

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

दिनांक Date : October 21, 2022

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

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: IBIA



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)

SALES			
Sep 30, 2021	20.8%	₹2.70 trn	▶
Sep 30, 2022	17.9%	₹3.18 trn	▶
NET PROFIT			
Sep 30, 2021	3.9%	₹0.45 trn	▶
Sep 30, 2022	8.6%	₹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.

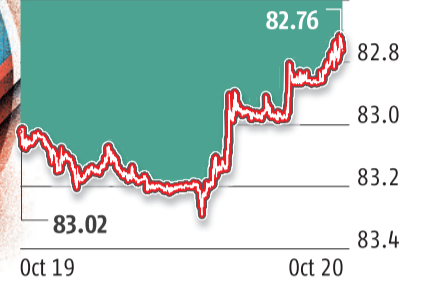
Dealers said the central bank likely sold more than \$1 billion in the spot market on Thursday, a day after it was reported to have not intervened much, which the dealers said was a key reason for the rupee breaching the 83 per dollar mark.

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.

Global Business 17.33% (YoY)	Net Profit 21.07% (YoY)	NII 21.61% (YoY)	Gross NPA 419 bps (YoY)
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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30th SEPTEMBER, 2022

PARTICULARS	STANDALONE			CONSOLIDATED						
	Quarter ended		Year ended	Quarter 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	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
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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 and www.bseindia.com) and on the Bank's website. (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 and www.bseindia.com

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

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

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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

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'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

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.

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75 Azadi Ka Amrit Mahotsav

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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
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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) and on the websites of the National Stock Exchange of India Limited (www.nseindia.com), BSE Limited (www.bseindia.com) and The Calcutta Stock Exchange Limited (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 | E-mail: enduringvalue@itc.in
Phone: +91-33-2288 9371 | Fax: +91-33-2288 0655 | CIN: L16005WB1910PLC001985



FMCG | Hotels | Paperboards & Packaging | Agri Business | Information Technology

6095.2022

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 30th 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)	30.09.2021 (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 and www.bseindia.com) and on the Bank's website, (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 and 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

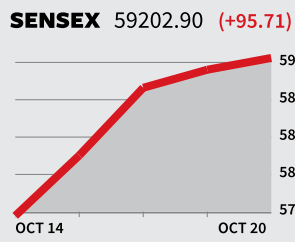
Sd-
Nitesh Ranjan
Executive Director

Sd-
A. Manimekhalai
Managing Director & CEO

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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.

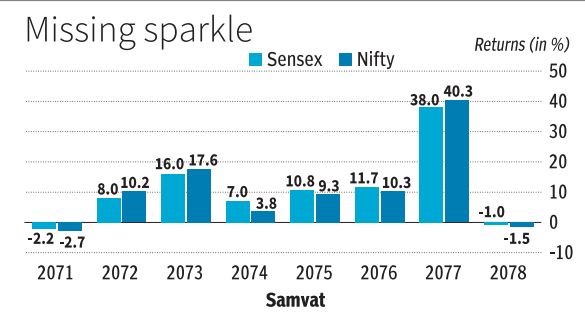
Samvat 2078, the worst for markets in seven years

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

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-



Shiv Nadar



Azim Premji

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 and www.bseindia.com) and on the Bank's website. (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 and 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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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, reclaimed 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 annual 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 ₹650 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 ₹1,000 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 ₹30,000 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.

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

Between 2016 and 2021, extreme events such as cyclones, flash floods, floods, and landslides damaged crops in over 36 million hectares, a \$3.75 billion loss for farmers in the country, the report said. The annual damage from flooding in the country is likely to increase by 49% at 1.5°C of warming. The damage from cyclones will rise 5.7%. "The annual expected damage from tropical cyclones and river flooding at 3°C is 4.6 to 5.1 times that from 1.5°C," the report said. "Precipitation is projected to increase by 6% from the reference period, at 1.5°C of warming, under a 3°C warming scenario, precipitation will increase three times that anticipated at 1.5°C."

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

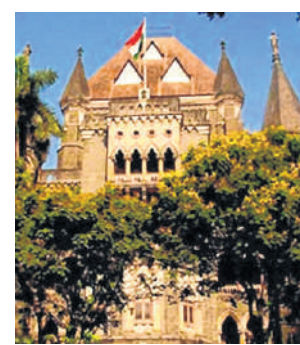
Google hit with ₹1,337.76 cr penalty by CCI

NEW DELHI: The Competition Commission of India (CCI) on Thursday slapped a steep penalty of ₹1,337.76 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 (MRTPA 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.

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.

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
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) and www.bseindia.com) and on the Bank's website. (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 and 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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यंदा भारतीय संघ उपांत्य फेरी गाठणार !
क्रीडा पानावर



नेरळ-माथेरान 'टॉय' ट्रेन उघापासून सुरु

पान २ वर



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.

पावरलाईन



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

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.

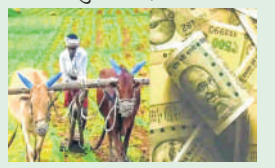


राज्यात महाविकास आघाडी सरकारच्या कार्यकाळात सार्वजनिक आरोग्य विभागाच्या भरतीत तक्रारी आल्यानंतर या विभागाच्या परीक्षा अनेकदा पुढे ढकलल्या लागल्या होत्या. त्यावेळी तत्कालीन उपमुख्यमंत्री अजित पवार यांनी यापुढे शासकीय खात्यातील भरती ही टीसीएस, एमकेसीएल आणि आयबीपीएस या प्रतिष्ठित आणि अनुभवी संस्थांच्या 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 झालेला 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



संमिश्र पानावर

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. मित्रमंडळ भारताचे ध्येय साध्य करण्यासाठी भारत सरकारमार्फत नीति आयोगाच्या धर्तीवर राज्यामध्येही अशा संस्थेची स्थापना करण्याबाबत आयोगाकडून सूचना प्राप्त झाली होती. त्यानुसार हा निर्णय घेण्यात आला आहे. 'मित्र'ला मार्गदर्शन करण्यासाठी मुख्यमंत्री यांच्या अध्यक्षतेखाली नियामक मंडळ आणि दैनंदिन कामकाजासाठी मुख्य कार्यकारी अधिकारी यांच्या अध्यक्षतेखाली कार्यकारी मंडळ असेल. नियामक मंडळात उपमुख्यमंत्री सहअध्यक्ष

राहतील तसेच उपाध्यक्षपदी तज्ज्ञ व्यक्तीची 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. भारत सरकारकडून स्वातंत्र्याच्या अमृत महोत्सवानिमित्त देशाला २०४७ पर्यंत 'विकसित भारत- भारत@२०४७' कल्पनाचा 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.

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

ब्रेव्हरमन यांनी बुधवारी मंत्रिमंडळाचा राजीनामा दिल्यानंतर ट्रस यांच्या अडचणीत वाढ झाली. पक्षातील व विरोधकांच्या वाढत्या दबावाला तोंड देणे ट्रस यांना कठीण जाऊ लागल्याने त्यांनी राजीनाम्याचा निर्णय घेतला. आता ट्रस यांच्याजागी नवीन नेता निवडीसाठी एका आठवड्याच्या आत निवडणूक होणार आहे.

राज्याच्या विकासाला गती देण्याचा हेतू

नीति आयोगाच्या धोरणाशी सुसंगत मात्र राज्याच्या गरजांची दखल घेत खासगी क्षेत्र आणि अशासकीय संस्थांच्या सहभागाने राज्याचा जलद आणि सर्वसमावेशक विकास साधणे हा मित्रच्या 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 निर्धारित उद्दीष्ट साध्य करण्याच्या हेतूने समन्वयाचे काम करेल.

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 राष्ट्रावादीचे 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

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. चीनच्या वुहान लॅबमध्ये सापडलेल्या कोरोनाच्या मूळ विषाणूत ओमायक्रॉनचे स्पार्क प्रोटीन मिसळवले. प्रयोगशाळेत बनवलेल्या विषाणूपेक्षा ओमायक्रॉन हा कमी घातक आढळला. वैज्ञानिकांनी या विषाणूचे प्रयोग

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

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

जागतिक व्यवसाय 17.33% (वर्ष-दर-वर्ष)

निव्वळ नफा 21.07% (वर्ष-दर-वर्ष)

एनआईआई 21.61% (वर्ष-दर-वर्ष)

एकूण एनपीए 419 बीओएफ (वर्ष-दर-वर्ष)

30 सप्टेंबर, 2022 ला समाप्त त्रिमाही / अर्धवार्षिक साठी अलेखापरीक्षित वित्तीय निष्कर्ष

तपशिल	स्वतंत्र				एकत्रित					
	समाप्त तिमाही		समाप्त अर्धवार्षिक		समाप्त तिमाही		समाप्त अर्धवार्षिक			
	30.09.2022 (अलेखापरीक्षित)	30.09.2021 (अलेखापरीक्षित)	30.09.2022 (अलेखापरीक्षित)	30.09.2021 (अलेखापरीक्षित)	30.09.2022 (अलेखापरीक्षित)	30.09.2021 (अलेखापरीक्षित)	30.09.2022 (अलेखापरीक्षित)	30.09.2021 (अलेखापरीक्षित)		
कामकाजातून एकूण उत्पन्न	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
कालावधीसाठी निव्वळ नफा / (तोटा) (करपूर्व, अपवादाल्मक आणि/किंवा असाधारण बाबींपैकी)	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
कालावधीसाठी निव्वळ नफा / (तोटा) करपूर्व (अपवादाल्मक आणि/किंवाअसाधारण बाबींपैकी)	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
कालावधीसाठी निव्वळ नफा / (तोटा) करपश्चात (अपवादाल्मक आणि/किंवाअसाधारण बाबींपैकी)	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
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	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
भरणा केलेले इक्विटी समभाग भांडवल										
राखीव (पुनर्मुल्यांकित राखीव वाळता)मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखविल्याप्रमाणे					53,17,141					53,32,845
नेट वर्ध	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
सिक्युरिटीज 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
डिबेंचर्स डिस्चार्ज रिझर्व	0	0	0	0	0	0	0	0	0	0
पेडअप डेट कॅपिटल/ आऊटस्टॅंडिंग डेट	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
डेट इक्विटी रेशिओ	0.98	1.04	0.98	1.04	0.99	0.98	1.04	0.98	1.04	0.99
प्रतिभाग अर्जन										
मूलभूत	*2.70	*2.23	*4.98	*4.03	7.73	*2.71	*2.25	*5.03	*3.92	7.77
सौम्यीकृत	*2.70	*2.23	*4.98	*4.03	7.73	*2.71	*2.25	*5.03	*3.92	7.77

*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 आणि एनएसई : www.nseindia.com आणि बँकेच्या वेबसाईट (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 आणि www.bseindia.com वर उपलब्ध आहे.

ठिकाण : मुंबई
तारीख : 20.10.2022

सही निघु सक्सेना
कार्यकारी संचालक

सही रजनीश कर्नाटक
कार्यकारी संचालक

सही निदेश रंजन
कार्यकारी संचालक

सही ए. मणिमखले
व्यवस्थापकीय संचालक आणि सीईओ

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