BAJAJ HOUSING FINANCE LIMITED

CIN: L65910PN2008PLC132228 | **Registered Office:** Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune - 411 035
Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014.
Tel.: 020-71878060 | **E-mail:** bhflinvestor.service@bajajhousing.co.in | **Website:** www.bajajhousingfinance.in

Extract of unaudited financial results for the Quarter and Nine months ended 31 December 2024

(₹ in crore)

Sr. No.	Particulars	Quarter Ended 31.12.2024 (Unaudited)	Nine months Ended 31.12.2024 (Unaudited)	Quarter Ended 31.12.2023 (Unaudited)
1	Revenue from operations	2,448.86	7,067.65	1,946.18
2	Profit before tax	713.02	2,050.48	571.86
3	Profit after tax	548.02	1,576.22	436.97
4	Total comprehensive income (Comprising profit for the period and other comprehensive income after tax)	545.91	1,579.96	437.66
5	Paid-up equity share capital	8,328.15	8,328.15	6,712.16
6	Other equity as shown in Balance Sheet of the previous year			5,521.34
7	Earnings per share (Face value of ₹10/- each) (not annualised) a. Basic (₹) b. Diluted (₹)	 0.66 0.66	 1.97 1.97	 0.65 0.65

Notes:
The above is an extract of the detailed unaudited financial results for the quarter and nine month ended 31 December 2024 which have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 27 January 2025, subjected to limited review by joint statutory auditors and filed with the stock exchange under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. These financial results have been prepared in accordance with Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the National Housing Bank (NHB) from time to time. The full format of the aforesaid financial results is available on the website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bajajhousingfinance.in and www.bseindia.com and www.nseindia.com respectively. The same can be accessed by scanning the QR code provided below.

By order of the Board of Directors
For **Bajaj Housing Finance Limited**

BAJAJ FINSERV

Pune
27 January 2025

Atul Jain
Managing Director
DIN: 09561712

ARAGEN LIFE SCIENCES LIMITED

(formerly known as Aragen Life Sciences Private Limited)
CIN: U74999TG2000PLC035826
Registered and Corporate Office: Plot 28A, IDA Nacharam,
Hyderabad, Telangana-500076, India
Tel: +91 40 6692 9999 F: +91 40 6692 9900
Email id: compliances@aragen.com, website:www.aragen.com

aragen

Extract of standalone financial results for the quarter and nine months ended 31 December 2024

(amount in ₹ million)

S. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from operations	3,916.63	4,052.42	3,794.83	11,866.41	10,865.79	14,602.08
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	651.18	879.91	767.03	2,175.72	1,890.54	2,517.19
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	651.18	879.91	767.03	2,175.72	1,890.54	2,517.19
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	459.11	719.08	574.56	1,663.62	1,416.55	1,887.66
5	Total Comprehensive Income for the period/Year [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	181.08	661.31	594.13	1,353.08	1,547.33	2,022.22
6	Paid up Equity Share Capital (Face value of ₹ 10/- each)	2,044.14	2,044.14	2,044.14	2,044.14	2,044.14	2,044.14
7	Reserves (excluding Revaluation Reserve)	--	--	--	--	--	11,727.60
8	Securities Premium Account	--	--	--	--	---	---
9	Net worth	14,753.75	14,565.32	13,270.27	14,753.75	13,270.27	13,771.74
10	Paid up Debt Capital	5,279.30	5,633.53	5,620.47	5,279.30	5,620.47	6,004.48
11	Outstanding Redeemable Preference Shares	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
12	*Debt Equity Ratio*	*0.37*	*0.40*	*0.42*	*0.37*	*0.42*	*0.44*
13	Earnings Per Share (EPS) (Face value of ₹ 10 each fully paid) *						
	Basic EPS (Rs)	2.28	3.56	2.84	8.24	7.01	9.34
	Diluted EPS (Rs)	2.23	3.51	2.80	8.10	6.91	9.21
14	Capital Redemption Reserve	--	--	--	--	—	—
15	Debenture Redemption Reserve	200.00	200.00	200.00	200.00	200.00	200.00
16	*Debt Service Coverage Ratio*	*1.03*	*1.34*	*4.81*	*1.15*	*3.86*	*1.21*
17	*Interest Service Coverage Ratio*	*6.36*	*8.07*	*7.72*	*6.98*	*7.13*	*6.99*

*not annualised for the quarter/nine-months ended

Notes:

1. The above is an extract of the detailed format of quarterly/half-yearly/annual financial results filed with the Stock Exchange(s) under regulation 52 of the Listing Regulations. The above financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 24 January 2025 . These Financial Results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act 2013 read with the relevant rules there under and the other accounting principles generally accepted in India.
2. For the other line items referred in Regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the stock exchange, BSE Limited, and can be accessed at www.bseindia.com. The full format of the quarterly/annual financial results including detailed notes thereon are available on the websites of the stock exchange- BSE Limited at www.bseindia.com and the Company at www.aragen.com.
3. During the year ended 31 March 2022, the Company had issued 2,000 rated, listed, redeemable, Non-convertible Debentures (NCDs) of face value ₹1,000,000 each for a total amount of ₹ 2,000 million on a private placement basis. These NCDs have been listed on the Stock Exchange (BSE Limited) with effect from 14 February 2022. The NCDs are repayable at the end of 36 months from the date of allotment and carry an annual interest rate of 7.75% per annum due on 11 February of every year.
4. In terms of regulation 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the NCDs are secured by first charge on Property, plant & equipment, movable CWIP including immovable property at Mallapur unit with minimum asset cover of 1.25x.
5. During the quarter and nine months period ended 31 December 2024, the Company had not received any complaints from the NCD holders and there has been no complaint pending for redressal at the beginning or at the end of the quarter. The equity shares of the Company are not listed on any Stock Exchange.
6. The statutory auditors of the Company ("B S R and Co") have carried out a limited review of the above unaudited standalone financial results for the quarter and nine months period ended 31 December 2024 and have issued an unmodified review report. The review report of the Statutory auditors is being filed with the BSE Limited and will be made available on the Company's website.
7. During the Quarter ended 30 September 2024, the Company has transferred its 100% stake in Aragen Bioscience, Inc to its wholly owned subsidiary, i.e. Aragen Biologics Private Limited on 02 July 2024 for a consideration of ₹1,152 million. Accordingly, a gain of INR 195.91 million is recognised in other income.
8. With effect from 01 July 2024, based on the technical evaluation, the Company has revised the useful life of its Laboratory equipments from existing 7 years to 9 years. Due to change in accounting estimate, the depreciation for the quarter and nine-months period ended 31 December 2024 is lower and the profit before tax is higher by ₹87.46 million and ₹177.62 million respectively.
9. Subsequent to Quarter ended 31 December 2024, the Board of Directors in its meeting held on 9th January 2025 approved allotment of 1,25,76,151 equity shares of face Value ₹10 each to two new investors namely Leo Investment Holdings Pte. Ltd. & Quadria Capital India Fund III by way of private placement.
10. The Company's operation comprise of only one business segment - providing contract research and development services. Hence, there is no other reportable segment in terms of Indian Accounting Standard (Ind AS) 108 "Operating Segments".

For **Aragen Life Sciences Limited**

Sd/-
Manmahesh Kantipudi
Whole-time Director & CEO
DIN: 05241166

Date : 24 January 2025
Place : Houston, Texas

IDBI BANK LTD

IDBI BANK
Regd. Office - IDBI Tower, WTC Complex, Cuffe Parade, Mumbai- 400005
CIN- L65190MH2004GOI148838

Expression of Interest for Transfer of Stressed Loan Accounts on Portfolio Basis

IDBI Bank Ltd., as an Agent under Asset Management Functions, invites Expression of Interest (EOI) to transfer 12 Stressed Loan Accounts **(on portfolio basis)**, having principal outstanding of Rs.8.32 crore, on **'All Cash Basis'** from eligible permitted entities like ARCs/Banks/FIs/NBFCs etc. on **"as is where is", "as is what is", "whatever there is" and "without recourse" basis**.
For details please visit Bank's website www.idbibank.in. Click on Quick links> Notices & Tenders. For further details, you may contact at email- dal.chand@idbi.co.in or sj.deodhar@idbi.co.in .
The Bank reserves the right, not to go ahead with the proposed transfer at any stage without assigning any reason. Bank reserves the right to accept or reject any EOI.

General Manager
NPA Management Group
Corporate Office

Place- Mumbai
Date- 28.01.2025

इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

आपकी प्रगति का सच्चा साथी Good people to grow with

Information Technology Department
Central Office: 763, Anna Salai, Chennai – 600 002

Indian Overseas bank (IOB) invites bids for the following:

GOVERNMENT E-MARKET PORTAL – SUPPLY, IMPLEMENTATION, MAINTENANCE & OPERATIONS OF CENTRALIZED LOG MANAGEMENT SOLUTION (CLMS)

BID NO: GEM/2025/B/5860935 DATED: 23.01.2025

The Above GEM Tender document is also available and can be downloaded from the following websites **www.iob.in** & **www.gem.gov.in** For Tender details and future amendments, if any, keep referring to the following website **www.gem.gov.in**

STCI FINANCE LIMITED

(Formerly Securities Trading Corporation of India Limited)
Regd. Off: A/B1 802, A – Wing, 8th Floor, Marathon Innova, Marathon Nextgen Compound, Off Ganpatrao Kadam Marg, Lower Parel (W), Mumbai 400 013.
Branch Off: 401 & 412, Prakash Deep Building, 7 Tolstoy Marg, New Delhi – 110001.
CIN: U51900MH1994PLC078303 Website: https://stcionline.com

APPENDIX - IV - A
PUBLIC NOTICE CUM E-AUCTION NOTICE FOR SALE OF SECURED ASSET/S
(Rules 8 & 9 of The Security Interest (Enforcement) Rules, 2002)

E–auction Sale Notice for Sale of Secured Asset/s under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 **("SARFAESI Act, 2002")** read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 **("Rules")**. Notice is hereby given to the public in general and in particular to the Borrowers/Mortgagors/Guarantors that the below described Secured Asset/s mortgaged/charged to the Secured Creditor the physical possession of which has been taken on 19.04.2024 by the Authorised Officer of STCI Finance Ltd, (Secured Creditor) will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE" BASIS,** for recovery of aggregate amount of **Rs. 1,16,88,45,981 (Rupees One Hundred and Sixteen Crore Eighty Eight Lakh Forty Five Thousand Nine Hundred and Eighty One Only) as on 10/01/2025 along with further interest, penal charges at contractual rates and together with all costs, charges and expenses or any incidental charges till the date of payment and/or realization** due to the Secured Creditor from **Natems Sugar Private Limited (Borrower/Mortgagor), Mr. Nanda Kumar Ramanujalu (Personal Guarantor) and Dr. Ramnath Nandakumar (Personal Guarantor).**

The Secured Creditor in exercise of its powers conferred under Section 13(4) of the SARFAESI Act, 2002 read with Rules made thereunder, has decided to sell by way of e-auction, the Secured Asset/s as mentioned hereinbelow.

DESCRIPTION OF THE SECURED ASSET/S:

All that piece and parcel of immovable property belonging to Natems Sugar Private Limited being industrial dry land with all permanent structures present and that may be constructed in the future and additional machinery with all movable assets, admeasuring about 84.43 Acres in Survey Nos.117/3, 133, 123/5 and 124/1 situated at No.99 Koppedu and Samayapuram Villages, Nindra, Mandalam, Chittoor District, Andhra Pradesh comprising of land measuring (a) Acres 4–70 cents in Survey No.117/3 (present Survey No.117/3A) and (b) Acres 10-13 cents in Survey No.133 situated at Koppedu Village, Nindra Mandal, Chittoor District and (a) Acres 6–83 cents in Survey No.123/5 and (b) Acres 62–77 cents in Survey No.124/1 situated at Samayapuram Village, Nindra Mandal, Chittoor District, Andhra Pradesh within the sub–Registrar Office, Pichatur, as mentioned in the below description and bounded by:

S. No.	PURCHASER NAME, SURVEY NO. & REGISTERED DOCUMENT NO.	EXTENT OF BOUNDARIES	TOTAL EXTENT OF ACRES
1.	Survey No.123/5 of Samayapuram Village: Prudential Sugar Corporation Limited originally purchased from two vendors namely G. Krishna Das – Reg. Doc. No.826/05.10.1944 and Survey No.123/4 extent 3.15 Acres and Mrs. Sarmistha – Reg. Doc. No.827/30.09.1994 and same Survey No.123/4 extent 3.68 Acres and later the said two land purchasers were clubbed together and become as Survey No.123/5 total extent of 6.83 Acres.	**North by:** Survey No.124 part belong to Prudential Sugar Corporation Limited. **South by:** Survey No.123 **East by:** Nagari Nagalapuram Road situated in Survey Nos.128 & 129 **West by:** Survey No.119	6.83
2.	Survey No.124/1 of Samayapuram Village: Prudential Sugar Corporation Limited originally purchased from two vendors namely G. Krishna Das – Reg. Doc. No.826/05.10.1944 and Survey No.124 extent 31.72 Acres and Mrs. Sarmistha – Reg. Doc. No.827/30.09.1994 and same Survey No.124 extent 31.05 Acres and later the said two land purchasers were clubbed together and become as Survey No.124/1 total extent of 62.77 Acres.	**North By:** Survey No.133 **South By:** Survey No.123 **East By:** Nagari - Nagalapuram Road situated in Survey Nos.128 & 129 **West By:** Eiffel Roofing Limited	62.77
3.	Survey No.117/3 of Koppedu Village: Prudential Sugar Corporation Limited originally purchased from vendor namely G. Dhasaradha Raju – Reg. Doc. No.412/29.04.1992 and Survey No.117/3 extent 2.35 Acres and Reg. Doc. No.413 /04.05.1992 and Survey No.117/3extent 2.35 Acres and later the said two land purchasers were clubbed together and become as Survey No.117/3A total extent of 4.70 Acres.	**North By:** Chennai to Tirupathi High Road **South By:** Survey No.124 portion belonging to Prudential Sugar Corporation Limited. **East By:** Survey No.133 belonging to Prudential Sugar Corporation Limited. **West By:** Eiffel Roofing Ltd.	4.70
4.	Survey No.133 of Koppedu Village: Prudential Sugar Corporation Limited originally purchased from vendors namely: (a) (1) Muppala Rajendhra Raju (2) Muppala Revanth Kumar (3) Muppala Bhaskar Raju and (4) Muppala Mathu Latha - Reg. Doc. No.291/29.04.1994 and Survey No.133 extent 0.33 Acres and (b) (1) Muppala Naraparaju (2) Muppala Narasimhulu Raju (3) Muppala Lakshmi Narayana and (4) Muppala Lakshmi Rajyam Reg. Doc. No.292/29.04.1994 and Survey No.133 extent 3.13 Acres and (c) (1) Muppala Musala Raju (2) Muppala Chengal Raju and (3) Muppala Naveen Reg. Doc. No. 293/29.04.1994 and Survey No.133 extent 3.00 Acres. (d) (1) Muppala Venkata Raju (2) Muppala Leelavathi - Reg. Doc. No.911/29.10.1994 and Survey No.133 extent 3.67 Acres and later the said four land purchasers were clubbed together and become as Survey No.133 total extent of 10.13 Acres.	**North By:** Chennai to Tirupathi High Road **South By:** Survey No.124 part belonging to Prudential Sugar Corporation Limited. **East By:** Nagari – Nagalapuram Road situated in Survey Nos.128 & 129 **West By:** Survey No.117/3A part belonging to Prudential Sugar Corporation Limited.	10.13
	TOTAL		**84.43**

DESCRIPTION OF ALL EXISTING FACTORY BUILDING

S. NO.	PARTICULARS	TYPE R.C.C. BUILDING IN SQ. FOOT	TYPE A.C.C. BUILDING IN SQ. FOOT
1.	Factory building including Cooling Tower, Cooling Tower Pump Shed, Hot and Cold Water Channel, Reservoir (Cold Water), Cold & Hot Water Circulation Tank, Service Water Tank, Mini Cooling Tower, Condensate Water Tank, ETP Screen Chamber, ETP Grease Trap, ETP Mixing Tank, ETP Aerobic Tank, ETP Aerobic Tank, ETP Clarifier, ETP Round Tank, Molasses Tanks 2 Nos.	6,243	2,05,817
2.	Godowns	97	1,10,696
3.	Administration Building	7,788	2,734
4.	Canteens	4,585	
5.	Guest House	5,038	
6.	Staff Quarters	80,213	
7.	Machine Foundation		
	TOTAL	**1,03,964**	**3,19,247**

DESCRIPTION OF EXISTING PLANT AND MACHINERY

All existing plant and machinery belonging to and/or standing in the name of the Borrower whether or not installed and whether embedded to the earth or not and whether now lying loose or in cases which are now lying or be stored at any place be installed or embedded or lying loose at the factory building industrial land.

HYPOTHECATED FIXED ASSETS

All the Borrower's present and future movable and immovable assets forming part of the fixed assets including but not limited to movable plant, machinery, vehicles, appliances, product(s), machinery spares and stores, tools and accessories, furniture and fixture and equipment's belonging to the Borrower whether or not installed and whether embedded to the earth or not and whether now lying loose or in cases which are now lying or be stored at any place whatsoever or in transit or which may at any time during the continuance of this Security be installed or embedded or lying loose or in cases lying or being in or about the Borrower's factories, premises, warehouses and godowns or wheresoever the same may be or be held by any party to the order or disposition of the Borrower or in the course of transit or in high seas or on order or delivery, howsoever and wheresoever in the possession of the Borrower and either by way of substitution or addition by whatever name called and all documents of title including bills of lading, shipping documents, policies of insurance and other instruments and documents relating to such moveable's together with the benefits of all rights thereto.

HYPOTHECATED CURRENT ASSETS

The whole of the Borrower's present and future stocks of raw materials, goods in process of manufacture, semi-finished goods and all finished and manufactured goods and articles together with all stores, components and spares which now belongs to or may hereafter from time to time during the continuance of this security belong to the Borrower and which are or shall or may be brought into stored or be in or upon or about the Borrower's factory, godowns and/or their premises wherever else the same may be situated, stored, or lying or being including any such raw materials, inventories, articles, or goods, any stores spares and components or other similar moveable assets in course of transit of delivery to the Borrower.

BOOK DEBTS

All of the Borrower's present and future book debts, outstanding monies, receivables, claims, demands, bills, investments, contracts, engagements, securities, rights to or on moveable properties and moveable assets forming part of current assets which are now due, owing or payable or belonging to the Borrower or which may at any time hereafter during the continuance of this Security become due, owing payable or belonging to the Borrower in the course of its business and together with all benefits, advantages and legal incidence thereof.

SECURED ASSET/S BELONGING TO:
Natems Sugar Private Limited.

THE DETAILS OF THE E-AUCTION ARE AS FOLLOWS:

Reserve Price (Rs. crore)	Earnest Money Deposit (EMD) (Rs. crore)	Increment in Bidding Process (Rs. crore)	Inspection Date and Time of Secured Asset/s	Last Date of Submission of Bid Application Form	Date & time of e- auction
103.00	10.30	0.10	31/01/2025 (from 11:00 a.m. to 5:00 p.m.)	05/02/2025	06/02/2025 (from 11:00 a.m. to 12:00 noon)

For detailed Terms and Conditions for Sale, please refer to the link for e-auction provided in STCI Finance Limited, Secured Creditor's, website i.e. https://stcionline.com and portal of M/s e-Procurement Technologies Ltd. **(Service Provider)** https://sarfaesi.auctiontiger.net.

ENCUMBRANCE:

1. Attachment notices vide Ref. No. 20210555YL000000EE2D dated 25/05/2021 and vide Ref. No. 20210055YL000000DEF0 dated 10/06/2021 issued by Assistant Commissioner, Central Tax, Tirupati GST Division. The said notices have been challenged by STCI Finance Limited. By an order dated 02/06/2021 Hon'ble HC of Andhra Pradesh was pleased to stay the operation of the said notices.
2. Attachment notice dated 22/09/2023 issued u/s 27 A.P. Revenue Recovery Act, 1864 issued by Tehsildar, Nindra Mandal, Chittoor District, Andhra Pradesh. The said notice has been challenged by STCI Finance Limited. By order dated 09/10/2023 Hon'ble HC of Andhra Pradesh was pleased to stay the operation of the said notice.
3. Attachment order dated 16/02/2023 passed by Ld. Senior Civil Judge, Puttur, Chittoor, AP in execution petition titled as K. Somasekhar Naidu vs. Natems Sugar Pvt. Ltd. bearing number E.P. No. 15 of 2022 in O.S. No. 25 of 2021. In the said execution proceedings STCI Finance Limited has already filed its memo dated 22/08/2024 and objections dated 19/09/2024 objecting to the said attachment.
4. Attachment orders dated 27/01/2023 passed by Ld. Junior Civil Judge, Nagari, AP in execution petitions titled:
a. Kutti Bhaskar vs. The Managing Director, Natems Sugar Pvt. Ltd (Prudential) Hyderabad & others in EP No. 24 of 2022 O.S. No. 53 of 2021.
b. K. Dharesh vs. The Managing Director Natems Sugar Pvt. Ltd (Prudential) Hyderabad & others in EP No. 25 of 2022 in O.S. No. 54 of 2021
c. K. Venkatesulu vs. The Managing Director Natems Sugar Pvt. Ltd (Prudential) Hyderabad & others in EP No. 26 of 2022 in O.S. No. 55 of 2021.
5. No other encumbrances known.

Date: 28/01/2025
Place: Chittoor, Andhra Pradesh.

sd/-
Authorised Officer
STCI Finance Limited
Email – eauction@stcionline.com
Telephone - 022 61425100/200

‘एआय’ देणार जॉब

९५ टक्के हायरिंग मॅनेजर्सकडून अभिनव पद्धतीच्या वापराचे कौतुक

लोकमत न्यूज नेटवर्क

नवी दिल्ली : नोकरी शोधणारे तरुण सध्याच्या काळात नव्या जॉबचा शोध आणि त्यासाठी लागणारा बायोडाटा तयार करण्यासाठी एआयचा मोठ्या प्रमाणात वापर करू लागल्याचे एका अहवालातून समोर आले आहे.

भारतात जॉब शोधण्यासाठी ८७ टक्के तरुण एआयचा वापर करीत असल्याचे समोर आले आहे. ‘कॅनव्हा’च्या अहवालानुसार, नोकरी शोधणारे आपले कौशल्य अधिक प्रभावीपणे दाखवण्यासाठी व्हिज्युअल्स, इंटरएक्टिव रेज्युमे आणि पोर्टफोलिओचा वापर करत आहेत.

आपला रेझ्युमे तयार करण्यासाठी या अभिनव पद्धतीचा वापर केल्याने नोकरी देणारे मॅनेजर्सही तरुणांचे कौतुक करताना दिसत आहेत. ९५ टक्के हायरिंग मॅनेजर्स मान्य करतात की, एआयच्या वापरामुळे उमेदवारांच्या पडताळणीची प्रक्रिया अधिक सुलभपणे करता येते.

३९ कोटी रेझ्युमे बनविले

२०२४ मध्ये जगभरातील तरुणांनी व्यावसायिकांनी नोकरीच्या संधी वाढवण्यासाठी ‘कॅनव्हा’वर ३९ कोटीपेक्षा जास्त रेज्युमे तयार केले. हा अहवाल तयार करण्यासाठी केलेल्या सर्वेक्षणात अमेरिका, ब्रिटन, ऑस्ट्रेलिया, भारत, जर्मनी, स्पेन, फ्रान्स, मेक्सिको, ब्राझील, आणि जपानमधील ४,२०० हायरिंग मॅनेजर्स आणि ६,००० नोकरी शोधणारे उमेदवार यांची मते जाणून घेण्यात आली आहेत.

अहवाल काय सांगतो?

८७% भारतीय उमेदवार रेझ्युमे बनविणे, अपडेटसाठी जनरेटिव एआयचा वापर करतात.

८३% मॅनेजर्सनी डिजिटल पोर्टफोलिओला प्राधान्य दिला.

८०% उमेदवारांनी एआयच्या मदतीने वेळ वाचविला.

७९% हायरिंग मॅनेजर्स टेक्स्ट आधारित रेझ्युमेला जुन्या पद्धतीचे मानत आहेत.

७७% हायरिंग मॅनेजर्सनी नोकरीसाठी उमेदवारांची निवड करताना इंटरएक्टिव रेज्युमेला प्राधान्य दिला.

७६% नोकरी शोधणारे उमेदवार एआयच्या वापरामुळे अधिक कल्पक वाटले.

६९% हायरिंग मॅनेजर्सना एआयच्या मदतीने तयार केलेला रेझ्युमे मान्य असतो.

६९% मॅनेजर्सनी व्हिज्युअल घटक असलेले रेझ्युमे पसंत केले.

६५% मॅनेजर्सनी उमेदवारांना रेझ्युमेसाठी एआय वापरल्याचे कळवावे, असे सांगितले.

६३% भारतीय इतर देशांच्या तुलनेत एआयच्या मदतीने रेझ्युमेमध्ये वारंवार बदल करतात.

टेकस्मार्ट

स्मार्टफोन शोधणार छुपे कॅमेरे

आर्थिक फसवणूक, अश्लील छायाचित्रे काढून तसेच खासगी छायाचित्रांच्या साहाय्याने वेठीस धरणे आदी प्रकार वाढले आहेत. यासाठी चोरटे मोठ्या मॉलमधील चेंजिंग रूम, प्रसाधनगृहे तसेच हॉटेलमध्ये छुपे कॅमेरे लावत असतात. यात अडकू नये यासाठी सतर्क राहिले पाहिजे. यासाठी स्मार्टफोनची मदत घेता येते. यासाठी फ्लॅश लाईटला संशयित जागेजवळ धरा. या लाईटची सफेद लाईट कॅमेरा शोधण्यात उपयोगी ठरते.

छुपे कॅमेरे ही लाईट रिफ्लेक्ट करतात. कॅमेरा नसेल तर ही लाईट परावर्तित होत नाही.

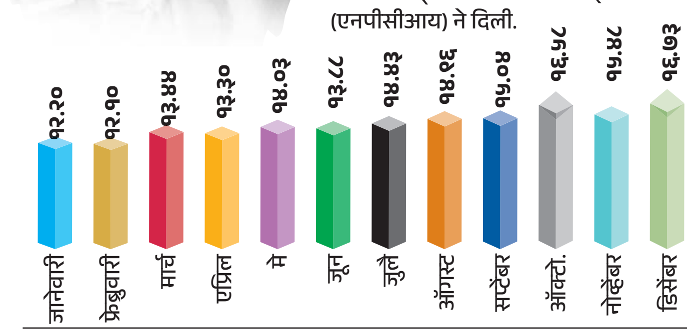
कर्ज खाते

मृत्यू नंतर कोण भरणार ईएमआय

बँकेकडून कर्ज घेतल्यानंतर एखाद्याचा मृत्यू झाल्यास उरलेले ईएमआय कुणाकडून वसूल करावे याबाबत काही नियम घालून दिलेले आहेत. या स्थितीत बँक प्रथम सह-कर्जदाराशी संपर्क साधून त्याच्याकडून रक्कम वसूल करते किंवा हमीदार किंवा कायदेशीर वारसाकडे वळते. कर्जासाठी विमा घेतला असल्यास, बँक विमा कंपनीकडून कर्ज वसूल करते. वरील पर्याय उपलब्ध नसल्यास बँकेत तारण मालमत्तेची विक्री करते.

यूपीआयची घोडदौड सुरूच, महिन्यात १६ अब्ज व्यवहार

नवी दिल्ली : ‘युनिफाइड पेमेंट्स इंटरफेस’ने डिजिटल पेमेंटच्या क्षेत्रात एक ऐतिहासिक टप्पा गाठला आहे. डिसेंबर २०२४ मध्ये यूपीआय व्यवहारांची संख्या आणि मूल्य या दोन्ही बाबतीत नवा विक्रम प्रस्थापित केला. व्यवहारांची संख्या डिसेंबर २०२४ मध्ये १६.७३ अब्जवर पोहोचल्याची माहिती ‘नॅशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया’ (एनपीसीआय) ने दिली.



● लोकमत इन्फोग्राफिक्स (व्यवहारांची संख्या अब्ज डॉलर्समध्ये) (स्रोत : एनपीसीआय)

विवाहित महिलांना नाकारले काम, कंपनीची होणार चौकशी

लोकमत न्यूज नेटवर्क

नवी दिल्ली : विवाहित महिलांना असेंब्ली लाइनवर काम देण्यास बंदी केल्याच्या आरोपावरून ॲपलसाठी आयफोन उत्पादित करणारी कंपनी फॉक्सकॉन अडचणीत सापडली आहे. राष्ट्रीय मानवाधिकार आयोगाने या प्रकरणाची ४ आठवड्यांच्या आत चौकशी करण्याचे आदेश दिले आहेत.

आरोपांची चौकशी करण्यात असफल श्रम विभागाच्या अधिकाऱ्यांवर आयोगाने कडक ताशेरे ओढले आहेत. राष्ट्रीय मानवाधिकार आयोगाने जून २०२४ मध्ये केंद्र व तामिळनाडू सरकारच्या श्रम अधिकाऱ्यांना फॉक्सकॉन कंपनीची चौकशी करण्याचे आदेश दिले होते.

दौरा करूनही अहवाल नाही

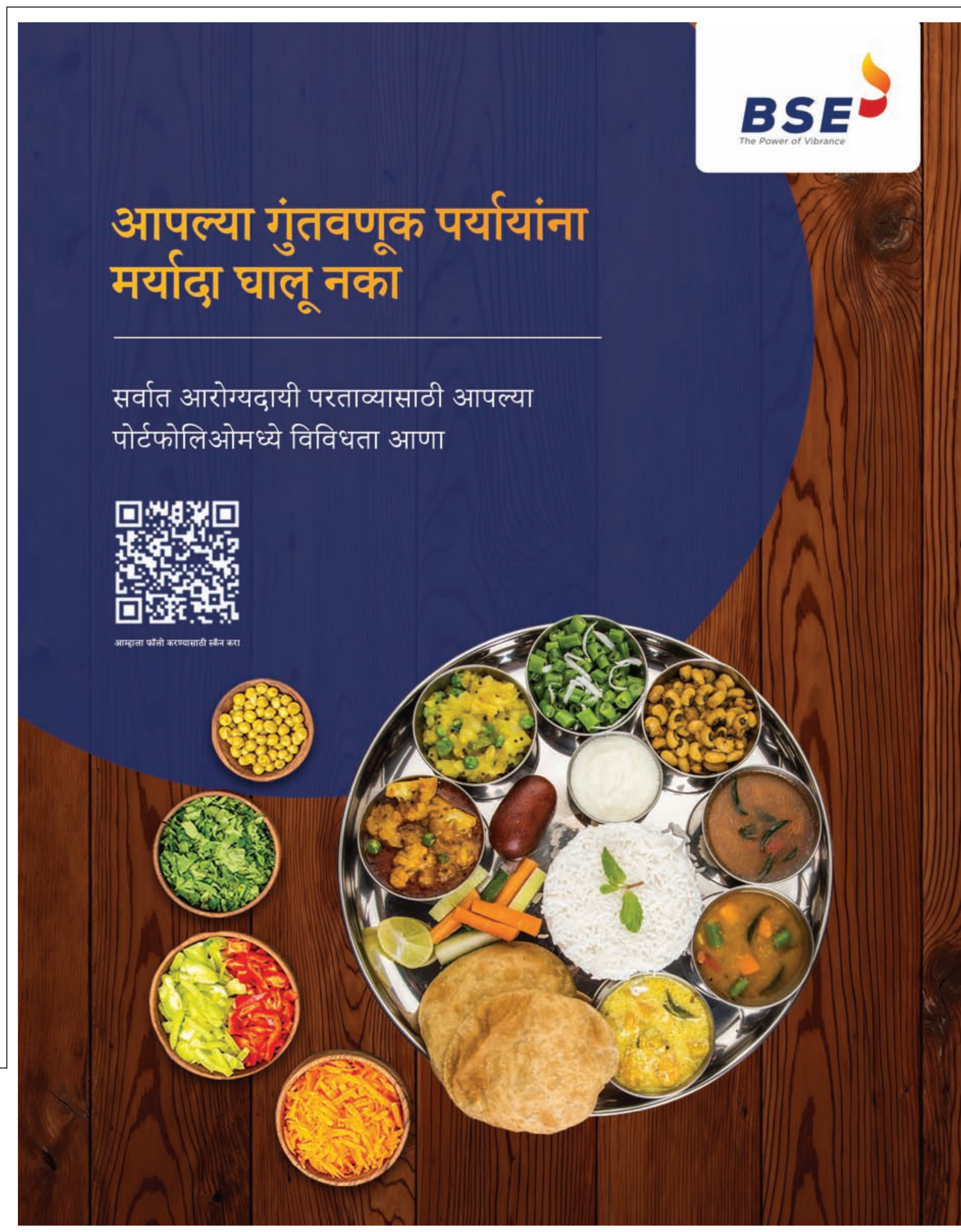
अधिकाऱ्यांनी प्रकल्पाचा दौरा केला. मात्र, चौकशी अहवाल जाहीरच केला नाही. केंद्रीय श्रम व रोजगार मंत्रालयानेही तामिळनाडू श्रम विभागाकडे अहवाल मागितला होता.

‘कॅम्प्युअर’ फ्रेशनरसाठी मंगलम ऑरगॅनिक्सची अभिनव मोहीम

मुंबई : कॅम्पर फ्रेशनर्ससाठी प्रसिद्ध मंगलम ऑरगॅनिक्सने त्यांच्या ‘कॅम्प्युअर’ या उत्पादनासाठी नवीन जाहिरात मोहीम सुरू केली आहे. या मोहिमेत विनोदी आणि हलक्याफुलक्या आशयाचा समावेश आहे, जो ‘कॅम्प्युअर’ कॅम्पर फ्रेशनरच्या वैशिष्ट्यपूर्ण कोन आकाराशी जोडलेला आहे. ही मोहीम ब्रँडविषयी उत्सुकता निर्माण करते.

याबाबत मंगलम ऑरगॅनिक्सचे संचालक म्हणाले की, आम्हाला चौकटीबाहेर जाऊन लोकांशी संवाद साधायचा होता. आमचा वैशिष्ट्यपूर्ण कोन आकारातील फ्रेशनर केवळ उत्पादन नसून नावीन्य आणि ताजेपणाचे प्रतीक आहे. या अनोख्या आकाराचा उपयोग करून आम्ही मोहिमेला अभिनव

रूप दिले आहे. कॅम्प्युअरला विश्वास आहे की, ही नवी मोहीम ग्राहकांमध्ये लोकप्रिय ठरेल आणि कॅम्पर फ्रेशनर श्रेणीतील अग्रगण्य ब्रँड म्हणून आपली ओळख अधिक मजबूत करेल. कॅम्प्युअर हे मंगलम ऑरगॅनिक्सचा एक प्रमुख कॅम्पर फ्रेशनर ब्रँड आहे. कॅम्प्युअर उच्च गुणवत्तेच्या घटकांचा वापर करून प्रभावी आणि सुरक्षित उत्पादने तयार करण्यावर भर देते. (वा. प्र.)



क्विक Update

‘कोल इंडिया’च्या नफ्यात १७ टक्के घट

नवी दिल्ली : सार्वजनिक क्षेत्रातील कंपनी कोल इंडिया लिमिटेडचा ३१ डिसेंबर २०२४ रोजी संपलेल्या चालू आर्थिक वर्षाच्या तिसऱ्या तिमाहीत निव्वळ नफा १७.४% घटून ८,४९१ कोटी रुपयांवर आला आहे. कंपनीने सांगितले की, कमी विक्रीमुळे नफ्यात घट झाली.

सेबीप्रमुख पदासाठी अर्ज मागवले

नवी दिल्ली : सरकारने भारतीय प्रतिभूती आणि विनिमय मंडळाच्या (सेबी) अध्यक्षपदासाठी सोमवारी अर्ज मागवले. सेबीच्या विद्यमान अध्यक्ष माधवी पुरी बुच यांचा तीन वर्षांचा कार्यकाल २८ फेब्रुवारी रोजी संपत आहे. इच्छुकांना १७ फेब्रुवारीपर्यंत अर्ज करण्याचे आवाहन केले आहे.

‘आयओसी’च्या नफ्यात मोठी घट

नवी दिल्ली : देशातील सर्वात मोठी पेट्रोलियम कंपनी इंडियन ऑइल कॉर्पोरेशनचा (आयओसी) ऑक्टोबर-डिसेंबर तिमाहीतील निव्वळ नफा ६४ टक्के कमी झाला आहे. कंपनीने सांगितले की, या तिमाहीत २,८७३ कोटी रुपयांचा निव्वळ नफा झाला.

एसीसीला तिमाहीत १,०९१ कोटींचा नफा

नवी दिल्ली : सिमेंट निर्मिती क्षेत्रातील एसीसी लिमिटेडने चालू आर्थिक वर्षाच्या डिसेंबर २०२४ मध्ये संपलेल्या तिसऱ्या तिमाहीत १,०९१ कोटींचा निव्वळ नफा नोंदवला. मागच्या वर्षी याच काळात कंपनीने ५३७ कोटींचा नफा कमावला.

जामठीत रात्रीत घर, दुकाने फोडली

लोकमत न्यूज नेटवर्क

जामठी, ता. बोदवड : जामठीला बुधवारी मध्यरात्रीनंतर घर व काही दुकाने चोरट्यांनी फोडल्याने परिसरात खळबळ उडाली आहे. रोख रकमेसह लाखोंचा ऐवज लांबविला आहे.

बुधवारी रात्री एक ते तीन वाजेच्या सुमारास जामठी येथील राजेंद्र चौधरी यांचे किराणा दुकान तसेच संजय तपे यांचे घर चोरट्यांनी फोडले. यानंतर भारत पान सेंटर, अमोल गोसावी पान सेंटर, क्रिष्णा पाटील ही दुकाने फोडली. यात रोख रक्कम व साहित्य चोरीला गेले आहे.

चोरट्यांनी दुकाने फोडण्याच्या आधी दुकानासमोर मोटारसायकल लावून चोरीचा प्रयत्न केला आहे.

भारतीय रिझर्व्ह बँक
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राज्य सरकारी पुनर्निर्गम (Re-issue) 7.11% महाराष्ट्र एसजीएस 2036 आणि 7.11% महाराष्ट्र एसजीएस 2038 सरकारी स्टॉक (सिक्युरिटीजचा) लिलाव

महाराष्ट्र राज्य सरकारने एकूण **₹4,000 कोटी (दर्शनी मूल्य)** पुनर्निर्गम सिक्युरिटीजचा लिलावाद्वारे विक्री करण्याचा देकार दिला आहे.

मूल्य आधारित लिलाव बहुमूल्य पद्धतीवर भारतीय रिझर्व्ह बँक कोअर बँकिंग सोल्युशन **(ई–कुबेर)** अंतर्गत **28 जानेवारी 2025 (मंगळवार)** रोजी होईल. वैयक्तिक गुंतवणूकदार देखील **रिटेल डायरेक्ट पोर्टलद्वारे (https://rbiretaildirect.org.in)** गैर–स्पर्धात्मक योजनेनुसार बोली लावू शकतात.

इतर तपशीलासाठी रिझर्व्ह बँकेच्या वेबसाईट **(www.rbi.org.in)** वर दिनांक **24 जानेवारी 2025 (शुक्रवार)** चे प्रेस प्रकाशन पहावे.

‘‘पैशाचे आमिष दाखविणाऱ्या ई–मेल/एसएमएस/फोन कॉल मुळे फसगत होऊ देऊ नका’’

सत्यमेव जयते

महात्मा फुले मागासवर्ग विकास महामंडळ (मर्यादित), मुंबई
(महाराष्ट्र शासनाचा अंगिकृत उपक्रम)

प्रशासकीय तज्ञाची नियुक्ती

महाराष्ट्र शासनाच्या सामाजिक न्याय व विशेष सहाय्य विभागाअंतर्गत कार्यरत असलेले **महात्मा फुले मागासवर्ग विकास महामंडळ मर्यादित**, हे राज्यातील अनुसूचित जाती व नवबौद्ध तसेच सफाई कर्मचारी समाजातील दुर्बल घटकांच्या विकास व कल्याणासाठी काम करीत आहे.

शासकीय सेवेतून सेवानिवृत्त अधिकारी/कर्मचाऱ्यांच्या सेवाकरार पद्धतीने लेखा व प्रशासकीय सेवा क्षेत्रातील महामंडळाचे सेवा नियम अद्यावत करणे तसेच नव्याने आकृतीबंध तयार करण्याकरिता **प्रशासकीय तज्ञ** या पदासाठी रूपये ४८००/– ग्रेड पे पेक्षा कमी ग्रेड पे घेऊन संवर्गीय सेवेतून सेवानिवृत्त झालेल्या/कर्मचाऱ्यांकडून **दि. ०५/०२/२०२५ रोजी संध्याकाळी ५.०० वाजेपर्यंत** अर्ज मागविण्यात येत आहे.

तपशिलवार माहितीकरिता कृपया **https://mpbcdc.maharashtra.gov.in** येथे भेट द्यावी.

महाव्यवस्थापक (प्रशासन)

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Sr. No.	Name of Work	Amount of work / E.M.D. in Rs.	Eligibility/Tender Cost in Rs.	Time Limit in Months	Division
1	Construction of Dr. Babasaheb Ambedkar Super Speciality Hospital & Post Graduate Institute for Medical Sciences at Kh. No. 101, 102 & 103, Mz. - Indora, Nagpur.	402.08 Cr. 2.01 Cr.	As per Tender Document 50,000/-	36	North

Money :- E.M.D. is to be paid by online only. **Plans & Estimates :-** Available in the Technical Section, Head Office, Sadar, Nagpur. **Tender Forms :-** From **02.00 P.M.** on Date **29.01.2025** up to 2.00 P.M. on Date **27.02.2025** on www.mahatenders.gov.in **Receipt / Submission :-** From **02.00 P.M.** on **29.01.2025** up to 2.00 P.M. on Date **27.02.2025** on www.mahatenders.gov.in. **Pre-bid Meeting :- On 4.00 P.M.** on Date **07.02.2025** in the Office of S. E. (Project), Station Road, NMRDA, Head Office, Sadar, Nagpur. **Opening :-** At N.M.R.D.A. office on Date **28.02.2025** at 2.00 P.M. or as decided by N.M.R.D.A.

-sd- Superintending Engineer,
Advt.No. S.E.(NMRDA)/35/2024-25 Dated : 27.01.2025 Nagpur Metropolitan Region Development Authority

BAJAJ HOUSING FINANCE LIMITED

CIN: L65910PN2008PLC132228 | **Registered Office:** Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune - 411 035
Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014.
Tel.: 020-71878060 | **E-mail:** bhflinvestor.service@bajajhousing.co.in | **Website:** www.bajajhousingfinance.in

Extract of unaudited financial results for the Quarter and Nine months ended 31 December 2024

(₹ in crore)

Sr. No.	Particulars	Quarter Ended 31.12.2024 (Unaudited)	Nine months Ended 31.12.2024 (Unaudited)	Quarter Ended 31.12.2023 (Unaudited)
1	Revenue from operations	2,448.86	7,067.65	1,946.18
2	Profit before tax	713.02	2,050.48	571.86
3	Profit after tax	548.02	1,576.22	436.97
4	Total comprehensive income (Comprising profit for the period and other comprehensive income after tax)	545.91	1,579.96	437.66
5	Paid-up equity share capital	8,328.15	8,328.15	6,712.16
6	Other equity as shown in Balance Sheet of the previous year			5,521.34
7	Earnings per share (Face value of ₹10/- each) (not annualised) a. Basic (₹) b. Diluted (₹)	 0.66 0.66	 1.97 1.97	 0.65 0.65

Notes:
The above is an extract of the detailed unaudited financial results for the quarter and nine month ended 31 December 2024 which have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 27 January 2025, subjected to limited review by joint statutory auditors and filed with the stock exchange under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. These financial results have been prepared in accordance with Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the National Housing Bank (NHB) from time to time. The full format of the aforesaid financial results is available on the website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bajajhousingfinance.in and www.bseindia.com and www.nseindia.com respectively. The same can be accessed by scanning the QR code provided below.

By order of the Board of Directors
For **Bajaj Housing Finance Limited**

Atul Jain
Managing Director
DIN: 09561712

Pune
27 January 2025

BAJAJ FINSERV