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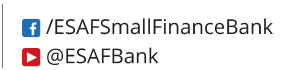
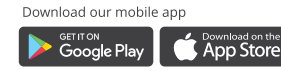
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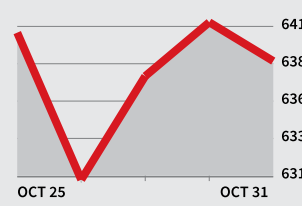


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SENSEX 63874.93 (-237.72)



IN FOCUS

	LATEST	CHANGE
Nifty 50	19079.60	-61.30
P/E Ratio (Sensex)	22.35	-0.13
US Dollar (in ₹)	83.25	--
Gold Std 10 gm (in ₹)	61124.00	+131
Silver 1 kg (in ₹)	72165.00	+234

BULLISH ON INDIA.

Emerging market investor Mark Mobius sees Sensex reaching 100,000 in 5 years on India's young population, creative strengths **p10**



GOLD RUSH.

Demand for the precious metal rose 10% in Sept quarter at 210 tonnes on investment demand **p12**

Centre orders probe of Apple alert on hack by 'state actors'

SNOOPGATE. Opposition leaders up in arms over warning of iPhones at threat; Apple asked to join probe handed over to Indian Computer Emergency Response Team

Ayushi Kar
S Ronendra Singh
Mumbai/New Delhi



SCATHING ATTACK. Congress leader Rahul Gandhi addresses the media with party General Secretary in-charge KC Venugopal and Jairam Ramesh over the Apple charge. SHASHI SHEKHAR KASHYAP



Union Minister Ashwini Vaishnaw addressing the media in Bhopal. AM FARUQUI

The Centre has ordered an investigation into the alert issued by Apple that warned several leaders of Opposition parties about a potential state-sponsored snooping into their iPhones.

"The Government of Bharat takes its role of protecting the privacy and security of all citizens very seriously and will investigate to get to the bottom of these notifications. In light of such information and widespread speculation, we have also asked Apple to join the investigation with real, accurate information on the alleged state-sponsored attacks," said Ashwini Vaishnaw, Minister for Telecommunications and Information Technology. The Indian Computer Emergency Response Team has been entrusted with the investigation, he added.

OPPOSITION'S ATTACK
This came after several political leaders, including Congress' Shashi Tharoor, Aam Aadmi Party's Raghav Chadha, Shiv Sena's Priyanka Chaturvedi, and Trinamool Congress' Mahua Moitra, claimed that they received an alert from Apple that the state-

sponsored attacker may be able to remotely access sensitive data, communications, or even the camera and microphone of their iPhones. The Opposition leaders launched a scathing attack on the Centre, seeking clarity on the alert issued by Apple. Chaturvedi wrote to the Prime Minister, calling for an urgent inquiry. "As an Indian citizen, before being a Member of Parliament, I believe it is a violation of my fundamental rights. As a vocal critic of certain government activities, I am deeply troubled by these alerts. This raises serious questions about our agencies targeting the Opposition."

Countering the opposition charge, BJP leader Ravi Shankar Prasad said instead of levelling allegations against the government, the Opposition leaders should take up the

matter with Apple and lodge an FIR. The political storm prompted Apple to issue a statement saying that it "does not attribute the threat notifications to any specific state-sponsored attacker."

APPLE'S EXPLANATION
The iPhone-maker explained that state-sponsored attackers are very well-funded and sophisticated, and their attacks evolve over time. "Detecting such attacks relies on threat intelligence signals that are often imperfect and incomplete. It's possible that some Apple threat notifications may be false alarms or that some attacks are not detected. We are unable to provide information about what causes us to issue threat notifications, as that may help State-sponsored attackers adapt their behaviour

to evade detection in the future." While Apple has sent similar alerts to users in 150 countries over the last 2 years, experts said that India's case raises suspicion because Opposition leaders have been targeted. Lloyd Mathias, an angel investor and business strategist, said Apple should put out the name of the state-sponsor alleged to be behind the attack. "A warning of a general attempt to compromise one's phone and what action needs to be taken is fine. Calling it a 'state-sponsored' attack without clarity is baloney and about as meaningful as a 'credible allegation'! Time to clear the air," he said. Internet activists raised concerns over the frequent leakage of information and questioned the safety of digital public infrastructure.

Fiscal deficit hits 39% of BE in H1; Railways, Roads, Fertilizer Ministries lead spending

Shishir Sinha
New Delhi

Railways, Fertilizer, and Roads Ministries led the spending charge during the first six months of the current fiscal, data released by the Controller-General of Accounts (CGA) on Tuesday showed. However, ministries, including Petroleum & Natural Gas and Co-operation, were laggards, and need to accelerate spending in the next six months to meet the Budget target.

CGA data showed that the fiscal deficit, the difference between expenditure and income, during the April-September period reached over 39 per cent of the Budget Estimate, higher than 37 per cent for the corresponding previous period.

Six months of income and expenditure data is important as, conventionally, these are used to finalise the Revised Estimate for the current fiscal year. Based on the trend, it is expected that there could be a reduction in the allocation for ministries and departments where expenditures have been low. The entire exercise is called re-prioritisation in government parlance.

According to CGA data, net tax revenues in April-

Expenditure during April-September (in ₹ lakh crore)

Better performance			Needs improvement		
Ministries/Dept	Actual expn	% of BE	Ministries/Dept	Actual expn	% of BE
Coal	0.0026	134	Petroleum & Natural Gas	0.0191	5
Railways	1.69	70	Co-operation	0.0009	8
Chemical & Fertiliser	1.10	62	DONER	0.0063	11
Road	1.64	61	Fisheries, Animal Husbandry, Dairying	0.0094	14
Defence	3.06	52	MSME	0.0318	14
Home Affairs	1.00	51	MeitY	0.0433	26
Rural Development	0.76	48	Education	0.36	33

Source: CGA, Finance Ministry

September were ₹11-lakh crore, or 49.8 per cent of the annual estimate, higher than ₹10.12-lakh crore in the same period last year. Corporate tax collections rose 20 per cent year-on-year to ₹4.51-lakh crore. Total expenditure during the period was ₹21.19-lakh crore, or 47.1 per cent of the annual goal, higher

than ₹18.24-lakh crore in the same period last year.

SURPLUS CUSHION
Commenting on the latest data, Aditi Nayar, Chief Economist with ICRA, said the higher-than-budgeted dividend surplus transfer of ₹87,420 crore from the RBI is likely to provide some cushion to meet any under-

Core sector growth slips to 4-month low of 8.1 per cent in September

The output of eight core industries eased to 4-month low of 8.1 per cent in September down from August's 14-month high of 12.1 per cent. The government has now revised upwards the August print to 12.5 per cent. The latest, September, reading is also lower than the 8.3 per cent growth recorded in the same month last year.

Except for crude oil, which contracted 0.4 per cent, all the other seven industries recorded positive growth in September. Coal output continued to rise, growing 16.1 per cent in September, higher than the 12.1 per cent growth seen in the same month of 2022. It was slightly lower than the robust 17.9 per cent growth seen in August this year.

[Read more on p3](#)

shooting in other revenue streams, including disinvestment, or potential overshooting in expenses relative to the respective BE, such as MGNREGA and LPG subsidy.

CAPEX ON A HIGH
Revenue expenditure declined by 4 per cent to ₹3.3-lakh crore in September, whereas capex expanded by 29 per cent to ₹1.2-lakh crore, the highest in any month in H1 FY2024. "With this, 49 per cent of the FY2024 BE capex target had been achieved, which is favourable in light of the potential slowdown closer to the parliamentary elections," she said.

Rajni Sinha, Chief Economist with CARE, said that the ratio of capital expenditure to revenue expenditure increased to 0.30 in H1 FY24, higher than 0.23 a year ago. On the expenditure front, the subsidy spending remains elevated, led by a higher outlay on fertiliser and petroleum subsidies.

"While we remain hopeful of the government meeting its fiscal deficit target of 5.9 per cent of GDP, we need to be watchful of the trajectory of revenue spending ahead of the election season, along with the possibility of lower-than-expected nominal GDP growth," she said.



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Parry Agro Industries | Shanthi Gears | Tube Investments of India | Wendt (India)

Core sector growth slips to 4-month low of 8.1% in Sept

OVERALL PICTURE. Except for crude oil that contracted 0.4%, all the seven industries recorded positive growth; coal continued to shine

KR Srivats New Delhi The eight core industries' output growth eased to 4-month low of 8.1 per cent in September 2023, lower than August's 14-month high of 12.1 per cent. The government has now revised upwards the August 2023 print to 12.5 per cent. The latest reading is also lower than the 8.3 per cent growth recorded in September last year. Except for crude oil, which contracted 0.4 per cent, all the

other seven industries recorded positive growth in September 2023. Coal output continued to shine, with 16.1 per cent growth in September 2023, higher than the 12.1 per cent growth seen in September last year. It was slightly lower than the robust 17.9 per cent growth seen in August this year. The eight core industries — coal, natural gas, crude oil, refinery products, fertilizers, cement, steel and electricity — comprise 40.27 per cent of the weight of items included in the Index of Industrial Production (IIP). For April-September 2023, the core industries' output grew 7.8 per cent (pro-



HEALTHY NUMBERS. For April-September 2023, the core industries' output grew 7.8 per cent

visional) compared to 9.8 per cent in the same period last year.

In fiscal 2022-23, the core industries' output grew 7.6 per cent, lower than 10.4 per cent growth in the previous fiscal. Meanwhile, the Commerce and Industry Ministry has revised the core industries' output for June 2023 to 8.4 per cent. OTHER INDUSTRIES For September 2023, natural gas output grew 6.5 per cent (-1.7 per cent); refinery products 5.5 per cent (6.6 per cent); fertilisers 4.2 per cent (11.8 per cent); steel 9.6 per cent (7.7 per cent); cement 4.7 per cent (12.4 per cent) and electricity 9.3 per cent (11.6 per cent). Aditi Nayar, Chief Economist, Head - Research & Outreach, ICRA Ltd, said: "A pickup in rainfall expectedly flattened core sector expansion in September 2023 to a four-month low of 8.1 per cent from 12.5 per cent in August 2023, amid a slowdown in growth of seven of the eight constituent sectors, barring fertilizer output". IIP growth is likely to moderate in the high single digits in September 2023, taking a cue from the core sector's trajectory, she added.

Then & Now: An update of past winners of Changemaker awards

Bridge from farm to fork

2022 WINNER Digital Transformation DeHaat Subramani Ra Mancombu



gurugram-based seed-to-market firm DeHaat has travelled quite a distance after winning the bl Changemaker Award for Digital Transformation in 2022.

DeHaat, which has three verticals of providing inputs to farmers, getting access to loans and marketing agri produce, has extended its reach of all these.

On the input side, it has begun to focus on "climate-resilient farm advisories", while on the finance front the company has begun last mile digitalisation that is helping farmers claim insurance right from their homes.

CONSUMER PACKS

As regards marketing agri-produce, DeHaat, which began its journey in 2012 from Patna, has introduced consumer packs and begun exporting. It has increased procurement of the produce too.

"As on date, our daily volume aggregation is more than 5,500 tonnes (mainly fruits and vegetables). Last year, this was in the range of 3,200-4,000 tonnes. We are aggregating (wheat, corn, pulses, onion, grapes, potato and oilseeds) across 12 States every day. And then it's going to modern trade such as retailers, FMCG players and exporters," said Shashank Kumar, CEO and co-founder, DeHaat.

The start-up, which has over 2,000 employees now with its top management strengthened with the appointment of a CTO, is seeing a portion of the agri produce aggregated by it as exports. "These are going to 10 different countries, including West Asia, Europe, UK," said Kumar. Fresh fruits and vegetables are exported with a special feature wherein the packaging has a QR code that offers consumers traceability. "This has a certain residual value. This is one new initiative that DeHaat has launched and it has succeeded," Kumar said.

The export initiative has come in the past nine months and be it grapes or baby corn or spices, the company has taken one step at a time. "Within a short span of nine months, it (export) has reached a decent size. But there is still a long way to go, and we have a very aggressive plan towards this. It can become a ₹1,000-crore business in the next 2-3 years," said Kumar. This year, De-

Haat was well aware that El Nino will set in. "So, knowing rainfall will be affected, we advised farmers to go in for short duration rice varieties," he said. DeHaat also had its farmers well-covered for the excess heat that wheat farms faced this year. "All those farmers who bought seeds from us, we bundled insurance knowing March is going to be abnormal," he explained.

Since the farmers' fields are geo-tagged, the moment excess heat affected these farms, the system triggered itself and farmers received compensation.

KEY DEVELOPMENT

The other key development to the company's progress is that it has launched its own consumer pack - DeHaat Honest Farm-, which is claimed to be 100 per cent pesticide free. The pack will mention the farmer's name and where the produce was grown.

"These products are listed at all modern trade e-commerce platforms. We are now getting into direct-to-consumer business but it's just that farm produce we have been aggregating anyway," Kumar said. The company started packaging agri produce to provide better prices to farmers and, at the same time, better health to the consumer.

Currently, 2.5 million farmers are part of DeHaat's network with 60,000-90,000 onboarding the digital platform every month. "Over the last few months, we have gone deeper into Maharashtra and Madhya Pradesh. It is from Maharashtra exports began to happen," he said.

Currently, the company, whose business turnover was ₹2,000 crore in the 2022-23 fiscal, has 250 companies on board supplying crop inputs on its digital platform and 1,000 firms that buy its aggregated products. It has also tied up with four global firms - two from Europe and one each from the US and Australia. The Changemaker 2023 Awards will take place in New Delhi on November 3. The Presenting Partner for the event is: Sastra University. Associate Partners: Life

Retail inflation for industrial workers eases to 4.72% in Sept

According to the statement, the All-India CPI-IW for September 2023 decreased by 1.7 points and stood at 137.5.

Retail inflation for industrial workers eased to 4.72 per cent in September, compared to 6.91 per cent in August this year, mainly due to lower prices of certain food items and cooking gas.

Similarly, a Labour Ministry statement stated that the food inflation also reduced to 6.52 per cent against 10.06 per cent of the previous month and 7.76 per cent during the corresponding month a year ago.

Advertisement for Travancore Titanium Products Limited, Kochuvelli, Thiruvananthapuram. Includes an E-Tender Notice for supply of LT XLPE Power Cable and Armoured for VES and Cooling Tower. Contact details and tender ID provided.

Advertisement for 7hill Industrial Needs. Features 'FOR LEASE' options for factories and warehouses in Chennai, including saw mills, wood working, metal furniture, and conveyors. Contact via WhatsApp or email.

Advertisement for Delhi International Airport Limited. Features financial results for the quarter ended September 30, 2023. Includes a table with columns for Quarter ended (Un-Audited, Audited) and Year ended (Audited) for various financial metrics like Total Income, Net Profit, etc.

Advertisement for Businessline Classifieds Educational General. Promotes books for Customs Brokers examination and Foreign Trade policy. Includes contact information for advertisement.

Large advertisement for Indian Oil Corporation Limited. Includes a cartoon character, text 'Fuelling the Vision of Aatmanirbhar Bharat', and a detailed financial table showing Standalone and Consolidated Unaudited Financial Results for Quarter and Six Months Ended 30th September 2023. The table lists various financial metrics for both standalone and consolidated entities.

Advertisement for TMB (Tamilnad Mercantile Bank Ltd). Promotes recruitment for various posts including Deputy General Manager for Information Technology Department and Specialist Officer (Secretarial Section). Includes contact information and website details.

QUICKLY.

Apple introduces new MacBook Pro, M3 chips



Apple has introduced new MacBook Pro computers and three new chips that will power its laptops and desktops, and the company said it had redesigned its graphics processing units (GPU), a key part of the chip where Nvidia dominates the market. The products were introduced in an online event. **REUTERS**

Pfizer reports Q1 loss due to Paxlovid write-off

Pfizer on Tuesday reported its first quarterly loss since 2019, as the US drugmaker recorded \$5.6 billion in charges related to its COVID products like its antiviral treatment Paxlovid and vaccine Comirnaty. Pfizer posted a loss of 42 cents per share for the third quarter. It had reported a profit of \$1.51 per share in the year-ago quarter. Pfizer's shares edged higher in premarket trading. **REUTERS**

STATE OF THE ECONOMY

How will Indian equities fare amidst high global interest rates and geo-political turmoil? **Parvatha Vardhini C** and **Rahul Singh**, CIO - Equities at Tata Asset Management talk about what's in store for Indian markets in these uncertain times.

<https://bit.ly/biSoEMarketUncertainty>
Also available on Spotify, Apple Podcasts and Google Podcasts

Cathay Pacific's flight plan for return to pre-Covid levels

ROUTE EXPANSION. Airline to resume flights to Chennai, link Hyderabad thereafter

Forum Gandhi
New Delhi



Rakesh Raicar, Regional General Manager - South Asia, Middle East and Africa, Cathay Pacific **FILE PHOTO**

Cathay Pacific, the Hong Kong flag carrier, is gearing up for a return to pre-Covid levels of capacity and passenger numbers in the upcoming year. The airline has ambitious plans to fully utilise its permitted capacity and expand its route network. In February of the following year, Cathay Pacific is set to introduce flights to Chennai, with Hyderabad to follow shortly after.

Currently, the airline's capacity stands at 60 per cent, but it is projected to increase to 70 per cent by the conclusion of 2023, as stated by a senior official.

Speaking to *businessline*,

Rakesh Raicar, Regional General Manager - South Asia, Middle East and Africa (SAMEA), Cathay Pacific, said: "Hong Kong opened up way later, hence, other markets have had an upper hand in terms of passenger volumes.

However, the demand for travel, both for business and leisure, has grown significantly over the past two years. We have a strong hub and network mix, with 75 per cent of our demand coming from our network. We expect this travel demand to sustain."

Cathay Pacific currently operates 28 flights from India, serving three major cities: Delhi, Mumbai, and Bengaluru. The airline acknowledges a capacity constraint and, in response, is focusing on adding more capacity and frequency to these destinations. They have already maximised their capacity to Delhi, with two flights a day, and 10 flights a week to Mumbai. By the end of this year, they plan to have daily flight allocation at Bengaluru,

and by the next year, they aim to operate daily flights to Chennai, currently served with three weekly flights.

FLIGHT RESUMPTIONS
Before the Covid-19 pandemic, Hong Kong had connectivity to Kolkata and Guwahati. When asked if the company was evaluating the addition of these destinations, the response was that the company would evaluate these opportunities in the future.

Cathay Pacific is set to resume its Hong Kong-Chennai service after a four-year hiatus, commencing with three weekly flights in February 2024. This route will be operated using a Boeing 777 aircraft with a three-cabin layout.

Winter schedule: DGCA clears 10% more international flights

Our Bureau
New Delhi



As per the winter schedule, 80 international airlines will connect 23 Indian cities to 50 countries **FILE PHOTO**

India's international connectivity in the upcoming winter schedule is set to rise by nearly 10 per cent compared to the previous winter. The Directorate General of Civil Aviation (DGCA) has given the green light to a schedule that includes 2,336 weekly flights to and from India, operated by 80 foreign airlines. This marks a 9.4 per cent rise from the 2,136 weekly flights by 75 foreign airlines in the last winter season.

Effective October 29, 2023, this schedule offers a total of 5.9 lakh seats per week, up from 5.5 lakh in the previous winter, according to DGCA data.

SCHEDULE TILL MARCH
The winter schedule, which

commenced on October 29, 2023, will continue until March 30, 2024. During this period, a total of 80 scheduled foreign carriers will be providing flights to and from 23 Indian stations.

This is an increase from the 75 overseas airlines that operated during the 2022-23 winter schedule, according to the DGCA.

Eight foreign airlines

that were absent in the previous winter schedule will be operating flights in the current season.

These airlines are Air Peace, Batik Air, Belavia, EL AL Israel, ITA Airways, Neos S.p.a, NOK AIR, and Uganda Airlines.

Conversely, three airlines, namely Air Austral, Salam Air, and Yemen Airways, that had flights during the previous winter schedule will not be operating services in the 2023-24 winter schedule.

2,336 FLIGHTS A WEEK
The number of weekly services has risen to 2,336, reflecting a 9.36% increase compared to the 2,136 flights in the previous year.

The total number of seats available on a weekly basis in the current winter schedule is 5,89,748, up from 5,49,610 seats in the 2022-23 winter schedule.

All set for *businessline* Changemaker Awards on Friday

Our Bureau
Chennai

Changemaker; Iconic Changemaker and Changemaker of the Year.



The *businessline* Changemaker Awards is back. The fifth edition of the event that celebrates people and organisations that have brought about positive change in society and made our world a better place to live in will be held on November 3 at New Delhi. Union Minister for Power, New and Renewable Energy **RK Singh** will be the Chief Guest for the evening and will give away the awards to the winners.

The awards will be given across six categories: Changemaker: Social Transformation; Changemaker: Digital Transformation; Changemaker: Financial Transformation, Young

745 NOMINATIONS
The 2023 edition of the awards kicked off with a call for nomination to the public and our readers on May 26, 2023.

Over 745 nominations were received and they were screened and evaluated by *businessline* along with knowledge partners, Deloitte and Ashoka. The nomination window closed at midnight on July 26, 2023.

The shortlisted nominations were then independently validated by Niiti Consulting, the validation partner. The validated nominees were sent to an independent jury headed by **M Damodaran**, former

Chairman, SEBI. Other members of the jury were **Lakshmi Narayanan**, former Vice-Chairman, Cognizant; **Pallavi Shroff**, Managing Partner, Shardul Amarchand Mangaldas; **Poonam Natarajan**,

Founder, Vidyasagar; **Harish Bhat**, Brand Custodian, Tata Sons; **Suchitra Ella**, Managing Director, Bharat Biotech and **V Sumantran**, Chairman, InterGlobe Aviation. The jury met on October 4 in Chennai and

picked the winners. A mix of music, inspirational talks and stimulating discussions on some key topics involving change will form the part of the evening that will have the who's who of Delhi's policy and business world in attendance.

PAST WINNERS
The past winners of the awards include National Payments Corporation of India, GST Council, ISRO, Dr Rani Bang and Abhay Bang, Bezwada Wilson, Arunachalam Muruganandam, Kalinga Institute of Social Sciences and Government e-Marketplace, among many others. Finance Minister **Nirmala Sitharaman** had given the awards to the winners at Changemaker Awards 2022.

The Changemaker 2023

Awards will take place in New Delhi on November 3.

The Presenting Partner for the event is: SASTRA University.

Associate Partners: Life Insurance Corporation of India (LIC), Casagrand, Gujarat Mineral Development Corporation, Punjab & Sind Bank, United India Insurance; LIC Housing Finance Ltd, GAIL and NTPC; Banking Partner: J&K Bank; Online Grocery Partner: Big Basket; Tourism Partner: Bihar Tourism; Education Partner: SSVM Institutions; Television Partner: NewsX; Gifting Partner: Anand Prakash. Knowledge Partner: Ashoka & Deloitte and Validation Partner: Niiti Consulting.

The link to view the event live: <https://bit.ly/BLCM23>

Electoral bonds garnered ₹9,188 cr till 2021-22; BJP got 57%, Cong 10%

Press Trust of India
New Delhi

Electoral bonds generated donations worth over ₹9,188 crore for all political parties put together till 2021-22, of which the BJP alone accounted for over 57 per cent as against 10 per cent for the Congress, according to the Association for Democratic Reforms data.

Between 2016-17 and 2021-22, the last year for which the data is available, seven national parties and 24 regional parties received a total donation of ₹9,188.35 crore through electoral bonds.

Of this, the BJP received ₹5,272 crore and the Congress received ₹952 crore, while the rest went to other parties.

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Main market data table with columns: Company, Prev, Close, Open, High, Low, Qty, SZWH, SZWL, PE, BSE CI. Includes sections for PSE, NSE, and BSE.

Exchange Traded Funds table with columns: Company, Prev, Close, Open, High, Low, Qty, SZWH, SZWL, PE, BSE CI.

* Closing price is the average of trade prices for the last half an hour of 52-week High/Low figures pertains to BSE. Shares of face value other than ₹10 is indicated in brackets immediately following the name of the company.

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