

October 21, 2021

General Manager  
Listing Department  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001

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

Dear Sir/Madam,

**Subject: Newspaper advertisement pertaining to financial results of Q2 FY2022**

Pursuant to Regulation 47 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find enclosed copies of newspaper advertisement pertaining to financial results of the Company for the quarter and half year ended on September 30, 2021. The advertisements were published in English and Marathi newspapers namely Financial Express and Loksatta.

Please take the same on records.

Thanking you,

Yours sincerely,

**For ICICI Prudential Life Insurance Company Limited**



**Sonali Chandak**  
**Company Secretary**  
**ACS 18108**

Encl.: As above



# Lakhimpur Kheri: SC says UP govt must dispel doubts that it is dragging its feet

FE BUREAU  
New Delhi, October 20

**ASKING THE UTTAR** Pradesh government to record the statements of all witnesses in the October 3 Lakhimpur Kheri incident in which eight persons, including four farmers, were killed, the Supreme Court said that ‘this should not be an unending story’ and the state must dispel the impression that it was ‘dragging its feet’.

Hearing a PIL in the case allegedly involving Ashish Mishra, son of Union minister of state for home Ajay Mishra, a bench led by Chief Justice N V Ramana asked senior counsel Harish Salve, appearing for the UP government, to ensure statements of witnesses were recorded before a magistrate and adequate protection was granted to them.

When Salve told the bench that the state had filed a status report in a sealed cover, the CJI said that there was no need to file it in a sealed cover, and it had received the report just before the hearing. “We waited till 1 am last night for any filing, but we received nothing,” the CJI said. Going through the status report, the judges noted that out of 34 witnesses, only statements of four witnesses have been recorded so far. “We feel you are dragging your feet. Please dispel that,” the bench told Salve, who submitted that two FIRs were lodged into the matter - one related to killing of farmers and another on lynching of other persons.

Several videos of the incident have been received and sent for forensic examinations,

**Hearing a PIL in the case, a bench led by Chief Justice N V Ramana asked senior counsel Harish Salve, appearing for the UP government, to ensure statements of witnesses were recorded before a magistrate and adequate protection was granted to them**

the senior lawyer said, while seeking further time to file a fresh status report.

Declining the request of petitioner advocate Shiv Kumar Tripathi to access the report, the judges said that “this is a sensitive matter...It is nothing secret. But let us see next Wednesday.” It also posted the matter for further hearing on October 26.

On October 3, a convoy of three vehicles allegedly ferrying the Union minister's son had hit a group of farmers protesting against controversial farm laws at Lakhimpur Kheri. As many as eight people, including four farmers, were killed. The minister's son was arrested in the case later after the apex court pulled up the UP government over the delay in arresting the accused. The top court acted on a letter petition sent by advocates Shiv Kumar Tripathi and C S Panda who sought CBI probe into the matter.

## Amarinder a patriot, open to alliance with him: BJP leader

PRESS TRUST OF INDIA  
New Delhi, October 20

**THE BJP ON** Wednesday reciprocated warmly to former Punjab chief minister Amarinder Singh's suggestion for an alliance with the party in the upcoming state assembly polls, lauding him as a patriot and asserting that it is open to joining hands with those who put national interest first.

BJP general secretary and party in-charge of Punjab affairs Dushyant Gautam said Singh, who has announced that he will quit the Congress and launch a party, is moving away from the dynasty and towards nationalism.

Gautam's comments came a day after Amarinder Singh said he will soon launch his political party and is hopeful of a seat arrangement with the BJP if the farmers' issue is resolved in their interest.

On his condition of resolving farmers' issue, the BJP leader said Singh did not talk about ending the farmers' agitation. “He talked about farmers' issues. We are committed to it and are working for the welfare of farmers. When the time comes, both will sit together and discuss farmers' issues,” Gautam told PTI.

# IPS officer Param Bir Singh not traceable, Maha govt in high court

PRESS TRUST OF INDIA  
Mumbai, October 20

**THE WHEREABOUTS OF** former Mumbai police commissioner Param Bir Singh were not known, the Maharashtra government on Wednesday told the Bombay high court.

As the IPS officer was not traceable, it did not wish to continue its assurance that no coercive action (such as arrest) would be taken against him in an Atrocities Act case, the government said. Senior counsel Darius Khambata, appearing for the state, told a division bench of Justices Nitin Jamdar and Sarang Kotwal that the circumstances

had changed. “He isn't traceable. In these circumstances, we do not want to continue our earlier statement where the government said it would not take any coercive action against him,” Khambata said. Param Bir Singh's counsel Mahesh Jethmalani said he had not been declared as an absconder yet.

“In this case, he was summoned twice and both the times he responded,” Jethmalani said.

The high court was hearing a petition filed by the senior IPS officer seeking to quash the FIR lodged against him under the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities)

Act and relevant IPC sections on a complaint filed by police inspector Bhimrao Ghadge. The judges adjourned the hearing to the next week. Ghadge, presently posted in Akola district, has levelled allegations of corruption against Singh and some other officers when Singh was Thane police commissioner. Singh pressurised him to drop the names of some persons from a case and when he refused, he was framed up in false cases, Ghadge claimed.

The FIR was registered under the Atrocities Act as the complainant belongs to an SC community as well as for extortion and some other IPC offenses.

# Govt issues revised guidelines for international passengers

**TRAVELLERS FULLY VACCINATED** and coming from a country with which India has reciprocal arrangements for mutual acceptance of WHO approved Covid-19 vaccines shall be allowed to leave the airport and need not undergo home quarantine and testing from October 25, according to the revised guidelines for international arrivals released on Wednesday.

They will, however, have to produce a negative Covid-19 RT-PCR report.

If partially or not vaccinated, the travellers need to undertake measures which include submission of sample for post-arrival Covid-19 test at the point of ar-

rival after which they will be allowed to leave the airport, home quarantine for seven days, re-test on the eighth day of arrival in India and if negative, further self monitor their health for next seven days.

These guidelines for international arrivals supersede of all guidelines issued on the subject on and after February 17, 2021, the Union health ministry said.

“The global trajectory of Covid-19 pandemic continues to decline with certain regional variations. The need to monitor the continuously evolving nature of virus and evolution of SARS-CoV-2 variants of concern (VoCs) must still remain in focus.

- PTI

POSSESSION NOTICE - (for immovable property) Rule 8-1(i)				
Whereas, the undersigned being the Authorized Officer of IFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IFL HFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the borrowers / co-borrowers mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IFL HFL for an amount as mentioned herein under with interest thereon.				
*The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, if the borrower clears the dues of the "IFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IFL HFL" and no further step shall be taken by "IFL HFL" for transfer or sale of the secured assets.				
Name of the Borrower(s)	Description of secured asset (immovable property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Ravi Gopichand Barapatre, Mr. Gopichand Yashwantrao Barapatre and Mrs. Sonal Ravi Barapatre (Prospect No. 890082)	All that piece and parcel of: Flat No. 701, 7th Floor, H-Building, Tanish Orchid, Sr. No. 490/491 Tapkir Nagar Airport Road Near C. Pune, 412105, Maharashtra, India	Rs. 44,60,487/- (Rupees Forty Four Lakh Sixty Thousand Four Hundred Eighty Seven Only)	28-Dec-2020	18-Oct-21
Mr. Gaurav Yashwant Joshi and Rohini Yashwant Joshi of (Prospect No. 826273)	All that piece and parcel of Flat no. L901 area admeasuring 18.81 sqmtrs (carpet) on S.no.98/1 Happiness Hub Khedeshwarpur Pune Maharashtra. >	Rs. 8,98,523/- (Rupees Eight Lakh Ninety Eight Thousand Five Hundred Twenty Three Only)	26-Apr-2021	19-Oct-21
Mr. Sachin Ankush Wavhal, Mrs. Trupti Rameshchandra Kamble & Mahakal Traders through Proprietor Mr. Sachin Ankush (Prospect No. IL10114399)	All that piece and parcel of: F No 305, Floor No. 3, Addressing 652 Sq Ft, Wing F-Snehagiri Gato 65P 69P Villageshindewadi Khandala Satare-411001	Rs. 29,97,195/- (Rupees Twenty Nine Lakh Ninety Seven Thousand One Hundred Ninety Five Only)	31-Jul-2021	19-Oct-21
For further details please contact to Authorised Officer at Branch Office: CTS No 427/81 to-7 Tanaji Nagar Near Kaika Mata Mandir 2nd Floor Chinchwad Pune -411033/or Corporate Office: Plot No. 98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.				
Place: Pune Dated: 21-10-2021				
Sd/- Authorised Officer, For IFL Home Finance Limited				

POSSESSION NOTICE - (for immovable property) Rule 8-1(i)				
Whereas, the undersigned being the Authorized Officer of IFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IFL HFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, a Demand Notice was issued by the Authorised Officer of the company to the borrowers / co-borrowers mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IFL HFL for an amount as mentioned herein under with interest thereon.				
*The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, if the borrower clears the dues of the "IFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IFL HFL" and no further step shall be taken by "IFL HFL" for transfer or sale of the secured assets.				
Name of the Borrower(s)	Description of secured asset (immovable property)	Total Outstanding Dues (Rs.)	Date of Demand Notice	Date of Possession
Mr. Ravansiddappa M. Pol & Mr. Nalin Revansiddappa Pol. Mrs. Shobha R. Pol (Prospect No. 703008)	All that piece and parcel of: Flat no. 12, admeasuring 960 sq ft on 2nd floor, in the building no. C/15, Known as Trilex Co-operative Housing Society, constructed on all that piece and parcel Ind bearing survey no. 53, village Achole, Akapur Road, Nallasopara (East), Taluka Vasai, Thane, Maharashtra-401209	Rs. 4,17,361.00/- (Rupees Four Lakh Seventeen Thousand Three Hundred Sixty One Only)	09-Aug-21	16-Oct-21
Mr. Nareish Pandurang Gurav, Mrs. Sangeeta Nareish Gurav (Prospect No. 799520)	All that piece and parcel of: Shop No 6, K Wing, Ground Floor Shiv Shrushti Park, admeasuring 150.34 sq feet Nr Shetu Railway Station Shetu Raigad, 410101, Maharashtra, India	Rs. 9,34,509.00/- (Rupees Nine Lakh Thirty Four Thousand Five Hundred Nine Only)	16-June-21	16-Oct-21
For further details please contact to Authorised Officer at Branch Office: IIFL House, Sun Infotech Park Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagale Estate, Thane - 400604 and Chinchoda Road Gt. Shop No. 6/7/8, First Floor, sharan Pawar Bhavan, Chinchpada Road, Pen, Raigad, Maharashtra 402107/or Corporate Office : Plot No. 98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.				
Place: Thane and Raigad Dated: 21-10-2021				
Sd/- Authorised Officer, For IFL Home Finance Limited				



**NOTICE INVITING TENDER**

Air India Ltd, invites bids from parties being a SEBI-Registered Portfolio Management/Investment Advisory/Merchant Banking Services on two-bid system as per following details:-

RFP No.	Description	Closing date and Time	EMD
Enquiry Ref: HPD02/PF/735	Appointment of Transaction Advisors for Sale of Securities of Air India PF Trusts	28.10.2021 at 1200 hours	Rs. 2 lakhs

Please visit our website for details and download the Tender document: [www.airindia.in](http://www.airindia.in)



**GOLD LOAN**

Lowest Interest Rate starting @ **7.25%**

- Low Processing Fee
- No Prepayment Penalty or Other Charges
- Maximum loan per Gram/carat
- Quick Loan Processing and prompt Disbursal

Please contact our nearest Branch to avail festival offer on Gold Loan

Bank of India





**हरकोर्ट बटलर प्राविधिक विश्वविद्यालय** 100 YEARS  
नवाबगंज, कानपुर-208002, उ.प्र., भारत  
**HARCOURT BUTLER TECHNICAL UNIVERSITY**  
NAWABGANJ, KANPUR-208002, U.P., INDIA  
(Formerly Harcourt Butler Technological Institute, Kanpur)  
Ph.: 091-0512-2534001-5, 2533812, website : <https://www.hbtu.ac.in>, E-mail: [vc@hbtu.ac.in](mailto:vc@hbtu.ac.in)

**शुद्धि पत्र** दिनांक 20.10.2021

हरकोर्ट बटलर प्राविधिक विश्वविद्यालय शिक्षक भर्ती विज्ञापन संख्या HBTU/ESTT/01/2021 Dated 29.09.2021 के द्वारा Physics, Chemistry and Mathematics विषयों के सहायक आचार्य पद हेतु विज्ञापित पी.एच.डी. की अनिवार्य शर्तें यू.जी.सी. के संगोहित नियम, 2021 दिनांक 12 अक्टूबर, 2021 के अनुपालन में पी.एच.डी. की अनिवार्यता समाप्त की जाती है। उपरोक्त विज्ञापन के अन्तर्गत अर्हता शर्तों में परिवर्तन के परिणाम स्वरूप उम्मीदवारों से विश्वविद्यालय की वेबसाईट [www.hbtu.ac.in](http://www.hbtu.ac.in) पर ऑनलाइन आवेदन करने की अंतिम तिथि बढ़ाकर 31 अक्टूबर, 2021 की जाती है तथा हार्ड कॉपी दिनांक 06 नवम्बर, 2021 तक प्रेषित की जा सकती है।

**Registrar**

**KHALAPUR TALUKA SHIKSHAN PRASARAK MANDAL'S K.M.C. COLLEGE, KHOPOLI**  
At. Post. - Khopoli, Tal. - Khalapur, Dist. - Raigad -410203.  
APPLICATIONS ARE INVITED FOR THE POST OF  
**PRINCIPAL**  
FROM THE ACADEMIC YEAR 2021-2022.  
**AIDED**  
(Second Advertisement)

The advertisement is approved subject to the final decision in the writ Petition No. 12051/2015. The above post is open to all however candidates from any category can apply for the post.

Reservation for women will be as per University Circular No. BCC/16/74/1998 dated 10<sup>th</sup> March, 1998. 4% reservation shall be for the persons with disability as per University Circular No. Special Cell/ICC/2019-20/05 dated 05<sup>th</sup> July, 2019.

Candidates having knowledge of Marathi will be preferred.

\* Qualification, Pay Scales and other requirement are as prescribed by the UGC Notification dated 18<sup>th</sup> July, 2018, Government of Maharashtra Resolution No. Misc-2018/C.R.56/18/UN-I, dated 8<sup>th</sup> March, 2019 and University circular No. TAAS/CT/ICD-2018-19/1241, dated 26<sup>th</sup> March, 2019 and revised from time to time.  
The Government Resolution & Circular are available on the website [mu.ac.in](http://mu.ac.in)

Applicants who are already employed must send their application through proper channel. Applicants are required to account for breaks, if any in their academic career.

Applications with full details should reach to the **CHAIRMAN, KHALAPUR TALUKA SHIKSHAN PRASARAK MANDAL'S, K.M.C. COLLEGE, KHOPOLI**, At. Post. - Khopoli, Tal. - Khalapur, Dist. - Raigad -410203, within 15 days from the date of publication of this advertisement.  
This is University approved advertisement.

Sd/-  
**CHAIRMAN**

**Public Notice**



**ICICI Prudential Life Insurance Company Limited**  
CIN: L66010MH2000PLC127837  
Registered office: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025 (Reg. No. 105 dated 24.11.2000)  
Ph: 022-40391600, Fax: 022-24224484, Email: [ir@iciciprulife.com](mailto:ir@iciciprulife.com), Website: [www.iciciprulife.com](http://www.iciciprulife.com)

Consolidated Financial Result					
(₹ in lakhs)					
Sr. No	Particulars	Three months ended/at		Six months ended/at	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
		(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) <sup>1</sup>	953,319	873,347	1,640,318	1,448,018
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	47,570	32,918	26,034	63,963
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	47,570	32,918	26,034	63,963
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	44,562	30,246	26,033	58,932
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] <sup>2</sup>	NA	NA	NA	NA
6	Paid up equity share capital	143,712	143,590	143,712	143,590
7	Reserves (excluding revaluation reserve)	704,913	666,413	704,913	666,413
8	Earnings per share (face value of ₹ 10/- each)				
	(a) Basic (not annualised for three/six months) (in ₹)	3.10	2.11	1.81	4.10
	(b) Diluted (not annualised for three/six months) (in ₹)	3.09	2.10	1.80	4.10

Key numbers of Standalone Audited Financial Results of the Company are as under :

(₹ in lakhs)					
Sr. No	Particulars	Three months ended/at		Six months ended/at	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
		(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) <sup>1</sup>	953,319	873,347	1,640,318	1,448,018
2	Profit before tax	47,467	32,994	25,884	64,113
3	Profit after tax	44,457	30,322	25,884	59,081
4	Total Comprehensive income <sup>2</sup>	NA	NA	NA	NA

<sup>1</sup> Premium income is gross of reinsurance and net of goods & service tax.

<sup>2</sup> The new Indian Accounting Standards (Ind AS) are currently not applicable to Insurance companies in India.

Additional details based on Standalone Results as per Regulation 52(4) of SEBI (LODR) 2015				
(₹ in lakhs)				
Sr. No	Particulars	Three months ended/at		Year ended/at
		September 30, 2021	September 30, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)
1	Total Income from Operations	953,319	873,347	3,573,282
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	47,467	32,994	108,140
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	47,467	32,994	108,140
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	44,457	30,322	96,015
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA
6	Paid up Equity Share Capital	143,712	143,590	143,597
7	Reserves (excluding Revaluation Reserve)	704,913	666,413	703,361
8	Securities Premium Account	347,549	343,034	343,299
9	Net worth (Note 5)	875,509	821,340	911,942
10	Paid up Debt Capital/ Outstanding Debt	120,000	NA	120,000
11	Outstanding Redeemable Preference Shares	NA	NA	NA
12	Debt Equity Ratio (Note 1)	0.14	NA	0.13
13	Earnings Per Share (of Rs. /- each)			
	(a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	3.09	2.11	6.69
	(b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	3.08	2.11	6.67
14	Capital Redemption Reserve (Note 4)	NA	NA	NA
15	Debt Redemption Reserve (Note 4)	NA	NA	NA
16	Debt Service Coverage Ratio (not annualized for three months) (Note 2)	24.7	NA	35.7
17	Interest Service Coverage Ratio (not annualized for three months) (Note 3)	24.7	NA	35.7

## Notes:

- Debt-Equity Ratio is calculated as total borrowings divided by Equity. Equity is calculated as shareholder's funds excluding redeemable preference shares, if any.
- DSCR is calculated as Profit before interest, depreciation and tax (Shareholders account) divided by interest expenses together with principal payments of long term debt during the period.
- ISCR is calculated as Profit before interest, depreciation and tax (Shareholders account) divided by interest expenses of long term debt during the period.
- Debt redemption reserve is not required to be created as per Companies (Share Capital & Debenture) Amendment Rules, 2019 dated August 16, 2019
- Net worth represents shareholder's funds excluding redeemable preference shares, if any.
- Disclosure for previous period comparatives are not available since the Company has raised non convertible debenture on November 6, 2020.

## Note:

- The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 & 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Stock Exchange websites ([www.seindia.com](http://www.seindia.com) and [www.bseindia.com](http://www.bseindia.com)) and the Company's website ([www.iciciprulife.com](http://www.iciciprulife.com)).
- For the other line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the National Stock Exchange (NSE) and The BSE Ltd (BSE) and can be accessed on the Company's website ([www.iciciprulife.com](http://www.iciciprulife.com)).

For and on behalf of Board of Directors

N. S. Kannan  
Managing Director & CEO  
DIN:00066009



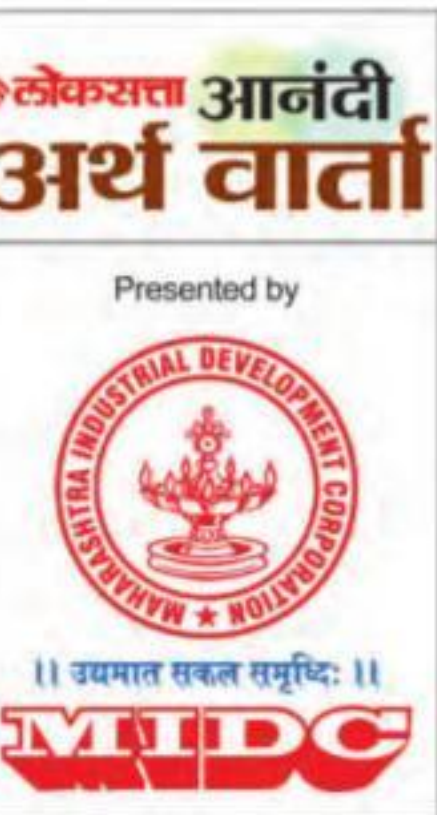
# नवीन वर्षात ९.३ टक्के वेतनवाढीचा दिलासा शक्य

लोकसत्ता व्यापार प्रतिनिधी

**मुंबई :** करोनामुळे गेल्या वर्षभरापासून मंदीच्या सावटाखाली असणाऱ्या भारतीय रोजगार क्षेत्राच्या दृष्टीने दिलासादायी अहवाल पुढे आला आहे. आगामी २०२२ वर्षात भारतीयांच्या वेतनमानात ९.३ टक्क्यांची वाढ होण्याची आशा आहे.



जागतिक दलालीपेढी ‘विलिस टॉवर्स वॉटसन’ यांच्या ‘सॅलरी बजेट प्लॅनिंग’ या बुधवारी प्रसिद्ध झालेल्या अहवालाने आशिया पॅसिफिक परिसरातील देशांमध्ये २०२२ सालात होणाऱ्या वेतन श्रेणीतील बदलांवर टिप्पणी केली आहे. भारतात टाळेबंदीत शिथिलतेनंतर उद्योगांमध्ये नवा आशावाद निर्माण झाला असून, चांगली गुणवत्ता सामावून घेण्यासाठी कंपन्यांमधील चढाओढ पाहता, त्यांच्याकडून मोबदलाही वाढण्याची शक्यता वर्तविण्यात येत आहे. किंबहुना अहवालाच्या मते, आशियाई पॅसिफिक क्षेत्रात भारत हा सर्वाधिक पगारवाढ होणारा देश ठरेल. ‘विलिस टॉवर्स वॉटसन’च्या अहवालात मे आणि जून २०२१



## नोकरीदायी रग्गड पगाराची क्षेत्रे...

करोनामुळे कंपन्यांमध्ये डिजिटल माध्यमातून कामकाजावरील भर वाढला आहे. यामुळे या क्षेत्रातील कौशल्य असलेल्या तरुणांना आकर्षित करण्यासाठी कंपन्यांनी पगारच्या अंदाजपत्रकात वाढ केली आहे. याशिवाय अहवालात, अभियांत्रिकी (५७.५ टक्के), माहिती-तंत्रज्ञान (५३.४ टक्के), तंत्रिकदृष्ट्या कुशल क्षेत्र (३४.२ टक्के), विक्री (३७ टक्के) आणि वित्त (११.६ टक्के) अशा सर्वच क्षेत्रांमध्ये मोठ्या प्रमाणावर नवीन रोजगार उलब्ध होणार असल्याचे नमूद करण्यात आले आहे. शिवाय या क्षेत्रातील नोकरदारांना अधिक चांगले वेतनमान मिळणार आहे.

### नोकरी बदलण्याचा दर कमी

भारतात इतर देशांच्या तुलनेत स्वेच्छेने आणि सकतीने नोकरी बदलण्याचा दर कमी आहे. स्वेच्छेने नोकरी बदलण्याचा दर ८.९ टक्के तर सक्तीने नोकरी बदलावी लागण्याचा दर ३.३ टक्क्यांवर आहे.

# तेल भडक्यावर दीर्घावधीच्या पुरवठा कराराचा तोडगा ‘ओपेक प्लस’पुढे भारताची आग्रही भूमिका

## पीटीआय, नवी दिल्ली

साथींच्या तडाख्यातून जग सावरत असताना, या नाजूक वळणावर आंतरराष्ट्रीय स्तरावर खनिज तेलाच्या किमतीतील भडक्याची जागतिक अर्थव्यवस्थेला फेरउभारीच्या प्रयत्नांना मोठा फटका बसत असून, यावर उपाय म्हणून किमतीला किमान स्थिरता प्रदान करणाऱ्या दीर्घ मुदतीच्या पुरवठा कराराची कल्पना भारताकडून बुधवारी मांडण्यात आली.

येथे आयोजित ‘इंडिया एनर्जी फोरम’च्या व्यासपीठावरून बोलताना पेट्रोलियममंत्री हरदीप सिंग पुरी यांनी तेल निर्यातदारांच्या भूमिकेवरही टीका केली. खनिज तेलाची एकंदर मागणी आणि तेल निर्यातदार राष्ट्रांची संघटना ‘ओपेक प्लस’कडून होणारा पुरवठा

यातील वाढत्या दरीने जर किमती वाढत चालल्या असतील, तर अशा प्रसंगी उत्पादनात वाढ करणे हाच उपाय ठरतो, असे ते म्हणाले. अर्थव्यवस्थेने करोनापूर्व पातळीवर सुदृढता मिळवायची झाल्यास, खात्रीशीर, स्थिर, किफायतशीर किमती असणे ही संपूर्ण जगाचीच हाक आहे, अशी पुस्तीही त्यांनी जोडली.

नैसर्गिक वायूचे व्यवहार जसे २५ वर्षे मुदतीच्या करारानुरूप आणि विशिष्ट मानदंड किमतीला होतात, त्याच धर्तीवर खनिज तेलाचे व्यवहार काही ठोस किंमत मानदंडाच्या आधारे दीर्घावधीच्या करारातून व्हायला हवेत, अशी त्यांनी भूमिका मांडली. ‘ओपेक प्लस’ने ग्राहक देशांच्या या अपेक्षांची बूज राखलीच पाहिजे, असेही ते म्हणाले.

## रिझर्व्ह बँकेकडून पेटीएम बँकेला दंड

### लोकसत्ता व्यापार प्रतिनिधी

**मुंबई :** रिझर्व्ह बँकेने दिशानिर्देशांचे उल्लंघन केल्याप्रकरणी पेटीएम पेमेंट्स बँक लिमिटेड आणि वेस्टर्न युनियन फायनान्शियल सर्व्हिसेसला अनुक्रमे एक कोटी आणि २७.७८ लाख रुपयांचा दंड बुधवारी ठोठावला. या संबंधीच्या प्रसिद्धीपत्रकात

रिझर्व्ह बँकेने स्पष्ट केले आहे की, पेटीएम पेमेंट्स बँकेने अंतिम प्राधिकार प्रमाणपत्र मिळविण्यासाठी केलेल्या अर्जात वास्तविक माहिती दडवल्याचे आढळून आले. तसेच वेस्टर्न युनियनने २०१९ व २०२० सालात निधी हस्तांतरणाच्या ३० प्रकरणात प्रति लाभार्थी कमाल मर्यादेचे उल्लंघन केल्याचे समोर आले आहे.

# ‘व्होडा-आयडिया’कडून ‘एजीआर’ स्थगितीच्या पर्यायाचा स्वीकार

वृत्तसंस्था, नवी दिल्ली

महसुली थकबाकी भरण्यासाठी देण्यात आलेल्या चार वर्षांच्या स्थगिती कालावधीचा (मॉरटोरियम) पर्याय स्वीकारत असल्याचे व्होडाफोन-आयडियाने बुधवारी जाहीर केले. केंद्रीय मंत्रिमंडळाने गेल्या महिन्यात दूरसंचार क्षेत्राला दिलासा देणाऱ्या घेतलेल्या निर्णयाप्रमाणे हा पर्याय स्वीकारणारी ही पहिलीच कंपनी आहे.

‘एजीआर’संबंधित थकबाकी चुकती करण्यास दिल्या गेलेल्या चार वर्षांच्या स्थगितीचा लाभ घेण्याच्या पर्यायाचा स्वीकार करायचा की नाही हे ठरविण्यासाठी दूरसंचार कंपन्यांना येत्या २९ ऑक्टोबरपर्यंत मुदत देण्यात आली आहे. व्होडाफोन-आयडियाने या सवलतीचा वापर करण्यासह ध्वनिलहरी (स्पेक्ट्रम) वापर शुल्काशी संबंधित बँक हमी



कधी परत मिळेल याबाबतही दूरसंचार विभागाकडे विचारणा केली आहे.

केंद्र सरकारने मुभा दिल्याप्रमाणे, व्होडाफोन-आयडिया, भारती एअरटेल, रिलायन्स कम्युनिकेशन्स या आर्थिक चणचणीत असलेल्या दूरसंचार कंपन्यांना, पुढील चार वर्षांपर्यंत ‘एजीआर’ थकबाकीचा एक रुपयाही सरकारकडे भरावा लागणार नाही. तसेच दूरसंचार क्षेत्रासंबंधी सरकारने हाती घेतलेल्या अन्य सुधारणांमुळे सुमारे २५,००० कोटी रुपयांची वार्षिक बचत या कंपन्यांना शक्य होणार आहे.

## जिओची आघाडी

**मुंबई :** नवीन ग्राहक जोडण्यात रिलायन्स जिओने ऑगस्ट महिन्यात पुन्हा आघाडी घेतली आहे. दूरसंचार नियामक प्राधिकरणाने बुधवारी जाहीर केलेल्या आकडेवारीनुसार, जिओने ६.४९ लाख नवीन ग्राहक जोडले असून ग्राहकांची संख्या ४४.३८ कोटींवर पोहोचली. तर भारती एअरटेलने १.३८ लाख ग्राहक जोडले आहेत. एअरटेलच्या ग्राहकांची संख्या ३५.४१ कोटी झाली. ऑगस्टमध्ये व्होडाफोन-आयडियाने ८.३३ लाख ग्राहक गमावले आहेत. मात्र जुलैच्या तुलनेत ऑगस्ट महिन्यात सेवा नाकारण्याचा ग्राहकांच्या संख्येत तिने घट नोंदविली आहे. परिणामी ऑगस्टअखेर तिच्या ग्राहकांची संख्या २७.१ कोटीवर आली आहे.

# नफावसुलीने घसरण

लोकसत्ता व्यापार प्रतिनिधी

**मुंबई :** गुंतवणूकदारांनी केलेल्या नफावसुलीमुळे सलग दुसऱ्या दिवशी भांडवली बाजारात घसरण झाली. मुंबई शेअर बाजाराचा निर्देशांक- सेन्सेक्समध्ये ४५६.०९ अंशांची घसरण होत तो ६१,२५१.९६ पातळीवर स्थिरवला. तर राष्ट्रीय शेअर बाजार निर्देशांक निफ्टीमध्ये १५२.१५ अंशांची घसरण झाली. परिणामी हा निर्देशांक १८,३०० अंशांच्या महत्त्वपूर्ण पातळीच्या खाली १८,२६६.६० अंशांवर बंद झाला.

सेन्सेक्समध्ये टायटनच्या समभागाने २.९७ टक्क्यांच्या घसरणीसह निराशाजनक कामगिरी केली. त्यापाठोपाठ हिंदुस्थान युनिलिक्वर, एनटीपीसी, लार्सन अँड टुब्रो, महिंद्र अँड महिंद्र, बजाज फिनसर्व्हे आणि पॉवर ग्रिडच्या समभागाला घसरण झाली. दुसरीकडे भारती एअरटेलचा समभाग ४.०३ टक्क्यांच्या वाढीसह आघाडीवर होता. तसेच स्टेट बँक, इंडसस्ट्रि बँक, बजाज फायनान्स, ॲक्सिस बँक, आयटीसी आणि एचसीएल टेकचे समभाग चांगली कामगिरी करत स्थिरावले.

जिओजित फायनान्शियल सर्व्हिसेसचे संशोधन प्रमुख विनोद नायर यांच्या मते, उच्च मूल्यांकनामुळे बाजारातील सध्याची घसरण नजीकच्या काळात सुरू राहू शकते. मात्र, सरकारकडून करण्यात येणाऱ्या धोरणात्मक सुधारणांचा भविष्यात कंपन्यांना फायदा होईल. टाळेबंदीच्या शिथिलेनंतर अर्थव्यवस्था पुन्हा खुली झाली असून व्याजदर नीचांकी पातळीवर आहेत. तसेच खासगी क्षेत्राकडून खर्च वाढतो आहे. या सर्वांचा बाजारावर दीर्घकाळात सकारात्मक प्रभाव पड़ेल.

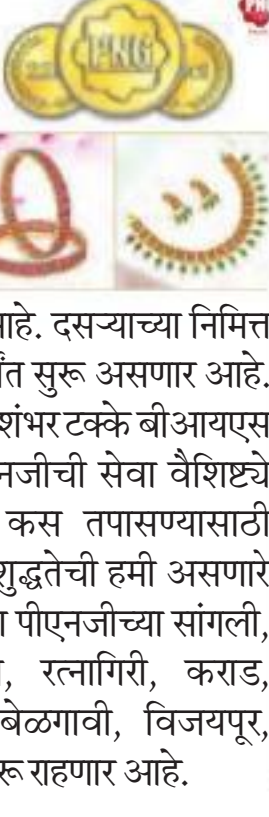
## सोलापूरमधील बचत गटांना ‘महाबँके’चे प्राधान्याने कर्जवाटप

**पुणे :** सार्वजनिक क्षेत्रातील बँक ऑफ महाराष्ट्र (महाबँक) बचतगट चळवळीमार्गे खंबीरपणे उभी राहील, असे प्रतिपादन बँक ऑफ महाराष्ट्रचे कार्यकारी संचालक ए.बी. विजयकुमार यांनी येथे केले. बचतगटांना केलेला कर्जपुरवठा सहसा थकबाकीत जात नाही. मात्र यातून बचतगटांचे स्त्री सभासद आर्थिकदृष्ट्या स्वावलंबी होऊन, एकूण सामाजिक प्रगतीस हातभार लागतो, असेही त्यांनी नमूद केले.


जिल्ह्यातील बँकेच्या कळमण शाखेने विजयकुमार यांच्या उपस्थितीत ५३ बचतगटांना व शेती तसेच रिटेल क्षेत्रातील ग्राहकांना कर्ज वाटप केले. बँकेच्या सोलापूरच्या क्षेत्रीय व्यवस्थापिका सुनीता भोसले, कळमण गावचे सरपंच पांडुरंग तांबे व उपसरपंच सुनील पाटील हे बचत गटांच्या सभासदांसह उपस्थित होते.

## दागिने खरेदीवर ‘पीएनजी’कडून सुवर्ण-नाणी भेट

**सांगली :** नावीन्यपूर्ण दागिन्यांची १८८ वर्षांची परंपरा असलेल्या ‘पीएनजी’ने दिवाळीनिमित्त उत्सवी योजना आणली आहे. याअंतर्गत ग्राहकांना सोन्याच्या दागिने खरेदीवर सोन्याचे नाणे भेट म्हणून देण्यात येत आहे. दसऱ्याच्या निमित्त सुरू झालेली ही योजना २० नोव्हेंबरपर्यंत सुरू असणार आहे. संपूर्ण पारदर्शकता, विनाघट एक्सचेंज, शंभर टक्के बीआयएस हॉलमार्क प्रमाणित दागिने आदी पीएनजीची सेवा वैशिष्ट्ये आहेत. त्याचप्रमाणे येथे हिऱ्याचा कस तपासण्यासाठी कॅरेटोमीटरची सुविधा आहे. जोडीला शुद्धतेची हमी असणारे प्रमाणपत्रही आहेच. उत्सवी भेट योजना पीएनजीच्या सांगली, विश्रामबागसह कोल्हापूर, चिपळूण, रत्नागिरी, कराड, इचलकरंजी, तसेच कर्नाटकातील बेळगावी, विजयपूर, जमखंडी या ठिकाणांच्या दालनांमध्ये सुरू राहणार आहे.



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Public Notice					
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<div> <b>ICICI Prudential Life Insurance Company Limited</b>  <b>CIN: L66010MH2000PLC127837</b>  <b>Registered office:</b> 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025 (Reg. No. 105 dated 24.11.2000)  <b>Ph:</b> 022-40391600, <b>Fax:</b> 022-24224484, <b>Email:</b> ir@iciciprulife.com, <b>Website:</b> www.iciciprulife.com </div>					
Consolidated Financial Result					
(₹ in lakhs)					
Sr. No	Particulars	Three months ended/at		Six months ended/at	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
		(Audited)	(Audited)	(Audited)	(Audited)

Sr. No	Particulars	Three months ended/at		Six months ended/at		Year ended/at
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) <sup>1</sup>	953,319	873,347	1,640,318	1,448,018	3,573,282
2	Net Profit / (Loss) for the period (before tax, Exceptional and / or Extraordinary items)	47,570	32,918	26,034	63,963	107,741
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	47,570	32,918	26,034	63,963	107,741
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	44,562	30,246	26,033	58,932	95,616
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] <sup>2</sup>	NA	NA	NA	NA	NA
6	Paid up equity share capital	143,712	143,590	143,712	143,590	143,597
7	Reserves (excluding revaluation reserve)	704,913	666,413	704,913	666,413	703,361
8	Earnings per share (face value of ₹ 10/- each)					
	(a) Basic (not annualised for three/six months) (in ₹)	3.10	2.11	1.81	4.10	6.66
	(b) Diluted (not annualised for three/six months) (in ₹)	3.09	2.10	1.80	4.10	6.65

Key numbers of Standalone Audited Financial Results of the Company are as under :

Sr. No	Particulars	Three months ended/at		Six months ended/at		Year ended/at
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Premium Income (gross) <sup>1</sup>	953,319	873,347	1,640,318	1,448,018	3,573,282
2	Profit before tax	47,467	32,994	25,884	64,113	108,140
3	Profit after tax	44,457	30,322	25,884	59,081	96,015
4	Total Comprehensive income <sup>2</sup>	NA	NA	NA	NA	NA

<sup>1</sup> Premium income is gross of reinsurance and net of goods & service tax.

<sup>2</sup> The new Indian Accounting Standards (Ind AS) are currently not applicable to Insurance companies in India.

Additional details based on Standalone Results as per Regulation 52(4) of SEBI (LODR) 2015					
(₹ in lakhs)					
Sr. No	Particulars	Three months ended/at		Year ended/at	
		September 30, 2021	September 30, 2020	September 30, 2021	March 31, 2021
		(Audited)	(Audited)	(Audited)	(Audited)
1	Total Income from Operations	953,319	873,347	3,573,282	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	47,467	32,994	108,140	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	47,467	32,994	108,140	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	44,457	30,322	96,015	
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	
6	Paid up Equity Share Capital	143,712	143,590	143,597	
7	Reserves (excluding Revaluation Reserve)	704,913	666,413	703,361	
8	Securities Premium Account	347,549	343,034	343,299	
9	Net worth (Note 5)	875,509	821,340	911,942	
10	Paid up Debt Capital/ Outstanding Debt	120,000	NA	120,000	
11	Outstanding Redeemable Preference Shares	NA	NA	NA	
12	Debt Equity Ratio (Note 1)	0.14	NA	0.13	
13	Earnings Per Share (Of Rs. /- each)				
	(a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	3.09	2.11	6.69	
	(b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for three months)	3.08	2.11	6.67	
14	Capital Redemption Reserve (Note 4)	NA	NA	NA	
15	Debenture Redemption Reserve (Note 4)	NA	NA	NA	
16	Debt Service Coverage Ratio (not annualized for three months) (Note 2)	24.7	NA	35.7	
17	Interest Service Coverage Ratio (not annualized for three months) (Note 3)	24.7	NA	35.7	

<b>Notes:</b>
1. Debt-Equity Ratio is calculated as total borrowings divided by Equity. Equity is calculated as shareholder's funds excluding redeemable preference shares, if any.
2. DSCR is calculated as Profit before interest, depreciation and tax (Shareholders account) divided by interest expenses together with principal payments of long term debt during the period.
3. ISCR is calculated as Profit before interest, depreciation and tax (Shareholders account) divided by interest expenses of long term debt during the period.
4. Debenture redemption reserve is not required to be created as per Companies (Share Capital & Debenture) Amendment Rules, 2019 dated August 16, 2019
5. Net worth represents shareholder's funds excluding redeemable preference shares, if any.
6. Disclosure for previous period comparatives are not available since the Company has raised non convertible debenture on November 6, 2020.

<b>Note:</b>
a) The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 & 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and the Company's website (www.iciciprulife.com).
b) For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the National Stock Exchange (NSE) and The BSE Ltd (BSE) and can be accessed on the Company's website (www.iciciprulife.com).

For and on behalf of Board of Directors

**N. S. Kannan**  
**Managing Director & CEO**  
DIN:00066009

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<div> <div> <div>शुद्धि पत्र</div> <div>दिनांक 20.10.2021</div> </div> <div> <div>हरकोट बटलर प्राविधिक विश्वविद्यालय शिक्षक भर्ती विज्ञापन संख्या HBTU/ESTT/01/2021 Dated 29.09.2021 के द्वारा Physics, Chemistry and Mathematics विषयों के सहायक आचार्य पद हेतु विज्ञापित पी.एच.डी. की अनिवार्य शर्त यू.जी.सी. के संशोधित विनियम, 2021 दिनांक 12 अक्टूबर, 2021 के अनुपालन में पी.एच.डी. की अनिवार्यता समाप्त की जाती है। उपरोक्त विज्ञापन के अन्तर्गत अर्हता शर्तों में परिवर्तन के परिणाम स्वरूप उम्मीदवारों से विश्वविद्यालय की वेबसाईड <a href="http://www.hbtu.ac.in">www.hbtu.ac.in</a> पर ऑनलाइन आवेदन करने की अंतिम तिथि बढ़ाकर 31 अक्टूबर, 2021 की जाती है तथा हार्ड कापी दिनांक 06 नवम्बर, 2021 तक प्रेषित की जा सकती है।</div> <div>Registrar</div> </div> </div>	

<div> <div> <div> <div> <div>KHALAPUR TALUKA SHIKSHAN PRASARAK MANDAL'S</div> <div>K.M.C. COLLEGE, KHOPOLI</div> </div> </div> <div> <div> <div>At. Post. - Khopoli, Tal. - Khalapur, Dist. - Raigad -410203.</div> <div>APPLICATIONS ARE INVITED FOR THE POST OF</div> <div>PRINCIPAL</div> <div>FROM THE ACADEMIC YEAR 2021-2022.</div> <div> <div> <div>AIDED</div> <div>(Second Advertisement)</div> </div> </div> </div> </div> </div> </div> <div> <div>The advertisement is approved subject to the final decision in the writ Petition No. 12051/2015. The above post is open to all however candidates from any category can apply for the post.</div> </div> <div> <div>Reservation for women will be as per University Circular No. BCC/16/74/1998 dated 10<sup>th</sup> March, 1998. 4% reservation shall be for the persons with disability as per University Circular No. Special Cell/IC/2019-20/05 dated 05<sup>th</sup> July, 2019.</div> </div> <div> <div>Candidates having knowledge of Marathi will be preferred.</div> </div> <div> <div>“ Qualification, Pay Scales and other requirement are as prescribed by the UGC Notification dated 18<sup>th</sup> July, 2018. Government of Maharashtra Resolution No. Misc-2018/C.R.56/18/UN-1, dated 8<sup>th</sup> March, 2019 and University circular No. T.A.S.C(Ty)ICD/2018-19/1244, dated 26<sup>th</sup> March, 2019 and Revised from time to time”</div> <div>The Government Resolution &amp; Circular are available on the website <a href="http://ma.ac.in">ma.ac.in</a></div> </div> <div> <div>Applicants who are already employed must send their application through proper channel. Applicants are required to account for breaks, if any in their academic career.</div> </div> <div> <div>Applications with full details should reach to the CHAIRMAN, KHALAPUR TALUKA SHIKSHAN PRASARAK MANDAL'S, K.M.C. COLLEGE, KHOPOLI, At. Post. - Khopoli, Tal. - Khalapur, Dist.- Raigad - 410203. within 1</div></div>
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