FOUNDATION FOR POLLS Over 1,500 schemes announced in the different Railway budgets by Congress were only on paper, says Modi

Cong Projects Ended With Stone Laying Ceremony: PM

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FIRST LOOK: PM Narendra Modi takes a tour of an exhibition in Barmer refinery. Union minister Dharmendra Pradhan & Rajasthan CM Vasundhara Raje accompanied him to the plant.

Barmer: Prime Minister Narendra Modi and Rajasthan CM Vasundhara Raje sounded the poll bugle in Rajasthan, almost a year ahead of the assembly polls and a fortnight before crucial bypolls to LS, by accusing the Congress of "misleading people" by only holding stone laying ceremonies and ignoring implementation.

The prime minister inaugurated the commencement of work on the ₹43,129-cr Barmer refinery. Western Rajasthan, where the refinery is located, is among the most backward areas and was a Congress stronghold till 2008. Today, most of the Union ministers hailing from the state come for this dry region, making it crucial for BJP in 2018 state polls and 2019 Lok Sabha election. Both the ruling BJP and Congress are fighting over credit for the refinery, with PM saying the Congress only laid foundation stones to claim credit. The Congress had last week slammed the state government for re-laying the foundation stone, saying it had already been done four years ago by Sonia Gandhi.

PM inaugurated the commencement of work on ₹43,129-cr Barmer oil refinery project at Pachpadra

Raje hit back at Congress, saying the party had no clearances for the refinery and even the land details were not clear. She said it was her government that took approvals, did debt planning and negotiations so that the refinery becomes operational in 2022 . She said the refinery too will be inaugurated by PM Modi. In Rajasthan, Raje said, Congress left projects worth ₹50,000 cr hanging in midair. "We have worked on the Parwan river for four years but that site too has a Rahul Gandhi inauguration stone. Just 17 days before elections, Congress inaugurated that project but did nothing after that," she said, adding, her government believes in "building monumental projects and not just laying stones." She said her government was striving hard to ensure water reaches the villages of Barmer and Jaisalmer before September 2018.

PM Modi heaped praises on Raje's government for putting the refinery on track and commended both Raje and Union minister Dharmendra Pradhan for removing all hurdles in the refinery project. Congress and drought, Modi said, go hand in hand and it is Raje who got water to Rajasthan. Modi said it was in the Congress party's nature to claim credit without doing proper research before making promises. "Congress added ₹500 cr for OROP in the budget and didn't even put it on paper. None of the officials had a clue about it. Surely, the then finance minister was not so poor in numbers," he said, adding that it took one-and-half-years to collate the list of beneficiaries of OROP and the implementation cost ₹12,000 cr. He said there were at least 1500 schemes announced in the Railway budgets by the Congress that were only on paper.

Making a special mention of Jaswant Singh and Bhairon Singh Shekhawat, the PM said that he was hopeful about Jaswant Singh's recovery so that his vast experience could guide BJP.

Addressing the audience, petroleum minister Dharmendra Pradhan said it was "political betrayal" by the Congress to promise a project that doesn't even have basic clearances. He questioned why the Congress had to call Sonia Gandhi for the event and not the then prime minister.

BARMER ATTACK

Most of the Union ministers who hail from Rajasthan come from the western part of the state, a Congress stronghold till 2008

Congress Plans Unity Bus Yatra Across Karnataka

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New Delhi: All top leaders of Congress in Karnataka, including chief minister Siddaramaiah and state party president G Parameshwara, will embark on pre-election 'unity yatra' on a specially designed bus across the state from next month to firm up internal unity and showcase it.

Party insiders said All India Congress Committee (AICC) and Karnataka Pradesh Congress Committee (KPCC) devised the yatra based on party president Rahul Gandhi's pitch for maximum internal unity ahead of the state assembly polls, set to be held during March-April.

Gandhi himself is expected to flag off the 'Congress unity bus yatra' in the second week of February, sources said.

"A specially designed bus is being readied for the leaders' yatra," said a party leader involved in its planning. "We are in the process of finalising names for the bus and the state-wide yatra," the person said.

Rahul Gandhi is expected to flag off the 'Congress unity bus yatra' in the second week of February

This show of unity, designed as the second leg of party's pre-election campaign, is slated to begin after Siddaramaiah and Parameshwara complete their ongoing separate tours of the state. Other important leaders in the state and AICC office-bearers in-charge of Karnataka, too, are expected to be on board.

There is also a proposal that Gandhi also use the bus for most of his upcoming tours across the state to ensure maximum connectivity with the people, Congress sources said.

As Congress is trying to retain power in Karnataka by overcoming the incumbency burden, the party faces two key tests in meeting the BJP challenge: reinforcing internal unity in state PCC which has its own factions, and ensuring that the relatively clean administrative track record of the state government is highlighted as its main electoral plank.

The unity yatra is designed to achieve these two tasks. While declaring Siddaramaiah as the poll mascot of state Congress, Gandhi and AICC functionaries had also assigned important party posts to major leaders belonging to different factions and regions as a way of ensuring collective responsibility and internal unity.

ET ANALYSIS 24X7 politician Yogi poses main challenge

Customary Rahul Visits to Amethi Won't Help Cong

Aman.Sharma@timesgroup.com

A LONG WAY TO GO
Rahul Gandhi during a road show in Amethi on Tuesday.—PTI

New Delhi: On a Friday afternoon late last month, locks greeted this correspondent at the district Congress office in Gauriganj in Amethi, a building otherwise decorated with umpteen posters congratulating Rahul Gandhi on becoming the Congress President. No soul was in sight here on what was otherwise a working day.

This signifies the state of the Congress in Uttar Pradesh. With his party limited to two family seats in Lok Sabha and seven in the assembly, Gandhi chose the Makar Sakranti festival dates to visit his constituency and paid visits to a Hanuman Temple and attended a Havan in another temple to gift the traditional Makar Sakranti food of Khichdi to Brahmins. But can such customary visits to Amethi revive the party in a state with the maximum 80 Lok Sabha seats and where the Congress performance will be the key to pose any threat to the BJP led by Narendra Modi returning to power in 2019? All indicators are that Congress needs far more effort.

The main challenge here in is that Rahul Gandhi and his former alliance partner in Akhilesh Yadav are up against a 24X7 politician in Yogi Adityanath. As a close aide of the CM put it - Yogi Sirf CM Awas Ke Mukhyamantri Nahin Hain, to denote how while Yadav was limited to his 5, Kalidas Marg residence, Yogi has toured almost all districts of the state under a year, many even twice and thrice. The non-corrupt and industrious image of Adityanath as the Gorakhpur MP was a key factor in Modi choosing him as the CM ahead of the 2019 general elections. His free hand to the police for encounters with criminals has tackled a key issue in UP – of law and order.

Two visits of Yogi were key in terms of political messaging – one to the Taj Mahal (he went there for a second time on Tuesday along with the Israel PM) after a controversy over the Taj Mahal. The second was to Noida, an 'inauspicious' destination for UP CMs. Yadav responded to the same saying he very much believed in the 'Noida superstition' and asked people to watch out what fate awaits the CM. It is widely speculated that SP will struggle to retain its five Lok Sabha seats in 2019.

The buzz in the state over a BSP-Congress alliance was meanwhile laid to rest by Mayawati on Monday when she said she will contest 2019 polls alone and termed BJP and Congress as 'mausere bhai' in oppressing Dalits and harming the BSP. The BJP on the other hand is going micro in its campaign strategy for UP – exemplified best by no less than the PM in Delhi recently meeting BJP's Block Presidents of Amethi. It is also alive to BSP's new strategy to focus on a dozen muslim-dominated Lok Sabha seats in 2019 in West and East UP.

LITTLE HOPE ON ALLIANCE

Mayawati on Monday ended buzz on tieup, saying BSP will contest 2019 alone

Congress in UP, meanwhile, only springs to life to give a rousing welcome to its Amethi MP as it has done over the last 2 days.

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EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2017

(Figures are Rupees in Lakhs unless specified)

Sr No.	Particulars	Quarter Ended 31.12.2017 Unaudited	Nine Months Ended 31.12.2017 Unaudited	Quarter Ended 31.12.2016 Unaudited
1	Total Income from Operations	16,217.45	43,608.08	10,356.85
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items #)	6,693.61	16,251.41	1,520.22
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items #)	6,693.61	16,436.36	1,465.80
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	4,473.85	11,030.29	1,006.43
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	7,286.84	13,598.84	1,147.95
6	Equity Share Capital	2,675.90	2,675.90	2,311.44
7	Reserves (excluding Revaluation Reserve)as shown in the Audited Balance Sheet of the previous year	-	-	-
8	Earnings Per Share (of ₹ 1/- each) (for continuing and discontinued operations) -			
	Basic:	1.71	4.22	0.44
	Diluted:	1.71	4.22	0.44

The Financial details on standalone basis are as under:

(Figures are Rupees in Lakhs unless specified)

Sr No.	Particulars	Quarter Ended 31.12.2017 Unaudited	Nine Months Ended 31.12.2017 Unaudited	Quarter Ended 31.12.2016 Unaudited
1	Income from Operations	10,158.60	26,590.39	4,970.38
2	Profit Before Tax	4,132.06	11,463.42	263.10
3	Profit After Tax	2,675.25	7,551.46	176.85

Note:

a) The above is an extract of the detailed format of Financial Results for the quarter and nine months ended on 31st December, 2017 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the quarter and nine months ended 31st December, 2017 are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website http://www.deltacorp.in/pdf/quarter-december-2017-2018.pdf

b) # - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules / AS Rules, whichever is applicable.

For Delta Corp Limited

(Jaydev Mody)
Chairman
DIN: 00234797

Place: Mumbai
Date: January 15, 2018

CABINET NOTE SEEKS TO EVICT CONGRESS FROM 3 PROPERTIES

Cong May Lose 3 Lutyens' Bungalows

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5 Raisina Road & CII/109 Chanakyapuri

Up to 2015, the rent was between ₹26,000 & ₹77,000 per month for the four buildings

The market rate varied from ₹67,000 to ₹2.33 lakh per month, plus garden charges

New Delhi: The Union government is all set to evict the Congress party from three of the four Lutyens' Delhi properties and give its principal opponent time till October to vacate the iconic 24 Akbar Road headquarters.

The ministry of housing and urban affairs has moved a note before the Cabinet Committee on Accommodation to evict the Congress party immediately from three properties in the heart of the capital – 26 Akbar Road, which houses the Seva Dal office; 5 Raisina Road, which has the Indian Youth Congress office, and CII/109 Chanakyapuri. The ministry said in the note that the Congress would be given time till October to vacate 24 Akbar Road, which has housed the headquarters since 1976.

The move comes three years after the Directorate of Estates under the erstwhile urban development ministry served notices cancelling the allotment of all four properties in January 2015. According to the rules, a party that is allotted government accommodation is given three years to construct its own office and vacate the premises.

The Congress was given land for building a party office at 9-A Rouse Avenue in June 2010 and was required to vacate the four bungalows leased to it by June 2013. However, the party asked for an extension because its building plan for the Rouse Avenue headquarters had not been sanctioned.

"The Congress had sought a time extension to complete its office building at Rouse Avenue," a senior official told ET. "We have a representation which says that L&DO has given time till October 2018 to complete the office. So they have sought that time to continue on all four properties. But this would be acceded only for 24 Akbar Road headquarters. The other three would have to be vacated when CCA takes a decision."

The note before the CCA also seeks to address the issue of rent for the properties. After the directorate served notices in January 2015, no rent was charged from the Congress as the opposition party had contended that it should be charged special licence fee and not the "damage rate of licence fee," a term given by the directorate for market rent rate. According to highly placed sources, the note before the cabinet committee says a special licence fee should be charged on the three properties to be vacated.

PM has to be India's Marketing Chief

SUMANT SINHA

This year's World Economic Forum (WEF) meeting at Davos, Switzerland, that will take place during January 23-26 comes with a very different background from the last few years. For one, 2017 turned out to be a much better year for the global economy than had been anticipated. Global growth was a healthy 3.5% and well distributed across the world.

Stock markets were on a tear, including here in India, clocking returns not seen since the halcyon pre-financial crisis days. While there has been a lot of talk about 'economic nationalism', nothing fundamentally changed in the global order. The conversation at Davos is likely to be more optimistic than it has been in the last few years.

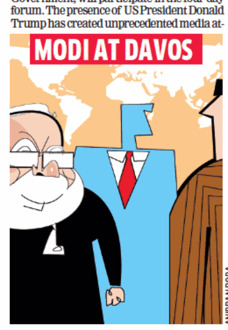
This year's theme is 'Creating a Shared Future in a Fractured World'. The first sub-agenda, the 'Global Agenda', seeks to support efforts to improve global governance mechanisms and advance major multilateral processes, such as the UN's Sustainable Development Goals.

The 'Geopolitical Agenda' seeks to improve the adaptation to change by global leaders. The 'Economic Agenda' will focus on supporting sustainable and inclusive economic development, while the 'Regional Agenda' will examine the social and economic transformations occurring across the world.

In the 'Industry and Business Agenda', participants will contribute to the shaping of new industry ecosystems and help industry and government leaders prepare for the Fourth Industrial Revolution. Finally, in the 'Future Agenda', attendees will share ideas, innovations and discoveries that will have a global impact.

About 3,000 business leaders, 350 high-ranking officials, including 60 Heads of State and Government, will participate in the four-day forum. The presence of US President Donald Trump has created unprecedented media attention. There will also be French President Emmanuel Macron. For India, this year will be even more important due to the participation of the Indian PM after 20 years.

MODI AT DAVOS



For Prime Minister Narendra Modi, there are two clear agenda points. The first is to continue to aggressively promote India as an investment destination. We need much more investment, and what better forum than Davos with its high concentration of global CEOs, investors and influencers to make a pitch. The 'Make in India' campaign needs to be re-energised for better results.

There is much for the PM to tout as far as his economic track record is concerned, not least of which is the Goods and Services Tax (GST), the sound macro fundamentals, the resolution of non-performing assets (NPAs), the structural reforms of specific sectors, and the positive outlook for faster growth. India continues to be the fastest growing large economy in the world with increasing consumer demand. The PM will need to nudge foreign investors further in that direction. At Davos, he has to be India's marketing chief.

The second agenda for Modi will be to lay out India's position in this ever-changing world, and his personal views as the prime representative of a sixth of humanity. Are we willing to shelve the shibboleths of the past – India's 'socialist' orientation, the vestiges of our 'non-alignment', our aloofness from global trade and investment, and our 'difficulties' in doing business -- and boldly take the lead, especially as the US vacates leadership space and China rushes in to fill the vacuum?

In such a context, the world will be comparing and contrasting the positions of Xi Jinping from last year's forum -- where the Chinese premier appeared willing to take on leadership for an open global order and made quite a splash in doing so -- with the vision that Modi will present. The PM is likely to use the Davos platform to state India's views on this emerging new world order.

India has also taken a strong domestic position on climate change. But combating climate change needs constant leadership and the world needs to be shepherded along in that direction. India can take the lead in this area and Modi can put his weight behind it.

So this year, Davos will move the global agenda forward.

The writer is Chairman-CEO, ReNew Power and will be at Davos 2018

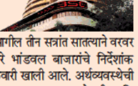
आर्थिक घातवार

निर्देशांक पडले, रुपया घसरला, इंधनदर भडकले

म. टा. खास प्रतिनिधी, मुंबई

देशाच्या अर्थव्यवस्थेसाठी मंगळवार हा सर्वार्थाने आर्थिक घातवार ठरला. सातत्याने वर जाणारा शेअर बाजार कच्च्या खनिज तेलाच्या वाढत्या दरांमुळे खाली आला. त्याचवेळी सतत वधारणारा भारतीय रुपया अमेरिकी डॉलरच्या तुलनेत ५५ पैशांनी पडला. यावर कडी करत मंगळवारी सकाळपासून पेट्रोल व डिझेल या दोन्ही इंधनांचे नवे दर लागू झाले, जे उच्चांकी आहेत. प्रतिलीटर पेट्रोल ९ पैशांनी तर डिझेल १४ ते १६ पैशांनी महागले. ऑगस्ट २०१४नंतर प्रथमच ही दोन्ही इंधने इतकी 'भडकली'.

बाजारात निराशा



मागील तीन सत्रांत सातत्याने वरवर जाणारे भांडवल बाजारांचे निर्देशांक मंगळवारी खाली आले. अर्थव्यवस्थेची निराशाजनक स्थूल आकडेवारी आणि कच्च्या खनिज तेलाचे वाढलेले दर यामुळे गुंतवणूकदार सावध झाले. त्यामुळे मुंबई शेअर बाजाराचा सेन्सेक्स ७२ अंक खाली येत ३४७७१.०५ या स्तरावर तर, राष्ट्रीय शेअर बाजाराचा निफ्टी ४१.१० अंकांनी खाली येत १०७००.४५ या पातळीवर बंद झाले.

देशाची व्यापारी तूट वाढत असल्याचे स्पष्ट झाले आहे. ही तूट वार्षिक आधारावर ४१ टक्के वाढली असून आयात व निर्यातीतील तफावत १४.८८ अब्ज डॉलरवर गेली आहे. त्याचवेळी कच्चे खनिज तेल व सोने यांच्या आयातीतही वाढ झाली आहे. याचा धसका घेत गुंतवणूकदारांनी मोठ्या प्रमाणावर नफा संरक्षित केला. याचा थेट परिणाम म्हणून मिडकॅप व स्मॉलकॅप कंपन्यांच्या भागांच्या किंमती घसरल्या. यापूर्वी सोमवारी, देशी गुंतवणूकदार संस्थांनी १७३.२८ कोटींच्या भागांची विक्री केली तर, परदेशी गुंतवणूकदार संस्थांनी ३२.९२ कोटींची भागखरेदी केली.

अमेरिकी डॉलर वरचढ

महानगरांतील इंधन दर (प्रतिलीटर)

शहर	डिझेल रु.	पेट्रोल रु.
मुंबई	६५.९०	७९.१५
दिल्ली	६१.८८	७१.२७
कोलकाता	६४.५४	७४.००
चेन्नई	६५.२३	७३.८९

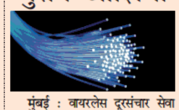
कच्चे खनिज तेल भडकल्याचा तसेच व्यापारी तूट वाढल्याचा परिणाम म्हणून भारतीय रुपया अमेरिकी डॉलरच्या तुलनेत ५५ पैशांनी घसरला आणि दिवसअखेर ६४.०४वर बंद झाला. रुपयाचा हा गेल्या दोन आठवड्यांतील नीचांक होता.

गेल्या आठ महिन्यांत प्रथमच रुपया इतक्या मोठ्या प्रमाणावर घसरला. त्यातच गेल्या तीन वर्षांत प्रथमच देशाची व्यापारी तूट मोठ्या प्रमाणावर वाढली. देशाची निर्यात डिसेंबरमध्ये १२.३६ टक्के वाढून २७.०३ अब्ज डॉलर झाली. मात्र त्याचवेळी आयातीत २१.१२ टक्के वाढ होऊन ती ४१.९१ अब्ज डॉलरवर गेली. यामुळे व्यापारी तूट ४१ टक्के रुंदावत १४.८८ अब्ज डॉलर झाली आहे. यामुळे रुपयाच्या वाटचालीत दिवसभर उदासीनता दिसून आली.

पेट्रोल, डिझेल दरवाढ

पेट्रोल व डिझेलचे नवे दर मंगळवारी सकाळपासून लागू झाले. ऑगस्ट २०१४नंतरचे सर्वाधिक दर आहेत. पेट्रोल प्रतिलीटर ९ पैशांनी तर डिझेल प्रतिलीटर १४ ते १६ पैशांनी महागले. मुंबईमध्ये पेट्रोल ७९.१५ रुपयांवर तर डिझेल ६५.९० रुपयांवर गेले. जागतिक बाजारात कच्च्या खनिज तेलाचे दर प्रति बॅरल ७० डॉलर झाले आहेत. डिसेंबर २०१४नंतर प्रथमच कच्चे खनिज तेल महागले आहे. ऑक्टोबर २०१७मध्ये सरकारने उत्पादनशुल्क प्रति लीटर दोन रुपयांनी कमी केले होते. यामुळे सरकारला वार्षिक महसुलात २६ हजार कोटी रुपये तोटा सहन करावा लागला होता. करांमध्ये कपात होऊनही पेट्रोल व डिझेलचे दर भडकले.

आरकॉम जोडणार युरोप-आशिया



मुंबई : वायरलेस दूरसंचार सेवा व्यवसायामुळे आकंठ कर्जात बुडालेल्या रिलायन्स कम्युनिकेशन्सने या व्यवसायाला नुकतीच सोडचिठ्ठी दिली. आता ही कंपनी युरोप व आशिया हे दोन खंड ६८ हजार किलोमीटरच्या केबलने जोडणार आहे. ६० अब्ज डॉलर खर्चून टाकली जाणारी ही केबल समुद्रातून जाणार आहे.

या केबलमुळे भारत हा माहितीच्या आदानप्रदानासाठी पश्चिमेला इटलीशी तर पूर्वेला हाँगकाँगशी जोडला जाणार आहे. या व्यवहारातून कंपनीला ७० अब्ज डॉलरचा महसूल मिळण्याची अपेक्षा आहे. या केबलच्या साह्याने संदेशाचे दळणवळण २०२०च्या तिसऱ्या तिमाहीपर्यंत सुरू होईल. यातून दरवर्षी एक अब्ज डॉलरचा महसूल अपेक्षित आहे.

ही केबल चाकण्यासाठी लागणारा पैसा काही भागीदारांकडून उभा केला जाईल. या भागीदारांची संख्या तीसपर्यंत जाऊ शकेल, असेही कंपनीने सांगितले आहे.

पतंजली ऑनलाइनवर

वृत्तसंस्था, नवी दिल्ली

पतंजली आयुर्वेद या बाबा रामदेव यांच्या नेतृत्वाखालील कंपनीने आपली उत्पादने विविध ई-कॉमर्स मंचांवर आणत असल्याचे मंगळवारी जाहीर केले. यासाठी पतंजलीने एकूण आठ ऑनलाइन मंचांशी भागीदारी करार केले आहेत.

पारंपरिक दुकानांचा पर्याय असतानाही ऑनलाइनचा पर्याय सुलभ विस्तारासाठी स्वीकारला जात असल्याचे बाबा रामदेव यांनी येथे सांगितले. पतंजलीने ॲमेझॉन, ग्रोफर्स, शॉपक्लूज, फ्लिपकार्ट, बिगबास्केट, वन एमजी, पेटीएम मॉल व नेटमेड्स या ई-कॉमर्स कंपन्यांशी व त्यांच्या वितरण व्यवस्थांशी संलग्न होण्यासाठी करार केले आहेत. यामध्ये डॉक्टरांनी सुचवून त्यानुसारच दिली जाणारी पतंजलीची औषधे मात्र केवळ नेटमेड्स व वनएमजी या मंचांवरच विकली जाणार आहेत.

पतंजली आयुर्वेद ही कंपनी ग्राहकांनी ऑनलाइन मंचावर नोंदवलेल्या मागणीनुसार थेट आपली उत्पादने संबंधित ई-कॉमर्स कंपनीला पुरवेल, अशी माहिती शॉपक्लूजचे विभागीय वरिष्ठ उपाध्यक्ष विशाल शर्मा यांनी स्पष्ट केले आहे.

पतंजली व या आठही ई-कॉमर्स कंपन्या ऑनलाइन विकल्या जाणाऱ्या उत्पादनांसाठी कोणतीही सवलत देणार नाहीत, असेही यावेळी स्पष्ट करण्यात आले.

Aditya Birla Sun Life Mutual Fund
ADITYA BIRLA CAPITAL
Presents
MUTUAL FUNDS Sahi Hai

जाणा गुंतवणुकीचे मर्म

गुंतवणुकीचे सर्वसामान्य मार्ग कोणते, त्यामधून नेमका मार्ग कसा निवडायचा, त्यात गुंतवणूक कशी करावी, त्यातल्या जोखमा, गुंतवणूक करत असतानाच आयकरामध्ये बचत कशी करावी अशा अनेक गोष्टींची आपल्या वाचकांना ओळख करून देण्यासाठी आदित्य बिर्ला सनलाइफ एएमसी यांनी रविवार २१ जानेवारी रोजी अर्थसंवाद या गुंतवणुकदार साक्षरता व्याख्यानाचे आयोजन केले आहे.

मुलांचे उच्चशिक्षण, त्यांची लग्ने, निवृत्तीनंतरचे जीवन सुखकर होण्यासाठी चांगली बचत अशा उद्दिष्ट्यांच्या पूर्ततेसाठी पारंपरिक गुंतवणुकीचे मार्ग तोकडे पडताना दिसतात. त्यासाठी नव्या गुंतवणूक मार्गांमधला म्युच्युअल फण्डसचा मार्ग अधिक आश्वासक मानला जातो. त्याबद्दलही या व्याख्यानामध्ये माहिती दिली जाणार आहे.

एकंदरीत संपत्ती व्यवस्थापन कसे करावे, गुंतवणुकीचे सर्वसामान्य पर्याय कोणते, इन्कम टॅक्समध्ये कशी बचत करावी, म्युच्युअल फण्ड म्हणजे नेमके काय, त्यांचे महत्त्व, वेगवेगळ्या प्रकारच्या म्युच्युअल फण्डांमधल्या जोखमा, म्युच्युअल फण्डात गुंतवणूक करण्याचे वेगवेगळे मार्ग अशा विविध विषयांवर यावेळी तज्ज्ञांद्वारे मार्गदर्शन केले जाईल आणि उपस्थितांच्या शंकांचे निरसनही केले जाईल.

Entry Free

रविवार दिनांक : २१ जानेवारी, २०१८ ● वेळः सकाळी १० वाजता
स्थळः मराठा भवन, मराठा भवन मार्ग, सेक्टर १५, वाशी, नवी मुंबई.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

करबचतीचे स्मार्ट मार्ग

बाबर झैदी

प्राप्तिकर कायदा कलम ८०सी अंतर्गत करबचतीचे पारंपरिक मार्ग आपल्याला माहित असतात. मात्र त्यांचा उपयोग आपण प्रभावी गुंतवणुकीसाठीही करू शकतो याकडे लक्ष देणे गरजेचे आहे. यातील काही योजनांवर टाकलेला हा प्रकाश..

गुंतवणूक करू इच्छिणाऱ्या रोहन विनायकला त्याच्या सहकाऱ्याने इक्विटी लिंक्ड सेव्हिंग्ज स्किममध्ये (ईएलएसएस) गुंतवणूक करण्याचा सल्ला दिला. त्याच्या बँक व्यवस्थापकाने त्याला गुंतवणुकीसाठी विमा पॉलिसी घेणे ही चांगली कल्पना असल्याचे सांगितले. विनायकच्या वडिलांची इच्छा होती की त्याने सार्वजनिक भविष्यनिर्वाह निधीमध्ये (पीपीएफ) गुंतवणूक करावी. बंगळुरू येथे नोकरी करत असलेला विनायक असे विविध सल्ले मिळाल्यामुळे पुरता गोंधळून गेला. त्याचवेळी त्याला गुंतवणुकीला उशीर करूनही चालणार नव्हते. त्याला त्याच्या कंपनीत चालू आठवडाअखेर गुंतवणुकीचे पुरावे सादर करायचे होते. त्याखेरीज त्याचा प्राप्तिकर वाचू शकणार नव्हता. ईटी वेल्थने करबचत करणाऱ्या आर्थिक योजनांचा घेतलेला आढावाच अशा विनायकांचा गोंधळ दूर करण्यास साह्यभूत होऊ शकेल. यापैकी काही गुंतवणूक साधनांचा आता विचार करू –

ईएलएसएस फंड

(गेल्या तीन वर्षांत १३.६२ टक्के परतावा)

ईएलएसएस फंडांनी २०१७ हे वर्ष गाजवले. यावर्षीही हे फंड चांगला परताना देतील. गेल्या पाच वर्षांत या फंडांनी १८ टक्के चक्रवाढ परतावा दिला आहे. गुंतवणूकदारांनी त्यांनी गुंतवलेली रक्कम चार वर्षांपेक्षा कमी कालावधीत दुप्पट झालेलीही पाहिली आहे. या फंडांतून मिळणारा परतावा करमुक्त आहे. ईएलएसएसमधून मिळणारे दीर्घकालीन भांडवली लाभ करमुक्त आहेत.

ईएलएसएस फंड हे करमुक्त असले तरी सर्वच तसे नाहीत. काही फंड स्मॉल व मिड कॅप कंपन्यांमध्ये पैसा गुंतवतात. या प्रकारच्या गुंतवणुकांतून दीर्घकालीन लाभ चांगले मिळू शकतात. काही फंड लार्ज कॅप कंपन्यांमध्ये गुंतवणूक करतात. यापैकी कोणत्याही ईएलएसएस फंडात गुंतवणूक करताना स्थिर परतावा मिळणे याला सर्वोच्च प्राधान्य देणे गरजेचे आहे. या फंडात दीर्घकालीन गुंतवणूक करणार असाल तर लाभांशाचा पर्याय निवडू नये, असे तज्ज्ञ सांगतात.

पीपीएफ

(जानेवारी २०१८ ते मार्च २०१८ या काळात ७.६ टक्के व्याज मिळेल)

अल्पबचतीचे दर हे सरकारी रोख्यांतून मिळणाऱ्या उत्पन्नाशी निगडित असतात. गेल्या दोन वर्षांत पीपीएफचे दर खाली येत आहेत. दर खाली येत असले तरी, वित्त सल्लागारांच्या मते, यावर मिळणारे व्याज हे करमुक्त असल्यामुळे पीपीएफमध्ये पैसा गुंतवणे श्रेयस्कर असते. यामुळे मुदत ठेवींच्या तुलनेत पीपीएफला पसंती अधिक मिळते. मुदत ठेवींवर मिळणारे व्याज हे करपात्र असते. पैशाच्या सुरक्षेचा विचार केला तर पीपीएफला अधिक सुरक्षित असते. तसेच यात गुंतवणूक करणे सोपे असते. याचे खाते पोस्ट कार्यालयात किंवा काही सरकारी बँकांमध्ये उघडता येते. काही खासगी बँकांमध्येही पीपीएफ खाते उघडण्याची सुविधा असते. वर्षभर केव्हाही यात पैसे भरता येतात. मात्र आर्थिक वर्षात किमान ५०० रुपये तरी भरावे लागतात.

ज्येष्ठ नागरिक बचत योजना

(जानेवारी २०१८ ते मार्च २०१८ या काळात ८.३ टक्के व्याज)

अल्पबचत योजनांवरील व्याजदर सरकारने खाली आणले असले तरी, त्यातून ज्येष्ठ नागरिक बचत योजनेला वगळले आहे. ८.३ टक्के व्याज देणारा हा पर्याय ज्येष्ठ नागरिकांसाठी उत्तम मानला जातो. याचे कारण ज्येष्ठ नागरिकांना बँकेतून मिळणारे कमाल व्याज ७.७ टक्के आहे. या योजनेचा कालावधी पाच वर्षांचा आहे, जो आणखी तीन वर्षे वाढवता येतो. एका व्यक्तीला या योजनेत १५ लाख रुपयांपर्यंत गुंतवणूक करता येते. ही योजना केवळ ६० वर्षे वयापेक्षा अधिक वयाच्या व्यक्तींसाठीच उपलब्ध आहे. सेन्यातील व्यक्तींना वयाची अट शिथिल करण्यात आली आहे. या योजनेत पैसे गुंतवून ते दोन वर्षांतच काढल्यास खात्यातील रकमेच्या १.५ टक्के पैसे गुंतवणूकदाराला दंड म्हणून भरावे लागतात.

सुकन्या समृद्धी योजना

(जानेवारी २०१८ ते मार्च २०१८ या काळात ८.१ टक्के व्याज)

ज्या करदात्यांना १० वर्षांपेक्षा कमी वयाची मुलगी आहे, त्यांच्यासाठी सुकन्या समृद्धी योजना ही बचतीसाठी चांगली योजना आहे. याचा व्याजदर खाली आणून ८.१ टक्के करण्यात आला असला तरी, तो पीपीएफपेक्षा अधिकच आहे. शिवाय पीपीएफप्रमाणे या योजनेतील गुंतवणुकीवर मिळणारे व्याज करमुक्त आहे. त्याचप्रमाणे वार्षिक दीड लाख रुपये कमाल गुंतवणुकीची मर्यादाही पीपीएफप्रमाणेच आहे. सुकन्या समृद्धीचे खाते पोस्ट कार्यालयात किंवा निवडक बँकेत किमान एक हजार रुपये गुंतवून उघडता येते.

DELTA CORP LIMITED

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• **CIN No:** L65493PN1990PLC058817 • **Tel No.** 91-22-4079 4700 • **Fax No.** 91-22-4079 4777
• **Email ID:** secretarial@deltin.com • **Website:** www.deltacorp.in

EXTRACT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2017

(Figures are Rupees in Lakhs unless specified)

Sr No.	Particulars	Quarter Ended 31.12.2017 Unaudited	Nine Months Ended 31.12.2017 Unaudited	Quarter Ended 31.12.2016 Unaudited
1	Total Income from Operations	16,217.45	43,608.08	10,356.85
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items #)	6,693.61	16,251.41	1,520.22
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items #)	6,693.61	16,436.36	1,465.80
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	4,473.85	11,030.29	1,006.43
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	7,286.84	13,598.84	1,147.95
6	Equity Share Capital	2,675.90	2,675.90	2,311.44
7	Reserves (excluding Revaluation Reserve)as shown in the Audited Balance Sheet of the previous year	-	-	-
8	Earnings Per Share (of ₹ 1/- each) (for continuing and discontinued operations) -			
	Basic:	1.71	4.22	0.44
	Diluted:	1.71	4.22	0.44

The Financial details on standalone basis are as under:

(Figures are Rupees in Lakhs unless specified)

Sr No.	Particulars	Quarter Ended 31.12.2017 Unaudited	Nine Months Ended 31.12.2017 Unaudited	Quarter Ended 31.12.2016 Unaudited
1	Income from Operations	10,158.60	26,590.39	4,970.38
2	Profit Before Tax	4,132.06	11,463.42	263.10
3	Profit After Tax	2,675.25	7,551.46	176.85

Note:

a) The above is an extract of the detailed format of Financial Results for the quarter and nine months ended on 31st December, 2017 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Financial Results for the quarter and nine months ended 31st December, 2017 are available on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and on Company's website http://www.deltacorp.in/pdf/quarter-december-2017-2018.pdf

b) # - Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules / AS Rules, whichever is applicable.

For Delta Corp Limited

(Jaydev Mody)
Chairman
DIN: 00234797

Place: Mumbai
Date: January 15, 2018