयोगाने सर्व २५५ मतदान केंद्रे संवेदनशील जाहीर केली असून प्रत्येत केंद्रावर केंद्रीय सुरक्षा दलांचे किमान आठ कर्मचारी तैनात असतील. प्रत्येक केंद्राचा ताबा या दलांकडे असून १०० मीटर अंतराच्या परिसरात एकही स्थानिक पोलिस नसेल. सुरक्षा दलांनी पोलिसांसह संचलन करीत ज्या कुटुंबातील सदस्यांवर अटकेचे वॉरंट आहे, त्यांनी स्थानिक पोलिस ठाण्यात हजर व्हावे किंवा जामीन घेण्याची सक्ती करण्याचा इशारा देण्यात आला. उद्या मतदानानंतर घराबाहेर न पडण्याची सूचनाही करण्यात आली.

‘जातीय शक्तींना मत नको’

जातीय शक्तींना मतदान न करण्याचे आवाहन बंगालचे माजी मुख्यमंत्री बुद्धभट्टाचार्य यांनी नंदिग्रामच्या मतदारांना केल्याने येथील निवडणुकीला एक नवा आयाम मिळाला आहे. या मतदारसंघात ‘माकप’च्या मीनाक्षी मुखर्जी मैदानात आहेत.

भाजपविरोधात एकत्र या : ममता

नवी दिल्ली, ता. ३१ : पश्चिम बंगालमध्ये गुरुवारी (ता. १) दुसऱ्या टप्प्यातील निवडणुकीसाठी मतदान होणार आहे. त्याआधी मुख्यमंत्री बॅनर्जी यांनी आज विरोधी पक्षांच्या दहा प्रमुख नेत्यांना पत्र लिहून लोकशाही वाचविण्यासाठी भाजपविरोधात एकजूट होण्याचे आवाहन केले. लोकशाही आणि घटनेवरील भाजपच्या हल्ल्याविरोधात एकत्रित व प्रभावीपणे लढा देण्याची आणि भारतीय जनतेला विश्वासार्ह पर्याय देण्याची वेळ आली आहे, असे दीदींनी पत्रात म्हटले आहे. राज्यांचे अधिकार कमी करून त्यांची अवस्था पालिकेसारखी करणे हेच त्यांचे उद्दिष्ट आहे. थोडक्यात भारतात एककल्ली कारभार त्यांना करायचा आहे, असा दावा बॅनर्जी यांनी पत्रात केला आहे.


ममता बॅनर्जी

ममतांविरुद्ध भाजपची आयोगाकडे तक्रार

कोलकता, ता. ३१ : तृणमूल काँग्रेसच्या सर्वेसर्वा ममता बॅनर्जी यांच्याविरुद्ध भाजपने निवडणूक आयोगाकडे तक्रार केली आहे. भाजप समर्थकांना ममता प्रचारसभेत धमकावत असल्याचा आरोप करण्यात आला आहे. याआधी तृणमूलने आयोगाकडे भाजपविरुद्ध तक्रारी केल्या आहेत. अमित शहा हे निवडणूक आयोग चालवीत असल्याचा आरोपही ममता यांनी केला आहे.

याबाबत भाजप नेते शिशीर बजोरिया, अर्जुन सिंह आणि प्रताप बॅनर्जी यांनी आयोगाने पत्र पाठविले आहे. त्यात एका व्हायरल व्हिडिओचा उल्लेख करण्यात आला आहे. केंद्राची निमलष्करी दले एके दिवसी परत जातील, पण मी बंगालमध्येच राहीन. मग माझ्या विरोधकांना कोण वाचवणार, असे नंदीग्राम येथे २९ मार्च रोजी झालेल्या सभेत ममता यांनी म्हटल्याचा दावा भाजपने केला आहे.

निवडणूक आयोग सक्रिय भूमिका बजावत असला तरी ममता यांच्या अशा वक्तव्यामुळे हिंसाचार होत आहे. त्यांचे भाषण आचारसंहितेचा भंग आहे. मतदारांना धमकावणे हा गुन्हा आहे. त्यामुळे यास भक्कम रीतीने आणि तातडीने पायबंद घातला जावा.

बंगालमध्ये भाजपला ‘जनसंघा’चे आव्हान

कोलकता, ता. ३१ : भाजपचे उगमस्थान असलेला जनसंघ अस्तित्वात नसला तरी पश्चिम बंगालमधील नाडिया जिल्ह्यातील शांतिपूर मतदारसंघात भाजपच्या बंडखोर नेते सुफल सरकार यांनी ‘जनसंघा’कडून उभे आहेत.

‘पंतप्रधानांप्रमाणे २४ तास खोटे बोलणारा मी नाही’

गुवाहाटी, ता. ३१ (पीटीआय) : पंतप्रधान नरेंद्र मोदी देशाला २४ तास खोटे बोलतात. मी त्यांच्यासारखा नाही, अशी टीका काँग्रेस नेते राहुल गांधी यांनी बुधवारी केली. आसाममधील कामरूप जिल्ह्यातील चायगाव मतदारसंघातील प्रचारसभेत ते बोलत होते. सत्य ऐकायचे असेल तर माझे भाषण ऐकण्याचे आवाहनही त्यांनी मतदारांना केले.

राहुल गांधी यावेळी मतदारांना उद्देशून म्हणाले, की मी येथे तुमच्याशी खोटे बोलण्यासाठी आलो नाही. माझे नाव नरेंद्र मोदी नाही. जर तुम्हाला आसाम, शेतकरी किंवा इतर कोणत्याही मुद्द्यावर मोदी खोटे बोलत असल्याचे ऐकायचे असल्यास दूरचित्रवाणी सूरू करा. ते देशाला २४ तास खोटे बोलतात. त्यामुळे, तुम्हाला त्यांच्याविषयी सत्य ऐकायचे असल्यास माझे भाषण ऐका. काँग्रेसने आश्वासन दिल्याप्रमाणे छत्तीसगडमध्ये सत्तेवर आल्यावर सहा तासांतच शेतकऱ्यांचे कर्ज माफ केले. त्याचप्रमाणे, युपीए सरकारनेही शेतकऱ्यांचे ७० हजार कोटींचे कर्ज माफ केले, असेही त्यांनी नमूद केले.

सह्याद्रीतील नव्या वनस्पतीला पवार यांचे नाव !

पान १ वरून

वनस्पतीचा शोध लागला. ही वनस्पती २०१६ मध्ये सर्वप्रथम शोधण्यात आली. त्यावर तीन वर्षे संशोधन केल्यानंतर जगाच्या कोणत्याही भागात असे साधर्म्य व वैशिष्ट्य असलेली वनस्पती अस्तित्वात नसल्याचे स्पष्ट झाले. संशोधकांना त्यांच्या नावीन्यपूर्ण शोधाला नाव देण्याचा अधिकार मिळतो. जगभरातील वनस्पतितज्ज्ञ या संशोधनाचा सर्वंकष अभ्यास करून संशोधकाने सुचवलेले नाव अंतिम करतात. त्यानंतर आंतरराष्ट्रीय दर्जाच्या विज्ञान ग्रंथातून हे संशोधन प्रकाशित होते व संबंधित नव्या वनस्पतीला संशोधकाने सुचवलेले नाव बहाल करण्यात येते. हे सर्व टप्पे यशस्वीरीत्या पार केल्यानंतर आता शरद पवार यांना समर्पित केलेल्या ‘अर्जेरिया शरदचंद्रजी’ या वनस्पतीच्या नव्या प्रजातीला मान्यता मिळाली आहे.

सदर संशोधनास श्री प्रिन्स शिवाजी मराठा बोर्डिंग हाउसचे अध्यक्ष के. जी. पाटील महाविद्यालयाचे प्राचार्य डॉ. व्ही. एम. पाटील, ज्येष्ठ शास्त्रज्ञ प्रा. डॉ. एस. आर. यादव यांचे सहकार्य लाभले.

अल्पबचत योजनांच्या व्याजाला कात्री

पान १ वरून

बचत योजना (एससीएसएस), सुकन्या समृद्धी खाते योजना (एसएसएवाय), बचत खाते (एसबी) आदी योजनांचा समावेश आहे. या योजना प्रामुख्याने पोस्टाच्या; तसेच निवडक बँकांच्या माध्यमातून राबविल्या जातात. अल्पबचत योजनांचे व्याजदर बाजारातील व्याजदरांशी सुसंगत ठेवण्याच्या सरकारच्या धोरणानुसार त्यांचा दर तीन महिन्यांनी आढावा घेतला जातो.

सुधारित व्याजदर

(१ एप्रिल ते ३० जून २०२१)

योजना	व्याजदर (%)
एनएससी	५.९
एमआयएस	५.७
एससीएसएस	६.५
टीडी (५ वर्षे)	५.८
टीडी (३ वर्षे)	५.१
टीडी (२ वर्षे)	५.०
टीडी (१ वर्ष)	४.४
पीपीएफ	६.४
केव्हीपी	६.२
एसएसएवाय	६.९
आरडी	५.३
एसबी	३.५

सर्वसामान्यांना फटका

उद्यापासून (ता. १) सुरू होणाऱ्या नव्या तिमाहीसाठी पाच वर्षीय ‘एनएससी’, ‘एमआयएस, ‘टीडी’ आणि ‘एससीएसएस’ या लोकप्रिय योजनांच्या व्याजदरात ०.९० टक्क्यांची मोठी कपात करण्यात येत आहे. तसेच सर्वसामान्यांच्या जिव्हाळ्याच्या ‘पीपीएफ’, ‘केव्हीपी’ आणि ‘एसएसएवाय’ या योजनांचे व्याजदर ०.७० टक्क्यांनी खाली आणण्यात आले आहेत. यामुळे ‘केव्हीपी’मधील गुंतवणूक आता १२४ ऐवजी १३८ महिन्यांत दामदुप्पट होणार आहे. आरडी आणि एसबी खात्यावरील व्याजदर ०.५० टक्क्यांनी घटविण्यात आला आहे. याचा मोठा फटका व्याजावर अवलंबून असणाऱ्या सर्वसामान्य गुंतवणूकदारांना बसणार आहे.

लसीकरण आता युद्धपातळीवर

पान १ वरून

काही आजार असतील त्यांच्या लसीकरणाचे निर्देश दिले होते. मात्र महाराष्ट्रासह देशभरात रूग्णसंख्या वेगाने वाढू लागल्यावर ४५ वर्षांपुढील सर्वच नागरिकांना लसीचा पहिला डोस लगेच व २८ दिवसांनी दुसरा डोस द्यावा असा निर्णय केंद्रीय मंत्रिमंडळाने नुकताच केला होता. त्या अनुषंगाने ताज्या पत्रात आरोग्य सचिव राजेश भूषण यांनी म्हटले आहे की राज्यांनी सर्व जिल्ह्यांतील ४५ वर्षांपुढील सर्वच नागरिकांना लसीकरणाचे १०० टक्के उद्दिष्ट पुढच्या दोन आठवड्यांत पूर्ण करण्यासाठी तातडीने पावले उचलावीत. लसीकरणाबाबतची आकडेवारी केंद्राला तातडीने कळवावी.

विशेषतः ज्या जिल्ह्यांत कोरोना रूग्णसंख्येचा पुन्हा उद्रेक झाला आहे त्या जिल्ह्यांत लसीकरण मोहीम वेगाने राबवावी. देशातील ज्या दहा जिल्ह्यांत रूग्णवाढीचा विस्फोट झाला आहे त्यातील मुंबई-पुणे-नागपूरसह आठ जिल्हे केवळ महाराष्ट्रातील आहेत असे आरोग्य मंत्रालयाने म्हटले आहे.

देशभरात कोरोनाची परिस्थिती "वाईटातून अधिक वाईटाकडे'' सरकू लागल्याने राज्य सरकारांनी विशेषतः सर्वाधिक फैलाव असलेल्या दिल्ली- महाराष्ट्रासह सहा राज्यांनी दक्षता घेण्याची गरज केंद्राने पुन्हा बोलून दाखविली आहे. आता नवीन रूग्णसंख्येचा छडा लावणे व ती आटोक्यात आणणे यासाठी जिल्हाकेंद्रीत धोरण राज्यांनी राबवावे व ग्रामीण भागाकडेही विशेष लक्ष पुरवावे असेही केंद्राने म्हटले आहे.