

REGION

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CM GUPTA VOWS RS 2,500 AID, HOUSING FOR SLUM FAMILIES AS MCD BYPOLLS NEAR



OUR CORRESPONDENT
New Delhi

Delhi woke to another thick layer of smog on Friday, with pollution levels sliding into the "very poor" and "severe" categories across the city and neighbouring NCR. Several monitoring stations recorded Air Quality Index readings above 400. The Central Pollution Control Board's morning update placed Delhi's average AQI at about 384, while hotspots such as Mundka (436) and Rohini (432) remained firmly in the "severe" range. Nineteen of the city's 39 stations had breached the 400 mark by 8 am.



A yellow-grey haze settled over traffic corridors and open stretches, reducing visibility and irritating the eyes and throat, residents said. Anand

Vihar, one of the city's busiest transport hubs, reported AQI levels around 408, reflecting the heavy pollution load along major arterial and industrial

pockets. Officials attributed the spike to stagnant morning conditions, weak wind movement, shallow mixing height and fresh local emissions, along with inflow from neighbouring regions. The situation was no better in the adjoining cities. Noida also slipped into the "severe" category with readings above 400, while Greater Noida and parts of Ghaziabad reported "very poor" levels, extending the health risk across the wider National Capital Region. The Air Quality Early Warning System has forecast that pollution levels will stay in the "very poor" category through the week.

BANKING & FINANCE

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RBI FINES HDFC BANK, MANNAKRISHNA INVESTMENTS FOR REGULATORY LAPSES



Final day of campaigning for Delhi MCD bypolls



NEW DELHI: The campaign for the November 30 Municipal Corporation of Delhi (MCD) bypolls entered its final day on Friday, with both the Bharatiya Janata Party (BJP) and the Aam Aadmi Party (AAP) intensifying efforts to reach voters across the 12 wards heading to the polls. Senior leaders from both parties fanned out across the city, making last-minute appeals as they sought to secure support in a closely watched civic contest. Delhi Chief Minister Rekha Gupta led the BJP's campaign on Thursday, addressing multiple public gatherings and holding a roadshow. At a meeting organised in Chhatta Lal Mian in support of Chandni Mahal ward candidate Sunil Sharma,

she urged voters to elect BJP councillors to ensure that the city benefits from the party's "all-round development agenda." CM Gupta also conducted a roadshow on Maharishi Valmiki Marg in Dakshinapuri, campaigning for BJP candidate Rohini Raj from Ward 164. Senior leaders, including MP Ramvir Singh Bidhuri, district president Arvind Garg, district in-charge Rajesh Bhatia, election coordinator Atif Rashid, state co-office secretary Amit Gupta, and state spokesperson Yasir Jilani, were present at various events, reinforcing the party's message of stability and development. Later, Delhi BJP president Virendra Sachdeva addressed a large gathering of Punjabi and Sindhi communities in Ashok Vihar, extending support to

POTPOURRI

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WORLD CUP-WINNING BLIND WOMEN CRICKETERS ARE AN INSPIRATION FOR THE ENTIRE NATION: MANDAVIYA



Former Union Minister Shriprakash Jaiswal Passes Away at 81

KANPUR: Senior Congress leader and former Union Minister Shriprakash Jaiswal breathed his last in Kanpur on Friday evening after a prolonged illness. He was 81. The veteran leader's condition suddenly deteriorated at his residence in the city's Civil Lines area. Family members rushed him to a nearby private hospital, but as his health continued to worsen, he was shifted to Regency Hospital's cardiology unit, where doctors declared him dead at around 6:45 pm.



Born on 25 September 1944 in Kanpur, Shriprakash Jaiswal remained deeply attached to his hometown throughout his four-decade-long political career. He began public life as the Mayor of Kanpur in 1989 before entering national politics. He was elected Lok Sabha MP from Kanpur constituency three consecutive times — 1999, 2004 and 2009 — on a Congress ticket. During the UPA-2 government led by Dr Manmohan Singh, Jaiswal held the crucial Coal portfolio and also briefly served as Minister of State for Home Affairs, handling important responsibilities related to internal security and law and order.

Delhi chokes again as air quality slips into 'severe' zone across NCR

SIR in Bengal: 30 lakh names to be deleted from electoral rolls



NEW DELHI: Around 30 lakh names of deceased, untraceable and duplicate voters will be deleted from the electoral rolls by the Election Commission of India (ECI), according to the trend of the enumeration forms digitisation during SIR in West Bengal. As per the commission's observation, of the estimated 30 lakhs of deleted names, around 16 lakhs are deceased voters, and the rest are untraceable voters, duplicate voters, or voters who have permanently shifted to other states. However, sources in the office of the Chief Electoral Officer (CEO), West Bengal, pointed out that this estimate is based only on the percentage of digitisation of the enumeration forms completed so far, and the estimated number on this count might increase further after digitisation is fully completed. It is learnt that till Friday evening, digitisation has been completed for the enumeration forms of 6.73 crore voters, which is around 88 per cent of 7,66,37,529 voters as per the electoral roll as on October 27, is 7,66,37,529.

India Remains Fastest Growing Economy with 8.2 % GDP Surge amid Global Slowdown

NEW DELHI: India has consolidated its position as the world's fastest-growing large economy with the GDP growth rate surging to 8.2 per cent in the July-Sept quarter, while the world faces the headwinds of uncertainty and slowing growth. Amidst this global deceleration, India stands as a resolute outlier, propelled by the tailwinds of domestic demand, investment, and policy stability. This is not a one-quarter phenomenon as the 8.2 per cent surge comes on the back of a robust 7.8 per cent growth in the first quarter to average 8 per cent GDP growth for the first half of 2025-26.



With a continued GDP growth of 8.2 per cent in the second quarter, India is expanding at nearly double the rate of the US (3.8 per cent) and over 20 times the rate of Germany. Data for the July-September 2025 quarter reveals a grim picture for traditional powerhouses struggling to find momentum: Germany barely grew at 0.3 per cent, acting as a significant drag on the wider Euro Area (1.4 per cent). France (0.9 per cent), Japan (1.3 per cent) remain trapped in a low-growth cycle, grappling with the lagged effects of monetary tightening. Even other key emerging markets like China (4.8 per cent), Indonesia (5.04 per

cent), and Malaysia (5.2 per cent) are trailing significantly behind India's trajectory. With GDP growth at 8.2 per cent, inflation anchored at historic lows, and robust external buffers, the Indian economy has managed to decouple from the global slowdown. The fiscal and monetary measures undertaken, particularly the GST rationalisation, have paved the way for a virtuous cycle of investment and consumption, positioning India as a rare bright spot in the global economic landscape. IMF Managing Director Kristalina Georgieva recently validated this trajectory, stating: "I'm very big on India because of the boldness of their reforms... India has proven the naysayers wrong." This structural resilience has triggered a wave of global recognition, marked by 3 sovereign credit rating upgrades in the last six months: Morningstar DBRS upgraded to 'BBB' (May 2025), S&P upgraded to 'BBB' (August 2025) — a historic move after 18 years, and R&I (Japan) upgraded to 'BBB+' (September 2025). These upgrades are a decisive vote of confidence in India's fiscal consolidation, infrastructure push, and banking health. They signal to long-term institutional investors that India's growth is durable, making it a pivotal destination for global capital in an uncertain world. According to an official statement, the production engine of the Indian economy is firing on all cylinders, evidenced by robust expansion in both manufacturing and infrastructure sectors. The Manufacturing Purchasing Managers' Index (PMI) accelerated to 59.2 in October 2025, up from 57.5 in September, indicating a sharp expansion in output and new orders driven by productivity enhancements and technology investments.

Robust Q2 GDP Reflects Impact of Our Pro-Growth Policies and Reforms: PM Modi

NEW DELHI: Prime Minister Narendra Modi on Friday said that the 8.2 per cent GDP growth in Q2 of 2025-26 is very encouraging, and that the government will continue to advance reforms and ensure ease of living for all. The GDP growth accelerated as the secondary and tertiary sectors, with growth rates of 8.1 per cent and 9.2 per cent, respectively, boosted the real GDP growth rate in Q2 of FY 2025-26 to rise above 8 per cent. "It reflects the impact of our pro-growth policies and reforms. It also reflects the hard work and enterprise of our people. Our government will continue to advance reforms and strengthen Ease of Living for every citizen," Prime Minister Modi said. The real GDP growth expanded by 8.2 per cent in Q2 FY26, compared to the growth rate of 5.6 per cent recorded



in Q2 FY25, primarily propelled by robust growth in the tertiary sector. According to official data, the manufacturing sector clocked a strong growth rate of 9.1 per cent, while the construction segment grew at 7.2 per cent in the secondary sector during the quarter. The growth rate of the financial, real estate and professional services in the tertiary sector jumped by a double-digit 10.2 per cent in Q2 of FY 2025-26.

With this growth, India has consolidated its position as the world's fastest-growing large economy, with the GDP growth rate surging to 8.2 per cent in the July-September quarter, while the world faces the headwinds of uncertainty and slowing growth. Amidst this global deceleration, India stands as a resolute outlier, propelled by the tailwinds of domestic demand, investment, and policy stability. With GDP growth at 8.2 per cent, inflation anchored at historic lows, and robust external buffers, the Indian economy has managed to decouple from the global slowdown. The fiscal and monetary measures undertaken, particularly the GST rationalisation, have paved the way for a virtuous cycle of investment and consumption, positioning India as a rare bright spot in the global economic landscape.

India's Food Service Market to Exceed USD 125 Bn by 2030: Swiggy-Kearney Report



NEW DELHI: India's food service market is expected to surpass USD 125 billion by 2030, with the organised segment set to double and overtake the unorganised sector, according to the report 'How India Eats' by Swiggy and Kearney. The market is estimated at USD 78 billion in 2025, up from USD 49 billion in 2019, reflecting robust growth driven by rising incomes, digital adoption, and changing consumer preferences. The report highlights that the organised segment will account for over 60 per cent of overall growth, with cloud

kitchens, quick-service restaurants (QSRs), and dessert parlours leading the expansion, reported PTI. India's food service contribution to GDP currently stands at 1.9 per cent, well below China's 5 per cent and Brazil's 6 per cent, indicating significant headroom for growth. Consumer behaviour is evolving rapidly, with experimentation in cuisines rising by 20 per cent per customer, and the number of restaurants ordered from increasing by 30 per cent. Health-conscious choices are also gaining traction, with demand for 'better-for-you' meals

growing 2.3 times faster than overall orders. The report identifies two key growth frontiers: rediscovering India's regional culinary heritage and embracing global cuisines. Hyper-regional dishes such as Goan, Bihari, and Pahari cuisines are expanding 2-to-8 times faster than mainstream offerings, while Korean, Vietnamese, and Mexican cuisines have seen 17x, 6x, and 3.7x growth, respectively. Traditional beverages like buttermilk and shabat are growing 4-6 times faster, while Boba Tea and Matcha Tea searches have surged 11x and 4x, pushing global QSRs to innovate for the Indian palate. Swiggy Food Marketplace CEO Rohit Kapoor said, "In just over a decade, the industry has seen disproportionate evolution. On one hand, consumers are demanding affordability in familiar cuisines like Indian and Italian; on the other, they are embracing Matcha and Boba Tea like never before." Rajat Tuli, Partner and F&B Lead, Kearney, added that dining-out growth outside the top eight cities is twice that of major metros, driven by corporate, industrial, educational, and tourist hubs.

J&K Police & CRPF Carry out Searches in Srinagar's Lal Chowk

SRINAGAR: J&K Police and the Central Reserve Police Force (CRPF) carried out a cordon and search operation (CASO) in Srinagar's Lal Chowk on Friday. "The search operation was carried out as part of heightened security measures in the busy commercial centre," an official said. "Multiple teams conducted surprise inspections in several hotels and guest houses to verify records of visitors and ensure overall security compliance," the official said, adding: "The operation continued for several hours; however, no suspicious activity was reported." J&K Police and other security forces have been carrying out aggressive anti-terrorist operations across the UT. These operations are focused on terrorists, their overground workers (OGWs), sympathisers, drug smugglers, and those involved in hawala money rackets and other unlawful financial activities. This is part of the revised strategy by the security forces to dismantle the support system of terror rather than just focusing on the gun-wielding terrorists. J&K has a 740-km-long line of control (LoC) and a 240-km-long international border (IB).



The army guards the LoC situated in Baramulla, Kupwara and Bandipora districts of the Kashmir Valley and Poonch, Rajouri, and parts of the Jammu district of the Jammu division. The Border Security Force (BSF) guards the IB situated in Jammu, Samba, and Kathua districts of Jammu division. The army and the BSF guard against infiltration, cross-border smuggling, and terrorist drone activity on the LoC and the IB, while the J&K Police and other security forces carry out anti-terrorist operations in the hinterland. In the recent security review meeting, which was attended by senior officers of the army, paramilitary forces, J&K police, intelligence and senior civil administration officers, Lt Governor Manoj Sinha gave clear instructions to the security forces to target the support system of terrorism in the UT.

PM Modi Honors Guru Tegh Bahadur's Sacrifice Amid Political Outreach to Sikh Community in Kurukshetra

**NEERAJ MOHAN
Kurukshetra**

In a ceremony rich with spiritual fervor and underlying political symbolism, Prime Minister Narendra Modi on Tuesday participated in a grand state-level event here to mark the 350th martyrdom anniversary of Guru Tegh Bahadur, the ninth Sikh Guru revered for his stand against religious persecution. Addressing thousands of devotees, Modi released a Rs 10 commemorative coin and a postage stamp, while unveiling the 'Panchjanya' memorial — a towering tribute to Lord Krishna's conch from the Mahabharata — blending Sikh devotion with Hindu epics on the sacred soil of Kurukshetra. The event, culminating a month-long series of tributes organized by the BJP-led Haryana government, highlighted Guru Tegh Bahadur's execution in 1675 for shielding Kashmiri Pandits from forced conversions under Mughal Emperor Aurangzeb. Dubbed 'Hind di Chaddar' (India's shield), the Guru's legacy of defending dharma resonated deeply as Modi invoked the Bhagavad



Gita's dictum: "Swadharme n-dhanam shreyah" — better to die upholding one's duty than live in compromise. "Guru Tegh Bahadur saw protecting truth, justice, and faith as his dharma and sacrificed his life for it," Modi said, drawing applause from the audience that included Sikh pilgrims, local farmers, and BJP leaders. Politically, the high-profile gathering underscored the Bharatiya Janata Party's (BJP) strategic outreach to the Sikh community in Haryana and neighboring Punjab, where the party has faced headwinds from the 2020-21 farmers' protests. Haryana Chief Minister Nayab Singh Saini, whose government passed a unanimous assembly resolution in August to observe

the anniversary year-long, has spearheaded initiatives like blood donation drives, Shahidi Yatras (martyrdom processions), and the establishment of a Guru Tegh Bahadur research chair at Kurukshetra University. These efforts, observers note, position the BJP as a custodian of Sikh heritage, with Modi's presence amplifying the message amid subtle interstate posturing. While Haryana hosted this lavish finale with the Prime Minister, the Aam Aadmi Party (AAP)-ruled Punjab opted for a three-day program including a special assembly session in Anandpur Sahib, signaling a parallel bid to claim moral high ground on Sikh issues.

CM Gupta vows Rs 2,500 aid, housing for slum families as MCD bypolls near

OUR CORRESPONDENT
New Delhi

Chief Minister Rekha Gupta on Wednesday reiterated her government's commitment to welfare schemes for low-income households while campaigning for the upcoming MCD by-elections. Addressing a Swabhiman Sabha in the Wazirpur Industrial Area in support of BJP's Ashok Vihar candidate Veena Asija, Gupta said her administration will deliver on all promises, including monthly assistance of Rs 2,500 and subsidised LPG cylinders for poor women.

Gupta assured residents of slum clusters that the government will provide permanent housing to eligible families. She said a dedicated budget of Rs 700 crore has been allocated for the development of slum areas across the city. The fund is being used to establish



Ayushman Arogya Mandirs, Atal Canteens and Basti Vikas Kendras, while also improving roads, drainage systems and other civic infrastructure in jhuggi-jhopdi settlements.

The Chief Minister said her government continues to draw inspiration from a welfare model centred on the needs

of the poor. Speaking at the gathering, she noted that slum households have faced long-standing neglect and accused earlier governments of treating these communities merely as vote banks without ensuring basic amenities such as toilets, parks, paved roads, drainage and secure housing.

Gupta said the government will restart the issuance of new ration cards, a process that, she claimed, had been stalled for nearly 15 years. She added that ration cards of ineligible beneficiaries will be cancelled and fresh ones issued to families who qualify, ensuring that food-security benefits reach the intended households.

6.85 km Jail Road sewer line desilting begins Separately, the Delhi government has begun desilting a 6.85 km trunk sewer line running from Jail Road to the Keshpur sewage treatment plant. Officials said the project will cost around Rs 13 crore. The line had nearly 65 percent silt accumulation, which had caused significant drainage issues in Virender Nagar, Shiv Nagar, Hari Nagar and several parts of Janakpuri. The cleaning work is expected to ease sewage overflow and improve the drainage network in the area.

AAP's Saurabh Bharadwaj alleges pollution data manipulation, urges court intervention

OUR CORRESPONDENT
New Delhi

Aam Aadmi Party's Delhi state president Saurabh Bharadwaj on Thursday accused the Delhi government of manipulating air-quality readings to downplay the city's worsening pollution levels and urged the judiciary to take note of what he described as a serious public-health concern.

Addressing reporters, Bharadwaj thanked Chief Justice of India Surya Kant for drawing attention to Delhi's rising pollution and said the courts had shown far greater vigilance during the AAP government's tenure. "When the AAP government was in power, the Supreme Court and High Court would take suo motu cognisance when pollution levels rose. Judges would intervene on their own.



Is the Delhi High Court unable to see today that water is being sprinkled at AQI stations to create fake readings?" he asked.

He alleged that officials were artificially lowering air-quality numbers by spraying water near monitoring stations and demanded their immediate suspension. Any effort to reduce pollution is a separate policy issue, Bharadwaj said, but no government can justify tampering with official data. Manipulated readings, he warned, erode public trust and

leave residents exposed while authorities claim improvement.

Calling it "data fraud", he said agencies such as the Delhi Pollution Control Committee and the Central Pollution Control Board exist to monitor and control pollution, not distort figures. "How can the government openly manipulate pollution data like this?" he said. Bharadwaj urged the courts to intervene, saying the alleged manipulation directly affects public health. If unchecked, he said, it will only worsen the crisis. "People will keep falling sick, and the BJP government will continue to claim that pollution levels are coming down," he said.

He added that judicial oversight is essential to ensure transparency in air-quality reporting and to safeguard residents who rely on the data to gauge health risks.

Yamuna riverfront to get 53-km cycling corridor; Phase I starts early 2026



OUR CORRESPONDENT
New Delhi

The Delhi Development Authority's 53-km cycling corridor along the Yamuna is set to move into construction early next year, with the government announcing on Wednesday that the entire project will be completed in three years. The first phase, officials said, will be taken up immediately after the new year and is expected to be ready within twelve months.

Planned as a continuous loop, the project covers the stretch from the Old Yamuna Rail Bridge to the Wazirabad Barrage. Phase I will run from the Old Yamuna Rail Bridge to NH-24. Phase II will extend the track from NH-24 to the Kalindi Kunj Yamuna Biodiversity Park, and Phase III will link the Wazirabad Barrage back to the starting point. The tendering process has been completed, and preparatory work is in its final stages.

Chief Minister Rekha Gupta reviewed the project at a high-level meeting on Wednesday, covering the entire span from Wazirabad to NH-24 and onward to Kalindi Kunj. The track will run along both banks of the river, with crossings planned at key points to maintain continuity. Gupta said the project carries significant value for the city, describing it as a step toward expanding green mobility and easing congestion on busy stretches. She said the corridor is not limited to cycling infrastructure but will also support broader environmental goals by strengthening the green belt along the Yamuna. The track, she added, will encourage non-motorised transport, reduce carbon emissions and open new recreational and ecotourism opportunities.

The meeting at the Delhi Secretariat was attended by senior officials from the DDA, Irrigation and Flood Control Department, PWD, Railways, Delhi Jal Board, Power Department and the National Highways Authority of India. Officials said most departments have already issued the required No Objection Certificates and coordination among agencies has been streamlined. Railway approvals are in the final stage, with discussions underway to resolve pending points. The Chief Minister directed all departments to treat the project as a priority and ensure smooth coordination through each phase of construction. She said the completed track will promote cleaner transport, improve public health, support tourism and help develop the Yamuna riverfront as a continuous green corridor.

Rajasthan Police arrests wanted gangster Pradeep Gurjar from Gurugram



AAYUSH GOEL
Gurugram

The Rajasthan Police have arrested Pradeep Gurjar, kingpin of the notorious 6161 gang and an alleged associate of gangster Lawrence Bishnoi, from a flat in Gurugram's Sector 77 where he was hiding. Gurjar, who was carrying a reward of Rs 25,000, was tracked to his female friend's EWs flat in Emaar Palm Hills and was picked up late Thursday night after a covert operation by the Anti-Gangster Task Force (AGTF).

Acting on a tip-off, the AGTF deployed a decoy. A Rajasthan Police head constable posed as a security guard at the society gate and kept the gangster under surveillance for three days. CCTV footage from the housing complex was scanned to confirm his movements before the special team moved in and detained him. Gurjar has since been taken to Rajasthan for questioning.

A special unit led by Additional SP Siddhant Sharma and Inspector Ram Singh executed the operation. Police said Gurjar, a resident of Rawto ki Dhani in Kotputli, was running the 6161 gang, which is known for extorting money from hotel owners along highways. The gang originated in Bhilwara under Hari Tanwar, later passed to Vinod Mandli, and after Mandli's murder, came under Gurjar's control.

Investigators said Gurjar served as a conduit to a close associate of Bishnoi and has more than three dozen cases against him, including extortion, bank robbery, dacoity, murder and attempt to murder. He is also accused of recruiting youths from Kotputli, Behror, Bansur, Bhilwara and Gurugram. The woman who sheltered him is also from Rajasthan.

Investigative agencies launch massive search operation at Al-Falah University

SATISH HANDA
Faridabad

Meanwhile, preparations are underway to inspect lockers of doctors at Al-Falah University, suspicious powders seized from Faridabad mosque. Investigative agencies in Haryana and Jammu and Kashmir have launched a large-scale operation after the exposure of a terror module allegedly involving doctors from Al-Falah University in Faridabad. Authorities are now conducting widespread searches across multiple districts following the discovery that one of the accused was stockpiling chemicals such as ammonium nitrate, commonly used in fertiliser production.

Police in both Haryana and Jammu-Kashmir states are inspecting fertiliser shops, chemical godowns, hardware stores and factories. Officers are scrutinising stock registers, purchase quantities, sale records and buyer identities to determine whether suspicious materials were procured. Farid-



abad Police have broadened the operation to include mosques, hotels, colonies, dharamshalas and fertiliser-seed shops. The investigation intensified further after the discovery of a suspicious powder from Jama Masjid in Tyagi Market, Dabua. Samples have been sent for laboratory analysis, and the report is awaited. Scrutiny of Al-Falah University staff and financial records are searched by investigation agencies after the names of Dr Shaheen Saeed, Dr Muzammil Shakeel and Dr Umar Nabi surfaced

in connection with the terror module. Police have started gathering information on all doctors and professors at Al-Falah University. Investigators will examine bank statements and lockers belonging to all university doctors to detect any irregular financial activity. Investigation agencies are continuously tightening their grip on Al-Falah University and individuals under custody and interrogation. Police are interrogating several people suspected to have links with the accused. These include:

Mohammad Ishtiaq, the university's Imam who rented a house to Muzammil, Bashid and Shoaib from Dhauj village and Shabbir from Aswati in Palwal. Police believe they may have been in contact with Muzammil and with Dr Umar Nabi, the suicide bomber killed in the Delhi blast. Several university students have also been detained for questioning. They were reportedly driving the car of Dr Umar Nabi and were in contact with him. City-wide continuous combing operations continued by Faridabad Police conducting combing operations following the high alert. The search is also being carried out in the areas falling under the police stations of Dabua, BPTP, Kheri Pul, Adarsh Nagar, SGM Nagar, Dhauj, Palla, Sarai Khwaja, Shahar Ballabgarh and Surajkund. Checks are also being conducted at religious places, tenant accommodations, old car buyers and sellers, SIM card vendors, hotels and guest-houses.

India's Air Crisis: Northern, Eastern, and Northeastern states face year-round toxic exposure as South offers limited relief



AAYUSH GOEL
Gurugram

India's air pollution crisis extends far beyond its cities, with satellite-based estimates revealing that 60% of districts (447 of 749) exceed the national PM2.5 standard, and not a single district meets the WHO safe air guideline of 5 µg/m³. The assessment, released by the Centre for Research on Energy and Clean Air (CREA), draws on high-resolution satellite data combined with ground monitoring to provide district, state, and airshed-level insights into PM 2.5, exposing stark regional disparities and chronic year-round exposure.

The Indo-Gangetic Plain remains the country's most polluted region. Delhi records the highest annual population-weighted PM2.5 concentration at 101 µg/m³ — 2.5 times India's NAAQS (National Ambient Air Quality Standards) and 20 times the WHO guideline. Though it is being termed as an unprecedented health emergency, a solution is far from sight. Though the matter has reached the Supreme Court, it remarked that judicial bodies have their limitations when it comes to tackling issues like air pollution, and the top court does not have a magic wand to solve the Delhi air pollution crisis.

Grenades, IED seized as STF nabs Bishnoi-Rana gang operative in Karnal

AAYUSH GOEL
Gurugram

In a major security breakthrough in Haryana's Karnal district, Haryana Police's Special Task Force (STF) arrested Amar Singh alias 'Muchi', an active operative of the Lawrence Bishnoi-Kala Rana/Nauni Rana gang. Two live hand grenades, an improvised explosive device (IED), and a foreign-made automatic pistol were seized, officials confirmed.

The arrest was made on November 25 following actionable intelligence. A team of the STF intercepted Singh on the Karnal-Indri Road and recovered a Glock pistol and live ammunition from the Ford Endeavour he was driving. He was produced before a court the next day and remanded to police custody for six days.



During interrogation, the accused revealed that he had transported explosive material into Karnal on the instructions of gang leader Nauni Rana to execute a high-impact attack. Acting on his disclosure, STF teams on Wednesday recovered two hand grenades and an IED from a concealed location near village Jhinjhari, behind Karnal

Lake. A bomb disposal squad later neutralised the devices.

Investigators said the criminal network had been planning strikes in Karnal and nearby districts. Gangsters Kala Rana and his father Joginder Singh are already lodged in jail under UAPA and organised crime cases, while operatives outside were tasked with executing violence.

60% of Aravallis May Lose Legal Shield After New SC Definition

AAYUSH GOEL
Gurugram

Nearly 60 per cent of the Aravalli range could be opened to mining after the Supreme Court upheld a new definition that removes protection from hills rising less than 100 metres above local relief, prompting environmentalists to warn of rapidly worsening desertification and ecological damage across north-west India, particularly Haryana.

On November 20, the Supreme Court accepted the



Centre's revised definition of the Aravalli hills based on recommendations from the Ministry of Environment, Forest and Climate Change. Although the court ordered that no new mining licences be issued until

a Management Plan for Sustainable Mining is prepared, environmental groups argue the damage has already begun, saying the new definition weakens the legal protection that safeguarded the range for decades.

Under the framework, only landforms rising at least 100 metres above surrounding terrain qualify as Aravallis, excluding large areas of scrub-covered hillocks, ridges and low hill systems which scientists describe as essential to the range's structure and survival.

CM inaugurates Tesla hub in Gurugram, pitches Haryana as India's EV investment engine

AAYUSH GOEL
Gurugram

Haryana Chief Minister Nayab Singh Saini on Thursday inaugurated Tesla's first integrated Experience and Delivery Center in Gurugram, positioning the state as a major investment and electric-mobility hub, and as a manufacturing partner in India's clean-energy transition.

Calling the development "a moment of pride" for Haryana, Saini said the state is "not just a market, but a superpower for investors," and asserted that Gurugram is fast emerging as a global destination for advanced technology and industry. He underlined that discussions are already underway with Tesla to set up a manufacturing or assembly unit in Haryana, with officials indicating that a Completely Knocked Down (CKD) facility could be established within the next two years, creating thousands of high-skilled jobs and strengthening the state's automotive ecosystem.

Projecting Haryana's investment credentials, the Saini pointed to a steep rise in ex-



ports from about Rs 70,000 crore before 2014 to over Rs 2.75 lakh crore in 2025. He said the state has seen the creation of more than 12.2 lakh micro, small and medium enterprises over the last 11 years, supported by Ease of Doing Business reforms and the formation of a dedicated MSME department. "A special leasing policy for industrial plots is also being formulated to reduce further the cost of doing business", he added.

Saini said Tesla's entry would provide a major boost to Gurugram's electric-vehicle

ecosystem, accelerate employment generation and reinforce Haryana's reputation as an automotive R&D hub. Cabinet minister Rao Narbir Singh said the arrival of a global brand like Tesla reflects the state's robust law and order, strong infrastructure and consistent policy environment, adding that it would significantly enhance investor confidence.

The Gurugram centre—Tesla India's first all-in-one facility—brings retail, test drives, after-sales service, delivery and charging under one roof. It features live displays of the

Model Y, advanced service and diagnostic bays, and V4 Supercharging. Tesla's humanoid robot prototype, Optimus Gen 2, is also being showcased at the facility.

Sharad Agarwal, General Manager, Tesla India, said the company's objective is to accelerate India's transition to sustainable energy and that the Gurugram centre has been designed to make electric mobility seamless by integrating ownership services and charging in a single location. He added that Tesla's charging network would scale rapidly to ensure customer convenience and reliability.

The company announced plans to install over 20 destination chargers and eight Supercharging stations across Gurugram-Delhi NCR over the next six months. Once the One Horizon charging site in Gurugram is operational, Tesla will have four charging stations in India equipped with 16 Superchargers and 10 Destination Chargers. The V4 Superchargers deliver up to 250 kW, enabling the Model Y to gain up to 275 km of range in about 15 minutes.

JIH President Denounces Extremism; Flags Security Failure and Community Stereotyping over Red Fort Blast

Voices Concern over Air Pollution Crisis, and Serious Issues in SIR Phase II; Demands for Extension in Waqf Registration

KAVITA SHARMA
New Delhi



The President of Jamaat-e-Islami Hind (JIH), Syed Sadatullah Husaini, addressing the press meet at the JIH headquarters, reiterated JIH's unequivocal condemnation of all forms of radicalisation and extremism and expressed deep concern over multiple national issues that demand immediate government attention.

On the Delhi blast, Syed Sadatullah Husaini said, "We

condemn in the strongest terms the brutal attack that claimed innocent lives. JIH strongly denounces every form of radicalisation, extremism, and violence - whoever the perpetrator and whatever the claimed motive. Suicide attacks and mass violence violate every principle of human dignity, morality, and civilisation. Terrorism must be opposed by every citizen and institution." He expressed seri-

ous concern about security lapses highlighted by both the Red Fort explosion and the recent ammunition blast at Nowgam police station in Srinagar, which killed nine people and injured many - incidents that show persistent vulnerabilities in the security apparatus. He also expressed concern over media-driven stereotyping and vilification of entire communities, noting that such narratives deepen social

Supreme Court issues notice on plea to frame guidelines over 'menstruation checks'

NEW DELHI: The Supreme Court on Friday sought responses from the Centre and the Haryana government on a petition highlighting the alleged humiliation of three female sanitation workers at Maharshi Dayanand University (MDU) in Rohtak, who were reportedly forced to furnish photographic proof of menstruation to their supervisors.

A bench of Justices B.V. Nagarathna and R. Mahadevan issued notice on the writ petition filed by the Supreme Court Bar Association (SCBA) under Article 32 of the Constitution.

The matter, now scheduled for hearing on December 15, raises concerns about protecting women's rights to health, dignity, privacy, and bodily autonomy in workplaces and educational institutions during menstruation or related gynaecological issues.

The plea stems from an incident reported on October 26, when the three sanitation



workers — called in on a Sunday due to the visit of the Haryana Governor — were allegedly "verbally abused, humiliated and pressured" by supervisors hired through the Haryana Kaushal Rozgar Nigam Limited.

According to the petition, the supervisors "demanded photographic proof from the workers by asking them to send photos

of their sanitary pads". During the hearing, Justice Nagarathna-led Bench remarked that the episode reflected "a mindset" that was deeply troubling. "In Karnataka, they are giving period leave. After reading this, I thought — will they ask for proof for giving the leave?" observed Justice Nagarathna. "This shows the mentality of

the person. If some heavy work could not be done because of their absence, somebody else could have been deployed, "the apex court added, expressing hope that "something good will happen in this petition".

Following the incident, the MDU had suspended the two supervisors and initiated an internal inquiry. The Haryana State Commission for Women also took suo motu cognisance and sought reports from the varsity administration and the Rohtak police. The Assistant Registrar and the two supervisors were subsequently booked under various provisions of the Bharatiya Nyaya Sanhita relating to assault and outraging the modesty of a woman.

Calling the episode "disturbing", the SCBA in its petition said such acts amounted to a violation of the women's fundamental right to life, dignity, privacy and bodily integrity under Article 21.

CEC Gyanesh Kumar to chair International IDEA in 2026, signifying global recognition for ECI



NEW DELHI: Chief Election Commissioner, Gyanesh Kumar is all set to assume the Chairship of the International Institute for Democracy and Electoral Assistance (International IDEA) for the year 2026, the ECI said on Wednesday.

The CEC will take over the Chairship of IDEA on December 3, 2025, in the meeting of the Council of Member States of International IDEA to be held in Stockholm, Sweden.

As Chair, he will be presiding

over all council meetings during the year 2026.

International IDEA, established in 1995, is an intergovernmental organisation committed to strengthening democratic institutions and processes across the world. With a current membership of 35 countries and the United States and Japan as Observers, the organisation promotes inclusive, resilient, and accountable democracies.

"The Chairship marks a significant milestone, reflecting

global recognition of the Election Commission of India as one of the world's most credible and innovative Election Management Bodies (EMBs), "the ECI said in its press note.

India, a founding member of IDEA, has consistently contributed to the organisation's governance, democratic discourse and institutional initiatives.

"As Chair, CEC will leverage the country's unmatched experience of conducting the world's largest elections to shape IDEA's global agenda. The collaboration will strengthen knowledge-sharing, reinforce professional networks among EMBs, and support evidence-based global electoral reforms," the ECI said.

Being the world's largest electorate of nearly a billion electors and with well-laid-out and documented transparent electoral processes, India will endeavour to share its best practices with the EMBs across the world during the year.

Race against time: India's steel expansion faces carbon lock-in risk, says IEEFA



AAYUSH GOEL
Gurugram

India's upcoming steel expansion will determine whether the world's fastest-growing major steel market becomes a climate solution or a decades-long carbon liability. A new briefing by the Institute for Energy Economics and Financial Analysis (IEEFA) says India must strategically deploy public capital — not rely on blunt subsidies — to build a globally competitive green steel industry while avoiding long-term emissions lock-in. IEEFA highlighted that 92% of India's planned steel expansion — from 180 million tonnes (Mt) to 300 Mt — is yet to be built. Decisions made today will lock in emissions for the next 30–40 years, as plants constructed now will operate into the 2060s and 2070s. India already ranks as the world's second-largest steel producer behind only China. It is the fastest-growing major market, shaping global green steel cost curves and supply chains. Globally, the steel sector remains carbon-intensive. Despite nearly US\$9 trillion invested in renewable energy since 2010, heavy industry still relies 80–85% on fossil fuels, and steel has lagged other sectors in decarbonisation. Governments have spent US\$110 to US\$1,168 per tonne of CO₂ abated on green steel — up to 13 times European carbon prices — showing that carbon markets alone cannot deliver the transition. "Carbon lock-in occurs when steel plants with 30–40-year lifespans are built with conventional technology, locking in emissions until 2060–70. This could affect India's net-zero goals," said Saurabh Trivedi, Sustainable Finance Specialist at IEEFA, and co-author of the report.

Mahagathbandhan in Bihar Failed to Realise the Game Played by ECI through SIR: Mamata Banerjee

KOLKATA: West Bengal Chief Minister Mamata Banerjee said on Tuesday that the Rashtriya Janata Dal (RJD)-led Mahagathbandhan in Bihar faced a landslide defeat in the recently concluded Assembly elections in the state as the allies of the Grand Alliance failed to realise in time the game played by the Election Commission of India (ECI) on behalf of the BJP through the Special Intensive Revision (SIR) there, which was conducted just before the polls.

"In Bihar, the Mahagathbandhan allies could not realise the game played by the ECI through SIR there. When they realised it was too late then. That is why they were unable to even give a proper fight," the Chief Minister said while addressing a mega



'anti-SIR' rally at Bangania in North 24 Parganas district.

However, she said that she had realised the game of the ECI in time, and hence the Commission would not be fully successful in applying the same trick in West Bengal, where the Assembly polls are scheduled next year.

"West Bengal is not Bihar. BJP is desperate to grab power in West Bengal and is making all possible moves to achieve its goal. That will remain a dream," the Chief Minister added.

PM Modi calls for Global AI Compact at G20 Summit; Announces Summit in India

JOHANNESBURG: Prime Minister Narendra Modi, addressing the third session of the G20 Summit in Johannesburg, emphasised the need for a fair and just future powered by technology that is human-centric, global, and open-source, rather than finance-centric and exclusive.

He highlighted India's inclusive approach to technology, citing broad participation in digital payments, space technology, and artificial intelligence (AI).

The Prime Minister, in a series of X posts, said that the third session of the G20 Summit in Johannesburg focused on ensuring a fair and just future for all, with a focus on sectors such as critical minerals, AI and more.

"In my remarks, I called for



promoting technology that is human-centric, global and open source instead of merely finance-centric, national and exclusive in nature," he said.

PM Modi said that this is also what we are working towards in India, seen in broad participation in areas such as digital payments, space technology and AI.

The Prime Minister said that India's approach to AI is based on the three pillars of equitable access, population-scale skilling, and responsible deployment.

"India's AI Mission is working towards ensuring that the benefits of AI reach every part of India, including every district and language," he said. PM Modi pointed out that it must be ensured that AI is used for global good and its misuse is prevented. "For these steps, we need to create a global compact on AI and also place strict restrictions on the usage of AI for deepfakes, crime and terror activities," he said.

The Prime Minister also informed that India looks forward to welcoming the world to the AI Impact Summit in February 2026.

"We have picked the theme of Sarvajana Hitaya, Sarvajana Sukhaya or welfare for all, happiness for all," the Prime Minister said.

Justice Surya Kant Sworn in as 53rd Chief Justice of India

NEW DELHI: President Droupadi Murmu on Monday administered the oath of office to Justice Surya Kant as the Chief Justice of India (CJI) in a swearing-in ceremony held at the Rashtrapati Bhavan in the national Capital. In a significant departure from recent tradition, CJI Kant took the oath in Hindi, taking the name of God.

The ceremony at Rashtrapati Bhavan was attended by Prime Minister Narendra Modi, Vice President C.P. Radhakrishnan, Union ministers, Haryana Chief Minister Naib Singh Saini, judges of the Supreme Court, and Chief Justices and judges from Bhutan, Kenya, Malaysia, Brazil, Mauritius, Nepal and Sri Lanka. Justice Kant, the 53rd CJI, will have a tenure of about 14 months, and he will demit office on February 9, 2027.



On October 30, the Centre cleared the appointment of Justice Kant to the highest judicial office of the country after then CJI Bhushan R Gavi had recommended him as his successor. "In exercise of his powers conferred by clause (2) of Article 124 of the Constitution of India, the President is pleased to appoint Shri Justice Surya Kant, Judge of the Supreme Court of India, to be the Chief Justice of India with effect from November 24, 2025," the Union Law and Justice Ministry had said in its notification.

India's New Labour Codes: Pros and Cons

JAG MOHAN THAKEN

After a thumping win in Bihar Assembly elections, the BJP led central government has started to implement its hidden agendas, which it kept pending for more than five years. On Friday, November 21, 2025, it notified the four labour codes, which were waiting for the dawn of implementation since 2019 and 2020.

The government claims that India's Labour Codes mark a major reform by modernising labour laws, ensuring decent working conditions, timely wages, and long-term protection for workers across all sectors.

Terminating it a historic decision, the Government of India has announced that the four Labour Codes — the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 are being made effective from 21st November 2025, rationalising 29 existing labour laws. By modernising labour regulations, enhancing workers' welfare and aligning the labour ecosystem with the evolving world of work, this landmark move lays the foundation for a future-ready workforce and stronger, resilient industries driving labour reforms for Atmanirbhar Bharat.

In a press release, 21st November, the government states that the implementation of the four Labour Codes addresses this long-pending need to move beyond colonial-era structures and align with modern global trends. Together, these Codes empower both workers and enterprises, building a workforce that is protected, productive and aligned with the evolving world of work — paving the way for a more resilient, competitive and self-reliant nation.

Now under new codes, it will be mandatory to issue appointment letters to all the workers, this written proof will ensure transparency, job

security, and fixed employment. Under Code on Social Security, 2020 all workers including gig & platform workers to get social security coverage. All workers will get PF, ESIC, insurance, and other social security benefits.

Under the Code on Wages, 2019, all workers to receive a statutory right minimum wage payment. Minimum wages and timely payment will ensure financial security.

Employers must provide all workers above the age of 40 years with a free annual health check-up. It will promote timely preventive healthcare culture.

Now it will be mandatory for employers to provide timely wages, ensuring financial stability, reducing work stress and boosting overall morale of the workers.

To increase Women force participation, under new codes, women are permitted to work at night and in all types of work across all establishments, subject to their consent and required safety measures. Women will get equal opportunities to earn higher incomes — in high paying job roles.

Previously, ESIC coverage was limited to notified areas and specific industries; establishments with fewer than 10 employees were generally excluded, and hazardous-process units did not have uniform mandatory ESIC coverage across India. Now ESIC coverage and benefits are extended Pan-India — voluntary for establishments with fewer than 10 employees, and mandatory for establishments with even one employee engaged in hazardous processes. Social protection coverage will be expanded to all workers.

Some Major Benefits of Labour Reforms Across Key Sectors, As Claimed By The Central Government:

1. Fixed-Term Employees (FTE): FTEs to receive all benefits equal to permanent workers, including leave, medical, and social security. Gratuity eligibility after just one year, instead of five. Equal wages as permanent staff, increasing income and protection.

2. Gig & Platform Workers: 'Gig work', 'Platform work', and 'Aggregators' have been defined for the first time. Aggregators must contribute 1–2% of the annual turnover, capped at 5% of the amount paid/payable to gig and platform workers. Aadhaar-linked Universal Account Number will make welfare benefits easy to access, fully portable, and available across states, regardless of migration.

3. Women Workers: Gender discrimination legally prohibited. Equal pay for equal work ensured. Women are permitted to work night shifts and in all types of work (including underground mining and heavy machinery), subject to their consent and mandatory safety measures. Mandatory women's representation in grievance redressal committees. Provision to add parents-in-law in Family Definition of Female employees, expanding dependent coverage and ensuring inclusivity.

The Prime Minister, Narendra Modi has welcomed the implementation of the Four Labour Codes, describing it as one of the most comprehensive and progressive labour-oriented reforms since Independence. He said that these reforms greatly empower workers while significantly simplifying compliance and promoting 'Ease of Doing Business'.

The Prime Minister stated that the Four Labour Codes will serve as a strong foundation for universal social security, minimum and timely payment of wages, safe workplaces and remunerative opportunities for the people, especially Nari Shakti and Yuva Shakti.

P M Modi further said that the reforms will build a future-ready ecosystem that protects the rights of workers and strengthens India's economic growth. He added that they will boost job creation, drive productivity and accelerate the nation's journey towards a Viksit Bharat.



Four Labour Codes. It is one of the most comprehensive and progressive labour-oriented reforms since Independence. It greatly empowers our workers. It also significantly simplifies compliance and promotes 'Ease of Doing Business'.

"These Codes will serve as a strong foundation for universal social security, minimum and timely payment of wages, safe workplaces and remunerative opportunities for our people, especially Nari Shakti and Yuva Shakti."

"It will build a future-ready ecosystem that protects the rights of workers and strengthens India's economic growth. These reforms will boost job creation, drive productivity and accelerate our journey towards a Viksit Bharat."

Union Home Minister and Minister of Cooperation Amit Shah has also extended his heartfelt greetings to all the workers of the country on the implementation of the new Labour Codes across the country.

In a post on X platform, Union Minister Amit Shah said greetings to all workers across the country on the nationwide implementation of the new Labor Codes. He said that enacted under the leadership of Prime Minister Shri Narendra Modi, these codes represent the biggest reform in the history of Labor Laws.

These codes, which guarantee minimum wages, social security, equal opportunities for women workers and legal recognition for gig and unorganized workers, will improve the living standards of workers. They will also accelerate the creation of a developed and self-reliant India to become a role model for labour laws

around the world. Thanks to Modi Ji for these historic codes.

On the other hand, the Trade Unions claim that within 24 hours of Notification of draconian anti worker pro employer four Labour Codes, as termed by trade unions, thousands of workers are rising in rage burning the notification copies to ashes across the nation at factory gates and work places.

On 22 November, 2025, KKC members, led by Unorganized Workers and Employees Congress (KKC) Chairman Dr. Udit Raj, held a strong protest in front of Shramik Shakti Bhavan against the New Labour Codes introduced by the Modi government.

"The new labour codes are anti-labour and anti-social security. This is a conspiracy to usurp workers' rights, perpetrated by corporations. We demand that the Modi government immediately withdraw these anti-labour codes", Dr. Udit Raj said.

Joint Platform of Central Trade Unions (CTU's) including INTUC, AITUC, HMS, CITU, AIUTUC, TUCC, SEWA, AICTU, LPF, UTUC and independent industrial federations has called for nationwide combative resistance and defiance against labour codes urging for repeal of anti worker pro employer labour codes and Scrapping of Shram Shakti Niti 2025 on November 26th and immediately rise in rage through defiance wearing black badges and burning the labour codes copies across the nation at all workplace and residential areas.

In a joint statement released on 21st November 2025, the Joint Platform of Central

Trade Unions, expressed strong condemnation against the blatantly unilateral implementation of anti-worker, pro employer labour codes from today.

"In unequivocal terms we call it the Union Govt's deceptive fraud committed against the working people of the nation.

This arbitrary and undemocratic notification of the four so-called 'labour codes' notified on 21st November 2025, defies all democratic ethos and has wrecked the character of the welfare state of India to rubble."

The release elaborates that the joint platform of ten central trade unions and independent industrial federations have been resisting the implementation of these draconian labour codes since the day they were enacted repealing existing 29 central labour legislations.

The trade unions allege that instead, without heeding to any of the appeals, protests and strikes of the central Trade Unions, this Union government has made effective the labour codes to cater to the demands of employers' representatives.

The Joint Platform of CTUs while denouncing the move of the Govt as the most undemocratic, most regressive -anti worker and pro employer reiterate in strongest terms that the lethal assault on the working people will be confronted with the fiercest and most United resistance in history.

In a strong message, the CTUs state that the notification of these codes, amidst deepening unemployment crisis, rising inflation is nothing short of declaration of war on the working masses. The Union government in cahoots with its capitalist cronies is attempting to take the country back to the exploitative era of master -servant relationship.

Reacting over the "fixed-term employment ensuring equal benefits", claim of the government, CITU states that the fixed-term employment legalizes permanent temporariness in perennial and core jobs. Employers/corporates are endowed with unrestricted power to replace permanent

jobs with short-term contracts. Gratuity after one year does not compensate for the loss of continuity of service, seniority, and actual benefits. This provision is aimed at destroying stable employment and weakening unionization.

"On equal opportunities and safer conditions for women workers" claim of the government, CITU reacts: "Allowing night shifts without enforceable safeguards and consent leads to coerced consent in a distressed labour market. The Codes do nothing to address the real problems faced by women workers, i.e., contractualization, unequal pay, harassment, unsafe workplaces and denial of maternity benefits. Prohibitions on gender discrimination remain meaningless without strong enforcement, which the Codes dismantle completely."

Countering the government's claim on "Universal Social Security for all, including gig and platform workers", CITU comments that the Social Security Code does not guarantee universal coverage in any sense. Sections 109–114 merely talked about schemes for gig and platform workers, without mandatory timeliness, defined benefits or allocations. The proposed aggregator contribution of 1–2% of turnover is too inadequate to fund pension, PF or health benefits; Aadhaar-based portability etc are all meaningless unless employment relations and employers' obligation is ensured through statutory provisions and employment records and proper enforcement machinery - which are all absent in the Code. The social security code has not decreased the threshold number of employees in the EPF, ESI & Gratuity provisions from the existing threshold of 20 and 10 respectively and wage ceiling in the EPF & ESI for the coverage. But in the PIB statement it is deceptively claimed that all workers will get PF, ESIC, insurance and other social security benefits.

The Platform of Central Trade Unions has warned the government that the working people of India will put up a

formidable fight till the labour codes are withdrawn. Communist Party of India (Marxist) Polit Bureau has also strongly opposed the unilateral notification of the four Labour Codes by the BJP-led Central Government.

The party pleads that the Government's claim that the Labour Codes will boost employment and investment is completely baseless. The Codes are designed to leave labour unprotected in the face of the onslaught of capital. Their aim is to lure national and international capital by ensuring that all meaningful regulations covering various aspects of labour rights will be nullified. Further, they seek to snatch away the right to strike and criminalise any collective action by the working class.

The Labour Codes, in totality, seek to establish a jungle raj by unilaterally empowering the corporate class to bulldoze the rights and entitlements of workers with proactive sponsorship of the Government and administration.

D. Raja, General Secretary, Communist Party of India, criticizing the new labour codes, in a tweet on 22nd November, alleges, "The BJP government's push to implement the four labour codes, rammed through Parliament five years ago without proper debate or consultation, reveals its true objective: facilitating the loot of labour for corporate houses without any scrutiny or hindrance. These codes constitute a direct assault on hard-won labour rights and represent a death knell for job security in India. By diluting protections, easing hire-and-fire, weakening unions, and undermining social security, the BJP is laying the groundwork for unprecedented exploitation. For a country where crores of workers already struggle with precarious livelihoods, these measures will prove traumatising, deepen insecurity and widen inequality across every sector of the workforce."

Jag Mohan Thaken is a Senior Journalist, Columnist & Political Analyst, views are personal.

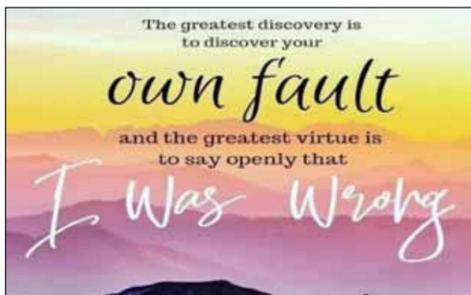


When mines ignore science, workers pay

Sonbhadra, whose name suggests wealth and good fortune, is a bitter illustration of how India treats its resource frontiers. Part of a mineral-rich belt spanning Uttar Pradesh, Chhattisgarh, Bihar, Jharkhand and Madhya Pradesh, the district is marketed as the country's "energy capital", hosting about 6,000 MW of coal-based power. Yet, for the workers who dig its stone and coal, it remains a place of risk and neglect. The stone quarry collapse in Obra, which has claimed several lives and left others feared trapped, is the latest reminder. The Uttar Pradesh government has ordered a three-tier probe and filed a case against the quarry owner for alleged safety violations. But if safety norms were indeed ignored, the obvious question is: where was the state when corners were being cut? Disaster-response teams had to come from Mirzapur, underlining the folly of not stationing such capacity locally in a district dense with quarries and mines. Doubts over workers' safety training and equipment only deepen the sense of systemic failure. The rot, however, is structural. Allegations of rampant illegal quarrying are not implausible. Stone quarries sit at the lowest rung of mining, usually handled by small-time contractors with little incentive or capacity to invest in safety. Micro-level geological studies that identify weak joints and fracture lines on hill slopes are rarely done, even though they can prevent exactly the kind of wholesale collapse seen in Obra. Blasting, a science that should be governed by precise calculations of explosive size and distance, is too often reduced to guesswork. Benching of open slopes, a basic safeguard, is frequently ignored. India does not lack knowledge. Institutions such as IIT (ISM) Dhanbad house world-class mining expertise. What is missing in Sonbhadra and similar districts is the political will to enforce science-based standards, penalise violators, and treat miners' lives as something more than expendable inputs in a resource economy.

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ARPITA MUKHERJEE EXPLAINS WHY NATIONAL CAMPAIGNS SHOULD UPGRADE STREET VENDORS ALONGSIDE INDUSTRY

Eat right, not just local: A safer future

There is a shadow — of doubt — over India's food landscape. In recent years, a string of high-profile food adulteration cases has shaken consumer confidence. As a result, many are now more cautious about their everyday food choices. Street food, once a beloved symbol of India's rich culinary culture, is facing growing scrutiny that is related to safety and hygiene.

In July 2024, raids on 58 pani puri stalls in Chennai revealed alarming practices. Officials found vendors using contaminated water and dipping their hands into chutneys. These cases are not isolated instances but highlight a troubling gap in food safety across India's informal food sector. While street food brings tradition and community to life, its hygiene standards often remain unchecked.

Food safety and standards for both packaged and unpackaged foods fall under the purview of the Food Safety and Standards Authority of India (FSSAI). However, the vast number of unpackaged food vendors makes it more challenging for the regulator to enforce safety standards consistently. In contrast, packaged foods allow for stricter enforcement of traceability, transparency, and reliability standards, due to clearer labelling and standardised processing protocols.

Packaged foods, safety and trust

India's packaged food industry is often associated with convenience. But it also reflects a structured system of food production shaped by science, regulation, and evolving consumer expectations. Compared to the informal food sector, the organised packaged food industry operates within a framework of clearer oversight. Regulatory guidelines set by the FSSAI span the entire production cycle — from sourcing raw materials to packaging the final product.

Modern processing techniques further



expanding the choices available to them. Simultaneously, there is a surge in fortifying foods with vital micronutrients to combat widespread nutritional deficiencies. These shifts mark a responsible and forward-looking approach that aligns commercial interests with consumer well-being.

A part of culinary landscape, but with risks

Street food remains a vibrant and integral part of India's culinary landscape. It reflects cultural heritage, supports millions of livelihoods, and continues to be a popular choice for both locals and tourists. However, beneath this rich and flavourful surface lies a series of systemic risks that cannot be ignored.

A recent analysis by the Observer Research Foundation paints a grim picture, estimating that India records a staggering 100 million cases of food-borne illnesses annually, leading to approximately 1,20,000 deaths. A significant portion of these illnesses is linked to contaminated food from informal sources, including street vendors, small eateries and roadside stalls. These are not just statistics. They represent a significant public health burden that disproportionately affects the most vulnerable sections of society.

Importantly, the industry is responding to growing consumer priorities around processed foods. Driven by market demand and growing health awareness, companies are evolving their product portfolios by introducing a wider range of offerings that cater to health-conscious consumers, thereby

Similarly, the incentive to use cheaper, adulterated ingredients is high. These practices frequently trigger localised outbreaks of food poisoning and other gastrointestinal illnesses, which often go unreported, further masking the true scale of the problem.

The FSSAI has introduced initiatives to train, certify, and integrate these vendors into the regulatory framework. In collaboration with the Brihanmumbai Municipal Corporation (BMC) it launched a food safety training programme for street food vendors in Mumbai. The training modules include personal hygiene, safe food handling, storage protocols to prevent contamination and proper waste disposal. At the same time, the unorganised nature and sheer scale of the sector make this a gradual and ongoing effort.

Foster a commitment to safety

While packaged foods go beyond convenience and reflect a science-led, structured approach to addressing food safety concerns, it is important to ensure that street foods are safe and hygienic through training and rating of street vendors under national-level campaigns such as the Eat Right India movement or the Clean Street Food Hub (CSFH).

As India progresses on its path of modernisation and urbanisation, ensuring access to safe and hygienic food must become a top priority for all stakeholders involved. While the romance and tradition of street food remain integral to India's cultural fabric, the associated health risks cannot be overlooked especially when public health is a national priority. The future of food in India must be shaped not by sentiment, but by an unwavering commitment to safety.

Arpita Mukherjee is Professor, Indian Council for Research on International Economic Relations. Views are personal.



JATINDER GOYAL LINKS CLASSROOM MATHS WITH PROBLEMS TO DEEPEN UNDERSTANDING

India's numeracy crisis behind the literacy gains

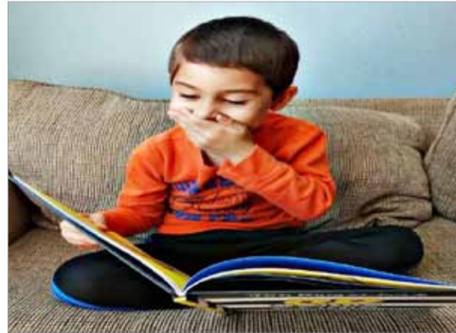
The National Education Policy 2020 rightly identifies Foundational Literacy and Numeracy (FLN) as the cornerstone of all future learning. The NIPUN Bharat Mission has translated this policy intent into action by focusing on learning outcomes rather than just inputs. Foundational learning outcomes — stagnant for decades — have shown measurable improvement, as confirmed by government as well as independent surveys.

Despite these gains, numeracy continues to lag behind literacy. The Annual State of Education Report 2024 report shows that while 48.7% of Class 5 students can read fluently, only 30.7% can solve a basic division problem — an 18% point gap. No State reports higher numeracy than literacy outcomes. This situation makes it essential to examine numeracy more closely on the path to achieving foundational learning.

Integrated learning

The root of the numeracy problem lies in the cumulative nature of mathematics. Unlike language learning, where partial comprehension allows some progress, math is hierarchical and builds on itself. A missed concept in the lower grades, such as place value, can make future concepts like addition and decimals inaccessible. As a result, once gaps form, they tend to widen over time.

Traditional syllabus-driven teaching worsens the issue, as it advances without ensuring that students have grasped earlier concepts. Research and field experience from Teaching at the Right Level, an approach developed by the NGO Pratham, show that instruction must be aligned with a child's learning level rather than the curriculum. Without remedial



interventions, grade-level teaching simply bypasses most learners, deepening existing disparities. This gap is also evident in the disconnect between school learning and real-life application. A study by the Abdul Latif Jameel Poverty Action Lab shows that students who perform well on classroom math assessments often struggle to apply that knowledge in real-life market situations. Conversely, children engaged in real-world tasks, such as working in a shop, often find it difficult to transfer those skills into classroom-based math problems. This two-way disconnect underscores the need for integrated learning that brings real-life problem-solving into classrooms.

The practical consequences of the numeracy gap are significant. Students who lack foundational numeracy skills struggle in both math and science — subjects which record far higher failure rate than others — in board exams. Many adolescents exit school even before reaching the board exam stage, not

because of a lack of access or interest, but because persistent learning gaps make classroom instruction incomprehensible, especially in middle and secondary school. The dread of math is therefore real, and results in closing the doors of higher education for many who can't pass Class 10 board exams or drop out earlier.

A multi-pronged response

Addressing this challenge calls for a multi-pronged response that builds on NIPUN's gains. The most urgent step is to extend interventions up to Class 8, given that about 70% of Class 5 and more than 50% of Class 8 students are still unable to perform basic division, as per the ASER 2024 report. Limiting foundational interventions to Class 3 is inadequate when upper primary children continue to miss out, many having lost crucial primary years due to COVID-19 disruptions. Experiences from the Union Territory of Dadra and Nagar Haveli and Daman and Diu, where extending FLN interventions into middle grades significantly improved outcomes as shown in the Parakh Rashtriya Survekshan 2024, confirm the value of such an approach.

Alongside this extension, it is equally important to move beyond "foundational" skills and introduce what may be called FLN+ skills — fractions, decimals, percentages, ratios, and integers — since these are critical for board exam success and later academic progression. ASER 2024's finding that nearly

70% of Class 5 students cannot solve division suggests that an overwhelming majority also lack higher-level skills, such as adding simple fractions (for example, $2/3 + 1/2$). This must change through a concerted effort.

Pedagogy, too, must evolve, especially beyond the NIPUN hours: child-friendly, activity-based methods already used for FLN should be adapted for higher-level concepts, ensuring teaching aligns with students' actual learning levels rather than rigid grade-based syllabi. Finally, the classroom must connect more meaningfully with the outside world. By embedding literacy and numeracy in real-life contexts and encouraging everyday problem-solving, schools can make learning not only more relevant but also more enduring.

In conclusion, India's numeracy gap is both widespread and deep, intensifying as children progress through school. Its causes lie in the cumulative nature of mathematics and instructional approaches that fail to meet students where they are. The consequences — poor learning outcomes, board exam failures, and high dropout rates — threaten India's educational and economic future. The NIPUN Bharat Mission has already shown that foundational skills can improve at scale with focused effort. The next step is to build on these gains and extend success to upper primary levels and to FLN+ skills, especially in math. Doing so is not just an academic priority but a social and economic one — with direct implications for enrolment, employability, and equity.

Jatinder Goyal, a civil servant presently serving in the Union Territory of Dadra Nagar Haveli and Daman and Diu. Views are personal.

BOOKS: REVIEW

New book maps the power shift to India's women voters

Ruhu Tewari's debut arrives at an opportune moment. Over the past decade, Indian politics has discovered the woman voter — first as a "silent participant", now as a swing bloc that parties court with welfare schemes, targeted messaging and symbolism. Tewari, a journalist who has criss-crossed the country for nearly two decades, sets out to explain how this shift happened and what women actually want from politics. The result is a brisk, field-reported synthesis that blends interviews, on-ground vignettes and election data with publisher-ready clarity.

The book's core claim is straightforward: women are no longer voting as extensions of male family members; they are making independent choices in ever larger numbers, reshaping outcomes from panchayat to Parliament. This thesis echoes a growing media and scholarly consensus — visible in reviews and author interviews — that the gender gap in turnout has narrowed and, in some States, even flipped. Where earlier

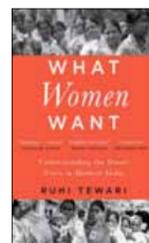
manifestos offered token lines for "behenon", parties now build full policy stacks for women: cash transfers, LPG connections, travel concessions, bicycles, liquor restrictions and more.

Tewari's strengths are journalistic. She privileges the voice of the voter over that of the strategist. Chapters move briskly from kitchens and bus stands to polling booths and party offices. The portrait that emerges is textured: the young garment worker who prizes mobility as much as money; the anganwadi worker who weighs dignity at work alongside a monthly stipend; the first-time voter who reads welfare as recognition, not charity. These stories keep the book grounded when policy talk risks abstraction. The chapters often feel like long magazine pieces stitched into a single argument, and that is meant as praise.

A second through-line is the political learning curve of parties and leaders. Tewari tracks how "women's issues" migrated from the last page of manifestos to the centre of campaign design.

She argues that Narendra Modi's team grasped the electoral potential of the woman voter early in the 2010s, with welfare schemes that travelled into households and produced repeatable, communicable benefits. But she also shows how regional parties — the BJD in Odisha, the DMK and AIADMK in Tamil Nadu, the TMC in West Bengal, the JD(U) in Bihar — built distinct women-first coalitions long before "labharthi" became a national term of art. As several reviewers note, the book is at its best when it excavates these shifts rather than simply marvels at them.

If the macro politics are familiar, the micro mechanics are illuminating. Tewari is careful on how women evaluate trade-offs: a free bus ride might unlock jobs and education; a cylinder connection means less smoke, fewer clinic visits and status within the home; a liquor crackdown translates, in some constituencies, into lower domestic violence. The effect, she suggests, is cumulative: when multiple interventions reduce



What Women Want: Understanding the Female Voter in India
By Ruhu Tewari; Juggernaut; 272 pages; Rs 599.

drudgery and risk, political loyalty can consolidate — even across caste and creed. As one reviewer puts it neatly, women are "stepping out of the electoral closet" with an assertive, instrument-using vote.

The book also tries to puncture clichés. Women are not a monolith; class, rural-urban location, religion and age shape preferences. Nor do women vote only on "women's issues". Jobs, inflation and safety coexist in a single calculus that is practical, even transactional. Where commentators sometimes romanticise "purity" in the woman's vote, Tewari's fieldwork shows calculation and scepticism — qualities that make the bloc more, not less, politically consequential. Interviews and discussions around the book, on podcasts and in print, underline this refusal to essentialise. As a piece of narrative non-fiction,

the prose is accessible and brisk; the argument is clear without being didactic. Yet the same readability occasionally flattens complexity. A more systematic presentation of district-level data, turnout trends and survey tables would have strengthened the causal claims. We often hear that women are voting "independently", but we get limited quantitative proof beyond election-season snapshots. The book's reliance on field notes and news archives — while valuable — sometimes leaves the social science reader wanting clearer methodological guardrails. To be fair, the author signals that this is a reported book, not an academic monograph.

Another mild quibble concerns the South and the Northeast. Tewari does travel widely, but some of the most intriguing state-level experiments — Kerala's Kudumbashree networks, for instance, or the evolving women's vote in the Northeast — receive relatively less analytical weight than Hindi-belt battlegrounds. On the other hand, the book's breadth lets it speak fluently to the 2024-25 political moment; in recent conversations and reviews, the author bridges Indira Gandhi's era to the present to show a long arc of mobilisation and voice.

India to Focus on Strong R&D Frameworks, \$100 Billion of FDI Committed: Piyush Goyal

NEW DELHI: Union Minister of Commerce and Industry Piyush Goyal on Friday called for stronger research and development (R&D) frameworks and industry participation in it, stressing that global companies have committed \$100 billion worth of investments in India.

At the Federation of Indian Chambers of Commerce and Industry's 98th anniversary celebration, the Union Minister underscored India's unwavering commitment to self-reliance, innovation and youth-driven growth.

He called the industry body a symbol of "India's independence struggle and industrial strength," adding that FICCI's journey mirrors India's own economic evolution. Goyal stressed the need for self-reliance and linked its pursuit to India's civilisational roots, Mahatma



Gandhi's economic philosophy, and Bhagavad Gita quote, "One must elevate oneself by oneself. We are the architects of our own future," he said adding that this philosophy guides India's pursuit of 'New Bharat'.

Goyal highlighted Prime Minister Narendra Modi's governance style, which places economic progress, national security and self-reliance at the

core of policymaking. "Good economics is good politics," he said, noting that India has emerged as the world's fastest-growing major economy despite global uncertainties. Highlighting India's manufacturing push, Goyal cited plans by global companies amounting to nearly \$100 billion in investments and stressed the need to move away from a "protectionist mindset" toward

embracing competition, innovation and high-quality standards.

He called for stronger research and development frameworks and highlighted the government's new R&D and Innovation Fund that bolster private-sector participation. Pointing to India's young, tech savvy population, Goyal said the country holds a significant advantage in adapting to emerging technologies, especially artificial intelligence (AI). "ChatGPT's second-largest user base is in India," he said, adding that Indian youth are rapidly integrating advanced tech tools, making India a global hub for innovation and digital skills. He reiterated the importance of the MY — Mahila-Yuva — formula for inclusive development and called on industry leaders to partner with the government in skilling, innovation and global engagement.

Healthcare Industry Calls for a Major Boost in Union Budget 2026-27

NEW DELHI: The healthcare industry on Thursday urged the government to invest in robust health systems in the upcoming Union Budget 2026-27.

The Association of Healthcare Providers of India (AHPPI) stated that enhancing healthcare funding in the upcoming Union Budget is crucial to address critical gaps in infrastructure, skilled workforce, and equitable access to affordable healthcare across the country.

Last year, the government allocated approximately Rs 90,658 crore to the Ministry of Health and Family Welfare, marking a 12.5 per cent increase from the previous year.

Despite this rise, public health expenditure remains below 2.2 per cent of India's GDP, falling short of the National Health Policy target of 2.5 per cent and global standards for developing economies.

AHPPI highlighted that as India faces a rising burden of both com-



municable and non-communicable diseases, alongside growing demand for specialty and preventive care, the next budget must prioritise health system strengthening in rural and underserved areas to ensure universal health coverage.

"To secure a healthier future for India, it is imperative to invest in robust health systems today. We urge the government to substantially enhance healthcare funding in Budget 2026-27, laying the foundation for world-class and inclusive care for every citizen," said Dr. Giridhar Gyani, Director General, AHPPI. "Expanding infrastructure,

strengthening the workforce, and enabling equitable access to quality services, especially in tier 2 and tier 3 cities, are critical to meet the evolving healthcare needs of the nation," he added.

NATHEALTH- Healthcare Federation of India called for reducing cancer care costs, allocating proceeds from healthcare CESS, and the proposed 35 per cent GST slab on tobacco and sugar products to strengthen public health programmes.

"India's healthcare sector is at a defining crossroads, presenting both complex challenges and transformative opportunities. The upcoming Union Budget offers an unprecedented chance to address systemic gaps such as the acute shortage of medical specialists, escalating cancer care costs, and inadequate hospital infrastructure to meet the demands of a growing population," said Abhay Soi, President, NATHEALTH.

Piyush Goyal Calls for Robust Centre-State Partnership to Boost India's Exports



NEW DELHI: India must expand its economy and create more employment opportunities by increasing exports, Union Commerce and Industry Minister Piyush Goyal said on Tuesday, emphasising the need for strong collaboration between the Central Government and the States to drive export expansion and diversification.

Addressing the fourth meeting of the reconstituted Board of Trade (BoT) here, the minister highlighted the resilient performance of the Indian economy amid global volatility and reaffirmed the Government's commitment to accelerating export growth.

Goyal stated that the Export Promotion Mission would incorporate targeted schemes to help landlocked States enhance their competitiveness in the export sector.

He noted that based on inputs received from States, the Ministry of Commerce would work closely with relevant agencies to identify effective and timely solutions to emerging challenges.

Goyal said that India's global reputation as a reliable exporter hinges on ensuring the highest standards in every product and consignment. He emphasised that maintaining consistency in quality is essential for strengthening India's position in global markets and building long-term trust with international partners.

Goyal urged states to actively share their successful models and best practices, particularly in areas such as Ease of Doing Business and Single Window clearance systems. He noted that learning from states that have demonstrated strong performance in these domains would not only help others streamline their processes but also create a spirit of healthy competition.

Such collaborative efforts, Goyal added, would contribute to more efficient governance, improved facilitation for exporters and ultimately better outcomes across the country. The Minister provided an overview of progress made on initiatives announced during earlier BoT meetings.

A major achievement has been the rapid scale-up of the Trade Connect ePlatform, launched in September 2024, which now integrates services from Indian Missions, the Department of Commerce, DGFT, Export Promotion Councils, Exim Bank and other partners.

Railways Offers Greener Logistics Options For Industries & MSMEs



NEW DELHI: Indian Railways' cumulative loading for the current financial year has crossed the 1-billion-tonne mark, reaching 1,020 million tonnes (MT) as of November 19.

The performance reflects steady demand across key sectors and continued improvements in operational efficiency.

Coal continued to dominate the freight basket at 505 MT, followed by iron ore (115 MT), cement (92 MT), container traffic (59 MT), pig iron and finished steel (47 MT), fertilisers (42 MT), mineral oil (32 MT), foodgrains (30 MT) and raw materials for steel plants (around 20 MT). Other commodities accounted for 74 MT.

Average daily loading has remained stable at nearly 4.4 MT, compared with 4.2 MT in the previous year, indicating a firm rise in freight activity.

Between April and October, freight loading rose to 935.1 MT from 906.9 MT during the same period last year, marking a healthy year-on-year increase. Officials said the continuing momentum highlights the Railways' expanding capacity to support industrial growth and infrastructure development.

India Optimistic Of Clinching 1st Tranche of US Trade Pact by Year-End: Commerce Secretary

NEW DELHI: India is hopeful of clinching the first tranche of the bilateral trade agreement (BTA) with the United States by the end of this year as most issues have already been resolved, Commerce Secretary Rajesh Agrawal said on Friday.

According to Agrawal, the country is "optimistic of finding a solution within this calendar year" and "there are areas which are non-negotiable for India".

In his address at the FICCI's 98th AGM and annual convention here, the Commerce Secretary said they had a commitment to see the first tranche is complete by the fall of 2025, and things have moved a lot since then. He stated that the ministry is engaged with the US



for the BTA and is also engaged in protracted negotiations related to reciprocal tariffs.

New Delhi is negotiating two deals with the US — one for a trade deal and the other to address additional reciprocal tariffs imposed by the US. The trade pact regarding tariff-related issues will cover both

the 25 per cent reciprocal tariffs and the 25 per cent oil tariffs.

"Engaged in discussions over protracted trade deal framework to address reciprocal tariff issues with the US," he added.

Agrawal said that the trade deal will be beneficial for Indian exports when higher US

tariffs are removed.

India's exports to the US have increased, Agrawal informed the Parliamentary Standing Committee on Thursday. He said that the two countries have been holding regular virtual rounds of talks on the BTA, and the first stage of India-US trade talks is progressing swiftly.

President Donald Trump earlier sent positive signals on strengthening US-India relations, raising fresh hopes that a bilateral trade agreement between the world's two largest democracies could be signed soon. Trump said that he plans to "lower tariffs" imposed on India "at some point", indicating that a breakthrough in the trade talks could come soon.

BEL and Safran Seal Strategic JV Agreement to Manufacture HAMMER Weapon System in India



Landmark step boosts 'Make in India' and strengthens indigenous precision-weapon capabilities

ARUN KUMAR RAO
New Delhi

In a major boost to India's defence manufacturing ecosystem, Navratna Defence PSU Bharat Electronics Limited (BEL) and France-based Safran Electronics & Defense (SED) have signed a Joint Venture Cooperation Agreement (JVCA) to produce the Highly Agile Modular Munition Extended Range (HAMMER) precision-guided air-ground weapon system in India.

The agreement, signed in the presence of Sanjeev Kumar, IAS, Secretary (Defence Production), marks a historic milestone in advancing the 'Make in India' and Aatmanirbhar Bharat vision. The JVCA was inked by Manoj Jain, CMD, BEL, and Alexandre Ziegler, Head of Global Defense Business Unit, Safran, with Olivier Andries, CEO, Safran, also in attendance.

Formalising a Vision Announced at Aero India 2025—the JVCA cements the intent first articulated in an MoU signed on February 11, 2025, during Aero India. Under the agreement, BEL and SED will establish a 50:50 Joint Venture Company (JVC) in India to manufacture, supply, and maintain the HAMMER weapon system for the Indian Air Force (IAF) and Indian Navy.

The JVC will begin operations with phased localisation, eventually indigenising critical sub-assemblies, electronics, and mechanical components. BEL will lead the final assembly, integration, testing, and quality assurance, while Safran will bring its globally proven expertise in design and precision-guided munitions.

Boosting India's Precision Weapon Ecosystem—the collaboration reinforces BEL's commitment to expanding India's defence industrial base and aligns with the nation's long-term push for advanced weapon systems to be designed and produced domestically.

InDApp for the MSME sector by NIRDC

One Nation, One Platform for India's MSMEs is the goal of InDApp's existence

KAVITA SHARMA
New Delhi



global recognition to Indian artisans and craftsmen, and enable MSMEs to contribute to the vision of Viksit Bharat.

It is backed by eight ministries, InDApp, has been specifically created for entrepreneurs in the MSME sector across India. The platform's offerings are wide-ranging, from providing

information on government schemes and facilitating access to capital to augmenting business visibility and aiding in training and capacity building, the InDApp significantly enhances digital access for MSMEs at the click of a button or by just tapping on your phone.

The app is seen as a techno-

logical revolution in the MSME sector because of its multi-utilitarian value. For an Indian business trading in wares from a remote location in India, the InDApp's marketplace is where the trader can list products and services under a dedicated category and also explore other businesses across locations.

As a nodal body that has created this application, the NIRDC, an autonomous not-for-profit institution under the MSME sector, works in close coordination with other governmental bodies to streamline access to resources and support mechanisms. This collaborative framework ensures that there is a comprehensive and integrated approach to industrial facilitation and policy implementation.

Eli Lilly entry in Trillion Dollar Club



DR. ANIL KUMAR ANGRISH
On November 21, 2025, Eli Lilly became the first pharmaceutical or healthcare company to enter in trillion-dollar club as the company's valuation hit \$1 trillion. Till now, this club had members namely Nvidia, Apple, Microsoft, Alphabet, Amazon, Meta, Broadcom, and Taiwan Semiconductor Manufacturing Company (TSMC), which are mainly from IT, E-Commerce, or Semiconductor sector. Berkshire Hathaway, Tesla, and Saudi Aramco also figure in this club. Except TSMC and Saudi Aramco, all other companies are US-based. It is interesting to see the journey of a pharma company that figured in this group.

In Q3 of 2025, Lilly reported revenue of \$17.60 Bn as against \$11.44 Bn in Q3 of 2024, i.e., 54.0 per cent growth YoY. Increase of 54.0 per cent was mainly driven by a 62.0 per cent increase in volume which was partially offset by a 10.0 per cent decrease due to lower realized prices. Revenue from key products grew to \$11.98 Bn in Q3 of 2025. Lilly attributed the growth to revenue from key products led by Mounjaro (for Type-2 Diabetes) and Zepbound (for Obesity). Obesity is considered

as a major risk factor driving more than 200 associated diseases. The volume increase outside the U.S. was primarily attributed to Mounjaro. Gross margin (as a percentage of revenue) stood at 82.9 per cent, with an increase of 1.9 per cent.

In Q3 2025, Mounjaro revenue went up by 109.0 per cent to touch \$6.52 billion comprising \$3.55 Bn revenue from the U.S. market and \$2.97 Bn as revenue from outside the U.S. Revenue growth in the U.S. was 49.0 per cent whereas the growth was much higher from outside the U.S. as revenue was \$728.0 million in Q3 of 2024 which touched \$2.97 for Q3 of 2025.

A valuation of \$1 Trillion by any healthcare or pharmaceutical company is not achievable on the strength of just one or two products. Pharmaceutical industry is very large and internationally competitive. There are multiple therapeutic categories, and within each therapeutic category, there are sub-categories. Lilly has well-diversified portfolio as the company's pharma research focuses on multiple areas such as immunology, metabolism (including diabetes, obesity and cardiovascular), neuroscience, and oncology. As a leading global pharma company, Lilly keeps on expanding the value of existing products through new uses, formulations, and therapeutic approaches, in-

Table 1: Revenue and Volume Growth in Q3 of 2025

	Revenue in Q3 (In \$ Bn)	Volume Growth
In the U.S.	1130	60.0%
Outside the U.S.	630	66.0%

Source: Compiled from Lilly's quarterly release dated October 30, 2025

Table 2: R&D and Marketing, selling, and administrative Expenses

Head	FY23	FY24	Percent Change
R&D Expenses	9,313.40	10,990.60	18
Marketing, selling, and administrative expenses	7,403.10	8,593.80	16

Source: Compiled from Annual Report of FY24 of Eli Lilly and Company

Table 3: Early-stage and Late-stage R&D Expenses for three years

Head	FY22	FY23	FY24
Early-stage R&D Expenses	2404.6	3092.5	3916.9
Late-stage R&D Expenses	4784.2	6220.9	7073.7

Source: Compiled from Annual Report of FY24 of Eli Lilly and Company (p107)

cluding complementary devices or diagnostic tools.

It took almost 149 years to reach at this milestone of \$1 Bn valuation as Eli Lilly and Company was incorporated in 1901 that succeeded the drug manufacturing business founded in 1876 by Colonel Eli Lilly. In 1923, the company introduced ILETIN (animal-source Insulin) which was the world's first commercially available insulin product, for the treatment of diabetes. In 1940s, the company was among first few companies which could develop a method to mass-produce Penicillin-G, the world's first widely available antibiotic. The company has many other firsts to its

credit, e.g., manufacturing and distribution of the Salk Polio vaccine globally (1955), introduction of 'Humulin' (1982) which is insulin product that is identical to the one produced by the human body. Humulin had the distinction of being the world's first human healthcare product created by using recombinant DNA technology.

One major contributor in valuation is that the company has remained committed to R&D. By the end of 2024, the company employed approximately 11,000 employees in pharmaceutical R&D activities, including a substantial number of physicians, scientists holding graduate or postgraduate degrees, and highly skilled



technical personnel (Annual Report, 2024). In Q3 2025, R&D expenses of Lilly stood at \$3.47 Bn, or 19.7 per cent of revenue in early and late-stage portfolio. For FY24, total R&D expenses amounted to \$10.99 Bn. Lilly has laid more emphasis on late-stage R&D over a period of three years as reflected in the amount of R&D expenses on early-stage R&D and late-stage R&D. Overall expenditure on Early-stage as well as Late-stage R&D expenses has gone up.

Besides organic growth, Lilly opted for inorganic growth too and made its largest acquisition in 2019. Loxo Oncology was acquired to broaden treatment options for cancer patients through first-in-class and best-in-class medicines.

Higher gross margin allows the company to incur marketing, selling and administrative

expenses which increased to \$2.76 Bn in Q3 2025. For FY24, expenses under this head stood at \$8.59 Bn driven by promotional efforts supporting ongoing and future launches.

Top management of the company comprises those leaders who are serving the company from a long term. Stability of the tenure for top management seems to be an advantage for Lilly as pharma R&D is always seen from long-term perspective. David Ricks is the Chairman, President and Chief Executive Officer (CEO) since 2017. He has 29 years of service with Lilly itself. Eric Dozier is the Chief People Officer since 2022 besides being Executive Vice President. He is also serving Lilly from last 28 years.

Patents and trademarks give edge to Lilly, e.g., Mounjaro/Zepbound (Cardiometabolic

Health Products) have patent expiry in 2036 (for the USA), 2037 (major European countries), and 2040 (for Japan). Certain patents of Lilly are going to expire in next 2 to 5 years, e.g., Jardiance will lose patent in 2029 in the US/European markets and in 2030 in Japan. Trulicity compound patent will lose expiry in 2027 (in U.S.), and in 2029 in major European and Japanese market. There are patents which have more than decade, e.g., Compound patents of Jaypirra (Oncology), Retevmo (Oncology), Omvoh (Immunology) have expiry in 2037 for the U.S.

Lilly has remained on the forefront through digitalization. On January 4, 2024, Lilly announced LillyDirect, a new digital healthcare experience for patients in the U.S. living with obesity, migraine and diabetes. Through this initiative, Lilly offered disease management resources which included access to independent tele-healthcare providers, tailored support comprising Disease state and healthcare educational information as well as direct home delivery of select Lilly medicines through third-party pharmacy dispensing services.

On November 6, 2025, the company announced an agreement with the U.S. government to expand access to its obesity medicines and reduce patient costs. This agreement

is likely to improve access to about 40 million Americans living with obesity on government insurance programs and millions of those Americans who pay out-of-pocket. Hence, the agreement has implications for volume growth in the USA, and resultant positive impact on the revenue. This agreement was in continuation of its earlier agreement of 2020 through which it partnered with Trump Administration on a pilot program. Lilly became the first company to cap out-of-pocket insulin costs at \$35 per month.

From above, one can judge that Lilly has earned that space in Trillion Dollar Club through conscious efforts such as consistent investment in R&D, striking balance in Early-stage and Late-stage R&D, focus on innovative products, diversification of portfolio, direct home delivery of select medicines through LillyDirect, spending on Marketing, Selling and Administration, emphasis on volume growth in domestic as well as foreign markets, and retention of key personnel to drive long-term growth.

Dr. Anil Kumar Angrish—Associate Professor (Finance and Accounting), Department of Pharmaceutical Management, NIPER S.A.S. Nagar (Mohali), **DISCLAIMER:** Views are personal and do not represent the views of the Institute.

RBI fines HDFC Bank, Mannakrishna Investments for Regulatory Lapses

NEW DELHI: The Reserve Bank of India on Friday informed that it had imposed monetary penalties on HDFC Bank Limited and Mannakrishna Investments Private Limited for non-compliance with rules and directions.

The RBI said that it fined HDFC Bank Rs 91 lakh for breaches of section 19(1)(a), section 6(1) of the Banking Regulation Act, 1949 and non-compliance with RBI directions on interest rates on advances, outsourcing of financial services and Know Your Customer norms.

A statutory inspection revealed that the bank had adopted multiple benchmarks within the same loan category.

A wholly owned subsidiary of the bank undertook business that is not a permissible



business that can be undertaken by a banking company under Section 6 of the BR Act, the statement from the RBI said.

The central bank also found that the bank violated rules by outsourcing the function of determining compliance with KYC norms of certain custom-

ers to its outsourcing agents. The RBI also imposed a penalty of Rs 3.10 lakh on Mannakrishna Investments for governance lapses by violating provisions in its Master Direction to Non-Banking Financial Company (NBFC).

The company had failed to take prior written permission of the RBI while appointing a director, resulting in a change in management on account of a change in more than 30 per cent of its directors, excluding independent directors.

The RBI said the actions on HDFC Bank and Mannakrishna Investments arise from deficiencies in regulatory compliance, and do not pronounce on the validity of any customer transactions.

In September, HDFC Bank's branch in Dubai International Financial Centre, namely 'DIFC branch', was barred by the Dubai Financial Services Authority (DFSA) from onboarding or soliciting new clients.

Indian Economy Picks Up Further Pace Despite Global Headwinds: RBI Bulletin



MUMBAI: The Indian economy showed signs of a further pick up in momentum, despite continuing global headwinds. Available high-frequency indicators for October suggest a robust expansion in both manufacturing and services activities, supported by festive season demand and the ongoing positive impact of the GST reforms, according to the RBI monthly bulletin released on Monday.

Inflation has moderated to a historic low and remained well below the target rate. The fall in inflation was driven by a decline in food prices and the GST rate cut on goods and services prices, besides favourable base effects. Financial conditions remained benign, and the flow of financial resources to the commercial sector increased significantly from a year ago, the bulletin states.

GST collections improved over the previous month, indicating a strong pick up in consumer demand. Sowing of all rabi crops is progressing well following the harvesting of kharif crops.

High-frequency indicators for October suggest further broadening of manufacturing activity and continued robust expansion in the services sector. Merchandise trade deficit widened to an all-time high in October 2025.

While exports contracted after remaining in expansion for three months, reflecting the adverse impact from global headwinds, imports surged on account of higher gold and silver imports, catering to the festive demand, the RBI bulletin further states.

To mitigate the impact of trade disruptions on exports arising on account of global headwinds, the Reserve Bank implemented various trade relief measures for exporters with immediate effect.

Tariff exemptions on some agricultural products by the US on November 14, 2025 will help Indian exports, it observes.

The RBI bulletin points out that Indian equity markets gained in October-November amidst positive cues on India-US trade deal and healthy corporate earnings for Q2:2025-26.

Primary market mobilisation also recorded a significant increase in October over the previous month. The initial public offerings (IPOs) mobilisation during April-October 2025 was markedly higher than last year, with strong participation from both FPIs and DIIs.

In the midst of continuing uncertainty on global trade policies and concerns about their domestic impact, the Indian economy continues to be resilient to external sector shocks, backed by strong services exports, robust remittance receipts, and benign oil prices.

Foreign exchange reserves remain adequate to cushion adverse external shocks. External debt as a proportion of GDP remains low and stable.

India on Path to Become 3rd Largest Economy by 2030 with \$7.3 Tn GDP

NEW DELHI: Already the world's fourth largest economy, the nation is charting a confident course towards becoming the third largest one by 2030 — with GDP projected at \$7.3 trillion, according to an official statement.

India's economic ascent continues to capture global attention and the current growth phase reflects the strength of decisive policymaking, structural reforms, and India's deepening global integration, the statement added.

As per the latest data, the real GDP of India, adjusted for inflation, is estimated to grow by 8.2 per cent in Q2 of FY 2025-26 against the growth rate of 5.6 per cent during Q2 of FY 2024-25.

The GDP in Q1 of FY 2025-26 grew at 7.8 per cent against the growth rate of 6.5 per cent during Q1 of FY 2024-25. Nominal GDP has witnessed a growth



rate of 8.7 per cent in Q2 of FY 2025-26.

Each sector of the economy is playing a pivotal role in the growth of the country. Primary sector experienced the year-on-year Real GVA growth rate of 3.1 per cent in Q2 FY 2025-26. Similarly, the Secondary (8.1 per cent) and Tertiary Sector (9.2 per cent) have boosted the Real GDP growth rate in Q2 of FY 2025-26.

Real GDP in H1 (April-September 2025-26) registered a growth rate of 8 per cent in comparison of 6.1 per cent growth rate witnessed in H1 of FY25.

Primary sector (2.9 per cent) experienced a moderate growth, whereas secondary (7.6 per cent) and tertiary sector (9.3 per cent) exhibited sustained expansion.

India's inflation trajectory in October 2025 reflects a remarkable softening, underscoring the economy's robust fundamentals and effective price management measures.

Headline inflation, measured by the Consumer Price Index (CPI) eased to 0.25 per cent over the previous year, marking the lowest level recorded in the current CPI series.

The inflation remains well within the tolerance band of RBI. The moderation in inflation is consistent with the RBI's decision to maintain the repo rate at 5.50 per cent with a neutral stance, reflecting confidence in price stability and growth prospects, according to the statement.

India's Fiscal Deficit for April-October at 52.6 Pct of Budget Target for 2025-26



NEW DELHI: India's fiscal deficit for the first seven months (April-October) of the current financial year came in at Rs 8.25 lakh crore, which worked out to 52.6 per cent of the annual budget estimate, according to figures released by the Finance Ministry on Friday.

The government's total receipts crossed Rs 18 lakh crore during this period, constituting 51.5 per cent of the budget estimate for 2025-26, while overall expenditure in April to October was at Rs 26.25 lakh crore at 51.8 per cent of the budget target.

Revenue receipts stood at Rs 17.63 lakh crore, of which tax revenue was Rs 12.74 lakh crore and non-tax revenue came in at Rs 4.89 lakh crore. Tax revenue for April to October rose from Rs 13.04 lakh crore during the corresponding period the previous year.

Non-tax revenue recorded a sharp increase as the Reserve Bank of India approved a dividend of Rs 2.69 lakh crore to the Central government, compared with Rs 2.11 lakh crore transferred last year. This higher dividend will enable the Central government to reduce the fiscal deficit.

Revenue deficit was at Rs 2.44 lakh crore or 46.7 per cent of the financial year's budget target as the income tax burden on the middle class was reduced in the budget for the current financial year. The move has also placed more disposable income in the hands of consumers, which is expected to increase aggregate demand in the economy and spur growth.

On the expenditure side, the Central government spent about Rs 2.46 lakh crore on major subsidies such as food, fertilisers and petroleum. This was 64 per cent of the revised annual target.

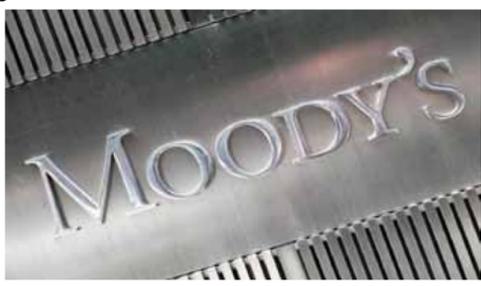
Finance Minister Nirmala Sitharaman set the fiscal deficit target in the budget for 2025-26 at 4.4 per cent of GDP, as part of the government's commitment to follow a descending glide path on the deficit to strengthen the country's fiscal position. India's fiscal deficit for 2024-25 stood at 4.8 per cent of GDP as part of the revised estimate.

India to Lead Emerging Markets & APAC Economies with 7% GDP Growth in 2025: Moody's

NEW DELHI: Moody's Ratings on Friday said India will outpace all major emerging markets and Asia-Pacific (APAC) economies over the next two years, supported by strong domestic demand and robust macroeconomic fundamentals.

The agency forecast India's GDP to grow 7 percent in 2025 and 6.4 percent in 2026, placing it firmly at the top of the regional growth chart, reported by PTI.

Moody's said India's economic resilience is underpinned by solid domestic growth drivers, which continue to hold firm despite global



volatility. The agency noted that while the Indian rupee has weakened against the US dollar, most rated companies maintain effective

currency risk management strategies or possess strong financial buffers. Investment-grade corporates, it added, have sustained access to international capital

markets.

Across the wider Asia-Pacific region, Moody's expects average GDP growth to remain steady at 3.4 percent in 2026, compared with 3.3 percent in 2024 and an estimated 3.6 percent in 2025.

Emerging markets within APAC will drive regional expansion, with average growth projected at 5.6 percent, significantly higher than the 1.3 percent expected for advanced economies in the region.

Moody's said India's strong growth outlook reinforces its position as a key engine of economic momentum amid an uncertain global environment.

Gold and silver prices rise on strong demand

MUMBAI: Gold and silver prices rose in the domestic futures market on Friday morning as strong spot demand and expectations of a US Federal Reserve rate cut lifted investor sentiment.

During early trade, MCX gold December futures were trading 0.39 per cent higher at Rs 125999 per 10 grams, while MCX silver December contracts were up 0.85 per cent at Rs 163849 per kg.

"MCX Gold futures are now approaching a critical resistance zone between Rs 126800 and Rs 127500," market watchers said.

"A decisive daily close above this band can trigger a fresh rally toward Rs 129000- Rs 130500 in the coming sessions," they added.

On the downside, immediate support is seen near Rs.125500, followed by a stronger base in the Rs.125000-Rs.124400 region, according to analysts.

Traders said gold prices have been supported by healthy demand in the physical market during the ongoing wedding season.

Hopes of a Fed rate cut in December and a weaker US dollar have also pushed prices higher in recent days.



However, the yellow metal has seen some volatility as investors booked profits and reacted to geopolitical updates, particularly developments in the Russia-Ukraine conflict.

Back home, the Reserve Bank of India's Monetary Policy Committee will meet on December 3, 4 and 5, and markets are watching for any signals on interest rates.

Meanwhile, the US dollar is set for its sharpest weekly fall in four months, as expectations of a US Fed rate cut continue to strengthen, further supporting precious metal prices.

MCX Silver continues to display strong bullish behaviour after forming a rounded base pattern, reflecting healthy accumulation and a confirmed trend shift.

"Immediate resistance is placed in the Rs163500- Rs 165000 zone. A clean break-out above this band can push prices toward Rs 167000- Rs 170000 in the coming sessions," experts mentioned.

India's GDP Projected at 6.5 this Fiscal: S&P Global

NEW DELHI: India's economy is expected to grow 6.5 per cent in the current financial year, driven mainly by strong domestic demand, recent tax cuts, and monetary policy easing, a new report said on Monday.

The data compiled by S&P Global Ratings also projected growth to rise to 6.7 per cent in the next fiscal, with risks to the outlook remaining balanced.

India's growth momentum has remained strong, with the real GDP expanding 7.8 per cent in the April-June quarter of FY26, the fastest pace in five quarters, the report said.

The government will release the GDP figures for the July-September quarter on November 28.



In its latest Economic Outlook for the Asia-Pacific region, S&P Global said domestic demand continues to support growth, even with the impact of US tariffs on Indian goods.

The ratings agency described the growth outlook as balanced with no major downside risks for now.

The Reserve Bank of India has projected GDP growth at

6.8 per cent for the current fiscal year, slightly higher than last year's 6.5 per cent expansion.

S&P added that a potential trade deal between India and the US could improve investor confidence and support labour-intensive industries.

The report highlighted that recent cuts in GST rates, income tax relief, and lower interest rates will benefit the middle class and strengthen consumption.

The Union Budget for 2025-26 increased the income tax rebate limit from Rs 7 lakh to Rs 12 lakh, providing Rs 1 lakh

crore in tax savings to middle-income households.

In addition, the RBI reduced its benchmark policy rate by 50 basis points in June to 5.5 per cent, the lowest level in three years.

GST rates on nearly 375 essential and mass-use items were also cut in September.

"Asia-Pacific growth should mostly hold up in 2026, but the room for further policy interest rate cuts is modest," said S&P Global Ratings Asia-Pacific chief economist Louis Kuijs.

"We expect higher trade restrictions and industrial policy to weigh on trade, investment, and growth in coming years," Kuijs added.

FM Sitharaman asks banks to support Andhra Pradesh's futuristic ideas

AMARAVATI: Union Finance Minister Nirmala Sitharaman on Friday asked public sector banks and financial institutions to provide comprehensive support to Andhra Pradesh for its futuristic ideas.

She was speaking after laying the foundation stone for the regional headquarters of 15 public sector banks and insurance companies.

FM Sitharaman noted that for the first time in the country, an entire street of all public sector banks and insurance companies is coming up in a state capital and said, "This itself is a statement".

She said 15 financial institutions came together to lay the foundation stone, with the vision of securing the financial sector's support for the upcoming state capital.

The Finance Minister was all praise for Chief Minister N. Chandrababu Naidu for his plan to have a financial district while building a futuristic capital.

She recalled that the financial district first came up in Hyderabad when he was the Chief Minister of united Andhra Pradesh. "He took many initiatives then, and at a stage when they were yielding results in full force, he got the responsibility of creating another financial district in Amaravati," she said.

Stating that Chandrababu Naidu has the experience to fulfil this responsibility, the Finance Minister expressed confidence that a robust capital city of a prosperous state, Andhra Pradesh, will be delivered very soon.



She told the banks to understand the strengths of Andhra Pradesh and perform their functions accordingly.

Stating that farmers played a key role and made great sacrifices for building the capital, she said banks and insurance companies have the responsibility to deliver banking services to farmers without any hassles.

FM Sitharaman said this was not just about providing loans through the Kisan Credit Card. Referring to the Chief Minister's plan to create a horticulture hub in nine districts of Rayalaseema, she said the impact of this will be there in all districts.

"Banks will have to think afresh. Today, across the country, the demand for vegetables and fruits is growing because aspirations of the middle class are becoming bigger," she said.

Asserting that 25 crore people were lifted above poverty, she said this middle-class layer is trying to give nutritious food to their children. "Fruits and vegetables have an important

role in this. Farmers also earn more profits by growing fruits and vegetables," she said.

The Finance Minister said that after the Modi government came to power, a banana train started from a district in Maharashtra to Delhi and Mumbai, while a coconut train from Tamil Nadu goes to Delhi and Mumbai.

Terming the Chief Minister's idea of a horticulture hub a futuristic one, she said banks can support it with infrastructure.

FM Sitharaman said the sup-

ply of fruits and vegetables from nine districts in Andhra Pradesh will require infrastructure, connectivity, high-quality seeds and packaging.

"The duty of banks is not just to provide loans on kisan credit cards. It's important that you support food processing, packaging units, transport and cold storage," she said.

She said she was duty-bound to thank Prime Minister Narendra Modi. She said that whenever she goes to him to talk about Andhra Pradesh, he responds immediately.

The Finance Minister said that there is clear guidance from the PM to provide all possible support to Andhra Pradesh to help it grow post-bifurcation.

Foundation stone was laid for regional head offices of Andhra Pradesh Gramin Bank, Central Bank of India, AP Cooperative Bank Limited, Bank of India, Canara Bank, State Bank of India, Union Bank of India, Bank of Baroda, Indian Bank, National Bank for Agriculture and Rural Development (NABARD), Punjab National Bank, IDBI Bank, Indian Overseas Bank, Life Insurance Corporation and New India Assurance Company Limited.

According to the state government, through these 15 institutions, investments of Rs 1, 328 crore will be made, thereby creating 6, 541 jobs.

Chief Minister Chandrababu Naidu, Deputy Chief Minister Pawan Kalyan, Union minister Pemmasani Chandra Sekhar, state minister Lokesh and others were present.

BHIM Introduces UPI Circle Full Delegation for Controlled Payments



NEW DELHI: NPCI BHIM Services Limited (NBSL), a subsidiary of the National Payments Corporation of India, on Tuesday launched a new feature called UPI Circle Full Delegation on the BHIM Payments App.

This feature allows users to authorise trusted people — such as family members, children, staff, or dependents — to make UPI payments directly from their account within a fixed monthly limit. The aim is to make shared financial responsibilities easier while ensuring full control and transparency for the primary account holder.

With Full Delegation, a primary user can permit a secondary user to make UPI payments without needing real-time approval every time. The primary user can set a monthly spending limit of up to Rs 15,000 and can choose a validity period of up to five years.

This makes everyday payments smoother for households and small businesses, especially when managing expenses for senior citizens, young adults, or digitally inexperienced users. The feature also allows authorised users to make payments without linking their own bank account, making digital transactions more accessible. NBSL MD & CEO Lalitha Nataraj said that Full Delegation takes UPI Circle to the next level by enabling trusted and autonomous payments within defined limits. She added that the feature reflects how Indian families and businesses work in real life, based on trust and accountability, and ensures that the BHIM App continues to offer simple, safe, and inclusive digital payment solutions.

India's Lower-Income States Grow Faster than Richer States Due to Higher Capex



NEW DELHI: India's lower-income states are showing early signs of "growth convergence" after the pandemic, indicated by a rise in state public capital expenditure that has helped some lagging regions grow faster than richer states, a report said on Wednesday.

Assam, Uttar Pradesh, Rajasthan, and Bihar are standout states with higher public capex and strong growth, the report from HSBC Global Investment Research said.

"Those states that have lower GDP per capita can display strong catch-up growth for several years if the conditions are right. This is what we call 'growth convergence' in economics and can be a driver of strong national growth," the report said.

HSBC's analysts found that when states are comfortable on the fiscal revenue front, they tend to raise capex, especially in the case of emerging states, adding that the centre's transfer of resources to states increased after the pandemic.

The report also flagged that slowing tax revenue growth at

the centre could slow automatic transfers to states. Several states, especially those going into elections, are announcing new cash transfer programmes, which are not a concern so far in terms of crowding out capex, but remain a key watch point.

The research firm suggested that the centre could raise the scope of its capex loans to state programmes.

"Centre can increase the size, broaden the use, make it more flexible, and increase its predictability. It may help to get clarity for the next few years, so that states can invest in some bigger capex projects that need multi-year funding," it said.

The states could do their part in a deregulation drive and operationalise the easing of labour laws. Morgan Stanley earlier this month said that macro indicators remain stable, giving policymakers ample room to support growth through both monetary and fiscal measures.

With both rural and urban consumption expected to expand, GDP is projected to grow at 6.5 per cent in FY 2027-28, it said.

INTERNATIONAL

Putin to visit India next week for 23rd India-Russia Annual Summit, MEA confirms

NEW DELHI: Russian President Vladimir Putin will travel to India on December 4-5 for the 23rd India-Russia Annual Summit, the Ministry of External Affairs (MEA) said on Friday.

The long-anticipated visit comes amid deepening strategic ties between New Delhi and Moscow, especially after the United States imposed punitive tariffs on India over discounted Russian oil imports earlier this year.

The MEA formally confirmed the visit on Friday, issuing an official statement that read: "At the invitation of Prime Minister Shri Narendra Modi, President of the Russian Federation H.E. Mr. Vladimir Putin will pay a State visit to India from 04-05 December 2025 for the 23rd India-Russia Annual Summit."

The MEA further stated: "During the visit, President Putin will hold talks with Prime



Minister Shri Narendra Modi. Hon'ble Rashtrapati will also receive President Putin and host a banquet in his honour."

Highlighting the significance of the engagement, the press release added: "The forthcoming State Visit will provide an opportunity for the leadership of India and Russia to review

progress in bilateral relations, set the vision for strengthening the 'Special and Privileged Strategic Partnership' and exchange views on regional and global issues of mutual interest."

Putin's visit was first indicated during National Security Advisor (NSA) Ajit Doval's trip to Moscow in August, though dates

were not finalised at the time. Prime Minister Modi and President Putin later held significant discussions during the Shanghai Cooperation Organisation (SCO) Summit in China with PM Modi also travelling with the Russian President in his limousine on one occasion, signifying the deep bond of friendship between both countries and leaders.

Tensions between Washington and Delhi briefly escalated after former US President Donald Trump accused India's continued purchase of Russian crude of indirectly "funding Moscow's war in Ukraine."

However, New Delhi has maintained that its energy imports are guided solely by national interest and affordability.

Putin's visit marks a key moment for India-Russia relations, which continue to remain resilient despite shifting global alignments and geopolitical tensions.

Flash Floods, Landslides Leave 174 Dead, 79 Missing In Indonesia



JAKARTA: The number of fatalities from floods and landslides that struck Indonesia's Aceh, North Sumatra and West Sumatra has risen to 174, with 79 people still missing and 12 others injured, the National Disaster Management Agency (BNPB) said on Friday.

BNPB Chief Suharyanto said during a press briefing that North Sumatra has recorded the highest number of victims, with 116 deaths and 42 people missing. Several affected ar-

eads remain inaccessible due to damaged roads and ongoing landslides, slowing rescue operations.

"It is possible that more victims are located in landslide sites that remain inaccessible," Suharyanto said, Xinhua news agency reported. In Aceh Province, 35 people have been confirmed dead, 25 remain missing, and eight others were injured.

West Sumatra reported 23 deaths, with 12 missing and 4 others injured. Flooding and

landslides damaged roads and bridges across several districts, with around 3,900 households displaced to temporary shelters. To reduce further risks, the BNPB has launched simultaneous Weather Modification Operations in the three affected provinces to divert rain clouds away from high-risk zones.

A 6.3-magnitude earthquake had also struck off the coast of Indonesia's Aceh province on Thursday morning, the country's meteorology and geophysics agency BMKG reported.

The quake occurred at 11:56 am local time with an epicentre located 62 km northwest of Sinabang town on the east coast of Simeulue Island, in the waters off Aceh. BMKG said the quake struck at a depth of 10 km.

A shakemap released by BMKG showed light to moderate shaking in parts of Simeulue Island and surrounding areas. There were no reports of casualties or damage.

President Donald Trump announces plan to halt migration from Third World nations



NEWDELHI: Days after an Afghan national allegedly opened fire at two National Guard members near the White House, US President Donald Trump has announced a sweeping immigration decision, stating he intends to "permanently pause migration from all Third World countries."

The proposed move, if implemented, could significantly affect millions seeking entry into the US for education, work, safety or asylum, and may reshape global migration patterns. In a sharply-worded post on Truth Social on Thursday, President Trump stated that while the United States has advanced technologically, immigration policies over the years have weakened the country's progress and impacted living standards.

He wrote: "I will permanently pause migration from all Third World Countries to allow the US system to fully recover, terminate all of the millions of Biden illegal admissions, including those signed by Sleepy Joe Biden's Autopen, and remove anyone who is not a net asset to the United States, or is incapable of loving our Country, end all Federal benefits and subsidies to noncitizens of our Country, denaturalize migrants who undermine domestic tranquility, and deport any Foreign National who is a public charge, security risk, or non-compatible with Western Civilization."

According to President Trump, the objective behind the policy is to dramatically reduce what he called "illegal and destabilizing populations." He argued that the only effective long-term solution is what he termed "reverse migration."

Ending his statement, President Trump wrote: "Only REVERSE MIGRATION can fully cure this situation. Other than that, HAPPY THANKSGIVING TO ALL, except those that hate, steal, murder, and destroy everything that America stands for - You won't be here for long."

Baloch Human Rights Activist Urges Trump Administration to Place Pakistan at Top of Terror List



QUETTA: Leading Baloch human rights defender, Mir Yar Baloch, on Friday called on the United States administration and its investigative agencies to thoroughly reassess Pakistan's role in global security and consider placing the country at the top of the terror list due to its track record.

Citing numerous reports and expert analysis, the human rights activist stated that elements within Pakistan's Inter-Services Intelligence (ISI) and military establishment have served as central hubs for extremist networks, amid escalating long-standing serious concerns.

US suspends Afghan immigration requests after attack on National Guardsmen in Washington

WASHINGTON: The US Citizenship and Immigration Services (USCIS) on Thursday announced an immediate suspension of all immigration requests from Afghan nationals, just hours after a targeted attack, allegedly by an individual from Kabul, on National Guard members in Washington, close to the White House.

In a post on X, the agency stated, "Effective immediately, processing of all immigration requests relating to Afghan nationals is stopped indefinitely pending further review of security and vetting protocols."

"The protections and safety of our homeland and of the American people remains our singular focus and mission," the statement further read.

Meanwhile, US President Donald Trump called the attack an "act of terror."

"This heinous assault was an act of evil and an act of hatred, and an act of terror. It was a crime against our entire nation. It was a crime against human-



ity," Trump said while addressing the nation on Wednesday evening (local time).

He added that the suspect in custody is a "foreigner who entered our country from Afghanistan, a hellhole on earth," and blamed the previous Biden administration for allowing the attacker to enter the country under refugee status.

Trump also promised to "re-examine every single alien"

from Afghanistan who entered the US under the Biden administration.

"We must now re-examine every single alien who has entered our country from Afghanistan under Biden, and we must take all necessary measures to ensure the removal of any alien from any country who does not belong here, or add benefit to our country if they can't love our country, we

don't want them," he added. He also announced deployment of an additional 500 troops to "help protect our capital city."

The shooting happened less than 500 metres away from the White House. Trump was not in the capital and is visiting Florida for the Thanksgiving holiday.

While addressing the media, FBI Director Kash Patel said that the case will be prosecuted at the federal level since "this is an assault on federal law enforcement officers."

Multiple states have sent Guard personnel to Washington in recent months as part of President Trump's public-safety crackdown. The mission has since expanded to several other major US cities.

There are approximately 2,400 National Guard troops currently deployed in Washington, which includes around 958 from the DC National Guard and about 1,300 from eight other states.

Former B'desh PM Sheikh Hasina sentenced to 21 years in prison in corruption cases

DHAKA: A Bangladesh court on Thursday sentenced former Prime Minister Sheikh Hasina to 21 years of imprisonment in three corruption cases filed by the country's Anti-Corruption Commission (ACC) over the irregularities in the allocation of plots under the Purbachal New City Project.

The latest verdict comes just days after Bangladesh's ICT on November 17 pronounced a death sentence for Hasina after it found her guilty on the charges of crimes against humanity related to the demonstrations in July of last year. It also convicted two of Hasina's top aides, sentencing former Home Minister Asaduzzaman Khan Kamal to death and former Inspector General of Police Chowdhury Abdullah Al-Mamun, who turned state witness, to five years' imprisonment.

Meanwhile, on Thursday afternoon, Judge Mohammad Abdullah Al Mamun of Dhaka Special Judge's Court-5 announced the verdict, where Hasina was handed seven years'



imprisonment in each of the three cases, while her son Sajeeb Wazed Joy and daughter Saima Wazed Putul were sentenced to five years each in prison in one of the three cases.

Of the 20 other accused, 19 received varying prison terms, and one was acquitted in all three cases, Bangladesh's leading newspaper The Daily Star reported. Meanwhile, security was tightened at the entrance to the Sessions Court in Dhaka ahead of the high-profile judgment, with additional police checkpoints, and Border Guard Bangladesh (BGB) personnel were also deployed to maintain order. "In addition to our regular members, an extra two platoons of police have been deployed. Two platoons of BGB personnel are on duty."

TRUMP'S PEACE AGENDA

End of Russia-Ukraine War imminent



GOPAL MISRA There is an optimism for the much-awaited peace in Eastern Europe with the Russia-Ukraine conflict finally ending.

The peace agenda of US President Donald Trump, even the reluctance of the European allies, may finally succeed in ending a decade-old conflict and fratricide between Russia and Ukraine this year.

During his first inking in the White House, Trump had finally succeeded in withdrawing the US-led forces from the nearly two decades of campaign against the Taliban forces in Afghanistan. Similarly, earlier, this year, the US with Donald Trump's team has successfully established peace in West Asia. In the Indian subcontinent, despite the repeated denials of New Delhi, Trump has been claiming that he had stopped the India-Pakistan conflict in May this year by his positive efforts, which included mid-night diplomacy.

During the fourth week of November this year, the high-profile US team led by the Secretary of State, Marco Rubio, has convinced the Ukrainians that the concept of a structured peace with Russia during the ongoing negotiations in Geneva is the only option for peace. Ukraine has also been told that despite the support of the West, it has been losing its territories to Russia. Therefore, the only option before Ukraine is to accept peace proposals ensuring its security and strategic concerns and thus retaining its territories and sovereignty.

Also, the Ukrainians have also been told to abandon their ambition for a place in NATO, the defence treaty being maintained by the West even after the end of the Cold War in the

nineties. It cannot be denied that NATO has become the proxy of the erstwhile colonial powers of Europe, especially the UK, France and Germany. Since its cost is being met by the US, Trump has recently been insisting that the cost of NATO should be shared by the allies.

Peace Proposals

The comprehensive peace proposals are expected to end the 11-year conflict between Russia and Ukraine. The two countries have close ethnic, religious, ethnic and matrimonial bonds, but the West has successfully created social and ethnic conflicts between them.

The proposed agreement envisages a security guarantee for the war-ravaged Ukraine, and Russia is being reassured that the West would not enroll Ukraine in its defence alliance, NATO. It may be recalled that the Russia-Ukraine conflict had begun with the annexation of the Crimean Peninsula in February 2014. Eight years later on 24 February 2022, the Russian invasion of Ukraine took place. Earlier, through its proxies, a comedian known for his close ties with the West was elected the president of the country.

Initially, Moscow had expected that Ukraine would not be able to resist the Russian forces, but the invasion consolidated the people of Ukraine for retaining their separate identity as a nation and their sovereignty.

Ties with Russia

For centuries, Ukraine was part of the Russian Empire, with significant portions being incorporated over the 18th century, particularly after the absorption of the Cossack Hetmanate. Parts of western Ukraine were under the rule of the Austro-Hungarian Empire, and later both areas were



absorbed into the Soviet Union after World War-I, especially under the Bolshevik Revolution. During World War-II, the people of Ukraine suffered for resisting the forces of Hitler with huge casualties. The sacrifice brought Ukraine closer to the Moscow leadership. In 1954, Nikita Khrushchev, the then ruler of the USSR transferred the picturesque Crimea from the Russian Soviet Federative Socialist Republic (RSFSR) to the Ukrainian Soviet Socialist Republic (UkrSSR). It was done despite the region being dominated by the Russians. In fact, it was a reward and the recognition of the supreme sacrifices made by the people of Ukraine in resisting the Nazi forces.

In 1991, the political geography of the region had undergone unprecedented changes following the dissolution of the USSR. During this breakup of the Communist regime, Ukraine became a sovereign state in Europe. In the establishment of a separate state of Ukraine, Moscow had cooperated. It appears that the West's fear and apprehension against Moscow nurtured during the rule of Tsars has resurfaced during post-1990 years. During this period, the proxies of the West successfully created rifts and disbelief by using a section of the Ukrainians

holding high positions. Thus, they destroyed the traditional cultural and religious influence of Russia.

Interestingly, even after the dissolution of the Warsaw Pact, the West has not only retained NATO, but also expanded its membership.

The first President of the Russian Federation in 1991, President Boris Yeltsin, had sought membership of NATO, but the request was deliberately kept in abeyance, while the other countries like Poland and other members of the Warsaw Pact were enrolled in NATO. It took more than a decade for Moscow to realize that the British and American proxies were trying to erase Russian influence in Eastern Europe. With the election of Vladimir Putin as the President, the Russian, Moscow finally started to resist the Western design in the region.

Russian Invasion

With the election of a comedian, Vladimir Zelensky as the President of Ukraine, in 2019, the relationship between Russia and Ukraine further declined. He scored a landslide victory in the country's presidential election trouncing Petro Poroshenko, known for his pro-Russia policies. He was resisting the West-sponsored

The Hope

The initial reaction of the West to the ongoing peace agenda being discussed between US and Ukraine is not favourable. Trump is keen that Russia should agree for peace without any further delay, but a section of the European media claims that it would compromise the status of Ukraine as a sovereign country. The US-backed plan requires Ukraine to cede territory, limit the military, and renounce NATO ambitions.

European leaders, according to the European media, seek a better deal for Ukraine before the peace accord with Russia is signed. Meanwhile, the US and Ukraine officials have said they have created an "updated and refined peace framework" to end the war with Russia that apparently modified an earlier plan drafted by the Trump administration which Kyiv and its allies saw as too sympathetic to Moscow.

In a joint statement released after talks in Geneva on 25 November between U.S. and Ukrainian delegations, the two sides said their discussion was "highly productive" and said they would continue to work together for fine-tuning it in coming days. They, however, have not provided specifics about a host of issues that must be resolved, including how to guarantee Kyiv's security from the threat posed by Russia.

In a separate statement, the White House has said the new version included strengthened security guarantees, and that the Ukrainian delegation has confirmed that it "reflects their national interests." Ukrainian officials did not provide a separate statement of their own.

Marco Rubio, who led the talks, told media persons in Geneva that the task of preparing the final text remains to be done on a few questions in-

the Trump document, they

have also stated that Ukraine should not seek a membership in NATO. It may be noted that most of the members of the USSR's defence treaty, Warsaw Pact, have been welcomed in NATO. Further, the UK has officially backed Trump's push for the much-awaited Ukraine peace. In a statement, the UK government has stated that Russia could end the war now. The UK government has also urged Russia to withdraw its force from Ukraine. The appeal was a part of the peace initiative, which had begun with Trump's peace plan asking Ukraine to agree to ending the conflict. In New Delhi, the strategic and defence affairs scholars do not agree with the European approach towards Trump's peace plan for Ukraine that it is a capitulation to most of the Kremlin's demands. However, the recent efforts of the US officials are being seen busy in addressing more of Ukraine's concerns.

Earlier, there were reports that in October this year a few Trump officials had a meeting with Kirill Dmitriev, a Russian envoy who is under U.S. sanctions, to draft a plan to end the war in Ukraine. It is also claimed that the meeting took place in Miami and included special US envoy Steve Witkoff, President Donald Trump's son-in-law Jared Kushner and Dmitriev, who leads the Russian Direct Investment Fund. They have developed close ties in recent months and might be benefited in the reconstruction of Ukraine. In spite of this unconfirmed news, a lasting peace is being awaited in Europe.

Interestingly, the British, who were opposed to the entry of the Russian Federation in NATO, and have recently been endorsing the entry of the Eastern European powers in NATO, have not only endorsed

EU is Upset

EU is Upset

EU is Upset

Gopal Misra has been associated with national and international media. His books on journalism and geo-politics have been well-appreciated. Views are personal.

World Cup-winning blind women cricketers are an inspiration for the entire nation: Mandaviya



KAVITA SHARMA
New Delhi

Minister of Youth Affairs & Sports Dr Mansukh Mandaviya felicitated the members of the Indian women's cricket team at his residence on Tuesday for their recent victory in the inaugural Blind Twenty20 World Cup. The Indian women's team defeated Nepal by seven wickets in the final played in Colombo, Sri Lanka, on Sunday and remained undefeated throughout the tournament. The tournament featured six teams - India, Nepal, Pakistan, Sri Lanka, Australia and the United

States of America. The blind cricket team's victory came closely on the heels of the Indian women team's first-ever ICC Cricket World Cup victory on home soil. Hailing the victory of the blind cricketers, Dr Mandaviya said: "The Indian women's blind cricket team has done the nation proud. Their victory is a huge inspiration for both specially-abled sports persons and anyone who aims to bring glory to the country. With their will power and resilience, they achieved the unthinkable. I wish all the members the very best for their future en-

deavours. I urge each of you to put in your best in future tournaments, the entire nation and the government is with you." Acknowledging the sentiments, Deepika TC, captain of the Indian team said: "I feel extremely happy and honoured for the fact that our Hon'ble Sports Minister invited us at his residence for felicitating us. It was lovely interacting with him. His words will encourage not only us but more women from the blind community to take up sports as a career and make the country proud with their hard work and determination."

Talking Points

Narvijay Yadav



In a world lost in endless reels and distractions, one platform quietly helps people grow, connect, and rise. LinkedIn is not just for job seekers; it's for everyone with purpose.

Leave timepass, focus on your goals. Most people today scroll through life instead of living it. Hours vanish in short videos, memes, and gossip updates. Instagram shows you everything, yet gives you nothing concrete to build on. It's fun, yes, but mostly momentary. Then there's LinkedIn. Calm, clear, and quietly powerful. It doesn't shout for your attention; it rewards your intention. LinkedIn works differently because it's designed for growth. It helps you show who you are and what you stand for. A few lines in your bio, one strong post, or one meaningful connection can change your direction. Whether you are a student, teacher, freelancer, entrepreneur, or homemaker, this single space can make your skills and ideas visible to the world. It's not a job site anymore; it's the global opportunity engine. Start with your presence. Your cover image and profile headline are not decoration; they are digital real estate. Use that space to say what you do and why it matters. Complete your profile like you would complete a resume, because this one lives online, 24x7,

visible to anyone who searches for your name. A clear, professional profile silently does the talking for you. Once you're visible, start engaging. Drop comments that add value, not emojis. Share insights, not noise. Like others' posts, not out of habit, but to show presence. The algorithm notices activity, but people notice sincerity. Create content regularly. It can be one story a week, one learning, one reflection. Add visuals, a photo, or a small video clip if it helps explain your point. The format may change, but authenticity always shines through. The first two lines of your post are the hook. Think of them as the open door that invites people to step into your thought. Tell a small story, ask a question, or share something real. The post doesn't need to go viral; it just needs to resonate. When you write from experience, readers pause. And when they pause, your reach grows naturally. Consistency is the quiet hero here. Show up three to five times a week. Reply to people who comment on your posts. Follow others who in-

The Global Opportunity Engine



spire you. Build a small circle of genuine professionals, classmates, or colleagues who uplift your work. Social media may celebrate overnight fame, but professional growth is a marathon of small, steady steps. LinkedIn works best when you treat it like a conversation, not a campaign. You don't have to sound serious all the time; you just have to sound real. Write the way you talk. Share what you learn. Post at the right time; usually in the morning or early evening, when people are mentally fresh. And yes, use hashtags, but don't overdo them. Two or three are enough to guide the algorithm and the reader. This platform quietly rewards good energy. People looking for partners, mentors, clients, or team members often search here first. Recruiters still rely on it, but so do writers, artists, consultants, and small business owners. Many have found projects, collaborations, or ideas that shaped their careers; all because they

chose to post purposefully instead of scrolling endlessly. LinkedIn is not about self-promotion; it's about self-expression. It's where you translate your thoughts into visibility, and your visibility into opportunity. You can't control algorithms, but you can control your effort. Be curious, consistent, and kind in your interactions. Offer help, share credit, and express gratitude when someone supports you. Every platform has a personality. Instagram entertains. X provokes. LinkedIn builds. It builds networks, narratives, and next steps. That's why, in this noisy digital bazaar, it stands apart as a quiet, global engine of opportunity. Use it like it's meant to be used; with focus, purpose, and a human touch. The world may scroll past distractions, but it always stops for authenticity. The author is a senior journalist and columnist. Views are personal.

He-Man of Bollywood Dharmendra Passes Away Aged 89



MUMBAI: Veteran Bollywood star Dharmendra, aged 89, has passed away. Sources close to IANS confirmed the news. The octogenarian on November 12 had got discharged from Breach Candy Hospital in Mumbai and was said to be in a stable condition and recovering well at home. At that time Dr. Ravji Sharma from the hospital told IANS that the legendary star has gone home "fully satisfied" after receiving the required treatment. Sharing an update on the actor's health, he stated, "Dharmendra ji has gone from the hospital with full satisfaction. His family has taken him home. Everything has been arranged for him." "He is in a stable condition. I request the public not to spread the false news but instead pray for his recovery so that he can celebrate his next birthday with pride." The star was admitted to Breach Candy Hospital in Mumbai and sources close to IANS on November 10 had said that Dharmendra is critical and on life support. On October 31, the actor, as per sources close to IANS, was kept under strict medical observation by top doctors at Breach Candy Hospital in Mumbai. The superstar would have turned 90 on December 8.

CII Energy Transition Conclave Reinforces India's Vision for a Net Zero Economy

RAKESH KUMAR PATIAL
New Delhi

Confederation of Indian Industry (CII) organised the Energy Transition Conclave on November 27 in New Delhi under the theme "India's Energy Transition; From Megawatts to Net Zero." The event brought together key leaders from government, industry, and financial institutions to deliberate on India's clean energy future and pathways to achieving its Net Zero commitments. The Conclave was inaugurated by Kumar Sarangi, Secretary, Ministry of New and Renewable Energy, Government of India, delivered the Chief Guest address and said, India's journey towards Net Zero is not just an environmental commitment but an economic opportunity. The transition from megawatts to gigawatts, and ultimately to a sustainable Net Zero future, will be driven by innovation, collaboration, and strong policy support. The



government is committed to enabling industry-led growth in renewable energy, green hydrogen, and emerging clean technologies. During the inaugural session, Sarangi also released the CII-YES BANK Knowledge Report on "Energy Transition in North India: Hydrogen & BESS." The report captures the growing readiness of Northern Region states in adopting green hydrogen and Battery Energy Storage Systems (BESS), while

outlining investment avenues, state policy frameworks, and collaborative opportunities to strengthen the decarbonisation agenda and grid stability. The roadmap reinforces the region's contribution to India's Net Zero 2070 goals. Parag Sharma, Chairman, CII Northern Region Committee on Energy and Chief Executive Officer, Zelestra India said, while India has demonstrated exceptional progress in renewable capacity expansion, achieving over 200

GW, our Net Zero commitment requires a paradigm shift. We must address structural challenges such as transmission evacuation, land constraints, and forecasting frameworks, while accelerating growth in green hydrogen and other environmental solutions for India's energy transformation. Deepak Thakur, Managing Director & CEO, Hinduja Renewables remarked, India's journey from megawatts to net zero is not just an energy transition - it is an economic, environmental, and technological evolution. Large-scale solar deployment, integrated green energy solutions, and long-tenor partnerships will define a scalable and future-ready clean energy ecosystem. Gaurav Rungta, Co-Chairman, CII Northern Region Committee on Energy and Managing Director, Man Structures Pvt. Ltd addressed the path to net zero is an industrial opportunity and a national priority.

Priyanka Chopra: Ambition, Achievement Can Happen Along with a Balanced Life



MUMBAI: Global star Priyanka Chopra feels that stories like "Born Hungry" serve as a reminder that ambition and compassion don't have to be at odds with each other in a world obsessed with speed and success. Asked whether stories like "Born Hungry" remind audiences of the human cause behind ambition and achievement? Priyanka told to media "I don't think they're mutually exclusive. Ambition and achievement can happen along with a balanced life and without human sacrifice. There is a balance to be found, and that's what we all need to strive for." Explaining further, Priyanka spoke about why purpose matters, but not at the cost of one's well-being.

Hema Malini Mourns 'Loving Husband' Dharmendra: He was Everything to Me

MUMBAI: Actress-politician Hema Malini expressed profound grief over the passing of her husband and legendary actor Dharmendra, sharing an emotional tribute to the superstar, whom she said was "everything to her." Taking to X, formerly called Twitter, Hema penned an emotional note. In the heart-

felt message, she described Dharmendra as "many things to me", "my 'go-to' person" and "was everything to me." She wrote in the note: "Dharam ji. He was many things to me. Loving Husband, adoring Father of

our two girls, Esha & Ahaana, Friend, Philosopher, Guide, Poet, my 'go to' person in all times of need - in fact, he was everything to me! And always has been through good times and bad. He endeared himself to all my family members with his easy, friendly ways, always showing affection and interest in all of them."

New Labour Codes: A Transformative Turning Point for India's Hospitality Workforce



DR. BHUPESH KUMAR
As India prepares to implement its long-awaited labour reforms, the hospitality and tourism sector stands on the cusp of a historic shift—one that promises dignity, fairness, and a more secure future for millions of workers. A landmark reform in India's Labour Landscape

The Government of India's decision to enforce the four new Labour Codes from 21 November 2025 marks one of the most sweeping modernizations of labour governance in decades. By consolidating 29 disparate laws into four simplified, comprehensive codes, the reforms aim to create a labour environment that is transparent, equitable, and adaptable to the demands of a rapidly evolving economy. For India's hospitality and tourism industry, which employs one of the largest and most diverse workforces in the country, these reforms are not just administrative changes but represent a structural transformation poised to elevate the entire sector. Formalization: Bringing Order to an Informal Ecosystem

The hospitality sector, including hotels, restaurants, travel services, events, and allied operations, has traditionally depended on a workforce marked by informality. Contract staff, part-time employees, house-keeping teams, drivers, guides, and gig-based partners often work without documentation or predictable protection. The new Labour Codes address this systemic gap through a mandatory appointment letter for every employee, formalizing terms of employment across roles and levels. This move ensures greater clarity, accountability, and job security, fostering a more professional and fair working culture. Improved Health, Safety, and Workplace Welfare

From Centuries of Suffering to One Year of Bal Vivah Mukht Bharat: India's Unfolding Transformation



BIDHAN CHANDRA SINGH
'Child marriage free India' was not India's dream exactly. It was one of those herculean tasks that could put even Hercules to shame, or that's what we thought. We thought that Child marriage, a crime enveloped and cushioned in social customs, acceptance and stitched intricately in the very fabric of the country, couldn't be challenged, let alone defeated! It was a glittering thread in the fabric and shone so bright that no one dared to ask if it really belonged there. So, a child marriage free India never quite made it to our collective imagination. And then, unexpectedly, came a turnaround. Someone decided to make it their dream. Someone else decided to join in. Someone out there, initially apprehensive, gave in and made it their dream too. The 'someone' we mention here were over 75,000 women, mostly survivors of child marriage, who decided to respond to the call of a network of civil society organisations and became part of their 'Child Marriage Free India' campaign.

They responded because they had lived through years of abuse and silence, endured pain disguised as tradition, and lost countless opportunities to learn, to grow, to simply be. They had seen siblings, friends, and neighbours who never made it to adulthood. Many of them died as children, some while giving birth to children of their own, others trapped in endless cycles of rape and exploitation disguised as marriage. So this call to end child marriage felt deeply personal and urgent. The result, in less than three years, is unprecedented. India, once known globally as one of the worst-hit countries by this crime and home to one-third of the children who were married as children, has suddenly changed the narrative, rewritten its course, and is today an inspiration as well as a model for ending child marriage. Interestingly, this change did stem from women and their partners, who remain at the heart of this dream, but soon diversified and became the collective mission of all the state machineries from the



judiciary, governments, law enforcement agencies, local administrations, to the civil rights organisations, educational institutions and communities. A collective effort of Just Rights for Children, India's largest networks with over 250 NGOs working in 451 districts in India, led to the prevention of over 3,75,000 child marriages between April 2023 and March 2025. Last year, on 27th November 2024, the Government of India launched the nationwide, 'Bal Vivah Mukht Bharat', campaign taking it from the grassroots to the doors of the policymakers and law enforcement agencies. Just a month before this, the Supreme Court of India had also issued guidelines for the elimination of child marriage, emphasising the need for dedicated Child Marriage Prohibition Officers, intensified awareness and Child

Welfare Committees in villages and towns. One year has passed by, and the reports trickling in from across the states are overwhelmingly positive. A recent report, 'Tipping Point to End Child Marriage: Evidence towards a Child Marriage Free India' by India Child Protection's C-LAB for Children finds that the number of girl child marriages has declined by 69 percent over the last three years, while the same for boys has declined by 72 percent. The highest decline has been in Assam for child marriage among girls at 84 percent, followed by Maharashtra (70%), Bihar (70%), Rajasthan (66%) and Karnataka (55%). What's more! The report further said that 77 percent of the respondents said that child marriage in their community either stopped completely or was reduced to some extent. The 'Bal Vivah Mukht Bharat' portal records that there are a total of 36,661 CMPOs in the country. These officers dedicated exclusively to preventing child marriages are a crucial part of this entire exercise. In a country where the reports revealed that 3 girls were getting married as children every minute, these numbers hold a newfound energy, resili-

ence and hope. The 3P model of Protection, Prevention and Prosecution is showing how India is surging on its way to becoming child marriage free by 2030. The government portal is a unique initiative to provide a publicly available centralised repository of information of Child Marriage Prohibition Officers appointed across the country, an effective reporting mechanism for incidents of child marriage cases and the initiative taken for raising awareness amongst stakeholders and the citizens. Just Rights for Children is working both at the grassroots as well as knocking on the doors of the judiciary and policy makers for pertinent changes and advancements in strengthening the child protection ecosystem. India stands at a historic crossroads today. What is inching toward is not merely a national achievement but a global lesson in collective resolve. It is a story the world must see, and a change the world must learn from. Author: Bidhan Chandra Singh, National Coordinator, Child Marriage Free Bharat & part of the Global Campaign to End Child Marriage for Just Rights for Children. Views are Personal

Social Security for the Gig Workforce

Perhaps the most pioneering shift is the inclusion of gig and platform workers within the social security framework. Freelance guides, drivers, adventure instructors, event professionals, and other self-employed service providers who are invisible in the benefits ecosystem will now gain access to insurance, pension schemes, and provident fund coverage. With Aadhaar-enabled portability, workers frequently moving between cities or jobs can now maintain benefit continuity, which will be an invaluable support for the tourism workforce. The new Occupational Safety, Health and Working Conditions Code reinforces employer responsibility for creating safe and supportive workplaces. Annual health check-ups for workers aged 40 and above, recognition of commute-related risks in some instances, and clarity on safety norms offer enhanced protection for those engaged in strenuous, guest-handling roles. For an industry where physical effort, equipment handling, and extended shifts are routine, these provisions can significantly reduce occupational vulnerabilities. Expanding Opportunities for Women

The new labour laws offer the hospitality and tourism sector a once-in-a-generation opportunity to reset its foundations. By championing fair wages, social protection, workplace safety, and gender equality, the reforms promise to uplift millions of workers who tirelessly contribute to one of India's most dynamic industries. If implemented consistently and with commitment, these codes can usher in a more dignified, secure, and globally competitive future for India's hospitality workforce, strengthening both the sector's economic vitality and its human foundation. (The author is the Principal, IHM, Ranchi)

Ease of Doing Business for Hospitality Entrepreneurs

Small and medium hospitality operators, including standalone hotels, homestays, cafés, restaurants, and travel agencies, will benefit from simplified compliance through single registration, single licensing, and a single annual return. Reducing bureaucratic complexity can encourage greater formal employment and bring more workers under documented, regulated systems. Reaffirmation of equal pay for equal work strengthens the sector's commitment to gender equity. Implementation Challenges: The Road to Real Impact