

CO:IRD:2024:25:45

Date: 01<sup>st</sup> May, 2024

<b>National Stock Exchange of India Limited.</b> Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 <b>Scrip Code-CENTRALBK</b>	<b>BSE Ltd.</b> Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 <b>Scrip Code-532 885</b>
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Dear Sir/Madam,

**Sub: Press Clippings of Audited Standalone and Consolidated Financial Results of Bank for the Quarter/ Financial Year ended 31<sup>st</sup> March, 2024.**

Pursuant to Regulation 47 & 52 of SEBI (LODR), 2015, please find the enclosed copy of Newspaper advertisements regarding the Financial Results of the Bank for the Quarter/ Financial Year ended 31<sup>st</sup> March, 2024 published in following newspapers on 01<sup>st</sup> May, 2024:

Particulars	Newspaper	Language	Editions
Audited Standalone and Consolidated Financial Results of the Bank for the Quarter/ Financial Year ended 31 <sup>st</sup> March, 2024.	Financial Express	English	All
	Business Line	English	All
	Tarun Bharat	Marathi	Mumbai

Please take the above on your record.

Thanking you.

Yours faithfully,  
For **Central Bank of India**

**CHANDRAKANT BHAGWAT**  
Company Secretary & Compliance officer

Encl: As above

BOARD STARTS SUCCESSOR SEARCH

# HSBC CEO Quinn, the man behind overhaul, makes surprise exit

HARRY WILSON & AMBEREEN CHOUDHURY  
April 30

HSBC HOLDERS' CHIEF executive officer Noel Quinn is stepping down, an unexpected move that comes as Europe's largest lender tries to navigate the deterioration of ties between China and the US.

The bank has begun a formal process to find a successor, and will consider both internal and external candidates, according to a statement Tuesday. Quinn will stay on during this process to ensure a smooth and orderly transition, it said.

During his tenure, Quinn led a series of strategic reviews that culminated in a plan to boost the bank's investment in its Asian business, while cutting back in developed Western markets such as the US and France. The company is committed to that strategy going forward, even as tensions continue to flare between Beijing and other developed markets around the world.

"This comes as a surprise, especially given Quinn's relatively short tenure during which he has led the bank through significant changes," said Will Howlett, a financial

**EXIT ROUTE**

■ Quinn said he began thinking more seriously about departing the bank over the Christmas holiday in December

■ This unexpected exit "will pave the way for HSBC's next stage – to capture Asia growth

■ Under Quinn's leadership, HSBC's returns have soared & profits touched a record last year

■ The company's stock has risen 35% since he took over at the height of the coronavirus pandemic in March 2020



analyst at Quilter Cheviot. "The departure of Quinn introduces an element of uncertainty about the bank's future leadership at a time when HSBC is navigating a complex global financial landscape."

Quinn said he began thinking more seriously about departing the bank over the Christmas holiday in December and he ultimately informed HSBC's Chairman Mark Tucker about his intention to retire in recent weeks. Tucker is aiming to wrap up the CEO search by the second half of the year.

"Doing this job, you have to give 100% – if not 120%

— of your energy, your mind-set, your time to the role," Quinn said on the conference call with journalists.

"You can keep doing that, but that doesn't necessarily achieve the balance in life that I wanted."

Under Quinn's leadership, HSBC's returns have soared and profits touched a record last year. The company's stock has risen 35% since he took over at the height of the coronavirus pandemic in March 2020, compared with the 53% advance of the FTSE All-Share Index.

—BLOOMBERG

# Ride-hailing app Uber ceases operations across Pak

AMIDST STIFF COMPETITION from local players, global ride-hailing service Uber has ceased all operations in Pakistan after ending its services in some major cities in 2022, a spokesman confirmed on Tuesday.

"Our subsidiary brand, Careem, will continue operations offering ride-hailing services across Pakistan," the

spokesperson said. In 2019, Uber had acquired its rival Careem for \$3.1 billion.

The two companies had said they would continue to operate their respective regional services and independent brands.

—PTI

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Audited Standalone & Consolidated Financial Results for the Quarter and Year Ended March 31, 2024

Sl no	Particulars	Standalone					Consolidated				
		Quarter Ended		Year Ended		Quarter Ended		Year Ended			
		31.03.2024 Audited	31.12.2023 Unaudited	31.03.2023 Audited	31.03.2024 Audited	31.03.2023 Audited	31.03.2024 Unaudited	31.03.2023 Audited	31.03.2024 Audited		
1	Total Income from Operations	969,874	913,893	856,745	3,543,351	2,962,560	973,430	917,116	859,568	3,556,198	2,974,159
2	Net Profit/(Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	135,626	110,903	90,315	405,338	264,534	136,697	112,900	92,597	418,152	275,148
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/ or Extraordinary items)	135,626	110,903	90,315	405,338	264,534	136,697	112,900	92,597	418,152	275,148
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/ or Extraordinary items)	80,734	71,786	57,103	254,906	158,220	81,629	73,447	59,100	266,768	167,878
5	Total Comprehensive Income for the Period (Comprising Profit/ (Loss) for the Period (after Tax) and Other Comprehensive Income (after Tax))	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3	Refer Note 3
6	Paid up Equity Share Capital (Face value of ₹ 10/- per share)	868,094	868,094	868,094	868,094	868,094	868,094	868,094	868,094	868,094	868,094
7	Reserves (excluding Revaluation Reserves)	-	-	-	1,938,231	1,677,838	-	-	-	1,960,875	1,688,621
8	Securities Premium Account	746,663	746,663	746,663	746,663	746,663	746,663	746,663	746,663	746,663	
9	Net Worth	2,805,333	2,723,227	2,544,941	2,805,333	2,544,941	2,827,089	2,744,086	2,554,834	2,827,089	2,554,834
10	Paid up Debt Capital/Outstanding Debt (%)	15.15%	13.06%	30.79%	15.15%	30.79%	14.99%	12.93%	30.00%	14.99%	30.00%
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-	-	-	-	-
12	Debt Equity Ratio	0.26	0.29	0.14	0.26	0.14	0.27	0.29	0.14	0.27	0.14
13	Earning Per Share (for ₹ 10/- each) (Not annualized) (For Continuing and Discontinued operations)	1. Basic 0.93	0.83	0.66	2.94	1.82	0.94	0.85	0.68	3.07	1.93
13		2. Diluted 0.93	0.83	0.66	2.94	1.82	0.94	0.85	0.68	3.07	1.93
14	Capital Redemption Reserve	-	-	-	-	-	-	-	-	-	-
15	Debt Service Coverage Ratio	-	-	-	-	-	-	-	-	-	-
16	Interest Service Coverage Ratio	-	-	-	-	-	-	-	-	-	-

Notes: 1: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange(s) under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange(s) and the Bank. (www.bseindia.com, www.nseindia.com and www.centralbankofindia.co.in)  
Note 2: For the other line items applicable to Bank referred in Regulation 52(4) of the listing regulations, pertinent disclosures have been made to Stock exchanges (BSE Ltd and National Stock Exchange of India Ltd) and can be accessed on the URL (www.bseindia.com, www.nseindia.com).  
Note 3: Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as IndAS is not yet made applicable to the Bank.  
Note 4: Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

Place : Mumbai  
Date : April 30, 2024

Vivek Wahi  
Executive Director

M V Murali Krishna  
Executive Director

Mahendra Dohare  
Executive Director

M.V. Rao  
Managing Director & CEO

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# Google CEO Sundar Pichai nears billionaire status

VERNAL GALPOTTHAWELA, JULIA LOVE & DAVEY ALBA  
April 30

ALPHABET CHIEF EXECUTIVE officer Sundar Pichai is on the cusp of achieving a rare milestone for a non-founder tech executive: a 10-figure fortune.

Since Pichai, 51, became CEO of Google in 2015, the stock has surged more than 400%, significantly outperforming the S&P 500 and Nasdaq over the same period. It hit a fresh record on Friday after the company's first-quarter earnings beat expectations, boosted by AI-driven growth in its cloud computing unit.

That rally, alongside hefty stock awards that have made him one of the world's highest-paid executives, has boosted Pichai's fortune to nearly \$1 billion, according to the

**AI-DRIVEN FORTUNES**

■ The firm's stock hit a fresh record on Friday after the company's first-quarter earnings beat expectations, on AI-driven growth in cloud computing unit

■ It's a remarkable rise for the native of Chennai who grew up in a two-room apartment where he and his younger brother slept on the living-room floor

Bloomberg Billionaires Index. It's a remarkable rise for the native of Chennai who grew up in a two-room apartment where he and his younger brother slept on the living-room floor. During much of his childhood, the Pichais didn't have a television or a car, he said in interviews. At times, they didn't even have running water.

■ Since Pichai, 51, became CEO of Google in 2015, the stock has surged more than 400%, significantly outperforming the S&P 500 and Nasdaq over the same period

The family got their first rotary telephone when he was 12, which he said introduced him to the conveniences of technology. That, along with a healthy curiosity about his father's job as an electrical engineer for the British conglomerate GEC, attracted the young Pichai to the tech industry.

—BLOOMBERG

## AU SMALL FINANCE BANK LIMITED

CIN: L36911RJ1996PLC011381  
Registered Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 Rajasthan, India  
Corporate Office: 5th Floor, E-Wing, Kanakia Zillion, Junction of CST and LBS Road, Kurla (West), Mumbai - 400070, Maharashtra, India  
Tel: +91-141 4110060 / 4110061 | E-mail: investorrelations@aubank.in | Website: www.aubank.in

### NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION

Dear Member(s)

NOTICE is hereby given that pursuant to the provisions of Section 108, 110 and other applicable provisions, if any, of the Companies Act, 2013, ("Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, General Circulars No.14/2020 dated April 8, 2020, No. 17/2020 dated April 13, 2020, No. 22/2020 dated June 15, 2020, No. 33/2020 dated September 28, 2020, No. 39/2020 dated December 31, 2020, No. 10/2021 dated June 23, 2021, No. 20/2021 dated December 8, 2021, No. 03/2022 dated May 5, 2022, and No. 11/2022 dated December 28, 2022 and No. 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs ("MCA Circulars") and other applicable rules/regulations/guidelines/circulars/notifications, AU Small Finance Bank Limited ("Bank") is seeking consent of the members of the Bank, through Postal Ballot, only by way of remote electronic voting ("e-voting") on special business as mentioned in the Postal Ballot Notice dated April 01, 2024.

In compliance of MCA Circulars, the Postal Ballot Notice together with explanatory statement and instructions for e-voting has been sent on Tuesday, April 30, 2024 by e-mail to all the members whose e-mail IDs are registered with the Bank/Depository Participant(s)/Registrar and Transfer Agent (Link Intime India Private Limited).

The Postal Ballot Notice is available on the Bank's website (www.aubank.in) and on the website of NSDL (www.evoting.nsdl.com). These details are also available on the website of stock exchanges where the equity shares of the Bank are listed viz. BSE Limited ("BSE") (www.bseindia.com) and National Stock Exchange of India Ltd. ("NSE") (www.nseindia.com).

In compliance with the provisions of Sections 108 and 110 of the Act and Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Listing Regulations, the Bank is pleased to provide voting by electronic means ("remote e-voting") facility to the members holding shares as on Friday, April 26, 2024 ("Cut-off Date") to enable them to cast their votes using e-voting, for which the Bank has engaged the services of NSDL as e-voting agency. E-voting will commence from 09:00 A.M. (IST) on Wednesday, May 01, 2024 and will end on 05:00 P.M. (IST) on Thursday, May 30, 2024. During this period, Members holding shares as on Friday, April 26, 2024 ("Cut-off Date"), may cast their vote electronically. The remote e-voting module shall be disabled by NSDL for voting thereafter and shall not be allowed beyond the said date and time. Once the vote on a resolution is cast by a member, the member shall not be allowed to change it subsequently or cast the vote again. The voting rights of members shall be in proportion to their shares in the paid-up equity share capital of the Bank as on Cut-off date. Members whose e-mail IDs are not registered with the depositories may also cast their vote by following the e-voting process given in the Postal Ballot Notice.

In case of any queries, you may refer the frequently asked questions (FAQs) for shareholders and remote e-voting user manual for members available at the download section of www.evoting.nsdl.com or call on : 022-4886 7000. In case of any grievances connected with the facility for e-voting, members are requested to contact to Ms. Pallavi Mhatre (Senior Manager), National Securities Depository Limited, Trade World, 'A' Wing, 4 th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 contact No. +91 22 2499 4545, Email ID: evoting@nsdl.com. Members may also write to the Company Secretary at the email address: investorrelations@aubank.in.

The Board of Directors has appointed CS Manoj Maheshwari (FCS: 3355), Practicing Company Secretary, as Scrutinizer and failing him CS Priyanka Agarwal (FCS: 11138), Practicing Company Secretary as the Alternate Scrutinizer for conducting the postal ballot voting process in a fair and transparent manner.

The results of the remote e-voting will be declared on or before Saturday, June 01, 2024. The Results declared, along with the Scrutinizer's Report, shall be placed on the Bank's website (www.aubank.in) and on the website of NSDL (www.evoting.nsdl.com) and on the website of stock exchanges where the Bank's shares are listed viz. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited Ltd. (www.nseindia.com) for information of the Members. Members who have not received the Postal Ballot Notice may write to the Bank at its registered office or to the Registrar and Transfer Agent to obtain the duplicate thereof or download the same from the Bank's website https://www.aubank.in/reports/disclosures or from the website of NSDL www.evoting.nsdl.com

All communications/queries in this respect should be addressed to our RTA, Link Intime India Private Limited to its email address at rnt\_helpdesk@linkintime.co.in.

By order of the Board of Directors  
For AU Small Finance Bank Limited  
Sd/-  
Manmohan Parmar  
Company Secretary

Date: April 30, 2024  
Place: Jaipur

## इंडियन ऑयल कॉर्पोरेशन लिमिटेड Indian Oil Corporation Limited

[CIN - L23201MH1959GOI011388]  
Regd. Office: IndianOil Bhavan, G-9, Ali Yavar Jung Marg, Bandra (East), Mumbai-400 051  
Website: www.iocl.com; Email ID: investors@indianoil.in

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#### STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2024

(₹ in Crore)

Sr. No.	PARTICULARS	STANDALONE					CONSOLIDATED				
		AUDITED		AUDITED RESULTS		AUDITED		AUDITED RESULTS			
		RESULTS FOR THE QUARTER ENDED	FOR THE YEAR ENDED	RESULTS FOR THE QUARTER ENDED	FOR THE YEAR ENDED	RESULTS FOR THE QUARTER ENDED	FOR THE YEAR ENDED	RESULTS FOR THE QUARTER ENDED	FOR THE YEAR ENDED		
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
1	Revenue from Operations	219,875.55	223,012.37	226,492.05	866,345.38	934,952.66	223,649.85	226,892.08	230,711.56	881,235.45	951,409.94
2	Other Income	1,656.98	1,452.91	1,638.11	4,780.82	6,235.22	1,453.52	1,268.23	1,278.04	3,842.85	4,261.70
3	Total Income	221,532.53	224,465.28	228,130.16	871,126.20	941,187.88	225,103.37	228,160.31	231,989.60	885,078.30	955,671.64
4	Total Expenses	215,200.23	213,897.08	215,915.20	818,781.99	931,489.74	217,920.27	216,802.74	218,320.50	829,336.44	941,496.14
5	Net Profit/(Loss) for the period (before Tax and share of associates/ joint ventures)	6,332.30	10,768.20	12,214.96	52,344.21	9,698.14	7,183.10	11,357.57	13,669.10	55,741.86	14,175.50
6	Share of Profit/(Loss) of Associates and Joint Ventures	-	-	-	-	-	236.54	647.71	89.51	1,545.93	862.19
7	Net Profit/(Loss) for the period before Tax	6,332.30	10,768.20	12,214.96	52,344.21	9,698.14	7,419.64	12,005.28	13,758.61	57,287.79	15,037.69
8	Net Profit/(Loss) for the period after Tax	4,837.69	8,063.39	10,058.69	39,618.84	8,241.82	5,487.92	9,224.85	10,841.23	43,161.15	11,704.26
9	Net Profit/(Loss) for the period after Tax attributable to Equityholders of the Parent	-	-	-	-	-	5,148.87	9,029.56	10,289.82	41,729.69	9,792.12
10	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	11,570.82	10,288.50	10,929.53	52,975.06	6,778.09	12,251.98	11,903.26	11,160.19	56,169.15	11,415.90
11	Total Comprehensive Income for the period attributable to Equityholders of the Parent	-	-	-	-	-	11,886.60	11,707.29	10,601.46	54,709.05	9,492.42
12	Paid-up Equity Share Capital (Face value - ₹ 10 each)	14,121.24	14,121.24	14,121.24	14,121.24	14,121.24	14,121.24	14,121.24	14,121.24	14,121.24	14,121.24
13	Other Equity excluding revaluation reserves	-	-	-	162,943.42	120,985.98	-	-	-	169,644.71	125,948.68
14	Securities Premium Account	-	-	-	-	-	79.94	76.74	76.74	79.94	76.74
15	Net Worth (Total Equity excluding Non-controlling Interest)	176,714.98	165,144.05	134,757.54	176,714.98	134,757.54	183,416.27	171,637.04	139,720.24	183,416.27	139,720.24
16	Outstanding Debt	116,495.74	106,190.42	132,495.45	116,495.74	132,495.45	123,453.57	115,002.25	140,114.82	123,453.57	140,114.82
17	Debt Equity Ratio (Times)	0.66	0.64	0.98	0.66	0.98	0.66	0.65	0.98	0.66	0.98
18	Earnings per Share (₹) (Basic and Diluted) (Face value - ₹ 10 each)	3.51	5.86	7.30	28.77	5.98	3.74	6.56	7.47	30.30	7.11
19	Capital Redemption Reserve	-	-	-	-	-	0.42	0.41	0.41	0.42	0.41
20	Bond Redemption Reserve	-	-	1,013.20	-	1,013.20	18.75	18.75	1,031.95	18.75	1,031.95
21	Debt Service Coverage Ratio (Times)	1.19	2.72	5.37	2.17	1.30	1.30	3.02	3.96	2.32	1.42
22	Interest Service Coverage Ratio (Times)	5.54	8.35	7.59	9.08	3.39	5.93	9.28	7.96	9.37	3.96

Notes: 1. The Board of Directors have recommended the final dividend of ₹7.00 per equity share (face value of ₹10/- per equity share) in this meeting for FY 2023-24 subject to approval by the members of the Company in the Annual General Meeting. This is in addition to the interim dividend of ₹5.00 per equity share paid during the year by the company.  
2. The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 & Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the Stock Exchange websites i.e. BSE Limited (URL: https://www.bseindia.com/xml-data/corpfiling/AttachLive/06d9a824-5a4e-4742-aaa5-6541e289a8e9.pdf) & National Stock Exchange of India Limited (URL: https://www.nseindia.com/corporate/IOC\_30042024143835\_IOC\_Results\_Q42324\_S.pdf) and also on the company's website (www.iocl.com).

BY ORDER OF THE BOARD  
Date: 30th April 2024

Place: New Delhi

(ANUJ JAIN)  
DIRECTOR (FINANCE)  
DIN: 10310088

Countrywide network of over 60,000 customer touch-points  
India's largest Refiner owns & operates 9 Refineries  
Largest cross-country pipelines network  
2nd largest player in natural gas, petrochemicals

QUICKLY.

CCI okays Sanyo Specials stake buy in Indian unit



New Delhi: The Competition Commission of India (CCI) has approved the acquisition of 15.43 per cent shareholding by Sanyo Special Steel Co. Ltd. in Sanyo Special Steel Manufacturing India. Private Ltd from Mitsui & Co. Ltd. Sanyo is part of the Nippon Steel Corporation Group, our bureau

India's oil import bill may swell to \$104 bn in FY25

New Delhi: India's net oil import bill could widen to \$101-104 billion in current fiscal from \$96.1 billion in 2023-24 and any escalation in the Iran-Israel conflict could impart an upward pressure on the value of imports, ICRA said on Tuesday. The domestic rating agency said based on its analysis, lower value of Russian oil imports is estimated to have led to savings of \$7.9 billion in 11 months (April-February) of 2023-24, up from \$5.1 billion in 2022-23.

Fertilizer subsidy in FY24 exceeds RE by ₹6,500 crore

KEY FACTORS: Driven by spike in cost of input, operations due to rising natural gas prices

Shishir Sinha Prabhudatta Mishra New Delhi

The fertilizer subsidy in Fiscal Year 2023-24 (FY24) has exceeded Revised Estimates (RE) by over ₹6,500 crore, latest government data show. However, this is unlikely to impact revised estimate of fiscal deficit.

Fertilizer subsidy (Amount in crore)

Table with columns: Year, Urea, Nutrient-based subsidy, Total



eligible for a separate per tonne subsidy to encourage their application along with primary nutrients. At present 25 grades of P&K fertilizers namely DAP, MAP, TSP, MOP, ammonium sulphate, SSP, PDM and 18 grades of NPKS complex fertilizers are covered under the NBS Policy. Under the NBS regime, MRP of P&K fertilizers has been left open and fertilizer manufacturers are allowed to fix the MRP at reasonable rates.

UCO Bank aims to bring down gross NPAs to below ₹6,000 cr by fiscal-end

Mithun Dasgupta Kolkata



Ashwini Kumar, MD and CEO, UCO Bank

State-run UCO Bank is planning to bring down the amount of gross non-performing assets (NPAs) to below ₹6,000 crore by this fiscal-end from ₹6,463.30 crore at the end of the last fiscal. "Recovery and upgradation will ensure that the gross NPA will come down further. We expect that it would be below ₹6,000 crore at the end of this current fiscal as per the current trend," UCO Bank Managing Director and Chief Executive Officer Ashwini Kumar said on Tuesday.

four quarter last fiscal as operating profit declined during the period. It had posted a net profit of ₹581.24 crore for the fourth quarter of FY23.

HIGHER PROVISIONING "The decline in operating profit on a year-on-year basis was basically because of the higher provisioning for the pension and gratuity in view of the recent wage revision approved by the Government. Because of that there is an increase in operating expenditure, and as a result the operating profit on the year-on-year basis fell," the MD pointed out.

vested around ₹1,000 crore in this financial year to bolster its IT infrastructure and modernise IT systems related to treasury operations. In the last financial year, it had spent around ₹700 crore for the IT infrastructure. Notably, certain accounts holders of the bank in November last year had received a text message regarding "erroneous credits" via Immediate Payment Service (IMPS). Certain transactions initiated by accounts holders of other banks had resulted in credit to the account holders of UCO Bank without actual receipt of money from these banks during November 10-13, 2023 due to an internal technical issue.

PROTECTING FARMERS "India will stay firm on its position on important issues such as agriculture, fisheries and investment facilitation and will continue to protect the interests of its vulner-

India to participate in WTO mini-ministerial in Paris

Amiti Sen New Delhi

India will participate in the WTO mini-ministerial meeting of key WTO members scheduled to be hosted by Australia on the sidelines of the OECD meet in Paris on May 6, sources have said. "The meeting is likely to focus on the way forward after the WTO 13th Ministerial Conference in Abu Dhabi in February 2024. Since MC13 failed to produce significant results, participants may discuss how best to handle difficult issues.

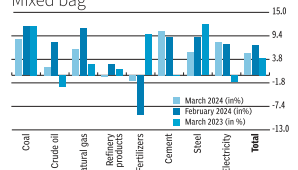
able population, including farmers," a source tracking the matter told businessline.

India's permanent representative to the WTO Sentil Pandian C and Commerce Department Additional Secretary Peeyush Kumar will represent the country at the meeting, the source added.

Core sector grows 5.2% in March; coal, cement, electricity shine

KR Srivats New Delhi

Mixed bag



Aided by a strong show from coal, cement and electricity sectors, the output of eight core industries grew 5.2 per cent in March 2024. This was higher than overall 4.2 per cent growth recorded in March 2023, but much lower than 7.1 per cent growth in February 2024.

Six of the eight core industries recorded positive growth for the month under review. Only refinery products and fertilizers saw contraction in output in March 2024 at 0.3 per cent and 1.3 per cent, respectively.

of the Index of Industrial Production (IIP). The government has also now revised upwards the eight core industries output growth for December 2023 to 5 per cent. Last month, the government had revised upwards the November 2023 core industries growth to 7.9 per cent.

GROWTH DRIVERS

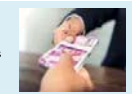
Coal cement and electricity clocked growth rates of 8 per cent or above bolstering the overall growth rate for March 2024.

OUR BUREAU

Scheduled commercial banks (SCBs) ended FY24 with a higher non-food bank credit growth of 16.3 per cent against 15.4 per cent in FY23. This growth excludes the impact of the July 2023 merger of HDFC with HDFC Bank.

KEY GROWTH DRIVERS

- Growth of SCBs' credit to agriculture and allied activities was at 20.1% in March 2024
- Credit to industry grew by 8.5%
- Services sector improved to 20.2%
- Personal loans growth moderated to 17.7%



PERSONAL LOANS

However, personal loans growth moderated. This came in the wake of RBI increasing the risk weights (in November 2023) in respect of consumer credit exposure of commercial banks (outstanding as well as including personal loans (excluding housing loans, education loans, vehicle loans and loans secured by gold and gold jewellery) and credit card receivables exposures by 25 per-

centage points. SCBs' credit growth to agriculture and allied activities was robust at 20.1 per cent (y-o-y) in March 2024 (15.4 per cent a year ago), per RBI's statement on sectoral deployment of bank credit.

Rupee sticks to a range

Akhil Nallamthuru bl. research bureau



The rupee depreciated against the dollar over the past week as it closed at ₹83.44 on Tuesday as against ₹83.34 a week ago. During this period, the dollar was largely flat.

Another key data from the US like ISM Manufacturing PMI (Purchasing Managers' Index) and employment numbers to be released. This can have an impact on the dollar which in turn can have an effect on the USD-INR exchange rate.

At the moment, the rupee appears to maintain the range of ₹83.25-₹83.60 for some time. But one should have an eye on the Fed policy and the data from the US, which can induce some volatility in the USD-INR currency pair.

tential support. Subsequent support is at ₹84.50. The dollar index (DXY), which has been on a rally since early March, seems to have lost momentum, at least temporarily. The chart shows that this index is now trading between 105.50 and 106.40. The direction of the break of this price band will lend us clues about the next leg of trend.

CHART For over a month, the rupee has been fluctuating in the ₹83.25-₹83.60 range. For us to get a clue about the next swing in the exchange rate, the rupee should move out of this range.

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# लव्ह जिहादविरोधात मातंग समाज आक्रमक पीडित पूनम क्षीरसागरला न्याय मिळवून देण्यासाठी उद्या निषेध सभा

मुंबई, दि. ३० : प्रतिनिधी  
मानखुर्दच्या अण्णा भाऊ साठेनगर येथे राहणारी पूनम क्षीरसागर ही तरुणी लव्ह जिहादची बळी ठरली. या घटनेमुळे मातंग समाज चांगलाच आक्रमक झाला आहे. पीडित पूनमला न्याय मिळवून देण्यासाठी मातंग विकास परिषदेच्या वतीने गुरुवार, दि. २ मे रोजी संध्याकाळी मानखुर्दच्या साठेनगर ते लहूभाई कॅम्पाउंड अशी रॅली काढण्यात येणार आहे.

पूनम क्षीरसागर या मागासवर्गीय तरुणीला अण्णा भाऊ साठेनगर परिसरात राहणाऱ्या आणि टॅक्सी ड्रायव्हर असलेल्या निजाम या विवाहित तरुणाने दि. १८ एप्रिल रोजी फूस लावून पळवून नेले. त्यानंतर तिची कल्याण येथे निर्गृण हत्या केली. त्यानंतर तिचा मृतदेह गोणीत भरून उरणच्या खाडीकिनारी टाकण्यात आला. आठ दिवसांपासून बेपत्ता असलेल्या पूनमचा शोध न लागल्याने कुटुंबीय अस्वस्थ होते. अशात दोन दिवसांपूर्वी



**आरोपी निजाम**  
आला. आठ दिवसांपासून बेपत्ता असलेल्या पूनमचा शोध न लागल्याने कुटुंबीय अस्वस्थ होते. अशात दोन दिवसांपूर्वी



**पीडित पूनम**  
आरोपी निजाम हा साठेनगर परिसरात फिरताना दिसला. तेव्हा स्थानिक हिंदू तरुण आणि बजरंग दलाच्या

कार्यकर्त्यांनी त्याला पकडून पोलीसांच्या स्वाधीन केले. त्यामुळे, या प्रकरणाचा उलगडा झाला. या घटनेमुळे मातंग समाजबांधव चांगलेच आक्रमक झाले असून त्यांनी या घटनेचा निषेध करण्यासाठी निषेध सभेचे आयोजन केले आहे. मातंग युवक-युवतींकडून या घटनेविरोधात संतप्त प्रतिक्रिया उमटत आहेत.

# सर्वसामान्यांच्या संपत्तीवर काँग्रेसची नजर पंतप्रधानांचा हल्लाबोल; देशवासीयांना लुटण्याचा रोडमॅप त्यांच्याकडे तयार



लातूर/ धाराशिव/ सोलापूर : दि. ३० : प्रतिनिधी  
देशातील सर्वसामान्य नागरिकांच्या संपत्तीवर काँग्रेसची नजर असून, त्यांनी तुम्हाला लुटण्याची योजना आखली आहे. देशवासीयांच्या कमाईचा रोड मॅप तयार करून ते प्रांपटीवर कब्जा करतील आणि ती आपल्या व्होटबँकेला वाटतील, असा हल्लाबोल पंतप्रधान नरेंद्र मोदी यांनी मंगळवार, दि. ३० एप्रिल रोजी लातूर येथे केला.

तीन प्रचारसभा घेतल्या. माडा मतदारसंघातील भाजपचे उमेदवार रणजितसिंह नाईक निबाळकर यांच्या प्रचारात माळशिरस येथे, लातूर येथे सुधाकर श्रुंगारे आणि धाराशिव येथे राष्ट्रवादीच्या उमेदवार अर्चना पाटील यांच्या प्रचारात अर्चना पाटील यांच्या प्रचारात काहीही दिले नाही. काँग्रेसच्या काळात लोकांना मूलभूत सुविधाही मिळाल्या नाहीत. याउलट, देशाला लुटण्याची त्यांनी योजना सभांचा धडाका लावला आहे. लातूर, पाच वर्षात पाच पंतप्रधान बनवण्याचा (पान ६ वर) >>>

**लेकीवाळींना फसविण्याच्या जिहादी घटनांमध्ये वाढ**  
“ आमच्या मागासवर्गीय लेकीवाळींना फसवणे आणि जिहादी मानसिकतेतून त्यांची हत्या करणे या घटनांमध्ये वाढ झाली आहे. अण्णा भाऊ साठे नगरमधील पूनम क्षीरसागर हिची हत्या झाली. या निंदनीय घटनेचा निषेध करावा तितका थोडा आहे. पूनमच्या खुल्याला सजा व्हायलाच हवी. त्याचबरोबर मुलींची हत्या करणाऱ्या जिहादी मानसिकतेला कायमचा आळा बसायला हवा. या सभेमध्ये याबाबत विचारमंथन केले जाईल.

**तथाकथित पुरोगामी गप्प**  
“ जिहादी मानसिकतेतून मागासवर्गीय समाजाच्या मुलींना फसवणे, त्यांची हत्या करणे हे प्रकार सर्रास घडत आहेत. पूनम क्षीरसागर हिचा खून झाला. अशा अनेक घटना सातत्याने घडत आहेत. गुन्हेगार विशिष्ट समाजाचा असला की, तमाम तथाकथित पुरोगामी मूग गिळून गप्प बसतात. आताही पूनमच्या हत्येबद्दल ते काहीही बोलत नाहीत. कारण, खून निजामने केला आहे. मुलींचे शोषण करणे, हत्या करणे या क्रूर अमानवी घटनांना आळा बसावा, तसेच गुन्हेगारी विकृत प्रवृत्तीवर चक्क निर्माण व्हावा, यासाठी समाजाचे एकत्र येऊन ही सभा आयोजित केली आहे.

**पहिल्या दोन टप्प्यांमध्ये १०० हून अधिक जागांवर विजय**  
अमित शाह; प्रज्वल रेवण्णा याची पाठराखण करण्याचा प्रश्नच नाही

# भाजप उमेदवार पीयूष गोयल यांचा शक्तिप्रदर्शनासह उमेदवारी अर्ज दाखल

नवी दिल्ली, दि. ३० : विशेष प्रतिनिधी  
लोकसभा निवडणुकीच्या पहिल्या दोन टप्प्यांमध्ये १०० हून अधिक जागांवर विजयाचा विश्वास आहे. त्यामुळे भाजपचे ४०० पारचे ध्येय साध्य होणारच, असा विश्वास केंद्रीय गृह व सहकारमंत्री अमित शाह यांनी मंगळवार, दि. ३० एप्रिल रोजी गुवाहाटी येथे व्यक्त केला. तेथे आयोजित पत्रकार परिषदेत ते बोलत होते.

कारवाई करण्याचीच भाजपची भूमिका  
कर्नाटकातील जनता दल (धर्मनिरपेक्ष) खासदार प्रज्वल रेवण्णाविरोधात महिलांच्या लैंगिक छळाच्या प्रकरणाची गृहमंत्री अमित शाह यांनी भूमिका स्पष्ट केली. ते म्हणाले, देशातील मातृशक्तीच्या पाठीशी उभे राहण्याची

भाजपची भूमिका आहे. मात्र, कर्नाटकमध्ये काँग्रेस पक्षाचे सरकार आहे. त्यांनी अद्यापही याप्रकरणाची कारवाई का केली नाही, याचे त्यांनी उत्तर द्यावे. भाजप आणि जनता दलाचादेखील चौकशी

करून कारवाई करण्यास पाठिंबा असल्याचे शाह यांनी स्पष्ट केले. दरम्यान, याप्रकरणी राज्य सरकारच्या एसआयटीचा तपास पूर्ण होईपर्यंत प्रज्वल रेवण्णा यास पक्षातून निलंबित करण्यात आले आहे.

मुंबई, दि. ३० : प्रतिनिधी  
बोरीवली (पूर्व) येथील प्रसिद्ध श्री पुणेपती गणेशाचे सपलीक दर्शन घेऊन उत्तर मुंबई लोकसभा मतदारसंघातील भाजप महायुतीचे उमेदवार पीयूष गोयल यांनी मंगळवार, दि. ३० एप्रिल रोजी वॉट्रे येथील जिहादाधिकारी कार्यालयात आपला उमेदवारी अर्ज दाखल केला. यावेळी त्यांच्यासोबत लोकसभा अध्यक्ष ओम बिर्ला, मुख्यमंत्री एकनाथ शिंदे, केंद्रीय मंत्री रामदास आठवले, खासदार गोपाळ शेट्टी आणि मुंबई भाजपचे अध्यक्ष आशिष शेलार उपस्थित होते.



**‘उत्तर मुंबईची उत्तम मुंबई करणार’**  
“ गेल्या दोन वर्षांत राज्यात महायुतीने केलेले काम आणि दहा वर्षांत केंद्रात भाजपा सरकारने केलेल्या कामाची पोचपावती मतदार यावेळी मतदानातून दैतिल. जनतेचे प्रेम आणि आशीर्वाद पंतप्रधान नरेंद्र मोदी यांच्यासोबत आहेत. देशाची सुरु असलेली विकासयात्रा यापुढेही सुरु राहील. उत्तर मुंबईची, उत्तम मुंबई करणार असून पायाभूत सुविधा, वाहतूक व्यवस्था, शिक्षण, आरोग्य अशा सर्व क्षेत्रांत विकासकामे करण्याचा मनोदय आहे.

– पीयूष गोयल, भाजप उमेदवार, उत्तर मुंबई मतदारसंघ

# प्रशिक्षणांती शेकडो प्रकल्पबाधित तरुण प्रकल्प स्थळांवर रूजू बुलेट ट्रेन प्रकल्पामुळे महाराष्ट्रातील शेकडो तरुणांच्या हाताला काम

गायत्री श्रीगोंदेकर < मुंबई, दि. ३० :  
भारतातील पहिल्या मुंबई-अहमदाबाद बुलेट ट्रेन प्रकल्पाच्या माध्यमातून महाराष्ट्र आणि गुजरात या दोन्ही राज्यांतील शेकडो तरुण तांत्रिक प्रशिक्षण घेऊन रोजगारक्षम झाले आहेत. महाराष्ट्रातील १३२ प्रकल्पबाधित तरुणांना प्रशिक्षित करण्यात आले असून हे तरुण आज प्रकल्प स्थळांवर कार्यरत आहेत, अशी माहिती (पान ६ वर) >>>



**We make the best, even better.**  
It takes a strong will to be ranked among India's top business houses. But it was stronger dreams and ambition that made us venture into the core sectors of Steel, Energy, Cement and infrastructure. Our strength, state-of-the-art technology and excellence in execution have helped us grow and that has helped India grow multi-fold. By harbouring dreams of transformation, focusing on sustainability and a philosophy: to give back to the country, the JSW Group is making a better world every day.

**उत्तम बँकेकडून श्रेष्ठतम बँकेकडे वाटचाल**  
गोपनीयता उल्लंघनाचा  
**बळी बनू नका**  
सायबर फसवणुकीसाठी 1930 डायल करा  
सेंट्रल बँक ऑफ इंडिया Central Bank of India  
200 लाखपर्यंत शैक्षणिक कर्ज  
भारतातील अभ्यासासाठी, प्रक्रिया शुल्क राय्य

क्र. सं.	विवरण	स्टॅंडअलोन				एकत्रित						
		समाप्त तिमाही	समाप्त वर्ष	समाप्त तिमाही	समाप्त वर्ष							
1	परिचालनातून एकूण उत्पन्न	969,874	913,893	856,745	3,543,351	2,962,560	973,430	917,116	859,568	3,556,198	2,974,159	
2	निव्वळ नफा / (तोटा) कालवधीसाठी (कर, अवादात्मक आणि / किंवा असाधारण वस्तु अधी)	135,626	110,903	90,315	405,338	264,534	136,697	112,900	92,597	418,152	275,148	
3	करपूर्वीच्या कालवधीसाठी निव्वळ नफा/(तोटा) (अवादात्मक आणि/ किंवा असाधारण वस्तुनंतर)	135,626	110,903	90,315	405,338	264,534	136,697	112,900	92,597	418,152	275,148	
4	करनंतरच्या कालवधीसाठी निव्वळ नफा/(तोटा) (अवादात्मक आणि/ किंवा असाधारण वस्तुनंतर)	80,734	71,786	57,103	254,906	158,220	81,629	73,447	59,100	266,768	167,878	
5	कालवधीसाठी एकूण सर्वमामेशक उत्पन्न [ या कालवधीसाठी नफा/(तोटा) (करनंतर) आणि इतर सर्वमामेशक उत्पन्न (करनंतर) ]	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	कृपया नोट 3 पहा	
6	प्रदत्त समन्यायी भाग मंडळाल (वर्षेनी मूल्य ₹10/- प्रति)	868,094	868,094	868,094	868,094	868,094	868,094	868,094	868,094	868,094	868,094	
7	राखीव (पुनर्मुल्यांकन राखीव वागडून)	-	-	-	1,938,231	1,677,838	-	-	-	1,960,875	1,688,621	
8	सिच्युरिटीज प्रीमियम खाते	746,663	746,663	746,663	746,663	746,663	746,663	746,663	746,663	746,663	746,663	
9	एकूण मूल्य	2,805,333	2,723,227	2,544,941	2,805,333	2,544,941	2,827,089	2,744,086	2,554,834	2,827,089	2,554,834	
10	भरलेले कर्ज मंडळ / थकीत कर्ज (%)	15.15%	13.06%	30.79%	15.15%	30.79%	14.99%	12.93%	30.00%	14.99%	30.00%	
11	थकबाकी परत करण्यायोग्य प्राधान्य शोअर्स	-	-	-	-	-	-	-	-	-	-	
12	कर्ज संपभाग प्रमाण	0.26	0.29	0.14	0.26	0.14	0.27	0.29	0.14	0.27	0.14	
13	प्रति शेअर कमाई (प्रत्येक ₹ 10/- साठी) (चातू आणि बंद केलेल्या ऑपरेशन्ससाठी)	1. बेसिक	0.93	0.83	0.86	2.94	1.82	0.94	0.85	0.68	3.07	1.93
		2. व्हायल्यूटेड	0.93	0.83	0.86	2.94	1.82	0.94	0.85	0.68	3.07	1.93
14	कॅपिटल रिडेम्पशन रिझर्व	-	-	-	-	-	-	-	-	-	-	
15	डिविडेंड रिडेम्पशन रिझर्व	-	-	-	-	-	-	-	-	-	-	
16	डेट सॉर्बिंस कवरेज रेशो	-	-	-	-	-	-	-	-	-	-	
17	व्याज सेवा कवरेज रेशो	-	-	-	लागू नाही	-	-	-	-	लागू नाही	-	