



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक



AX1/ISD/STEX/2023-24

Date: 25.04.2023

The General Manager,
Department of Corporate Services,
BSE Ltd.,
P.J Towers,
Dalal Street, Fort,
Mumbai - 400 001

The Vice President,
Listing Department,
National Stock Exchange of India Ltd.,
Exchange Plaza,
Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051

BSE Scrip Code: 532525

NSE Symbol: MAHABANK-EQ

Sir/ Madam,

Sub: Newspaper Publication – Financial Results of the Bank for the Quarter / Financial Year ended 31st March, 2023.

Pursuant to Regulation 47 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find the enclosed copy of Newspaper advertisement about the Financial Results of the Bank for the Quarter / Financial Year ended on 31st March, 2023 published in Economic Times & Financial Express (English Daily) and Sakal & Divya Marathi (Marathi Daily) and Dainik Bhaskar (Hindi Daily) on 25th April, 2023.

Kindly take the same on your record.

Thanking you.

Yours faithfully,
For **Bank of Maharashtra**

(Nehal Rawat)
Company Secretary & Compliance Officer

Encl: As above



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Bank of Maharashtra

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TUESDAY, 24 APRIL 2023

Advertisers Continue to Bank on the Master Blaster BRANDS & COMPANIES *** 9

IVMH's Market Value Tops \$500B, a First in Europe AROUND THE WORLD *** 6

Credit Suisse Saw \$69 Billion Outflows Before UBS Takeover AROUND THE WORLD *** 6

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PURE POLITICS

Nitish Meets Mamata, Akhlesh to Discuss Oppn Unity for 2024

Looking to bring Opposition parties on common ground to fight against the BJP, Bihar chief minister Nitish Kumar on Monday met West Bengal chief minister Mamata Banerjee and Saraywadi Party president Akhlesh Yadav. ** 2

PM Modi Receives Rousing Welcome in Kerala ** 2

Westners Seek SC Directions to Outfit Police for WPI Chief PBI ** 2

Op Kaveri Launched to Evacuate Indian Nationals from Sudan

India's operation to evacuate its citizens from Sudan is under way and about 500 Indians have reached Port Sudan, reports Bipin Joshi Chaudhary. The operation, named Operation Kaveri, earlier France evacuated a batch of Indians. ** 3

FOR INNOVATION AND EXPANSION

Startups Call for Exempting More from Angel Tax

Govt likely to take a call soon on industry demand for relaxation to claim concession, investment flexibility

Relax the Tax

Startups request to relax exemption threshold of 725 Cr. 500 Cr. not many can match it

Industry says this is major deterrent for startups to register

Also want more flexibility to invest surplus funds in money markets

INDUSTRY REPRESENTATION DISCUSSED BY FINMIN. UPTIL LAST WEEK

New Delhi: The startup industry is looking to get the Finance Ministry to exempt at least 500 crore from the 725 crore threshold below which it is exempted the so-called angel tax. The industry says only a small percentage of startups will be able to meet this limit. The Centre is gathering inputs from various stake-holders and is expected to come up with a detailed clarification on exemptions in the next few days. Startups raised this issue, among others, at a meeting last week with the Finance Ministry and the Department for Promotion of Industry and Internal Trade (DPIIT). Industry also expressed concern at the move to bring foreign investors under the ambit of angel tax. The industry has also sought the Centre to invest surplus funds in the money market and liquid instruments, and provide exemption on such investments. Under Section 362A(1)(b) of the Income Tax Act, if a newly

GROSS DEBT NOW STANDS AT \$6.8 BILLION

Vedanta Resources Clears Apr Dues, Cuts Debt by \$1b

Says nearly \$3b of debt paid in 14 mths against a target to deleverage by \$4b in three years

Our Bureau

Mumbai: London-based Vedanta Resources (VRL), the parent company of India-based Vedanta Ltd (VNL), said on Monday that it had paid off loans and bonds due in April and reduced gross debt by \$1 billion.

VRL's management said that it has paid nearly \$3 billion of debt within a month of setting a target to deleverage by \$4 billion in three years.

VRL's gross debt is now \$6.8 billion, down from \$7.8 billion at the end of March 2022. It said the stock exchange filing. Gross debt was \$6.7 billion at the end of March 2022. "During the balance of FY23 we believe that ongoing operational performance from our world class assets being coupled with robust commodity prices will lead to further deleveraging at Vedanta," the exchange said in a statement.

The source of funds for the repayment was not immediately clear. Analysts told ET the firm is likely to have repaid the loans through its dividends received from VNL.

Adani Begins Debt Securities' Buyback

Adani Ports & SEZ Ltd (APSEZ) has started the process of buying back some of its bonds maturing in 2024. ET was first to report on Monday that APSEZ will be buying back \$500 million of senior notes. ** PAGES 9 & 10

OTHER NEWS OF THE DAY

Mining Act Tweaks Likely to Push Rare Mineral Exploration

The government is planning to amend the Mines and Minerals Development and Regulation Act, 1957 to encourage exploration of deep-seated minerals such as gold, silver, copper and zinc. Tushar Mishra reports.

Handset Output Down by Up to 20% Since Jan

Mobile phone firms have reduced their production capacities by up to 20% in January and April in line with the continued steep fall in sales in the last six months. Anshu Kumar Mukherjee reports.

Key Industrial States Take Lead to Ease Labour Laws in Some Sectors

Key industrial states have taken a lead in easing labour laws for select sectors through changes to the existing Factories Act, with the Centre yet to implement the Labour Codes. While Karnataka and Tamil Nadu have extended the work hours to up to 12 per day for four days a week, Andhra Pradesh is eyeing similar changes to make their labour laws flexible.

Rel Retail, Adani, WPI Smith Among Top 48 Eligible Prospective Bidders

Future Retail or its wholly owned subsidiary is the most eligible prospective resolution applicants under the IBC process which included Rel Retail, Adani Group, Jindal Power, WPI Group. They were chosen from among firms which had submitted their data month ago. Sankar Jaisankar files.

STARTUP BODY'S PLEA ON IN-APP BILLING POLICY

Hear Plaints against Google: HC to CCI

The Delhi High Court Monday ordered the CCI to take up the complaints filed by Association of Digital India Founders against Google's new in-app-billing policy.

Pvt Sector Capex in Focus at ET Awards

High-powered panel to discuss what needs to be done for the economy to grow at 8% and beyond

Deillette.

The Economic Times Awards for Corporate Excellence 2023 will focus on private sector capex in focus at ET Awards. A high-powered panel of experts will discuss what needs to be done for the economy to grow at 8% and beyond.

ICAI's 7% to 10% hike comes on top of that, the government announced a jump in capital expenditure to 10% in the last budget.

A post budget without the PM had sought the private sector to step up, lower its price stringency and capitalise on new global supply chain opportunities to boost growth.

Adani Narad Confirmed ET Award for Lifetime Achievement

ICICI Tech founder Vinod Narad has been confirmed as the recipient of the Lifetime Achievement award at the ET Awards. He is also the recipient of the Lifetime Achievement award at the ET Awards. He is also the recipient of the Lifetime Achievement award at the ET Awards. He is also the recipient of the Lifetime Achievement award at the ET Awards.

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Business Growth	Gross Adv. Growth	RAM Growth	NIM	CASA	NI Growth	Cost to Income
21.23%	29.49%	24.96%	3.78%	53.38%	35.46%	38.34%

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

Particulars	Quarter Ended		Year Ended
	31/03/2023 (Audited)	31/03/2022 (Audited)	31/03/2023 (Audited)
CRAR 18.14%			
Total Income from Operations (Net)	5317.27	15671.70	18178.73
Gross NPA 2.47%			
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	910.54	1955.60	3444.88
Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	910.54	1955.60	3444.88
Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	840.04	1151.54	2602.03
Paid up Equity Share Capital	6730.50	6730.50	6730.50
P.C.R. 98.28%			
Reserves (excluding Revaluation Reserve) - as on date	7466.94	5577.41	7466.94
R.O.A 1.32%			
Securities Premium Account	328.31	328.31	328.31
Net Worth	12765.19	10175.85	12765.19
Paid up Debt Capital / Outstanding Debt*	44.90	50.29	44.90
R.O.E 26.32%			
Debt/ Equity Ratio	0.49	0.43	0.49
Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) - not Annualized	1.25	1.72	3.87
Dividend 13%			
Capital Redemption Reserve	---	---	---

*Total Debt & Outstanding Debt represents total borrowings of the Bank. Debt represents borrowings with residual maturity of more than one year.

Place: Pune
Date: 24/04/2023
Aashesh Pandey Executive Director
A. B. Vijayakumar Executive Director
A. S. Rajeev Managing Director & CEO

WITH GREAT RISK MANAGEMENT COMES GREAT RECOGNITION.

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Admission by invitation only

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Mr. K.V. Kamath
Chairman, National Bank for Financing Infrastructure and Development (NaBFID)

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INTERNATIONAL, P10

OUTFLOWS CONTINUE
Credit Suisse lost \$68 bn in assets last quarter



MARKETS, P11

TARGET 15-20% LOAN GROWTH
May acquire an MFI to meet priority lending norms: Yes Bank MD



INTERNATIONAL, P10

BUSINESS CONNECT PROGRAMME
Sunak goes live on LinkedIn to push UK's growth plans



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IN THE NEWS
Registration of eight AIFs cancelled over non-compliance

IN A FIRST, market regulator Sebi has cancelled the certificate of registration of eight alternative investment funds for non-compliance of regulations and failure to file periodic reports, reports Ashley Coutinho. **PAGE 13**

Angel tax, valuation norms in the works

THE I D DEPARTMENT is working on the guidelines for applicability of the 'angel tax' provisions, which were extended to foreign investors effective April 1, reports Surabhi. The idea is to provide clarity on valuation and the exemption norms. **PAGE 4**

RIL, Adani among 48 applicants for FTR

FUTURE RETAIL HAS finalised 48 companies, including RIL and Adani group, as eligible resolution applicants to bid for its assets through the ongoing insolvency process, reports Rajesh Kurup. **PAGE 7**

ED searches against Chettind Group

THE ENFORCEMENT DIRECTORATE on Monday conducted searches at multiple premises linked to Chennai-based Chettind Group as part of a money-laundering probe, reports PTL. **PAGE 8**

RESULTS CORNER
Indusind Bank profit jumps 46% on NII boost **PAGE 21**

India transports add fizz to Coca-Cola Q3 results **PAGE 6**

EXPLAINER
EU's new crypto asset regulation **PAGE 18**

FE SPECIAL



Growth drivers remain intact
For FY24, improved margins expected for consumer companies

INVESTOR, P9

FORAY INTO AUTOMOTIVE SEGMENT JSW in talks to pick stake in MG, BYD India

Deal likely for 15-20% stake at \$2 bn valuation
The SAJIAN JINDAL-LED JSW Group is believed to be in talks with SAIC-backed MG Motor India to pick up stake in the company. The group is also exploring possibilities to buy stake in another Chinese company, BYD's India arm.

SAJIAN JINDAL-LED JSW GROUP is looking to pick up stake in MG Motor India. The group is also exploring possibilities to buy stake in another Chinese company, BYD's India arm.

JSW has revived its plans to foray into the electric vehicle (EV) space after a gap of three years. Discussions are going on with both BYD and MG Motor, according to new agency PTL.

While MG Motor has non-EV products too in its portfolio, BYD has a portfolio comprising only EVs. Both companies, however, have been facing a common issue of fund raising as both have struggled to raise funds for expansion and new product introduction.

Reports stated that MG could be looking at off-loading 15-20% stake to JSW for raising \$300-500 million, giving it a valuation of \$2-2.5 billion. MG Motor India has been looking at raising funds through a variety of avenues but has not made much progress so far.

The deal, if it fructifies, may lead to a fund infusion over ₹2,000-3,000 crore in the company. The talks are still at a preliminary stage, sources familiar with the developments said. "The funds were supposed to be raised by Diwali last year but things were not moving at the desired pace for MG," said an industry source.

"As a company policy at MG Motor, we do not comment on speculation," said a company spokesperson.

ON THE ROAD ■ Auto sector foray has been on JSW Group's drawing board since 2018 ■ Stake infusion may lead to a fund infusion of over ₹2,000-3,000 crore in MG Motor India

THE SAJIAN JINDAL-LED GROUP IS LOOKING TO MANUFACTURE FOUR-WHEELERS ■ MG Motor India is struggling to secure fresh FDI from its parent, relies on ECIs from SAIC ■ EV manufacturing is being discussed actively at the group level



SAJIAN JINDAL is looking to pick up stake in MG Motor India.

MG Motor India is struggling to secure fresh FDI from its parent, relies on ECIs from SAIC.

EV manufacturing is being discussed actively at the group level.

Continued on Page 4

Notices to ICICI Pru, Bajaj Allianz in wider ₹5,000-crore tax probe

Investigation spanning 16 insurers for tax evasion since 2017
The INCOME TAX department has sent ICICI Prudential Life Insurance and Bajaj Allianz Life Insurance show-cause notices for evading taxes since 2017, as part of a probe spanning 16 insurers and about ₹5,000 crore in unpaid dues, three sources said.

The probe, started in September last year, is a crackdown on the insurance industry's practice of accounting for all sales commissions above the regulator-prescribed limit as advertising and marketing costs, and then claiming tax credit, two of the sources said.

UNDER THE LENS ■ Probe looking into the practice of accounting for all sales commissions above prescribed limit as ad and marketing costs, and then claiming tax credit ■ However, the case could be widened

Tax authorities estimate companies in all over about ₹5,000 crore in unjust and penalties since July. The Directorate General of Goods and Services Tax Intelligence (DGI) is in the process of sending show-cause notices to

3 / 18 ■ Tax authorities in the process of sending show-cause notices to cause notices to other insurers as well ■ As part of the probe, the authorities also question some insurers ■ Not to be named, not authorised to speak to the media.

Boeing shocker for Air India, Akasa

US major faces production-related issues with 737 Max
The installation process pertaining to 737-7, 737-8, 737-9-200 and P-8 model airplanes, creating the potential for a non-conformance to required specifications.

Air India and Akasa have placed orders for the 737 Max, which are progressively expected to get delivered this year and the next few years. Akasa Air, one of India's youngest airlines, has placed its bet exclusively on the 737 Max as its entire current and future confirmed fleet comprises this aircraft type.

The Mumbai-based airline was expecting deliveries of 12-16 aircraft per year from next year as part of the total 72 units of the 737 Max aircraft order it placed earlier. It has a total of 19 aircraft in its fleet as of today.

Those 737s that are currently in operation with airlines can continue to operate, said Boeing, those which are on order will likely face a delay if added.

"This is not an immediate safety of flight issue and the in-service fleet can continue operating safely. However, the issue will likely affect a significant number of undelivered 737 Max airplanes, both in production and in storage," Boeing spokesperson said.

The supplier, Spirit AeroSystems, notified to Boeing about the non-standard manufacturing process that it was using during

AIROCKET ■ Boeing made an announcement that its 737 Max deliveries may be delayed due to a manufacturing issue ■ Air India had placed a mega order for 408 aircraft, including 190 Boeing 737 Max planes, earlier this year ■ Akasa Air had ordered 72 aircraft, out of which 63 were 737 Max planes

AIRCRAFT DELIVERY SCHEDULES of Air India and Akasa Air are likely to face turbulence, upsetting their market expansion plans as US manufacturer Boeing on Monday said that deliveries may be delayed following production-related issues with its best-seller passenger jet 737 Max. One of the suppliers of the US-based company used a non-standard manufacturing process used during the installation of two fittings in the fuselage section of certain variants of the 737 Max aircraft. While

Continued on Page 4

Hindujas' truce in doubt as rift seen still

THE TRUCE GOVERNING the Hinduja family was thrown into doubt in a London court after lawyers for the patriarch Srichand said the dispute between Gopichand Hinduja and his niece remained, reports Bloomberg. Last year, the Hindujas had agreed to slam the brakes on copious litigation across Europe, putting on hold a feud that was tearing apart the once tightly knit British-Indian group. But on Monday, a judge was told that the family was still bickering over the governance and succession planning of the business empire some 10 months later. **PAGE 18**

ROAD TO REPAYMENT ■ Vedanta is said to have achieved \$3 billion of the stated \$6-billion debt reduction target ■ Gross debt now stands at \$6.8 billion, down from \$7.8 billion at the end of March 2023 and \$ 9.7 billion at the end of March 2022

months, he said. "During the balance of FY24, we believe that strong operational performance from our world-class asset base

Continued on Page 4

Vedanta parent cuts debt by \$1 bn

RAJESH KURUP Mumbai, April 24

LONDON-HEADQUARTERED VEDANTA RESOURCES (VRL), the parent company of mining major Vedanta, has reduced its gross debt by another \$1 billion. The company said it has paid all its maturing loans and bonds that were due in April.

Following the initiative, the Anil Agarwal-controlled company's gross debt has now fallen to \$6.8 billion as of Monday, down from \$7.8 billion as of March-end. The debt is lower by \$2.9 billion from \$9.7 billion recorded as of March-end 2022, VRL said in a statement.

The company has reduced debt by \$3 billion since February 2022, when it announced plans to reduce debt by \$4 billion in three years. Vedanta has achieved 75% of its committed reduction in 14

months, he said. "During the balance of FY24, we believe that strong operational performance from our world-class asset base

Continued on Page 4

Investment activity seen picking up amid rural recovery

Consumer deals on a slow track in 2023
The PACE OF investment activity in the domestic fast-moving consumer goods (FMCG) and retail sectors in the first quarter of calendar year 2023 has been slower compared to the same period in previous years, data from Venture Intelligence shows. But the tide could turn as the domestic market recovers from a rural slowdown and organised players continue to get bigger, experts said.

"The last two-three years have been fairly hectic from an investment perspective in the consumer sector. Large players have become even more aggressive with acquisitions and strategic handovers and the consolidation led by the pandemic at this stage, transactions are happening, but mostly by those companies that are keen to grow quickly. Deal activity will increase as the broader consumer market recovers from a rural slowdown," Dhyanesh Bhagat, partner at Grant Thornton Bharat LLP said.

Friday's CIO Dinesh Talreja said that the company would continue to scout for acquisitions as it sought to rapidly expand its footprint in India's consumer market. Since announcing its FMCG foray in August last year, Reliance Retail through subsidiary Reliance Consumer Brands has acquired labels such as Sanyo, Campa Cola and Rasik in beverages; Malhotra in biscuits; and Lotus Choco-

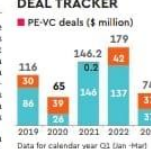
lates and Toffeeman in confectionery. Venture Intelligence data for Q1 of 2023 captured that private equity (PE) and venture capital (VC) transactions for the domestic FMCG and retail sectors cumulatively touched just \$74 million across six deals, amid a funding winter and valuation mismatch.

Continued on Page 4

DEAL TRACKER



■ M&A deals (\$ million)



■ FMCG deal value



■ Retail deal value





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साक्षात्पूर्व तयारीसाठी येणारे

मंगळवार, २५ एप्रिल २०२३ किंमत ₹ ६ • आजचा अंक: पुणे १

दृष्टिक्षेपात
सर्वोच्च न्यायालयात कुस्तीपटूंची धाव
कोट्टीपल्ली। विविध राज्यातून आलेल्या कुस्तीपटूंनी आज सर्वोच्च न्यायालयात धाव घेतली आहे. यावेळी सर्वोच्च न्यायालयात धाव घेतलेले कुस्तीपटूंना आदरपूर्वक सत्कार देण्यात आला आहे. यावेळी सर्वोच्च न्यायालयात धाव घेतलेले कुस्तीपटूंना आदरपूर्वक सत्कार देण्यात आला आहे. यावेळी सर्वोच्च न्यायालयात धाव घेतलेले कुस्तीपटूंना आदरपूर्वक सत्कार देण्यात आला आहे.



मुंबई। तारा टाटाच्या संस्थापक पुत्रवधू राजा गणेशका आता मॅनेजर यांनी सोमवारी सादर कराणा जीव संतिकाय रथिण हट्टवचना येथे.

'अभावविप'च्या आंदोलनादरम्यान विद्यार्थी
पुणे, मा. २४। विद्यार्थींनी पुणे येथील विद्यार्थींच्या आंदोलनात सहभाग घेतला आहे. यावेळी विद्यार्थींनी विद्यार्थींच्या आंदोलनात सहभाग घेतला आहे. यावेळी विद्यार्थींनी विद्यार्थींच्या आंदोलनात सहभाग घेतला आहे.

सहूल गांधी यांना न्यायालयाचा दिलासा
पुणे। सहूल गांधी यांना न्यायालयाचा दिलासा देण्यात आला आहे. यावेळी सहूल गांधी यांना न्यायालयाचा दिलासा देण्यात आला आहे.

नितीशकुमारांबाबत सावध भूमिका; किमान ३७० जागांचा श्रेष्ठ कमी जागा काँग्रेसला अमान्य

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आज देणूक

पार्यांच्या यत्न्याचा वेगळा अर्थ नको
काँग्रेस सरकारने आज सावध भूमिका घेतली आहे. यावेळी काँग्रेस सरकारने सावध भूमिका घेतली आहे.

जानेवारीत खरी घची
जानेवारीत खरी घची
जानेवारीत खरी घची

पुण्यातून करा 'दिव्य काशी यात्रा'
जगन्नाथ पुरी, गया, वाराणसीला द्या भेटी
पुणे, मा. २४। पुण्यातून करा 'दिव्य काशी यात्रा'. यावेळी पुण्यातून करा 'दिव्य काशी यात्रा'.

विद्यार्थांचे वाटे
सुवर्ण कर्ज @ 8.10%
गृह कर्ज @ 8.40%
कार कर्ज @ 8.90%
सकाळ न्यूज नेटवर्क

expert
शंपू हेअर कलर
कलर फक्त 5 मिनीटांत.
25
18 ml

टीम पॅकेज
₹५,९०० स्वीपर वॉशिंग
₹७,९०० ग्री टिपर वातानुकूलित
₹३,३०० टू टिपर वातानुकूलित

