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NIFTY 50	BSE SENSEX	Bitcoin INR	NIFTY FINANCIAL SERVICES	NIFTY BANK
26,192.15 ▲	85,632.68 ▲	7,949,297.28 ▼	27,861.35 ▲	59,347.70 ▲
+139.50 (+0.54%)	+446.21 (+0.52%)	-212,195.65 (-0.09%)	+217.65 (+0.79%)	+131.65 (+0.22%)

\$1 (USD)	€1 (EURO)	Gold (24k) 10gm	Silver (1 Kg)	Petrol/L	Diesel/L	LPG/14.2Kg
₹88.65 ▼	₹102.31 ▼	₹123,290.00 ▲	₹156,648.00 ▲	₹94.77	₹87.67	₹853.00
+0.17 (+0.19%)	+0.21 (+0.21%)	+650.00 (+0.53%)	+2004.00 (+1.30%)			

Fin Min. inter-departmental committee reviews expansion proposals for foreign and Indian banks



New Delhi, Nov 20 (FN Representative)

The Secretary of the Department of Financial Services (DFS), Ministry of Finance, M Nagaraju, chaired a crucial meeting of the Inter-Departmental Committee (IDC) on Thursday, focusing on proposals related to the expansion and relocation of foreign and Indian bank branches. The Ministry of Finance issued a statement outlining the key discussions and decisions. The IDC, comprising representatives from key ministries including the Ministry of Home Affairs (MHA), Ministry of External Affairs (MEA), Department of Commerce (DoC), and the Reserve Bank of India (RBI), reviewed applications from foreign banks seeking to establish new branches, representative offices, and subsidiaries in India. Simultaneously, the committee evaluated proposals from Indian banks aiming to expand their overseas footprint through similar structures. Additionally, the committee examined requests from foreign banks for relocating their existing branches within India. After thorough deliberations, the IDC recommended the proposals under consideration, signaling a positive step toward enhancing banking connectivity and cooperation. Operating under the Department of Financial Services, the IDC serves as the nodal authority for appraising expansion requests from both foreign and domestic banks. Its consultative process with multiple ministries ensures that decisions are made through a comprehensive, consensus-driven approach that balances economic, security, and diplomatic considerations. This meeting reflects the government's commitment to fostering a robust, globally integrated banking sector while maintaining regulatory oversight and safeguarding national interests.

G20 Summit to see focus on Global South, PM Modi to hold key bilateral meetings on sidelines

New Delhi, Nov 20 (Reporter)

India said on Thursday that it is looking forward to a successful and productive G20 summit in Johannesburg that will see continued focus on the Global South, as Prime Minister Narendra Modi embarks tomorrow on a three-day visit to South Africa. Secretary (ER) at the Ministry of External Affairs, Sudhakar Dalela, briefing reporters ahead of PM Modi's November 21-

23 visit, said the prime minister will be holding several important bilateral meetings on the sidelines of the summit. "The summit will be important for India to ensure continuity of its priorities in the G20 after having hosted a very successful presidency in 2023," he said. Pointing out that it is for the first time that a G20 summit is happening in Africa, Secretary Dalela said, that it was under India's G20 presidency in 2023, that the African union was included in the grouping.

"Under their overall presidency on the theme of solidarity, equality



and sustainability, South Africa has identified four key priority areas for the G20 presidency - strengthened disaster resilience and response, debt sustainability for low-income countries,

mobilising finance for just energy transition, and harnessing critical minerals for inclusive growth and sustainable development," the Secretary said. He pointed out that the priorities identified by South Africa are aligned with those of India's G20 presidency and that of Brazil's last year, "ensuring continuity in the G20 discussions from the perspective of matters that are important to the Global South". At the Summit, Prime Minister Modi will put forth India's perspectives on the

G20 agenda. He is expected to speak in all the three sessions of the Summit. These sessions are on: i. Inclusive and Sustainable Economic Growth Leaving No One Behind : Building our economies; the role of trade; financing for development and the debt burden ii. A Resilient World – the G20's Contribution: Disaster Risk Reduction; Climate Change; Just Energy Transitions; Food Systems iii. A Fair and a Just Future for All: Critical Minerals; Decent ► **Cont. to Page-7**

Strong growth in imports, sluggish exports led to widening of India's merchandise trade deficit

New Delhi, Nov 20 (FN Bureau)

India's merchandise exports fell 11.8 percent on-year which is the steepest since August 2024, said a report released by CRISIL on Wednesday. It followed a 50pc increase in US tariffs effective from Aug 27, a move which has subdued exports for the second month in a row. Credit Rating Information Services of India Limited (CRISIL) said that on-year decline in exports was broad-based across petroleum products, gems, jewellery

and core sectors. "Petroleum products exports declined 10.4pc year-on-year in October, compared with a growth of 15.1pc in September.



Similarly, core exports fell 10.2pc compared with 6.1pc growth in September. The gems and jewellery sector was hit the hardest, while

exports plummeting 29.5pc year-on-year, the biggest decline since July 2023, compared with 0.4pc growth in September," CRISIL said. The rating agency said that merchandise exports to the US decreased 8.6pc year-on-year to USD 6.3 billion in October, but this was an improvement from the 11.9pc decline in September. A potential silver lining is the proposed US-India trade agreement, which could alleviate some of the pressure on exports. CRISIL said that India's merchandise exports face headwinds this fiscal from the hike in US tariffs and ► **Cont. to Page-7**

■ Delhi's air quality hovers near 'severe' for second straight day

New Delhi, Nov 20 (Representative) The city's air quality hovered near the severe category on Thursday, with the 24-hour average Air Quality Index (AQI) at 391, showing no improvement from the previous day, according to the Central Pollution Control Board (CPCB). On Wednesday, the AQI was 392 at 4 pm and remained at similar levels through the day due to calm winds. According to CPCB, an AQI between 0 and 50 is considered 'good', while 51 to 100 is 'satisfactory'. The levels climb from 'moderate' (101-200) to 'poor' (201-300), before entering the 'very poor' band (301-400). Any reading from 401 to 500 is classified as 'severe', where prolonged exposure can cause respiratory illness even in healthy individuals. Air quality monitors across the city painted an even grimmer picture. Eighteen of the 39 monitoring ► **Cont. to Page-7**

■ UK Minister arrives in India to take forward the Free Trade Agreement

New Delhi, Nov 20 (Agency) UK Minister for the Indo-Pacific Seema Malhotra arrived in India on Thursday for her first official visit since assuming office, aiming to build on the momentum of the recently signed UK-India Free Trade Agreement (FTA), according to the British High Commission. In Bengaluru, the Minister will confirm that the British Council's Women in STEM Scholarship programme will return to South Asia, with 10 new scholarships worth £400,000. The Minister's three-day visit is a reflection of the revitalised UK-India partnership, under the joint UK-India Vision 2035. The revitalised partnership will unlock new opportunities for bilateral trade and investment to thrive, strengthen our defence cooperation to keep our people safe, and nurture the next generation of global talent. The ► **Cont. to Page-7**

■ CAs need not have 25 years' experience for Tribunal posts, rules SC

New Delhi, Nov 20 (FN Reporter) The Supreme Court today clarified that Chartered Accountants (CAs) are not required to have a minimum of 25 years' experience to be eligible for appointment as technical members in tribunals such as the Income Tax Appellate Tribunal (ITAT). The Bench, comprising Chief Justice of India BR Gavai and Justice K Vinod Chandran, directed that the union Government must keep this clarification in mind while drafting fresh legislation to replace the Tribunal Reforms Act, 2021, which was struck down on November 19. The Court extended to CAs the same parity it had granted to advocates in its November 19 judgment striking down the Tribunal Reforms Act, 2021. The clarification was made after the counsel for the Institute of Chartered Accountants of India (ICAI) raised the matter ► **Cont. to Page-7**

■ Putin's visit to India to unveil "substantial package of ambitious decisions": Russian Envoy

New Delhi, Nov 20 (Reporter) Ahead of Russian President Vladimir Putin's expected visit to New Delhi later this year, Russian Ambassador to India Denis Alipov said that trade and economic cooperation between the two countries continues to strengthen, reaffirming that bilateral engagement remains resilient despite global geopolitical headwinds. Alipov revealed that a "substantial package of ambitious decisions" is being prepared for President Putin's visit in December for the annual bilateral summit, which coincides with the 25th anniversary of the Russia-India strategic partnership and the 15th anniversary of its elevation to a "special and privileged" status. The new agreements are expected to cover defence cooperation, nuclear energy, energy security, science, education, and emerging areas of collaboration. ► **Cont. to Page-7**

■ ED introduces QR code verification to combat fake summons fraud

New Delhi, Nov 20 (FN Representative) In response to rising reports of fake summons being circulated in the name of the Enforcement Directorate (ED) for cheating and extortion, the ED has implemented new measures to help citizens verify the authenticity of summons notices, the Finance Ministry's official account announced today. Fake ED summons closely mimic genuine notices, making it challenging for recipients to distinguish between legitimate communication and fraudulent attempts. To tackle this growing menace, the ED now issues system-generated summons embedded with a QR code and a unique passcode. "Summons issued by the Enforcement Directorate can be verified by scanning the QR code printed on them or by visiting the official ED website," the Ministry of Finance stated. ► **Cont. to Page-7**

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Cooperation playing vital role in nation's efforts towards self-reliance: Amit Shah

India breaks silos with National One Health Mission to strengthen pandemic preparedness

New Delhi, Nov 20 (FN Representative)

To boost India's preparedness against pandemics impacting different life forms, including humans, animals and plants and even the environment, the government of India has broken silos through the National One Health Mission (NOHM). Speaking at this year's National One Health Mission Assembly on Thursday, Health Minister JP Nadra said, "For the first time, we have brought together all relevant ministries and departments to work collectively for the health of humans, animals, plants, and the environment." According to official sources from the Health Ministry, the mission has brought 16 different Central and state ministries/

departments spanning human health, animal health, environment, agriculture, pharmaceuticals, defence, earth sciences, space sciences, and disaster management on one platform. Calling it India's most significant step towards pandemic preparedness, Nadra highlighted the key actions taken under the mission to monitor antimicrobial resistance and infectious pathogens. These activities included integrated surveillance across slaughterhouses, bird sanctuaries, zoos, and wastewater systems in major cities for early detection of zoonotic outbreaks, the minister noted. The union Health Minister also drew attention to the infrastructure expansion, including the laboratories equipped with BioSafety Level-3 ► **Cont. to Page-7**

Modi releases Rs 18,000 cr to support 9 cr farmers under PM Kisan Samman Nidhi

Coimbatore / New Delhi, Nov 19 (Agency)



Prime Minister Narendra Modi today released Rs 18,000 crore to nine crore farmers as part of the 21st instalment under the PM Kisan Samman Nidhi. After releasing the funds, Mr Modi inaugurated the South India Natural Farming Summit at the Codissia Trade Fair complex, in which more than 5,000 farmers and members of various farmers associations from the southern states attended. Earlier, on reaching the function venue from the airport, Mr Modi inaugurated a farmers expo, showcasing various farm products and

latest technologies and extensively interacted with the members of the farmers organisations who explained to him about the latest techniques in the field of agriculture.

The members also took selfies with the Prime Minister, who responded enthusiastically. A PMO release said the Prime Minister released the 21st instalment of PM-KISAN, amounting to more than Rs 18,000 crore to support nine crore farmers across the country. It said the South India Natural Farming Summit 2025 was being organised by the Tamil Nadu Natural Farming Stakeholders Forum. The Summit aims to promote sustainable, eco-friendly, and chemical-free agricultural practices, and to accelerate the shift towards natural and regenerative farming as a viable, climate-smart and economically sustainable model for India's agricultural future. The Summit will also focus on creating market linkages for farmer-producer organisations ► **Cont. to Page-7**

State Governors cannot indefinitely sit on Bills: SC

New Delhi, Nov 20 (Bureau)

In a significant constitutional pronouncement, the Supreme Court on Thursday held that State Governors cannot indefinitely sit on Bills passed by State Legislatures. However, the Court also made it clear that it cannot prescribe mandatory timelines for the President or Governors to grant or deny assent under Articles 200 and 201 of the Constitution. However, it clarified that Governors cannot indefinitely sit on Bills. In cases of prolonged, unexplained inaction, courts may issue a limited mandamus directing them to decide within a reasonable time without examining the merits of the Bill.

The Court categorically ruled that the concept of courts declaring "deemed assent" in cases of delay is unconstitutional and violates the doctrine of separation of powers.



Answering a Presidential reference under Article 143, a Constitution Bench of Chief Justice of India BR Gavai, Justice Surya Kant, Justice Vikram Nath, Justice PS Narasimha and Justice AS Chandurkar stated that judicially imposed deadlines

would be contrary to the "elasticity" envisaged in the constitutional scheme. The reference was made in May, soon after the Supreme Court's judgment in the Tamil Nadu Governor case, which had laid down timelines for constitutional authorities to act on Bills. The Bench heard arguments over ten days and had reserved its opinion on September 11.

The key questions and the Supreme Court's answers are: 1. Constitutional options before a Governor under Article 200? The Governor may assent to the Bill, withhold assent (which must necessarily be accompanied by returning the Bill to the Assembly), or reserve the Bill

for the President. Withholding assent without returning the Bill is impermissible and violates federalism. 2. Is the Governor bound by the aid & advice of the Council of Ministers under Article 200? The Governor ordinarily acts on aid and advice, but Article 200 confers limited constitutional discretion particularly in returning or reserving a Bill. 3. Is the Governor's discretion justiciable? Merits of the decision are not justiciable. However, prolonged, unexplained inaction may invite a limited judicial direction to decide. 4. Does Article 361 bar judicial review? The Governor enjoys personal immunity, but the office of the Governor remains subject to limited ► **Cont. to Page-7**

Earth Summit begins in Hyderabad, focus on rural innovation, digital infra

Hyderabad, Nov 20 (Representative)

The first edition of the two-day Earth Summit 2025, organised by NABARD and the Internet and Mobile Association of India (IAMAI), began at Hitex Exhibition Centre, Madhapur, here on Thursday with a focus on 'Empowering Rural Innovation for Global Change'. Speaking at the inaugural session as chief guest, Telangana Deputy Chief Minister Bhatti Vikramarka Mallu said it was significant that the national initiative was being launched in Hyderabad and projected Telangana as "living proof" that rural transformation is possible when innovation meets intention. He highlighted the state government's farmer-centric measures, including one of the country's largest loan waivers of about Rs 20,000-21,000 crore, the Rythu Bharosa income support scheme of Rs 12,000 per acre annually, procurement of

paddy through self-help groups with prompt payment, and an additional bonus of Rs 500 per quintal over MSP. He also underlined investments in irrigation, digital crop records, post-harvest systems, and a 43,000-km digital backbone connecting nearly every gram panchayat, as well as a thrust on renewable energy and women-led solar entrepreneurship. The Deputy Chief Minister said agriculture is not just an economic sector but the very soul of India. He stressed that institutions like NABARD play a crucial role in protecting and strengthening this foundation. He called for moving forward with compassion, courage and confidence, noting that India's best days lie ahead. He added that the present government, under the leadership of Chief Minister Revanth Reddy, will



complete two years in office at the end of this month. On December 8 and 9, the government will host a summit at 'Future City', a visionary project aimed at showcasing Telangana's long-term development goals. He urged people to participate in the event, which will feature a comprehensive visual presentation of the state's progress and aspirations. NABARD Chairman K V Shaji in his address said the summit aims to build a national platform for problem-solving, innovation and institution-building in rural India. Stressing that villages must now become "engines of growth", he said India is moving from subsidy-driven to solution-driven development, from isolated schemes to integrated digital public infrastructure. He outlined NABARD's work on a rural digital public infrastructure

stack, including agronomy DPI, geospatial agriculture, digital credit highways, digitisation of Kisan Credit Cards and cooperatives, climate-resilient agriculture, and a new 'Rural Finance 2.0' architecture to reduce risk and turnaround time while improving access to credit. Shaji said over 75 exhibits and around 50 start-ups are showcasing innovations "from soil to satellite" at the summit, with multi-track sessions on digital public infrastructure, geospatial intelligence, climate action, cooperatives, rural enterprises and agri-fintech. He emphasised that the future of India will be shaped in its villages, powered by digital infrastructure, climate resilience, cooperative institutions and youth and women leadership. Telangana Agriculture Minister Tummalala Nageswara Rao, NABARD Deputy Managing Director Goverdhan Singh Rawat, IAMAI President Dr Subbo Rao and other dignitaries also took part in the inaugural programme.

CM Yogi approves 95 new projects to strengthen canal network

Lucknow, Nov 20 (Agency)



Uttar Pradesh Chief Minister Yogi Adityanath approved on Wednesday 95 new projects aimed at further strengthening the state's canal system during a comprehensive review meeting of the Irrigation and Water Resources Department here on Wednesday. He said these projects would significantly boost the agricultural sector by ensuring timely and reliable irrigation for farmers. Once completed, the projects, worth Rs39,453.39 lakh, will restore irrigation capacity across 36,000 hectares, directly benefiting nearly 9 lakh farmers and rural communities. In addition, 273 hectares of departmental land will be safeguarded. The Chief Minister instructed officials to complete all sanctioned works within the stipulated timeframe, emphasizing that there must be no compromise on quality. Officials informed in the meeting that the 95 canal restoration projects include closing gaps in the canal network, construction of head and cross regulators, siphons, falls, and other concrete structures. The projects also encompass improvements to internal and external canal sections, lining and filling of reaches, reconstruction of damaged culverts, construction and repair of bridges and culverts along canal tracks, and installation of kerbs on canal routes. Renovation of inspection buildings, office structures, and watermills, as well as the construction of boundary walls to protect departmental land, are also planned. These interventions will significantly enhance the irrigation network's capacity and ensure an uninterrupted water supply across various regions. Farmers in Purvanchal, Terai, Bundelkhand, and Western Uttar Pradesh are expected to benefit the most. The Chief Minister noted that the vision behind these projects extends beyond physical construction. Their broader aim is to improve water management, promote farmer welfare, increase agricultural productivity, and strengthen the rural economy. He reaffirmed the government's commitment to ensuring that no farmer in the state faces irrigation shortages. During the meeting, the Chief Minister also directed the department to survey unused land and prepare a detailed plan for its optimal utilization. Effective use of such land, he said, will help generate additional departmental revenue. Reviewing flood management efforts, the Chief Minister instructed officials to begin preparations in January, keeping in view the requirements of the coming year. He called for a detailed action plan to be prepared in consultation with public representatives to ensure timely and effective implementation.

Delhi-NCR leads India's rental market amid cooling national momentum

New Delhi, Nov 20 (Agency)



Delhi-NCR has cemented its position as the strongest performer in India's rental housing market, even as the broader national market shows clear signs of cooling after three consecutive quarters of heightened activity. According to the Magicbricks Rental Index for the July-September 2025 (JAS '25) quarter reports, Greater Noida led the country with a striking 29.5pc quarter-on-quarter (QoQ) surge in rental demand, followed by Delhi at 17.8pc and Noida at 10.8pc. This sharp rise comes at a time when nationwide rental demand grew only 0.2pc QoQ and 0.4pc year-on-year (YoY), while supply increased 0.6pc QoQ and 5.9pc YoY, indicating a gradual rebalancing of the market. Despite the moderation in overall activity, rents continued to rise across India. Average rents climbed 4.4pc QoQ and a substantial 18.1pc YoY, reflecting sustained demand for mid-sized, well-connected homes. Thane posted the steepest rise in rents at 12.5pc QoQ, while Chennai (6.7pc), Mumbai (4.9pc) and Delhi (4.5pc) also recorded notable increases. Delhi's strong performance was further supported by a robust 17.6pc QoQ jump in supply, the highest among major markets. Speaking on the report, Magicbricks CMO Prasun Kumar said the contrasting national and NCR trends point to a market gradually returning to equilibrium. He noted that infrastructure upgrades, improved connectivity, and a steady flow of mid-sized homes continue to power NCR's momentum, even as most other markets witness moderate rent growth. The stabilisation in rents, he added, reflects a healthier balance between supply and demand. Tenant preferences across the country remained largely consistent during the quarter. Two-bedroom homes (2BHKs) accounted for 44pc of demand, followed by 1BHKs at 32pc. Semi-furnished units continued to dominate both demand (51pc) and supply (54pc). Homes sized between 500 and 1,500 sq. ft. drew the most interest, capturing 77pc of tenant activity. These patterns align strongly with NCR's growing mid-income housing supply, particularly in fast-developing hubs such as Greater Noida and Noida Extension.

Swadeshi drone technique to be developed

Gwalior (MP), Nov 20 (Agency)

The city-based Border Security Force (BSF) Academy has taken a major initiative in the direction of developing a swadeshi drone technique by allying with the Indian Institute of Technology (IIT) Delhi and another institution. In the wake of a memorandum of understanding being inked between



three institutions on November 10, a day-long contemplation meeting was conducted at IIT Delhi's Sonapat campus yesterday. Academy sources said that IIT Delhi's Dean (Research

and Development) Ashwini Agrawal chaired the meeting that witnessed participation by a research group having 20 faculty members. All ultramodern aspects of drone technology were discussed. The topics included light composite material, propulsion system, aerodynamics, low temperature battery, motor and control system, sensing and secure communications. BSF officers and Rustamji Institute of Technology (RJIT) faculty members also took part. At the valedictory session, Academy Director Shamsher Singh and his IIT Delhi counterpart expanded on their ideas and highlighted the importance of the project. The gathering unanimously decided to establish a lively ecosystem for rendering capable the development of a fully custom-made drone technique. A centre of excellence will be set up in the near future by combining IIT Delhi, RJIT, BSF officers and students of the two institutions.

Casagrand Group, Blackstone inks Rs 700 cr investment deal for 2 Industrial, Logistics parks in TN

Chennai, Nov 20 (Reporter)

Casagrand Industrial and Warehousing, which specialises in world-class industrial space and warehousing, today entered into a Rs 700 crore strategic investment deal with Blackstone, one of the world's largest alternative investment firms, to develop two large scale Industrial and Logistics Parks in Tamil Nadu. The two Industrial and Logistics Parks spread across 154 acres would come up at Sriperumbudur, about 40 km from Chennai, a statement from Casagrand said. The venture will see an investment around Rs 700 crores from Blackstone to develop 4.2 million sqft of modern, Grade A industrial and warehousing Infrastructure. Built to

accommodate e-commerce, 3PL and a broad spectrum of manufacturing occupiers, the developments aim to introduce a new tier of institutional-grade logistics and Industrial assets to one of India's most dynamic industrial corridors. The projects are expected to reach a gross development value of Rs 1500 crores upon completion. Casagrand Industrial and Warehousing has already delivered 6 million sqft and is executing a 15 million sqft pipeline. The state's industrial growth primarily driven by electronics, automotive and export-oriented manufacturing has accelerated the need for high-specification logistics and Industrial infrastructure. Commenting on the partnership, Mr. Arun Mn, Founder, Chairman

and Managing Director, Casagrand Group said, "Our partnership with Blackstone marks a pivotal step in our journey to redefine the industrial and logistics landscape in Tamil Nadu. We are not just developing industrial parks; we are creating future-ready ecosystems that enable global manufacturers to operate



with scale, speed and world-class efficiency. With Blackstone's global expertise and our deep regional understanding, we are confident of setting a new benchmark for industrial infrastructure in the country". Construction on both

parks will begin shortly, with phased development planned to meet rising industrial demand in the Sriperumbudur corridor, he said. He said part of the projects was already pre-leased to an Indian Auto major for developing an auto-spare parts consolidation facility and is also further expected to attract a mix of global and domestic occupants. Riding on the strength of its group in-house EPC capability which consists of 2,200 engineers, the company aims to complete the entire project within a timeframe of 24-30 months. Together, Blackstone and Casagrand Industrial and Warehousing aim to deliver high-quality assets that support India's expanding manufacturing ambition.

SRly to launch India's first Coast-to-Coast Parcel Express train to connect key business hubs in TN, Kerala

Chennai, Nov 20 (Representative)

In a first-of-its-kind timetabled Logistics Service connecting key business hubs of Tamil Nadu and Kerala, Southern Railway will launch the Intra-Zonal 'Coast to Coast' Parcel Express Train on December 12. It is a dedicated, time-tabled logistics service designed to offer fast, reliable, and cost-effective parcel movement and logistics solution across Tamil Nadu and Kerala. This initiative, being the first-of-its-kind in Indian Railways, will mark a significant step towards strengthening the regional parcel mobility on Indian Railways. The unique feature of this service is earmarking of dedicated parcel coaches to each destination, ensuring organized parcel handling and management. The first service of Parcel

Express is scheduled to depart on December 12, 2025 from Mangaluru Central at 1510 hrs and will reach Royapuram (Chennai) on the next day at 1330 hrs. The return service is scheduled to depart on December 16, 2025 at 1545 hrs from Royapuram and will reach Mangaluru Central at 1420 hrs the next day. On and from December 12, the service will operate on Fridays ex-Mangaluru Central and on Tuesdays ex-Royapuram-Chennai, offering assured transit schedules and dependable delivery timelines. The Composition included High capacity Parcel Vans - 10

Coaches, Luggage-cum-brake Van - two coaches. The train accommodates a wide range of commodities



including white goods, perishables, consumer products, and industrial materials. Its well-planned, direct

connectivity supports uninterrupted flow across important hubs, Southern Railway said. Competitive parcel rates provide substantial savings over road transport, making this a smart and economical choice for traders and industries. As an eco-friendly alternative, the service promotes sustainable logistics by encouraging a shift from road to rail. Real-time monitoring is involved, guaranteeing consistent, punctual and well-coordinated service delivery. This new initiative underscores Southern Railway's commitment to strengthening regional logistics with reliable, modern, and sustainable

transportation solutions. The Parcel Express services will be operated on Fridays from Mangaluru Central and on Tuesdays from Royapuram (Chennai). This weekly time-tabled parcel train ensures assured transit schedules, enabling businesses to benefit from timely and dependable deliveries. The service will stop at Salem, Erode, Uttukkuli, Tiruppur, Coimbatore, Palakkad, Shoranur, Tirur, Kozhikkode, Thalassery, Kannur and Kasargod, ensuring smooth and efficient loading and unloading across major commercial centers. The dedicated parcel coaches service features destination-labelled parcel coaches, ensuring streamlined handling, transparency, and organized parcel movement across all stops. It offers wide freight basket accommodating a wide range of commodities such as

white goods, perishables, industrial material, textiles, and consumer products, supporting diverse business needs. Real-time monitoring ensures punctual, consistent, and well-coordinated logistics delivery; smooth loading and unloading and Adequate dwell times at all major stations support efficient, hassle-free operations. Competitive parcel rates offer savings over road transport, making this service a value-driven choice for MSMEs, traders, and industries. By promoting modal shift from road to rail, the service fosters cleaner, greener, and sustainable logistics. The Coast-to-Coast Parcel Express underscores Southern Railway's commitment to enabling reliable, modern, and sustainable freight solutions that support economic growth across Tamil Nadu and Kerala.

South-East Asia pushes for equitable digital health systems as Regional Open Digital Health Summit opens in Delhi

New Delhi, Nov 20
(Representative)

Putting health outcomes at the centre of digital transformation, the Regional Open Digital Health Summit 2025 (RODHS 2025) has opened in the capital with a message that stronger, interoperable digital systems are essential for achieving Universal Health Coverage (UHC) across South-East Asia. At the inaugural session, speakers underscored that digital health must break institutional silos and prioritise equity, trust, and technical standards to deliver real improvements in care. “A joint governance model between the Ministry of Health and Family Welfare and the Ministry of Electronics & IT is necessary to ensure that national systems like the Ayushman Bharat Digital Mission, CoWIN, Aadhaar and UPI remain secure and interoperable,” said Rajnish Kumar of the National e-Governance Division, framing collaboration as urgent for building a robust health infrastructure. WHO’s Manoj Jhalani stressed that digital platforms can strengthen regional health systems only if countries invest in technical capacity. Trust, consistency and interoperability, he said, form the foundation for large-scale adoption of digital health tools. The UNICEF highlighted that technology must ultimately serve communities, frontline health workers and children – especially the most vulnerable. Speakers noted that India’s digital public infrastructure offers a template for how secure digital identity, payments and health data exchange can support resilient systems. The Health Ministry added that health outcomes depend on broader wellbeing factors, including sanitation, nutrition and social protection, and that digital platforms linking ministries can help close these gaps. Technical sessions throughout the day highlighted consensus on moving from pilots to population-scale digital health systems. Experts from the region stressed that open standards, full-stack digital public infrastructure and data protection are vital for equitable scaling. Discussions on digital identity, AI-driven diagnostics, and generative AI showcased how countries are working to make health data interoperable and patient-centric. The first day closed with a shared commitment: digital transformation must ultimately deliver better, safer and more accessible healthcare for everyone in the region.

AFFIDAVIT

By virtue of an affidavit sworn before the Executive Magistrate, Tentulikhunti, I, SURESH HARIJAN, 28yrs, S/o- Junes Harijan and Subasini Harijan, At-Paraja Barangpadar, Po-Paraja Deopli, Ps-Khatiguda, Dist-Nabarangpur, declare that I have changed my name from Suresh Suna (old name) to Suresh Harijan (new name). Henceforth, I shall be known as Suresh Harijan for all future purposes.

AFFIDAVIT

By virtue of an affidavit sworn before the Executive Magistrate, Tentulikhunti, I, SURESH HARIJAN, 28yrs, S/o- Junes Harijan and Subasini Harijan, At-Paraja Barangpadar, Po-Paraja Deopli, Ps-Khatiguda, Dist-Nabarangpur, declare that I have changed my name from Suresh Suna (old name) to Suresh Harijan (new name). Henceforth, I shall be known as Suresh Harijan for all future purposes.

Suresh Harijan
Deponent



SK FINANCE LIMITED
(Formerly Known as Ess Kay Fincorp Ltd.)

Regd. Office: G-1 & G-2, New Market, Khass Kotli Circle, Jaipur-302001, RAJASTHAN
Branch Office: Shop No-05, First Floor Sukh Sagar Plaza, Phalodi, Bus Stand
Village Lohi Tesh Danta Ramgarh Dist SIKAR 332050 Rajasthan.
CIN : U65923RJ1994PLC009051 I GSTIN :08AAAC25115F172Z

[Appendix – IV-A] See proviso to rule 8 (6) PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorised Officer of S K FINANCE LIMITED under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrowers, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the physical possession of, "AS IS WHERE IS & AS IS WHAT IS", particulars of which are given below:-

Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable Property	Reserve Price	Earnest Money Deposit (EMD)
LOAN ACCOUNT NO.: - 5611201 (i) Baldeva Ram S/o Bhagu Ram (ii) Gopal Dev W/o Baldeva Ram (iii) Bhawar Ram S/o Roopa Ram	20/12/2023/- Rs.22,76,538/- outstanding as on 18.12.2023 with further interest along with the costs and expenses till the date of full and final payment.	1. All the part and parcel of Commercial Shop No. G-3, situated at Ward No 10, Gram Losal, Tehsil Dantaramgarh District Sikar Rajasthan., Admeasuring 13.06 square meters belonging to Baldeva Ram. BOUNDED BY:- North: Shop No G-4 South: Public Road East: Passage West: Shop No G-5 2. All the part and parcel of Shop No. G-5 & G-6, situated at Ward No 10, Gram Losal, Tehsil Dantaramgarh, District Sikar, Rajasthan, admeasuring 23.69 square meters belonging to Baldeva Ram BOUNDED BY:- North: Others Land South: Public Road East: Shop No G-3 G-4 West: Shop No G-7	25,00,000/-	2,50,000/-

1. Last date of submission of sealed offers in the prescribed tender forms along with EMD is **06th December 2025 upto 5:30 PM** at the branch office address mentioned herein above. Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD. 2. Date of opening of the offers for Property is **08th December 2025 from 2.00 PM to 5.00 PM** at the above mentioned branch office. Bid Incr. Amount: **Rs. 25,000/-**. 3. Date of inspection of the immovable property is **06th December 2025 from 2.00 PM to 5.00 PM** at 4. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. 5. The notice is hereby given to the Borrower and Guarantor, to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale. 6. The Borrower(s)/Guarantor(s) are hereby given 15 DAYS SALE NOTICE UNDER SECURITY INTEREST (ENFORCEMENT) RULES, 2002 to pay the sum mentioned above before the date of sale. If the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. 7. If the Borrower pays the amount due to SK Finance Limited (Formerly Known as Ess Kay Fincorp Ltd.), in full before the date of sale, auction is liable to be stopped. 7. The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above branch office. 8. The immovable property will be sold to the highest tenderer. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary. 9. Company is not responsible for any liabilities upon the property which is not in the knowledge of the company. For further details, contact the Branch Manager, at the abovementioned Branch office address.

Place: Jaipur Date: 18.11.2025

Sd/- Authorised Officer, SK FINANCE LIMITED



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
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“CHOLA CREST” C 54 & S 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600032, India
Bhilwara Branch Office: Plot No. 2nd Floor, Gandhi Nagar Extension Vojana, Bhilwara - 311001, **Jaipur Branch Office:** 5th & 6th Floor, Plot No. 306, 308, 309, Ganes Dintens Colony, Vaishali Nagar, Vaishali Circle, Jaipur - 302021 **Barmer Office Address:** Ground Floor, M Sethia, Near Hotel Kalish International, Chhotan Chakra, Barmer (Raj.) 344001. **Bikaner Branch Office:** 3rd Floor, Shri Balaji Tower, Rotary circle, Sadu Gani, Bikaner-334001. **Bolotra Branch Addr.:** 280, Shri Kashi Tonkmal Road, Bolotra, Churu Office: 2nd floor, Ward No 12, Near Town Hall, Churu-331001. **Rajsamand Branch Office:** Opp. Sharma Hospital, Nathdwara Road, Kankroli (Rajsamand)-313333; **Pali Office Address** Srinath Veer Durga Das Nagar, Plot No. 87-A & 87-B, 1st Floor, Pali-360401

DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

You, the under mentioned Borrower / Mortgagee is hereby informing that this company has initiated proceedings against you under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and that the Notice under 13 (2) of the Act sent to you by Registered Post Ack. Due for Borrower/s has been returned undelivered. Hence, you are hereby called upon to take notice and pay the outstanding loan amount mentioned against the said account with interest accruing there from within 60 days from the date of this publication, failing which the company will proceed against its right under Sub-sec (4) of Section 13 of the Act by enforcing the below mentioned security to realize its dues with interests and costs. It is needless to mention that this notice is addressed to you without prejudice to any other remedy available to the company.

S. No.	Name and Address of the Borrower/s / Loan A/c No.	Loan Amount	Date of Demand Notice & Amount Outstanding	Description of the Property/Secured Assets
1.	(Loan Account No. XHEHBW00003005970; 1. SANJAY SHISODIA (APPLICANT), 2. DEEPMALA SHISODIA (CO-APPLICANT), 3. SHRI BALAJI MINES (CO-APPLICANT), <i>Both are Resi.</i> , at: Plot No. 100, KASHI PURI, 1202 BHLWARA, RAJASTHAN 311001. NPA Date: 03/11/2025	Rs. 8883165.94	07/11/2025 & Rs. 10021169/- as on 07/11/2025 with further interest thereon	Plot No.100, KASHI PURI, BHLWARA - 311001 (AREA35-63 SQ.FT.)
2.	(Loan Account No. HEH1TC00000038497; DEVILPE CHAHAR (APPLICANT), 2. MRS. SHARVAN DEVI (CO-APPLICANT), 3. SUBASH CHANDRA (CO-APPLICANT) <i>All are Resi.</i> at: 227, SANGAM COLONY, ROAD NO 14 VISHVAKARMAR, LOHA MANDI ROAD JAIPUR (RAJASTHAN) 302013; 4. M/S CHAHAR TECH (CO-APPLICANT), 5. SUBASHCHANDRA (CO-APPLICANT) <i>Both are Add.</i> , at: SHOP NO.34, USHA COLONY, NEW LOHA MANDI ROAD, JAIPUR, (RAJASTHAN- 302012 NPA Date: 03/11/2025	Rs. 6500000/-	07/11/2025 & Rs. 5401431/- as on 07/11/2025 with further interest thereon	Property:- PLOT No. 34 USHA COLONY NEW LOHA MANDI ROAD, JAIPUR (RAJASTHAN- 302012) & J A I P U R (R A J A S T H A N) - 3 0 2 0 1 2 ADMEASURING 140.34 SQ.Yrd. (Hereinafter referred as the Said Property) Four Corner Of Said Property : East Plot No. 34-A, West: Other Plot Land, North: Other Plot Land South: ROAD 100'0'Ft.
3.	(Loan Account No. ML01C0000000054191; 1.USMAN NUJUMUDIN (CO-APPLICANT), 2.NIJAMUDEEN MOHAMMAD (CO-APPLICANT), <i>Both are Resi.</i> , at: 226 B. K. GOURI COLONY, CHOMU, JAIPUR (RAJASTHAN)- 303802; 3. JARINA BANO (CO-APPLICANT) WARD NO 25 PLOT NO 226 B. K. GORI COLONY, CHOMU, JAIPUR-JAIPUR (RAJASTHAN)- 303702, NPA Date: 03/11/2025	Rs. 2300000	07/11/2025 & Rs. 2450102/- as on 07/11/2025 with further interest thereon	Property:- PLOT No.-226 B.K. GORI COLONY, KASBA-CHOMU,TH. CHOMU, DIST-JAIPUR (RAJASTHAN)-303702. ADMEASURING 289.30 SQ.Yrd. (Hereinafter referred as the Said Property) Four Corner Of Said Property: East Plot No. 225, West:Road, North: ROAD, South: Other Plot
4.	(Loan Account No. HEH1BL00000035155; 1. RAMESH SATYANARAYAN (APPLICANT), BHAT BASTI SCHOOL KE PICHE BALOTRA (RURAL) BALOTRA-344022; 2. S R MARKETING (CO-APPLICANT), SHOP NO 38 RICCO COMMERCIAL COMPLEX KHER ROAD BALOTRA BARMER RAJASTHAN 344022; 3. JYOTIDEVI (CO-APPLICANT) BHAT BASTIL, BALOTRA BARMER RAJASTHAN 344022 NPA Date: 03/11/2025	Rs. 2100000	07/11/2025 & Rs. 2115181/- as on 07/11/2025 with further interest thereon	Residential Plot No. 15 situated at Plot No. 525, Indira Gandhi Nagar Ind Phase, Ward No. 29, Keshla No. 269 admeasuring Tehsil Pachpadra, District- Barmer, Jaipur Admeasuring 1800 Sq. Feet. (Hereinafter referred as the Said Property). Four corners of the Said Property are thus:- North: Plot No. 14-15, South: Road, East: Plot No. 14, West: Plot No. 16.
5.	(Loan Account No. HEH1OKA00000028487; 1. DHANRAJ BARDIYA (APPLICANT), 2. MANJU DEVI DHANARAJ (CO-APPLICANT) <i>Both are Resi.</i> , at: WARD NO 13 SADAR BAZAR BIKANER RAJASTHAN 334803; 3.VARSHA BARTAN BHANDAR (CO-APPLICANT), MAIN BAZAR IN FRONT GYOPI SCHOOL AAU JODHPUR RAJASTHAN 342311 ; 4. SANDEEP BARADHIA (CO-APPLICANT), WARD NO 12 KRISHNA MANDIR ROAD, SADAR BAZAR BIKANER RAJASTHAN 334803; NPA Date: 03/11/2025	Rs. 6500000/-	07/11/2025 & Rs. 6062794/- as on 07/11/2025 with further interest thereon	Free Hold Commercial Property of Plot No. 208 in the Shop No. 23 land measuring 1050 Sq.ft., situated at Opposite Krishna Mandir, Sadar Bazar, Nokha, Tehsil Noldia, Dist. Bikaner. (Hereinafter referred as the Said Property) 4. Four corners of the Property Plot No. 208 (Whole property): North- Rasta, South - Rasta, East-Kilji Luniya, West - Gopi Ram Tapadiya.
6.	(Loan Account No. HEH1NUM00000068160; 1. GOVIND RAM BANSAL (APPLICANT), 2. BABY BANSAL (CO-APPLICANT), 3. RAKESHKUMAR BANSAL (CO-APPLICANT), <i>All are Resi.</i> , at: WARD NO 12 SUNARO KA MOHALLA NEAR RAMSUKHDAS PARK NOHAR HANUMANGARH RAJASTHAN 335523; 4.AGARWAL FOOTWEAR (CO-APPLICANT), GANDHI CHOKH OPPOSITE SHI BAIK NOKH HANUMANGARH RAJASTHAN 335523; NPA Date: 03/11/2025	Rs. 1000000/-	07/11/2025 & Rs. 9919707.00 as on 07/11/2025 with further interest thereon	5/6 Share In Residential Plot No.41 77 Sq. Yard Situated At Ward No. 12 Nohar Teh. Nohar Dist. Hanumangarh And Residential Plot Patta No. 71 Misal No. 45 Size 705 Dar Gaj Total Size 3195 Sq.Ft. Situated At Ward No. 12 Nohar Tdi. Nohar Dist. Hanumangarh Four Boundaries of the Plot North- Road, East - Road West - Sh. Radhakrishnan, South - Nohra Of Sh. Kishan Lai Mahaveer, South- Rasta
7.	(Loan Account No. HEH1BL00000055532; 1.CHAMPA LAL (APPLICANT) 2.CHANDANI DEVI (CO-APPLICANT) <i>Both are Resi.</i> at: RANGALA JALOR, RAJASTHAN 343032; 3.PAWAN CRANE SERVICE (CO-APPLICANT), 4.PAVAN HENDLOOM (CO-APPLICANT) <i>Both are Add.</i> , at: 02 MR BANTA TOWER CHETAN BABA KI JHOPADI BALOTRA BARMER RAJASTHAN 344022; NPA Date: 03/11/2025	Rs. 2800000/-	07/11/2025 & Rs. 2770364/- as on 07/11/2025 with further interest thereon	Plot no, S-2, Industrial Area, Third Phase, Railway Station Road, Bolotra admeasuring area 50 Sq. Mts. (Herein after referred as the Said Property) Four corners of the Said Property are thus: North South East West Road Plot no. S-1 Plot no. S-3
8.	(Loan Account No. HEH1CAR000000083170 / HEH1CAR000000085540; 1. HEMCHANDRA SHARMA (CO-APPLICANT) 2. PRAVEEN KUMAR SHARMA (CO-APPLICANT) <i>Ali Resi.</i> at: 113, HIRALAL THANVI MARGPHALODI JOSHI MARKET KE PASS PHALODI-342301; 3. MANJU SHARMA (CO-APPLICANT), HEERA LAL THANVI MARG JOSHI MARKET KE PAS PHALODI JODHPUR RAJASTHAN 342301; 4.DEEPAK SHARMA (CO-APPLICANT), OPSITE BHADRI MARKET JHAWAHAR PUAJI PHALODI RAJASTHAN 342301; 5. MA LATTVAL TRADING COMPANY (CO-APPLICANT), SHOP NO 12 KRASHI UPAJ MANDI PHALODI, BLOCK D KRISHI UPAJ MANDI JODHPUR RAJASTHAN 342301; 6. HARE KRISHNA TRADING COMPANY (CO-APPLICANT), SHOP NO D-16 KRISHI MANDI PHALODI JODHPUR RAJASTHAN 342301 NPA Date: 03/11/2025	Rs. 6400000/-1492000	07/11/2025 & Rs. 21332037/- & Rs. 19137037/- as on 07/11/2025 with further interest thereon	Property 1:- Property situated at Patta no. 91, Misal no. 236-37, Sangidas Ke Mandir Ke Pas, Phalodi Tehsil & Dist. Phalodi (Raj.), Measuring in area 20x40' Feet = 800 SQ Feet. (Herein after referred as the said property) Four corners of the said property are thus: North House of Sevag Ranchordasji South Other Property of Late Shankar Lal S/O Sonrai East Chakar Sultana at Present House of Jethmal Thanvi West Rajpath Rasta; Property 2:- Property situated at SUMPURNA NEAR SANGIDAS JI KI HAWELI, PHALODI TEHSIL PHALODI DIST. PHALODI RAJASTHAN admeasuring area 361.50 Sq. Feet. (Herein after referred as the Said Property) North - Agerchan bardiya House, South - Road, East-Ganpat Maharaj shri mali, West-Road, Property 3:- Commercial Property BLOCK-D SHOP/PILOT No. 12 Situatedat KRASHI UPAJ
9.	(Loan Account No. HEH1BEW00000006741; 1. SOHAN LAL GHOSI (APPLICANT), 2. KANTADEV (CO-APPLICANT), 3. KISHOR RUGGA (CO-APPLICANT) <i>All are Resi.</i> , at: HOUSE NO.15, LAND AREA 99.29 SQ.YD, GHOSI MOHALLA, CHAWANI. BEAWAR; 4. BALAJI GENERAL STORE (CO-APPLICANT), GALLI NO 05, GHOSI MOUHLLA, CHAWNI BEAWAR, JAMER AJMER RAJASTHAN 305901, NPA Date: 03/11/2025	Rs. 3200000/-	07/11/2025 & Rs. 3246961/- as on 07/11/2025 with further interest thereon	Property 1:- 99.29 GHOSI MOHALLA, CHAWANI, BEAWAR- (AREA 99.29 SQ. MOHALLA)
10.	(Loan Account No. HEH1HUR000000094513; 1.GAURAV SOLANKI S/O GOGRAJ (APPLICANT); 2.H.M. CREATION (CO-APPLICANT), 3.VINITA CHOUDHAN G/O GAURAV SOLANKI (CO-APPLICANT); 4. GOGRAJ SOLANKY S/O HIRALAL SOLANKY (CO-APPLICANT) <i>All are Add.</i> , at: MOTI CHOWK SEVA MANDAL WARD NUMBER 7 GUJRANI GALLI SARODARSHAN CHURU RAJASTHAN NPA Date: 03/11/2025	Rs. 8200000/-	07/11/2025 & Rs. 8408603/- as on 07/11/2025 with further interest thereon	Property Situated at Ward No 07, Near Moti Chok Sewa Mandar, Tehsil Sardarshahar, District Churu, Total Measuring 675 Dargaj, North - Santokchand, South - Deymal sehiya, East -Sugnachand bucha, West -Rasta
11.	(Loan Account No. ML01AJE000000104145; 1. PRAKASH S/O HARJI RAM (RESI), 2. SUSHILA DEVI (CO-APPLICANT), <i>Both are Resi.</i> at: KHANEDIYA KI DHANI, THANWALA, NAGOUR- 305026 NPA Date: 03/11/2025	Rs. 2650000/-	11/11/2025 & Rs. 2633056/- as on 11/11/2025 with further interest thereon	PATTA NO.35,BOOK NO.81, hanediya Ki Dhani, THANWALA, BHERLUNDA, NAGOUR-3035026
12.	(Loan Account No. HEH1RJU000000058280; 1.CHEKAT MARBLE IND (APPLICANT), 2.ANJUM BEGAM (APPLICANT), 3.FAIZAN SILAWAT (CO-APPLICANT), 4.MOINUDDIN SILAWAT (CO-APPLICANT), 5.ANJUM BEGAM (CO-APPLICANT), 6.DHOLI KHAN, NAGOUR (CO-APPLICANT), 7.SIRAJUDDIN SILAWAT (CO-APPLICANT), 8.BURHANUDDIN SILAWAT (CO-APPLICANT), <i>All are Add.</i> , at: RAZA COLONY, NERA BUS STAND, RAJNAGAR, RAJSAMAND RAJASTHAN 313324; NPA Date: 03/11/2025	Rs. 6500000.00	07/11/2025 & Rs. 6082130/- as on 07/11/2025 with further interest thereon	PLOT NO. 2 PART MEASURING 2450 SQ.Ft. LOCATED AT REVENUE VILLAGE SEWALI, NH-8, OLD ABADI, NEAR RADAJI, TEH. & DIST. RAUSAMAND (RAJ.) Hereinafter Referred as the Said Property. Four Corners are thus: EAST Own Land then Forest Land, WEST NH-8, North- Plot of Sharif Mohd., SOUTH: Plot of Basiruddin & Zamilia
13.	(Loan Account No. X0HELAPO00003397543 / HE02LAP00000002156; 1.JETH MAL LAKHARA (APPLICANT), 2. M/S MAHADEV KANGAN STORE (CO-APPLICANT), 3. GOPAL JETH MAL LAKHARA (CO-APPLICANT), 4. BAYAT DEV (CO-APPLICANT), 5.NARAYAN LAL (CO-APPLICANT), 6.RAMATA LAKHARA (CO-APPLICANT), <i>All are Add.</i> , at: 42, KUMHARO KA NICHLA BAS, NEAR SURAJ/POLE 742 RAJ - 306401; 7. JETH MAL LAKHARA (APPLICANT), 8.M/S MAHADEV KANGAN STORE (CO-APPLICANT) <i>Both are Add.</i> , at: SURAJ/POLE SOMNATH NEAR CHOLA CHOTRA ROAD PALI-306401; 9. VISION WORLD (CO-APPLICANT) 10. GOPAL JETH MAL LAKHARA (CO-APPLICANT) <i>Both are Add.</i> , at: SHOP NO. 526, AXIS BANK A.T.M. SUPER MARKET, MAHARAJA SHRI UMED MILL KE SAMNE PALI RAJ.-306401; NPA Date: 03/11/2025	Rs. 1378630.00 -4274600.00	07/11/2025 & Rs. 2056487/- as on 07/11/2025 with further interest thereon	Property Situated at Kumharo Ka Nichla Bas, Surajpali, Pali, (Pali) admeasuring area 637.25 Sq. Fts., (Hereinafter referred as the Said Property). Four corners of the Said Property are thus: East: Gali & Plot of Misarlin Rupchand West: Road North: House of Mangli Lal South: House of Mohani Suthar



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
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“CHOLA CREST” C 54 & S 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600032, India
Bhilwara Branch Office: Plot No. 2nd Floor, Gandhi Nagar Extension Vojana, Bhilwara - 311001, **Jaipur Branch Office:** 5th & 6th Floor, Plot No. 306, 308, 309, Ganes Dintens Colony, Vaishali Nagar, Vaishali Circle, Jaipur - 302021 **Barmer Office Address:** Ground Floor, M Sethia, Near Hotel Kalish International, Chhotan Chakra, Barmer (Raj.) 344001. **Bikaner Branch Office:** 3rd Floor, Shri Balaji Tower, Rotary circle, Sadu Gani, Bikaner-334001. **Bolotra Branch Addr.:** 280, Shri Kashi Tonkmal Road, Bolotra, Churu Office: 2nd floor, Ward No 12, Near Town Hall, Churu-331001. **Rajsamand Branch Office:** Opp. Sharma Hospital, Nathdwara Road, Kankroli (Rajsamand)-313333; **Pali Office Address** Srinath Veer Durga Das Nagar, Plot No. 87-A & 87-B, 1st Floor, Pali-360401

DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

You, the under mentioned Borrower / Mortgagee is hereby informing that this company has initiated proceedings against you under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and that the Notice under 13 (2) of the Act sent to you by Registered Post Ack. Due for Borrower/s has been returned undelivered. Hence, you are hereby called upon to take notice and pay the outstanding loan amount mentioned against the said account with interest accruing there from within 60 days from the date of this publication, failing which the company will proceed against its right under Sub-sec (4) of Section 13 of the Act by enforcing the below mentioned security to realize its dues with interests and costs. It is needless to mention that this notice is addressed to you without prejudice to any other remedy available to the company.

S. No.	Name and Address of the Borrower/s / Loan A/c No.	Loan Amount	Date of Demand Notice & Amount Outstanding	Description of the Property/Secured Assets
1.	(Loan Account No. XHEHBW00003005970; 1. SANJAY SHISODIA (APPLICANT), 2. DEEPMALA SHISODIA (CO-APPLICANT), 3. SHRI BALAJI MINES (CO-APPLICANT), <i>Both are Resi.</i> , at: Plot No. 100, KASHI PURI, 1202 BHLWARA, RAJASTHAN 311001. NPA Date: 03/11/2025	Rs. 8883165.94	07/11/2025 & Rs. 10021169/- as on 07/11/2025 with further interest thereon	Plot No.100, KASHI PURI, BHLWARA - 311001 (AREA35-63 SQ.FT.)
2.	(Loan Account No. HEH1TC00000038497; DEVILPE CHAHAR (APPLICANT), 2. MRS. SHARVAN DEVI (CO-APPLICANT), 3. SUBASH CHANDRA (CO-APPLICANT) <i>All are Resi.</i> at: 227, SANGAM COLONY, ROAD NO 14 VISHVAKARMAR, LOHA MANDI ROAD JAIPUR (RAJASTHAN) 302013; 4. M/S CHAHAR TECH (CO-APPLICANT), 5. SUBASHCHANDRA (CO-APPLICANT) <i>Both are Add.</i> , at: SHOP NO.34, USHA COLONY, NEW LOHA MANDI ROAD, JAIPUR, (RAJASTHAN- 302012 NPA Date: 03/11/2025	Rs. 6500000/-	07/11/2025 & Rs. 5401431/- as on 07/11/2025 with further interest thereon	Property:- PLOT No. 34 USHA COLONY NEW LOHA MANDI ROAD, JAIPUR (RAJASTHAN- 302012) & J A I P U R (R A J A S T H A N) - 3 0 2 0 1 2 ADMEASURING 140.34 SQ.Yrd. (Hereinafter referred as the Said Property) Four Corner Of Said Property : East Plot No. 34-A, West: Other Plot Land, North: Other Plot Land South: ROAD 100'0'Ft.
3.	(Loan Account No. ML01C0000000054191; 1.USMAN NUJUMUDIN (CO-APPLICANT), 2.NIJAMUDEEN MOHAMMAD (CO-APPLICANT), <i>Both are Resi.</i> , at: 226 B. K. GOURI COLONY, CHOMU, JAIPUR (RAJASTHAN)- 303802; 3. JARINA BANO (CO-APPLICANT) WARD NO 25 PLOT NO 226 B. K. GORI COLONY, CHOMU, JAIPUR-JAIPUR (RAJASTHAN)- 303702, NPA Date: 03/11/2025	Rs. 2300000	07/11/2025 & Rs. 2450102/- as on 07/11/2025 with further interest thereon	Property:- PLOT No.-226 B.K. GORI COLONY, KASBA-CHOMU,TH. CHOMU, DIST-JAIPUR (RAJASTHAN)-303702. ADMEASURING 289.30 SQ.Yrd. (Hereinafter referred as the Said Property) Four Corner Of Said Property: East Plot No. 225, West:Road, North: ROAD, South: Other Plot
4.	(Loan Account No. HEH1BL00000035155; 1. RAMESH SATYANARAYAN (APPLICANT), BHAT BASTI SCHOOL KE PICHE BALOTRA (RURAL) BALOTRA-344022; 2. S R MARKETING (CO-APPLICANT), SHOP NO 38 RICCO COMMERCIAL COMPLEX KHER ROAD BALOTRA BARMER RAJASTHAN 344022; 3. JYOTIDEVI (CO-APPLICANT) BHAT BASTIL, BALOTRA BARMER RAJASTHAN 344022 NPA Date: 03/11/2025	Rs. 2100000	07/11/2025 & Rs. 2115181/- as on 07/11/2025 with further interest thereon	Residential Plot No. 15 situated at Plot No. 525, Indira Gandhi Nagar Ind Phase, Ward No. 29, Keshla No. 269 admeasuring Tehsil Pachpadra, District- Barmer, Jaipur Admeasuring 1800 Sq. Feet. (Hereinafter referred as the Said Property). Four corners of the Said Property are thus:- North: Plot No. 14-15, South: Road, East: Plot No. 14, West: Plot No. 16.
5.	(Loan Account No. HEH1OKA00000028487; 1. DHANRAJ BARDIYA (APPLICANT), 2. MANJU DEVI DHANARAJ (CO-APPLICANT) <i>Both are Resi.</i> , at: WARD NO 13 SADAR BAZAR BIKANER RAJASTHAN 334803; 3.VARSHA BARTAN BHANDAR (CO-APPLICANT), MAIN BAZAR IN FRONT GYOPI SCHOOL AAU JODHPUR RAJASTHAN 342311 ; 4. SANDEEP BARADHIA (CO-APPLICANT), WARD NO 12 KRISHNA MANDIR ROAD, SADAR BAZAR BIKANER RAJASTHAN 334803; NPA Date: 03/11/2025	Rs. 6500000/-	07/11/2025 & Rs. 6062794/- as on 07/11/2025 with further interest thereon	Free Hold Commercial Property of Plot No. 208 in the Shop No. 23 land measuring 1050 Sq.ft., situated at Opposite Krishna Mandir, Sadar Bazar, Nokha, Tehsil Noldia, Dist. Bikaner. (Hereinafter referred as the Said Property) 4. Four corners of the Property Plot No. 208 (Whole property): North- Rasta, South - Rasta, East-Kilji Luniya, West - Gopi Ram Tapadiya.
6.	(Loan Account No. HEH1NUM00000068160; 1. GOVIND RAM BANSAL (APPLICANT), 2. BABY BANSAL (CO-APPLICANT), 3. RAKESHKUMAR BANSAL (CO-APPLICANT), <i>All are Resi.</i> , at: WARD NO 12 SUNARO KA MOHALLA NEAR RAMSUKHDAS PARK NOHAR HANUMANGARH RAJASTHAN 335523; 4.AGARWAL FOOTWEAR (CO-APPLICANT), GANDHI CHOKH OPPOSITE SHI BAIK NOKH HANUMANGARH RAJASTHAN 335523; NPA Date: 03/11/2025	Rs. 1000000/-	07/11/2025 & Rs. 9919707.00 as on 07/11/2025 with further interest thereon	5/6 Share In Residential Plot No.41 77 Sq. Yard Situated At Ward No. 12 Nohar Teh. Nohar Dist. Hanumangarh And Residential Plot Patta No. 71 Misal No. 45 Size 705 Dar Gaj Total Size 3195 Sq.Ft. Situated At Ward No. 12 Nohar Tdi. Nohar Dist. Hanumangarh Four Boundaries of the Plot North- Road, East - Road West - Sh. Radhakrishnan, South - Nohra Of Sh. Kishan Lai Mahaveer, South- Rasta
7.	(Loan Account No. HEH1BL00000055532; 1.CHAMPA LAL (APPLICANT) 2.CHANDANI DEVI (CO-APPLICANT) <i>Both are Resi.</i> at: RANGALA JALOR, RAJASTHAN 343032; 3.PAWAN CRANE SERVICE (CO-APPLICANT), 4.PAVAN HENDLOOM (CO-APPLICANT) <i>Both are Add.</i> , at: 02 MR BANTA TOWER CHETAN BABA KI JHOPADI BALOTRA BARMER RAJASTHAN 344022; NPA Date: 03/11/2025	Rs. 2800000/-	07/11/2025 & Rs. 2770364/- as on 07/11/2025 with further interest thereon	Plot no, S-2, Industrial Area, Third Phase, Railway Station Road, Bolotra admeasuring area 50 Sq. Mts. (Herein after referred as the Said Property) Four corners of the Said Property are thus: North South East West Road Plot no. S-1 Plot no. S-3
8.	(Loan Account No. HEH1CAR000000083170 / HEH1CAR000000085540; 1. HEMCHANDRA SHARMA (CO-APPLICANT) 2. PRAVEEN KUMAR SHARMA (CO-APPLICANT) <i>Ali Resi.</i> at: 113, HIRALAL THANVI MARGPHALODI JOSHI MARKET KE PASS PHALODI-342301; 3. MANJU SHARMA (CO-APPLICANT), HEERA LAL THANVI MARG JOSHI MARKET KE PAS PHALODI JODHPUR RAJASTHAN 342301; 4.DEEPAK SHARMA (CO-APPLICANT), OPSITE BHADRI MARKET JHAWAHAR PUAJI PHALODI RAJASTHAN 342301; 5. MA LATTVAL TRADING COMPANY (CO-APPLICANT), SHOP NO 12 KRASHI UPAJ MANDI PHALODI, BLOCK D KRISHI UPAJ MANDI JODHPUR RAJASTHAN 342301; 6. HARE KRISHNA TRADING COMPANY (CO-APPLICANT), SHOP NO D-16 KRISHI MANDI PHALODI JODHPUR RAJASTHAN 342301 NPA Date: 03/11/2025	Rs. 6400000/-1492000	07/11/2025 & Rs. 21332037/- & Rs. 19137037/- as on 07/11/2025 with further interest thereon	Property 1:- Property situated at Patta no. 91, Misal no. 236-37, Sangidas Ke Mandir Ke Pas, Phalodi Tehsil & Dist. Phalodi (Raj.), Measuring in area 20x40' Feet = 800 SQ Feet. (Herein after referred as the said property) Four corners of the said property are thus: North House of Sevag Ranchordasji South Other Property of Late Shankar Lal S/O Sonrai East Chakar Sultana at Present House of Jethmal Thanvi West Rajpath Rasta; Property 2:- Property situated at SUMPURNA NEAR SANGIDAS JI KI HAWELI, PHALODI TEHSIL PHALODI DIST. PHALODI RAJASTHAN admeasuring area 361.50 Sq. Feet. (Herein after referred as the Said Property) North - Agerchan bardiya House, South - Road, East-Ganpat Maharaj shri mali, West-Road, Property 3:- Commercial Property BLOCK-D SHOP/PILOT No. 12 Situatedat KRASHI UPAJ
9.	(Loan Account No. HEH1BEW00000006741; 1.			

EDITORIAL

Praveg Limited Receives Letter of Award for Development of Resort at Dhordo, Kutch, Gujarat

PRAVEG

Hotels • Rezorts • Tents

Praveg Limited, India's leading eco-responsible luxury resorts company, announced that it has received the Letter of Award (LoA) on November 18, 2025, for the development, operation and management of a new resort project at Dhordo, Kutch, Gujarat. The project entails the development of 46 rooms/keys (luxury tents) and 42 dormitories (total capacity of 252 beds), equivalent to 126 standard rooms, thereby further strengthening the Company's hospitality footprint in Dhordo. This award is in addition to the existing 30 Bhungas currently operated by Praveg Limited at the location under a 5-year agreement. The project has been granted a concession period of 35 (thirty-five) years, providing significant long-term visibility for business growth and value creation. The Company anticipates robust performance from the upcoming resort, with Expected Average Room Rate (ARR) ranging between INR 12,000 and INR 15,000 per night for Rooms and INR 2,500 to INR 3,500 per bed for Dormitories, supported by an expected occupancy rate of 55% to 60%, driven by rising tourist demand and strong seasonal inflows during the Rann Utsav. This development is expected to deliver substantial strategic and economic advantages, including strengthening Praveg's presence at a globally recognized tourism destination, significantly augmenting accommodation capacity for domestic and international travelers, and generating long-term financial value through an asset-light concession model. The project is also likely to stimulate socio-economic growth by creating employment opportunities and supporting regional tourism infrastructure, while upholding Praveg's commitment to environmentally conscious development and low-impact hospitality solutions. Speaking on the occasion, Dr. CA Vishnu Patel, Chairman of Praveg Limited, said, "We are delighted to receive the Letter of Award for development and operations at Dhordo, a destination of global tourism significance. This award reinforces our expansion strategy and strengthens our presence in Kutch. We are confident that the project will create an exceptional hospitality experience, support regional tourism and generate long-term value for all stakeholders." The addition of this resort marks a significant milestone in Praveg's continued growth in the eco-responsible hospitality sector and is expected to further enhance the Company's portfolio of premium luxury properties across India. This development reflects Praveg's mission to deliver unique, sustainable and culturally rooted travel experiences while contributing to the preservation and economic advancement of high-potential tourism destinations.

The Alphabet Wall is Flickering Again, But This Time, the Message Leads Millie Bobby Brown to Yas Island Abu Dhabi

Just when fans prepare to bid a tearful farewell to one beloved world, Millie Bobby Brown, the star synonymous with Netflix's global phenomenon, Stranger Things, is officially stepping into a new adventure. Yes! Millie Bobby Brown is joining Yas Island, the leading leisure and entertainment destination as its newest Brand Ambassador, marking an epic pop-culture crossover timed perfectly with the Stranger Things season finale on Netflix. The star, adored by millions around the globe, now brings her adventurous energy and unmistakable charm to the ultimate entertainment destination. In a scene straight out of Hawkins, Millie Bobby Brown is seen back in the Byers' living room, framed by the soft glow of the iconic alphabet wall. As she addresses viewers, she muses that it's finally time to say goodbye to Stranger Things, and maybe even take a much-needed holiday. Suddenly, the familiar lights begin to flicker once again, illuminating one by one until they spell out something unexpected:

"YAS." Coincidence? Liam Findlay, CEO of Miral Destinations, said:"We couldn't think of a better time to welcome Millie Bobby Brown into the Yas Island family. Millie represents everything Yas Island stands for: imagination, adventure, and pure, unforgettable fun. As the world says goodbye to Eleven, we're thrilled to say hello to Millie and to a new chapter filled with wonder, excitement, and a little bit of mystery" And just when you thought things couldn't get any more exciting, Stranger Things: The Experience has now opened to the public on Yas Island, Abu Dhabi. Step inside the world of Hawkins, one of the most defining universes of our time, uncover the mysteries of the Upside Down, and be the heroes of the story. The lights are flickering, the story's unfolding, and this time, it's happening on Yas Island, Abu Dhabi! Fans can follow Millie's adventure in the upcoming episodes on Yas Island's official social media channels. **Stranger Things Experience packages are now available on**

yasisland.com.: Yas Island Located on the golden shores of Abu Dhabi – just 20 minutes from downtown Abu

as Ferrari World Yas Island, Abu Dhabi, Yas Waterworld Yas Island, Abu Dhabi, Warner Bros. World Yas



Dhabi and 50 minutes from Dubai- Yas Island offers holidaymakers a diverse mix of leisure and entertainment experiences. From award-winning theme parks such

Island, Abu Dhabi and SeaWorld* Yas Island, Abu Dhabi to incredible attractions such as the record-breaking CLYMB Yas Island, Abu Dhabi, and the thrilling Yas Marina

Circuit (home to the FORMULA 1 ETIHAD AIRWAYS ABU DHABI GRAND PRIX), visitors are bound to discover a world of entertaining options all within the 25 sq. km island. Yas Island boasts world-class shopping at Abu Dhabi's largest mall, Yas Mall, eclectic dining at Yas Marina and Yas Bay Waterfront, Abu Dhabi's vibrant day-to-night attraction and award-winning golf at Yas Links golf course. The island offers a year-round line-up of spectacular musical, entertainment and family events at Etihad Arena, the Middle East's largest indoor entertainment venue and houses ten incredible hotels, including W Abu Dhabi – Yas Island, Hilton Abu Dhabi Yas Island, and The WB™ Abu Dhabi, the world's first Warner Bros. themed hotel. The destination also features WHITE Abu Dhabi, a one-of-a-kind multi-sensory indoor venue, and more than 165 dining experiences dotting the island. Complementing these attractions is a range of visitor services that connect all attractions to one another.

Hallmark Infra-con (India) Private Limited has unveiled a new chapter of Ultra-Luxury Living at the Most Premium Locations of Hyderabad

Hallmark Infra-con (India) Private Limited proudly announces its ultra-luxury living communities at the most premium locations of Hyderabad and their availability for sale. Their flagship luxury communities include premium villas in Hyderabad at Hallmark Imperia and Hallmark County, which are the prime examples of how a design-driven luxury living looks and feels like. The company is already an established name in developing ultra-luxury living spaces, and this new expansion will set a new benchmark. The project is open to potential buyers, and one can schedule a visit. Hallmark County is a completed, ready to occupy Villa community featuring expansive layouts, refined detailing, and a carefully planned living environment for those who want the extraordinary. Each villa sits within lush greenery and thoughtfully designed landscapes, supported by a full range of amenities that place comfort, sophistication, and convenience at the forefront. Residents also have access to a premium clubhouse, wellness facilities, and sports courts, all set within generous open landscape areas. Their another Gated Community at Hallmark Imperia offers an ultra-luxury residential environment that elevates every villa with a level of elegance aimed at those who expect the exceptional. The community is fully equipped with an extensive suite of amenities that go well beyond standard offerings, including a world-class clubhouse, dedicated wellness zones, and high-end sports courts, providing residents with direct access to premium facilities.



By merging the soothness of nature and top-class amenities, these communities will offer something that people of Hyderabad have long sought for and residents who appreciate fine living indulged in luxury will appreciate everything about them. Another key feature of these communities is their location, and both Imperia and County boast great connectivity to all the major IT hubs of Hyderabad. Reputed schools, hospitals, and entertainment districts are also easily accessible and located within close proximity. Addressing the queries of people, one of the spokespersons came forward and said, "We have been in business for about 30 years now and we have not just spent our time in the construction business, but have developed knowledge in creating luxury spaces that resonate with people's idea of luxury-living. We are not just creating ultra-luxury communities but equipping it with every sort of amenities to redefine luxury living, and these two communities are a further expansion of our vision." By serving and operating in the construction industry for over last 30 years and delivering 3.5 million sq. ft., Hallmark has emerged as a brand that is redefining luxury and over the last 3 decades has successfully developed high-end villas and housing options all over Hyderabad. It is not before them that people started to realise the comfort of luxury-living, and it stands apart from the rest of the living spaces in the city. In the coming time, Hallmark Group will be expanding its projects to give the locals a fine taste of luxury living.

Fittr unveils a milestone Association with Shahid Kapoor

Over the years, Fittr has enabled millions of Indians to achieve their fitness goals through structured coaching, science-based nutrition, and a strong digital community. With its expanded offerings – accurate health tracking through Fittr Hart smart ring, AI-driven personalization, coaching and consultations with doctors, Fittr is now building a full-stack solution that helps individuals take charge of their health before medical intervention is required. **Why Shahid Kapoor?** Shahid Kapoor embodies the very essence of health: consistency, longevity, and mindful living. His commitment to maintaining peak fitness well into his 40s aligns seamlessly with Fittr's philosophy that "Health is Freedom." As someone who balances disciplined training, nutrition, and recovery, Shahid brings authenticity and aspirational credibility to Fittr's next chapter. Shahid isn't just fit – he lives the philosophy we champion at Fittr. He's one of the rare ones who truly walk the talk," said Jitendra Chouksey CEO, Fittr. "As our ecosystem grows, his lifestyle and influence make him the perfect partner to inspire India toward better health. A Partnership for India's Healthier Future: Together, Fittr and Shahid Kapoor aim to drive nationwide movement encouraging Indians to shift from reactive treatment to everyday action. The association will be highlighted through integrated campaigns showcasing Fittr's ecosystem and its mission to make healthcare accurate, accessible, and a part of daily life."

Collector Prithwish Dasgupta Wins Vermeil Award at Bongopex 2025 for Extraordinary Netaji & Azad Hind Collection

Celebrated Netaji and Azad Hind collector Prithwish Dasgupta has been awarded the prestigious Vermeil Award at the 10th Philatelic Exhibition Bongopex-2025, organised by the West Bengal Circle of the Department of Posts. The exhibition, held at Science City from 14 to 17 November, brought together philatelists from across West Bengal, Sikkim and the Andaman & Nicobar Islands. Dasgupta, known nationally for his unparalleled research on Netaji Subhas Chandra Bose and the Indian National Army (INA), impressed jurors with his rare and historically invaluable exhibit. With over twenty-five years of collecting experience, he presented one of the most comprehensive displays of Netaji's life, INA's military history and the material culture of Azad Hind. Handwritten Netaji Letters Draw Crowds One of the most striking components of Dasgupta's award-winning entry was a collection of handwritten letters authored by Netaji Subhas Chandra Bose between 1936 and 1939, during his period of British-imposed house arrest. Many

of these letters carried the official markings "Censored & Passed by the British Police", offering a direct glimpse into the surveillance and restrictions placed on Netaji by the colonial administration. Philatelists, historians and visitors described these letters as "living pieces of India's freedom struggle," and they formed an emotional centerpiece of the display. INA Medals Manufactured in Vienna: A Rare Highlight A major attraction at Bongopex 2025 was Dasgupta's extraordinary collection of military decorations issued by the Provisional Government of Azad Hind. These medals were manufactured during World War II by Rudolf Souval, a renowned Vienna-based maker of German military decorations. Therefore each medal bears the embossed mark "RUDOLF SOUVAL" on the reverse. Dasgupta's collection includes almost every known variety of INA medals, such as the Sher-e-Hind (Grand Star), the highest military decoration conceived by Azad Hind; the Sardar-e-Jung (1st Class Star), regarded as the second-highest honour; the

Vir-e-Hind (Warrior of India); the Shahid-e-Bharat Bronze, often compared to the modern Param Vir Chakra; and the Tamgha-e-Azadi and Tamgha-e-Bahadur, issued in gold, silver and bronze grades. Each



of these medals is inscribed with "Indiens Freiheitskampfe"—German for India's Freedom Struggle. Collectors described Dasgupta's display as one of the finest ever presented in India, especially since it

included not only the medals but also the original presentation boxes and full sets of wartime ribbons. Philatelic Rarities: Azad Hind Postal Covers & Jumping Tiger Patch The Vermeil-winning exhibit also showcased an



extensive collection of Azad Hind postal material, including circulated and uncirculated covers, rare tricolour INA stamps depicting soldiers raising the Azad Hind flag, and extremely scarce wartime philatelic items

issued in territories influenced by Netaji's movement. A highlight for military-history enthusiasts was a hand-embroidered "Freies Indien" Jumping Tiger shoulder patch, once worn by INA officers. The patch is considered one of the rarest artefacts linked to INA uniforms and is seldom seen in the Indian philatelic circuit. Dasgupta further displayed multiple covers sent to INA families in India from Rangoon, Malaya, Singapore and Burma after Independence, many adorned with hand-drawn portraits of Netaji. Experts remarked that this unique combination of postal history and patriotic art elevated the exhibit to museum-level significance. Post-Independence Memorabilia & Global Tributes to Netaji The exhibit extended beyond wartime material and included First Day Covers, Special Covers, commemorative postcards and stamps issued in India after Independence, celebrating Netaji and the INA. Dasgupta also showcased global philatelic releases honouring Bose from countries across Europe and Asia, alongside rare INA currency used in Japanese-occupied

Burma. Complementing the philatelic items was a curated selection of vintage matchboxes featuring Netaji's image, precious research publications by INA veterans, and badges and tokens issued by Netaji-inspired organisations in the decades following Independence. Collector Speaks on Preserving Netaji's Legacy Speaking after receiving the Vermeil Award, Prithwish Dasgupta said that documenting Netaji's journey and the INA's sacrifices remains his life's mission. "Any item connected with Netaji Subhas Chandra Bose or the INA is precious and worthy of preservation. Collecting and conserving these materials is my way of honouring India's freedom struggle," he said. With the honour at Bongopex 2025, Dasgupta has been widely acknowledged as one of India's foremost Netaji collectors and among the rare experts preserving the legacy of Azad Hind through authentic archival material. His work continues to contribute to historical research, public exhibitions and a deeper national understanding of one of India's most inspiring chapters.

Bihar sees history: Nitish Kumar sworn in as CM for 10th time

Patna, Nov 20 (Representative)

Janata Dal (United) (JD(U)) chief Nitish Kumar on Thursday took oath as Bihar Chief Minister for a record 10th time, in a grand ceremony at Patna's historic Gandhi Maidan. Prime Minister Narendra Modi and several prominent leaders of the National Democratic Alliance (NDA) attended the event. Gandhi Maidan, which has previously hosted Nitish Kumar's oath ceremonies in 2005, 2010, and 2015, is also historically significant as the site where Jayaprakash Narayan called for a "total revolution" in 1974. Chief Ministers from NDA-ruled states, including Haryana's Nayab Singh Saini, Assam's Himanta Biswa Sarma, Nagaland's Neiphiu Rio, Andhra Pradesh's N. Chandrababu Naidu, Uttar Pradesh's Yogi Adityanath, and Uttarakhand's Pushkar Singh Dhami, were present, along with Bihar Governor Arif Mohammad Khan and LJP (RV) chief Chirag Paswan were also present in the event. On Wednesday, Nitish Kumar was

unanimously elected as the leader of the JD(U) Legislature Party during a meeting with newly elected MLAs at his official residence in Patna. He was also elected as the leader of the NDA Legislature Party ahead of forming the new government. During the BJP Legislature Party meeting, Samrat Choudhary and Vijay Kumar Sinha were elected as leader and deputy leader, respectively, with the proposal put forward by Uttar Pradesh Deputy



Chief Minister Keshav Prasad Maurya, who served as the central observer. The 2025 Bihar Assembly elections, considered a litmus test for Nitish Kumar, saw the NDA secure a historic

landslide victory, winning 202 of the 243 seats. The alliance secured a commanding three-fourths majority in the state assembly, marking the second time the NDA crossed the 200-seat threshold (the first being in 2010 with 206 seats). Within the NDA, the BJP won 89 seats, JD(U) 85, LJP (RV) 19, Hindustani Awam Morcha (Secular) five, and Rashtriya Lok Morcha four seats. Among the opposition, Rashtriya Janata Dal (RJD) won 25 seats, Indian National Congress six, CPI(ML)(L) two, Indian Inclusive Party one, and CPI(M) one seat. All India Majlis-E-Ittehadul Muslimeen (AIMIM) secured five seats, and the Bahujan Samaj Party (BSP) won one. The Bihar elections were held in two phases on November 6 and 11. The state recorded a historic voter turnout of 67.13 percent, the highest since 1951, with women voters (71.6 percent) outpacing men (62.8 percent). Nitish Kumar, has served as Bihar Chief Minister since November 2005, with a brief nine-month gap in 2014-15, and continues to play a central role in shaping Bihar's political landscape.

Red Swastik Society and Team "Ladhei" distributed EV Scooties to the Differently-Abled

Bhubaneswar, Nov 20 (FN Bureau)

Red Swastik Society Odisha branch and Team Ladhei organized a program at Utkal Rangamanch located at the local Guru Kelu charan Mohapatra Odissi Research Center. The program, organized jointly by Red Swastik Society Odisha and Team Ladhei, was attended by North Bhubaneswar MLA Sushant Kumar Rout, Kalinga Hospital Chairman Sitikantha Das, and all the actors of the highly anticipated movie Ladhei, which is scheduled to release on December 31. On this occasion, 25 differently-abled persons from different districts of Odisha were provided with electric scooties. This vehicle was provided from the MP laid with the help of former MP Amar Patnaik. Along with this, blankets were distributed to 200 people and 5 wheelchairs were distributed to 5 differently-

abled persons. The Red Swastik Society Odisha branch has taken this step after collecting information about differently-abled persons from different parts of the state. Various

to more than 300 differently-abled persons. Everyone is struggling in their lives for something or the other. We are nothing compared to what they have struggled in their lives. Our efforts will continue. The film "Ladhei" produced by DRS banner, starring Lohitakshya Patnaik, a newcomer from ollywood who turned into a child artist, which was supposed to be released on October 17th, could not be released due to problems in the certification of the film. After a long struggle, it has succeeded in getting the certification and has announced a new date of release on December 31st.



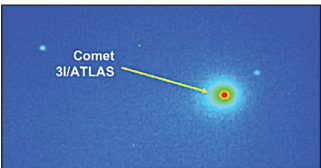
- * Electric Scooties distributed to 25 differently-abled
- * Blankets distributed to 200 people and wheelchairs distributed to 5 people.

programs have been taken for the upliftment of differently-abled persons in the state and will be taken forward, said Debasis Patnaik, Secretary, Red Swastik Society, Odisha branch. He told we never get tired of serving. Every year we provide artificial limbs

The film's Producer said that many newcomers will be seen in this film. People who have achieved success in various fields were honored at the event. Bijay Acharya, Chairman, Red Swastik Society, odisha and all other members were present on the occasion.

Interstellar Comet 3I/Atlas observed with PRL telescope at Mount Abu

Chennai, Nov 20 (Agency)



Scientists from Physical Research Laboratory (PRL) observed the interstellar comet 3I/ATLAS currently on its way out of the inner Solar system after perihelion passage. These observations were made during November 12 to 15. Observations were carried out in imaging and spectroscopic (analysis of the constituent wavelengths of the light emitted) modes with PRL's 1.2m telescope. The images show a near-circular coma, ISRO said in an update. The coma of a comet is the large, glowing atmosphere of gas and dust that forms around its nucleus as it gets closer to the Sun. It is created when the Sun's heat causes the frozen ices on the nucleus to vaporize, or "sublimate," releasing gas and dust that form a large, diffuse cloud. In the present observing geometry, the dust tail, if present, would be pointing away from the Sun behind the comet as seen from the Earth, while deep wide field multiband images may show the ion tail. Apart from imaging, scientists also acquired a spectrum of the light from the comet, before the start of morning twilight. The result shows prominent emission features commonly seen in Solar system comets - the CN, C2 and C3 bands in the shorter wavelength side of the spectrum. In the terminology of comet, the rate of release (or sublimation) of gas from the nucleus into the coma is referred to as the 'production rate', which is a measure of the comet's activity level. The production rate varies significantly throughout the comet's orbit and is driven by factors like distance from the sun and the comet's internal composition. In case of 3I/ATLAS, the production rates for the prominent bands (emissions pertaining to the constituent molecules) were computed with limiting values around 1025 molecules/sec. The production rate ratios seem to place this comet in the class of 'typical comets' of the solar system. Further observations will be continued as the comet gradually comes into the darker part of the night. The Physical Research Laboratory (PRL) 1.2 m telescope at Mount Abu, located at an altitude of 1,680 m near Gurushikhar, is a ground-based observatory that is used for astronomical research, including exoplanet hunting, high-energy phenomena, and solar system studies.



Boats anchored near the Gateway of India, in Mumbai

Talks underway with Amazon to market women's products globally: Telangana CM

Hyderabad, Nov 20 (Reporter)

Telangana Chief Minister A Revanth Reddy today said the government is in talks with Amazon to take products made by women's groups across Telangana to international markets. Speaking after paying floral tributes to former Prime Minister Indira Gandhi at Necklace Road and launching the Indira Mahila Shakti Saree distribution programme, the Chief Minister addressed women's self-help groups across districts through a video conference from the State Secretariat. Revanth Reddy said the initiative to distribute sarees follows Telangana's cultural tradition of gifting sarees to women and informed that the government considers every woman in the state as family. A total of one crore sarees will be distributed — 65 lakh in rural areas between November 19 and December 9, and 35 lakh in urban areas from March 1 to 8. He instructed district collectors to appoint special officers for each constituency and to ensure

festive-style distribution events in every mandal. Aadhaar verification and facial recognition will be used during distribution, he said. The Chief Minister said the programme should be carried out under the banner of



“Mahila Unnathi – Telangana Pragati,” and assured that every eligible woman will receive a saree. He asked officials to use the SEPEC survey data to ensure smooth implementation.

Revanth Reddy highlighted various women-centric initiatives, including interest-free loans, free RTC bus travel, ownership of RTC buses by women's groups, sewing-work contracts worth crores, and the entrusting of paddy

procurement to women's associations. He also noted the establishment of the Indira Mahila Shakti Bazaar near Shilparamam. Discussions with Amazon, he said, aim to open global

markets for products crafted by women's groups. Deputy Chief Minister Bhatti Vikramarka said the scheme enhances the dignity of women, while Minister Seethakka praised SHG groups for their strong repayment record and financial discipline. She dismissed misinformation about the saree programme and encouraged women to take pride in the initiative. Other ministers and senior officials from various departments took part in the programme. During the interaction, the CM asked women's federation leaders about ongoing projects, including petrol pumps operated by SHGs. Narayanpet Mahila Samakhya President Arundhati informed him that their fuel station is generating nearly Rs 4 lakh per month. Revanth Reddy asked collectors to arrange visits for other groups to learn from such successful models. Women leaders from Rajanna Sircilla and Komaram Bheem Asifabad districts expressed their appreciation for the saree designs and said the programme gives women a sense of identity and pride.



Sanjay Sinha of Ferroli x NCSIPL India Unveils the HE-500 Premium/Hybrid Water Heater

New Delhi, Nov 20 (Bureau) Ferroli x NCSIPL India, under the leadership of Sanjay Sinha, who manages the brand's Indian operations,

A Step Toward Smarter, Sustainable Living

proudly announces the launch of the Ferroli HE-500 Premium/Hybrid Water Heater — a perfect fusion of intelligent design, advanced technology, and practical everyday use. The HE-500 is among the first hybrid water heaters introduced by Ferroli in India, marking a breakthrough innovation with

its distinctive 3-in-1 functionality. It can operate as a standalone electric water heater, serve as a storage tank for solar systems, and is also compatible with heat pumps, offering users exceptional flexibility, efficiency, and sustainability in one solution. What truly distinguishes the HE-500 is its attention to design detail. The model features a blue silicon-coated enamel tank for long-lasting, hygienic hot water, premium insulation for superior heat retention, and a robust build id

Centre must take responsibility for cotton procurement, says Farmers' Commission Chairman



Hyderabad, Nov 20 (Agency) Farmers' Commission Chairman Kodanda Reddy today strongly criticised the union government for what he described as its failure to take responsibility for cotton procurement in the state. In a statement here, he said that it is the duty of the Centre to procure cotton through the Cotton Corporation of India (CCI), but recent decisions indicate an attempt to withdraw from this obligation. Reddy said the Centre's move in the NITI Aayog meeting to reduce its role in cotton procurement was deeply concerning. He alleged that purchase centres are being opened late “with malicious intent,” creating hardship for growers at a time when they need immediate support. He also lashed out at the introduction of the Cotton Kisan app, calling it a tool that forces farmers into unnecessary procedures. “Asking farmers to book through an app and limiting procurement to 7 quintals per acre is nothing but cheating poor cultivators,” he said. Reddy further claimed that after the NDA government came to power, policies appear to be moving in the direction of restricting agricultural support with the aim of gradually pushing the sector towards privatisation and handing it over to multinational companies. He urged the Centre to immediately intervene and begin cotton procurement through CCI to protect farmers during the crucial marketing season.

Tripura govt clears University status for two institutes, sanctions 400 new jobs

Agartala, Nov 20 (Representative)

The Tripura government has approved the upgradation of two key educational institutions, Tripura Institute of Technology (TIT) to Tripura State Technical University and Women's College of Agartala to Tripura Women's University. Additionally, the government has sanctioned the recruitment of 400 new positions across various government departments. These decisions were announced by Cabinet spokesperson Sushanta Chowdhury following a Cabinet meeting chaired by Chief Minister Dr. Manik Saha. The Cabinet, in its meeting on Wednesday, approved the elevation of TIT and Women's College of Agartala, which will now become fully-fledged universities. This move also includes the creation and filling of

over 400 posts in critical government sectors. Speaking on the upgrades, Sushanta Chowdhury emphasized that the establishment of Tripura State Technical University will broaden opportunities for postgraduate education and research. Currently, such opportunities are primarily offered by a few private universities and the National Institute of Technology (NIT), Agartala. Tripura Polytechnic Institute had begun its journey with a few diploma courses in 1958, and in 2007, it was elevated to TIT with degree-level courses. With the elevation of status, infrastructure, faculties, and the quality of education in TIT has now reached a level where demand for elevating it to a technical university gained momentum, and finally cabinet approved it to enhance the scope of

higher-level technical education,” Choudhury said. He pointed out that demand for a Women's University in the state has been pressing for a long time



to give more opportunities to girls in higher education. Since the BJP-led government came to power in 2018, the government has upgraded

its infrastructure and facilities over the year, and now it has attained the position to become a university, which the cabinet approved. Both the newly elevated universities would start functioning from the coming academic year, and next six months, the department will complete all administrative processes, including the appointment of the Vice Chancellor, Registrar, Controller of Examination, and others. So that from the next session, students can get admission, he stated. He announced that the state government has approved the creation and filling of over 400 posts in different departments, aimed at strengthening administrative efficiency, improving infrastructure,

and expanding welfare services. The cabinet approved filling up 97 vacant Group-C posts, including Auditor (Operation), Investigator (Operator), and Statistical Investigator through JRBT examinations. Sanction has been given to fill 28 Supervisor posts under the ICDS projects through direct recruitment. Creation and filling of 14 new technical posts across civil, mechanical, electrical, and public health engineering sections. Appointment of eight faculty members and supporting staff on a contractual basis for the Tripura Film and Television Institute has been approved. To strengthen early childhood care, the government has decided to open 119 new Anganwadi centres and create 119 Anganwadi Worker posts and 119 Anganwadi Helper posts. The cabinet also approved the simplification of the Journalist Pension Scheme to offer more benefits to a larger number of journalists.

Singapore expresses concern over indecision over adaptation measures as COP30 nears conclusion

Belém, Nov 20 (Representative)

With the UN climate summit (COP30) nearing its conclusion, Singapore's Minister for Sustainability and Environment, Grace Fu, said that the lack of consensus by countries on how they should measure their progress on climate adaptation has become a cause for concern, as this continuous spree of indecision has repeatedly stalled the implementation of any measures for adaptation. Adaptation measures consist of a wave of actions that could either mitigate the vulnerability or the damage caused by climate disruptions. This includes actions such as creating sea walls to strengthen flood defences, improving drainage, or creating systems for integration of rainwater harvesting with desalinated water access to ensure a stable supply of drinking water, all seen as measures, crucial for the security of island nations. "Many small island states, like Singapore, face existential threats

of sea-level rise and more severe storm surges, which could wipe out our people," Fu told reports, as per Strait Times. "Coastal protection and flood management infrastructure is of great urgent need." A central — and contentious — task for COP30 delegates is deciding on a standardised list of indicators that countries should use to track their adaptation progress, helping governments better assess their exposure to climate risks and respond accordingly. For example, if countries start tracking deaths due to heat exposure and see a growing trend of such mortalities, they can start taking steps to reduce this. Ahead of COP30, experts from across the board cut an initial list of thousands of possible indicators before narrowing them down to around 100. They include measures such as whether a country has a nationwide early warning system, or whether its water and sanitation infrastructure can withstand climate hazards. Almost 200 countries are meeting in the Brazilian city of Belém to decide

whether to adopt the list, which would shape global adaptation planning and monitoring in the years ahead.

Key disputes include how wealthier nations should support developing countries in adaptation, particularly

and other climate impacts, according to the World Resources Institute. Yet adaptation efforts globally remain "small-scale, slow and fragmented". "So, I'm just a bit worried that we are still discussing a lot of details at this stage," she remarked. Singapore's pavilion at COP30 opened its two-day programme on adaptation and resilience on Nov 18, featuring sessions on heat, food security and other cross-border risks. Speaking at the launch, the Singaporean official emphasised the importance of adaptation and how it is essential not only for climate action, but also for long-term economic security and sustainable development. Adding that climate threats do not respect borders, she stated "A severe flood in one part of the world disrupts the food supply and price stability across the world. The same applies to human health. "For example, as rising temperatures expand the range of disease vectors like mosquitoes, the spread of diseases such as dengue across borders is exacerbated."



However, even after a week of talks, the draft released on Monday is riddled with loopholes, and unresolved text — shown in square brackets — and even left open the option of delaying the decision to a future COP, greatly compounding the many existing problems over reaching a decision.

through finance, technology transfer and capacity building. Speaking hours after the draft's publication, Fu said she hoped negotiations would "make more headway" on resolving differences. Nearly half the world's population — about 3.6 billion people — is highly vulnerable to droughts, floods, storms

A wild West: Macron demands crack-down on social media's grip on teenagers

Berlin, Nov 20 (Agency) French President Emmanuel Macron has warned about the growing influence of major social media platforms over young people, urging Europe to rapidly tighten digital regulation to protect teenagers and uphold democratic norms. Speaking Tuesday at the European Digital Sovereignty Summit in Berlin, Macron said European teenagers now spend "four to five hours per day" on social networks, where much of what they see is shaped by opaque algorithms run by a handful of global tech giants. This concentration of influence, he argued, exposes young people to "hyper-bullying, pornography, mental-health issues and other harmful content," while governments have effectively outsourced responsibility for children's online safety to foreign platforms. "Let's be clear: these platforms design the content your children consume," Macron said. "We have de facto given them exclusivity over our teenagers' digital lives." President Macron contended that the issue extends past child protection, striking at the heart of Europe's democratic stability. The French leader stressed that the problem extends far beyond child protection, warning that algorithmic control over what billions of people see threatens the foundations of democratic life. When platforms influence public debate without transparency, accountability or compliance with national laws, he said, the conditions for genuine free expression no longer exist. He warned that when algorithms shape public discourse without transparency or oversight, such influence cannot qualify as true free expression. "For me, we don't speak about free speech when the algorithm is hidden and in the hands of very few players, and when they don't implement the laws decided by the citizens of the country," Macron said. "This is a Wild West, not free speech." Macron urged EU member states to accelerate efforts to regulate platform algorithms, enforce existing rules more aggressively, and introduce stronger safeguards for minors. Protecting young people online, he said, is essential not only for mental health and education but for the long-term stability of democratic societies. "If we want digital sovereignty, we must protect our children, our teenagers and our democratic space," he said.

UAE to seize drug traffickers' assets at France's request: French Minister



Paris, Nov 20 (Bureau) For the first time, UAE authorities have agreed to seize tens of millions of euros worth of drug traffickers' assets at France's request as part of a joint effort to combat drug trafficking, French Justice Minister Gerald Darmanin said. "I have handed over to the UAE authorities a list of assets worth tens of millions of euros so they can freeze the colossal criminal assets of drug traffickers in Dubai, in particular apartments and luxury villas purchased with cash or cryptocurrency. For the first time, the UAE has agreed to seize approximately 40 apartments. This is a major victory," Darmanin said on X on Wednesday. France has also handed over to the UAE authorities a list of "very dangerous drug traffickers" whose extradition Paris is seeking, Darmanin added. According to him, 14 criminals have been handed over to French authorities since the beginning of the year, and Paris now wants to secure the handover of about 15 others.

status to the local branch of the Russian Orthodox Church. The plan is reportedly structured around four main themes: peace in Ukraine, security guarantees, European security, and the future of US-Russia-Ukraine relations, drawing inspiration from Trump's



US CDC says claims that vaccines do not cause autism are not evidence-based

Congress caught off guard by Trump's 28-point peace plan to end Russia-Ukraine war

Washington, Nov 20 (Reporter)

The Trump administration is renewing efforts to end Russia's war in Ukraine, with a reported 28-point peace plan that has surprised Kyiv's supporters in Congress and prompted one Republican to warn against what appears to be a largely pro-Moscow proposal. The plan was reportedly worked out by President Trump's top envoy for peace negotiations, Steve Witkoff, along with Trump allies Jared Kushner, Vice President JD Vance, and Secretary of State Marco Rubio, in coordination with Kirill Dmitriev, a close associate of Russian President Vladimir Putin and discussed with only a few top senior Ukrainian officials. Russian officials, such as Foreign Ministry spokesperson Maria Zakharova, said no official information had been received from the U.S. regarding any agreements on Ukraine. Likewise, Ukraine's top supporters in Congress appeared to

be in the dark. According to reports from Axios and the Financial Times, the plan would require Ukraine to give up full control of the Donbas region while maintaining control of roughly 12 percent of the territory along a heavily fortified front line, and would also call for Ukraine



to reduce its armed forces by half. Additionally, the plan would see Ukraine recognize Russian as an official language and grant official

previous Gaza agreement efforts. "I don't know what this 28-point plan is. I'm glad that we're coming up with a plan," Sen. Lindsey Graham, The

Hill quoted a top Trump ally and hawkish supporter of Kyiv, as saying during an event Wednesday morning hosted by the Center for Strategic and International Studies. But Graham added that any plan must be buoyed by strong U.S. military commitments to Ukraine and measures targeting Putin's ability to fund the war. Some lawmakers were left to learn the details of the 28-point peace plan largely from reporting in Axios, which broke the story, and the Financial Times, which followed up with details of the plan. I just heard about it but have not seen any of the details," Sen. Mike Rounds (R-S.D.) told reporters. "I have not been read in on the details of that," The Hill quoted Sen. Pete Ricketts (R-Neb.), a member of the Senate Foreign Relations Subcommittee on Europe and Regional Security Cooperation, as saying. The secrecy and content of the plan, which appears favorable to Russia, raise questions about its feasibility and potential reception in Kyiv and Washington.

Trump lauds stronger US-Saudi Alliance, confirms advanced military equipment sale to Riyadh

Washington, Nov 20 (Representative)

President Donald Trump declared that he and Saudi Crown Prince Mohammed bin Salman are making the alliance between the United States and Saudi Arabia "stronger and more powerful than it's ever been before," as he announced that Washington will be selling some of the "greatest military equipment ever built" to Riyadh. After having given Saudi Arabia the status of a major non-NATO ally of the United States, Trump said, "A stronger and more capable alliance will advance the interests of both countries, and it will serve the highest interest of peace. And we all share in peace, and we've never had and been so close to truly everlasting peace in the Middle East," Trump emphasized. His comments came during the US-Saudi Arabia

Investment Forum on Wednesday, a day after the crown prince pledged that Riyadh would increase its investment in the United States to nearly USD 1 trillion. Trump pushed bin Salman to go higher. "Could you make it \$1.5 trillion?" he asked. Trump and bin Salman applauded USD 270 billion in agreements and sales signed between dozens of companies at the Kennedy Center conference, including planned purchases of 600,000 Nvidia (NVDA.O) AI chips by HUMAIN, a government-backed Saudi AI firm. "The partnership between our two nations is among the most consequential in the entire world, and together, the

crown prince and I are making an alliance stronger and more powerful than it's ever been before," Trump said. He contrasted his relationship with Saudi Arabia to those under previous



administrations, asserting that ties had been weaker with former presidents Barack Obama and Joe Biden. "We've

had good relationships, and frankly, not good. You didn't have a good relationship with Barack Hussein Obama. You didn't have a good relationship with sleepy Joe Biden, but you had a great relationship with me, and now it's as good as it was, and probably even better," he added. "We signed a historic strategic defence agreement yesterday... We're going to be selling Saudi Arabia some of the greatest military equipment ever built. We build the best military equipment in the world by far. That's why we do the most business, including nearly 300 American-made tanks, which you're buying, many other things, the aeroplanes..." Trump said at the US-Saudi Investment Forum as he announced plans to sell advanced

F35 stealth fight jets to Saudi Arabia. "We signed a historic strategic defence agreement yesterday... We're going to be selling Saudi Arabia some of the greatest military equipment ever built. We build the best military equipment in the world by far. That's why we do the most business, including nearly 300 American-made tanks, which you're buying, many other things, the aeroplanes..." Trump said at the US-Saudi Investment Forum. Trump noted that the relationship between the US and Saudi Arabia has probably grown stronger after they "very quickly" "obliterated" the nuclear capability of Iran and likened it to a "real cloud over the whole Middle East." "We've had good relationships. And now it is and probably even better because we took the dark cloud away from your country. It was called Iran and its nuclear capability. We obliterated that very quickly and strongly. But

that was a real cloud over the whole Middle East and now they wanna make a deal... We'll be doing that probably. But that was a terrible cloud that you had to live with for a long time; for 22 years, they were thinking about doing that. That was even before the B2s. The B2s were undetectable and they dropped their payload and every single bomb hit its exact mark, which was a shaft going deep into the mountain...and it was total obliteration. But they want to make a deal. We'll see what happens," Trump said. Additionally, groundbreaking agreements were signed in civil nuclear energy, critical minerals, and artificial intelligence, alongside the expanded investment commitments. Trump thanked Crown Prince for bringing "thousands of jobs and great opportunities" to the United States, emphasizing the economic benefits of the deepening US-Saudi partnership.

IAEA urges Iran to resume full co-operation & grant it access to all nuclear facilities hit in June strikes



Vienna/Tehran, Nov 20 (Agency) The UN nuclear watchdog today warned that it still lacks critical access to Iranian facilities damaged in the June strikes, calling verification of Tehran's enriched-uranium stocks "long overdue". Delivering his opening statement to the International Atomic Energy Agency (IAEA) Board of Governors in Vienna, Director-General Rafael Grossi said the agency urgently needs to examine Iran's inventories of low- and high-enriched uranium, which inspectors have not been able to verify for five months, as per media reports. Grossi noted that he remains in regular contact with Iranian officials following the inspection framework agreed in Cairo in September, but noted that "further constructive engagement is needed" if the deal is to be fully implemented. His remarks coincide with a coordinated push by the US, France, Germany and the UK, who have jointly tabled a draft resolution demanding that Iran resume its full cooperation with the UN watchdog, and grant its inspectors unrestricted access.

ehran has warned that such a resolution would jeopardise the September understanding reached with the IAEA director. Earlier this week, Deputy Foreign Minister Kazem Gharibabadi slamming Western nations, said that their actions risked "compromising" the agreement, with Iranian officials linking the stalled access to the reimposition of UN sanctions under the snapback mechanism at the end of September. As per a partly declassified IAEA report, Iran has still not allowed inspectors to visit the nuclear sites damaged in Israeli and US strikes during the 12-day war in June, when inspectors last verified roughly 440kg of uranium enriched to 60 percent. Grossi told the board today that establishing the current status of Iran's enriched-uranium stockpile "needs to be addressed urgently", warning that prolonged gaps in oversight undermine the safeguards system. "It is critical the agency be able to verify this material as soon as possible," he said. He acknowledged that Iran has granted scheduled access to "almost all unaffected facilities", welcoming Tehran's greater cooperation, though still deemed it insufficient. The latest diplomatic pressure comes after what has been a particularly tense and chaotic year for Iran's nuclear programme, which has been greatly affected following the Israeli and US strikes during the 12-day war in June, when Tel Aviv and Washington targeted several key sites, causing massive damage to Tehran's atomic programme, as well earned the IAEA its ire, with authorities accusing the IAEA of political bias, spying, and sending sensitive data to enemy nations, due to the UN nuclear watchdog's non-condemnation of the attacks. The IAEA Board of Governors will continue discussions in the coming days as Western governments push Tehran to re-establish full compliance, while Iran maintains that sanctions and security concerns must also be addressed.

'Parents Now Want Daughters to Emulate Richa, Harmanpreet'

Feel fantastic to have defended my Gold, says Diksha Dagar

Bengaluru, Nov 20 (Bureau)

“Parents now want their daughters to emulate athletes like Richa, Harmanpreet, and me,” said tennis star Sania Mirza, reflecting on the profound transformation of women’s sports in India at the Bengaluru Tech Summit on Thursday. Once overlooked and dismissed, female athletes are now celebrated nationwide, inspiring a new generation of young girls to dream big and pursue sports professionally. Sania recounted how societal attitudes have shifted over the years. “When I started playing, girls taking up sports professionally was often seen as a joke. Today, Indian women are winning World Cups, Olympic medals, and making headlines globally. The country is finally backing women,” she said, highlighting the increasing recognition and support for female athletes in India. Cricketer Richa Ghosh, who recently played a key role in India’s Under-19 World Cup victory and Royal Challengers Bangalore’s Women’s

Premier League (WPL) triumph, shared her personal journey from North Bengal’s Siliguri, where opportunities for girls in cricket were limited. “I often had to train with boys because there was no girls’ team. It



was tough, but it helped me grow. After winning the World Cup, I see more girls coming to the grounds to practise, and parents are encouraging their daughters to take up sports. That change is happening,” she said. The athletes also spoke candidly about handling the pressures of professional sports. Sania explained that thriving under pressure comes from preparation, mental focus, and viewing challenges as learning opportunities. She added that criticism on social media should not

distract athletes from their goals. “You have to take everything with a pinch of salt. Focus on what your fans and loved ones feel about you, not random opinions online,” she said. Richa echoed this sentiment, noting that experience, focus, and preparation help athletes maintain composure and consistency, even in high-stakes situations. Both emphasised that pressure is not only about performing on the field but also about building resilience to handle challenges in everyday life. Technology and innovation in sports have also played a significant role in elevating performance. Sania highlighted advancements in recovery, training, and monitoring that have transformed tennis, while Richa discussed how data analytics, workload management, and modern equipment enhance cricket performance. Both agreed, however, that talent, hard work, and perseverance remain irreplaceable components of success. The discussion also underscored the societal impact

of women’s sports achievements. Sania said the shift in parental attitudes represents a generational change, with families now encouraging their daughters to pursue sports seriously. Richa added that improved infrastructure, visibility, and opportunities are helping female athletes reach new heights. Both athletes reflected on personal ambitions outside sports. Richa revealed that she would have pursued swimming if she had not taken up cricket, while Sania said she might have become an interior designer, noting that tennis was the one area in which she excelled. Despite their fame, both emphasised that love for the sport, rather than recognition or rewards, has always been the driving force behind their success. Concluding the session, Sania and Richa offered advice to young aspirants: focus on the present, embrace challenges, and stay motivated by your passion for the sport. “Good days and bad days will happen in the spotlight, but commitment and love for the sport will carry you through,” Sania said.

Tokyo, Nov 20 (Agency)

Indian golfer Diksha Dagar made history on Thursday by defending her gold medal at the 25th Summer Deaflympics in Tokyo, Japan. Diksha produced rounds of 68, 65, 72 at the par-72 Wakasu Golf Links in Tokyo to top the podium by a whopping 14-stroke margin in women’s individual strokeplay competition. Diksha, who had won gold at the 2021 Deaflympics and a silver at the 2017 edition of the Games, posted a three-day total of 11-under 205. Margaux Rezo of France ended second with an overall total of three-over 219 followed by Canada’s Erica Dawn Rivard at five-over 221. The 24-year-old is the only hearing-impaired player across the globe to have represented the country in both Deaflympics and Olympic Games. She represented India at the Tokyo 2020 and Paris 2024 Olympics. Her compatriots Harsh Singh with a three-day tally of 22-over 238 finished solo 12th and Vibhu Tyagi finished his campaign in tied 14th place with overall score of 24-over 240. “I am very happy to have won back-to-back gold medals at the Deaflympics. The

competition is getting tougher every year. I had to compete against girls from 20 different countries. I stuck to my plan – attacking the flags on par-5s and focusing on my short game and approach shots,” Diksha told IGU Media. “I would like to thank the Sports Authority of India (SAI) and the Indian Golf union for supporting me throughout this journey. I would also like to thank my sponsors and Ladies European Tour (LET) and Women’s Golf Association of India for providing me the exposure to deal with stiff competition,” said the Target Asian Games Group (TAGG) athlete. Congratulating Diksha on her fantastic feat, IGU president Brijinder Singh said: “On behalf of the Indian Golf Union, I would like to extend my heartiest congratulations to Diksha Dagar for her historic gold. It is a proud moment for the entire nation not just us. Diksha is the only golfer on the planet to have played both the Olympics and Deaflympics. All the best to her for her future endeavours!” IGU Honorary Secretary Shashank Sandu said: “Diksha is a product of the IGU system. At IGU, we strive to provide the best exposure and the platforms to our talented youngsters to shine both nationally and internationally. Many congratulations to Diksha.”

Shubman Gill likely to miss out as Pant expected to captain Guwahati Test

Guwahati, Nov 20 (Reporter) Shubman Gill is set to miss out on the second Test against South Africa in Guwahati, with the opener still recovering from a neck injury that has kept him under continuous medical supervision. With Gill unlikely to take the field, Rishabh Pant is expected to step in as the stand-in captain for the Guwahati Test. Gill sustained a neck injury on Day 2 of the Kolkata Test against South Africa and was taken to the hospital for further examination after the close of play. Gill was kept under observation overnight before being discharged the following day with BCCI stating that he has been “responding well to the medical treatment provided”. The BCCI added that Gill will continue to be monitored by the BCCI medical team, and a decision on his participation in the 2nd Test will be taken accordingly. “See, he is definitely recovering really well, because I also met him yesterday,” batting coach Sitanshu Kotak said ahead of a practice session that the Captain skipped. Kotak emphasized the caution required before deciding on Gill’s participation.

Deaflympics: Mahit wins silver in 50m Rifle Prone

Tokyo/New Delhi, Nov 20 (Agency) Rifle shooter Mahit Sandhu won silver in 50m Prone event, her third medal at the ongoing 25th Summer Deaflympics in Tokyo. Mahit also broke the World Deaf Record in qualification enroute to the finals. She shot 246.1 in the finals to secure the silver medal while Eliska Svobodova of Czechia won the gold, with a score of 247.2. Hungary’s Mira Zsuzsanna Biatovszki won bronze with a score of 225.0. The other Indian shooter in the finals, Natasha Joshi finished in eighth position, going out after a shoot-off. In the finals, Mahit was in fourth position after the completion of 14 shots. She moved into a bronze medal after the next series of two shots, overcoming Violeta Lykova of Ukraine and remained in the same position until the completion of 20 shots. Mahit then hit a 9.8 and 10.2 in the next series, but a 9.4 and 9.8 from the Hungarian shooter ensured the Indian moved up into silver position. Mahit then finished the finals with scores of 10.0 and 10.7, but could not match up to Svobodova’s total score as the Czech shooter also hit both her final shots in the 10s. Earlier in qualification, Mahit created a new Deaf World Record finishing the six series with a score of 619.7 while Natasha Joshi booked her place in the finals in seventh place with a score of 611.6.

Fluminense beat Flamengo 2-1 with Acosta and Serna goals

Rio de Janeiro, Nov 20 (Agency) Luciano Acosta and Kevin Serna scored first-half goals as Fluminense clinched a 2-1 home victory over leader Flamengo in Brazil’s Serie A. Former Boca Juniors midfielder Acosta put Fluminense ahead by lifting a first-time effort from the edge of the area over the head of goalkeeper Agustin Rossi and into the far corner. The second goal came after Rossi failed to control a routine back pass, leaving Colombian forward Serna with an easy tap-in. Former Chelsea and Arsenal midfielder Jorginho pulled a goal back from the penalty spot, but Fluminense held on to secure its 16th win of the campaign. Despite the result, Flamengo remains top of the 20-team standings with 71 points, two ahead of second-placed Palmeiras, which was held to a goalless home draw by Vitoria earlier on Thursday. Fluminense is sixth with 54 points. In other Brazilian top-flight fixtures on Wednesday, Santos was held to a 1-1 home draw by Mirassol, and Gremio prevailed 2-0 at home to Vasco da Gama.

Roger Federer elected to International Tennis Hall of Fame

London, Nov 20 (Agency) Swiss tennis legend Roger Federer, a former World No. 1 who spent 310 weeks atop the PIF ATP Rankings, has been elected into the International Hall of Fame as part of the Class of 2026, the ATP announced. Federer winner of 103 tour-level titles, second only to Jimmy Connors (109), also claimed 20 major trophies and earned 28 ATP Masters 1000 crowns. “It’s a tremendous honor to be inducted into the International Tennis Hall of Fame and to stand alongside so many of the game’s great champions,” Federer said. “Throughout my career, I’ve always valued the history of tennis and the example set by those who came before me. It was very special to receive the news at Swiss Tennis, surrounded by the next generation of players — the place where my own journey first began.” Federer was informed of his induction by fellow Hall of Fame members in a call that included Stefan Edberg and Boris Becker, two players who helped inspire the Swiss superstar. The 43-year-old holds the record for most consecutive weeks at World No. 1 at 237 from February 2004 to August 2008. He finished as ATP Year-End No. 1 presented by PIF honours five times, received the Stefan Edberg Sportsmanship Award 13 times, and was named ATP Fans’ Favourite for a record 19 consecutive years from 2003-21.

Continued from Page-1

Strong growth in imports...

slowing global growth. “While the first half was good, reflecting frontloading of exports before the tariffs kicked in, the second half of this fiscal will see pressure on exports. India’s current account deficit (CAD) is expected to remain manageable, supported by robust services trade, remittances and softer crude oil prices. We forecast to be at 1pc of gross domestic product (GDP) this fiscal compared with 0.6pc last fiscal” added CRISIL. The petroleum products imports plunged 21.7pc on-year with declining global crude oil prices likely a major cause as prices of Brent Crude Oil has fallen 14.6pc on-year to USD 64.7 per barrel in October from USD 75.7 per barrel in same month last year.

G20 Summit to see focus...

Work; Artificial Intelligence Dalela, Secretary ER, also said that the New Delhi Leaders' Declaration of 2023 has “provided a strong basis for many of the G20 outcome documents adopted this year in the various ministerial tracks. The Indian flagship priorities, such as digital public infrastructure, women-led development, action plan to accelerate progress on SDGs as well as key outcomes of the working groups from last year, including the disaster risk-reduction working group and the empowerment of women working group initiated by India, have found strong resonance in the South African presidency.” He said the Johannesburg summit will also conclude the successful holding of the presidency by four emerging economies - Indonesia, India, Brazil and South Africa, which has helped bring sharper focus on matters impacting the Global South. “We look forward to a successful and productive G20 summit in Johannesburg,” he noted. On the margins of G20, the PM will also be participating in IBSA (India-Brazil-South Africa) leaders meeting as well as hold bilateral meetings with several leaders who will be present in Johannesburg. Earlier, in his remarks, the Secretary said that the G20 has emerged as a premium forum for international economic cooperation, as well as for discussing matters of global significance. "G20 provides an excellent opportunity for the leaders of these large and emerging economies, representing over 85% of global GDP and around three-quarters of the world population, to come together and discuss important issues impacting the world. These include important matters such as accelerating progress on the Sustainable Development Goals, reform of global institutions of governance, tackling environmental and climate challenge, debt sustainability, bridging the digital divide, energy transition, emerging technologies -- underscoring the importance of international coordination and cooperation in addressing contemporary global challenges."

India breaks silos with...

and BioSafety Level-4 cabinets. These facilities are used for conducting studies on lethal (Ebola virus, Marburg virus) or potentially lethal infectious agents (West Nile virus, SARS-CoV, and MERS-CoV) that are spread by airborne particles. "These high-containment labs are our first line of defence against emerging or mutating pathogens. They will significantly enhance our ability to detect threats early and respond swiftly," he said. Nadra emphasised that the One Health approach will enable early warning systems for epidemics and pandemics, support integrated interventions, and help India remain future-ready. Underlining that the world continues to confront zoonotic diseases, climate-sensitive illnesses and other emerging threats that do not respect borders, Dr V. K. Paul, Member (Health), NITI Aayog, stressed the need for coordinated and collective responses across sectors. He further stated that outbreak investigation, risk communication, and coordinated action must be synchronised across all levels, pushing for a unified and swift response. "Ensuring the availability of medical countermeasures, vaccines, diagnostics, and therapeutics at scale is equally critical for preparedness," Paul added.

Modi releases Rs 18,000 cr...

and rural entrepreneurs, while showcasing innovations in organic inputs, agro-processing, eco-friendly packaging, and indigenous technologies. The programme will witness participation from over 50,000 farmers, natural farming practitioners, scientists, organic input suppliers, sellers, and stakeholders from Tamil Nadu, Puducherry, Kerala, Telangana, Karnataka and Andhra Pradesh. Tamil Nadu Governor R N Ravi, union Minister L Murugan and others were present on the occasion.

Delhi's air quality hovers...

stations recorded AQI levels in the 'severe' zone — a category reserved for readings above 400 and associated with serious health risks. Among the worst-hit locations were Wazirpur (451), Jahangirpuri (445), Ashok Vihar (424), Bawana (434), Delhi Technological University (DTU) (428), Rohini (438), Vivek Vihar (423), and Mundka (437), all of which reported readings exceeding the 400 mark. The foul air was accompanied

by slightly elevated temperatures. The minimum temperature for the national capital increased to 11.4°C, marking a mild increase from Wednesday's 10.2°C, yet was nearly a degree below the season's average. The India Meteorological Department (IMD) said the relative humidity at 8:30 am was 99%, adding to the hazy conditions. The maximum temperature is expected to settle around 28.3°C later in the day.

UK Minister arrives in...

Minister is also expected to launch a second visa fraud campaign in Tamil Nadu, where she will see how joint UK-India efforts are helping to protect Indian families from exploitation. The deal is projected to boost UK GDP by £4.8 billion annually, raise wages by £2.2 billion, and increase bilateral trade by £25.5 billion. The Minister will build on the success of the UK Prime Minister Keir Starmer's recent trade mission to India, meeting with British businesses succeeding in Chennai and Bengaluru – including Tesco, Revolut, and BT – to hear how the UK-India FTA is helping them grow and bring investment back to the UK. Minister for the Indo-Pacific Seema Malhotra said: "As a UK Minister of Indian descent, I am delighted to be visiting India so early since my appointment as UK Minister for Indo-Pacific. It is a reflection of the importance of India to the UK and a testament to a transformative year in UK-India relations." "Our joint UK-India Vision 2035 has the landmark free trade agreement at its core. During my visit, I will see the impact of our revitalised partnership: creating thousands of jobs, driving innovation, and delivering investment in both our countries." In Bengaluru, the Minister will confirm that the British Council's Women in STEM Scholarship programme will return to South Asia and India after a gap of one year. These scholarships provide full funding—currently worth at least £40,000—for one-year master's degrees at leading UK universities, covering tuition, living costs, travel, and health insurance. This year, 10 scholarships will be reserved for South Asia, worth £400,000, with applications for the 2026–27 academic year opening in January. The Minister will hold bilateral meetings with Karnataka State Industries Minister, M. B. Patil, and Karnataka Higher Education Minister, Dr. M. C. Sudhakar, to discuss advanced manufacturing, research, and skills collaboration. She will meet Tamil Nadu's Minister for Industries, Investment Promotion and Commerce, Dr. T. R. B. Rajaa, to discuss opportunities in advanced manufacturing, green technologies, innovation-driven investments, and skill development for future-ready industries. The Minister will also see how joint UK and India efforts are raising awareness of visa fraud in hotspot regions, helping to protect families from exploitation and reduce the number of illegal entrants into the UK. In Chennai, she is expected to expand the UK's campaign to tackle visa fraud in India to Tamil Nadu. The campaign will aim to reduce the number of people travelling to Britain on fake visas, with the UK and India cooperating to protect people from scams and tackle illegal migration at its source. The new campaign follows a successful pilot already underway in the Punjab region in northern India. It will include targeted outreach in high-risk areas, plus a Tamil-language WhatsApp chatbot to help Indian nationals identify visa scams and avoid fraudulent agents.

CAs need not have 25...

before the Bench. The counsel pointed out that while the Court had struck down the requirement of a minimum age of 50 years for advocates to be considered for tribunal appointments, the parallel requirement for CAs, 25 years of experience, which effectively pushes eligibility to around age 50, remained unaddressed. Accepting the submission, the Court said, “It is argued on behalf of the Institute of Chartered Accountants that the requirement of 25 years of experience for Chartered Accountants for appointment as technical members is arbitrary. A CA would be entitled to be considered only after attaining the age of 50 years. A similar condition for lawyers has already been held to be invalid and unconstitutional.” Agreeing with ICAI’s position, the Bench held, “We are in agreement with the submissions... If such a provision is held valid, CAs would enter service only after age 50. We have already held a similar provision unsustainable for advocates. The same analogy must apply to CAs. We therefore hold that the requirement of 25 years’ experience for CAs to be appointed as technical members is unconstitutional.” The Court also directed that the union Government must keep this clarification in mind while drafting fresh legislation to replace the Tribunal Reforms Act, 2021, which was struck down on November 19.

Putin’s visit to India to...

In an interview with Sputnik, the envoy outlined the expanding scope of Russia-India engagement, noting that trade and economic ties are “steadily developing,” driven by unprecedented mutual business interest. Bilateral trade touched a record USD 70.6 billion in 2024, with Russia now among India’s four largest trading partners. Moscow remains New Delhi’s biggest supplier of crude oil—accounting for more than one-third of India’s imports—as well as sunflower oil (51% market share), petroleum products, fertilizers, newsprint, pulses, coal, and diamonds. In the energy sector,

Diksha Dagar wins consecutive Gold medal at the Deaflympics

Tokyo, Nov 20 (Representative)

India's professional Golfer Diksha Dagar secured the gold medal at



games in Samsun Turkiye in 2017, then won a gold at Caxias do Sul in Brazil. Apart from three Deaflympics, the Arjuna awardee has also represented the country at the Tokyo Olympics 2020 (able bodied). The Silver medal went to Margaux Brejo of France and Bronze was won by Canada's Erica Dawn Rivard. The Deaflympics are being played here in Tokyo from November 15-26 and a 111-strong Indian contingent is participating in it.

Alipov said Russia is committed to supplying India with crude oil on the “most favorable terms,” and Moscow is looking to expand mutual investments in oil and gas. Rosneft, he noted, is broadening its presence in India through participation in the development programme of the Vadinar refinery operated by Nayara Energy. On nuclear cooperation, the ambassador confirmed ongoing discussions on the potential serial construction of high-capacity nuclear power units in India using proven VVER reactor technology—an area he described as a cornerstone of the long-term strategic partnership. Alipov also highlighted advances in the Indo-Russian BrahMos missile system, revealing that a modernized variant is under development for deployment on Indian Air Force light fighter aircraft. Calling BrahMos one of the most successful pillars of bilateral defence cooperation, he said the joint venture now produces a wide range of munitions used across all branches of India’s armed forces.

ED introduces QR code...

The ED also clarified that it does not conduct digital or online arrests, cautioning citizens to remain alert against impersonators. Citizens are urged to exercise vigilance and verify any suspicious summons before taking any action, safeguarding themselves from falling victim to fraudsters posing as ED officials. This initiative aims to restore public confidence and enhance the transparency of ED’s legal processes.

State Governors cannot...

judicial scrutiny in cases of inaction. 5–7. Can courts impose timelines on the Governor/President under Articles 200/201? Is their discretion justiciable? No. Imposing timelines would violate constitutional separation of powers. “Deemed assent” is unconstitutional. The President’s discretion under Article 201 is also not justiciable, and courts cannot prescribe timelines for the President either. 8. Must the President always seek Supreme Court advice under Article 143 when a Bill is reserved? No. Seeking advice is not mandatory. It depends on the President’s subjective satisfaction. 9. Can courts review decisions of the Governor/President before a Bill becomes law? No. Judicial review is permissible only after the Bill becomes law. 10. Can Article 142 be used to substitute Presidential/Gubernatorial decisions? No. 11–14. Other queries The Court reiterated that laws requiring assent to come into force, refused to extend Article 142 beyond its permissible limits, and declined to answer the question on Article 131 as irrelevant. The Bench repeatedly clarified it was not sitting in appeal over the Tamil Nadu Governor judgment but only addressing constitutional questions raised by the President. Several States including Tamil Nadu, Kerala, West Bengal and Punjab opposed the maintainability of the reference, arguing that the issues had already been decided. The Court questioned whether Governors could withhold Bills indefinitely, warning that such a practice could place democratically elected governments at the “whims of the Governor.” Attorney General R. Venkataramani and Solicitor General Tushar Mehta opposed judicial timelines, arguing that courts cannot assume the functions of constitutional offices. They also rejected the idea of “deemed assent.” Senior Advocates Kapil Sibal, Dr. AM Singhvi, KK Venugopal, Gopal Subramaniam, and Arvind Datar argued in favour of judicially enforceable timelines to prevent constitutional paralysis caused by delayed assent. Senior Advocates Harish Salve and Mahesh Jethmalani supported the Union’s stand against fixed timelines.

US approves sale of Javelin mis-
siles and Excalibur projectiles to
India worth USD 47.1 million

New Delhi, Nov 20 (Agency)



The United States has approved the sale of FGM-148 Javelin anti-tank guided missile systems and M982A1 Excalibur precision-guided artillery projectiles, along with associated equipment, to India, with an estimated value of USD 47.1 million. The U.S. State Department has made a determination approving a possible Foreign Military Sale to India for the Excalibur projectiles and related equipment. The Defense Security Cooperation Agency has delivered the required certification notifying Congress, the Defence Security Cooperation Agency said in a statement. The Government of India has requested to purchase up to 216 M982A1 Excalibur tactical projectiles. Additional non-MDE items to be included are ancillary items, Portable Electronic Fire Control Systems (PEFCS) with Improved Platform Integration Kit (iPIK), primers, propellant charges, US Government technical assistance, technical data, repair and return services, and other related elements of logistics and program support. The total estimated cost is USD 47.1 million. The proposed sale will support US foreign policy and national security objectives by strengthening the US-Indian strategic relationship and enhancing the security of a major defense partner. India continues to be an important force for political stability, peace, and economic progress in the Indo-Pacific and South Asia regions. The sale will improve India's ability to meet current and future threats by providing precision capability equipment, enhancing first-strike accuracy in its brigades. India is fully capable of absorbing these articles and services into its armed forces. The proposed sale of this equipment and support will not alter the basic military balance in the region. The principal contractor will be RTX Corporation, located in Arlington, VA. Currently, the U.S. Government is not aware of any offset agreement proposed in connection with this potential sale; any such agreement will be defined in negotiations between the purchaser and the contractor. Implementation of the proposed sale will not require the assignment of additional U.S. Government or contractor representatives to India. There will be no adverse impact on U.S. defense readiness as a result of this proposed sale. The description and dollar value reflect the highest estimated quantity and cost based on initial requirements. Actual value may be lower depending on final requirements, budget authority, and signed sales agreements, if and when concluded.

Collusion between garbage mafia, contractors in past affected city's waste management: Sood

New Delhi, Nov 20 (Representative)

Delhi Minister Ashish Sood on Wednesday alleged that over the past ten years, due to the "collusion" between the garbage mafia and certain contractors, the waste management system in most parts of the city has deteriorated. Sood, who conducted an inspection on the cleanliness and waste management conditions of different areas under the Janakpuri assembly constituency, strongly reprimanded officials of MCD and PWD, instructing them to pay attention to all the issues in the area, failing which strict action would be taken. The minister, while speaking to reporters said that it is the responsibility of every public representative to reach out to the

public and listen to their issues, and provide solutions. During the inspection, the minister spoke with the local residents, to get a real assessment of the issues regarding waste disposal, while they apprised him of various problems faced in the area. The minister shared that he has been told by residents of Mahavir Enclave, part- III, in the assembly constituency that their neighborhood just had one garbage dumping point, where waste brought from several wards was being dumped, causing constant inconvenience to the people, as excessive garbage would spill over to the road. The minister

also found issues with regard to the waste segregation, which was not being done in the right manner. The

collectors also were dumping garbage at the particular spot.

The minister has instructed the DC (Najafgarh) and DC (West) to jointly ensure that part of the waste from the area is diverted to Rajapuri, as the current site is too small to handle garbage from multiple wards. Sood also directed MCD and PWD officials to immediately prepare a plan to expand the dumping area by using the adjacent vacant land.

Sood also took note of the complaints regarding garbage collection vehicles not going to certain lanes, which resulted in waste not being taken away



residents of the area also alleged that it was due to the collusion between some civic body staff and private rickshaw operators, that private waste



Sprinklers run on the lawns near Kartavya Path amid morning smog as air quality remains in the 'poor' category, in New Delhi.

FM meets tourism & hospitality sector experts ahead of union Budget

New Delhi, Nov 20 (Agency)

Finance Minister Nirmala Sitharaman Thursday chaired the ninth pre-Budget consultation with experts and stakeholders from the tourism and hospitality sector in Delhi. The meeting, aimed at gathering inputs for the 2026-27 Budget, was also attended by Minister of State for Finance Pankaj Chaudhary, secretaries of the Department of Economic Affairs, and the Chief Economic Adviser to the Government of India. This consultation is part of the Ministry of Finance's ongoing efforts to engage with diverse sectors of

the economy and ensure the upcoming Budget addresses key challenges and opportunities. Previous consultations have focused on startups, capital markets, economists, and the Banking, Financial Services, and Insurance (BFSI) sector. The tourism and hospitality sector is a significant contributor to India's economy, and the government's efforts to promote tourism are expected to drive growth and create employment opportunities. The meeting is likely to discuss ways to boost tourism infrastructure, promote eco-tourism, and support small and medium enterprises in the sector.

NCRTC invites bids for Delhi-Meerut Namo Bharat Corridor advertising rights

Gurugram, Nov 20 (Reporter)

The NCRTC has invited bids for the selection of a licensee to operate indoor and in-train advertisement rights across the Delhi-Meerut Namo Bharat Corridor, offering a lucrative opportunity to partner with India's first Namu Bharat, a media release said today. This exclusive opportunity will not only offer brands extensive visibility but also the prestige of association with India's first Namu Bharat, a new-age transport system redefining regional mobility in NCR. The scope covers approximately 1,800 sqm of station indoor advertising space across key stations, including Sarai Kale Khan (100 sqm), Anand Vihar (100 sqm), Ghaziabad (100 sqm), Modinagar North and South (100 sqm each), Meerut Central (50 sqm), Begumpul (100 sqm), and Modipuram (100 sqm). In addition, provisions have been made for digital advertising screens at Sarai Kale Khan (50 sqm), Anand Vihar (25 sqm), and

Ghaziabad (25 sqm). The license also extends to in-train advertising rights across 16 Namu Bharat trains and 9 Meerut Metro (MRTS) train sets. Multiple formats for advertisement opportunities will be available, including fixed panels, digital screens, overhead grab handles, seat headrests, glass panels, and luggage racks, offering brands significant opportunities to engage commuters on board. The Delhi-Meerut Namu Bharat Corridor spans 82 km across Delhi, Ghaziabad, and Meerut, with strategically located stations offering extensive brand visibility. Passing through densely populated areas, it attracts a diverse commuter base from all walks of life. For the first time in the country, unprecedented emphasis has been placed on Multi-Modal Integration. Stations such as Anand Vihar and Sarai Kale Khan exemplify this, being seamlessly connected with Delhi

Metro, Indian Railways, ISBT, and city bus services. This translates into higher footfall and enhanced brand exposure, providing advertisers with unmatched reach and recall value. Further, in a pioneering initiative, local Metro services will be provided in Meerut on the same infrastructure of Namu Bharat, adding another



dimension to the commuter base. Stations like Begumpul, which will be a stop for both Namu Bharat and Meerut Metro trains, are located in the heart of Meerut's main market and will further enhance advertising potential.

Since its launch in October 2023, the corridor has already witnessed about 1.88 crore passenger journeys, underlining its rapid acceptance and growing ridership. With daily ridership steadily increasing and full operations across the 82-km corridor set to commence soon, advertisers stand to benefit from ever-expanding advertising opportunities and a captive commuter base. The tender offers a license period of 10 years. Details on scope, eligibility, and submission timelines are available on the NCRTC website. National Capital Region Transport Corporation (NCRTC), a joint venture company of the Government of India and the States of Delhi, Haryana, Rajasthan, and Uttar Pradesh, is mandated to implement the Namu Bharat project across the National Capital Region, ensuring a balanced and sustainable urban development through better connectivity and access.

Cooperation playing vital role in nation's efforts towards self-reliance: Amit Shah

New Delhi, Nov 20 (Representative)

Union Minister of Home and Cooperation Amit Shah on Wednesday said that the government is committed to bringing positive change to the lives of farmers, rural families, fishers, small producers, and entrepreneurs through the cooperative movement, and cooperation is playing a vital role in the nation's efforts toward self-reliance. He said that following the establishment of the Ministry of Cooperation under the leadership of Prime Minister Narendra Modi, the cooperative sector has witnessed unprecedented progress, and the National Cooperative Development Corporation (NCDC) has emerged as the principal foundation of this

transformation. In his address at the 92nd General Council Meeting of the National Cooperative Development Corporation (NCDC) in New Delhi today, Shah said that NCDC, established to empower cooperative societies and make financial assistance accessible to them, has increased its total disbursement from Rs 24,700 crore in the financial year 2020-21 to Rs 95,200 crore in 2024-25. Over the past four years, NCDC has undertaken major initiatives to strengthen the cooperative sector and has set new benchmarks in financial inclusion, innovation, and expansion, he said. According to the minister,

cooperation is an excellent model for making India a developed economy because it ensures participation and livelihood opportunities in rural areas.



In the last four years, NCDC has registered a compound annual growth rate of over 40 per cent, maintained zero net NPA, and achieved its highest-

ever net profit of Rs 807 crore, which has strengthened the institution's credibility and reputation, he added. The minister said that NCDC has effectively worked in the sectors of dairy, food processing, textiles, and marketing through District Central Co-operative Banks (DCCBs), State Co-operative Banks, and State Marketing Federations. The efforts being undertaken to develop Primary Agricultural Credit Societies (PACS) as Farmer Producer Organizations will ensure that

farmers receive fair value for their produce and encourage community benefit over individual profit, he said. Shah further said that the circular economy should be encouraged in the sugar and dairy sectors to increase profitability. Based on the Rs 1,000 crore government grant provided for modernizing cooperative sugar mills, NCDC has disbursed Rs 10,005 crore to 56 sugar mills for ethanol plants, co-gen, and working capital, enabling mills to access alternative income streams and low-interest loans. As per HM, NCDC is playing a key role in establishing the cooperative-based "Bharat Taxi" ride-hailing service. The new multi-state cooperative society has been registered, and driver enrolment along with technological development is under progress, he added. NCDC has expanded the

reach of cooperation by establishing a new regional office in Vijayawada and sub-offices in Jammu & Kashmir, Ladakh, Sikkim, Manipur, Mizoram, Tripura, Arunachal Pradesh, Meghalaya, and Nagaland. To increase youth participation, NCDC's "Cooperative Intern" programme is being implemented effectively, under which selected interns are providing technical and managerial support to cooperative institutions, said Shah. The General Council of NCDC included 51 members, comprising senior officials from various ministries, state governments, top cooperative organizations, and NITI Aayog. This Council is the apex body responsible for formulating policies and guidelines for financing cooperative development, agriculture, rural infrastructure, and allied sectors.