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350TH

MARTYRDOM




DAY

Sri Guru Tegh Bahadur Ji

Bhai Mati Das Ji, Bhai Sati Das Ji, Bhai Dayala Ji

United in spirit, Let us all pay obeisance at Sri Anandpur Sahib | 23 to 25 November, 2025

Department of Information and Public Relations, Punjab



PIONEER IN SHORT

MURUGAPPA GROUP EX-CHAIRMAN DIES

Arunachalam Vellayan, former chairman of the Murugappa Group and chairman emeritus of Coromandel International, passed away at the age of 72 after a prolonged illness. He is survived by his wife, Lalitha Vellayan, sons Arun and Narayanan Vellayan and grandchildren. Over several decades, Vellayan played a pivotal role in guiding the Murugappa Group's diversified businesses, contributing significantly to its growth and establishing it as one of India's most respected conglomerates. He served on the boards of several group companies, including Coromandel International and EID Parry, as well as other firms such as Kanoria Chemicals, EXIM Bank and Indian Overseas Bank. Beyond corporate leadership, he led multiple industry and trade organisations, including the Southern India Chamber of Commerce, Fertiliser Association of India and Indian Sugar Mills Association. He also chaired the Board of Governors of IIM Kozhikode.

Hasina sentenced to death in Dhaka

PRESS TRUST OF INDIA
■ Dhaka

Bangladesh's deposed prime minister Sheikh Hasina was on Monday sentenced to death in absentia by a special tribunal for "crimes against humanity" over her Government's brutal crackdown on student-led protests last year.

In its verdict that followed a months-long trial, the country's International Crimes Tribunal (ICT) described the 78-year-old Awami League leader as the "mastermind and principal architect" of the violent repression that killed hundreds of protesters. It also handed the death sentence to former home minister Asaduzzaman Khan Kamal on similar charges.

Hasina has been living in India since she fled Bangladesh on August 5 last year in the face of the massive protests. She was earlier declared a fugitive by the court.

In her reaction, Hasina said the judgement has been made by a "rigged tribunal established and presided over by an unelected Government with no democratic mandate."

Sheikh Hasina FILE PHOTO

"They are biased and politically motivated. In their distasteful call for the death penalty, they reveal the brazen and murderous intent of extremist figures within the interim Government to remove Bangladesh's last elected prime minister, and to

In their distasteful call for the death penalty, they reveal the brazen and murderous intent of extremist figures within the interim Government

— SHEIKH HASINA, FORMER PM OF BANGLADESH

nullify the Awami League as a political force," she said in a statement.

Hasina said she was not afraid to face her "accusers" in a proper tribunal where the evidence can be weighed and tested fairly.

"That is why I have repeatedly challenged the interim Government to bring these charges before the International Criminal Court (ICC) in the Hague."

The verdict comes months before parliamentary elections in Bangladesh. Hasina's Awami League party has been barred from contesting the elections scheduled to be held in February.

Reading out the judgment before a heavily guarded courtroom in Dhaka, the ICT said the prosecution proved beyond a reasonable doubt that Hasina was behind the deadly crackdown on student-led protests in July-August last year.

Hasina was handed the death penalty for ordering the use of deadly force against unarmed protesters, making inflammatory statements and authorising operations that led to the killing of several students in Dhaka and surrounding areas.

"They can see that the trials conducted by the so-called International Crimes Tribunal (ICT) were never intended to achieve justice or provide any genuine insight into the events of July and August 2025," Hasina said.

Rather, their purpose was to "scapegoat" the Awami League and to "distract the world's attention" from the failings of Yunus and his ministers, she charged.

"Under his aegis, public services have fallen apart. Police have retreated from the country's crime-ridden streets and judicial fairness has been subverted, with attacks on Awami League adherents going unpunished," she alleged.

45 Indians feared dead in Saudi accident

PIONEER NEWS SERVICE
■ New Delhi

At least 45 Indian pilgrims lost their lives when a bus transporting them between the holy cities of Mecca and Medina caught fire in Saudi Arabia on Wednesday, according to Hyderabad Police Commissioner VC Sajjanar.

The vehicle was carrying 46 passengers at the time of the incident. The lone survivor, a man from Hyderabad, has been admitted to the Intensive Care Unit (ICU) of a local hospital, officials said.

Most of those on board were from Hyderabad in Telangana and on their way for Umrah, a pilgrimage performed by Muslims throughout the year and considered shorter than the annual Hajj.

The tragedy occurred as the group was travelling from Mecca to Medina. While the exact cause of the accident remains unclear, Commissioner Sajjanar confirmed that an oil tanker collided with the bus, triggering the fire.

India's Prime Minister Narendra Modi expressed his condolences on X, calling the incident "deeply distressing"

AIMIM Karwan MLA Kausar Mohiuddin meets family members of those who lost their lives PTI

and assuring that Indian authorities were coordinating closely with Saudi officials. The Indian Embassy in Riyadh and the Consulate in Jeddah are "providing all necessary assistance," he said.

Vice President CP Radhakrishnan, Defence Minister Rajnath Singh, External Affairs Minister S Jaishankar and Union Minister of Parliamentary Affairs Kiren Rijiju also expressed their heartfelt condolences to the affected families.

Delhi notes Hasina verdict

ASHOKE RAJ ■ New Delhi

India on Monday acknowledged a tribunal ruling on a former Bangladesh prime minister Sheikh Hasina and reaffirmed its commitment to supporting the neighbouring nation's peace, democracy, inclusion and constructive dialogue.

"India has taken note of the verdict on former Bangladesh Prime Minister Sheikh Hasina announced by the International Crimes Tribunal (Bangladesh). As a close neighbour, India remains committed to the best interests of the people of Bangladesh, including peace, democracy, inclusion, and stability. The country has reiterated its intent to engage constructively with all stakeholders to that end," read a statement from the Ministry of External Affairs.

Hasina has been sentenced to death in absentia by the ICT for "crimes against

humanity" linked to her Government's violent crackdown on student-led protests last year. The tribunal described the 78-year-old Awami League leader as the "mastermind and principal architect" of the brutal suppression, which reportedly left hundreds of protesters dead.

Hasina has been living in India since fleeing Bangladesh on August 5, 2024, and was previously declared a fugitive by the court. In a statement from exile, she rejected the verdict, calling the tribunal biased and politically motivated.

She described the death sentence as part of a broader attempt by the interim Government to eliminate the Awami League, and challenged the Government to bring her case before the International Criminal Court (ICC) in The Hague.

The tribunal found Hasina guilty of ordering the use of deadly force, including helicopters and firearms, against unarmed protesters.

Bangladesh seeks ex-PM extradition

PRESS TRUST OF INDIA
■ Dhaka

Bangladesh on Monday urged India to extradite Sheikh Hasina and her former aide Asaduzzaman Khan Kamal, hours after a special tribunal sentenced them to death in absentia for "crimes against humanity".

"We urge the Indian Government to immediately hand over these two convicted individuals to the Bangladeshi authorities," the Foreign Ministry said in a statement, according to the State-run BSS news agency.

It said the existing bilateral extradition agreement between Bangladesh and India marks the transfer of the two convicts as a "compulsory responsibility" for New Delhi. It also said that granting shelter to individuals convicted of crimes against humanity would be considered an "unfriendly act" and a disregard for justice.

Bangladeshi Army soldiers stand guard outside the Supreme Court in Dhaka ahead of the verdict against ex-PM Sheikh Hasina PTI

Technical aide linked to Delhi blast arrested

MOHIT KANDHARI/RAJESH KUMAR ■ Jammu/New Delhi

The National Investigation Agency (NIA) has arrested another suspect in the Delhi blast case, while Amir Rashid Ali, arrested on Sunday, was remanded to the agency's custody for 10 days.

The NIA arrested Jasir Bilal Wani, son of a dry fruit seller, in Srinagar in connection with the blast which claimed 13 lives in the national Capital.

A resident of Anantnag, Wani allegedly provided technical support for carrying out terror attacks by modifying drones and attempting to make rockets ahead of the deadly blast, the NIA said in a statement.

"The accused, a resident of Qazigund in Anantnag district of Jammu and Kashmir, was an active co-conspirator behind the attack and had worked closely with the terrorist,

Security at Patiala House Court Complex as the NIA produces Amir Rashid Ali in court in New Delhi PTI

Umar un Nabi, to plan the terror carnage," the NIA statement read. This is the second major arrest by the NIA in the case. On Sunday, the agency had arrested Ali. The car involved in the attack was registered in his name the agency has claimed.

Jasir lived in the neighbourhood of Dr Muzaafar Rather, brother of Dr Adeel Ahmad Rather. Dr Adeel was arrested by the Jammu and Kashmir police from

Women only form 12 per cent of Bihar Assembly despite higher fielding

ASHOKE RAJ ■ New Delhi

The results of the election to the 18th Bihar Legislative Assembly, declared on November 14, have not only set the stage for another term of the National Democratic Alliance (NDA) but have also revealed a distinct shift in the social and demographic profile of the State's lawmakers, according to a fresh analysis by PRS Legislative Research.

The NDA returned to power with a sweeping majority, strengthening its position across the State. But beyond the electoral outcome, the newly elected Assembly tells a deeper story about representation, experience, and evolving political trends in Bihar. Only 12 per cent of the new lawmakers are women, reflecting a persistent gender imbalance even as parties fielded a higher number of female candidates compared to previous elections.

29 women elected in 2025, higher than in 2020 (26)

Year of the election to Assembly	Percentage of Women MLAs
1962	8%
1967	2%
1972	0%
1977	4%
1980	3%
1985	5%
1990	3%
1995	3%
2000	6%
2005	10%
2010	14%
2015	11%
2020	10.7%
2025	12%

The age composition of the Assembly continues to shift upward, with the proportion of MLAs aged 55 or above rising from 34 per cent in 2015 to 40 per cent in 2020 and reaching 46 per cent in 2025. Analysts note that this trend underscores increasing voter preference for senior leaders or those perceived to have administrative experience.

Educational qualifications among MLAs have also risen, with a greater number of legislators holding postgraduate degrees compared to those elected in 2020.

Classifieds

CHANGE OF NAME

I, **Ankita Goyal** W/o Avinash Goyal R/o H. No. 17, Omaxe City, Pabni Road, Jagadhri, Distt. Yamuna Nagar have changed my name from Ankita W/o Avinash Goel to Ankita Goyal W/o Avinash Goyal. In future I shall be known as Ankita Goyal W/o Avinash Goyal.

I, **Avinash Goyal** S/o Dinesh Goyal R/o H. No. 17, Omaxe City, Pabni Road, Jagadhri, Distt. Yamuna Nagar have changed my name from Avinash Goel S/o Dinesh Goyal to Avinash Goyal S/o Dinesh Goyal. In future I shall be known as Avinash Goyal S/o Dinesh Goyal.

I, **Paramjit Kaur** W/o Surinder Singh R/o Village Milk Majra, PO Gadhaula, Tehsil Jagadhri, Distt. Yamuna Nagar have changed my name from Paramjit Kaur to Paramjeet Kaur.

I, **Surender Singh** S/o Jagir Singh R/o Village Milk Majra, PO Gadhaula, Tehsil Jagadhri, Distt. Yamuna Nagar have changed my name from Surender Singh to Surinder Singh.

I, **Rajesh Kumar** S/o Chhaju Ram R/o H. No. 64A, Gandhi Dham Colony, Jagadhri, Yamuna Nagar have changed my name from Rajesh Kumar Garg to Rajesh Kumar. In future I shall be known as Rajesh Kumar.

I, **Rajender Singh** S/O Sarda Ram R/O. H No. 557 H-Block Rajdarbar Spaces Sector 24 Hisar Haryana – 125001, Have Changed My Name From Rajender Singh To Rajender Singh Redhu.

I, **Devindra Redhu** W/O Rajendra Singh Redhu R/O. House No. 557 Rajdarbar Spaces Sector 24 Hisar Haryana – 125001, Have Changed My Name From Devindra Redhu To Devindra Devi.

I, **Sunita** spouse of Sohan Singh Gurjar R/o #2653, Sector 47-C, Chandigarh have changed my name from Sunita to Sunita Bai Chouhan vide Affidavit No - IN-CH58592535368725X Dated13-10-2025 before Notary, Distt. Court Chandigarh.

I, **Smt. Koushalya Devi** wife of No. 7066305 Sep Late Chanan Lai, resident of Village Kolian, PO Nashera Pattan, Tehsil Mukerian, Distt Hoshiarpur (Pb), have changed my name from Koushalya Devi to Koshlia Devi. My correct date of birth is 07.11.1957. Concerned notice.

I, **Narinder Singh** S/o No. JC-136603W Sub Mohan Singh R/o Village and PO Mukhliana Tehsil and Distt. Hoshiarpur Punjab have changed my name from Narinder Singh to N. IN-CH59113949701819X 17-Nov-2025 sworn before notary Gurdev Singh, Chandigarh U.T.

I, **Shri Sukhdev Kumar** @ Sukhdev kumar Shin S/o Shri Amar Natha and Smt. Sohan Devi R/o Flat No. 602, GHS 104-D, Sector 20, Panchkula, That my name at the time of birth was recorded as Sukhdev Kumar, given by my parents. That my validity documents such in Aadhaar Card No. 4150 3373 9809.

I, **No. 15758000K**, Sigm, Vivek Tiwari, S/o Krishna Kewal Tiwari, R/o House No. 105 Vijainpur Rampur Johar, Post Miyandhar, Distt Faizabad (Ayodhya) Uttar Pradesh-224208, Aadhar card holder 9556 9453 9861, at present residing at Head Quarter 474 Engr Bde Signal Section, K-Area, Zirakpur, SAS Nagar Mohali That in my service record my father's name is Krishna Kewal Tiwari which is incorrect. My father correct name is krishan Kewal Tiwari for all concern.

I **Shayama Chetal** W/O Sh. Satpal Chetal R/O H.No. 143/2, GoI Bagh, Sundernagar Distt. Mandi (HP) Have Changed My Name To Shyama.

I, **Jagdish Chand** S/o Sh. Munshi Ram R/o H.No.B-098, Ansal Town, Sector 36, Karnal, do hereby solemnly affirm and declare that I have changed my son's name from Nityam to Nityam Nain, for all purposes.

I, **Amardeep** S/o Balwinder Singh R/o # 242, Saini Street, Near Dharamshala, Sarda Heri (6),P. O Sarawan, Distt. Ambala Declared that in my 10th & 12th class DMC my Father's name is written as Balwinder and mother's name is Pushpa which is incorrect. My Father's correct name is Balwinder Singh and mother's name is Pushpa Devi. Concern may notice.

CONTINUITY PG. NO. 06

LOST NOTICE

I, **Bhagwati Prasad** S/o Hukum Chand Juneja R/o H.No. 6B, 1B, Ground Floor, Teh. Badkhal, Distt. Faridabad have lost my original property sale deed no. 4621 dt. 26.12.1989 F.I.R No.034, in Sub Registrar Ballabgarh, Faridabad and other old property documents. Finder may be contact above address.

The Nawanshahr Coop. Sugar Mills Ltd; Nawanshahr (Distt. S.B.S.Nagar) Punjab

Ph.: 01823-222021,222039 E-mail:dcsm_nsr@yahoo.com/dcsmnsr@gmail.com Website: www.nawanshahrsugar.in GSTIN NO.03AAFD5602K2ZV

SHORT TERM E-TENDER AND OFF-LINE TENDER NOTICE-2025-26
E-Tender are invited for (1)Ash Handling ofAPCD (2)Other Mill Material, (3) Other Mill Contract Job. Last date for submission of e-Tenders is **24.11.2025 upto 10:00 AM** and the same will be opened on **24.11.2025 at 02:00 PM**.
And Off-line tenders for purchase of various Mill machinery parts and **contract jobs**. The last date for submission of off-line tender is **24.11.2025 upto 05:00 PM** and the same will be opened on **26.11.2025 at 11:00 AM**.
For e-tender detail are available on the Punjab Govt. website <https://eproc.punjab.gov.in> and for off line tenders are available on mills website www.nawanshahrsugar.in. Any change/corrigendum/ addendum will be uploaded on above website. The undersigned reserve the right to reject/Postpone/cancel any or all of the tender without assigning any reason.
GENERAL MANAGER

PITAMAH UMDA SINGH COLLEGE OF EDUCATION

VPO - DHANAUNDA, BLOCK- KANINA, DISTT. - MOHINDERGARH (Recognised by NCTE, Affiliated to IGU, Meerpur, Rewari)

Mob. No. 9467834482, Email : pitamahumdasinghcoe@gmail.com

APPLICATIONS INVITED FOR Teaching & Non-Teaching Staff for B.Ed.

Teaching Staff : Principal - 01, Perspectives in Education - 04, Assistant Professors - 11 | Pedagogy of Maths - 01, Pedagogy of Physical Science - 01, Pedagogy of Commerce - 01, Pedagogy of Biological Science - 01, Pedagogy of Social Science - 02, Pedagogy of Hindi/Sanskrit - 01, Pedagogy of English - 01, Health & Physical Education - 01, Fine Arts - 01, Performing Arts - 01)
Non - Teaching Staff : Librarian - 01, Lab Assistant - 01, Office-Cum-Account Assistant - 01, Technical Assistant - 01, Office Assistant-Cum- Computer Operator - 01, Store Keeper - 01, Lab Attendants/Helpers/Support Staff - 02
Qualification, Pay Scale & Experience as per Haryana Govt./NCTE/IGU Meerpur Rewari norms. Complete Application (In prescribed format alongwith viable copies of all DMCs, Experience Certificate etc) should reach the college office within 21 days from the date of publication of this advertisement and the copy of same application should be submitted to Director of Colleges, IGU Meerpur, Rewari with application processing fees of Rs. 1000/-
CHAIRMAN

DEMAND NOTICE

Whereas the Authorized Officer of Asset Reconstruction Company (India) Limited (acting in capacity as Trustee for the below mentioned Trusts) (hereinafter referred to as "ARCI") is incorporated under the companies Act, 1956 and registered as an Asset Reconstruction Company with the Reserve Bank of India of Securitization and Reconstruction of Financial assets and Enforcement of security interest Act, 2002 (hereinafter referred to as the "SARFESI Act") and whereas the Borrower / Co-Borrowers as mentioned in Column No. 2 of the below mentioned chart obtained loan from SK Finance Limited, an original lender, and whereas ARCI, has acquired the financial assets relating to the loan accounts mentioned herein below, and whereas ARCI, being the secured creditor under the SARFESI Act, and in exercise of powers conferred under section 13(2) of the said Act read with Rule 2 of the security interest (Enforcement) Rules 2002, issued demand notice calling upon the Borrowers / Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons.

LAN No. / Name of Original Lender / Demand Notice Date/ Name of the Trust	Borrower / Co-Borrower/Guarantor Name	Total Outstanding in INR
LAN: NO.: SMFESDLONS000006048020 Original Lender: SK Finance Limited Date of Demand Notice: 15-Sep-2025; NPA Date: 03.01.2025 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KAPOOR WALI GALI, WARD NO. 6, MAMDOT DISTT. FEROZEPUR PUNJAB, ADMEASURING 1 MARLA 5 SARSAI, East: JOGINDER SINGH, West: STREET, North: STREET, South: MAHINDER SINGH	1. BAGGU SINGH S/O JABAR SINGH (Borrower) MAMDOT UTAR VPO MAMDOT UTAR FEROZEPUR PUNJAB 152023 2. RAJ KAUR C/O BAGGU SINGH (Co-Borrower); V.P.O MAMDOT UTAR FEROZPUR PUNJAB 152023 3. JARNAIL SINGH S/O JAGIR SINGH (Guarantor); LAKHO KE BEHRAM FEROZEPUR PUNJAB 152023	Rs. 302919.54 (Rupees Three Lakh Two Thousand Nine Hundred Nineteen Paise Fifty Four Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
LAN: NO.: SMMKSPLONS000006183647 Original Lender: SK Finance Limited Date of Demand Notice: 15-Sep-2025; NPA Date: 05.04.2025 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KAPOOR WALI GALI, WARD NO. 6, MAMDOT DISTT. FEROZEPUR PUNJAB, ADMEASURING 1 MARLA 5 SARSAI, East: JOGINDER SINGH, West: STREET, North: STREET, South: MAHINDER SINGH	1. BAGICHA SINGH S/O FAUJA SINGH (Borrower) BASTI BOGI WALA MOHAN KE FIROZABAD PUNJAB 152022 2. SURINDER KAUR C/O BAGICHA SINGH (Co-Borrower) BASTI BOGI WALA MOHAN KE FIROZABAD PUNJAB 152022 3. AJAY KUMAR S/O MANGAL SINGH (Guarantor) SARUP SINGH WALA GURUHARSAHI FEROZEPUR JALALABAD PUNJAB 152022	Rs. 468491.28/- (Rupees Four Lakh Sixty Nine Thousand Four Hundred Ninety One Rupees and Twenty Eight Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment

LAN: NO.: SMMASDLONS000005939051 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.11.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT LALLUANA ROAD NEAR NAIANA WALA MANOHAR WARD NO 8 MANSIA, ADMEASURING 110.11 SOYD, East: BALWINDER, West: LUCKY, North: STREET, South: RESI HOUSE,	1. DEV RAJ S/O VERMA NAND (Borrower) LALLUANA ROAD W/O NO 8 MANSIA BUDDHADA PUNJAB 151505 2. KIRMA DEVI W/O DEV RAJ (Co-Borrower) H No.1293 LALLUANA ROAD W/O NO 8 MANSIA SAROULGARH PUNJAB 151505 3. MANJINDER KUMAR S/O RAM LAL (Guarantor) LALLUANA ROAD W/O NO 8 MANSIA SAROULGARH PUNJAB 151506	Rs. 596036.67/- (Rupees Five Lakh Ninety Six Thousand Thirty Six Rupees and Sixty Seven Paise Only) as on 20-Aug-25 with further interest thereon from 21-Aug-25 till payment
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LAN: NO.: SMFESDLONS000005799851 Original Lender: SK Finance Limited Date of Demand Notice: 10-Sep-2025; NPA Date: 05.05.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THE PART AND PARCEL OF COMMERCIAL PROPERTY SITUATED AT BASTI BOHRIA PINDI ROAD GURUHARSAHI RURAL TEHSIL GURUHARSAHI DIST FEROZEPUR 152022 ADMEASURING 9 MARLA 8 SARSAI, East: ROAD -JWAI WALI, West: RAJINDER KUMAR, North: RASTA, South: RAJINDER KUMAR,	1. GURDEV SINGH S/O DIYAL SINGH (Borrower) BASTI BOHRIA GURUHARSAHI FEROZEPUR JALALABAD PUNJAB 152022 2. DIYAL SINGH S/O MALL SINGH (Co-Borrower) BASTI BOHRIA GURUHARSAHI FEROZEPUR JALALABAD PUNJAB 152023 3. KRISHNA RANI W/O JASWANT SINGH (Co-Borrower) BASTI BOHRIA GURUHARSAHI FEROZEPUR JALALABAD PUNJAB 152022 4. MANGAL SINGH S/O CHIMAN SINGH (Guarantor) BASTI BOHRIAN GURUHARSAHI FEROZEPUR JALALABAD PUNJAB 152022	Rs. 1385599.33/- (Rupees Thirteen Lakh Eighty Five Thousand Five Hundred Ninety Nine Rupees and Thirty Three Paise Only) as on 30-Aug-25 with further interest thereon from 31-Aug-25 till payment
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LAN: NO.: SMMOSDLONS000005987512 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.02.2025 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KASIRAKHAWAT NO. 2400, KHATONI NO. 3258, MUSTIL NO. 93, KILLA NO. 11(8-0), WAKIA VIJAY NAGAR, HADABST NO. 108, RAKHDI ROAD, NEAR DANA MANDI, FEROZPUR, TEHSIL, AND DISTRICT-FEROZPUR, ADMEASURING 0 KANAL 3 MARLA, 3 SARSAI East: GURBAKSH SINGH, West: VIJAY BAHIL, North: BHAGAT RAM, South: STREET,	1. GURJANT SINGH S/O AMARJIT SINGH (Borrower) MAHALAM FEROZPUR PUNJAB 152002 2. AMARJIT SINGH S/O KARTAR SINGH (Co-Borrower) MAHALAM FEROZPUR PUNJAB 152002 3. MOHINDER KAUR W/O SAWAN SINGH (Co-Borrower) MAHALAM FEROZPUR PUNJAB 152002 4. GURJANT SINGH S/O JOGINDER SINGH (Guarantor) FALHA MEGHA FEROZEPUR PUNJAB 152002	Rs. 636555.88/- (Rupees Six Lakh Thirty Six Thousand Five Hundred Fifty Five Rupees and Eighty Eight Paise Only) as on 21-Aug-25 with further interest thereon from 22-Aug-25 till payment
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LAN: NO.: SMFESDLONS000006082586 Original Lender: SK Finance Limited Date of Demand Notice: 15-Sep-2025; NPA Date: 03.08.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KILLA NO. 24/1/1/11(0-3)/25/12/1/11(2- 7) KHEWAT NO. 207 KHATONI NO. 265 VAKYA RAKBAMOHKAM ARIAN TEHSIL JALALABAD East: ANJANA RANI, West: KULWANT SINGH, North: STREET, South: BALWINDER SINGH,	1. GURVINDER SINGH S/O CHAND SINGH (Borrower) MOHKAM ARIAN JALALABAD PUNJAB 152024 2. KULVINDER KAUH C/O CHAND SINGH (Co-Borrower) MOHKAM ARIAN JALALABAD PUNJAB 152024 3. CHAND SINGH S/O GULJAR SINGH (Co-Borrower) MOHKAM ARIAN JALALABAD PUNJAB 152024 4. MANDEEP SINGH S/O CHAN SINGH (Guarantor) BASTI GHUMIARS WALI VILLAGE MOHKAM ARIAN JALALABAD PUNJAB 152024	Rs. 581636.28/- (Rupees Five Lakh Eight One Thousand Six Hundred Thirty Six Rupees and Twenty Eight Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMMKSPLONS000005781725 Original Lender: SK Finance Limited Date of Demand Notice: 15-Sep-2025; NPA Date: 03.06.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KILLA NO. 8(21-0), 13(7-7), KHEWAT NO. 117, KHATONI NO. 187, HADABST NO. 336, JAMABANDI YEAR 2016-2017 WAKIA RAKBA VILLAGE KHUNDAR HITHAR TEHSIL GURUHARSAHA, DISTT. FEROZPUR, ADMEASURING 242 SQ. YRD East: SURJIT SINGH, West: MANGAT SINGH, North: STREET, South: MAGAT SINGH,	1. HARJINDER KAUR C/O JAGDEESH SINGH (Borrower) RANJITGARH VILLAGE JALALABAD FAZIKA PUNJAB 152022 2. KAVER FATEH SINGH S/O JAGDEESH SINGH (Co-Borrower) RANJITGARH VILLAGE JALALABAD FAZIKA PUNJAB 152022 3. LAKHA SINGH S/O MUKHTIAR SINGH (Guarantor) RANJITGARH VILLAGE JALALABAD FAZIKA PUNJAB 152022	Rs. 408921.91/- (Rupees Four Lakh Nine Thousand Two Hundred Twenty One Rupees and Ninety One Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMFESDLONS000005922081 Original Lender: SK Finance Limited Date of Demand Notice: 10-Sep-2025; NPA Date: 04.03.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KILA NO. 8(21-0), 13(7-7), KHEWAT NO. 117, KHATONI NO. 187, HADABST NO. 336, JAMABANDI YEAR 2016-2017 WAKIA RAKBA VILLAGE KHUNDAR HITHAR TEHSIL GURUHARSAHA, DISTT. FEROZPUR, ADMEASURING 242 SQ. YRD East: SURJIT SINGH, West: MANGAT SINGH, North: STREET, South: MAGAT SINGH,	1. HARMESH SINGH S/O AJIT SINGH (Borrower) JAMA RAKHIVA HITHAR MAMDOT FEROZEPUR PUNJAB 152023 2. BIMLA RANI C/O HARMESH SINGH (Co-Borrower) JAMA RAKHIVA HITHAR FEROZEPUR PUNJAB 152023 3. PREM SINGH S/O JANGIR SINGH (Guarantor) MATAR HITHAR FEROZEPUR PUNJAB 152023	Rs. 949507.56/- (Rupees Nine Lakh Forty Nine Thousand Five Hundred Seven Rupees and Fifty Six Paise Only) as on 27-Aug-25 with further interest thereon from 28-Aug-25 till payment
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LAN: NO.: SMFZPSLONS000005988304 Original Lender: SK Finance Limited Date of Demand Notice: 15-Sep-2025; NPA Date: 04.07.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KHEWAT NO. 136, VAKYA DULE KE NATHU WALA, TEHSIL GURUHARSAHA, DISTT. FEROZEPUR, PUNJAB, ADMEASURING 13 MARLA, East: STREET, West: STREET, North: JAGTAR SINGH, South: MAKHAN SINGH,	1. HARMESH SINGH S/O JOGINDER SINGH (Borrower) DULEKE NATHUWALA FAZILKA JALALABAD PUNJAB 152024 2. MANJEET KAUR C/O HARMESH SINGH (Co-Borrower) DULEKE NATHUWALA FEROZEPUR FAZILKA JALALABAD PUNJAB 152024 3. JASWINDER SINGH S/O LEKH SINGH (Guarantor) DULEKE NATHUWALA FEROZEPUR JALALABAD PUNJAB 152024	Rs. 1112887.27/- (Rupees Eleven Lakh Twelve Thousand Eight Hundred Eighty Seven Rupees and Ninety Seven Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMFESDLONS000005941241 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 05.05.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT VAKYA RAKBA GURUHARSAHA, SHAKULI, TEHSIL GURUHARSAHA, DIST FEROZEPUR, PUNJAB, ADMEASURING 8 MARLA East: JARNAIL SINGH, West: STREET, North: KAUSHAL SINGH, South: KARNAIL SINGH,	1. JASWANT SINGH S/O KASHMIR SINGH (Borrower) PIND BASTI BOHARIAN WALI GURU HARSAHA FIROPUR JALALABAD PUNJAB 152022 2. KULWANT SINGH S/O KASHMIR SINGH (Co-Borrower) BASTI BOHARIAN WALI GURUHARSAHA FEROZEPUR JALALABAD PUNJAB 152022 3. VEERA BAI C/O RESHAM SINGH (Co-Borrower) DIST.FEROZEPUR BASTI BOHRIAN GURUHARSAHA FAZILKA JALALABAD PUNJAB 152022 4. SEEMA RANI C/O JASWANT SINGH (Co-Borrower) BASTI BOHARIAN GURUHARSAHA FEROZEPUR PUNJAB JALALABAD PUNJAB 152022 5. HARNEK SINGH S/O MANGAL SINGH (Guarantor) JOY SINGH WALA GURUHARSAHA FEROZEPUR JALALABAD PUNJAB 152022	Rs. 484074.38/- (Rupees Four Lakh Eighty Four Thousand Seventy Four Rupees and Thirty Eight Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMFESDLONS000005922081 Original Lender: SK Finance Limited Date of Demand Notice: 01-Sep-2025; NPA Date: 03.10.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT VILL. MALSIAN, DABBARA, TEH. SHAHKOT, DISTT. JALANDHAR, PINCODE: 144701, ADMEASURING 405.33 SQ. YD. East: DARSHAN SINGH, West: AGRICULTURE LAND, North: DILBAAG SINGH, South: STREET	1. JASWINDER SINGH S/O AJIT SINGH (Borrower) VILLAGE SAROOP SINGH WALA GURUHARSAHA, FIROZPUR JALALABAD, PUNJAB 152022 2. KAILASH SINGH RANI W/O JASWINDER SINGH (Co-Borrower) VILLAGE SAROOP SINGH WALA GURUHARSAHA, FIROZPUR JALALABAD PUNJAB 152022 3. GURDEEP SINGH S/O BAGGI SINGH (Guarantor) P.O OFFICE GURUHARSAHA SARUP SINGH WALA, JALALABAD PUNJAB 152022	Rs. 652655.68/- (Rupees Six Lakh Fifty Two Thousand Eight Hundred Fifty Five Paise Sixty Eight Only) as on 25-Aug-25 with further interest thereon from 26-Aug-25 till payment
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LAN: NO.: SMFESDLONS000005953278 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.09.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT THE AREA OF VILLAGE JAMA RAKHIVA TEHSIL, AND DISTT. FEROZEPUR, ADMEASURING 0 KANAL 15 MARLA, East: SHAM SINGH S/O AJIT SINGH, West: DALIP SINGH S/O SAJAN SINGH, North: STREET, South: MANGAL SINGH S/O TEJA SINGH,	1. JOGINDER SINGH S/O GURDIAL SINGH (Borrower) KHUNDER HITHAR FEROZPUR MAMDOT PUNJAB 152023 2. GURDIAL SINGH S/O BHOLA SINGH (Co-Borrower) JAMA RAKHIVA HITHAR FEROZPUR MAMDOT PUNJAB 152023 3. JAMNA W/O JAGGA SINGH (Co-Borrower) JAMA RAKHIVA HITHAR FEROZPUR MAMDOT PUNJAB 152023 4. JASWINDER SINGH S/O DARSHAN SINGH (Guarantor) JAMA RAKHIVA HITHAR FEROZEPUR MAMDOT PUNJAB 152023	Rs. 625696.11/- (Rupees Six Lakh Twenty Six Thousand Nine Hundred Ninety Six Rupees and Eleven Paise Only) as on 21-Aug-25 with further interest thereon from 22-Aug-25 till payment
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LAN: NO.: SMFZPSLONS000006086667 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.01.2025 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT VAKYA PIND GHATIANWALI LATTAR TEHSIL FAZILKA, SUB TEHSIL ARNIWALA SEKH SUBHAN DISTT. FAZILKA, PUNJAB, ADMEASURING 10 MARLAS, East: NOHRA OF SARDARA, West: STREET, North: STREET, South: H/O, MAHINDER,	1. NINDER KAUR C/O LAKHVEER SINGH (Borrower) GHATIANWALI BODLA FAZILKA PUNJAB 152124 2. LAKHVEER SINGH S/O PALA SINGH (Co-Borrower) VILL GHATIANWALI BODLA FAZILKA PUNJAB 152124 3. CHHATARPAL SINGH S/O BALDEV SINGH (Guarantor) ISLAMWALA AZILKA ASLAMWALA FAZILKA PUNJAB 152124	Rs. 645431.72/- (Rupees Six Lakh Forty Five Thousand Four Hundred Thirty One Rupees and Seventy Two Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMABSLONS000005974864 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.09.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT STREET NO. 4, JAMMU BASTI, TEHSIL, ABOHAR-1 DISTT.ABOHA, ADMEASURING 81.11 SQ. YDS. East: NIRMAL RANI, West: RAJIV KUMAR, North: RAJIV KUMAR, South: STREET,	1. NIRMAL KRISHAN S/O NARATA RAM (Borrower) STREET NO 1 JAMU BASTI ABOHAR FAZILKA PUNJAB 152116 2. PARVEEN RANI W/O NIRMAL KRISHAN (Co-Borrower) STREET NO 1 JAMU BASTI ABOHAR FAZILKA PUNJAB 152116 3. JASVINDER SINGH S/O MEHAR SINGH (Guarantor) HOUSE NO 346 STREET NO 1 JAMMU BASTI FAZILKA PUNJAB 152116	Rs. 335836.57/- (Rupees Three Lakh Thirty Five Thousand Eight Hundred Thirty Six Rupees and Fifty Seven Paise Only) as on 20-Aug-25 with further interest thereon from 21-Aug-25 till payment
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LAN: NO.: SMMKSPLONS000006121664 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.02.2025 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT KHEWAT NO.205 KHATONI NO.346 TO 349 KILLA NO.26/1(4-5)/26/10(7-26)/10(3)/26/1(11-10) VAKYA RAKBA MANDER BASTI ABOHAR ROAD MUKTSAR, PUNJAB, ADMEASURING 8 MARLA, East: LAND OF MANDER, West: STREET, North: RANI, South: HARJINDER SINGH,	1. RANJIT SINGH S/O MUKHTIAR SINGH (Borrower) ABOHAR ROAD BYPASS GURU NAGAR MUKTSAR PUNJAB 152026 2. PAL KAUR C/O RANJIT SINGH (Co-Borrower) NAZDIK ARORA RICE MILL ABOHAR BYPASS MUKTSAR PUNJAB 152026 3. GURJEET SINGH BRAR S/O JAGMEET SINGH (Guarantor) ABOHAR ROAD BYPASS GURU GOBIND NAGAR GALI NO 1 MUKTSAR PUNJAB 152026	Rs. 696822.85/- (Rupees Six Lakh Eighty Nine Thousand Two Hundred Twenty Two Rupees and Eighty Five Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMMLSMLONS000006050017 Original Lender: SK Finance Limited Date of Demand Notice: 10-Sep-2025; NPA Date: 05.03.2025 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT MUSTILE NO. 213 KILLA NO. 7(7-11), KHATA NO. 1291/2540, VAKYA RAKBA AREA MOHALLA CHOUDHARY ASSA RAM, PIND MALOUT, TEHSIL MALOUT, ADMEASURING 2-1/2 MARLAS East: NARESH, West: STREET, North: SURINDER KUMAR, South: OM PARKASH,	1. RIKHI KESH S/O RAJINDER KUMAR (Borrower) WNO 15 RAVI DAS NAGAR MALOUT PUNJAB 152107 2. NIRMALA DEVI C/O RAJINDER SINGH (Co-Borrower) KIRPA RAM WALI GALI WARD-15 #220 MALOUT PUNJAB 152107 3. SANDEEP KUMAR S/O MAM CHAND (Guarantor) 220 WARD-15 KIRPA RAM WALI GALI MALOUT MUKTSAR PUNJAB 152107	Rs. 355585.39/- (Rupees Three Lakh Fifty Five Thousand Five Hundred Eighty Six Rupees and Thirty Nine Paise Only) as on 29-Aug-25 with further interest thereon from 30-Aug-25 till payment
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LAN: NO.: SMFESBLONS000006047482 Original Lender: SK Finance Limited Date of Demand Notice: 16-Sep-2025; NPA Date: 03.11.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY AT MEASURING 0 KANAL 10 MARLA SHARE 10/953 OUT OF LAND MEASURING 47 KANAL 13 MARLA SHARIN KANAL NO. KHATONI NO. KHATNO NO. PER JAMABANDI FOR THE YEAR OF 2020/21 SITUATED IN THE AREA OF VILLAGE, East: ROAD, West: KELA SINGH, North: JAGIR SINGH, South: KELA SINGH,	1. SAJJWAR SINGH S/O PRITAM SINGH (Borrower) CHAK KHUNDAR FEROZEPUR PUNJAB 152023 2. MANJEET KAUR C/O SAJJWAR SINGH (Co-Borrower) CHAK KHUNDAR FEROZEPUR PUNJAB 152023 3. GURBACHAN SINGH S/O BUDH SINGH (Guarantor) PO KHUNDER UTAR FEROZPUR PUNJAB 152023	Rs. 531487.02/- (Rupees Five Lakh Thirty One Thousand Eight Hundred Ninety Seven Rupees and Twenty Five Paise Only) as on 08-Sep-25 with further interest thereon from 08-Sep-25 till payment
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LAN: NO.: SMMKMSLONS000005907808 Original Lender: SK Finance Limited Date of Demand Notice: 09-Sep-2025; NPA Date: 03.08.2024 Name of the Trust: Arcil - Trust-2026 - 006 ("Arcil") Description of the Property: ALL THAT PART AND PARCEL OF RESIDENTIAL THE PROPERTY MEASURING 4 MARLAS 8/102 SHARE OUT OF LAND MEASURING 2 KANAL 11 MARLAS BEARING KHEWAT NO. 147 KHATAUNO. NO. 270 RECT NO. 33 KILLA NO. 16/1(12)-1(1) VIDE JAMABANDI FOR THE YEAR 2013/2014 SITUATED IN THE AREA OF JALALABAD TEHSIL JALALABAD DISTT. FAZILKA, East: CHARANJIT, West: STREET, North: KRISHAN LAL, South: STREET,	1. SHAM LAL S/O CHIMAN LAL (Borrower) BASTI BHAGWAN PIRA FAZILKA JALALABAD PUNJAB - 152024 2. SUMAN JI S/O SOHAM LAL SHARMA (Co-Borrower) BASTI BHAGWAN PIRA FAZILKA JALALABAD PUNJAB - 152024 3. RAJ KUMAR S/O TILAK RAJ SINGH (Co-Borrower) C-82 WARD NUMBER 15 RAJPUT MOHALLA JALALABAD FAZILKA PUNJAB - 152024	Rs. 815547.7/- (Rupees Eight Lakh Fifteen
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Waters, Chd, PU Dominate as Punjab, Haryana, Himachal Reassert Rival Claims; Shah Seeks Cooperative Solutions

Shah led Council meet saw participation of 6 CMs

PNS ■ FARIDABAD

At the 32nd Northern Zonal Council meeting, chaired by Union Home Minister Amit Shah on Monday, the states of Punjab, Haryana and Himachal Pradesh raised a clutch of common but contentious issues — management of Bhakra-Beas waters and BBMB representation, the stalled SYL canal and inter-state river shares, the future of Chandigarh and Panjab University (PU) — while articulating sharply different remedies and red lines. All three states called for cooperative federal mechanisms, yet their proposals ranged from Punjab's insistence on protecting downstream interests and state control over headworks to Haryana's demand that Punjab should honour water-sharing commitments and consider PU affiliation, and Himachal's plea for legally mandated shares and BBMB representation and dues.

Across a packed agenda, water — its allocation, storage levels and institutional control — dominated proceedings. Punjab urged maintaining current Full Reservoir Levels (FRLs), opposed transferring operational control of key headworks to BBMB and sought a fresh scientific reassessment of Ravi-Beas availability before any allocation decision.

Haryana stressed that the non-construction of SYL has deprived it of its rightful share and urged a pragmatic, cooperative approach rooted in the region's shared traditions. Himachal sought enforcement of statutory entitlements under the Punjab Reorganization Act (1966), pressing for its 7.19 percent share in Chandigarh's assets, a permanent member in Bhakra Beas Management Board (BBMB) and release of court-mandated dues.

The meeting witnessed the participation of the region's top leadership, bringing together Chief Ministers of six states — Haryana's Nayab Singh Saini, Punjab's Bhagwant Mann, Himachal Pradesh's Sukhvinder Singh

Sukhu, Rajasthan's Bhajan Lal Sharma, Jammu and Kashmir's Omar Abdullah, and Delhi's Rekha Gupta. Also in attendance were Chandigarh Administrator Gulab Chand Kataria, J&K Lieutenant Governor Manoj Sinha, Delhi Lieutenant Governor Vinai Kumar Saxena, and Ladakh Lieutenant Governor Kavinder Gupta.

Senior ministers of member states, the Union Home Secretary, the Secretary of the Inter-State Council Secretariat, Chief Secretaries, advisors, and top officers from central ministries and departments also participated, making it one of the most comprehensive inter-governmental gatherings of the northern region.

Mann Reasserts Punjab's Stand on Chd, River Waters, PU; Opposes BBMB restructuring, FRL hike

Punjab Chief Minister Bhagwant Mann on Monday forcefully reiterated Punjab's long-standing claims over Chandigarh, Panjab University (PU), and river waters, while urging the Centre to uphold a "genuine federal structure" during the NZC meeting.

Making an elaborate and assertive pitch, Mann said that the Centre must honour commitments made in the 1970 Indira Gandhi Award and the 1985 Rajiv-Longowal Accord, both of which, he stressed, unequivocally stated that Chandigarh "will go to Punjab".

He termed the unfulfilled transfer a "deep hurt to Punjabi psyche" and demanded restoration of the 60:40 Punjab-Haryana personnel ratio in Chandigarh Administration, objecting to exclusion of Punjab cadre IAS and PCS officers from key posts.

On Panjab University, Mann rejected Haryana's bid to affiliate its colleges with PU, arguing that the state had remained committed to Kurukshetra University for 50 years and "nothing has changed now".

He also opposed what he described as the Centre's attempts to alter PU's governance structure, calling for immediate restoration of democratic processes and elections to the 91-member Senate. Turning sharply to Punjab's water concerns, Mann said that suspension of Indus Water Treaty should be

Northern Zonal Council Meeting



treated as an "opportunity" to resolve inter-state river water issues in the region.

He proposed exploring the diversion of surplus Chenab waters to Ravi and Beas, stressing that this could help Punjab address acute shortages, particularly in border districts.

Reiterating that Punjab has no surplus water for SYL, Mann said that water availability figures used in the past were unscientific and outdated, based on flow series from 1921-1960.

With 75 percent of Punjab's blocks over-exploited, he demanded that all SYL-related proceedings be kept in abeyance until the Ravi-Beas Tribunal delivers its final award and a fresh scientific reassessment of water availability is conducted.

Strongly opposing the proposal to appoint a whole-time BBMB member from Rajasthan, Mann said that BBMB is a body constituted solely for Punjab and Haryana under the Punjab Reorganization Act.

He also warned against attempts to raise the Full Reservoir Levels (FRLs) of Bhakra and Pong dams, reminding that lower levels were fixed after the devastating 1988 floods and reconfirmed by the 2019, 2023 and 2025 flood experiences. Raising FRLs, he said, would increase flood risk, especially with growing siltation.

The real solution lies in desilting and equitable sharing of flood losses by partner states, he insisted. Mann categorically rejected any move to transfer the Ropar, Harike, and Ferozepur headworks to BBMB, arguing that no state in

India hands over control of its own headworks to an external agency. Punjab, he said, could face serious complications in flood management if control is shifted.

The Chief Minister also revived Punjab's Yamuna water claim, asserting that if Haryana is considered a successor to Ravi-Beas, Punjab too is a rightful successor to Yamuna waters. Citing the 1954 agreement with Uttar Pradesh and the 1972 Irrigation Commission, he demanded a fair reconsideration of Punjab's rights when the Yamuna MoU is reviewed post-2025. The real solution lies in desilting and equitable sharing of flood losses by partner states, he added.

Mann sought urgent central assistance for border flood-protection works, citing extensive past damage and the need for desilting the Harike barrage.

He also asked the Centre to persuade Haryana to allow widening of the Ghaggar river's cross-section in Sangrur, pending for years due to objections. Flagging the growing threat of domestically sourced weapons — "more than those coming across the border", Mann urged coordinated national action to curb arms smuggling, calling it vital for national security.

Haryana not receiving its full share of water from Punjab due to non-construction of SYL: CM Saini

Haryana Chief Minister Nayab Singh Saini said that proper arrangements must be ensured for supplying each state its rightful share of water, asserting that Haryana

has consistently been giving Delhi more water than its own share while itself being deprived due to the non-construction of the SYL canal.

He said that Haryana is not receiving its full share of water from Punjab, and once Haryana gets its rightful share through SYL, Rajasthan will also receive its due. Saini, also the NZC's vice-chairman, said: "The sustained cooperation between States is extremely important for the progress of the nation. By pooling our resources, sharing knowledge, and adopting each other's best practices, we can turn the vision of 'Ek Bharat Shreshtha Bharat' into reality."

Reiterating that Punjab must remember the sacred traditions of the Gurus while addressing water disputes, Saini said that the state is the land of the Gurus, where Guru Sevak Bhai Kanhaiya Ji served even enemy soldiers by giving them water.

He urged Punjab to uphold this spirit of compassion and responsibility in resolving the issue. Stressing that water is a shared resource, he said that keeping it clean is the collective responsibility of all states.

He recalled that rivers are revered as mothers in Indian culture and specifically mentioned the Yamuna, assuring that Haryana is making every effort to keep it clean. On Panjab University, the Chief Minister said that Haryana Government wishes to contribute to the University, and affiliation of some Haryana colleges will benefit both the University and students.

He said that ensuring the safety of children is everyone's responsibility and

noted that with the implementation of the three new criminal laws in Haryana, cases under the POC SO Act are being disposed of more swiftly. Saini added that to ensure affordable healthcare for every citizen, the government strengthened Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana by integrating its own Chirayu Yojana with it, calling it an example of accelerated development under the 'double-engine' government.

He said banking facilities are now available even in the smallest villages of Haryana.

The Chief Minister said that Haryana has submitted detailed comments on each agenda item and expressed hope that the meeting's deliberations would promote cooperative federalism, help build consensus on inter-state and Centre-state issues, and make the Northern Zonal Council meeting an example of 'Ek Bharat-Shreshtha Bharat'.

Sukhu Presses For Himachal's Statutory Rights on Chd, BBMB; Seeks Disaster Rule Overhaul

Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu made a forceful pitch for the State's long-pending constitutional and financial entitlements pressing for justice on Chandigarh, BBMB, hydropower royalties, disaster relief, and inter-state boundary issues.

At the heart of his intervention was Himachal's rightful 7.19 percent share in Chandigarh's land and assets, mandated under the Punjab Reorganization Act, 1966. Citing the Supreme Court's 2011 judgment, Sukhu said that the population-transfer ratio that entitled Himachal to its share in composite Punjab must be honoured, and the issue should be formally placed on the next NZC agenda "to ensure Himachal receives what the law guarantees".

Reiterating long-standing grievances with the BBMB, Sukhu demanded release of all pending dues as ordered by the apex court, and appointment of one permanent BBMB member from Himachal for equitable representation.

He also pushed for 12 percent free power royalty on all centrally operated hydropower projects and a 50 percent royalty wherever project costs stand fully

recovered. Projects older than 40 years, he said, should now be handed over to the State.

Calling hydropower the backbone of the hill economy, the Chief Minister sought full central funding for the power components of the Kishau and Renuka projects, and a 50:50 electricity share between Himachal and Uttarakhand once completed. In a strong appeal shaped by recent climate disasters, Sukhu urged the Centre to review disaster relief rules and modernize pre- and post-disaster norms to reflect the acute vulnerability of Himalayan states.

He called for an integrated, sustainable development plan for the entire northern region, saying that coordinated planning was vital to prevent recurring human and economic loss.

Sukhu also flagged key territorial and environmental issues, seeking early resolution of the Himachal-Ladakh boundary disputes in Sarchu and Shinkula, upgradation of the MoEFCC sub-office in Shimla, and timely forest clearances, including permission to use up to one bigha of forest land for rebuilding homes of disaster-hit families. Highlighting tourism and strategic infrastructure needs, he pressed for Centre-funded expansion of the Kangra Airport, development of small airports and heliports, and creation of high-altitude research, adventure sports and Buddhist cultural facilities in border areas.

The Chief Minister reiterated pending dues of nearly Rs 10,000 crore under PDNA and the Rs 1,500 crore relief package yet to be released, besides seeking a special task force to address the State's revenue deficit of Rs 9,478 crore.

He reaffirmed Himachal's stance of zero tolerance to narcotics and POC SO offences.

Shah Calls for Stronger Regional Coordination

Union Minister Amit Shah underlined the need for stronger regional coordination, faster justice delivery, and deeper economic cooperation during the meeting, that began with tributes and a two-minute silence for those killed in the recent Delhi car bomb blast and the Nowgam police station explosion in Jammu and Kashmir.

Shah vowed that the gov-

ernment would track down the perpetrators "even from the depths of the nether-world" and ensure the strictest punishment, asserting that eliminating terrorism "from its roots" under the leadership of Prime Minister Narendra Modi was a shared national commitment. Emphasizing the growing relevance of Zonal Councils as platforms for dialogue, cooperation, policy synergy and problem-solving, Shah said that their role has evolved from advisory to action-oriented.

He noted a nearly 2.5-times increase in Zonal Council meetings since 2014, with 81 percent of 1,600 issues resolved, reflecting the Centre's TEAM Bharat approach.

Shah highlighted persistent challenges requiring urgent collective action — including delays in justice for crimes against women and children, malnutrition, stunting, and water-sharing disputes.

He stressed the need to expand Fast Track Special Courts (FTSCs) for quicker disposal of POC SO and rape cases, saying "no civilized society can accept such crimes." On economic issues, he flagged cooperation, agriculture and fisheries as high-potential engines for employment and poverty eradication, in line with the PM's "Sahkar Se Samridhhi" vision. He said that 57 reforms were underway to strengthen cooperatives, including PACS computerization and creation of new national cooperative societies.

The Home Minister also urged states to strengthen implementation of the new criminal laws, upgrade forensic and digital systems, enhance millet production and consumption, and ensure banking access in every village.

National agenda items discussed included urban master planning, power systems, malnutrition reduction, school dropout rates, ERSS-II2, environmental concerns, and water resource management.

Calling the northern region a custodian of India's spiritual and cultural legacy, Shah said that the states must work together for regional strength, national progress, and India's global leadership, reaffirming the Centre's commitment to resolving inter-state issues through sustained coordination.

Punjab Under Lens: Another Doctor Queried as Agencies Probe Possible Links to Delhi Blast

PNS ■ CHANDIGARH

Punjab's link to the Delhi blast investigation deepened as two doctors - one from Ludhiana and another from Pathankot - came under the scanner of the national security agencies probing the suspected radicalization and logistical ecosystem connected to Al-Falah University in Faridabad. The National Investigation Agency (NIA) and other security units, examining what they believe is a wider network involving medical professionals, have questioned both doctors in separate procedural actions over the past 48 hours.

According to sources, the Ludhiana-based MBBS doctor Dr Jaan Nisar Alam and Pathankot's White Medical College surgeon Dr Raees Bhatt have been examined for their past academic or professional association with Al-Falah University, which investigators now suspect may have been used as a radicalization hub and support base by those linked to the blast near Delhi's Red Fort.

Ludhiana Doctor Under NIA Scanner

The investigation took a decisive turn when NIA teams raided the clinic and residence of 25-year-old MBBS doctor Jaan Nisar Alam in Ludhiana's Bal Singh Nagar on November 13. The doctor was not present in the city - he had travelled to his relatives' home in Dalkhola, West Bengal, on the same day the blast occurred. NIA traced him there, detained him for a full day of questioning, and later released him.

His mobile phone and laptop

have been seized for technical examination. He has now been summoned to the NIA headquarters in Delhi for a second round of questioning. Investigators are probing his educational stint at Al-Falah University, which has emerged as the focal point of the probe. Agencies suspect the blast

DELHI BLAST

module may have used the institution as a logistical cover and radicalization centre, prompting a deep dive into the activities of 22 doctors and students, several of whom are reportedly underground.

Local residents told investigators and visiting teams that Dr Nisar's clinic had been shut for several days and that he was rarely present, with his father often attending to patients. His family maintains he has no link to any wrongdoing.

His father, Tohid Alam, said Dr Jaan Nisar completed his MBBS in 2025, studied at Ludhiana's Greenland School till Class XII, and was preparing for AIIMS-NEET PG, which kept him away from the clinic. "We will fully cooperate. NIA has questioned him and let him go," he said. Meanwhile, NIA, Delhi Police's Special Cell, Haryana Crime Branch, J&K Police and UP ATS have set up an inter-agency command centre inside Al-Falah University.

ED is probing the institution's funding, land records, hostel documentation and recruitment processes.

Pathankot Doctor Questioned, Released After Clarification

In a parallel action, security agencies questioned Pathankot-based surgeon and White Medical College associate professor Dr Raees Bhatt, who earlier worked with Al-Falah University and knew Dr Umar Nabi - the physician accused of involvement in the Delhi blast.

Dr Bhatt said that he was picked up on Saturday morning for questioning and taken to Delhi, though he was initially told the inquiry would be conducted in Ambala.

His sudden disappearance triggered panic on campus, but he clarified that the officers treated him respectfully and informed his college later.

He was asked three key questions regarding Dr Umar like where he had met him, whether they ever communicated or chatted, and if they had any contact outside professional settings.

Dr Bhatt said that he answered all questions, underwent a medical check, and was cleared.

"I told them I had no connection beyond professional interaction. Umar was very junior. It was a routine inquiry - such a big incident demands answers," he said.

He added that nearly 3,000 doctors and individuals across J&K were being questioned as part of the wider sweep into the suspected network involving medical professionals.

White Medical College chairman Swarn Singh Salaria confirmed that Dr Bhatt was not arrested but only questioned. "He is one of our best surgeons. We verified everything before hiring him," he said.

Booth-Wise Breakdown Shows Akali Dal Undercurrent, AAP Weak Spots in Tarn Taran

MONIKA MALIK ■ CHANDIGARH

Aam Aadmi Party's (AAP) decisive victory in the recently-concluded Tarn Taran assembly bypoll sat atop a far more uneven ground reality, with booth-level data revealing deep pockets of weakness, rival surges, and sharp contrasts that the final 10,000-vote margin alone could not capture. The granular outcome shows a constituency split into micro-zones of loyalty, resistance, and collapse — offering political parties a candid map of their true strengths.

Despite winning the seat comfortably, AAP struggled in several pockets. At 14 booths, the party could not cross the 100-vote mark, and in one locality, the party defeated Congress by just one vote, underscoring how fragile the mandate ran in certain stretches. The weakest returns came from villages like Mianpur, Khairdinke and Buchhad Haveliya, where AAP's tally dropped into the double digits, signaling clusters where its organizational penetration was either shallow or disrupted by local dynamics.

Finishing second, the

Shiromani Akali Dal (SAD) demonstrated a far more scattered yet potent footprint. Though the party did not come close to winning the constituency, it outperformed AAP at nearly 60 booths, emerging as the primary challenger wherever it retained traditional loyalties. Its strongest clusters delivered over 300-500 votes in each of those segments. Yet these pockets of strength contrasted sharply with areas like Dalla, where SAD's tally fell to barely a few dozen votes, revealing the party's continued struggle to convert loyalist islands into constituency-wide momentum.

Congress, on the other hand, remained largely absent from the main contest but still managed to lead in just two booths, both reported from Khairdinke village, where the party secured 300-350 votes each. Beyond this, it maintained slimmer leads in scattered locations such as Jagatpura, Kasail, Dalla and Sohl T h a t i y a n . Interestingly, in the home village of a Congress-backed candidate in Karanbir Singh Burj, the party fell behind AAP — reflecting

that hyper-local identity alone could not override wider political currents.

Amritpal Singh's outfit, Shiromani Akali Dal (Waris Punjab De), though emerged at the third spot, failed to break through anywhere. It did not lead at a single booth, with its best performance touching a little over 200 votes in one cluster and falling to bare-minimum, near-zero support in several others. This pattern highlighted the party's inability to translate its social media presence and symbolic influence into actual electoral mobilization.

The BJP faced the harshest rejection of all. The party received 10 votes or fewer at no less than 56 booths. At few booths, it received no votes at all. Even its best-performing pockets remained starkly limited, with the highest support touching just over 150 votes and only a couple of clusters crossing the 100-vote mark. The results reflect a complete organizational and political disconnect for the BJP in this border constituency.

Altogether, the booth-wise analysis exposes a bypoll that looked simple in head-

lines but complex on the ground. AAP's win came from broad — but not uniformly deep — support; SAD retained strongholds but lacked spread; Congress held only symbolic pockets; Amritpal Singh's outfit struggled to register itself; and the BJP suffered a constituency-wide wipeout.

AAP's Harmeet Singh Sandhu clinched the seat with 42,649 votes (36.23 percent vote share) beating SAD's Sukhwinder Kaur Randhawa who obtained 30,558 votes (25.96 percent). Amritpal's SAD (Waris Punjab De) candidate Mandeep Singh Khalsa finished third with 19,620 votes, leaving behind the candidates of principal opposition Congress, Karanbir Singh Burj, who managed only 15,078 votes (12.81 percent) while BJP nominee Harjit Singh Sandhu secured 6,239 votes (5.30 percent).

Notably, 12 of the 15 candidates — including those from Congress and BJP — failed to secure the one-sixth threshold and thus forfeited their deposits, underlining the depth of AAP's dominance and the collapse of others across the field.

Become Police's Ears and Eyes in Fight Against Terrorism: Haryana DGP appeals People

PNS ■ CHANDIGARH

Appealing to the people to become the eyes and ears of the police in the fight against terrorism, Haryana DGP OP Singh on Monday said that the anti-terrorism apparatus in the state's National Capital Region has been further strengthened, a week after a "white collar" terror module was busted with the recovery of explosives mainly from Faridabad.

He underlined that alert citizens can play an important role in the fight against terrorism by becoming the eyes and ears of the police. DGP said that central intelligence agencies, Delhi Police, and police officers from Uttar Pradesh engaged in anti-terrorism operations attended a meeting held in Faridabad on Sunday. "We shared information and status updates. When security agencies work together, one plus one equals 11," he added. "We have further strengthened our anti-terrorism apparatus in the NCR region of Haryana. It will gather intelligence, conduct investigations, and conduct continuous operations against those suspected of terrorist activities," the DGP said in a post on 'X' in Hindi. "But the most effective weapon in the fight against terrorism is - the alert common citizen. As soon as you spot any suspicious person, activity, or object, call '112' (helpline) or inform the local police. This will deny terrorists a place to hide, and they won't get a space for their planning and operations, and their plans can be thwarted in time," he added. DGP Singh said that alert citizens, too, can become the eyes and ears of the police in the fight against terrorism. Just a few days ago, an alert hotel employee in Karnal alerted the police about a person booking a room using a suspicious identity card, he said.


इंडियन बैंक
ALLAHABAD

E-AUCTION SALE NOTICE
FOR IMMOVABLE / MOVABLE PROPERTY/IES [SEE PROVISO TO RULE 8(6)]

ZONAL OFFICE: SCO 96, District Shopping Centre, Fourth Floor, Ranjit Avenue, Amritsar - 143001, Ph.: 0183-2830600; Fax: 0183-2500108, E-mail: zoamritsar@indianbank.co.in
E-Auction Sale Notice for Sale of Immovable / Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) of the Security Interest (Enforcement) Rules, 2002.
 Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Immovable / Movable property mortgaged / charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of **Indian Bank**, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS BASIS"** on date mentioned below for recovery of dues to the Secured Creditor from the below mentioned Borrower(s) and Guarantor(s). The Reserve Price and the Earnest Money Deposit and description of Movable / Immovable Properties are also mentioned hereunder:-

Sr. No.	Name of the Borrower(s), Mortgage(s) & Guarantor(s)	Description of the Immovable / Movable Property/ies having type of Symbolic / Physical Possession	Outstanding Dues	Reserve Price	EMD Amount	Bid Incremental Amount
1.	(1) M/s Guru Ram Das Tractors; Partner(s) Sh. Sarabjit Singh and Smt. Jasbir Kaur, Kala Afgana Chowk, Allwal Road, Near Focal Point, Batala, Distt. Gurdaspur, Punjab - 143505. (Partnership Firm) (2) Sh. Sarabjit Singh S/o Sh. Kashmir Singh, Qila Desa Singh, Batala, Distt. Gurdaspur, Punjab - 143602. (Partner / Guarantor / Mortgageor) (3) Smt. Jasbir Kaur W/o Sh. Sarabjit Singh, Qila Desa Singh, Batala, Distt. Gurdaspur, Punjab - 143602. (Partner / Guarantor) (4) Sh. Jobanjeet Singh S/o Sh. Sarabjit Singh, Qila Desa Singh, Batala, Distt. Gurdaspur, Punjab - 143602. (Guarantor) (5) Sh. Kashmir Singh, Qila Desa Singh, Batala, Distt. Gurdaspur, Punjab - 143602. (Guarantor) (6) Sh. Baljit Singh S/o Sh. Kashmir Singh, Qila Desa Singh, Batala, Distt. Gurdaspur, Punjab - 143602. (Guarantor)	Property-I:- All that Part and Parcel of Equitable Mortgage of Property measuring 0 Kanal - 16.5 Marla comprised in Khassra No. 46/24(8-0), Khewat No. 984, Khatoni No. 1136, HB No. 211 as per Jamabandi for the Year 2009-10, from 16.11.2025 with further interest, costs, other charges and expenses thereon on 16.11.2025. Property-II:- (1) Used tractor Powertrac 445 - 1 Unit (2) Used tractor Swaraj 855 - 1 Unit (3) Used Tractor Engine and Body (dismantled condition) - 5 (4) Old Tractor Engine - 1 (5) Used Tyres -10 Unit.	Rs. 1,11,16,989/- as on 16.11.2025 with further interest, costs, other charges and expenses thereon from 17.11.2025.	Rs. 66,50,000/-	Rs. 6,85,000/-	Rs. 10,000/-
PHYSICAL PROPERTY ID: IDIB50359414875 TYPE OF POSSESSION: PHYSICAL PROPERTY ID: IDIB50359414875						

THIS PUBLICATION IS ALSO 15 DAYS NOTICE UNDER RULE 6(2) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 TO THE ABOVE BORROWERS, MORTGAGORS AND GUARANTORS

For further details, Terms & Conditions, Contact for Property:- Mr. Ram Divakar Kumar, M.: 8148218940, E-mail: zoamritsar@indianbank.co.in
Batala Branch Contact Person: Mr. Ravinder Kumar M. 98553-69499 E-mail: batala@indianbank.co.in

THE PROPERTY INSPECTION DATE & TIME
27.11.2025 to 03.12.2025, BETWEEN 10:00 A.M. TO 04:00 P.M.

DATE & TIME OF E-AUCTION 05.12.2025, 10:00 A.M. TO 05:00 P.M.
(WITH UNLIMITED EXTENSION OF 10 MINUTES DURATION EACH)

Bidders are advised to visit the website (<https://baanknet.com>) of our e auction service provider **PSB Alliance Pvt. Ltd.** to participate in online bid. For Technical Assistance Please Call 8291220220. For Registration status and for EMD status please email to support.baanknet@psballiance.com. For property details and photograph of the property and auction terms and conditions please visit <https://baanknet.com> and for clarifications related to this portal, please contact **PSB Alliance Pvt. Ltd.** Contact No. 8291220220. Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://baanknet.com>

Date: 17.11.2025

Place: AMRITSAR

AUTHORISED OFFICER

BEDKHALI NOTICE

We, Raja Ram Sahu (UID No. 5815 4870 9291) S/o Sh. Chhote Lal Sahu and Shashi Lata Sahu W/o Sh. Raja Ram Sahu (UID No. 2542 5944 9199) R/o Ward 23, Street No. 3, Khalsa School road, Khanna, Khanna, Ludhiana, Punjab-140401 That my son Deepak Kumar Sahu (UID No. 5755 4461 6183) have gone astray and is not in our say. That we disown and disinherit from our all moveable and immovable properties. That if, anybody will deal with our Son Deepak Kumar Sahu he/she will do so of his own responsibility.

We, Jatinder Kumar S/o Yashpal and Seema W/o Jatinder Kumar both R/o H.No. 408 Mohalla Dera Sahib, Manimajra, Chandigarh our son Gautam is beyond my control. we debarred him from all our moveable and immovable properties. Anybody dealing with them at his own risk.

I, Rajmali W/o Widow Harnek Singh Vill. Guldehra Tehsil, Pehowa Distt.Kurukshetra My Son Jagtar Singh and his wife Krishna is out of my control. I, disown them from all my moveable and immovable properties. If anybody deals with him at his own risk.

We, Shiv Kumar S/o Rampal and Birmati W/o Shiv Kumar R/o Tohana, Tehsil Tohana, Distt. Fatehabad declares that our son Lalit Kumar is out of control from us and our Family. So we evict him and disown him from our our all moveable and immoveable property. In future, if any body deals with him, he/she will be responsible himself, not we and our family.

I, Mrs. Nirmala Devi, wife of Mr. Rajveer, resident of village Kultana, Tehsil Sampla, District Rohtak, declare that my son Yogesh and his wife Pooja are beyond my control. I hereby evict them from my moveable and immovable property. Anyone who engages in any future transactions, legal or illegal activities, or other dealings with them will be solely responsible. I, or any member of my family, will have no responsibility.

I, Gurdeep Singh S/o Chanan Singh R/o Vill & PO Mandhar, Tehsil, Jagadhri, Distt. Yamunanagar, declare that my daughter Harjinder Kaur W/o Kulbir Singh is out of my control, so I disowned her from my movable & immovable properties. Me / my family will not responsible for any dealings with her.

We Chhotu Ram S/o Ram Dass and Janny Yadav W/o Chhotu Ram R/o # 3197/1, Sector 38-D, Chandigarh declare that our son Bharat Yadav, his wife Reena Yadav are out of our control. We disown both of them from our moveable immoveable properties. Anybody dealing with them at their own risk.

We Ajad Singh S/o Ramkishan Grewal and Jewani Devi W/o Ajad Singh R/o Vill. Ward No. 11, Satrod Khas, Tehsil & Distt. Hisar declare that our son Sandeep Grewal and his wife Mamta Goriya are not in our control, we have evict them from our moveable or immoveable properties. In future only they will be responsible for their behaviour and transactions.

I Usha W/o Raj Kumar R/o House No. 1293, Second Floor, Phase-2, Ram Darbar, Industrial Area, Chandigarh inform that my son Vicky is out of my control. I Disown him from my all moveable and Immovable Properties. Anybody who deal with him will do at their own Risk.

I Harpal Singh S/o Late Sh. Lakha Singh R/o House No. 959, Housing Board Colony, Dhanas, Chandigarh inform that my son Harshpreet Singh is out of my control. I Disown him from all my moveable and Immovable Properties. Anybody who deal with him will do at their own Risk.

We, Harjeet Kaur W/o Satnam Singh and Satnam Singh S/o Kashmir Singh R/o House No.F21/1045, Majitha Road, Sandhu Colony, Amritsar declares that our son Jugraj Singh and our daughter in Law Amandeep Kaur are out of our control. So we disinherit them from our all moveable and immovable properties. If anybody deals with them at his own risk and responsibility. All concerned please note.

We, Raj Kumar S/o Ramnath and Rita Rani W/o Raj Kumar R/o Sandholi Tehsil, Pehowa Distt.Kurukshetra, our son Binish Kumar and his wife Aanchal are out of our control.We, disown them from our all moveable and immovable properties. If anybody deals with him at his own risk.

I, Kripal Kaur widow of late Jainrail Singh, village Gumthala Garhu, tehsil Pehowa, district Kurukshetra, my daughter-in-law Paramjeet Kaur widow of late Angrez Singh, granddaughters Khushdeep Kaur and Rajdeep Kaur D/o Angrez Singh is out of my control. I, disown them from my all moveable and immovable properties. If anybody deals with him that will be at his own risk.

I Renu Bala W/O Sh Prem Pal R/O House No 20 Inside Durga Rice Mill Nazdik Arya Samaj Mandir Part 2 Extension Karnal Declared That My Son Akshat Pal And His Wife Kiran Pal Out Of My Control.I Disown Them From My Moveable/ Immovable Property.If Anybody Dealing With Them At Own Risk.

I Pargat Singh S/O Gurdev Singh R/O Vill. Kaunke Kalan Tehsil Jagraon Distt. Ludhiana Declare That My Son Darshan Singh Is Out Of My Control. So, I Disinherit Him From My All Moveable And Immoveable Property. Anybody Deals With Him At Their Own Risk And Responsibility. Now I Have No Concern With Him. Concerned Please Note.

I, Mohan Lal S/o Parkash Chand R/o Vill: Karal Po. Tibri Teh-Dinanagar Distt. Gurdaspur declare that my son Rohit Sharma is out of my control. So I disown with him from my moveable/immoveable property. If anybody dealing with him at his/her own risk.

I, Naresh Devi W/o Mahavir Singh R/o Village Ramrai Teh. And Distt. Jind declared that my daughter Seema is out of my control. So, I disown her from my moveable and immovable property. Anyone dealings with her will be solely responsible. I and my family members will be not responsible.

I, Bhupinder Singh S/o Sh. Ram Sarup R/o House No: 191, Sector 12 A Panchkula Haryana declare that my Son Adarsh Agnihotri is out of my control. I therefore disown my son from all my moveable and immovable Property. Anyone dealing with him will be responsible at his own risk and cost. I and my family will have no dealings with my son.

I, Satish Kumar S/o Sh. Shobha Chand R/o House No: 380, Village: Kharak Mangoli, Panchkula, Haryana declare that my Daughter Tammana is Out of my Control. Today 17/11/2025 I disown my Daughter from my Movable and immovable properties. Anyone dealing with her will be responsible for her own legal and illegal activities, I and my family will not be responsible for it.

ਮੈਂ, ਜੀਵਨ ਕੁਮਾਰ ਪੁੱਤਰ ਧਰਮ ਚੰਦ ਵਾਂਗੋ ਮਕਾਨ ਨੰ-3134 ਰਾਣੀ ਵਾਲਾ ਖੁਦ ਜਗਾਹਉ ਜ਼ਿਲ੍ਹਾ ਲੁਧਿਆਣਾ ਬਿਮਾਨੀ ਕਰਦਾ ਹਾਂ ਕਿ ਮੇਰੇ ਲੜਕਾ ਕੁਲਜੀਤ ਨੇ ਕਿ ਮੇਰੇ ਕੋਰੁਟੇ ਤੋ ਬਾਹਰ ਹੋ | ਮੈਂ ਇਸ ਨੂੰ ਆਪਣੀ ਦਲ-ਅਦਲ ਜ਼ਾਇਦਾ ਤੋ ਬੇਦਖਲ ਕਰਦਾ ਹਾਂ | ਇਸ ਨਾਲ ਲੁੱਟ ਦੋਣ ਕਰਨ ਵਾਲਾ ਖੁਦ ਜ਼ਿੰਦਗਰ ਹੋਵੇਗਾ | ਮੇਰਾ ਜੋ ਮੇਰੇ ਪਰਿਵਾਰ ਦਾ ਕੋਈ ਵੀ ਤਾਲੁਕ ਵਾ ਵਸਤੂ ਨਹੀ ਹੋਵੇਗਾ |

PUBLIC NOTICE

I, Kanchan Babbar D/o Shri Amrit Babbar Resident of 392, Model Colony, Yamuna Nagar Tehsil Jagadhri. That I had purchased a LIC Policy from LIC Office Yamuna Nagar in the name of deponent, vide Policy No. 479213486, 102273070. That my true and correct name is Kanchan Babbar. That in my above mentioned LIC Policy's, my name wrongly witten as Kanchan instead of Kanchan Babbar.

I, Renu Bala W/o Shri Vijay Kumar GS No. 174723Y R/o Village- Chhotepur, PO Pathankot, Tehsil & Distt Pathankot State Punjab declare that in service record of my husband my name is wrongly entered as Renu instead of Renu Bala so to avoid litigation, I have changed my name from Renu to Renu Bala. I shall at all times hereafter in all records, Deed and writing in all proceeding private as well as all occasions but so ever be know as Renu Bala. vide Affidavit dated 17-11-2025

It Is For General Information That I, Anil Kumar Son Of Molu Ram, R/O Tohana Road, Adarsh Colony, Bhuna(63), Fatehabad, Haryana - 125111, Declare That Name Of Mine And My Wife Has Been Wrongly Written As Anil Rulhania And Manju Rani Respectively In My Minor Daughter Kashish Rulhania Aged 17 Years In Her 10th & 12th Class School Certificate Cum Marksheet. The Actual Name Of Mine And My Wife Is Anil Kumar And Manju Respectively, Which May Be Amended Accordingly.

It is for general information that I AJMER SINGH RAJAL S/O KHUSHAL SINGH, Village & Post Office Mullanpur Garibdas, Tehsil Kharar, Distt. SAS Nagar Mohali, Punjab Pin Code 140901, India declare that my name has been wrongly written as AJMER SINGH RAJPAL in my Air Force Record. The actual name of my is AJMER SINGH RAJAL Respectively which may be amended accordingly.

CHANGE OF NAME

I, Tarsam Kaur W/o No. JC-136603W Sub Mohan Singh R/o Village and PO Mukhliana Tehsil and Distt. Hoshiarpur Punjab have changed my name from Tarsam Kaur to Tarsam Kaur. My correct date of birth is 15-11-1952. Concerned note.

I, Kritika D/o Sudhir Kumar, R/o #3723, Sector 22-D, Chandigarh, hereby declare that i have changed my name to Kritika Kashyap. All concerned may note for all future purposes.

I, Harshita D/o Sudhir Kumar, R/o #3723, Sector 22-D, Chandigarh, hereby declare that i have changed my name to Harshita Kashyap. All concerned may note for all future purposes.

I, Jag Mohan Gupta S/o Sh. Satya Pal Gupta R/o House No. 2544-B, Ward No 8, Sheela Nagar, Near Poonam Nursing Home, Tehsil Thanesar Distt. Kurukshetra has changed my name from Jagmohan Gupta to Jag Mohan Gupta. Please all concerned note please.

I Omesh S/o Pawan Kumar R/o House No 572 Near Shiv Mandir Sonia Colony Ambala City Haryana 134003 have changed my name from Omesh to Omesh Manrao.

I, Ronit S/o Naresh Kumar R/o 28, Amarpuri Colony, Sasouli Road, Yamuna Nagar, Tehsil Jagadhri, Distt Yamuna Nagar, Haryana, INDIA have changed my name from Ronit to Rajesh Kumar.

I, Suman Saini W/o Raj Kumar R/oVillage Ambli, Distt. Yamuna Nagar have changed my name from Suman Bala to Suman Saini. In future I shall be known as Suman Saini.

I, Harjit Singh s/o Puran Singh, R/o # 1902, Phase-5, SAS Nagar (Mohali) Punjab have changed my name from Harjit Singh to Harjit Singh Hanspal.

I, Charu Sethi w/o Tushar Sharma R/o #332, Old Housing Board Society, Urban Estate, Karnal, Haryana have changed my name from Charu Sethi Sharma to Charu Sethi. In future I will be known as Charu Sethi.

I, Minakshi w/o Shiv Kumar R/o #4392 Gali No.9, Shiv Colony, Karnal have changed my name from Meenakshi to Minakshi. All concerns pls note.

I, Subhash Gupta r/o #160, Sector-16, Karnal have changed my name from Subhash to Subhash Gupta. All concerns pls note.

I, Rahul (Old Name, which is to be changed) S/o Sh. Vinod Kumar R/o Village Bhojraj, PO Dhaima, Tehsil and Distt. Hisar declare that I want to change my name from Rahul (Old Name) to Rahul Mahala (New Name) for future purpose.

I, Vandana Tuteja D/o Late Sh. S. L. Tuteja and W/o Sh. Ashwani Bajaj R/o H. No. 2872, Sector 14 Part II, Hisar Haryana declare that before marriage in my service record my name is mentioned as Vandana Tuteja D/o Sh. Sohan Lal Tuteja. Now I have changed my name from Vandana Tuteja D/o Sh. Sohan Lal Tuteja to Vandana Bajaj W/o Sh. Ashwani Bajaj as such in future for all purposes.

I, Sumukhi D/o Vinay Goyal, R/o H. No. 430, Auto Market, Hisar, Haryana 125001 declare that I have changed my name from Sumukhi to Sumukhi Goyal for future purpose.

I, Vinay S/o Kulwant Rai Goyal, R/o H. No. 430, Auto Market, Hisar, Haryana 125001 declare that I have changed my name from Vinay to Vinay Goyal for future purpose.

I, Kiranjit Kaur W/O Gurjit Singh R/O Village Chogawan, PO Ibrahimwal Tehsil Bholath, district Kapurthala, That i have changed my name from Kiranjit Kaur to Kiranjeet Kaur. Please note.

I Rajesh Singh S/o Ram Pal R/o House no 503, sector 11-B Chandigarh have changed my name from Rajesh Singh to Subedar Singh.

I Sruthy D/o Purushothaman R/o flat no 10C, Sector 5 new town Naibatpur road dera Bassi SAS Nagar Mohali Punjab have changed my name from Sruthy to Sruthy Rema.

I Gurnek Singh S/o Surinder Singh Walia R/o House No. 8, Raipur Khurd, Chandigarh have changed my name to Gurnek Singh Walia.

I, Aneeta Rani Jain, D/o Late Sh. Jai Parkash and W/o Shri Sukhdarshan Jain, R/o House No. 5750-B Sector 38 West, Chandigarh, hereby declare that my name has been recorded as Aneeta Rani in my school, college /university and IndianBank's records (on the basis of which i got employed), whereas my correct and full name is Aneeta Rani Jain. Henceforth, I shall be known and referred to as Aneeta Rani Jain for all purposes.

I, Simrat Harvir Sandhu, daughter of Lakhmir Singh , holder of Indian Passport No. T8223833, issued at Vancouver, on 30th April, 2019, permanent resident of 5982 Duplex MHC, Sector 13, Chandigarh, U.T., India, 160101, and presently residing at , 101 Corner Glen Ave NE, Calgary, AB, T3N2L7, Canada do hereby change my name from Simrat Kaur to Simrat Harvir Sandhu, with immediate effect.

I, Sanjana Devi W/o Vinod Kumar R/o Village Chuli Bagrian, Tehsil Adampur, District Hisar, Haryana declare that I have changed my name from Sanjana Devi to Rajesh Kumari for future purpose.

I, Mahavir Singh S/o Breej Lal R/o Village Mangali Mohbat, Teh. and Distt. Hisar, Haryana declare that I have changed the name of my minor son from Divesh to Chirag Soni for future purpose.

I, Raj Bala Devi (Existing name of spouse as per NOK in record) spouse of DHARAMBIR (name of husband), resident of VPO- Bajana Khurd, tehsil Ganaur, Distt, Sonapat, have changed my name and date of birth from Raj Bala Devi and DOB 6.6.1961 (Existing name and date of birth of spouse as per NOK in record) to RAJ BALA and DOB 9.5.1963 (Proposed /new name and DOB of spouse) vide Affidavit dated 17.11.2025. at Sonapat.

I, Gulshan Kumar S/o Jamna Dass R/o Flat No. 58A, Fio Homes - 2, Kishanpura, Dhakauli, SAS Nagar (Mohali), Punjab - 160104 have changed my name from Gulshan Kumar to Gulshan Nagpal.

I Rajesh S/o Ramkumar R/o Vill. Koth kalan Distt. Hisar now r/o Dera Vill. Songal Distt. Kaithal declare that I have changed my name from Rajesh to Yogi Moj Nath Chela Baba Sher Nath for all future purposes.

I, No. 17009015H Rank NK Tinku Sharma Unit no 16 16k REGT, R/o Village Fatehpur Khalsa PO: Mangarauli, district Etah, Uttar Pardesh 207122 my service record in my Mother name Suneeta Sharma mentioned is my correct name Suneeta Devi.

I, Sonia D/o Rajvir Singh, R/o Chopra Colony, Gohana, Tehsil Gohana, District Sonipat, hereby declare that my old name was Sonia D/o Rajvir Singh and I have changed my name to Sonia Sangwan D/o Rajvir Singh Sangwan. There is no court case or bank loan pending in my old name. I will be responsible for any illegal activity, if any, carried out by me after the name change.

I Manik Preet Singh Saini S/O Gurpreet Singh R/O #2472 Sector 71 Sas Nagar Mohali Have Changed My Name From Manik Preet Singh Saini To Manik Preet Singh

I, Lalit Mittal son of Dharan Dev Mittal, R/o House No 187B, Near Haryana School, East Bhatia Nagar, Jagadhri, Yamuna Nagar, Haryana - 135001; have my minor son from Viraj (aged 07 Years) to Viraj Mittal for all purposes.

I, Manmeet Kaur W/o Kamaljit Singh R/o H.No.723, Amardeep Colony, VPO- Khandoli, PO-Khandoli, Distt. Patiala, have changed my son name from Angad Singh Cheema to Angad Singh.

I, hitherto known as Yuvraj Singh S/o Karnail Singh R/o VPO Manak Rai District Jalandhar, Punjab 144201, have changed my name as Singh Yuvraj and now my given name Yuvraj and my surname is Singh. It is certified that I have complied with other legal requirements in this connection.

I, hitherto Known as Abhishek Son of Sushil Kumar residing at Village and Post Office Bhawanipur Tehsil Garhshankar, District Hoshiarpur Punjab, Pin-144523 have changed my name and shall hereafter be known as Abhishek Rana.

I, hitherto Known as Chanderpreet Kaur wife of Bharat Sharma residing at Dhaki Near Sharma Karyana Store, Pathankot Tehsil and District Pathankot, Punjab, Pin-145001 have changed my name and shall hereafter be known as Chandanpreet Kaur.

I, Gurpreet Singh S/o Sukhwant Singh R/o Village Sheron Nigah, PO Sheron Bagha Tehsil Baba Bakala District Amritsar have declare that Gurpreet is my Given name and Singh is my Surname

I, Reeta Devi mother of No.13778501Y Nk Late Rajindra Singh Unit of 11 Jak Rif C/o 56 Apo that in my son's army service record my name has been wrongly entered as Reeta Devi but my correct name is Reeta Kumari Vide affidavit No.IN-PB93112794499124X Dt.17.11.2025 before Executive Magistrate Amritsar

I, Brij Lal father of No.2503139X Hav Kuldeep Singh R/o 9 Punjab C/o 56 Apo have changed my name from Brij Lal to Birj Lal Vide Affidavit No.IN-PB93297671924355X Dt.17.11.2025 before notary public Amritsar

I, Harjinder Kaur Alias Sukhwant Kaur W/o Nirmal Singh R/o H.no.22, Gurdial Nagar, Sultanwind road, Sultanpind, Amritsar-143001(Pb) have changed my name from Harjinder Kaur Alias Sukhwant Kaur to Sukhwant Kaur, plz note.

I, Ritu Makkar W/o Sh. Rajesh Kumar R/o Plot No. 3, Industrial Area-III, Sirsa, Distt. Sirsa (Haryana) have changed my name from Ritu Makkar to Ritu Arora. That in future my name is to be called as Ritu Arora.

This is to inform the Public that I Azad Singh son of Brahma nand am a permanent resident of house no A 201 Sector 35 Suncity Rohtak My name is Azad Singh but some of my documents state Azad Singh Nain In the future I will be known as Azad Singh.

I, Ashnoor Singh S/O Jaskaran Singh R/O Village Chormar Khera, Dabwall, Sirsa Have Changed My Name From Ashnoor Singh To Arshnoor Singh.

I, No. 3983882F Ex Nk(TS) Vijay Kumar resident of Village - Majra, PO - Taragarh, Tehsil and Distt Pathankot (Punjab), have changed name of my wife from SUSHAMA DEVI to SUSHMA DEVI vide Affidavit No. IN-PB93097014354674X dated 17-11-2025 before Executive Magistrate Pathankot (Punjab).

I, Jagdeep Singh S/o Gurmeet Singh R/o H.No.68, Street No. 3, Dashmesh Nagar, Patiala (Punjab) have changed my name to Jagdeep Singh Sohi.

I, Manpreet Kaur Saini legally wedded spouse of Indervir Singh R/o House No. 572-A, Maharaja Ranjit Singh Avenue, Jalandhar, Punjab have changed my Name from Manpreet Kaur Saini to Manpreet Kaur.

I, Priya Bhayana W/O Naveen Bhayana R/O Old Housing Board Colony, Sirsa Have Changed My Name From Priya Bhayana To Parveen.

I hitherto known as YARUN PANDIT S/O RAMESHWAR DASS R/O #10 DARZIAN WALA CHONK, WARD NO 13, RAMPURA PHUL DISTT BATHINDA PUNJAB, PIN CODE 151103, have changed my name and shall hereafter be known as VARUN SHARMA.

I, Surjit Singh S/o Partap Singh VPO Naisi, Tehsil Pehowa, Distt Kurukshetra have Changed my Name Surjit Singh to Surjeet Singh.

I, Kaml Kant S/o Kalendra Singh R/o # 113, Mauli Jagran Chandigarh have changed my name to Kamalkant Kumar.

I, Kanwar Deep Singh S/o Balbir Singh Talwar R/o House No.71, Sri Krishna Residency, Sector-32, Kurukshetra, Haryana, have changed my name Kanwar Deep Singh to Kanwar Deep Singh Talwar.

I, Sandeep Kumar S/o Prem Singh R/o House No. 45, Block 2 and 3, VPO Bursham, Panipat, have changed my minor son name from Sanjeev to Sanjeev Gulia.

I, Sandeep Kumar S/o Prem Singh R/o House No. 45, Block 2 and 3, VPO Bursham, Panipat, have changed my minor dauthter name from Mahi to Mahi Devi.

I, Sandeep Kumar S/o Prem Singh R/o House No. 45, Block 2 and 3, VPO Bursham, Panipat, have changed my minor daughter name from Avni to Avni Devi.

I, Anjana Gautam W/o Parveen Kumar, Vill Bass (Bhabour) Teh Nangal, (Rupnagar) have changed my name from Anjana Gautam to Anjana.

I, Parteek Tanwar s/o Randhir Singh Tanwar R/o # 1200-B Sector 46-B Chandigarh have changed my minor son name from Ivaan Tanwar to Virat Tanwar.

I, Lilu Ram S/o Ram Kumar R/o H. No. 254, Navdeep Colony, Azad Nagar, Hisar, Haryana declare that I have changed my name from Lilu to Lilu Ram for all future purposes.

I, Varun S/o Bimal Kumar R/o EC 336-B, Prem Gali, Kheinga Gate, Jalandhar, Punjab-144001 have changed my name from Varun to Varun Arora. All concerned please note.

I, Sanjeev Mattu S/o Vijay Kumar R/o H. No. R-51, Upkar Nagar, Lamba Pind, Jalandhar have changed my name from Sanjeev Mattu to Sanjeev Kumar.

I, Balwant Singh S/o Bishan Dass R/o H.No. 74, New Rasila Nagar, Basti Danishmanda, Jalandhar have changed my name from Balwant Singh to Balwant Thapa.

I, Soma Wati W/o Ex. Sub.Krishan Lal Sharma No. JC-46402 resident of H.No. 134, Sansarpur, Jalandhar-2, Jalandhar, Punjab have changed my name from Soma Rani to Soma Wati, and my correct date of birth is 24 Feb. 1940.

I, Husan Lal S/o Darshan Lal R/o H.No. 178/1, Mohalla Kot Ram Dass, Po. Chugitti, Distt. Jalandhar, Punjab have changed my name from Husan Lal Jassi to Husan Lal.

I, Shavinder Kaur W/o Amarjit Singh Gujral R/o H.No.293-R, Model Town, Jalandhar, Punjab have changed my name from Shavinder Kaur to Shavinder Kaur Gujral.

I, Ekta W/o Davinder Kumar R/o H.No. 162/2, Ram Dass Pura, Boota Mandi, Jalandhar have changed my name from Ekta to Ekta Masih (Surname as Masih)

I, Karamjeet Kaur @ Karmjeet Kaur W/o Manpreet Singh Aulakh R/o 3136 Missi Gali Raikot (Ludhiana) have changed my name to Karamjeet Kaur Aulakh.

I, Sukhdeep Singh S/o Gurnam Singh Gill R/o Vill: Bandala Purana Po. Mahian Wala Kalan Teh-Zira Distt. Ferozepur have changed my name to Sukhdeep Singh Gill.

I, Talwinder Singh S/o Amrik Singh R/o Malang Shahwala (Ferozepur) have changed my name to Talwinder Singh Sandhu.

I, Sapna Singla W/o Arun Gupta R/o Maur Mandi Teh-Maur Distt. Bathinda have changed my name from Seema Gupta to Sapna Singla.

I, Karmvir Singh S/o Karnail Singh R/o Village Mehrowal P.O. Dhada Kalan Tehsil Garhshankar Distt. Hoshiarpur have changed my name to Singh Karmvir. Singh is my Surname & Karmvir is my Given Name.

I, Hassandeep Singh Channi S/o Iqbal Singh R/o House No. 417/25, Kucha Partap, Nai Abadi, Khanna-141401, Distt Ludhiana hereby declare that I have changed my name from Hassandeep Singh Channi to Hassandeep Singh. All concerned note it.

I, Ramanpreet Kaur Channi W/o Hassandeep Singh Channi R/o House No. 417/25, Kucha Partap, Nai Abadi, Khanna-141401, Distt Ludhiana, hereby declare that I have changed my Son's name from Gurvansh Singh Channi to Gurvansh Singh. All concerned note it

I, Kuldeep Singh S/O Balwant Singh R/O Village Vpo Jassowal (Ludhiana) Have Changed My Name To Kuldeep Singh Munjal.

I, Mohammad Sahil S/O Satar Mohammad Village Bhari Panechan, Tehsil Nabha, District Patiala I Have Changed My Name From Sahil Mohammad To Mohammad Sahil.

I Balvir Singh S/O Joginder Singh R/O Village Jhanda Bagga Nawan Tehsil Zira (Ferozepur) Have Changed My Name To Balveer Singh.

I, Vinod Sehgal W/o Sunil Sehgal R/o H. No. 187/20, Mata Rani Mohalla, Khanna (Ludhiana) have chnged my name to Kiran Sehgal.

I Raj Dhalawal S/O Balveer Singh R/O Village Jhanda Bagga Nawan Tehsil Zira (Ferozepur) Have Changed My Name To Raj Singh.

I, Pawan Sharma S/o Kamaljit Sharma R/o VPO Dhamot (Ludhiana) also known as Pawan Kumar & Pawan Kumar Sharma, these three names are mine, one & same the person.

I Hitherto Known As Shimla Rani W/O Dharminder Kumar, R/O H.No. 35/6, Markal Colony, Near Sansauri Adda, Patiala, Punjab-147001 Have Changed My Name And Shall Hereafter Be Known As To Anita Garg.

I Kawaljit Kaur W/O Jaspreet Singh R/O #451/23 Dhandoria Street Patiala Have Changed My Name From Kawaljeet Kaur To Kawaljit Kaur.

I, SAVITA am Mother of Army No: 2812257L Rank- Sep Name-Gawande Sachin Manohar Permanent Address: Ward No: 60, Village: Akola, Post: Akola, Police Station: Khodan Akola, Dist: Akola, State: Maharashtra, Pin:444005 declare that I have changed my name from SAVITA to SAVITA MANOHAR GAWANDE and Also Correct my Date of birth from 21/11/1963 to 01/02/1967. Vide Affidavit No: 11AA 095368, Dated: 17/11/2025. Before Notary Panchkula, Haryana.

I, MANOHAR GAWANDE am Father of Army No: 2812257L Rank- Sep Name-Gawande Sachin Manohar Permanent Address: Ward No: 60, Village: Akola, Post: Akola, Police Station: Khodan Akola, Dist: Akola, State: Maharashtra, Pin:444005 declare that I have changed my Name from MANOHAR GAWANDE to MANOHAR NARAYAN GAWANDE. Vide Affidavit No: 11AA 095368, Dated: 17/11/2025. Before Notary Panchkula, Haryana.

I, KAVITA am Mother of Army No-2820959Y Rank- Sep Name-Netake Vijay Shantilal Permanent Address: Bhandewadi, Karjat, Bhandewadi, Ahmदनगर, Maharashtra-414402 Declare that I have changed my name from KAVITA to NETAKE KAVITA SHANTILAL. Vide Affidavit No: 11AA 095347, Dated: 17/11/2025. Before Notary Panchkula, Haryana.

I, SINDHU am Mother of Army No- 2821682X Rank- Sep Name- Sanap Dhananjay Dharma Permanent Address: Mu Post Vadali Bk, Ta Nandgaon, Vadali Bk., Vadali Bk, Nashik, Maharashtra, 423106 declare that I have changed my name from SINDHU to NIRMALA DHARMA SANAP. Vide Affidavit No: 11AA 095367, Dated: 17/11/2025. Before Notary Panchkula, Haryana.

I, ANUP YADAV am Son of Army No: JC-289238W Rank- Sub (DMT) Name- Kamlesh Yadav Presently Posted at Unit: 327 FD Regt C/O 56 APO Permanent Address: Village: Pipara, Post: Tribhawani, District: West Champaran, State: Bihar, Pin 845106 declare that I have changed my name from ANUP YADAV to ANUP KUMAR and Also Correct my Date of birth from 09 Nov 2006 to 09 Dec 2006. Vide Affidavit No: 11AA 095366, Dated: 17/11/2025

I, GUNABAI am Mother of Army No: 281509SW Rank: Sep Name- Vanve Jalindar Sarjerao Permanent Address: At: VTC: Anandwadi, Teh: Bhoom, Dist: Osmanabad/Dharashiv, Post: Ambi, State: Maharashtra, Pin code: 413505 declare that I have changed my name from GUNABAI to VANVE GUNABAI SARJERAO and Also Correct my Date of birth from 09/04/1966 to 01/10/1953. Vide Affidavit No: 11AA 095345, Dated: 17/11/2025 Before Notary Panchkula, Haryana.

I, Sneha spouse of No.2815862K Hav Rahul Sulhadev Ghatage resident of Village- Ghatagewadi, Post- Rampur, Tehsil- Jath, District- Sangli, Maharashtra, Pin-416404, have changed my name from Sneha to Sneha Rahul Ghatage vide affidavit No.IN-PB66513437097470X dated 21 Aug 2025 before notary public Pathankot

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Order Order

SC orders status quo on CPI's flagpoles on Tamil Nadu public land



The Supreme Court (SC) on Monday agreed to hear a plea filed by the Communist Party of India challenging a Madras High Court order for the removal of permanent flagpoles of political parties from public places in Tamil Nadu. A bench of Justices Vikram Nath and Sandeep Mehta issued notices to the Tamil Nadu Government and others, seeking their responses on the plea and directed that status quo be maintained. The Madras High Court had upheld the order passed by its single judge directing all political parties and community and religious organisations to remove within 12 weeks permanent flagpoles erected by them at public places across Tamil Nadu.

The CPI has approached the Court against the High Court's Full Bench order of August 13. CPI submitted that the sweeping directions issued by the High Court amounted to "impermissible judicial legislation" and violated Articles 19(1)(a) and 19(1)(c). The CPI has further said that the High Court issued its directions without hearing political parties.

Karisma Kapoor shifts stand on Sunjay Kapur's will, alleges forged signatures

The legal battle over late industrialist Sunjay Kapur's will took a dramatic turn as the complainant's counsel, representing Karisma Kapoor and her children, abruptly shifted their stance in court. After Senior Advocate Rajiv Nayar, appearing for Priya Kapur, described their claims as "bogus and baseless," the plaintiffs have now pivoted from saying "there was no Will" to alleging "forged signatures."

Delhi High Court has sought the response of Priya Kapur, the wife of late Sunjay Kapur, on a plea by the children of actor Karisma Kapoor, seeking inspection of the original of the alleged will of their father. Joint Registrar (Judicial) Gagandeep Jindal issued notices to Priya Kapur and Shradha Suri Marwah, the executor of the alleged will, on the plea and asked them to file their replies within three weeks. The matter has now been listed for December 16. In the earlier hearing, Nayar had stated clearly: "A Will cannot be called fake because of spelling errors and they haven't even disputed Sunjay Kapur's signature."



SC terms liquor tetra packs dangerous and deceptive

PIONEER NEWS SERVICE
■ New Delhi

What is this — a juice packet? Should liquor in tetra packs be permitted at all? the Supreme Court wondered on Monday, noting that such packaging was "dangerous" and deceiving, as it heard a trademark dispute between two liquor giants of the country.

After a counsel produced the tetra packs of both companies, pointing out the similarities in branding of their products, a bench of Justices Surya Kant and Joymalya Bagchi expressed surprise that the Government had allowed liquor to be sold in such packets and said it was a "serious issue".

The bench was hearing a trademark dispute between John Distilleries Pvt Ltd, which sells the product 'Original Choice' whisky and Allied Blenders and Distilleries Pvt Ltd, which produces product 'Officers Choice' whisky.

The Supreme Court appointed former Supreme Court judge Nageswara Rao as mediator to settle the dispute amicably between both the liquor firms, which command a major share in the country's whisky market.

When senior advocate Mukul Rohatgi, appearing for John Distilleries Pvt Ltd, pro-



duced the tetra packs of both the companies to the bench, Justice Kant said, "What is this packet? Juice." Rohatgi said that these are tetra packs of whisky, which are one of the highest-selling products in Karnataka.

The bench said, "Should this at all be permitted. We think this is very dangerous. It can be taken to schools or colleges by the students in their bags. Parents can be easily deceived."

Justice Kant said this was the first time in his life he was seeing liquor in tetra packs and remarked, "How did the

Governments permit these kinds of packets. If someone files public interest litigation, we would like to examine."

Rohatgi and senior advocate Abhishek Singhvi, appearing for Allied Blenders and Distilleries Pvt Ltd, said that there are other brands also in the market and Governments are only interested in earning revenue from the sale of these products.

Justice Bagchi said the Governments are trading on the health of the people. "Just understand how

much tons are wasted on health because of earning revenue... Trading on the health of the people," Justice Bagchi said.

Rohatgi said, "This is how it is. Your lordships may look at this issue later, I have no difficulty."

The bench, while requesting Justice (retd) Rao to act as mediator, said that having regard to the nature of urgency involved, the mediator may take up the matter on a priority basis and make an endeavour to conclude a settlement process at the earliest.

Former Govt secretary seeks SC-monitored probe into Anil Ambani-RCOM bank frauds

PIONEER NEWS SERVICE
■ New Delhi

A public interest litigation (PIL) has been filed before the Supreme Court seeking a court-monitored investigation alleging a massive banking fraud involving Reliance Communications (RCOM), its group entities and its founder Anil Ambani. The petition is filed by EAS Sarma, former Secretary to the Government of India. The petitioner said that that the CBI FIR and ED's case cover only a fraction of the wrongdoing. The agencies are not investigating the roles of bank officials and regulators despite detailed forensic audits and independent reports pointing to widespread fraud, it states.

The petition filed though noted lawyer Prashant Bhushan says that the

findings of systematic fraud and diversion of funds has been judicially affirmed by a decision of the Bombay High Court. According to the petition, RCOM and its subsidiaries — Reliance Infratel and Reliance Telecom - received loans amounting to ₹31,580 crore between 2013 and 2017 from a consortium of banks led by State Bank of India (SBI).

The plea states that a forensic audit commissioned by SBI allegedly revealed substantial diversion of funds, including thousands of crores used to repay unrelated loans, transfers to related parties, investments in mutual funds and fixed deposits that were immediately liquidated and complex circular routing of money to disguise evergreening of loans. The audit also noted transactions recorded from

bank accounts that had been confirmed as closed, raising concerns of fabrication of financial statements, said the PIL. It is claimed that several shell entities and dubious corporate structures — such as Netizen Engineering and Kunj Bihari Developers — were allegedly used to siphon and launder loan funds. It highlights instances where subsidiaries were used to write off large liabilities through sham preference-share arrangements, allegedly causing losses of over ₹1,800 crore.

The petitioner asserts that these findings demonstrate a deliberate, systematic effort to disguise losses, conceal diversion of public funds and manipulate financial reporting. A central grievance raised in the petition is the nearly five-year delay by SBI in acting upon the forensic audit

report it received in October 2020. The bank filed its complaint only in August 2025, which the petitioner claims gives rise to a prima facie inference of "institutional complicity." As officers of nationalised banks are treated as public servants under the Prevention of Corruption Act, the petitioner argues that their conduct must be examined as part of the investigation.

The petition also places reliance on subsequent forensic audits and investigations involving other Anil Ambani-led entities. It refers to findings relating to Reliance Capital, which allegedly advanced nearly ₹16,000 crore in inter-corporate deposits to subsidiaries with negative net worth and devalued securities worth over ₹4,000 crore without adequate basis.

SC seeks replies from Centre, others on plea to check airfares

PIONEER NEWS SERVICE
■ New Delhi

The Supreme Court (SC) on Monday sought responses from the Centre and others on a plea seeking binding regulatory guidelines to control the "unpredictable fluctuations" in airfare and ancillary charges imposed by private airlines in India. The Supreme Court agreed to hear the petition filed by social activist S Laxminarayanan, who has sought to establish a robust, independent regulator that ensures transparency and passenger protection across the civil aviation sector.

A bench of Justices Vikram Nath and Sandeep Mehta issued notices to the Centre, the Directorate General of Civil Aviation and the Airports Economic Regulatory Authority of India seeking their responses on the plea and posted the matter for hearing after four weeks. Senior advocate Ravindra Srivastava and advocates Charu Mathur and Abhinav Verma appeared for the petitioner in the matter.

The plea claimed that all private airlines have, without any credible justification, reduced the free check-in baggage allowance for economy class passengers from 25 kg to 15 kg, "thereby converting what was earlier part of the ticketed service into a new revenue stream". It said the "new policy of permitting only a single piece for check-in and the absence of any rebate, compensation or benefit to passengers who do not avail themselves of check-in baggage demonstrates the arbitrary and discriminatory nature of the measure". The petition said that currently, no authority has the power to review or cap airfares or ancillary fees, allowing airlines to exploit consumers through hidden charges and unpredictable pricing.

The plea said the "unregulated, opaque and exploitative conduct of airlines manifesting in arbitrary fare hikes, unilateral reduction of services, absence of on-ground grievance redressal and unjustified dynamic pricing algorithms directly infringes upon citizens' fundamental rights to equality, freedom of movement and life with dignity".

It said the absence of regulatory safeguards results in arbitrary fare hikes, especially during festivals or weather disruptions, which disproportionately harm poor and last-minute travellers. The plea said the wealthier few can plan and book in advance, while economically weaker citizens are forced to buy tickets at the peak of surge pricing. "This inequality in access and opportunity strikes at the heart of Article 14 and Article 21," it said.

While Article 14 of the Constitution deals with equality before law, Article 21 pertains to the protection of life and personal liberty.

It said the State must ensure fare regulation and implement price-capping mechanisms to protect this constitutional guarantee, while claiming that ticket prices for air travel can double or even triple within hours due to opaque, algorithm-driven dynamic pricing mechanisms adopted by the airlines.

The plea cited reports about fare surge during the Maha Kumbh pilgrimage or in the aftermath of a crisis such as the Pahalgam terror incident and sought a direction to the concerned authorities to forth with enforce the provisions of the Bharatiya Vayuyan Adhiniyam, 2024, the Aircraft Rules, 1937 and the civil aviation requirements to ensure fair, transparent and non-exploitative domestic air passenger services.



Lexster Lead Dialogue on Global Arbitration Ecosystem in Dubai

PIONEER NEWS SERVICE/AGENCIES
■ New Delhi/Dubai

A substantive panel discussion examining the complexities of multi-party and cross-border disputes in mega project arbitration took place on November 14, 2025, during the recently concluded Dubai Arbitration Week 2025 organised by the Dubai International Arbitration Centre. The event, co-hosted by Lexster Law LLP and Agrawal Law Associates, drew together leading legal practitioners and adjudicators from across the globe. Lexster Law LLP also served as a Gold Sponsor of Dubai Arbitration Week 2025.

The distinguished panelists included Justice Sanjiv Khanna (Former Judge of the Supreme Court of India), HE Essam Al Tamimi (Chairman, Al Tamimi and Company), Mukul Rohatgi (Former Attorney General of India), Anne K Hoffmann (International Arbitrator, Hoffmann Arbitration), Soraya Corm-Bakhos (International Arbitrator, Corm-Bakhos Arbitration) and Mahesh Agarwal (Managing Partner, Agarwal Law Associates).

The discussion was moderated by Shantanu Agarwal (Managing Partner, Lexster Law LLP) and Saurabh Seth (Counsel, Delhi High Court).

Conceptual Clarity in Contractual Structures

Justice Sanjiv Khanna opened the discussion by addressing a fundamental challenge in contemporary mega project disputes: the need for precise conceptual frameworks when analysing interconnected contractual arrangements. He underscored the necessity of distinguishing among a group of contracts, a composite contract and a group of companies — distinctions that remain critical to resolving jurisdictional and substantive disputes.

Justice Khanna further identified multi-party issues such as consolidation joinder, parallel proceedings and non-signatory participation as requiring



(L-R) Shantanu Agarwal, Mukul Rohatgi, Anne Hoffmann, His Excellency Essam Al Tamimi, Soraya Corm-Bakhos, Former Chief Justice of India Sanjiv Khanna, Mahesh Agarwal, Saurabh Seth

principled and coherent judicial approaches. He attributed a significant proportion of contemporary disputes to inadequate contractual drafting, emphasising that careful anticipation of inter-contractual dependencies at the drafting stage remains the most effective preventive mechanism.

India-UAE Relations and Legal Institutional Development

HE Essam Al Tamimi addressed the historical and ongoing partnership between India and the United Arab Emirates, acknowledging the substantial contributions of Indian legal professionals to the UAE's institutional and economic development.

He characterised this relationship as foundational to the nation's progress over several decades. Highlighting recent legal reforms, Al Tamimi identified the establishment of common law courts within DIFC and ADGM as exemplary institutional innovations that have enhanced investor confidence by incorporating international adjudicatory standards and robust enforcement

mechanisms. He noted that the UAE's evolution from a non-signatory to the New York Convention in 2006 to a host jurisdiction for approximately 82 international law firms demonstrates how institutional modernisation attracts global legal talent without diminishing the competitive position of domestic practitioners.

India's Evolving Arbitration Jurisprudence

Mukul Rohatgi reflected on the transformation of India's arbitration landscape over recent decades. Under the 1940 Arbitration Act, he observed, disputes were comparatively straightforward, lacking the multi-party contractual structures and multi-seated proceedings characteristic of contemporary projects.

The economic liberalisation of 1993 catalysed a marked shift, introducing complex contractual ecosystems where disputes frequently fragment across multiple arbitral seats and parallel proceedings. Rohatgi highlighted the practical impediments arising from this



(L-R) Saurabh Seth, His Excellency Essam Al Tamimi, Shantanu Agarwal

fragmentation: non-signatory parties typically resist consolidation, preferring parallel arbitrations under distinct contractual arrangements.

This fragmentation often results in protracted litigation through successive court levels before substantive arbitration can commence — a process consuming several years. Rohatgi advocated for unified adjudication mechanisms, proposing that a single composite tribunal could provide the holistic oversight necessary for coherent resolution in complex infrastructure projects involving several parties.

Procedural Coordination and Award Consistency

International Arbitrator Anne K Hoffmann examined the escalating frequency of multi-party arbitrations and the procedural challenges they present. She identified numerous complications that emerge prior to tribunal formation, emphasising that uniform arbitration clauses — particularly regarding seat selection, appointing institution and tri-

bunal composition — are instrumental in facilitating consolidation. Hoffmann cautioned that divergent arbitration provisions across related contracts create substantial coordination difficulties and heighten the risk of inconsistent awards.

She advised counsel to coordinate evidence and submissions comprehensively across related proceedings to mitigate award discrepancies, noting that evidentiary support for claims remains critical regardless of whether full consolidation has been achieved.

Dispute Resolution Architecture in Mega Projects

Soraya Corm-Bakhos provided a systematic analysis of the multi-tiered dispute resolution frameworks typical of large infrastructure projects. She identified the structural complexity introduced by numerous underlying contracts — including construction agreements, joint venture arrangements and layered dispute resolution protocols — which frequently require exhaustion of pre-arbitral procedures before arbitration

commences. Corm-Bakhos noted that the enforceability of such preliminary steps as mandatory conditions precedent often remains contested, generating jurisdictional disputes. She observed that mediation, though frequently positioned as an initial step, proves substantially more effective once parties have exchanged pleadings and expert evidence, at which point they gain realistic perspectives on case viability and settlement prospects.

Contract Design as the Foundation of Dispute Prevention

Mahesh Agarwal emphasised how contractual interdependencies generate cascading disputes across jurisdictions. He identified a fundamental tension between party autonomy — a cornerstone of arbitration — and the procedural coordination necessary for coherent dispute resolution.

While major arbitral institutions have increasingly developed consolidation mechanisms, Agarwal noted that Indian arbitration law currently lacks equivalent statutory provisions, although Indian courts have demonstrated progressive jurisprudential development in related areas.

He concluded by emphasising that strategic contract formulation — particularly standardisation of arbitration clauses, seat, governing law, arbitral language and procedural choices — remains the most effective preventive approach, with the drafting stage determining success or failure in achieving coordinated resolution frameworks.

Drawing a diverse audience of over 120 in-person attendees and more than 500 virtual participants, the session reflected India's growing engagement with international arbitration networks. The event is an important step towards deepening collaboration between Indian firms like Lexster Law and Agarwal Law Associates and global law firms and advancing India's ambition to become a global arbitration hub.

Editor's
TAKE

Gen Z rage ignites Mexico's streets

Mexico's future stability hinges on rebuilding trust and enforcing accountability; without this, Gen Z will refuse to accept the status quo

Gen Z's rage knows no bounds. It is spreading across the world like wildfire, and the latest country to witness their fury is Mexico. Protests are not new to Mexico, but this time they are being led by Gen Z. The country is seeing serious demonstrations directed against those in power. Pirate-skull flags, meme-driven mobilisation, and the hallmarks of Gen Z-led protests are now ubiquitous.

The outrage is directed at President Claudia Sheinbaum. Issues of misgovernance and high-handedness have made young people restless, driving them onto the streets. The situation is volatile, and the country is in turmoil, with tensions growing by the day. What sparked these protests was the assassination of Carlos Manzo, the reformist mayor of Uruapan in Michoacán, who was fighting organised crime and was gunned down at a public Day of the Dead event on November 1. Manzo had dared to challenge entrenched cartels, sending security forces deep into their mountain strongholds. His killing proved that even the most determined public servants can be silenced with impunity. The outrage surrounding Manzo's murder quickly crystallised into a larger revolt against a state seen as weakening under the weight of corruption, violence, and institutional fatigue.

While the protests began under the banner of "Generation Z Mexico" – a group claiming to be non-partisan and independent – the demonstrations soon drew people from all walks of life. What unified them was a shared exasperation with a country where the Government bows to powerful cartels. Scenes from Mexico City mirrored those observed in neighbouring countries – Nepal and Bangladesh – with protesters storming palaces and official buildings. Riot police responded with tear gas. Stones flew across Zócalo's historic square. The state's display of force only deepened public anger, as reports emerged of police chasing and beating young demonstrators. For her part, President Sheinbaum has accused right-wing parties of infiltrating and amplifying the unrest, using social media bots to inflate turnout.

Some Gen Z influencers, wary of political co-option, withdrew their support. Meanwhile, voices like former President Vicente Fox and billionaire Ricardo Salinas Pliego openly endorsed the protests, further complicating the question: is this truly a youth-led uprising, or an opposition-engineered storm riding on public frustration? These protests bring Mexico's dilemma to the fore. While the outrage is real and the corruption systemic, the political narratives surrounding the demonstrations risk overshadowing the core issue: Mexico's persistent failure to protect its citizens from criminal violence. If the unrest fizzles out, the underlying issues will continue to simmer – until the next tragedy triggers yet another eruption. But if it evolves into a sustained nationwide movement, as seen in Nepal or Bangladesh, Sheinbaum's Government could face significant pressure to resign, followed by a period of anarchy and chaos that Mexico can ill afford – much like what unfolded in Bangladesh.

Constitutionalised coup d'état in Pakistan

Under the cloak of constitutional legitimacy, Munir has consolidated absolute, lifelong control over the armed forces, nuclear command, and the country's institutional architecture, while civilian leaders remain nominal figureheads

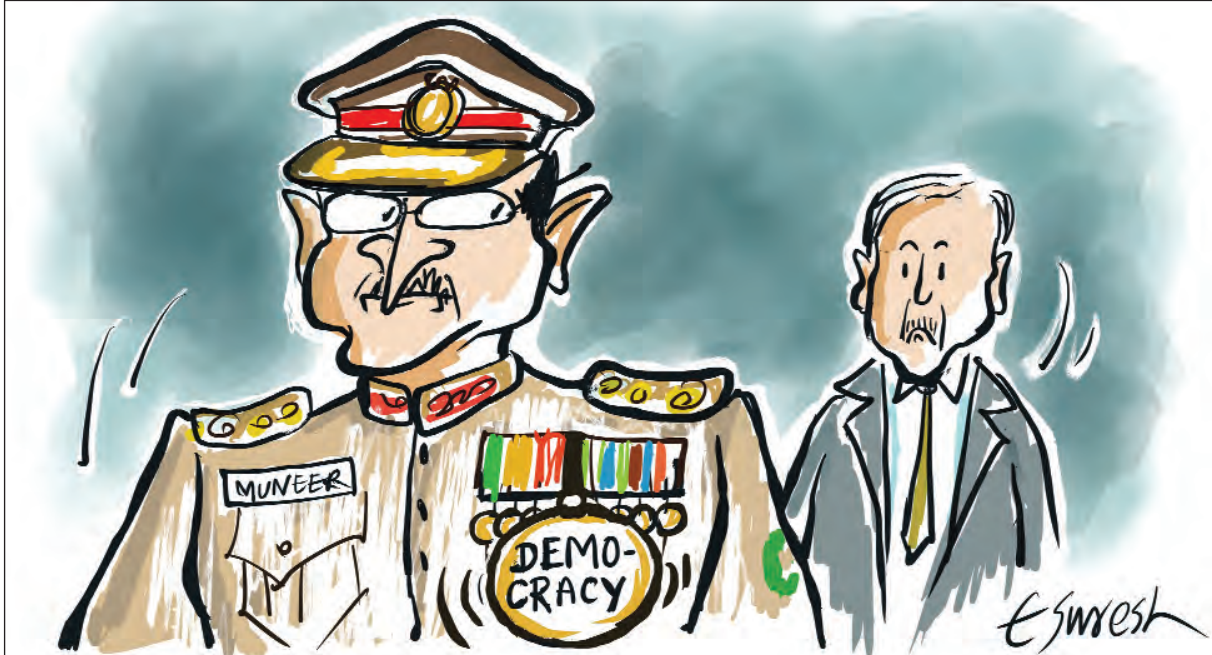


BHOPINDER SINGH

While taking over Pakistan through Martial Law in 1958, Field Marshal Ayub Khan proclaimed, "I have no intention of perpetuating martial law. As soon as conditions permit, a democratic system suited to the genius of our people will be introduced." However, he did not restore the pre-1958 parliamentary democracy. Instead, he prolonged his stay for as long as he could physically sustain (11 years), and then handed over to yet another military general, Yahya Khan. Later, General Zia-ul-Haq also claimed after his military takeover in 1977, "I have no intention of staying in power a day longer than is necessary. Elections will be held in October 1977." He too suffered convenient amnesia and continued for over 11 years before dying mysteriously in an air crash. Later, General Pervez Musharraf was to make a similar promise in his inaugural address following a coup: "I have no political ambitions. I will restore true democracy in this country." He too ruled for nine years until he was forcibly removed.




Today, Pakistan is yet again caught in a vortex of militaristic manipulation that amounts to the usurpation of complete power, albeit under the cover of constitutional ratification. Following the footsteps of militaristic overreach as initiated by the first self-appointed Field Marshal, Ayub Khan, the current, similarly self-appointed Field Marshal, Asim Munir, has tightened his vicelike grip over the Pakistani narrative via the infamous 27th Amendment to the Pakistani Constitution. Herein, besides doing away with the post of the Chairman of the Joint Chiefs of Staff Committee (JCSC), and instead anointing himself also as the Chief of Defence Forces (CDF-thereby controlling even the Navy and the Air Force), the Field Marshal will be granted permanent immunity from prosecution for life and will retain the rank and privileges for life. He also gets to choose the army-based Commander of the National Strategic Command, thereby retaining the vital levers over the critical nuclear wherewithal. Effectively, the Field Marshal has privileged his absolute control over all major elements of governance for life, with no accountability.

But, unlike the ham-handed coup d'états of the past, the five-star Field Marshal Asim Munir has been far more guarded, wily, and surreptitious in his takeover approach. By empowering himself beyond questioning, he has effectively ensured that he and subsequent military chiefs have the protective cover of the Pakistani Constitution to rule de facto, without any official responsibility, as the ceremonially senior-most and highest posts of the executive will ostensibly be held by the civilian President and the Prime Minister, respectively. For all practi-



TODAY, PAKISTAN IS YET AGAIN CAUGHT IN A VORTEX OF MILITARISTIC MANIPULATION THAT TANTAMOUNT TO USURPATION OF COMPLETE POWER, ALBEIT, UNDER THE COVER OF CONSTITUTIONAL RATIFICATION

The writer, a military veteran, is a former Lieutenant Governor of the Andaman and Nicobar Islands and Puducherry

 dailypioneer
 @LtRajputs
 bhopinder-singh-39020782

cal purposes, the well-established principle in a participative democracy – that the military is subservient to the civilian government-remains a farcical pipedream.

The remit of the 27th Amendment also simultaneously destroys the powers of other institutions of authority, ie, the Supreme Court, the last remaining vestige of checks and balances, as that too would be brought under the will of the executive powers (which in any case will always remain beholden to the military "establishment"). Therefore, the courts could be expected to be populated by "friendly judges" who will do the bidding of the government, thereby curbing independent and unbiased decisions. With all such suppression of the institutions of checks and balances, and the concurrent valorisation of the Pakistani "establishment", the Field Marshal will have the final say on all matters of governance.

Already, the Field Marshal is making surreal dashes from Washington DC to Riyadh to Ankara, making some extraconstitutional pitches – for example, the images of the Field Marshal brandishing and pitching rare metals in a suitcase to a clearly excited Donald Trump. This led Asim Munir to earn the dubious honour of Donald Trump calling him "my favourite Field Marshal." This further signals the approval of the Pakistani constitutional coup d'état by the United States of America, and the obliging sheikdoms will merrily toe the same line. The only other key player in the Pakistani calculus, ie, the Chinese, would also be more than happy to let the Field

Marshal run the show, as he would remain their most effective bet to protect the Chinese investments in the China-Pakistan Economic Corridor (CPEC).

The unnatural and unhappy alliance between the two erstwhile political rivals, ie, Pakistan Muslim League – Nawaz faction (PML-N) and Pakistan People's Party (PPP), would meekly continue with the current coalition arrangement, as their own disrepute in the eyes of the masses, and the parallel popularity of the incarcerated leadership of Imran Khan's Tehreek-e-Insaf (PTI), will be an existential fear.

It is a fact that, should the Pakistani military pull the rug from the current coalition government and allow free and fair elections, Imran Khan would romp home-thus the current coalition would remain pliant, beholden, and subservient to the will of Field Marshal Asim Munir.

Thus, with little or no opposition to their operational mandate, given the constitutional cover, the absence of any political opposition, and the acquiescence of all international stakeholders, Field Marshal Asim Munir will rule with utter immunity and impunity.

With plausible deniability for any wrongdoing (for which the civilian government will bear the blame), the democratic government in Pakistan will run Pakistan in theory, not in practice, as all roadblocks for a coup d'état-like situation favouring the Pakistani military are in place. Democracy in Pakistan will exist only in name.

The Pioneer
SINCE 1865

The silent paycheque cage we choose daily



SAKSHI SETHI

2ND OPINION
THE PIONEER

Modern society has perfected the art of imprisonment – so gracefully, so tastefully – that most people never realise they are trapped. Today's cage does not clang with metal bars. It arrives instead as a gentle digital message: "Your salary has been credited." A monthly lullaby that pacifies ambition far more effectively than any medieval fortress ever could.

Walk into any workplace and you will witness a quiet, universal contradiction. Teachers shaping future citizens, doctors delivering hope, engineers building the digital tomorrow, bankers balancing economies, designers sketching dreams, and service workers handling tempers-all moving in unison towards the same destination: the pay-

cheque. It is a golden leash, polished with benefits, bonuses, and just enough comfort to keep its wearers obediently tethered.

The trap begins innocently. A young graduate steps into the workforce brimming with energy, ready to change the world. Fast-forward a few years, and that same individual now bargains for leave like a petitioner seeking royal mercy and plans life around the date their salary appears in the bank. Passion slowly dissolves between monthly bills, EMIs, and rising expenses. Consider the teacher – once a torch-bearer of imagination – now drowning in paperwork, circulars, and administrative drudgery. They may dream of pursuing research or writing books, but the monthly credit alert leans in and whispers, "Not practical." In corporate corridors, the employee stares at the clock as though it were a countdown to freedom.

Their ergonomic chair becomes a throne of captivity; their KPIs rise as their enthusiasm falls. The doctor, among society's noblest professionals, is caught in the same web. Between legal pressures, night shifts, and hospital targets, the paycheque slowly transforms from a reward into a sedative. Nurses, standing through double shifts, carry identical smiles for comfort and survival. Service industry workers-hotel staff, retail clerks, flight attendants – move through demanding shifts, their uniforms serving as armour against unreasonable customers and shrinking

patience. Even the creative class is not spared. Writers churn out content for algorithms rather than artistry. Designers compress their vision to fit client whims. Musicians teach on weekends to subsidise the passion that cannot reliably pay rent. Sooner or later, every dreamer bows before the billing cycle.

This is capitalism's most refined psychological trick-not coercion, but dependence. A system that persuades individuals that stepping outside is reckless, irresponsible, or foolish. The paycheque does not merely compensate; it conditions. It trains people to accept mediocrity, stomach unfair workloads, and exchange spontaneity for predictability.

Meanwhile, society glorifies this captivity, praising the "stable job" as the pinnacle of adult life. We applaud those who sacrifice weekends and answer emails at midnight, calling it dedication. But exhaustion is not honour, and captivity is not commitment. Almost everyone carries a private dream – a café on a quiet street, an art studio, a research degree, a sabbatical, a life where Monday does not feel like punishment. Yet each time it surfaces, the dutiful paycheque asks, "Who will pay the bills?" And the dream retreats. The modern cage may be invisible, but its bars-routine, fear, and comfort-are not unbreakable. A cage loses its power the moment someone realises the door was open all along.

The writer is an educator and a councillor

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RTI SAFEGUARDS DIMINISH UNDER NEW DPDP RULES

Although the original provisions of the RTI Act struck a careful balance between privacy and transparency while incorporating essential safeguards, the recent Digital Personal Data Protection (DPDP) amendment has unfortunately stripped away these protections without addressing the serious shortcomings that remain in the Parent Act.

The notification of the DPDP rules on November 14, 2025 has deepened these concerns. Over time, the RTI framework has been weakened by unwarranted amendments, excessive executive control, and increasingly restrictive judicial interpretations. Since its enactment, repeated efforts seem aimed at diluting its spirit and obstructing meaningful public access to information. In any democracy, the right to seek

and access information is essential to maintaining transparency, openness and accountability. A system of governance cannot endure if citizens are deprived of the power to question those in authority. As Justice V R. Krishna Iyer observed with characteristic clarity: "A government which functions in secrecy not only violates democratic decency, but also buries itself with its own burial." The DPDP amendment's erosion of RTI safeguards is a troubling setback for participatory governance.

By narrowing transparency instead of strengthening it, citizens are left with fewer tools to hold power accountable. Protecting democratic values now requires an urgent restoration of a robust RTI framework.

R SIVAKUMAR | CHENNAI

Please send your letter to the info@dailypioneer.com. In not more than 250 words. We appreciate your feedback.

Bihar's people claim their victory

In the 1990s, thousands of children in Bihar were sent to distant boarding schools simply to escape the constant fear of kidnapping.

Families were compelled to part with ancestral land merely to secure routine clerical posts through bribes, while millions studied under lanterns and petromax lamps, desperately trying to break free from the suffocation of the so-called jungle raj. Corruption, favouritism, contractor mafias, and the collapse of institutional authority dragged the state backwards by decades. Ordinary citizens lived with fear, helplessness, and uncertainty, forcing an entire generation to migrate in search of dignity and opportunity.

Today, many of those who once fled Bihar have built stable, successful lives across India and abroad. As they look at their screens and witness these election results, a quiet, meaningful smile emerges.

This moment represents far more than the defeat of a political family or an entrenched legacy. It signifies the triumph of the ordinary Bihari who suffered injustice, endured humiliation, and persevered with unbroken hope. This is genuine victory – the victory of people who refused to allow despair to dictate their future.

AYUSHMAN PANDEY | LUCKNOW

India's defeat demands serious reflection

Apropos the report "India's spin gamble backfires as South Africa wins first Test" (November 17). India's sobering defeat in the opening Test at Eden Gardens demands rigorous introspection. Being bowled out for 93 while chasing a modest 124 is not a routine collapse; it exposes deeper problems regarding selection, application, and temperament. After failing to chase 147 at Wankhede last year, India have again faltered on a surface that required patience rather than misplaced aggression. The absence of accountability is particularly troubling. With Shubman Gill injured, the team effectively fielded only four specialist batters, relying excessively on all-rounders still adapting to Test cricket's mental demands.

Questionable bowling management let South Africa extend their lead, with puzzling choices such as under-bowling Kuldeep Yadav and ignoring Washington Sundar altogether. Bavuma and Bosch showed the value of discipline – something India's middle order sorely lacked. The collapse, marked by loose strokes from Pant, Jurel, and Axar, stood in stark contrast to South Africa's composed approach. Unless India confront these recurring flaws with clarity and resolve, such defeats will continue to overshadow their home dominance.

SANJAY CHOPRA | MOHALI

Geopolitics drives tariff reversal

Apropos the editorial "Trump's agri tariff rollback signals reset" (November 17). The reversal of United States tariffs on a broad range of Indian agricultural products represents a moment when geopolitical strategy and domestic pressures have intersected. For Indian farmers and exporters, especially those dealing in spices, tea, coffee, and processed foods, the move restores a long-awaited sense of stability and fairness. It also acknowledges India's reputation for reliable, high-quality exports and the extensive networks that sustain them.

However, the timing indicates that Washington's decision is driven not merely by diplomatic goodwill but also by rising food prices, voter discontent, and electoral urgency. In that sense, this softening of tariffs is less a benevolent gesture and more a recognition that punitive measures often damage supply chains and political relationships. The key question now is whether this shift will lead to a more predictable and durable trade environment.

India must seize this opportunity to strengthen quality standards, diversify its agricultural export base, and push for consistent long-term clarity. A thoughtful approach on both sides could convert a short-term tactical move into a genuinely stable partnership.

A MYILSAMI | COIMBATORE

Pakistan: The making of a new military state

The meteoric rise of Field Marshal Asim Munir — Pakistan’s second-ever field marshal — marks more than another chapter in the country’s long cycle of military dominance. His ascent signals a deeper institutional shift, merging state authority with an overt Islamic ideological framework and reshaping the core architecture of Pakistan’s power structure



NILANTHA
ILANGAMUWA

While Pakistan and Bangladesh wrestle with their fragile relationship under the interim government led by Yunus, the International Tribunal is set to deliver its verdict on Monday, November 17, formally exposing the alleged “sins” of Sheikh Hasina’s rule. Hasina may face the harshest consequences imaginable, and her potential extradition from India threatens to inflame political passions for years, while social tensions are likely to spiral, carrying dangerous regional implications. Yet, amid this chaos, the most alarming development is the meteoric rise of Field Marshal Asim Munir, Pakistan’s second-ever field marshal, who now operates above the law, consolidating power with an audacity that recalls the darkest chapters of Pakistan’s military past. The country appears to be repeating the cycles of power seen under the late Field Marshal Ayub Khan, with the civilian leadership increasingly marginalised as the military consolidates authority. Munir’s ascent is more than symbolic; it is an institutional shift, codified through the 27th Constitutional Amendment, which enshrines military supremacy in Pakistan’s legal architecture while weakening judicial oversight and eroding democratic norms.

Pakistan’s trajectory under Munir bears echoes of historical precedent. As Ayub Khan recounted in his autobiography, military intervention was repeatedly justified as a stabilising force in times of perceived political chaos. Yet, as history demonstrates, Pakistan’s oscillation between military dictatorship and fragile civilian governance has rarely delivered sustainable reform or economic development. The CIA’s declassified analysis of Pakistan in the 1970s warned that “the military, while professionally competent, is inherently prone to internalising ideological and political objectives beyond its remit,” prescient words that resonate alarmingly today under Munir. Whereas past army chiefs, even Musharraf, attempted to balance professional military traditions with political ambition, Munir is pursuing an explicitly ideological agenda, transforming the Pakistani armed forces into a force fighting for Islam as much as for the nation.



ISLAMABAD’S
PORTRAYAL OF
AN INDIAN-
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ALONG WITH
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FOSTER A
BANGLADESH-
PAKISTAN AXIS,
RISKS
TRIGGERING
UNPRECEDENTED
CRISES IN
SOUTH ASIA

The writer is a columnist
based in Colombo

dailypioneer
 @ilangamuwa1
 nilanthailangamuwa

The Pioneer

SINCE 1865

States, while simultaneously framing Pakistan’s mineral wealth and strategic ports like Pasni as sites for foreign investment. Yet, beneath this geopolitical manoeuvring lies a darker reality: the potential proliferation of Islamist extremist organisations nurtured under the guise of strategic alignment. Pakistan’s track record demonstrates the inherent danger of weaponising ideology for political leverage, a pattern that has repeatedly generated instability both internally and across the region.

The Pakistani military’s Islamisation under Munir recalls the ambitions of General Zia-ul-Haq, whose coup in 1977 dismantled democratic institutions and laid the foundations for a deeply Islamist state. Analysts such as Makhdoom Ali Khan have remarked: “What General Zia-ul-Haq may have dreamt of, and what General

Pervaz Musharraf could not achieve, will soon be an accomplished fact.” Munir, a Hafiz-e-Quran, has emphasised the religious legitimacy of military campaigns, framing them as moral and ideological imperatives. The creation of a constitutional backdoor through the 27th Amendment formalises his authority, grants him lifetime protection and the Field Marshal rank, and establishes the Chief of Defence Forces as the paramount military authority, effectively sidelining civilian oversight.

The judiciary, meanwhile, is being systematically curtailed. The Federal

tainability of Munir’s ambitious geopolitical and domestic projects. The potential consequences for the region are profound. Islamabad’s portrayal of an Indian-backed insurgency in its western provinces, along with efforts to foster a Bangladesh-Pakistan axis, risks triggering unprecedented crises in South Asia. Munir’s rhetorical framing of conflicts as a defence of Islam may embolden extremist organisations, both domestic and transnational, increasing the likelihood of cross-border terrorism. The May 2025 four-day conflict between India and Pakistan, during which Munir publicly credited the ceasefire to Donald Trump and even nominated him for a Nobel Peace Prize, highlights the unpredictable consequences of a military-led foreign policy driven by ideology rather than strategic calculation.

As reports suggest, Munir’s elevation to Field Marshal and Chief of Defence Forces cements his unassailable position, giving him autonomy over the military and, by extension, significant influence over Pakistan’s foreign relations. Critically, Pakistan is not an exception in the history of militarisation.

From Ayub Khan to Musharraf, every military takeover has promised stability, reform or modernisation, yet invariably delivered repression, economic mismanagement and heightened regional tension. Historical lessons prove that the militarisation of state institutions often generates the opposite of the intended outcomes: weakened governance, erosion of civil society and the proliferation of extremism. The current trajectory under Munir suggests a repeat of these patterns, now intensified by the infusion of ideological rigour and constitutional legitimacy.

However, one cannot disregard that India’s hegemonic ambitions, regional arrogance, and strategic failures further complicate the equation. New Delhi’s insistence on projecting influence over Bangladesh and Nepal, combined with its self-assured posturing vis-à-vis Pakistan, contributes to an environment in which Islamabad is incentivised to consolidate internal authority and project power externally. Yet history demonstrates that attempting to create strategic depth through ideological militarisation or cross-border alliances often backfires. As TS Eliot’s words might suggest, this transformation is not occurring “with a bang but with a whimper”, yet the consequences are likely to reverberate loudly across the subcontinent for decades.

Red Fort blast in Delhi: A wake-up call to reshape strategies on a real-time basis



ANIL
ANAND

Transparency is certainly not the hallmark of the Narendra Modi government. This is true in its normal functioning, when there is ample elbow room to take the countrypersons into confidence. And when it comes to crunch situations such as the Delhi blasts at the threshold of Lal Qila—the symbol associated with India’s freedom and the podium for Independence Day celebrations—the word transparency goes for a toss.

The heinous act of blasts that claimed 13 innocent lives has shaken Delhi. Why so? Because it has ruptured the decade-long peace which the national capital had been enjoying.

It has also raised serious questions about the claims made by the authorities concerned, including the Prime Minister and the Home Minister, that terror acts — particularly with focus on Kashmir — had been stubbed out and that terrorism in all its formats was gasping for its last breath. A terror strike in the heart of Delhi, that too near a strong national symbol such as Lal Qila, accompanied by disturbing reports of about 2,000 kilograms of high-grade explosives having been recovered in the National Capital Region (NCR), barely 20 kilometres from the seat of power, certainly worries these authorities and forces them into a real-time-based appraisal of the entire situation, rather than indulging in high-otiose claims. The terror attack, which, as per the claims of the competent authorities, has a Kashmir link and has taken place after the restoration — after six years — of the ‘Durbar Move’ (shifting of the capital on a six-month basis from Jammu, the winter capital, to Kashmir, the summer capital, and vice versa) on intense public pressure, particularly from Jammu, the stronghold of the BJP — a development related to the dilution of Article 370 on August 5, 2019 — has put the ruling dispensation’s credibility at stake.

Touted as a panacea for all the ills plaguing Jammu and Kashmir, including the onslaught of terrorism, the government’s claims justifying the constitutional developments in Jammu and Kashmir, including its division and demotion to two Union Territories, have been exposed by the terror attack. It should compel the Modi government to think afresh on the entire gamut of policy governing not only Jammu and Kashmir and Ladakh but also national security as a whole.

Notwithstanding the near fool-proof security network, Delhi, being the national capital and power centre, has always been a target for Punjab, Kashmir, or North-East-centric terrorist groups seeking to challenge the powers that be. The latest

act of terrorism — as the Union Cabinet has declared it — is meant to throw a gauntlet and challenge the might of India at its very power centre. There is no doubt that this must have set the political leadership and the security apparatus thinking about its fallout, emerging challenges, and countervailing strategies.

The biggest lesson and in fact the eye-opener for the ruling BJP should be not to mingle its political agenda with issues related to national security. The political agenda or ideological issues are, most of the time, not in consonance with either the ground realities or the situational challenges.

Lesson one that the government should draw from the Lal Qila blast is that the ruling dispensation must function on a real-time basis to tackle serious issues. Transparency is the key word in adopting such an approach, accompanied by taking the nation into confidence to prevent speculation and kite-flying. The problem becomes even more complicated, as is the case presently, when the higher quarters in the government seek refuge in leaking “source-based” stories.

Why not come upfront? That is in the interest of the nation. Otherwise, speculations can lead to complications and provide ample space for anti-India forces to fish in troubled waters. Not only the government but the media should also refrain from running or writing such stories despite professional compulsions and tight timelines to meet. Lesson two is that, as far as possible, the political and ideological agenda should be separated from the national agenda. Issues such as national security and its offshoots—such as Kashmir and the North-East—should not be viewed entirely from a political perspective. A case in point is the fledgling situation prevailing in Manipur and the ruling BJP at the Centre again indulging in political permutations and combinations to reinstall its government in the state despite public opinion to the contrary.

The same spirit prevailed when the Narendra Modi government hurriedly brought the State Reorganisation Bill to Parliament in 2019 to change the constitutional status of Jammu and

Kashmir. In a first-of-its-kind development in independent India, a state was demoted to a Union Territory, and all democratic rights, including the people’s right to elect their own local government, were curtailed. Be it Manipur, Jammu and Kashmir, or Ladakh, public sentiment should remain at the centre of any policy formulation. Ignoring or suppressing this sentiment is always fraught with dangerous consequences. This has been witnessed in the past, and the Delhi blast of 2025 is a warning in that direction.

Lesson three — and nothing new about it—is that in situations like Jammu and Kashmir, the external and internal dimensions of the issue, though intertwined, have to be viewed through different prisms on a real-time basis. Otherwise, there is a danger of falling into the trap of external forces inimical to India’s interests.

Lastly, lesson four is that no act of terrorism should be viewed through the prism of religion. Doing so will not only undermine the country’s multi-cultural and multi-religious harmony, which is already under severe strain, but will also provide a platform for anti-India forces. A democratically elected government has no option but to avoid sitting on self-professed laurels if these are not in consonance with the ground realities. A real-time-based assessment—accepting both success and failure—and avoiding a “might is right” approach should be the positive way forward. The answer does not always lie in the jugglery of statistics, which the current ruling dispensation excels at, but in accepting the ground reality and reshaping strategies accordingly. The disturbance of urban calm in multi-cultural Delhi should act as an immediate eye-opener. Transparency—to substantiate the claims of busting terror networks and recovering a huge quantity of explosives—should be the buzzword to avoid speculation and the resultant confusion.

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The writer is a political and
national affairs analyst

dailypioneer
 @dhountti
 The Pioneer

A new age of global warfare



BALRAJ
MEHTA

Discussing the Russia-Ukraine war — or even the tragic events in Gaza — has become so routine that the very act of analysing them feels almost mundane. Yet this normalisation of brutality hides a far more discomfiting truth. Beneath the surface of daily headlines and geopolitical commentary lies the unsettling reality that the world, despite the existence of the United Nations and numerous international institutions, remains a jungle where might still prevails over right.

The global order, weakened by the arrogance of a few powerful nations and the passivity of many others, is decaying from within. It now stands in desperate need of a structural reset. The Ukraine conflict, in particular, has rewritten many assumptions about modern warfare. The kinetic dimensions of this war have already reshaped global understandings of how battles will be fought in the years ahead. These tactics and technologies are being studied intensely and will eventually be applied with even greater precision and coordination. In many ways, we are witnessing a new phase of the Revolution in Military Affairs (RMA)—one in which artificial intelligence has just made its formidable entry.

An RMA marks a fundamental transformation in the way wars are conceived and executed. It is driven by advances in science and technology, by organisational restructuring, and by doctrinal changes that reflect new forms of strategy. An RMA does not simply make militaries more efficient; it propels them into an entirely new sphere of warfare defined by speed, surprise, and unprecedented impact. With cutting-edge tools for command, control, communication, intelligence, and real-time precision targeting, militaries become capable of inflicting decisive blows before an adversary even understands what is unfolding. History offers ample examples of such shifts.

The induction of railways, telegraphs, steamships, and rifles transformed conflicts from the Napoleonic era to the American Revolution. World War I saw the rise of aircraft, submarines, and machine guns. World War II brought mechanised warfare guided by radio and radar, culminating in the nuclear strikes on Hiroshima and Nagasaki. Until recently, the refinement of nuclear weapons, satellites, missiles, encrypted systems, and stealth platforms continued to redefine military posturing. Then, almost abruptly, came India’s own Operation

Sindoor — a turning point that pushed the country to think beyond conventional paradigms. The operation underscored a timeless military truth: nations must prepare for future wars rather than fight the last one. Its swift suspension after four days — having achieved the intended strategic end state against a declared nuclear power — reflected years of preparation for precisely such an offensive.

It was a signal that India has been quietly building new competencies, and that further refinement of these capabilities is not merely desirable but essential. Going ahead, several trends are likely to dominate the future of warfare. Artificial intelligence will play a central role in data synthesis, surveillance, reconnaissance, and autonomous decision-making. UAVs, drones, directed-energy weapons, loitering munitions, and near-undetectable missiles or underwater vehicles will deliver precise and devastating strikes deep inside enemy territory. Cyber warfare will become a preferred tool for espionage, sabotage, and coercion. Trade wars — through tariffs, asset freezes, and exclusion from global financial networks — will be wielded with scant regard for treaties. Information warfare will intensify, fuelled by deepfakes and sophisticated propaganda machines.

Even targeted assassinations, social disruptions, and the exploitation of Gen Z vulnerabilities may become instruments of statecraft. For India, achieving mastery across these domains is not optional — it is imperative. Safeguarding national and civilisational interests at this critical stage of our developmental journey demands massive investments in technology, manufacturing, research, and human capital. We will need thousands of bright professionals across R&D, testing, production, and deployment. Encouragingly, many national initiatives are already underway. In this context, the new Trump tariffs — seen by some purely as a challenge — could actually be a blessing in disguise. They offer India an opportunity to strengthen domestic ecosystems, retain skilled talent, attract the diaspora, and channel national energy into long-term capability-building. Such moments of recalibration seldom come twice.

Equally important is doctrinal adaptation within the armed forces, coupled with greater alignment among political leadership, bureaucratic machinery, scientific communities, defence establishments, and strategic thinkers. This will require continuous dialogue, deep understanding, and sustained national commitment. An updated and officially declared National Security Strategy — as a single, coherent policy document — would be an important and timely step in that direction.

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The writer is a Major General
and has been decorated with
Sena Medal

@majgenbalrajmehta
 @majgenbalrajmehta
 gen-balraj-mehta-sm-585098308

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BLASÉ CAPITAL

E-GOLD WORLD



You may think that it is the best way to hold gold. Unlike the bullion assets in the bank lockers, there are no bulky and physical bars, coins, and jewellery. In contrast to the gold-based Exchange Traded Funds (ETFs), and derivatives, there is no paper trail. However, there is an assurance and guarantee that you possess a certain amount of gold, which appears in the form of a digital statement. More importantly, whenever you express the wish, the equivalent physical quantity will appear at your doorstep.

Welcome to the world of e-gold, or digital gold, which is being sold by several online platforms as a substitute for physical and paper metal. However, as the stock market regulator, SEBI, and experts warn, this gold can vanish as instantly as it digitally adds to an individual's portfolio. According to a recent SEBI circular, these offerings are "entirely different from SEBI-regulated gold products, as they are neither notified as securities, nor supervised as commodity derivatives." They remain in the nowhere-land of non-regulation.

This implies that most unregulated products, digital gold products "function completely outside SEBI's regulatory purview and may carry substantial risks, including counterparty and operational vulnerabilities." There are no legal protections against frauds, or illegalities, and the sellers cannot be convicted. In this shadowy world, the onus is on the buyers. As the SEBI circular warns, "none of the investor protection safeguards available in the securities market will apply to investments made in digital gold, or e-gold." These are products that can leave the investors out in the cold.

Instead, the regulator recommends that investors who feel the desire to invest in gold need to explore legal avenues that include ETFs, derivatives, electronic gold receipts and, of course, physical gold. The first three can be purchased and sold on the exchanges, are "accessible through SEBI-registered intermediaries, and operate strictly within SEBI's regulatory framework." The fourth is available through government, and private channels, which are allowed to sell them. There is no need for people to go to unregulated platforms.

SEBI's angst stems from the fact that the digital gold products have gained explosive popularity fuelled by instant UPI-based buying, and low entry barriers. There are other advantages too. For example, they are convenient, and accessible. You can invest anytime via a phone, UPI, or broker apps, with no jeweller visits. Gold is anyway the favourite of the Indian household since it acts as an inflation hedge, and reduces market risks. Digital gold, like other legal products, offers instant liquidity, and one can sell immediately at live market prices without searching for the buyers.

The entry amounts are low, or lower than the ETFs, derivatives, and physical gold, since e-gold can be purchased with tiny sums, and in low quantities. The purity of the digital gold, if delivered physically as per demand, is backed by 24-karat 99.9 per cent purity. As mentioned above, the virtual gold is easily convertible into physical coins, bars, or biscuits, with home delivery. There are no worries related to storage. Insured vaults at the platforms' ends eliminate the security and safety risks of storing physical gold.

Except for one overriding and expansive risk. Digital gold can vanish in a poof, as easily as it arrives in a jiffy through a digital statement. Ajay Menon, MD & CEO (wealth management), Motilal Oswal Financial Services, strongly endorses the regulator's concerns. "It may appear attractive when a digital statement claims that 'you own X grams of gold.' However, SEBI has rightly highlighted the risks associated with digital gold. If something goes wrong, there are no regulatory protections. Should the company shut down tomorrow, your gold could simply vanish," he explains.

Moreover, the so-called convenience, ease, accessibility, and liquidity have another component: It is marketed with embedded and significant hidden costs. "You pay three per cent GST at the time of purchase, a 2-3 per cent spread on buy/sell prices, and capital gains tax when you sell. If you request physical delivery, additional delivery and making charges apply," states Menon. The profit margins, thereby, are reduced for the investors. So, do the calculations carefully before plunging into this virtual world.

"Digital gold-related UPI transactions jumped from 50.9 million in January 2025 to 99.8 million in August 2025, a massive behavioural shift," Menon notes. Obviously, the trend is linked to the overall enthusiasm for gold, and gold products. Sandip Raichura, director, PL Capital, offers a perspective on gold price trajectory. "Gold has recovered from a pullback towards what we believe could be a \$4,800 target in the next few months. Our stop loss remains near \$3,550, giving a 2:1 risk-reward at current levels," he says.

Experts like Raichura add that the weakening US economic data may accelerate the trend. "Job losses in October, and multi-year lows in consumer sentiment suggest deeper weakness than what Mr Powell (head of the US Federal Reserve) expected. If the upcoming data confirms this, it may provide another upward impulse to gold prices," he feels. This may further propel the purchase of digital gold, and e-gold, which may exemplify the risks for the investors. SEBI, which has red-flagged several challenges in other areas, is concerned about the possible implications in the future.

The Pioneer

CHANDIGARH | TUESDAY | NOVEMBER 18, 2025



BUSINESS10

Jobs cause a possible stock effect

It is a cause-and-effect that seems quite correlated. Obviously, when you bring two things together, a pattern or trend emerges sometimes because the human mind is wired to find the latter. Thus, often the cause becomes the effect, and vice versa, or correlation is confused with a deeper connect. As the famed Rumi said ages ago, "What you thought was the effect, is but the cause." In a sense, what we consider the end point becomes the beginning for something else. A fruit is the effect of the plant (cause), which is the effect of the roots (cause). More importantly, the gardener tends to the plant (effect) because of the fruit (cause). This can go on and on.

In this context, let us examine the roots of a graph that is viral on social media. A curious and enterprising analyst plotted the rise of the American S&P stock index against new jobs in the US since 2000. He or she found a revealing link. Until 2022-23, the two graphs moved in tandem, like they were conjoined by an umbilical cord. They behave like twins joined at the hips, with each one unable to move out of sync, or get away from each other. When the S&P goes up, so does the creation of new jobs. The opposite happens when the index comes down. Maybe it is the opposite, the rise in jobs is followed by a similar movement in the index, and vice versa.

There can be logical explanations to the trend. For example, one can argue that companies hire more people when the business opportunities are excellent, which leads to higher production, and more profits. In fact, since firms are highly sensitive to costs, they hire only when demand goes up, and benefit from both the shortages, and higher future sales. In both cases, the stock prices either follow the rise in volumes, and profits, or rise earlier in anticipation of the future

positive effects. One can conversely argue that stock valuations go up due to external reasons such as policy changes, lower interest rates, and low inflation, which arms the business owners with money sources (public issues, and loans) that enables them to increase capacities, and hire more people.

However, the individual who traced the original graphs on a single chart, gave it a technological twist. According to him or her, the breaking point, or the catalyst point, when the two graphs begin to diverge from each other, is 2022-23, or the introduction of Artificial Intelligence (AI) in workplaces. This logic puts the onus on the launch of ChatGPT, which became a routine tool for managers, and executives. AI increased productivity through tech shifts, made many workers redundant, and enabled firms to sack them. This is why stocks flew, as productivity gains earned more profits, but there was a contraction in the creation of new jobs. Technology trumped manual work, firms opted for the former in several jobs, and employees were the ones who buckled under the disruption.

A recent flash survey by CNBC finds that nine out of 10 human resource leaders expect AI to reshape jobs next year, and more than two-thirds feel it is "currently having an impact at their firms." More than a sixth contend that half or more than half of the jobs were affected, and half of them think that the impact was less than 50 per cent. In fact, the use and abuse of AI is so rampant that HR leaders plan to reduce workforce just because they "need to cut costs," and the new tech tool is a perfect excuse to do so. Neither inflation, tariffs, reduced demand, or AI's efficiency gains matter. This explains just under 30 per cent expect the headcount to go down in

2026.

No one can deny that AI, and ChatGPT, or its competing tools, as is evident from recent workplace experiences, will reduce the need for workers. It will replace several forms of jobs that are routine and repetitive, especially among the entry-level workers. Various estimates contend that globally 300 million jobs will vanish because of the new technology. Yet, there are some who feel that AI will create new jobs, which will require new skills or re-skilling, whose number will be higher than the job losses. Hence, the S&P index, and new job data will converge in the future. The current trend is a short-term one, and an interim phenomenon. There will be no AI apocalypse at the workplaces, but sections of the society will get hurt.

This column wants to maintain that there are no causes and effects between AI, job losses, and the stock market index. It is a coincidental correlation. Technology is one of the drivers that drove down jobs. In the post-Covid era, hundreds of millions lost jobs, and a similar number, and more, worked from home. When normally returned, firms realised that they could do more with less, more work with less employees. Most of the ones that they had sacked were never recalled. Of the ones who worked from home, many were pressured to work in a hybrid mode, at a lesser salary, and as consultants. Pronto, the workforce was reduced, and the need to hire workers slowed down. Less workers were hired in the next few years.

At the same time, coincidentally, while revenues dipped, profits zoomed during the two Covid years. One of the reasons was the huge reduction in costs, especially manpower, and administrative and other expenses related to the workforce. This jacked up the stock markets, which boomed within weeks and months after the great fall in March 2025 (in India). Expectations in future financials improved, and stock valuations hit the roof, as did the indices. S&P was no exception. The combined effect was that the index skyrocketed, and demand for new jobs tanked. The divergence in the graphs was inevitable, which merely coincided with the launch of ChatGPT. As mentioned earlier, tech did aid the job-cutting process.

One can think of other factors that de-linked the graphs. Firms opted for China+1 strategy to replace China in case of similar disruptions. This implied that unless they were lucky to find locations like India, or the Philippines, which were cheap, they shifted to the expensive Latin America, East Europe, or North Americas. Manpower was more expensive in these regions, and firms chose to spend more on technology, and rely less on labour. Spending on machines was a one-time cost, which gave tax and other breaks. High-cost workers were a regular drain. This contributed to lower hires, even as the stock markets boomed. In fact, such cost controls helped the latter trend.



A Contrarian Investor

Is this the Initial Panic Omen?



As the indices go up, as do specific stocks, only the brave and risk-takers enter the fray. As they make money, and stocks continue to go up, others join in. This is around the time when promoters decide that this is the best time to raise money, given the high valuations. The IPO frenzy starts, backed by ever-higher indices, which leads to a herd mentality among investors, who cannot afford the already-listed stocks because of the high prices, and join the IPO gangs and queues. The IPO madness is in full flow, as the indices jump further. Obviously, a bubble forms, expands, and reaches its stretched shape.

It is time for the crash. Although the indices may move up on an average over the next few years, the herd mentality, and madness of the crowd forces an immediate shock. Too much money chasing too few stocks. Prices out of sync with profits. Valuations stretched, and waiting for a pinprick. It is now a matter of a whiff of bad news. Until now, for months, even years,

bad news was discarded, and dumped, and a faint smell of good news was highlighted and celebrated with higher price movements. The opposite happens at the height of the bubble. The moment something seemingly-bad happens, the bottom gives way, floor crashes, and the ceiling dashes into the investors' heads. Only a few escape. The majority is pinned to the ground, buried under the debris of dead hopes, dreams, and desires.

Do not think for a moment that this is unexpected. A few critical voices warn of the impending doom. No one wants to hear them. Although publicly, the experts goad investors, and scream that everything is fine, they are scared. So are the investors, but do not back away because of the FOMO factor. No one wants to miss out on the fun unless and until they are scared. The promoters want their IPOs before the crash. Investors want to get in, and get out to benefit from the listing gains. Merchant bankers, investment bankers,

and institutional bankers want to have stakes in the next Google, or Microsoft. Policy-makers do not want to rock the status quo. Economists are oblivious to the crazed environment.

This writer saw this bizarre phenomenon from close quarters in the late 1999, and early 2000 during the dotcom boom in the US. The valuations were as weird as they are now. IPOs were dime-a-day, as start-ups, and their founders dreamt of racking up valuations of billions of dollars, and becoming billionaires. The discussions at the social gathering, including the New Year's party, was about the hundreds of millions that one made, or will make, and the real estate purchased at ridiculous prices. Yet, every angel investor, venture capitalist, private equity player, founder, and pundit I met spoke about the crash. For the dozens of people interviewed, it was not a matter of if, but when. It will happen, they said, but they did not know when, so they went ahead with what they did.

An introduction to one of the post-2008 editions of 'The Great Crash,' a seminal book of John Kenneth Galbraith, explains, "But there is here a basic and recurrent process. It comes with rising prices, whether of stocks, real estate, works of art or anything else. This increase attracts attention and buyers, which produces the further effect of even higher prices. Expectations are thus justified by the very action that sends prices up. The process continues; optimism with its market effect is the order of the day. Prices go up even more. Then, for reasons that will be endlessly debated, comes the end. The descent is always more sudden than the increase; a balloon that has been punctured does not deflate in an orderly way."

The initial air of the balloon is filled with facts, data, and realistic assumptions. Later, hot air creeps in, as desires, hopes, and optimism engulfs the investors. This turns into smoke, smog, and fog as the herd gathers pace, and runs blindly towards the edge of the mountain, ready to fall off the cliff. At the stages of the hot air, and the great run one witnesses the hundreds of IPOs, with the founders aiming to be the next dollar-billionaires. Everything is crazy, and hazy, and those who can intervene seem to be in a daze.



Finance Minister Nirmala Sitharaman sat down with The Pioneer’s Printer and Publisher Kushan Mitra, Chief Executive Officer Prakash V and J Gopikrishnan and to understand the current business activities and growth plans of The Pioneer media group. She was also invited to be the Chief Guest of The Pioneer India Finance and Innovation Forum (India FIF) that will be hosted in Mumbai from February 25-27, 2026. The event will focus on the core sectors of the economy and will be a space where finance, policy and innovation converge.



GST 2.0, Indo-Japan partnership redraw India’s auto industry map

PIONEER NEWS SERVICE ■ Lucknow

India's automotive industry, which contributes 7.1% to the country's GDP and nearly half of its manufacturing output, is entering a new growth phase backed by regulatory reform and strong foreign collaboration. The sector produced 28 million vehicles in 2024, up 8 per cent year-on-year, while exports surpassed 4.5 million units, according to a whitepaper by Grant Thornton Bharat and the Indo-Japan Chamber of Commerce and Industry (IJCCI).

Titled "Navigating Change: GST 2.0, Customs, and FTA Impacts on the India-Japan Auto Sector," the report outlines how taxation reform, customs changes, and trade partnerships are reshaping the industry's competitiveness. With USD 43.3 billion in cumulative investments, Japan remains India's fifth-largest foreign investor and a key force in the automotive ecosystem.

The rollout of GST 2.0 in September 2025 has streamlined tax structures and boosted affordability across vehicle categories. Under the revised regime, small cars and motorcycles under 350cc attract 18 per cent GST, down from 28 per cent plus cess, trimming prices by up to ₹1 lakh for select models. Premium vehicles now face a 40 per cent flat rate, while electric vehicles continue at 5 per cent, reaffirming policy support for clean mobility.

Automakers have already recorded a surge in bookings, with the small car

AUTOMAKERS HAVE ALREADY RECORDED A SURGE IN BOOKINGS, WITH THE SMALL CAR SEGMENT REPORTING NEARLY 50 PER CENT GROWTH. THE UNION BUDGET 2025 COMPLEMENTED GST CHANGES WITH SUPPLY-CHAIN MEASURES, INCLUDING CUSTOMS DUTY EXEMPTIONS ON LITHIUM-ION BATTERY SCRAP AND CRITICAL MINERALS LIKE LEAD AND COPPER.

segment reporting nearly 50 per cent growth. The Union Budget 2025 complemented GST changes with supply-chain measures, including customs duty exemptions on lithium-ion battery scrap and critical minerals like lead and copper. These steps aim to strengthen domestic manufacturing, secure raw materials, and expand employment in the EV value chain.

"The convergence of GST 2.0 and targeted customs incentives marks a defining moment for India's automotive sector," said Sohrab Bararia, Partner, India Investment Advisory, Grant Thornton Bharat. He noted that the reforms enhance cost competitiveness and reinforce India's position as a manufacturing and export hub for Japanese

automakers.

The India-Japan Comprehensive Economic Partnership Agreement (CEPA) and the India-Japan Digital Partnership (IJDP) are also driving collaboration in electric and connected vehicles, as well as AI-led manufacturing. Skill programmes such as the Japan-India Institute for Manufacturing (JIM) and Japanese Endowed Courses (JEC) have trained over 30,000 Indian engineers to Japanese manufacturing standards, creating a talent base for advanced production.

Trade schemes like MOOWR, EPCG, Advance Authorisation, and RoDTEP continue to underpin export competitiveness by supporting duty-free or concessional imports of capital goods and components.

"There is strong synergy between India and Japan in hybrid and electric vehicles and precision components," said Suguna Ramamoorthy, Secretary General, IJCCI. "Reforms under GST 2.0 and CEPA strengthen R&D and joint production while advancing the Atmanirbhar Bharat vision."

During the first nine months of FY2025, India's car exports to Japan reached USD 616.45 million, while auto component exports stood at USD 171.72 million. Industry observers believe sustained policy alignment and India-Japan collaboration will define the next phase of growth, driving competitiveness, technology transfer, and a more sustainable mobility future.

Fitch: Sanctions on Russian oil unlikely to hit Indian oil marketing companies

PRESS TRUST OF INDIA
■ New Delhi

US sanctions on Rosneft and Lukoil, along with the EU's ban on refined products derived from Russian crude, are unlikely to materially dent the margins or credit profiles of India's state-run oil marketing companies, Fitch Ratings said.

The ratings agency warned, however, that the eventual impact will hinge on how long the sanctions last and how strictly they are enforced. Russian crude made up about a third of India's oil imports between January and August 2025, and its discounted rates have been a key boost to OMC profitability. Fitch expects the companies to adhere to sanctions, though some refiners may continue sourcing unsanctioned Russian barrels.

Traditionally reliant on Middle Eastern oil, India significantly increased its imports from Russia following the February 2022 Ukraine invasion. Western sanctions and reduced European demand made Russian oil available at steep discounts. As a result, India's Russian crude imports surged from under 1 per cent to nearly 40 per cent of its total crude oil imports in a short span.

The US, however, last month imposed sanctions on Russian oil producers Rosneft and Lukoil, who



accounted for 75 per cent of oil sold to India. Indian refiners have stopped buying oil from them but others can still continue to sell.

"Fitch Ratings believes US sanctions on two of Russia's largest crude oil producers, Rosneft and Lukoil, and the EU's ban on refined imports derived from Russian crude, are unlikely to have a significant effect on the refining margins or credit profiles of our rated Indian oil marketing companies (OMCs)," the rating agency said in a note.

Fitch said sanctions-related disruptions should suppress global demand for products linked to affected crude, widening refined product spreads and helping offset the loss of discounted Russian

barrels. Refiners still processing Russian crude could benefit from deeper discounts. Abundant spare global crude capacity should also keep a lid on oil prices; Fitch forecasts Brent at USD 65 per cent in 2026, down from USD 70 in 2025.

Private refiners with significant EU exposure may face greater compliance risks, as tracing crude origins becomes more complex once grades are blended. Such firms may shift exports to alternative markets, adjust crude slates or invest in tighter traceability systems.

Indian OMCs posted EBITDA broadly in line with or slightly above expectations in H1 FY26, supported by softer crude and strong gasoil

spreads. Gross refining margins averaged USD 6-7 per barrel, compared with USD 4.5-7 per barrel in FY25.

Fitch expects GRMs to hold near mid-cycle levels of around USD 6 per barrel in FY27, aided by firm domestic fuel demand and high utilisation rates.

A government-approved Rs 30,000 crore support package for Indian Oil, Bharat Petroleum and Hindustan Petroleum in 2Q FY26 will help offset losses from selling subsidised LPG below cost and strengthen liquidity.

Fitch said the Issuer Default Ratings of all three OMCs remain anchored by strong state linkages and a high likelihood of sovereign support if required.

India signs 1-year deal to import 2.2m tonnes of LPG from US

PRESS TRUST OF INDIA
■ New Delhi

Indian state-run oil companies have signed a one-year deal to import cooking gas LPG from the United States in 2026, marking a push by New Delhi to expand energy purchases from Washington.

The move is seen as an attempt to narrow India's trade surplus with the US - a sticking point for President Donald Trump, who has slapped a 50 per cent tariff on Indian goods entering America.

"Indian PSU oil companies have successfully concluded a one-year structured contract to import around 2.2 million tonnes of LPG from the US Gulf Coast for the contract year 2026," an official statement said on Monday.

The quantity contracted is close to 10 per cent of India's annual LPG imports and marks the first such structured US LPG contract for the Indian market.

While India is either self-sufficient or has surplus production in most fuels like petrol, diesel and jet fuel, it imports about 65 per cent of its LPG consumption of 31 million tonnes. In 2024, about 90 per cent of the 20.4 million tonnes of LPG imports came from UAE, Qatar, Kuwait and Saudi Arabia.

It sporadically imported cargoes from the US but this is the first time it has entered



into a structured contract.

State-owned Indian Oil Corporation (IOC), Bharat Petroleum Corporation Ltd (BPCL) and Hindustan Petroleum Corporation Ltd (HPCL) will import about 48 very-large gas carriers of LPG in 2026. The supplies will be made by super majors Chevron, Phillips and TotalEnergies Trading SA.

India has offered to raise energy imports from the US as part of the bilateral trade deal that has been under discussions for the past couple of months. New Delhi buys about 8 per cent of its crude oil - the raw material for making petrol and diesel - from the US.

In the first half of 2025, India imported about 271,000 barrels per day (bpd) of US crude, up 51 per cent from 180,000 bpd in H1 2024.

Scope for raising crude imports from the US is

limited given that shipments take 45 days sea voyage to reach Indian shores - a period during which ships can make six sorties from the Middle East.

Oil Minister Hardeep Singh Puri took to X to announce the LPG deal.

"A historic first! One of the largest and the world's fastest growing LPG markets opens up to the United States," he said.

"In our endeavour to provide secure affordable supplies of LPG to the people of India, we have been diversifying our LPG sourcing. In a significant development, Indian PSU oil companies have successfully concluded a 1 year deal for imports of around 2.2 MTPA LPG, close to 10 per cent of our annual imports - for the contract year 2026, to be sourced from the US Gulf Coast - the first structured contract of US

LPG for the Indian market," he said.

This purchase is based on using Mount Belvieu as the benchmark for LPG purchases, he said adding a team from the three PSUs had visited the US and engaged in discussions with major US producers over the last few months, which have been concluded now.

He touted poor Ujjwala consumers - who make up for a third of all LPG users in the country - receiving cooking gas cylinders at just ₹500-550 while the actual cost was over ₹1,100. "Government of India incurred the cost of over ₹40,000 crore last year in order to ensure our mothers and sisters did not feel the burden of rising international LPG prices"

The price of LPG for non-Ujjwala users currently is ₹853 per 14.2-kg cylinder.

For the US contract, the pricing shift - using Mount Belvieu as a benchmark - brings greater transparency and global linkage into India's procurement model. For consumers, this diversification strengthens the ability to shield households from global price spikes.

"The Minister emphasised that this new sourcing arrangement for 2026 is another step in strengthening India's energy security while ensuring affordable access to clean cooking fuel for millions of households," the statement added.

Unemployment rate remains steady at 5.2 pc in October: Govt survey

PRESS TRUST OF INDIA
■ New Delhi

The rate of unemployment for those aged 15 and above remained steady at 5.2 per cent in October, according to a government survey released on Monday.

Statistics and Programme Implementation (MoSPI). The UR was 5.1 per cent in April as per the first PLFS bulletin released in May 2025.

"The UR among persons of age 15 years and above remained unchanged at 5.2 per cent between September,

with a moderate rise in urban UR from 6.8 per cent to 7.0 per cent, resulted in overall stability in the pace of joblessness among persons aged 15 years and above.

It stated that UR among females aged 15 years and above declined to 5.4 per cent in October 2025 from 5.5 per cent observed during September 2025.

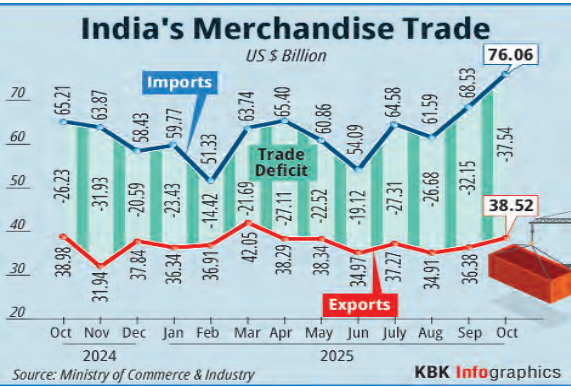
The drop in UR among rural female, from 4.3 per cent in September 2025 to 4.0 per cent in October 2025, mainly contributed towards the decline in overall female joblessness rate.

Among males, the rate of unemployment remained stable at 5.1 per cent in October 2025 as compared to previous month.

A minor decrease in rural male UR, from 4.7 per cent in September 2025 to 4.6 per cent in October 2025, was offset by a slight uptick in urban male UR from 6.0 per cent to 6.1 per cent during the same period, which contributed to overall stability.

2025 and October, 2025," an official statement said.

According to the statement, a marginal decline in the rural unemployment rate, from 4.6 per cent in September 2025 to 4.4 per cent in October 2025, coupled



India’s exports drop 11.8 pc to USD 34.38 bn in Oct

PRESS TRUST OF INDIA ■ New Delhi

India's exports contracted 11.8 per cent to USD 34.38 billion in October, showed government data released on Monday.

Imports jumped 16.63 per cent to USD 76.06 billion. The country's trade deficit stood at USD 41.68 billion during the reporting month. Imports surged due to increased shipments of gold and silver.

Gold imports jumped to USD 14.72 bn in the last month against USD 4.92 bn recorded in the same month last year.

The country's exports to the United States declined to USD 6.3 bn in October as against USD 6.9 bn registered in the year-ago month, Commerce Secretary Rajesh Agrawal told reporters here.

During April-October this fiscal, exports increased marginally by 0.63 per cent to USD 254.25 billion. At the same time, imports rose 6.37 per cent to USD 451.08 billion, the commerce ministry data showed.

One-in-four Indian firm surveyed report cyber losses: PwC report

PRESS TRUST OF INDIA
■ New Delhi

Nearly a quarter of Indian enterprises surveyed reported losses exceeding USD 1 million (about ₹8.8 crore) from cyber breaches over the past three years, with the risk particularly high among companies earning USD 5 billion or more in annual revenue.

Cyber budgets are rising, albeit at a cautious pace, with 87 per cent of organisations in India planning to increase their cybersecurity spending over the next 12 months, according to a PwC report.

The PwC 2026 Global Digital Trust Insights survey, based on responses from 138 Indian business and technology executives, found that investment in AI tops budget priorities at 46 per cent, followed by cloud security at 33 per cent.

"...25 per cent of busi-

nesses say their most damaging data breach in the past three years cost their organisation at least USD 1 million, with exposure highest among enterprises generating USD 5 billion or more in revenue (45 per



cent).

"This year, 87 per cent of leaders of Indian organisations expect their cyber budgets to grow in the coming year, and nearly one-third of them plan to boost spending by more

than 10 per cent—a slight dip from last year's 93 per cent, yet a strong signal of sustained investment. Notably, just over one-third (38 per cent) of these said their budgets would likely increase 6-10 per cent," the

report noted.

More than half (60 per cent) of security leaders are prioritising AI threat-hunting capabilities, while nearly 47 per cent are focusing on other AI-driven functions such as agentic AI.

FROM THE WORLD

PAKISTAN

Jaffar Express targeted again

The frequently-targeted Jaffar Express passenger train narrowly escaped an explosion in Pakistan's Balochistan province, a day after it resumed operations following nearly a week of suspension due to security concerns. Insurgents targeted the train in the Nasirabad area of the province on Sunday, months after it came under a deadly insurgent attack that left 26 people dead.

Suspected insurgents detonated explosives planted on the railway track on the route taken by the Jaffar Express from Quetta to Peshawar, officials said. The explosion caused damage to a portion of the track, but the train escaped without any damage.

Nasirabad Senior SP Ghulam Sarwar said in a telephonic conversation that security forces reached the area and launched a search for the insurgents.

USA

Trump to meet Mayor Mamdani

President Donald Trump indicated on Sunday that he plans to meet with New York City's mayor-elect Zohran Mamdani and said they'll "work something out," in what could be a detente for the Republican president and Democratic political star who have cast each other as political foils.

Trump has for months slammed Mamdani, falsely labeling him as a communist . He also threatened to deport Mamdani, who was born in Uganda and became a naturalised American citizen and to pull federal money from the city.

Mamdani rose from an obscure State lawmaker to become a social media star and symbol of the resistance against Trump during his campaign. He campaigned on an array of progressive policies and a message that was stark in its opposition to the aggressive, anti-immigrant agenda Trump has rolled out in his second White House term.

Ukraine to buy 100 Rafales from France

ASSOCIATED PRESS ■ Paris

Ukraine on Monday signed a letter of intent to buy up to 100 Rafale warplanes from France, the Ukrainian Embassy and the French president's office said.

Ukrainian President Volodymyr Zelenskyy and French President Emmanuel Macron signed the document stating that Ukraine is considering the possibility of buying French defense equipment, including Rafale jet fighters, Macron's office said. It did not provide further details.

Zelenskyy was on his ninth visit to Paris since Russia's full-scale invasion in February 2022. His talks are meant to strengthen Ukraine's defenses as the country enters another winter under Russian bombardment of its energy infrastructure and other targets.

On Monday morning, Macron and Zelenskyy visited an air base in the Paris outskirts, before heading to the headquarters of a multinational force, dubbed the "coalition of the willing," that France and Britain have been preparing with more than 30 other nations to police an eventual ceasefire in Ukraine.

French officials say the force could be deployed immediately after a ceasefire and would be stationed



French President Emmanuel and Ukrainian President Volodymyr Zelenskyy hug after signing an agreement

away from the front lines in an effort to help dissuade renewed Russian attacks. Russian President Vladimir Putin has so far rejected calls for a ceasefire as his troops make creeping gains on the battlefield.

Zelenskyy wrote on X on Sunday that he looked

forward to a "historic deal with France in Paris to strengthen our combat aviation and air defense." He made a stop in Greece on his way to France to sign an agreement to supply Ukraine with US liquefied natural gas. Last month, Ukraine and Sweden signed

an agreement exploring the possibility of Ukraine buying up to 150 Swedish-made Gripen fighter jets over the next decade or more. Ukraine has already received American-made F-16s and French Mirages. France is among major suppliers of defense assistance to

Ukraine, including air defense systems and fighter jets. According to Mandon, Ukraine needs immediate additional air defenses to fend off attacks by Russia, which on average targets the country with about 1,700 drones per week plus missiles.

German Government lifts Israel arms ban



German Chancellor Friedrich Merz arriving for the cabinet meeting at the Chancellery in Berlin, Germany

PIONEER NEWS SERVICE
■ Berlin

The German Government said Monday that it's lifting its restrictions on exports of military equipment to Israel, weeks after the ceasefire between Israel and the Hamas militant group. Chancellor Friedrich Merz said in early August that Berlin wouldn't authorize any exports of military equipment to Israel that could be used in Gaza "until further notice."

That was a response to a decision by the Israeli Cabinet to take over Gaza City.

A spokesperson for Merz, Sebastian Hille, said that the restrictions will be lifted from Nov. 24. "Since Oct. 10, we have had a ceasefire in Gaza and it has fundamentally stabilized,"

Hille told reporters at a regular government news conference. "That is the basis for this decision."

"We expect everyone to keep to the agreements that were reached — that includes the ceasefire holding, that includes humanitarian aid being provided on a large scale and the process continuing to run in an orderly way, as agreed," he added.

Once the restrictions are lifted, Germany will examine military exports on a case-by-base basis, as is its standard practice with such exports, he said.

Merz's decision in August was a remarkable move by a country that is a particularly staunch ally of Israel. The Israeli foreign minister welcomed its lifting Monday in a post on social network X.

Gunmen abduct 25 girls from school in Nigeria

ASSOCIATED PRESS ■ Abuja

Gunmen attacked a high school in northwestern Nigeria before dawn on Monday and abducted 25 schoolgirls, police said.

One staffer at the school was killed and another was wounded in what was the latest incident of school abductions in Nigeria's northern region. No group immediately claimed responsibility for the abductions from the boarding school in Kebbi State. According to police, the incident took place at 4.00 am and the girls were abducted from their dorms. The boarding school is in Maga, in the State's Danko-Wasagu area, police spokesperson Nafi'u Abubakar Kotarkoshi said.

The assailants were armed with "sophisticated weapons" and exchanged fire with guards before abducting the girls,



FILE PHOTO

Kotarkoshi said. "A combined team is currently combing suspected escape routes and surrounding forests in a coordinated search and rescue operation aimed at recovering the abducted students and arresting the perpetrators," the spokesperson

added. This is the latest school abduction in Nigeria's northern region, where armed groups have targeted school children since 2014, when the militant Boko Haram group abducted 276 students from Chibok in Borno state. Kidnappings

have become common in parts of northern Nigeria, where dozens of armed groups take advantage of a limited security presence to carry out attacks on villages and along major roads. Most victims are released only after the payment of ransoms that sometimes run into the thousands of dollars. In March 2024, more than 130 schoolchildren were rescued after spending more than two weeks in captivity in the Nigerian state of Kaduna.

The mass abduction of 276 schoolgirls from Chibok marked the beginning of a new era of fear — with nearly 100 of the girls still in captivity in 2024. Since the Chibok abductions, at least 1,500 students have been kidnapped, as armed groups increasingly find in abductions a lucrative way to fund other crimes and control villages in the nation's mineral-rich but poorly policed region.

Landslide kills 6, injures 19 in Vietnam

ASSOCIATED PRESS ■ Hanoi

A landslide buried a passenger bus on a treacherous mountain pass in Vietnam, killing six people and injuring 19 others, as more heavy rain was forecast into the week. The earth and rocks collapsed onto the bus late Sunday as it was travelling through the Khanh Le pass in the central highlands, State media reported.

The winding, 33-kilometre stretch carved into steep mountainsides is scenic and popular with tourists but prone to landslides in the rainy season.

The landslide crushed the front of the bus, trapping many passengers. Rescuers struggled for hours to reach the scene as heavy rain had also caused landslides on both sides of the pass, cutting off access. Rescue teams were only able to reach the bus after midnight, state media said. The



bus was carrying 32 people from Vietnam's financial capital, Ho Chi Minh City and was travelling from Da Lat in Vietnam's central highlands to the coastal city of Nha Trang.

The injured passengers were taken to a nearby hospital. State media said two of the dead bodies were still trapped under the debris as

the treacherous terrain hindered the work.

Heavy rain is pounding central Vietnam, which earlier was hit hard by Typhoon Kalmaegi. Rainfall through Wednesday is expected to reach 30-60 centimeters in parts of central Vietnam, with some areas likely to exceed 85 centimeters.

US absence threatens South Africa's G20 legacy: Experts

PRESS TRUST OF INDIA
■ Johannesburg

Although South Africa has said the G20 Leaders' Summit in Johannesburg this weekend will continue despite the absence of the US, there may be longer-term consequences for the host nation, experts have cautioned. US President Donald Trump announced earlier that there would be no US participation at the Summit, citing allegations of white farmer genocide and illegal expropriation of land from them by the Government. Both the South African Government and white leaders have rejected these allegations as being false.

President Cyril Ramaphosa confirmed on Friday that the G20 Leaders' Summit will proceed as planned on November 22-23, despite the US absence. "President Trump has decided not to come, and he's pulled out all

PRESIDENT CYRIL CONFIRMED THAT THE G20 LEADERS' SUMMIT WILL PROCEED AS PLANNED ON NOVEMBER 22-23, DESPITE THE US ABSENCE

the US representatives. But we have said that boycott politics never work," Ramaphosa said on the sidelines of an event here.

"The summit will go on. We are not going to stop because they are not here. We will continue and we will take fundamental decisions on matters that affect the people of the world," Ramaphosa said, adding that nearly 40 other Heads of State and Government will be at the Summit.

However, analysts and researchers believe that the US absence may have a

broader impact on South Africa, especially relating to finance and development.

"The US sponsors most of the international initiatives, like climate change. They use a huge amount of money for the operation of the United Nations and other financial institutions like the World Trade Organisation," Dr Nampula Mphahlele, a researcher on South African foreign policy, told the local daily The Star. "If the US is boycotting (the G20), then it sends a strong message of the future of multilateralism and how the G20 is going to operate moving forward," Mphahlele said.

She said that it was unlikely South Africa would lose its G20 seat, given that a country's inclusion is voted on by members and not just by one person or country. However, the US might continue excluding South Africa from certain activities, as invitations are often required to

attend G20 meetings, such as the finance ministers' meeting and the working groups. Dr Nolutshando Phungula, an international relations expert from the University of Kwa-Zulu Natal, told the newspaper that Trump's decision was sending a message through an effective exercise of soft power. "This is evident in the absence of the Argentinian president, who has also declined the invitation and has cited that he will send a representative," she said.

According to her, the boycott speaks to deeper tensions between Pretoria and Washington and is sure to impact trade and diplomatic relations. "It also has implications for those countries that are associated with the US. As you saw, Argentina is currently receiving financial support from the US, so obviously it has to be seen to be standing in solidarity with the US," she said.



Air Force officials during the bilateral air exercise Garuda 25 between Indian Air Force and French Air and Space Force

Singapore Minister warns of rising AI-enabled extremism

ASSOCIATED PRESS ■ Singapore

Extremist groups use AI to amplify the reach and sophistication of radical content, making it difficult for young minds to distinguish truth from manipulation, a Singapore minister said on Monday. Speaking at a seminar, acting minister-in-charge of Muslim Affairs Faishal Ibrahim said that Artificial Intelligence (AI) has also featured in several youth self-radicalisation cases in the multi-racial city-state. Extremist groups now use AI to create persuasive propaganda and even impersonate trusted voices, Faishal was quoted as saying by The Straits Times newspaper. He said that the reach and sophistication of racial content can be enhanced with AI, making it more difficult for younger people to distinguish truth from manipulation.



ICC prosecutors seek life sentence for Janjaweed leader

ASSOCIATED PRESS ■ The Hague

Prosecutors at the International Criminal Court (ICC) on Monday asked for a life sentence for a leader of the feared Janjaweed militia convicted of playing a major role in a campaign of atrocities committed in the Sudanese region of Darfur more than 20 years ago — including ordering mass executions and bludgeoning two prisoners to death with an ax. "You literally have an axe murderer before you," prosecutor Julian Nicholls told judges in The Hague as Ali Muhammad Ali Abd-Al-Rahman, also known as Ali Kushayb, looked on. Last month, Abd-Al-Rahman was convicted of 27 counts, including mass murders and rapes, for leading Janjaweed militia forces that went on a campaign of killing and destruction in 2003-2004. It was the first time the court had convicted a suspect of crimes in Darfur.

Sheikh Hasina: The rise, reign and ruin of Bangladesh’s Iron Lady

PRESS TRUST OF INDIA
■ New Delhi/Dhaka

For nearly two decades, Sheikh Hasina's name moved with the pulse of Bangladesh, sometimes steady, sometimes storm-tossed.

To her supporters, she is the architect of a modern, developing Bangladesh; to her critics, she was an autocrat whose appetite for power blinded her to the cries of the streets.

Few, however, could have imagined that the very tribunal the 77-year-old deposed Prime Minister once created to try hardened war collaborators would one day place her in the dock.

On Monday, when the International Crimes Tribunal (ICT) pronounced the death sentence against Hasina in absentia, it marked the most dramatic turn yet in the story of the world's longest-serving female head of Government.

Hasina was born on September 28, 1947, in Tungipara in the then East Pakistan, into a family that would come to define Bangladesh's identity. Her father, Sheikh Mujibur Rahman, led Bangladesh to independence with India's help in 1971 and became its founding father.

She studied at the University of Dhaka, earning a master's degree in Bengali literature and became deeply engaged in student politics. In 1968, Hasina married nuclear scientist MA Wazed Miah, whose low-profile, scholarly life stood in contrast to the turbulence of Bangladeshi politics. Wazed



Police use stun grenades to disperse protesters gathering outside the demolished residence of Sheikh Mujibur Rahman, Bangladesh's former leader and the father of the country's ousted Prime Minister Sheikh Hasina following the verdict against her in Dhaka, Bangladesh

remained a steady presence in Hasina's life until he died in 2009 at the age of 67. They have a son, Sajeeb Wazed Joy and a daughter, Saima Wazed Putul.

Hasina's political destiny hardened after the August 1975 military coup, in which her father, mother, three brothers, and several other family members were assassinated. She and her younger sister Rehana survived only because they were abroad. India, under then Prime

Minister Indira Gandhi, granted her asylum. After six years, in May 1981, Hasina returned to Bangladesh, where she was elected in absentia as the general secretary of the Awami League.

When Hasina returned in 1981 to lead the Awami League, she found her rival already waiting: Khaleda Zia, widow of slain President Ziaur Rahman.

The 'Battling Begums', as they came to be known, fought electoral and ideo-

logical wars that defined Bangladesh's politics for more than three decades.

Hasina first became Prime Minister in 1996, defeating Zia in a fiercely contested election. She lost power in 2001 but returned with a landslide in 2008, beginning, what her critics say, a long stretch of dominance.

Under her leadership, the Awami League swept the 2008 general election; the 2014 election, which was boycotted by Zia's Bangladesh

Nationalist Party (BNP); and the 2018 election, giving Hasina one of the world's longest tenures for a female leader. During her premiership, Bangladesh saw rapid economic growth, major infrastructure achievements like the Padma Bridge, and advances in poverty reduction. The country also became a global garment powerhouse under her watch.

But the accolades came alongside accusations of

clampdowns on dissent, curbs on the media, arrests of opposition leaders and the expansion of state security powers. In 2024, student-led demonstrations, which initially erupted in protest over quotas in Government jobs for children of independence war veterans, later exploded into a nationwide uprising against Hasina's regime.

The crackdown that followed unleashed spirals of violence, ultimately ousting Hasina from power and

SECURITY PERSONNEL USE TEAR GAS TO DISPERSE PROTESTERS NEAR MUJIBUR RAHMAN'S HOUSE

Dhaka: Security agencies used batons and fired tear gas on Monday to disperse protesters who tried to demolish the house of deposed premier Sheikh Hasina's father and Bangladesh's founder Sheikh Mujibur Rahman in the capital. "Several stun grenades were used to disperse the protesters," Masud Alam, deputy commissioner of Ramna Division Police, was quoted as saying by the Daily Star newspaper. The paper reported that several protesters and security personnel were injured during the baton-charge and brick-hurling clashes.

Mujibur Rahman, fondly called Bangabandhu, was killed in a military coup on August 15, 1975, along with most of his family members, including his 10-year-old youngest son, Sheikh Russell. A large part of Rahman's private residence, which was

turned into a museum, was levelled following the ouster of the Awami League regime of Hasina last year.

On Monday, Hasina was sentenced to death in absentia by a special tribunal for "crimes against humanity" over her Government's brutal crackdown on student-led protests last year.

Even before the verdict was announced, a large group of protesters tried to move two excavators towards Dhanmondi 32, where Rahman's house is located. They were stopped by security personnel, who used batons to disperse protesters, the paper said. Some protesters regrouped near Square Hospital on Panthapath, where law enforcers fired several rounds of tear gas.

Traffic on Mirpur Road in Dhaka and the surrounding areas was suspended, and most shops in the neighbourhood were closed.

Outrage in Israel: Netanyahu to oversee October 7 probe

PRESS TRUST OF INDIA
■ Tel Aviv

After repeated delays, Israel's Government has agreed to launch an investigation into the Government failures that led to the Hamas-led attack on October 7, 2023, that triggered the war in Gaza.

But questions about the investigation's independence drew accusations Monday that Prime Minister Benjamin Netanyahu is trying to evade personal responsibility in the worst attack in Israel's history.

Israel has traditionally appointed an independent state commission of inquiry, led by a retired judge, following major Governmental failures. Netanyahu has resisted calls for such an investigation into the October 7 failures, saying only that he would answer all questions when the war is over. In Sunday's decision, he said the ceasefire that went into effect on October 10 allows the Government to start the investigation.

His Cabinet approved the formation of a watered-down "Government committee." Netanyahu will oversee the makeup of the team governing the inquiry, in effect putting him in charge of the probe. More details about the inquiry are to be announced in 45 days.

Public criticism

Israel's opposition leader, Yair Lapid, called the decision insulting to the victims of October 7 and to the hundreds of soldiers who have died in the war. "The Government is doing everything it can to run from the



truth and evade responsibility," Lapid said.

The Government is "establishing a commission that will investigate itself," noted the Movement for Quality Government in Israel, which is critical of Netanyahu. "This is not an investigative commission, this is a cover-up commission." In the October 7 attack, Hamas-led militants killed some 1,200 people and took over 250 others hostage. Nearly 500 soldiers have been killed in fighting since then, while Palestinian health officials say over 69,000 Palestinians have been killed in Israel's retaliatory offensive against Hamas. According to a poll by the Jerusalem-based think tank Israel Democracy Institute last month, nearly three-quarters of the public support a fully independent commission of inquiry.

Even among Netanyahu's right-wing base, 68 per cent favoured an independent commission. The survey questioned 1,000 people and had a margin of error of 3.1 percentage points.

Thousands of people demonstrated on Saturday night in Tel Aviv, many calling for an independent probe. Netanyahu, who is on trial for corruption charges

unrelated to the war, says Israel's judiciary has too much power and has asserted that an independent inquiry would not have "the broadest possible public support." "The only way to ensure public trust in the work of the commission is broad agreement regarding the composition of the commission," he said.

The Israeli military and other security bodies have conducted a number of investigations into their failures on October 7. But the new investigation also will look at Governmental decision-making and assumptions that created the conditions for the attack to occur.

Many security figures have said that Netanyahu's attempt to overhaul the country's judicial system, which triggered mass demonstrations and public divisions before the war, sent a message of weakness that encouraged Israel's enemies to attack.

Netanyahu rejects the accusations. Many Israelis believe the mistakes of October 7 extend beyond the military, and they blame Netanyahu for what they view as a failed strategy of deterrence and containment in the years before the attack.

Bangladesh's tribunal sentences ex-home minister Kamal to death for crimes against humanity

PRESS TRUST OF INDIA
■ Dhaka/New Delhi

Deposed Bangladesh Prime Minister Sheikh Hasina's aide, former home minister Asaduzzaman Khan Kamal, was on Monday sentenced to death in absentia by a tribunal for crimes against humanity during last year's student uprising.

The International Crimes Tribunal-Bangladesh also sentenced former inspector general of police Chowdhury Abdullah Al-Mamun, who turned state witness, to five years of imprisonment in the same case. Delivering the

Jaishankar arrives in Russia on three-day visit

PRESS TRUST OF INDIA
■ Moscow

External Affairs Minister S Jaishankar on Monday arrived in Russia on a three-day visit to attend the Shanghai Cooperation Organisation (SCO) Heads of State Council meeting.

At the airport, Jaishankar was received by Indian Ambassador Vinay Kumar and Alexei Pavlovsky, Director of the Second Asian Department of the Ministry of Foreign Affairs of Russia.

Later in the day, he will hold talks with Russian Foreign Minister Sergey Lavrov. They are expected to discuss bilateral, regional and international issues, including cooperation within the SCO, BRICS, the UN, and the G-20, State-run TASS news agency reported.



Former home minister Asaduzzaman Khan Kamal

Ethiopia confirms 3 Marburg virus deaths

ASSOCIATED PRESS
■ Addis Ababa

Ethiopia on Monday confirmed three deaths from the Marburg hemorrhagic virus that has been detected in an area neighbouring South Sudan.

Health Minister Mekdes Daba said Ethiopia's Government, which declared a Marburg outbreak on Friday, had conducted tests in 17 suspected cases in the country's south. The outbreak was reported in the Omo region.

The minister said there were no active cases but the Government was taking preventive measures.

A team from the World Health Organisation and the Africa Centres for Disease Control and Prevention has been dispatched to support with testing and outbreak control. South Sudan's health ministry on Sunday issued a public health advisory



sory to residents of four counties to wash their hands frequently and avoid contact with bodily fluids to prevent the spread of the virus. Africa CDC Director General Jean Kaseya last week called the outbreak a concern because South Sudan has a "fragile health system."

Like Ebola, the Marburg virus originates in fruit bats and spreads between people through close contact with the bodily fluids of infected individuals or with contaminated surfaces, such as soiled bed-

death sentence against Kamal, the tribunal ordered the confiscation of all his movable and immovable properties in favour of the State. Kamal, who is believed to be living in exile in India, was tried in absentia. The prosecution said the former home minister "played a central role" in coordinating the 2024 crackdown. Mamun, who is in custody, pleaded guilty during the proceedings and became a State witness. His cooperation, the tribunal noted, "substantially aided" the prosecution in establishing the chain of command and responsibility.

Republicans should vote to release Epstein files: Trump

PRESS TRUST OF INDIA
■ Washington

President Donald Trump said House Republicans should vote to release the files in the Jeffrey Epstein case, a startling reversal after previously fighting the proposal as a growing number of those in his own party supported it.

"We have nothing to hide, and it's time to move on from this Democrat Hoax perpetrated by Radical Left Lunatics in order to deflect from the Great Success of the Republican Party," Trump wrote on social media late Sunday after landing at Joint Base Andrews following a weekend in Florida. Trump's statement followed a fierce fight within the GOP over the files, including an increasingly nasty split with Georgia Rep Marjorie Taylor Greene, who had long been one of his fiercest supporters.



PPP lawmaker elected new PoK premier

PRESS TRUST OF INDIA
■ Islamabad

A Pakistan Peoples Party (PPP) lawmaker was on Monday elected as the "prime minister" of Pakistan-occupied Kashmir after the regional assembly adopted a no-confidence motion against incumbent Chaudhry Anwarul Haq of Tehreek-i-Insaf. Raja Faisal Mumtaz Rathore is the fourth premier in the sitting assembly since its installation in 2021. He received the support of 36 lawmakers, including 27 from PPP and 9 from Pakistan Muslim League-Nawaz. The assembly has 52 members, and a simple majority of 27 lawmakers is needed to elect a new leader. The no-trust motion was tabled on Monday by PPP lawmaker Qasim Majeed. On Sunday, two PTI lawmakers joined PPP, raising its strength to 29. In October, PPP's ranks swelled to 27 after 10 PTI lawmakers joined it.





Sri Chaitanya Academy marks 51st test prep centre

Sri Chaitanya Academy – an Infinity Learn initiative, focussed on delivering outcome-based learning at scale, has proudly announced the launch of its 51st Test Prep Centre, marking its 1st Centre in the city of Noida.

With this expansion, the Institution brings its proven academic model, experienced faculty and integrated test-preparation approach to students in the NCR region. Ujjwal Singh, Founding CEO of Infinity Learn by Chaitanya, added, “We are excited to bring Chaitanya’s proven pedagogy to learners in Noida.

Personalised guidance, cutting-edge technology and a focus on conceptual clarity are at the core of our educational model, driven by our motto, ‘Baccha Seekha Ki Nah!’.

Establishing our first Academy in Noida represents an important step in our mission of shaping future-ready learners across the country.

NHAI publishes updates on bidding for 55 projects

State-owned NHAI published details of 55 National Highways projects, spanning around 2,269 km with a combined capital cost of ₹1,19,359 crore for which bids have been invited on its website, an official statement said on Monday. The statement further said by proactively disclosing this information on the public platform to bidders and other stakeholders, NHAI aims to promote transparency in its project award process that will include public disclosure of approval and clearance related details. This initiative will ensure a level-playing field for all bidders and will help to enhance public private partnerships, more clarity in processes as well as lesser disputes and litigation, it added.

According to the statement, the project information will be updated every two weeks on the NHAI website, sharing approval and clearance details publicly. The information will help establish clear status of the project, leading to a realistic bidding and timely awarding of the projects, the statement said. It will also provide real-time access to upcoming opportunities and information on projects where bids have been invited, encouraging broader participation from the contractors and developers.



Assembly Speaker Thomas A. Sangma Inaugurates Meghalaya Pavilion at IITF 2025 in New Delhi

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Sr. No.	Name of Work/Item	Period/Tentative Qty
1.	For Verka Head Office, Chandigarh Selection of System Integrator (SI) for implementation of SAP S/4 HANA in Depots, Sale Offices and implementation of DMS & Integration with SAP S/4 HANA and Banks at Plant level, Depots and Sales Offices.	03 Years
2.	For Verka Mohali Dairy a) Cow lifting loader/sling. b) Providing Un-skilled, Skilled, Semi-skilled and High-skilled labour etc.	50 No's Annual
3.	For Verka Gurdaspur Dairy Hiring of transport vehicle for supply of panjiri, WMP, SMP, Ghee and other Milk products for various stations.	Annual/ Contract for 3MT, 6MT, 9MT, 12MT, 16 MT, 20 MT and 25 MT capacity for various stations
4.	For Verka Hoshiarpur Dairy Supply of Rice Husk	1200 MT
5.	For Verka Amritsar Dairy a) Hiring of Godown for storage of skimmed milk powder. b) Engaging labour contractor for outsourced jobs of packing, filling of milk and milk products i.e. SFM, Pio, WMP, SMP, Ghee, White Butter, Dahi, Lassi, Kheer, Paneer, Milk Cake, Panjiri and Shifting, loading & unloading of milk products, packing material & ingredients. c) Operation, repair & maintenance of pouch packing machines (milk, lassi, dahi and ghee) online coding machines, photo cell sensors and crate washers.	Annual Annual Annual
6.	For Cattle Feed Plant, Ghania-Ke-Banger Hiring of five Seater AC passenger car for the area of Punjab, Himachal Pradesh, J&K, Chandigarh and Haryana.	Annual/ 01 No.

NOTE:

1. For complete details regarding above tender (NIT), please visit our website i.e. www.verka.coop & e Tendering portal i.e. eproc.punjab.gov.in.

2. Corrigendum, if any, will be uploaded on website only.

1018/12/2025-26/5055

General Manager (Purchase)

IRFC to set up India’s first SCOT lab with precision healthcare

PIONEER NEWS SERVICE
■ New Delhi

Indian Institute of Technology, Madras and Indian Railways Finance Corporation (IRFC) have set up country's first Single Cell Omics Translational (SCOT) research laboratory, officials said on Monday.

Equipped with state-of-the-art instrumentation, the SCOT lab will facilitate early diagnosis, disease prognosis, biomarker discovery and drug screening across a spectrum of diseases — including cancer, cardiovascular, infectious, inflammatory, metabolic and other non-communicable diseases, they said.

IRFC is providing a CSR grant of ₹10.83 crore to establish this lab, which will be located in the Department of Medical Sciences and Technology (DMST) at IIT Madras. The facility is designed to accelerate research in single-cell biology, drug discovery, biomarker identification and



translational healthcare innovation. “Our collaboration with IRFC marks an important milestone in accelerating India’s journey in drug discovery and precision medicine.

The state-of-the-art SCOT Research Laboratory will greatly enhance our ability to develop solutions for India’s capabilities in early diagnostics, targeted therapeutics and next-generation health-



Assam Chief Minister Himanta Biswa Sarma at London's British Museum on Monday to sign a Letter of Intent to enable bringing Mahapursh Srimanta Sankardev's iconic Vrindavani Vastra to Assam.

REC Shines at 7th edition of Future of Legal and Compliance Summit and Awards 2025

PIONEER NEWS SERVICER
■ New Delhi

REC Limited, a Maharatna Public Sector Enterprise under the Ministry of Power and a leading NBFC, proudly emerged as a front-runner in legal and compliance excellence at the prestigious 7th Edition of the Future of Legal and Compliance Summit and Awards 2025, held on November 14, 2025.

Demonstrating its unwavering commitment to innovation and excellence in a progressive, tech-driven environment, REC secured top honours in three distinguished categories:



- Best Legal Technology Implementation of the Year.
 - Compliance Innovation of the Year.
 - Compliance Team of the Year.
- The accolades were received by REC's representatives, Dinesh Kaushik (GM), Rajeshwar Valaboju (DGM) and Chander Mohan Sharma (DGM), who accepted the awards on behalf of the organisation.
- These recognitions further strengthen REC's position as a thought leader in the legal and compliance domain, as the organisation continues to set new industry benchmarks through technology integration, strategic innovation and robust Governance frameworks.

Assam’s promise: Government tribute and healing efforts for Zubeen Da



HIMADREE CHUTIA

My musical journey across genres continues every day, but today the melody carries a quieter note. Life after Zubeen Da, a man far more than a pop star to Assam, feels different and many of us are still learning to navigate that silence. His songs lived in weddings, protests, Bihu nights, heartbreaks and moments of healing, even in the familiar crackle of an old family radio.

His passing has touched people of all ages: children sensing the change, teenagers sharing memories online, adults revisiting the comfort his music once brought, and elders mourning a cultural anchor.

A Cultural Wave That Continues

Zubeen Da's passing abroad triggered a landslide of emotion at home: thousands on the streets, candlelit vigils, playlists on loop and heartfelt tributes. For many, his music wasn't just something to listen to; it was something to live with. Losing him feels like losing a part of ourselves. The release of Roj Roj Binala, his final movie, on October 31 added another layer of emotion. The film broke box office records, with pre-dawn screenings from 4:25 am in Guwahati. Theatres became spaces of reflection and mourning, where audiences, family, friends and colleagues watched him alive, expressive and effortless on screen.

Grief and celebration intertwined as people wept, laughed and at times shouted “Joi Zubeen Da!”, a tribute to the joy and talent he shared with generations. I have yet to watch it myself; it seems it will take courage, knowing how my loved ones and colleagues have flocked to theatres every day since its release.

Tributes and Blood-Donation Drive

Preparations for what would have been his 53rd birthday on November 18 have further united Assam. The



Chief Minister, Dr Himanta Biswa Sarma announced a large-scale blood-donation drive, with camps at 53 locations across the state to symbolise Zubeen Garg's age.

Members of the BJP, AGP, BPF and UPPL will participate, alongside ministers joining in their districts. These initiatives, along with tribute programmes and memorial events, aspire to celebrate his life while bringing communities together.

From Sorrow to Alarm: Mental-Health Concerns

Since Zubeen Da's passing, worrying patterns have emerged: extreme reactions among devoted fans, at least one attempted suicide, rumours and a fake post-mortem report circulating widely, which was immediately fact-checked by Assam Police and nonstop news cycles reopening emotional wounds. Experts warn that sudden loss can trigger anxiety, depressive symptoms, panic attacks, insomnia and unhealthy grief.

Children, teens and adults are vulnerable: children sense tension without fully understanding it; teens and young adults, tied emotionally to icons, are overwhelmed by heavy online mourning; adults and older listeners relive personal losses Zubeen Da's music once soothed. Those already struggling with mental-health vulnerabilities are at particular risk. Schools, colleges, local authorities and community groups are encouraged to provide safe spaces, structured gatherings and music-sharing circles.

‘Exempt life insurance from GST to enable insurers claim ITC’

PIONEER NEWS SERVICE
■ Mumbai

LIC Managing Director Ratnakar Patnaik on Monday pitched for exempting life insurance sector from Goods and Services Tax as it would help insurers claim input tax credit.

Patnaik also welcomed the Government's decision to eliminate the Goods and Services Tax (GST) on all individual life and health insurance premiums, effective September 22, 2025. “My small request will be...it is zero taxation. Can it be GST exempt? That will help us to have some input tax credit (ITC) in place,” Patnaik said, while speaking at CII Financing Summit here. In August, the GST Council resolved to cut GST to zero without putting it under the GST exempt category. Under the latter, companies like LIC can benefit by way of saving on operational costs through benefits on the ITC front.

Patnaik also appealed policymakers to consider excess holdings of Government securities and state development loans as infrastructure and housing investments, pointing out that Governments deploy the funds for the same purpose. At present, insurance companies have been able to take their investments in housing and infrastructure to just over 9 per cent as against the 15 per cent mandate, he said.

He also appealed to the Government for a review into the three-year-old policy of taxing maturity proceeds for policies with

premium of over ₹5 lakh.

“It is time to upgrade or revise upwards to up to Rs 10 lakh, the maturity proceeds should be tax free, so that we can get some good policies and mop up good funds,” he said.

He affirmed LIC's support for investing in developmental purposes for the country through investments in corporate bonds and government securities.

Meanwhile, speaking at the same event, NSE's managing director and chief executive Ashish Kumar Chauhan said the rules Governing foreign portfolio investors (FPIs) have become too tough over the years and India is making such investors uncomfortable with the amount of information being sought.

“The amount of information we ask for is very very intrusive. Many of them do not want to give that information. And so, they are staying away,” Chauhan said. He also said that “we need to standardise the way to look at market volumes and shirk the tendency to present data in such a way that India is seen as the largest or biggest.”

“We think we are the largest market in derivatives, (but) we are by far not,” he said, adding that on premium terms, trading on stock options in the US alone is five-times more than India every month and sometimes the single scrip of Tesla does more.

“Once we have the right statistics, we will have the right policy coming out,” he said.



LIC managing director Ratnakar Patnaik

BRIEFLY

INDIA NEEDS GOOD COACHES OF FOOTBALL: LOTHAR



Only best coaches can produce good football players and India will need to bring in legends and former players of the game to train their coaches, says German football legend Lothar Matthaus.

Matthaus said India, the world's most populated country, cannot be in a situation where it does not play in the football World Cup while smaller countries like Cape Verde make it to the global event.

"You get good footballers only when they learn from the best coaches. India needs good coaches to produce better footballers," Matthaus, a member of Germany's 1990 World Cup-winning team, told the media here on Sunday. "A good teacher makes a good student. And when you have a bad teacher, or a bad professor, you don't get good students. To start, you bring the legends, ex-players and reputed coaches to India to teach your coaches. Then these coaches can help the new generation of players. You have to start this at the school level." Matthaus cited the example of Cape Verde, which will play in next year's World Cup despite having only a million people as their population.

PAIGE GRECO, PARALYMPIC GOLD MEDALIST, DIES AT 28



Australian cyclist Paige Greco, a Paralympic gold medalist, has died. She was 28.

A joint statement by the Australian Paralympic Committee and Australian cycling federation said that Greco "passed away in her Adelaide home after experiencing a sudden medical episode" on Sunday. "Paige meant everything to us," her mother Natalie Greco said. "Her kindness, her determination and her warmth touched our family every single day. She brought so much joy and pride into our lives, and the pain of her passing is something we will carry forever. "While we are devastated by her loss, we are incredibly proud of the person she was and the way she represented Australia."

Former Chelsea player Oscar discharged from hospital after heart scare

ASSOCIATED PRESS
Sao Paulo

Former Chelsea midfielder Oscar has been released from hospital, five days after being admitted with a heart issue.

Oscar's current club, Sao Paulo said in a statement that the player had been discharged on Sunday.

It added that extensive tests had revealed Oscar had "experienced an episode of vasovagal syncope," a common cause in fainting after a sudden drop in blood pressure or heart rate.

"Stable and clinically well throughout his hospital stay, the athlete will now follow a medical program of rest for the next few days," the statement continued.

Oscar was taken by ambulance to Einstein Hospital Israelita on Tuesday after collapsing during pre-season testing. He was reportedly unconscious for about two minutes and his club said at the time that he "presented a complication with cardiac changes."

The 34-year-old has a contract with Sao Paulo until 2027. He returned to his boyhood club on a free transfer last December after a long spell in China.

Lad, Thakur shines as Mumbai dominate in Ranji

PRESS TRUST OF INDIA
Mumbai

Siddhesh Lad's career-best 170 and skipper Shardul Thakur's three-wicket burst underlined Mumbai's domination as the hosts reduced Pondicherry to 43 for 4 after piling up 630/5 declared on Day Two of their Ranji Trophy Elite Group D clash on Monday.

Thakur struck twice in first three balls and returned 3/17, following up on a minute-a-mile fifty earlier in the day as his side left Pondicherry staring at a mountain to climb. The visitors are trailing by 587 runs in the first innings.

Thakur cleaned up Neyan Kangayan (0) in the first ball of the innings and trapped Paras Ratnaparkhe (0) in the third, while having Anand Singh Bais (5) caught behind in a fiery spell with the new ball on a flat wicket here at the Wankhede Stadium.

Earlier, Lad struck his 13th first-class hundred, his third of the season and second on the trot to make 170 off 285 balls with 19 fours and four sixes as Mumbai made merry on a batting-friendly pitch against an insipid Pondicherry attack.

Akash Anand (107 not out) notched up his third FC ton in nine matches, but India batter Sarfaraz Khan missed out, falling for a 113-ball 67 (6x4s, 1x6s). Thakur smacked a characteristic 32-ball 56 with four sixes and three fours before retiring hurt. While putting on 160 runs for the fourth wicket with



Sarfaraz, Lad was in his elements, scoring runs on both sides of the wickets. Hitting two sixes each over long-on and long-off, he also pierced gaps at will to carve out a flawless innings.

Lad consolidated Mumbai's hold on the game as he added another 110 runs for the fifth wicket with Anand against an exhausted Pondicherry attack, who had each of their five bowlers including skipper Sagar Udeshi giving away more than 100 runs.

Sarfaraz took off his helmet and celebrated crossing the fifty-run mark like batters do

after making tons, but poked on one outside off to be caught behind, having batted well for his maiden half-century of the season.

Mumbai did not take the foot off the pedal as Anand and Thakur then tore apart a tiring Pondicherry attack, adding 100 runs off only 68 balls in their bid to bat out the rivals.

Thakur was severe on anything short and wide while smacking powerful sixes on the leg side. Anand cracked eight fours to make 107 not out off 122 balls.

Anand said there is enough in the Wankhede track for the

bowlers provided they were able to make the effort, while praising Pondicherry spinners for their efforts.

"There is enough help for everyone, for pacers and even for spinners. If you bat well, you have value for strokes also. It's a wicket where if you bend your back as a bowler, you have help throughout the day. That is what we aim to do," he told media.

In Jammu, hosts Jammu and Kashmir took complete control of the clash against Hyderabad by extending their overall lead to 324 runs.

J&K were 275 for four when stumps were drawn with

opener Qamran Iqbal (50), Abdul Samad (77 not out) and Kanhaiya Wadhwan (82 not out) hitting their half-centuries.

Having taken 49-run lead on the first day where 16 wickets fell, J&K produced a tidy effort with the bat to gain complete control of the game against Hyderabad who have not lost a game so far this season.

Hosts Rajasthan were bolstered by centuries from Mahipal Lomror (128 not out) and Kartik Sharma (120) on the second day after Sachin Yadav (130) and Kunal Singh Rathore (102) hit triple figure

scores on Day One, to reach 570/7 declared against Delhi. Delhi were 8 for no loss when stumps were drawn, trailing by a massive 562 runs.

At the Amtar Cricket Ground in Nadaun, Himachal Pradesh were 37/1 after Chhattisgarh declared their first innings at a massive score of 585 for six, following centuries from Anuj Tiwary (162), Amandeep Khare (101 not out), Mayank Verma (112) and Sanjeet Desai's 84.

Brief Scores:

At Mumbai: 630/5 in 147 overs (Musheer Khan 84, Akhil Herwadkar 86, Siddhesh Lad 170, Sarfaraz Khan 67, Akash Anand 107 not out, Shardul Thakur 56 ret'd hurt; Sabhay Chadha 2/146) lead Pondicherry 43/4 in 12 overs (Mohit Kale 13 not out; Shardul Thakur 3/17, Tushar Deshpande 1/7) by 587 runs.

At Jammu: Jammu and Kashmir 170 & 275/4 in 71 overs (Qamran Iqbal 50, Abdul Samad 77 not out, Kanhaiya Wadhwan 82 not out; Rakshan Readdi 2/56) lead Hyderabad 121 by 324 runs.

At Rajasamand: Rajasthan 570/7d in 161 overs (Sachin Yadav 130, Kunal Singh Rathore 102, Mahipal Lomror, Kartik Sharma 120; Simarjeet Singh 3/81) lead Delhi 8/0 in 4 overs by 562 runs.

At Nadaun: Chhattisgarh 585/6d in 158 overs (Ayush Pandey 59, Anuj Tiwary 162, Sanjeet Desai 84, Mayank Verma 112; Mayank Dagar 2/124) lead Himachal Pradesh 37/1 in 11 overs by 548 runs.

Reddy's maiden ton boosts Andhra against Jharkhand

PRESS TRUST OF INDIA
Jamshedpur

Opener Abhishek Reddy weathered a potent Jharkhand bowling attack by scoring a timely unbeaten century as Andhra made a strong bid to overhaul the hosts' first-innings total on day two of the Ranji Trophy Group A match on Monday.

Jharkhand, whose innings folded up at 328 in 112.3 overs early during the day, saw themselves sweating and grimacing at stumps after 31-year-old Reddy struck his maiden century (103 not out off 156 balls) to guide Andhra to 224 for 2.

Andhra need just 104 runs to take the first-innings lead with eight wickets still intact.

Reddy, who has struck back-to-back half-centuries against Odisha and Tamil Nadu this season, came up with a valuable century



knock just when his team needed stability at the top against a side that has emerged triumphant on the back of some brilliant bowling from Sahil Raj and Rishi Raj.

Reddy, who started his domestic career with Karnataka way back in 2015, took almost a decade to

score his maiden century.

He shared a 94-run stand for the opening wicket with India Test keeper-batter Srikar Bharat (51) before batting stoutly with Shaik Rasheed (58) for a 122-run stand for the second wicket to put Andhra in a strong position.

Relying heavily on his

ground strokes, Reddy struck 11 boundaries and just one maximum as Andhra made a strong bid to dislodge Jharkhand from the No.2 spot on the points table.

While Jharkhand are on 16 points after four games, Andhra are third with 14 points.

At stumps, young spin all-rounder Tripurana Vijay (6 not out) was giving Reddy company.

The morning session didn't bring huge cheers for Jharkhand with their last-four wickets falling for the addition of just 69 runs. Overnight batter Sahil Raj laboured to 50 (86 balls) as he added 43 runs on the second day before he was the last player to be dismissed.

Andhra's veteran pacer KV Sasikanth (4/67) and left-arm spinner Saurab Kumar (4/77) did well to restrict their opponents.

India finishes third in shooting championships



PRESS TRUST OF INDIA
Cairo

Olympian Gurpreet Singh came agonisingly close to becoming the world champion in men's 25m Centre Fire Pistol event but eventually got a silver after losing on inner 10s to Ukraine's Pavlo Korostylov at the Olympic Shooting Range here.

This was Gurpreet's second individual medal in the World Championships, the first also being a silver won back in 2018 at Changwon in the 25m Standard Pistol event. Yann Pierre Louis Fridrici of France won the bronze here.

India thus ended their World Championship campaign in third place with a total of 13 medals, including three gold, six silver and four bronze behind China. The Chinese team mustered 12 gold, seven silver and two bronze.

South Korea secured seven gold, three silver and four bronze medals to end third in

the overall standings.

Gurpreet shot a total of 584-18x over two days of competition in the precision and rapid stages, while Korostylov shot 29 inner 10s and a perfect score of 100 in the final rapid round to edge away with the gold medal.

The Indian shooter, who was placed ninth after the precision stage with a score of 288-8x (95,97,96), bounced back on the second day to shoot a brilliant score of 296-10x (98,99,99) in the rapid stage to clinch the silver medal.

The Ukrainian, who was leading after the precision stage with a score of 291-14x, shot 293-15x in the rapid stage to level Gurpreet's score and win the gold on inner 10s.

Harpreet Singh, who was in contention for a medal after the precision stage with a score of 291-10x that placed him second, could only manage 286-6x in the rapid stage which saw him eventually finish in ninth place.

Smaran hits double ton to put Karnataka in driver's seat

PRESS TRUST OF INDIA
Hubli (Karnataka)

Promising Ravichandran Smaran hit an unbeaten 227 and was being supported well by the lower-order to put Karnataka in the driver's seat on the second day of their Ranji Trophy Group B match against Chandigarh on Monday.

Resuming at the overnight personal score of 110 with Karnataka at 298 for 5, Smaran stitched crucial partnerships with Shreyas Gopal (62), Vidyadhar Patel (30) and Shikahr Shetty



(59) as Karnataka declared at a mammoth 547 for 8 in 160 overs.

Smaran first stitched 141 runs for the sixth wicket Gopal and then shared unconquered 120 with Patel to take Karnataka to the imposing total.

Smaran decorated his 362-ball knock with 16 boundaries and two hits over the fence.

For Chandigarh, medium pacer Jagjit Singh (2/70), off-spinner Vishu Kashyap (2/141) and left-arm spinner Nishunk Birla (2/159) shared six wickets between them.

At stumps on the second day, Chandigarh were struggling at 72 for 4 in reply to Karnataka's mammoth score.

Opener Arjun Azad made 32. At the close of play, skipper Manan Vohra was batting on 14.

Leg-spinner Gopal was the pick of the bowlers for Karnataka with figures of 3 for 18. Maharashtra enjoy slight upperhand over Punjab

In Chandigarh, Punjab finished the second day at 125 for 4 in reply to Maharashtra's 350 all out.

Sinner beats Alcaraz to retain ATP Finals title before his home fans

ASSOCIATED PRESS
Turin

The final installment of the "Sincaraz" rivalry for 2025 went to Jannik Sinner.

The second-ranked Sinner beat top-ranked Carlos Alcaraz 7-6 (4), 7-5 for the ATP Finals trophy on Sunday in the sixth meeting this year between the two players who are dominating men's tennis.

Sinner defended the title before his home Italian fans for only his second victory over Alcaraz this year after also beating the Spaniard in the Wimbledon final.

"It was an incredible season," Sinner said. "To finish it this way, before my Italian fans, is very special for me."

Alcaraz had already

secured the year-ending No. 1 ranking and was contesting his first final at the event for the year's top eight players.

Alcaraz still leads his career meetings with Sinner, 10-6.

Sinner and Alcaraz have met in the last three Grand Slam finals. Alcaraz beat Sinner in a fifth-set tiebreaker to win the French Open; Sinner gained a measure of revenge at Wimbledon; then Alcaraz again came out on top at the U.S. Open.

They also clashed this year in the Italian Open final (won by Alcaraz) and the Cincinnati Open final (won by Alcaraz when Sinner retired due to illness).

"I hope you are going to be ready for next year because I will be ready to hopefully play more finals against you,"

Alcaraz said during the trophy ceremony.

To which Sinner added that he hopes they have "great, great battles ahead of us."

Sinner also won the Australian Open — beating Alexander Zverev in the final — so he and Alcaraz each won two majors this year.

In all, Alcaraz has won six majors and Sinner has won four.

St. SinnerAlready early in the first set, the pro-Sinner crowd chanted its customary "Ole, Ole, Ole, Ole; Sin-ner, Sin-ner."

One fan even held up an image of Sinner depicted as a saint.

Sinner saved a set point at 5-6 in the tight first set with a big second serve that Alcaraz couldn't return. Then



the Italian took control of the tiebreaker by running down a drop shot and responding with a lob that led to an over-head put away.

"I'm extremely happy with how I handled the situation," Sinner said of saving the set point.

Added Alcaraz, "He came

up with a second serve 185-190 kph (115-118 mph) that surprised me."

Alcaraz's thighAlcaraz had his right thigh treated by a

trainer on two occasions — and got it wrapped after the first set.

"Didn't affect me too much, to be honest, because I could run well," Alcaraz said. Alcaraz broke Sinner's serve in the opening game of the second set but Sinner then evened it at 3-3.

Sinner then got the crowd going again in the next game when he won a long rally and held his finger to his ear — signaling for more noise inside the Inalpi Arena.

Sinner broke Alcaraz again to close it out when the Spaniard missed a backhand wide — then fell down to the court on his back in relief.

"It was a huge emotion," said Sinner, who was banned for three months earlier in the year after settling a doping case.

Eden turner highlights Gill-Gambhir disconnect

PRESS TRUST OF INDIA
■ Kolkata

The pitch row triggered by India's embarrassing 30-run loss to South Africa while chasing a modest 124 has also opened up a larger question — are young skipper Shubman Gill and coach Gautam Gambhir on the same page on what construes ideal home conditions? The collapse, India's lowest failed chase at home, has left behind deeper fault lines than a dry Eden Gardens wicket can conceal. Just a month ago, on the eve of the West Indies Test series in Ahmedabad, Gill had been emphatic that the team has moved away from the philosophy of preferring “rank turners”. “...We would be looking to play on wickets that offer both to the batsmen and to the bowlers,” Gill had said, outlining a vision of balanced surfaces.

Yet India walked into the series against the reigning World Test champions on a pitch that was the exact opposite of what their captain advocated.

The Eden strip was left unwatered for more than a week and was kept under cover in the evening. The result was a dry, flaky surface that disintegrated from session one in a match that lasted barely eight sessions, producing 38 wickets, with spinners taking 22 and pacers 16. If the team had moved away from rank turners, Eden suggested the opposite. Gambhir was unapologetic and had no qualms declaring that the pitch was exactly what the



Shubman Gill and coach Gautam Gambhir

team management wanted. “If you don't play well this is what happens. There were no demons in the wicket,” he asserted.

Ask Aiden Markram, who was undone by a ball from Jasprit Bumrah that leapt from the off-stump line in the first hour of the opening day, or KL Rahul, who was bamboozled by a Marco Jansen delivery that reared up sharply in the fourth innings — and they would disagree.

Gambhir insisted seamers were the ones doing the damage.

“Ultimately, if we had

won this Test match, you wouldn't even be talking about this pitch,” he said in his usual combative style.

The messaging gap, however, is evident. Gill had asked for balance. The coach wanted exactly what transpired. The captain didn't even get to play owing to neck spasms that needed hospitalisation, putting him in doubt for the second Test in Guwahati from November 22.

Gill took no part beyond day 1 owing to the neck spasm sustained while playing a slog-sweep boundary off Simon Harmer. In his

absence, Indian batting displayed neither discipline nor adaptability.

India have now lost four of their last six Tests at home — a trend that has shred the aura of invincibility that the team enjoyed in its backyard.

Under Gambhir, India have eight wins from 18 Tests — four of them have come against lowly Bangladesh and West Indies.

The script here resembled India's 0-3 humiliation against New Zealand at home last year, a series in which Ajaz Patel (11 in Mumbai), Mitchell Santner

(13 in Pune) exposed the side's frailties on turning tracks. That series derailed India's World Test Championship run, and the Eden defeat now sits in the same bracket. This loss also flipped India's WTC standings. South Africa climbed to third with two wins in three; India dropped to fourth with just two wins in eight Tests in the new cycle.

From the moment India landed in Kolkata on Tuesday, the focus was obsessively on the pitch. Meetings with curator Sujan Mukherjee became frequent. Historically rich in

memorable Tests — including the iconic 2001 Laxman-Dravid miracle — Eden hosted a surface that drew even Harbhajan Singh's ire.

“They have completely destroyed Test cricket. RIP Test cricket,” Harbhajan said.

Cheteshwar Pujara dismissed talk of transition as excuse-making.

“Losing at home cannot be accepted, transition or not,” he said.

India had the Test in their pocket at stumps on day two. South Africa were 93/7, effectively 63 ahead, with Temba Bavuma on 29 (78 balls) and debutant Corbin Bosch on 1.

Conditions on a Kolkata morning typically favour seam with cool breeze from the Ganges. Common sense demanded that Bumrah start at the Club House End, where he took a first-innings five-for.

Instead, he was introduced as late as the ninth over from the other end and by then Bosch looked settled, Bavuma had grown roots, and the lead stretched past the psychological 100-run mark.

Indian batting implosion It mirrors tactical confusion, and over-curated pitches, without batting depth to sustain it.

After Guwahati — where they now cannot win the series regardless of result — India will not play at home till the Border-Gavaskar Trophy in January 2027.

Before that, they tour Sri Lanka (August) and New Zealand (October next year) and their task is cut out in the WTC campaign now.

Split captaincy wise amid pressure on Gill: Mukund



PRESS TRUST OF INDIA
■ New Delhi

Former India opener Abhinav Mukund believes the pressure on Shubman Gill has reached a critical point as he called for split captaincy in the wake of India's opening Test defeat to South Africa.

With Gill absent in the second innings due to neck spasm, India were bowled out for 93 in their chase of 124. South Africa sealed a 30-run win inside three days for their first Test victory in India in 15 years.

“At home, everyone expects India to win — no questions asked,” Mukund said on The Great Indian Cricket Show on Doordarshan.

Gill suffered the spasm during a slog sweep in the first innings and retired hurt on four as his absence compounded India's batting woes. Gill's workload has also become a topic of debate.

Immediately after leading India to a 2-0 Test series sweep over West Indies at home, Gill flew to Australia to captain the ODI side, also featuring in the T20Is before returning to lead India in the opening Test just four days after the Brisbane T20I.

He has been playing non-stop cricket across formats since the IPL and then he was made the Test skipper and led India to a remarkable 2-2 draw in England in a five-match gruelling series.

“I think Shubman has it in him to become an all-format captain, but I don't think India should have an all-format captain anymore,” said Mukund, who has played seven Tests.

“Split captaincy is a smart move. Shubman Gill has been given the responsibility to take on the mantle in Tests and he will be under big pressure.”

“This is a crucial series,” he noted, “and the England series was a big confidence booster for India.”

Something is wrong if a strong squad is losing at home: Pujara

PRESS TRUST OF INDIA
■ New Delhi

Former India Test batter Cheteshwar Pujara has strongly rejected the notion that India's crushing defeat to South Africa in the first Test at Eden Gardens can be blamed to a transition phase.

Pujara contended that while overseas losses during a rebuilding period can be understood, losing at home — especially with a squad that includes proven first-class performers — is unacceptable.

He pointed to players such as Yashasvi Jaiswal, KL Rahul, Washington Sundar and Shubman Gill as evidence of India's depth and potential in the longer format.

“I don't agree with the view that India's defeat at home can be attributed to a transitional phase. While it's understandable to face setbacks abroad during a transition period, the current Indian side pos-



sesses ample talent and strong first-class records -- players like Yashasvi Jaiswal, KL Rahul, Washington Sundar, and Shubman Gill have all proven themselves,” Pujara told Jio Hotstar.

“If the team is losing in home conditions despite this, it suggests that something else is wrong. Had this match been played on a good pitch, India's chances of winning would've been much higher.”

While India head coach

Gautam Gambhir did not find any fault with the pitch where wickets fell in heap, Pujara said such tracks are not good for India.

“The nature of such wickets reduces our winning percentage and brings the opposition on a level footing. Even an India A team, given the depth of talent, could challenge South Africa at home. So it's not lack of ability. Therefore, blaming transition for this defeat in India isn't justifiable,” he said.

No matter who sits out, SA still wins: Rabada

PRESS TRUST OF INDIA
■ Kolkata

South African pacer Kagiso Rabada, who missed the first Test against India here due to a rib injury, is in awe of his team's ability to rebound from setbacks and “find a way to win” no matter who is left out.

The reigning World Test Championship winners completed a 30-run win inside three days over India in the opening Test here defending a modest 123 on Sunday. The win, which was their first on Indian soil in 15 years, gave them an unsailable 1-0 lead in the two-match series.

“No matter who sits out, we can still find a way to win. (Skipper) Temba (Bavuma) has been crucial for us, but he hasn't played every game. I haven't played this game,” Rabada said in a video shared by Cricket South Africa.

Bavuma returned to the playing XI after missing their preceding two Tests in Pakistan, where South Africa bounced back to draw the series 1-1.

“That doesn't matter. Whoever is gonna get out on the field, we believe that they can do the job,” Rabada said.

The visitors outplayed the hosts on a dry wicket here with variable bounce and turn. Rabada hailed South Africa's individual performances, including skipper Bavuma's match-winning 55 in the second innings that gave the travelling bowlers something to fight for.

“We had a good start in the first innings with Aiden (Markram) and (Ryan) Rickelton. They set the tone. Marco (Jansen) stood up, Bosch (Corbin Bosch) stood up at crucial times. Everyone chipped in and really, that's the hallmark of what this team is made of,” Rabada said.

It remains to be seen if Rabada, who had to undergo multiple scans in the lead-up to the first Test, would be available for the second Test to be played in Guwahati from November 22-26.

Rabada said the victory in a low-scoring thriller at Kolkata would rank among



the top three wins for South Africa this season.

“(The victory is) definitely right up there. With the types of wins that we've had this season, it's hard to say, because we've had some pretty epic wins, but this one is definitely (in the) top three,” he said.

“That was typical Test cricket (contest)... I mean, just the ebbs and flows of

the game. We found ourselves on the back foot, and then somehow managed to finish on the front foot.

“It was quite nerve-wracking on the side, and I'm just itching to want to get out. I don't know what to say. It's just. It's just, like, an emotional roller coaster, and I'm glad that we finished on the right side,” Rabada added.

Pat to captain SRH for third straight IPL season



PRESS TRUST OF INDIA
■ Hyderabad

Australia's premier fast bowler Pat Cummins was on Monday appointed as captain of Sunrisers Hyderabad (SRH) for third consecutive IPL season.

SRH confirmed Cummins role as leader on its 'X' handle with his pictures without divulging details.

Cummins has officially been ruled out of the first Ashes Test in Perth due to his back injury but he is expected to be ready for the second match in Brisbane. Steven Smith will captain

Australia in the opening Test against England which begins on November 21. The second Test in Brisbane begins on December 4.

Cummins took over SRH's captaincy from South African Aiden Markram in 2024 after he was bought by the franchise for a whopping ₹20.50 crore in the 2024 IPL players auction following Australia's success in the World Test Championship and the 2023 50-over World Cup.

Cummins had earlier played for Kolkata Knight Riders and Delhi Capitals in the IPL.

FIDE World Cup: Arjun draws easy with black pieces

PRESS TRUST OF INDIA
■ Panaji (Goa)

Seeking to qualify for the Candidates' event, India's top-rated Arjun Erigaisi walked off with an easy draw with his Chinese counterpart Wei Yi in the first game of the quarterfinals on Monday.

On what turned out to be an easy day for Arjun, Alexander Donchenko finally realised about things being

rosy everyday. The German had been on a dream run which is likely to end now as Nodirbek Yakubboev won an exciting game one with white pieces. If Yakubboev is able to hold the German in the next game to a draw he will be through to the semifinal.

For Arjun the opening was important and it did not pose any issues. The young Indian generation is re-writing the theoretical aspects of the

IN THE ONLY OTHER REMAINING MATCH SAMUEL SHANKLAND OF UNITED STATES ALSO PLAYED OUT A DRAW WITH RUSSIAN ANDREY ESIPENKO

game and Arjun is no exception. As it turned out of a routine Ruy Lopez theory, Arjun equalised with a thematic pawn sacrifice earlier

in the middle game.

When Wei Yi returned the favour the position was already dead-equal and the players shook hands to split the point in a mere 31 moves.

Javokhir Sindarov of Uzbekistan played out a draw with Jose Eduardo Martinez Alcantara of Mexico in a well contested game. The Uzbek was never under real threat and could be seen as a potential semifinalist out of this contest. In the only other

remaining match Samuel Shankland of United States also played out a draw with Russian Andrey Esipenko.

Complete results quarterfinals game 1: Javokhir Sindarov (Uzb) drew with Jose Eduardo Martinez Alcantara (Mex); Wei Yi (Chn) drew with Arjun Erigaisi (Ind); Sam Shankland (Usa) drew with Andrey Esipenko (Fid); Nodirbek Yakubboev (Uzb) beat Alexander Donchenko (Ger).

India pins hopes on Satwik, Chirag as Lakshya, Prannoy seek form

PRESS TRUST OF INDIA
■ Sydney

With India's singles stars still searching for rhythm, the spotlight will once again be on Satwiksairaj Rankiredy and Chirag Shetty as the top-seeded men's doubles pair eyes its first title of the season at the Australian Open Super 500 starting here on Tuesday.

The Asian Games champions have been the bright spots in an otherwise troubled season for Indian badminton, weaving together a second World Championships



bronze and back-to-back runner-up finishes at the Hong Kong Super 500 and China Masters Super 750. The two, who spent 18 weeks as world No. 1, had slipped to No. 27 in May but fought their way back to No. 3. They will be eager to put together another strong run ahead of the World Tour Finals.

The Commonwealth Games champions will open against Chinese Taipei's Chang Ko-Chi and Po Li-Wei. Bruised by injuries and lean patches but intermittently shining with flashes of

brilliance, India's top singles stars, including Lakshya Sen and HS Prannoy, will hope to find the consistent rhythm that has eluded them for much of the year.

Lakshya seemed to have rediscovered his form with a final appearance at the Hong Kong Open after enduring a run of poor results since his heartbreaking fourth-place finish at the Paris Olympics.

The 24-year-old from Almorah looked sharp in Japan last week before bowing out in the semifinals. Seeded seventh here, he will hope to

build on the momentum when he opens against Chinese Taipei's Su Li Yang.

Prannoy, a 2023 World Championships bronze-medallist, has fond memories of this tournament, having finished runner-up last year.

The 33-year-old, one of India's most consistent performers in recent years and winner of the 2023 Malaysia Masters, returned from injury in Kumamoto last week.

He defeated Malaysia's Jun Hao Leong before losing in the second round to Denmark's Rasmus Gemke.