

Information Commission seeks clarity on recovery of pension amount deposited before death

PIONEER NEWS SERVICE ■ Dehradun

A case related to old-age pensions has led to questions on whether the Social Welfare department can recover the amount deposited in a beneficiary's account before their death. The department currently seeks refund of pension released after the beneficiary's death but it is also allegedly asking for the return of the sum credited before the death, despite no clear provision supporting this demand. During a recent hearing, the State Information commissioner Yogesh Bhatt noted that existing rules do not clearly define the department's authority in such a situation. He said that the absence of clarity on the

rights of both the department and the recipient's legal heirs raises concerns. The commissioner stressed the need for guidance from senior officials. The case involves Mehbooba Ali, a resident of Dalanwala in Dehradun, who passed away in 2024. After her death, her son Deepak Ali submitted relevant documents to stop the pension. He stated that the department demanded the return of three instalments released before the death, amounting to approximately Rs 7,500. The district social welfare office then sent the matter to higher authorities. Bhatt stated that according to the 23 November 2021

government order, after a beneficiary's death, pension credited cannot go to the nominee, instead, it must be returned to the department. However, no instruction defines the status of the amount in the account before death. The commissioner directed the Social Welfare department to provide clear instructions on this issue. Ali said in his complaint that he received a notice to return Rs 10,500. He filed an RTI seeking rules on withdrawal of pre-death payments. The department did not provide a specific answer. The Information Commission has asked the department to clarify the policy within 20 days.

One dead after father-son on motorcycle fall into gorge near Mussoorie

PIONEER NEWS SERVICE ■ Dehradun

A father and son riding on a motorcycle fell into a deep gorge near Kolhukhet on Mussoorie Road early on Thursday. The father died while the teenage son sustained serious injuries. The incident took place about one kilometre ahead of the Nagar Palika toll point. The two were travelling on a motorcycle bearing registration number UK 07 AB 7926 when they lost balance and plunged into the gorge, as per the officials. They informed that the deceased has been identified as Asvaq Ahmed (40), a resident of Raipur Adhoiwala. His 14-

year-old son, Faizan Ahmed, suffered injuries. The officials informed that the local police had shifted the injured boy to a hospital before search teams arrived. After the control room in Dehradun received information about the incident, the State Disaster Response Force (SDRF) was deployed for assistance. A team led by sub-inspector Surendra Singh from the SDRF Sahasthradhara post left for the site with rescue equipment. The SDRF personnel, along with the police, began rescue efforts upon reaching the location. The ter-

rain around the site made the operation challenging but the responders reached the victims. While the injured boy was already sent to a hospital, the father was found dead at the spot. The SDRF team retrieved his body from the gorge and brought it up to the main road. The body was later handed over to district police for further procedures. The officials informed that the police are looking into the circumstances that led to the fall. The police are yet to ascertain what caused the bike to slip. Further action is underway, they added.

VS speaker inaugurates workshop on employment generation at Bharadisain

PIONEER NEWS SERVICE ■ Dehradun

Vidhan Sabha speaker Ritu Khanduri inaugurated a two-day seminar 'permanent employment generation-foundation of a developed Uttarakhand' at International Institute of Parliamentary

In her address the speaker said that a young State like Uttarakhand requires such practical platforms for its better future. She said that such platforms will not just limit the youngsters on the options of

the workshop is a major step forward in providing knowledge of networking and guidance which will play a key role in the direction of achieving the goal of Viksit Uttarakhand. After the formal inauguration noted artist Harish Bharti enthralled the audience with his mask dance. In the inaugural session the students of Kotdwar, Gairsain and Karnprayag colleges expressed their views on the subject.

On the first day, discussions of tourism, industry and art and culture were held. The speakers in these sessions informed the youngsters their own experiences. They told them that there are immense employment opportunities in the State even though the resources here are limited. Karnprayag MLA Anil Nautiyal and others attended the programme.



Studies, Research and Training at Bharadisain in Gairsain on Thursday.

finding a job but will encourage them for employment generation. Khanduri said that

U'khand embracing 'Ek Bharat, Shreshtha Bharat' vision: Maharaj

PIONEER NEWS SERVICE ■ Dehradun

Cabinet minister Satpal Maharaj stated that Uttarakhand is embracing and promoting the spirit of 'Ek Bharat, Shreshtha Bharat', a vision envisioned by Sardar Vallabhbhai Patel. He said this while representing Uttarakhand at an event organised at Kevadia in Gujarat to mark National Unity Day and celebrate the 150th birth anniversary of Patel.

Maharaj said that Uttarakhand had the opportunity of showcasing its culture, cuisine, tourism potential and 25-year development journey at this event. As Uttarakhand celebrates the 25th anniversary of its foundation, the State has experienced significant all-around development in recent years, guided by the successful leadership of Prime Minister Narendra Modi and chief minister Pushkar Singh Dhami.

The National Unity Day event, marking the 150th birth anniversary of Sardar Vallabhbhai Patel, will feature all States across the country presenting their cultural, spiritual, tourism and development journeys at this grand gathering in Kevadia, Gujarat, from November 1 to 15. During this event, Uttarakhand showcased

its unique culture, heritage, adventure tourism potential and cultural richness.

Maharaj further said that institutions such as IHM Dehradun, GMVN, KMVN, the Culture department and the Department of Industry were serving traditional Uttarakhand dishes, including Bhatt ki Chudani, Kumaoni Raita, Jhangora Kheer, Gahath Dal, Mandua Roti and other delicacies. Uttarakhand's cuisine received high praise and attendees enjoyed folk dances performed by local artists, as well as Garhwali, Kumaoni and Jaunsari songs.

The 25-square-metre Uttarakhand pavilion was decorated with elements of Kumaoni and Garhwali culture, including clothing, handicrafts, textiles, ringal art, herbal prod-

ucts and mountain goods from the House of the Himalayas. This pavilion also highlighted Uttarakhand's 25-year development journey and its bright future, he added. Before the programme, Maharaj visited the Statue of Unity, paying tribute at the giant statue of Sardar Vallabhbhai Patel.

Fit Uttarakhand campaign formally launched on mobile app

Three-day Yuva Mahotsav kicks off in Doon

PIONEER NEWS SERVICE ■ Dehradun

The Fit Uttarakhand campaign on the Fit Uttarakhand mobile app was formally launched by chief minister Pushkar Singh Dhami at the start of the three-day Uttarakhand Rajya Yuva Mahotsav here on Thursday. Organised by the Youth Welfare and PRD department, the festival is being held to mark the 25th Foundation Day of Uttarakhand.

Addressing the gathering, Dhami said, "Tomorrow marks 150 years of

platform to showcase sports and cultural talent, but also a medium to connect our younger generation to their roots and traditions. This year's event is being organised in alignment with the Prime Minister's vision of Viksit Bharat Young Leaders. Initiatives such as Startup India, Skill India, Make in India, Fit India and the New Education Policy are opening new avenues of growth and self-employment for our youth. Ut-

hand completes 25 years, the Yuva Mahotsav is an integral part of the celebrations. We are a young State, and our thinking is young," she said.

Rajya Sabha MP Naresh Bansal spoke about the State's development and its performance in the 38th National Games.

Youth Welfare and PRD special principal secretary Amit Kumar Sinha said, "This year's festival is being held under the theme of Viksit Bharat -



Vande Mataram and it is a proud moment for all of us to raise the slogan of Vande Mataram together. The youth of Uttarakhand is its greatest strength, capable of taking us to new heights not only in India but globally. This three-day Mahotsav is not just a

tarakhand today stands among the leading States in providing employment opportunities to the youth, and has secured the first position in the NITI Aayog's index."

Youth Welfare and Sports minister Rekha Arya stated, "As Uttarak-

hand, and it is inspiring to see more than 600 participants from 13 districts come together. Various cultural and creative activities including folk songs, dance, speeches, painting and more will be taking place throughout the event."

U'khand Taxi Maxi Mahasangh warns of protest on Nov 8

PIONEER NEWS SERVICE ■ Dehradun

The Uttarakhand Taxi Maxi Mahasangh has warned of a protest against the Transport department over issues raised by local transport operators. They will also demand through a memorandum that Prime Minister Narendra Modi to change the name of Uttarakhand to 'Bhrasht

Pradesh'. They demanded the State government to appoint a separate Transport minister who can address the concerns of transport workers. The members also raised concerns about alleged harassment at private fitness centres during vehicle checks. They also de-

He also stated that a memorandum will be sent to the Prime Minister Narendra Modi demanding changing the name of Uttarakhand to 'Bhrasht Pradesh'. He stated that they feel disappointed during the silver jubilee celebration of the State, as transport workers

have contributed to the State's economy and supported rural employment but yet, their issues do not concern the government at all. Panwar stated that their livelihood is under threat and it is becoming difficult for them to support their families. They requested

the government to consider the key demands at the earliest. Panwar said that if their demands are ignored, transport operators will hold a protest at Lansdowne Chowk on November 8 at 12:30 PM and if needed, they will hold an indefinite strike.



Pradesh'. The Mahasangh held a Press conference at the Uttaranchal Press Club here on Thursday under the leadership of its State president Sunder Singh Panwar. The representatives informed that transport unions across the State face several challenges which are not being addressed by the departments

manded replacement of the transport commissioner and additional transport commissioner, stating that officials must understand the situation of public transport operators across the State. Panwar said that the union will run a transport awareness yatra across the State.

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Contact Person: 1. Mammeet Kur - 9878409513, 2. Deepak Raslog - 9927032403, 3. Varun Kumar - 8445422518
E-Auction Sale Notice - Subsequent Sale

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Finance Ltd (Formerly Piramal Capital & Housing Finance Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned, for purchase of immovable property, as described hereunder, which is in the possession, on 'As is Where is Basis', 'As is What is Basis' and 'Whatever is There is Basis', Particulars of which are given below:

Loan Code/Branch/ Borrower(s)/Co- Borrower(s)/Guarantor(s)	Demand Notice Date and Amount	Property Address - final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (03-11-2025)
Loan Code No.: 09700005743, Dehradun (Branch), Kamal Singh (Borrower), Vimal Singh (Co-Borrower 1)	Dt: 19-11-2019, Rs. 33,39,773/- (Rs. Thirty Three Lakh Thirty Nine Thousand Seven Hundred Seventy Three Only)	All The Piece and Parcel of The Property Having an Extent:- Khas No. 507 Khas No. 2378/2 Na Mauza Eton Begh Mauza Eton Bagh PGN-Pachwdn Dehradun Uttarakhand In 248001. Boundaries As:- North:-Mashihli Hospital South:- 18 Ft Road East:- Plot of Seller West:- Plot of Other	Rs. 16,40,000/- (Rs. Sixteen Lakh Forty Thousand Only)	Rs. 1,64,000/- (Rs. One Lakh Forty Thousand Only)	Rs. 71,24,228/- (Rs. Severely One Lakh Twenty Four Thousand Two Hundred Twenty Eight Only)

DATE OF E-AUCTION: 25-11-2025, FROM 11:00 A.M. TO 01:00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 24-11-2025, BEFORE 04:00 P.M.

For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/e-Auction.html or email us on piramal.auction@piramal.com

STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above-mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) of notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from the Borrowers attention is drawn towards sub-section 8 of section 13, of the act, in respect of the time available, to redeem the secured asset. Borrowers in particular and public in general may please take note, that in case the auction scheduled herein fails for any reason whatsoever then the secured creditor may enforce its security by the way of private treaty.

Date : November 07, 2025
Place: Uttarakhand

Sd/- (Authorised Officer),
Piramal Finance Limited

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APPENDIX IV (SEE RULE 8 (1))
SYMBOLIC POSSESSION NOTICE
(For Immovable Property)

Whereas, The under signed being the Authorized officer of the **Uttarakhand Gramin bank**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) and in exercise of the powers conferred under Section of 13 (2) SARFAESI ACT 2002 read with rule 3 of The Security Interest (Enforcement) Rules 2002 issued Demand Notice under section 13 (2) SARFAESI ACT 2002 The details are mentioned below calling upon to borrower/s/ guarantors to repay the amount mentioned in the Notice plus interest accrued thereafter along with other expenses within 60 days from the date of the receipt of the said Notice. The borrower/guarantors having failed to repay the amount, notice is hereby given to the borrower /guarantors and public in general that the undersigned has taken the possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said rules on the dates details of which are mentioned below. The borrower/guarantors in particular and public in general is hereby cautioned not to deal with the property/lies as the same is mortgage with the **Uttarakhand Gramin Bank, Haridwar Branch** as security.

S. No.	Name of the Branch/Borrowers/ Guarantors	Description of Immovable Property	Outstanding Amount	Date of Possession	Date of Demand Notice
1.	Branch: Haridwar Borrower/Mortgagor: 1. Smt. Kamla Devi W/o Surya Prakash Singh, H.No. 84, Sharda Nagar Jwalapur, Haridwar-249407. 2. Borrower: Sh. Jiten -dra singh S/o Surya Prakash Singh, H.No. 84, Sharda Nagar Jwalapur, Haridwar-249407. 3. Guarantor: Sh. Surya Prakash Singh S/o Jaimai Singh, H.No. 84, Sharda Nagar Jwalapur, Haridwar-249407. 4. Guarantor: Sh. Prateek Bhasin S/o Sh. Bhushan Bhasin, H.No. 30, Mishra Garden, Kankhal, Haridwar -249408	A constructed residential house constructed on part of plot no. C-6, situated in Ram Nagar Colony Jwalapur (within limits of Nagar Nigam Haridwar) Tehsil & Distt Haridwar, having total area of 353.13 sq. feet i.e. 32.82 sq.meter, bounded and butted as under:- East: Passage 12 feet wide, West: House of Sh. Dheeraj Ved, North: House No. C-5, South: House No. C-7 Sh.Madan Lal Narula.	Rs. 11,64,002/- as on 02.08.2024 and further Interest: thereon at the contractual rate plus costs, charges and expenses till date of payment.	03.11.2025	02.08.2024

Date : 06.11.2025 Place : Haridwar Authorized Officer: Uttarakhand Gramin Bank

**SYMBOLIC POSSESSION NOTICE**
Branch Office: ICICI Bank Limited Plot No-23, Shal Tower, 3rd Floor, New Rohtak Road, Karol Bagh, New Delhi- 110005

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Rohit Kumar Garg/ Ramesh Kumar Garg/ Sunita Kumari Garg/ M/s Maya Enterprises/ LBRUD00005664856/ LBRUD00005664860/ LBRUD00005736900/ LBRUD00005741897/ LBRUD00005851253/ LBRUD00006221507/ LBRUD00007080673/ LBRUD00007073874/ LBRUD00006278751	Property No. B-23, Chak No. 180A Situated At Village- Dibdiba Green Park Tehsil- Bilaspur, District- Rampur Uttarakhand Rampur- 244901/ 03-Nov-2025	July 16, 2025 Rs. 1,58,83,246/-	Rampur/ Rudrapur

The above-mentioned borrower(s)/guarantor(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: November 07, 2025 Place: Rudrapur

Sincerely Authorised Officer:
For ICICI Bank Ltd.

BJP expects over one lakh people for Modi's address on Nov 9

PIONEER NEWS SERVICE ■ Dehradun

The Bharatiya Janata Party has expressed confidence that more than one lakh people will join



the main silver jubilee celebration of the State's foundation at the Forest Research Institute in Dehradun to be addressed

office-bearers to ensure maximum public participation. The BJP State president and Rajya Sabha MP Mahendra Bhatt urged

party representatives and officials to mobilise people for the programme. He said that the State will move ahead in building a developed Uttarakhand and a developed country with the energy received from the PM's guidance. Bhatt said that Modi has supported the development of Uttarakhand, which is reflected in the ongoing projects worth several lakh crore rupees under central support. He said that the PM's presence on the 25th anniversary of statehood strengthens the occasion. Bhatt called on people to attend the main event and benefit from Modi's address, adding that the State will continue to move ahead toward the goal of a developed Uttarakhand and a developed country. The party's State media in-

charge Manveer Singh Chauhan said that Modi's visit during the 25th foundation year is a moment of happiness for the State. He said that the party is working to make the main celebration on November 9 successful. According to him, the party aims to ensure that more people witness this stage of the State's 25-year development journey. The organisation has assigned special responsibility to teams in Dehradun Mahanagar, Dehradun Gramin, Rishikesh, Haridwar, Roorkee, Kotdwar and Pauri based on travel convenience. MPs, MLAs and elected representatives from municipal bodies and district panchayats have been asked to connect more people with the event.

Party office-bearers will also participate with their teams, as per Chauhan. He stated that the party expects public blessings from more than one lakh people because of the enthusiasm surrounding the silver jubilee and the public's affection towards Modi.

Soldiers' life an example of dedication, discipline & sacrifice, says Dhami

PIONEER NEWS SERVICE ■ Haldwani

Chief minister Pushkar Singh Dhami has said that the life of soldiers is an example of dedication, discipline and sacrifice. He said that a soldier never retires and always remains a soldier. The CM was addressing an ex-servicemen conclave held at the MB PG

He also mentioned the success of the indigenous BrahMos and Akash missile systems in the Operation Sindoor. Dhami said that the State government is fully committed to the welfare of soldiers and their families.

The CM showered flowers

mother India. He said that Devbhoomi Uttarakhand is truly a land of heroes, where the spirit of patriotism and sacrifice is deeply ingrained in its very soil.

The CM also made several announcements related to the welfare of soldiers on the occasion. He said that

Almora and Pauri will be renovated, providing better facilities to ex-servicemen and Veer Naris.

He said that the amount of assistance given to the women of martyred soldiers for the construction of residential buildings is being increased from Rs two lakh to Rs five lakh. In the programmes 31 Veer Naris from Nainital and 13 from Udham Singh Nagar were honoured by the CM.

Speaking on the occasion, Soldier Welfare minister Ganesh Joshi said that the sacred land of Uttarakhand has given the country numerous gallantry medal winners, including the Param Vir Chakra, Maha Vir Chakra, Vir Chakra and Shaurya Chakra.

Addressing the programme, Forest minister Subodh Uniyal said that Uttarakhand is a soldier-dominated State and the government is consistently working for the welfare of the soldiers and their families.

BJP State president and Rajya Sabha MP Mahendra Bhatt, MLAs Banshidhar Bhagat, Ram Singh Kaide, Mohan Bisht, Haldwani mayor Gajraj Bisht and others attended the programme.



College in Haldwani on Thursday.

He averred that anti-national ideology has no place in the country. Dhami said all the essential military equipment is being manufactured in the country making India self-reliant.

on the veterans present and congratulated them for their contributions to building of the State and national service. He said that every family in Uttarakhand can proudly say that someone from their family is dedicated to the service of

the Soldier Welfare department will be restructured and strengthened so that the benefits of schemes could reach every soldier's family easily. Dhami announced that the offices and residential buildings of the department in Haldwani,

Wildlife conservation part of U'khand's culture: CM

PIONEER NEWS SERVICE ■ Ramnagar

The protection of wildlife is an integral part of Uttarakhand's culture while conservation of the environment is part of the people's values and the environment is a legacy passed down the generations to the people of Uttarakhand, chief minister Pushkar Singh Dhami said. He was speaking at the State-level Jan Van Mahotsav organised in Ramnagar as part of the State's foundation silver jubilee celebrations on Thursday. Dhami stated that the women of Ut-

"AIIMS for wild animals," adding that currently, 12 tigers and 13 leopards are being treated there. He also mentioned that people from across the country and abroad visit Corbett Park, which creates ample employment opportunities for local residents.

Forest minister Subodh Uniyal said, "Forests are our lifeline. While human-wildlife conflict is inevitable, the department is using new technologies to address this issue. The State government that

such as electricity, water and education will be pro-

vided in forest villages like Leti and Chopra.



tarakhand set an example for the world by participating in the Chipko Movement, risking their lives to protect the forests. "We have inherited this natural heritage because of their sacrifices," he said.

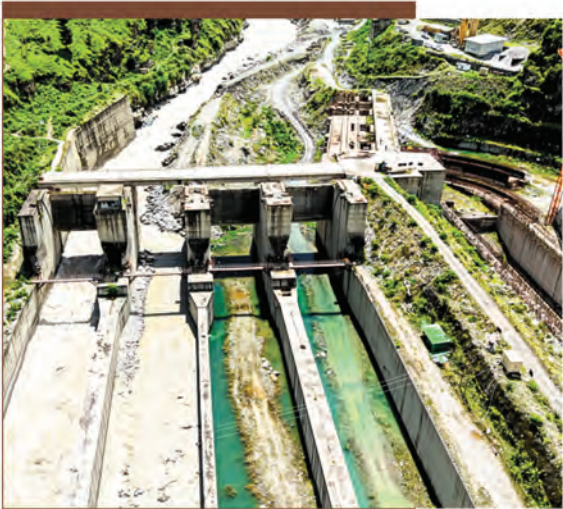
The CM averred that the State is progressing toward development while maintaining harmony with its forests. "Modern technologies are being used to conserve forests while eco-tourism is providing employment to thousands of local youth," he said. Referring to the Dhela rescue centre in Ramnagar, he called it the

"forests are our lifeline," and while forest expansion is necessary, human-wildlife conflicts are inevitable. To address this, the department is working with new technologies. The compensation for the next of kin of those killed in human-wildlife conflict has also been increased from Rs six lakh to Rs 10 lakh," he added.

During the event, responding to local MLA Diwan Singh Bisht's request, the CM announced the installation of a light and sound system at Nagar Van. He also declared that basic facilities



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1	SUB AREA CANTEN 18516	TANVI SINGH 125008320550	192.08 grams & 166.14 grams	14/11/2025 And 15/11/2025	Account Name- SL-OL-RTGS-INWARD A/C No: 209272434 IFSC : CNRB0018516

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IN FOCUS



BJP leaders and workers take part in a torch march on the eve of the 150th anniversary of 'Vande Mataram' in Jaipur

India has too few diplomats: Argentine envoy

ABHINAV KUMAR JHA
■ New Delhi

India's global rise is not matched by the number of diplomats it has, Argentine Ambassador Mariano A. Caucino said on Thursday. Speaking at the Observer Research Foundation's (ORF) Diplomat Diaries series in the national Capital, he said India and Argentina have almost the same number of diplomats, though India's population is nearly 30 times larger.

"India has almost 1.5 billion people, and Argentina has less than 50 million. Yet we have the same number of diplomats," Caucino said at the Latin America Roundtable held at the Dr Ambedkar International Centre. "I heard that India is recruiting many new diplomats this year. That is good news," he added.

The session was moderated by Professor Harsh V Pant of ORF. It featured Argentine Ambassador Caucino and Chilean

Ambassador Juan Angulo. Both envoys spoke about their countries' growing ties with India and the region's changing role in global politics.

Ambassador Caucino said Latin American nations face a "paradox". Politically, the region belongs to the Western Hemisphere. But economically, it is now more connected to Asia.

"Our trade partners are mostly in Asia. India is already among the top ten," he said. "We share democratic values with the West, but our economic future lies in Asia," he added. He said India's economic growth has opened new areas of cooperation. "India is already the fifth-largest economy. It will soon be third. Many Indian companies are investing in Argentina's lithium and food sectors," he said. But he warned against depending only on natural resources. "Countries develop when they add value and invest in technology," he said.

Chilean Ambassador Juan



Chile Ambassador Juan Angulo, Ambassador Mariano A Caucino at the Diplomat Diaries series organised by the Observer Research Foundation in the national Capital on Thursday. The session was moderated by Professor Harsh V Pant of ORF and the topic of discussion was Latin America Roundtable

PIONEER PHOTO

Angulo said small economies like Chile must stay flexible. "We are takers of global rules, not makers," he said. "We cannot choose

sides in big power rivalries. We must adapt," Angulo remarked. He further said Chile is trying to add value to its exports and use tech-

nology to improve productivity. "We don't want to export raw rocks of lithium. We want to be part of the battery value chain," he

said. "In agriculture, we use artificial intelligence for packing and shipping. Innovation is the only way to compete," he added.

Angulo said Latin America remains a "zone of peace" but faces internal challenges. "There are no wars between our countries. But we have problems like crime, drugs, and weak institutions," he said. "People are also losing faith in democracy because it is not meeting their needs.

Caucino agreed that Latin America's political values remain democratic but said the region must do more to turn economic links into opportunities. "With India, our economies are complementary, not competitive," he said. The envoys said India's limited diplomatic presence makes it harder to engage with faraway regions like Latin America.

Many Indian missions in the region cover multiple countries. Ambassador Angulo summed it up: "The distance is large, but the opportunities are larger."

President to visit Angola, Botswana

PIONEER NEWS SERVICE
■ New Delhi

President Droupadi Murmu will undertake a six-day visit to Angola and Botswana beginning Saturday with a broader aim to further expand India's development partnership with the African continent.

In the first leg of her trip, Murmu will visit Angola from November 8 to 11. From Angola, she will travel to Botswana, according to the Ministry of External Affairs (MEA). "The President of India will be paying a state visit to Angola and Botswana from November 8 to 13. This will be the first-ever state visit by an Indian head of state to Angola and Botswana," Secretary (Economic Relations) in the MEA, Sudhakar Dalela, said. India's engagement with the African continent is growing and President Murmu's visit to the two nations should be seen in the larger context of India's priority in expanding the partnership with the African region, he said at a media



briefing. Dalela said India's trade with the African region is reaching almost \$100 billion.

"India's growing engagement with Africa is also in consonance with the government's priority of strengthening partnerships with countries in the Global South," he said. Dalela said President Murmu will hold bilateral talks with her Angolan counterpart and attend the 50th

anniversary celebrations of the African nation's independence.

She is also scheduled to address the Angolan parliament and interact with members of the Indian community in that country, he said. Angolan President Joao Manuel Goncalves Lourenco is currently holding the chairship of the African Union, an influential bloc that comprises 55 African member states.

Nagrota by-polls: Omar's message lost as mic fails

MOHIT KANDHARI
■ Jammu

Jammu and Kashmir Chief Minister Omar Abdullah on Thursday failed to send a 'loud and clear' message to voters gathered at an election rally after the public address system went off, forcing him to abruptly wind up his speech in support of the party candidate ahead of the November 11 by-elections in the Nagrota Assembly constituency.

A large number of party leaders, including Deputy Chief Minister Surinder Choudhary and senior MLAs, addressed the meeting without facing any technical glitches. Ironically, when Omar started addressing the gathering, his mike abruptly went off.

Omar waited patiently for over two minutes, but when the sound engineers, working behind the stage, failed to rectify the glitch in time, Omar, apparently, lost his cool. He was also seen making gestures, pointing fingers towards the party organisers.



Sporting a Dogra turban, Omar stepped down without addressing the party supporters. However, before leaving, Omar made a passionate appeal to the voters to support the party's candidate on November 11 by turning up in large numbers at the polling booths. Omar refused to use the mike, offered to him by the party candidate standing next to him in front of the electorate.

This was Omar Abdullah's first election meeting in Jammu after completing one year in office. The Bharatiya Janta Party candidate Devyani Rana, daughter of deceased BJP MLA Devender Singh Rana, and Shamim Begum of the Jammu and Kashmir National Conference are locked in a straight contest.

After Chief Minister Omar Abdullah received a rousing reception in Jammu on the

day of the reopening of the Durbur move offices, the provincial National Conference leaders extended an invitation to Chief Minister Omar Abdullah to address an election meeting to boost the morale of party workers.

The Nagrota Assembly Constituency, represented by Devender Singh Rana in 2014, was won by the National Conference. Rana, a close aide of Omar Abdullah, was appointed Omar's political advisor between 2009-2011.

After quitting the National Conference in 2021, Rana joined the Bharatiya Janata Party. He won the Nagrota Assembly seat by a margin of over 30,000 votes, defeating his rival candidate of the National Conference in October 2024. Rana passed away after a brief illness last year. The National Conference leaders are hoping to make inroads in the Nagrota constituency and are seeking votes from the electorate to support the Omar Abdullah-led Government.

PM MODI TO LAUNCH YEAR LONG TRIBUTE TO 'VANDE MATARAM'

PIONEER NEWS SERVICE
■ New Delhi

Prime Minister Narendra Modi will inaugurate the year-long commemoration of the National Song, "Vande Mataram", at the Indira Gandhi Indoor Stadium here on Friday and also release a commemorative stamp and coin. The programme will mark the formal launch of the year-long nation wide commemoration — from November 7, 2025 to November 7, 2026 — celebrating 150 years of the timeless composition that inspired India's freedom movement and continues to evoke national pride and unity.

Modi will inaugurate the year-long commemoration of the National Song, "Vande Mataram", at around 9:30 am on Friday at the Indira Gandhi Indoor Stadium, New Delhi, a statement issued by the Prime Minister's Office (PMO) said. The prime minister will also release a commemorative stamp and coin on the occasion, it added.

"The celebrations will witness Mass Singing of the full version of 'Vande Mataram' at around 9:50 AM across public places with participation of citizens across all segments of society, in conjunction with the main programme," the statement said. The year marks 150 years since "Vande Mataram" was composed. "Vande Mataram" was written by Bankimchandra Chatterji during the auspicious occasion of *Akshaya Navami*, which was on November 7 in 1875. Vande Mataram" first appeared in the literary journal, "Bangadarshan", as part of Chatterji's novel, "Anandamath".

CAG approves centralised cadres to boost expertise

PIONEER NEWS SERVICE
■ New Delhi

The Comptroller and Auditor General (CAG) on Thursday announced the creation of two centralised cadres to build deeper professional expertise and further improve the quality of audit of central Government finances. The CAG has accorded in-principle approval for the creation of specialised cadres — Central Revenue Audit (CRA) Cadre and Central Expenditure Audit (CEA) Cadre — within the Indian Audit and Accounts Department, DAI (HR, IR, CDN) K Subramaniam said at a media briefing here. The scheme will be operationalised from January 1, 2026.

At present, the audit of central receipts and expenditure is undertaken by 9 Director General (Audit)/Principal Director (Audit) Offices and exclusive offices with cadre control dispersed across multiple state civil audit offices and independent CCAs. Subramaniam said the centralisation will unify cadre management, consolidating multiple fragmented cadres into two specialised streams.

The new cadres will consolidate over 4,000 audit professionals at the senior audit officer and assistant audit officer levels. He further said the CRA cadre will promote specialisation in auditing government revenue collections, and the CEA cadre will focus on audit in government expenditure.

Explaining the benefits of centralisation, Subramaniam said specialisation in the cadre of CRA and CEA will lead to deeper domain expertise in revenue and

THE NEW CADRES WILL CONSOLIDATE OVER 4,000 AUDIT PROFESSIONALS AT THE SENIOR AUDIT OFFICER AND ASSISTANT AUDIT OFFICER LEVELS

expenditure audits. It will also reduce the number of cadre-controlling authorities from 16 for CRA and 19 for CEA to a single central authority for each vertical.

He said all-India transfer liability within larger, unified cadres enables transparent rotation and improves the likelihood of periodic postings near homes, while meeting organisational needs.

"Everybody would have 2-3 opportunities in life to be closer home or in a place which is proximate," Subramaniam said. To build domain expertise, two separate SAS examination streams will be introduced, one each for CRA and CEA. Officers in both cadres will be liable for all-India transfers with their respective domains. A transfer and posting board will be constituted to ensure transparent and equitable policies based on organisational needs and career progression considerations. The move is expected to professionalise auditing further and strengthen accountability in central government finances. Officers in the new cadres will receive specialised training tailored to revenue and expenditure audits, enhancing their technical skills. The consolidation will also help in faster decision-making and uniformity in audit practices across the country.

ED raids human hair export firms

PIONEER NEWS SERVICE
■ New Delhi

In an export business of human hair to Tunisia and Italy, Enforcement Directorate carried out search operations at seven premises across Nagaland, Assam and Tamil Nadu, the agency said on Thursday. The raids were carried on October 4, for violations of the provisions of Foreign Exchange Management Act, 1999. The agency sleuth received information that Imsong Global Suppliers Co — based in Nagaland — claimed to be engaged in the export of human hair to entities based in Tunisia

and Italy received ₹50 crore foreign remittances suspiciously.

During the searches, crucial evidences, documents and digital devices relating to the foreign remittances received by the entity Imsong Global Suppliers Co have been seized. The company, despite considerable lapse of time, had failed to submit requisite export documentation such as shipping bills, export invoice copies amongst others to the authorised dealer bank within prescribed timelines. "Such non-compliance of export obligations and suppression of documentary evidences constitute con-

traventions of the provisions of the FEMA vis a vis several directions issued by RBI from time to time," the agency said. During investigation, it was found that the foreign remittances received by Imsong Global Suppliers Co. were further diverted to Inchem India Private Limited on the pretext of purchase of human hair. The agency found that Inchem India Private Limited, which had remained dormant or inactive for a considerable period, was re-activated in 2015. This coincides precisely with the period when Imsong Global Trading Co commenced receipt of large foreign remittances.

Gupta, Sharma take oath as MPs



Vice President CP Radhakrishnan administering oath Rajinder Gupta as an elected Member of the Rajya Sabha

PTI

PIONEER NEWS SERVICE
■ New Delhi

Newly elected members of the Rajya Sabha, Rajinder Gupta and Sat Paul Sharma, were administered the oath of office by Vice President CP Radhakrishnan on Thursday. Gupta of the Aam Aadmi Party (AAP) was elected an MP from Punjab.

Sharma of the Bharatiya Janata Party (BJP) took oath as an MP representing Jammu and Kashmir. Gupta took the

oath at a brief function in Parliament House in Punjab, while Sharma did it in Hindi.

Gupta, an industrialist, was nominated by the AAP, which is in power in Punjab. Gupta was elected unopposed to the Rajya Sabha from Punjab as he was the lone candidate in the fray. The AAP, which nominated Gupta as its candidate for the October 24 RS bypoll, enjoys an overwhelming majority with 93 members in the 117-member state assembly.

2025 likely to be 2nd or 3rd hottest year on record:WMO

PIONEER NEWS SERVICE
■ New Delhi

The World Meteorological Organisation (WMO) said on Thursday that the 2025 is set to be either the second or third warmest one on record, with the alarming streak of exceptional temperatures continuing throughout the year so far. This will make the past 11 years, from 2015 to 2025, the warmest 11-year period in the 176-year observational record, with the past three years being the hottest on record.

According to WMO's "State of the Global Climate Update", the mean near-surface temperature from January to August 2025 was 1.42 degrees Celsius (±0.12) above the pre-industrial average.

The Paris Agreement, adopted by nearly 200

countries in 2015, aims to keep global temperature rise well below 2 degrees Celsius and pursue efforts to limit it to 1.5 degrees Celsius. Warming has already crossed 1.3 degrees Celsius and global emissions continue to rise. According to the WMO, 2024 was the hottest year on record and the first with a global average temperature 1.5 degrees Celsius above pre-industrial levels.

However, a permanent breach of the 1.5-degree Celsius limit under the Paris Agreement refers to long-term warming over a 20- or 30-year period, not a single year. The Berlin-based climate science and policy institute Climate Analytics, in a report published on Thursday, said the world will very likely reach 1.5 degrees Celsius of warming by the early 2030s.

FROM PAGE - 1 Bihar votes like never...

"No one will be allowed to take the law into their own hands. Strict action will be taken against the miscreants," an official quoted Kumar as saying.

Voting in the first phase of the Bihar assembly elections was briefly disrupted on Thursday after a confrontation between supporters of the Bharatiya Janata Party (BJP) and the Rashtriya Janata Dal (RJD) in Bhojpur left a polling agent injured.

Choudhary, who voted in Tarapur, said, "The work done by Nitish Kumar should continue. A lot of effort has gone into the transformation we are witnessing today. Vote for development." Giriraj Singh, who cast his vote in Lakhisarai, defended the checking of the identity of burqa-clad women, stating it will prevent 'vote chori' (vote theft). "This is not religious bias... We are not

living in Pakistan. Neither will Bihar have a Tejashwi Yadav Government, nor will Sharia law be implemented here," he said.

Tejashwi, along with his family members, including RJD supremo Lalu Prasad, cast his vote at a booth in Veterinary College in Patna. "I appeal to the youth to bring a change by installing a new Government," Tejashwi said. His mother and former Bihar chief minister Rabri Devi, too, appealed to people "to vote and bring a change".

A notable feature of this election has been the presence of Prashant Kishor's Jan Suraj Party, which the former political strategist believes could emerge as the proverbial dark horse.

Kishor has caught public imagination with his promise of making the state "among the top-ranking ones in the country", and to this end, he has not shied away from making a few bold statements.

Continued erosion along Ganga hits Shyampur area

ARUN KASHYAP ■ Haridwar

Erosion being caused by the Ganga river since the monsoon this year is causing anxiety among the locals in the Shyampur area of Haridwar district. The embankments along the river are damaged, which the locals state is a cause for concern. The erosion caused by the flow of the river is reported



to have reached near the Namami Gange Ghat in Shyampur. Locals opine that the Ghat could be washed away in the coming days if necessary action is not taken soon.

According to those living in the area, the Shyampur area has witnessed considerable erosion along the Ganga this year. The erosion which began in the monsoon is still continuing in some patches. Several metres of land has been eroded by the strong current of the river in various places. The wire-mesh



crates and embankments which had protected the area from floodwaters have been broken and washed away in places. The local residents claim that this is the first

time they are witnessing such a situation here. They further state that various construction works along the Ganga have been affected by the erosion but the department concerned has not taken necessary measures so far. With various residential constructions coming up along the Ganga in Shyampur, the official apathy could result in a bigger problem in the future. The Irrigation department's executive engineer in Haridwar, Omjee Gupta said that permanent embankments will be constructed in the Shyampur area on the lines of the embankments constructed in the Khanpur and Bhogpur areas.

The Haridwar Roorkee Development Authority vice chairperson Sonika said that with this issue being brought to her notice, a team from the authority will be sent to the location. Necessary action will be taken as per the rules, she added.

Tungnath ritually closed to public for winter

PIONEER NEWS SERVICE ■ Dehradun

The portals of Tritiya Kedar- Tungnath were ceremoniously closed to the public for the winter at 11:30



AM on Thursday. According to officials of the Badrinath-Kedarnath Temple Committee (BKTC) more than 1.5 lakh people visited Tungnath during the Yatra period this year.

With the closure of the main shrine, the Chal Vighrah Doli of the lord departed for its first stop- Chopta, on its way to its winter abode in Makkumath. The temple was decorated with flowers with

more than 500 devotees present on the occasion.

The portals of the temple were earlier opened for devotees who were left in after the daily ritual worship of the lord in the morning. The ritual for closing the temple began at 10:30 AM in the presence of BKTC chief executive officer Vijay Prasad Thapliyal. The Chal Vighrah Doli of the lord was carried to the sounds of Dhol-Nagada.

The BKTC chairman Hemant Dwivedi said that more than 1.5 lakh people had visited Tungnath this year during the Yatra period. The committee will also encourage devotees to pay obeisance to Bhagwan Tungnath at his winter abode in Markateshwar Mandir in Makkumath, he added.

U'khand AG's office to hold financial literacy workshop in Nainital today

PIONEER NEWS SERVICE ■ Dehradun

The office of the Accountant General, Uttarakhand, will organise a workshop on financial literacy to strengthen accounting practices and promote transparency in public financial management at Nainital Club in Nainital on Friday.

Senior officers from the State administration, Police, Forest, Judiciary, Public Works Department and district administration of Nainital will participate in the workshop. The Comptroller and Auditor General of India (CAG) has been emphasising the importance of sensitizing the

drawing and disbursing officers (DDOs), treasury officers and others through regular seminars and workshops. These initiatives, conducted in coordination with the State government aim to build institutional capacity and enhance the quality of State government accounts at the grassroots level. The workshop aims to enhance financial awareness, build institutional capacity and reinforce accountability among government functionaries and ensure greater accuracy and transparency in maintaining State government accounts.

IN BRIEF

Vande Bharat Express to travel through Roorkee from Nov 8

ROORKEE: The Vande Bharat Express will begin running from Roorkee to Lucknow on November 8. Equipped with modern amenities, it will travel to Lucknow in approximately seven hours. The launch of this train is expected to benefit passengers from Haridwar and surrounding areas as they will no longer need to change trains. While releasing the schedule for this train, a senior Railways officer, Aditya Gupta said that it would provide passengers with a fast, comfortable and safe travel experience. “The Vande Bharat Express has been operating between Saharanpur Junction and Lucknow Junction and the train will pass through Roorkee station from November 8. This will provide significant relief to passengers from Haridwar and surrounding areas,” he stated. According to the schedule, the Vande Bharat will arrive at Roorkee station at 2:00 PM and depart for Lucknow at approximately 2:02 PM. On its return journey, the train will arrive in Roorkee at approximately 10:30 AM. “The Vande Bharat Express features modern features such as airline-style seats, Wi-Fi, sensor-based doors, GPS information system and automatic sliding doors. The train will save approximately two hours of travel time compared to older express trains,” Gupta added.

Co-operative Bank launches Silver Jubilee Rath from Rudrapur



RUDRAPUR: To mark the celebration of the silver jubilee year of Uttarakhand's statehood, the Udhm Singh Nagar District Co-operative Bank Ltd took out a Cooperative Rath from the bank's headquarters in Rudrapur on Thursday. The general manager of the bank, Sandeep Kumar flagged off the commemorative rath in the presence of senior officers of NABARD. He said that the objective behind launching the rath was to celebrate the State's 25 years and also to take to the people of the district the schemes rolled out by the Cooperative department. “We want to ensure that the schemes' benefits reach the people from the remote areas of Udhm Singh Nagar district,” he added.

इंडियन बैंक

Indian Bank

ALLAHABAD

ALLAHABAD

Branch Office: GMS Road, Dehradun

POSSESSION NOTICE (For Immovable Property)

Notice is hereby given under the Securitisation and Reconstruction of Financial Assets and Enforcement (Security) Interest Act 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 8 & 9 of Security Interest (Enforcement) Rules, 2002, the Authorised Officer issued a Demand Notice on the dates noted against each account, as mentioned hereinafter, calling upon them to repay the amount within 60 days from the date of receipt of the said Notice. The borrowers/ guarantors having failed to repay the amount, notice is hereby given to the under noted borrowers / guarantors/mortgagors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Sec. 13 (4) of the said Act read with Rules 8 and 9 of the said Rules on the dates mentioned against Account. The borrowers/ guarantors/ mortgagors in particular and public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of Indian Bank Erstwhile Allahabad Bank for the amounts and interests thereon mentioned against the account herein below. The attention of the borrowers detailed hereunder is invited to the provisions of subsection (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

S. No.	Name of the Branch/Borrower/Guarantor	Description of Immovable Property	Demand Notice Date	Date of Possession	Outstanding Due Amount
1.	Branch: GMS Road, Dehradun Borrower: 1. M/s Kanha Trading	All the part and parcel of residential Plot (property) in the name of Mrs. Mont Shukla W/o Rishi Raj Shukla Situated at Khata No. 2288 (Fasli 1417-1422), Khadra No. 254, Min (Old Khadra No. 395), Area 109 Sq. Mtrs, Mauza Majra, Pargana- Pachwadon, Tehsil and Distt. Dehradun Uttarakhand-248001. Bounded by: East: Land of other, West: 20 ft wide road, North: House of Mr. Rishi Raj Shukla, South: Land of Mrs. Mamta Gupta.	13.08.2025	4.11.2025	Rs. 72,52,028.00 and interest thereon

Date: 06.11.2025

Place: Dehradun

Authorised Officer, Indian Bank

10th Dehradun Int'l Film Festival begins on Nov 7

PIONEER NEWS SERVICE ■ Dehradun

The 10th Dehradun International Film Festival will be held this year from November 7 to 9 at Tula's Institute as well as at a mall in the city.

Like the last nine editions, this time too, many renowned personalities, directors, actors, singers and artists from the film world are likely to attend and directly communicate with the people of Uttarakhand.

The organiser of the fes-

dance, acting, poetry, mimicry and singing. Winners selected by the jury will receive prizes and certificates. They will also be given the opportunity to participate in upcoming projects at the film festival,” he added.

He further said, “This is a golden opportunity for Uttarakhand's youth to showcase their talent and interact with senior artists. Our aim is to prepare young artists from



tival, Rajesh Sharma informed that this year, along with the film festival, Uttarakhand Talent Hunt and Angan Bazaar Exhibition are also being held.

“The talent hunt competition will be held in two categories—8 to 15 years and 16 years and older. Participants will showcase their skills in various fields, including

Uttarakhand for the national stage.” He added that this platform has helped many young directors and producers make their mark on the national level.

As a special initiative, a screening of the film Jaane Bhi Do Yaaro will be held for visually impaired audiences on the first day of the festival.

Father and son die within hours of each other

PIONEER NEWS SERVICE ■ RISHIKESH

In a tragic incident in Ganga Nagar, Rishikesh, father and his son died within a few hours of each other. First, Ved Prakash Kapoor (84)

Number 4 in Hanumant Puram, Ganganagar. The elderly man had been in poor health for the past months and he died at AIIMS, Rishikesh while



undergoing treatment. As Sachin had fainted on seeing his father's body, he was rushed to AIIMS where he was declared dead.

NCTC secretary praises U'khand silk federation's innovative model

PIONEER NEWS SERVICE ■ Dehradun

The National Cooperative Training Council (NCTC) secretary Meenu Shukla Pathak praised the Uttarakhand Silk Federation's complete value chain and the 'waste to best model', calling it an innovative initiative from the State's cooperative sector. She said this after her arrival in Dehradun on Thursday on a three-day State visit. On the first day of her visit, she conducted a detailed review of various schemes implemented in Uttarakhand by the Central government. The secretary examined the progress reports of major cooperative institutions in the State, including the State Cooperative Union and the State Cooperative Bank. During the meeting, additional registrar Ira Uprety and

Anand Shukla provided information about the activities of all the institutions through a documentary presentation. The officials also discussed the practical challenges facing the cooperative sector in the State. The additional registrar said that Uttarakhand lacks the necessary land with the required geographic capacity for the Central government's grain storage scheme. Therefore, it was suggested that the scheme's capacity be revised to better suit the State's circumstances.

Further, there was a demand to set targets for the formation of multi-purpose cooperative societies that align with the State's geographical and economic conditions. This information was presented to the senior officials

and the secretary took cognisance of all these points, assuring that they would be brought to the attention of the senior officials in the ministry.

In addition, Pathak praised the State government's Ghasiyari Kalyan Yojana, stating, “This is a unique scheme from Uttarakhand that should be expanded as a model across the country”.

Shukla said that the secretary's visit will motivate cooperative institutions and that her guidance will provide a new direction to the State's cooperative units.

During her three-day visit, the secretary will also inspect the Sahaspur Milk Committee, the silage plant and various cooperative institutions in Haridwar.

ICICI Home Finance

Corporate Office: ICICI Home Finance Company Limited ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai - 400059, India
Branch Office: 3rd Floor, Shop no. 21/42, Rajpur Road-2, Near Cross Road, Dehradun UK- 248001.

Notice for sale of immovable assets through Private Treaty

Sale Notice for Sale of Immoveable Assets through Private Treaty under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(8)/w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002.

ICICI Home Finance Company Limited (ICICI HFC) conducted several e-Auctions for the sale of the mortgaged property mentioned below, however, all such e-Auctions failed. Now, an interested buyer has approached ICICI HFC with an offer to purchase the said property for an amount of Rs. 50,00,000/- Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is", by way of Private Treaty as per the brief particulars given hereunder:

Sr. No.	Name of Borrower(s)/ Co-Borrowers/ Guarantors/ Legal Heirs. Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of Auction	One Day Before Auction Date	Surface Stage
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Manish Kumar (Borrower) Ravinder (Co-Borrower) Lan No. LHDEH00001481962 & LHDEH00001481963 & LHDEH00001481978	Property Bearing Old Khadra No. 372 And New No. 829 Situated at Mauza Jhajhira, Pargana Pachwadon, Tehsil Vikasnagar, District Dehradun, Uttarakhand- 248001.	Rs. 62.71, 262.94/- November 03, 2025	Rs. 50,00, 000/- Rs. 5,00, 000/-	November 17, 2025 11:00 AM To 03:00 PM	November 24, 2025 02:00 PM To 03:00 PM	November 21, 2025 before 04:00 PM	Physical Possession

The online auction will be conducted on website (URL Link- <https://BidDeal.in>) of our auction agency ValueTrust Capital Services Private Limited. The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before November 21, 2025 before 04:00 PM. The Prospective Bidder(s) must also submit a signed copy of the Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before November 21, 2025 before 05:00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalised/Scheduled Bank in favor of "ICICI Home Finance Company Ltd. - Auction" payable at the branch office address mentioned on top of the article. The general public is requested to submit their bids higher than the amount being offered by the interested buyer mentioned above. It is hereby informed that in case no bids higher than the amount being offered by the aforementioned interested buyer is received by ICICI HFC, the mortgaged property shall be sold to the said interested buyer as per Rule 8(8) /w Rule 9 (1) of the Security Interest (Enforcement) Rules, 2002. For any further clarification with regards to inspection, terms and conditions of the sale or submission of bids, kindly contact ICICI Home Finance Company Limited on 9920807300. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicihfc.com/> Date : November 07, 2025 Place : Dehradun

Authorized Officer, "ICICI Home Finance Company Limited"

CIN Number:- U65922MH1999PLC120106

ICICI Home Finance

Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051

Corporate Office: ICICI HFC Tower, JB Nagar, Andheri Kurla Road, Andheri East, Mumbai- 400059

Branch Address: 1st Floor, Civil Lines North, Above ICICI Bank Branch, Pilibhit - Uttar Pradesh- 262001

The following borrower(s) have defaulted in the repayment of principal and interest of the loans facility obtained by them from ICICI Home Finance Company Limited ("ICICI HFC") and the loans have been classified as Non-Performing Assets (NPA). A notice was issued to them under Section 13 (2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act-2002 on their last known addresses, however it was not served and hence they are hereby notified by way of this public notice.

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/ (Loan Account Number) & Address	Property Address of Secured Asset/ Asset to be Enforced	Date of Notice Sent/ Outstanding as on Date of Notice	NPA Date
1.	Mohd Usman (Borrower), Sadrun Nisa (Co-Borrower), Ward No 02 Gautiya Khatima Udhm Singh, Nagar Nagar Khatima Uttarakhand 262308. LHPIB00001539861.	Khadra No.-45, Village- Pachpada, Pargana Bilhauri Tehsil Khatima, Distt.- Udhm Singh Nagar, Uttarakhand Khatima Khatima Uttarakhand 262308. Bounded By- North By- House of Anil Sharma, South By- Road 12 Ft. East By- Property of Kaleem Siddiqui, West By- Property of Charan Singh.	24-10-2025 Rs. 14,44,610.1/-	03-10-2025
2.	Mohd Usman (Borrower), Sadrun Nisa (Co-Borrower), Ward No 02 Gautiya Khatima Udhm Singh, Nagar Nagar Khatima Uttarakhand 262308. LHPIB00001539932.	Khadra No.-45, Village- Pachpada, Pargana Bilhauri Tehsil Khatima, Distt.- Udhm Singh Nagar, Uttarakhand Khatima Khatima Uttarakhand 262308. Bounded By- North By- House of Anil Sharma, South By- Road 12 Ft. East By- Property of Kaleem Siddiqui, West By- Property of Charan Singh.	24-10-2025 Rs. 75,530.72/-	03-10-2025

The steps are being taken for substituted service of notice. The above borrower/s and/or their guarantors (as applicable) are advised to make the payments of outstanding within period of 60 days from the date of publication of this notice else further steps will be taken as per the provisions of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: October 07, 2025 Place: Khatima

Authorized Officer

ICICI Home Finance Company Limited

TATA MEMORIAL CENTRE

A Grant-in-Aid Institution under Department of Atomic Energy, Government of India.

Adv.No. TMC/AD-114/2025

14.10.2025

POSITIONS AVAILABLE

Tata Memorial Centre(TMC) invites applications for the following posts :

LOCATION : TMH,MUMBAI		LOCATION : HBCH/MPMMC, VARANASI	
1	ASSISTANT PROFESSOR 'E' (PATHOLOGY)	1	PROFESSOR 'G' (SURGICAL ONCOLOGY)
2	ASSISTANT PROFESSOR 'E' (PEDIATRIC ONCOLOGY)	2	PROFESSOR 'F' (SURGICAL ONCOLOGY)
3	ASSISTANT PROFESSOR 'E' (PALLIATIVE MEDICINE)	3	CONSULTANT 'F' (NUCLEAR MEDICINE)
4	ASSISTANT PROFESSOR 'E' (MEDICAL ONCOLOGY)(SOLID TUMOR)	4	CONSULTANT 'E' (GYNAEC ONCOLOGY)
5	ASSISTANT PROFESSOR 'E' (INTERVENTIONAL RADIOLOGY)	5	ASSISTANT PROFESSOR 'E' (HEAD & NECK ONCOLOGY)
6	CONSULTANT 'D' (GENERAL MEDICINE)	6	CONSULTANT 'E' (BONE & SOFT TISSUE)
7	MEDICAL PHYSICIST 'C'	7	ASSISTANT PROFESSOR 'E' (MEDICAL ONCOLOGY) (SOLID TUMOR)
8	SCIENTIFIC OFFICER 'D' (BIOMEDICAL ENGINEERING)	8	CONSULTANT 'E' (NUCLEAR MEDICINE)
9	SCIENTIFIC OFFICER 'SB' (BIOCHEMISTRY)	9	ASSISTANT PROFESSOR 'E' (ANESTHESIOLOGY)
10	SCIENTIFIC OFFICER 'SB' (TELE RADIOLOGY)	10	CONSULTANT 'E' (RADIODIAGNOSIS)
11	SCIENTIFIC OFFICER 'SB' (PATHOLOGY)	11	ASSISTANT PROFESSOR 'E' (RADIATION ONCOLOGY)
12	ENGINEER 'SB' (ELECTRICAL)	12	ASSISTANT PROFESSOR 'E' (MEDICAL ONCOLOGY) (ADULT HAEMATOLOGY/PHOID)
13	SCIENTIFIC ASSISTANT 'B' (BIOMEDICAL ENGINEERING)	13	CONSULTANT 'E' (BONE MARROW TRANSPLANT) (MEDICAL ONCOLOGY)
14	SCIENTIFIC ASSISTANT 'B' (BIOCHEMISTRY)	14	CONSULTANT 'E' (MEDICAL GASTROENTEROLOGY)
15	SCIENTIFIC ASSISTANT 'B' (PULMONARY FUNCTION TESTING LAB)	15	CONSULTANT 'E' (PLASTIC SURGERY)
16	SCIENTIFIC ASSISTANT 'B' (PATHOLOGY)	16	CONSULTANT 'D' (GENERAL MEDICINE)
17	TECHNICIAN 'A' (MECHANICAL)	17	CONSULTANT 'D' (MEDICAL ONCOLOGY)
18	TECHNICIAN 'A' (CARPENTER)	18	MEDICAL PHYSICIST 'E'
19	TECHNICIAN 'A' (ELECTRICAL)	19	MEDICAL PHYSICIST 'D'
20	TECHNICIAN 'A' (ELECTRONICS)	20	MEDICAL PHYSICIST 'C'
21	PHARMACIST 'B'	21	SCIENTIFIC OFFICER 'C' (PATHOLOGY)
LOCATION : HBCH&RC, MUZAFFARPUR		22 SCIENTIFIC OFFICER 'SB' (MEDICAL RECORDS)	
1	CONSULTANT 'E' (ANESTHESIOLOGY)	23	SCIENTIFIC OFFICER 'SB' (CLINICAL RESEARCH)
2	CONSULTANT 'D' (ANESTHESIOLOGY)	24	SCIENTIFIC OFFICER 'SB' (COMPUTER PROGRAMMER)
3	CONSULTANT 'D' (GENERAL MEDICINE)	25	SCIENTIFIC ASSISTANT 'C' (RADIATION ONCOLOGY)
4	CONSULTANT 'D' (MEDICAL ONCOLOGY)	26	SCIENTIFIC ASSISTANT 'B' (RADIATION ONCOLOGY)
5	CONSULTANT 'D' (PALLIATIVE MEDICINE)	27	SCIENTIFIC ASSISTANT 'B' (DOSIMETRY)
6	CONSULTANT 'D' (RADIODIAGNOSIS)	28	SCIENTIFIC ASSISTANT 'B' (PHYSIOTHERAPY)
7	CONSULTANT 'D' (NUCLEAR MEDICINE)	29	SCIENTIFIC ASSISTANT 'B' (BIOMEDICAL WASTE)
LOCATION : BBGI, GUWAHATI		30 TECHNICIAN 'C' (RADIODIAGNOSIS)	
1	CONSULTANT 'E' (NUCLEAR MEDICINE)	31	TECHNICIAN 'C' (NETWORKING)
2	CONSULTANT 'E' (RADIODIAGNOSIS)	32	TECHNICIAN 'C' (BIOMEDICAL ENGINEERING)
3	CONSULTANT 'E' (MEDICAL ONCOLOGY) (ADULT HAEMATOLOGY/PHOID)	33	TECHNICIAN 'C' (RADIATION ONCOLOGY)
4	CONSULTANT 'D' (MEDICAL ONCOLOGY)	34	TECHNICIAN 'C' (ENDOSCOPY)
5	CONSULTANT 'E' (PLASTIC SURGERY)	35	TECHNICIAN 'A' (ICU/OT)
6	CONSULTANT 'E' (RADIATION ONCOLOGY)	For details, please visit our website: http://tmc.gov.in and click "Careers" Advt. No.114/2025	
7	SCIENTIFIC ASSISTANT 'B' (RADIATION ONCOLOGY)		
8	SCIENTIFIC OFFICER 'D' (NUCLEAR MEDICINE)(RADIATION SAFETY OFFICER LEVEL-III)	Last date for online application is 14.11.2025 (upto 05.30 PM ; IST)	
9	TECHNICIAN 'A' (ENDOSCOPY)		
10	TECHNICIAN 'A' (ELECTRICAL)		

CBC 48149/12/0005/2526

SIR will only create confusion: TNCC chief Selvaperunthagai



The Special Intensive Revision (SIR) drive, which was "brought in haste", was not needed now and it will only cause confusion, TNCC chief K Selvaperunthagai claimed on Thursday.

Strong wave in favour of BJP candidate, claims Marandi

Jharkhand BJP president Babulal Marandi on Thursday claimed that there was a "strong wave" in favour of BJP and NDA candidate Babulal Soren in the Ghatshila byelection. Addressing reporters at Ghatshila, Marandi said that BJP leaders have got in touch with voters in each of the booths and panchayats in the last few weeks and also held *sammelan* (meetings) in each panchayat.



Rahul's hydrogen bomb a mere firecracker: Fadnavis



Maharashtra Chief Minister Devendra Fadnavis on Thursday said Congress MP Rahul Gandhi's "hydrogen bomb" remark over alleged vote theft has turned out to be just a "small firecracker".

Maoist with ₹17 lakh bounty surrenders in Chhattisgarh

A hardcore woman Maoist carrying a reward of ₹17 lakh surrendered before police in Chhattisgarh's Khairagarh-Chhuikhadan-Gandai (KCG) district on Thursday, an official said. Kamla Sodi (30) had been active in the Maaad division of Bastar and the Madhya Pradesh-Maharashtra-Chhattisgarh (MMC) zone of the outlawed CPI (Maoist), KCG Superintendent of Police Lakshya Sharma said.



Top leaders cast votes in phase 1 of Bihar polls

PRESS TRUST OF INDIA
■ Patna

Bihar Chief Minister Nitish Kumar and INDIA bloc's CM candidate Tejashwi Yadav were among the top leaders who cast their votes on Thursday in the first phase of the high-stakes Assembly polls, seen as a litmus test for the ruling NDA.

A total of 27.65 per cent of 3.75 crore voters exercised their franchise till 11 am, an official said, adding that Begusarai district recorded the highest polling percentage at 30.37, followed by Lakhisarai (30.32) and Gopalganj (30.04).

Kumar, who cast his vote in his hometown Bakhtiarpur, posted on X, "Voting is not only a right but also a duty of citizens in democracy."

Deputy CM Samrat Choudhary, who voted in Tarapur, said, "The work done by Nitish Kumar should continue. A lot of effort has gone into the transformation we



(Left) Bihar Chief Minister Nitish Kumar and others after casting votes; (right) RJD chief Lalu Prasad Yadav, wife Rabri Devi and son and party leader Tejashwi Yadav after casting votes in the first phase of the Bihar Assembly elections in Patna



PTI

are witnessing today. Vote for development."

Union Minister Giriraj Singh, who cast his vote in Lakhisarai, defended the checking of the identity of burqa-clad women, stating it will prevent 'vote chori' (vote theft). "This is not religious bias... We are not living in Pakistan. Neither will Bihar have a Tejashwi Yadav Government, nor will Sharia

law be implemented here," he said. Tejashwi Yadav, along with his family members, including RJD

supremo Lalu Prasad, cast his vote at a booth in Veterinary College in Patna.

"I appeal to the youth to bring a change by installing a new government," Tejashwi Yadav said.

His mother and former

Bihar chief minister Rabri Devi, too, appealed to people "to vote and bring a change".

She wished both her sons, Tejashwi and Tej Pratap, success in the elections.

Tejashwi Yadav's sister Rohini Acharya exuded confidence that people will defeat the "double-engine government" this time.

"This time, people of Bihar

will choose Tejashwi, the one who has provided employment. All our unemployed brothers will get jobs, and those who are struggling and wandering outside the state will also get relief," Acharya said.

"All people of Bihar should vote. Each vote is important," Tej Pratap, the Janshakti Janata Dal president and

elder son of Lalu Prasad, said after casting vote at Veterinary College Ground polling booth in Patna.

Tej Pratap, the incumbent Hasanpur MLA, is contesting from Mahua, a seat he first won in 2015 during his electoral debut on an RJD ticket.

RJD candidate from Chapra seat, Khesari Lal Yadav, who cast his vote in Ekma in Saran district, said, "This is the second innings of my life, and with the love people have for me, I believe things will only get better, they have so far. Nothing in this world is easy; everything takes effort. For those who are determined, work is never a burden... I just want everything to be built, not just the Ram temple, but all that people need."

BJP candidate from Alinagar seat, Maithili Thakur, said, "If I win, I will work to ensure that projects and schemes mentioned in our manifesto are accomplished."



BJP stealing votes, will try to do in Bihar as well, alleges Rahul

PIONEER NEWS SERVICE
■ Motihari/Sitamarih/Purnea

Congress leader and Leader of Opposition Rahul Gandhi on Thursday alleged that the BJP was winning elections everywhere by "stealing votes" and will also try to do it in Bihar polls as well. Now it becomes the responsibility of the youth to act against it.

"It is the responsibility of Bihar's youth to put a stop to this and save the Constitution... All of you need to be cautious at the polling booths," the former Congress president said.

Addressing a poll rally in Purnea, Gandhi said, "We have shown the entire world that the BJP and the Election

Commission of India (ECI) have stolen the Haryana election by "stealing votes" and I am sure that they would try to steal votes in Bihar, too.

Congress general secretary Priyanka Vadra also echoed against the NDA and ECI alleging that the NDA was "preparing to steal" the Assembly polls in Bihar, "just like they did in Haryana, colluding with the EC to weaken our Constitution and democratic rights." She was addressing back-to-back public rallies in the Sitamari and East Champaran districts.

"Just like they stole the entire election in Haryana, they are preparing to do the



LoP in the Lok Sabha and Congress leader Rahul Gandhi addressing a public rally for the Bihar Assembly polls in Purnea

PTI

same in Bihar by deleting 65 lakh votes from the rolls," she said. The Haryana assembly polls last year were "stolen", Congress leader Rahul Gandhi alleged on Wednesday, citing electoral list data to claim that 25 lakh entries were fake and the Election Commission colluded with the BJP to ensure the party's victory.

The elaborate plan included a Brazilian model whose photograph was used 22 times in 10 booths in the Rai assembly constituency during the 2024 assembly elections, the former Congress president said at a press conference during which he put up a presentation to back his claim.

"Rahul Gandhi's fight is

for you and truth; he is fighting the same battle that Mahatma Gandhi once fought," she asserted, adding that those who are "betraying" this country will "not be forgotten" by the people.

Rahul also accused the PM and Home Minister Amit Shah of imposing 'jungle raj' in the country. Addressing another rally in Araria, Rahul Gandhi said, "Nitish Kumar talks about 'jungle raj' in Bihar... But, it is the PM and Amit Shah who have imposed 'jungle raj' in Delhi, in the entire country, which is witnessing the rule of the ED, CBI, IT, hatred and unemployment. This is the true *jungle raj*."

Bihar Deputy CM Sinha alleges his convoy attacked by RJD supporters

PRESS TRUST OF INDIA
■ Lakhisarai

Bihar Deputy Chief Minister Vijay Kumar Sinha caused a flutter on Thursday, alleging that his convoy had been attacked by workers of the main opposition party, RJD, who were trying to "intimidate" voters in the area.

The senior BJP leader, who is seeking re-election for a fourth consecutive term, expressed dissatisfaction with the response of the local administration, saying he would take up the matter with the Election Commission (EC).

Reacting to the alleged incident, Chief Election Commissioner Gyanesh Kumar directed the state DGP to take "immediate action."

"No one will be allowed to take the law into their own hands. Strict action will be taken against the miscreants," an official said, quoting Kumar.

Lakhisarai SP Ajay Kumar said polling was continuing in the area where Sinha alleged that his convoy was attacked by RJD supporters.

"I have received reports of some protests over broken roads, but I will be able to confirm what actually happened only after visiting the site," the SP said.

Talking to reporters, the Deputy CM said, "Since morning, RJD supporters have been intimidating voters belonging to extremely backward classes. The local SP is a coward. He says there is



Bihar Deputy Chief Minister Vijay Kumar Sinha speaking to a policeman, unseen in Lakhisarai, Bihar

PTI

peace all around, when the fact is that people are not being allowed to vote."

"You can see one of the cars in my cavalcade, which has been damaged by the opposition party goons who hurled stones, slippers and cow dung when our men tried to stop them. One of my workers, Vibhishan Kevat, was beaten up badly. He has been admitted to a hospital, and there has not been a single arrest," Sinha said.

Accusing the RJD of resorting to violence, the deputy chief minister said, "The party has shown what it stands for. When this is their behaviour while out of power, if they win the polls even by fluke, what will ensue will be nothing short of the law of the jungle."

Expressing serious dissatisfaction with the response of the local administration, the Deputy CM said, "The matter will be raised before the

Election Commission. The questionable conduct of the official concerned with be reviewed and action will follow."

RJD spokesperson Shakti Yadav said, "He (Sinha) is a liar. He gets Z- Security; it's his party that is in power in the state and controls the administration. Still, you are levelling these false allegations? Locals raised questions on a broken drain, and that is what happened."

Meanwhile, a similar incident was reported from Manjhi assembly constituency of Saran district, where the convoy of Satyendra Yadav, the sitting CPI(M) Liberation MLA, was attacked by unidentified persons.

According to a statement issued by the Saran police, occupants of the car, including the MLA, had escaped unhurt attack and a search was on for "antisocial elements" in the attack.

Youth will oust NDA from power, claims Akhilesh Yadav

PRESS TRUST OF INDIA
■ Patna

Samajwadi Party (SP) chief Akhilesh Yadav on Thursday launched a blistering attack on the ruling BJP and JD(U) during a rally in Bihar's East Champaran district, claiming that the State's youth have made up their minds to "oust the NDA from power and elect a chief minister who will give jobs, not jumla".

Addressing a rally as part of campaigning for the INDIA bloc candidates in the assembly polls, Yadav asserted that the people's mood across the State was "against the ruling NDA".

"Half of Bihar is voting today, the other half is waiting for its turn. All of Bihar is sending just one message. This time, the youth will oust the NDA from power and elect a chief minister who will give jobs, not jumla (rhetoric), and this time, Bihar will write the BJP's defeat."

Alleging that the BJP and its allies had "failed to provide employment, tame inflation and ensure farmers' welfare", Yadav said people were asking for accountability. "In 10 years of Delhi's (BJP-led central) government and 20 years of Bihar's government, tell me, how many youth got jobs? They promised that farmers' income would be doubled. Has anyone's income doubled?" he asked, as the crowd responded with a loud "No".

Tapir Constructions Limited (CIN: U70200DL2014PLC267441) EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025				
(₹ In Millions)				
Sl. No.	Particulars	Quarter ended 30 September 2025 (Unaudited)	Corresponding quarter ended 30 September 2024 (Unaudited)	Previous year ended 31 March 2025 (Audited)
1	Total Income from Operations	1,616.17	12.40	23.30
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/ or Extraordinary items)	(40.56)	(13.70)	(182.80)
3	Net Profit/ (Loss) for the period before Tax (after Exceptional and/ or Extraordinary items)	(40.56)	(13.70)	(182.80)
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/ or Extraordinary items)	(40.56)	(13.70)	(182.80)
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(40.56)	(13.70)	(179.20)
6	Paid up Equity Share Capital	0.50	0.50	0.50
7	Reserves (excluding Revaluation Reserve)	(2,199.98)	(2,154.00)	(2,268.60)
8	Securities Premium Account	-	-	-
9	Net Worth	(2,199.48)	(2,153.50)	(2,268.10)
10	Paid up Debt Capital / Outstanding Debt	5,218.20	3,785.20	4,438.80
11	Outstanding Redeemable Preference Share	-	-	-
12	Debt Equity Ratio*	-	-	-
13	Earnings per Share (EPS) (Face value Per Share ₹ 10 each) (for continuing and discontinued operations) - - Basic (Amount in ₹) - Diluted (Amount in ₹)	2,022.74 2,022.74	(273.20) (273.20)	(3,654.38) (3,654.38)
14	Capital Redemption Reserve	-	-	-
15	Debt Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio**	-	-	-
17	Interest Service Coverage Ratio	-	(0.21)	(0.66)
18	Current ratio (In times)	1.06	0.92	1.02
19	Total debts to total assets (In times)	1.40	0.71	0.73
20	Long term debt to working capital (In times)†	11.31	-	19.38
21	Bad debt to account receivable ratio (In %)	-	-	-
22	Current liability ratio (In times)	0.59	0.77	0.71
23	Debtor turnover ratio (In times)	-	-	-
24	Inventory turnover ratio (In times)	0.37	-	-
25	Operating margin (In %)	3.33	-	11.31
26	Net profit margin (In %)	6.26	(110.93)	(783.67)
* Ratio can not be calculated due to negative average shareholders funds.				
** Ratio can not be calculated due to negative earning available for debt service.				
† Ratio can not be calculated due to negative working capital.				
Notes:				
1 The above results have been reviewed and approved by the Board of Directors (‘the Board’) at its meeting held on 06 November 2025.				
2 The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 52(8), read with 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/ Annual Financial Results are available on the Company's website (https://embassyindia.com/tcd/) and on the website of BSE (https://www.bseindia.com) and NSE (https://www.nseindia.com).				
Registered Office: Office No. 202, 2nd Floor, A-18, Rama House, Middle Circle, Connaught Place, New Delhi- 110 001		For and on behalf of the Board of Directors		
Place : New Delhi Date : 06 November 2025		Abhishek Rajnath Surve Whole-time director		



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Order Order

Madhya Pradesh HC dismisses plea by Shah Bano Begum’s daughter



The Indore Bench of Madhya Pradesh High Court (HC) has dismissed a petition to restrain the release of the film ‘Haq’ which draws inspiration from the Shah Bano case in which the Supreme Court ruled in favour of giving maintenance to divorced Muslim women. The petition against the movie was filed by Shah Bano Begum’s daughter, Siddiqua Begum Khan, contending that the film distorted personal events that took place in Shah Bano’s life. The Emraan Hashmi, Yami Gautam starrer film is set to release on November 7.

Siddiqua said that the movie commercially exploits the privacy and personality of her deceased mother without taking consent from her legal heirs. She added that she had inherited her late mother’s reputational rights after Bano’s death. Justice Pranay Verma has rejected these arguments, holding, “privacy or reputation earned by a person during his or her lifetime extinguishes with his or her death. It cannot be inherited like a movable or immovable property.” The Court further accepted the filmmaker’s stance that the film is only inspired by the Supreme Court case but is otherwise fictional and that a disclaimer about this is also part of the movie.

“Since the disclaimer itself states that the same is dramatisation and is fictional and an adaptation of a book and is inspired by a judgment of the Supreme Court, it cannot be said that the contents of the film are fabricated. Since the film is an inspiration and a fiction, some amount of leeway is certainly permissible and merely because the same is done, it cannot be said that there has been any sensationalisation or false portrayal,” the Court said, adding that the film is stated to be largely inspired from publicly available court records.

Accused must be given grounds of arrest in writing: SC reiterates

PIONEER NEWS SERVICE
■ New Delhi

Reiterating its earlier orders, the Supreme Court (SC) on Thursday held that police and investigating agencies must provide written grounds of arrest to every arrested person as soon as possible, regardless of the offence or statute under which the arrest is made. A Bench of Chief Justice of India BR Gavai and Justice AG Masih said the right to be informed of the grounds of arrest is a fundamental and mandatory safeguard under Article 22(1) of the Constitution and applies to all offences.

In certain exceptional situations when it is not possible to supply written grounds immediately, the ground should be conveyed orally to the accused. Even in such cases, written grounds must be furnished to the accused within a reasonable time and no later than two hours before the accused is produced before the Magistrate for remand proceedings, the Court ordered. The judgment came in a batch of appeals arising from the 2024 Worli BMW crash case in Mumbai.

“The constitutional mandate of informing the arrestee the grounds of arrest is mandatory in all offences under all statutes including offences under IPC 1860 (now BNS 2023),” said the Supreme Court, citing various orders passed earlier. The Court described this right as an integral part of personal liberty under Article 21, emphasising that an arrest made without following this safeguard is unconstitutional. “If a person is not informed of the grounds of his arrest as soon as may be, it would amount to the violation of his fundamental rights thereby curtailing his right to life and personal liberty under Article 21 of the Constitution of India, rendering the arrest illegal,”



the judgement said, adding that every arrested person must receive the grounds of arrest in writing, and the document must be in a language that the person understands.

“The grounds of arrest must be provided to the arrestee in such a manner that sufficient knowledge of facts constituting grounds is imparted and communicated to the arrested person effectively in a language which he/she understands,” the Bench said. The judges added that merely reading out the reasons for arrest does not fulfil the constitutional requirement.

“The objective of the constitutional mandate would not be fulfilled by mere reading out the grounds to the arrested person, such an approach would be antithesis to the purpose of Article 22(1),” the judgment said. The Court noted that written communication is important not only to protect the rights of the arrested person but also to help investigating agencies prove that proper procedure was followed if challenged later.

At the same time, the Bench recognised that in certain exceptional circumstances, it may not be immediately possible to hand over a written document — for

Plea to adjourn hearing on tribunal reforms irks CJJ

PIONEER NEWS SERVICE
■ New Delhi

The Supreme Court (SC) on Thursday expressed strong displeasure over the Centre’s request to adjourn the hearing on a batch of pleas, including the one filed by the Madras Bar Association, challenging the constitutional validity of the 2021 law on tribunal reforms. On November 3, a bench headed by Chief Justice BR Gavai took strong note of the Centre’s application seeking a direction to refer to a five-judge bench the pleas challenging the provisions of the Tribunals Reforms (Rationalisation and Conditions of Service) Act, 2021, saying that it did not expect this from the Government at the fag end of the final hearing.

The 2021 Act abolishes certain Appellate Tribunals, including the Film Certification Appellate Tribunal and amends various



terms related to the appointment and tenure of judicial and other members of various Tribunals.

The CJJ-led bench had then threatened dismissal of the Centre’s plea, moved through Attorney General R

Venkataramani to get the matters referred to a larger bench, saying it did not approve such tactics from the Union Government.

This led the AG to argue the case on merits on Monday and after that the bench fixed

the hearing on Friday.

On Thursday, Additional Solicitor General Aishwaraya Bhati mentioned the matter and sought an adjournment on behalf of the attorney general, citing the latter’s international arbitration

commitments. “Very unfair to the court,” the CJJ said. The ASG said that the Attorney General has an international arbitration scheduled on Friday and hence sought an accommodation. “We have accommodated him for so much time. We have accommodated him twice. This is not fair to the court,” the CJJ again said.

“If you want to keep it after 24 (November), you tell us frankly,” the CJJ, who is retiring on November 23, told Bhati. When ASG Bhati suggested the matter be taken up on Monday, the visibly irked Chief Justice remarked, “When do we write the judgment then? Every day we are told he’s busy with arbitration. At the last moment, you come with an application to refer the matter to a Constitution Bench!”

The CJJ also questioned why another law officer could not represent the Union in

the matter. “You have a battery of competent ASGs. When we were in the High Court, we gave up other briefs for part-heard matters,” he said, adding that the bench had kept its Friday schedule clear to conclude hearings and use the weekend to prepare the judgment. Ultimately, the bench agreed to hear senior advocate Arvind Datar, representing the petitioner Madras Bar Association, on Friday and accommodate the Attorney General’s submissions on Monday. “If he does not come, we will close the matter,” the CJJ said.

Earlier, the bench, which also comprised Justice K Viond Chandran, has already heard final arguments on behalf of petitioners, including lead petitioner the Madras Bar Association, in the matter. Previous hearing, the CJJ observed that it seems the Centre wanted to avoid the present bench.

No plans to install cameras in Ajmer dargah’s sanctum sanctorum

PIONEER NEWS SERVICE
■ New Delhi

The Delhi High Court (HC) was informed by the Centre on Thursday that it has no plans to install CCTV cameras inside the sanctum sanctorum of the dargah of Sufi saint Khwaja Moinuddin Chishti in Ajmer.

The Centre said CCTV cameras will be restricted to public approach areas and passages leading up to the sanctum and that cameras are being installed to prevent instances of pickpocketing, harassment and theft.

Justice Sachin Datta noted the submissions of the Centre’s counsel on the aspect of cameras and directed the Government to expedite the process of appointment of the members of the Ajmer Sharif Dargah Committee.

“Let the process be expedited and members be appointed as expeditiously as possible, preferably within 3 months,” the court said.

The court passed the order while disposing of a plea by Syed Meharaj Miya, a khadim of the dargah, challenging the decision of Centre-appointed Nazim to install cameras within the sanctum.

The dargah committee is tasked with managing the affairs of the 13-century shrine but has been lying defunct since 2022. In the absence of the committee, decisions related to the dargah are taken by the central Government-appointed Nazim and assistant Nazim.

As the Centre’s counsel clarified that the move followed a security audit and



Ajmer Sharif Dargah

cameras were not being installed inside the sanctum, the petitioner’s counsel said there was no objection to cameras being placed in public approach areas, leading the court to dispose of the plea.

Khadims are hereditary custodians of the Ajmer Sharif dargah and are responsible for its management, rituals and upkeep of the Sufi shrine.

Besides the aspect of cameras, the petitioner also sought court’s direction to the Centre to appoint the dargah management committee. He claimed that there were several alleged finan-

cial irregularities in the functioning of the office bearers at the dargah at present and said that it was damaging the religious site’s image.

“The said anomalies in the finances of the dargah committee are extremely alarming and would be adversely affecting the trust and confidence of devotees/pilgrims of Sufi Saint Khawaja Sahib from across the world irrespective of faith, religion, caste, creed, ethnicity, colour or race who generously donate and deposit monetary funds either online or during their regular visit to the Dargah Ajmer Sharif,” the plea said.

 Embassy Developments Limited (Formerly Equinox India Developments Limited and earlier Indiabulls Real Estate Limited)							
Statement of Unaudited Consolidated Financial Results for the quarter and half year ended 30 September 2025							
Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended	Year to date figures for current period ended	Year to date figures for previous period ended	Previous year ended
		30 Sept. 2025	30 June 2025	30 Sept. 2024	30 Sept. 2025	30 Sept. 2024	31 March 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	4,931.09	6,809.19	4,754.72	11,740.28	9,653.29	21,799.25
2	Net Profit / (Loss) for the year/period (before Tax, Minority Interest and Exceptional and/or Extraordinary items)	(1,524.86)	(1,647.58)	(274.55)	(3,172.44)	(1,004.61)	553.19
3	Net (Loss) / Profit for the year/period before Tax and Minority Interest (after Exceptional and/or Extraordinary items)	(1,519.86)	(1,647.58)	(274.55)	(3,167.44)	(1,004.61)	273.19
4	Net (Loss) / Profit for the year/period after Tax and Minority Interest (after Exceptional and/or Extraordinary items)	(1,524.69)	(1,656.00)	(288.59)	(3,180.69)	963.75	2,029.32
5	Total Comprehensive Income for the year/period [Comprising Profit / (Loss) for the year/period (after tax) and Other Comprehensive Income (after tax)]	(1,508.86)	(1,656.43)	(1,463.81)	(3,165.29)	1,587.45	2,111.69
6	Earnings per Share (face value of ₹ 2/- each)						
	- Basic (Amount in ₹)	(1.12)	(1.29)	(0.54)	(2.40)	1.45	2.76
	- Diluted (Amount in ₹)	(1.12)	(1.29)	(0.54)	(2.40)	1.37	2.65
7	Paid up Equity Share Capital	2,741.26	2,730.50	1,271.74	2,741.26	1,271.74	2,443.88
8	Other equity						93,266.51
Statement of Unaudited Standalone Financial Results :							
1. The above consolidated results have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on 06 November 2025. These financial results have been subjected to limited review by the statutory auditors of the Company.							
Embassy Developments Limited (Formerly Equinox India Developments Limited and earlier Indiabulls Real Estate Limited)							
Statement of Unaudited Standalone Financial Results for the quarter and half year ended 30 September 2025							
Sl. No.	Particulars	3 months ended	Preceding 3 months ended	Corresponding 3 months ended	Year to date figures for current period ended	Year to date figures for previous period ended	Previous year ended
		30 Sept. 2025	30 June 2025	30 Sept. 2024	30 Sept. 2025	30 Sept. 2024	31 March 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total Income from Operations	1,662.45	1,188.45	4,060.92	2,850.90	12,289.56	21,123.57
2	Net (Loss) / Profit for the year/period (before Tax, Exceptional and/or Extraordinary items)	(420.56)	(903.69)	(144.39)	(1,324.25)	980.91	803.14
3	Net (Loss) / Profit for the year/period before Tax (after Exceptional and/or Extraordinary items)	(415.56)	(903.69)	(144.39)	(1,319.25)	980.91	523.14
4	Net (Loss) / Profit for the year/period after Tax (after Exceptional and/or Extraordinary items)	(404.79)	(888.04)	(141.72)	(1,292.83)	3,085.71	2,641.78
5	Total Comprehensive Income for the year/period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(386.77)	(888.04)	(141.72)	(1,274.81)	3,085.71	977.05
6	Earnings per Share (of ₹ 2/- each)						
	- Basic (Amount in ₹)	(0.30)	(0.69)	(0.22)	(0.97)	5.06	3.66
	- Diluted (Amount in ₹)	(0.30)	(0.69)	(0.22)	(0.97)	4.80	3.51
7	Paid-up equity share capital (face value of ₹ 2 per equity share)	2,741.26	2,730.50	1,271.70	2,741.26	1,271.70	2,443.88
8	Other equity						99,265.92
Notes to the standalone financial results:							
1. The above results have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on 06 November 2024. These financial results have been subjected to limited review by the statutory auditors of the Company.							
2. The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the Company's website (https://embassyindia.com) and on the website of BSE (https://www.bseindia.com) and NSE (https://www.nseindia.com).							
Registered Office: Office No. 01-1001, WeWork, Blue One Square, Udyog Vihar Phase 4 Rd, Gurugram, Haryana 122016 Corporate Identity Number (CIN) - L45101HR2006PLC095409						For and on behalf of the Board of Directors	
Place : Mumbai Date : 06 November 2025						Aditya Virwani Managing Director	



Editor's
TAKE

New York elects hope over hate

Zohran Mamdani's election as New York mayor signals that the arc of democracy, however bent by demagogues, still leans towards justice, inclusion, and hope

In what can be termed a personal defeat for Donald Trump, Zohran Mamdani has been elected as New York City mayor. And the reason for this binary is simple: Mamdani stands for everything that Trump wants to dismantle – socialism, environment, migrants, fair trade, and, above all, ethics in public life. He has defeated a Trump-supported candidate and decimated his narrative of polarisation and the politics of fear, a victory of reason over rhetoric. Indeed, there are many firsts in his win - the 34-year-old socialist, son of Indian parents and born in Uganda, defeated the establishment's stalwart, Andrew Cuomo, and the right-wing provocateur, Curtis Sliwa, to become New York's first Muslim, first South Asian, first Africa-born, and youngest mayor in over a century. Mamdani's meteoric rise from an obscure state assemblyman to the most prestigious post of New York City is not just a personal triumph; it is an ideological milestone. His victory represents a sharp rebuke to Trump-style politics - a politics built on division, spectacle, and the demonisation of the "other." At a time when Donald Trump continues to dominate America's conservative narrative with populist outrage and cultural onslaught, Mamdani's win shows that voters, at least in New York, are ready to turn the page towards empathy, inclusion, and economic fairness.

When Mamdani launched his campaign in late 2024, few took him seriously. Analysts dismissed him as a fringe socialist with radical ideas about housing and taxation. Yet, through persistence, creativity, and an authentic connection with working-class New Yorkers, Mamdani redefined what a grassroots movement could look like. His campaign was powered not by corporate donors but by volunteers, community organisers, and an entirely digital-first strategy. From witty TikTok videos to multilingual street interactions, he reached voters who had long been ignored – immigrants, tenants, gig workers, and young families crushed by Trumponomics. His policy proposals – from rent freezes and social housing to free buses, universal childcare, and a \$30 minimum wage - may sound radical, but resonated deeply in a city increasingly unaffordable to its own people. They reflected lived experience, not ideological abstraction. His empathy – born from proximity to struggle – infused his politics with rare moral clarity.

Yet his journey was far from smooth. His unapologetic Muslim identity, his vocal support for immigrant rights, and his criticism of Israel's actions in Gaza invited fierce backlash. Cuomo accused him of "fueling antisemitism," while Trump labelled him a "communist lunatic." But Mamdani's response was firm and dignified: he neither diluted his principles nor distanced himself from his roots. It reminds America that leadership can still be built on empathy rather than ego, and that politics can still be a moral pursuit, not a marketplace of outrage. No doubt Mamdani will face enormous tests. But for now, his win signals a larger message – reason will always prevail in the end, come what may!

The climate reality we cannot outrun

The absence of a unified climate law in India limits effective action, with the background of it being among the most vulnerable nations facing compound climate extremes such as landslides, floods, and heatwaves



PRIYANKA CHATURVEDI

Every year, as winter arrives in Delhi, so does the inevitable reality of toxic haze, so does the discussion to prioritise healthy air. After huffing and puffing, literally and figuratively, for a few days, it is work as usual till the next Diwali/farm fire season.

The great Indian apathy to demand better governance continues. However, this is no more a seasonal nuisance but a major public health and policy crisis unfolding. For the crores of residents, breathing has become an act of endurance. The norm of pollution has disillusioned the citizens about the need for immediate action by their chosen representatives. While most cities would shut down at an AQI of over 500, Delhi continues to function as if the choking air were normal, with the Government even hosting fitness events amid it all.

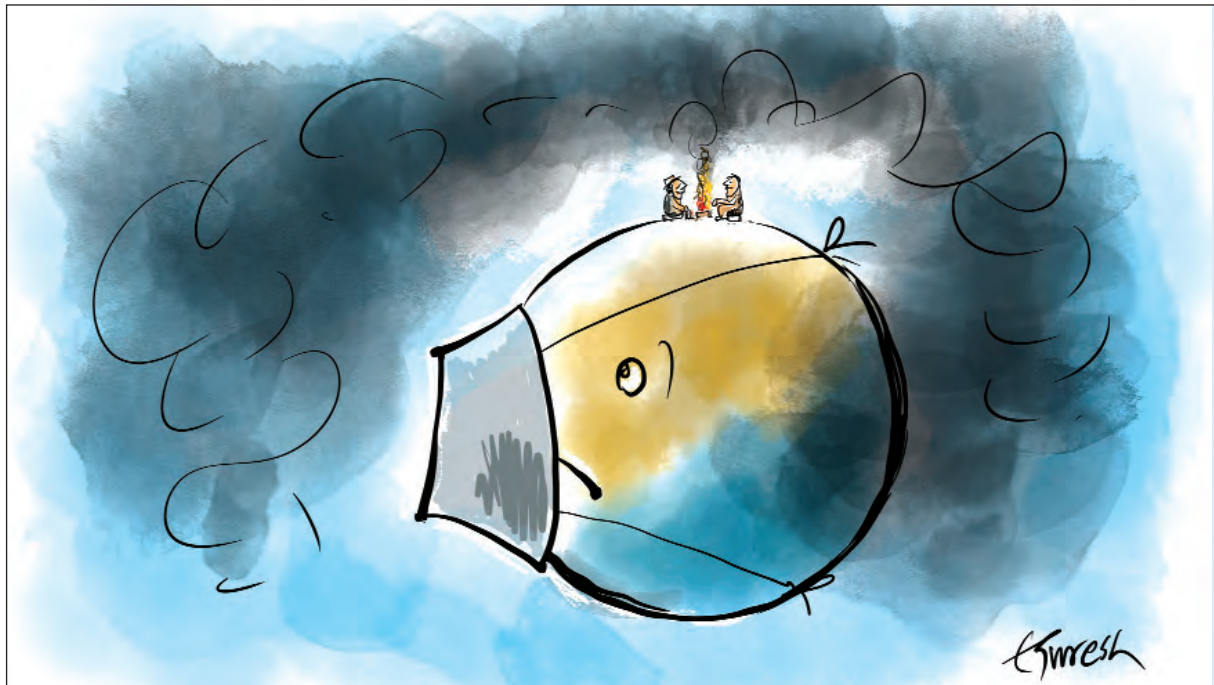
Worse still, the Government's response only further enhances its wilful apathy, as rather than fighting pollution, it chooses to manipulate the data measuring it. The remarkable "triple-engine government" in Delhi has been accused of taking cosmetic measures, such as allegedly spraying water near AQI sensors, rather than tackling pollution at its source.

According to the data submitted to the Supreme Court, on Diwali, only 9 out of 37 sensors were functioning, even as authorities claimed to be monitoring air quality closely. Various examples will tell you that a call for a ban on anything seldom works, rather makes the proposition more interesting. Similar was the case of the firecracker ban, and once that was lifted by the highest court of the land under the label of 'green crackers', welcomed by the Government, the NCR saw the return of the fire-crackers with a vengeance.

Yes, of course, this isn't the only cause but one of the major causes of what makes the capital of the country choke with poisonous air. Then there is the elephant in the room-the stubble burning by farmers. Punjab alone has already recorded over 1,200 farm fires since September.

To add salt to the wound, when India's AQI scale has been capped at 500, international apps have shown readings over 1,000. While this is not new, it remains unaddressed by the Government, and much of the population remains unaware. Around such conditions, many parts of the city will adopt work-from-home policies, yet what about the citizens who cannot afford to work from home, nor afford to buy a purifier like the Chief Minister?

The new-age capitalism has brought along the need to buy clean air for survival. This is no more a seasonal problem. According



THE UNITED STATES' RENEWED WITHDRAWAL FROM THE PARIS AGREEMENT UNDER TRUMP, THE ROLLBACK OF CLIMATE GRANTS, AND THE RETREAT OF MAJOR CORPORATIONS AND BANKS FROM CLIMATE ALLIANCES REFLECT A DANGEROUS TREND OF WILFUL DENIAL BY THOSE MOST RESPONSIBLE

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to the 2025 Lancet Countdown on Health and Climate Change, India now accounts for 26 per cent of global deaths caused by air pollution-over 17 lakh deaths annually-a 38 per cent rise since 2010. The very air that every single citizen of the country breathes is also what is slowly killing them.

Even still, the Environment and Health Ministries continue to deny any direct correlation between air pollution and mortality. This silence should itself be a clarion call for decisive and coordinated action.

Delhi's smog is a symptom of a deeper policy vacuum on pollution. On one hand, cities like Mumbai get away thanks to the sea winds, which also blow away accountability, against unchecked construction and industrial activity. On the other hand, northern cities dominate global pollution rankings in the top 50 of the world's most polluted cities.

This inaction is not India's alone; it mirrors a wider failure of global leadership. Even as India ranks 10th in the Climate Change Performance Index, global leadership continues to falter.

The United States' renewed withdrawal from the Paris Agreement under Trump, the rollback of climate grants, and the retreat of major corporations and banks from climate alliances reflect a dangerous trend of wilful denial by those most responsible. The developed world is not yet seeing the worst consequences of climate change, now endured by the Global South. Addressing this crisis requires not just short-term measures but systemic

reform. That is why, in 2021, I introduced the Climate Change Council Bill-a Private Member's Bill-to establish a comprehensive legal framework to guide India's response to climate change; a framework we currently lack. The absence of a unified climate law in India limits effective action, with the background of it being among the most vulnerable nations facing compound climate extremes such as landslides, floods, and heatwaves. By integrating environmental, ecological, and developmental aspects, the Bill seeks to ensure focused mechanisms for the assessment, adaptation, and mitigation of climate change impacts.

Still, policy cannot succeed without public will. These persisting conditions across various North Indian states will drive the majority of the public health emergencies not only for the present but for future generations as well. Every citizen, regardless of occupation or income, deserves the right to breathe clean air.

We must expand public transport; prioritise walking and cycling through safer streets; enforce vehicle and construction emission standards; and embed air quality goals into urban planning. Clean air must be a collective national guarantee. It is not a woke agenda, as many dismiss it, but an urgent health hazard agenda which needs to be tackled on a war footing. The citizens of India deserve better. When fate comes knocking, it will not distinguish between wealth and geography. By then, no nation will be immune to the consequences of its own-and our collective-inaction.

The Pioneer
SINCE 1865

Meditation: The mind's antidote to modern stress



RAJYOGI BRAHMA KUMAR NIKUNJ JI

2ND OPINION
THE PIONEER

In the last about 50 years or more, it has been increasingly realised by medical professionals that many ailments are caused by stress or trauma, resulting in more and more deaths.

Isn't it surprising that a few years back, something like stress, about which we were not so serious, has today become a part of our everyday life? Today, there is a flood of literature available on stress-related diseases and their treatment, and it has become almost a fashion nowadays to talk or write on the effects of stress on modern men and women.

Although we all talk about stress, it often isn't clear what stress is really about. Even though WHO, in its well-

known definition of health, has taken into account the social, moral, and spiritual aspects of health, some very important aspects of stress have, up to now, been missed, overlooked, or at least underemphasised by doctors, social scientists, criminologists, administrators, historians, and others.

Many people feel that stress is something that happens to them during an event such as physical injury, emotional heartbreak, or some family feud, etc. Some people say that stress is a feeling experienced by our mind and body in response to an event like a terror attack, rail accident, or plane crash. However, experts believe that while stress does involve events and our responses to them, these are not the most important factors causing it. Our thoughts about the situations in which we find ourselves are more critical compared to other reasons mentioned above.

We need to understand that when something happens to us, we automatically evaluate the situation mentally and decide if it is really threatening to us, how we need to deal with the situation, and what skills we can use. So, if we feel that the demands of the situation outweigh the skills we have, then we treat the situation as stressful. On the other hand, if we feel that our coping skills outweigh the demands of the situation, then we don't see it as stressful. According to psychologists, stress in

small quantities is good and at times necessary because it motivates a person and helps him or her to become more productive. However, an excess of it, or a strong response to it, can be fatal. Hence, the way in which we deal with a stress-provoking event would determine its impact on our health.

The basic idea is to understand ourselves and our reactions towards stressful events, thereby learning to handle them more effectively. One should understand that stress management is not about avoiding or escaping the pressures and turbulence of modern living. No! In the actual sense, it is about learning to appreciate how the body reacts to external pressures and developing skills that enhance the body's adjustment.

The *Gita* states that man can be his own best friend or his own worst enemy. To be my best friend, I must spend time with myself – learning to love and respect myself so I can do the same for others. By watching what goes on in my mind, I can gently guide it back on the right track. If I allow negative or wasteful thoughts, meditation becomes difficult; but if I clear my mind and keep my thoughts positive, it's easier to experience peace. It isn't enough to just read about it – get up and start meditating today!

The writer is a spiritual educator & popular columnist

INDIA'S YOUTH SUFFOCATING UNDER UNKEPT PROMISES AND INEQUALITY

The current regime in India has plunged the nation into a spiral of economic distress and social despair, with every section of society hit from all sides over the past decade. Students, youth, farmers, labourers, workers, shopkeepers, employees, and traders are struggling, and not a single section appears content with this Government amid rising prices, shrinking opportunities, and deepening inequality.

Inflation has skyrocketed, the rupee has lost its sheen, and the gulf between the rich and the poor has widened dangerously, making life increasingly difficult for the poor and middle-class families.

Unemployment has become a matter of grave concern. According to the Centre for Monitoring Indian Economy

(CMIE), India's unemployment rate climbed to 7.5 per cent in October 2025-the highest in the past six months.

Lakhs have lost jobs across sectors, including construction, IT, and banking.

More than 90 lakh people are jobless in the construction industry alone, while 25 lakh salaried positions have vanished. Such frightening figures have become routine, yet the Government seems unmoved.

It appears that those in power remain in constant election mode, crafting slogans instead of solutions. The time has come for citizens to question why leaders continue to campaign even as the nation gasps under the weight of unemployment and inequality

BHAGWAN THADANI | MUMBAI

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

LETTERS TO THE EDITOR

Delhi choking on neglected air

Apropos "Delhi's deadly air: A public health emergency" (Nov. 6), the capital's toxic air stands as a grim reminder of how environmental neglect can slowly suffocate a city's health and spirit. Each winter, Delhi turns into a gas chamber, yet the response remains disappointingly routine – a mix of temporary bans, political blame, and public resignation. The crisis is structural, not seasonal. Vehicular fumes, industrial emissions, and construction dust, coupled with weak enforcement and fragmented governance, have created a calamity that transcends class and geography. What worsens the situation is the erosion of accountability. Governments announce short-term plans; citizens complain but persist with polluting habits, and industries evade scrutiny. China's willingness to share its smog-control experience is instructive – proof that leadership, strict regulation, and civic participation can change the air we breathe. Beijing's example shows that progress follows when political will aligns with scientific planning.

Clean air must not remain a campaign slogan or seasonal privilege; it is a fundamental right defining the quality of life in any modern city. Delhi must commit to transparent, collective, and sustained action before its skyline becomes a permanent haze of indifference.

AVINASHIAPPAN MYILSAMI | TAMIL NADU

A victory beyond American borders

Zohran Mamdani's victory in New York represents far more than an electoral win; it is a triumph for the working class and a reminder that politics can still serve ordinary citizens. His immediate statement – "Let's get back to work today" – reflects commitment to building a city that is affordable and inclusive. At a time when chauvinism and racism dominate American discourse, Mamdani's success offers hope.

America has thrived on the contributions of immigrants, whose labour and creativity have shaped its cities and economy. Yet, this truth is often undermined. The Republicans continue to ignore these sacrifices, resorting instead to divisive rhetoric. Change, however, is constant and New York itself is living proof: a city built on the sweat, capital, and dreams of the masses. Its rewards must belong to everyone, not merely the super-rich.

Seeing a young leader of Indian origin succeed in American politics reinforces the belief that democracy thrives when diverse voices are heard. His victory symbolises justice, equality, and shared prosperity. Zohran Mamdani's victory in New York marks a defining moment for inclusive politics, celebrating working-class strength, immigrant contribution, and the enduring power of diversity in democracy.

K ANANTH RUPESH | ANDHRA PRADESH

Equality in compassionate job rules

Apropos the report, "HC bins petition of adopted son seeking job in KSRTC on compassionate grounds," the headline is misleading. The Karnataka High Court rejected the plea not because the petitioner was adopted, but because he applied five years after his foster father's death. Rules stipulate that an application must be made within a year. Even a biological son's plea would have been dismissed.

However, discrimination between adopted and biological children in compassionate appointments is unjust. If KSRTC's policy excludes adopted children, it is flawed and violates equality. The Court rightly ruled that there can be no distinction between adopted and biological offspring. Denying an adopted child such consideration defeats the purpose of adoption itself.

The Government should reconsider its rule limiting applications to one year from the employee's death. Earlier, minors could apply within a year of attaining majority, which was fairer. Compassionate appointments may not erase grief, but they can ease hardship. Restoring the earlier rule would be a humane gesture-better than distributing unsustainable freebies. Political parties must pledge to remove such inequities and uphold compassion in governance.

KV SEETHARAMAIAH | BENGALURU

Hapless citizens, helpless Governments

In recent months, a series of fatal incidents across Afghanistan, Pakistan, India, Nepal, Bangladesh, Burma, and Sri Lanka has exposed the fragility of their transportation systems. Overcrowded buses tumbling off narrow mountain roads, trains derailing due to outdated tracks, and air mishaps blamed on technical negligence have become grimly routine



PRASHANT TEWARI

Transportation is the lifeline of any nation, facilitating economic growth, social interaction, and national integration. From bustling highways to vital railway networks and expanding aviation routes, the efficiency and safety of transport systems determine a country's progress and global competitiveness. However, across much of Southeast Asia, this lifeline is fraying. The region has witnessed an alarming rise in man-made transportation accidents on roads, rails, and in the air and water, underscoring deep-rooted systemic failures. Despite repeated warnings from experts and recurring tragedies, safety remains a neglected priority. The real crisis lies not merely in poor infrastructure, but in governance deficits, corruption, and a culture of complacency that have made such disasters almost predictable.

Current Situation

India, with one of the world's largest road networks, records the highest number of road fatalities globally: a tragic distinction that reflects the dire state of safety enforcement. In Pakistan and Bangladesh, poorly maintained public buses and lax driving standards contribute to frequent road tragedies. In Nepal, a combination of treacherous terrain and vehicle overloading continues to claim lives. Even air safety, which demands the highest precision, has been compromised by negligence and inadequate oversight. What ties these incidents together is not just infrastructural decay but institutional corruption. Funds earmarked for road repairs, rail modernisation, and aviation safety audits are too often siphoned off by corrupt officials or misused due to poor planning. Substandard materials are used in construction projects, safety inspections are perfunctory or skipped altogether, and regulations exist more on paper than in practice. At the state level, the rot runs deep. Many regional governments lack the political will or administrative capacity to enforce safety standards. The issuance of driving licences, for instance, is notoriously casual. In several countries, licences can be



HUMAN LIFE, AND INDEED ALL LIVING LIFE, MUST BE TREATED AS SACRED BY THOSE IN POWER

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obtained without proper training or testing, sometimes through bribery or political influence. This results in untrained, reckless drivers operating vehicles on already hazardous roads—a recipe for tragedy. Moreover, there is little to no culture of periodic vehicle inspection. Buses, trucks, and private vehicles continue to ply despite being mechanically unfit, emitting toxic fumes and posing constant danger to commuters. Corrupt local officials often overlook such violations in exchange for small bribes, perpetuating a cycle where accountability is absent and public safety is compromised. The consequences of such governance

failures are devastating. Every day, citizens across the region risk their lives merely by commuting. Road fatalities rob families of their breadwinners; rail and air disasters inflict collective trauma that scars entire communities. The loss is not merely statistical but deeply human: children orphaned, parents grieving, families shattered by entirely preventable tragedies. The economic cost is equally severe. Repeated accidents deter investment, disrupt trade, and drain public resources on rescue operations and compensation. Yet, beyond economics, the larger tragedy lies in the erosion of public trust.

When citizens realise that their lives are endangered not by fate but by the corruption and indifference of those meant to protect them, faith in institutions collapses.

Call to Action

Governments across Southeast Asia must recognise that transportation safety is not a luxury; it is a fundamental right of every citizen. The first step towards reform lies in tackling corruption head-on. Transparency in infrastructure spending must be made non-negotiable. Every rupee or taka allocated for road safety, railway upgrades, or aviation oversight must be accounted for and subject to public scrutiny.

FIRST Column

Second, state governments must institutionalise rigorous and periodic inspections of vehicles, tracks, and aircraft. Independent safety commissions—insulated from political influence—should be empowered to enforce compliance and penalise violators. Third, the process of issuing driving licences must be overhauled. Stringent testing standards, computerised assessments, and continuous driver education should replace the current system that too often rewards bribery and negligence. Road safety education, starting from schools, can help cultivate a culture of responsibility and awareness that endures over generations. Finally, civil society and the media must play a proactive role in demanding accountability. Each preventable death on the road or in the air must be treated not as an isolated incident, but as evidence of systemic failure that demands redress. Transportation should connect lives, not end them. The tragic frequency of man-made transportation disasters in Southeast Asia is a stark reminder that progress without integrity is hollow. Unless corruption is rooted out, regulations are enforced, and human life is valued above political expediency, the region will continue to pay a heavy price in blood and broken trust. Governance, after all, is not measured by how quickly roads are built or airports inaugurated, but by how safely and honestly citizens are allowed to travel upon them. Human life, and indeed all living life, must be treated as sacred by those in power. There has to be a limit to the suffering a society can endure before its conscience revolts. Yet, indifference has become our silent companion; we mourn briefly for the dead and then move on, believing tragedy belongs to someone else. But fate has a cruel way of closing distances: it is someone else's loss today, it could be your loved one tomorrow. Those who sit in positions of authority must remember that no shield of privilege can protect them forever from the pain they choose to ignore. When a life is lost to negligence, it is not just an accident; it is a moral failure of the entire system, a wound that bleeds into the collective soul of a nation.

Rethinking modern technology: When progress defies nature and dharma



ATUL SEHGAL

The technologies of modern times are full of gleam and glitter. They are declared to be the products of painstaking and pathbreaking research. They are touted to be the result of great discoveries of the scientific principles operating in the vast universe and revolutionary inventions based thereon. They are hailed as the harbingers of great beneficial changes in the lives of billions of humans inhabiting this planet Earth. They are supposedly stated to be instruments of further economic development and growth of the 193 nations holding a population of 8 billion human beings in the world. But what if I were to tell you that most of the so-called modern technologies are crude, cruel, and inferior? What if I were to call them technologies based on incomplete or even, in some cases, incorrect understanding of material nature? What if we were told that almost all modern technologies in various domains of human endeavour are environment-polluting and nature-unfriendly? Furthermore, how will you take the insinuation that most of the above technologies are also devoid of human values? They are, unfortunately. We have to go to the fundamentals of material nature. We have to go to the original, timeless knowledge base provided in the Vedic scriptures by the omniscient, divine creator of the universe. All humans are His creation, and He handed down to the earliest humans at the dawn of creation, more than 1.96 billion years ago, all knowledge in coded and cryptic form. That fundamental knowledge is embodied in the universal, timeless, and cosmic scriptures called the Vedas. It stands to reason that the master and creator of the universe knows best how humans created by Him should live and behave—what type of technologies they should develop and use for preserving peace, stability, and health. He provided to humans a set of coded principles or values called Dharma for assiduous adherence by humans. Dharma is the code of righteous living and includes, in its broad ambit, pure, unsullied, true knowledge which even covers all sciences and technologies. Let us see how today's technologies are harsh on all the primordial elements of Mother



Nature called out in Vedic scientific literature—air, earth, fire, water, and ether. Today's surface transport vehicles are air-polluting and earth (soil)-polluting. These include automobiles and aeroplanes. Many parts and components of these vehicles, including electric batteries, are bio non-degradable after use. All modes of electricity generation—coal or diesel-based thermal, hydropower, nuclear power, and even solar and wind power—are not without well-known deleterious effects on the environment. Solar panels are largely bio non-degradable after a lifespan run of 25 years. Wind power turbines pose hazards to birds. Chemical process industries are heavily air-polluting. Petroleum and petrochemical industries are both earth-polluting and air-polluting. Oil-digging and extraction activities create big holes below the earth which, apart from upsetting the proportion of natural substances underground, disturb the disposition of the earth's tectonic plates. The baneful effects of the release of factory pollutants, even after treatment by chemicals, into rivers and seas contaminate natural water bodies, thus adversely affecting aquatic flora and fauna. Continuous use of chemical fertilisers and genetically modified seeds is leading to erosion of soil fertility and undermining the intrinsic, natural quality and flavour of cereals, fruits, and vegetables. Ether, the other prime element of Mother Nature, is being heavily defiled by electromagnetic radiation in the form of microwaves emanating from mobile telephony towers and other wireless communication equipment. This important aspect needs more elaboration. The microwaves are not low-frequency waves; they have a high frequency, falling between radio waves and infrared on the electromagnetic spectrum. They are of a frequency higher

than radio waves but lower compared to visible light. Microwaves have frequencies from approximately 300 MHz to 300 GHz and are used for applications like radar, cell phones, and cooking. The content of microwaves in natural background radiation is being increased by extensive generation of microwave energy for these applications. This is disturbing the natural proportion of microwaves in the ethereal space and hence polluting it. And global warming is eloquently exhibiting that our fancied technologies are vitiating the subtle primeval element of fire (Agni) of Mother Nature. The most recent technological wonders are computer hardware, computer software, and artificial intelligence. These are primarily intended for increasing gross economic output or replacement of humans by machines or computing algorithms. This is going to exploit more and more of natural materials, including rare earth metals, and leave post-usage residual substances that are only partially recyclable, and their recycling processes are also environment-degrading. We now come to human values that are supposed to go with technologies and their usage. A Vedic derivative text—Maha Upanishad—carries the message that the world is one family and all humans are connected through fraternal bonds, being children of the one creator. This divine message indirectly conveys that humans, cutting across nations and continents, should treat other humans as members of one global family and design institutions, systems, and even technologies and technology-based processes accordingly. Further, moderation (non-greed), compassion, honesty, and truthfulness are values that must be adhered to in both development and usage of technological implements. They should be conducive to equitable wealth creation and distribution. Simply stated, our technologies should not only be environment-friendly but also aligned with eternally relevant, divine human values. Our scientists, engineers, and, most of all, political leaders should become alive to the above stark truths and take corrective action before it is too late. Let us not wait to face the powerful, retributive fury of Mother Nature, some of the milder symptoms of which are already being seen in the form of climate change, flooding of cities, cracking of roads, melting of snow peaks, violent landslides, and crumbling hillsides. The author is a management consultant based in New Delhi

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SURYA SARATHI RAY

The Rajasthan government has chalked out a long-term plan to transform the state from a resource-driven economy to a \$4.3 trillion innovation-led powerhouse by 2047. According to the recently unveiled Developed Rajasthan @2047 vision document, the state, currently the seventh-largest economy with a Gross State Domestic Product (GSDP) of approximately \$197 billion, aims to increase the GSDP to \$350 billion by 2028-29 and, by 2047, reach an ambitious \$4.3 trillion. The vision document has identified five sectors—manufacturing, renewable energy, mining, tourism, and services—to drive the economy forward. Aware that achieving the target will not be easy and will require a mix of industrial diversification, private investment, technology adoption, and policy reforms, the state has prioritised plans to create jobs, empower small businesses, and modernise industries. It proposes to turn the state into one of India's most investment-friendly destinations. The vision document emphasises that “economic progress must reach people,” signifying that growth would not be limited to big cities—rural clusters, small towns, and border districts will also become engines of opportunity. Rajasthan's economic blueprint puts technology and sustainability at its core. The government aims to make the state a hub for digital innovation and green manufacturing. From solar energy to hydrogen projects, renewable power will be the backbone of Rajasthan's future economy. Rajasthan is already India's largest producer of cement, zinc, marble, and solar power. It now wants to move beyond raw production to value-added industries. MSMEs remain central to the plan and will be strengthened with easier financing, skill support, and e-market access. Technology and sustainability will be at the core of the transition. In its efforts to ensure the ease of doing business, the state government is keen on simplifying clearances, digitising compliance, and reducing red tape. The vision document predicts that by 2047, Rajasthan's young workforce will be among the most skilled in India. Training centres and industry-linked courses will prepare young people for modern sectors, including robotics, data analytics, clean technology, and digital marketing. Rajasthan is quietly scripting one of India's most remarkable green transformations. Under the

leadership of Chief Minister Bhajan Lal Sharma, the state is positioning itself as the country's renewable energy capital—where solar fields stretch across the horizon and windmills turn the desert breeze into power. Special mention is deserved for the state's clean energy front. With more than 300 days of sunshine each year and vast stretches of land ideal for clean energy projects, Rajasthan has a natural advantage. A shift is taking place—from being a producer of energy to building a green economy, where factories, farms, and cities all run on sustainable power. Guided by the Viksit Rajasthan @2047 roadmap, the Chief Minister aims to make Rajasthan a hub for solar, wind, and green hydrogen. The plan focuses on expanding renewable energy capacity, encouraging private investment, and linking clean power to job creation and industrial development. From the blazing sun of the Thar to the corridors of Jaipur, Rajasthan's renewable revolution is gathering pace—turning sunlight into strength and vision into reality. While solar parks are already lighting up homes across Bikaner, Jaisalmer, and Barmer, wind projects are also being scaled up in western districts, with hybrid systems combining both sources to ensure round-the-clock supply. By 2047, more than 70 per cent of the state's electricity is expected to come from renewables. The Bhajan Lal Sharma government is also steering Rajasthan towards the next frontier—green hydrogen. With pilot projects underway in Jodhpur and Barmer, the state plans to produce clean hydrogen fuel using renewable electricity. Partnerships with private companies and global investors are in motion, positioning Rajasthan as a potential exporter of green fuels in the coming decade. By 2047, Rajasthan envisions itself not just as an energy supplier but as a model of sustainable living. The vision is to combine ecological balance with economic expansion—ensuring that development never comes at the cost of nature. Another defining feature of Sharma's plan is its emphasis on inclusivity. The renewable energy push is reaching villages, where locals are being trained to manage small solar parks and microgrids. Women's cooperatives are adopting solar-powered equipment for irrigation and food processing. By 2047, Rajasthan aims to be not only a supplier of clean energy but also a model for how development and ecology can coexist. Under Bhajan Lal Sharma's leadership, the desert state is showing that sustainability is not a slogan—it is a strategy for growth.

The author is a research scholar

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Trump has other options if US Supreme Court stalls his import taxes

ASSOCIATED PRESS
■ Washington

President Donald Trump has warned that the United States will be rendered “defenceless” and possibly “reduced to almost Third World status” if Supreme Court strikes down the tariffs he imposed this year on nearly every country on earth.

The justices sounded skeptical during oral arguments Wednesday of his sweeping claims of authority to impose tariffs as he sees fit.

The truth, though, is that Trump will still have plenty of options to keep taxing imports aggressively even if the court rules against him. He can re-use tariff powers he deployed in his first term and can reach for others, including one that dates back to the Great Depression.

“It’s hard to see any pathway here where tariffs end,” said Georgetown trade law professor Kathleen Claussen. “I am pretty convinced he could rebuild the tariff landscape he has now using other authorities.”

At Wednesday’s hearing, in fact, lawyer Neal Katyal, representing small businesses suing to get the tariffs struck down, argued that Trump didn’t need the boundless authority he’s claimed to impose tariffs under 1977 International Emergency Economic Powers Act (IEEPA). That is because Congress delegated tariff power to the

White House in several other statutes — though it carefully limited the ways the president could use the authority.

“Congress knows exactly how to delegate its tariff powers,” Katyal said.

Tariffs have become a cornerstone of Trump’s foreign policy in his second term, with double-digit “reciprocal” tariffs imposed on most countries, which he has justified by declaring America’s long-standing trade deficits a national emergency.

The average US tariff has gone from 2.5 per cent when Trump returned to the White House in January to 17.9 per cent, highest since 1934, according to calculations by Yale University’s Budget Lab.

The president acted alone even though the US Constitution specifically gives the power to tax – and impose tariffs – to Congress.

Still, Trump “will have other tools that can cause pain,” said Stratos Pahis of Brooklyn Law School.

Here’s a look at some of his options:

Countering unfair trade practices: The United States has long had a handy cudgel to wallop countries it accuses of engaging in “unjustifiable,” “unreasonable” or “discriminatory” trade practices. That is Section 301 of the Trade Act of 1974.

And Trump has made aggres-



sive use of it himself — especially against China. In his first term, he cited Section 301 to impose sweeping tariffs on Chinese imports in a dispute over the sharp-elbowed tactics that Beijing was using to challenge America’s technological dominance. The US is also using 301 powers to counter what it calls unfair Chinese practices in the shipbuilding industry.

“You’ve had Section 301 tariffs in place against China for years,” said Ryan Majerus, a partner at King & Spalding and a trade official in Trump’s first administration and in Biden’s.

There are no limits on the size

of Section 301 tariffs. They expire after four years but can be extended. But the administration’s trade representative must conduct an investigation and typically hold a public hearing before imposing 301 tariffs.

John Veroneau, general counsel for the US trade representative in the George W Bush administration, said Section 301 is useful in taking on China. But it has drawbacks when it comes to dealing with the smaller countries that Trump has hammered with reciprocal tariffs.

“Undertaking dozens and dozens of 301 investigations of all

of those countries is a laborious process,” Veroneau said.

Targeting trade deficits: In striking down Trump’s reciprocal tariffs in May, the US Court of International Trade ruled that the president couldn’t use emergency powers to combat trade deficits.

That is partly because Congress had specifically given the White House limited authority to address the problem in another statute: Section 122, also of the Trade Act of 1974. That allows the president to impose tariffs of up to 15 per cent for up to 150 days in response to unbalanced trade.

The administration doesn’t even have to conduct an investigation beforehand.

But Section 122 authority has never been used to apply tariffs, and there is some uncertainty about how it would work.

Protecting national security: In both his terms, Trump has made aggressive use of his power — under Section 232 of Trade Expansion Act of 1962 — to impose tariffs on imports that he deems a threat to national security.

In 2018, he slapped tariffs on foreign steel and aluminum, levies he’s expanded since returning to the White House. He also plastered Section 232 tariffs on autos, auto parts, copper, and lumber.

In September, the president even levied Section 232 tariffs on kitchen cabinets, bathroom vanities and upholstered furniture. “Even though people might roll their eyes” at the notion that imported furniture poses a threat to national security, Veroneau said, “it’s difficult to get courts to second-guess a determination by a president on a national security matter.”

Section 232 tariffs are not limited by law but do require an investigation by the US Commerce Department. It’s the administration itself that does the investigating — also true for Section 301 cases — “so they have a lot of control over the outcome,” Veroneau said.

Reviving Depression-era tariffs:

Nearly a century ago, with the US and world economies in collapse, Congress passed the Tariff Act of 1930, imposing hefty taxes on imports. Known as the Smoot-Hawley tariffs (for their congressional sponsors), these levies have been widely condemned by economists and historians for limiting world commerce and making the Great Depression worse. They also got a memorable pop culture shoutout in the 1986 movie ‘Ferris Bueller’s Day Off.’

Section 338 of the law authorises the president to impose tariffs of up to 50 per cent on imports from countries that have discriminated against US businesses. No investigation is required, and there’s no limit on how long the tariffs can stay in place.

Those tariffs have never been imposed — US trade negotiators traditionally have favoured Section 301 sanctions instead — though the United States used the threat of them as a bargaining chip in trade talks in the 1930s.

In September, Treasury Secretary Scott Bessent told Reuters that the administration was considering Section 338 as a Plan B if the Supreme Court ruled against Trump’s use of emergency powers tariffs.

The Smoot-Hawley legislation has a bad reputation, Veroneau said, but Trump might find it appealing. “To be the first president to ever use it could have some cache.”

India needs world-class banks: FM Sitharaman

PRESS TRUST OF INDIA
■ Mumbai

Finance Minister Nirmala Sitharaman on Thursday said the country needs big and world-class banks, and discussions are on with the Reserve Bank and lenders in this regard.

Addressing the 12th SBI Banking and Economics Conclave 2025, Sitharaman asked lenders to deepen and widen credit flow to the industry, exuding confidence that GST rate cut-driven demand would unleash a virtuous investment cycle.

Stressing that India needs a lot of big and world-class banks, she said the “government is looking at this and work has already commenced. We are discussing with the RBI. We are discussing with banks”.

As part of the privatisation exercise, the government in January 2019 sold its controlling 51 per cent stake in IDBI Bank to Life Insurance

Corporation of India (LIC). Subsequently, the government and LIC announced plans for the strategic sale of their stake in IDBI Bank.

In October 2022, both shareholders had invited EoI (Expression of Interest) from investors for privatising IDBI Bank by selling a total of 60.72 per cent stake. This includes a 30.48 per cent stake of the government and 30.24 per cent of LIC.

In January 2023, the DIPAM received multiple EoIs for IDBI Bank.

Paving the way for the sale of IDBI Bank, Sebi in August 2025 has approved the reclassification of Life Insurance Corporation as a public shareholder from promoter of the bank on completion of strategic divestment in the lender.

Besides, the government had undertaken the consolidation of public sector banks. In the biggest consolidation exercise in the banking space, the government, in August 2019, had announced four

major mergers of public sector banks, bringing down their total number to 12 from 27 in 2017.

Effective April 1, 2020, United Bank of India and Oriental Bank of Commerce were merged with Punjab National Bank; Syndicate Bank was merged with Canara Bank; Allahabad Bank was amalgamated with Indian Bank; and Andhra Bank and Corporation Bank were consolidated with Union Bank of India.

In 2019, Dena Bank and Vijaya Bank were merged with Bank of Baroda. Prior to this, the government had merged five associate banks of SBI and Bharatiya Mahila Bank with the State Bank of India.

She emphasised that infrastructure creation is the government’s main focus, and capital expenditure has increased fivefold in the last decade.

GOVT CANNOT RESTRAIN RETAIL INVESTORS FROM



Finance Minister Nirmala Sitharaman with State Bank of India Chairperson Challa Sreenivasulu Setty during the 12th SBI Banking and Economics Conclave 2025, in Mumbai on Thursday.

TRADING IN F&O: Finance Minister Nirmala Sitharaman on Thursday said the government cannot restrain retailers from trading in Futures and Options (F&O) but will definitely create awareness regarding the risks involved in putting money in such instruments.

The statement comes days after Sebi chairman Tuhin Kanta Pandey ruled

out shuttering the weekly derivatives contracts in Nifty and Sensex.

Responding to a question on the government’s stance on the F&O segment, wherein retailers lose significant amount of money, Sitharaman said that the government “is not not here to shut the door on F&O trading but it can make aware people about the

risks involved in the derivatives.”

At the same time, investors have the responsibility to understand the risks involved, she said while speaking at the SBI Banking and Economics Conclave 2025.

She also sought suggestions for dealing with the issue of the retailers trading in F&O segment.

Next round of talks on trade pact with Peru likely in Jan next year

PRESS TRUST OF INDIA
■ Mumbai

The next round of negotiations between India and the South American nation Peru is proposed to be held in January next year in the national capital, the Commerce Ministry said on Thursday.

The ninth round of negotiations with Peru concluded on November 5 in Lima.

Peru is a major producer of critical minerals, which are key inputs for electronics, auto and solar sectors.

“The discussions witnessed substantive progress across key chapters of the proposed agreement, including trade in goods and services, rules of origin, technical barriers to trade, customs procedures, dispute settlement, and critical minerals,” the ministry said in a statement.

The Indian delegation is being led by Vimal Anand,

Joint Secretary in the Department of Commerce and Chief Negotiator for the pact.

Teresa Stella Mera Gomez, Minister of Foreign Trade and Tourism of Peru, reaffirmed the country’s commitment to the timely conclusion of the negotiations, highlighting the complementarity between both economies and expressing optimism that the agreement will enhance trade and investment flows. Vishvas Vidu Sapkal, Ambassador of India to Peru, noted that the agreement would create new opportunities for cooperation in areas like critical minerals, pharmaceuticals, automobiles, textiles and food processing.

“Both sides agreed to hold inter-sessional meetings to address pending issues ahead of the next round of negotiations proposed to be held in New Delhi in January 2026,” the ministry said.

India could generate 11 mn tonnes of solar waste by 2047: Study

PRESS TRUST OF INDIA
■ Newe Delhi

India is projected to generate about 11 million tonnes of solar waste by 2047, largely from crystalline-silicon modules, according to two studies published on Thursday.

Managing this waste would require nearly 300 recycling plants across the country and an investment of around Rs 4,200 crore, said the studies by Delhi-based think tank Council on Energy, Environment and Water (CEEW).

The studies also said that recovering and reusing materials from discarded solar panels could create a ₹3,700-crore market opportunity by 2047.

If this potential is realised, recovering valuable materials such as silicon, copper, aluminium and silver from solar waste could meet 38 per cent of the sector’s manufacturing inputs by 2047 and avoid 37 million tonnes of carbon emissions by replacing virgin resources with recycled ones.

India’s solar module recycling market is currently at a very early stage, with only a few commercial recyclers operating.

The CEEW studies provide India’s first comprehensive blueprint for building a domestic solar recycling ecosystem that supports both clean energy and manufacturing self-reliance.

Rishabh Jain, Fellow, CEEW, said, “India’s solar revolution can power a new green industrial opportunity. By embedding circularity into our clean energy systems, we can recover critical minerals, strengthen supply chains and create green jobs while turning potential waste into lasting value. Building this circular economy is most important for India’s resilient and responsible growth.”



The CEEW studies also said that solar recycling in a formal setup remains unviable today, with recyclers facing losses of ₹10,000-12,000 per tonne.

The biggest operational expense is buying back waste modules, which accounts for nearly two-thirds of the total (around ₹600 per panel), followed by processing, collection and disposal costs.

For recycling to become profitable, modules would need to be priced below ₹330 or recyclers supported through EPR (Extended Producer Responsibility) certificate trading, tax incentives and R&D investments in efficient recovery of silicon and silver, the studies said.

Akanksha Tyagi, Programme Lead, CEEW, said, “Solar recycling can be the bridge between India’s clean energy and manufacturing ambitions. Beyond managing waste, it’s an opportunity to

innovate by designing panels for easier recovery, improving material purity and creating new value chains around critical minerals.

“Introducing EPR targets, creating demand for circular products, improving data transparency and designing for recyclability could turn India’s solar waste challenge into a green industry opportunity,” she said.

To enable large-scale adoption, the CEEW studies recommend EPR targets for collection and recovery under the E-Waste (Management) Rules, 2022, led by the Environment Ministry, and a Circular Solar Taskforce under the Ministry of New and Renewable Energy to align policy, finance and industry action.

They also propose a centralised solar inventory to identify waste hotspots and urge producers to share material data and design modules for easy disassembly.

Sylvanus Properties Limited				
(CIN: U70109DL2006PLC150229)				
EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025				
(₹ in Millions)				
Sl. No.	Particulars	Quarter ended 30 September 2025 (Unaudited)	Corresponding quarter ended 30 September 2024 (Unaudited)	Previous year ended 31 March 2025 (Audited)
1	Total Income from Operations	39.60	11.34	146.80
2	Net Profit/ (Loss) for the period (before Tax; Exceptional and/ or Extraordinary items)	(138.19)	(36.95)	(390.50)
3	Net Profit/ (Loss) for the period before Tax (after Exceptional and/ or Extraordinary items)	(138.19)	(36.95)	(1,710.50)
4	Net Profit/ (Loss) for the period after Tax; (after Exceptional and/ or Extraordinary items)	(138.13)	(38.13)	(1,757.70)
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(138.13)	(38.13)	(1,755.40)
6	Paid up Equity Share Capital	100.00	100.00	100.00
7	Reserves (excluding Revaluation Reserve)	(8,770.07)	(6,833.90)	(8,504.70)
8	Securities Premium Account	-	-	-
9	Net Worth	(8,670.07)	(6,733.90)	(8,404.70)
10	Paid up Debt Capital / Outstanding Debt	11,344.43	10,010.47	10,950.80
11	Outstanding Redeemable Preference Share	-	-	-
12	Debt Equity Ratio*	-	-	-
13	Earnings per Share (EPS) (Face value Per Share ₹10 each) (for continuing and discontinued operations) -			
	- Basic (Amount in ₹)	(13.81)	(3.81)	(175.77)
	- Diluted (Amount in ₹)	(13.81)	(3.81)	(175.77)
14	Capital Redemption Reserve	-	-	-
15	Debt Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio**	-	-	-
17	Interest Service Coverage Ratio	(0.64)	-	(46.36)
18	Current ratio (In times)	0.34	0.43	0.36
19	Total debts to total assets (In times)	3.17	1.94	3.08
20	Long term debt to working capital (In times)#	-	-	-
21	Bad debt to account receivable ratio (In %)	-	-	-
22	Current liability ratio (In times)	0.85	1.00	0.84
23	Debtor turnover ratio (In times)	0.57	0.12	1.34
24	Inventory turnover ratio (In times)	0.01	0.00	0.07
25	Operating margin (In %)	(14.47)	(81.16)	(74.33)
26	Net profit margin (In %)	(348.93)	(338.22)	(1,197.55)
* Ratio can not be calculated due to negative average shareholders funds.				
** Ratio can not be calculated due to negative earning available for debt service.				
# Ratio can not be calculated due to negative working capital.				
Notes :				
1	The above results have been reviewed and approved by the Board of Directors ('the Board') at its meeting held on 06 November 2025.			
2	The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 52(8), read with 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/ Annual Financial Results are available on the Company's website (https://embassyindia.com/sylvanus/) and on the website of BSE (https://www.bseindia.com) and NSE (https://www.nseindia.com).			
Registered Office:		For and on behalf of the Board of Directors		
Offices no 202, 2nd Floor, A-18 Raria House, Middle Circle, Connaught Place , New Delhi- 110 001				
Place : New Delhi		Rakesh Kirtikumar Lakhani		
Date : 06 November 2025		Whole-time director		

FROM THE WORLD

PAKISTAN

TTP commander killed in Khyber

A commander belonging to the banned terror outfit Tehreek-e-Taliban Pakistan (TTP) was killed on Thursday in a joint operation with the Counter Terrorism Department in the restive Khyber Pakhtunkhwa province of Pakistan on Thursday, police said. The intelligence-based operation in the Amberi Kalla area of Karak, in southern Khyber Pakhtunkhwa, turned into a fierce gun battle that lasted for nearly four hours leading to the death of Hakeem Nisar, the TTP commander. During the exchange of fire, three police personnel sustained injuries and were immediately shifted to a nearby hospital for treatment. Security officials described Hakeem Nisar as a high-value target involved in multiple acts of terrorism, including attacks on security forces and targeted killings in the region.

NEPAL

Border security stepped up

Nepal has stepped up security along its border with India in the wake of Assembly elections in Bihar, officials said on Thursday. Authorities from both countries increased surveillance at the Jatahi border checkpoint, which was closed during the day as part of intensified security, they said. The closure of the border and tightened security were aimed at checking any untoward incidents during the election, they added. Security personnel from Nepal and India have been engaged in patrolling the area. According to the Deputy Superintendent of Police of Dhanusha, Ganesh Bahadur Bam, Nepal Police personnel collaborated with India's SSB to reinforce border checks. The Indo-Nepal border in Dhanusha is being closely monitored.

Eight planes shot down during India-Pakistan conflict: Trump

PRESS TRUST OF INDIA
■ New York

Known to make inconsistent comments, US President Donald Trump now claims that eight planes were shot down during the war between India and Pakistan in May, once again without specifying who they belonged to.

Addressing the America Business Forum in Miami, Florida, on Wednesday, President Trump, updated the number of planes downed between the two countries to eight from seven. Until now, the US President has been maintaining that seven planes were shot down during the conflict.

"Pakistan and India. I was in the midst of a trade deal with both of them, and then. I heard they were going to war. Seven planes were shot down, and the eighth was really badly wounded. Eight planes were shot down essentially," Trump said.

Trump also reiterated that India and Pakistan "made peace" after he threatened the two nuclear-armed neighbours with snapping trade deals if they continued their military conflict, a claim he has repeated several times since then.

"I said, this is war. 'I'm not going to make any trade deals with you guys unless you agree to peace'. The two nations said, 'No way. This has nothing to do.' I said, 'It has everything to do. You are nuclear powers. I'm not



President Donald Trump on stage after speaking at the America Business Forum PTI

trading with you. We're not making any deals with you if you're at war with each other," Trump claimed.

"A day later, I get a call saying, 'We made peace'. They stopped. I said, 'Thank you. Let's do trade'. Isn't that great? Tariffs did that... Without tariffs, that would have never happened," Trump said amid applause.

He said that in eight months, he ended eight wars, including Kosovo and Serbia, and Congo and Rwanda, that were going on for a long time. Since May 10, when Trump announced on social media that India and Pakistan had agreed to a "full and immediate ceasefire" after a

"long night" of talks mediated by Washington, he has repeated his claim over 60 times that he "helped settle" the tensions between the two neighbouring countries.

India has consistently denied any third-party intervention. India launched Operation Sindoor on May 7, targeting terror infrastructure in Pakistan and Pakistan-occupied Kashmir in retaliation for the April 22 Pahalgam attack that killed 26 civilians. India and Pakistan reached an understanding on May 10 to end the conflict after four days of intense cross-border drone and missile strikes.

In his remarks in Miami, Trump went on to add that

he helped solve the conflict between Israel and Iran, Egypt and Ethiopia, Armenia and Azerbaijan and Cambodia and Thailand.

"All of them were in war... Some of the wars were 32 years old. One was 38 years old. I got some of these settled in an hour. No help from the United Nations at all," Trump said.

He added that around the world, America is making peace through strength "because they know they're not going to mess around with us. Nobody's going to mess around with us".

"All great economic deals, great for everybody," the US president said.

Pakistan, Afghanistan to resume talks

PRESS TRUST OF INDIA
■ Islamabad

Pakistan and the Afghan Taliban were set to resume peace talks in Istanbul on Thursday, aiming to tackle the issue of cross-border terrorism and avoid further escalation between the two sides.

Clashes broke out between the border troops on October 11, resulting in casualties on both sides. Pakistan claimed that at least 206 Afghan Taliban and 110 Tehreek-e-Taliban Pakistan operatives were killed, while Pakistan suffered the loss of 23 soldiers.

A ceasefire was agreed between the two sides on

October 15, which had been extended during the two rounds of talks held on October 19 in Doha and October 25 in Istanbul.

The temporary truce is still holding, but mutual acrimony is evident on social media and in the statements of officials from both sides.

The Istanbul talks were heading towards failure, but the situation was saved by Turkiye, and another round was agreed for which officials of the two countries have reached Istanbul.

For the third round, being facilitated jointly by Turkiye and Qatar, Pakistan's delegation is being led by Lt Gen Asim Malik, director general

of the Inter-Services Intelligence and national security advisor, and includes senior officials from the military, intelligence agencies, and the Foreign Office.

The Afghan Taliban's delegation includes General Directorate of Intelligence (GDI) chief Abdul Haq Waseq, Deputy Interior Minister Rehmatullah Najib, Taliban spokesperson Suhail Shaheen, Anas Haqqani, Qahar Balkhi, Zakir Jalali and Afghanistan's chargé d'affaires in Ankara. The talks are expected to continue for two days.

A joint statement was issued by the Turkish foreign ministry, following the last round of talks, stating that

"all parties have agreed on continuation of ceasefire" and "to put in place a monitoring and verification mechanism that will ensure maintenance of peace and impose a penalty on the violating party".

It also stated that "the principals" from both sides would reconvene in Istanbul on November 6 to discuss implementation.

Early this week, Pakistani military spokesman Lt Gen Ahmed Sharif Chaudhry accused Kabul of harbouring the TTP fighters, saying that stopping attacks from Afghan soil was a demand of Pakistan on which there would be no compromise.

Denmark eyes new law to protect citizens from AI deepfakes

ASSOCIATED PRESS
■ Copenhagen

In 2021, Danish video game live-streamer Marie Watson received an image of herself from an unknown Instagram account. She instantly recognised the holiday snap from her Instagram account, but something was different: Her clothing had been digitally removed to make her appear naked. It was a deepfake.

"It overwhelmed me so much," Watson recalled. "I just started bursting out in tears, because suddenly, I was there naked."

In the four years since her experience, deepfakes — highly realistic artificial intelligence-generated images, videos or audio of real people or events — have become not only easier to make worldwide but also look or sound exponentially more realistic. That's thanks to technological advances and the proliferation of generative AI tools, including video generation tools from OpenAI and Google.

These tools give millions of users the ability to easily spit out content, including for nefarious purposes that range from depicting celebrities Taylor Swift and Katy Perry to disrupting elections and humiliating teens and women. In response, Denmark is seeking to protect ordinary Danes, as well as performers and artists who might have their appearance or voice imitated and shared without their permission.

A bill that's expected to pass early next year would change copyright law by imposing a ban on the sharing of deepfakes to protect citizens' personal characteristics — such as their appearance or voice — from being imitated and shared online without their consent.

If enacted, Danish citizens would get the copyright over their own likeness. In theory, they then would be able to demand that online platforms take down content shared without their permission.

Cameroon's president Paul Biya sworn in again

ASSOCIATED PRESS
■ Yaounde (Cameroon)

Cameroon's long-time leader Paul Biya was sworn in on Thursday for a new seven-year term following his victory in last month's presidential election, which his opposition rival has described as "a constitutional coup." Speaking to Parliament, the world's oldest president promised to stay faithful to the confidence of the Cameroonian people and vowed to work for a "united, stable and prosperous" country.

The 92-year-old incumbent, who is Africa's second-longest serving leader, took the oath of office during a session of parliament in what residents describe as the heavily militarised and partially deserted capital, Yaounde.

Priscilla Ayimboh, a 40-year-old seamstress in Yaounde, doesn't see a new term for Biya as likely to change anything.

"I'm tired of Biya's rule and I no longer care whatever he does. It's a pity. I wonder what will become of Cameroon in the next seven

53.66 per cent of the vote, ahead of his former ally-turned-challenger Issa Tchiroma Bakary, who scored 35.19 per cent.

There were protests in several parts of Cameroon days after the October 19 vote, followed by a three-day lockdown this week after Tchiroma claimed victory and alleged vote tampering. The government has confirmed that at least five people were killed during the protests, although the opposition and civil society groups claim the figures are far higher.

Tchiroma insists Biya was awarded a "fraudulent" victory in the election.

"The will of the Cameroonian people was trampled that day, our sovereignty stolen in broad daylight," Tchiroma wrote on Wednesday night. "This is not democracy, it is electoral theft, a constitutional coup as blatant as it is shameful."

Biya came to power in 1982 following the resignation of Cameroon's first president and has ruled since following a 2008 constitutional amendment that abolished term



years: there are no roads, water, and jobs," she said.

Munjah Vitalis Fagha, a senior politics lecturer at Cameroon's University of Buea, told The Associated Press that Biya's inauguration was "taking place in a tense yet controlled political atmosphere, marked by deep divisions between the ruling elite and a growingly disillusioned populace."

Fagha added, "The ceremony occurs amid calls for political renewal, ongoing security challenges in the Anglophone regions, and widespread concerns over governance and succession."

Cameroon's top court on October 27 declared Biya the winner of the election, with

limits. His health has been a topic of speculation as he spends most of his time in Europe, leaving governance to key party officials and family members. He has led Cameroon longer than most of its citizens have been alive — over 70 per cent of the country's almost 30 million population is below the age of 35. If he serves his entire term, Biya will leave office nearly 100-years old.

The results of his nearly half-century in power have been mixed; armed insurgencies in both the north and west of the country, along with a stagnant economy, have left many young people disillusioned with the leader.

Typhoon Kalmaegi moves toward Vietnam

ASSOCIATED PRESS
■ Nha Trang (Vietnam)

Typhoon Kalmaegi headed toward Vietnam, with heavy rains battering the coast and strong winds uprooting trees ahead of expected landfall late on Thursday, forecasters said. Earlier, the typhoon left more than 100 people dead and dozens missing in the Philippines.

An unusually strong storm for the region in November, it was packing sustained winds of about 183 kph with gusts reaching up to 220 kph over the South China Sea as it approached Vietnam, said forecasters. It was likely to make landfall between Quang Ngai and Gia Lai provinces in central Vietnam, they said.

Vietnam's central provinces are already reeling from floods due to record-breaking rains. Kalmaegi is forecast to dump more than 600 millimetres of rain in some areas.



Vehicles are stacked on top of each other due to flooding caused by Typhoon Kalmaegi in Liloan on Thursday PTI

Bracing for Kalmaegi

In coastal cities like Danang, waves up to 3 metres high battered the coast and strong winds uprooted trees in Dak Lak province. Many homes in Quy Nhon, also a coastal city, were left without power for hours.

The country's financial hub, Ho Chi Minh City, faces a heightened risk of severe

floods. High tides were also expected on the Saigon River, and authorities warned up to 100 millimetres of expected rainfall could inundate low-lying areas.

Across the central Philippines, Kalmaegi killed at least 114 people and left 127 missing in what was the deadliest natural disaster to hit the country this year.

Philippine President Ferdinand Marcos Jr declared a state of emergency on Thursday. After sowing death and destruction in the Philippines, especially in the hard-hit central province of Cebu, the tropical cyclone blew out of the archipelago on Wednesday into the South China Sea.

In Cebu's town of Liloan, Krizza Espira went to the mortuary on Thursday, where the bodies of her husband and three children, killed when their roof collapsed, were held ahead of a wake. She said four other of her family members — including her mother and aunt — remain missing. "I hope someone can help speed up the search," she said.

The typhoon displaced more than 560,000 villagers in the Philippines, including nearly 450,000 who were evacuated to emergency shelters, the Office of Civil Defense said.

Ukraine claims it has hit major Russian oil refinery with drones

ASSOCIATED PRESS
■ Kyiv

Ukrainian drones struck a major oil refinery in Russia's Volgograd region for the second time in almost three months, Ukraine's general staff said on Thursday. Russian officials did not confirm the attack, although the local governor said drones started a fire at an unspecified industrial facility in the region.

Ukraine's general staff said in a statement that the attack took place the previous day. The refinery is the largest producer of fuel and lubricants in Russia's Southern Federal District, processing more than 15 million tons of crude annually — about 5.6 per cent of the country's total refining capacity, according to Ukrainian officials.

Russia and Ukraine have traded almost daily assaults on each other's energy infrastructure as US-led diplomatic efforts to stop the nearly four-year war make no impact on the battlefield.

Ukraine's long-range drone strikes on Russian refineries aim to deprive Moscow of the oil export revenue it needs to pursue its full-scale invasion. Russia wants to cripple the Ukrainian power grid, seeking to deny civilians access to heat, light and running water in what Kyiv officials say is an attempt to "weaponise winter."

Ukrainian President Volodymyr Zelenskyy said foreign countries are helping Kyiv in its efforts to keep the power grid operating amid Russia's onslaught.

"Practically every day, our power engineers, repair brigades, and the State Emergency Service of Ukraine are carrying out restorations on-site after attacks: hits keep occurring across various points, especially in our communities, and especially near the Russian border and close to the front," Zelenskyy said late Wednesday. Ukraine, meanwhile, has attempted to strike targets on Russian soil with domestically developed long-range drones.

Ukrainian forces also struck three fuel lubricants facilities in the Russian-occupied Crimean peninsula and a storage and assembly base for Russia's Shahed drones in an occupied area of Ukraine's eastern Donetsk region, the general staff statement said.

Bangladesh artists perform in Karachi after 18 years

PRESS TRUST OF INDIA
■ Karachi

Bangladeshi artists returned to Pakistan after 18 years with their presence at the World Culture Festival being held, marking a renewed chapter in cultural exchanges between the two countries.

Bangladeshi artists, including a few Hindu performers, are participating at the Karachi Arts Council event, with one of them Shireen Jawad performing on Wednesday night.

Founder of Bangladesh Art Week, Neharika Mumtaz, who is leading the Bangladesh delegation here, said the invitation from the Arts Council to take part in the festival was a welcome opportunity. The opportunity for Bangladesh artists in Pakistan after nearly 18 years.



Pope Leo meets Palestinian President Abbas

ASSOCIATED PRESS
■ Vatican City

Pope Leo XIV met Palestinian President Mahmoud Abbas for the first time on Thursday, and the two men discussed the urgent need to provide assistance to civilians in Gaza and to pursue a two-State solution to end the conflict in the region. The meeting, which lasted about an hour and was described as "cordial" in a brief Vatican statement, comes nearly a month after the US-brokered ceasefire agreement came into effect in the Gaza Strip.

"During the cordial talks, it was recognised that there is an urgent need to provide assistance to the civilian population in Gaza," the Holy See said. Abbas was visiting the Vatican to mark the 10th anniversary of the signing of the "Comprehensive Agreement between the Holy See and the State of Palestine."



Pakistan minister visits office of Hafiz Saeed's banned JuD

PRESS TRUST OF INDIA
■ Lahore

A Pakistani minister and close aide to Prime Minister Shehbaz Sharif on Thursday visited the office of the Pakistan Markazi Muslim League (PMML), a political face of Hafiz Saeed's banned Jamaat-ud-Dawah (JuD), in Punjab and met its leaders.

Minister of State for Interior Senator Talal Chaudhry visited the PMML House, Faisalabad, some 130 km from Lahore, where he was received by PMML leaders. His visit is seen as an "official patronage" of the Shehbaz regime to Saeed's political outfit. Saeed, the Mumbai attack mastermind, has been in Lahore's Kot Lakhpat jail since 2019 after he was convicted in multiple terror financing cases. In a statement, the PMML said that during the visit, Chaudhry held a detailed meeting with the party leadership.

US airports among 40 targeted by shutdown-related flight cuts

ASSOCIATED PRESS
■ Washington

Airports in New York, Los Angeles and Chicago along with hubs across the US are among the 40 that will see flights cut starting Friday due to the Government shutdown, according to a list distributed to the airlines and obtained by *The Associated Press*.

The Federal Aviation Administration announced Wednesday that it would reduce air traffic by 10 per cent across 40 “high-volume” markets to maintain travel safety as air traffic controllers exhibit signs of strain during the ongoing Government shutdown.

The airports impacted cover the busiest across the US — including Atlanta, Denver, Dallas, Orlando, Miami, and San Francisco. In some of the biggest cities — such as New York, Houston and Chicago — multiple airports will be affected.

The FAA is imposing the flight reductions to relieve pressure on air traffic controllers who are working without pay during the Government shutdown and have been increasingly calling off work. Controllers already have missed one paycheck and are scheduled to again receive nothing next week as the shutdown drags on and the financial pressure on them mounts.

The FAA has already been delaying flights at times when airports or its other facilities are short on controllers.



Airlines said they would try to minimize the impact on travellers. United Airlines said it would focus the cuts on smaller regional routes that use smaller planes like 737s. Passengers should start to be notified about cancellations Thursday. The AAA recommended that travelers download their airline's app and turn on notifications. United Airlines and Delta Air Lines both said they will offer refunds to passengers who opt not to fly — even if they purchased tickets that aren't normally refundable.

Experts predict hundreds if not thousands of flights could be canceled. The cuts could represent as many as 1,800 flights and upwards of 268,000 seats combined, according to an estimate by aviation analytics firm Cirium.

“I'm not aware in my 35-year history in the aviation market where we've had a

situation where we're taking these kinds of measures,” Bedford said Wednesday. “We're in new territory in terms of Government shutdowns.”

Air traffic controllers have been working unpaid since the shutdown began Oct. 1. Most work mandatory overtime six days a week, leaving little time for side jobs to help cover bills and other expenses unless they call out.

Mounting staffing pressures are forcing the agency to act, Bedford said.

“We can't ignore it,” he said, adding that even if the shutdown ends before Friday, the FAA wouldn't automatically resume normal operations until staffing improves and stabilises. Bedford and Transportation Secretary Sean Duffy said Wednesday that they would meet with airline executives to figure out how to safely implement

the reductions. Major airlines, aviation unions and the broader travel industry have been urging Congress to end the shutdown, which on Wednesday became the longest on record.

The shutdown is putting unnecessary strain on the system and “forcing difficult operational decisions that disrupt travel and damage confidence in the US air travel experience,” said US Travel Association President and CEO Geoff Freeman in a statement.

Duffy warned on Tuesday that there could be chaos in the skies if the shutdown drags on long enough for air traffic controllers to miss their second full paycheck next week. Duffy said some controllers can get by missing one paycheck, but not two or more. And he has said some controllers are even struggling to pay for transportation to work.

Indian-Americans hail new era in US politics

PRESS TRUST OF INDIA
■ New York

Members of the Indian-American diaspora have hailed the victory of New York City Mayor-elect Zohran Mamdani, describing his win as historic and a sign that immigrant stories are now shaping the narrative in the US.

“Last night felt like the dawn of a new era. With Zohran Mamdani's historic win, in the same moment New York welcomes its first Indian-origin mayor, we are witnessing a shift in how this city understands identity, belonging, and power,” Founder and CEO of NYC-based educational and cultural organisation The Culture Tree Anu Sehgal told PTI on Wednesday.

She said Mamdani's victory speech reflected a pro-immigrant conviction that New York is built by those who arrive, strive, and rise. “It was filled with cultural Easter eggs only our community would recognise... From quoting Nehru to closing to the beat of Dhoom,” Sehgal said.

Acknowledging that challenges lie ahead, Sehgal said what is undeniable is that “South Asian and immigrant stories are no longer just part of the narrative, they are shaping it”.

South Asian community leader and former Deputy Comptroller of Nassau County, Dilip Chauhan, congratulated Mamdani and said he was delighted to see a fellow South Asian American devoted to

public service and committed to his vision for the city. Chauhan, an early supporter of Mamdani, said the mayor-elect's victory reflected people's trust in his leadership.

“He inspires hope for a brighter future and stands as a role model for every immigrant. Wishing him all the best in continuing to serve and uplift our communities,” Chauhan said.

Indian American Impact Fund, a community organisation, said the results of Tuesday's election “proved that whether it's city council, mayor, or statewide office, South Asian Americans are part of the political future of this country”.

It said that 19 of its endorsed candidates across the US won elections, including Virginia's first-ever South Asian woman elected to statewide office, Lt Governor-elect Ghazala Hashmi, and New York's first South Asian mayor Zohran Mamdani. Other notable wins included the re-election of Cincinnati Mayor Aftab Pureval and the election of Joe Khan as District Attorney of Bucks County, Pennsylvania.

Chintan Patel, Executive Director of the Indian American Impact Fund, congratulated all endorsed candidates who won and lauded those who ran for office.

“We can only ensure positive change happens by building community and being at the table where decisions are made,” Patel said.

Trump says he will not attend G20 Summit in South Africa



ASSOCIATED PRESS
■ New York

US President Donald Trump has said he will not attend the G20 Summit to be held in South Africa later this month, questioning the country's membership in the grouping of major economies.

South Africa, which assumed the year-long G20 Presidency on December 1, 2024, will host the Summit in Johannesburg from November 22 to 23, the first time the meeting of G20 leaders will be held on African soil.

“I am not going. We have a G20 meeting in South Africa. South Africa shouldn't even be in the Gs anymore because what's happened there is bad. I'm not going. I told them I'm not going. I'm not going to represent our country there. It shouldn't be there,” Trump said while addressing the America Business Forum Miami in Florida on Wednesday.

The US will take over the G20 Presidency from South Africa on December 1, 2025, and will chair the grouping until November 30, 2026.

British Army chief meets Pakistani counterpart



PRESS TRUST OF INDIA
■ Islamabad

British Army chief Gen Charles Roland Vincent Walker on Thursday met his Pakistani counterpart Asim Munir and the two officers discussed ways to boost bilateral defence cooperation.

During the meeting at General Headquarters (GHQ) in Rawalpindi, matters of mutual interest, regional security and measures to further enhance bilateral defence cooperation were discussed, according to a statement by the Pakistan Army. The two sides also reiterated the need for continued collaboration to ensure peace and stability in the region.

General Walker appreciated the Pakistan Army's achievements and sacrifices in the fight against terrorism

and its efforts for regional peace and stability.

Earlier, upon arrival at GHQ, General Walker laid a floral wreath at Yadgar-e-Shuhada. He was presented with a guard of honour. The military officials of the two countries regularly interact with each other. Munir last met General Walker during his five-day official visit to the UK in February, where he delivered a keynote address at the annual 7th Regional Stabilisation Conference at the Royal Military Academy in Sandhurst.

In May 2024, then-CGS General Sir Patrick Sanders paid a visit to Pakistan, where he met Munir, with General Walker present as well as the CGS-designate. Munir and then-CGS General Sanders also met in May 2023 as the latter visited Rawalpindi.

Attackers board ship after firing grenades

ASSOCIATED PRESS
■ Dubai

Attackers firing machine guns and rocket-propelled grenades boarded a ship, en route to South Africa from India, off the coast of Somalia on Thursday, officials said, likely the latest assault by resurgent Somali pirates operating in the region.

The British military's United Kingdom Maritime Trade Operations centre issued an alert over the attack, warning ships in the area. The private security firm Ambrey also said that an attack was underway, saying it targeted a Malta-flagged tanker heading from Sikka, India, to Durban, South Africa.

Ambrey added that it appeared to be an assault by Somali pirates, who have been reported as operating in the area in recent days and who seized an Iranian fishing boat to use as a base of operations. Iran has not acknowledged the fishing boat's seizure, called the Issamohamadi. Details of the attacked vessel correspond to the Hellas Aphrodite, which changed its track and slowed down at the time of the attack. The ship's owners and managers could not immediately be reached for comment.

Another maritime security firm, the Diaploous Group, said the attacked tanker had a crew of 24 mariners, all of whom reportedly locked themselves into the ship's citadel for safety during the attack. The vessel did not have an armed security team aboard it, the firm added. The European Union's Operation Atalanta,

a counter-piracy mission around the Horn of Africa, did not immediately respond to a request for comment. That EU force has responded to other recent pirate attacks in the area and had issued a recent alert to shippers that a pirate group was operating off Somalia and assaults were “almost certain” to happen.

Thursday's attack comes after another vessel, the Cayman Islands-flagged Stolt Sagaland, found itself targeted in a suspected pirate attack that included both its armed security force and the attackers shooting at each other, the EU force said. Piracy off the Somali coast peaked in 2011, when 237 attacks were reported. Somali piracy in the region in 2011 cost the world's economy some \$7 billion, with \$160 million paid out in ransoms, according to the Oceans Beyond Piracy monitoring group.

The threat was diminished by increased international naval patrols, a strengthening central government in Somalia, and other efforts. However, Somali pirate attacks have resumed at a greater pace over the last year, in part due to the insecurity caused by Yemen's Houthi rebels launching attacks in the Red Sea corridor over the Israel-Hamas war in the Gaza Strip.

In 2024, there were seven reported incidents off Somalia, according to the International Maritime Bureau. So far this year, multiple fishing boats have been seized by Somali pirates.

Israel identifies latest hostage remains as student

ASSOCIATED PRESS
■ Jerusalem

Israeli authorities confirmed on Thursday that the remains of a hostage returned the previous day from Gaza are of a Tanzanian agricultural student in Israel who was killed on October 7, 2023, in the Hamas-led attack that started the war.

The development was the latest step forward under the US-brokered ceasefire. The office of Israeli Prime Minister Benjamin Netanyahu said the remains were identified as those of Joshua Loitu Mollel and that his family has been notified.

Mollel, 21, had arrived at

kibbutz Nahal Oz only 19 days before the attack, after finishing agricultural college back home and looking to gain experience in Israel he could apply in Tanzania. He is survived by two parents and four siblings in Tanzania.

“Joshua's return offers some comfort to a family that has endured unbearable uncertainty for over two years,” the Hostages and Missing Families Forum Headquarters said in a statement. There are now six bodies of hostages that remain in Gaza. Militants have released 22 bodies of hostages since the ceasefire began last month. Among the six bodies still in Gaza is

that of Sudthasak Rinthalak, agricultural worker from Thailand, the only non-Israeli.

Hamas returned 20 living hostages to Israel on October 13. The subsequent exchanges of the dead are the central component of the initial phase of the deal which requires Hamas return all hostage remains as quickly as possible. The exchanges have gone ahead even as Israel and Hamas have accused each other of breaching other terms of the agreement.

Israel has handed over 285 bodies, according to the International Committee of the Red Cross, which handles the exchanges.

Jewish community feels insecure in Singapore, says Minister

PRESS TRUST OF INDIA
■ Singapore

Members of the Jewish community in Singapore have faced “unpleasant incidents, hostility, both online and offline”, amid global tensions over the Israel-Hamas conflict, Minister for Home Affairs K Shanmugam said as a warning to a multi-ethnic society of over six million.

Speaking at the Chessed-El Synagogue on Thursday during its 120th anniversary celebration, Shanmugam said Jewish residents now feel “less secure”.

“I came here today because there has been feedback from the Jewish community about how reactions in Singapore. To events overseas have impacted the lives of some members of the Jewish community,” the Channel News Asia quoted the Minister as saying.

Shanmugam, who is also Coordinating Minister for National Security, cited several recent incidents. In September, toilets in some international schools in Singapore were vandalised with anti-Israel vulgarities. Jewish students are enrolled in these schools, according to the Channel report.

Last month, a passing motorist shouted “free Palestine” at a member of the Jewish community who was wearing a skullcap, or kippah, on the way to the synagogue at Waterloo Street, a more than a century-old holy place for the Jews in the central business district of the prosperous city State.

“In Singapore, followers of any faith who wear visible markers of their religion. Should never be made to feel targeted based on their religion,” said Shanmugam.

Bangladesh approves law prescribing death penalty for perpetrators of enforced disappearance

PRESS TRUST OF INDIA
■ Dhaka

Bangladesh's interim Government on Thursday approved a draft ordinance prescribing the death penalty for perpetrators of “enforced disappearance”, amid the ongoing trial of ousted prime minister Sheikh Hasina and 15 serving military officers over crimes against humanity.

“This is a landmark law. It will ensure that enforced disappearances never occur again in the country,” press secretary of Chief Adviser Yunus, Shaiful Alam, said at a press conference after the advisory council, effectively the cabinet, approved the draft.

He said the law criminalises the establishment of secret detention centres such as “so-called

Aynaghar” and obligates courts to conduct trials under the proposed law within 120 days of the filing of charges. After President Mohammad Shahabuddin's assent, the ordinance will likely be enforced in the case of 15 army officers, Hasina and several of her colleagues in the ousted Government, including the former police chief.

Bangladesh International Crimes Tribunal's chief prosecutor on October 16 sought the death penalty for deposed premier Sheikh Hasina, alleging that she was the “mastermind and principal architect” behind the crimes against humanity committed during the mass protests last year.

Hasina, 78, faces multiple cases in Bangladesh after being ousted in August last year following the mass

student-led agitation in the country. According to a UN rights office report, up to 1,400 people were killed between July 15 and August 15 last year as Hasina's government ordered a security crackdown on protesters.

Hasina is facing the trial in absentia at Bangladesh's International Crimes Tribunal (ICT-BD) along with several ministers of her government, while 15 serving military officers also appeared on the dock from the cantonment, complying with the tribunal's arrest warrant.

The military officers' court appearance on October 22 came amid widespread speculations and unease over their trial in a civil court under a newly amended ICT-BD law instead of a military court under the Army Act.

The ICT-BD prosecutor earlier warned the army of

declaring 15 of their officers “fugitives” unless they were produced on the dock on the due date. The third amendment to the ICT-BD law, originally enacted to try hardened collaborators of Pakistani troops during the 1971 Liberation War, suggested that people charged under the law would be immediately disqualified to hold public offices and government services.

But the military officers charged under the law to be tried in the ICT-BD still hold their position, and the prosecution too called them as serving officers, creating a dilemma over their status.

Bangladesh army on Thursday said the government was yet to issue a clear directive regarding the job status of the officers, but added the issue demanded a legal explanation.



Police investigate swastikas painted with blood in Germany

ASSOCIATED PRESS ■ Hanau (Germany)

Police in Germany said on Thursday they were investigating the appearance of swastikas painted with human blood and smeared on dozens of cars, some mailboxes and building facades in the central town of Hanau. Police spokesman Thomas Leipold said officers were alerted Wednesday night when a man reported that he noticed the shape of a swastika applied in a reddish liquid on the hood of a parked car.

A special test quickly revealed that the substance was human blood. Police said that in total, almost 50 cars had been defaced in a similar way. “The background is completely unclear,” Leipold said, adding that investigators did not know if specific cars, mailboxes and buildings were targeted or if the swastikas were applied randomly.



Indian envoy in Shanghai felicitates Raagi of Amritsar

PRESS TRUST OF INDIA ■ Beijing

Consulate General of India in Shanghai, Pratik Mathur on Thursday met the visiting *Raagi* from Golden Temple in Amritsar, Bhai Maninder Singh ji and felicitated him. “CG Mathur met revered Bhai Maninder Singh ji, eminent *Raagi* from Sri Darbar Sahib (Golden Temple), Amritsar, on the auspicious occasion of Prakash Utsav of Sri Guru Nanak Dev Ji,” the Consulate in Shanghai said in a post on X.

Raagi, a Sikh musician, performs *kirtan* or the devotional hymns from the Guru Granth Sahib.

“Warm exchange of greetings on #Gurupurab, reflecting on Guru ji's eternal message of *Ek Onkar*, equality, honest living and selfless service to humanity,” Mathur said.

CG expressed deep gratitude for Bhai Sahib's visit to Shanghai and appreciated his global efforts.

PROSPECT



Meghalaya CM Conrad K Sangma at the 49th Wangala Festival, Wangala A-dam, Chibragre, near Tura

Field distillation unit under aroma mission inaugurated



The event witnessed the participation of a number of farmers from Phlangwanbroi and neighbouring villages, reflecting strong community involvement in the initiative.

In his address, the Chief Guest Olan Singh Suin expressed happiness at witnessing the collaboration between various organisations and local farmers. He conveyed his gratitude to all dignitaries and stakeholders present and highlighted the immense potential for lemongrass cultivation within the Mawsynram constituency, Meghalaya.

He further encouraged farmers to explore bay leaf and patchouli cultivation as emerging opportunities, emphasising the importance of value addition to agricultural products for better market returns and economic sustainability.

He also mentioned that this is the first distillation unit established in the constituency, expressing hope that it will not only boost agricultural productivity but also attract visitors and contribute to the area's overall growth. He concluded with optimism for a prosperous future for the farming community in the region.

The inaugural function also featured a traditional dance performance by the youth of Phlangwanbroi village, celebrating the local culture and community spirit.

The inauguration was followed by a demonstration of the distillation process and a visit to the facility by the assembled guests. Farmer-producer groups were introduced to operation protocols, quality assurance measures and market-linkage opportunities.

National Rural Conclave stresses on rural development

PIONEER NEWS SERVICE
■ New Delhi

India's rural development took the spotlight in Delhi on Thursday. The National Rural Conclave 2025, organised by Dr B.R. Ambedkar University Delhi, opened with a call to place villages at the centre of the country's growth vision for Viksit Bharat 2047. The two-day event, titled "The Rising Rural: Mapping the Trajectories towards Viksit Bharat", began at the India Habitat Centre. It is being hosted by the university's new Chaudhary Charan Singh Centre for Agribusiness and Rural Entrepreneurship.

The conclave brought together policymakers, academics and development experts to discuss the future of rural livelihoods, agrarian change and entrepreneurship. The message from the opening day was clear: India's growth story must begin from its villages. The inaugural session was attended by Professor Anu Singh Lather, Vice-Chancellor of Ambedkar University; Dr Abha Rani Singh, Chairperson of the National Minorities Development and Finance Corporation; Dr Archana Verma, IAS, of the National Water Mission;



Dr Santosh K. Singh, Director of the Centre and Col. (Retd) Omkar Singh. In his keynote address, Harsh Lohit, Founder and Chairperson of the Charan Singh Archives, spoke about Chaudhary

Charan Singh's lasting influence on India's rural thought. He said Singh's focus on equity and empowerment continues to guide social and economic policy today. Experts from the World Bank Group, Water for People

India Trust, Welthungerhilfe India, GIZ India, and the United Nations Environment Programme took part in the technical sessions. Discussions focused on the need to link water, land and agriculture in an integrat-

ed framework. Speakers warned that India must move away from fragmented policy-making. They said a holistic approach to rural growth is essential to ensure sustainability.

"Rural development cannot work in silos. It must connect ecology, economy and equity," said one participant. Dr Santosh K. Singh said the conclave aims to build a bridge between research, policy and practice. "Rural transformation is not about charity. It is about justice and opportunity," he said. The sessions also underlined that policies must be local and community-driven. Experts said that one-size-fits-all models often fail to address the diversity of India's villages. They called for hyperlocal planning and community participation to make development more effective.

The first day ended with a call to reimagine India's villages as the foundation of national progress. The recurring theme, echoed by several speakers, was that "India's soul resides in its villages." The conclave will continue on Friday with sessions on agribusiness, rural entrepreneurship and climate resilience.

ASDMA strengthens Assam's disaster preparedness ecosystem

PIONEER NEWS SERVICE
■ Guwahati

The Assam State Disaster Management Authority (ASDMA) organised a ceremonial launch, Memoranda of Understanding (MoUs) signing and release programme titled "Building Collaborative Resilience for the Future" at Guwahati today.

Keshab Mahanta, Minister for Revenue and Disaster Management Department, formally launched the SMART AXOM App, the Flood Scenario and Downstream Impact Study Report for Ranganadi, Doyang and Kurichhu Hydro Projects and the Certificate Course on Disaster Management Communication, focusing on working professionals, journalists, among others.

He also announced, as part of the same, a special Orientation Course for media personnel to strengthen disaster communication and promote responsible, timely and factual reporting during emergencies.

To strengthen institutional collaboration and build technical capacity, ASDMA signed three Memoranda of Understanding (MoUs) with leading institutions. The partnership with Gauhati University focuses on academic collaboration and launching a certificate course on disaster communication and gender studies. The collaboration with the Geological Survey of India (GSI) and the National Institute of Hydrology (NIH) will result in integrated geo-environmental appraisals



and urban flood studies in Barpeta district. Meanwhile, the collaboration with the Public Works Department (Electrical) and Assam Engineering College (AEC) aims to promote research and innovation in lightning protection systems and resilient infrastructure design for schools and community buildings.

Also, the Annual Activity Report (2020 to 2024) of ASDMA, summarising key achievements and interventions across the State, including advances in early warning systems, community-based preparedness and inter-departmental coordination, was released by the Minister.

The programme also included the

felicitation of mentors and distribution of certificates to interns under the ASDMA Youth Internship Programme (AYIP) 2025, recognising their contributions to disaster risk research and field-based resilience initiatives.

The event was attended by Ms L. Sweete Changsan, Additional Chief Secretary & CEO, ASDMA; Ms Meenakshi Das Nath, Additional CEO, ASDMA & Secretary, Revenue and Disaster Management Department; senior officials from the Government of Assam, NESAC, GSI, PWD and Faculty and officials from Gauhati University, AEC & NIH, along with mentors and AYIP interns and members from central and state disaster management agencies.

ICAI submits suggestions on insolvency law amendments to Parl panel

PIONEER NEWS SERVICE
■ New Delhi

Chartered accountants' apex body ICAI on Thursday made its submissions to a Parliamentary panel on the proposed amendments to the insolvency law. The Select Committee, headed by BJP member Baijayant Panda, is examining the Insolvency and Bankruptcy Code (Amendment) Bill, 2025, which was introduced in the Lok Sabha on August 12. A source said the Institute of Chartered Accountants of India (ICAI) made its submissions to the select committee on the amendments that are aimed at further improving the processes under the Insolvency and Bankruptcy Code (IBC).

Around 60 Per cent of the insolvency professionals are chartered accountants. There are over 4,560 insolvency professionals registered with the Insolvency and Bankruptcy Board of India (IBBI). IBBI is a key institution in the insolvency law ecosystem.

The amendment bill, introduced on August 12, has proposed a raft of amendments,



including an out-of-court mechanism to address genuine business failures, group and cross-border insolvency frameworks.

Besides, provisions have been proposed to reduce the time taken for admission of insolvency resolution applications, to expand the definition of resolution plan and decriminalisation of certain actions.

In the Statement of Objects and Reasons for the bill, Finance and Corporate Affairs Minister Nirmala Sitharaman had said the proposed changes aim to reduce delays, maximise value for all stakeholders and improve Governance of all processes under the Code.

Equinox India Infraestate Limited (formerly Indiabulls Infraestate Limited) (CIN: U70102DL2007PLC157384)			
EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025			
(₹ in Millions)			
Sl. No.	Particulars	Quarter ended 30 September 2025 (Unaudited)	Previous year ended 31 March 2025 (Audited)
1	Total Income from Operations	133.02	993.16
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/ or Extraordinary items)	(11.32)	(1,084.50)
3	Net Profit/ (Loss) for the period before Tax (after Exceptional and/ or Extraordinary items)	(11.32)	(1,991.35)
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/ or Extraordinary items)	(11.32)	(1,997.94)
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(11.32)	(1,998.52)
6	Paid up Equity Share Capital	2.27	2.27
7	Reserves (excluding Revaluation Reserve)	9,539.22	(2,268.60)
8	Securities Premium Account	16,123.92	16,123.92
9	Net Worth	9,541.48	9,580.99
10	Paid up Debt Capital / Outstanding Debt	16,942.86	13,973.87
11	Outstanding Redeemable Preference Share	-	-
12	Debt Equity Ratio*	-	-
13	Earnings per Share (EPS) (Face value Per Share ₹10 each) (for continuing and discontinued operations) - - Basic (Amount in ₹) - Diluted (Amount in ₹)	(49.77) (49.77)	(8,784.37) (8,784.37)
14	Capital Redemption Reserve	-	-
15	Debt Redemption Reserve	-	-
16	Debt Service Coverage Ratio*	1.78	1.46
17	Interest Service Coverage Ratio**	-	-
18	Current ratio (In times)	1.42	1.23
19	Total debts to total assets (In times)	0.61	0.55
20	Long term debt to working capital (In times)†	0.47	-
21	Bad debt to account receivable ratio (In %)	-	-
22	Current liability ratio (In times)	0.84	1.00
23	Debtor turnover ratio (In times)	1.28	3.94
24	Inventory turnover ratio (In times)	0.01	0.13
25	Operating margin (In %)	(7.25)	(105.30)
26	Net profit margin (In %)	(8.51)	(201.17)
* Ratio can not be calculated due to negative earning available for debt service.			
* Ratio can not be calculated due to negative earning available for interest service coverage			
Notes:			
1 The above results have been reviewed and approved by the Board of Directors ('the Board') at its meeting held on 06 November 2025.			
2 The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 52(8), read with 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/ Annual Financial Results are available on the Company's website (https://www.embassyindia.com/EIIL) and on the website of BSE (https://www.bseindia.com) and NSE (https://www.nseindia.com).			
Registered Office: Office no 202, 2nd Floor, A-18 Rama House, Middle Circle, Connaught Place, New Delhi- 110001.		For and on behalf of the Board of Directors	
Place : Gurugram Date : 06 November 2025		Manish Riyal Whole-time director	

Nirmala Sitharaman to lay foundation stone of Swahid Kankalata Barua State University on November 8

PIONEER NEWS SERVICE
■ Guwahati

Just prior to the foundation-laying ceremony of Swahid Kanaklata Barua State University in Gohpur on November 8, Chief Minister Himanta Biswa Sarma on Thrusday flagged off 270 vehicles carrying Amrit Kalash containing soil collected from every village and municipal ward for the construction of the university. Union Finance Minister Nirmala Sitharaman will lay the foundation stone of Assam's first university focussed on technical and vocational education and training.

It may be noted that two years ago in the year 2023, the people of the state came together to donate soil from their villages during Amrit Kalash Yatra. The soil thus collected, will be used in the Bhumi Pujan of Swahid Kanaklata Barua State University on 8 November. Speaking on the occasion at Srimanta Sankardev Kalakshetra in Guwahati, Chief Minister Sarma said that the Amrit Kalash Yatra programme was observed in Assam from September 20, 2023, as part of Prime Minister Narendra Modi's 'Meri Maati Mera Desh', initiative. Under this programme, soil or rice was collected from every household in every village and municipal ward across the state. Out of the 540 Amrit Kalash thus received from the 270 development blocks and municipal bodies of the state, 270 were sent to New Delhi for the construc-



Chief Minister Himanta Biswa Sarma on Thursday flagged off 270 vehicles carrying Amrit Kalash

tion of the Amrit Vatika near the National War Memorial, while the remaining 270 were preserved at Srimanta Sankardev Kalakshetra. The Chief Minister said, "I consider it my pleasure to flag off the 270 Amrit Kalash which will be used at the Bhumi Pujan ceremony of Swahid Kanaklata Barua State University in Gohpur".

The Chief Minister described the construction of Swahid Kanaklata Barua State University as one of the most ambitious projects of the State Government and stated that it will be the country's first university dedicated to technology-based vocational education and training. He said that the institution will be built over 731 bighas of land at Bholaguri Tea Estate in Gohpur with an estimated expenditure of ₹500 crore. The Public Works Department has already completed the tendering process

and is ready to begin construction. CM Sarma further stated that after Gauhati University and Dibrugarh University, this new university will emerge as another premier institution of higher education in Assam. He mentioned that the area of land allotted for the new university exceeds that of Tezpur University. State Government has made adequate financial provisions to ensure that Swahid Kanaklata Barua State University becomes a modern educational institution of higher education.

The university will offer advanced courses in Artificial Intelligence, Machine Learning, Blockchain and other emerging disciplines. He also informed that efforts are underway to establish academic collaboration between this university and a reputed international institution. The Chief Minister moreover informed that

financial compensation and rehabilitation arrangements have already been made for the workers of Bholaguri Tea Estate. He also announced that the Government has appointed Professor IIT Guwahati Parameswar Iyer as the mentor to oversee the academic and institutional framework of the university. CM Sarma said that the soil thus sent for the university symbolises the collective aspirations and dreams of every person in Assam.

Meanwhile, Union Finance Minister Nirmala Sitharaman will arrive in Assam on Friday to interact with around 300 young entrepreneurs of Assam at the semiconductor project in Jagirao. She will also inaugurate the state of the art river terminal constructed near Sukreswar Ghat in Guwahati and open to the public the newly beautified Brahmaputra riverfront at Uzan Bazar near the Raj Bhavan.

BRIEFLY

VANI SHOOTS SECOND 68, LEADS 14TH WPGT LEG



Vani Kapoor picked just two birdies but parred the rest of the second round for a steady 2-under 68 that put her in sole lead in the 14th leg of the Hero Women's Pro Golf Tour at the Rambagh Golf Club on Thursday. A four-time winner in 2025, Vani is now 4-under 136 for two rounds and one shot ahead of Jasmine Shekar (69-68) at the Par-70 course. Vidhatri Urs (70-68) moved into third place at 2-under 138, while Ridhima Dilawari (71-68), Sneha Singh (70-69) and Shagun Narain (68-71) were tied for the fourth place at 1-under 139. Vani, one of the three co-leaders after the first round, parred the entire front nine and then four more before she found her first birdie on the Par-3 13th. She followed that up with another on the Par-5 14th. She closed her round with four more pars for a second straight 68 as she moved closer to a fifth title this season. Jasmine Shekar was also very steady, though she dropped a shot on the Par-5 eighth, while picking birdies on the third, 16th and the 17th. Vidhatri Urs had four birdies against two bogeys for her 68, which was the day's best score registered by as many as five players. Ridhima Dilawari parred her first eight holes and birdied the ninth.

ALCARAZ, DJOKOVIC IN SAME ATP FINALS GROUP



Top-seeded Carlos Alcaraz was drawn in a group with Novak Djokovic at the ATP Finals, while defending champion Jannik Sinner was grouped with Alexander Zverev on Thursday. The Jimmy Connors group features Alcaraz, Djokovic, Taylor Fritz and Alex de Minaur. The Bjorn Borg group has Sinner, Zverev, Ben Shelton and Felix Auger-Aliassime or Lorenzo Musetti, who are battling for the final spot. Auger-Aliassime occupies the eighth and final qualifying spot but Musetti can leapfrog the Canadian if he wins a tournament in Athens this week. The status of Djokovic, who is also playing in Athens, is questionable. Djokovic, who is a record seven-time champion at the finals, sat out the event last year and has said he will decide whether to play or not after the Athens tournament. The finals start on Sunday with round-robin play. The top two finishers in each group advance to the semifinals. The final is scheduled for November 16.

DIKSHA DAGAR BEST INDIAN AFTER FIRST ROUND IN ARAMCO CHINA

PRESS TRUST OF INDIA
■ Shenzhen (China)

Golfer Diksha Dagar, coming back from the break she took after the women's Indian Open, carded 1-under 72 to be placed T-42 after the first round of the Aramco China Championship on Thursday. Pranavi Urs was the next best Indian after Dagar, carding an even-par 73 to be placed T-57. Two other Indians in the field, Tvesa Malik and Avani Prashanth carded 1-over 74 to be in tied-75th place. Moa Folke of Sweden is leading the field by one stroke. She carded 6-under 67 to secure a one-shot lead over the trio of Alice Hewson of England, Aunchisa Utama of Thailand and Laura Fuenfstueck of Germany. Folke played a bogey-free round with four birdies and one eagle. On the front-nine, Dagar had four birdies and three bogeys. The bogeys came on the second, 10th and 12th holes while the birdies were made on the sixth, seventh, 11th and 13th holes. Pranavi began her day with three consecutive birdies, on the first, second and third holes, before dropping a shot on the sixth.

President lauds world champion women's team

PRESS TRUST OF INDIA
■ New Delhi

President Droupadi Murmu lauded the World Cup-winning Indian women's cricket team for its exemplary performance during a meeting with the players at the Rashtrapati Bhavan on Thursday and was presented a jersey signed by the entire squad. India clinched their first ever global title in women's cricket, defeating South Africa by 52 runs in the ODI World Cup final in Navi Mumbai on Sunday. President Murmu congratulated the team on its historic achievement, saying the players had not only scripted history but also become role models for the younger generation. "Members of the Indian Women Cricket team, winner of the ICC Women's Cricket World Cup 2025 called on President Droupadi Murmu at Rashtrapati Bhavan. The President congratulated the team and said that they have created history and have become role models for the younger generation. "She said that this team reflects India. They repre-



President Droupadi Murmu with the ODI World Cup winning women's cricket team during a meeting at Rashtrapati Bhavan in New Delhi

sent different regions, different social backgrounds, different circumstances but they are one Team — India," the official handle of the President posted on X with pictures of the meeting. During the interaction,

Indian skipper Harmanpreet Kaur also presented the World Cup trophy to the President besides the signed jersey. In a statement issued by the Press Information Bureau, the President said that this team reflects India.

"They represent different regions, different social backgrounds, different circumstances. But they are one Team India. This team shows India at its best," read the PIB release quoting Murmu. The

President said that the team strengthened the belief of all Indians in their capability by defeating seven-time world champion and then-undefeated Australian team in the semifinal. "The younger generation,

especially girls, will be inspired to move ahead in life. She expressed confidence that with the same qualities with which they have written history, they will keep Indian cricket at the top in future as well."

Mandhana nominated for ICC Player of the Month



PRESS TRUST OF INDIA
■ Dubai

Charismatic top-order batter Smriti Mandhana has been nominated for the ICC Women's Player of the Month for October after her string of brilliant performances helped India to lift their maiden Women's ODI World Cup Trophy. The India vice-captain will be vying for the honour along with South African skipper Laura Wolvaardt and dynamic Australia batter Ashleigh Gardner. Mandhana led the Indian charge at the top, and her partnerships with opening batter Pratika Rawal created quite a buzz in the showpiece event. Mandhana, 29, had a relatively quiet start, but soon came into her own with a

blistering 80 against seven-time champions Australia, and followed it up with a combative 88 against England. Though India lost both the matches, it was clear that the India mainstay was in the zone. In the must-win encounter against New Zealand, Mandhana stood up to the challenge smashing a brilliant 109, and stitching a match-winning partnership of 212 with Rawal. In the final against South Africa, she gave a solid start by scoring 45 and shared a century partnership with Shafali Verma at the top. South African skipper Wolvaardt guided her side from the humiliation of a 10-wicket loss to England in the World Cup opener to the title showdown with India in Navi Mumbai.

Those who taunted me now applaud: Kranti

PRESS TRUST OF INDIA
■ New Delhi

The boys were one player short. With no option left, they decided to include her in the team. That was the first step into cricket for Indian pacer Kranti Goud who until then had only watched the game from the fringes. Occasionally, she had thrown the ball back into the field whenever it rolled near her modest home's doorstep in Ghuwara village of Madhya Pradesh. "I didn't even know there was a women's cricket team — that's where my journey began," Goud said just before meeting President Droupadi Murmu here on Thursday along with the rest of her team following its historic World Cup victory. The 22-year-old, who contributed nine wickets at an average of 18.55 to India's maiden title-clinching run, including a player of the match-winning three-wicket haul against Pakistan, spoke to PTI Videos about her nascent but remarkable career so far. The felicitation at the Rashtrapati Bhawan followed an evening meeting with Prime Minister Narendra Modi on



Wednesday, marking an unprecedented high for the youngster, who made her debut for India only in May this year. Her story began far from the stadium lights and cameras. She recalled watching mostly from afar, a bunch of boys playing the game near her house. This distant familiarity culminated into an opportunity as she ended up in the playing XI on a day when the boys were a player short. "There was a ground in front of my house, so boys used to play there and when the ball would come near my house, I used to throw it to them. When I started playing

with them, they used to play me only as a fielder but slowly, I also learned playing. "I didn't even know that there was something called a spin bowler so I just started bowling pace looking at them," she laughed. It set off a chain of events during the course of which her formative coach Raviv Biltre, who was also the secretary of the Chhatarpur District Cricket Association, spotted her and found her speed to be impressive. "He asked me whether I aspired to play international cricket as well. I was not aware that there is an international team of girls and

then he took me to his academy. "Within six months I played the senior division and within a year I debuted for state's domestic under-19 team in Vadodara," she said. The youngster is obviously elated and proud at how things have panned out for her so far. She has appeared in 15 ODIs and a T20I since her debut. "I am feeling really proud as this was my first World Cup and we are world champions now. It is a matter of pride for me, my family and the entire nation," she said. Coming from a conservative rural background, Goud faced social resistance in her early days but she is glad that the same people in her village have shown the grace to applaud her success. "I am from a small village, so they didn't allow girls to play and used to say that why are you allowing her to play with the boys? But I thought that one day, I will make them all clap for my performance. "And now those who used to taunt me and my family are applauding us. Now the women's team is also improving and after the World Cup win it will go very far," she said.

Ahmedabad set to host 2026 T20 WC final

PRESS TRUST OF INDIA
■ New Delhi

The BCCI has shortlisted Ahmedabad, Delhi, Kolkata, Chennai and Mumbai as the venues for next year's T20 World Cup with the final to be played in Ahmedabad. The 2023 ODI World Cup final, between India and Australia, was also conducted in Ahmedabad, home to the world's largest cricket stadium with a capacity of over one lakh. That edition of the marquee competition was held across 10 venues in total. It is learnt that the ICC will announce the full schedule of the February-March tournament next week. It is expected to begin on



February 7 with the final likely to be held on March 8. The event will be co-hosted by Sri Lanka which will act as a neutral venue for Pakistan as per an agreed arrangement with India. Three venues in Sri Lanka will host the games, including Kandy and Colombo.

The third venue is not locked in yet. India will go into the home World Cup as defending champions, having won the previous edition in Barbados in June last year. The five chosen venues in India are Tier 1 cities and are expected to draw in packed crowds.

WC win a watershed for Indian sports: Coach

PRESS TRUST OF INDIA
■ New Delhi

Harmanpreet Kaur and her team's maiden World Cup title is not just a turning point for cricket in the country but a watershed moment for Indian sports, feels women's head coach Amol Muzumdar. The Indian women's cricket team clinched its first-ever World Cup title with a 52-run victory over South Africa, scripting a golden chapter in the country's sporting history in Navi Mumbai last week. The win has widely been described as a watershed moment for women's cricket in India, drawing parallels with the men's team's iconic 1983 World Cup triumph.



"Talking about the 1983 moment, I feel this Women's World Cup must be a watershed moment not just for Indian cricket as a whole both men's and women's but a watershed moment for Indian sports," Muzumdar told PTI Videos.

Lucina Land Development Limited				
(CIN: U70109DL2006PLC151260)				
EXTRACT OF UNAUDITED FINANCIAL RESULTS				
FOR THE QUARTER ENDED 30 SEPTEMBER 2025				
(₹ in million)				
Sl. No.	Particulars	Quarter ended 30 September 2025 (Unaudited)	Corresponding quarter ended 30 June 2024 (Unaudited)	Previous year ended 31 March 2025 (Audited)
1	Total Income from Operations	2.52	25.00	160.60
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/ or Extraordinary items)	(85.34)	(38.20)	(252.70)
3	Net Profit/ (Loss) for the period before Tax (after Exceptional and/ or Extraordinary items)	(85.34)	(38.20)	(1,171.40)
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/ or Extraordinary items)	(85.34)	(38.20)	(1,663.90)
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	(85.34)	(38.20)	(1,657.30)
6	Paid up Equity Share Capital	0.50	0.50	0.50
7	Reserves (excluding Revaluation Reserve)	(10,952.46)	(8,959.50)	(10,799.60)
8	Securities Premium Account	-	-	-
9	Net Worth	(10,875.52)	(8,959.00)	(10,522.60)
10	Paid up Debt Capital / Outstanding Debt	13,032.17	12,244.00	12,583.20
11	Outstanding Redeemable Preference Share	-	-	-
12	Debt Equity Ratio*	-	-	-
13	Earnings per Share (EPS) (Face value Per Share ₹10 each) (for continuing and discontinued operations) -			
	- Basic (Amount in ₹)	(1,706.91)	(763.73)	(33,280.43)
	- Diluted (Amount in ₹)	(1,706.91)	(763.73)	(33,280.43)
14	Capital Redemption Reserve	-	-	-
15	Debt Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio**	-	-	-
17	Interest Service Coverage Ratio	(1.13)	(0.62)	(10.59)
18	Current ratio (In times)	0.55	0.57	0.54
19	Total debts to total assets (In times)	1.10	0.99	1.11
20	Long term debt to working capital (In times)#	-	-	-
21	Bad debt to account receivable ratio (In %)	-	-	-
22	Current liability ratio (In times)	0.95	1.00	0.95
23	Debtor turnover ratio (In times)	0.04	0.04	0.85
24	Inventory turnover ratio (In times)	-	0.00	0.01
25	Operating margin (In %)	52.98	(17.60)	22.34
26	Net profit margin (In %)	(2,229.50)	(153.16)	(1,347.46)
* Ratio can not be calculated due to negative average shareholders funds.				
** Ratio can not be calculated due to negative earning available for debt service.				
# Ratio can not be calculated due to negative working capital.				
Notes :				
1. The above results have been reviewed and approved by the Board of Directors (the Board) at its meeting held on 6 November 2025.				
2. The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 52(8), read with 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/ Annual Financial Results are available on the Company's website (https://embassyindia.com/tcl/) and on the website of BSE (https://www.bseindia.com) and NSE (https://www.nseindia.com).				
Registered Office: Office no 202, 2nd Floor,A-18 Rama House, Middle Circle, Connaught Place , New Delhi- 110 001.		For and on behalf of the Board of Directors		
Place : New Delhi				
Date : 6 November 2025				
		Meyyappan Ramanathan Whole-time director		

Bowlers fire as India take 2-1 lead vs Australia

PRESS TRUST OF INDIA
■ Carrara (Gold Coast)

India defended a modest total with a stifling bowling performance for a 48-run win over Australia in the fourth T20 International to grab an unassailable 2-1 lead in the five-match series here on Thursday.

The architects of India's win were Axar Patel and Shivam Dube who shared two wickets each to put Australia on the backfoot in the run chase.

Washington Sundar struck thrice towards the end as India comfortably defended 168 with Australia folding up for 119 in 18.2 overs after being 91/3 at one stage.

The final T20 will be played in Brisbane on November 8. The opening match of the series was washed out in Canberra.

Openers Matthew Short (30 off 24) and Mitchell Marsh (25 off 19) got Australia off the blocks smoothly in the run chase but a flurry of wickets in the middle overs pushed the hosts to a point of no return. After Axar trapped Short in the powerplay, Dube removed Marsh and Tim David (14 off 9) in successive overs to make a telling impact on the game. The



Indian players celebrate after winning the T20 cricket international against Australia in Carrara, Australia

PTI

wicket of Marsh came off his second ball before he surprised David with a short ball in the following over.

Ashdeep Singh too picked a wicket in the middle overs and the game seemed done and dusted when Glenn Maxwell said his exposed

stumps disturbed off the last ball of Varun Chakaravarthy's fourth over. The stellar performance came after a middling batting effort. India never got the momentum they needed after a wicket-less powerplay to end with an underwhelming

167 for eight.

Abhishek Sharma (28 off 21) and Shubman Gill (46 off 39) put on 56 for the opening wicket before India lost their way.

Promoted to number three to counter Adam Zampa, Shivam Dube (22 off 18) could

not make a big impact while skipper Suryakumar Yadav (20 off 10) departed after hitting a couple of sixes.

Pacer Nathan Ellis (3/21 in 4 overs) was the pick of the Australian bowlers, using his variations effectively.

Zampa leaked 45 runs in

his four overs but more importantly, he got three wickets including the dangerous Abhishek.

Abhishek stepped out to Zampa in the second ball of his opening spell and dispatched it down the ground for a maximum.

The southpaw tried to hit another one out of the park two balls later but was caught at long on.

Abhishek could have been out off the game's second ball by left-arm pacer Ben Dwarshuis but Xavier Bartlett grassed the early opportunity. Abhishek's friend and opening partner Gill, who is yet to make an impact in the series, had to work hard for his runs.

He released some pressure with a massive hit off Marcus Stonis in the cow corner region before falling to a back of the hand slower one from Ellis.

The wickets kept falling thereafter, robbing the innings of any flow. Axar Patel (21 not out off 11) got the much needed boundaries towards the end to push the total past 160.

India lost four wickets for 42 runs in the last five overs but a stellar bowling performance carried them over the line.

NZ holds out West Indies by 3 runs in 2nd T20

PRESS TRUST OF INDIA
■ Auckland (New Zealand)

Mark Chapman blasted 78 from 28 balls including a half-century from only 19 deliveries as New Zealand beat the West Indies by three runs and leveled the series at 1-1 on Thursday.

Chapman's assault saw New Zealand add 100 runs from the ninth to the 16th overs on the way to 207-5 after being sent in.

The West Indies struggled at first against New Zealand's three-pronged spin attack and was 94-6 after 13 overs.

But outstanding hitting by Rovman Powell, who made 45 from 16 balls, Romario Shepherd with 34 from 16 and Matthew Forde with an unbeaten 29 from 13 saw the West Indies reach the last over needing 16 runs with three wickets in hand. Entrusted with the final over, Kyle Jamieson conceded fours from the first and third balls, the second of which



was a no ball. Powell was out to the fourth ball, caught by Chapman who took three catches in the innings to complete a player-of-the

match performance.

The West Indies needed six from the last two balls but managed only three runs and finished 204-8.

"The West Indies boys, they're so strong they're never really out of the game," Chapman said. "It was amazing that the boys

held their nerve at the end." Chapman went from 12 off 10 balls to 65 off 22 balls. He hit 24 runs including three sixes in the 13th over, bowled by Shepherd, then four fours and a six in the 15th over bowled by Jayden Seales.

New Zealand went from 83-2 after 12 overs to 140-3 after 15 and at the end of the 16th over was 163-3.

The West Indies bowlers sent down 11 wides, many of them trying to put the ball out of Chapman's reach. It was reminiscent of the Toronto Blue Jays walking Shohei Ohtani during the World Series.

Chapman was finally out in the 17th over, caught by Jason Holder off his own bowling after hitting six boundaries and seven sixes.

After Chapman, Daryl Mitchell made an unbeaten 28 from 14 balls and Mitchell Santner 18 not out from eight balls. Tim Robinson made 39 at the top of the order.

Patil back at favourite ground as India gear up for ISSF World Championships

PRESS TRUST OF INDIA
■ New Delhi

Three years after being crowned world champion, men's 10m air rifle shooter Rudranksh Patil will return to his favourite range in Cairo, aiming for more glory when the ISSF World Championships (Rifle/Pistol) begins on Saturday.

India has sent a strong contingent for the prestigious event, with the likes of double Olympic bronze-medallist in Paris, pistol shooter Manu Bhaker, the immensely talented Suruchi Inder Singh, 50m rifle stalwart Anjum Moudgil and the reigning Asian champion in 50m rifle 3-positions Aishwary Pratap Singh Tomar being a part of the strong group. However, Rudranksh will be the marksman to watch, having made a huge impact at the 2022 World Championships in Cairo by becoming only the second Indian after Abhinav Bindra (2006, Zagreb) to win the 10m air rifle gold and showcase his exceptional talent.

The Thane shooter, who was still a teenager when he became world champion, is now among the country's leading 10m air rifle exponents. After the disappointment of missing qualification for the Paris Olympics last year, he will be eager to reassert his dominance at a venue that has brought him immense success — having won the President's Cup gold in 2022 and two top-podium finishes in the men's individual and mixed team events at the 2023 ISSF World Cup.

Rudranksh had a great chance to defend his world championship title in 2023 but unfortunately the national shooting federation's policy to earn maximum Olympic quota places for the country denied him the opportunity.

Besides Rudranksh, Olympian Arjun Babuta too would be a strong contender in men's 10m air rifle, given that he missed the Paris Olympics bronze by a fraction of a point.

The men's 50m rifle 3-positions event too has a strong Indian presence with Aishwary Pratap and Paris Olympics bronze medallist Swapnil Kusale in the mix, while the women's 50m rifle 3-positions event too would provide a great chance for the likes of Sift Kaur Samra, Ashi Chouksey and Anjum Moudgil to excel.

Sift, following the terrible run she endured at the Paris Olympics, won gold in the ISSF World Cup in Buenos Aires earlier this year -- the first for the country in 2025 -- and she would be hoping to carry forward the form.

Williams, Bharti join; new era for Indian football

PRESS TRUST OF INDIA
■ New Delhi

In what could mark a new beginning for Indian football, the game's national federation AIFF has roped in two overseas-based players — Ryan Williams and Abneet Bharti—for the national camp ahead of the AFC Asian Cup qualifier against Bangladesh in Dhaka on November 18.

The move reflects a bold shift in approach by the federation, opening the door for Indian-origin players and those willing to give up foreign citizenship to represent the country.

The camp begins in Bengaluru on Thursday, with both players expected to join shortly.

If cleared, both players will join the squad in Dhaka for the November 18 qualifier in a development that could open the door for many more such aspirants and signal a new, inclusive phase for Indian football.

Williams, a 31-year-old midfielder born in Perth represented Australia at U-20, U-23 levels and the senior team as a second half substitute during a friendly against South Korea in 2019.

He also represented English clubs Fulham and Portsmouth before joining former Indian Super League champions Bengaluru FC in 2023.

Earlier this year, he expressed his desire to give up his Australian passport and take up Indian citizenship and he recently got his Indian passport.

AIFF president Kalyan Chaubey said the idea was first brought up by Indian

star Sunil Chhetri during the national camp in Kolkata in May this year.

"Sunil Chhetri gave the first information about Ryan Williams, who wants to play for India by giving up his Australian passport. From then on, the process started," Chaubey told PTI.

The federation then initiated the necessary paperwork with the government support. Chaubey credited the Ministry of Youth Affairs and Sports, particularly Sports Minister Mansukh Mandavia, for fast-tracking the process.

"It's a collective effort for expediting Ryan Williams' passport process. Which usually takes lot of time (involving clearances from several Ministries and agencies)," Chaubey said.

On the other hand Bharti, a 27-year-old defender, is an Indian citizen based in Brazil and plays for Academia del Balompie Boliviano (ABB), a first-division club in Bolivia.

Having kickstarted his career with Shastri FC in New Delhi, Bharti joined Geylang International's youth setup in Singapore.

Then he played across Poland, Portugal, Mexico, Argentina, the Czech Republic and Bolivia as he also played for Kerala Blasters in the ISL 2019-20.

"We got to know of him through the Indian embassy in Brazil; we then invited him to join the national camp," Chaubey said.

"For Bharti, AIFF wants to give credit to the Indian embassy in Brazil for informing us. If they got to play for India, it would be a proud moment.

NORTHERN RAILWAY TENDER NOTICE	
Department	Electrical (TRD)
Tender No.	T-11-TRD-MB-25-26-1
Name of Work	Upgradation of leaning mast over Moradabad Division.
Tender Closing Date & Time	27.11.2025, 15:00 Hrs
Advertised Value ₹	1,85,72,082.13/- (Including GST@18%)
Bid Security ₹	2,42,900/-
Tender Doc. Cost ₹	NIL
Validity of offer (Days)	09 Months
Period of completion	09 Months
Website particulars & Address of office.	www.ireps.gov.in Divisional Railway Manager's Office, Northern Railway
Tender Notice No.:- Elect/TRD/MB/2025-26/TN-12 Date: 06.11.2025 3449/2025	
SERVING CUSTOMER WITH A SMILE	

TATA CAPITAL HOUSING FINANCE LIMITED Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013, CIN No. L5590MH1991PLC060670			
POSSESSION NOTICE (FOR IMMovable PROPERTIES) (As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)			
Whereas, the undersigned being the Authorized Officer of the TATA Capital Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.			
The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules.			
The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the TATA Capital Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.			
The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.			
Loan Account No.	Name of Obligor(s) (Legal Heir(s)/ Legal Representative(s))	Amount & Date of Demand Notice	Possession Date
TCHHF03740 0100094938, TCHIN037400 0100095129, TCHIN037400 0100197416, TCHIN037400 0100304924	Mr. Raj Kumar Tanika (Borrower), and Mrs. Kiran Devi (Co-Borrower) and M/s Mobile Guru Thought Its Proprietor (Co-Borrower)	Rs. 17,28,717/- under Loan Account No. TCHHF0374000100 094938 and Rs. 1,63,495/- under Loan Account No. TCHIN03740 00100095129 and Rs. 2,61,060/- under Loan Account No. TCHIN0374000100197416 and Rs. 4,90,685/- under Loan Account No. TCHIN037400010 0304924 i.e. totalling to Rs. 26,43,957/- (Rupees Twenty Six Lakh Forty Three Thousand Nine Hundred Fifty Seven Only), outstanding as on 05.08.2025	04.11.2025
Description Of Secured Assets/Immovable Properties:- All Piece & parcels of Double Story shop part of property no. 721/663, comprising of land bearing Khassa no. 206 Min area measuring 16.10 Sq. Mtr fully constructed Situated at Mauza Ajabpur Kalan, Pargana Pachhwa Doon District Dehradun Uttarakhand with all common amenities mentioned in Sale Deed. Boundaries: East: Road, West: Property Shri Bhandari, North: Handwar Road, South- Property Shri Bishit			
10404637	Mr. Indraveer Tomar (Borrower), and Mrs. Rekha Tomar (Co-Borrower)	Rs. 10,83,135/- (Rupees Ten Lakh Eighty Three Thousand one Hundred Thirty Five Only), outstanding as on 08.08.2025	04.11.2025
Description Of Secured Assets/Immovable Properties:- All Piece & parcels of Property bearing Quarter No. 3, Block No. 41, Municipal no 250, area admeasuring 73.33 Sq. Mtrs., with built-up area 55.13 Sq. Mtrs. (without Roof Right), Chukhuwala Dehradun Uttarakhand- with all common amenities under sale deed. Boundaries: East: Road, West: Madhav Niwas, North: Rajeev Lava, South: Bablu Arora.			
DATE :- 07-11-2025 PLACE:- Dehradun Uttarakhand		Sd/- AUTHORISED OFFICER, FOR TATA CAPITAL HOUSING FINANCE LIMITED	

AXIS BANK LTD.					
PUBLIC NOTICE FOR E-AUCTION OF PLEDGED ASSETS BEING GOLD ORNAMENTS					
THE BORROWERS, IN SPECIFIC AND THE PUBLIC IN GENERAL ARE HEREBY NOTIFIED THAT PUBLIC AUCTION OF THE GOLD ORNAMENTS PLEDGE IN THE BELOW ACCOUNTS IS PROPOSED TO BE CONDUCTED BY THE AXIS BANK AT THE BELOW MENTIONED BRANCH. THE BELOW MENTIONED BORROWERS HAS AVAILED THE CREDIT FACILITY FROM THE AXIS BANK LIMITED AGAINST THE PLEDGE OF GOLD ORNAMENTS ("GOLD LOAN FACILITY") IN FAVOUR OF THE BANK TOWARDS THE SECURITY. THE DEMAND NOTICES WERE ISSUED TO THE BORROWERS/GUARANTORS CALLING UP THE BORROWERS/ GUARANTORS TO PAY THEIR OUTSTANDING AMOUNT TOWARDS THE GOLD LOAN FACILITY AVAILED. AS THE BORROWERS/ GUARANTORS HAVE FAILED TO REPLY THE OUTSTANDING LOAN AMOUNT, THE BANK IS CONSTRAINED TO INVOKE THE PLEDGE AND PROPOSED TO CONDUCT AN E-AUCTION SALE OF PLEDGED GOLD ORNAMENTS MORE PARTICULARLY DESCRIBED IN SCHEDULE OF PROPERTY HEREUNDER ON 17.11.2025 AT 12.30 PM TO 03.30 PM ON "AS IN WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND "NO RECOURSE BASIS".					
DETAILS OF BORROWERS AND OUTSTANDING AMOUNT					
S. No.	CUSTOMER NAME	LOAN A/C NO.	AMOUNT OUTSTANDING (IN RS.)	DATE OF RECALL NOTICE	GROSS WEIGHT NET WEIGHT
B.O.: RAZPUR [UT]					
1	NADIR HUSAIN	XXXXXXX000X4698	RS. 2,10,616.60	27-09-2025	46.400 43.500
2	PRADEEP KUMAR	XXXXXXX000X3417	RS. 4,48,080.79	27-09-2025	80.100 77.100
3	RAHANA	XXXXXXX000X8193	RS. 1,54,533.00	17-10-2025	30.200 28.700
4	KHALID ALI	XXXXXXX000X8714	RS. 1,40,155.00	17-10-2025	27.000 25.700
5	DANISH	XXXXXXX000X9613	RS. 1,04,352.00	17-10-2025	21.100 19.300
6	ISTEKAR	XXXXXXX000X93291	RS. 62,541.79	17-10-2025	15.000 13.000
B.O.: GANGDOWALA, UDHA JSP UT					
7	SUMAN CHAUHAN	XXXXXXX000X6674	RS. 8,22,210.23	27-09-2025	148.900 143.300
8	SHAMA PARVEEN	XXXXXXX000X7994	RS. 5,35,563.00	27-09-2025	119.100 116.300
B.O.: KASHIPUR [UT]					
9	VINAY SINGH	XXXXXXX000X3202	RS. 7,48,501.00	29-09-2025	139.000 136.300
10	IRFAN	XXXXXXX000X3284	RS. 1,45,047.00	17-10-2025	27.300 26.200
11	NAGMA	XXXXXXX000X3173	RS. 80,927.00	17-10-2025	32.800 30.000
12	CHHATARPAL SINGH	XXXXXXX000X5512	RS. 81,319.00	17-10-2025	15.400 14.900
13	SHAN MOHAMMAD	XXXXXXX000X0158	RS. 1,94,131.60	17-10-2025	39.600 39.000
14	SALEEM AHMAD	XXXXXXX000X3245	RS. 69,897.00	16-06-2025	15.600 14.100
15	JINAT JAHAN	XXXXXXX000X1758	RS. 55,512.00	30-01-2025	21.100 19.000
16	JEENAT	XXXXXXX000X5376	RS. 4,18,242.00	29-09-2025	120.000 116.200
B.O.: KHATIMA, DISTT KTM UT					
17	MOHD ABID	XXXXXXX000X1751	RS. 6,14,184.60	27-09-2025	134.300 129.000
18	BACHAN SINGH	XXXXXXX000X6276	RS. 4,55,483.00	27-07-2025	138.000 135.900
B.O.: LAKSAR C2894 UT					
19	AMZAD SALMANI	XXXXXXX000X4436	RS. 1,22,312.00	17-10-2025	22.400 22.200
B.O.: MAKHANPUR, MAHMO HAR UT					
20	CHANDRA SHEKHAR	XXXXXXX000X5837	RS. 5,22,263.00	12-09-2025	124.100 121.800
B.O.: NAINITAL NAI UT					
21	AAFARIN SIDDIKI	XXXXXXX000X6088	RS. 2,58,267.00	27-09-2025	50.000 48.900
B.O.: PANDRI [UT]					
22	AADIL ALI	XXXXXXX000X3284	RS. 51,519.25	17-10-2025	9.800 9.600
23	AMANPREET KAUR	XXXXXXX000X0271	RS. 9,40,686.00	27-07-2025	170.000 165.700
24	RAJVANT KAUR	XXXXXXX000X4604	RS. 2,14,023.90	17-10-2025	36.600 35.800
B.O.: SAHARANPUR ROAD C1498 UT					
25	PUSHPENDER BASNET	XXXXXXX000X3504	RS. 10,65,782.48	27-09-2025	218.140 214.260
B.O.: SHIMLA BY PASS ROAD UT					
26	ASHOK KUMAR	XXXXXXX000X5402	RS. 36,010.00	30-01-2025	8.190 7.990
B.O.: SHIVDALPUR PAND NAI UT					
27	SATVINDER SINGH KAHLON	XXXXXXX000X02640	RS. 17,63,391.00	27-09-2025	459.330 442.990
28	BRJESH KUMAR	XXXXXXX000X1919	RS. 9,55,991.00	29-09-2025	233.400 214.200
B.O.: VIKAS NAGAR DDN UT					
29	PUNEET SHARMA	XXXXXXX000X3914	RS. 1,29,548.00	31-07-2025	27.800 27.500
AXIS BANK LTD. HAS THE AUTHORITY TO REMOVE ACCOUNT/CHANGE THE AUCTION DATE WITHOUT ANY PRIOR NOTICE. AUCTION WILL BE HELD ONLINE HTTPS://GOLD.SAMIL.IN BETWEEN 12.30 PM TO 03.30 PM. FOR DETAILED TERMS AND CONDITIONS, PLEASE LOG INTO GIVEN WEBSITE HTTPS://GOLD.SAMIL.IN PLACE: UTTARAKHAND, SD/-, AUTHORIZED OFFICER, DATE: 07.11.2025					
AXIS BANK LTD.					