

Firms to seek 3-mth reprieve from import curbs

Immediate implementation of the licensing requirement for imported electronics could lead to shortages and increased prices, cautions industry

SURAJEET DAS GUPTA
New Delhi, 3 August

Personal computer (PC) companies are planning to request the Directorate General of Foreign Trade (DGFT) to provide a three-month grace period before implementing the newly imposed import licensing requirement, even as their associations have asked for an urgent meeting with the officials on the contentious order. The order places laptops, tablets, and ultra-small form factor computers on the "restricted list", now requiring valid licences for import with immediate effect.

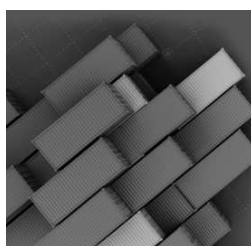
Manufacturers' Association for Information Technology (MAIT), the hardware industry association, shot off an email on Thursday to the director general (DG) of foreign trade saying that the order "has come as a surprise to the industry as no consultations were done with the industry on the matter." They have said that as the harmonised system (HS)

codes brought under the restricted list cater to a wide spectrum of products. It further added that the industry needed time to discuss the change and "provide nuanced inputs towards the same and avoid immediate disruption of business".

MAIT has requested that a delegation from the association was seeking urgent appointment from the DG to apprise him of the "industry concern" as the impact on the hardware industry would be "huge" and "lots of businesses will be impacted". The email also says that the move would "additionally impact the consumers who will not be able to buy the products".

PC companies warn that this sudden requirement could halt PC imports — which account for 90 per cent of all sales in the country — prompting a significant shortage in the market and a sharp increase in prices.

An executive from the India Cellular & Electronics Association (ICEA) stated that the industry



RISE CONCERNS

Hardware industry association MAIT seeks urgent meeting with the DG of foreign trade

Industry says no consultations were done on the matter

Experts caution against 'huge' impact on the hardware industry

Analysts suggest the move could stimulate a new PLI scheme

India imports majority of its laptops and tablets from China

In FY23, total imports of these two items were worth \$5.89 billion, a decline from previous year's \$7.95 billion

would meet to discuss the next steps after further deliberations with the government.

The ICEA acknowledged the government's policy in a statement, saying: "The policy announcement seems to be based on the premise of providing secure digital access to the citizens in the country. We are confident that valid licences will be pro-

vided to trusted industry partners which will enable ease of doing business and unrestricted access to trusted brands for digital consumers."

In 2020, the government made a similar move to promote domestic industry by restricting the import of fully built television sets. The policy affected brands like TCL, Vu, and high-end TV models of Samsung,

LG, and Xiaomi, even though most of their other models were already manufactured in India. The imports which came under scrutiny was around ₹7,000 crore to ₹8,000 crore, which was a small percentage of total sales. But PC imports present a different situation as the majority of the products are imported.

The restriction is seen as a sig-

nificant boost for domestic Electronic Manufacturing Services (EMS) players, as global companies might shift from imports to assembling laptops in India.

Analysts suggest that this could stimulate the new production-linked incentive (PLI) scheme 2.0, which offers incentives for both finished products and components made in the country. As a result, shares of companies like Dixon Technologies ended 8 per cent higher, despite an overall market downturn.

A senior executive of an EMS company, and planning to apply under the new PLI scheme, which ends at the end of the month, stated: "With the new PLI 2.0, we will be able to localise and build the supply chain faster in India. For instance, currently, the motherboards, which account for a substantial portion of a laptop's cost, are imported. We can now make them in India." He also said that the licensing policy in imports had helped the TV industry

— where even high end 85 inch TVs were now being assembled in the country.

India imports the majority of its laptops and tablets from China. In FY23, total imports of these two items were worth \$5.89 billion, a decrease from the previous year's \$7.95 billion. However, domestic assembly of these two items still generated sales of ₹3,000 crore last year.

The revised PLI scheme on hardware aims to significantly reduce India's dependence on imports. Communications minister Ashwini Vaishnaw stated that companies like HP, Dell, Acer, and Asus have shown interest in partnering with Indian EMS players to assemble their products in India under the PLI scheme, both for the local market and for exports. He also clarified that Lenovo, one of the country's top three players and controlled by the Chinese, was also welcome to operate in India as long as it collaborates with Indian home-grown EMS players.

Go First moves SC against order granting lessors access to planes

BHAVINI MISHRA
New Delhi, 3 August

Go First on Thursday challenged the division Bench order of the Delhi High Court (HC) in the Supreme Court (SC). The disputed order upholds a single judge's ruling permitting the crisis-hit airline's lessors to inspect the aircraft. Ramji Srinivasan, the senior advocate representing the

negatively on the Indian aviation sector.

He also noted that while the civil aviation regulator has not out rightly rejected their request for deregistration, it has been placed in abeyance due to the ongoing moratorium. A moratorium is a period during which most, or certain, legal actions against a debtor are suspended. It commences

the Delhi HC had upheld the order allowing cash-strapped lessors to inspect aircraft

once a company enters insolvency or bankruptcy proceedings. The lessors argued that, under the Irrevocable

On Thursday, the lessors informed HC that future aircraft leasing would be jeopardised if the Directorate General of Civil Aviation (DGCA) fails to de-register aircraft whose leases have been terminated.

Senior Advocate Mukul Rohatgi, representing one of the lessors, said the involuntary retention of their aircraft reflects

Deregistration and Export Request Authorisations (IDERA), the DGCA is obligated to deregister the aircraft upon their request. They previously told the court that according to Rule 30(7) of the Aircraft Rules, Centre could cancel the registration of an aircraft in India, to which the Cape Town Convention applied, without needing the aircraft holder's permission, if an IDERA holder (lessors) applied for lease cancellation.

Airports gear up to avoid congestion in festival season

DEEPAK PATEL
New Delhi, 3 August

Deploying additional Central Industrial Security Force (CISF) personnel, providing real-time updates through social media, adding more immigration counters and ensuring 100 per cent manning of immigration counters — these are some of the steps that the Ministry of Civil Aviation (MoCA) is now taking in coordination with other stakeholders to avoid congestion at major airports during the upcoming festival season.

During the last year's festival and winter season, major airports in the country suffered from congestion due to lack of sufficient airport infrastructure, inadequate X-ray screening machines, bunching of flights at peak hours, as well as inadequate CISF and immigration personnel, the MoCA stated on Thursday.


Civil Aviation Minister Jyotiraditya Scindia, after last year's congestion issue, had asked major airports — including Delhi, Mumbai, Bengaluru, Hyderabad, Kolkata and Chennai — to identify bottlenecks and augment capacity to meet the growing passenger demand.

The MoCA on Thursday announced that multiple measures will be taken this year to avoid the similar issue. This includes deployment of additional CISF personnel in two phases — one by October 2023 and second by November 2023.

The Bureau of Immigration (BoI) personnel's "reinforcement" will start from October this year, it mentioned.

"Security infrastructure at airports, additional X-ray machines, check-in counters, and self-baggage drop facilities will be added at airports," it noted. Social media platforms will be used to provide real-time updates to passengers to make airport transit seamless, it mentioned.

"Information regarding enhancement in processing capacity and expansion of security check areas will also be communicated," it said.



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Email: lichousing@lichousing.com, www.lichousing.com

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

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For and on behalf of the Board

Sd/-

T. Adhikari

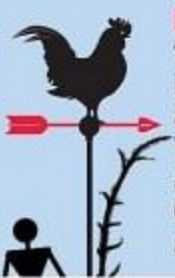
Managing Director & CEO

Place : Mumbai

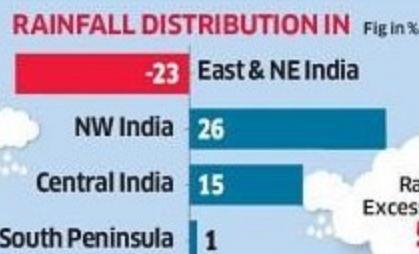
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Monsoon Watch



Moderate flash flood risk in SE Madhya Pradesh, adjoining Vidarbha and west Chhattisgarh, and west MP



CURRENT WEATHER & FORECAST

Isolated heavy rainfall likely over NW India for next 3-4 days

Subdued rainfall activity likely over Peninsular India for next 5 days

Increase in rainfall activity over Bihar after 2 days

PMI RISES TO 62.3 AGAINST 58.5 IN JUNE

Services Activity Hits 13-year High in July

Demand from B'desh, Sri Lanka, Nepal and UAE picks up

Our Bureau

New Delhi: Service activity in the country reached its highest level in 13 years in July, buoyed by a pick-up in both domestic and international demand.

The seasonally adjusted S&P Global India Services PMI Business Activity Index rose to 62.3 last month from 58.5 in June, the rating and research agency said in a report released on Thursday.

A value of over 50 denotes expansion. A number below 50 indicates contraction.

"The resilience of the service sector underscores its vital role in fuelling India's economy, with the PMI results for July so far pointing to a notable contribution from the sector to overall GDP for the second fiscal quarter," said Pollyanna De Lima, economics associate director at S&P Global Market Intelligence.

"The broad increases in sales across the domestic and international markets are particularly welcoming news, especially in light of the challenging global economic scenario," she added.

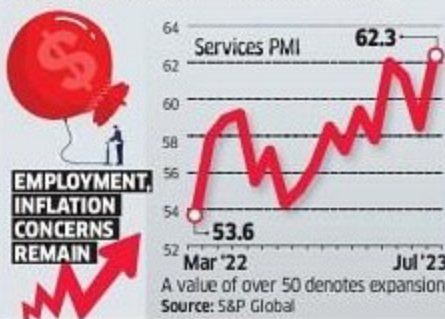
Service orders rose at the second fastest pace since September 2014, with demand coming from Bangladesh, Sri Lanka, Nepal and the UAE. Experts have been highlighting the role of strengthening service activity in India's consumption demand and rising GST collection.

"The gap between the services PMI and manufactu-

Gaining Momentum

International orders expand at second fastest pace since Sept 2014

UAE, Bangladesh, Sri Lanka and Nepal bolster demand



ring PMI (57.7), which has been falling in the past two months, widened again," said Rahul Bajoria, managing director and head of EM Asia (ex-China) economics at Barclays. "Overall, we expect services to anchor growth this year," he added.

Although the 400 service firms surveyed by S&P indicated a softening of future outlook compared to June owing to extreme weather conditions, they cited demand strength and marketing initiatives as reasons for optimism for the coming year, the S&P report said.

Employment performance was muted in July, with the increases broadly in line with the previous two months.

On the inflation front, services sector companies faced further cost pressures as they reported greater food, labour and transportation costs contributing to inflation raising at the fastest pace in 13 months.

Panel Proposes Sharp Increase in NREGS Wages, Budget Outlay

Govt in a bind as hike may push up farm wages, bump up cost of farm production, stoke price pressure in economy

Banikinkar.P
@timesgroup.com

New Delhi: A high-level panel, tasked to look at the rural jobs guarantee scheme to make it more effective, has recommended a significant increase in the extant wage rates — over and above the recent annual hike — and the budgetary allocation for the programme, persons aware of the details said.

Although the panel, headed by former rural development secretary Amarjeet Sinha, hasn't suggested the precise quantum of hike, the recommendation has put the government in a bind, one of the persons told ET.

This is because rates under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) serve as the benchmark for farm/rural wages and significantly influence industrial wages as well.

A sharp hike in MGNREGS rate can potentially push up farm wages, lead to higher cost of agricultural production and stoke broader price pressure in the economy when authorities are trying to tame inflation, experts said. However, higher wages could spur rural consumption as well, they added.

The report was submitted to rural development ministry in July and is yet to be made public.

Hard Work & Pay

KEY SUGGESTIONS

Raise NREGS wage rates, bring closer to market rates

Hike to be in addition to annual increases

Reassess wages every 5 years

Link annual wage hike to CPI (rural) index instead of CPI (AL)

LIKELY IMPACT

Hike in wage rate would pressure farm/rural and industrial wages

Farm output cost may go up, leading to higher crop MSPs

Put pressure on inflation and food subsidy and budgetary outlay for the scheme

Higher wages could spur rural consumption

The Sinha panel has also suggested that the wage rates under the MGNREGS be brought closer to the market rates, said one of the persons. It wants such wages to be reassessed every five years, in addition to the annual hike. It has also proposed to peg annual increase in the wage rate to the consumer price index (rural) instead of the extant practice of linking it to the consumer price index (agriculture labour).

The report was submitted to rural development ministry in July and is yet to be made public.

NMDC to Operationalise Its Local Coal, Gold Mines: CMD

Our Bureau

New Delhi: Iron ore mining Navratna NMDC will operationalise its domestic coal and gold mines, while also pursuing overseas mineral assets, including those for Lithium in Australia.

NMDC Chairman and Managing Director (additional charge), Amitava Mukherjee said the mining

company's lithium mining plans are at an early stage and feasibility studies will take over a year.

In addition to being India's largest iron ore producer, NMDC has been involved in exploration of copper, rock phosphate, limestone, magnesite, diamond, tungsten and beach sands. The entry into coal and gold is a diversification of the company's portfolio.

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Note :- Above mentioned E-Tender Notice including Total 1 (One) (Costing upto Rs. 500.00 Lacks) Works And details of mentioned E-Tender Notice available on below website.

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2. <https://mahatenders.gov.in>

Tender Document Sale Start and End Date Time	04.08.2023		to		11.08.2023	
	From	11:05			Upto	17:00

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Executive Engineer
Public Works Division, Nashik

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RECRUITMENT NOTIFICATION 2023

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In continuation of Recruitment Advertisement No. QCI/CGPDTM/001 for tabulated positions; Last date for submission of application of online examination is extended up to 7th August 2023.

S. No.	Discipline	SC	ST	OBC	EWS	UR	Total
1	Bio-Technology	7	3	14	5	21	50
2	Bio-Chemistry	3	1	5	2	9	20
3	Food Technology	2	1	4	1	7	15
4	Chemistry	8	3	15	6	24	56
5	Polymer Science and Technology	1	NIL	3	1	4	9
6	Bio-Medical Engineering	8	3	15	5	22	53
7	Electronics & Communication	15	6	30	11	46	108
8	Electrical Engineering	4	1	8	3	13	29
9	Computer Science & Information Technology	9	3	17	6	28	63
10	Physics	4	1	8	3	14	30
11	Civil Engineering	1	NIL	3	1	4	9
12	Mechanical Engineering	14	5	27	10	43	99
13	Metallurgical Engineering	NIL	NIL	1	NIL	3	4
14	Textile Engineering	1	NIL	2	1	4	8
	Total	77	27	152	55	242	553

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Place : Mumbai

Date : August 03, 2023

For and on behalf of the Board
Sd/-

T. Adhikari
Managing Director & CEO

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LIC Housing PAT up 43%

AJAY RAMANATHAN
Mumbai, August 3

LIC HOUSING FINANCE on Thursday reported a 43% year-on-year rise in its net profit to ₹1,324 crore for the first quarter of the current fiscal owing to a growth in its net interest income.

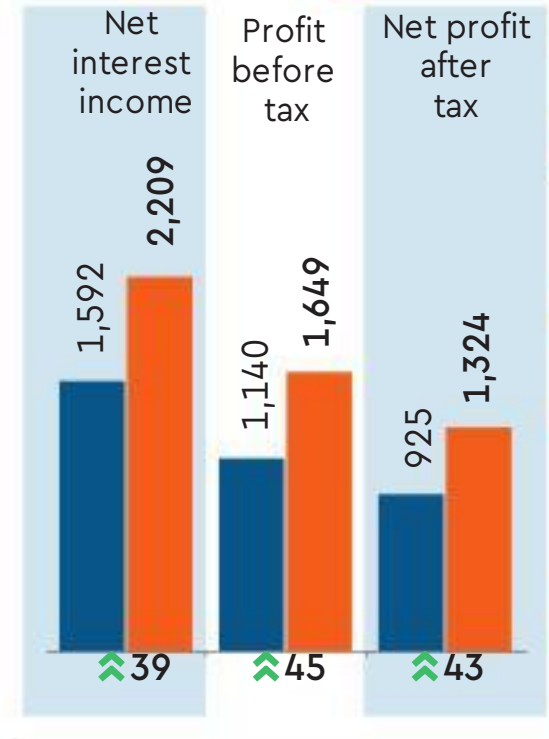
Net interest income, the difference between interest earned and interest expended, rose 39% Y-o-Y to ₹2,209 crore due to an expansion in the loan portfolio. The non-bank lender's net interest margin rose to 3.21% for the June quarter, from 2.51% a year ago.

Following the merger of Housing Development Finance Corporation with HDFC Bank, LIC Housing Finance has become the largest home loan company in India. The company's outstanding loan portfolio rose 8% to ₹2.8 trillion as on June 30.

The individual home loan portfolio rose 10% to ₹2.3 trillion for the quarter

REPORT CARD

(₹ cr) Q1FY23 Q1FY24



Outstanding loan portfolio

2,55,712
8

2,76,440

Net interest margin (%)

2.51 3.21

under review. The project loan portfolio fell to ₹11,321 crore as on June 30, from ₹12,443 crore a year ago. Total disbursements were ₹10,856 crore, lower than ₹15,202 crore a year ago.

Disbursements in the individual home loan seg-

ment were ₹9,419 crore in the June quarter, lower than ₹13,133 crore a year ago. Project loans were at ₹251 crore, compared with ₹309 crore a year ago.

Provisions for expected credit losses rose to ₹7,591 crore, from ₹6,141 crore a year ago.

● **MANISH JAISWAL**, MD & CEO, POONAWALLA HOUSING FINANCE

‘Expect to maintain 30% CAGR growth’

The Cyrus Poonawalla Group last month completed sale of a controlling stake in its housing finance arm Poonawalla Housing Finance to an entity affiliated to private equity major TPG Global for ₹3,004 crore.

Manish Jaiswal, managing director & CEO, Poonawalla Housing Finance, in an interview with Raghavendra Kamath discusses the lender's growth plans and outlook for the business.

Excerpts:

What are your growth plans post-acquisition?
The acquisition by TPG marks a strategic investment in PHFL with a controlling stake of 100%, one of the rarest deals in the affordable housing finance companies (AHFCs). This reflects TPG's vision to partner with us in building a robust and distinguished affordable housing financing institution in the country. It is important to note that while ownership has changed, our existing management team, business model, and operations remain unchanged. This continuity empowers us to scale our existing business to its full potential while upholding the values and principles that have driven our success so far.

With the support of TPG Group's investment, we expect to maintain our growth trajectory of 30% CAGR over the next few years, backed by greater autonomy and control over our operations.

What kind of loan book do you look to achieve in the next three years?

We have been doubling our AUM every three years over the last six years and plan to continue on the same growth trajectory. While scaling new highs, our loan book's quality is paramount, and we have been successful in maintaining a low gross NPA of 0.81%, one of the lowest in the affordable housing finance industry. We remain well-capitalised, conservatively leveraged, and deeply committed to maintaining impeccable standards of risk management and professional governance.

Would you enter wholesale in a big way, since margins are available in the wholesale business and are limited in retail?
PHFL will continue to operate only in the retail lending business focusing on building a granular portfolio pan India (tier-II & tier-III cities) with an average ticket size of ~Rs 10-11 lakh. We do not have

While scaling new highs, our loan book's quality is paramount, and we have been successful in maintaining a low gross NPA of 0.81%

Will you retain the Poonawalla name for the housing finance business?

Poonawalla Housing Finance (PHFL) will undergo rebranding, and the new brand name will be announced shortly. While we have the option to retain the Poonawalla brand name for a year, our intention is to complete the rebranding exercise this calendar year, if not earlier.

Do you plan an IPO for the company going forward?

At this moment, our focus is to continue the growth momentum. Since the transaction has just been announced, it is premature to talk about an IPO.

In which segments and cities you are seeing maximum offtake now?
We are committed to servicing the "self-employed and self-constructed homes" category, and our focus is on tier II and tier III cities.

With a pan India presence of over 170 branches across 19 states and UTs, PHFL is truly a national-scale AHFC, dedicated to serving over 65,000 customers and expanding its reach.

(For full interview, visit www.financialexpress.com)

TAMBOLI CAPITAL LIMITED

Regd. Office: Mahavir Palace, 8A, Kalubha Road, Bhavnagar 364002
Telephone: (91) 886 654 1222 / (91) (278) 252 0065, Fax: (91) 278 252 0064
E-mail: direct1@tambolicapital.in Website: www.tambolicapital.in
CIN: L65993GJ2008PLC053613

Statement of Un-audited Financial Results for the Quarter (Q1) ended June 30, 2023

(₹ in Lacs)

Sr. No.	Particulars	CONSOLIDATED				STANDALONE			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		30.06.2023 Unaudited	31.03.2023 Audited	30.06.2022 Unaudited	31.03.2023 Audited	30.06.2023 Unaudited	31.03.2023 Audited	30.06.2022 Unaudited	31.03.2023 Audited
1.	Total income from Operations	1,928.96	1,498.49	2,368.50	8,307.98	24.56	20.11	20.18	306.65
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	295.42	151.96	407.33	1,496.86	3.88	9.50	1.48	212.15
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	295.42	151.96	407.33	1,496.86	3.88	9.50	1.48	212.15
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	215.47	97.60	296.32	1,055.22	2.88	7.71	1.15	184.23
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	216.05	110.94	294.02	1,057.53	2.88	7.71	1.15	184.23
6.	Equity share capital (Face value Rs. 10 each)	992.00	992.00	992.00	992.00	992.00	992.00	992.00	992.00
7.	Other Equity (excluding Revaluation Reserves as shown in the balance sheet of previous accounting year ended)				9,345.66				728.86
8.	Earnings Per Share (of Rs. 10/Each (for continuing and discontinued operations)								
	Basic	2.17	0.98	2.99	10.64	0.03	0.08	0.01	1.86
	Diluted	2.17	0.98	2.99	10.64	0.03	0.08	0.01	1.86

Note:

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Company's website www.tambolicapital.in and on the website of Bombay Stock Exchange www.bseindia.com under scrip code number 533170.
- This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.

Place: Bhavnagar

Date: 02.08.2023

ON BEHALF OF THE BOARD OF DIRECTORS

Vaibhav B. Tamboli Chairman and Managing Director



HOME LOAN

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LIC Housing Finance Ltd.

CIN: L65922MH1989PLC052257

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Veer Nariman Road, Fort, Mumbai-400001,

Tel: +91-22-22049919, 22049799, Fax: +91-22-22049682

Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade,

Mumbai-400005, Tel: +91-22-22178600, Fax: +91-22-22178777

Email: lichousing@lichousing.com, www.lichousing.com

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

(₹ in Crore)

Sr. No.	Particulars	Quarter ended June 30, 2023	Quarter ended June 30, 2022	Year ended March 31, 2023
		Reviewed	Reviewed	Audited
1	Total Income from Operations	6,746.55	5,290.98	22,674.20
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,648.99	1,140.36	3,557.00
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,648.99	1,140.36	3,557.00
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,323.66	925.48	2,891.03
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,320.61	932.34	2,896.06
6	Paid up Equity Share Capital	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	26,990.26
8	Securities Premium Account	4,031.72	4,031.72	4,031.72
9	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) Basic & Diluted (The EPS for the quarter ended are not annualised)	24.06	16.82	52.56

Notes

- The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended June 30, 2023.
- The above is an extract of the detailed format of Quarterly Standalone Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

(₹ in Crore)

Sr. No.	Particulars	Quarter ended June 30, 2023	Quarter ended June 30, 2022	Year ended March 31, 2023
		Reviewed	Reviewed	Audited
1	Total Income from Operations	6,759.13	5,302.50	22,728.21
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,644.83	1,142.67	3,560.77
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,644.83	1,142.67	3,560.77
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,319.04	926.89	2,891.17
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,315.88	932.88	2,895.98
6	Paid up Equity Share Capital	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	27,074.59
8	Securities Premium Reserve	4,047.52	4,047.52	4,047.52
9	Earning Per Share (of ₹ 2/- each)* (for continuing and discontinued operations) Basic & Diluted *(The EPS for the quarters are not annualised)	23.98	16.85	52.56

Notes

- The figures for the previous periods have been regrouped/ reclassified/ restated wherever necessary in order to make them comparable with figures for the current period ended June 30, 2023.
- The above is an extract of the detailed format of Quarterly Consolidated Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

For and on behalf of the Board

Sd/-

T. Adhikari

Managing Director & CEO

Place: Mumbai

Date: August 03, 2023

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सफर की ऑनलाइन बुकिंग करें पर नामुमकिन ऑफर से दूर रहें

यात्रा के दौरान सार्वजनिक वाई-फाई नेटवर्क पर जरूरी लेनदेन करने से भी करें पूरी तरह परहेज

कार्तिक जेरोम

जोखिम भरा व्यवहार

इस बार की गर्मियों में हजारों लोगों ने अपनी यात्रा, होटल और दूसरे जरूरी इंतजाम ऑनलाइन ही बुक किए होंगे। तकनीक और व्यस्तता के दौर में अक्सर लोग छुट्टी मनाने जाने के लिए इंटरनेट पर ही बुकिंग करते हैं। मगर ऑनलाइन सुरक्षा प्रदाता मैकैफी ने हाल में एक सर्वेक्षण के बाद आगाह किया कि यात्रा की ऑनलाइन बुकिंग करते समय लोगों को बहुत सतर्क रहना चाहिए।

मैकैफी ने सात देशों के करीब 7,000 लोगों पर सर्वेक्षण किया, जिनमें 1,010 लोग भारत से थे। सर्वेक्षण के बाद कंपनी ने सेफर हॉलिडे ट्रैवल रिपोर्ट जारी की, जिसमें पता चला कि सर्वेक्षण में शामिल 51 फीसदी वयस्क भारतीय यात्रा के लिए बुकिंग करते समय ऑनलाइन घोटालों यानी स्कैम के शिकार हुए थे। जिन लोगों की जेब को चूना लगा था, उनमें से 77 फीसदी तो यात्रा शुरू होने से पहले ही 1,000 डॉलर (करीब 82,000 रुपये) तक गंवा चुके थे।

हाल में महंगाई बहुत अधिक होने की वजह से सफर के इच्छुक लोग पैसे बचाने में जुट गए हैं। उनमें से कई को नासमझी भरा व्यवहार भी करने लगे हैं। मैकैफी के सर्वेक्षण में शामिल 54 फीसदी लोगों ने इंटरनेट पर बहुत सस्ती और आकर्षक डीलस तलाशने की बात कही। 50 फीसदी तो ऐसी ऑनलाइन डीलस फौरन लपकने को तैयार थे, 44 फीसदी नई बुकिंग साइट्स पर जाने को राजी थे और 47 फीसदी को सस्ती होने के कारण नई जगह जाने में भी कोई हर्ज नहीं लग रहा था।

साइबर अपराधी फिशिंग ईमेल भेजते हैं और फर्जी वेबसाइट तैयार कर देते हैं, जिनसे आपके कंप्यूटर या फोन में मैलवेयर आ सकता है। मैकैफी की रिपोर्ट कहती है कि यात्रा के इच्छुक लोगों को नामुमकिन दिखने वाली ऐसी बेहद आकर्षक डीलस वाले ईमेल से एकदम परहेज करना चाहिए, जो किसी लिंक पर क्लिक करने को कहते हैं। उसके बजाय उन्हें किसी प्रतिष्ठित कंपनी की वेबसाइट पर खुद जाना चाहिए और बुकिंग करनी चाहिए। टिकट बुक करते समय भरोसेमंद ऑनलाइन ट्रैवल एग्रीगेटर और एजेंसियों का ही इस्तेमाल कीजिए। खेतान ऐंड कंपनी के पार्टनर हर्ष वालिया कहते हैं, 'भुगतान करने से पहले पक्का कर लीजिए कि दिए गए ऑफर, वेबसाइट और सेवाएं पूरी तरह सही हैं।' ईमेल में दिए गए वेबसाइट के लिंक को भी अच्छी तरह जांच लेना चाहिए। एसओटीसी ट्रैवल के प्रेसिडेंट और कंट्री हेड (हॉलैंड) डेनियल डीसूजा कहते हैं, 'फिशिंग करने वाले अक्सर स्पेलिंग इस तरह बदल देते हैं कि आप आसानी से उसे पकड़ ही नहीं पाते।' वह कंपनी के सोशल मीडिया पेज पर जाने और उसके बारे में दिए गए रीव्यू पढ़ने की सलाह देते हैं ताकि पक्का हो सके कि आप भरोसेमंद कंपनी के साथ लेनदेन कर रहे हैं। कोई छप्परफाड़ छूट देने की बात कर रहा हो तो उससे फौरन कन्नी काट लीजिए। नियो में स्ट्रेटजी हेड स्वप्निल भास्कर कहते हैं, 'अगर कोई पेशकश नामुमकिन जितनी अच्छी लग रही हो तो उससे बिल्कुल दूर रहें।' वेबसाइट नई हो तो देख लीजिए कि

धोखाधड़ी वाला मामला तो नहीं है। वकील तथा साइबर अपराध और डेटा सुरक्षा विशेषज्ञ प्रशांत माली की सलाह है, 'गूगल सर्च में कंपनी का नाम टाइप कीजिए और साथ में 'फ्रॉड' शब्द टाइप कर दीजिए। अगर कंपनी के खिलाफ कोई भी शिकायत होगी तो वह सर्च में सामने आ जाएगी।' यह भी ध्यान रहे कि भुगतान सुरक्षित वेबसाइट पर ही करने हैं। माली कहते हैं, 'एड्रेस हमेशा 'http' से ही शुरू होना चाहिए। एड्रेस बार में पैडलॉक का चिह्न भी नजर आना चाहिए।' इस चिह्न से पता चलता है कि वेबसाइट में भरा गया ब्योरा आगे भेजने से पहले गोपनीय बना दिया जाएगा। भुगतान के लोकप्रिय विकल्प तलाशिए। भास्कर कहते हैं, 'यदि वीसा, मास्टरकार्ड,



अमेरिकन एक्सप्रेस, डिस्कवर जैसे भुगतान विकल्प हैं तो इसका मतलब है कि नेटवर्क प्रदाताओं ने कुछ जांच-पड़ताल कर ली है।'

फर्जीवाड़े से सावधान

घोटाला करने वाले अक्सर छुट्टियां मनाने के लिए किराये के कमरों या मकानों का फर्जी विज्ञापन करते हैं। कई बार तो वे जाने-माने प्लेटफॉर्म पर भी ऐसा करते हैं। माली का कहना है, 'वे बुकिंग के लिए पैसे फौरन देने को कहते हैं। जब सैलानी उस जगह पर पहुंचता है तो उसे पता चलता है कि किराये पर कमरा है ही नहीं।' मैकैफी की रिपोर्ट में सलाह दी गई है कि किराये पर कमरा है ही नहीं।

मैकैफी की रिपोर्ट में सलाह दी गई है कि किराये पर कमरा है ही नहीं।

हैं, 'जब आप सार्वजनिक स्थान पर मुफ्त में मिलने वाला वाई-फाई इस्तेमाल करते हैं तब आप जो भी जरूरी ब्योरा भरते हैं, उसे कोई भी बीच में लपककर अपने फायदे के लिए इस्तेमाल कर सकता है।' इसलिए भरोसेमंद वाई-फाई नेटवर्क से ही जुड़ें या वचुअल प्राइवेट नेटवर्क (वीपीएन) इस्तेमाल करें। आपके डिवाइस मजबूत पासवर्ड और बायोमेट्रिक सत्यापन के जरिये महफूज रहने चाहिए। मैलवेयर के संक्रमण से बचने के लिए साफ्टवेयर और एंटी-वायरस एप्लिकेशन पूरी तरह अपडेट होने चाहिए। आजकल संपूर्ण सिस्क्रिप्टी सॉल्यूशन उपलब्ध हैं, जो हानिकारक वेबसाइट को पहचान सकते हैं और वीपीएन भी प्रदान कर सकते हैं। वालिया की सलाह है कि सफर शुरू करने से पहले यात्रियों को अपने बैंक खातों में डिजिटल भुगतान, व्यापारियों को भुगतान और विदेश में भुगतान के लिए सीमाएं तय कर देनी चाहिए। यात्रा के दौरान अपने बैंक खाते और क्रेडिट कार्ड स्टेटमेंट जांचते रहें ताकि आपकी मर्जी के बगैर हुआ लेनदेन फौरन पकड़ में आ जाए। यदि ऐसा कोई लेनदेन पता चलता है तो फौरन अपने बैंक को बताएं।

यात्रा में रहें चौकस

कई सैलानी बेहद अहम और बड़े लेनदेन करने के लिए भी सार्वजनिक वाई-फाई का इस्तेमाल कर लेते हैं। माली आगाह करते

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39% NII (YoY)

43% PAT (YoY)

LIC Housing Finance Ltd.

CIN: L65922MH1989PLC052257

Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai-400001, Tel: +91-22-22049919, 22049799, Fax: +91-22-22049682

Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai-400005, Tel: +91-22-22178600, Fax: +91-22-22178777

Email: lichousing@lichousing.com, www.lichousing.com

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

Sr. No.	Particulars	Quarter ended June 30, 2023 Reviewed	Quarter ended June 30, 2022 Reviewed	Year ended March 31, 2023 Audited
1	Total Income from Operations	6,746.55	5,290.98	22,674.20
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,648.99	1,140.36	3,557.00
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,648.99	1,140.36	3,557.00
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,323.66	925.48	2,891.03
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,320.61	932.34	2,896.06
6	Paid up Equity Share Capital	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	26,990.26
8	Securities Premium Account	4,031.72	4,031.72	4,031.72
9	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) Basic & Diluted (The EPS for the quarter ended are not annualised)	24.06	16.82	52.56

Notes

The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended June 30, 2023.

The above is an extract of the detailed format of Quarterly Standalone Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

Sr. No.	Particulars	Quarter ended June 30, 2023 Reviewed	Quarter ended June 30, 2022 Reviewed	Year ended March 31, 2023 Audited
1	Total Income from Operations	6,759.13	5,302.50	22,728.21
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,644.83	1,142.67	3,560.77
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,644.83	1,142.67	3,560.77
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,319.04	926.89	2,891.17
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,315.88	932.88	2,895.98
6	Paid up Equity Share Capital	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	27,074.59
8	Securities Premium Reserve	4,047.52	4,047.52	4,047.52
9	Earning Per Share (of ₹ 2/- each)* (for continuing and discontinued operations) Basic & Diluted *(The EPS for the quarters are not annualised)	23.98	16.85	52.56

Notes

The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended June 30, 2023.

The above is an extract of the detailed format of Quarterly Consolidated Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

Place : Mumbai

Date : August 03, 2023

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For and on behalf of the Board

Sd/-

T. Adhikari

Managing Director & CEO

शेती-मातीत रमलेला निसर्गकवी

मराठी साहित्य विश्वात साठोत्तरी कालखंड महत्त्वाचा मानला जातो.

मात्र, १९७० च्या दशकामध्ये दिलीप चित्रे, नारायण सुर्वे, आरती प्रभू, नामदेव ढसाळ, गझलकार सुरेश भट अशा कवींच्या प्रभावळीमध्ये ना. धों. महानोर यांनी आपली स्वतंत्र नाममुद्रा उमटविली. शेती-मातीमध्ये रमणारा आणि हिरव्याकंच बोलीला अनोखी शब्दकळा देत आधुनिक मराठी कविता समृद्ध करणारे कवी म्हणून महानोर यांचा ठळकपणाने नामोल्लेख करावा लागेल.

नामदेव धोंडो महानोर असे त्यांचे संपूर्ण नाव. त्यांचा जन्म छत्रपती संभाजीनगर जिल्ह्यातील पळसखेडे या गावी १६ सप्टेंबर १९४२ रोजी झाला. पळसखेडे आणि नंतर जळगाव येथे महाविद्यालयाच्या पहिल्या वर्षापर्यंत शिक्षण घेतल्यानंतर त्यांनी आपल्या जन्मागावी शेतीचा व्यवसाय केला. महानोरांचा पहिला कवितासंग्रह ‘रानातल्या कविता’ १९६७ मध्ये प्रकाशित झाला. त्यानंतर वही (१९७०) आणि पावसाळी कविता (१९८२) असे आणखी दोन कवितासंग्रह प्रसिद्ध झाले. गांधारी

(कादंबरी, १९७२), गपसप (१९७२) आणि गावातल्या गोष्टी (१९८१, दोन्ही लोककथासंग्रह) असे गद्य लेखनही त्यांनी केले आहे. लोकगीतांचे एक संकलनही ‘पळसखेडची गाणी’ नावाने प्रसिद्ध झालेले आहे. महानोर यांनी गद्य लेखन केले असले, तरी रसरशीत निसर्गभान जागविणारे कवी म्हणूनच मुख्यतः ते प्रसिद्ध आहेत. अस्सल, संपन्न आणि तरल अशा ग्रामीण संवेदनशीलतेचा अपूर्व असा प्रत्यय त्यांच्या कवितेतून येतो. म्हणूनच पूर्वकालीन किंवा समकालीन कवींच्या प्रभावापासून

ही कविता मुक्त आहे. लोकगीतांतील छंद-लय, जिवंत उत्स्फूर्तता, आपल्या मातीशी आणि बोलीभाषेच्या सहजतेशी नाते सांगणारी जिवंत शब्दकळा ही महानोरांच्या कवितेची वैशिष्ट्ये त्यांच्या खास संवेदनशीलतेतून स्वाभाविकपणे आलेली आहेत. अनुभवागणिक नवी रूपे घेणाऱ्या त्यांच्या भाववृत्तीशी सूर जमविणारी चित्रमयताही त्यांच्या कवितेत आढळते. काही चित्रपटांसाठीही त्यांनी गीते लिहिली.

‘रानातल्या कविता’, ‘वही’, ‘गांधारी’ या त्यांच्या पुस्तकांना महाराष्ट्र शासनाने पुरस्कार देऊन गौरविले आहे. मराठीतील महत्त्वपूर्ण काव्यलेखनासाठी देण्यात येणारे ‘गदिमा पारितोषिक’ही त्यांना मिळाले होते. साहित्यिक-कलावंतांचे प्रतिनिधी म्हणून १९७८ मध्ये महाराष्ट्र विधान परिषदेवर त्यांची नियुक्ती करण्यात आली होती. त्यांच्या ‘पानझड’ या संग्रहाला साहित्य अकादमीचा पुरस्कार मिळाला होता. केंद्र सरकारने १९९१ मध्ये पद्मश्री किताबाने त्यांचा सन्मान केला होता.

विशेष

“माझे जवळचे मित्र आणि महाराष्ट्राचे रानकवी ना. धों. महानोर यांच्या निधनाने मला अतिशय दुःख झाले आहे. औरंगबाद जिल्ह्यातील पळसखेड खेड्यात गरीब शेतकरी कुटुंबात जन्मलेल्या ना. धों. यांचे बालपण कष्टात गेले, पण कष्ट झेलताना त्यांचे संवेदनशील मन रानात रमले. तिथेच त्यांच्या सर्जनशीलतेला धुमारे फुटले. ना. धों. च्या रानातल्या कविता, पावसाळी कवितांनी, जैत रे जैतसारख्या अनेक चित्रपट गीतांनी मराठी माणसांच्या मनावर गारूड केले. त्यांची विधान परिषदेतील भाषणे देखील माणसाच्या काळजाचा ठाव घेत. आधीच ते खूप हळवे, त्यात पत्नीच्या निधनाने आणखी खचले. मी, प्रतिभा त्यांच्या मनाला उभारी देत राहिलो. पण अखेर हा वृक्ष उन्मळून पडला. त्यांचे निधन देखील पावसाळ्याच्या दिवसांत व्हावे हा योग मनाला घटका लाऊन जाणारा आहे. मी आणि माझ्या कुटुंबातर्फे या मूढ मनाच्या निसर्ग कवीला श्रद्धंजली अर्पण करतो.

- **शरद पवार**, ज्येष्ठ नेते

मराठी मातीत रमणारा, निसर्गाची अनेक रूपे आपल्या शब्दांतून उलगडून दाखवणारा संवेदनशील रानकवी हरपला आहे. मराठी माती सर्जनशीलतेची खाण आहे. यात ज्येष्ठ कवी ना. धों. महानोर यांनी आपल्या शब्द सामर्थ्याने निसर्गाची, राना- वनाची, पानाफुलांतील सौंदर्याची, अनेकविध रूपे रसिकांसमोर मांडली. ते प्रयोगशील शेतकरीही होते. शेतकऱ्यांच्या सुखदुःखाची मांडणी करताना त्यांनी ग्रामीण जीवनाच्या अनेक पैलूंवर आपल्या लेखनातून प्रकाश टाकला. शेत, साहित्यिक मंच ते विधान परिषद असा त्यांचा प्रवास झाला. या सगळ्याच ठिकाणी महानोर यांनी आपल्या संवेदनशील कवी मनाची अमीट छाप उमटविली आहे.

-**एकनाथ शिंदे**, मुख्यमंत्री

रसिक मनाचे रानाशी मैत्र घडवून आणणारा आणि मराठी साहित्याला एका वेगळ्या उंचीवर नेणारा महान साहित्यिक आपण गमावला आहे. महानोर यांनी कवितेला हिरवा शातू नेसविला. निसर्ग आणि स्त्री ही महानोरांच्या कवितेची केंद्रस्थाने आहेत. त्यांच्या कवितेत विविध गंध आणि ध्वनी आहेत. ‘रानातल्या कविता’ या त्यांच्या कवितासंग्रहाने मराठी माणसावर गारूड केले. लोकसाहित्यावर त्यांनी अलोट प्रेम केले. त्यांनी चित्रपटासाठी लिहिलेली गीते मनाचा ठाव घेणारी आहेत.

-**देवेंद्र फडणवीस**, उपमुख्यमंत्री

महानोर खऱ्या अर्थाने ‘रानकवी’ होते. निसर्गाच्या सानिध्यात राहून त्यांनी साहित्यसेवा केली. मराठी साहित्याला मातीचा गंध दिला. महाराष्ट्रातील शेतकऱ्यांचे जीवन व ग्रामीण संस्कृतीचे वैभव त्यांनी मराठी साहित्यात आणले. त्यांच्या ‘रानातल्या कविता’ नी वाचकांना निसर्गाची सहल घडविली. मराठवाडी बोलीतल्या ‘पानझड’, ‘तिची कहाणी’ ‘पळसखेडची गाणी’ सारख्या लोकगीतांनी मराठी साहित्य समृद्ध केले. कवयित्री बहिणाबाई, बालकवींचा वारसा पुढे नेत त्यांनी साहित्यक्षेत्रात अदळ स्थान निर्माण केले. पवार कुटुंबियांनी आपला घनिष्ठ मित्र गमावला आहे.

- **अजित पवार**, उपमुख्यमंत्री

या कवीने लळा लावला असा असा की...

‘**(पान १ वरून)** जाती’ (व्यक्तिचित्रसंग्रह), ‘पानझड’ (साहित्य अकादमी पुरस्कार) अशा साहित्यसंपदेने महानोर यांनी मराठी साहित्यविश्वात मोलाचे योगदान दिले.

‘जैत रे जैत’ चित्रपटासाठी महानोर यांनी गीतलेखन केले. या चित्रपटातील गीतांनी

लोकप्रियतेचा कळस गाठला. रान शिवाराची, चैतन्याने रसरसलेली आणि हिरव्याकंच बोलीची कविता, तसेच कृषी संस्कृतीशी थेट नाते जोडणारी जीवनशैली, ही महानोर यांच्या व्यक्तिमत्त्वाची आणि साहित्यनिर्मितीची वैशिष्ट्ये होती. पळसखेडची लोकगीतेही त्यांनी संकलित केली होती.

महानोरांची कविता ग्रामीण भागातील प्रतिमांना घेऊन जन्माला येत होती. महानोर यांच्यावर महाराष्ट्राने खूप प्रेम केले. यशवंतराव चव्हाण किंवा शरद पवार यांच्यासारख्यांना त्यांच्या व्यक्तित्मत्त्वातील कवीपण जसे दिसले, तसेच त्यांच्या मनातील शेतीबद्दलचा जिव्हाळा दिसला. आपली शेती आणि आपली फळबाग याविषयी म्हणूनच ते मरमरून बोलत. ते आमदार झाले, पण त्यांचा जीव राजकारणात नव्हता. आयुष्याच्या संध्याकाळी पत्नीच्या मृत्यूमुळे आलेले एकाकीपण त्यांच्या अंतः करणाला कवितेत्याच आश्रयाला नेत होते.

-**नरेंद्र चपळगावकर**,

अखिल भारतीय मराठी साहित्य संमेलनाचे माजी अध्यक्ष

■ ■ ■ महानोरांची कविता रूढार्थाने निसर्गकविता नाही. मराठीमध्ये त्यांच्या कवितेच्या रूपाने पहिल्यांदाच कृषी जीवनाचे दर्शन घडविले. त्यांची कविता एकूण मानवी जीवन आणि निसर्ग सर्जनातील अनुभव देणारी आहे. म्हणून ती कविता असून, त्याला गीतत्व आले आहे. पारंपरिक लोकगीतांशी सरळ नाते जोडणारी ही कविता आहे. ज्या मोजक्या चित्रपटांसाठी त्यांनी गीते लिहिली, त्या उत्तम दर्जाच्या कविता आहेत. त्यांची ही कविता मराठीतील एक नवप्रवाह बनलेली आहे.

-**डॉ. सुधीर रसाळ**, ज्येष्ठ समीक्षक

■ ■ ■ निसर्गकवितेत अपूर्व मर घालणारे महानोर एक मोठे कवी होते. गीत आणि कविता यांचा एकात्म प्रत्यय केवळ त्यांच्या कवितेत आढळतो. आमच्या पिढीला अभिमान वाटावा, असा तो कवी होता.

- **प्राचार्य लक्ष्मीकांत तांबोळी**,

प्रसिद्ध साहित्यिक

निसर्गकविता आणि रानातल्या कवितांनी महाराष्ट्रातील वाड्मयीन विश्वात आपला ठसा उमटविणाऱ्या ना. धों. महानोर यांच्या काव्यमैफिली अगदी दिल्लीपर्यंत झाल्या. एका कठीण काळात त्यांनी मराठवाडा साहित्य परिषदेचे अध्यक्षपद सांभाळले होते. अखिल भारतीय साहित्य महामंडळाचे अध्यक्षपदही त्यांनी भूषविले होते. मराठवाड्यातील लेखकांसाठी त्यांनी नरहर कुरुंदकर पुरस्कार सुरू केला होता.

-**कौतिकराव ठाले-पाटील**,

अध्यक्ष, मराठवाडा साहित्य परिषद

■ ■ ■ मराठवाड्याच्या बोली भाषेतील अनेक शब्द ही महानोर यांनी मराठी साहित्याला दिलेली अनमोल देणगी आहे. स्वतंत्र शैली असलेला कवी, गीतकार आपल्यातून निघून गेला आहे. लहान लहान खेड्यांतील कवींनी बोलावल्यावर ते आवर्जून जात असत. छोट्या संमेलनांचे अध्यक्षपद भूषविणाऱ्या महानोर यांनी अखिल भारतीय मराठी साहित्य संमेलनाच्या अध्यक्षपदासाठी विनम्रतापूर्वक नकार कळविला होता.

-**रामदास फुटाणे**, वात्रटिकाकार

■ ■ ■ ‘आता माझे डोळे पैलतीरी लागलेत. अखेरचा दिस गोड झाला नाही तरी चालेल, पण तो लवकर यावा एवढंच मनात खोल कुठं तरी तरछत असत.’ आपल्या पत्नीच्या आठवणींचं पुस्तक ‘सुलोचनेच्या पाऊलखुणा’ महानोर यांनी मला पाठवले होते. त्या पुस्तकाच्या शेवटच्या या ओळी. ते दाखवत नव्हते, पण वहिनी गेल्यानंतर खूपच बेचैन असायचे. ‘जैत रे जैत’ पासून माझा स्नेह आतापर्यंत छान टिकला होता. पळसखेड आणि महानोर हे अद्भुत होते.

-**चंद्रकांत काळे**, प्रसिद्ध रंगकर्मी

ज्ञानवापी मशीद प्रकरण

सर्वेक्षणाच्या आदेशाला सर्वोच्च न्यायालयात आव्हान

पीटीआय, नवी दिल्ली

ज्ञानवापी मशिदीत भारतीय पुरातत्व विभागाला सर्वेक्षणास परवानगी देण्याचा अलाहाबाद उच्च न्यायालयाच्या आदेशाविरोधात मस्जिद समितीने उच्च न्यायालयात दाद मागितली आहे, तर आमची बाजू ऐकल्याशिवाय मस्जिद समितीच्या याचिकेवर कोणताही आदेश देऊ नये, अशी विनंती एका हिंदू पक्षकाराने केली आहे. अलाहाबाद उच्च न्यायालयाच्या निकालानंतर काही तासांनी, अॅड. निजाम पाशा यांनी ज्ञानवापीच्या विषयाचा उल्लेख सर्वोच्च न्यायालयात करून तातडीने सुनावणी घेण्याची मागणी केली. काशी विश्वनाथ मंदिराच्या जागेवर मशीद बांधली गेली आहे

काय घडले?

मंदिरावर मशीद बांधली गेली आहे किंवा नाही, हे शोधण्यासाठी सर्वेक्षण करण्याचे आदेश वाराणसी न्यायालयाने पुरातत्व विभागाला दिले होते. त्याविरोधातील ग्यानवापी समितीची याचिका अलाहाबाद उच्च न्यायालयाने फेटाळली व जिल्हा न्यायालयाच्या आदेशात हस्तक्षेपास नकार दिला. किंवा नाही, याबाबत सर्वेक्षणाच्या वाराणसी न्यायालयाने भारतीय पुरातत्व विभागाला दिलेल्या आदेशाविरोधातील ग्यानवापी समितीची याचिका गुरुवारी सकाळी अहलाबाद उच्च न्यायालयाने फेटाळल्यानंतर मस्जिद समितीने सर्वोच्च न्यायालयात दाद मागितली.



३० जून, २०२३ रोजी संपलेल्या तिमाही स्वायत्त वित्तीय निष्कर्षांचा सारांश				
अनु क्र.	तपशील	३० जून २०२३ रोजी संपलेली तिमाही	३० जून २०२२ रोजी संपलेली तिमाही	३१ मार्च २०२३ रोजी संपलेले वर्ष
		पुनरावलोकित	पुनरावलोकित	लेखापरिक्षित
१	प्रवर्तनातून एकूण उत्पन्न	६,७४६.५५	५,२९०.९८	२२,६७४.२०
२	कालावधीतील निव्वळ नफा (कर, अपवादात्मक आणि/अथवा असाधारण बाबींपूर्व)	१,६४८.९९	१,१४०.३६	३,५५७.००
३	कालावधीतील करपूर्व निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,६४८.९९	१,१४०.३६	३,५५७.००
४	कालावधीतील करोत्तर निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,३२३.६६	९२५.४८	२,८९१.०३
५	कालावधीतील एकूण सर्वसमावेशक उत्पन्न (कालावधीतील नफा (करोत्तर) आणि अन्य समावेशक उत्पन्न (करोत्तर) समाविष्ट असलेले)	१,३२०.६१	९३२.३४	२,८९६.०६
६	भरणा केलेले समभाग भांडवल	११०.०८	११०.०८	११०.०८
७	३१ मार्च रोजी राखीव निधी (पुनर्मूल्यांकन राखीव निधी वगळून)	-	-	२६,९९०.२६
८	सिक्युरिटीज प्रीमियम खाते	४,०३१.७२	४,०३१.७२	४,०३१.७२
९	प्रति भाग मिळकत (प्रत्येकी रु. २/-च्या) (चालू असलेल्या व खंडित प्रवर्तनांसाठी) पायाभूत आणि सौम्यीकृत (संपलेल्या तिमाहीकरीता ईपीएसचे वार्षिकीकरण केलेले नाही)	२४.०६	१६.८२	५२.५६

टीपा:

१. मागील कालावधीतील आकडेवारी ही चालू आकडेवारीसोबत म्हणजेच दि. ३० जून, २०२३ रोजी संपलेल्या आकडेवारीसोबत तुलना करण्याकरिता आवश्यक असेल तेथे एकत्रित / पुनर्बागीकृत / पुनर्संचयित केली गेली आहे.

२. वरील विवरण हे सेबी (सूची अनिवार्यता व विमोचन आवश्यकता) विनियमन, २०१५ च्या विनियमन ३३ आणि विनियमन ५२ अंतर्गत स्टॉक एक्सचेंजेसकडे दाखल करण्यात आलेल्या तिमाही स्वायत्त वित्तीय निष्कर्षांच्या विस्तृत प्रारुपाचा सारांश आहे. स्वायत्त तिमाही वित्तीय निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजेस – नॅशनल स्टॉक एक्सचेंजेस (एनएसई), बॉम्बे स्टॉक एक्सचेंज (बीएसई) वेबसाइट्स www.nseindia.com, www.bseindia.com व कंपनीची वेबसाइट www.lichousing.com वरही उपलब्ध आहे.

३० जून, २०२३ रोजी संपलेल्या तिमाही एकत्रिकृत वित्तीय निष्कर्षांचा सारांश

(₹ कोटीत)				
अनु क्र.	तपशील	३० जून २०२३ रोजी संपलेली तिमाही	३० जून २०२२ रोजी संपलेली तिमाही	३१ मार्च २०२३ रोजी संपलेले वर्ष
		पुनरावलोकित	पुनरावलोकित	लेखापरिक्षित
१	प्रवर्तनातून एकूण उत्पन्न	६,७५९.१३	५,३०२.५०	२२,७२८.२१
२	कालावधीतील निव्वळ नफा (कर, अपवादात्मक आणि/अथवा असाधारण बाबींपूर्व)	१,६४४.८३	१,१४२.६७	३,५६०.७७
३	कालावधीतील करपूर्व निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,६४४.८३	१,१४२.६७	३,५६०.७७
४	कालावधीतील करोत्तर निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,३१९.०४	९२६.८९	२,८९१.१७
५	कालावधीतील एकूण सर्वसमावेशक उत्पन्न (कालावधीतील नफा (करोत्तर) आणि अन्य सर्वसमावेशक उत्पन्न (करोत्तर) समाविष्ट असलेले)	१,३१५.८८	९३२.८८	२,८९५.९८
६	भरणा केलेले ऋण भांडवल	११०.०८	११०.०८	११०.०८
७	३१ मार्च रोजी राखीव निधी (पुनर्मूल्यांकन राखीव निधी वगळून)	-	-	२७,०७४.५९
८	सिक्युरिटीज प्रीमियम रिझर्व्ह	४,०४७.५२	४,०४७.५२	४,०४७.५२
९	प्रति भाग मिळकत (प्रत्येकी रु. २/-च्या)* (चालू असलेल्या व खंडित प्रवर्तनांसाठी) पायाभूत आणि सौम्यीकृत * (तिमाहीकरीता ईपीएसचे वार्षिकीकरण केलेले नाही)	२३.९८	१६.८५	५२.५६

टीपा:

१. मागील कालावधीतील आकडेवारी ही चालू आकडेवारीसोबत म्हणजेच दि. ३० जून, २०२३ रोजी संपलेल्या आकडेवारीसोबत तुलना करण्याकरिता आवश्यक असेल तेथे एकत्रित / पुनर्बागीकृत / पुनर्संचयित केली गेली आहे.

२. वरील विवरण हे सेबी (सूची अनिवार्यता व विमोचन आवश्यकता) विनियमन, २०१५ च्या विनियमन ३३ अंतर्गत स्टॉक एक्सचेंजेसकडे दाखल करण्यात आलेल्या तिमाही एकत्रिकृत वित्तीय निष्कर्षांचा विस्तृत प्रारुपाचा सारांश आहे. एकत्रिकृत तिमाही वित्तीय निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजेस – नॅशनल स्टॉक एक्सचेंजेस (एनएसई), बॉम्बे स्टॉक एक्सचेंज (बीएसई) वेबसाइट्स www.nseindia.com, www.bseindia.com व कंपनीची वेबसाइट www.lichousing.com वरही उपलब्ध आहे.

ठिकाण : मुंबई	मंडळाच्या वतीने आणि साठी
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Man held for raping 4-year-old girl in neighbourhood

Thane: The police in Thane have arrested a 26-year-old man for allegedly raping a four-year-old girl. The police said the accused and the child's family are neighbours in Bhiwandi and know each other well. The accused went to the girl's home on the night of July 31 and allegedly

raped her when her mother was busy in the kitchen. When the child started crying in pain, her mother came out of the kitchen but the accused escaped. The next day, the girl complained of severe pain. When enquired, she told her mother about what the accused did to her.

Mega cluster scheme is taking shape in Thane

TMC signs deal with MahaPreit, which is known for PMAY schemes

ABHITASH SINGH / Thane

One of the largest and most ambitious cluster development plans is taking shape in Thane. The work of the first phase of this scheme has started in Kisan Nagar. The Thane Municipal Corporation (TMC) on Wednesday entered into an agreement with Mahatma Phule Renewable Energy and Infrastructure Technology Limited (MahaPreit) to develop Hazuri and Kisanagar clusters in the same phase.

Chairman and managing director of MahaPreit Bipin Shrimall and civic chief Abhijit Bangar, along with other key officials, were present during the agreement.

The cluster scheme was devised by Chief Minister Eknath Shinde to collectively re-



AMBITIOUS PROJECT

SIX CLUSTERS TO BE IMPLEMENTED

- URP-1-Kopri
- URP-3-Rabodi
- URP-12-Kisan Nagar
- URP-13-Lokmanya Nagar
- URP-11-Hajuri
- URP-6-Tekdi Bungalow

develop unauthorised and dangerous buildings. Regulations for implementing urban regeneration schemes (clusters) in areas lacking basic facilities and for the redevelopment of dangerous and old buildings in municipal areas have been included in the integrated development control and promotion regulations. A total of 45 urban revitali-

sation plans (URP) have been notified by the TMC. Six clusters, including URP-1-Kopri, URP-3-Rabodi, URP-12-Kisan Nagar, URP-13-Lokmanya Nagar, URP-11-Hajuri and URP-6-Tekdi Bungalow, will be implemented on a priority basis.

Bangar said, "MahaPreit has experience in many internal projects like Pradhan Mantri Awas Yojana (PMAY),

the housing projects for economically weaker sections. Therefore, the implementation will be promoted through this organisation."

The URP has been prepared for the redevelopment of dangerous, unauthorised and official buildings in the city with well-planned and complete civic infrastructure on an area of 1,500 hectare.

Event to pay tributes to ex-servicemen

FPJ NEWS SERVICE / Thane

The Thane collectorate is celebrating a revenue week from August 1-7. A special program "soldiers for you" will be organised on Saturday at 10am to express gratitude to the true heroes of the country. The event will be held at Acharya Prahlad Keshav Atrre Rangmandir in Kalyan.

A meritorious ceremony for talented and outstanding children of ex-servicemen and outstanding performance of ex-servicemen, distribution of special certificates, medical camp, Aadhaar center and Maha-e-seva center will be held. Information about various government schemes including revenue policies will be given to the former servicemen.

Thane collector Ashok Shingare, additional collector Manisha Jaibhaye-Dhule, resident deputy collector Sudam Pardeshi and other revenue department officials will attend the event.

Sena MLA seeks welfare board for state's transgender community

The HC has made provisions for trans persons to apply for jobs

SURESH GOLANI
Mira-Bhayandar

Toeing the lines of the Uttar Pradesh government, Shiv Sena legislator Pratap Sarnaik has requested Chief Minister Eknath Shinde to set up a dedicated welfare board for the transgender community in the state.

Sarnaik has tabled a calling attention motion under rule 105 of the Maharashtra Legislative Assembly Rules at the ongoing monsoon session. "They too are citizens of the country and are entitled to all rights and privileges but they continue to face stigmatisation, oppression and discrimination... The welfare board can play a decisive role in addressing their issues," said Sarnaik.

In reply to the motion, minister Shamburaj Desai said, "Although transgender welfare boards at the state, divisional and zilla parishad



DEMANDS FOR TRANSPERSONS

- Sufficient budgetary allocations for...
- Skill development
- Education
- Self-employment opportunities
- Medical facilities
- Setting up of old age homes
- Community halls and toilets

members are yet to be appointed. It will be ensured that members are taken on board within two months. While an affordable housing scheme for the transgender community is in place under the aegis of the Nagpur Improvement Trust (NIT), around 3,775 transgender members have availed medical facilities in camps organised by the government. In line with the Pune Municipal Corporation, which has hired transgenders as security guards on a contract basis, we will explore similar opportunities for them in other civic bodies."

In December, last year, the Bombay High Court order made provisions for third-gender people to apply for jobs in the recently held mega recruitment drive for nearly 19,000 jobs for constables and driver constables in the Maharashtra police force.

level are in existence, it is true that non-government

'Marine Drive LED bus stops not ok'

FPJ NEWS SERVICE / Mumbai

The Nariman Point Churchgate Citizens' Association (NPCCA) has objected to LED bus stops being installed on the Marine Drive promenade. Atul Kumar, the association president, in a letter to the BEST general manager, has said that the promenade is a part of the core Marine Drive heritage precinct and also within the core of the UNESCO Victorian Gothic and Art Deco ensembles of Mumbai.

Kumar noted that the art deco buildings along the promenade were built by some of the first Indian architects. He said their design principles for heritage buildings in the immediate surrounding area should be adopted so that it honours and does not take away from the overall setting of the precinct. "We also hope that there will be no commercial advertising on these facilities as the promenade has been kept

Want the design to not take away from the heritage status

free of this for decades. We urge BEST to consider the importance of the heritage precinct area while designing any new facilities," he said.

The association noted that the new bus stops are occupying "huge footpath space that severely hinders movement of pedestrians". It also noted that they are significantly larger than the earlier format and have extremely high density LED advertising that disturbs local residents.

The association has also drawn the BEST's attention to High Court PIL (L) No. 96 of 2015, stating that a committee consisting of the civic chief, the Commissioner of Police and the chairman of the Heritage Conservation Committee to review any application or proposal for any activity at the promenade.

Licenses of 4 bars suspended

FPJ NEWS SERVICE / Navi Mumbai

Navi Mumbai police suspended the license of four bars and restaurants for violating the laws. Of the four bars, two bars faced three months suspensions for operation after a raid was conducted.

The four bars are Kapal Restaurant and Bar, Hotel Meghraj Bar and Restaurant, Maya Restaurant, and Hotel Captain NX Bar and Restaurant.

According to officials, the licenses of Couple Restaurant and Bar, Hotel Meghraj Bar and Restaurant, and Maya Restaurant and Orchestra Bar were suspended for one month from August 3 to September 2. Similarly, the license of Hotel Captain NX Bar and Restaurant was suspended for three months from August 3 to November 2.

Apart from waitresses indulging in obscenity, they operated the orchestra bar beyond the permissible time. In addition, they found dancing to loud music while indulging in obscenity. Earlier, cases were registered for obscene acts in public of the Indian Penal Code and Maharashtra Police Act, 1951.

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This is to inform to the General Public that, Circle Office Mumbai Western of Punjab National Bank has shifted from "2nd Floor, Aman Chambers, Veer Savarkar Marg, Prabha Devi- Mumbai" to "5th FLOOR, PNB PRAGATI TOWERS, C-9, BLOCK-G, BANDRA KURLA COMPLEX, BANDRA (E), MUMBAI-400051" w.e.f.31.07.2023

Circle Office, Mumbai Western
Date: 04/08/2023
Sd/-
Authorized Officer

BID OFFER NOTICE
OM SUDARSHAN CO-OP. HSG. SOCIETY LTD.

is inviting sealed offer from Developers to re-develop its existing Residential Building on plot bearing C.T.S.No. 181/B, of Village-Magathane, Tal. Borivali Mumbai Suburban District, at Jai Maharashtra Nagar, Near Tata Power House, Magathane, Borivali (East), Mumbai-400066.

Plot area adm. 787.70 Sq. Mt. (as per Deemed Conveyance) or thereabout having 28 Flats & 04 shops having total Built Up Area 1081.59 Sq.Mtr. Road width 18.30 Mtrs.

Offer document is available at Society's Office on payment of Rs.10,000/- (Rupees Ten Thousand Only) by Cash / Pay Order in favor of "Om Sudarshan Co-Op. Hsg. Society Ltd" (Non-refundable) from 07.08.2023 to 21.08.2023.

Note:-
1. Last date of submission of offer 31.08.2023
Timing: upto 3.00 pm.
Contact :- The Secretary, Om Sudarshan Co.op. Housing Society Ltd., Jai Maharashtra Nagar, Road No. 1, Near Lijjat Papad, Opp. Tata Power House, Magathane, Borivali (East), Mumbai - 400066. Tel: 98208 70495 / 99693 08956
Date: 04-08-2023

Parsee Gymkhana
(MARINE DRIVE)

BOOKINGS ARE OPEN NOW

Ideal to hold events from 600 - 2500 people

- Ample parking space
- Great Connectivity

Dates Available From 1st November 2023

For Booking Please Call

Mr. Vivek Chapekar : 9820083432 Mr. Alok Agrawal : 9820211599

Mr. Kaizaad Wadia : 8652364488

HOME LOAN

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Onwards

- Facility of Online Loan Sanction Available
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Home Loan Enquiry on WhatsApp

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39%
NII
(YoY)

43%
PAT
(YoY)

LIC Housing Finance Ltd.

CIN: L65922MH1989PLC052257

Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai-400001,
Tel: +91-22-22049919, 22049799, Fax: +91-22-22049682

Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai-400005, Tel: +91-22-22178600, Fax: +91-22-22178777

Email: lichousing@lichousing.com, www.lichousing.com

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023				
(₹ in Crore)				
Sr. No.	Particulars	Quarter ended June 30, 2023	Quarter ended June 30, 2022	Year ended March 31, 2023
		Reviewed	Reviewed	Audited
1	Total Income from Operations	6,746.55	5,290.98	22,674.20
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,648.99	1,140.36	3,557.00
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,648.99	1,140.36	3,557.00
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,323.66	925.48	2,891.03
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,320.61	932.34	2,896.06
6	Paid up Equity Share Capital	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	26,990.26
8	Securities Premium Account	4,031.72	4,031.72	4,031.72
9	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) Basic & Diluted (The EPS for the quarter ended are not annualised)	24.06	16.82	52.56

Notes

- The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended June 30, 2023.
- The above is an extract of the detailed format of Quarterly Standalone Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023				
(₹ in Crore)				
Sr. No.	Particulars	Quarter ended June 30, 2023	Quarter ended June 30, 2022	Year ended March 31, 2023
		Reviewed	Reviewed	Audited
1	Total Income from Operations	6,759.13	5,302.50	22,728.21
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,644.83	1,142.67	3,560.77
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,644.83	1,142.67	3,560.77
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,319.04	926.89	2,891.17
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,315.88	932.88	2,895.98
6	Paid up Equity Share Capital	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	27,074.59
8	Securities Premium Reserve	4,047.52	4,047.52	4,047.52
9	Earning Per Share (of ₹ 2/- each)* (for continuing and discontinued operations) Basic & Diluted *(The EPS for the quarters are not annualised)	23.98	16.85	52.56

Notes

- The figures for the previous periods have been regrouped/ reclassified/ restated wherever necessary in order to make them comparable with figures for the current period ended June 30, 2023.
- The above is an extract of the detailed format of Quarterly Consolidated Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

Place : Mumbai
Date : August 03, 2023

For and on behalf of the Board
Sd/-
T. Adhikari
Managing Director & CEO.

Apply for Home Loan on LIC HFL HomY App. / Message "New Home Loan" through 83699 98182

जाहीर नोटीस

तमाम जनसंघ गाव जाहीर नोटीसीव्दारे कळविण्यात येते की गाव मोठे विरार, ता. वसई, जि. पालघर येथील १) सईक्रेम क्रमांक ३३६, हिस्सा क्र. ब क्षेत्र ३००० रु. हे. आर. चो. मी. आकार २४२.०० रु. पे. ३) सईक्रेम क्रमांक ३३७, हिस्सा क्र. १/१ क्षेत्र २६८.७४ रु. हे. आर. चो. मी. आकार १९५.०० रु. पे. ३) सईक्रेम क्रमांक ३३७, हिस्सा क्र. १/१ क्षेत्र ०.५५ रु. हे. आर. चो. मी. आकार २१०.०० रु. पे. येथेस गाव मोठे बोळीज, ता. वसई जि. पालघर येथील सईक्रेम क्रमांक. ३३७, हिस्सा क्र. ब /१ क्षेत्र २८१.७० रु. पे. जमिन मिळकत ही मी. राज एण्टरप्राईस येथे भागीदार १. श्री. बिबिन ननिंदर खोसिया २. श्री. कुंदन जयदेवराव मलक ३. श्री. संप्रदीप विष्णु सलके ४. श्री. अजीब यासंत पाटील हांच्या मालकी कब्जे विवादित पातळी मालकी असून त्यांनी मला सार पत्र मिळकतीची मालकी कळवाबाबतचे (टायपल सर्टीफिकेट) देण्याबाबत विनंती कोणत्याही व्यक्तीची तर सदर जमिन मिळकतीवरील कोणत्याही व्यक्तीचा वा संस्थेचा कोणत्याही प्रकारचा हक्क, अधिकार वा हिसाबसंब असलेला त्यांनी नोटीस प्रसिद्ध झाल्यापासून १४ दिवसांचे असेट नम्रकराबाबतच्या खालील नमुने पदव्यात कोणत्या कादोदोषी पुराव्यासह ठरवतो. अन्यथा कोणत्याही कसालाही हक्क अधिकार वा हिसाबसंब नाही. असे समजून सदर मिळकतीचे मालकी हक्काबाबतचे (टायपल सर्टीफिकेट) देण्यात आला. ह्याची सवनी नमो देऊ यावी.

सही/

अॅड. जगजीत प्रदिप हातेदे.

पता. - यशानजी हेक्टर अर्जी, वसई प. मी. ता. वसई जि. पालघर, ४०४ २००१

दिनांक: सई. दिनांक: ०५/०८/२०२३

जाहीर सूचना

को १०/११, लिवार्ड इंडस्ट्रियल इस्टेट, ८९, कुल अभेरी रोड, साकीनाका, मुंबई - ४०० ००२, येथे नॉटॅरिअल कार्यालया असलेल्या **वर्ल्डट्रेस मॅनेजमेंट प्रॉपर्टीज प्रायव्हेट लिमिटेडच्या** विभागात: खाली दिलेल्या परिशिष्टामध्ये नमूद केलेल्या भाडेपट्टी मिळकतीच्या संदर्भात त्यांच्या नामाधिकाराची चौकशी करत आहे,

आसेआरईसी लिमिटेड, व्यतिरिक्त, व्यतिरिक्त कोणीही व्यक्ती त्यासंबंधी विक्री, गणण, भेट, भाडेपट्टा, भाडेकरू, धारणाधिकार, प्रभार, विवकल, सुविधाधिकार, ताबा, राहिल्या काढी अन्वयाकी कसयाही कायद्या मार्गे कोणताही द्यावा असल्या त्यांनी २०८, वीणा चॅम्बर्स, २९, दस्ताल स्ट्रीट, फॉर्ग, मुंबई - ४०० ००१ येथे माझ्या कार्यालयात एकुलथं कागदपत्रांसह लेखी सद्ध करविण्याची यादृगे विनंती आहे, कसूर केल्यास, दावे काही असल्यास सोडून दिल्याचे आणि/किवा त्यागित केल्याचे गृहित धरले जाईन अशा दाव्यांच्या संदर्भ न घेता सद्ध मिळकत संपादन करण्यास पुढे जाईल.

परिशिष्ट

१-५८५ चे सुमारे ११८० चौ. मी.सह, टीटीडी नोंदीमधील जे.ए.एम.आय.सी. वीणा महापणे, नेवी मुंबई महानगरपालिकाच्या हद्दीत वसलेले जि. ठाणे - ४०० ७९०, एकत्रितपणे उभारणी आणि त्यावर उभ्या राहिलेल्या इमारती. दिनांक ४ ऑगस्ट २०२३.

सही/-
कु. विधि शाह
वकील

PUBLIC NOTICE

Notice is hereby given that my clients are negotiating with **Mr. Sanjay Lachman Melvani**, Indian Inhabitant, residing at Polaris Building, Hirandanani Estate, Ghodbunder Road, Patlipada, Sandozbagh, Thane - 400607, to acquire the right, title and interest in respect of the immovable property more particularly described in the Schedule hereunder written along with all fixed assets, if any, standing thereon (the "**Property**") free from all encumbrances.

Any person having any claim or demand or, right, title, or interest in respect of the said Property or any part or portion thereof by way of by way of sale, conveyance, assignment, transfer, exchange, gift, mortgage, lease, sub-lease, tenancy, trust, maintenance, inheritance, possession, share, license or a claim in the nature of a dispute, suit, decree, other restrictive covenants, order of injunction, hypothecation, charge, lien, attachment, requisition, acquisition, easement, right of way, encumbrance, gift, exchange, possession, covenant, development rights, trust, *lis pendens*, right of pre-emption or under any Agreement or other disposition or otherwise claiming whatsoever, are hereby required to make the same known in writing with documentary proof to the undersigned at their office within a period of seven(7) days from the date of publication hereover, failing which the claims of such person/s, if any, will be deemed to have been waived and/or abandoned and not binding on our clients and the proposed transaction of purchase of the Property shall be valid and without any reference to such claim/s.

THE SCHEDULE ABOVE REFERRED TO (HEREIN referred to as the Property)

Flat Nos. 1501-A and 1501-B, admeasuring 540 square feet and 510 square feet built up area respectively, on the 15th Floor, A Wing, in the building known as 'Valencia' of Hirandanani Co-operative Housing Society Ltd., at Valencianandani Gardens, Powai, Mumbai - 400 076, bearing Share Nos. 1071 to 1075 under Share Certificate No. 189 and share certificate nos. 1076 to 1080 under Share Certificate No. 190 respectively, along with One Car podium basement Parking space No. 96, on the land bearing C.T.S. No. 4, 5, 8, 9, 10, 11 (pt), 14, 15 (pt), 16, 17 (pt), 18 (pt) and 19 (pt) of Village/Powai, Mumbai Suburban District.

The said building 'Valencia' comprises of Ground plus 18th upper floors with lift and the year of Construction is 1997.


ADV. SHUBHAM MEHTA
702, Carol Shree Apartment, Vallabh Baugh Lane, Next to Parasdharm, Ghatkopar (East), Mumbai - 400 077
Email : shubhammehta0595@gmail.com
Place : Mumbai Date : 04.08.2023

LIBORD SECURITIES LIMITED				
CIN: L67120MH1994PLC080572				
Regd. Office: 104, M.K. Bhavan,				
300, Shahid Bhagat Singh Road, Fort, Mumbai 400001.				
Phone: 022-22658108 / 09 E-mail: investorrelations@libord.com				
EXTRACT OF STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023				
(Rs. in Lakhs)				
Particulars	Quarter Ended	Year Ended	Quarter Ended	Quarter Ended
	30.06.2023	31.03.2023	30.06.2022	30.06.2022
	Reviewed	Audited	Reviewed	Reviewed
Total Income from Operations	7.97	34.99	6.39	
Net Profit / (Loss) for the period before tax	2.60	9.81	2.76	
Net Profit / (Loss) for the period after tax	1.94	7.35	2.07	
Total Comprehensive Income for the period	1.82	4.61	0.94	
Equity Share Capital	500	500	500	
Reserves (excluding Revaluation Reserve)	(101.58)	(103.40)	(107.07)	
Net Worth	398.42	396.60	392.93	
Earnings Per Share (of Rs. 10/- each)				
(for continuing and discontinued operations)				
1. Basic:	0.04	0.15	0.04	
2. Diluted:	0.04	0.15	0.04	

आधार हाऊसिंग फायनान्स लि.

निगम कार्यालय: युनिट क्र. ८०२, नटराज रुस्तमजी, वेस्टर्न एक्सप्रेस हायवे, सर एम.व्ही. रोड, अंधेरी पूर्व, मुंबई - ४०००६९

पालघर शाखा : २रा मजला, सत्यम कमर्शियल कॉम्प्लेक्स, कॉग्रिस भवनजवळ, कचेरी रोड, पालघर-पश्चिम-४०१ ४०४ (महा.)



Aadhar
 Housing Finance Ltd

ई-लिलाव - विक्री सूचना

सिस्कुग्रीटाइडिजेशन अँड रिक्स्ट्रक्चर ऑफ फायनान्सिअल असेट्स अँड एन्फोर्समेंट ऑफ सिस्कुग्रीटा इंटरेस्ट अँक्ट, २००२ अन्वये सहावाचता सिस्कुग्रीटा इंटरेस्ट (एन्फोर्समेंट) रुल्स २००२ च्या नियम ८ (६) किरता तसुदीनद्वये वयस मिळकतीचे विक्रीकिरता ई-लिलाव विक्री सूचना.

सर्व सामान्य जनात आणि विशिषकरुत कर्जदार आणि समीदार यांना मादुरा सूचना देण्यांत येते की खालील विवरणांत गहाण ठेवलेले स्थार मिळकत जिचा कब्जा आधार हाऊसिंग फायनान्स लिमिटेडच्या भाविय शांतीलाल पारेख आहोते ते ‘जसे आहे जेथे आहे तत्त्वाने’, ‘जे आहे जसे आहे तत्त्वाने’ आणि ‘जे काही आहे तेथे आहे तत्त्वाने’, तत्त्वाने विकली जाणार आहेत. जिचा तपशील खालील प्रमाणे:-

अ. क्र.	कर्जदार/ सह-कर्जदार/ हमीदार	मागणी सूचनेची तारीख आणि राकम	स्थार मिळकतीचे वर्णन	राखीव किंमत (रा. कि.)	इसारा अनामत राकम (इअर) (रा. कि. च्या १०%)	ताब्यत घेण्याचे स्वरूप
१.	(कर्ज कोड क्र. १२८०००००३२४ पातघर शाखा) संजय राजकुमार निशारद (कर्जदार) पिंकी संजय निशारद (सह-कर्जदार) भाविय शांतीलाल पारेख (हमीदार)	२१-०७-२०२२ आणि २.१९.४१.८९८/-	अनु क्र. ८२, ६, १९, २, १००, २, ११८, ४ यश अपार्टमेंट के विंग एंक्ट. ३०३ ३रा मजला विडिंग के यश अपार्टमेंट के विंग टेंबोडे माहीम पालघर रोड टेंबोडे, ठाणे, महाराष्ट्र, ४०१४०४ भागक मिळकत के ते सर्व भाग आणि विभाग. सीमादार : पूर्व – एल-विंग/ इतर मिळकत, पश्चिम-जे-विंग/फ्लॅट क्र. ३०२, उत्तर-जे-विंग/इतर मिळकत, दक्षिण-खुशी/फ्लॅट क्र. ३०४	रु. २३,२८,७५०/- (रुपये तेवीस लाख अठ्ठावीस हजार सातशे आणि पचास मात्र)	रु. २,३२,८७५/- (रुपये दोन लाख बत्तीस हजार आठशे पंचाहत्तर मात्र)	सांकेतिक

१. इअर आणि केवबसीसह विविध निविदा प्रपत्रातील मोहोरबंद बोली/प्रस्ताव येथे वरील नमुने शाखा कार्यालयाच्या पत्त्यावर सादर करण्याची अंतिम तारीख ०२.०२.२०२३ सायं. ५.०० पर्यंत आहे. ज्या निविदा भरलेल्या नाहीं किंवा ज्या निविदा अंतिम तारखेनंतर प्राप्त होतील त्या अवैध निविदा समजण्यात येतील आणि त्यानुसार त्या नाकारण्यात येतील. इअरवर कोणतीही व्याज दिले जाणार नाही.

२. <https://bankauctions.com> वर बोली/प्रस्ताव उघडण्याची तारीख (लिलाव तारीख) ०४.०९.२०२३ रोजी सकाळ ३.०० वा. ते ४.०० वा. आहे.

३. वरील नमुने मिळकतीवरील कोणत्याही प्रकारच्या कोणत्याही दायित्वाकरिता एचएफएल जबाबदार असणार नाही. मिळकतीचा लिलाव ‘जे आहे जेथे आहे’ ‘जसे आहे जेथे आहे’ आणि ‘जे काही आहे तेथे आहे’ तत्वाचे करणार येईल.

४. डिमांड ड्राफ्ट केवळ ‘आधार हाऊसिंग फायनान्स लिमिटेड’ यांच्या नावे करणायत यावा.

५. लिलाव/विडिंग केवळ वेबसाइटद्वारे ऑनलाईन इलेक्ट्रॉनिक बोलीद्वारे होईल <https://bankauctions.com> ई-लिलाव विक्री प्रक्रियेत भाग घेण्यापूर्वी बोलीदारांना तपशीलवार अटींसाठी वेबसाइटवर जाण्याचा सल्ला दिला जातो.

६. रज्युक्त शांततांसाठी पोटल मे. सी१ इंडिया प्रा. लि. मार्फत लिंक <https://bankauctions.com/registration/signup> येथे त्यांचे नावे नोंदणी करावे आणि विनामूल्य त्यांचे यूजर आयडी आणि पासवर्ड प्राप्त करावे. संभाव्य बोलीदारांना सेवा पुर्वदादवार मे. सी१ इंडिया प्रा. लि. यांचे वेबसाईट <https://bankauctions.com> वरून ई-लिलावाकरिता ऑनलाईन प्रशिक्षण प्राप्त करू शकता.


७. पुढील तपशीलांसाठी आधार हाऊसिंग फायनान्स लिमिटेड चे प्राधिकृत अधिकारी सचिन वसंत रोकडे (संपर्क क्र. ९७०२७३२०४१) किंवा सेवा पुर्वदादवार मे. सी१ इंडिया प्रा. लि. चे श्री. प्रभाकरन, मोबाईल क्र. +९१-७४१८२-८१७०९, ई-मेल: tn@ctindia.com आणि support@bankauctions.com, फोन क्र. +९१७९११९८४२४/२५/२६ येथे संपर्क साधावा. तारखेची गोळी वरील स्थार मिळकत/तारण मतेची विक्री आणि/किंवा विक्रीवैध करण्यापासून एचएफएल/एचएफएल चे प्राधिकृत अधिकार्यांना प्रतिबंधित आदेश आणि/किंवा न्यायालय निषेधासाठी आहे.

८. विक्रीच्या तपशीलवार अटी व शर्तीसाठी, कृपया आधार हाऊसिंग फायनान्स लिमिटेड (एचएफएल) तारण धक्कोची वेबसाईट म्हणजेच www.aadharhousing.com प्रदान केलेल्या लिंकचा संदर्भ घ्या.

९. लिलावासाठी बोली वाढीव राकम रु. १०००/- आहे.

(प्राधिकृत अधिकारी)

आधार हाऊसिंग फायनान्स लिमिटेडकरिता




HOME LOAN


8.50%

Onwards

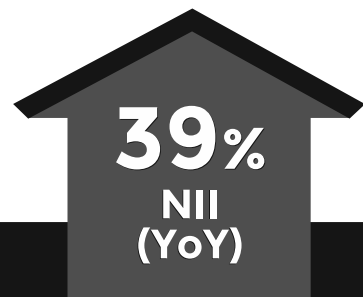
- Facility of Online Loan Sanction Available
- Longer Repayment Period upto 30 years
- Exclusive Home Loan Scheme for Pensioners



Home Loan Enquiry on

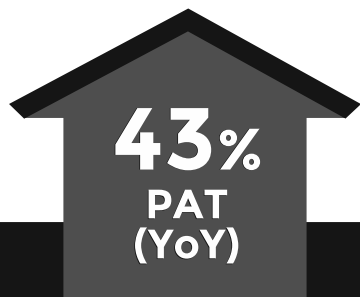
 WhatsApp

8369998182



39%

NII (YoY)



43%

PAT (YoY)

एलआयसी हाऊसिंग फायनान्स लि.

सीआयएन : एल६५९२२एमएच१९८९पीएलसी०५२२५७

नॉंदणीकृत कार्यालय : बॉम्बे लाईफ बिल्डिंग, २रा मजला, ४५/४७, वीर नरीमन रोड, फोर्ट, मुंबई - ४००००१.

दूरध्वनी : ९१-२२-२२०४९९१९, २२०४९७९९, फॅक्स : ९१-२२-२२०४९६८२

कॉर्पोरेट कार्यालय : १३१, मेकर टॉवर, एफ प्रिमायसेस, १३वा मजला, कफ परेड, मुंबई-४००००५. दूर. : ९१-२२-२२१७८६००, फॅक्स : ९१-२२-२२१७८७७७

ई-मेल : lichousing@lichousing.com, वेबसाईट : www.lichousing.com

३० जून, २०२३ रोजी संपलेल्या तिमाही स्वायत्त वित्तीय निष्कर्षाचा सारांश				
अनु क्र.	तपशील	(₹ कोटीत)		
		३० जून २०२३	३० जून २०२२	३१ मार्च २०२३
		रोजी संपलेली तिमाही	रोजी संपलेली तिमाही	रोजी संपलेले वर्ष
		पुनरावलोकित	पुनरावलोकित	लेखापरिक्षित
१	प्रवर्तनातून एकूण उत्पन्न	६,७४६.५५	५,२९०.९८	२२,६७४.२०
२	कालावधीतील निव्वळ नफा (कर, अपवादात्मक आणि/अथवा असाधारण बाबींपूर्व)	१,६४८.९९	१,१४०.३६	३,५५७.००
३	कालावधीतील करपूर्व निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,६४८.९९	१,१४०.३६	३,५५७.००
४	कालावधीतील करोत्तर निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,३२३.६६	९२५.४८	२,८९१.०३
५	कालावधीतील एकूण सर्वसमावेशक उत्पन्न (कालावधीतील नफा (करोत्तर) आणि अन्य समावेशक उत्पन्न (करोत्तर) समाविष्ट असलेले)	१,३२०.६१	९३२.३४	२,८९६.०६
६	भरणा केलेले समभाग भांडवल	११०.०८	११०.०८	११०.०८
७	३१ मार्च रोजी राखीव निधी (पुनर्मूल्यांकन राखीव निधी वगळून)	-	-	२६,९९०.२६
८	सिक्युरिटीज प्रीमियम खाते	४,०३१.७२	४,०३१.७२	४,०३१.७२
९	प्रति भाग मिळकत (प्रत्येकी रु. २/-च्या) (चालू असलेल्या व खंडित प्रवर्तनासाठी) पायाभूत आणि सौम्यीकृत (संपलेल्या तिमाहीकरीता ईपीएसचे वार्षिकीकरण केलेले नाही)	२४.०६	१६.८२	५२.५६

टीपा:

- मागील कालावधीतील आकडेवारी ही चालू आकडेवारीसोबत म्हणजेच दि. ३० जून, २०२३ रोजी संपलेल्या आकडेवारीसोबत तूलना करण्याकरिता आवश्यक असेल तेथे एकत्रित / पुनर्वर्गीकृत / पुनर्संचयित केली गेली आहे.
- वरील विवरण हे सेबी (सूची अनिवार्यता व विमोचन आवश्यकता) विनियमन, २०१५ च्या विनियमन ३३ आणि विनियमन ५२ अंतर्गत स्टॉक एक्सचेंजसकडे दाखल करण्यात आलेल्या तिमाही स्वायत्त वित्तीय निष्कर्षांच्या विस्तृत प्रारुपाचा सारांश आहे. स्वायत्त तिमाही वित्तीय निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजस - नॅशनल स्टॉक एक्सचेंज (एनएसई), बॉम्बे स्टॉक एक्सचेंज (बीएसई) वेबसाइट्स www.nseindia.com, www.bseindia.com व कंपनीची वेबसाइट www.lichousing.com वरही उपलब्ध आहेत.

३० जून, २०२३ रोजी संपलेल्या तिमाहा एकात्रकृत वित्तीय निष्पत्तीचा सारांश				
(₹ कोटीत)				
अनु क्र.	तपशील	३० जून २०२३	३० जून २०२२	३१ मार्च २०२३
		रोजी संपलेली तिमाही	रोजी संपलेली तिमाही	रोजी संपलेले वर्ष
		पुनरावलोकीत	पुनरावलोकीत	लेखापरिक्षित
१	प्रवर्तनातून एकूण उत्पन्न	६,७५९.१३	५,३०२.५०	२२,७२८.२१
२	कालावधीतील निव्वळ नफा (कर, अपवादात्मक आणि/अथवा असाधारण बाबींपूर्व)	१,६४४.८३	१,१४२.६७	३,५६०.७७
३	कालावधीतील करपूर्व निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,६४४.८३	१,१४२.६७	३,५६०.७७
४	कालावधीतील करोत्तर निव्वळ नफा (अपवादात्मक आणि/अथवा असाधारण बाबींनंतर)	१,३१९.०४	९२६.८९	२,८९१.१७
५	कालावधीतील एकूण सर्वसमावेशक उत्पन्न (कालावधीतील नफा (करोत्तर) आणि अन्य सर्वसमावेशक उत्पन्न (करोत्तर) समाविष्ट असलेले)	१,३१५.८८	९३२.८८	२,८९५.९८
६	भरणा केलेले ऋण भांडवल	११०.०८	११०.०८	११०.०८
७	३१ मार्च रोजी राखीव निधी (पुनर्मूल्यांकन राखीव निधी वगळून)	-	-	२७,०७४.५९
८	सिक्क्युरिटीज प्रीमियम रिझर्व्ह	-	-	४,०४७.५२
९	प्रति भाग मिळकत (प्रत्येकी रु. २/-च्या)* (चालू असलेल्या व खंडित प्रवर्तनांसाठी) पायाभूत आणि सौम्यीकृत	२३.९८	१६.८५	५२.५६

* (तिमाहीकरीता ईपीएसचे वार्षिकीकरण केलेले नाही)

१. मागील कालावधीतील आकडेवारी ही चालू आकडेवारीसोबत म्हणजेच दि. ३० जून, २०२३ रोजी संपलेल्या आकडेवारीसोबत तुलना करण्याकरिता आवश्यक असेल तेथे एकत्रित / पुनर्वर्गीकृत / पुनर्संचयित केली गेली आहे.

२. वार्षिक विवरण हे सेबी (सूची अनिवार्यता व विमोचन आवश्यकता) विनियमन, २०१५ च्या विनियमन ३३ अंतर्गत स्टॉक एक्सचेंजसकडे दाखल करण्यात आलेल्या तिमाही एकत्रिकृत वित्तीय निष्कर्षांचा विस्तृत प्रारुपाचा सारांश आहे. एकत्रिकृत तिमाही वित्तीय निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजस - नॅशनल स्टॉक एक्सचेंजस (एनएसई), बॉम्बे स्टॉक एक्सचेंज (बीएसई) वेबसाइट्स www.nseindia.com, www.bseindia.com व कंपनीची वेबसाइट www.lichousing.com वरही उपलब्ध आहे.

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