

Prime Minister launched RozgarMela – the recruitment drive for 10 lakh personnel via video conferencing; Appointment letters handed over to 75,000 newly inducted appointees across the country

Chennai, Oct 23 2022: Prime Minister Shri Narendra Modi launched RozgarMela – the recruitment drive for 10 lakh personnel today, 22nd October 2022, via video conferencing. During the ceremony, appointment letters were handed over to 75,000 newly inducted appointees at 50 locations across the country. The Prime Minister also addressed these appointees on the occasion.

In this connection, Southern Railway

A.K.Agarwal, General Manager, ICF, Shri. Nitin Gupta, Chairman, Central Board of Direct Taxes, Shri. Vivek Johri, IRS (C&IT), Chairman, Central Board of Indirect Taxes and Customs, Shri K. Harikrishnan, Principal Chief Personnel Officer, Southern Railway, Shri Ganesh, DRM, Chennai and Senior officials from various Central Govt. departments such as Banking, Defence, Income Tax, etc. attended the Rozgar event in Chennai.



organized the RozgarMela programmes in Chennai (Tamil Nadu) and Thiruvananthapuram (Kerala). 255 fresh recruits received the appointment letters in Chennai and 169 personnel received the same in Thiruvananthapuram for various posts in Central Government Ministries/Departments.

Shri Nirmala Sitharaman, Hon'ble Union Minister of Finance and Corporate Affairs participated in the function held in Chennai at Dr. Ambedkar Arangam, Konnur High Road ICF Colony, Chennai. The Minister interacted with the new appointees and distributed appointment letters to 25 personnel who are among the 255 new appointees who received the appointment letters in Chennai today. The department wise break up of candidates who received appointment letters in Chennai is given in Annexure-A.

Shri B.G.Mallya, General Manager, Southern Railway, Shri

Thiruvananthapuram, the RozgarMela was held at Rail Kalyana Mandapam, Thampanoor. Shri V. Muralidharan, Hon'ble Union Minister of State for External Affairs & Parliamentary Affairs participated and distributed the appointment letters to 25 personnel among 169 appointees who received their appointment letters in Thiruvananthapuram. He also interacted with the new recruits. The department wise break up of candidates who received appointment letters in Thiruvananthapuram is given in Annexure-B.

The appointees expressed happiness about joining Central Govt jobs and serving the Nation. They also gave positive feedback about the transparent, simplified and tech-enabled selection process.

Selfie stands were placed at the event venues and the new appointees enthusiastically posed for photographs with their appointment letters.

A

Thiruvananthapuram, Shri R. Mukund, DRM, Thiruvananthapuram and senior officials from other departments such as ISRO, Banks, Border Security Force, CRPF, Department of Posts, Geographical Survey of India, attended the Rozgar event.

Hon'ble PM launches RozgarMela

Rozgar Mela is a flagship programme launched by Hon'ble Prime Minister to provide job opportunities for the youth and ensuring welfare of citizens. As per the directions of the Prime Minister, all Ministries and Departments are working towards filling up existing vacancies against sanctioned posts in Mission Mode. The entire target of providing 10 lakh jobs will be completed in a time bound manner in the next 12 months.

India is celebrating completion of 75 years of Independence. 75,000 appointment letters have been today as a first tranche. This process of appointment of 75000 officials every month

will be continued for the next one year to complete the target of 10 lakh (Das lakh) appointments. Recruitment will take place across 38 Ministries and Departments of the Government of India and their PSUs/Autonomous Bodies etc.

Recruitments are being done by Ministries/Departments either by themselves or through Recruiting agencies such as UPSC, Staff Selection Commission (SSC). Recruitment for Railways is done by Railway Recruitment Board (RRB) and Railway Recruitment Cell (RRC). SSC is the major recruitment agency for central government posts.

Various steps are being taken for compressing recruitment timelines by SSC, some of which are:

- Net increase of 60% in capacity of conducting computer-based exams by increasing the number of examination shifts from 3 to 4 and

overbooking of nodes by 20%.

- Reducing the number of examination tiers to maximum 2. (For example: Exams for MTS recruitment reduced from 2 to 1), thereby reducing time taken for recruitment.

- Simplified document validation leveraging technology (use of Digilocker, Aadhar based verification, etc.)

- Document verification to be done

only once by the Min/Dept.

The appointments are being done for the posts of Group –A, Group –B (Gazetted), Group –B (Non-Gazetted), and Group –C. Majority of the posts are in Group B and Group C. Some of these posts are as under:

- o Railways: Assistant Loco Pilot, Technicians Non-Technical Popular Categories (NTPC) (Includes Guard, station master, Time keeper, Clerk, Traffic Assistant)

- o Home: Asst. Commissioner (AC) Sub Inspector (SI) Constable etc.

- o Posts: LDC-PA Wing, Postal Assistant, Stenographer, Junior Accountant, Inspector Posts etc.

- o Revenue: Asst. Commissioner, Inspector, Examiner, Preventive Officer, Stenographer, Jr. Translator, CRCL Chemical Assistant, Income Tax Inspector Tax Assistant, Stenographer, MTS, Hawaldar, Sub Inspector,

- o CRCL Lab Assistant, ITI, SrTA, TA, OS, NS, Steno & others etc.

- o Defence: Scientist, Asst Engineer, AEE, Sr Draughtsman, DRT Cadre, JE/Supervisor, ASO, Tradesman Mate, Civilian Motor Driver, MTS, LDC, Chowkidar & UDC etc.
- o Others: Bank Officers, Teachers/Lectures/Nurses etc.

The new appointee will join the Government and serve the nation and will play a significant role in nation

E-Sevai Maiyam
Star Rainbow Services
 11, SOUTH PERUMAL KOIL STREET, VADAPALANI, CHENNAI - 600 026.
8148231942 / 8144337349
PATTA | LEGAL HEIR | PAN | PASSPORT | AADHAAR
ALL ONLINE SERVICES

Union Minister Narendra Singh Tomar handed over appointment letters to youth

Chennai, Oct 23 2022: The Prime Minister Shri Narendra Modi today launched the recruitment drive-Rozgar Mela for 10 lakh personnel via video conferencing today. During the ceremony, appointment letters were handed over to 75,000 newly inducted appointees.



Union Agriculture and Farmers Welfare Minister Shri Narendra Singh Tomar handed over appointment letters to the selected youth in the Rozgar Mela program held in Gwalior, Madhya Pradesh. He said that the Prime Minister is working tirelessly to provide employment to the youth.

Addressing the appointees, the Prime Minister started with greetings and best wishes for Dhanteras, said that today is the day, when a new link in the form of a job fair is associated with the employment and self-employment campaigns going on for eight years in the country. Keeping in mind the 75 years of independence, the central government is giving appointment letters to these youths under a special program. Explaining the rationale for the job fair, he said, we decided that the practice of giving appointment letters at one go should be started so that the collective nature of completing the projects in a time bound manner is developed in the departments. Today India is the 5th largest

economy due to the reforms made in the last 8 years.

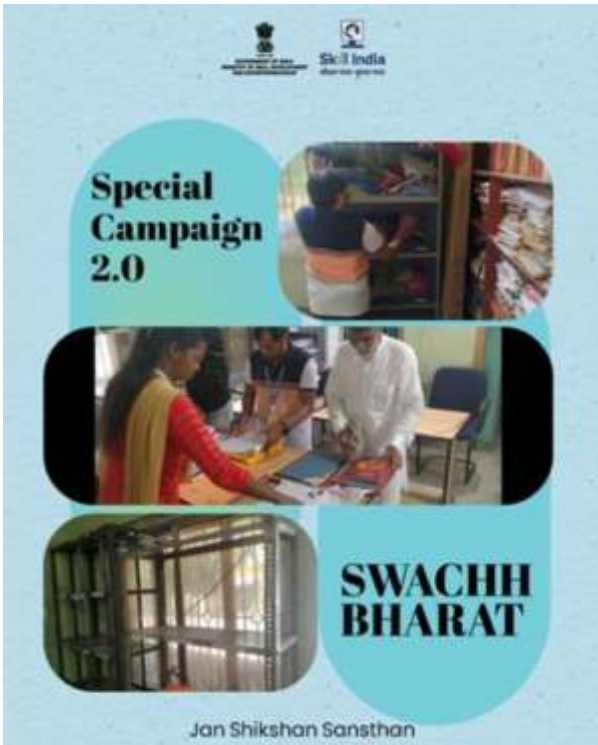
The Prime Minister informed that the central government is working simultaneously on many fronts to create more and more jobs in the country. Massive development works are being carried out to generate lakhs of employment opportunities for the youth at the local level. Prime Minister gave examples of places of faith, spirituality, and historical importance that are also being developed across the country. The Prime Minister noted that these works being done for modern infrastructure are also giving new energy to the tourism sector and creating employment opportunities for the

youth in remote areas as well. The Prime Minister said that the biggest strength of India lies in the youth of the country. They are the driving force behind the making of a developed India in the Azadi ka Amrit Kaal. The Prime Minister urged the new appointees to always keep their 'Kartavya Paths' in mind when they walk in through the doors of offices. You are being appointed for the service of the citizens of the country", the Prime Minister said. In the 21st century India Government job is not just about facilities but a commitment and a golden opportunity to serve the people from every nook and corner of the country in a time-bound manner.

On this occasion, the

MSDE institutionalizes Swacchata through Special Campaign 2.0

Chennai, Oct 23 2022: The Government of India has announced Special Campaign 2.0 from 2nd October to 31st October 2022 with a focus on Swachhata and reducing pendency in the Government. The Special Campaign 2.0 places a greater emphasis on field/outstation offices in addition to the Ministries, Departments, and their subordinate offices. The Department of Administrative Reforms and Public Grievances (DARPG) oversees the implementation of the campaign.



As part of the special campaign 2.0, the Ministry of Skill Development and Entrepreneurship (MSDE) is giving special attention to institutionalising Swacchata, including finalisation of campaign sites, sensitization of nodal officers, identification of pendency in identified categories, scrap disposal, and record management as per laid down procedures. MSDE has made efforts to ensure effective execution through intense engagement with the field staff and close monitoring of the campaign. Daily progress is being

uploaded on the SCPDM portal hosted by the Department of Administrative Reforms and Public Grievances. So far, 32 public grievances have been disposed of during the implementation phase (2nd October 2022 - to date), and 12 references from Members of Parliament cases have been resolved. Furthermore, 12830 e-files were reviewed, 2115 files were disposed of and weeded out, 6954 cleanliness campaigns were conducted, 5783 sqft of space was freed, and revenue of INR 373175 was earned. Additionally, Jan Shikshan Sansthan, a subordinate office of MSDE, has

implemented certain 'best practices' throughout all JSS in the country for showing promising results through the campaign.

The Cabinet Secretary addressed all Secretaries of the Government of India on 23rd August 2022 and DARPG Guidelines note for the same was issued on 25th August, 2022. All wing and division heads of MSDE were also directed to closely monitor and ensure the successful implementation of the campaign in all ITIs, JSS, PMKK, offices of MSDE, NCVET, DGT, Autonomous Institutes, RDSDE, CSTARI, NSTI, etc.

Addressing the Special Campaign 2.0, Shri Atul Kumar Tiwari, Secretary, Ministry of Skill Development and Entrepreneurship said that with a special focus on institutionalizing cleanliness in government departments, digitizing government records, and freeing up blocked resources, Special Campaign 2.0 has been launched under the leadership of the Prime Minister Shri Narendra Modi. He further said that MSDE is committed to this Special drive by Government of India, and it is in best of our interest that we are all jointly working towards the success of this initiative. MSDE has been conducting several activities and has made excellent progress and we will continue our endeavors in ensuring maximum participation and outcome-based activities, he added.

The special campaign consists of two phases: the preparatory phase from 14th September 2022 to 30th September 2022; and the implementation phase from 2nd October to 31st October 2022 covering 11 parameters for the successful execution of cleanliness campaigns.

Hardeep S. Puri distributes appointment letters to new recruits from Punjab and adjoining areas during the "Job Fair" held at PLW, Patiala

Chennai, Oct 23 2022: Prime Minister Shri Narendra Modi today launched the first phase of "Rozgar Mela", a recruitment drive for 10 lakh central government jobs through video conferencing in 50 centers across the country. Appointment letters were handed over to more than 75,000 newly appointed persons during the function.

On this occasion, Hon'ble Prime Minister also addressed these newly appointed persons through virtual mode and urged the newly appointed government employees to work with the spirit of service.

"Rozgar Mela" is an important step towards fulfilling the Prime Minister's continued commitment to provide employment opportunities to the



youth and ensure the welfare of the citizens. As per instructions of the Prime Minister, all Ministries and Departments are working to fill existing vacancies against sanctioned posts in mission mode.

In Punjab, this mega event was organized at Patiala Locomotive Works (PLW), Patiala and Rail Coach Factory (RCF), Kapurthala. Hon'ble Minister of Petroleum and Natural Gas and Minister of

Housing and Urban Affairs, Hardeep S. Puri, distributed appointment letters to new recruits from Punjab and adjoining areas during the "Job Fair" held at PLW, Patiala. These newly appointed persons were appointed in PLW Patiala, ESIC, Department of Posts, BSE, SSB and various national banks.

Shri Hardeep S. Puri tweeted, "Big day for the youth of India! PM @narendramodi Ji launches #RozgarMela

in which govt jobs will be provided to 10 lakh young people! 75,000 jobs in first phase. Very happy to hand over appointment letters to 25 candidates out of total 75 selected from Patiala."

This recruitment is done by Central Ministries and Departments themselves and through recruitment agencies like UPSC, SSC, Railway Recruitment Board. The selection process is simplified and technically efficient for faster recruitment. There was great enthusiasm among the newly appointed youth who gathered at PLW, Patiala, who were seen taking selfies and giving interviews. He thanked the Prime Minister profusely for getting the appointment.

109 Students from the 65th Batch of BARC Training School become Graduates Best performers from twelve different disciplines receive Homi Bhabha Medal

Chennai, Oct 23 2022: The Graduation Function of the 65th Batch of BARC Training School, Mumbai, was held in Central Complex Auditorium on Friday (October 21st, 2022). 109 Graduates from 12 science and engineering disciplines received the certificates on their successful completion of one year Orientation Courses for Engineering Graduates and Science Postgraduates (OCES) - 2021.

The first rankers in each of the 12 disciplines were conferred the prestigious Homi Bhabha Medal winner. The medals and



certificates were received by the proud recipients at the hands of the Chief Guest. All OCES trainees went on to receive the Graduation Certificates at the hands of Chairman, AEC.

Dr. Pramod Kumar Mishra, Principal Secretary to the Prime Minister of India was the

Chief Guest for the event. Dr. Mishra gave an inspirational talk, emphasising on the "Panch-Pran" goal for the next 25 years, announced by the Honourable Prime Minister of India from the Red Fort on 15th August 2022.

The function was

presided over by Shri K. N. Vyas, Secretary DAE and Chairman AEC.

The parents of the graduating trainees turned up in large numbers to celebrate in the joy and success of their children.

The BARC Training School was established in 1957 by Dr. Homi Jehangir Bhabha with the objective to impart specialised education and training in the area of nuclear science and engineering. It serves as a vehicle for knowledge generation and retention in the arena of nuclear science and technology in the country.

7th Ayurveda Day to be celebrated at a grand scale on 23rd October, 2022

Chennai, Oct 23 2022: The 7th Ayurveda Day is going to be celebrated worldwide on 23rd October 2022 at a grand scale. Dhanawantari Jayanti has been celebrated since 2016 as Ayurveda Day to promote our most ancient and well documented system of medicine. The main event will be held at Vigyan Bhawan, in New Delhi and various programs will be organized across the country with support of other ministries as a whole government approach. This year Indian missions/Embassies will also organize programs in their respective countries.

The main event will be marked by the presence of the Chief



Guest Minister of Tribal Affairs Shri Arjun Munda, presided by Minister of Ayush, Ports, Shipping and Waterways, Shri Sarabanda Sonowal, MoS External affairs and culture Smt. Meenakshi Lekhi, MoS for Ayush and WCD, Secretary, Ministry of Ayush Vaidya Rajesh Kotecha and other dignitaries.

This year's Ayurveda Day is being celebrated with the theme "Har Din

Har Ghar Ayurveda" so as to propagate benefits of Ayurveda to larger and grass root community. Keeping in view the theme, activities were conducted under 3-Js i.e. Jan Sandesh, Jan Bhagidari and Jan Aandolan and six weeklong events from 12th September 2022 to 23rd October 2022.

Ayurveda Day 2022 celebration was executed as a whole government approach. With active

support of Ministry of Home Affairs, Ministry of Defence, Ministry of External Affairs, Ministry of Education, Ministry of Culture, Ministry of Woman and Child Development, Ministry of Consumer affairs, food & public distribution and other Ministries. Ministry of External Affairs with support of its mission/embassies has taken Ayurveda Day 2022 to global stage.

All the Ayush institutions/Councils have actively participated in organizing various programs in last six weeks. They also organised press conferences and shared preparations plan for observing Ayurveda day with their respective regional media.

Reporters Guild condoles death of veteran journalist S Viswanathan

Chennai, Oct 23 2022: Madras Reporters Guild (Chennai Nirubargal Sangam) condoles the death of veteran journalist, Mr S Viswanathan, Editor of Industrial Economist, a 50-year-old industrial magazine, in Chennai today (October 22, 2022). He was 84. He is survived by his wife Padma, son Bala Swaminathan, daughter Sangita and grandchildren.

Mr Viswanathan fell ill while participating in a meeting on October 15 and was admitted to a city hospital.

After completing his post-graduate courses in mathematics and political science from the Madras University and teaching for a couple of years at the Madras Christian College, Viswanathan launched the transport monthly Mobile in 1962 and the business magazine INDUSTRIAL ECONOMIST in March 1968.



Mr. Viswanathan studied hundreds of projects, spread throughout India, including steel plants, power projects, fertilizer plants, agricultural universities, nuclear power stations, automobile plants, textile and petrochemicals units, oil platforms, oil refineries. He also visited over a hundred industrial projects in Germany, Britain, France, Japan, and the US. Mr. Viswanathan had access to several top leaders in the country who respected his pioneering efforts in the fields of trade, industry and commerce.

He was a bundle of energy and an inspiration to journalists.

The Reporters Guild conveys its condolences to the members of the bereaved family.

(President) R. Rangaraj. (Secretary) D. Sekar. October 22, 2022.

Canara Bank presents the Best Financial Results of the Decade Net Profit up by 89.42% YoY

Chennai, Oct 23 2022: Key Highlights (September 2021 Vs September 2022)

Net Profit stood at Rs.2525 cr against Net profit of Rs. 1333 cr for September 2021.

Operating Profit stood at Rs. 6905 cr grew by 23.22%.

Non-Interest Income grew by 13.05%.

Net-Interest Income grew by 18.51%

Fee based income grew by 17.98%.

Cost to Income Ratio down by 316 bps.

Global Business grew by 13.89%.

Gross Advances grew by 20.00%.

RAM Credit grew by 16.40%, it constitutes 55% of Total Advances.

Retail Credit grew by 12.52% with Housing loan at 17.01%.

Gold Loan grew by 32.86% with Portfolio amount of Rs.1,08,794 cr.

Gross NPA Ratio stood at 6.37% down by 205 bps.

Net NPA Ratio stood at 2.19% down by 102 bps.

Provision Coverage

Ratio (PCR) at 85.36% improved by 292 bps.

CRAR stood at 16.51% as at Sep 2022. Out of which CET1 is 11.14%.

Return on Equity stood at 18.86% improved by 664 bps.

Bank has shifted to new tax regime. The reduction in Deferred Tax is Rs. 2,451.60 cr.

Key Summary of Business Performance (as on 30.09.2022)

Business

Global Business increased by 13.89% (y.o.y) to Rs 1958111 cr as at Sep 2022 with Global Deposits at Rs 1133964 cr 9.82% (y.o.y) and Global Advance (gross) at Rs 824147 cr 20.00% (y.o.y)

Domestic Deposit of the Bank stood at Rs 1056519 Cr as at Sep 2022 with growth of 7.77% (y.o.y)

Domestic Advances (gross) of the Bank stood at Rs 780049 Cr as at Sep 2022 grew by 17.66% (y.o.y)

Retail lending Portfolio increased 12.52% (y.o.y) to Rs 134051 Cr as at Sep 2022

Housing Loan Portfolio increased 17.01% y.o.y to Rs 78852 Cr

Advances to Agriculture grew by 21.62% (y.o.y) to Rs 196576 Cr as at Sep 2022

Asset Quality Gross Non-Performing Assets (GNPA) ratio reduced to 6.37% as at Sep 2022 down from 6.98% as at June 2022, 7.51% as at March 2022.

Net Non-Performing Assets (NNPA) ratio reduced to 2.19% as at Sep 2022 down from 2.48% as at June 2022, 2.65% as at March 2022.

Provision Coverage Ratio (PCR) stood at 85.36% as at Sep 2022 against 84.51% as at June 2022.

Capital Adequacy CRAR stood at 16.51% as at Sep 2022 (14.91% as at June 2022). Out of which Tier-I is 13.40%

(12.13% as at June 2022), CET1 is 11.14% (10.49% as at June 2022) and Tier-II is 3.11% (2.78% as at June 2022)

Bank successfully raised capital during FY23

through: AT-1 Bonds : Rs.4000 Cr

Tier II Bonds : Rs.2000 Cr

The Capital Raising Plan for FY-23:

AT-1 Bonds : Rs.5500 Cr

Tier II Bonds : Rs.3500 Cr

Priority Sector & Financial Inclusion

The Bank has achieved Targets in Priority Sector at 52.12% and Agricultural Credit at 23.35% of ANBC as at Sep 2022, as against the norm of 40% and 18% respectively.

Credit to small and marginal farmers stood at 16.96% of ANBC, against the norm of 9.50%.

Credit to Weaker Sections stood at 24.46% of ANBC, against the norm of 11.50%.

Credit to Micro Enterprises stood at 11.14% of ANBC, against the norm of 7.50%.

Credit to Non Corporate Farmers stood at 18.66% of ANBC, against the norm of 13.78%.

3-Day Indian Urban Housing Conclave 2022 at Rajkot witnesses more than 5,000 visitors

Chennai, Oct 23 2022: Indian Urban Housing Conclave (IUHC) 2022, the 3-day Expo-cum-Conference at Rajkot, Gujarat, ended on a high note. The conclave was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 19th October 2022 at a mega event, wherein he also inaugurated Light House Project (LHP) Rajkot under Pradhan Mantri Awas Yojana-Urban (PMAY-U) and handed over the house keys to the beneficiaries.

This was followed by release of four publications of Ministry of Housing and Urban Affairs (MoHUA) by Hon'ble Prime Minister. Hon'ble Chief Minister of Gujarat, Shri Bhupendra Patel, Hon'ble Union Minister of Housing and Urban Affairs; and Petroleum and Natural Gas, Shri Hardeep S Puri, Hon'ble Minister of State for Housing and Urban Affairs, Shri Kaushal Kishore and other dignitaries were also present on the occasion.

Rajkot is among the six cities where LHPs, built with modern technology, have been initiated. The one in Chennai was also inaugurated by Hon'ble Prime Minister in May 2022. "I especially congratulate the mothers and sisters who have become the owners of these beautiful houses made with the new technology. Let's pray that Goddess Lakshmi resides in your houses which have been built around Diwali. I was asking everybody about the house while I was handing over the keys. The satisfaction on their faces summed up everything regarding the houses," Hon'ble Prime Minister said in his address.

Winners of PMAY-U Awards 2021 were also declared at the event and the winners were felicitated by Hon'ble Prime Minister. Uttar Pradesh, Madhya Pradesh and Tamil Nadu held the



1st, 2nd and 3rd positions, respectively as Best Performing States under the scheme. Gujarat was awarded as the Best State for implementation of the Credit Linked Subsidy Scheme (CLSS). Tripura won the award for Best Performing State under PMAY-U in north-eastern and hilly States category.

Post the award ceremony, Hon'ble Prime Minister visited the exhibitions showcased on various Urban Missions under MoHUA and on Innovative Building Materials, Construction Technologies and Processes set up by global and domestic exhibitors.

Meanwhile, Hon'ble Union Minister of Housing and Urban Affairs, Shri Hardeep Singh Puri distributed the PMAY-U Awards at Municipal Corporation, Municipal Council and Nagar Panchayat level, along with the awards in the Special Category. The Union Territories of Jammu & Kashmir and Dadra & Nagar Haveli and Daman & Diu were felicitated for their performance. Shri Manoj Joshi Secretary, Ministry of Housing and Urban Affairs and Hon'ble Ministers from Assam and Tamil Nadu were also present during the ceremonial distribution of awards.

IUHC 2022 comprised of two major components: The first was an exhibition on Swachh Bharat Mission, Urban Transport, Smart Cities Mission, Deendayal Antyodaya Yojana-National Urban Livelihoods Mission

precondition for the enjoyment of several human rights including the rights to work, help, social security, vote, privacy or education."

She commended the efforts put in by MoHUA for embracing the housing demand challenge through "many high impact and inclusive programmes."

"I applaud the government's effort to provide decent housing to all urban poor through largest affordable housing programmes. I am also very happy that this initiative prioritises the needs of women, minorities, persons with disabilities and urban migrants," she added.

The valedictory session, held on Day 3 of the conclave was chaired by Shri Kaushal Kishore, Hon'ble Minister of State for Housing and Urban Affairs and attended by Shri Kuldeep Narayan, Joint Secretary and Mission Director, Housing for All, Shri Ajay Jain, Special Chief Secretary, Government of Andhra Pradesh, Smt Sharmila Joseph, Principal Secretary, Government of Kerala and other dignitaries. Hon'ble Minister also gave away the awards to the Best Exhibitors and the Poster Competition held during the conclave.

The 'Indian Urban Housing Conclave 2022' saw an overall football of more than 5,000 participants and 200 exhibitors and is expected to bridge the gap between technology providers, users, innovators, practitioners, and all other stakeholders. The conclave provided a platform to stakeholders for demonstrating their technologies as well as for deliberating upon various options of materials and processes for large scale adoption and mainstreaming in different type of housing construction in the country.

Ms. Maimunah Mohd Sharif, Executive Director, UN-Habitat also joined the session on slum redevelopment virtually. In her message, Ms Sharif said, "Access to adequate housing can be a

PM participates in 'Griha Pravesham' of more than 4.5 Lakh beneficiaries of PMAY-G in Madhya Pradesh

Chennai, Oct 23 2022: On the occasion of Dhanteras, the Prime Minister, Shri Narendra Modi participated in 'Griha Pravesham' of about 4.51 Lakh beneficiaries of Pradhan Mantri Awas Yojana - Gramin in Satna, Madhya Pradesh via video conferencing today.

Addressing the gathering, the Prime Minister wished everyone on the auspicious occasion of Dhanteras and Diwali. "Today is a new beginning for 4.50 lakh brothers and sisters of Madhya Pradesh who are performing Griha Pravesh in their new pucca homes", he said. Recalling the time when Dhanteras was celebrated only by the wealthy people of the society by purchasing expensive assets like cars or homes, the Prime Minister said that Dhanteras used to be a festival only for the rich. The Prime Minister remarked that it is the new India of today where the poor are performing Griha Pravesh in their new homes on Dhanteras. Shri Modi congratulated especially those women who have become homeowners today.

The Prime Minister said that he can see the possibilities in the people who are getting houses today as, without a home, all possibilities are dimmed. Today is not a day of just Grihapravesh in the new house, it marks new happiness, new resolutions, new dreams, new energy and a new destiny. "It is a great fortune of our government that we could fulfil the biggest dreams of 3.5 crore families", he said.



Highlighting the facilities that are paired up with the new houses, the Prime Minister said As the government is of the poor and dedicated to their welfare and understands the needs and wishes of the poor, the homes built by the government are equipped with toilets, electricity, water connection, gas connection. Different policies and schemes of the government complete the millions of homes that are constructed as part of the Pradhan Mantri Awas Yojna.

The Prime Minister recalled the work of the previous governments where and if houses were provided, they had to build toilets separately and the homeowners had to run from pillar to post at different government offices to get electricity, water and gas connections in their homes. The Prime Minister also pointed out that homeowners had to pay a bribe on many occasions. Marred by the formalities and stringent rules and regulations on the construction and delivery of houses during previous governments, the Prime Minister said that no heed was paid toward the wishes and preferences of the homeowners. "We changed the ways", the Prime Minister said, "and gave complete control to

the homeowners." The Prime Minister explained that due to this control, PM-Awas Yojna has now become a tool for social and economic empowerment.

The Prime Minister said that due to bad policies of the past, the people were compelled to pass on their homelessness to the next generation as well. "I am honoured to have got the opportunity to take crores of my fellow countrymen out of this vicious cycle", the Prime Minister said. In Madhya Pradesh itself, about 30 lakh houses have been constructed. Work is going on 9-10 lakh houses. These lakhs of constructions are creating new opportunities for employment, he said. Apart from various construction materials, skilled labour jobs of masons were created along with many other economic opportunities for various segments. He informed that 22,000 crore rupees were spent on the construction of these houses only in Madhya Pradesh. This massive infusion of capital, helped all aspects of the economic life in the state. "These houses are bringing progress for all", he added.

Commenting on the rising fertiliser prices due to the Ukraine War, the Prime Minister underlined that the government is

going to spend an extra sum of Rs 2 lakh crore this year so that farmers do not bear the burden. "The PM Kisan Samman Nidhi of the Central Government is also proving to be a boon for the farmers", the Prime Minister said. He also noted that the instalment of 16 thousand crores which was initiated a few days ago immediately reached every beneficiary farmer. "Right now", the Prime Minister said, "our government has deposited more than 2 lakh crore rupees in the bank accounts of farmers. And this help has arrived when it is the sowing season and the farmers need money for fertilisers and medicines. He further informed that the money upon the sale of crops directly reaches the bank account. The Prime Minister added "MNREGA money is also directly deposited in the bank account. Thousands of rupees of Matru Vandana Yojana reach pregnant mothers when they are most in need of nutritious food." All this is possible due to a sense of service and political will.

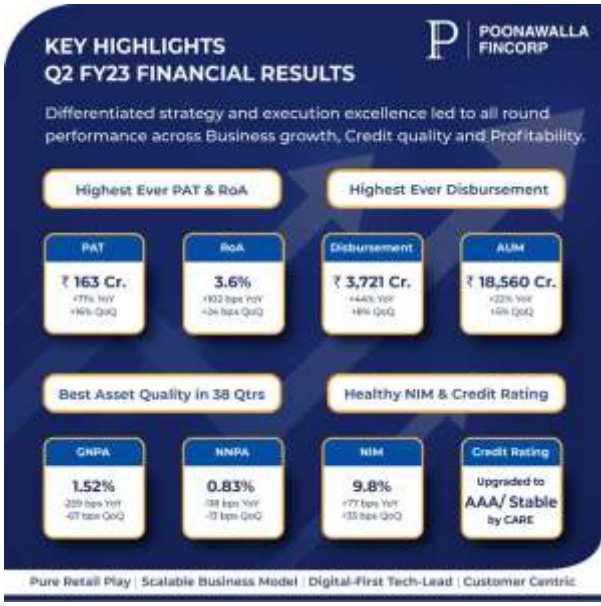
The Prime Minister also touched upon the large-scale use of technology for making the lives of common citizens easy. He mentioned drone surveys in creating property records in the Swamitva scheme and also in agriculture. He recalled the recent steps of converting lakhs of fertiliser shops into Kisan Samridhhi Kendras and introducing a common country-wide brand of urea - Bharat brand and hoped that these steps will help the farmers.

Pfizer India, Americares India, Trained Nurses Association of India partner to expand reach of Online Learning Programme on Antimicrobial Resistance, OPEN-AMR for Nurses

Chennai, Oct 23 2022: The Board of Directors of Poonawalla Fincorp Limited, a non-deposit taking systemically important NBFC focusing on consumer and MSME finance, today announced its unaudited financial results for the quarter ended Sep 30, 2022.

Key Highlights - Q 2 F Y 2 3 (Consolidated):

- Assets under management (AUM) at ₹ 18,560 Crores, up by 22% YoY and 5% QoQ.
- Disbursements grew to ₹ 3,721 Crores, up by 44% YoY and 8% QoQ.
- Highest ever PAT at ₹ 163 Cr up 70.8% YoY and 15.8% QoQ.
- Highest ever RoA at 3.6% up by 102 bps YoY and 24 bps QoQ.
- NII at ₹ 446 Crores up by 33% YoY



Pure Retail Play | Scalable Business Model | Digital-First Tech-Lead | Customer Centric

and 12% QoQ.

- NIM at 9.8% an improvement of 77 bps YoY and 35 bps QoQ.
- Gross NPA at 1.52% down by 259 bps YoY and 67 bps QoQ while Net NPA at 0.83% down by 118 bps YoY and 13 bps QoQ despite alignment with revised NPA definition as per RBI circular. These are the best asset quality numbers in last 38 quarters.
- The DDP (Direct Digital Program) mix increased to 47% in Q2 from 34% in Q1 and 17.5% in Q4FY22.
- CARE upgraded the long-term rating to 'AAA/Stable'.
- Liquidity buffer stood at ₹ 4,812 Crores as of 30th Sep 2022.
- Standalone Capital Adequacy Ratio

stood at 44.9% as of 30th Sep'22.

Given the strong ALM management, and diversification of liabilities, the impact of recent interest rate hikes on cost of borrowing will be gradual.

Commenting on Poonawalla Fincorp's performance, CA Abhay Bhutada, Managing Director, said "Q2 has been an excellent quarter with differentiated strategy and execution excellence leading to all round performance across business growth, improved credit quality and profitability. It was a quarter marked by highest ever organic disbursement, customer acquisition, lowest GNPA & NNPA in 38 quarters, and highest ever PAT & RoA. This sets the momentum for an even exciting second half and beyond."

INTRODUCING INDIA'S FIRST ALL-DIGITAL RESTAURANTS - KFC SMART RESTAURANTS

Launched across Gurgaon, Hyderabad, Chennai & Bengaluru; 10 more planned by the end of the year

Chennai, Oct 23 2022: In an effort to extend an enhanced, digital-first customer experience, KFC India recently announced the launch of KFC Smart Restaurants across India. A first for the country, the all-digital restaurants are located in Hyderabad, Gurgaon, Chennai and Bengaluru, and are powered with state-of-the-art self-ordering kiosks. Equipped to facilitate multiple payment options, consumers at these restaurants are encouraged to order themselves & pay digitally; thus, making access to their Bucket of KFC Chicken much easier & faster. With an aim to continue building restaurants of the future, the brand plans to launch 10 more such restaurants by the end of the year.



Telling us more about the brand's foray into building futuristic restaurants, Moksh Chopra, GM, KFC India, said, "Our consumers are increasingly turning to the digital medium - from food to gaming, from their relationships to their careers, or simply to spend free time. According to reports, digital users in India have more than doubled over the last 5 years and millennials are now spending around eight hours per day online. Strengthening our commitment to being easily accessible to our consumers, we have been on a

deliberate journey from CX to DX - enhancing customer experience through digital means. Whether it's digitally through our improved KFC App, which is faster & more intuitive, or with our newly launched Smart Restaurants. Right from easy-to-use ordering kiosks to tech-savvy interiors, these restaurants are designed to elevate the consumer experience whilst providing extended convenience. So while our products have always been 'finger lickin' good', the means to get to them as just as 'fingerclickin' good'!

Chennai, Oct 23 2022: In an effort to extend an enhanced, digital-first customer experience, KFC India recently announced the launch of KFC Smart Restaurants across India. A first for the country, the all-digital restaurants are located in Hyderabad, Gurgaon, Chennai and Bengaluru, and are powered with state-of-the-art self-ordering kiosks. Equipped to facilitate multiple payment options, consumers at these restaurants are encouraged to order themselves & pay digitally; thus, making access to their Bucket of KFC Chicken much easier & faster. With an aim to continue building restaurants of the future, the brand plans to launch 10 more such restaurants by the end of the year.

journey even smoother, there will be a host to guide and help customers through the ordering process. These Smart Restaurants also bring in operational efficiency for the restaurant teams with tech-enabled changes at the backend. Kitchen display systems at assembly & packing stations help team members assemble & pack orders more accurately & communicate seamlessly with riders & customers. Customer Display Screens (CDS) assist in tracking order status in the pick-up area. Separate pick-up counters for Dine-In and Takeaway further help in regulating orders. Keeping in mind the comfort of delivery riders, these restaurants have a dedicated waiting area for riders equipped with water coolers, seating and space to place delivery bags, while they wait to pick up orders.

The newly launched Smart Restaurants are located in Vikramপুরi & A. S. Rao Nagar in Hyderabad, Perumbadur in Chennai, Ambience

Mall in Gurgaon & Brigade Road in Bangalore. In addition to the enhanced digital experience, the Perambur restaurant in Chennai offers unique design elements as sections within this restaurant have been modelled like a railway coach, taking inspiration from the region's rich heritage of having the country's oldest railway coach manufacturing facility. The Ambience Mall restaurant in Gurgaon hosts an L-shaped digital wall, giving a modern look & feel to the décor. The Brigade Road restaurant in Bangalore is all the more special, as the first-ever KFC restaurant in India was on Brigade Road over two decades ago. Along the distinctly red, white and black décor, these restaurants pay an ode to the iconic Original Celebrity Chef, Colonel Sanders, with nostalgic black and white pictures earmarking milestones from his journey to making the World's Tastiest Chicken.

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SBI Life Insurance registers New Business Premium of Rs. 13,088 crores for the period ended on 30th September, 2022

Chennai, Oct 23 2022: SBI Life Insurance, one of the leading life insurers in the country registered a New Business Premium of Rs. 13,088 crores for the period ended on 30th September, 2022 vis-avis Rs. 10,288 crores for the period ended September 30, 2021. Single premium has increased by 33% over the corresponding period ended on 30th September, 2021.

Establishing a clear focus on protection, SBI Life's protection new business premium stood at Rs. 1,598 crores for the period ended September 30, 2022 marking a growth of 32%. Protection Individual new business premium registered a

growth of 17% and stood at Rs. 434 crores for the period ended September 30, 2022. Individual New Business Premium stands at Rs. 8,461 crores with 31% growth over the corresponding period ended 30th September, 2021.

SBI Life's profit after tax stands at Rs. 640 crores for the period ended September 30, 2022.

The company's solvency ratio continues to remain robust at 2.19 as on September 30, 2022 as against the regulatory requirement of 1.50.

SBI Life's AUM also continued to grow at 16% to Rs. 2,82,632 crores as on September

30, 2022 from Rs. 2,44,178 crores as on September 30, 2021, with the debt-equity mix of 71:29. Over 96% of the debt investments are in AAA and Sovereign instruments.

The company has a diversified distribution network of 2,39,456 trained insurance professionals and wide presence with 990 offices across the country, comprising of strong bancassurance channel, agency channel and others comprising of corporate agents, brokers, Point of sale persons (POS), insurance marketing firms, web aggregators and direct business.

Performance for the period ended

September 30, 2022

Private Market leadership in Individual NBP of Rs. 8,461 crores with 31% growth and market share of 25.3%.

22% growth in APE to Rs. 6,828 crores.

53% growth in Value of New Business (VoNB) to Rs. 2,117 crores.

VoNB Margin increased by 630 bps to 31.0%.

Strong growth in Protection NBP of 32% to Rs. 1,598 crores.

36% growth in PAT to Rs. 640 crores.

Robust solvency ratio of 2.19.

Indian Embedded Value (IEV) stands at Rs. 42,409 crores.

SBI increases the retail term deposit interest rates

Chennai, Oct 23 2022: "State Bank of India has revised the Retail Term deposits (deposit below Rs 2 crore) interest rates upward up to 80 bps, effective from 22 October'2022," an official statement of the state-owned bank said on Friday.

India's largest lender State Bank of India has increased the Fixed Deposit rates up to 80 basis points ahead of Diwali 2022. These rates are applicable on Fixed Deposits below Rs 2 crore and shall come into effect from Saturday, October 22, 2022. Among all, senior citizens are the biggest beneficiaries.

"State Bank of India (SBI), the country's largest lender has revised

the Retail Term deposits (deposit below Rs 2 crore) interest rates upward up to 80 bps, effective from 22 October'2022," an official statement of the state-owned bank said on Friday.

The interest rates for the retail term deposits maturing between 46 days to 179 days have been increased to 4.5 per cent from 4 per cent. Similarly, FDs maturing between 180 days to 210 days, will attract an interest of 5.25 per cent as compared to 4.65 per cent earlier.

While the interest rate on deposits maturing between 211 days to less than one year has been hiked to 5.50 per cent from 4.70 per cent, which

is so far the highest of all tenures - up 80 bps.

Retail domestic term deposits maturing between one year to less than two years shall fetch interest of 6.10 per cent from 5.60 per cent earlier and for FDs maturing between two years to less than three years, the interest rate has been raised to 6.25 per cent from 5.65 per cent previously.

The interest rate has been increased to 6.10 from 5.80 per cent earlier on deposits maturing between three years to less than five years., the interest rate increased to 6.10 per cent from 5.85 per cent previously for FDs maturing between five years to up to 10

years.

With respect to senior citizens, the bank has taken major hikes in FD rates in almost all categories, except 7 days to 45 days tenures, which is kept unchanged at 3.5 per cent.

The public sector bank is already offering a specific tenure of '1000 days' at a rate of interest of 6.1 per cent with effect from August 15 for 75 days.

State Bank of India is the largest commercial bank in terms of assets, deposits, branches, customers, and employees. It has the largest network of 22,294 branches and 65,561 ATMs / ADWMs in India with 67,735 BC outlets.

IDBI Bank - Financial Results for Q2 of FY 2023 Highest ever quarterly Net Profit at ₹828 crore, YoY growth of 46%

Chennai, Oct 23 2022: The Board of Directors of IDBI Bank Ltd. (IDBI Bank) met in Mumbai today and approved the financial results for the Quarter ended September 30, 2022.

Highlights for Q2 of FY2023

- Net profit at ₹828 crore, growth of 46% YoY and 10% QoQ.
- Operating Profit at ₹2,208 crore, growth of 64% YoY and 8% QoQ.
- NII stood at ₹2,738 crore, growth of 48% YoY and 10% QoQ.
- NIM at 4.37%, growth of 135 bps YoY and 35 bps QoQ.
- Cost to Income

Ratio at 42.29%, reduction of 1014 bps YoY and 115 bps QoQ.

CASA ratio at 56.19%, growth of 156 bps YoY and 54 bps QoQ.

Return on Assets (ROA) at 1.09%, growth of 30 bps YoY and 6 bps QoQ.

Return on Equity (ROE) at 15.21%, growth of 230 bps YoY and 41 bps QoQ.

Net NPA at 1.15%, reduction of 56 bps YoY and 10 bps QoQ.

Gross NPA at 16.51%, reduction of 534 bps YoY and 339 bps QoQ.

PCR stood at 97.86% as against 97.27% on Sept 30, 21 and 97.79% on June 30, 22.

Operating Performance:

Net Profit improved by 46% for Q2-2023 to ₹828 crore as against net profit of ₹567 crore for Q2-2022. Net Profit for Q1-2023 was ₹756 crore.

PBT improved by 85% for Q2-2023 to ₹1,437 crore as against ₹775 crore for Q2-2022. PBT for Q1-2023 was ₹1,093 crore.

Operating profit improved by 64% for Q2-2023 to ₹2,208 crore as against ₹1,346 crore for Q2-2022. Operating profit was ₹2,052 crore for Q1-2023.

Net Interest Income improved by 48% for Q2-2023 ₹2,738 crore as

against ₹1,854 crore for Q2-2022. NII stood ₹2,488 crore for Q1-2023.

Net Interest Margin (NIM) stood at 4.37% (4.22% excluding interest on IT refund) for Q2-2023 as compared to 3.02% for Q2-2022. NIM stood at 4.02% (3.73% excluding interest on IT refund) for Q1-2023.

Cost of Deposit reduced by 16 bps to 3.44% for Q2-2023 as compared to 3.60% for Q2-2022. Cost of deposit stood at 3.36% for Q1-2023.

Cost of Funds reduced by 16 bps to 3.72% for Q2-2023 as compared to 3.88% for Q2-2022. Cost of funds stood at 3.61% for Q1-2023.

IDBI Bank introduces Festive Offer on Fixed Deposits

Chennai, Oct 23 2022: IDBI Bank has introduced a Festive Offer on its "Amrit Mahotsav" deposits. The Bank has announced a

peak rate of 6.90% for a special bucket of 555 days as a limited period offer.

The Bank has also

increased its interest rate offers on Term Deposits with effect from October 21, 2022 across various maturity buckets. The interest rate on 1 year

deposit has been raised up to 6.75%, whereas the two year bucket is now offered with a peak rate of 6.85%.