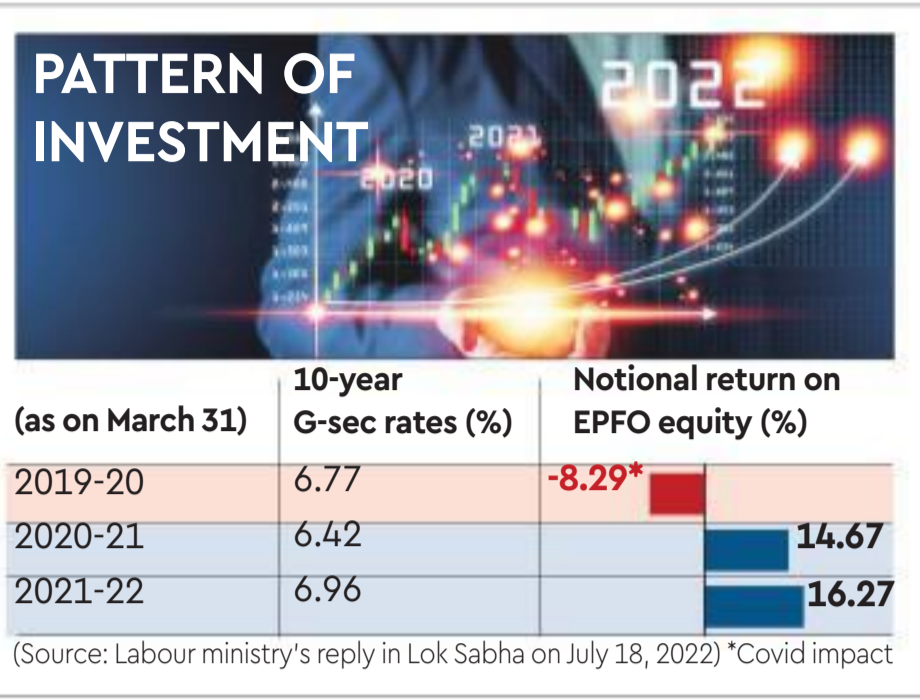


# EPFO PROPOSAL TO ENHANCE IT FROM 15% TO 20% Raising investment in equity not taken up in CBT meet

SURYA SARATHI RAY  
New Delhi, July 30

THE CENTRAL BOARD of Trustees (CBT), the highest decision-making body of the Employees' Provident Fund Organisation (EPFO) chaired by the Union labour minister, did not take up for discussion the proposal to enhance its investment in equities to 20% of the investible funds from 15% now. A source present in the meeting said that though "the proposal for an amendment in the pattern of investment for increasing allocation of investible funds in equity-related investments from 15-20%" was there among 21 other agenda items for the two-day CBT meet that concluded Saturday, the government decided to withdraw the item from the agenda for discussion as, it feels, the matter needs further and deeper deliberations.



"The item was dropped. The CBT did not discuss the item at all," said Sukumar Damle, national secretary, AITUC. A third member said the government did not want to tweak the threshold in the current volatile market conditions. Also, it is apprehensive that any hike in the upper limit would cause

an uproar in Parliament, currently in session, from the Opposition. Any change in the pattern on investment requires amending the current pattern of investment. As per the current investment pattern, the EPFO can invest between 45-65% in government securities,

between 20-45% in debt instruments, up to 5% in short-term debt instruments and up to 5% in asset-backed, trust structured & miscellaneous investments. It can invest between 5-15% in equities. The Finance Investment and Audit Committee (FIAC) of the EPFO had in December recommended that exposure to equities be enhanced to 20% from 15% now. There was a near consensus on the need to raise the exposure to equities in that meeting. The FIAC was of the view that there was a need to "strike a balance between risk and return" and the exposure should be increased to "leverage the return of equity investments." The EPFO started investing monies in equities in 2015-16 — August 5, 2015 to be precise — with a cautious exposure of 5%. The exposure was doubled in the subsequent year itself and taken to 15% in 2017-18.

## No need for pensioners to visit banks for life certificates

FE BUREAU  
New Delhi, July 30

NEARLY 7.2 MILLION EPFO pensioners will no longer need to visit pension disbursing bank branches or common service centres to produce digital life certificate (DLC), mandatory to avail the facility continuously each year.

A pensioner can now produce such certificate from anywhere using the face authentication technology, the retirement fund body launched on Saturday.

The new facility will immensely help the pensioners who face difficulty in getting their bio-metrics (fingerprint or iris) capture due to old age or health related issues.

Bio-metrics are a must to produce DLC. EPFO disbursed nearly ₹13,000 crore pension last fiscal.

**THE NAINITAL BANK LTD.**  
(A Subsidiary of Bank of Baroda)  
**CELEBRATING 101<sup>ST</sup> FOUNDATION DAY ON 31<sup>ST</sup> JULY 2022**

**CELEBRATIONS WEEK**  
(24<sup>TH</sup> JULY 2022 - 31<sup>ST</sup> JULY 2022)



- Health Check up Camps
- Felicitation of Valued Customers and Retired employees.
- Tree Plantation Drive.
- 4 Wheeler / 2 Wheeler Rally.
- Blood Donation Camps.
- Felicitation of Meritorious Students. School Bags Distribution to poor Students and support to Specially able students in Different Schools.
- Distribution of Stationary to poor Students in Schools.

**Launching Of Three New Banking Products**

1. Naini Salary Saving Account!
2. Naini Champ Saving Account
3. Financing to Bank's Landlords | All new schemes



**Easy Trip Planners Limited**

Registered Office: Building No. - 223, Patparganj Industrial Area, New Delhi - 110092 (India)  
Email us: Care@easemytrip.com  
Call us: 011 - 43131313, 43030303



Particulars	Quarter Ended 30.06.2022 (Unaudited)	Quarter Ended 31.03.2022 (Audited)	Quarter Ended 30.06.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
Total income	914.60	654.41	347.50	2,497.63
Net Profit / (Loss) for the period before tax	444.30	324.58	208.67	1,435.67
Net Profit / (Loss) for the period after tax	331.34	233.39	154.25	1,059.22
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	337.62	231.93	149.82	1,057.32
Paid up Equity Share Capital (Face Value of Rs.2/- each)	434.58	434.58	217.29	434.58
Earnings per equity share (face value Rs.2/- per equity share) (not annualised for quarters) Basic & Diluted	1.52	1.07	0.71	4.87

Note: The above is an extract of the detailed format of Consolidated unaudited Financial Results for the Quarter Ended June 30, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Consolidated unaudited Financial Results for the Quarter Ended June 30, 2022 are available on the Stock Exchange websites. (www.bseindia.com / www.nseindia.com) and Company's website www.easemytrip.com

Place : New Delhi  
Date : July 31, 2022

By Order of the Board  
For Easy Trip Planners Limited  
Name : Priyanka Tiwari  
Designation : Company Secretary and Chief Compliance Officer  
Membership No.: A50412

**Over 11 Million Happy Customers**

\*T&C Apply






Regd Office: Baroda House, P B No.506, Mandvi, Baroda-390 006  
Corporate Office: C-26, G-Block, Bandra Kurla Complex, Bandra [E], Mumbai-400 051



**Financial Results**  
**Q1 - FY: 2022-23**

Services offered :








### Un-Audited (Reviewed) Standalone/Consolidated Financial Results for the Quarter Ended 30<sup>th</sup> June 2022

(₹ in lakhs)

Sr No.	Particulars	Standalone			Consolidated		
		Quarter Ended		Year Ended	Quarter Ended		Year Ended
		30.06.2022	30.06.2021	31.03.2022	30.06.2022	30.06.2021	31.03.2022
		Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Audited
1	Total Income from operations	2011952	1991583	8136473	2157676	2123798	8778019
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	284272	159542	938644	287149	161082	1000830
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	284272	159542	938644	287149	161082	1000830
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items) (Refer Note 2)	216813	120863	727228	194390	118654	784969
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 3					
6	Paid-up Equity Share Capital	103553	103553	103553	103553	103553	103553
7	Reserves (excluding Revaluation Reserve)			7778738			8371723
8	Securities Premium Account	3131215	4236057	3131215	3143095	4251898	3143095
9	Net worth	6364040	5605225	6129873	6805039	6078314	6587468
10	Paid up Debt Capital/ Outstanding Debt **	2198751	2241350	2283750	2248795	2241350	2340352
11	Outstanding Redeemable Preference Shares	Not Applicable					
12	Debt Equity Ratio*	0.48	0.55	0.53	0.52	0.58	0.56
13	Earning Per Share (of ₹2/- each) (for continuing and discontinued operations) - Basic (in ₹.) Diluted (in ₹.)	4.19	2.34	14.06	3.76	2.29	15.18
14	Capital Redemption Reserve	Not Applicable					
15	Debenture Redemption Reserve	Not Applicable					

\*Debt represents borrowings with residual maturity of more than one year. \*\*Paid up Debt Capital/ Outstanding Debt represents Tier-I & Tier-II bonds issued by Bank.

- Note:**
- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchanges websites www.bseindia.com, www.nseindia.com and on bank's website www.bankofbaroda.co.in
  - Net Profit/ (Loss) for the period after Tax is including Share of earnings from associates & excluding minority interest
  - Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished, as Ind AS not yet made applicable to the bank.

Place: Mumbai  
Date: 30.07.2022

Joydeep Dutta Roy  
Executive Director

Debadatta Chand  
Executive Director

Vikramaditya Singh Khichi  
Executive Director

Ajay K Khurana  
Executive Director

Sanjiv Chadha  
Managing Director & CEO