

# इंडियन रेलवे फाईनेन्स कॉरपोरेशन लिमिटेड

(भारत सरकार का उपक्रम) (सी आई एन : L65910DL1986GOI026363)

पंजीकृत कार्यालय : रूम नं. 1316 & 1349, तीसरी मंजिल, दि अशोक, डिप्लोमैटिक एन्क्लेव 50-बी, चाणक्यपुरी, नई दिल्ली-110021  
दूरभाष : 011-24100385

## INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN : L65910DL1986GOI026363)

Regd. Office : Room Nos. 1316 – 1349, 3rd Floor, The Ashok, Diplomatic Enclave:- 50-B, Chanakyapuri, New Delhi-110021  
Phone : 011-24100385, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

No: IRFC/SE/2021-22/51

2nd November, 2021

<b>National Stock Exchange of India Limited</b> Listing department, Exchange Plaza, Bandra- Kurla Complex, Bandra (E) Mumbai- 400 051  Scrip Symbol: IRFC	<b>BSE Limited</b> Listing Dept / Dept of Corporate Services, PJ Towers, Dalal Street, Mumbai -400 001  Scrip Code: 543257
--	---

**Sub: Newspaper Advertisement- Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**


Sir/ Madam,

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, please find enclosed Newspaper Clipping of the advertisement published in English and regional (Hindi) newspaper(s).

This is submitted for your information and record.

Thanking You,

For Indian Railway Finance Corporation Limited

  
(Vijay Babulal Shirode)  
Company Secretary & Compliance Officer



Enclosure: As Above

वर्षा जैन

## RECOVERY TRACKER

# Office visits highest since March 2020

SACHIN P MAMPATTA & KRISHNA KANT  
Mumbai, 1 November

Crowds at offices are back to near-normal levels. The number of workplace visits is within two per cent of the time before Covid-19 took hold in India, shows search engine giant Google's mobility data. Retail and recreation visits also show an uptick. Google's mobility report makes use of anonymised location data to track how people are

moving during the pandemic. The data is released with a lag. The latest is as of October 28 (see chart 1).

Traffic congestion has also increased accordingly, shows data from global location technology firm TomTom International. Mumbai's traffic congestion is up for the second week in a row. It came in at 23 per cent below 2019 levels, higher than the 29 per cent seen in the previous week. Curbs on public transport are also slowly being eased. Single journey tickets

are now allowed for fully vaccinated passengers on Mumbai's local trains. Only passes for the longer term, such as monthly ones, were being allowed earlier for most passengers. New Delhi traffic congestion came in at 10 per cent below normal compared to 17 per cent in the previous week (see chart 2).

Business Standard also tracks emissions of nitrogen dioxide. It comes from industrial activity and vehicles. Mumbai emissions are 56 per cent below 2019 levels. This is based on Bandra locality data. Delhi emissions are 12 per cent below 2019. Both are closer to normal than was seen in the previous week (see charts 3, 4).

The Indian Railways

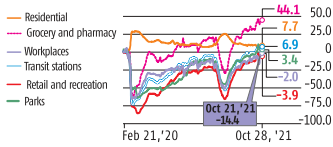
registered higher growth in the quantity of goods it carried during the week. Freight loading grew 11.6 per cent compared to the same period last year. Growth had been 9.1 per cent in the previous week. Freight revenue was up 20.2 per cent compared to 17.2 per cent

in the previous week (see chart 5). India generated more electricity in the previous week than the corresponding period in 2019 and 2020. Power plants across the country contributed to the generation of 3,620 million units of electricity on a seven-day rolling average

basis for the week ending Sunday, based on data reported on the next day. This seven-day rolling average figure was 3.9 per cent higher than in 2020. It was 24.5 per cent higher than 2019. Power generation has been rising in recent times after a drop in growth from

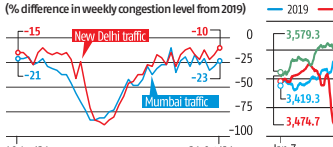
mid-October onwards (see chart 6). Business Standard tracks these weekly economic indicators to get a current picture of how the economy is doing. Official macroeconomic data is often released with a lag. All data, except Google, is as of Sunday, October 31.

### 1: WORKPLACE VISITS NEAR NORMALCY



Note: Latest update is as of October 28, based on location data as processed by the company. The percentage change is compared to a baseline value for the same day of the week, calculated on a median basis during the 5-week period Jan 3-Feb 6, 2020. The chart shows a seven-day rolling average of visits to each category. Residential data refers to change in time spent at home. Source: Google LLC "Google COVID-19 Community Mobility Reports", Our World in Data

### 2: TRAFFIC CONGESTION RISING STEADILY



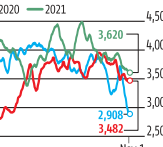
Note: Shows change based on weighted averages derived from hourly data. Each week starts on Monday and ends on Sunday. Source: TomTom International

### 6: RAILWAYS CARRYING MORE GOODS



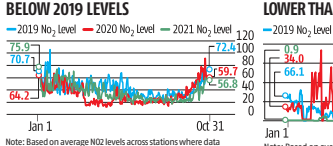
Note: For seven days ending Sunday, October 31, 2021. Source: Indian Railways

### 5: RISE IN POWER GENERATION



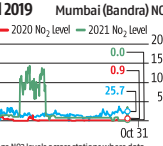
Note: Power generation based on reporting day data (million units, seven-day rolling average). Source: National Load Dispatch Centre

### 3: DELHI EMISSIONS ARE 12% BELOW 2019 LEVELS



Note: Based on average NO2 levels across stations where data available. Entries which say none are marked as zero. Levels are measured in micrograms per cubic metre of air. Chart title refers to change in seven-day rolling average terms. Source: Central Pollution Control Board, associated agencies

### 4: MUMBAI EMISSIONS ARE 56% LOWER THAN 2019



Note: Based on average NO2 levels across stations where data available. Entries which say none are marked as zero. Levels are measured in micrograms per cubic metre of air. Chart title refers to change in seven-day rolling average terms. Source: Central Pollution Control Board, associated agencies



## INDIAN RAILWAY FINANCE CORPORATION LIMITED

(A Government of India Enterprise)

CIN: L65910DL1986GOI026363  
 Regd. Office: Room Nos. 1316 - 1349, 3rd Floor, Hotel The Ashok Diplomatic Enclave, 50-B Chanakyaपुरi, New Delhi - 110021. Ph.: 011-24100385, Email: investors@irfc.nic.in, Web: www.irfc.nic.in

### Extract of Statement of Unaudited Financial Results for the quarter and half year ended 30<sup>th</sup> September 2021

(All amounts in millions of INR, unless stated otherwise)

PARTICULARS	Quarter Ended			Half Year Ended		Year Ended
	30.09.2021 (Unaudited)	30.06.2021 (Unaudited)	30.09.2020 (Unaudited)	30.09.2021 (Unaudited)	30.09.2020 (Audited)	31.03.2021 (Audited)
1. Revenue From Operations	46,900.19	45,815.64	37,138.99	92,715.83	73,831.20	1,57,704.72
2. Net Profit for the period (before Tax and Exceptional items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41	44,161.31
3. Net Profit for the period before Tax (after Exceptional items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41	44,161.31
4. Net Profit for the period after Tax (after Exceptional items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41	44,161.31
5. Total Comprehensive Income for the period [comprising Profit for the period after Tax and Other Comprehensive Income after tax]	15,006.29	15,031.13	9,940.58	30,037.42	18,872.65	44,176.07
6. Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	1,30,685.06	1,30,685.06	1,18,804.60	1,30,685.06	1,18,804.60	1,30,685.06
7. Other Equity Excluding Revaluation Reserves as per balance sheet	2,58,486.18	2,43,479.89	1,98,065.07	2,58,486.18	1,98,065.07	2,28,448.76
8. Securities Premium Account	19,008.74	19,008.74	-	19,008.74	-	19,008.74
9. Net Worth	3,89,171.24	3,74,164.95	3,16,869.67	3,89,171.24	3,16,869.67	3,59,133.82
10. Debt Equity Ratio	8.81	8.78	7.74	8.81	7.74	9.00
11. Earning Per Share (of Rs. 10 each) (Before Initial Public Offer)						
- Basic (Rs.)	1.15	1.15	0.84	2.30	1.59	3.66
- Diluted (Rs.)	1.15	1.15	0.84	2.30	1.59	3.66
(After Initial Public Offer)						
- Basic (Rs.)	1.15	1.15	0.84	2.30	1.59	3.66
- Diluted (Rs.)	1.15	1.15	0.84	2.30	1.59	3.66

**Note:**  
 1. The above is an extract of the detailed format for the quarter and half year ended 30<sup>th</sup> September 2021 financial results filed with the stock exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended 30<sup>th</sup> September 2021 financial results is available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the Company (www.irfc.nic.in).  
 2. Previous periods figures have been regrouped/rearranged wherever considered necessary.  
 3. Shareholders holding shares in dematerialized mode are requested to update their records such as tax residential status, and permanent account number (PAN), and register their email addresses, mobile numbers and other details with the relevant depositories through their depository participants Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Share Transfer Agent, M/S Beetal Financial & Computer Services (P) Ltd at irfc@beetalfinancial.com

Sd/-  
**(Amitabh Banerjee)**  
 Chairman & Managing Director  
 DIN: 03315975

Place: New Delhi  
 Dated: 1st November, 2021  
**Important Notice:** Member are requested to register/update their E-mail ID with company/Depository Participants/Company's Registrar & Transfer Agent which will be used for sending official documents through e-mail in future.

#BSMorningShow

Will staff accountability framework for NPAs be enough to assuage PSBs' concerns?

What is Volvo India MD Kamal Bali's glide path for meeting the 'net-zero' challenge?

Can jewellery stocks again achieve the feat of 100% returns by next Dhanteras?

Get the answers in the new episode of

5paisa.com presents

The **Business Standard** MORNING SHOW

Mon - Fri | 8am

Visit [mybs.in/MorningShow](http://mybs.in/MorningShow) or scan this code to watch.

**PLAY INSIGHTS**

f bsindia    bsindia    business-standard.com

Exclusive Transaction Managers

**CUSHMAN & WAKEFIELD**

## PRIME TIME LAND FOR SALE IN RAJASTHAN

Offers are invited for sale of an exclusive industrial property

- Located in renowned Industrial Area of Jaipur, Rajasthan
- Plot Size approx. 99078 sq. mt.
- Current Land Usage - Industrial
- The subject property is easily accessible and well connected by road network viz. Delhi-Jaipur road
- Being a 3-side open property, the subject property is accessible via 100 ft. wide internal road from all 3 sides
- Bids to be submitted by 30<sup>th</sup> Nov, 2021

For further details, please contact:

**Akshay Grover**  
 +91 99533 24858  
 Akshaykumar.Grover@cushwake.com







RAMP UP DENGUE TESTING IN DELHI, SAYS MANDAVIYA

Rhythmika Kaul  
letters@hindustantimes.com

**NEW DELHI:** As the number of dengue cases crossed the 1,500 mark in the national Capital, Union health minister Mansukh MandavIya reviewed the situation on Monday, directing officials to ramp up testing so that all cases are reported and treated properly.

According to official data, Delhi recorded 1,537 dengue cases and six deaths due to the vector-borne disease until October 30. "Primary healthcare centres may prescribe anti-pyretic drugs to suppress the symptoms without addressing the root cause, which may lead to the eventual demise of the patient. Since testing is the most important step to identifying dengue, these deaths will not be reported as such and the disease will continue to be under-reported," said MandavIya during the review.

Highlighting the urgency of intervention, the minister pointed out that while many poor people could be affected by dengue, several of them may not be diagnosed properly and their deaths were likely to be unreported.

"The last two weeks have been bad in terms of the number of cases, and it looks like a mix of strains is prevalent—dengue 1 and 2. The disease outcome depends largely on when the disease is diagnosed and whether you are well-hydrated and have your vital parameters, such as blood count, liver function etc. in check. Many patients delay going to a doctor, resulting in their condition deteriorating," said Dr Rommel Tickoo, director (internal medicine), Max Healthcare.

The Union health minister assured Delhi of his full support in controlling and managing the vector-borne viral disease. The Union health minister said that officials from the health ministry will support their counterparts in the Delhi government to chalk out a detailed action plan to combat the rising cases of dengue.

He also said that since it seemed as if some hospitals were over-burdened with dengue cases, Delhi officials could look into the possibility of repurposing beds reserved for Covid-19 patients for dengue patients.

# Of 5 new dengue victims, 4 are below 18, say MCDs

Anonna Dutt and Paras Singh  
letters@hindustantimes.com

**NEW DELHI:** Four out of the five people who died due to dengue between the end of September and October in Delhi were children, according to official data. The five deaths took the official toll in the national capital to six this year, the highest since 2017, when the mosquito-borne disease claimed 10 lives.

In comparison, there was only one dengue death in New Delhi last year, two in 2019 and four in 2018, according to official data. In 2015, a major dengue outbreak killed 60 people.

This year, the first to be recorded in the official toll, was a 16-year-old boy from Rangpuri Pahari on September 9. A 27-year-old man from Punjabi Bagh also died of dengue on October 20. Two weeks ago, the death of a 35-year-old woman from Delhi in Sikandra was the first to be recorded in the official toll.

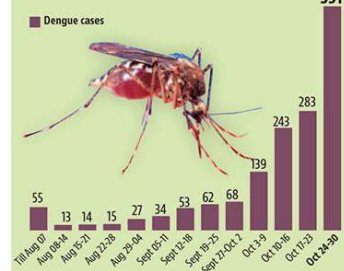
This year, 34 deaths were reported to the committee, of which 25 have been investigated. The committee is yet to examine nine more deaths, which is likely to drive up the toll further. Earlier a dengue death is reported by a hospital, an expert committee audits all documents to see whether it was indeed the infection that killed the person and whether the origin of the case was in Delhi.

"There are nine more deaths being investigated by the committee, and more might be reported as we are seeing a large number of dengue cases," said a senior official from the municipal corporation, on condition of anonymity.

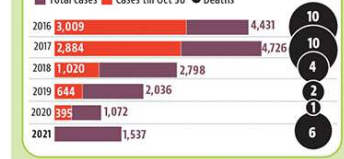
According to experts, children and working adults who are often outside the house are more susceptible to getting infected by the Aedes aegypti mosquito.

"This year, we have surprisingly seen more children die than adults, be it in Delhi or neighbouring UP, which is also

## New cases double



## Infections in Delhi since 2016



Source: Weekly report by MCDs.

reporting many cases. Ten- and 11-year-olds are also dying; usually dengue and other infections are more lethal to children below the age of five whose immune system cannot fight the infection," said Dr Virendra Singh, professor, department of paediatrics, Kalawati Saran Children's Hospital.

He said, "We are seeing otherwise healthy children being admitted with the infection, rapidly deteriorating and dying. Most of them die of multi-organ dysfunction and circulatory shock. Having said that, they still constitute a very small proportion of the total cases. In children with dengue, parents must keep an eye out for fever that goes down and comes back again around Day 4, bleeding, acute pain in the abdomen, and incessant vomiting."

## NEARLY 35% CASES DETECTED LAST WEEK 'UNTRACED'

Sanjeev K Jha  
sanjeev.jha@hindustantimes.com

**NEW DELHI:** Delhi municipal corporations' weekly report on vector-borne diseases released on Monday said that 184 of 531 (34.65%) dengue cases detected last week were "untraced". Delhi's total number of dengue cases this year is now 1,537.

The comparative statement of dengue cases in Delhi for the week ending October 30, issued by the anti-malaria operations (headquarters) at South Delhi Municipal Corporation (SDMC), said that the city's hospitals did not have addresses/contacts for at least 100 dengue patients. The remaining 84 patients who could not be traced were not hospitalised and had not provided their addresses/contacts to the labs testing their blood samples either. "While doing a follow-up of the infected patients, we find that many of the mobile numbers or the addresses provided by patients at the time of pathological tests are false. If we can't reach them on these addresses or numbers during investigation, we declare these patients 'untraced'," Dr Bk Hazarika, medical health officer, SDMC, said.

Additionally, the report said 418 of these cases were "acquired infections from other states". Explaining what acquired infections are, Dr Hazarika said, "Prima facie, we classify patients as Delhi and non-Delhi residents to identify who was infected with dengue here and who got infected from other states." After investigation, those found to have been infected in other states are classified as "acquired infections," he added.

Delhi had reported 1,069 cases in 2019 and 612 in 2020. "Of the 531 cases detected last week, the maximum number of cases—134—was detected in the areas under the jurisdiction of North Delhi Municipal Corporation," the report stated.

# 52-yr-old shot dead over hotel lease dispute, suspect at large

HT Correspondent  
htreporters@hindustantimes.com

**NEW DELHI:** Two men were shot dead within half an hour either in south and southwest Delhi on Sunday night. Both the crimes were captured on CCTV camera footage, police said.

In the first case, a 52-year-old hotel owner was shot dead allegedly over a financial dispute in south Delhi's Mahipalpur close to Delhi airport on Sunday night, police said. Deputy police commissioner (southwest) Gaurav Sharma said the police control room received a call from a person saying someone shot his brother in Mahipalpur. A police team reached the spot and rushed the injured man to a nearby private hospital, where he was declared dead on arrival. "The deceased was identified as Krishan Pal Sehrawat, a resident of Gurugram. He had a gunshot injury near his left temple," said Sharma.

During the preliminary investigation, Sharma said, police found that Sehrawat had leased

IN A SECOND CASE, TWO UNIDENTIFIED ASSAILANTS SHOT AND KILLED AN AUTO DRIVER NEAR ZAMRUDPUR TRAFFIC SIGNAL

out his hotel, Dolphin International, to one Roshan Mishra about 10 months ago. "Sehrawat was in a dispute with Mishra over pending electricity bills and non-payment of lease amount. Mishra and his associates are the prime suspects. Efforts are on to trace them," he added.

The police said that the two parties had an altercation over a pending payment of nearly ₹5 lakh last week as well. Sehrawat asked Mishra to vacate his property if he was not willing to pay. The issue was sorted out at the time but when Mishra failed to clear his dues, Sehrawat visited the hotel on Sunday night, said a police officer. "Mishra invited Sehrawat

inside and also offered him liquor. But Sehrawat was miffed and started demanding the money. An altercation broke out. Mishra was accompanied by three associates. During the altercation, one of them pulled out a gun and shot Sehrawat before fleeing," said the officer.

Sehrawat's son, Siddharth, told reporters that his father built the hotel after retiring from the defence forces. "Except Mishra, my father never had any dispute with anyone. I also fear for my life," Siddharth said.

Police said raids were being conducted to nab the suspects. In the second case, two unidentified motorcycle-borne assailants shot and killed a 22-year-old auto-rickshaw driver, Rahul (known by his first name), while he was waiting for someone near Zamrudpur traffic signal. The alleged attackers fled the crime scene but the incident was captured on CCTV cameras. Police said that the three suspects have been apprehended and are being interrogated to ascertain their role and motive.

# Cyber fraud uses malware to hack phones via messaging apps: Cops

HT Correspondent  
letters@hindustantimes.com

**NEW DELHI:** The city police force has stumbled upon a rare cyber fraud with the arrest of a 33-year-old Nigerian national who allegedly hacked phones and used messaging apps such as WhatsApp to either blackmail the owner or impersonate the person to ask money from their contacts.

Police said that in this case, the accused, Chimelem Emmanuel Anibantua, alias Maurice Degri, sent a malware link—disguised as links for gifts and lucrative offers—to gain control of the victim's phone.

While a similar fraud in which email accounts of victims are hacked has become common in the last 10-15 years, police said this is the first time in Delhi that they are coming across an instance of malwares being used

to get remote access of a person's phone and use it to take control of WhatsApp account. Police have sent the suspect's phones to forensic labs to check how many people were targeted in this way.

Deputy commissioner of police (cyber cell) KFS Malhotra said Degri and his accomplices were operating from Delhi and Bengaluru. "We started probing this case after receiving a complaint from a person whose cell phone was hacked by some unknown persons. After taking control of the complainant's WhatsApp account, they started demanding money from people in the contact list by sending distress messages. The suspects also blackmailed the person after gaining control of the data on the phone. We registered a case and started probe," he said.

DCP Malhotra clarified that the phone is not hacked. "The data on the app is safe but if the

phone is hacked, it is like giving the control of the phone to another person."

DCP Malhotra said that technical surveillance led investigators to the suspect, Degri, who was traced to a house in west Delhi's Mohan Garden.

In all, 15 mobile phones and one laptop have been seized from his possession. The seized laptop showed that they used applications used to design various malware links. The accused used to create dedicated apps for each victim which when downloaded and installed on the victim's phone, will send the Contacts, Call Logs and SMS to their server, from where they could access his phone," he added.

Police said Degri and his associates would demand ₹5,000-50,000 from the victims. A WhatsApp spokesperson did not respond to requests seeking comment.

**श्याम प्रसाद मुखर्जी योर्ट, कोलकाता**  
**Syama Prasad Mookerjee Port, Kolkata**  
(Formerly KOLKATA PORT TRUST)

Tender No. SMPK/KDS/CIVT/2822/60 for Design, Engineering & Construction for Rehabilitation of 7, NSD Old Berth including development of Backyard at N.S. Dock of KDS, SMP, Kolkata. Pre-bid meeting : 16.11.2021 at 3.00 P.M. Last date of Submission : 09.12.2021 upto 3 P.M. For details, please visit [www.smporkolkata.shipping.gov.in](http://www.smporkolkata.shipping.gov.in) and <https://koplenvidia.in>

**UJVN LIMITED**  
H.O. : UJVN, Maharani Bagh, GMS Road, Dehradun - 248006  
Tel. : 0135-2763808 Fax: 0135-2763508  
CIN No. UJVN01102001SC002586 Website: [www.ujvn.com](http://www.ujvn.com)

Ref. No. : 817 Date Extension Notice-88 Date : 01.11.2021

Due to unavoidable reasons the Date of Submission & opening of the e-BIT No. NCB/01/EE/PCM-DKPTN/2021-22 & NCB/02/EE/PCM-DKPTN/2021-22 invited by the office of the Executive Engineer Project Civil Maintenance-Dekapathar is being extended as below:  
Last Date & Time for submission of bids on the portal Up to 17:00 hrs of 11.11.2021  
Date & Time of Opening of bids on the portal at 11:00 hrs of 12.11.2021  
Information regarding Addendum/Correction/Cancellation etc. of tender may be obtained from the website.  
Full & Further Details of tender can be seen from the e-procurement portal "https://ujktenders.gov.in".  
Executive Engineer (PCM)

"Avoid Wasteful Use of Electricity"

**परिचयमंचल विद्युत वितरण निगम लिमिटेड**

अवकाशक ई-निविदा सूचना विधिनिष्पन्न संख्या: 10/परिवित्तिलि/म/गु/01/प्रियमि सिडान/2021-22 के अन्तर्गत पब्लिकलिनिगलिरो मेरु मुख्यालय हेतु 01 नम वाणिज्य परीक्षक, वर्ष 2020 मंडल, प्रियमि सिडान (संघा सिटि/इंडिया बर्न/सिडान/टोयोको कोराना) उपलब्ध कराने हेतु ई-टेंडरिंग के माध्यम से विनांक 16-11-2021 अपराह्न 12:00 बजे तक अवकाशक ई-निविदा आमंत्रण है। निविदा में यदि कोई संशोधन अथवा निविदा खुलने की तिथि में विस्तार होना है, तो इसकी सूचना ई-टेंडरिंग वेबसाइट [www.etender.up.nic.in](http://www.etender.up.nic.in) पर तथा [www.pvnl.org](http://www.pvnl.org) वेबसाइट पर उपलब्ध करायी जायेगी। अधीक्षण अभियन्ता (गु) कृपे प्रत्येक निदेशक मेरु राफ़ हिम में विजिली बयार्डे "विजिली चौकी की सूचना हेल्पलाईन नम्बर पर दे: 1800-180-3002 (मेरु), 1800-180-8752 (सबकाय) पत्रांक 10077 विनांक 01.11.2021

**Hindustan Times**

GRATEFUL TO BE ABLE TO CELEBRATE DIWALI WITH SONAVVAAN DIAMIRAZA

**HT City**

CHECK OUT TODAY'S EDITION

Organised by: Central Cottage Industries Emporium

Sponsored by: Ministry of Textiles, Government of India

**Celebrate this Diwali with Vibrant Handlooms**

**"MANGAL UTSAV"**  
Exhibition-Cum-Sale upto 4th Nov 2021 10.00 am to 7.00 pm (all days)

An exclusive festive collection of handcrafted Sarees, Shawls, Apparels, Fabrics, Scarves, Stoles, Bags, Clutches, Home Linen & Furnishings

upto 15% OFF

Venue: Central Cottage Industries Emporium  
A Govt. of India Undertaking, Ministry of Textiles, Jawahar Vypar Bhawan, Janpath, New Delhi  
Tel. +91-11-23320439, 23326790

<https://shoponline.cottageemporium.in/>

**INDIAN RAILWAY FINANCE CORPORATION LIMITED**  
(A Government of India Enterprise)  
CIN: L65910DL1986GOI026363  
Regd. Office: Room Nos. 1316 - 1349, 3rd Floor, Hotel The Ashok Diplomatic Enclave, 50-B Chanakypur, New Delhi - 110021. Ph.: 011-24100385, Email: [investors@irfc.nic.in](mailto:investors@irfc.nic.in), Web: [www.irfc.nic.in](http://www.irfc.nic.in)

**Extract of Statement of Unaudited Financial Results for the quarter and half year ended 30<sup>th</sup> September 2021**  
(All amounts in millions of INR, unless stated otherwise)

PARTICULARS	Quarter Ended		Half Year Ended		Year Ended
	30.09.2021 (Unaudited)	30.06.2021 (Unaudited)	30.09.2020 (Unaudited)	30.09.2021 (Audited)	
1. Revenue From Operations	46,900.19	45,815.64	37,138.99	92,715.83	73,831.20
2. Net Profit for the period (before Tax and Exceptional Items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41
3. Net Profit for the period before Tax (after Exceptional Items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41
4. Net Profit for the period after Tax (after Exceptional Items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41
5. Total Comprehensive Income for the period (comprising Profit for the period after tax and Other Comprehensive Income after tax)	15,006.29	15,031.13	9,940.58	30,037.42	18,872.65
6. Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	1,30,685.06	1,30,685.06	1,18,804.60	1,30,685.06	1,18,804.60
7. Other Equity Excluding Revaluation Reserves as per balance sheet	2,58,486.18	2,43,479.89	1,98,065.07	2,58,486.18	1,98,065.07
8. Securities Premium Account	19,008.74	19,008.74	-	19,008.74	-
9. Net Worth	3,89,171.24	3,74,164.95	3,16,869.67	3,89,171.24	3,16,869.67
10. Debt Equity Ratio	8.81	8.78	7.74	8.81	7.74
11. Earning Per Share (of Rs. 10 each) (Before Initial Public Offer)					
- Basic (Rs.)	1.15	1.15	0.84	2.30	1.59
- Diluted (Rs.)	1.15	1.15	0.84	2.30	1.59
(After Initial Public Offer)					
- Basic (Rs.)	1.15	1.15	0.84	2.30	1.59
- Diluted (Rs.)	1.15	1.15	0.84	2.30	1.59

**Notes:**

- The above is an extract of the detailed format for the quarter and half year ended 30<sup>th</sup> September 2021 financial results filed with the stock exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended 30<sup>th</sup> September 2021 financial results is available on the website of the stock exchanges ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and the website of the Company ([www.irfc.nic.in](http://www.irfc.nic.in)).
- Previous periods figures have been regrouped/rearranged wherever considered necessary.
- Shareholders holding shares in dematerialized mode are requested to update their records such as tax residential status, and permanent account number (PAN), and register their email addresses, mobile numbers and other details with the relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Share Transfer Agent, M/s Beetal Financial & Computer Services (P) Ltd at [irfc@beetalfinancial.com](mailto:irfc@beetalfinancial.com)

Place: New Delhi  
Dated: 11 November, 2021

**Important Notice:** Member are requested to register/update their E-mail ID with company/Depository Participants/Company's Registrar & Transfer Agent which will be used for sending official documents through e-mail in future.

Sd/-  
(Amalabh Banerjee)  
Chairman & Managing Director  
DIN: 03315975





## Day Two: Double the enjoyment

The Ganga Utsav highlights the significance of 'Jan Bhagidari' in the process of Ganga river's revival and rejuvenation by providing a platform to connect river and people from all walks of life

- Lamp lighting and Ganga Anthem** - by G. Kishan Reddy, Minister, Ministry of Tourism and Culture.
- Welcome Address** by Rajiv Ranjan Mishra, DG, NMCG and brief by him on previous day activity by displaying recap video of Day 1.
- Ganga Cultural Activities** - To celebrate and enjoy all the facets of Ganga's culture, the activities being organised are folk music performance by Prahalad Tipaniya and Kahani Junction performance by Ritupama Ghosh from Your Story Bag.
- Ganga Literary Festival** will be celebrated through literary experience performance by Nilotpal Minal and Aalok Srivastava.
- Launch and Release** - There will be launch and release of various works.
- Ganga Dialogue** - A Ganga dialogue is being organised on the theme of 'Innovative Ways of RIVER - PEOPLE CONNECT' by Ruchi Badola, Scientist, IIT with Meenakshi Payal from Project Mojarto. In the evening, an unplugged conversation is organized with Divya Prakash Dubey, Poet & Author, and the famous actor, Piyush Mishra.

**ADVERTORIAL**

The Ganga Utsav highlights the significance of 'Jan Bhagidari' in the process of Ganga river's revival and rejuvenation by providing a platform to connect river and people from all walks of life

The second day of Ganga Utsav begins today with the promise of a plethora of exciting activities. NMCG is celebrating the fifth edition of Ganga Utsav as 'Ganga Utsav 2021 - The River Festival' by taking the spirit of Ganga Utsav forward. This year the celebration is more widespread and has included rivers across the Ganga Basin, involving more than 150 districts across the country. Ganga Utsav-2021 is being celebrated as part of celebrations for 75 years of Independence and Azadi Ka Amrit Mahotsav.

Prime Minister Narendra Modi has urged citizens of India to save rivers, celebrate them and organise river festivals dedicated to the intrinsic importance of rivers in the lives of human beings and ecosystem and to restore them to a pristine condition. Taking forward the vision of the week Prime Minister, Namami Gange Programme is making continuous efforts to rejuvenate the River Ganga and its tributaries with focus on the holistic development of the Ganga Basin. Within the programme, the people-river connect has emerged as a significant area of intervention since the onset of this mission.

The second day will witness the celebration of all the facets of Ganga's culture. Several invigorating activities have been organised such as folk music performance by Prahalad Tipaniya and Kahani Junction performance by Ritupama Ghosh from Your Story Bag. Furthermore, the audience will also enjoy being part of the Ganga Literary Festival. A stunning performance by Nilotpal Minal and Aalok Srivastava awaits the audience.

The day doesn't end here; many more festivities such as the Ganga Dialogue on the theme of 'Innovative Ways of River - People Connect' and release of Nat Geo's promo of the film on the River Ganga are also part of the stimulating schedule.

The launch of the promo of movie 'Ganga: River from Skies' will be followed by a webinar, with the lead speaker as Mike Pandey, Environmentalist, iconic Wildlife Film-maker and three times winner of the Green Oscars and joined by Rajiv Ranjan Mishra, Director General, NMCG; Prof. Vinod Tare, Founding Head, C-Ganga, IIT Kanpur; and the Trichur Brothers, celebrated Carnatic musicians and composers of Namami Ganga Anthem.

Ganga Deepotsava & Beaming of Ganga Arti - In the evening all dignitaries will be present to witness the Ganga Deepotsava and beaming of Ganga Arti in the lawn area and parallelly aartis will be held in the states along the Ganga.

**Webinar & Release of NAT GEO Promo** - The release of the promo of the National Geographic Channel's Film on the Ganga River 'Ganga: River from the Skies' followed by a webinar. The lead speaker of the webinar, Mike Pandey is the famous environmentalist and 3 times Oscar winner. He will be joined by Rajiv Ranjan Mishra DG, NMCG; Prof. Vinod Tare from IIT Kanpur; and Srikrishna Mohan & Ramkumar Mohan - Trichur Brothers.

**Ganga Deepotsava & Beaming of Ganga Arti** - In the evening all dignitaries will be present to witness the Ganga Deepotsava and beaming of Ganga Arti in the lawn area and parallelly aartis will be held in the states along the Ganga.

## IRFC Posts 59% Jump in Net Profit in H1 FY 2021-22

NEW DELHI, 01 NOVEMBER, 2021:

Indian Railway Finance Corporation Limited ("IRFC" or the "Company"), the dedicated market borrowing arm of the Indian Railways, posted a profit growth of 59% for H1 FY 2021-22 at Rs. 3,003 crore vis-a-vis Rs. 1,887 crore reported in H1 FY 2020-21.

The company posted profit growth of 51% for Q2 FY 2021-22 at Rs. 1,501 crore vis-a-vis Rs. 995 crore reported in Q2 FY 2020-21.

The revenue from operations for H1 FY 2021-22 grew by 26% to stand at Rs. 9,272 Crore as against Rs. 7,383 Crore reported in H1 FY 2020-21. The revenue from operations for Q2 FY 2021-22 also grew by 26% to stand at Rs. 4,690 Crore as against Rs. 3,714 Crore reported in Q2 FY 2020-21.

Net worth at the end of Q2/H1 FY 2021-22 stands at Rs. 38,917 crore up by 23% as against Rs. 31,687 crore reported in Q2/H1 FY 2020-21.

Total borrowings to end of Q2/H1 FY 2021-22 stands at Rs. 3,42,697.61 crore up by 40%, as against Rs. 2,45,349.32 crore reported to end of Q2/H1 FY 2020-21. The Assets Under Management (AUM) to end of Q2/H1 FY 2021-22 stands at Rs. 3,82,172 crore.

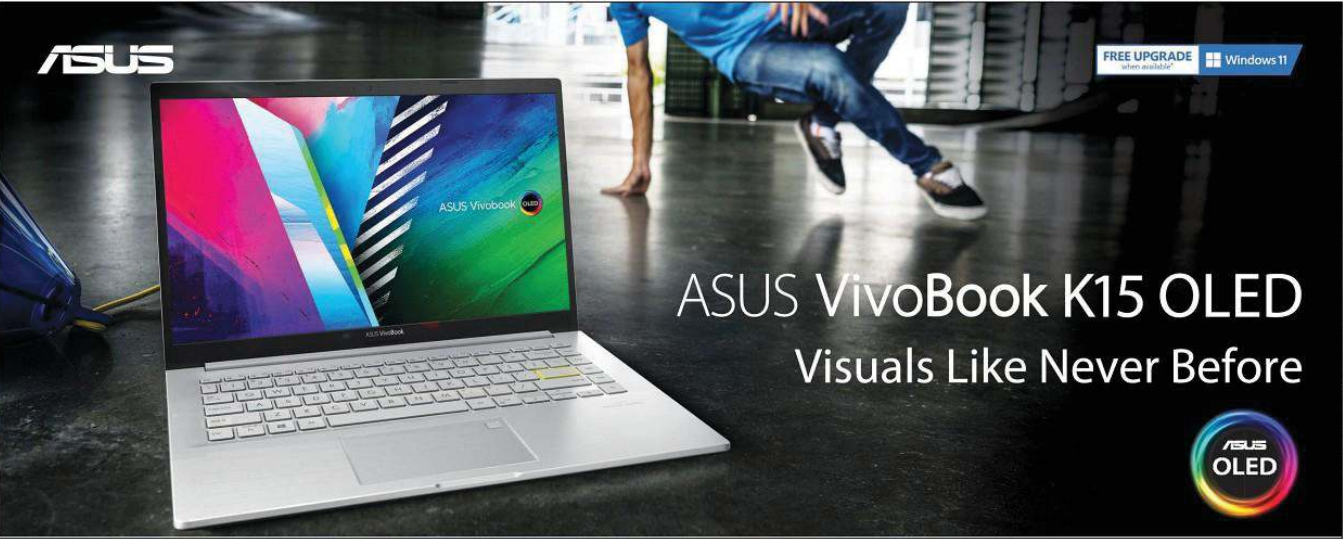
The company continues to raise funds at the most competitive rates and terms both from the domestic and overseas financial markets, which has helped to keep its cost of borrowing low.

The earning per share of the company grew by 45% and EPS of the company is at Rs. 2.30 in H1 FY 2021-22 as compared to Rs. 1.59 in H1 FY 2020-21. The Board of Directors has also approved an interim dividend of Rs. 1,006.28 crore @ 7.7% of FV of Rs. 10/- each i.e. Rs. 0.77 per share for FY 2021-22.

Commenting on the financial results, Shri. Amitabh Banerjee, Chairman and Managing Director said: "The growth story of Indian Railways sector is depicted in the robust financial numbers of IRFC. As part of National Rail Plan 2030, Indian Railways is expected to create a future-ready railway system by 2030 to bring down logistics cost. IRFC is partner in growth of Indian Railways and can foresee a sustained growth in revenue and profitability in the coming years, in view of IRFC financing a major portion of the CAPEX outlay of Indian Railways."

**Indian Railway Finance Corporation**  
(A Government of India Enterprise)

- IRFC posted profit growth of 59% at Rs. 3,003 crore for the H1 FY 2021-22 from Rs. 1,887 crore for the corresponding period in the previous year.
- The company's total revenue registered an increase of 26% for the H1 of FY 2021-22 from Rs. 7,383 crore to Rs. 9,272 crore.
- IRFC posted profit growth of 51% at Rs. 1,501 crore for the Q2 FY 2021-22 from Rs. 995 crore for the corresponding period in the previous year.
- IRFC's total revenue registered an increase of 26% for the Q2 of FY 2021-22 from Rs. 3,714 crore to Rs. 4,690 crore.



**ASUS VivoBook K15 OLED**  
Visuals Like Never Before

FREE UPGRADE when available Windows 11

CPU Up to 11th gen Intel® Core™ i7 processor

Windows 10 Home

FHD OLED Display

Thin & Light 1.7KG / 17.9 MM

AIPT (Performance boost by up to 40%)

Fingerprint Scanner

1800-2090-365 www.asus.com/in Best Laptop Brand 2020\*\*

For Sales Inquiry: - New Delhi : Rest of Delhi & Noida : Ravinder-9999782187/ Prashant - 8191007311/ Deepak Goswami-990125776/ Sameer - 9871041895 • Haryana : Kunal - 9953513865 • Dehradun : Abhishek Rana - 9888012148 • Ghaziabad : Santosh Kumar - 9555102444

ROG Exclusive Store : South Delhi : Nehru Place : Eurosys World - 7982800844

Asus Exclusive Stores: South Delhi : Nehru Place : Eurotech Infosys -7042091321/9555187709, Lapcom - 8470815475 • West Delhi : Next Compunet - 9717509977, New Berco Electronics - 8130884323, E-khareedo LLP - 9310283032, 9871924113, Digi India (Dwarka) - 9953987321 • Central Delhi : Maak Electronics - 9870799191, Corepack Solution LLP - 9818851525 • East Delhi : DIGI INDIA - 9999961321, DIGI INDIA (SHAKARPUR) - 9999063334 • North Delhi : DIGI INDIA - 8383956945, Comnet Infotech - 9811069893, 9999986505 • Faridabad : Pushpa Sales Corporation - 9811039739 • Gurgaon : Aadi Computech - 7530981406 • Hissar : The White House Infotech - 7082102900 • Noida : Skope - 9711119904, Space IT Solution - 9871805583, Park Network - 9810092417 • Agra : BHI Computer - 9258033381 • Ghaziabad : Future IT Zone - 954099525, 9311764008 - RDC Ghaziabad : Pie Network - 9212759300, 9871641222 • Indraprastha : Future IT Zone - 9667092582, 8076782310 • Mathura : SR Computer Annex - 8077507032 • Vaishali Mahgun Mall : Future IT Zone - 9667092582 • Bareilly : PC Point - 8439389164 • Dehradun : Sudharma Infotech - 9368053048 • Meerut : Computer Parivar - 7895999900 • Rudrapur : Shivam Computers - 7055661355 • Haldwani : Shivam Computers-9758282476 • Haridwar : Digital World - 98979 03217

Asus Authorised Dealers: South Delhi : Contec Systems - 9810295800, Eastern Logica Infoway Ltd - 8858118840, SMC - 9212529165/8800281594, Eurotech Infosys : 8851370812 • East Delhi : Comp Computech - 9810274529, Electronic Paradise - 9582711525 • West Delhi : Shri Chand - 7503628454, Hari Om Electronics - 9899097337, I.Advance Inc. : 8076230554 • Dehradun : Best Computers - 9837009101, Pace Care System - 8958235973 • Rudrapur : Uttaranchal Computers Pvt Ltd - 9897626722 • Roorkee : Ascent Computers - 9837102285 • Kashipur : Mansi Computronics - 9319388740 • Alligarh : Computer World - 9219607368, Pacific Computer - 9727117779 • Muzaffarnagar : Shri Tirupati Infotech - 9897511466 • Saharanpur : ONS Laptop Mall - 9927274277, 9058522820 • Ghaziabad : Gaming Gears & Gadgets - 9873345679, Reliable Computer - 9310810808 • Meerut : Shree Mahaveer Business Machine - 9759699968 • Haldwani : V&R Computers - 9759003243

Also available at: amazon, HDB, eroma, Flipkart, TATA CLIQ, vijaya satal, ASUS SHOP

\*The Windows 11 upgrade will be delivered to qualifying devices late 2021 into 2022. Some users may require specific hardware (see also windows11.com). Device comes with Windows 10 and free Windows 11 upgrade or may be pre-installed with Windows 11. \*\*Asus Laptop Brand 2020 Study Processing Fee & Discountment needs to be paid as per the financing scheme. \*\*Lowest EMI mentioned above comes with down payment at the time. ASUS reserves the right to alter product offerings & specifications at any time without notice. Model product pictures are for illustration purposes only. Information is advertised has no contractual effect. \*\*\* & Apply

Powered by 11th Gen Intel® Core™ i7 processors Found at www.asus.com/in





**PIONEER EMBROIDERIES LIMITED**  
... a stitch ahead of time

Regd. Office: Unit 101 B, 1st Floor, Abhishek Premises, Plot No. CS-6, Dalia Industrial Estate, Off, New Link Road, Andheri (West), Mumbai - 400058. Tel: 022-42232323 Fax: 022-42232313 Email: mumbai@pelhakoba.com • CIN No.: L17291MH1991PLC063752

PIONEER GROUP

www.pelhakoba.com

**STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>TH</sup> SEPTEMBER, 2021**



Particulars	STANDALONE			CONSOLIDATED		
	Quarter Ended 30.09.2021 (Unaudited)	Quarter Ended 30.09.2020 (Unaudited)	Half Year Ended 30.09.2021 (Unaudited)	Quarter Ended 30.09.2021 (Unaudited)	Quarter Ended 30.09.2020 (Unaudited)	Half Year Ended 30.09.2021 (Unaudited)
Total Income from Operations	7,653.26	5,297.41	14,284.70	7653.26	5,297.41	14,284.70
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	514.82	244.25	931.54	514.05	237.69	930.21
Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	514.82	244.25	931.54	514.05	237.69	930.21
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	373.38	244.25	678.05	372.61	237.69	676.72
Total comprehensive income for the period [comprising Profit / (Loss) for the period (after tax) and other [Comprehensive Income (after tax)]	382.43	240.76	696.15	381.66	234.20	694.82
Equity Share Capital	2,659.09	2,494.79	2,659.09	2,659.09	2,494.79	2,659.09
Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	N.A	N.A	N.A	N.A	N.A.	N.A
Earnings Per Share (of ₹ 10/-each) (for continuing and discontinued operations)- a) Basic b) Diluted	1.40 1.40	0.98 0.98	2.55 2.55	1.40 1.40	0.95 0.95	2.54 2.54

Notes:  
1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Company's website at www.pelhakoba.com and the Stock Exchange's Website at www.nseindia.com and www.bseindia.com.  
2. The above results are reviewed by the audit Committee and were approved and taken on record by the Board of Directors at its meeting held on 1<sup>st</sup> November, 2021.  
For & on behalf of Board of Directors  
**HARSH VARDHAN BASSI**  
Managing Director  
DIN:00102941  
Place : Mumbai  
Date : 1<sup>st</sup> November, 2021



**RO: SAM/15126/TOI/IRFC**  
**RO.DT: 01.11.2021, W: 16.00, H: 25.00**

ADVERTORIAL

**IRFC Posts 59% Jump in Net Profit in H1 FY 2021-22**

**NEW DELHI, 01 NOVEMBER, 2021:** Indian Railway Finance Corporation Limited ("IRFC" or the "Company"), the dedicated market borrowing arm of the Indian Railways, posted a profit growth of 59% for H1 FY 2021-22 at Rs. 3,003 crore vis-a-vis Rs. 1,887 crore reported in H1 FY 2020-21.

The company posted profit growth of 51% for Q2 FY 2021-22 at Rs. 1,501 crore vis-a-vis Rs. 995 crore reported in Q2 FY 2020-21.

The revenue from operations for H1 FY 2021-22 grew by 26% to stand at Rs. 9,272 Crore as against Rs. 7,383 Crore reported in H1 FY 2020-21. The revenue from operations for Q2 FY 2021-22 also grew by 26% to stand at Rs. 4,690 Crore as against Rs. 3,714 Crore reported in Q2 FY 2020-21.

Net worth at the end of Q2/H1 FY 2021-22 stands at Rs. 38,917 crore up by 23%, as against Rs. 31,687 crore reported in Q2/H1 FY 2020-21.

Total borrowings to end of Q2/H1 FY 2021-22 stands at Rs. 3,42,697.61 crore up by 40%, as against Rs. 2,45,349.32 crore reported to end of Q2/H1 FY 2020-21. The Assets Under Management (AUM) to end of Q2/H1 FY 2021-22 stands at Rs. 3,82,172 crore.

The company continues to raise funds at the most competitive rates and terms both from the domestic and overseas financial markets, which has helped to keep its cost of borrowing low.

The earning per share of the company grew by 45% and EPS of the company is at Rs. 2.30 in H1 FY 2021-22 as compared to Rs. 1.59 in H1 FY 2020-21. The Board of Directors has also approved an interim dividend of Rs. 1,006.28 crore @ 7.7% of FV of Rs. 10/- each i.e. Rs. 0.77 per share for FY 2021-22.

Commenting on the financial results, Shri. Amitabh Banerjee, Chairman and Managing Director said: "The growth story of Indian Railways sector is depicted in the robust financial numbers of IRFC. As part of National Rail Plan 2030, Indian Railways is expected to create a future-ready railway system by 2030 to bring down logistics cost. IRFC is partner in growth of Indian Railways and can foresee a sustained growth in revenue and profitability in the coming years, in view of IRFC financing a major portion of the CAPEX outlay of Indian Railways."

**Indian Railway Finance Corporation**  
(A Government of India Enterprise)

- IRFC posted profit growth of 59% at Rs. 3,003 crore for the H1 FY 2021-22 from Rs. 1,887 crore for the corresponding period in the previous year.
- The company's total revenue registered an increase of 26% for the H1 of FY 2021-22 from Rs. 7,383 crore to Rs. 9,272 crore.
- IRFC posted profit growth of 51% at Rs. 1,501 crore for the Q2 FY 2021-22 from Rs. 995 crore for the corresponding period in the previous year.
- IRFC's total revenue registered an increase of 26% for the Q2 of FY 2021-22 from Rs. 3,714 crore to Rs. 4,690 crore.

**RELAXO FOOTWEARS LIMITED**  
Regd. Office: Aggarwal City Square, Plot No. 10, Manglam Place, District Centre, Sector-3, Rohini, Delhi-110085 (India), Phones: 91-11-46800600, 46800700, Fax No.: 91-11-46800692  
E-mail: rfi@relaxofootwear.com, Website: www.relaxofootwear.com  
CIN: L74899DL1984PLC019097

**EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021**

Particulars	Quarter Ended		Half Year Ended		Year Ended
	30.09.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
	Unaudited				Audited
1. Total Income	721.50	580.91	1223.90	951.37	2381.92
2. Net Profit for the period before tax (before Exceptional and Extraordinary Items)	91.94	100.35	132.19	132.67	391.16
3. Net Profit for the period before tax (after Exceptional and Extraordinary Items)	91.94	100.35	132.19	132.67	391.16
4. Net Profit for the period after tax (after Exceptional and Extraordinary Items)	68.69	75.10	99.65	99.32	291.56
5. Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	68.77	76.11	99.80	100.26	293.01
6. Equity Share Capital	24.84	24.82	24.84	24.82	24.84
7. Reserves excluding revaluation reserve	-	-	-	-	1547.57
8. Earnings Per Equity Share of Face Value of ₹ 1/- each (in ₹)					
Basic	2.76	3.02	4.01	4.00	11.74
Diluted	2.76	3.02	4.00	3.99	11.72

Note: The above is an extract of the detailed format of Quarterly / Half Yearly Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Quarterly / Half Yearly Unaudited Financial Results are available on the Stock Exchange websites, www.nseindia.com and www.bseindia.com and on the Company's website www.relaxofootwear.com.

For and on behalf of the Board of Directors  
Sd/  
**Ramesh Kumar Dua**  
Managing Director  
DIN: 00157872  
Delhi, November 1, 2021



THE ECONOMIC TIMES

**"THIS GIFT NEITHER COMES IN A BOX NOR KEEPS YOU IN ONE."**

— Love, Dad

**DON'T JUST WISH THE BEST. GIFT THE BEST.**

Pass on the gift of knowledge, to someone whose potential you'd like to unbox. Go on, gift an ET subscription. You'll make someone's day. All 365 of them.

**GIFT-AN-ET**  
SUBSCRIPTION

To gift an ET subscription, visit [giftsubscription.timesgroup.com](http://giftsubscription.timesgroup.com)

Partner NGD: Every subscription gifted will help sponsor a year's supply of school books for a less privileged child through CRY



न्यायमूर्ति चंद्रचूड़ बोले, जनता की असहिष्णुता के कारण

## हटाया गया करवा चौथ का विज्ञापन

जनसत्ता यूरो नई दिल्ली, 1 नवंबर। सुप्रीम कोर्ट के न्यायाधीश न्यायमूर्ति चंद्रचूड़ का कहना है कि हाल में 'जनता की असहिष्णुता' के कारण एक विज्ञापन को हटाया गया। उल्लेखनीय है कि डायर के विज्ञापन में एक जोड़े को करवा चौथ मानते दिखाया गया था। एक वेबसाइट के अनुसार राष्ट्रीय महिला आयोग के सदस्य से नालसा द्वारा कानूनी जागरूकता कार्यक्रमों के राष्ट्रीय शुभारंभ के अवसर पर ज्ञानिवार को न्यायमूर्ति चंद्रचूड़ ने कहा कि आप सभी को उस विज्ञापन के बारे में पता होगा। सिर्फ दो दिन पहले इसे एक कंपनी को हटाया गया था। यह एक समर्पणिक जोड़े के करवा चौथ मानने का विज्ञापन था। इसे जनता के रोष के आधार पर हटाया गया। नालसा के कार्यक्रम का विषय 'कानूनी जागरूकता के माध्यम से महिलाओं का समर्थन' था। 'डायर इंडिया' ने अपने उत्पन्न 'पेना' ब्रांडिंग के लिए विज्ञापन जारी किया था। इसके जारी होने के सोलस मॉडिया के एक वर्ष में विज्ञापन का विरोध किया। मध्य प्रदेश के गृह मंत्री नरोत्तम मिश्र ने डायर इंडिया के 'आपतिजनक' विज्ञापन वापस लेने या कानूनी कार्रवाई का सामना करने को चेतावनी दी थी। मिश्र ने कहा था, 'मैं इसे एक गंभीर मामला मानता हूँ क्योंकि ऐसे विज्ञापन और क्लिपिंग केवल हिंदू त्योहारों के लिए ही बनाए जाते हैं।



अप सभी को उस विज्ञापन के बारे में पता होगा। सिर्फ दो दिन पहले इसे एक कंपनी को हटाया गया था। यह एक समर्पणिक जोड़े के करवा चौथ मानने का विज्ञापन था।

जलवायु शिखर सम्मेलन में प्रधानमंत्री ने कहा

## पिछड़े देशों की मदद को आगे आए विकसित देश

जनसत्ता यूरो नई दिल्ली, 1 नवंबर। अंतरराष्ट्रीय जलवायु शिखर सम्मेलन 'सीओपी 26' के उद्घाटन समारोह में प्रधानमंत्री नरेंद्र मोदी ने सोमवार को कहा कि भारत सहित ज्यादातर विकासशील देशों के कृषि क्षेत्र के लिए जलवायु परिवर्तन एक बड़ी चुनौती है। दुनिया के पिछड़े देशों की मदद के लिए विकसित देशों को आगे आना होगा। भारत समेत अधिकतर विकासशील देशों के किसानों के लिए जलवायु परिवर्तन एक बड़ी चुनौती है।



कहा, विकासशील देशों के किसानों के लिए जलवायु संकट बड़ी चुनौती है। भारत एकमात्र ऐसा देश है जो जलवायु परिवर्तन से निपटने के लिए परिसर घोषणापत्र की प्रतिबद्धताओं को अक्षरशः पूरा कर रहा है। अमीर देशों को खरी-खरी सुनाई और कहा, जलवायु वित्तपोषण के सभी वादे खोखले ही रहे। विकसित देशों को यथाशीघ्र एक खरब डॉलर का जलवायु वित्तपोषण-सुनिश्चित करना चाहिए।

## कलकत्ता उच्च न्यायालय का फैसला पलटा पटाखों पर पूरी तरह पाबंदी नहीं लगाई जा सकती : सुप्रीम कोर्ट

नई दिल्ली, 1 नवंबर (भाषा)। सुप्रीम कोर्ट ने सोमवार को कहा कि पटाखों पर पूरी तरह से प्रतिबंध नहीं लगाया जा सकता और उसके दुरुपयोग को रोकने के तंत्र को मजबूत करना होगा। शीर्ष न्यायालय ने कोविड-19 महामारी के बीच वायु प्रदूषण को रोकने के लिए काली पुजा, दिवाली और साल के कुछ अन्य त्योहारों के दौरान पटाखों पर प्रतिबंध लगाने के कलकत्ता उच्च न्यायालय के आदेश को रद्द करते हुए यह कहा। न्यायमूर्ति एमए खानविलकर और न्यायमूर्ति अजय रेस्तोनी की विधिपत्र और न्यायमूर्ति जयप्रकाश लोखंडे की विधिपत्रों के साथ प्रस्तावित पटाखों को रोकने के तंत्र को सुनिश्चित करने की संभावना तलाशी जाए। पीट ने कहा,

'पटाखों पर पूर्ण प्रतिबंध नहीं लगाया जा सकता। निगरानी के लिए तंत्र को मजबूत किया जाए और दुरुपयोग रोकने पर गौर किया जाए।' न्यायालय ने कहा कि यह कोई नया मुद्दा नहीं है और शासन को इस मुद्दे पर निर्णय लेना होगा। उच्च न्यायालय के आदेश को रद्द करते हुए सुप्रीम कोर्ट ने किसी भी पक्ष को पर्याप्त सामग्री के साथ उच्च न्यायालय का रुख करने की सलाह दी। शीर्ष न्यायालय ने कहा, 'इस समय हम 29 अक्टूबर 2021 के सुप्रीम कोर्ट के आदेश में दर्ज रुख को सिर्फ दोहरा सकते हैं। साथ ही, परिचय बंगाल को यह सुनिश्चित करने की संभावना तलाशी होगी कि प्रतिबंधित सामग्री का (राज्य में) आयात नहीं हो। तंत्र को मजबूत करना होगा।' पीट, दिवाली के अवकाश के दौरान इस मामले पर सुनवाई के लिए बैठी। वह उच्च न्यायालय के 29 अक्टूबर के उस आदेश के खिलाफ याचिकाओं पर सुनवाई कर रही थी, जिसमें उसने राज्य में सभी तरह के पटाखों की बिक्री, इस्तेमाल और खरीद पर प्रतिबंध लगा दिया था। उच्च न्यायालय ने कहा था, 'राज्य यह सुनिश्चित करें कि इस साल काली पुजा, दिवाली, छठ पुजा, जगद्वानी पुजा, गुरु नानक जयंती और क्रिस्मस और नवंबर की पूर्व संस्था के दौरान किसी भी तरह के पटाखों का इस्तेमाल नहीं किया जाए।' उसने कहा था कि इन अवसरों पर केवल मौम या तेल के दीयों का ही इस्तेमाल किया गया था।

नवाब मलिक ने कारोबारी के साथ फडणवीस की पत्नी की तस्वीर ट्वीट की मुंबई, 1 नवंबर (भाषा)। महाराष्ट्र के मंत्री व राकेश नेला नवाब मलिक ने सोमवार को एक कथित मादक पदार्थ कारोबारी के साथ पूर्व मुख्यमंत्री देवेंद्र फडणवीस की पत्नी अमृता फडणवीस की एक तस्वीर ट्वीट की और उसके साथ भाजपा का संबंध दिखाने का प्रयास किया। हालांकि, देवेंद्र फडणवीस ने कहा कि मलिक का ट्वीट उनकी मानसिकता को दर्शाता है और दावा किया कि वह दिवाली के बाद मंत्री के 'अंडरवर्ल्ड संबंधों' के बारे में खुलासे करने और उसे राष्ट्रीय कार्यसमिति (राकेश) के सदस्य बनाने का प्रयास कर रहा है। मलिक ने कई ट्वीट करके मलिक मादक पदार्थ डीलर के साथ अमृता फडणवीस की एक तस्वीर पोस्ट की। स्वाफक

265 रुपए हुआ महंगा

## दो हजार के पार व्यावसायिक इस्तेमाल वाला एलपीजी सिलेंडर

जनसत्ता यूरो नई दिल्ली, 1 नवंबर। दिवाली से पहले व्यावसायिक इस्तेमाल वाले एलपीजी गैस सिलेंडर की कीमतों में 265 रुपए की बढ़ोतरी कर दी गई है। अब इन सिलेंडर की कीमत दो हजार रुपए पार कर गई है। हालांकि, घरेलू एलपीजी सिलेंडर के दाम में कोई बदलाव नहीं हुआ है। व्यावसायिक सिलेंडर की कीमत बढ़ने से मिठाई की दुकानों और रेस्तरां में खाने-पीने की वस्तुएं महंगी हो सकती हैं।

ताजा बढ़ोतरी के बाद अब दिल्ली में व्यावसायिक इस्तेमाल के सिलेंडर की कीमत दो हजार रुपए के पार पहुंच गई है। इससे पहले यह 1733 रुपए का था। मुंबई में 1685 रुपए में मिलने वाला 19 किलो का सिलेंडर अब 1950 रुपए में मिलेगा। कोलकाता में अब 19 किलो वाला इंडेन गैस सिलेंडर 2073.50 रुपए का हो गया है। चेन्नई में अब 19 किलो वाले सिलेंडर के लिए 2133 रुपए खर्च करने पड़ेंगे। घरेलू एलपीजी सिलेंडर की कीमत में कोई बदलाव नहीं किया गया है। दिल्ली में 14.2 किलो वाला बिना सर्विसी का गैस सिलेंडर 899.50 रुपए का मिल रहा है। छह अक्टूबर को इसके दाम में बढ़ोतरी की गई थी। इससे पहले एक अक्टूबर को केवल 19 किलो वाले व्यावसायिक सिलेंडर के दाम बढ़ाए गए थे। घरेलू इस्तेमाल के सिलेंडर कोलकाता में 926 और चेन्नई में 915.50 रुपए में मिल रहा है।

## जीएसटी संग्रह 1.30 लाख करोड़ रुपए

जनसत्ता यूरो नई दिल्ली, 1 नवंबर। वस्तु व सेवा कर (जीएसटी) संग्रह अक्टूबर में बढ़कर 1.30 लाख करोड़ रुपए हो गया। यह लगातार चौथे महीने एक लाख करोड़ रुपए से ऊपर बना हुआ है और त्योहारों से तेजी को दर्शाता है। जीएसटी का एक जुलाई, 2017 से लागू होने के बाद यह दूसरा सबसे बड़ा मासिक संग्रह है। सितंबर 2021 में जीएसटी संग्रह 1.17 लाख करोड़ रुपए था। पिछले महीने जीएसटी संग्रह अक्टूबर, 2020 की तुलना में 24 फीसद और 2019 की तुलना में 36 फीसद अधिक था।

## दिल्ली के तन्मय सहित तीन उम्मीदवार अव्वल

जनसत्ता यूरो नई दिल्ली, 1 नवंबर। राष्ट्रीय परीक्षा एंजंसी (एनटीए) ने सोमवार रात राष्ट्रीय घोषणा सह प्रवेश परीक्षा (नीट) नमूने के परिणाम घोषित कर दिए। मेडिकल पाठ्यक्रमों के लिए आर्जोबिन होने वाली इस परीक्षा में दिल्ली के तन्मय गुप्ता, नेलाना के मृगाल कुटेरी और महाराष्ट्र की कांकिता नायर ने संयुक्त रूप से शीर्ष स्थान प्राप्त मेडिकल प्रवेश किया है। इन तीनों को 720-720 अंक परीक्षा मिले हैं। शीर्ष 20 उम्मीदवारों में से छत्रार्थ भी शामिल हैं। इस परीक्षा में 8,70,074 उम्मीदवार योग्य घोषित किए गए हैं। एनटीए के मुताबिक शीर्ष रैंक हासिल करने वाले तीन उम्मीदवारों के नाम हैं: तन्मय सहित के बाकी पेज 8 पर

तक़ार पंजाब में सिद्ध ने अपनी ही सरकार पर हमला बोला

## महाधिवक्ता बदलने का फैसला रुका

कैबिनेट वासदेव चंडीगढ़, 1 नवंबर। पंजाब के महाधिवक्ता एपीएस देओल के त्यागपत्र देने के कुछ दिनों बाद ही कांग्रेस सरकार ने उनका इस्तीफा रोक दिया। इसके बाद पंजाब कांग्रेस पार्टी के मुखिया नवाजीत सिंह सिद्ध ने अपनी ही पार्टी की सरकार पर हमला करते हुए कहा, 'जो कह रहे हैं कि हमला पर मैं हूँ, वे गलत हैं।' सिद्ध को संतुलन देने और उनके व पार्टी के बीच चल रही खींचतान को खत्म करने के लिए कांग्रेस अलाकफ़ान ने मुख्यमंत्री चरनजीत सिंह चन्नी को देओल महाधिवक्ता पद से हटाने और नया महाधिवक्ता नियुक्त करने के लिए कहा है। सूत्रों के मुताबिक देओल को रिविज्ज वत को ही इस्तीफा देने

के लिए कह दिया गया था। देओल ने सोमवार दोपहर में अपना त्यागपत्र मुख्यमंत्री को सौंपा। सूत्रों के मुताबिक सरकार अगले महाधिवक्ता की नियुक्ति के लिए अधिसूचना जारी करने के लिए तैयारी कर रही थी उसी समय सिद्ध पंजाब भवन के एक कार्यक्रम में बोल रहे थे। सरकार जब तक देओल के इस्तीफे की खबर को लोगों के सामने लाती उससे पहले ही सिद्ध ने सरकार पर आरोप लगा दिया और स्थिति पूरी तरह से बदल गई। इसके बाद सरकार ने देओल के इस्तीफे को तत्काल प्रभाव से रोक दिया। सूत्रों के मुताबिक अब देओल अगली नियुक्ति तक कार्य करते रहेंगे। देओल ने जनसत्ता से कहा कि मैंने इस्तीफा नहीं दिया है। मैं मुख्यमंत्री से मिलने के लिए गया हूँ। उन्होंने मुझे कैबिनेट में हटाने का फैसला नहीं किया है।

### इंडियन रेलवे फाइनेन्स कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपक्रम)  
CIN: L65910DL1986GOI026363  
पंजीकृत कार्यालय: कमरा सं 1316-1349, तीसरा फ्लोर, होटल दी अशोक डिप्लोमैटिक एन्वलेव, 50-बी, याणगटपुरी, नई दिल्ली-110021. फोन: 011-24100385, ईमेल: investors@irfc.nic.in, वेब: www.irfc.nic.in

30 सितंबर 2021 को समाप्त तिमाही और छमाही के लिए अनंकेषित वित्तीय परिणामों का सार

विवरण	समाप्त तिमाही			समाप्त छमाही			समाप्त वर्ष		
	30.09.2021 (अनंकेषित)	30.06.2021 (अनंकेषित)	30.09.2020 (अनंकेषित)	30.09.2021 (अनंकेषित)	30.09.2020 (अनंकेषित)	31.03.2021 (अनंकेषित)	31.03.2020 (अनंकेषित)		
1. परिचालनों से आय	46,900.19	45,815.64	37,138.99	92,715.83	73,831.20	1,57,704.72			
2. अवधि के लिए शुद्ध लाभ (कर, अपसादात्मक मदों से पूर्व)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41	44,161.31			
3. कर पूर्व अवधि के लिए शुद्ध लाभ (अपसादात्मक मदों के बाद)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41	44,161.31			
4. कर के बाद अवधि के लिए शुद्ध लाभ (अपसादात्मक मदों के बाद)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41	44,161.31			
5. अवधि के लिए कुल व्यापक आय [कर परभाव अवधि के लिए शुद्ध लाभ (अपसादात्मक मदों के बाद) परभावतः अन्य व्यापक आय को मिलाकर]	15,006.29	15,031.13	9,940.58	30,037.42	18,872.65	44,176.07			
6. प्रस्तावित इतिवृत्ति शेष पंजी (प्रति शेयर अंकित मूल्य 10 रुपये)	1,30,685.06	1,30,685.06	1,18,804.60	1,30,685.06	1,18,804.60	1,30,685.06			
7. तुलना पत्र के अनुसार पुनर्मुल्यांकन आरक्षित निधि/मौजों को छोड़कर अन्य इतिवृत्ति	2,58,486.18	2,43,479.89	1,98,065.07	2,58,486.18	1,98,065.07	2,28,448.76			
8. प्रतिशुद्धि प्रीमियम खाता	19,008.74	19,008.74	-	19,008.74	-	19,008.74			
9. शुद्ध मूल्य	3,89,171.24	3,74,164.85	3,16,869.67	3,89,171.24	3,16,869.67	3,59,133.82			
10. ऋण इतिवृत्ति अनुपात	8.81	8.78	7.74	8.81	7.74	9.00			
11. प्रति शेयर आय (10 रुपये प्रत्येक) (आर्थिक सार्वजनिक प्रस्ताव से पहले)									
- मूल (रुपये में)	1.15	1.15	0.84	2.30	1.59	3.66			
- अड़ल्यूटेड (रुपये में)	1.15	1.15	0.84	2.30	1.59	3.66			
(आर्थिक सार्वजनिक प्रस्ताव के परभावतः)									
- मूल (रुपये में)	1.15	1.15	0.84	2.30	1.59	3.66			
- अड़ल्यूटेड (रुपये में)	1.15	1.15	0.84	2.30	1.59	3.66			

डिपॉजिटी  
1. उपरोक्त 30 सितंबर, 2021 को समाप्त तिमाही और छमाही के वित्तीय परिणामों के सार का विस्तृत प्रमाण है जो स्टॉक एक्सचेंज को प्रस्तुत किया गया है। जो कि सेबी विधिवत, 2015 के (सिस्टमेटिक वित्त पोषण प्रकल्प) विधिवत 33 के अधीन है। 30 सितंबर, 2021 को समाप्त तिमाही और वर्ष के लिए प्रस्तुत वित्तीय परिणामों का पूर्ण प्रारूप स्टॉक एक्सचेंज (www.bseindia.com तथा www.nseindia.com) की वेबसाइट और कंपनी की वेबसाइट www.irfc.nic.in पर उपलब्ध है।  
2. पिछले वर्ष के आंकड़ों को जहां आवश्यक हुआ, पुनर्वर्णित / पुनर्व्यवस्थित किया गया है।  
3. जीवैटीरियल/एडवेंचर मोड में शेयर रखने वाले शेयरधारकों से अनुरोध है कि वे अपने रिकार्ड जैसे कि टैक्स आवारशीय स्थिति, पैन नम्बर (PAN) को अपडेट कर तथा डिपॉजिटरी सहभागियों द्वारा उचित डिपॉजिटरी के साथ अपना ई-मेल अड्रेस, मोबाइल आदि नॉन-पंजीकृत कर। मौखिक रूप में शेयर रखने वाले शेयरधारकों से अनुरोध है कि वह अपना विवरण कंपनी के रजिस्ट्रार एवं शेयर ट्रांसफर एजेंट, मेरर्स वीटल फाइनेन्सियल एंड कम्प्यूटर सर्विसेज (फ्रा) लि. को irfc@beetalfinance.com पर भेजें।  
हस्ता./-  
(अधिसूचना के अनुसार)  
अध्यक्ष एवं प्रबंध निदेशक  
डीआईएफए-03315975



**ABHEEK BARUA & SWATI ARORA**  
**Impact of China crisis on supply chain may linger a while**

**EDITORIAL**  
 Indian iron ore trade hit by Sino-Indian tensions; a PFI for steel may help

**BROADBAND OPERATIONS**  
**Musk's SpaceX sets up subsidiary in India, plans to apply for licence**



**'We have run down the clock' says Johnson as climate summit opens**



NEW DELHI, TUESDAY, NOVEMBER 2, 2021

FOLLOW US ON TWITTER & FACEBOOK. APP AVAILABLE ON APP STORE & PLAYSTORE [WWW.FINANCIALEXPRESS.COM](http://WWW.FINANCIALEXPRESS.COM)

# FINANCIAL EXPRESS

VOL. XLVII NO. 210, 32 PAGES, ₹8.00 (PATNA ₹8.00, RAIPUR ₹8.00) PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

SENSEX: 60,138.46 ▲ 831.53 NIFTY: 17,929.65 ▲ 258 NIKKEI 225: 29,647.08 ▲ 754.39 HANG SENG: 25,154.32 ▼ 222.92 ₹/\$: 74.87 ▲ 0.01 ₹/€: 86.62 ▲ 0.66 BRENT: \$84.25 ▲ \$0.53 GOLD: ₹47,621 ▼ ₹173

READ TO LEAD

**IN THE NEWS**

**GST: Oct e-way bill generation at record 7.35 crore**

E-WAY BILL GENERATION for goods transportation under the GST system stood at a record 7.35 crore for October, reports **FE Bureau in New Delhi**. This is the highest monthly data since GST was rolled out in July 2017, reflecting an upswing in economic activities in the festival season and improved compliance.

**Solar industry fears Punjab PPA renegotiation**

THE SOLAR INDUSTRY fears a repetition of the 2019 event when Andhra Pradesh had unilaterally revised PPAs to reduce renewable energy (RE) tariffs, reports **Anupam Chatterjee in New Delhi**. Solar and wind developers have written to the Punjab government requesting that it not to revise tariffs of RE-based electricity being supplied to the state.

**Covid-19 global death toll tops 5 m in under 2 years**

THE GLOBAL DEATH toll from Covid topped 5 million on Monday, less than two years, reports **PTI**. The US alone has posted over 740,000 deaths, more than any other nation.

**OCT MOP-UP**

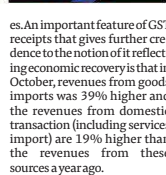
**GST collections impressive at ₹1.3 lakh crore**

**Sustained rise in numbers of e-way bills and returns**

**FE BUREAU**  
 New Delhi, November 1

**GROSS GOODS AND SERVICES TAX (GST) collections** came in at ₹1,30,127 crore (September sales), the second highest mop-up in the history of the comprehensive indirect tax that was launched in July 2017. This, coupled with a sustained trend of rise in the number of e-way bills (inter-state trade) and GST returns for several weeks through October, bears testimony to a rise in consumption and a marked increase in tax compliance, though partly at the cost of the businesses in the informal sector, a section of which has perished. The revenues are 24% higher than the year ago and 36% over the level in October of FY20.

The highest monthly mop-up was recorded in April 2021, at ₹1.4 lakh crore, but that was aided by year-end pattern of tax settlement by the business.



Continued on Page 2

**RISING INPUT COSTS**

**Tata Motors' net loss widens in Q2**

**Chip shortage hits output in Jul-Sept**

**FE BUREAU**  
 Mumbai, November 1

**TATA MOTORS** on Monday posted a consolidated net loss of ₹4,415.47 crore during the July-September quarter, wider than ₹3,072.26 crore a year ago as the company was impacted by semiconductor shortage and rising input costs. A Bloomberg consensus estimate had pegged the company's net loss at ₹3,681 crore. The straight third-quarter loss for the firm, which was also much higher than the Street estimates, was also due to higher expenses and lower vehicle sales by its British arm, Jaguar Land Rover (JLR).

Total revenue from operations rose on a consolidated basis to ₹61,378.82 crore, a 14.66% rise from ₹53,530 crore posted last year.

"The semiconductor shortage is a temporary issue and we don't see it impacting our long-term plans. While commodity costs and rising fuel prices also had their impact, we are seeing sales of compressed natural gas and electric vehicles picking up," group chief financial officer PB Balaji said in an interaction with reporters.

Continued on Page 2



Continued on Page 2

**CRUDE EFFICIENCY**

**Govt wants ONGC to divest 60% in Mumbai offshore assets**

**ANUPAM CHATTERJEE**  
 New Delhi, November 1

THE UNION MINISTRY of petroleum and natural gas has asked state-run oil and gas producer Oil and Natural Gas Corporation (ONGC) to consider divesting 60% stake in the country's largest producing oil and gas assets in Mumbai offshore. In a letter to ONGC chairman Subhash Kumar, MoPNG additional secretary Amar Nath suggested the company "bring a joint venture partner of international experience and farm out 60% participating interest and ownership" of the Mumbai High field and offer similar stake to foreign players in the Bassett and Satellite asset, also located in Mumbai offshore.

Discovered in 1974, Mumbai High is currently the biggest oil field under production in the country, holding 13.27 billion barrels of oil and expected to be in operation till 2040.

Continued on Page 2

**CHIP SHORTAGE**

**No Oktoberfest for auto firms**

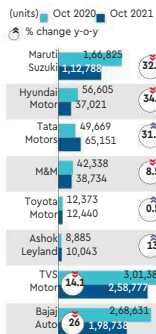
**Production cuts continue in November**

**FE BUREAU**  
 Chennai, November 1

**WHOLESALE DESPATCHES** of passenger vehicles by automakers like Maruti Suzuki India, Hyundai Motors and Mahindra and Mahindra (M&M) were once again hit in October due to the ongoing global shortage of semiconductor chips. It is clear now that the slowdown will continue for a long time to come and Diwali sales will be subdued due to supply-side constraints.

The low despatches are also the result of production cuts by companies, which began in August. In fact, Maruti has said that the production cut will continue in November also when it is expected to be 85% of the normal production. Hyundai said on Monday that the global semiconductor supply constraint continues to be a challenge resulting in lower production across the industry.

Through the two-wheeler industry does not get that heavily impacted by the semiconductor shortage as electronic items are mostly used in their high-end models, but their



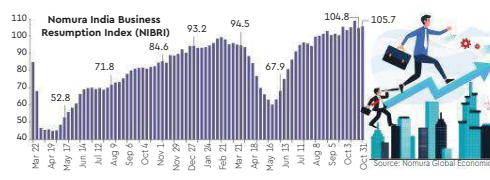
domestic demand continues to be subdued as rural demand has been hit due to loss of income post the second wave of Covid 19. However, improving freight availability is aiding the revival of sales of commercial vehicles, which led both Tata Motors and Ashok Leyland post growth in numbers during the month.

Continued on Page 2

**Tracking economy**

**Business activity picks up but growth trends murky**

The Nomura India Business Resumption Index picked up to 105.7 for the week ended October 31 from 104.8 in previous week, 5.7pp above pre-pandemic levels, but the rise was not broad-based. Growth signals are currently inconsistent



**Special Feature**

**Maruti Suzuki's Q2 results were below expectations**



Regaining lost mkt share may be difficult; EPS for FY22e down 26% due to lower volume and margin assumptions; TP revised to ₹6,150 from ₹5,850; 'Sell' rating maintained

Investor, P7

**RURAL SETBACK**

**Jobless rate rises again, at 7.75% in October**

**FE BUREAU**  
 New Delhi, November 1

**DESPITE A 124** basis points month-on-month decline in the urban jobless rate, the country's overall unemployment rate rose again in October owing to a sudden 175 basis points rise in the rural jobless rate.

According to the Centre for Monitoring of Indian Economy (CMIE), India's unemployment rate spiked to 7.75% in October from 6.86% a month ago. While the urban jobless rate fell to 7.38%, lowest in three months, the rural jobless rate rose to its four-month high of 7.91% in October.

Though no immediate estimate of job loss was provided by the private sector think-tank, a spike in the overall unemployment rate would mean a good number of people remained without job during the month.

A 146 basis points fall in the jobless rate in September to 6.86% over August saw an estimated 8.5 million increase in employment.

In total, employment in September was 406.2 million, the highest since Covid-19 shook the country in March 2020. However, the number was still lower than the pre-Covid employment of 408.9 million in 2019-20.

Continued on Page 2

**ONLINE GROCERY**

**Zepto raises \$60 m from Glade, others**

**FE BUREAU**  
 Bengaluru, November 1

**ONLINE GROCERY DELIVERY** start-up Zepto has raised \$60 million in financing from investors such as Glade Brook Capital, Nexus, Y Combinator and other individual investors — a rare feat for a start-up in the hyperlocal delivery sector, which hasn't seen much early-stage activity in the past 5 to 6 years.

The Mumbai-based firm, which has been in 'stealth mode' for the last six months,



also raised funding from prominent angels such as Lachy Groom, Neeraj Arora, and Manik Gupta. The start-up is currently

valued at \$225 million. Zepto offers a 10-minute grocery delivery service mostly focused in metro and Tier-1 cities currently using a network of dark stores. Dark stores are delivery-only stores which allow start-ups to stock up on their own inventory through sourcing tie-ups with wholesalers and brands.

Zepto is in works to expand its dark stores across Mumbai, Bengaluru and Delhi-NCR.

Continued on Page 2

**Factory activity at 8-month peak in Oct**

**INDIA'S MANUFACTURING ACTIVITY** grew at its fastest pace in eight months in October, as firms scaled up output in sync with a substantial uptick in new work intakes ahead of the peak festive season, reports **FE Bureau in New Delhi**. The Nikkei Manufacturing PMI rose to 55.9 in October from 53.7 in the pre-

vious month. Manufacturing PMI has now grown for a fourth straight month after the first contraction in 11 months in June.

Fresh orders and factory output in October expanded at the strongest pace since March. New export orders, too, moved up at the fastest rate in three months. **Page 2**

**INDIAN RAILWAY FINANCE CORPORATION LIMITED**  
 (A Government of India Enterprise)  
 CIN: L65910DL1986GOI026363  
 Regd. Office: Room Nos. 1316 - 1349, 3rd Floor, Hotel The Ashok Diplomatic Enclave, 50-B Chanakyaapur, New Delhi - 110021. Ph.: 011-24100385, Email: investors@irfc.nic.in, Web: www.irfc.nic.in

**Extract of Statement of Unaudited Financial Results for the quarter and half year ended 30<sup>th</sup> September 2021**  
 (All amounts in millions of INR, unless stated otherwise)

PARTICULARS	Quarter Ended		Half Year Ended		Year Ended
	30.09.2021 (Unaudited)	30.06.2021 (Unaudited)	30.09.2020 (Unaudited)	30.09.2021 (Unaudited)	
1. Revenue From Operations	46,900.19	45,815.64	37,138.99	92,715.83	1,57,704.72
2. Net Profit for the period (before Tax and Exceptional Items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41
3. Net Profit for the period before Tax (after Exceptional Items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41
4. Net Profit for the period after Tax (after Exceptional Items)	15,014.81	15,019.51	9,950.33	30,034.32	18,868.41
5. Total Comprehensive Income for the period (comprising Profit for the period after tax and Other Comprehensive Income after tax)	15,006.29	15,031.13	9,940.58	30,037.42	18,872.65
6. Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share)	1,30,685.06	1,30,685.06	1,18,804.60	1,30,685.06	1,18,804.60
7. Other Equity Excluding Revaluation Reserves as per balance sheet	2,58,486.18	2,43,479.89	1,98,065.07	2,58,486.18	2,28,448.76
8. Securities Premium Account	19,008.74	19,008.74	-	19,008.74	-
9. Net Worth	3,89,171.24	3,74,164.95	3,16,869.67	3,89,171.24	3,16,869.67
10. Debt Equity Ratio	8.81	8.78	7.74	8.81	7.74
11. Earning Per Share (of Rs. 10 each) (Before Initial Public Offer)	1.15	1.15	0.84	2.30	1.59
- Basic (Rs.)	1.15	1.15	0.84	2.30	1.59
- Diluted (Rs.)	1.15	1.15	0.84	2.30	1.59
(After Initial Public Offer)	1.15	1.15	0.84	2.30	1.59
- Basic (Rs.)	1.15	1.15	0.84	2.30	1.59
- Diluted (Rs.)	1.15	1.15	0.84	2.30	1.59

**Note:**  
 1. The above is an extract of the detailed format for the quarter and half year ended 30<sup>th</sup> September 2021 financial results filed with the stock exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended 30<sup>th</sup> September 2021 financial results is available on the website of the stock exchanges (www.bseindia.com and www.nseindia.com) and the website of the Company (www.irfc.nic.in).  
 2. Previous periods figures have been regrouped/rearranged wherever considered necessary.  
 3. Shareholders holding shares in dematerialized mode are requested to update their records such as tax residential status, and permanent account number (PAN), and register their email addresses, mobile numbers and other details with the relevant depositories through their depository participants. Shareholders holding shares in physical mode are requested to furnish details to the Company's Registrar and Share Transfer Agent, M/S Beetal Financial & Computer Services (P) Ltd at irfc@beetalfinancial.com

**Place:** New Delhi  
**Dated:** 1st November, 2021

**Important Notice:** Member are requested to register/update their E-mail ID with company/Depository Participants/Company's Registrar & Transfer Agent which will be used for sending official documents through e-mail in future.

Sd/-  
**(Amitabh Banerjee)**  
 Chairman & Managing Director  
 DIN: 03315975