भारतीय मानक ब्यूरो
मानक पथप्रदर्शक:
Bureau of Indian Standards
An IS/ISO 9001, An IS/ISO 14001
& IS: 18001 Company

SURYA

SURYA ROSHNI LIMITED

CIN -L31501HR1973PLC007543
Padma Tower-I, Rajendra Place, New Delhi-110 008
Ph.: +91-11-47108000 **E-mail :** cs@surya.in
Website : www.surya.co.in

SRL/25-26/60
February 12, 2026

The Secretary
The Stock Exchange, Mumbai
MUMBAI - 400 001
Scrip Code: 500336

The Manager (Listing Department)
The National stock Exchange of India Ltd
Mumbai – 400 051
NSE Symbol: SURYAROSNI

Sub: Newspaper Advertisement – Disclosure under Regulation 30 and Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Dear Madam / Sir,

Pursuant to Regulation 30 read with Schedule III Part A Para A and Regulation 47 of SEBI Listing Regulations, we hereby enclose e-copies of newspaper advertisement published on 12th February, 2026 regarding extract of the Consolidated and Standalone Unaudited Financial Results for the quarter and nine-months ended December 31, 2025 as approved by Board at its meeting held on 11th February, 2026, in following newspapers:

1. **Economic Times (English Edition) – New Delhi**
2. **Business Standard (English Edition) – New Delhi, Mumbai, Ahmedabad**
3. **Business Standard (Hindi Edition) – Chandigarh**

Further, we wish to inform you that apart from the above said publication, the said newspaper advertisement is also published on 12th February 2026 in Business Standard- (English) & Business Standard (Hindi) – All Editions also.

The above information is also available on the website of the Company www.surya.co.in

The date and time of occurrence of the event is 12th February, 2026 at 09:54 A.M.

This is for your information and record.

Thanking You,

Yours faithfully
For Surya Roshni Limited

BHARAT BHUSHAN SINGAL
Digitally signed by BHARAT BHUSHAN SINGAL
Date: 2026.02.12 11:45:43 +05'30'

B. B. SINGAL
CFO & COMPANY SECRETARY

Enclosed: as above

Humanity is at an Inflection Point

THE TIMES GROUP
Presents
ET NOW GBS Global Business Summit

Living today, it's understandable for anyone to wake up in the morning and wonder what world they're living in. Is it a world of chaos and confusion, or a world of abundance and order? Is it a world that's crumbling, or a world that's struggling to be born?

In fact, it's both. Parallel realities —both a world that's passing away, and a world that's just beginning to emerge — exist side by side. A way of being that's no longer sustainable — that lacks alignment with the ways of nature, that directly or indirectly perpetrates hardship and violence on people and planet—is transforming. New economies, new forms of governance, new ways of being between and among us are revealing themselves. Humanity has reached an inflection point: we will continue in an unsustainable and malfunctional direction, or we will take a great evolutionary leap forward. We are living in an Age of Transformation, and it's the responsibility of leaders in every field to discern, and demonstrate, a better way.

The maps we've been using to navigate our organizational structures are inadequate guides to a peaceful and prosperous world.

Leaders cannot look only to old, mechanistic strategies to chart a course for a successful future. For those paving the way to a better world, meditation can be as important as a business plan; understanding spiritual and psychological principles can be as important as a financial investment. Why? Because they represent additional layers of brain power, more creative ways of thinking and being. We cannot lead others into a more expansive experience of life if we have not reached for such expansion ourselves.

We are living in an Age of Transformation, and it's the responsibility of leaders in every field to discern, and demonstrate, a better way

Yes, this is a time of change. But only we will decide what kind of change. Choosing not to decide, or choosing not to change, means effectively deciding for the worst possible outcomes. Why? Because inertia means the tendency of the object to move in the direction it's been moving. And too many trajectories that define world events today are spiraling in a downward direction. We must interrupt those trajectories, and we can. We can summon up the best of ourselves - not only intellectually, but also psychologically, emotionally, and spiritually – to achieve a healthier and more peaceful state within ourselves. Becoming new people, we will become new leaders. And from that, will come a new world.

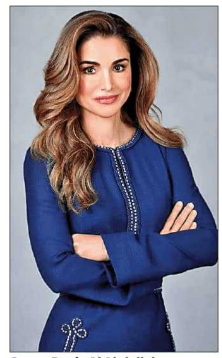
(Marianne Williamson, Author and Authority on Spirituality and Metaphysics; 2020 & 2024 Democratic Presidential Candidate, will be speaking at ET NOW Global Business Summit 2026 at Taj Palace, New Delhi)

Jordan's Queen Rania to Speak at Global Business Summit

At the two-day ET NOW Global Business Summit 2026 later this week, one of the distinguished speakers will be Queen Rania Al Abdullah of the Hashemite Kingdom of Jordan.

A globally respected voice on education, women's empowerment and social development, Queen Rania brings a distinctive leadership perspective on inclusive growth, human capital and building resilient societies in an era of rapid global change.

A committed humanitarian, she champions tolerance and empathy across cultures, promotes cross-cultural dialogue, advocates for refugee rights, and pushes for solutions to some of the world's most pressing challenges. She has been an influential global voice in challenging stereotypes about Arabs and Muslims, while fostering greater understanding between diverse communities.



Queen Rania Al Abdullah

Through her board roles, she contributes to the work of the United Nations Foundation and the World Economic Forum. She is UNICEF's first Eminent Advocate for Children and serves as Global Co-Chair of the World Economic Forum's Giving to Amplify Earth Action (GAEA) initiative.

In recognition of her contributions, Queen Rania has received numerous honours, including the Foreign Press Association's Humanitarian Award, the Atlantic Council Global Citizen Award, and the Path to Peace Award, which she received jointly with King Abdullah II.

Airtel Rolls Out AI-based OTP Fraud Alerts

New Delhi: Bharti Airtel strengthened its ongoing efforts to curb the menace of scams with an AI-based fraud alert warning users against one-time password (OTP)-related bank frauds.

Users on India's second largest telecom operator will now be notified about risky situations when they receive a bank OTP during an incoming call, with the network intervening with a fraud alert. The alert warns the user about the potential risk of sharing OTPs using an AI-based filter whenever someone receives an OTP during an ongoing call, giving users the time to potentially think, verify, and take control of their security. The fraud alert uses AI to determine when an OTP has originated from a bank during a call to ensure users don't share sensitive information.

—Our Bureau

Carrier calls India a hyper-growth mkt

Firm expanding its manufacturing presence in India

SHARLEEN D'SOUZA
Mumbai, 11 February

India is a hyper-growth market for Carrier, with double-digit growth across segments. "I call India a hyper-growth market — an accelerated growth market. We've been growing at a double-digit pace across all fronts. There is no exception in the next economic cycle or over the next five years. We expect this momentum to continue," Michael Lotfy Gierges, president of climate solutions for Asia-Pacific, the Middle East and Africa at Carrier, told *Business Standard*.

"We are looking to multiply our position and our business in India going forward, and we will make the appropriate investments to support that," he added.

Gierges said the company is expanding its manufacturing presence in India and working closely with its supply chain, including micro, small and medium-sized enterprises, to increase production capacity and upgrade skills to meet rising demand.

> "THERE ARE A LOT OF COUNTRIES THAT HAVE FREE TRADE AGREEMENTS WITH INDIA, SO WE CAN EXPORT FROM INDIA AND DELIVER TO THOSE COUNTRIES AT A ZERO TARIFF"

Michael Gierges, president, climate solutions, Asia Pacific, Middle East & Africa, Carrier

Without sharing details of the expansion, he said, "With the plans we have in mind, we see India as a manufacturing hub, not just a research and development hub, to serve surrounding markets. West Asia is only a few hours away. Many countries have free trade agreements with India, which allow us to export from India and deliver to those markets at zero tariff."

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Currently, 60 per cent of Carrier's HVAC products are manufactured locally. Gierges said the company has been steadily investing in India while expanding both its footprint and industrial capacity.

Sterlite knocks HC door after TN board rejection

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In the letter to shareholders, Venu Lambu, chief executive officer and managing director, LTM said, "Having successfully operated as a unified organisation for several years following the merger, we have evolved into a global powerhouse. This natural progression calls for a refreshed identity—one that reflects our aspirations, aligns with our strategic priorities, and reinforces our commitment to driving business creativity and transformative impact for our clients."

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"We are looking to multiply our position and our business in India going forward, and we will make the appropriate investments to support that," he added.

Gierges said the company is expanding its manufacturing presence in India and working closely with its supply chain, including micro, small and medium-sized enterprises, to increase production capacity and upgrade skills to meet rising demand.

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Carrier has also seen demand from adjacent industries such as electronics, power rack, and IT, which continue to drive growth in its HVAC business in India.

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Strength that Shines in the numbers

SURYA

Extract of Consolidated Unaudited Financial Results for the Quarter/Nine Months ended 31st December, 2025.

(₹ in Lakhs)

	Particulars	Quarter Ended		Nine Months Ended	
		31.12.2025	31.12.2024	**31.12.2025**	31.12.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1.	Total income from operations	1,92,749	1,86,796	5,37,717	5,29,004
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	10,742	12,071	25,271	28,993
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	10,742	12,071	25,271	28,993
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	7,969	8,990	18,751	21,651
5.	Total Comprehensive Income for the period	7,963	8,985	18,734	21,625
6.	Equity Share Capital	10,880	5,438	10,880	5,438
7.	Earnings Per Share (of Rs.5/- each) in Rs.				
	1. Basic:	3.66	4.13	8.62	9.97
	2. Diluted:	3.66	4.13	8.62	9.95

NOTE
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2. The Key Standalone Financial Information is as under:

	Particulars	Quarter Ended		Nine Months Ended	
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		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1.	Total income from operations	1,92,733	1,86,777	5,37,675	5,28,957
2.	Profit before Tax	10,735	12,067	25,252	29,173
3.	Profit afterTax	7,964	8,987	18,737	21,834

Consumer Lighting

Professional Lighting

SURYA ROSHNI LIMITED

Regd. Office : Prakash Nagar, Sankhol, Bahadurgarh, Haryana - 124507
Head Office : 2nd Floor, Padma Tower-I, Rajendra Place, New Delhi-110008 | **CIN No.:** L31501HR1973PLC007543
Tel. +91-11-47108000 | **Website:** www.surya.co.in | **email-id :** investorgrievances@surya.in

Scan to view Results

For Surya Roshni Limited
SD/
Vinay Surya
Managing Director
DIN: 00515803
New Delhi, February 11, 2026

१ਓ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम)

Punjab & Sind Bank (A Govt. of India Undertaking)

Where service is a way of life

H.O. Law & Recovery Department
Corporate Office, Block-3, NBCC Office Block, East Kidwai Nagar, Delhi-110023
E-mail: ho.lr@psb.bank.in

PROPOSAL FOR SALE OF FINANCIAL ASSETS TO ARCs/ PERMITTED TRANSFEREES

Punjab & Sind Bank invites Expression of Interest (EOI) from all the eligible participants as per applicable regulations issued by Reserve Bank of India/ regulators for transfer of stressed loan exposures of 03 accounts with aggregate Book Outstanding of ₹35.72 Crore through auction under Swiss Challenge method on **"As is where is", "As is what is", "Whatever there is"** and **"Without any recourse"** basis.

All interested eligible participants are requested to submit their willingness to participate in bidding process of all the accounts (separately) by way of an "Expression of interest", "Undertaking" and after execution of "Non-disclosure Agreement", if not already executed (as per the timelines mentioned in web-notice) by contacting on e-mail id: **premshankarsingh@psb.bank.in** & **ho.lr@psb.bank.in**. Please visit Bank's website and click on the link **https://punjabandsind.bank.in/content/arc** for further details (web notice). Please note that Bank reserves the right not to go ahead with the proposed transfer process and also modify schedule dates mentioned in web notice, any terms & conditions etc. at any stage without assigning any reasons by uploading the corrigendum on Bank's website. The decision of the Bank shall be final and binding.

Place : New Delhi
Date : 11.02.2026

Issued by
Deputy General Manager (L & R)

https://bankofbaroda.bank.in

बैंक ऑफ़ बड़ौदा Bank of Baroda India's International Bank

REQUEST FOR PROPOSAL (RFP)

Bank of Baroda invites responses from interested and eligible bidders for empanelment of Hotel Aggregators for providing Holiday Home facilities to the Bank's employees. The RFP document is available on the Bank's website (https://bankofbaroda.bank.in) under 'Tenders' section and also on the GeM portal.

Any Addendum / Corrigendum / Modifications in RFP document will be notified only through the Bank's website (https://bankofbaroda.bank.in) / GeM portal.

Interested bidders who qualify as per criteria mentioned in the RFP document, may submit their bids latest by **07.03.2026 till 05.00 PM (IST)** through GeM portal only.

For further details/queries (if any) pertaining to the conditions of the RFP, the undersigned may be contacted via telephone at 0265-2316645 or / and Email ID: STRATEGICSUPPORT.HO@bankofbaroda.bank.in.

Dy. General Manager (Strategic HR & HR Operations)
Bank of Baroda, Head Office Baroda

163/25-26

APPOINTMENTS

BOB Capital Markets Limited

(wholly owned subsidiary of Bank of Baroda)
Registered and Corporate Office:
1704, B Wing, 17th Floor, Parinee Crescenzo, Plot no. 38/39,G Block, Bandra East, Mumbai 400051 **Tel:** +91 22 6138 9300

RECRUITMENT/ JOB OPENINGS

BOB Capital Markets invites applications for recruitment for the following positions: Eligibility criteria and related information is available in the careers section of the Company's website www.bobcaps.in. Please email your CV with salary expectations along with a current photograph to **careers@bobcaps.in** on or before **19.02.2026 (by 23:59 hours).**

Sr. No.	Department	Position*	Location	No.of Posts
1	**Retail Broking**	**State Head - Karnataka Manager/Sr. Manager (Min Experience of 5 years)**	Karnataka	1
2	**Retail Broking**	**SVP – Sales & Acquisition (Min Experience of 12 years)**	Andheri	1
3	**Finance & accounts**	**AVP:** A seasoned professional with extensive leadership and technical expertise in IGAAP accounting, tax and audit functions. **(Min. Experience of 5 years)**	BKC	1
4	**Retail Broking – Product**	**Manager/Sr. Manager (Min Experience 6years/8 years)**	Andheri	1

Applicants with requisite qualifications & experience in a Broking Company should only apply.

Remuneration – Remuneration will be offered based on candidate's qualifications, work experience, overall suitability, last drawn salary of the candidate and market benchmark for the position.

Position* - It is mentioned in the detailed along with Job Description on company's website.

Addendum/ modifications if any, including change in Last Date of application, shall be notified only on the Company's website; interested applicants are requested to refer to the same before submission of the application.

 # Only candidates residing in Mumbai city should apply.

Date: 12.02.2026 **Head (HR & Admin.)**
Place: Mumbai

Dhunseri®

DHUNSERI VENTURES LIMITED

CIN: L15492WB1916PLC002697
Registered Office: 'Dhunseri House', 4A, Woodburn Park, Kolkata - 700 020
Ph: 033-2280 1950 - 54
E-mail: info@aspetindia.com, Website: www.aspetindia.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER 2025

The Board of Directors of the Company, at its meeting held on February 11, 2026, approved the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2025. The complete Financial Results as filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, are available on the Stock Exchange websites: **www.nseindia.com**, **www.bseindia.com** and on the Company's website **www.aspetindia.com**. The same can also be accessed by scanning the **QR Code** provided below:

Scan the QR to view the results

Place : Kolkata
Dated : February 11, 2026

For and on behalf of the Board
C. K. Dhanuka
Executive Chairman
DIN: 00005684

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Tel. +91-11-47108000 | **Website:** www.surya.co.in | **email-id :** investorgrievances@surya.in

Scan to view Results

For Surya Roshni Limited
SD/
Vinay Surya
Managing Director
DIN: 00515803
New Delhi, February 11, 2026

Apollo Hospitals Enterprise Limited

Apollo HOSPITALS TOUCHING LIVES

Corporate Identity Number : L85110TN1979PLC008035
Regd. Office: No.19, Bishop Gardens, Raja Annamalaipuram, Chennai - 600 028. Tamil Nadu
Tel.: +91 44-2829 0956, E-mail: investor.relations@apollohospitals.com,
Website: www.apollohospitals.com

Extract of Statement of Unaudited Consolidated Financial Results for the Three and Nine Months Ended December 31, 2025

(Rs. in Million, except per share data)

S No.	Particulars	Three months ended 31/12/2025	Preceding Three months ended 30/09/2025	Corresponding Three months ended 31/12/2024	Year to date figures for current period ended 31/12/2025	Year to date figures for previous period ended 31/12/2024	Previous year ended 31/03/2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations (net)	64,774	63,035	55,269	1,86,230	1,62,018	2,17,940
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	7,012	6,747	5,362	19,586	15,236	20,391
3	Net Profit/(Loss) for the period (before Tax, after Exceptional and/or Extraordinary Items)	6,820	6,747	5,362	19,394	15,236	20,391
4	Net profit/(Loss) for the period after tax (after Exceptional and Extraordinary items)	5,163	4,940	3,794	14,513	10,906	15,051
5	Total Comprehensive Income for the period [comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5,161	5,508	3,765	15,138	10,873	14,988
6	Paid up Equity Share Capital (Face value of Rs.5/- each)	-	-	-	-	-	719
7	Other Equity						81,326
8	Earnings Per Share of Rs.5/- each						
	Basic	*34.94	*33.19	*25.89	*98.23	*73.46	100.56
	Diluted	*34.94	*33.19	*25.89	*98.23	*73.46	100.56

* Not Annualised

Notes:

1. The consolidated financial results ("the Statement") of Apollo Hospitals Enterprise Limited ("the Company") for the three and nine months ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on February 10, 2026. The statutory auditors, Deloitte Haskins & Sells LLP have expressed an unmodified review conclusion on the consolidated financial results for the three and nine months ended December 31, 2025.

2. **Unaudited financial results of Apollo Hospitals Enterprise Limited (standalone information)**

S No.	Particulars	Three months ended 31/12/2025	Preceding Three months ended 30/09/2025	Corresponding Three months ended 31/12/2024	Year to date figures for current period ended 31/12/2025	Year to date figures for previous period ended 31/12/2024	Previous year ended 31/03/2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from Operations	23,637	23,561	20,548	68,877	61,268	82,021
2	Profit Before Tax	5,016	5,537	4,493	14,519	12,685	16,885
3	Profit after tax for the period	3,835	4,199	3,416	11,103	9,629	12,963
4	Total Comprehensive Income for the period [comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	3,811	4,118	3,391	11,055	9,630	12,965

3. The above is an extract of the detailed format of financial results for the three and nine months ended December 31, 2025 filed with stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the stock exchange websites www. nseindia.com and www.bseindia.com and also the company's website www.apollohospitals.com.

4. The aforesaid financial results are also available on the Company's website (www.apollohospitals.com).

To view the results
Scan QR

for **APOLLO HOSPITALS ENTERPRISE LIMITED**

DR. PRATHAP C REDDY
Executive Chairman

Place : Chennai
Date : February 10, 2026

वर्ष 18
अंक 302
10 पृष्ठ
मूल्य 5 रुपये

गुरुवार, 12 फरवरी 2026

कोलकाता, **चंडीगढ़**, जयपुर, नई दिल्ली, भोपाल, मुंबई और लखनऊ से प्रकाशित।

भारत का पहला संपूर्ण हिंदी आर्थिक अखबार www.bshindi.com

बिज़नेस स्टैंडर्ड

तुहिन कांत पांडेय ⏩ पृष्ठ 3
पृष्ठ 3

सेबी ने एसएमई प्लेटफॉर्म के दुरुपयोग पर चिंता जताई

निर्मला सीतारमण ⏩ पृष्ठ 10

विकसित भारत के लक्ष्य में पूंजीगत व्यय होगा मददगार

डॉलर रु. 90.70 ▲ 0.1 रु. | यूरो रु. 108.10 ▲ 0.2 रु. | सोना (10 ग्राम) रु. 1,56,692 ▲ 1,063 रु. | सेंसेक्स 84233.60 ▼ 40.30 | निफ्टी 25953.80 ▲ 18.70 | निफ्टी फ्यूचर्स 25994.20 ▲ 40.30 | ब्रेंट क्रूड 70.60 ▲ 1.10 डॉलर

एक नज़र

एसबीआई ने एमकैप में टीसीएस को पीछे छोड़ा

भारतीय स्टेट बैंक (एसबीआई) बुधवार को बाजार पूंजीकरण के मामले में देश की चौथी सबसे मूल्यवान कंपनी बन गया। उसने टाटा कंसल्टेंसी सर्विसेज को पीछे छोड़ दिया। अभी रिलायंस इंडस्ट्रीज (19.87 लाख करोड़ रु.), एचडीएफसी बैंक (14.26 लाख करोड़ रु.) और भारती एयरटेल (11.5 लाख करोड़ रु.) देश की तीन सबसे मूल्यवान सूचीबद्ध कंपनियां हैं। एसबीआई का शेयर 3.4 फीसदी बढ़त के साथ 1,183 रुपये पर पहुंच गया, जिससे उसका बाजार पूंजीकरण 10.92 लाख करोड़ रुपये हो गया। पृष्ठ 3

सिडबी, नैबफिड, हडको ने जुटाए 12 हजार करोड़ रु.

कॉरपोरेट बॉन्ड बाजार की बहाली के शुरुआती अनुमान मिलने लगे हैं। भारतीय लघु उद्योग विकास बैंक (सिडबी), नैशनल बैंक फॉर फाइनैंसिंग इन्फ्रास्ट्रक्चर ऐंड डेवलपमेंट (नैबफिड) और हाउसिंग ऐंड अर्बन डेवलपमेंट कॉरपोरेशन (हडको) ने बुधवार को तय 13,500 करोड़ रुपये के मुकाबले ऋण पूंजी बाजारों से लगभग 12,000 करोड़ रुपये जुटाए। सूत्रों ने कहा कि नकदी की स्थिति में सुधार और दरों में हो रही चौतरफा कमी के बीच उन्होंने कम दरों पर धन जुटाया है। पृष्ठ 4

ट्रेड यूनियनों की हड़ताल आज

केंद्रीय ट्रेड यूनियनों के साझा मंच द्वारा गुरुवार को देशव्यापी हड़ताल बुलाई गई है। इससे बिजली, बैंकिंग, बीमा, परिवहन, स्वास्थ्य के साथ-साथ गैस और पानी आपूर्ति से जुड़ी सेवाओं पर असर पड़ सकता है। 12 फरवरी को होने वाली आम हड़ताल में अलग-अलग क्षेत्र के 30 करोड़ कामगारों के शामिल होने की उम्मीद है। श्रम संगठनों का कहना है कि वे इसके जरिये केंद्र सरकार की मजदूर-विरोधी, किसान-विरोधी और देश-विरोधी, कॉरपोरेट-समर्थक नीतियों का विरोध करेंगे।

बैंकों में थर्ड पार्टी से इंसेंटिव पर रोक

आरबीआई ने उत्पादों एवं सेवाओं की भ्रामक तरीके से बिक्री पर रोक के लिए दिया प्रस्ताव

मनोजित साहा
मुंबई, 11 फरवरी

वित्तीय उत्पादों की भ्रामक बिक्री (मिस-सेलिंग) करने के मामले पर रोक लगाने के लिए भारतीय रिजर्व बैंक (आरबीआई) ने सख्त रुख अपनाया है। बैंकिंग नियामक ने बीमा कंपनियों या म्युचुअल फंडों जैसे तीसरे पक्ष के उत्पादों और सेवाओं को बेचने के लिए बैंक कर्मचारियों को मिलने वाली प्रोत्साहन राशि पर रोक लगाने का प्रस्ताव किया है। आरबीआई ने कहा कि बैंक को यह सुनिश्चित करना चाहिए कि ग्राहकों को आकर्षित करने के लिए यूजर इंटरफेस में कोई डार्क पैटर्न इस्तेमाल न हो।

बीते सोमवार को जारी 'विनियमित इकाइयों द्वारा वित्तीय उत्पादों और सेवाओं के विज्ञापन, मार्केटिंग और बिक्री' के लिए संशोधित दिशानिर्देश के मसौदे में यह प्रस्ताव किया गया है कि कोई बैंक किसी भी तीसरे पक्ष के उत्पाद की बिक्री को अपने किसी उत्पाद के साथ जोड़कर नहीं करेगा। अगर बैंक अपने उत्पाद को बेचने के लिए तीसरे पक्ष के उत्पाद की खरीद पर निर्भर है तो ग्राहक को किसी दूसरी कंपनी से वही उत्पाद खरीदने का विकल्प दिया जाना चाहिए।

अगर भ्रामक तरीके से बिक्री की बात साबित होती है तो बैंकों को पूरी रकम वापस करनी होगी और ऐसे उत्पादों की बिक्री से होने वाले किसी भी नुकसान के लिए बैंक ग्राहकों को हर्जाना भी देंगे।

नियामक ने कहा कि बैंक यह सुनिश्चित करेगा कि उत्पादों और सेवाओं की बिक्री के लिए व्यावसायिक इकाइयों के बीच प्रतिस्पर्धा की नीतियां और कार्य न तो गलत बिक्री के लिए प्रोत्साहित करेंगे और न ही कर्मचारियों/प्रत्यक्ष बिक्री एजेंटों को उत्पाद/सेवाओं की बिक्री पर जोर देने के लिए प्रोत्साहित करेंगे।

प्रस्तावित नियम बैंकों और बीमा कंपनियों/म्युचुअल फंडों दोनों के लिए एक बड़ा झटका हो सकता है क्योंकि वे अपने उत्पादों के वितरण के लिए बैंकों पर बहुत ज्यादा निर्भर हैं। दूसरी ओर बैंकों को ऐसे उत्पादों के वितरण के लिए फीस मिलती है। पिछले साल नवंबर में वित्त मंत्री निर्मला सीतारमण ने देश के बैंकिंग तंत्र में लोगों का भरोसा बनाए रखने की जरूरत पर जोर दिया था और ऋणदाताओं से उत्पादों की भ्रामक बिक्री पर रोक लगाने की अपील की थी। बैंकिंग नियामक ने भी कहा था कि बैंकों को अपनी मुख्य कारोबारी गतिविधियों पर ध्यान देना चाहिए।

आरबीआई ने यह भी कहा कि किसी भी बैंक को अपने या थर्ड पार्टी के किसी ग्राहक को ऋण सुविधा के जरिये उनकी स्पष्ट सहमति के बिना कोई उत्पाद या सेवाओं को खरीदने के लिए पैसे नहीं देने चाहिए। अगर नियामक ने ऐसी शिकायत के लिए कोई समय सीमा तय नहीं की है तो ग्राहक नियम एवं शर्तों की हस्ताक्षरित प्रति मिलने के 30 दिन के अंदर भ्रामक बिक्री के खिलाफ शिकायत दर्ज करा सकता है। बैंक ग्राहकों के फीडबैक पर हर छह महीने में एक रिपोर्ट तैयार करें और उसके आधार पर समीक्षा की जाए। मसौदे में ऐसा प्रस्ताव किया गया था कि ग्राहकों से टेलीफोन पर बात करना या उनसे मिलना आम तौर पर सुबह 9 बजे से शाम 6 बजे के बीच होगा। इसके लिए ग्राहकों से अनुमति लेना जरूरी होगा।

आरबीआई का प्रस्ताव

- भ्रामक बिक्री के मामले में ग्राहकों का पैसा वापस करेंगे बैंक, हर्जाना भी देना होगा
- बीमा और म्युचुअल फंडों की बिक्री के लिए बैंक वसूलते हैं शुल्क, कर्मियों को मिलती है प्रोत्साहन राशि
- मगर बैंक अब अपने उत्पादों के साथ तीसरे पक्ष के उत्पादों को जोड़कर नहीं बेच सकते

500 अरब डॉलर की खरीद पर रुख नरम

श्रेया नंदी
नई दिल्ली, 11 फरवरी

अमेरिका ने भारत के साथ व्यापार समझौते पर जारी अपनी फैक्ट शीट में संशोधन किया है। उसने कुछ दालों पर भारत द्वारा शुल्क में कमी करने अथवा उसे खत्म करने संबंधी बातों को हटा दिया है। साथ ही अमेरिका से 500 अरब डॉलर की खरीद योजना की भाषा को भी नरम कर दिया गया है।

अब संशोधित फैक्ट शीट में इस बात का उल्लेख किया गया है कि भारत और अधिक अमेरिकी उत्पादों को खरीदना चाहता है। वह अमेरिका से 500 अरब डॉलर से अधिक के ऊर्जा, सूचना एवं संचार प्रौद्योगिकी, कोयला एवं अन्य उत्पादों को खरीदने का इरादा रखता है। यह एक दिन पहले जारी फैक्ट शीट में एक महत्त्वपूर्ण बदलाव है क्योंकि पिछली फैक्ट शीट में प्रस्तावित खरीद को प्रतिबद्धता के तौर पर बताया गया था। मगर यह संशोधित फैक्ट शीट दोनों देशों द्वारा शनिवार को जारी संयुक्त बयान के अनुरूप है। संयुक्त बयान में कहा गया था कि भारत इस तरह की खरीद करने का इरादा रखता है।

फैक्ट शीट में कुछ दालों को शामिल किए जाने से भारत के किसानों को आशंका थी कि इससे उनके हितों को नुकसान होगा। अंतरिम ढांचे के लिए जारी संयुक्त बयान में दालों का उल्लेख नहीं था। फैक्ट शीट में यह स्पष्ट नहीं किया गया है कि किन दालों को शामिल किया जा रहा है।

बिज़नेस स्टैंडर्ड ने मंगलवार को खबर दी थी कि अमेरिका शून्य शुल्क पर मसूर दाल और पीली मटर के निर्यात को व्यापार समझौते में शामिल करने के लिए भारत पर दबाव डाल रहा है। भारत अब मसूर दाल पर 10 फीसदी शुल्क लगाता है जिसका निर्यात अमेरिका को किया जा सकता है।

इसी प्रकार फैक्ट शीट में यह भी बताया गया था कि भारत-अमेरिका अंतरिम व्यापार समझौते के तहत भारत ने द्विपक्षीय डिजिटल व्यापार नियमों पर बातचीत करने की प्रतिबद्धता जताई है। उसमें कहा गया है कि इस व्यापार समझौते के तहत भारत अपने डिजिटल सेवा कर को खत्म कर देगा।

बहरहाल संशोधित फैक्ट शीट अब दोनों देशों के संयुक्त बयान के अनुरूप है। व्यापार विशेषज्ञों ने बताया कि यह फैक्ट शीट केवल अमेरिका के दृष्टिकोण को दर्शाती है और इसे कोई कानूनी दर्जा हासिल नहीं है।

फैक्ट शीट में बदलाव

- भारत-अमेरिका व्यापार समझौते पर जारी फैक्ट शीट से कुछ दालों का संदर्भ हटाया
- फैक्ट शीट में यह स्पष्ट नहीं किया गया है कि किन दालों को शामिल किया जा रहा है
- अमेरिका से 500 अरब डॉलर की संभावित खरीद को भी भारत की प्रतिबद्धता के बजाय मंशा कहा गया है

मल्टी-सेक्टर इनविट लाने की तैयारी में सरकार

ध्रुवाक्ष साहा
नई दिल्ली, 11 फरवरी

राजमार्ग मुद्रीकरण की सफलता से उत्साहित सरकार देश में विविध क्षेत्रों (मल्टी-सेक्टर) का पहला इन्फ्रास्ट्रक्चर इन्वेस्टमेंट ट्रस्ट (इनविट) बनाने की संभावना तलाश रही है, जिसमें सभी बुनियादी ढांचा क्षेत्रों की परिसंपत्तियां शामिल होंगी। मामले से अवगत सूत्रों ने इसकी जानकारी दी।

यह योजना, नीति आयोग के नेतृत्व में राष्ट्रीय मुद्रीकरण पाइपलाइन (एनएमपी 2.0) के दूसरे संस्करण पर विचार-विमर्श का हिस्सा है। पहले एनएमपी के दौरान क्षेत्र या मंत्रालय विशेष के लिए इनविट लाने की रणनीति बनाई थी मगर यह उससे अलग होगा। विविध क्षेत्रों का ट्रस्ट बनाने के मुद्दे पर परिसंपत्ति मुद्रीकरण पर कैबिनेट सचिव टीवी सोमनाथन की अध्यक्षता में सचिवों के मुख्य समूह की बैठक में चर्चा की गई थी। इससे सरकार को राजमार्गों के अलावा अन्य परिसंपत्तियों से भी पूंजी वापस लाने में मदद मिल सकती है। अधिकारियों ने इस बैठक की पुष्टि की।

यह कदम ऐसे समय में उठाया जा रहा है जब नीति आयोग एनएमपी 2.0 में राज्य सरकारों को साथ लाने की कोशिश कर रहा है और कई मंत्रालयों तथा राज्य सरकारों को इसके जरिये अपनी संपत्तियों का मुद्रीकरण करने के लिए खुद के ट्रस्ट बनाने होंगे।

एक अन्य अधिकारी ने कहा कि सरकार का तर्क है कि नए इनविट बनाने के पीछे सार्वजनिक उद्देश्य होना चाहिए। यही कारण है कि सामान्य उद्देश्य वाला इनविट आगे बढ़ने का रास्ता होना चाहिए जिसमें भारतीय राष्ट्रीय राजमार्ग प्राधिकरण (एनएचएआई) के अलावा राज्य और केंद्र सरकार के दूसरे विभाग भी शामिल हो सकें।

इस बारे में जानकारी के लिए नीति आयोग को 9 फरवरी को ईमेल किया गया मगर अभी तक जवाब नहीं आया।

वर्तमान में सार्वजनिक क्षेत्र के केवल तीन इनविट हैं - राष्ट्रीय राजमार्ग इन्फ्रा ट्रस्ट और राजमार्ग इन्फ्रा इन्वेस्टमेंट ट्रस्ट और पावरग्रिड कॉरपोरेशन ऑफ इंडिया द्वारा प्रायोजित पावरग्रिड इन्फ्रास्ट्रक्चर इन्वेस्टमेंट ट्रस्ट।

विशेषज्ञों के अनुसार भारत में 25 से अधिक पंजीकृत इनविट हैं मगर ऐसा कोई भी नहीं है जिसमें बिजली और ऊर्जा, सड़क, बंदरगाह और जहाजरानी आदि जैसे विभिन्न क्षेत्रों की संपत्तियां शामिल हों।

घटनाक्रम के जानकार एक शख्स ने कहा कि प्रस्तावित इनविट उन राज्य सरकारों का भी ध्यान रखेगा जो अपना खुद का ट्रस्ट बनाना चाह रही हैं और उन्हें निगमन की एक लंबी प्रक्रिया से गुजरना होगा और एंकर निवेशकों को साथ लाना होगा।

डेलॉयट में पार्टनर कुशल कुमार सिंह ने कहा, 'विविध क्षेत्रों वाले इनविट में जोखिम कम होगा क्योंकि यह कई क्षेत्रों में फैला होगा इसलिए कोष की कम लागत का लाभ मिल सकता है। इसके अलावा अधिग्रहण के लिए काफी संपत्तियां उपलब्ध होंगी।'

सिंह ने कहा कि विविध क्षेत्रों वा इनविट ऐसे समय में लाने पर विचार किया जा रहा है जब ऐसे इनविट को संचालित करने के लिए आवश्यक विशेषज्ञता और परिचालन/वित्तीय दक्षता का उपयोग करने के तरीकों के बारे में विस्तार से योजना बनाने की दरकार है।'

नई पहल

- विभिन्न बुनियादी ढांचा क्षेत्र की सभी संपत्तियों के लिए एक इनविट लाने पर हो रहा विचार
- राष्ट्रीय राजमार्ग इन्फ्रा ट्रस्ट ने वित्त वर्ष 2025 तक 2,345 किमी सड़क संपत्तियों का मुद्रीकरण कर 43,638 करोड़ रुपये जुटाए हैं
- राजमार्ग इन्फ्रा इन्वेस्टमेंट ट्रस्ट ने 9 फरवरी को एनएचएआई से 9,500 करोड़ रुपये में 5 राष्ट्रीय राजमार्ग खरीदे

प्रत्यक्ष कर संग्रह बढ़ा

चालू वित्त वर्ष में 10 फरवरी तक प्रत्यक्ष कर संग्रह 9.4 फीसदी बढ़कर लगभग 19.44 लाख करोड़ रुपये हो गया। यह बढ़ोतरी कॉरपोरेट कर की बेहतर वसूली और कर रिफंड की धीमी गति का परिणाम है। आयकर विभाग की तरफ से बुधवार को जारी आंकड़ों के मुताबिक, शुद्ध कॉरपोरेट कर संग्रह 14.51 प्रतिशत बढ़कर 8.90 लाख करोड़ रुपये पर पहुंच गया। भाषा

एआई में अगुआ बनेगा भारत

अगले सप्ताह 100 से अधिक देशों के आर्टिफिशल इंटेलिजेंस (एआई) क्षेत्र के दिग्गज इंडिया इम्पैक्ट समिट के लिए दिल्ली में एकत्रित होंगे। इनमें कई शीर्ष कंपनियों के मुख्य कार्यकारियों, राष्ट्र प्रमुखों के साथ 35,000 से अधिक प्रतिनिधि शामिल होंगे। इसका उद्घाटन प्रधानमंत्री नरेंद्र मोदी करेंगे। उम्मीद की जा रही है कि दो दिवसीय आयोजन में 70 से 100 अरब डॉलर का निवेश घोषित हो सकता है। पृष्ठ 8

आज का सवाल

क्या आरबीआई की सख्ती से बैंकों में रुकेगी उत्पादों की भ्रामक बिक्री?
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व्यापार गोष्ठी

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