



# CITY UNION BANK LIMITED

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C.O/Shares/LR-5/2025-26

September 03, 2025

National Stock Exchange of India Ltd.  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No.C/1, G Block,  
Bandra-Kurla Complex,  
Bandra (E),

**Mumbai 400 051**

**Scrip Code: CUB**

BSE Ltd.

DCS – CRD,

Phiroze Jeejeebhoy Towers,  
25<sup>th</sup> Floor, Dalal Street,

**Mumbai 400 001**

**Scrip Code: 532210**

Dear Sir / Madam,

**Sub: 120th Foundation Day Celebrations - Honouring the Swadeshi Banking Legacy**  
**Ref: Regulations 30 / 47 of SEBI (Listing Obligations & Disclosure Requirements)**  
**Regulations, 2015 as amended**

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Pursuant to the applicable Regulations cited in the subject matter and in continuation of our earlier communication to the Exchange dated September 02, 2025, we hereby submit copies of Newspaper Articles published on September 03, 2025 in various editions across India. The publications pertain to the commemoration of the "120th Foundation Day of the Swadeshi Banking Legacy" marked by a celebratory event held at the Chennai Trade Centre Nandambakkam, Chennai-600089 on September 02, 2025.

The event was graced by the Hon'ble President of India Smt. Droupadi Murmu as the Chief Guest. Smt. Nirmala Sitharaman Hon'ble Union Minister of Finance and Corporate Affairs, Government of India, Shri R.N. Ravi Hon'ble Governor of Tamil Nadu and Smt. P.Geetha Jeevan, Hon'ble Minister for Social Welfare and Women Empowerment, Government of Tamil Nadu were the Guests of Honour.

Kindly take note of the above intimation and disseminate to all concerned.

Thanking you

Yours faithfully

for **CITY UNION BANK LIMITED**

**S Venkataramanan**

Company Secretary &

Compliance Officer

Encl.: a.a

## THE HINDU

# Banking industry plays a key role in India's growth story, says President

**The Hindu Bureau**  
CHENNAI

President Droupadi Murmu said here on Tuesday that the Indian economy was among the world's fastest-growing large economies, and the banking industry played a pivotal role in its growth story.

Addressing the 120<sup>th</sup> foundation day celebrations of City Union Bank (CUB) in Chennai, she said banks could play an important role in transforming MSMEs into engines of growth, and urged them to prioritise empowerment of farmers and the rural economy.

Ms. Murmu said that by providing timely and affordable credit, promoting financial literacy, and supporting agri-tech initiatives, the banking sec-



President Droupadi Murmu, Finance Minister Nirmala Sitharaman, and City Union Bank Managing Director N. Kamakodi at the 120<sup>th</sup> foundation day celebrations of the bank in Chennai. *ANU R.*

tor could make agriculture sustainable and profitable. The MSME sector was important for the economy, as it generated employment and drove innovation.

She said the role of banks had expanded beyond financial transactions and they offered a variety of financial services,

playing an instrumental role in inclusive and sustainable development. One of the critical pillars of the country's development was financial inclusion. In a developing country such as India, a large population still lived in rural and semi-urban areas with limited access to formal banking. "I am happy to note that Ci-

ty Union Bank has made remarkable progress in the field of financial inclusion. Out of its total network of branches across the country, over 50% of them are in rural and semi-urban areas," she said.

The Government of India has launched several key initiatives to boost financial inclusion. The Pradhan Mantri Jan Dhan Yojana (PMJDY) enabled the opening of over 56 crore zero-balance bank accounts.

Through schemes such as direct benefit transfer, subsidies and welfare benefits reached beneficiaries without leakage and intermediaries. Mobile banking and Unified Payments Interface had facilitated digital transactions and strengthened the digital economy, Ms. Murmu said.

## THE TIMES OF INDIA

# Murmu bats for inclusive banking

**Prez Also Asks Banks To Help MSMEs Boost Economy**

TIMES NEWS NETWORK

Chennai: President Droupadi Murmu has called for better integration of daily wage earners and guest workers with banking services and urged banks to help transform MSMEs into engines of growth.

"Our banks should take measures to help the underprivileged and marginalised sections. Special efforts should be made for better inte-



**BRIDGING THE GAP:** President Droupadi Murmu with Finance Minister Nirmala Sitharaman at the 120th foundation day celebrations of City Union Bank held in Chennai on Tuesday

gration of daily wage earners and guest workers with banking services," she said during her address at the 120th year celebrations of City Union Bank here on Tuesday.

The President said empowerment of farmers and the

rural economy should be a priority of the banking sector. "By extending timely and affordable credit, offering financial literacy, and supporting agri-tech initiatives, banks can help make agriculture sustainable and profitable.

**Specialized branches, farmer-friendly products, and digital platforms for rural users can bridge the rural-urban divide, she said**

Specialized branches, farmer-friendly products, and digital platforms for rural users can significantly bridge the rural-urban divide," she added.

Highlighting the role of banks in digital transformation and entrepreneurship, the President said,

"From startups to smart cities, there is a whole range of areas in which banks can become active partners in the making of a developed India."

The President said the govt of India had launched several initiatives to boost financial inclusion such as the Pradhan Mantri Jan Dhan Yojana that enabled opening of more than 50 crore zero-balance bank accounts.

Subsidies and welfare benefits reached beneficiaries without leakages and intermediaries through direct benefit transfer, she said. Mobile banking and unified payments interface (UPI) have facilitated digital transactions and strengthened the digital economy.

"Despite progress in this area, several challenges are still faced in terms of digital literacy, internet access, and financial awareness," the President said.

## THE TIMES OF INDIA

# Next-gen GST reforms will make eco transparent: FM

'To Further Lower Compliance Burden, Help Small Biz Thrive'

TIMES NEWS NETWORK

**Chennai/New Delhi:** Ahead of a crucial meeting of the GST Council starting Wednesday, finance minister Nirmala Sitharaman on Tuesday said the proposed rollout of next generation reforms in eight-year-old indirect tax will make an economy absolutely open and transparent and further lower the compliance burden, helping small businesses thrive.

At an event organised by City Union Bank, she pointed to the reforms taskforce set up by PM Narendra Modi to ease compliances and said: "Complementing this, the planned rollout of the next generation GST reforms with a council meeting tomorrow (Wednesday) and the day after, and in the coming months, it will set an economy absolutely open and transparent."

Apart from shrinking the number of main slabs to three — 5%, 18% and 40% — by moving goods and services out of the 12% and 28% brackets —



The guiding principles for this transformation must be trust, technology and transparency

Macro stress tests that we do, have shown such results that scheduled commercial banks' aggregate capital levels will continue to remain above regulatory minimum even under these adverse stress scenarios

— NIRMALA SITHARAMAN | FINANCE MINISTER



the Centre has circulated a plan for simplifying the registration and filing system to ease the burden on businesses. In any case, fewer slabs will end the classification concerns of businesses.

The Centre has proposed that all food items and textiles products should face a 5% levy, instead of them being scattered across multiple rates. Similarly, white goods are proposed to be included in the 18% segment, with mass use products such as refrigerators, large TC sets and air-conditioners seeing the GST drop from the current 18%. Sin goods and a handful of luxury

items, such as large cars, will face 40% tax, with the cess likely to be done away with. There is intense lobbying from industries, particularly automobiles and textiles, on the issue of rates.

A critical element of the entire strategy is to get all the states on board, a challenge for Sitharaman as the head of the all-powerful body comprising ministers from the states and three UTs (Delhi, J&K and Puducherry). Opposition ruled states have upped the ante ahead of the meeting, arguing that they should be compensated for revenue loss. On its part, the

Centre has argued that it too stands to take a hit for a few months, but the proposals are such that higher consumption will ensure that collections bounce back to current levels.

The changes in GST are also seen to be critical to boost domestic demand, and make up for some of the hit that some businesses may face due to the 50% import duty slapped by the US on India's exports.

Sitharaman also urged banks to expand credit, fund infrastructure and MSMEs. "The guiding principles for this transformation must be trust, technology and transparency," she noted.

She also said that scheduled commercial banks have seen a massive improvement in their asset quality. "The macro stress tests that we do have shown such results that the scheduled commercial banks' aggregate capital levels will continue to remain above regulatory minimum even under these adverse stress scenarios," she said.

## DECCAN Chronicle

### BANKS PARTNERS IN GROWTH, SAYS PRESIDENT MURMU

ARUL | DC  
CHENNAI, SEPT. 2

Emphasising the importance of digital transformation, President Droupadi Murmu asserted that banks must be key partners in India's journey towards becoming a developed nation.

She highlighted the crucial contribution of the banking industry to India's economic development, adding that India ranks among the fastest-growing large economies globally, with the banking sector playing a vital role in this growth trajectory.

"The role of banks has evolved beyond mere financial transactions. They are not just custodians of wealth; they are providers of a wide range of financial services that are essential for fostering inclusive and sustainable growth," she noted.

P4



President Murmu who presided over the 120th year anniversary of CUB in Chennai with Union finance minister Nirmala Sitharaman who also spoke at the event Tuesday. — E.K. Sanjay

### BANKS PARTNERS IN GROWTH, SAYS PRESIDENT MURMU

FROM PG 1

Stressing the significance of financial inclusion, President Murmu stated that ensuring affordable access to financial services for every citizen is a fundamental pillar of national progress.

The President pointed out that banks and fintech companies are increasingly filling gaps through mobile applications, micro-loans, insurance products, digital wallets and banking correspondents, bringing services directly to underserved communities.

She praised City Union Bank for its efforts towards achieving the nation's goal of universal financial inclusion, especially in the rural and semi-urban regions, where access to formal banking is often limited.

However, she also acknowledged the challenges posed by low digital literacy, inadequate internet connectivity and limited financial awareness, underscoring the necessity for collaborative initiatives to fully integrate individuals into the formal banking system.

Furthermore, President Murmu stressed that the banking sector must prioritise the empowerment of farmers and the rural economy by offering timely and affordable credit, enhancing financial literacy and supporting agri-tech initiatives.

She highlighted the crucial role banks play in strengthening micro, small and medium enterprises (MSMEs), transforming them into engines of growth, while also extending support to marginalised groups such as daily wage-earners and migrant workers.

The President said banks must be key partners in India's journey towards becoming a developed nation. "From start-ups to smart cities, there are numerous areas where banks can contribute. Our digital and knowledge-driven economy will continue to expand, making the role of banks in entrepreneurship and innovation even more vital," she added.







President Droupadi Murmu, FM Nirmala Sitharaman and City Union Bank MD & CEO N Kamakodi at the 120<sup>th</sup> Foundation Day celebration of the bank in Chennai | ASHWIN PRASATH

## GST 2.0 will boost MSMEs, says Nirmala

EXPRESS NEWS SERVICE  
@ Chennai

THE next phase of Goods and Services Tax (GST) reforms, aimed at easing compliance and strengthening transparency, is expected to build a more enabling ecosystem for start-ups, micro, small and medium enterprises (MSMEs) and entrepreneurs, said Union Finance Minister Nirmala Sitharaman on Tuesday.

Speaking at the 120<sup>th</sup> foundation day of City Union Bank, chaired by President Droupadi Murmu, the minister said a task force is working on "next-generation" measures to simplify GST regulations ahead of a council meeting scheduled for Wednesday and Thursday. She described the overhaul as part of the centre's broader strategy to anchor growth on the principles of "trust, technology and transparency."

Her remarks follow Prime Minister Narendra Modi's Independence Day pledge of sweeping GST reforms, pitched as a Diwali-season boost for households and enterprises.

Sitharaman also underscored the role of banks in India's long-term development agenda, urging them to expand credit, support infrastructure, ensure timely funding for MSMEs, bring the unbanked into formal finance and respond to diverse funding needs.

She highlighted recent economic indicators such as GDP growth of 7.8% in the April-June 2025 quarter, outpacing forecasts; consumer inflation at an eight-year low of 1.55% in July after nine straight months of decline; and the Employees' Provident Fund Organisation recording a net addition of 22 lakh members in June, the second consecutive month of record enrolments.

Citing an IIM-Bangalore study, she said Jan Dhan Yojana accounts had safeguarded household savings and they proved valuable during the

### FM holds talks with textile exporters on US tariffs

CHENNAI: Union Finance Minister Nirmala Sitharaman met representatives of the textile industry, reeling under the 50% US tariff, in Chennai on Tuesday. The meeting follows appeals from CM MK Stalin and Industries Minister TRB Rajaa urging the Centre to step in, warning that up to 30 lakh jobs could be at risk. Exporters including SK Sundararaman, chairman of the Southern India Mills' Association, and A Sakthivel, chairman of Apparel, Made-Ups and Home Furnishing Sector Skill Council, along with members of 31 textile industry associations, presented a joint memorandum to the minister. They sought relief in the form of liquidity support, relaxed repayment obligations and emergency fiscal measures. "The government assured that relief measures will be announced soon," Sundararaman told TNIE.

pandemic.

The minister praised City Union Bank's emphasis on MSME lending, retail and wholesale trade and agriculture, saying such efforts empower entrepreneurs and farm-

ers and reflect the principle "finance must support growth at the grassroots."

In her address, President Droupadi Murmu noted that despite progress, challenges persisted in digital literacy and

financial awareness. She urged banks to prioritise empowering farmers and the rural economy, and stressed the role of payment banks, digital wallets and banking correspondents in extending services to remote villages.

"With the combined efforts of all stakeholders, people can be better integrated into the banking system through technology, and financial and digital literacy," she said. Banks, she added, could play a pivotal role in turning MSMEs into engines of growth by extending affordable credit, fostering financial literacy, and backing agri-tech initiatives to make agriculture sustainable and profitable.



### Prez flags e-literacy dare at city function

**CHENNAI** President Droupadi Murmu on Tuesday said that despite progress in the banking sector, several challenges were still faced in terms of digital literacy and financial awareness among the public. Empowerment of farmers and the rural economy should be a priority for the banking sector, Murmu said at the 120th Foundation Day celebrations of Tamil Nadu-based City Union Bank here.

## Focus on rural empowerment, financial inclusion, Prez Murmu tells banks

**CHENNAI** President of India Droupadi Murmu on Tuesday underscored the need for banks to strengthen financial inclusion and support the rural economy, stating that financial services must reach every citizen, particularly those in remote areas.

Delivering the keynote address at the 120th foundation day celebrations of City Union Bank at the Chennai Trade Centre here, the President said that India's economy, one of the fastest-growing among large nations, depends significantly on the banking sector's role in enabling inclusive and sustainable growth.

"Banks are no longer mere custodians of wealth. They have evolved to provide diverse services and are central to inclusive development," Murmu said, she emphasised that financial inclusion—ensuring access to affordable financial services for all—remains a critical pillar of national progress.

The President acknowledged the contribution of banks and FinTech firms in offering an



President Droupadi Murmu and Union Minister Nirmala Sitharaman during City Union Bank's 120th foundation day event

high-speed services, microloans, and insurance products tailored for underserved communities. She noted that payment banks, digital wallets, and banking cor-

**Murmu urges banks to facilitate the growth of micro, small, and medium enterprises, which she described as engines of economic growth**

respondents have brought services closer to rural households.

At the same time, she cautioned that challenges persist in terms of digital literacy, internet connectivity, and financial awareness. "With collective efforts, people can be better integrated into the banking system through technology and literacy," she observed.

Murmu stressed that empowering farmers and the rural economy should be a central priority

for banks. By extending timely and affordable credit, improving financial literacy, and supporting agri-tech initiatives, banks could make agriculture more sustainable and profitable, she said. She further highlighted the importance of aiding daily wage earners, migrant workers, and marginalised groups by ensuring their full participation in formal banking.

She also called upon banks to facilitate the growth of micro, small, and medium enterprises (MSMEs), which she described as engines of economic growth. She urged the sector to extend its support to start-ups, start-ups, and other emerging areas that are shaping India's digital and knowledge-driven economy.

"Banks can become active partners in building a developed India," Murmu said, reiterating that their expanding role would be vital in the country's future growth trajectory.

Union Finance Minister Nirmala Sitharaman, Governor R.R. Varri, State Minister P. Gopinath Aravam, and other dignitaries attended the event.

# Next-gen GST to open up economy, says Sitharaman

● FM says asset quality of banks has improved a lot

FE BUREAU & PTI  
Chennai, September 2

**THE NEXT GENERATION** GST reforms would "absolutely" set the economy open and transparent with a further reduction in compliance burden, particularly benefiting small businesses, finance minister Nirmala Sitharaman said on Tuesday.

Speaking at the 120th Foundation Day celebrations of City Union Bank (CUB), where President Droupadi Murmu was the chief guest, Sitharaman said Prime Minister Narendra Modi recently announced a task force for next-generation reforms with a clearer mandate to simplify regulations, lower compliance costs, and build a more enabling ecosystem for startups, MSMEs and entrepreneurs.

"Complementing this, the planned rollout of the next-generation GST reforms with the planned Council meeting tomorrow and the day after, will set an economy absolutely open and transparent in the coming months and with further reduction in compliance burden, making it easier for small businesses to thrive," she said.



President Droupadi Murmu and finance minister Nirmala Sitharaman during the 120th foundation day celebrations of City Union Bank, in Chennai on Tuesday

She said that if India is to advance towards its vision of Viksit Bharat 2047, banks are called upon not only to expand credit but also to provide momentum for infrastructure development, ensure timely and need-based funding for MSMEs, bring the unbanked into formal banking and meet diverse financial requirements. "The guiding principles for this transformation must be trust, technology and transparency," she noted.

The finance minister highlighted the progress in financial inclusion, with 560 million Jan Dhan accounts opened over the past 11 years and deposits of ₹2.68 lakh crore, the majority held by women. Citing an

IIM-Bengaluru study, she said Jan Dhan accounts had safeguarded savings and proved critical during COVID-19. "Bank account is not just a passbook. It is a passport to opportunities enabling access to credit, savings, insurance and dignity," she added.

Turning to the banking sector, Sitharaman said scheduled commercial banks (SCBs) have reported massive improvement in asset quality. "Gross non-performing assets of the scheduled commercial banks have come down to 2.3% as of March 31, 2025 while net NPAs were at 0.5%. I would think, at a time which is so challenging as this, our banks to achieve this is phenomenal," she said. Stress tests

show SCBs' aggregate capital levels will remain above the regulatory minimum even under adverse scenarios. Strong, well-capitalised banks with near-record-low NPAs mean "cheaper, steadier credit for households, MSMEs and infrastructure, lower systemic risks and also sustained confidence in India's financial system."

Sitharaman described private sector banks as "indispensable" to nation-building and urged them to expand credit, support infrastructure, and provide timely funding for SMEs.

Murmu, in her remarks, said banks can play a vital role in transforming MSMEs into engines of growth. "Payments banks, digital wallets, and banking correspondents have taken financial services to the doorsteps of people residing in remote villages," she said.

CUB's MD & CEO N Kamakodi said the bank, with strong swadeshi roots, has completed 120 years of service with a consistent record of profitability and dividend declarations.

Praising its MSME focus, Sitharaman noted that 41% of its advances are to MSMEs, 17% to agriculture, and 3% to retail and wholesale trade, reflecting the principle that finance must support grassroots growth.



## Business Standard

# Rollout of GST reforms to bring transparent economy, says FM

RUCHIKA CHITRAVANSHI  
New Delhi, 2 September

The planned rollout of goods and services tax (GST) reforms will lead to an open and transparent economy and further reduce compliance burden, making it easier for small businesses to thrive, Finance Minister Nirmala Sitharaman said on Tuesday ahead of the GST Council meeting.

The 56th GST Council meeting, scheduled for September 3-4 in New Delhi, is set to discuss one of the biggest tax overhauls since the GST regime was rolled out in 2017.

Speaking at the 120th Foundation Day Celebrations of City Union Bank in Chennai, the FM called upon banks to not only expand credit, but provide momentum for infrastructure development through trust, technology and transparency. Sitharaman said that all banks should ensure timely and need-based funding for MSMEs, bringing the unbanked into the fold of formal banking.

"The macro stress tests have shown that aggregate capital levels of the scheduled commercial banks will continue to remain above, regulatory minimum, even under these adverse stresses," the finance minister said.

Highlighting the critical role of the private sector banks



President Droupadi Murmu with Finance Minister Nirmala Sitharaman at the foundation day celebrations of the City Union Bank in Chennai on Tuesday

in India's nation building efforts, Sitharaman said that the Indian scheduled commercial banks have recorded a massive improvement in their asset quality with gross non-performing assets at a decadal low of 2.3 per cent.

"At a time which is so challenging as this, for our banks to achieve this is phenomenal," the FM added.

The finance minister highlighted the recent first quarter GDP numbers with India achieving 7.8 per cent growth rate, "beating all estimates and showing overall good momentum across various sectors."

Sitharaman said Prime Minister Narendra Modi recently

announced the creation of a task force for next generation reforms with a clearer mandate to simplify regulations, lower compliance costs and also build a more enabling ecosystem for startups, MSMEs and entrepreneurs.

While urging banks to follow the guidelines of trust, technology and transparency, the FM elaborated that trust is earned through consistent service of ethical conduct and sound governance. "It is very important for the banks to earn and retain trust. Technology should be leveraged not only for efficiency of banks, but also for inclusion and customer empowerment."

## States to be net gainers of rate rationalisation: SBI Research

States will remain "net gainers" of the proposed GST rate rationalisation exercise with their GST revenues, including devolution, estimated to be over ₹14.1 trillion this financial year, according to an SBI Research report released on Tuesday.

It said that, as was evidenced in the earlier exercise of GST rate rationalisation in 2018 and 2019, an immediate reduction in rates can cause a short-term dip of around 3-4 per cent in month-on-month collections (roughly ₹5,000 crore, or an annualised ₹60,000 crore), revenues typically rebound with sustained growth of 5-6 per cent per month.

The Centre has proposed a rationalisation of rates and slabs under the Goods and Services Tax (GST) by moving to a two-tier tax structure of 5 and 18 per cent, and a 40 per cent rate for a select few items.

## Industry body calls for 18% GST on aerated beverages

The Indian Beverage Association (IBA) has written to the Finance Ministry asking it to reduce the goods and services tax (GST) on aerated beverages sector in India to 18 per cent and not as a sin/demerit good.

In an interview with *Business Standard*, Sanjeev Agarwal, group chairman of MM Agarwal Group, which houses Moon Beverages, an aerated drinks bottler, said the sector has committed to investing ₹85,000 crore by 2030, create 3 million jobs and install 2 million coolers at grocery stores countrywide.

"If the GST rate stays at 40 per cent, it will be difficult to invest. If the GST is reduced, we will be able to pass on the benefit to the consumer. In aerated beverages, 71 per cent of the transactions take place at the ₹20 price point, which sees a higher demand in rural India," he added.

IS REPORTER

# GST reforms to ease compliance and boost growth, says Finance Minister

**OUTLINING A ROADMAP.** Sitharaman asks banks to back MSMEs, infra push as India eyes Viksit Bharat 2047

**Our Bureau**  
Chennai

The planned roll out of the next-generation GST reforms will further open up the economy and reduce compliance burden for businesses, said Union Finance Minister Nirmala Sitharaman on Tuesday.

The FM was speaking at the 120<sup>th</sup> year celebrations of private sector bank City Union Bank in Chennai. The bank celebrated the milestone in the presence of President of India Droupadi Murmu, TN Governor RN Ravi, TN Minister for Social Welfare and Women Empowerment P Geetha Jeevan and other ministers and industrialists.

As India advances towards its Viksit Bharat 2047 goals, banks must support by not just expanding credit but also providing momentum for infrastructure development and timely funding for MSMEs, said the FM.

The FM highlighted the



**CELEBRATING A LEGACY.** Droupadi Murmu, President of India; Nirmala Sitharaman, Union Finance Minister and N Kamakodi, MD and CEO, City Union Bank, at the 120<sup>th</sup> year celebration of the private sector lender, in Chennai on Tuesday ANIL K. MENON

financial track record of City Union Bank, mentioning that it has not posted even one year of loss. The sectoral deployment of credit of the bank, with the MSME segment constituting 41 per cent of all advances, also benefits the economy, she added.

## ASSET QUALITY

The FM also highlighted the

fundamental economic indicators, noting that GDP, inflation and credit rating of the economy are at their best levels currently.

She also drew attention to the improvement in asset quality of Indian scheduled commercial banks.

"Their gross NPAs have come down to multi-decadal level lows. It is at 2.3 per cent as of March 2025, and the net

NPA is reaching 0.5 per cent as of March 2025," she said.

The President of India, in her talk, appreciated the commitment and contribution of City Union Bank's management and staff to nation building in the last 120 years.

"CUB is also helping the country in meeting its financial inclusion targets. I have been told that out of its total

network of branches, over 50 per cent are in rural and semi-urban areas," she said.

Murmu added that banks need to do more for the empowerment of rural and farmer community.

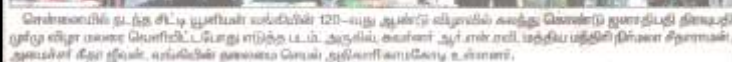
## ROBUST SHOW

N Kamakodi, Managing Director & CEO of City Union Bank, said the bank's origins can be traced to the time when the entire banking system was under colonialist powers. We have completed 120 years with an "unbroken track record" of profitability and dividend declaration, he said, adding that they have also adapted to today's digital banking needs.

The event also saw the release of a book titled *Bank on the Banks of Ganga* on the legacy of CUB.

The first copy was unveiled by the FM and presented to the President.

CUB today has 887 branches covering 22 States. It has over 40 lakh customers and over ₹1,20,000 crore of business.



தொழில் நிறுவனங்களுக்கு  
என்ஜினர்கள் இரங்குங்கள்: **விவசாயிகள் வளர்ச்சிக்கு**

**வங்கிகள் முன்னுரிமை அளிக்க வேண்டும்**

ஊனாகிபதி கிரவபதி மர்ம பேச்சு

சென்னை, செப்டம்பர் 11 - கனம் பேரவைத் தலைவர் அவர்களின் தலைமையில் இன்று காலை 10 மணிக்கு நடைபெற்றது. பேரவைத் தலைவர் அவர்களின் தலைமையில் இன்று காலை 10 மணிக்கு நடைபெற்றது. பேரவைத் தலைவர் அவர்களின் தலைமையில் இன்று காலை 10 மணிக்கு நடைபெற்றது.

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<p><b>செய்துள்ளவர்களுக்கு</b></p> <p>இருகிப் பொருளாதாரம் உயர்த்துவதில் செயல்பாட்டு வலுவாகியுள்ள செயற்குறிப்பு 7ம் ஆகும். இதிலிருந்து உயர்ந்த நிலை வலுவாகியுள்ளது.</p> <p>உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p>	<p>அதிகமாக வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p> <p>அதிகமாக வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p>	<p>அதிகமாக வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p> <p>அதிகமாக வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p>	<p>அதிகமாக வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p> <p>அதிகமாக வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது. இதில் உயர்ந்த நிலை வலுவாகியுள்ளது.</p>
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மக்களவை உறுப்பினராகத்  
தேர்ந்தெடுக்கப்பட்டிருக்கும்  
மாநிலங்களவை உறுப்பினர்  
மக்கள் அறிமுகப்படுத்தப்பட்டு  
உள்ளார். இவரின்மூலம்  
மாநிலங்களவை உறுப்பினர்  
அறிமுகப்படுத்தப்பட்டு  
உள்ளார். இவரின்மூலம்  
மாநிலங்களவை உறுப்பினர்  
அறிமுகப்படுத்தப்பட்டு  
உள்ளார்.

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[illegible]

தாருக்கியம், விபரம்  
தாருக்கியம் (விபரம்)  
மற்றும் விபரம் திசை  
யில் உள்ள மக்களுக்கு  
உதவும், சிறப்பான நப  
ருக்காக எந்திரம் வேண்டி  
விவசாயிகள் உதவி  
வேண்டப்படும். அ



சூடியாகத் துணைவர் திரௌபதி முர்மு வலியுறுத்தல்

[illegible][illegible][illegible]

தமிழக அரசின் திட்டமிடலின் கீழ் 2017-18 ஆம் ஆண்டு முதல் 2021-22 ஆம் ஆண்டு வரை 100000 க்கு மேல் வேலை வாய்ப்பு உருவாகும் என அரசு மதிப்பீடு செய்துள்ளது. இதன் கீழ் 2017-18 ஆம் ஆண்டு முதல் 2021-22 ஆம் ஆண்டு வரை 100000 க்கு மேல் வேலை வாய்ப்பு உருவாகும் என அரசு மதிப்பீடு செய்துள்ளது.

இது கரையோர மீனாகும். இவ்வுருவம் மீனின் முனையிலிருந்து பின்னாக வளைந்திருக்கிறது. இதன் முனையிலிருந்து பின்னாக வளைந்திருக்கிறது. இதன் முனையிலிருந்து பின்னாக வளைந்திருக்கிறது.

உள்ளுறைகள்: 1. கருத்துரைகள்  
2. கருத்துரைகள்  
3. கருத்துரைகள்  
4. கருத்துரைகள்  
5. கருத்துரைகள்  
6. கருத்துரைகள்  
7. கருத்துரைகள்  
8. கருத்துரைகள்  
9. கருத்துரைகள்  
10. கருத்துரைகள்

[illegible]

എന്നിവിടെ: അനുഭവിക്കുന്ന  
അവസ്ഥകളെക്കുറിച്ച് വിവരങ്ങൾ  
പ്രദാനം ചെയ്ത 12 സ്ത്രീകൾ  
ഇതിൽ 10 പേർക്ക് മുമ്പ്

மேலும், இந்திய அரசு  
இந்தியாவிலிருந்து வெளி  
நாடுகளுக்கு அனுப்பும்  
பொருள்களில், 10 சத  
வீதம் வரையில், 10 சத  
வீதம் வரையில், 10 சத

1. **பொருள்:** பொருள் என்பது ஒருவருடைய சொத்து அல்லது பொருள். இது ஒருவருடைய சொத்து அல்லது பொருள். இது ஒருவருடைய சொத்து அல்லது பொருள்.

[illegible]

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Two waterfalls, Shallow and Deep, are located on the left bank of the river. The water is very clear and the scenery is very beautiful. The water is very clear and the scenery is very beautiful.

[illegible]

2007 சென்னை வழக்குகள்  
தான் தான். அப்போது  
கிளர்ச்சி அலைகள் தான்.

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**ஜிஎஸ்டி சீர்த**

[illegible][illegible]

Figure 1. The effect of the concentration of the polymer on the gelation time.

ருத்தம்: குறு, சி

**Eng. Abir**

[illegible]

**Table 1**

நிறுவனங்கள்  
மீட்டர்ஸ் திட்டம் சீதூர்

கனம் உறுப்பினர் சார்ஜ் அமைச்சர் கருணாநிதி	மாண. சி. வி. முத்துசாமி முனையர் இருப்பினால், இதை மாற்றுவதில்லை. அதை பற்றித் தீர்மானம்.
---	--

1. **பெரிய அளவு**  
2. **பெரிய அளவு**  
3. **பெரிய அளவு**  
4. **பெரிய அளவு**  
5. **பெரிய அளவு**  
6. **பெரிய அளவு**  
7. **பெரிய அளவு**  
8. **பெரிய அளவு**  
9. **பெரிய அளவு**  
10. **பெரிய அளவு**

January 2004

ன் சுமையைக் (

சென்னை: கருத்து மீது உறுதியாக இருக்கிறேன். இதை நான் மீண்டும் சொல்ல விரும்புகிறேன். இதை நான் மீண்டும் சொல்ல விரும்புகிறேன். இதை நான் மீண்டும் சொல்ல விரும்புகிறேன்.

1. 2017-18	2. 2018-19
3. 2019-20	4. 2020-21
5. 2021-22	6. 2022-23
7. 2023-24	8. 2024-25
9. 2025-26	10. 2026-27
11. 2027-28	12. 2028-29
13. 2029-30	14. 2030-31
15. 2031-32	16. 2032-33
17. 2033-34	18. 2034-35
19. 2035-36	20. 2036-37
21. 2037-38	22. 2038-39
23. 2039-40	24. 2040-41
25. 2041-42	26. 2042-43
27. 2043-44	28. 2044-45
29. 2045-46	30. 2046-47
31. 2047-48	32. 2048-49
33. 2049-50	34. 2050-51
35. 2051-52	36. 2052-53
37. 2053-54	38. 2054-55
39. 2055-56	40. 2056-57
41. 2057-58	42. 2058-59
43. 2059-60	44. 2060-61
45. 2061-62	46. 2062-63
47. 2063-64	48. 2064-65
49. 2065-66	50. 2066-67
51. 2067-68	52. 2068-69
53. 2069-70	54. 2070-71
55. 2071-72	56. 2072-73
57. 2073-74	58. 2074-75
59. 2075-76	60. 2076-77
61. 2077-78	62. 2078-79
63. 2079-80	64. 2080-81
65. 2081-82	66. 2082-83
67. 2083-84	68. 2084-85
69. 2085-86	70. 2086-87
71. 2087-88	72. 2088-89
73. 2089-90	74. 2090-91
75. 2091-92	76. 2092-93
77. 2093-94	78. 2094-95
79. 2095-96	80. 2096-97
81. 2097-98	82. 2098-99
83. 2099-00	84. 2100-01
85. 2101-02	86. 2102-03
87. 2103-04	88. 2104-05
89. 2105-06	90. 2106-07
91. 2107-08	92. 2108-09
93. 2109-10	94. 2110-11
95. 2111-12	96. 2112-13
97. 2113-14	98. 2114-15
99. 2115-16	100. 2116-17
101. 2117-18	102. 2118-19
103. 2119-20	104. 2120-21
105. 2121-22	106. 2122-23
107. 2123-24	108. 2124-25
109. 2125-26	110. 2126-27
111. 2127-28	112. 2128-29
113. 2129-30	114. 2130-31
115. 2131-32	116. 2132-33
117. 2133-34	118. 2134-35
119. 2135-36	120. 2136-37
121. 2137-38	122. 2138-39
123. 2139-40	124. 2140-41
125. 2141-42	126. 2142-43
127. 2143-44	128. 2144-45
129. 2145-46	130. 2146-47
131. 2147-48	132. 2148-49
133. 2149-50	134. 2150-51
135. 2151-52	136. 2152-53
137. 2153-54	138. 2154-55
139. 2155-56	140. 2156-57
141. 2157-58	142. 2158-59
143. 2159-60	144. 2160-61
145. 2161-62	146. 2162-63
147. 2163-64	148. 2164-65
149. 2165-66	150. 2166-67
151. 2167-68	152. 2168-69
153. 2169-70	154. 2170-71
155. 2171-72	156. 2172-73
157. 2173-74	158. 2174-75
159. 2175-76	160. 2176-77
161. 2177-78	162. 2178-79
163. 2179-80	164. 2180-81
165. 2181-82	166. 2182-83
167. 2183-84	168. 2184-85
169. 2185-86	170. 2186-87
171. 2187-88	172. 2188-89
173. 2189-90	174. 2190-91
175. 2191-92	176. 2192-93
177. 2193-94	178. 2194-95
179. 2195-96	180. 2196-97
181. 2197-98	182. 2198-99
183. 2199-00	184. 2200-01
185. 2201-02	186. 2202-03
187. 2203-04	188. 2204-05
189. 2205-06	190. 2206-07
191. 2207-08	192. 2208-09
193. 2209-10	194. 2210-11
195. 2211-12	196.

Category	Sub-category	Value
Category 1	Sub-category 1	Value 1
Category 1	Sub-category 2	Value 2
Category 2	Sub-category 1	Value 3
Category 2	Sub-category 2	Value 4
Category 3	Sub-category 1	Value 5
Category 3	Sub-category 2	Value 6
Category 4	Sub-category 1	Value 7
Category 4	Sub-category 2	Value 8
Category 5	Sub-category 1	Value 9
Category 5	Sub-category 2	Value 10

**ஹைக்கூம்**

[illegible][illegible]

6.00

சென்னை வர்த்தக மையத்தில் 120-வது ஆண்டு நிறைவு விழா

**சிட்டி யூனியன் வங்கிக்கு ஊரகப் பகுதிகளில் 50% கிளைகள்**

54 குடியரசுத் தலைவர் திரவுபதி முன்மு பாராட்டு

## 6. Conclusions

மக்கள் அதிகம் வசிக்கும் காரைக்காலத்திலும் சிட்டு யூனியன் வளர்ச்சி 30 சதவீதம் கொண்டது. மக்கள் எல்லாம் குடிபெருகத் தயாராய் திரெளபதி முற்று மார்ட்டு செலிக்கலாம்.

84.4 புள்ளியில் வங்கியின் 120-க்கு ஆகியே தீவிரப் பிழா கெடுவதை வர்த்தக அமைப்புகள் மேற்று தகவல் கொடுத்து, இதில் குடிவராகத் தகவலைத் திரட்டித் துரிய தகவல்கள் விகிதாசாரமாக பரிசீலித்து தொடர்பில் வைத்து வங்கியின் ஆகியே வணிக செயல் விட்டார்.

[illegible][illegible][illegible][illegible]

மேலும், சிபிஎம் இரத்தம் உ.உ. நிதி அமைப்பை டிரைவ் ஆகிய அமைப்பை ஒத்த நடை நெறிமுறையினை ஆகியவற்றை அறிவித்து நாம் மேலும் தொடர்பை நிலைப்படுத்த வேண்டும் எனவும் மத்திய வாரியகம் மாதந்திர செலவு செலவுமுறை.

[illegible][illegible][illegible]

மான்(EPPC) துண்மாதந்தில் சிறு வரை இல்லாத அளவுக்கு மார் 22 லட்சம் ரூபிள்களில் வரலாம்

[illegible]

ஆகவே மேலாறவாக உருதம்  
சமையகம் கிடைக்கும் வரை  
யில் ஸ்திரீயுயிர் திருத்தல்  
பிரதோக்யம்.

[illegible]

சிட்டி யூனியன் வங்கி 120வது நிறுவன நாள் நிகழ்ச்சி

## நாட்டின் வளர்ச்சிக்கு வங்கித்துறை முக்கிய பங்காற்றுகிறது



சென்னை நத்தம்பாக்கம் வர்த்தக மையத்தில் நேற்று நடந்த நிகழ்ச்சியில், சிட்டி யூனியன் வங்கியின் 120வது ஆண்டு விழாவை குத்துவிளக்கேற்றி ஜனாதிபதி திரவுபதி முர்மு தொடங்கி வைத்தார். அருகில், ஒன்றிய அமைச்சர் நிர்மலா சீதாராமன், அமைச்சர் கீதா ஜிவன், ஆளுநர் ரவி, வங்கி நிர்வாக இயக்குனர் காமகோடி, சேர்மன் மகாலிங்கம்.

சென்னை, செப். 3: நாட்டின் வளர்ச்சிக்கு வங்கித்துறை முக்கியப் பங்காற்றுகிறது என்று சென்னையில் நடந்த நிகழ்ச்சியில் ஜனாதிபதி திரவுபதி முர்மு கூறினார்.

சென்னையில் நேற்று சிட்டி யூனியன் வங்கியின் 120வது நிறுவன நாள் நிகழ்ச்சி நடந்தது. இதில் ஜனாதிபதி திரவுபதி முர்மு பங்கேற்றார். அப்போது அவர் பேசிய தாவது: உலகில் விரைவாக வளர்ச்சியடைந்து வரும் பொருளாதாரங்களில் இந்திய பொருளாதாரம் உள்ளது. இந்த வளர்ச்சியில் வங்கிகள் முக்கியப் பங்கு வகிக்கிறது. மாறிவரும் பொருளாதார சூழலில், மக்களின் விருப்பங்கள் பெருமளவில் விரிவடைந்

### ஜனாதிபதி திரவுபதி முர்மு பேச்சு

துள்ளது. நிதி பரிவர்த்தனை களுக்கு அப்பால் வங்கிகளின் பங்களிப்பு விரிவடைந்துள்ளது. வங்கிகள் செல்வத்தின் பாதுகாவலர்கள் மட்டுமின்றி, தற்போது அவை பல்வேறு நிதி சேவைகளை வழங்குகின்றன. அவை உள்ளடக்கிய மற்றும் நீடித்த வளர்ச்சிக்கும் கருவியாக உள்ளது.

மேலும் நாட்டின் வளர்ச்சியின் முக்கிய தூண்களில் ஒன்று நிதி உள்ளடக்கமாகும். அதாவது ஒவ்வொரு குடும்பமும் குறைந்த கட்டணத்தில்

நிதி சேவைகளை அணுகுவதை உறுதி செய்வதாகும். நிதி உள்ளடக்கத்துறையில் சிட்டி யூனியன் வங்கி குறிப்பிடத்தக்க மூன்னேற்றம் அடைந்துள்ளது மகிழ்ச்சியளிக்கிறது. வங்கிகள் மற்றும் நிதி தொழில்நுட்ப நிறுவனங்கள், விளிம்புநிலை சமூகங்களுக்காக வடிவமைக்கப்பட்ட பயனாளர்களுக்கு உகந்த மொபைல் செயலிகள், நுண் கடன்கள் மற்றும் காப்பீட்டுத் திட்டங்களை வழங்குகின்றன. பேமண்ட் வங்கிகள், டிஜிட்டல் வேலட் மற்றும் வங்கி ஊழியர்கள் மூலம் நிதி சேவைகள் ஊரகப் பகுதிகளில் வாடிக்கையாளர்களின் விடுகளுக்கே சென்று வழங்கப்படுகிறது. இவ்வாறு அவர் கூறினார்.



**മാതൃഭൂമി**

ഗവർണ്ണർക്കും രാഷ്ട്രപതിക്കും  
സമയക്രമം നിശ്ചയിക്കേണ്ടാ

தொடர்ச்சியாகவே எதிர்விருத்திகள்  
உருவாகக்கூடாது என்பதற்காகவே



Source: *U.S. Census Bureau, Current Population Reports, 1990*

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■ **വിദ്യാഭ്യാസ നിയന്ത്രണം:** 2009-10-ൽ 10-ാം വയസ്സുവരെ ആണ് പ്രാഥമിക വിദ്യാഭ്യാസം ആയിരുന്നു. ഇതിനായി പലതരം വിദ്യാഭ്യാസ നിയന്ത്രണ നയങ്ങൾ പ്രഖ്യാപിച്ചിരുന്നു. ഇതിൽ 10-ാം വയസ്സുവരെ എല്ലാവരും പ്രാഥമിക വിദ്യാഭ്യാസം നേടേണ്ടതായിരുന്നു. ഇതിനായി 2010-11-ൽ 10-ാം വയസ്സുവരെ എല്ലാവരും പ്രാഥമിക വിദ്യാഭ്യാസം നേടേണ്ടതായിരുന്നു.

[illegible][illegible]

മിന്നി വന്നപ്പോൾ അതിനെ  
മുന്നിൽ തിരിച്ചറിയാൻ  
എന്നെ അറിയാമായി. അത്  
എന്നെ അറിയാൻ എന്റെ  
മനസ്സിലുണ്ടായി. അതിനെ  
അറിയാൻ എന്റെ  
മനസ്സിലുണ്ടായി. അതിനെ  
അറിയാൻ എന്റെ  
മനസ്സിലുണ്ടായി.

നിന്നും പലർക്കും അറിയാത്തതായി തീർന്നു. കോടതിയിൽനിന്നും തീർപ്പാക്കിയതാണ്. ഇപ്പോൾ നിലവിൽ നടത്തിയിട്ടുള്ള കേസുകളിൽ 1000-ൽ 100-ത്തോളം കേസുകൾ മാത്രമാണ് ഇപ്പോൾ ഇല്ലാത്തതായി.

സാമ്പത്തിക വളർച്ചയിൽ ബാങ്കിങ് മേഖലയ്ക്ക് സുപ്രധാന പങ്ക്

**ചെങ്കോണം:** മാധ്യമത്തിന്റെ സാന്നിധ്യം വളർച്ചയ്ക്കായി നാമങ്ങൾ മൈതാനത്ത് സ്വസ്ഥത പങ്കുവെക്കുന്ന മാധ്യമത്തിന് പ്രാധാന്യമുള്ള പാതയ്ക്കു ചെങ്കോണയിൽ നൽകിയതായിരുന്നു നാമങ്ങൾക്ക് 120-ാം വാർഷിക ക്യാമ്പോസ്. ഉദ്യോഗസ്ഥ, സാക്ഷാത്കാര മാധ്യമ മാധ്യമ.

മലയാളത്തിൽ ഏറ്റവും വലിയ സാഹിത്യസംരംഭകനായിത്തീർന്നിരിക്കുകയാണ്. നവകവി, പ്രമുഖനായ സാഹിത്യകാരനായ ഇദ്ദേഹത്തിന്റെ സാഹിത്യസംരംഭം മലയാളത്തിൽ ഏറ്റവും വലിയ സാഹിത്യസംരംഭമായിത്തീർന്നിരിക്കുകയാണ്. നവകവി, പ്രമുഖനായ സാഹിത്യകാരനായ ഇദ്ദേഹത്തിന്റെ സാഹിത്യസംരംഭം മലയാളത്തിൽ ഏറ്റവും വലിയ സാഹിത്യസംരംഭമായിത്തീർന്നിരിക്കുകയാണ്.

അയ്യപ്പൻ പറഞ്ഞു.  
 സിറ്റി യൂണിയൻ ബാങ്കിന്റെ റീജ  
 നൽ പാത്രമായ 'ബാങ്ക് ഓൺ ദി ബാ  
 ഓൺ ഓഫ് കാരാൻ' എന്ന പാത്രം.



● സിറ്റി ബുദ്ധിമുട്ടായി മാറുകയും ചെയ്തു. 'അങ്ങ്' വാക്ക് 'നി' അല്ലെന്ന് മാഷ് കാണിച്ച് എത്ര പെട്ടെന്നും അപ്പോഴാണ് ഗ്രാഫി ആദ്യമായി ക്ലോസ് ചെയ്തത്. അദ്ദേഹം സിറ്റിയിലേക്കും വേഗത്തിൽ പ്രകാശം ചെയ്തു.

ചെങ്കോലിൽ പ്രകാശനം ചെയ്ത നൂതന ഗ്രന്ഥപ്രകാശനത്തിൽനിന്ന് പ്രചോദനം ഉൾക്കൊണ്ട് അധികനയിലെ കൃഷിക്കാർക്കായി 20 പ്രാവശ്യം വൃത്തികൾ ചെയ്താണ് 1994-ൽ കൃഷിക്കാർക്കും ബാങ്ക് മിഷ്ണറി എന്നപോലീസ് ഈ ബാങ്ക് തുടങ്ങുന്നത്.

1967-ലാഗ് പേർ നൽകി തൃശ്ശൂരിൽ  
ബാങ്ക് ഏതാനും ജാതികൾ. ഇപ്പോൾ 20  
നും അധികം ഉണ്ട്. രണ്ട് കേന്ദ്ര  
കാർ പ്രവർത്തിക്കുന്നുണ്ട് 587 നാൾ

**കുറ്റബ്:**  
സ്വകാര്യതാമുക്തമാക്കി വെച്ചതിനോടനുബന്ധിച്ച് സ്വന്തം താല്പരതകൾക്ക് അനുസരിച്ച് സ്വന്തമായി പങ്കെടുക്കുന്നതിന് കമ്മിറ്റി സ്വന്തമായി ഒരു യോഗം ചേർത്തിട്ടുണ്ട്. സിറോമൺ പാലത്തിന്റെ ഗവർണർ ജെ.എസ്. സിറോമൺ സാർവ്വദേശീയതയ്ക്കെതിരെ യോഗത്തിൽ പങ്കെടുക്കുന്നതിന് തയ്യാറായിട്ടുണ്ട്. കൂടാതെ സിറോമൺ പാലത്തിന്റെ ഗവർണർ ജെ.എസ്. സിറോമൺ സാർവ്വദേശീയതയ്ക്കെതിരെ യോഗത്തിൽ പങ്കെടുക്കുന്നതിന് തയ്യാറായിട്ടുണ്ട്.



## മലയാള മനോരമ



## ఈనాడు

# రాష్ట్రపతికి ఘన స్వాగతం



పుష్పగుచ్ఛంతో ఆహ్వానిస్తున్న ఉప ముఖ్యమంత్రి ఉదయనిధి స్టాలిన్ ♦ రాష్ట్రపతికి జ్ఞాపిక అందిస్తున్న సీటీ యూనియన్ బ్యాంకు సీఈవో కామకోటి

చెన్నై, న్యూఢిల్లీ: ఆదికారిక పర్యటనలో భాగంగా రాష్ట్రపతి ద్రౌపదీ మురళి మంగళ వారం చెన్నై చేరుకున్నారు. కర్ణాటకలోని మైసూర్లో సోమవారం జరిగిన కార్యక్రమంలో పాల్గొన్న రాష్ట్రపతి మంగళవారం ప్రత్యేక విమానం ద్వారా ఉదయం 11.30 గంటలకు నగరానికి చేరుకున్నారు. విమానాశ్రయంలో గవర్నర్ ఆర్.ఎన్.రవి, ఉప ముఖ్యమంత్రి ఉదయనిధి స్టాలిన్ పుష్పగుచ్ఛాలు అందించి సాగ్గతించారు. చెన్నై నందంబాళ్ళంలోని బ్రిడ్ సెంటర్లో జరిగిన సీటీ యూనియన్ బ్యాంకు 120వ వ్యవస్థాపక వేడుకల్లో ముఖ్య అతిథిగా పాల్గొన్నారు. ప్రత్యేక సంచిక ఆవిష్కరించారు. రాష్ట్రపతికి, కేంద్ర ఆర్థిక మంత్రి నిర్మలా సీతారామన్కు బ్యాంకు సీఈవో కామకోటి జ్ఞాపికలు అందించారు. కార్యక్రమంలో

తెలంగాణ మాజీ గవర్నర్ తమిళ సై సౌందర రాజన్, మంత్రి గీతాజీషన్, ఎంపీ ఇస్మదులై, బాబా రాష్ట్ర అధ్యక్షులు నయినార్ నాగేంద్రన్, సీనియర్ నేత హెచ్.రాజా, అన్నాడిఎంకే మాజీ మంత్రులు జయకుమార్, విజయభాస్కర్, సీపీ ప్రియగం తదితరులు పాల్గొన్నారు.

### నేడు శ్రీరంగం ఆలయ సందర్శన

రాష్ట్రపతి బుధవారం తిరుచ్చిలోని శ్రీరంగం ఆలయాన్ని సందర్శించుకోనున్నారు. స్వామివారి దర్శనం తర్వాత తిరువారూర్లోని తమిళనాడు కేంద్రీయ విశ్వ విద్యాలయం 10వ స్నాతకోత్సవంలో పాల్గొననున్నారు. శ్రీరంగం రంగనాథ ఆలయంలో ఈ ఏడాదికిగాను 9రోజుల పవిత్ర ఉత్సవం బుధవారం ప్రారంభం కానుంది.

**రాష్ట్రపతికి ఘనస్వాగతం**

| నేడు తిరుచ్చికి పయనం |

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ನಿಮ್ಮ ಸಂಸ್ಥೆಗೆ ಮಾರ್ಗದರ್ಶನವಿತ್ತೆ...

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മമ്മൂട്ടി നായനാർക്ക് മറ്റു തിരക്കിലുള്ളപ്പോൾ, ഏകദേശം 1975-ൽ തന്റെ മകൻ പ്രദീപ് നായനാർ മറ്റു ചിലർക്കൊപ്പം തന്നെ തന്റെ ഒരു സമുദായ സർവ്വീസ് ക്ലബ്ബിൽ ഒരു ചെറു ഗ്രൂപ്പ് രൂപം കൊണ്ടു.

దేశాభివృద్ధిలో కీలకం.. బ్యాంకింగ్ రంగం

- పేరే, బిచ్చా వారధి వేగ అరికట్టే ప్రయోజనాలతో కూడిన యానా పాత్ర పాల్గొన్నది. పేరేపట్టణంలోని బిచ్చా వారధి వేగ అరికట్టే ప్రయోజనాలతో కూడిన యానా పాత్ర పాల్గొన్నది. బిచ్చా వారధి వేగ అరికట్టే ప్రయోజనాలతో కూడిన యానా పాత్ర పాల్గొన్నది.

ఆ విషయలో రాష్ట్రపతి ముగ్గురు మాజీరాజకీయ నాయకులను అరెస్టు చేసి ప్రభుత్వంపై ఆరోపణలు చేశాడు. ఆయనను అరెస్టు చేసినందుకు ప్రభుత్వంపై ఆరోపణలు చేశాడు. ఆయనను అరెస్టు చేసినందుకు ప్రభుత్వంపై ఆరోపణలు చేశాడు.



పెరిచిందిదేవాత్మ. బ్రాహ్మణుడు సునందను గొప్ప  
జ్ఞాన వానినిగా కార్చి, నీయే జీవ వినోద రంగాల  
జ్ఞాన వానినిగా పెంచుతూ, రెండు విధాల పెంచుతూ  
ఉంచుతూ, శిష్యుని బుద్ధిని ప్రశంసించి, కాలాంతరే ప్రాంత  
రాష్ట్రాన్నివర్ణిస్తూ, రోజువారీగా శిష్యునిని ప్రశంసించి  
బ్రాహ్మణుడిని అన, అనన్ద ప్రసాదానికి అంతు  
జ్ఞాన నీలమి అనబడతూనే ఉండినా బ్రాహ్మణుడి  
మీద అనే పెరిచింది. బ్రాహ్మణుడి బ్రాహ్మ జ్ఞాన  
రీతి రంగాలలో జాతుని బ్రాహ్మణుడి బ్రాహ్మణుడనన  
అని అనబడతూనే బ్రాహ్మణుడి మీద బ్రాహ్మణుడు  
మనస్సు పెరిచిందిదేవాత్మని శిష్యునిగావర్చి, బ్రాహ్మ  
జ్ఞాన, పెరిచింది శిష్యునిని, మీద పెరిచింది శిష్యుని  
దాహించింది. దేవాత్మనిగావర్చి శిష్యునిగావర్చి  
మెచ్చింది బ్రాహ్మణుడు, సమస్త బ్రాహ్మణుడు, మీద జ్ఞాన  
మీద అనబడుతూనే పెరిచింది. బ్రాహ్మణుడు, జ్ఞాన  
జ్ఞాన వానిని బ్రాహ్మణుడి శిష్యునిగావర్చి, బ్రాహ్మణుడు  
బ్రాహ్మణుడు, బ్రాహ్మణుడు బ్రాహ్మణుడు బ్రాహ్మణుడు బ్రాహ్మణుడు

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## राजस्थान पत्रिका

बैंकिंग क्षेत्र की मजबूती से ग्रामीण, लघु उद्योग और डिजिटल विकास को नई दिशा

## भारतीय अर्थव्यवस्था की प्रगति में बैंकों की भूमिका अहम: राष्ट्रपति मुर्मू

किसानों और महिलाओं को प्राथमिकता से ऋण उपलब्ध कराएं

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भारतीय अर्थव्यवस्था की तेज रफ्तार वृद्धि में बैंकिंग क्षेत्र की निरंतर भूमिका को रेखांकित करते हुए राष्ट्रपति द्रौपदी मुर्मू ने मंगलवार को कहा कि बैंकिंग प्रणाली की मजबूती से न केवल मध्य, लघु और माध्यम उद्यम (एमएसएमई) को नई ऊर्जा मिल रही है, बल्कि कृषि, ग्रामीण भारत और डिजिटल परिवर्तन को भी व्यापक आधार मिल रहा है। उन्होंने यह बात सिटी यूनिवर्स बैंक के 120वें स्थापना दिवस समारोह में कही।

राष्ट्रपति ने कहा कि देश की अर्थव्यवस्था विकास की सबसे तेज बढ़ने वाली बड़ी अर्थव्यवस्थाओं में शामिल है। इसमें बैंकिंग उद्योग का योगदान महत्वपूर्ण है। उन्होंने कहा कि ग्रामीण व अर्ध-शहरी क्षेत्रों में बैंकों की पहुंच बढ़ने से बड़े पैमाने पर वित्तीय समावेशन हुआ है, जिससे लाखों लोग औद्योगिक बैंकिंग में जुड़े हैं। बैंकिंग क्षेत्र समाज पर और सुगम रूप से मुद्राएं कराकर, वित्तीय सहायता बढ़ाकर और कृषि-प्रोडक्ट्स को समर्थन देकर कृषि और एग्रीकल्चर को प्रगति के रास्ते पर ले जा सकता है। एमएसएमई क्षेत्र तेज़ावर मुद्रा और ग्रामीण विकास का आधार है। उन्होंने बैंकों से आग्रह किया कि वे किसानों, महिला उद्यमियों, ग्रामीण शहरी और युवा नवाचारकों को प्राथमिकता से अर्थिक सहायता दें।

वित्तीय समावेशन में हुई उल्लेखनीय प्रगति

राष्ट्रपति ने बताया कि भारत जैसे विकासशील देश में बड़ी आबादी ग्रामीण व अर्ध-शहरी क्षेत्रों में रहती है, जहां औद्योगिक बैंकिंग की सुविधा सीमित है। उन्होंने सिटी यूनिवर्स बैंक की सराजना करते हुए कहा कि उसकी शाखाओं का आगे से ज्यादा हिस्सा ऐसे क्षेत्रों में है, जिससे वित्तीय समावेशन को गति मिलती है। उन्होंने केन्द्र सरकार की प्रधानमंत्री जन धन योजना का उल्लेख करते हुए बताया कि इस अभियान के तहत 56 करोड़ से ज्यादा ग्राहक-बैंकर्स खाते खोले गए हैं। इससे ग्रामीण, महिलाओं और ग्रामीण समाज को औद्योगिक वित्तीय तंत्र से जोड़ने में बड़ी सफलता मिली है।

डिजिटल बदलाव और उद्यमिता को समर्थन

राष्ट्रपति ने कहा कि डिजिटल और ज्ञान आधारित अर्थव्यवस्था के विकास के साथ ही बैंकों की भूमिका महत्वपूर्ण हो गई है। स्टार्टअप, स्मार्ट शहर, ई-गवर्नेंस जैसे क्षेत्रों में बैंक भूमिका बनाकर विकसित भारत के निर्माण में योगदान दे सकते हैं। उन्होंने बैंकों से आग्रह किया कि वे डिजिटल बरतन, नवाचार और उद्यमिता को प्रोत्साहित करें।



सिटी यूनिवर्स बैंक के 120वें स्थापना दिवस समारोह में 'बैंक और व्यवसाय: आमका पुस्तक का विमोचन करती राष्ट्रपति द्रौपदी मुर्मू।

बैंकों की मजबूती से अर्थव्यवस्था को स्थिरता

समारोह में केन्द्रीय वित्त मंत्री निर्मला सीतारमण ने कहा कि देश के निजी बैंक राष्ट्र निर्माण में बड़ी भूमिका निभा रहे हैं। उन्होंने बताया कि अनुसूचित व्यक्तिगत बैंकों की परिसंचालित गुणवत्ता में जबरदस्त सुधार हुआ है। मार्च 2025 तक सकल और शुद्ध गैर-निष्पक्षित परिसंपत्तियां (एनपीए) घटकर क्रमशः 2.3 प्रतिशत और 0.5 प्रतिशत पर आ गई हैं, जो बड़ी

दृष्टियों का न्यूनतम स्तर है। मार्च की पहली तिमाही में वार्षिक सकल घरेलू उत्पाद (जीडीपी) में 7.8 प्रतिशत की वृद्धि दर्ज हुई है, जो सभी अनुमानों से बेहतर है। आगामी महीनों में वस्तु एवं सेवा कर (जीएसटी) के अन्वये चरम के सुधार लगे होंगे। इससे अर्थव्यवस्था और अधिक पावरफुल होगी, अनुपलब्ध कोष घटेगा और छोटे कारोबारियों के लिए व्यापार आसान होगा।

बैंकिंग क्षेत्र की ऐतिहासिक विरासत

समारोह में सिटी यूनिवर्स बैंक के प्रबंध निदेशक एच. कामेश्वर ने बैंक की 120 वर्ष पुरानी विरासत और स्वतंत्रता संग्राम में उसके योगदान को याद किया। इस मौके पर 'बैंक और व्यवसाय: आमका पुस्तक का विमोचन' भी हुआ। कार्यक्रम में तमिलनाडु के राज्यपाल आर.एन. रवि, समाज कल्याण मंत्री पी. विजय जीवन और बैंक के गैर-कार्यकारी अध्यक्ष जी. महाश्वरम सहित कई महामान्यजन मौजूद रहे।

## Hindustan Times

# FM: GST revamp to make economy open, transparent

Rajeev Jayaswal

letters@hindustantimes.com

**NEW DELHI:** Union finance minister Nirmala Sitharaman on Tuesday said the government is planning the next generation of reforms in India's entrepreneurship ecosystem, starting with transformational improvements in the Goods and Services Tax (GST) regime.

The finance minister's comments came on the eve of the empowered GST Council meeting on Wednesday in which proposals on structural modifications, rate rationalisation, and ease of living will be considered.

"Hon'ble Prime Minister has recently announced the creation of a task force for next generation reforms, with a clear mandate to simplify regulations, lower compliance costs, and also build a more enabling ecosystem for startups, MSMEs, and entrepreneurs," she said at the 120th Foundation Day celebrations of Tamil Nadu-based City Union Bank. President Droupadi Murmu was the chief guest at the function.

Sitharaman said that the roll-out of the next generation reforms — with the Council meeting tomorrow and day after [Wednesday and Thursday] — will "set an economy, absolutely open and transparent, with further reduction in compliance burden, making it easier for small businesses to thrive," she added.

At the two-day meeting, the Council is expected to consider GST reforms including rationalisation of tax rates to benefit consumers, especially the common man, women, students, middle class, and farmers, according to a finance ministry's statement issued on August 15. In his Independence Day address, the Prime Minister spoke about big-ticket GST reforms that would



Nirmala Sitharaman, finance minister.

come as a Diwali bonanza for the people.

"Reforms will also seek to reduce classification-related disputes, correcting inverted duty structures in specific sectors, ensuring greater rate stability, and further enhancing ease of doing business. These measures would strengthen key economic sectors, stimulate economic activity, and enable sectoral expansion," it said.

The government is ushering in the reforms at a time when the eight-year-old GST regime has stabilised, and despite global headwinds, India has become the world's fastest growing major economy and is on track to become the third largest after the US and China.

"Even in these challenging times, India's economic fundamentals remain resilient and continue to be one of the fastest growing major economies," Sitharaman said, citing data that showed the economy grew 7.8% in the first quarter "beating many estimates and showing overall good momentum" across various sectors. The pace of growth was the highest in five quarters, underlining strong domestic tailwinds to growth amidst growing external headwinds from US tariffs on Indian exports.