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Date: 29<sup>th</sup> April, 2025

<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 Limited</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 Financial Results of Bank for the quarter/financial year ended 31<sup>st</sup> March 2025.**

Pursuant to Regulation 47 & 52 of the SEBI (LODR), Regulations, 2015, please find herewith the enclosed copy of Newspaper advertisements regarding the publication of Financial Results of the Bank for the quarter/financial year ended 31<sup>st</sup> March, 2025 in the following newspapers on 29<sup>th</sup> April, 2025:-

Particulars	Name of the Newspaper	Language	Editions
Audited Standalone and Consolidated Financial Results of the Bank for the Quarter and Financial year ended 31 <sup>st</sup> March, 2025.	Business Line	English	All
	Financial Express	English	All
	Indian Express	English	All
	Janasatta	Hindi	All
	Loksatta	Marathi	All

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.

## QUICKLY.

India, UK hold talks to  
push FTA negotiations

New Delhi: India and the UK on Monday held discussions to push forward negotiations on the proposed free trade agreement to further strengthen bilateral economic ties. To give an impetus to the talks, Commerce and Industry Minister Piyush Goyal has arrived in London for a two-day visit. "In my first engagement, held a productive meeting with the UK Secretary of State for Business and Trade @JReynoldsMP to advance Free Trade Agreement negotiations," Goyal said in a post on X.

India boosts buying of  
Russia's ESPO oil in April

Moscow: India increased purchases of ESPO Blend oil from Russia in April to the highest level since August 2024 after weaker demand from Chinese companies, according to LSEG and traders' data. Russian ESPO Blend oil supplies to Indian ports have risen to 400,000 tonnes this month compared to just one cargo of 100,000 tonnes in March. REUTERS

Factory output rises a tad  
to 3% sequentially in March

GROWTH DRIVERS. Electricity and manufacturing sectors lend a helping hand

Our Bureau  
New Delhi

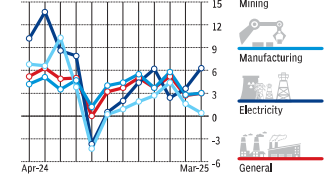
Electricity and manufacturing helped overall factory output grow to 3 per cent in March, Government reported on Monday. This is higher than the February print of 2.7 per cent. For the full fiscal year 2024-25, industrial production registered an average growth of 4 per cent versus 5.9 per cent in FY24. Industry has a share of around 28 per cent in gross domestic product (GDP). Economists believe this trend is indicative of a growth 6.4 per cent for FY25.

Based on Index of Industrial Productions (IIP), the growth rates of the three sectors — mining, manufacturing and electricity — for March are 0.4 per cent, 3 per cent and 6.3 per cent, respectively, a government statement said. Within the manufacturing sector, 13 of 23 industry groups have recorded a positive growth in March 2025 over March 2024.

The top three positive contributors for March are

## Key indicators

Factory output growth (in %)



Source: MOSPI

— 'Manufacture of basic metals' (6.9 per cent), 'Manufacture of motor vehicles, trailers and semi-trailers' (10.3 per cent) and 'Manufacture of electrical equipment' (15.7 per cent).

The corresponding growth rates of IIP as per use-based classification in March 2025 over March 2024 are 3.1 per cent in primary goods, 2.4 per cent in capital goods, 2.3 per cent in intermediate goods, 8.8 per cent in infrastructure/construction goods, 6.6 per cent in consumer durables and (<4.7 per cent in consumer non-durables.

According to Aditi Nayar, Chief Economist at ICRA, in sequential terms, the improvement in growth of electricity and mild uptick in manufacturing was offset to a large extent by the dip in the growth of mining.

"While there is some evidence as well as commentary around frontloading in exports to the US, we need to see whether this is driven by redirection away from other geographies or a bump up in output in the ongoing month," she said.

Rajni Sinha, Chief Economist at Care Edge, said output of infrastructure/

construction goods and intermediate goods grew by 8.8 per cent and 2.3 per cent, respectively. However, growth in capital goods output moderated, largely due to a high base effect from the previous year. While public sector capital expenditure is likely to remain supportive, private sector investment may remain subdued in the coming quarters, weighed down by ongoing global trade policy uncertainties.

## GLOBAL HEADWINDS

"Looking ahead, it will be critical to monitor global trade dynamics and geopolitical risks, as they could pose downside risks to both private investment and consumption," she said.

A note by economists at HDFC Bank said based on high frequency indicators, it is currently tracking Q4FY25 GDP close to 7 per cent (in comparison to the estimated growth of 7.7 per cent for Q4 in the second advance GDP estimates released by Statistics Ministry). "This implies annual growth for FY25 to print closer to 6.3-6.4 per cent," it said.

IndusInd Bank Deputy  
CEO Khurana resignsPiyush Shukla  
Mumbai

Private sector lender IndusInd Bank today informed that its Deputy CEO and Executive Director Arun Khurana has resigned from his position with immediate effect.

"Considering the re-orientation of the bank, wherein the bank determined an adverse accounting impact on P&L, on account of incorrect accounting for internal derivative trades, I, having oversight of the Treasury Front office function, as the Whole Time Director, Deputy CEO and a part of Senior Management of the bank, hereby resign, effective immediately," Khurana said in his resignation letter.

"I would like to offer my assistance, as deemed appropriate, in transitioning my responsibilities to ensure a smooth handover," he said.

## IRREGULAR PRACTICES

External agencies PwC and Grant Thornton had confirmed that after a thorough review, they had found that the bank had engaged in irregular internal derivative trade practices, which would have an impact of up to ₹2,000 crore on the bank's balance sheet.

On Sunday, the lender said Grant Thornton has determined cumulative adverse accounting impact of ₹1,956



Arun Khurana

crore as on March 31, which is similar to the amount estimated by PwC in an earlier probe.

Per Grant Thornton, which was appointed to assess the root cause of discrepancies found in the lenders derivative book, IndusInd Bank officials conducted incorrect accounting practices in internal derivative trades, especially in case of early termination, which resulted in recording of notional profits. The firm's exhaustive report also examined the roles and actions of key employees in this context.

In a recent interview with businessline, Ashok P Hinduja, Chairman of IHL (IndusInd International Holdings Ltd), promoter of IndusInd Bank, said the promoter group was unhappy with the corporate governance practices at IndusInd Bank.

He, however, said that the promoters are ready to infuse fresh capital if required, even as the lender's capital remains strong and above regulatory requirements.

RBI to inject  
₹1.25-lakh crore  
liquidity in May  
via OMO  
purchase auctionsK Ram Kumar  
Mumbai

Keeping up its liquidity injection efforts, the Reserve Bank of India on Monday announced an auction calendar for May, whereby it will conduct open market operations (OMOs) for purchase of Government Securities (G-Secs) aggregating ₹1.25 lakh crore in four tranches.

The RBI has been conducting OMO purchase auctions since late January 2025 to infuse liquidity into the banking system.

Liquidity in the system turned into deficit in Q4FY25 mainly due to seasonal increase in currency in circulation and RBI's forex operations.

However, system liquidity turned into surplus since late March with the surplus currently at about ₹1.02 lakh crore at the last count on April 25. As per the OMO auction calendar for May, the RBI will conduct auctions on May 6 (for ₹50,000 crore), May 9, May 15 and May 19 (for ₹25,000 crore each).

The central bank injected liquidity aggregating ₹3,24,541 crore through OMO G-Sec purchase auctions conducted between January 30 to April 17, 2025.

## UCO Bank Q4 net up 24% on higher interest income

Our Bureau  
Kolkata

State-run lender UCO Bank reported 24 per cent year-on-year growth in net profit to ₹652.43 crore for the fourth quarter last fiscal, backed by over 30 per cent y-o-y increase in operating profit during the period.

The Kolkata-based bank had registered ₹525.77 crore net profit for the fourth quarter of the financial year 2023-24.

The bank's board has approved raising around ₹2,700 crore capital at face value through various modes like qualified institutional placement (QIP) and follow-on public offering (FPO) this fiscal to bring down government's stake in it to below 75 per cent from the current 90.95 per cent.

## OPERATING PROFIT

The lender's operating profit for the fourth quarter of FY25 grew 33.46 per cent to ₹1,698.77 crore from ₹1,272.87 crore for the corresponding period of FY24, it said in a stock exchange filing.

Net interest income (NII)

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## Scorecard

	Q4FY24	Q4FY25	y-o-y change (%)
Net profit	525.77	652.43	24.09
Net interest income	2,187.36	2,698.49	23.37
Net interest margin (NIM) %	3.03	3	-3 bps
Gross NPA ratio (%)	3.46	2.69	-77 bps

Source: Company

for the quarter under review grew 23.37 per cent y-o-y at ₹2,698.49 crore, while non-interest income posted growth of 23.76 per cent y-o-y at ₹1,392.20 crore.

For the fourth quarter last fiscal, Q4FY24, net interest margin (NIM) slipped 3 per cent compared to 3.03 per cent for the corresponding period previous fiscal.

"The bank's growth in advances and its focus on containing the cost of funds contributed to the profit growth.

We have worked on our yield on advances apart from the growth in advances.

And also, we have focused on containing cost of deposits by forcing not excessive reliance on the bulk deposits," UCO Bank Managing Director and Chief Executive Officer Ashwani Kumar said after declaring the Q4FY25 results.

## ADVANCES UP

During the quarter under review, the bank's gross ad-

vances increased 17.72 per cent y-o-y, while total deposits rose 11.56 per cent.

Kumar said the bank's target for growth in advances is around 12-14 per cent for this fiscal, while deposits growth is expected to be around 10-12 per cent. Its guidance for global NIM is 3-3.10 per cent in FY26.

The lender's asset quality improved during the period. Gross NPA ratio fell 77 basis points y-o-y to 2.69 per cent in the fourth quarter, whereas net NPA ratio fell 39 bps y-o-y to 0.50 per cent during the period.

## GOVT HOLDING

In March this year, UCO Bank raised around ₹2,000 crore from the market through QIP, which resulted in reduction of government holding in the bank to 90.95 per cent from 95.39 per cent in December last year.

## Central Bank of India net rises 28% to ₹1,034 crore

Our Bureau  
Mumbai

Central Bank of India reported a 28 per cent year-on-year increase in fourth quarter standalone net profit at ₹1,034 crore, with the bottomline being supported by healthy growth in other income and decline in tax expenses.

The public sector bank had recorded a net profit of ₹807 crore in the year ago quarter. The bank's board of Directors, at their meeting on Monday, has recommended a final dividend of 1.875 per cent — that is ₹0.1875 per equity share of ₹10 each fully paid out of the net profits for the year ended March 31, 2025.

The board also approved capital raising plan for FY26 aggregating ₹5,000 crore. This will be through follow-

## Scorecard

	Q4FY24	Q4FY25	Change %
Net profit	807	1,034	28.1
Net interest income	3,541	3,399	-4.0
Other income	1,362	1,814	33.2
Operating profit	2,064	2,003	-3.0
NPA provisions	509	830	63.1
Tax expenses	549	125	-77.2
GNPA %	4.5	3.18	
NNPA %	1.23	0.55	
Deposits	3,85,011	4,12,697	7.2
Advances	2,51,745	2,90,101	15.2

on public offer (FPO)/rights issue/qualified Institutional Placement (QIP) / Preferential issue or any other mode or combination thereof, among others.

Net interest income (difference between interest earned and interest expended) declined 4 per cent y-o-y to ₹3,399 crore (₹3,541

crore in the year ago quarter).

Other income, including fee-based income, treasury income, profit/loss (including revaluation) from sale of investment, dividend received, recoveries from advances written off, etc, was up 33 per cent y-o-y to ₹1,814 crore (₹1,362 crore).

## businessline.

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**TATA POWER**  
The Tata Power Company Limited  
(Corporate Contract Document)  
Sahar Receiving Station, Near Hotel Leela, Andheri (E), Mumbai 400 059, Maharashtra, India  
Board Line: 022-61171186; CIN: L32920MH19PLC000597

**NOTICE INVITING EXPRESSION OF INTEREST**  
The Tata Power Company Limited (TPCL) hereby invites Expression of Interest from eligible bidders for participation in following tender:  
\*Open Tender for Sale of Fly Ash from The Tata Power Company Limited-Mundra Plant \* (Tender Ref: C/PY2601/MUNDRA/FLY ASH)  
For details of pre-qualification requirements, purchasing of tender document, bid security etc, please visit Tender section of our website (URL: <https://www.tatapower.com/tender/tenders-listing>) and refer detailed Tender Notice. Eligible vendors willing to participate may submit their EOI along with the tender fee latest by 5<sup>th</sup> May 2025. Future commitments (if any), to the above tenders will be published on Tender section on our website: <https://www.tatapower.com> only.

**Muthoot Finance Ltd**  
Registered Office: 2nd Floor, Muthoot Chambers  
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CIN: L65910KL1997PLC01306

**NOTICE OF POSTAL BALLOT BY WAY OF REMOTE E-VOTING**

NOTICE is hereby given to all shareholders of Muthoot Finance Limited ("Company") that pursuant to the provisions of Section 108 and 119 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Management and Administration) Rules 2014, General Circular No.09/2024 dated 19th September 2024 and other applicable circulars issued by the Ministry of Corporate Affairs, Circular No. SE/HO/CD/CFD-PD/2/P/RCR/2024/13 dated October 03, 2024 issued by Securities and Exchange Board of India (SEBI), Secretariat Standards on General Meeting (SS-2) issued by Institute of Company Secretaries of India, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable provisions of the Act, Rules, Circulars and Notifications issued thereunder (including any statutory modifications or re-enactment thereof for the time being in force), for seeking the approval of the members of the Company to transact the business as contained in the Postal Ballot Notice dated 21st April 2025, by passing the said resolutions through Postal Ballot, only by way of remote e-voting process.

Pursuant to the Circulars, the Company has completed the dispatch of the Postal Ballot Notice along with the explanatory statement on April 28th 2025, through electronic mode to those Members whose email addresses are registered with the Company / Depository Participants as on 25th April, 2025 (Cut-off Date).

The Company has engaged the Services of NSDL, for the purposes of providing remote e-voting facility to all its Members. The remote e-voting will be available during the following period:

Commencement of e-voting period:	From 09:00 AM (IST) on Wednesday 30th April, 2025
Till 05:00 PM (IST) on Thursday 29th May, 2025	

Conclusion of e-voting period:

The said Postal Ballot Notice is also available on the website of the Company, [www.muthootfinance.com](http://www.muthootfinance.com), BSE Limited (BSE), [www.bseindia.com](http://www.bseindia.com), National Stock Exchange of India Limited (NSE), [www.nseindia.com](http://www.nseindia.com) and on the website of e-voting service provider National Securities Depository Limited (NSDL), [www.evoting.nsdl.com](http://www.evoting.nsdl.com).

The Board has appointed CS Sunita Shankar, Practising Company Secretary as a Scrutinizer for conducting the Postal Ballot (e-voting process) in a fair and transparent manner. The Scrutinizer will submit his report to the Chairman of the Company and the results will be announced within 48 hours of closure of the e-voting process and will also be placed on the Company's website and on the website of NSDL and communicated to the Stock Exchanges.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of [www.evotingindia.com](http://www.evotingindia.com) or call on 022 - 4886 7000 or send a request to [jiyas.j.a.assistant@nsdl.com](mailto:jiyas.j.a.assistant@nsdl.com).

For Muthoot Finance Limited  
Sd/-  
Rajesh A  
Company Secretary

**Central Bank of India**  
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**Audited Standalone & Consolidated Financial Results for the Quarter and Year Ended March 31, 2025**

Sl. No.	Particulars	Standalone				Consolidated			
		31.03.2025 Audited	31.12.2024 Unaudited	31.03.2024 Audited	31.03.2025 Audited	31.03.2025 Audited	31.12.2024 Unaudited	31.03.2024 Audited	31.03.2025 Audited
1	Total Income from Operations	10,43,256	9,87,864	9,69,874	39,52,044	35,43,351	10,47,605	9,77,425	39,66,795
2	Net Profit/(Loss) for the period (before Tax, Exceptional and / or Extraordinary Items)	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338	1,23,314	1,41,289	1,36,697
3	Net Profit/(Loss) for the period before Tax (after Exceptional and / or Extraordinary Items)	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338	1,23,314	1,41,289	1,36,697
4	Net Profit/(Loss) for the period after Tax (after Exceptional and / or Extraordinary Items)	1,03,355	95,893	80,734	3,78,526	2,54,906	1,10,458	96,338	81,629
5	Total Comprehensive Income for the Period [Comprising Profit/(Loss) for the Period (after Tax) and other comprehensive Income (after Tax)]	1,03,355	95,893	80,734	3,78,526	2,54,906	1,10,458	96,338	81,629
6	Paid up Equity Share Capital (face value of ₹ 10/- per share)	9,05,140	8,68,094	8,68,094	9,05,140	8,68,094	9,05,140	8,68,094	9,05,140
7	Reserves (excluding Revaluation Reserves)	-	-	-	23,53,305	19,38,231	-	-	23,53,305
8	Securities Premium Account	8,59,617	7,46,663	7,46,663	8,59,617	7,46,663	8,59,617	7,46,663	8,59,617
9	Net Worth	32,57,454	29,98,259	28,05,333	32,57,454	28,05,333	32,94,104	30,27,806	28,27,089
10	Paid up Debt Capital/Outstanding Debt (%)	9.26%	7.35%	15.15%	9.26%	9.17%	7.29%	14.99%	9.17%
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-	-	-
12	Debt Equity Ratio	0.16	0.19	0.26	0.16	0.26	0.16	0.19	0.27
13	Earning Per Share (for ₹ 10/- each) (Not Annualized) For Continuing and Discontinued operations	1.19	1.10	0.93	4.36	2.94	1.27	1.11	0.94
14	Capital Redemption Reserve	-	-	-	-	-	-	-	-
15	Debt Service Coverage Ratio	-	-	-	-	-	-	-	-
16	Debt Service Coverage Ratio	-	-	-	-	-	-	-	-
17	Interest Service Coverage Ratio	-	-	-	-	-	-	-	-

Note 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 Listed entity, [www.bseindia.com](http://www.bseindia.com), [www.nseindia.com](http://www.nseindia.com) and [www.centralbankofindia.co.in](http://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](http://www.bseindia.com), [www.centralbankofindia.co.in](http://www.nseindia.com</a>.</p><p>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.</p><p>Note 4: Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.</p><p>Place : Mumbai<br/>Date : April 28, 2025</p><p>Wivek Wahi<br/>Executive Director</p><p>M V Murali Krishna<br/>Executive Director</p><p>Mahendra Dohare<br/>Executive Director</p><p>M. V. Rao<br/>Managing Director & CEO</p><p><a href=) | Follow us on [Facebook](https://www.facebook.com/CentralBankofIndia) [Twitter](https://www.twitter.com/CentralBankofIndia) [LinkedIn](https://www.linkedin.com/company/CentralBankofIndia) | Toll Free No: 1800-39-39 | WhatsApp No: 7900 123 123



## ANALYSTS EXPECT SAUDI VOLUMES TO GROW IN THE MEDIUM TERM

## Oil imports from Russia in April touch highest level in two years

ARUNIMA BHARADWAJ  
New Delhi, April 28

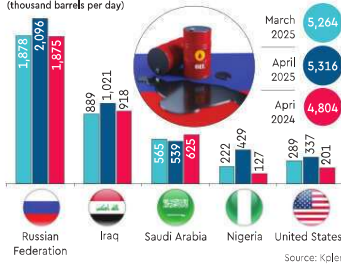
INDIA'S IMPORT OF Russian oil touched its highest level since May 2023 in April despite US sanctions due to their favourable Free on Board (FOB) discounts relative to West African and West Asian barrels, according to data from global real-time data and analytics provider Kpler. Russia's share in India's crude imports rose to 40% in April, up from 39% a year earlier.

Russia retained its position as India's largest oil supplier, followed by Iraq, which continued to offer steady volumes of Basrah crude, and Saudi Arabia in third place.

Analysts anticipate Saudi Arabia could regain lost market share in India's import basket, as new refinery projects strengthen ties between the two nations.

India's imports of Russian crude in April 2025 were estimated at 2.1 million barrels per day (mbd). However, trade flows remain in the liquid

## CRUDE BASKET

India's crude imports by origin country  
(thousand barrels per day)

Source: Kpler

phase, and cargoes might slip into May's arrivals, and April's total crude import from Russia might slip below 2.0 mbd and close around 1.9-2.0 mbd," said Sumit Ritola, lead research analyst for refining and modeling at Kpler.

Arrivals up to April 25 stood

at approximately 1.9 mbd, with Urals crude accounting for 77% of volumes and lighter grades making up the remaining 23%.

Ritola noted that the absence of secondary sanctions enforcement continues to allow Russian oil trade to

flow largely uninterrupted.

Provided that refining margins remain strong and sanctions remain narrowly focused, Kpler expects Russian crude to maintain a 30%-35% share in India's crude import mix in the short term.

"That said, our data also points to a modest rebound in Russian refining throughput by 100-300 thousand barrels per day over the next few months, which could reduce export availability by a similar margin. This may slightly temper flows post-May," Ritola added.

India's overall crude oil imports in April are expected to reach around 5.2-5.3 mbd, according to Kpler. "Trade flows remain fluid, and some cargoes may slip into May's arrivals," Ritola said.

India's oil imports from Iraq rose to 1.02 mbd in April, up from 889,000 barrels per day in March.

Imports from Saudi Arabia fell slightly to 539,000 bpd from 565,000 bpd, while imports from the US climbed

to 337,000 bpd from 289,000 bpd last month.

While Saudi Arabia has traditionally been among India's top oil suppliers, rising competition, especially from Russia, has shifted the dynamics. However, new collaborations and investments could bolster Saudi Arabia's position in the coming years, experts states.

"The new refinery projects are expected to significantly boost India's oil sector by enhancing refining capacity, improving the ability to process a wider range of crude grades, and reducing reliance on imported refined products. This will not only meet domestic demand more efficiently but also position India as a key player in regional refined product exports," Ritola said.

However, much of the refinery expansion remains at the planning stage. Even if projects move forward, major facilities would typically take 4-6 years to start operations. So, in the short term, we may not see a big immediate boost, he highlighted.

## Jewellers exported \$500 mn goods before reciprocal tariff

RAJESH BHAYANI  
Mumbai, April 28

## MORE SHIPMENTS

■ Dispatched these goods between March 26 and April 2



■ Diamonds and lab-grown diamonds imports in the US attract zero duty

■ But, when exported to India, the applicable import tariff is 5%

■ On plain gold jewellery, the US charges 7% duty

INDIAN JEWELLERY EXPORTERS dispatched \$500 million worth of goods to the US between March 26 and April 2 in anticipation of the imposition of reciprocal tariff, said an official with the Gems and Jewellery Exports Promotion Council (GJEPC). These exports were equivalent to a month's production, and is expected to provide the industry with a three-month relief.

"All the exports were done between March 26 and before April 2. To achieve this, we had requested the Indian customs office to work overtime and remain open to allow clearance for exporting to the US," said an official.

Sources stated that the industry was expecting a minimum tariff of 10% — something that would have hurt the exports, as US customers may not be willing to pay the higher price. This would have hurt the industry very badly at a time when the diamond cutting and polishing industry is going through a very rough patch. Hence, the official said that exporters were advised to

push the shipping-ready stock to the US.

While the US has paused the 26% reciprocal tariff for 90 days, the industry is hopeful that India may be able to stitch together a bilateral treaty before that.

The GJEPC, an apex body of gem and jewellery exports, has done a study to suggest that shows that Indian polished diamonds and lab-

grown diamonds imports in the US attract zero duty, but when they are exported to India from the US, the applicable import tariff is 5%. So, there is a case for lower duty. On plain gold jewellery, the US charges 7% duty while India has imposed a 20%. GJEPC has requested the government to cut the 20% jewellery import duty.

The council has asked the government to give the USA the duty concession in the import of gold/silver bullion (like what has been given under CEPA to the UAE) under the proposed treaty to balance the trade deficit.

Also, give US import duty of 6-10% under the treaty for the import of jewellery into India to balance the average tariff. Against this, the US can cut the 10% blanket tariff to provide relief to Indian gem and jewellery exports.

Although the diamond export industry's woes are not confined to the US, many of them are under pressure to pay bank debt. Due to pricing pressure and rising costs, several cutting-polishing units have cut the salaries of their employees.

## Crisil: Green hydrogen adoption may be delayed

FE BUREAU  
Mumbai, April 28

THE COST GAP between grey and green hydrogen is expected to come down from its current level of \$2.0-2.5 per kg but linger at \$1.0-1.5 per kg over the next three financial years, potentially delaying offtake mandates and heightening project risks, Crisil Ratings said on Monday.

To be competitive with grey hydrogen, the levelised cost of green hydrogen needs to fall by more than half from current levels, Crisil Ratings said. "This would need the capital cost of both the main components, RTC (round the clock renewable plant and electrolyser), to drop 40-50%, which seems unlikely over the next 2-3 fiscals. That besides the need to perk up the efficiency of electrolysers to over 80% from 60-65% at present," it said.

Green hydrogen is produced by electrolysis using round-the-clock (RTC) renewable energy. The renewable plant accounts for nearly two-thirds of total project costs, while the electrolyser makes up about a third. Additional costs cover water procurement and construction.

Electrolyser costs fell 42% between 2010 and 2020 but have slowed to a 20% reduction between 2021 and 2024, Crisil said.

## Pak airspace closure: Govt working with airlines for solutions

PRESS TRUST OF INDIA  
New Delhi, April 28

THE GOVERNMENT IS assessing the situation arising out of the Pakistan airspace closure and any decision will be taken only after a thorough understanding, civil aviation minister K Rammoohan Naidu said on Monday as he emphasised that the government is working with airlines for solutions.

Aspects related to airlines as well as passengers, including possible increase in airfares due to higher operational costs, against the backdrop of the airspace closure will also be assessed by the civil aviation ministry.

Amid escalating tensions between India and Pakistan in the wake of the Pahalgaon terror attack that killed at least 26 people, Pakistan last week barred Indian airlines from using its airspace. "We are assessing the situation... and working with airlines," the minister said. The closure of the airspace is resulting in longer flying hours for their international flights, especially those flying out from north Indian cities, and pushing up the operational costs of airlines.

The minister said he has asked airlines to work out the possibilities and assessment in case the airspace closure for a longer time.

K RAMMOOHAN NAIDU, CIVIL AVIATION MINISTER  
We need to have a thorough understanding (of the situation) before taking any decision



"We need to have a thorough understanding (of the situation) before taking any decision," he said in response to questions related to the airspace closure. On whether there are any tentative plans to issue any guidance with respect to airfares for international flights in the wake of the airspace curbs, Naidu indicated that all aspects will be looked at.

"Anything that is going to be impacted (due to airspace closure) will be looked into and if fares get impacted in a big way, then definitely, the ministry will look at it."

"We are assessing the situation... and working with airlines," the minister said.

## India inks deal to procure 26 Rafale-M from France

AMRITA NAYAK DUTTA  
New Delhi, April 28

INDIA AND FRANCE inked an Inter-Governmental Agreement (IGA) Monday for the procurement of 26 Rafale-M aircraft — 22 single-seater and four twin-seater — for the Indian Navy.

The procurement includes training, simulator, associated equipment, weapons and performance-based logistics. It also includes additional equipment for the existing Rafale fleet of the Indian Air Force (IAF), a statement from the Ministry of Defence stated.

The Rafale-Marine is a carrier-borne combat-ready aircraft with proven operational capabilities in maritime environments.

Officials stated that a key India-specific enhancement will be that the aircraft will be able to take off and land from a short deck with a ski jump, which is a feature of Indian aircraft carriers.

INS Vikrant, for instance, uses a Short Take-Off But Arrested Recovery (STOBR) configuration. This means it launches aircraft using a ski jump and recovers them using arrestor wires. French aircraft carrier Charles de Gaulle has a large, flat flight deck design with steam catapults and arresting gears.



Defence secretary Rajesh Kumar Singh (3rd from left) with other officials of Indian and French governments during the signing of an inter-governmental agreement for the procurement of 26 Rafale aircraft for the Indian Navy, in New Delhi on Monday

Officials said that among other weapons, ASTRA Mk1 air-to-air Beyond Visual Range Missile will be integrated into the aircraft.

The deal for 26 Rafale-M fighter jets, estimated at over ₹63,000 crore, includes four trainer aircraft. The agreement includes Transfer of Technology for integration of indigenous weapons in India.

## Target 1 billion UPI transactions per day in 2-3 yrs: FM

FE BUREAU  
New Delhi, April 28

FINANCE MINISTER NIRMALA Sitharaman on Monday urged stakeholders, including the National Payments Corporation of India (NPCI), to target achieving one billion UPI transactions per day within the next 2-3 years, while also accelerating the platform's internationalisation.

Currently, UPI handles an average of around 580 million transactions daily, according to NPCI data.

Sitharaman reviewed the UPI ecosystem in a meeting with senior officials from the finance ministry, the Reserve Bank of India (RBI), and NPCI. The discussions focused on enhancing the resilience, scalability, and real-time monitoring

of the UPI infrastructure to ensure uninterrupted services and strengthen user trust.

"Nirmala Sitharaman underscored the need to target one billion UPI transactions per day within the next 2-3 years and also stressed on the importance of accelerating the internationalisation of UPI through the development of interoperable frameworks and expanding global payment acceptance," the finance ministry said in a post on X.

The finance minister also emphasised the need to aggressively onboard more users and merchants to broaden UPI's reach and impact. She urged stakeholders to collaboratively address infrastructure gaps, improve end-user experience, and bolster cybersecurity frameworks.

Currently, UPI handles an average of around 580 million transactions daily

## Power Transformers and Reactors

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Audited, Standalone & Consolidated Financial Results for the Quarter and Year Ended March 31, 2025												
Sl. No.	Particulars	Standalone				Consolidated				(₹ in Lakh)		
		Quarter Ended		Year Ended		Quarter ended		Year Ended		31.03.2025	31.03.2024	31.03.2024
		Audited	Unaudited	Audited	Audited	Audited	Unaudited	Audited	Audited			
1	Total Income from Operations	10,43,256	9,73,864	9,69,874	39,52,044	35,43,351	10,47,605	9,73,425	9,73,430	39,66,795	35,56,198	35,56,198
2	Net Profit/(Loss) for the period (before Tax, Exceptional and / or Extraordinary Items)	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338	1,23,314	1,41,289	1,36,697	5,09,448	4,18,152	4,18,152
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/ or Extraordinary Items)	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338	1,23,314	1,41,289	1,36,697	5,09,448	4,18,152	4,18,152
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/ or Extraordinary Items)	1,03,355	95,893	80,734	3,78,526	2,54,906	1,10,458	96,338	81,629	3,93,421	2,66,768	2,66,768
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						
6	Paid up Equity Share Capital (Face value of ₹ 10/- per share)	9,05,140	8,68,094	8,68,094	9,05,140	8,68,094	9,05,140	8,68,094	8,68,094	9,05,140	8,68,094	8,68,094
7	Reserves (excluding Revaluation Reserves)	-	-	-	23,53,305	19,38,231	-	-	-	23,90,844	19,60,875	19,60,875
8	Securities Premium Account	8,59,617	7,46,663	7,46,663	8,59,617	7,46,663	8,59,617	7,46,663	7,46,663	8,59,617	7,46,663	7,46,663
9	Net Worth	32,57,454	29,98,259	28,05,333	32,57,454	28,05,333	32,94,104	30,27,806	28,27,089	32,94,104	28,27,089	28,27,089
10	Paid up Debt Capital/Outstanding Debt (%)	9.26%	7.35%	15.15%	9.26%	15.15%	9.17%	7.29%	14.99%	9.17%	14.99%	14.99%
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-	-	-	-	-	-
12	Debt Equity Ratio	0.16	0.19	0.26	0.16	0.26	0.16	0.19	0.27	0.16	0.27	0.27
13	Earning Per Share (for ₹ 10/- each) (Not Annualized) For Continuing and Discontinued operations	1. Basic	1.19	1.10	0.93	4.36	2.94	1.27	1.11	0.94	4.53	3.07
		2. Diluted	1.19	1.10	0.93	4.36	2.94	1.27	1.11	0.94	4.53	3.07
14	Capital Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-
15	Debt Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-
16	Debt Service Coverage Ratio	NOT APPLICABLE				NOT APPLICABLE						
17	Interest Service Coverage Ratio	NOT APPLICABLE				NOT APPLICABLE						

**Note 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 listed entity. [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and [www.centralbankofindia.co.in](http://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.nseindia.com](http://www.nseindia.com)

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**Note 4:** Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

Place: Mumbai Date: April 28, 2025	Vivek Wahi Executive Director	M V Murali Krishna Executive Director	Mahendra Dohare Executive Director	M. V. Rao Managing Director & CEO
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# 3 THE CITY

## Two constables held in drugs case linked to son of builder found dead

EXPRESS NEWS SERVICE  
MUMBAI, APRIL 28

THE NAVI Mumbai police Monday arrested two of its constables in connection with a narcotics case in which it had earlier recorded the statement of builder Gurnath Chichkar, who allegedly died by suicide on Friday.

The two constables were allegedly found conniving with the drug dealers, some of whom are believed to be operating from abroad.

A senior officer of the Navi Mumbai police confirmed that two police personnel were arrested in connection with the case.

"Two constables, one from the Anti-Narcotics Cell and the other from the Kharghar police station, were arrested in this case," the officer said.

The officer added that earlier this month, a case was registered at the Navi Mumbai police station by officers of the Anti-Narcotics Cell of the Navi Mumbai police after two persons were found with contraband. It was during the questioning of the duo that the police found that they were allegedly part of an international drug racket and linked to Chichkar's son, who is believed to have fled the country. It was this 'link' for which Chichkar had been called to record his state-



Builder Gurnath Chichkar allegedly died by suicide.

**Chichkar, in a purported suicide note, alleged harassment by officers of the NCB and Navi Mumbai police**

ment nearly two weeks back.

Chichkar, in a purported suicide note, alleged harassment by officers of the Narcotics Control Bureau (NCB) and the Navi Mumbai police, and said it forced him to take the extreme step.

While the NCB had alleged that Chichkar's son Naveen, suspected to be in Thailand, was the mastermind of an international drug racket and registered a case

against him, the Anti-Narcotics Cell of the Navi Mumbai police booked his younger son Dheeraj in connection with this case.

Around 6.45 am on Friday, Chichkar, who resided on the fourth floor of a building in Kille Gaothan, Belapur, went to his ground-floor office, the police said. A few hours later, his wife allegedly found him lying in a pool of blood. The NRI Coastal police registered an accidental death report.

Chichkar had purportedly typed a suicide note addressed to his mother, saying that he was tired of the summons he had been receiving from the NCB and Navi Mumbai police.

He had also reportedly typed a three-page letter addressed to the NCB, mentioning how he had struggled to reach Mumbai and worked hard to become a builder. Chichkar wrote that he came to know about his elder son's involvement in a drug racket only a few years ago, and added that his younger son, who was named in a drugs case, was innocent.

The builder said some men, claiming to be from influential backgrounds, acted as agents and repeatedly approached him demanding Rs 10 crore to settle all the cases against his sons. The letter further mentioned that if he had made such illegal money, he would have settled the cases.

### PURNEA UNIVERSITY, PURNIA

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Registrar

Audited Standalone & Consolidated Financial Results for the Quarter and Year Ended March 31, 2025											
Sl. No.	Particulars	Standalone				Consolidated				(₹ in Lakh)	
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12	Debt Equity Ratio	0.16	0.19	0.26	0.16	0.26	0.16	0.19	0.27	0.16	0.27
13	Earning Per Share (for ₹ 10/- each)	1.19	1.10	0.93	4.36	2.94	1.27	1.11	0.94	4.53	3.07
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Place : Mumbai  
Date : April 28, 2025

Vivek Wahi  
Executive Director

M V Murali Krishna  
Executive Director

Mahendra Dohare  
Executive Director

M. V. Rao  
Managing Director & CEO

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MINISTRY OF  
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Government of India



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29 April 2025

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**Shri Narendra Modi**  
Prime Minister

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## अंड्याचे अतिसेवन हानीकारक



तसेच वजन कमी करण्यासाठी सुद्धा फायदेशीर आहे. कोकिलाबेन धोरबाई अंबानी हॉस्पिटल येथील मुख्य आहारतज्ज्ञ

हानीकारक आहेत. एका अंड्यामध्ये १८६ मिलीग्राम कोलेस्ट्रॉल असते. जर दिवसाला सुमारे १२ अंडी खाल्ली तर कोलेस्ट्रॉलचे प्रमाण वाढू शकते. त्याचा हृदयाचा आरोग्यावर हानीकारक परिणाम होऊ शकतो. ज्यांना हृदयाशी संबंधित आजार असेल, त्यांच्यासाठी डझनभर अंडी दिवसाला खाणे धोकादायक ठरू शकते. त्याही जर अंडी तेल किंवा तुपामध्ये तळून खाल्ली, तर हानीकारक कोलेस्ट्रॉल वाढू शकते. तसेच, अति प्रमाणात प्रॉटिनचे सेवन केल्याने किडनीचे आरोग्य धोय्यात येऊ शकते. अंड्याच्या अतिसेवनाने पोटपुटी, तसेच पचनक्रियेची संवेधित समस्या जाणवू शकतात. त्यामुळे अन्य अहारकारक योग्य प्रमाणात अंड्यांचे सेवन करावे, असे आहारतज्ज्ञांनी सांगितले आहे.

**ii दिल्ली :** अंडी हा अनेकांच्या हारातील महत्वाचा पदार्थ आहे. टनचा महत्वाचा स्रोत म्हणून अंड्यांचे मोठ्या प्रमाणात सेवन केले जाते. अंड्यांमध्ये प्रचुर व्हिटीमिन, मिनल्स आणि फॅट्स असतात, जे आरोग्यासाठी अत्यंत फायदेशीर आहेत. अंड्यामध्ये व्हिटीमिन बी १२, मेंदूची शक्ती वाढवणारे कोलीन आणि डोळ्यांच्या आरोग्यासाठी फायदेशीर असलेल्या ल्युटीन असतात. अंडी खाल्ल्यानेतर भूक लागत नाही आणि दोषकाळसाठी पोट भरल्यासारखे वाटते. हे हृदयाचा आरोग्यासाठी खूप चांगले आहे,

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**तन्वीशता टॅबलेट**

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## खासदार, आमदारांच्या निधीतून पुस्तक खरेदीचा प्रयत्न

लोकसत्ता प्रतिनिधी

**पुणे :** 'राज्यातील ११ हजार १५० ग्रंथालयांचा कर्मात सुसुत्रता आणण्यासाठी' संघणकीय प्रणालीद्वारे ग्रंथांचे अद्ययावतीकरण करण्यासाठी प्रवर्णाची परज आहे. ग्रंथालयांचे अनुदान वाढवण्यासाठी शासन सरकार प्रयत्न सुरू आहेत. तसेच खासदार आणि आमदार निधीतून काही पुस्तक खरेदी करण्यासाठी प्रयत्न करण्यात येत आहेत. 'अशी माहिती उच्च व तंत्रशिक्षणमंत्री चंद्रकांत पाटील यांनी दिल्ली, ग्रंथालयांना दिल्या जाणाऱ्या अर्थसहाय्याचा विविध योजनांचा माहितीपुस्तिकेचे प्रकाशनाची करण्यात आले.

प्रयत्नाशील आहे. या निधीच्या माध्यमातून ग्रंथालये अद्ययावत करण्यात येणार आहेत. राज्यातील शासकीय आणि सार्वजनिक ग्रंथालयांच्या अडचणी सोडविण्याचा प्रयत्न आहे. समाजमाध्यमांच्या गुणात वाचन संस्कृती वृद्धिंगत होण्यासाठी

शासन विविध उपक्रम राबवत आहे. शासकीय आणि खासगी ग्रंथालयांचे डिजिटायझेशन करून वाचनासाठी पुस्तके ऑनलाइन उपलब्ध होण्यासाठी प्रयत्न करायचे. त्यासाठी निधी कमी पडू दिला जाणार नाही.

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website - www.pdeapune.org  
Email - honsecretary@pdeapune.org

**पवित्र पोर्टल प्रणालीद्वारे शिक्षणसेवक/ शिक्षक भरती जाहिरात (टप्पा - २)**

पुणे जिल्हा शिक्षण मंडळ, पुणे (संस्था कोड २०२५१९८८००३) या व्यवस्थापनच्या पुणे जिल्ह्यातील अनुदानित माध्यमिक शाळांमध्ये इ. ५ वी (डिग्रे) - १० पेदे, इ. ६-८ वी-पदवीधर (डिग्रे, वेतनश्रेणी - १११ पेदे, उच्च माध्यमिक/कनिष्ठ महाविद्यालयांमध्ये (इ. ११-१२ वी) अनुदानित १२ व अंशतः अनुदानित ५५ पेदे महाप्राध्यापक शासनाच्या पवित्र प्रणालीद्वारे शिक्षणसेवक/ शिक्षक नेमणे आहेत.

पदांची संख्या, विषय, माध्यम, मानपन, शैक्षणिक अर्हता व इतर आवश्यक माहिती संस्थेच्या <http://pdeapune.org> या संकेतस्थळावर व शासनाच्या <https://tal2022.mahateacherrecruitment.org.in> या संकेतस्थळावर उपलब्ध आहे.

अर्हता प्राप्त उमेदवारांनी महाप्राध्यापक शासनाचे सक्षम प्राधिकाारी यांनी निघरित केलेल्या मुदतीत पवित्र पोर्टल संकेतस्थळावर संस्था कोड - २०२५१९८८००३ हा परीक्षीक नोंदविणे आवश्यक आहे.

मानद सचिव  
पुणे जिल्हा शिक्षण मंडळ, पुणे

## शैक्षणिक संस्थांकडे ३७० कोटींची थकबाकी

**पुणे :** शहरातील २१ शैक्षणिक संस्थांकडे मिळकत कराची २६६ कोटी ९३ लाख रुपयांची थकबाकी असल्याची माहिती समोर आली आहे. वगवेधे वगवेधे ३४८ कोटी ९९ लाख

रुपयांची थकबाकी केवळ सिंहगड इन्स्टिट्यूट या संस्थेकडे आहे, महापालिकेच्या मिळकत कर विभागाच्या वतीने ही माहिती देण्यात आली.

ही थकबाकी १२८ मिळकतीची आहे. मिळकतकराची थकबाकी न भरल्याने महापालिकेने यातील ५० मिळकती सील केल्या आहेत. उर्वरित २० संस्थांकडे १० कोटी, ९३ लाख

६४ हजार ७३९ रुपये थकबाकी आहे. उर्वरित संस्थांच्या थकबाकीची माहिती घेतली जात असल्याचे महापालिकेतील अधिकाऱ्यांनी स्पष्ट केले. दरम्यान, पाटील यांनी कोयरुड विधानसभा मतदारसंघातील

मिळकतकर, मिर्मिग लिंक तसेच इतर कामांबाबत आढावा बैठक घेतली. त्यात शैक्षणिक संस्थांतील कर्मचाऱ्यांनी त्यांच्या व्यथा मांडल्या.

### ओमप्रकाश दिवटे तिसरे अतिरिक्त आयुक्त लोकसत्ता प्रतिनिधी

**पुणे :** महापालिकेच्या सेवेतील अधिकाऱ्यांमधून पदेनतीने भरण्यात येणाऱ्या अतिरिक्त आयुक्तांच्या पदावर राज्य सरकारच्या सेवेतील अधिकाऱ्यांची नियुक्ती करण्यात आली आहे. अतिरिक्त आयुक्त म्हणून इचलकरंजी महापालिकेचे तत्कालीन आयुक्त, तसेच मुख्यअधिकारी श्रेणीतील ओमप्रकाश दिवटे यांची राज्य सरकारने नियुक्ती केली आहे. निवृत्तीमुळे महापालिकेच्या अधिकाऱ्यांमधून अतिरिक्त आयुक्त म्हणून जाण्याचा महापालिकेतील अधिकाऱ्यांचा मार्ग बंद झाला आहे. महापालिकेच्या अतिरिक्त आयुक्तपदी दिवटे यांची नियुक्ती केल्याचा आदेश सोमवारी नगरविकास विभागाच्या काडला. दिवटे तीन महिन्यांपासून निवृत्तीच्या प्रतीक्षेत होते. या निवृत्तीमुळे महसूल विभागकडून अपर आयुक्त म्हणून बदली झालेले महेश पाटील यांचे अतिरिक्त आयुक्त म्हणून काम करण्याचे स्वयं अपूर्ण राहिले आहे.

**कृषी उत्पन्न बाजार समिती पुणे**  
बी एमसी फिशेरी मार्केट, पुणे - ४११००१

**जाहीर सूचना**  
बी एमसी फिशेरी मार्केट यात कुठेही पुणे येथील कोणत्याही शेतकरी यांना ५८ व ६४ क्वार्टर भाड्याने घ्यावे यांना शिपिंग विलेजिनेशन देऊन वारंवारसाठी फायदेमंदीने देऊन आता आहे. सक्ती भाड्याने घ्यावे ही दि. २४/१२/२०१९ रोजी शिपिंग फायदेमंदी देऊन घ्यावे ही शिपिंग फायदेमंदी देऊन ही दि. ८/४/२०२० रोजी निघत आहे आहे. मुद्दामुळे शिपिंग फायदेमंदी देऊन (१) कोटी (२) कोटी (३) कोटी (४) कोटी (५) कोटी (६) कोटी (७) कोटी (८) कोटी (९) कोटी (१०) कोटी (११) कोटी (१२) कोटी (१३) कोटी (१४) कोटी (१५) कोटी (१६) कोटी (१७) कोटी (१८) कोटी (१९) कोटी (२०) कोटी (२१) कोटी (२२) कोटी (२३) कोटी (२४) कोटी (२५) कोटी (२६) कोटी (२७) कोटी (२८) कोटी (२९) कोटी (३०) कोटी (३१) कोटी (३२) कोटी (३३) कोटी (३४) कोटी (३५) कोटी (३६) कोटी (३७) कोटी (३८) कोटी (३९) कोटी (४०) कोटी (४१) कोटी (४२) कोटी (४३) कोटी (४४) कोटी (४५) कोटी (४६) कोटी (४७) कोटी (४८) कोटी (४९) कोटी (५०) कोटी (५१) कोटी (५२) कोटी (५३) कोटी (५४) कोटी (५५) कोटी (५६) कोटी (५७) कोटी (५८) कोटी (५९) कोटी (६०) कोटी (६१) कोटी (६२) कोटी (६३) कोटी (६४) कोटी (६५) कोटी (६६) कोटी (६७) कोटी (६८) 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