



Indian Toners & Developers Ltd.

(A Govt. recognized Export House) CIN No. : L74993UP1990PLC015721
Corporate Office : 1223, DLF Tower B, Jasola, New Delhi - 110 025 (India)

March 30, 2021

The Secretary
The BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

SCRIP CODE : 523586

SUB.: **CLIPPINGS OF NEWSPAPERS - REG. 30 OF SEBI (LODR)
REGULATIONS, 2015**

Dear Sir,

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, we are sending herewith clippings of newspapers viz. Business Standard (English & Hindi) in all editions all dated 27.3.2021 publishing therein Post Public Announcement of Buyback of Shares of the Company.

This is for your information and records please.

Thanking you,

Yours faithfully,
For **Indian Toners & Developers Limited**

(S.C. Singhal)
Company Secretary

Encl.: As above

GoAir chooses a risky flight path

IPO plan in the midst of a global pandemic flies in the face of logic

ANJULI BHARGAVA
New Delhi, 26 March

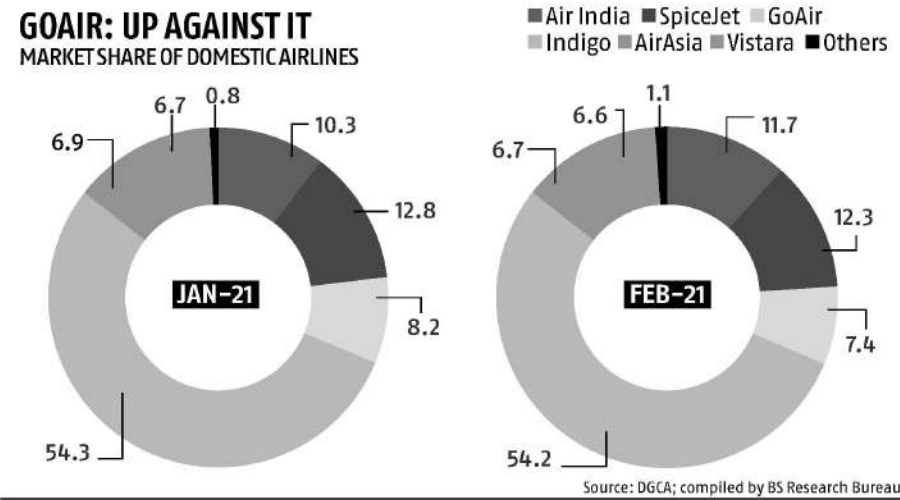
In a surprise announcement last week, Mumbai-headquartered GoAir founder Jeh Wadia stepped down as the airline's managing director. The former retired CEO of Spirit Airlines, Ben Baldanza, who has been advising the airline since 2018 from the United States, was made non-executive vice-chairman and will work directly with the airline CEO Kaushik Khona and CFO Pankaj Chaturvedi.

The company said in an accompanying release that the move is aimed at a larger plan for the airline to "strengthen" its management. One of the many reasons the airline has failed to deliver has been the revolving door for its top brass, many of whom have failed to work in tandem with Jeh Wadia. The announcement was perceived by many as a direct admission of its failure to steady the airline.

Baldanza's induction was also dismissed as "eyewash" and a "tactic" to beef up its management ahead of a possible listing. The airline is also looking to fill other key positions that are vacant, including chief operating officer and network planning head. Senior IndiGo sources said they had been approached to join the airline in the past few weeks, even as a head-hunter is looking for candidates. Filling vacancies in the airline is an uphill task given its reputation.

GoAir's IPO plan has been in the making for several years — this is reportedly the sixth such plan — but the pandemic has made it an imperative after the airline's bankers refused it further loans. The investment bankers for the latest IPO are ICICI Securities, Citibank and Morgan Stanley and the airline is looking to raise ₹2,500 crore-3,500 crore by selling a 25 per cent stake.

This plan to go to market comes when the global aviation sector is down in the dumps, mainly because of the pandemic. But in India, it is GoAir that is finding it harder to fill its airplanes than most and has been plagued with



low loads, resulting in regular cancellations. Soon after the lockdown was announced and all flights stopped in March 2020, the airline stopped paying its staff. Some employees left and some continue on its rolls without pay. When flights restarted, GoAir operated with a skeletal staff. Throughout 2020, there was a spate of resignations across levels, including that of the former Jet CEO Vinay Dube who lasted all of seven months.

From last February to now, losses have grown, the team has shrunk and dues have piled up although hard numbers are difficult to come by.

At the time the last IPO was proposed in May 2019, there were two problems. The airline had no CEO and, second, the airline was asked to change its auditor, Bansil S.

Mehta & Co., a Mumbai firm because the bankers were of the view that international investors would look only for the Big 4 (KPMG, EY, PwC and Deloitte). Certain accounting procedures were also required to be changed. But like past attempts, the 2019 plans did not fructify.

One reason earlier plans failed is promoters' valuation expectations were unrealistic. In 2019, sources involved in the process said the airline was aiming for ₹12,000 crore. The number was a stretch but at the time Jet had recently shut shop and all the other Indian airlines were reaping the benefits of this.

But aviation has taken one of the hardest knocks since. Cessation of flights has meant that airlines have excess aircraft both in their fleet and on order and with second waves of the pandemic, there is no

end in sight.

The market buzz is that the GoAir promoters are hoping for a valuation that is at least a little more than double its closest rival SpiceJet — currently valued at ₹4,000 crore — so selling 25 per cent for ₹2,500 crore-3,000 crore assumes a valuation of ₹10,000 crore. Sources said the Wadias may even part with 49 per cent since the airline needs the cash urgently and is not keen to bring in fresh funds from other businesses or sources.

Many industry experts question the basis on which GoAir is aiming for a higher valuation than SpiceJet, which has a larger fleet, higher market share and proved nimbler than others during the crisis. Pre-pandemic SpiceJet had a fleet of 121 (including wet lease) and GoAir 55. Post-pandemic,

sources said that while SpiceJet is operating around 350 flights a day with around 90 planes, including cargo, GoAir is doing 160 with 35-38 planes but with lower loads than SpiceJet. Also, SpiceJet has been far more proactive during the pandemic, including going all out on cargo to boost revenues. Its management team remains virtually intact with many staffers choosing to stay on lower pay than join the jobless in the sector.

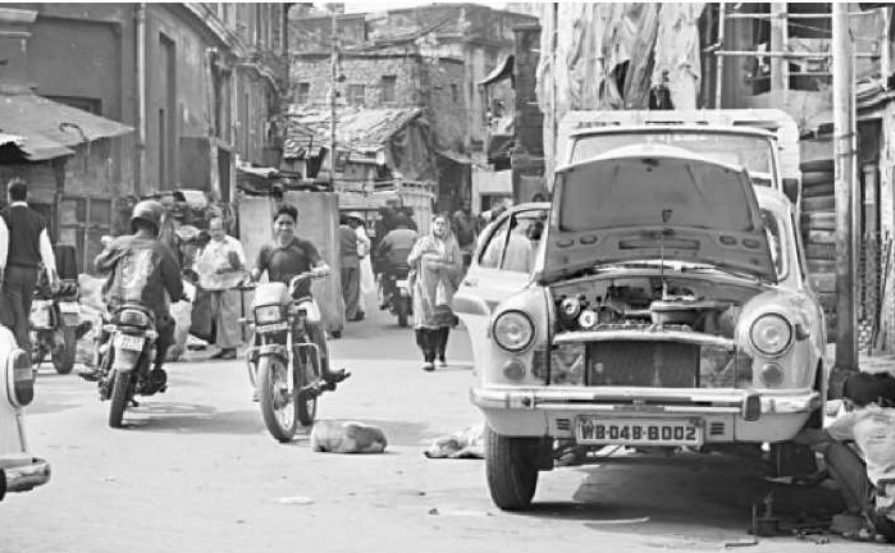
But a source close to the family said the Wadia brand name and the fact that SpiceJet has many legal cases against it that may require it to pay damages are the main reasons why GoAir feels it can list at a better value than SpiceJet commands at present. Moreover, he said IPOs are based on the future potential of the business and the perceived returns, both of which remain sturdy since a strong post-pandemic recovery of the sector is almost a given.

Even as the founders prepare for the listing, many airline industry insiders maintain that two perennial problems plague the airline. "Investors look for a strong management with a clear plan and strategy, something GoAir has struggled with since inception," said a former CEO of the airline. He says the fact that Baldanza remains in the US implies that he can at best provide guidance and advice with "little or no accountability".

But even if the senior management team is in place, the airline lacks a strategy and vision. In the past, the Wadias have largely insisted that the airline follow IndiGo's lead. The airline regularly starts routes to wherever IndiGo is flying but with worse time slots and lower frequencies and then withdraws when the route is unviable. A former CFO said the business is run more like a "shop" with a keen eye on the opening and closing cash amounts at the start and end of the day.

While all of the above may be true, market watchers argue that the Indian markets are flush with funds and the returns on fixed income instruments are low. Almost all the companies that have listed recently have been oversubscribed and the markets have been less than "logical" of late. So an offering from the Britannia stable may be enough to attract many small investors who lack a better understanding of the aviation sector even if institutional investors remain wary. And even if it appears against all odds, the Wadias may still end up winging it.

How the poor cope with road crashes



HARTWIG SCHAFER
& PIYUSH TEWARI

Raghuveer Thakur was 27 when he died in a road crash on the Mumbai-Nashik highway. A car rear-ended the two-wheeler on which he was riding pillion and he succumbed to his injuries at the hospital. His family was not only emotionally devastated but also pushed into economic distress. They had to wait for over five years before they received any compensation.

Such harrowing stories of poor families struggling financially after losing an earning member to a road crash are much too common. In the absence of timely legal compensation and high medical expenses, families spend years in a vicious cycle of repayment, insecurity, and debt. India loses nearly 40,000 youth like Thakur

(aged 25-35) every year. The country has 1 per cent of the world's vehicles but accounts for 11 per cent of all road crash deaths. In the last decade, road crashes have killed 1.3 million people and seriously injured over 5 million in India.

In addition to the human toll, road crashes lacerate countries' economies by claiming millions of economically productive young lives. As reported by a World Bank study, road crashes are estimated to cost the Indian economy between 3 and 5 per cent of gross domestic product (GDP) each year.

Research has established that even in developed countries like the US, "improvements in road safety haven't been evenly shared", with poor people bearing the brunt. In a diverse and developing country like India, road crashes are intrinsically

linked to the victims' class, gender, income, and geographical location.

A new report by the World Bank and SaveLIFE Foundation, "Traffic Crash Injuries and Disabilities: The Burden on Indian Society", quantifies these interlinkages between poverty, socioeconomic realities, and road crashes in India. The report analyses data from four states — Uttar Pradesh and Bihar representing low-capacity (poor) states; and Tamil Nadu and Maharashtra representing high-capacity (rich) states.

Through quantitative surveys and qualitative data

analysis, the report shows how low-income households in poor states struggle disproportionately compared to their peers in richer states while dealing with road crashes.

More than 75 per cent of poor households that were affected by a road traffic crash reported a decline in their income due to the incident. The financial loss for the poor amounted to more than seven months' household income, while it was equivalent to less than one month's household income for rich households.

Poor families were also three times more likely to seek financial help, often borrowing from informal sources. Unequal insurance coverage and delays in accessing fair legal compensation further marred quick financial recovery among poor households, adding to decline in quality of life and emotional stress.

The survey also revealed that across all households, the impacts of road crashes were unequal among family members, with women being the most vulnerable — both as victims and as caregivers. In the absence of support systems and safety nets, women have to carry the double burden of physical and emotional labour, often taking up low-paying jobs outside the house. This leads to time poverty, i.e. working long hours without any choice.

But we remain optimistic as road traffic injuries and deaths can be prevented and the situation on roads can be improved. The report recommends priority reforms and

actions that can help improve road safety in India. These policy-oriented approaches are aimed at saving lives and improving the ability of victims and their families to get back on their feet, including providing immediate financial, medical and legal aid.

We would also urge that with women often being disproportionately impacted, state governments launch special employment schemes for women and automatically enrol female-headed households in state programmes. Increased women's participation in road safety reforms and governance programmes right from the district level can also go a long way.

Minister for Road Transport and Highways Nitin Gadkari has affirmed to halve road crash deaths in the country by 2030 in line with India's commitment to the Stockholm Declaration. The recent initiatives by the Indian government, including the Motor Vehicles (Amendment) Act 2019, will go a long way towards fulfilling that commitment.

Road safety is a multifaceted challenge that requires long-term vision and commitment. It will take sustained efforts from all stakeholders coming together to leverage expertise and priorities. This includes governments, international partners like the United Nations (UN), Fédération Internationale de l'Automobile (FIA), Asian Development Bank (ADB), UK Aid, Bloomberg Philanthropies and civil society organisations at the forefront of working with communities as advocates and practitioners on the ground.

Hartwig Schafer is World Bank Vice President for South Asia
Piyush Tewari is CEO, SaveLIFE Foundation

Apple may launch a rugged watch for extreme sports

MARK GURMAN
26 March

Apple Inc is considering launching an Apple Watch with a rugged casing aimed at athletes, hikers and others who use the device in more extreme environments, according to people familiar with the matter.

The Cupertino, California-based technology giant has internally discussed introducing such a Watch variation later in 2021 or 2022 at the earliest, said the people, who asked not to be identified discussing private matters.

This is at least the second time Apple has mulled a


rugged smartwatch. After launching the first version of the Apple Watch in 2015, the company weighed a new model to better appeal to extreme sports athletes. The current version is still popular with runners, hikers, and swimmers, and Apple has added several sports and activity-tracking features via its annual update cycle.

If Apple goes ahead this time, the rugged version would be an additional model similar to how Apple offers a lower-cost option called the Apple Watch SE and special editions co-branded with Nike Inc and Hermes International.

Sometimes dubbed the "Explorer Edition" inside Apple, the product would have the same functionality as a standard Apple Watch but with extra impact-resistance and protection in the vein of Casio's G-Shock watches.

The latest Apple Watch models are already water-resistant to 50 meters — at the high end for most smartwatches. But Apple could make a new device more "rugged" by giving it a rubberised exterior that would be useful for environments where the current aluminium, titanium and stainless steel cases might be prone to damage.

BLOOMBERG



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Company Secretary & Compliance Officer: Mr. S.C. Singhal

POST BUYBACK PUBLIC ANNOUNCEMENT FOR THE ATTENTION OF EQUITY SHAREHOLDERS/BENEFICIAL OWNERS OF EQUITY SHARES OF INDIAN TONERS & DEVELOPERS LIMITED.

This Post-Buyback Public Announcement ("Post-Buyback Public Announcement") is being made in accordance with Regulation 24(vi) and other applicable provisions of the Securities and Exchange Board of India (Buy-Back of Securities) Regulations, 2018, for the time being in force including any statutory modifications and amendments from time to time ("SEBI Buyback Regulations") regarding completion of the Buyback.

This Post-Buyback Public Announcement should be read in conjunction with the Public Announcement dated January 02, 2021 ("Public Announcement") and the Letter of Offer dated February 18, 2021 ("Letter of Offer") issued in connection with the Buyback. Unless specifically defined herein, capitalised terms and abbreviations used herein shall have the same meaning as ascribed to them in the Public Announcement and the Letter of Offer.

1. THE BUYBACK

1.1. The Board of Directors of Indian Toners & Developers Limited (the "Company"), at their meeting held on November 5, 2020 (the "Board Meeting") has announced the buyback of up to 23,11,610 (Twenty Three Lakh Eleven Thousand Six Hundred Ten Only) fully paid-up Equity Shares of the Company having the face value of Rs. 10/- each (Rupees Ten Only) representing up to 17.56% of the total issued and paid-up Equity Share Capital of the Company at a price of Rs. 160/- (Rupees One Hundred Sixty only) per Equity Share (the "Buyback Price") payable in cash for an aggregate consideration of up to Rs. 36,98,57,600 (Rupees Thirty Six Crores and Ninety Eight Lakh Fifty Seven Thousand Six Hundred Only) ("Buyback Size") excluding any expenses incurred or to be incurred for the buyback viz. brokerage, costs, fees, turnover charges, taxes such as buyback tax, securities transaction tax and goods and services tax (if any), stamp duty, advisors fees, filing fees, printing and dispatch expenses and other incidental and related expenses and charges ("Transaction Costs") and such maximum amount.

1.2. The Buyback Offer Size represented 20.06% and 20.26% of the aggregate of the fully paid-up Equity Share Capital and free reserves of the Company as per the latest audited standalone and consolidated Balance Sheet, respectively, as at March 31, 2020, on a proportionate basis through the "tender offer" route as prescribed under the Buyback Regulations, from all of the shareholders of the Company who held Equity Shares as of the Record Date i.e., January 15, 2021 ("Buyback").

1.3. The Company had adopted the Tender Offer route for the purpose of Buyback. The Buyback was implemented through the "Mechanism for acquisition of shares through Stock Exchange", as provided under the SEBI Buyback Regulations and circular no. CIR/CFD/POLICYCELL/1/2015 dated April 13, 2015 read with circular no. CFD/DCR2/CIR/P/2016/131 dated December 09, 2016, issued by the Securities and Exchange Board of India ("SEBI"). For the purposes of the Buyback, BSE Limited was the designated stock exchange.

1.4. The Buyback Opening Date was March 4, 2021 and the Buyback Closing Date was March 18, 2021.

2. DETAILS OF THE BUYBACK

2.1. 23,11,610 (Twenty Three Lacs Eleven Thousand Six Hundred and Ten Only) Equity Shares were bought back pursuant to the Buyback offer, at a price of Rs. 160/- (Rupees One Hundred and Sixty Only) per Equity Share.

2.2. The total amount utilized in the buyback was Rs. 36,98,57,600 (Rupees Thirty-Six Crores and Ninety-Eight Lacs Fifty-Seven Thousand Six Hundred Only) excluding the transaction costs.

2.3. The Registrar to the Buyback (i.e., Alernt Assignments Limited ("Registrar"), considered a total of 1,911 valid bids for 23,75,056 (Twenty-Three Lacs Seventy-Five Thousand and Fifty-Six Only) Equity Shares in response to the Buyback. The details of the valid bids considered by the Registrar are as follows:

Category	Number of Equity Shares available for the Buyback	Number of valid bids	Total Equity Shares validly Tendered	Number of equity shares accepted	Response (%)
Reserved Category for Small Shareholders	4,35,043	1831	3,86,459	3,86,459	0.88
General Category for all other Eligible Shareholders	18,76,567	80	19,88,617	19,25,151	1.060
TOTAL	23,11,610	1,911	23,75,076	23,11,610	1.027

2.4. All valid bids were considered for the purpose of acceptance in accordance with the SEBI Buyback Regulations and the Letter of Offer. The communication of acceptance / rejection has been dispatched by the Registrar, on March 25, 2021, (by email, where email IDs is registered with the Company or the depositories).

2.5. The settlement of all valid bids was completed by Indian Clearing Corporation Limited ("ICCL") on Thursday, March 25, 2021. ICCL has made direct funds pay-out to Eligible Shareholders whose Equity Shares have been accepted under the Buyback. If bank account details of any Eligible Shareholders were not available or if the funds transfer instruction was rejected by the Reserve Bank of India / relevant bank(s), due to any reasons, then the amount payable to the concerned shareholder was transferred to the Shareholder Broker for onward transfer to their respective shareholders.

2.6. Demat Shares accepted under the Buyback were transferred to the Company Demat Account on March 25, 2021 and valid physical shares tendered under buyback have been accepted. The unaccepted Demat Shares have been returned to respective Eligible Shareholders / Shareholders brokers / custodians by ICCL on March 25, 2021. Further all physical shares tendered were accepted.

2.7. The extinguishment of 23,11,610 (Twenty-Three Lacs Eleven Thousand Six Hundred and Ten Only) Equity Shares accepted under the Buyback, comprising of 2310510 Demat Shares and 1100 Physical Shares is currently under process and shall be completed in accordance with the SEBI Buyback Regulations by April 8, 2021.

3. CAPITAL STRUCTURE AND SHAREHOLDING PATTERN

3.1. The capital structure of the Company before and after the completion of the buyback is set forth below:

Particulars	Pre-Buyback	Post completion of the Buyback*
Authorised share capital	Rs 20,80,00,000/- (2,08,00,000 Equity Shares of ₹10 each)	Rs. 20,80,00,000/- (2,08,00,000 Equity Shares of ₹ 10 each)
Issued, subscribed and paid-up share capital	Rs. 13,16,16,100 (1,31,61,610 Equity Shares of ₹10/- each, fully paid)	Rs. 10,85,00,000 (1,08,50,000 Equity Shares of ₹10/- each, fully paid)

*Subject to extinguishment of 23,11,610 Equity Shares bought back.

3.2. Details of Eligible Shareholders from whom Equity Shares exceeding 1% of the total Equity Shares bought back under the Buyback are as under:

S. No.	Name of Shareholder	Number of Equity Shares accepted under the Buyback	Equity Shares accepted as a % of total Equity Shares bought back	Equity Shares accepted as a % of total post Buyback equity capital of the Company*
1.	Akshat Jain	5,49,354	23.76	5.06
2.	Aashima Jain	4,58,552	19.88	4.24
3.	Nandita Jain	3,26,722	14.13	3.01
4.	Sushil Jain	2,33,093	10.08	2.15
5.	Dheeraj Kumar Lohia	44,017	1.90	0.41
6.	Sushil Jain HUF	32,070	1.39	0.30
7.	Sanjay Jagdish Poddar	28,723	1.24	0.26


*Subject to extinguishment of 23,11,610 Equity Shares bought back.

3.3. The Shareholding pattern of the Company before and after completion of the Buyback is set out below:

Category of shareholder	Pre-Buyback		Post-Buyback*	
	Number of Equity Shares	% to the existing Equity Share capital	Number of Equity Shares	% to the existing Equity Share capital
Promoters and members of the promoter group, and persons acting in concert (collectively "the Promoter")	91,14,526	69.25	75,13,718	69.25
Foreign Investors (including Non-Resident Indians / FIIs / Foreign Mutual Funds)	95,886	0.73	33,36,282	30.75
Financial Institutions/ Banks/ Banks & Mutual Funds promoted by Banks / Institutions	3,200	0.02		
Others (Public, Public Bodies Corporate, etc.)	38,44,798	30.00		
TOTAL	1,31,61,610	100.00	1,08,50,000	100.00

*Subject to extinguishment of 23,11,610 Equity Shares bought back.

4. MANAGER TO THE BUYBACK



Corporate Professionals
Corporate Professionals Capital Private Limited
D-28, South Extension Part-I, New Delhi-110049, India
Tel: 011-40622230/40622200;
Email: mb@indiacp.com
Website: www.corporateprofessionals.com
Investor grievance e-mail: mb@indiacp.com
Contact person: Ms Anjali Aggarwal,
SEBI Registration No.: INM000011435
CIN: U74899DL2000PTC104508

5. DIRECTOR'S RESPONSIBILITY

As per Regulation 24(ii)(a) of the Buyback Regulations, the Board accepts responsibility for the information contained in this Post-Buyback Public Announcement and confirms that such document contains true, factual and material information and does not contain any misleading information. This Post-Buyback Public Announcement is issued under the authority of the Board and in terms of the resolution passed by the Buyback Committee in its meeting held on March 26, 2021.

For and on behalf of the Board of Indian Toners & Developers Limited

Sd/- Sushil Jain Chairperson & Chief Executive Officer (DIN: 00323952)	Sd/- Akshat Jain Whole-time Director (DIN: 03328275)	Sd/- N K Maheshwari Chief Financial Officer	Sd/- S.C. Singhal Company Secretary & Compliance Officer (Membership No.A951)
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Date : March 26, 2021
Place : New Delhi

स्वास्थ्य डीएफआई की दरकार: सिंह

इंदिवजल धस्माना
नई दिल्ली, 26 मार्च

वित्त आयोग के पूर्व चेयरमैन एन के सिंह ने स्वास्थ्य क्षेत्र में विकास र्थ संस्थान (डीएफआई) स्थापित करने और स्वास्थ्य को संविधान की राज्य सूची से हटाकर समवर्ती सूची में शामिल करने की जरूरत बताई है। सिंह ने नैटहेल्थ सालाना सम्मेलन में अपने संबोधन में कहा, 'स्वास्थ्य समवर्ती सूची में शामिल नहीं है। महामारी को मद्देनजर रखते हुए यह स्वास्थ्य को समवर्ती सूची का विषय बनाने का उपयुक्त समय है।' उन्होंने कहा कि आने वाले समय में स्वास्थ्य का अधिकार व्यवहार में स्वास्थ्य क्षेत्र को संविधान के नीति-निर्देशक सिद्धांतों की जिम्मेदारी एवं भावना देने में सक्षम बना देगा।

उन्होंने सुझाव दिया, 'हालांकि शुरुआत में इसे मूलभूत अधिकार बनाने के बजाय केवल समवर्ती सूची में ही शामिल करने से सभी



एन के सिंह ने स्वास्थ्य को संविधान की राज्य सूची से हटाकर समवर्ती सूची में शामिल करने का दिया सुझाव

भागीदारों की जिम्मेदारी काफी बढ़ जाएगी। इससे केंद्र सरकार को बहुत से नियामकीय बदलावों को लागू करने में काफी लचीलापन मिलेगा।' सिंह ने यह भी कहा कि स्वास्थ्य क्षेत्र को स्वास्थ्य विकास वित्त संस्थान (डीएफआई) की अत्यधिक दरकार है। हाल में संसद

ने बुनियादी ढांचा परियोजनाओं के लिए डीएफआई की स्थापना को मंजूरी दी है।

इसके अलावा देश में बहुत से क्षेत्र विशेष के डीएफआई हैं। सिंह ने कहा, 'अन्य क्षेत्रों के डीएफआई जैसे नाबार्ड (कृषि), एनएचबी (आवास) और टीएफसीआई (पर्यटन) की तरह स्वास्थ्य क्षेत्र के लिए डीएफआई बनाने की अत्यधिक जरूरत है। स्वास्थ्य क्षेत्र का ऐसा डीएफआई मझोले एवं छोटे शहरों में स्वास्थ्य सेवाओं की उपलब्धता बढ़ाएगा।' सिंह ने दंत चिकित्सा और दवा विक्रेताओं जैसी अन्य चिकित्सा सेवाओं के लिए अलग-अलग कानून होने का मुद्दा भी उठाया। उन्होंने कहा, 'देश में बहुत से अधिनियम, नियम और नियंत्रण हैं और लगातार नए संस्थान बन रहे हैं, लेकिन फिर भी इस क्षेत्र के लिए नियमन पर्याप्त नहीं है। इन नियमों, नियंत्रणों और संस्थानों को तर्कसंगत एवं दुरुस्त बनाने की जरूरत है।'

यूपीआई ऐप के लिए लेनदेन के निर्देश

सुब्रत पांडा

मुंबई, 26 मार्च

भारत में डिजिटल भुगतान की सर्वोच्च संस्था- भारतीय राष्ट्रीय भुगतान निगम (एनपीसीआई) ने थर्ड पार्टी एप्लीकेशन प्रोवाइडर्स (टीपीएपी) के यूनिफाइड पेमेंट्स इंटरफेस (यूपीआई) पर लेनदेन को प्रोसेस करने की मात्रात्मक सीमा 30 फीसदी तय करने को लेकर दिशानिर्देश जारी किए हैं। इससे इस क्षेत्र की कंपनियां बाजार में एकाधिकार कायम नहीं कर सकेंगी, जो इस समय एक बड़ी चिंता है।

एनपीसीआई ने कहा था कि जनवरी, 2021 से यूपीआई प्लेटफॉर्म पर टीपीएपी के लेनदेन को प्रोसेस करने की मात्रा पूर्ववर्ती तीन महीनों के दौरान 30 फीसदी से अधिक नहीं होनी चाहिए। इसके अलावा जिन कंपनियों की लेनदेन मात्रा में अधिक बाजार हिस्सेदारी है, उन्हें दो साल के भीतर इन निर्देशों का अनुपालन सुनिश्चित करना होगा।

इस बाजार की कंपनियों को भेजे पत्र में एनपीसीआई ने कहा है कि वह टीपीएपी की मात्रा सीमा की गिरावनी रखेगा और उनके निर्धारित सीमा पर पहुंचने पर उन्हें अलर्ट भेजेगा। इसलिब जब टीपीएपी की बाजार हिस्सेदारी 25 से 27 फीसदी पर पहुंचेगी तो

बाजार एकाधिकार को रोकने का प्रयास



■ थर्ड पार्टी एप्लीकेशन प्रोवाइडर्स के लिए यूपीआई पर लेनदेन को प्रोसेस करने की मात्रात्मक सीमा 30 फीसदी तय

■ एनपीसीआई टीपीएपी की मात्रा सीमा पर गिरावनी रखेगा और उनके निर्धारित सीमा पर पहुंचने पर उन्हें अलर्ट भेजेगा

एनपीसीआई एक ईमेल के जरिये टीपीएपी और भुगतान सेवा प्रदाता (पीएसपी) बैंकों से संपर्क करेगा, जिसे उन्हें स्वीकार करना होगा। एनपीसीआई बाजार हिस्सेदारी 27 फीसदी के पार निकलने पर ईमेल या पत्र के जरिये ऐप्स और बैंकों को दूसरा अलर्ट भेजेगा। उस समय टीपीएपी और बैंक दोनों को मात्रा सीमा के अनुपालन के लिए उठाए गए कदमों के सबूत मुहैया कराने होंगे।

इसके बाद 30 फीसदी मात्रा की सीमा पर करने पर टीपीएपी और पीएसपी बैंक को नए ग्राहक जोड़ना बंद करना होगा और मात्रा सीमा के अनुपालन के संबंध में शपथपत्र

देना होगा। हालांकि एनपीसीआई यह सुनिश्चित करने के लिए रियायत की पेशकश कर सकता है कि ग्राहक के लिहाज से यूजर को जोड़ने के प्रतिबंधों को सरलता से लागू किया जाए।

एनपीसीआई ने कहा, 'टीपीएपी और पीएसपी बैंकों को ये अलर्ट यह सुनिश्चित करने के लिए भेजे जाएंगे कि ताकि वे उपचारात्मक कदम (उदाहरण के लिए नए ग्राहकों को जोड़ने, प्रचार गतिविधियों और कैश बैक ऑफर की रफ्तार कम करना) उठाएं।' मौजूदा यूपीआई ऐप्स, जो 30 फीसदी की मात्रात्मक सीमा से आगे निकल

स्वेज नहर जाम होने का भारतीय कारोबार पर असर

अदिति दिवेकर

मुंबई, 26 मार्च

एवर गीवन जहाज के स्वेज नहर में फंसे होने की घटना फिलहाल ग्रेट ईस्टर्न शिपिंग और एस्सार शिपिंग जैसी भारतीय नौवहन कंपनियों के लिए अधिक चिंता की बात नहीं है हालांकि, यदि यह स्थिति एक हफ्ते से अधिक समय तक बनी रहती है तो भारतीय व्यापार पर इसका असर पड़ सकता है। एवर गीवन 2018 में निर्मित एक कंटेनर जहाज है।

एस्सार शिपिंग के कार्यकारी निदेशक और मुख्य कार्याधिकारी रंजीत सिंह ने बिजनेस स्टैंडर्ड से कहा, 'इस घटना का प्रत्यक्ष रूप से हम पर असर नहीं है क्योंकि हमारे सभी जहाज भारत के आसपास और दक्षिण पूर्व एशिया क्षेत्र में हैं। हमें थोड़े समय तक रुककर इसके अप्रत्यक्ष असर को देखने की जरूरत है क्योंकि जहाजों की कमी पड़ने पर भाड़े में इजाफा हो सकता है।' एस्सार शिपिंग के पास 12 जहाजों का बेड़ा है जिसकी कुल लदान क्षमता 11.2 लाख टन (डीडब्ल्यूटी) है।

इस मामले से अवगत एक सूत्र ने कहा कि दूसरी तरफ ग्रेट ईस्टर्न शिपिंग अभी भी इसके प्रभाव का आकलन कर रही है। सिम्पसन स्पेंस यंग (एसएसवाई) में टैंकर अनुसंधान के वरिष्ठ निदेशक क्लैरी गैरीसन ने कहा, 'जहाज के फंसेने से अधिक असर स्वेजमैक्स क्षेत्र

पर पड़ रहा है जहां दरें बढ़नी शुरू हो गई और जाम लंबा खिंचने पर बहुत तेजी से जहाज आपूर्ति संतुलन पर प्रभाव पड़ेगा। इस खंड में कुछ जहाज पूर्व में यात्रा को पूरा करने के बाद काला सागर या भूमध्य सागर से कार्गो उठाने के लिए फिर से एशिया जाएंगे जिसके लिए उन्हें स्वेज नहर से उतर की ओर जाना होगा। ऐसे में नहर के लंबे समय तक बाधित रहने का इस यात्रा भ्रंजला पर भारी असर पड़ेगा।'

एस्सार शिपिंग के बेड़े में एक दोहरे पेंदी वाला बड़े आकार का क्रूड वाहक, छह छोटे केपेसाइज जहाज, एक पैनामैक्स थोक वाहक, दो सुपरमैक्स थोक वाहक और दो सामान्य कार्गो जहाज हैं। वहीं क्रूड ऑयल खंड में ग्रेट ईस्टर्न शिपिंग के पास चार स्वेजमैक्स और पांच एफ़ामैक्स जहाज हैं।

उद्योग के अधिकारियों ने कहा कि समग्र व्यापार के संदर्भ में आगे चलकर भारत को कुछ धक्का लग सकता है।

फ्रेटवाला के सह संस्थापक संजय भाटिया ने कहा, 'भारत वापस आ रहे जहाजों पर कम से कम लघु अवधि में असर नहीं पड़ेगा। हालांकि, गतिरोध को लंबा खिंचने की स्थिति में भारत से निर्यात कार्गो को लेकर जाने वाले ऐसे जहाज जो पूर्व से पश्चिम की ओर जाएंगे, एशिया से यूरोप जाएंगे उन्हें देरी का सामना करना पड़ सकता है।'

बीएस सूडोकू 4007

		5			
			7		4
8			3		6
	4			7	5 8
9			4	2	
	6		9		7
1		2	9		
2					1
		6	1	5	4

परिणाम संख्या 4006

1	8	9	7	3	6	2	5	4
6	7	2	5	1	4	8	3	9
3	4	5	2	8	9	6	7	1
4	1	3	9	6	8	7	2	5
5	2	6	4	7	3	9	1	8
7	9	8	1	5	2	3	4	6
8	5	1	6	2	7	4	9	3
9	6	7	3	4	5	1	8	2
2	3	4	8	9	1	5	6	7

कैसे खेलें ?

हर, रो, कॉलम और 3 के बाईं 3 के बाँवस में एक से लेकर जी तक की संख्या भरें।

मध्यम



एनपीए को एआरसी में बुक वैल्यू पर भेजना दिवावा

देव चटर्जी

मुंबई, 26 मार्च

बैंकों के फंसे ऋणों को प्रस्तावित परिसंपत्ति पुनर्गठन कंपनी (एआरसी) में बुक वैल्यू पर हस्तांतरित करने की एक संसदीय समिति की सिफारिश महज दिखावा साबित होगी और इससे किसी संपत्ति की कीमत निर्धारित करने में कोई मदद नहीं मिलेगी। विशेषज्ञों का ऐसा कहना है।

एआरसी अधिकारियों का कहना है कि कीमत के नियमन के बजाय फंसे ऋणों (एनपीए) के

मूल्य को बाजार शक्तियों पर छोड़ा जाना चाहिए। जब राष्ट्रीय एआरसी या बैड बैंक को भारतीय रिजर्व बैंक (आरबीआई) से लाइसेंस मिल जाएगा तो बैंक अपना एनपीए बैड बैंक में हस्तांतरित करेंगे। ऋणदाता दो लाख करोड़ रुपये का एनपीए हस्तांतरित करने और एआरसी में 10-10 फीसदी तक हिस्सा लेने की योजना बना रहे हैं। फंसे ऋण इस साल सितंबर तक हस्तांतरित होने के आसार हैं।

संसदीय समिति ने सिफारिश की है कि एनपीए को बुक वैल्यू पर हस्तांतरित किया जाए।

राजस्थान	पंजाब
अजवागन 15500/18500, मेथी 7000/7300, मखाना 700/900, कालीमिर्च (किलो) 440/485, लालमिर्च (किलो) तेजा 180/195, (334) न. 155/160, सुगरी (किलो) केरल 425/440, कर्नाटक चिकनी 415/425, गोला 20000/21500	सेला 4900/5000, वासमती 1121 स्टोन 6200/6300, चना 5150/5250, चनादाल 5900/6000, कावली चना 7000/7100, राजमा देशी चित्रा 11200/11800, मटर दाल 6200/6300, दाल अरहर 8000/9500, मसूर 6000/6300, उड़द देशी 7400/7500, दाल उड़द 8000/8500, धोया 8500/9200, मूंग यूपी 7300/7400, मूंग दाल 8500/9200, गुड़-चीनी: चीनी हाजिर 3400/3500, गुड़ (प्रति 40 किलो) वाली 1000/1030,
मुजफफरनगर गुड़ (40 किलो): लड्डू 990/1100, खुरपा 950/960, चाऊर 960/1080, रसकर 890/910, शक्कर 1100/1120, चीनी किल डिली. (विं.) (जीएसटी अतिरिक्त): खत्तौली 3265, सिहोरा 3160, थाना भवज 3145, बुढ़ाना 3150, शामली 3130, चीनी हाजिर 3400/3500	राजस्थान (खाद्य)(प्रति चाईट)145, राइसवान (अखाब) 145, खल सरसों 2500, डीओसी: राइसवान बैच रफेद 870, कंटीन्यूअस 850, सरसों (टन) 20000, अनाज: गेहूँ 1400/1850, आटा (50 किलो)1010, मैदा 1040, चोकर (45 किग्रा) 875, चोकर (30 किग्रा) 540, मक्की विहार 1550/1560
हपुड़ अनाज-दाल: गेहूँ 1790/1800, चावल परमल 2250/2300, डुलीकेट वासमती	एनएए