THE NEW
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EXPRESS

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TRUMP'S GAZA PEACE PLAN FACES CRUCIAL VOTE TODAY AT UNSC

The United Nations Security Council (UNSC) will vote on Monday on a resolution endorsing US President Donald Trump's Gaza peace plan

'NO' VOTE EQUALS SUPPORT FOR HAMAS: U.S.

The US last week began negotiations within the 15-member Security Council on a draft resolution. "Any refusal to back this resolution is a vote either for the continued reign of Hamas terrorists or for a return to war with Israel, condemning the region and its people to perpetual conflict," US ambassador to UN Mike Waltz wrote in *The Washington Post* | **P11**

DRAFT MENTIONS FUTURE PALESTINIAN STATE

- The draft backs Trump's 20-point ceasefire plan, which proposes the creation of a Board of Peace under his leadership and a stabilisation force. It mentions a possible future Palestinian state
- Speaking at a Cabinet meeting on Sunday, Israeli PM Benjamin Netanyahu reiterated the opposition to a Palestinian state

5 pm

LOCAL TIME ON MONDAY IS WHEN THE UNSC WILL VOTE ON U.S. RESOLUTION

CHENNAI ▪ MADURAI ▪ VIJAYAWADA ▪ BENGALURU ▪ KOCHI ▪ HYDERABAD ▪ VISAKHAPATNAM ▪ COIMBATORE ▪ KOZHIKODE ▪ THIRUVANANTHAPURAM ▪ BELAGAVI ▪ BHUBANESWAR ▪ SHIVAMOGGA ▪ MANGALURU ▪ TIRUPATI ▪ TIRUCHY ▪ TIRUNELVELI ▪ SAMBALPUR ▪ HUBBALLI ▪ DHARMAPURI ▪ KOTTAYAM ▪ KANNUR ▪ VILLUPURAM ▪ KOLLAM ▪ TADEPALLIGUDEM ▪ NAGAPATTINAM ▪ THRISSUR ▪ KALABURAGI

NDA firms up formula for Bihar govt formation

BJP expected to get 15-16 ministers, JD(U) 14 and LJP(RV) 3; buzz on one of the two deputy CM posts going to LJP(RV)

RAMASHANKAR @Patna

BIHAR Chief Minister Nitish Kumar on Sunday held a series of meetings with National Democratic Alliance (NDA) leaders at his official residence in Patna to discuss the formation of a new government after the ruling alliance secured a three-fourth majority, winning 202 out of 243 seats, in the Assembly elections.

Union minister of state for home Nityanand Rai and Rashtriya Lok Morcha (RLM) chief and Rajya Sabha MP Upendra Kushwaha were among those who met Nitish. Earlier, he convened discussions with senior JD(U) leaders and all newly elected MLAs. JD(U) MP Rajiv Ranjan Singh alias Lalan Singh also attended.

Sources said the NDA would follow the same formula for portfolio allocation as it did for ticket distribution. Nitish Kumar's JD(U) will retain the Chief Minister's post, while the BJP and Chirag Paswan's LJP (Ram Vilas) are likely to get one Deputy CM each.

As per the cabinet-sharing formula, the BJP is expected to get 15-16 ministerial berths, the JD(U) around 14, the LJP (RV) three, and Jitan Ram Manjhi's HAM and Upendra Kushwaha's RLM one each. "During the ticket distribution, for every MP, an NDA partner was given five-six assembly seats. So, it is likely that the same formula may be in place for cabinet berths," said a senior BJP leader. With 85 MLAs, the JD(U) could secure 14 berths besides the CM post.

BJP supporters celebrate NDA's victory in the Bihar Legislative Assembly elections, in Patna, on Sunday | PTI

Deputy CM Vijay Kumar Sinha is likely to be replaced by LJP (RV) state president Raju Tiwari, elected from Govindganj, while former Union Minister Ram Kripal Yadav, who won from Danapur, is being considered for the same post from the BJP's side.

In the recently-concluded Assembly election, the NDA swept aside the Mahagathbandhan, with BJP emerging as the single-largest party, winning 89 seats. JD(U) followed with 85, LJP (RV) 19, HAM five, and RLM four. The RJD-led combine could muster only 35 seats.

The JD(U) has instructed all its MLAs to remain in Patna from Monday onwards. Nitish is expected to recommend dissolution of the current cabinet on Monday before submitting his resignation to the Governor. This could be followed by the NDA meeting, sources said. Nitish could take oath as Chief Minister for a record tenth time on Wednesday or Thursday, depending on Prime Minister Narendra Modi's availability.

Preparations for the oath ceremony have begun at the historic Gandhi Maidan in Patna. **P10**

Three more daughters move out of Lalu's family

RAMASHANKAR @Patna

THE turbulence within the Rashtriya Janata Dal's (RJD) first family deepened on Sunday, a day after Lalu Prasad's daughter Rohini Acharya announced her decision to quit politics and sever ties with her family.

What began as a single outburst has now snowballed into a full-blown family crisis. Three more of Lalu's daughters—Rajlakshmi, Ragini and Chanda—left the family's 10, Circular Road residence in Patna early Monday, taking their children and flying to Delhi. Sources said their departure reflected growing distress over the recent turmoil.

On Sunday, Tej Pratap Yadav, who heads the newly launched Janshakti Janata Dal (JJD), issued an emotional appeal to his father and a veiled warning to those he termed "traitors." He said, "Yesterday's incident has shaken me to the core. What happened to my sister is unbearable." Without naming anyone, he accused "new faces" of clouding Tejashwi Yadav's judgment and warned that the consequences of "this injustice will be grave."

"I urge my father to intervene for the family's honour," he said.

Neither Tejashwi nor his advisor, RJD MP Sanjay Yadav, has responded to Rohini's allegations linking them to the family's discord. RJD managed just 25 seats in the recent Assembly polls.

Rohini, who contested the 2024 Lok Sabha polls from Saran, alleged harassment and threats from Sanjay Yadav and his associate Rameez. With Rajlakshmi, Ragini, and Chanda's exit, only Lalu, Rabri Devi, and Misa Bharti remain at the family home, which was once the nerve centre of RJD's politics.

RJD review meeting today

RJD has convened a meeting of its newly elected MLAs and senior leaders on Monday to analyse its poll result. "The leaders will discuss party's poor performance in polls," said RJD's Chitranjan Gagan | **P10**

Jeetish Kumar!
Amul
Nutritious Delicious Amazing
daCunha/AB/1066

Now, AP lays emphasis on realising MoUs signed

S VISWANATH @Vijayawada

AFTER succeeding in attracting ₹13.25 lakh crore investments at the 30th CII Partnership Summit held in Visakhapatnam on November 14 and 15, the Andhra Pradesh government has laid emphasis on grounding projects signed at the earliest as they are expected to generate 16.31 lakh jobs.

The government, which set a target of attracting investments to the tune of ₹10 lakh crore during the CII Partnership Summit, has achieved 30% more by highlighting the growth potential of AP.

While Chief Minister N Chandrababu Naidu is optimistic that majority of the 613 MoUs signed will be realised at the earliest, sources say grounding of at least 50% of the projects is certain. **P3**

Cong wakes up to SIR concerns after Bihar rout, calls meeting

PREETHA NAIR @New Delhi

WEEKS after the Election Commission launched the second phase of the Special Intensive Revision (SIR) of electoral rolls in 12 states and UTs, including poll-bound Tamil Nadu, West Bengal, Kerala, and Puducherry, the Congress has called a review meeting of party functionaries from all regions where the revision process is underway.

A senior party leader said the meeting, involving AICC in-charges, Pradesh Congress Committee chiefs, Congress Legislature Party leaders, and secretaries of the 12 States and UTs, will be held at Indira Bhawan in New Delhi on Tuesday.

The meeting is expected to assess ground reports submitted by state units and prepare a unified response to SIR.

PIC: PTI

On October 27, the ECI rolled out the second phase of the SIR, expected to cover nearly 51 crore voters across 12 states and UTs.

The initiative has sparked political unease in opposition-ruled states. Tamil Nadu, West Bengal, and Kerala have escalated their objections to the move, with some even exploring legal options.

As reported by this paper, despite being the primary opposition party, the Congress had not convened a joint meeting or crafted a coordinated strategy with its alliance partners on SIR.

The Congress's renewed push comes in the aftermath of the Bihar debacle. The move also signals its intent to step up the 'vote theft' pitch as the Bihar rout has intensified concerns within the ranks over organisational shortcomings and voter-list issues, and alliance coordination.

The November 18 meeting is expected to review discrepancies flagged by state units, evaluate PCCs' preparedness to monitor SIR rollout, and explore coordination mechanisms with other INDIA bloc partners.

South Africa players celebrate their win over India in the first Test at Kolkata on Sunday | SAYANTAN GHOSH

FOR GAMBHIR AND CO, IT'S PITCH DARK AT HOME

SWAROOP SWAMINATHAN @Kolkata

EVEN before the presentation ceremony was over, the ground staff at the Eden Gardens, as if to carry out a meta joke, watered the square. With natural light dying, the 22 yards was properly bathed, a dark sheen shimmering in the distance. It was the first time the strip had been hydrated since last Saturday, over a week ago.

You can draw a straight line between the Indian team's decision to not water the pitch to losing a fourth Test in eight home games since Gautam Gambhir was appointed to the post last year (decisions like not watering the strip are usually made by the leadership group, something that happened in Kolkata as well). "This (the pitch) is what we wanted," Gambhir after the match. "This is what we got."

With the ball misbehaving from as early as the first over on Day 1, both teams knew they were in for a dogfight. India have flipped-flopped on the kind of pitches they want but it had seemed like they were going away from this model.

However, Sunday was a sharp reminder of how spectacularly it can backfire. So, why did the Indian team go back to a designer surface for the visit of South Africa after playing on two typical sub-continental decks against West Indies? Was it because of the stakes of WTC points? Was it because of their somewhat inexperienced batting line-up? Was it to take the toss out of the equation even if they have lost on these tracks after losing the toss? Gambhir defended the pitch by saying the batters should be able to absorb pressure. He called it more mental than skill. But after a point, survival is nigh on impossible. And that is no way for the game to be played. With less than one week to regroup — the next Test starts in Guwahati on Saturday — how will the team management dig themselves out of a hole of their own choosing? **P13**

Int'l air cargo services resume at Vizag Airport

USHA PERI @Visakhapatnam

INTERNATIONAL air cargo operations resumed at Visakhapatnam Airport on Friday, marking the end of suspension that had been in place since the outbreak of the Covid-19 pandemic.

The announcement was made by Civil Aviation Minister K Ram Mohan Naidu during the 30th CII Partnership Summit in the city.

"The resumption of services is expected to reduce logistical difficulties for exporters in and around Visakhapatnam. Until now, companies in sectors such as pharmaceuticals, medical technology, textiles, and other manufacturing units operating from the Pharma SEZ, AP MedTech Zone (AMTZ), Textile Park, and the Visakhapatnam Special Economic Zone (VSEZ) had to move their cargo through airports in Hyderabad or Chennai. The detour increased transportation costs, and led to longer shipment timelines," said Andhra Pradesh Air Travellers Association (APATA) members K Kumar Raja, DS Varma, and O Naresh Kumar.

Industry representatives say the restart will help streamline export operations by providing a direct cargo movement option from the region. **P3**

Constitution of India is a living document: CJI

EXPRESS NEWS SERVICE
@Vijayawada

CHIEF Justice of India Bhushan Ramkrishna Gavai emphasised that the Indian Constitution was deliberately designed as a 'living document', capable of evolving with changing times, and societal needs. The CJI delivered the keynote address at a special programme 'India and the Living Indian Constitution at 75 Years' organised by the Andhra Pradesh High Court Advocates' Association in Mangalagiri on Sunday.

The CJI said Article 368 was incorporated precisely to allow amendments, and ensure the Constitution remains dynamic rather than rigid. The principles of justice, liberty, equality and fraternity enshrined in the Constitution, empower every citizen. "It is because of these fundamental rights that a tea seller like Narendra Modi could become the Prime Minister, and I, coming from a remote region of Maharashtra, could rise to become the Chief Justice of India, and N Chandrababu Naidu could become the Chief Minister of Andhra Pradesh," he said.

Calling it a coincidence that both his birthplace, and his last public event as the CJI happened to be in 'Amaravati', Justice Gavai highlighted the Directive Principles, which aim to ensure social and economic justice. "Every citizen has the right to approach court if his fundamental rights are violated," he said.

The CJI mentioned that the first Constitutional amendment related to reservations, stemmed from early conflicts. Referring to the Supreme Court's landmark Kesavananda Bharati judgment, he said the case had established the basic structure, which ensures core constitutional principles are not amended. **P3**

1ST ARREST

BY NIA IN RED FORT BOMB BLAST CASE

The National Investigation Agency has arrested Amir Rashid Ali, in whose name the car used in the blast was registered. He allegedly conspired with Dr Umar Nabi to carry out the attack | **P9**

GREAT PEOPLE'S MARCH

Colour and song return to climate talks in Brazil

SOUMYA SARKAR @Belém (Brazil)

THE gypsies invariably brought colour and magic to the grey city of Macondo in One Hundred Years of Solitude. Belém is no Macondo living in isolation and innocence, neither are the indigenous people and climate activists who joined the "Great People's March" on Saturday at halfway point of the UN climate summit the wandering Roma.

But the tens of thousands marching through the streets of the Amazonian host city demanding climate action did splash a vibrant palette of colours and added song and dance to the otherwise grey proceedings at the conference venue of Parque da Cidade.

Through the late morning hours, the procession stretched for kilometres—a river of red, white, yellow and green flags flowing past watching crowds leaning from balconies to capture the spectacle on their phones. The streets pulsed with drumbeats and chants as protest transformed into celebration, grief into performance.

In the most gothic part of the procession, demonstrators carried enormous coffins marked for oil, coal and gas. A 30-metre inflatable serpent wound through the marchers, an enormous anaconda symbolising the sacred and iconic Amazonian creature. A giant balloon painted as Earth bobbed on the streets while sound systems on trucks blared everything from Brazilian samba to socialist anthems.

The joy was deliberate, the defiance unmistakable. This was the first major protest outside UN climate talks since Glasgow four years ago. The last three summits —held in autocratic Egypt, the United Arab Emirates and Azerbaijan—offered no such freedom.

CONTINUED ON: P9

POLLUTERS
PAY!

A demonstration during the 'Great People's March' in Belém, Brazil on Saturday | SOUMYA SARKAR

THE NEW INDIAN EXPRESS
RAYALASEEMA
ALMANAC TODAY
Monday : 17/11/2025 • Year: Sri Viswavasu • Aayanam: Dakshinayanam
• Rutuvu: Varsha • Masam: Karthika • Paksham: Bahula • Tithi: Trayodashi --.--
• Nakshatram: Chitra 05.01+ am • Durmuhurtham: 12.24 pm - 01.09 pm
• Varjyam: 11.08 am - 12.55 pm • Rahukaalam: 07.30 am - 09.00 am
WEATHER WATCH
MIN 21°C MAX 27°C
FORECAST Mostly Cloudy
Sunrise 06.12 am
Sunset 05.41 pm
Moonrise 03.40 am
Moonset 03.37 pm
02 TIRUPATI MONDAY 17.11.2025 newindianexpress.com

The temple town of Srisailam bustling with a large number of devotees on Sunday | EXPRESS

SRISAILAM WITNESSES HUGE RUSH OF PILGRIMS

Temple authorities deploy addl staff to ensure hassle-free darshan

K MADHU SUDHAKAR @ Kurnool

SRISAILAM temple town saw a surge of devotees on Sunday as Karthika Masam neared its end. With only days left in the sacred month, pilgrims arrived in large numbers, many a day early, to offer prayers on the final Monday.

By early morning, long vehicle queues on both sides of the ghat road caused traffic congestion, prompting authorities to regulate flow throughout the day. Thousands visited the Sri Mallikarjuna Swamy and Goddess Bhramaramba Devi temple, with many performing ritual baths in Patalaganga before darshan. Temple Executive Officer M Srinivasa Rao said preparations were made in advance. “We anticipated a large turnout for the last Monday of Karthika Masam and arranged for an orderly darshan,” he said. Temple doors opened at 3 am, followed by morning rituals. Darshan was held from 4:30 am to 4 pm, and again from 5:30 pm to 10:30 pm. Sparsha Darshan and Arjitha Abhishekams were suspended on key days, Saturdays, Sundays, Mondays, Ekadashi, and Pournami for safety and convenience.

Additional staff and vigilance teams were deployed across queue lines, galleries, and corridors. Devotees in waiting areas were served breakfast, hot milk, and water. Karthika Deepotsavam arrangements were completed at North Mada Street and Gangadhara Mandapam.

Free Annadanam began at 10:30 am, with evening snacks served at 6:30 pm. Ten counters distributed Laddu Prasadam. Special pujas and abhishekams at five ancient mutts, Ghantamatham, Bhimashankara, Vibhuti, Rudraksha, and Sarangadhar, added to the spiritual ambience, with prayers offered for peace, prosperity, timely rains, and devotees’ well-being.

PD Act invoked against six criminals

EXPRESS NEWS SERVICE @ Tirupati

IN a decisive move to curb repeat criminal activity and ensure public safety, the Tirupati District Police have invoked the Preventive Detention (PD) Act against six habitual offenders involved in a range of serious crimes. The crackdown, aimed at preserving peace in the temple city and protecting the lakhs of devotees who visit the district, marks a significant escalation in law enforcement efforts.

Tirupati District Superintendent of Police L Subbarayudu announced the action during a press briefing held on Sunday at the Police Guest House. He stated that the PD Act was being used as a proactive measure to prevent individuals with dangerous criminal histories from continuing activities that threaten public order. The accused have been linked to crimes such as murder, attempted murder, drug trafficking, ganja smuggling, robbery, kidnapping, and offences against women.

According to the SP, police teams have systematically gathered intelligence on repeat offenders across all station limits in the district. A special surveillance list has been prepared to monitor these individuals closely. The detentions, he said, are intended to send a strong message to those who persist in disturbing public peace or engaging in serial criminal behaviour.

The SP also emphasised that special attention is being given to cases under the Protection of Children from Sexual Offences (POCSO) Act, particularly those involving crimes against minor girls.

The six individuals detained include Sheikh Kalesha who is involved in drug offences to murder; Kanupuru Srihari of Gudur Town, ; Syed Azeem of Tirupati, Vattikunta Arun Kumar; Midhuri Sunil, originally from Nellore and currently residing in Venkateswara Puram, involved in 34 cases including theft and dowry harassment; and Prasanna Kumar of Sullurpet Town, facing 18 cases related to house robbery, attempted murder, and ganja-offences.

TTD releases online quota darshan info

EXPRESS NEWS SERVICE @ Tirumala

THE Tirumala Tirupati Devasthanams (TTD) has released the online quota details for various Darshan and accommodation services for February 2026. Devotees can begin booking through the official TTD website. Registration window will remain open until 10 am on November 20. Tickets for Kalyanotsavam, Unjal Seva and other will be released

TTD has urged devotees to book all Seva, Darshan, and tickets exclusively through its official website: https://ttdevasthanams.ap.gov.in.

Three teachers from Kadapa district selected for Singapore study tour

EXPRESS NEWS SERVICE @ Kadapa

IN a significant step toward strengthening the education system, the Andhra Pradesh government has selected 78 of the state’s Best Teachers for an advanced study tour in Singapore. The initiative aims to expose educators to global teaching practices and modern educational technologies.

From the Kadapa district, three teachers, Parimala Jyothi of Reddikotthala High School in Kasinayana mandal, FMS Khader, and Jawahar Munir, have been chosen to participate. The delegation will visit Singapore from November 27 to December 2, where they will observe internationally acclaimed classroom models, student engagement strategies, and cutting-edge tools in education.

Upon return, the teachers will submit a detailed report to the government with recommendations to enhance learning outcomes in Andhra Pradesh.

Parimala Jyothi, a recipient of the State Best Teacher Award, described the opportunity as a rare privilege. Singapore has one of the world’s best education systems. Studying their methods, student capabilities, and quality standards is a rare opportunity provided by our government,” she said.

In 2018, she received the Teaching-Learning Material (TLM) award at the Kasinayana mandal TLM mela.

She received the Savitribai Phule Award from RJD Krishna Reddy and Badvel MLA Dr Sudha, and was honoured with the Best Teacher Award by DEO Raghava Reddy and the Joint Collector on Sept. 5, 2023. She also won a bronze medal for a poem about her school during the FLN training programme in Kadapa

During the 79th Independence Day celebrations, she was presented with a Special Excellence Award by Collector.

3rd phase MBBS seat allotment: PAAP seeks clarity from Health Univ

EXPRESS NEWS SERVICE @ Nellore

THE Parents Association of Andhra Pradesh (PAAP) has condemned the confusion and alleged irregularities in the third phase of MBBS seat allotment conducted by the Health University for the academic year 2025-26.

PAAP state president S Narahari and honorary president Malireddy Kota Reddy said that large numbers of students and parents are distressed due to the lack of transparency and alleged violations of guidelines during the allotment process.

The leaders stated that despite having strong merit, several eligible students did not receive seats, raising serious doubts about the fairness of the counselling process.

They said student groups have been complaining that technical lapses and opaque procedures led to the chaos.

“The University must immediately review the third phase allotments and ensure justice for all eligible students. The current situation reflects a serious failure in maintaining transparency,” PAAP leaders said.

PAAP also criticised the Health University over the steep temporary fee hike for MBBS, BDS, and PG medical courses-especially in B and C category seats in private colleges.

They stated that the newly announced fee structure has put an enormous financial strain on families already struggling with rising educational expenses.

PAAP leaders urged the state government and Health University to intervene immediately and resolve the issues to ensure fairness and prevent further distress to students.” We demand swift action to protect students’ interests. The future of hundreds of students is at stake,” said president S Narahari and honorary president Malireddy Kota Reddy.

Narayana vows to extend ₹2 cr for completion of Kapu Bhavan

Minister P Narayana takes part in Karthika Vanabhojanalu in Nellore city | EXPRESS

EXPRESS NEWS SERVICE @ Nellore

MINISTER Dr Ponguru Narayana has announced additional funding for the long-pending construction of Kapu Bhavan, assuring that the facility will soon be developed with full infrastructure. Speaking at the Karthika Vanabhojanalu celebrations at Kapu Bhavan, where he was joined by his wife Rama Devi, the minister said his children would contribute ₹1 crore toward the completion of the building.

In addition to the family’s contribution, Narayana confirmed that another ₹1 crore would be provided through Corporate Social Responsibility (CSR) funds. Addressing the media, Narayana recalled that in 2014, the government had acquired 3.5 acres of land and sanctioned funds for the project.

He noted that his family had also donated ₹1 crore at that time. Criticising the previous YSRCP government, he alleged that it had neglected Kapu Bhavan and other buildings meant for the Backward Classes (BC) communities.

The minister said ₹60 lakh would be required for repairs and assured that all necessary amenities would be provided.

He also announced plans to form a Kapu Bhavan development committee to oversee the building’s progress. Appealing to the Balija Kapu community, one of the largest in the state Narayana urged members to remain united and work collectively for their development.

Police deploy high-tech drones to curb anti-social activities in Kadapa

EXPRESS NEWS SERVICE @ Kadapa

KADAPA police have intensified their crackdown on ganja consumption, narcotics, and public drinking by launching a special drive supported by drone surveillance.

Acting on the directives of District Superintendent of Police Shelke Nachiket Vishwanath, special teams have been conducting surprise raids in vulnerable areas across the city. Under the supervision of DSP A Venkateswarlu, police personnel from One Town, Two Town, and Taluka stations, along with the Kadapa sub-division special party, carried out targeted operations in locations suspected of illegal activity. High-tech drone cameras were deployed to monitor movement, track fleeing suspects, and identify habitual offenders.

Authorities said individuals attempting to escape during the raids were spotted and traced using drone footage. They were subsequently apprehended, counselled, and subjected.

EXPRESS READ

3-day science meet ends at IISER Tirupati

Tirupati: The 91st Annual Meeting of the Indian Academy of Sciences (IAS) was held at IISER Tirupati from November 14 to 16, marking the first major national scientific conference hosted in the newly formed state of Andhra Pradesh. The event was a milestone for the region’s academic. The three-day conclave brought together leading scientists, fellows and academicians from across India. Sessions covered a broad spectrum of topics, including vaccine development

Spot admissions at Cluster Univ from today

Kurnool: Kurnool Cluster University Registrar Dr G Srinivas announced spot admissions for various undergraduate programs will begin from Monday at KVR Government Women’s College, and other affiliated colleges in Kurnool. He said students who have passed intermediate are eligible to apply. Applications will be accepted from November 17 to 20. Selected candidates must submit original certificates and pay fees between November 22 and 24 to confirm admission

Horoscopes By Holiday

HOLIDAY MATHIS

17th November : Intuitive Trines As the sun forms lucky trines with Jupiter, and then Saturn, it’s time to ask what your goal is really about. It’s not what you want but why that matters. Wanting recognition may mask a wish to be seen as lovable. Wanting success may mask a wish to feel safe and free. Name the unconscious wish so you can decide whether to pursue the outer goal or meet the inner need more directly.

ARIES (Mar 21 - Apr. 20)
Sometimes you want to pull back from social life entirely, and that’s normal. It can be draining to keep caring, giving, explaining yourself, to keep managing it all. Your nervous system needs rest. Solitude isn’t isolation; it’s a reset.

TAURUS (Apr. 20 - May 20)
Great ideas always look easier than they are. Before a brilliant plan turns into a headache of details, recruit help. Shared effort keeps the project fun instead of frustrating.

GEMINI (May 21 - June 21)
Your confessor energy is strong today. People feel safe to tell you more than you wanted to know. It’s not always easy being everyone’s confessional, but remember, it happens because you radiate trust. Listening is a powerful kind of leadership.

CANCER (June 22 - July 22)
Your heightened awareness is an extraordinary asset now. You’re reading rooms and intuiting motives. Nothing gets by you. The only downside is sensory overload. Protect your gift by balancing your activities with serene rest.

LEO (July 23 - Aug. 22)
The virtue that most protects you from regret is patience. It’s one of the hardest virtues to cultivate. Clock every instance you could have reacted impulsively, but didn’t. Life will reward patience eventually, but you should reward it more often.

VIRGO (Aug. 23 - Sept. 22)
One of the hardest things for you to tolerate is intolerance. Exposure to many ways of thinking has stretched your mind wide. Where others cling to certainty, you offer curiosity -- the quiet rebellion that keeps the world evolving.

LIBRA (Sept. 23 - Oct. 23)
Seek advice, friendship, and news from many different sources. Every new voice expands your understanding and sharpens your intuition. The wider your circle of input, the more effective, empathetic, and powerful you become.

SCORPIO (Oct. 24 - Nov. 21)
Your imagination is like a house that comes alive when you visit. A blank page or canvas -- a daydream, a melody or bright conversation -- all invitations to use and enjoy your luxurious imagination. And if you extend the stay, even better.

SAGITTARIUS (Nov. 22 - Dec. 21)
Today’s situations can’t be understood in simple black-and-white terms like good or bad. Don’t moralize. Evaluate, factoring in subtler factors like context, perspective, timing, personality, culture and personal taste. Lead with sensitivity and flexibility of mind.

CAPRICORN (Dec. 22 - Jan. 19)
Scarcity drives demand. It’s not only basic economics; it’s also easy magic. Today, you’re in limited supply, and that’s exactly why your time, attention and talent is so precious. Don’t rush to give more; highlight the rarity.

AQUARIUS (Jan. 20 - Feb. 18)
Disagreements needn’t be solved right away. In fact, not every difference demands resolution. Today it will be better to focus on trust, affection and common ground even when you disagree. Stay connected through the tension and it may soften naturally.

PISCES (Feb. 19 - Mar 20)
Success isn’t determined by resources; it’s determined by intention and integrity. Some thrive even when they have almost nothing, while others struggle despite abundant advantages. Life responds not to what you have, but to how you use it.

						4	7	
5				1	7			
	7	3					6	1
		4			2	9		
			3	7	4			
		2	6			5		
6	5					8	2	
			7	2				3
	2	9						

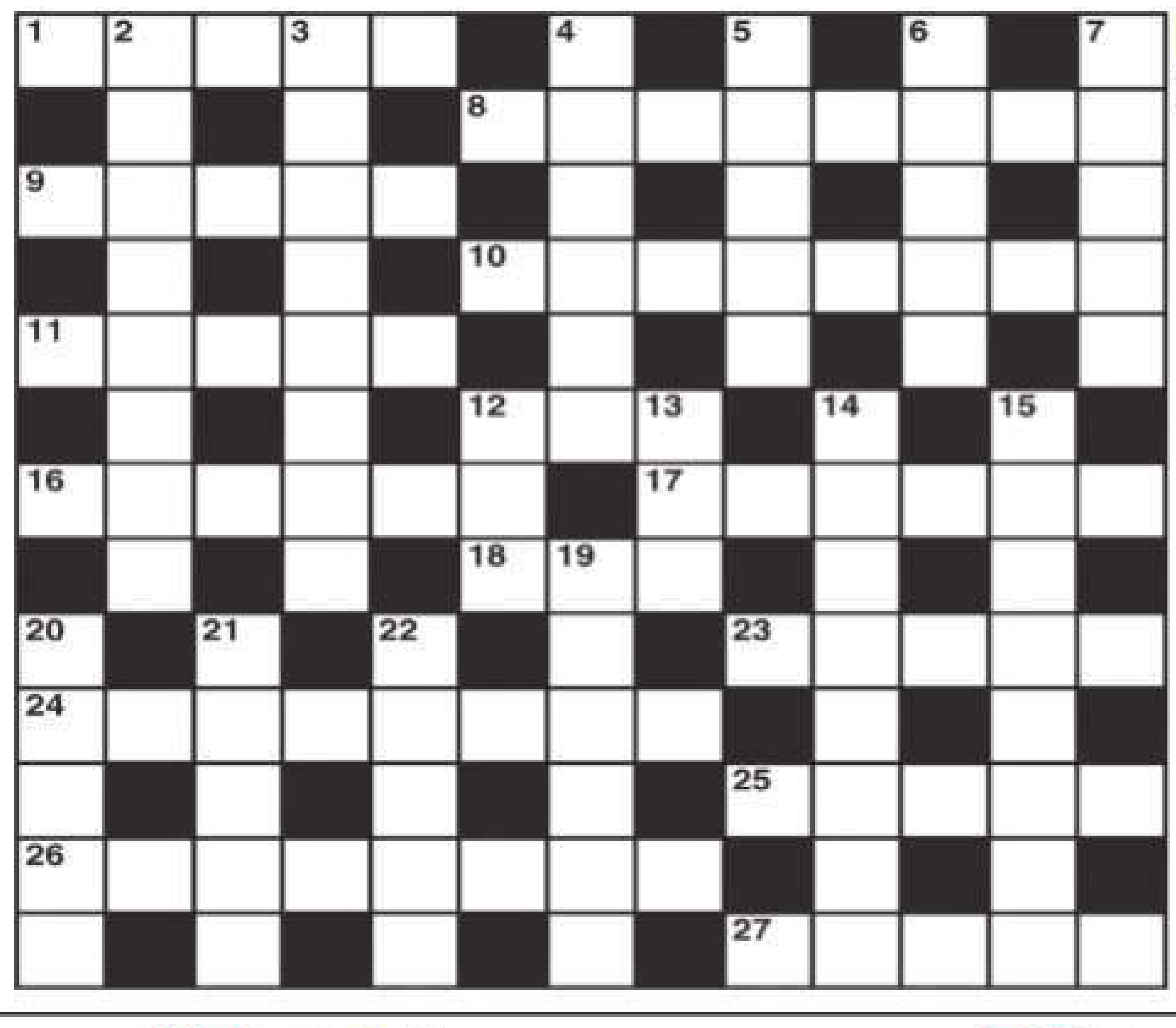
Solutions to Saturday’s puzzle

7	3	9	2	4	8	1	5	6
8	1	5	9	7	6	4	2	3
2	4	6	1	5	3	7	8	9
6	5	1	7	8	2	3	9	4
9	8	3	6	1	4	5	7	2
4	2	7	5	3	9	8	6	1
3	9	4	8	6	5	2	1	7
5	7	2	4	9	1	6	3	8
1	6	8	3	2	7	9	4	5

SU DO KU HARD

TEST YOUR NUMBER CRUNCHING SKILL WITH OUR UNIQUE PUZZLE

Fill in the grid with digits in such a manner that every row, every column and every 3X3 box accommodates the digits 1 to 9, without repeating any.



CROSS WORD

ACROSS

1 Get down to an unofficial occupation (5)
8 He’ll be only a second (6-2)
9 Game displayed in dishes (5)
10 Mean error puts it just off target (4,4)
11 Hurl down slope (5)
12 Somewhat curious kind of runner (3)
16 Arch no different from others (6)
17 Two companies joining together on a silk product (6)
18 Not a slow service but it may count as one (3)
23 Very musical (5)
24 On the edge of alarming change (8)
25 Move furtively like a sinuous snake (5)
26 How teams are arranged to a certain extent (8)
27 Make a speech offering nought per cent (5)

DOWN

2 Not quite free to show result of division (8)
3 Distribute mixture of local tea (8)
4 Be in luck in Germany (6)
5 Sleep soundly (5)
6 A girl emerges as object of chivalrous attention (5)
7 A fit start perhaps (5)
12 South Pennsylvania resort (3)
13 There’ll be talk if it’s broken (3)
14 Vessel that crosses the bar? (8)
15 Close to agreement (8)
19 A tie broadly speaking (6)
20 In France it appears friendship is wrong (5)
21 State of mind - or body (5)
22 The prospects for battered wives (5)

SATURDAY’S SOLUTIONS

Across: 1 Incoherent, 6 Page, 10 Tulip, 11 Roman nose, 12 Recorder, 13 Tunic, 15 Outlaws, 17 Lancers, 19 Toddles, 21 Cheapen, 22 Avril, 24 Cemetery, 27 Libraries, 28 Ennui, 29 Ruth, 30 In good form.

Down: 1 Iota, 2 Collected, 3 Hippo, 4 Reredos, 5 Numeral, 7 Acorn, 8 Exercising, 9 Instance, 14 Footballer, 16 All clear, 18 Esperanto, 20 Section, 21 Comes to, 23 Rebut, 25 Tread, 26 Firm.

JUMBLE

UNSCRAMBLE THESE JUMBLES, ONE LETTER TO EACH SQUARE, TO FORM FOUR ORDINARY WORDS.

BY DAVID L. HOYT
AND JEFF KNUREK

ZNOEO

RIQKU

GHIRFT

NBUELD

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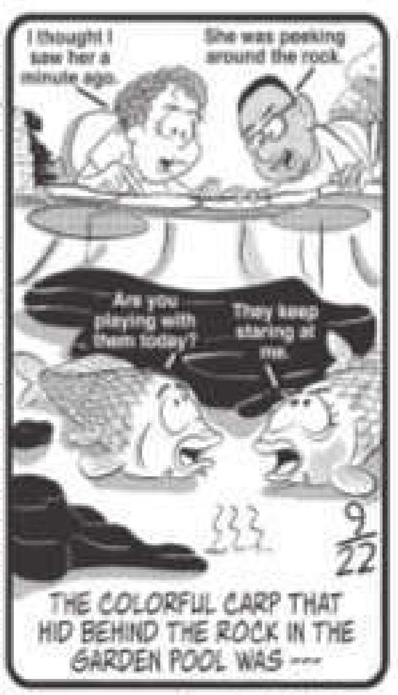
Get the free JUST JUMBLE app • Follow us on Twitter @PlayJumble
I thought I saw her a minute ago.
She was peeking around the rock.
Are you playing with them today?
They keep staring at me.
9/22
THE COLORFUL CARP THAT HID BEHIND THE ROCK IN THE GARDEN POOL WAS ---

Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Print your answer here: “ ”

(Answers tomorrow)

Saturday’s | Jumbles: WORLD LADLE SWEATY CLAMOR
Answer: When the carpet store had a huge sale, customers were — WALL-TO-WALL

TRIBAL VARSITY BJP MP Daggubati Purandeswari said the Centre is taking steps to set up a tribal university in AP. At the Girijana Swaabhimana Utsavalu finale, leaders highlighted new welfare schemes and measures to improve education

Mins hail CII Summit as turning point for industry

EXPRESS NEWS SERVICE
@ Vijayawada

THE 30th CII Partnership Summit in Visakhapatnam has become a milestone event for Andhra Pradesh, attracting unprecedented investments and reinforcing confidence in the NDA-led double-engine government. Health Minister Satya Kumar Yadav and Revenue Minister Anagani Satya Prasad hailed the summit as a turning point, crediting Prime Minister Narendra Modi and Chief Minister N Chandrababu Naidu for accelerating the state's industrial resurgence.

The summit witnessed the signing of 613 MoUs valued at ₹13.25 lakh crore across 12 sectors, with the potential to generate 16.31 lakh jobs. Minister Yadav lauded PM Modi's "visionary leadership" and CM Naidu's "administrative efficiency," noting that their combined efforts have revitalised the state's growth momentum. He said the government's "Speed of Doing Business" policy has enabled faster clearances and strengthened global investor confidence.

Highlighting PM Modi's three visits this year, Yadav said projects worth ₹2.80 lakh crore were launched, including the NTPC Green Hydrogen Hub in Visakhapatnam, major works in Amaravati and industrial corridor expansion in Kurnool. He also pointed to Google's $15 billion investment to set up India's first AI hub outside the US in Visakhapatnam.

Minister Satya Prasad termed the summit a "historic turning point," applauding CM Naidu and IT Minister Nara Lokesh for promoting decentralised development across Rayalaseema, Uttarandhra and Coastal Andhra. Both ministers said the event reflects investor trust in the TDP government's policies and welfare measures.

Opposition is twisting CM's remarks on steel plant: Palla

EXPRESS NEWS SERVICE
@ Vijayawada

Their attempt to foment public confusion, undermine investor confidence, and stall the revival of the State's industrial ecosystem is not only unfortunate but also symptomatic of their habitual obstructionism

Palla Srinivas, TDP AP president

TDP State president Palla Srinivasa Rao has alleged that the YSRCP and Left parties have distorted and circulated baseless interpretations of Chief Minister N. Chandrababu Naidu's remarks on the Visakhapatnam Steel Plant made at the CII Summit.

"Their attempt to foment public confusion, undermine investor confidence, and stall the revival of the State's industrial ecosystem is not only unfortunate but also symptomatic of their habitual obstructionism. The facts, however, speak unambiguously: it is Naidu's leadership that has enabled the Steel Plant to take its most decisive and historic step towards revival in recent years," Palla Srinivasa Rao said.

Stating that the decision of the Union Ministry of Heavy Industries—converting Rs 2,400 crore in pending power dues into equity—has provided the ailing plant with immediate financial respite, the TDP leader said that with the Centre and the State working in tandem, Rs 9,500 crore out of the Rs 14,000-crore revival package has already been credited to RINL's accounts, marking a significant infusion of strength into the steel-maker's rehabilitation efforts.

The recommissioning of the third Blast Furnace has further bolstered production capacity, signalling a tangible turnaround for the plant.

"Yet, even as these measures lay the groundwork for a sustained resurgence, YSRCP leaders and CITU functionaries continue to deliberately circulate falsehoods with the sole intent of misleading the public. Their oft-repeated claim that the plant 'cannot function without captive mines' stands on no factual basis. Technical assessments have already made clear that mines with 40% FE content are commercially unviable for production, and that a daily output of 15,000 MT is essential to reach break-even levels. But such realities appear invisible to the YSRCP, for whom political rhetoric seems far more compelling than truth," Palla Srinivasa Rao noted.

Saying that Naidu's remarks at the summit, viewed in full context, reflect a pragmatic and forward-looking approach to securing the plant's future, he said any narrative to the contrary is not merely misleading — it is a disservice to Visakhapatnam's industrial aspirations and to the thousands of families.

APATA hails resumption of air cargo ops

Continued from page 1

They note that this development is likely to support efforts to improve the Ease of Doing Business (EoDB) in Visakhapatnam, and contribute to the city's growing role in logistics on the east coast.

"At present, two international passenger services linking Visakhapatnam with Singapore and Abu Dhabi are operating with over 90% occupancy on most days. Airlines such as IndiGo and Singapore Airlines are expected to launch dedicated cargo services shortly, which will further strengthen the region's international connectivity," they said.

APATA welcomed the resumption of air cargo operations, and thanked Visakhapatnam MP M Sribharat for pursuing the issue with the Civil Aviation Ministry. They urged air cargo handlers and logistics companies to utilise the facility to its full potential. "The resumption of international cargo handling provides industries in Visakhapatnam an opportunity to improve efficiency," APATA added.

NAIDU CLEARS PATH FOR STATEWIDE LED UPGRADE

AP signs MoUs worth over ₹5K cr with EESL for streetlighting boost

EXPRESS NEWS SERVICE
@ Vijayawada

Chief Minister N Chandrababu Naidu unveiling an EESL's report on 'Success Stories of Energy Efficiency' aat the just-concluded 30th CII Partnership Summit in Visakhapatnam | EXPRESS

ANDHRA Pradesh has signed major clean energy MoUs worth over ₹5,000 crore with Energy Efficiency Services Limited (EESL), marking a significant milestone in its green development agenda.

The agreements, finalised at the CII Partnership Summit in Visakhapatnam, span collaborations with the Municipal Administration & Urban Development Department, the Industries/MSME sector, and AP Tourism, and are expected to accelerate energy-efficiency initiatives across the State.

EESL CEO Akhilesh Kumar Dixit and senior officials briefed Chief Minister N Chandrababu Naidu on the transformative impact of these projects, which include one of India's largest LED public-lighting expansions.

The initiative will install and upgrade 10 lakh LED streetlights in urban areas and add seven lakh new lights in rural regions, supplementing the 23 lakh already in place. With maintenance responsibilities reinstated through a recent government order, rural LED coverage is projected to reach 30 lakh, pushing the State's total to 40 lakh LED streetlights within two years.

The LED transition is expected to significantly reduce electricity consumption, lower peak power demand, and cut annual expenditures for Urban Local Bodies and Panchayats. Citizens will benefit from improved safety, reduced accidents, and extended nighttime economic activity, particularly in rural areas.

Reaffirming Andhra Pradesh's leadership in India's clean-energy transition, Chief Minister Naidu pledged full support to Prime Minister Narendra Modi's Panchamrit Vision. He called it a historic mission vital for environmental sustainability and the welfare of future generations.

Naidu reiterated the State's commitment to national climate goals announced at the Glasgow Climate Summit, including achieving 500 GW of non-fossil fuel capacity by 2030 and reaching Net Zero by 2070. Andhra Pradesh aims to contribute nearly 120 GW to this target.

The summit also spotlighted Andhra Pradesh's performance under the Street Light National Programme (SLNP), with over 30 lakh LED streetlights installed, saving 1,980 million kWh annually and yielding ₹1,188 crore in financial savings.

Furthering its green agenda, the state is exploring geothermal technology in Araku Valley for sustainable heating solutions, reinforcing its commitment to building a greener, more resilient future.

CJI Gavai's judgments are a benchmark, says Naidu

Continued from page 1

The CJI reiterated that while the Constitution is flexible enough to adapt to social and economic needs, amendments concerning the judiciary, federal structure, and other democratic institutions should remain stringent.

Andhra Pradesh High Court Chief Justice Dhiraj Singh Thakur recalled the 1946 resolution of the Constituent Assembly, which laid the foundation for an independent sovereign republic ensuring social and economic equality. He noted that the Constitution, with 395 Articles, 22 parts and eight schedules, emerged as one of the world's most comprehensive democratic documents. "The Indian Constitution has undergone 106 amendments so far, from the first amendment to landmark cases like Shankari Prasad, Golaknath, Kesavananda Bharati and SR Bommai," he explained.

Naidu hailed Justice Gavai as a humanitarian who upheld equality in both thought and action. "The CJI's judgments will remain benchmarks for future generations," he said.

Naidu highlighted the significance of Justice Gavai's roots in Amravati (Maharashtra) and his last public event as the CJI being held in Amaravati (Andhra Pradesh).

He stressed that democracy is safeguarded when the judiciary ensures checks and balances. He outlined his vision for eliminating social and economic inequalities, and building a healthy, wealthy and happy society.

"Our country rose from the 11th to the fourth largest global economy since 2014, and is poised to become the second largest by 2038, and the largest by 2047," he emphasised.

Advocate General Dammalapati Srinivas, Deputy Solicitor General Ponnarao, Guntur District Judge B Sai Kalyana Chakravarthy, and several legal luminaries were present.

'Lokesh's team vetted deals meticulously'

Continued from page 1

On its part, the government has decided to expedite the process of clearing the investment proposals by the State Investment Promotion Board (SIPB) and the Cabinet.

Sources revealed that extensive groundwork was done by the team led by HRD and IT Minister Nara Lokesh, meticulously scrutinising investment proposals before signing Memoranda of Understanding (MoUs) with investors.

The government is contemplating constituting special teams to follow up with investors to ensure grounding of projects at the earliest, they added.

Speaking to TNIE, AP Chambers of Commerce and Industry Federation (AP Chambers) president Potluri Bhaskara Rao said, "More than 50% of the MoUs will be materialised soon as the government has signed agreements only after getting full confidence in the credibility of investors."

CAG REPORT

Jagan slams AP govt for 'poor' fiscal record

EXPRESS NEWS SERVICE
@ Vijayawada

YSR Congress Party (YSRCP) president and former chief minister YS Jagan Mohan Reddy on Sunday criticised the TDP-led NDA government in Andhra Pradesh for its poor fiscal management, citing the latest Comptroller and Auditor General (CAG) report for the first half of FY 2025-26.

In a post on X, Reddy said the figures reveal a "very discouraging growth of State Government revenues," which contradicts the tall promises made by the TDP and JSP to voters about rapid revenue growth under their administration.

According to the CAG report, the State's own tax revenue grew by just 7.03% year-on-year, while GST and Sales Tax collections — indicators of consumption — rose by a mere 2.85%. Over a two-year period, the Compound Annual Growth Rate (CAGR) of own tax revenues dropped to 2.75%, and capital expenditure shrank at a negative CAGR of 16%.

Jagan questioned the credibility of the government's claims of 12.02% GSDP growth in 2024-25 and a targeted 17.1% for 2025-26.

Birsa Munda left an indelible imprint as freedom fighter: Odisha CM Majhi

EXPRESS NEWS SERVICE
@ Visakhapatnam

Odisha CM Mohan Charan Majhi takes part in the Jan Jatiya Gaurav Diwas event to mark the 150th birth anniversary of Birsa Munda, in Paderu on Sunday | EXPRESS

ODISHA Chief Minister Mohan Charan Majhi on Sunday attended the Jan Jatiya Gaurav Diwas programme organised in Paderu, Alluri Sitarama Raju district to commemorate the 150th birth anniversary of tribal leader Birsa Munda. The event was held under the aegis of the Vanavasi Kalyan Ashram.

In his address, CM Majhi recalled Birsa Munda's ideology of 'Our land, our place,' describing it as reflective of his ideals and legacy. He thanked PVTG representatives who attended from Parvathipuram and noted that Birsa Munda, though he lived only 25 years, left a significant imprint as a freedom fighter and spiritual leader.

State Minister for Medical and Health Satyakumar Yadav said tribal communities uphold the values championed by Birsa Munda and emphasised the government's focus on health and welfare interventions.

Minister G. Sandhya Rani noted that MGNREGS funds are being released with Central support.

BJP State president PVN Madhav was also present.

Meet seeks suspension of 'secret' SIR drive in AP

EXPRESS NEWS SERVICE
@ Vijayawada

A round table conference organised by various pro-democracy and progressive organisations in Vijayawada on Sunday unanimously passed a resolution demanding immediate suspension of the Special Intensive Revision (SIR) of electoral rolls in Andhra Pradesh.

The meeting expressed serious concern over the Election Commission of India (ECI) preparing to implement the controversial SIR programme in the state, even while related cases remain pending in the Supreme Court.

It termed the ongoing booth-level preparations without issuing any official notification under the Representation of the People Act as completely illegal.

Though AP is not included in the ECI's official list of states for SIR, secret preparations underway in the State are unconstitutional and violate citizens' fundamental voting rights, the resolution stated.

Forcing adults who have been voting for decades to produce fresh documents like birth certificates (while rejecting Aadhaar and voter IDs) amounts to denying constitutional rights and mocking democracy, it added.

The conference urged the State CEO to immediately stop all SIR-related preparations.

CPI flags 'questionable' EC role, seeks reforms

EXPRESS NEWS SERVICE
@ Vijayawada

CPI general secretary D Raja on Sunday demanded sweeping electoral reforms, stating that the role of the constitutional Election Commission has become highly questionable.

Addressing a "Meet the Press" programme organised by the Andhra Pradesh Union of Working Journalists (APUWJ) at Vijayawada Press Club, Raja alleged that the EC created massive hurdles in Bihar by insisting on parents' birth certificates for voter registration, effectively disenfranchising a large number of citizens.

He described the recent Bihar election results as disappointing for INDIA bloc parties and called for serious introspection.

Expressing grave concern over the state of the nation, Raja said the Indian Constitution and democracy are in peril. He strongly condemned the BJP-led Central government for releasing postage stamps featuring RSS symbols on the occasion of the Sangh's centenary, despite the RSS never having participated in the freedom struggle and not even possessing legal registration.

"An unregistered organisation that never respected the Tricolour or the Constitution is today lecturing the nation on patriotism," he charged.

Later, at the CPI AP General Body meeting in Vijayawada, Raja emphasised expanding communist ideology among the masses and reinforcing party and people's organisations. He criticised the BJP-RSS for undermining federalism and parliamentary democracy, urging active resistance. The leaders also discussed cadre training.

Rising convictions tighten noose around red log smugglers

NETHAJI KUMARAMANGALAM
@ Tirupati

CONVICTIONS in red sanders smuggling cases have been rising steadily, reflecting the Police department's strengthened investigations and faster trial follow-up. This year alone, police have apprehended around 600 smugglers, while nearly 300 others fled the crime scene. Officials say the number of five year conviction sentences has gone up compared with previous years. In 2025 the Tirupati Red Sanders Special Court has already delivered more than 10 convictions.

Police attribute the improvement to better post arrest procedures, quicker filing of charge sheets, use of scientific and technical evidence, and continuous monitoring of court proceedings. Officers now work more closely with prosecutors to ensure faster case disposal and stricter punishment. While acquittals and abated cases were also reported, each acquittal is being reviewed to avoid repeated mistakes.

The police have increasingly used the Preventive Detention (PD) Act against major red sanders smugglers who are habitual offenders. In 2025 alone, two key accused, Sivamani Govindan and Ajith Babu, were detained under the PD Act. Most of those detained are natives of Tamil Nadu.

"From 2023 to 2025, a total of six major offenders have been detained under the PD Act, helping us break smuggling networks operating across Andhra Pradesh, Tamil Nadu, and other states," said Task Force head and Tirupati SP L Subba Rayudu.

Speaking to TNIE, SP Subba Rayudu added, "Our task force has identified four kingpins behind the major illegal red sanders smuggling operations. In a recent review meeting with Deputy Chief Minister Pawan Kalyan, we discussed conducting a special operation to arrest them. Our teams are already working on it, and the operation will begin soon."

Task Force in charge SP P Srinivas told TNIE that the main reason behind the increase in convictions is the department's focus on strong evidence and a court ready approach. "We are giving more importance to proper documentation of the crime scene, collecting scientific evidence, analysing call data and technical records, and training officers for court presentation," he said.

With the rise in convictions and strict measures like PD Act detentions, officials believe the crackdown on red sanders smuggling has become stronger, and they expect even better results in the coming years.

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Impact of Diagnosis on Mental Health and Coping Strategies in Geriatric Epilepsy

Dr. A Hemalatha
Neurologist
Nellore

A diagnosis of epilepsy in older adults significantly affects mental health and overall quality of life. Studies reveal that geriatric patients with epilepsy frequently experience higher rates of depression and anxiety compared to their peers without epilepsy. These mental health challenges are compounded by factors such as cognitive impairment, sleep disturbances, social isolation, and the stigma associated with seizures. Depression in this population often goes underdiagnosed, worsening the impact on daily functioning and well-being.

Coping strategies play a crucial role in managing these effects. Research shows that positive reframing, acceptance, and seeking social or emotional support improve resilience and quality of life. Conversely, avoidance-based coping correlates with poorer mental health outcomes. Older adults with longstanding epilepsy tend to develop better coping mechanisms over time, reflecting a more positive attitude toward their diagnosis.

Effective care involves early mental health screening, tailored psychological support, and community resources to help patients adapt and maintain a good quality of life despite the challenges posed by epilepsy in aging populations.

Addressing Stigma and Psychological Burden in Elderly Epilepsy

Dr. Abinayareddy
Neurologist, Nellore

Elderly epilepsy patients face a dual burden: persistent stigma and significant psychological distress that can be as disabling as seizures themselves. Contemporary research reveals that stigma manifests through social exclusion, fear of disclosure, discrimination, and lowered self-esteem, thereby increasing risk for depression and chronic anxiety. The psychological toll escalates as comorbidities and age-related decline reinforce isolation, reduce resilience, and limit engagement in meaningful daily activities. Recent meta-analyses advocate for structured psychosocial interventions, including peer support groups, public education on epilepsy, and open community dialogue, to counteract negative perceptions and promote inclusion. Evidence further suggests that stigma worsens treatment adherence, increases caregiver strain, and undermines quality of life, making intervention an urgent priority. Mental health screening and integrated care programs are recommended to address psychiatric symptoms early, reducing stigma's damaging effects on wellbeing, coping, and social function. Empowering elderly patients with relevant knowledge and fostering transparent communication with caregivers are vital to improving outcomes, restoring dignity, and strengthening long-term participation in society.

Agitation, Aggression, and Mood Disorders Associated with Epilepsy in the Elderly

Dr. B Surendra Babu
Neurologist
Kurnool

Agitation, aggression, and mood disorders are common behavioral issues experienced by elderly individuals with epilepsy and can profoundly impact quality of life. Depression and anxiety occur at higher rates among older adults with epilepsy compared to age-matched peers without seizures, affecting up to 55% of this population in some studies. These psychiatric symptoms may arise from underlying brain changes, side effects of anti-epileptic medications, or the social burden of living with epilepsy and its lifelong consequences. Aggression and agitation often follow confusion during or after seizures, and are rarely the result of deliberate actions or intentional hostility. Risk factors for more severe behavioral symptoms include temporal lobe epilepsy, medication effects, cognitive impairment, and co-existing medical or psychiatric disorders that increase patient vulnerability. Patient education should emphasize that these moods and behavioral changes are medical issues that can be treated effectively. Early recognition and comprehensive management, including counseling, lifestyle interventions, and medication adjustments where needed, can greatly improve both wellbeing and day-to-day functioning for seniors living with epilepsy.

Psychiatric Comorbidity Profiles in Elderly Epilepsy Patients: Depression, Anxiety, and Beyond

Dr. B Venugopal
Neurologist
Nellore

Psychiatric comorbidities are increasingly recognized as critical determinants of outcomes in elderly individuals with epilepsy. Depression and anxiety affect nearly one-third of people with epilepsy, with even higher prevalence among older adults. Recent research highlights that these conditions not only reduce quality of life but also significantly contribute to cognitive impairment. A large cross-sectional study of 406 older adults with epilepsy found that those with depression or anxiety had markedly higher rates of cognitive decline, with prevalence of impairment reaching 70.2% and 66.7%, respectively. Beyond mood disorders, maladaptive metacognitive beliefs and excessive worry further maintain distress and may exacerbate psychiatric symptoms. These mechanisms highlight the need for comprehensive assessment that integrates neurological, psychiatric, and cognitive domains. Early detection and management of psychiatric comorbidities could reduce cognitive deterioration, improve treatment adherence, and enhance functional independence in this vulnerable population. For aging patients with epilepsy, multidisciplinary strategies that address seizures, mental health, and cognition represent a vital step toward holistic care.

Enhancing Care for Older Adults with Epilepsy: Addressing Behavioral and Psychiatric Challenges

Dr. Bindu Menon
Neurologist
Nellore

Improving epilepsy care for older adults, especially those with behavioral and psychiatric issues, requires a tailored, multidisciplinary approach. Older adults often face unique challenges such as cognitive decline, mood disorders, and complex medication regimens. Recent guidelines emphasize the importance of balancing seizure control with minimizing side effects to preserve mental health and cognitive function. Comprehensive care involves collaboration among neurologists, primary care providers, and mental health specialists to address both seizures and psychiatric comorbidities effectively. Routine behavioural and cognitive screening is essential to detect early changes, allowing timely interventions that improve quality of life and reduce hospitalizations. Patient and caregiver education, psychological support, and individualized treatment plans are critical components. Optimizing overall health, supporting physical activity, and attending to emotional well-being greatly enhance outcomes for elderly epilepsy patients. Additionally, careful medication reconciliation helps prevent harmful drug interactions, ensuring treatment safety, stability, and consistency over time. This holistic, proactive approach transforms epilepsy management into comprehensive care, addressing the complex needs of aging patients.

Neuropsychiatric Assessments: Best Practices for Older Patients with Epilepsy

Dr. C Krishna Mohan
Neurologist
Nellore

Robust neuropsychiatric evaluation is fundamental to quality care for older epilepsy patients, as behavioral and cognitive issues often present complex diagnostic challenges that extend beyond seizure control. Best practice now emphasizes routine, standardized assessment using validated instruments such as the Quality of Life in Epilepsy Inventory and comprehensive neuropsychological batteries. These structured evaluations can detect evolving cognitive decline, psychiatric comorbidities, and the cumulative effects of seizures, treatment, and comorbid medical conditions across time, thereby supporting personalized management strategies. In older populations, quality of life is shaped not only by seizure burden but also by treatment-related adverse events, depression, social stigma, sleep disorders, and multimorbidity, making holistic assessment critically important. Interdisciplinary care models that integrate neurology, psychiatry, neuropsychology, occupational therapy, and social support services have been shown to optimize clinical outcomes, improve daily functioning, and reduce the risk of misdiagnosis. Early detection and proactive intervention targeting neuropsychiatric symptoms are essential to preserve independence, safeguard psychosocial well-being, and promote long-term quality of life for elderly individuals living with epilepsy.

Role of Brain Tumors and Neurodegeneration in Late-Onset Epilepsy

Dr. Challepalle Baburao
Neurologist
Kurnool

Epilepsy is often seen as a childhood condition, yet its incidence rises sharply after age 60, making late-onset epilepsy (LOE) a pressing health concern in rapidly aging societies. By age 75, prevalence is nearly double that of other adult age groups.

Brain tumors and neurodegenerative disorders are among the most important causes. Tumors, whether primary or metastatic, can disrupt brain networks and trigger seizures, sometimes as the first clinical sign. In older adults, these subtle seizure events may mimic confusion or memory lapses, often delaying recognition and treatment.

Neurodegenerative diseases such as Alzheimer's also play a critical role. Research shows a bidirectional link: epilepsy increases dementia risk, while Alzheimer's-related proteins like tau and amyloid- are frequently found in patients with LOE. Seizure activity itself may accelerate cognitive decline, further compounding long-term health outcomes.

Yet, not all patients display these disease markers, highlighting the complexity of the condition. Experts emphasize early diagnosis, careful evaluation, and personalized treatment to control seizures and protect overall brain health.

Epilepsy and Dementia: Crossroads of Decline

Dr. D Balakhaseem
Neurologist
Nellore

Older adults with epilepsy face a notably heightened risk of experiencing cognitive decline and eventual dementia compared with their age-matched peers. Meta-analytic data consistently demonstrate that a diagnosis of epilepsy approximately doubles the likelihood of developing dementia, a relationship that becomes even more pronounced in the presence of vascular risk factors such as hypertension, diabetes, or stroke. Importantly, the association is bidirectional: neurodegenerative conditions, including Alzheimer's disease, can precipitate late-onset epilepsy, while recurrent seizures, widespread network disruption, and interictal epileptiform discharges may further accelerate progressive brain dysfunction. Both epilepsy and dementia share overlapping and reinforcing pathophysiological mechanisms, including tauopathy, synaptic dysfunction, and neuronal loss, which contribute to behavioral disturbances, reduced independence, and a diminished overall quality of life. Therefore, regular screening for subtle cognitive as well as behavioral changes should be regarded as standard practice in elderly patients living with epilepsy, enabling early intervention and optimized disease management. This clinical intersection highlights the necessity of holistic, multidimensional, and patient-centered care for aging populations worldwide.

Issued in public Interest to raise awareness about Epilepsy by MSN Laboratories

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The Role of Physical Activity and Social Engagement in Mitigating Psychiatric Comorbidity among older adults with epilepsy.

Dr. G Sanghamitra
Neurologist
Nellore

Regular physical activity and active social engagement are proven strategies for mitigating depression and anxiety among older adults with epilepsy. Latest clinical data show that exercise not only releases mood-elevating endorphins but also strengthens functional brain networks linked to emotional well-being and cognitive reserve. Importantly, social participation generated by group activities and exercise improves social skills, combats loneliness, and enhances self-worth, acting synergistically to bolster mental health benefits. Evidence further suggests that structured exercise interventions, including aerobic, resistance, and group-based training, can significantly improve mood, cognition, physical fitness, resilience, and social ties in this population. In addition, combined physical and social programs are associated with improved adherence and higher satisfaction, underscoring their practicality in routine clinical care. Personalized activity programs, together with meaningful social interactions such as community sports, volunteer work, or clubs, are now recommended as essential components of comprehensive epilepsy care. These approaches foster resilience against psychiatric comorbidity and empower individuals to preserve independence, self-efficacy, dignity, and long-term life satisfaction.

Behavioral Changes During and After Seizures in Older Populations

Dr. G Venkateshwara Prasanna
Neurosurgeon, Nellore

In older adults, seizures frequently produce marked behavioural disturbances during and after the event. Manifestations range from transient confusion, agitation and emotional lability to disinhibition, wandering, verbal or physical aggression and psychotic symptoms. Because these behaviours resemble delirium, acute medical encephalopathy or primary psychiatric illness, recognition is often delayed and misdiagnosis is common. Predisposing factors in older patients include cognitive impairment, cerebrovascular disease, polypharmacy, chronic sleep disturbances and metabolic derangements, which increase the likelihood of prolonged post-ictal confusion or delirium. Post-ictal syndromes in the elderly can persist hours to days and may be accompanied by transient focal deficits, language difficulties, memory problems and altered cerebral perfusion. Accurate assessment requires high clinical suspicion, prompt evaluation for reversible precipitants, and early EEG with continuous monitoring when ongoing seizures or nonconvulsive status epilepticus are suspected. Management is principally supportive and multidisciplinary, emphasising patient safety, identification and treatment of triggers, review of medications, and close collaboration between neurology, geriatrics and psychiatry to reduce morbidity and hospital stay.

Recurrent Seizures After First Episode: Predictors in Elderly Patients

Dr. Hemanth Kumar
Neurologist
Kurnool

Seizure recurrence following a first unprovoked episode is a significant concern in older adults. A retrospective cohort study of 304 patients aged ≥60 years reported recurrence rates of 24.5% at one year and 34.4% at two years. Traditional predictors such as age, epileptogenic lesions on neuroimaging, and interictal epileptiform discharges (IEDs) on EEG were not independent predictors of recurrence. Instead, immediate initiation of anti-seizure medication (ASM) demonstrated a strong protective effect, reducing recurrence risk by more than half (hazard ratio: 0.47, 95% CI 0.23–0.97). Notably, this benefit persisted even in patients without clear epileptogenic findings. Structural lesions including ischemia, hemorrhage, or tumors did not independently predict recurrence, with ischemic lesions paradoxically linked to better seizure freedom. Other studies highlight that higher comorbidity burden especially neurodegenerative, psychiatric, and cardiac disorders influences recurrence risk primarily through treatment decisions rather than imaging abnormalities. Elderly patients with multiple comorbidities or brain atrophy therefore require individualized management, with early ASM initiation prioritized over conventional risk markers such as age or structural lesions.

Status Epilepticus in Older Adults: Incidence, Risk Factors, and Outcomes

Dr. Kalyani Reddy
Neurologist
Kurnool

Acute symptomatic seizures and status epilepticus in older adults pose a growing and significant public-health challenge as the population ages. Older patients (≥60 years) have the highest incidence of new seizures, frequently provoked by stroke, metabolic disturbance or anoxic injury, and nearly half of new-onset seizures in this age group are acute symptomatic. Status epilepticus in the elderly carries markedly higher short-term mortality than in younger adults; predictors of poor outcome include lesional etiologies, multiple comorbidities, non-convulsive or refractory SE, infections and prolonged ICU stays. Management priorities are rapid identification of the provoking cause, correction of metabolic derangements, targeted neuroimaging and cautious antiseizure drug selection to limit drug-drug interactions. Polypharmacy magnifies risk through adverse drug events, interactions, oversedation and falls, underscoring the critical need for regular medication review and deprescribing where safe. Multidisciplinary care, early EEG monitoring when confusion persists, and geriatric-tailored treatment pathways may reduce harm and improve overall recovery in this vulnerable population. Public education and routine follow-up remain essential to improve outcomes.

Cerebrovascular Disease as a Leading Cause of Seizures in Older Populations

Dr. M.Jayaprakash
Neurologist
Tirupati

Cerebrovascular disease is now recognized as the most prominent cause of seizures in older adults, particularly those aged over 60 years. Recent hospital-based studies show that nearly 38% of new-onset seizures in this age group can be traced directly to cerebrovascular events, with hypertension and diabetes being major underlying risk factors. Acute symptomatic seizures often arise following ischemic or haemorrhagic strokes, and such neurological events raise mortality rates and worsen quality of life for both patients and their caregivers. Post-stroke seizures in the elderly prolong hospital stay and increase morbidity and mortality.

The risk of experiencing seizures is highest in the first year after a stroke, ranging from about 6% to 12%, and continues to climb with advancing age. Seizure events in the elderly frequently present with subtle or atypical symptoms, including confusion or behavioural changes, making diagnosis challenging in clinical settings. Contemporary guidelines emphasize the importance of systematic screening for vascular risk factors in seniors presenting with de novo seizures and advocate for tailored therapy that accounts for comorbidities.

Temporal Lobe Epilepsy Surgery in Individuals Over 60: Balancing Risks and Benefits

Dr. M.Revanth Reddy
Neurologist
Tirupati

Temporal lobe epilepsy (TLE) surgery in individuals over 60 years presents both opportunities and challenges. Once approached with caution, evidence now supports favorable outcomes: seizure freedom is achieved in 60–80% of elderly patients, rates comparable to or exceeding those in younger cohorts. In a cohort study of 94 patients (mean age 56, range 50–71) with drug-resistant TLE, 60.6% attained long-term seizure freedom over 5.2 years. Despite a mean epilepsy duration of 31 years and considerable preoperative cognitive impairment, health-related quality of life (HRQOL) improved significantly, particularly in seizure-free patients. However, risks are elevated: morbidity was 12.6%, with permanent neurological deficits in 5.9%, and verbal memory decline was more pronounced after dominant hemisphere resections. Older adults also face unique complications, such as subdural hygroma, and outcomes are strongly influenced by comorbidities, vascular risk factors, and frailty. Minimally invasive options such as laser interstitial thermal therapy (LITT) may help mitigate these risks. Age alone should not preclude surgery; individualized evaluation remains absolutely essential.

Polypharmacy and Drug Interactions in Older Adults with Epilepsy

Dr. M.Sudhakar Rao
Neurologist
Tirupati

Polypharmacy is common among older adults with epilepsy and represents a significant clinical challenge, as it markedly increases the likelihood of drug-drug interactions, adverse events, and hospitalizations. Age-related physiological changes such as reduced renal clearance, altered hepatic metabolism, and increased pharmacodynamic sensitivity to central nervous system effects amplify these risks considerably. Since many individuals in this age group are also treated for cardiovascular, metabolic, and psychiatric comorbidities, the cumulative medication burden can impair seizure control, worsen cognitive decline, and elevate the risk of falls significantly.

Management requires a structured and proactive approach. Periodic medication reconciliation and adherence to geriatric prescribing guidelines, such as the AGS/Beers Criteria, help in identifying potentially inappropriate therapies. Incorporating pharmacist-led reviews, therapeutic drug monitoring, and individualized dose adjustments are recommended strategies to minimize interactions effectively. Deprescribing, when clinically appropriate, reduces polypharmacy-related harm while maintaining therapeutic efficacy and long-term safety. Close collaboration between neurologists, primary care physicians, and geriatric specialists ensures optimized treatment, improved tolerability, and preserved quality of life for elderly individuals with epilepsy.

Delirium and Acute Confusional States Linked to Seizure Episodes in Older Patients

Dr. N S Sampath Kumar
Neurologist
Nellore

Older adults with epilepsy are at elevated risk for delirium and acute confusional states after seizure episodes, with rates far surpassing those in younger cohorts. Delirium can manifest as fluctuating consciousness, agitation, and disorientation, often complicating recovery and threatening patient safety. Recent studies show these episodes are triggered by cumulative factors: seizures, polypharmacy, metabolic derangements, and comorbid brain disorders. Importantly, delirium is associated with increased length of hospitalization, higher rates of institutionalization, and greater mortality risk, underscoring its clinical significance in vulnerable older adults. Early diagnosis using validated screening tools (e.g., 4AT) and targeted management addressing infections, medication interactions, and electrolyte imbalances is crucial for improved outcomes. Multidisciplinary care reduces morbidity and long-term cognitive decline. Hospitals are strongly urged to incorporate routine delirium screening for older epilepsy patients, as prompt intervention can shorten hospital stays and improve recovery trajectories. This approach reflects modern consensus that delirium prevention, early detection, and timely intervention are central to optimizing long-term quality of life in this population.

Issued in public Interest to raise awareness about Epilepsy by MSN Laboratories

THE NEW INDIAN EXPRESS

ANDHRA PRADESH

2 MEN DROWN Two men drowned in the Mallemadugu Reservoir in Renigunta on Sunday. Shiva and Naresh, both from Thathayyagunta, died after entering deep water while swimming. Police retrieved the bodies and probe is on

Govt launches drive to curb stray dog menace

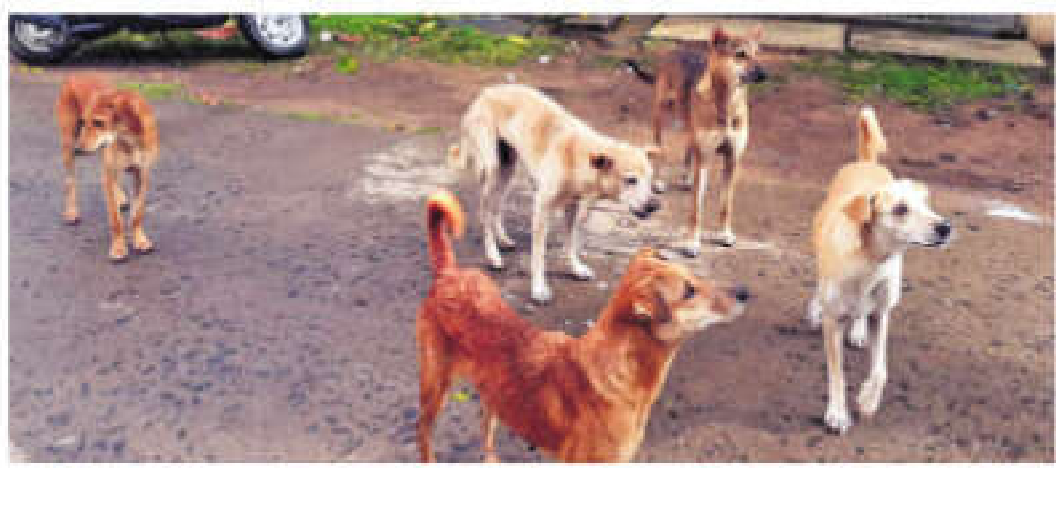
Initiative emphasises large-scale implementation of Animal Birth Control and ARV programmes across all ULBs

EXPRESS NEWS SERVICE
@ Vijayawada

THE Municipal Administration and Urban Development (MAUD) Department launched a structured, state-wide campaign to curb the increasing stray dog menace across all urban local bodies (ULBs).

The initiative emphasises large-scale rollout of Animal Birth Control (ABC) and Anti-Rabies Vaccination (ARV) programmes, in accordance with ABC Rules, 2023, and the Supreme Court's recent directives issued on November 7, 2025.

Principal Secretary S Suresh Kumar and Director of Municipal Administration P Sampath Kumar have directed municipal commissioners to intensify sterilisation and vaccination efforts to prevent uncontrolled stray dog proliferation. They said the government has been committed to tackling the issue and has taken major steps since June 2024.



Official estimates place the stray dog population across 123 ULBs at around 5.15 lakh. As of June 1, 2024, 2.24 lakh dogs had been sterilised, with another 1.36 lakh procedures completed since then. Currently, 45 ULBs operate ABC centres equipped with kennels and operation theatres, with more centres expected to be established. A workforce of 197 trained handlers and dog catchers has been deployed statewide. Municipal commissioners have been asked to identify aggressive or potentially rabid dogs and isolate them in designated shelters. The government also plans to set up dedicated pounds in major municipal corporations to house such animals, eventually extending the model to smaller ULBs.

PUBLIC AWARENESS CAMPAIGNS

Public awareness campaigns focusing on child safety in Anganwadis and schools are also underway. Efforts are being made to secure high-footfall institutional zones, including hospitals, educational institutions, bus depots, railway stations and sports complexes

To ensure seamless coordination, the State has constituted a State Animal Birth Control and Monitoring Committee, supported by local committees in every ULB. These panels include representatives from MAUD, Health, Animal Husbandry, Panchayati Raj, Rural Development, and members from the State and National Animal Welfare Boards.

Commissioners have been instructed to draft sterilisation action plans with specific daily and weekly targets, collaborate with certified agencies, conduct resurvey exercises and prioritise public safety.

ULBs have additionally been tasked with designating feeding zones and prohibiting animal feeding on public roads.

Suresh cautioned that negligence or delays in executing ABC and ARV measures would be viewed seriously.

Probe into former TTD AVSO death intensified in A'pur

EXPRESS NEWS SERVICE
@ Anantapur

THE Anantapur district police have intensified their investigation into the mysterious death of Guntakal GRP Reserve Inspector and former TTD AVSO Y Sathish Kumar. On Saturday, CID Director General Ravi Shankar Ayyannar inspected the spot where the inspector died, spending nearly 45 minutes examining the area and addressing several doubts related to the case.

On Sunday, investigators conducted a second reconstruction of the incident under the supervision of Anantapur SP P. Jagadish. The exercise was carried out aboard the Chennai–Egmore train using three dolls wrapped in clothes to replicate the weight of the deceased.

The dolls, when thrown from the train, reportedly landed 16 to 19 metres away. However, officers noted that adverse weather and technical constraints affected the accuracy of the reenactment, similar to the first attempt.

Police said unresolved technical issues with railway officials hindered the simulation. Since the Komali–Jutur junction is only five kilometres from the spot and trains naturally slow down in that stretch, investigators believe such reconstructions may not reflect real conditions. Loco pilots also informed police that train speeds differ between day and night, further complicating findings.

To strengthen the probe, police are collecting details of all 45 passengers who travelled in the A1 AC coach on the day of the incident. CCTV footage from the Guntakal railway station parking lot is being analysed. Sathish Kumar's mobile phone has been sent to the Forensic Science Laboratory for examination, and tower location data is being reviewed to trace any suspicious calls.

Investigators are coordinating closely with railway staff and pursuing technical leads. However, a conclusive determination on the circumstances of the inspector's death is yet to be reached.

Missing B'luru man killed and buried in house

EXPRESS NEWS SERVICE @ Tirupati

A chilling murder case has emerged in Kuppam, where a man reported missing in Bengaluru was allegedly killed and buried inside a house in Amaravati Colony under Kuppam Municipality.

The incident surfaced after Karnataka Police, probing a missing complaint, traced clues to Kuppam. The deceased, Srinath, a native of Kuppam living in Bengaluru, had been missing since October 27. Prime suspect Prabakar of Ramakuppam mandal allegedly confessed to killing Srinath over a financial dispute and burying the body. Karnataka Police are leading the probe, now altered to murder for gain, with support from Kuppam police.

SAAP sets up panel to probe fake document claim

EXPRESS NEWS SERVICE
@ Vijayawada

THE Sports Authority of Andhra Pradesh (SAAP) has responded allegations made by State Kabaddi Association general secretary Padmajabala, who claimed the authority failed to act against athletes accused of using fake documents.

SAAP chairman Animini Ravi Naidu said a three-member committee has been constituted to investigate irregularities, misuse of identity documents and other violations reported in the sport.

Padmajabala had alleged on Saturday that SAAP did not initiate strict action against players who allegedly used fake Aadhaar cards to participate in kabaddi tournaments.

Responding, Ravi Naidu said a few individuals, acting in the name of the association, were "damaging the sport of kabaddi" for personal gain. He said those involved in malpractice would not be spared.

Stating that safeguarding players' interests was SAAP's foremost priority, he noted that internal disputes and personal rivalries within the association were harming young athletes.

The committee's report is expected soon, after which corrective and disciplinary measures will be taken to ensure transparency in the sport.

EXPRESS READ

Principal Secy visits IGZP, Kambalakonda Sanctuary

Visakhapatnam: Principal Secretary of the Environment, Forest, Science and Technology Department, Kantilal Dande, visited the Indira Gandhi Zoological Park (IGZP) and Kambalakonda Wildlife Sanctuary in Visakhapatnam on Sunday to review ongoing development works.At Kambalakonda, officials briefed him on several new facilities created to improve visitor experience and promote nature-based learning. The renovated cafeteria, amphitheatre and canopy walk have been upgraded for better comfort and viewing. Three refurbished cottages, two eco-friendly cottages, a watchtower, yoga theatre, wooden deck and the Santi Vanam area have also been developed to offer visitors a peaceful space within the forest surroundings

Kidney racket case: Search on for B'luru doctor

EXPRESS NEWS SERVICE @ Tirupati

MADANAPALLE police have intensified efforts to arrest Dr. Parthasarathy, a key suspect in the Global Hospital illegal kidney transplantation racket. Four special teams have been deployed to trace the Bengaluru-based doctor, who is believed to have worked closely with another prime accused, Dr Anjaneyulu. Police suspect that Parthasarathy participated in illegal transplant procedures and arranged recipients in exchange for large sums of money.

Investigators are probing interstate links to the organ trafficking network and scrutinising financial transactions tied to each unlawful transplant. Annamayya police, particularly the Madanapalle subdivision, are using advanced technology to track down six more accused persons connected to the case.

Police teams have been sent to Karnataka and Telangana, relying on mobile signals, tower locations and other technical inputs to locate Dr. Parthasarathy.

Madanapalle DSP S Mahendra told TNIE that the six accused arrested earlier have been remanded to judicial custody after medical examination at the GGH. He said more details are expected to surface once Dr. Parthasarathy is apprehended.

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For raising awareness, reducing stigma, and fostering support for those with epilepsy

MSN
Research for Better Medicines

New-Onset Epilepsy After Age 60: Causes, Patterns and Prognosis

New-onset epilepsy after the age of 60 is being increasingly recognized worldwide, largely due to the rising proportion of elderly individuals in the global population. In this demographic, the most frequent underlying causes include cerebrovascular diseases such as stroke or small vessel ischemia, which account for approximately 30-50% of cases. Neurodegenerative disorders, particularly Alzheimer's disease and other dementias, contribute to around 10-20%, while primary and secondary brain tumors explain 10-30% of cases. Traumatic brain injuries, which are often more severe and complicated in older adults, represent another 10-20%. Despite these known factors, nearly one-third to one-half of cases remain of unknown etiology. Focal seizures are the predominant type in older adults. Comorbidities such as hypertension, diabetes, chronic kidney or liver disease, along with toxic or metabolic disturbances, also heighten susceptibility. Prognostically, elderly patients usually respond favorably to initial antiseizure medication, achieving long-term seizure freedom in more than 80% of cases, although outcomes are poorer with intracranial malignancy or certain anticonvulsants.

Dr. P.Raviprakash
Neurologist
Tirupati

Early Versus Late Remission Patterns in Older Adults with Genetic Generalized Epilepsy

Early versus late remission patterns in older adults with Genetic Generalized Epilepsy (GGE) reflect distinct clinical trajectories with implications for prognosis and management. Adult-onset GGE more often shows early remission, characterized by prolonged seizure freedom soon after treatment initiation, likely linked to lower rates of absence seizures and photosensitivity compared with earlier-onset forms. De novo presentations after age 50 are rare and require careful differentiation from structural epilepsies. Cohort studies indicate that most older adults achieve long-term remission on antiseizure medication, though permanent drug-free resolution is uncommon. Predictors of ongoing epilepsy include a history of myoclonus, polyspike EEG discharges, and developmental delay.

Key factors influencing early remission include:

- Electroclinical syndrome type: Generalized tonic-clonic seizures alone (GTCA) or GGE not otherwise specified (GGE-NOS) have higher remission rates than juvenile myoclonic epilepsy.
- Treatment response: Good seizure control is often achieved with first-line monotherapy, particularly with newer antiepileptic drugs.
- Lifestyle and adherence: Avoidance of triggers such as sleep deprivation and strict medication compliance enhance sustained remission.

Dr. Pavan Kumar Reddy
Neurologist
Kurnool

Smartphone-Captured Home Videos as an Adjunct to Seizure Evaluation

Dr. Sireesha Rani
Neurologist
Tirupati

Smartphone video recordings made by family members are increasingly valuable tools in the evaluation of paroxysmal events. With near-universal smartphone access, witnessed episodes can be captured in real time and reviewed by clinicians to improve diagnostic accuracy, reduce delays, and guide management.

Studies show that adding high-quality home videos to history and examination markedly increases correct classification of epileptic versus nonepileptic events and helps identify key semiology for seizure typing. Emerging work also applies artificial intelligence to home videos to accelerate recognition of infantile spasms and convulsive seizures.

Despite promise, videos are adjunctive not a replacement for EEG and can be limited by poor lighting, angle, or audio; privacy and consent considerations must be addressed before sharing. Clinicians should encourage caregivers to record safely (continuous, stable framing) and transmit clips through secure channels. Continued research and validated digital tools will expand clinical utility and help close diagnostic gaps, especially where EEG access is limited. Health systems should offer guidance and secure upload options.

Epilepsy Surgery in Older Adults- Outcomes and Considerations

Recent evidence shows epilepsy surgery in older adults provides high rates of seizure freedom comparable to younger patients, even beyond age 60. Long-term studies indicate about 70-80% achieve seizure freedom, with more than half maintaining it for years. Most candidates present with temporal lobe epilepsy, and thorough presurgical evaluation is essential to minimize risks.

Complication rates in older adults are somewhat higher. Permanent complications occur in about 10% and transient neurological deficits in 11%. Risks of postoperative memory decline and hygroma are greater after dominant temporal lobe resections; however, quality of life generally improves, and most complications resolve with proper management. Age-related comorbidities such as stroke and cardiovascular disease require special attention but do not preclude surgery in carefully selected patients.

Long-term follow-up shows no increased risk of death after surgery and supports invasive EEG monitoring for improved outcomes in complex cases. Experts conclude older adults should not be excluded from epilepsy surgery based on age alone, and individualized planning helps maximize success.

Dr. V.Niranjan Reddy
Neurosurgeon
Tirupati

Diagnostic Challenges: Epilepsy Versus Other Neurological Disorders in Older Adults

Epilepsy diagnosis in older adults is particularly complex, as seizures often present with atypical symptoms such as confusion, dizziness, or memory lapses rather than overt convulsions. These subtle manifestations frequently mimic other neurological conditions, including transient ischemic attacks, stroke, syncope, dementia, or metabolic disturbances, complicating accurate identification. Differential diagnoses also extend to movement disorders, transient global amnesia, migraines, sleep disorders, and psychogenic nonepileptic seizures.

Diagnostic accuracy is further challenged by cognitive impairment, which limits reliable history-taking, and by the absence of witnesses during episodes. Routine EEG demonstrates low sensitivity in this age group, estimated at only 26%, contributing to frequent misdiagnosis and diagnostic delays averaging more than two years. Prolonged or ambulatory EEG, including video-EEG monitoring, offers improved detection but remains underutilized.

Comprehensive evaluation integrating clinical features, neuroimaging, and electrophysiology enhances sensitivity and specificity. Timely and accurate diagnosis is critical, as epilepsy in older adults carries increased morbidity and mortality, underscoring the need for tailored therapeutic strategies.

Dr. V.Pradeep Reddy
Neurologist
Tirupati

---- A Public Awareness Initiative ----

Seize the Epilepsy DRAGON
#TalkEpilepsyFightEpilepsy

MSN
Research for Better Medicines

Issued in public Interest to raise awareness about Epilepsy by MSN Laboratories

THE NEW INDIAN EXPRESS

TWO HELD Two men were arrested by the Central Crime Branch (CCB) for allegedly duping a man for ₹10 lakh, promising him a clerk's job in Krishnagiri district Court & issuing fake appointment order.

T'gana Cabinet reshuffle likely in December

Several key portfolios may be reassigned to seniors; Konda Surekha likely to be dropped

EXPRESS NEWS SERVICE @ Hyderabad

WITH the Jubilee Hills byelection now past and the Congress government on the verge of completing two years in office, a major reshuffle in the state Cabinet appears imminent.

Senior Congress leaders said a proposal for Cabinet expansion and reshuffle has been sent to the party high command by the state leadership and Chief Minister A Revanth Reddy.

The plan suggests inducting four or five new members and removing three or four current ministers. Portfolios of existing ministers may also be reassigned.

The proposal has been submitted to AICC president Mallikarjun Kharge and former AICC president Rahul Gandhi for approval.

Sources told TNIE that ministers Komatireddy Venkat Reddy, Ponnam Prabhakar, Jupally Krishna Rao and Konda Surekha may be asked to step down.

Those being considered for induction include Komatireddy Rajagopal Reddy, Beerla Ilaiah, Aadi Srinivas, B Mahesh Kumar Goud, K Madan Mohan Rao and Balu Naik.

A senior minister said speculation is widespread within the party, and many expect an expansion aimed at ensuring stability over the next three years. Several key portfolios like Finance, Revenue, Home, Education, Information Technology, Commercial Tax, and Municipal and Urban Development may be reassigned to senior leaders.

Among BC legislators, TPCC chief B Mahesh Kumar Goud is being seen as a possible replacement for minister Ponnam Prabhakar. If Konda Surekha is dropped, Aadi Srinivas and Beerla Ilaiah from the Munnuru Kapu and Yadav communities may be accommodated.

There is a demand to include an ST Lambada legislator. With Seethakka already in the Cabinet, Devarakonda MLA Balu Naik is being considered.

December is expected to see activity within the ruling Congress heightened as leaders wait to see who will remain in the Cabinet and who will be inducted.

Naidu, Revanth vow to promote Telugu language

EXPRESS NEWS SERVICE @ Hyderabad

TELANGANA and Andhra Pradesh Chief Minister A Revanth Reddy and N Chandrababu Naidu on Sunday said their governments would take all necessary steps to promote and protect the Telugu language.

The commitment came at the Ramoji Excellence Awards – 2025, presented by Vice-President CP Radhakrishnan at Ramoji Film City, in the presence of Governor Jishnu Dev Varma, former vice-president M Venkaiah Naidu, former chief justice of India NV Ramana, and Union Ministers G Kishan Reddy and K Ram Mohan Naidu.

CMs Naidu and Revanth during the Ramoji Excellence Awards ceremony at Ramoji Film City in Hyderabad | EXPRESS

Speaking on the occasion, Revanth described Ramoji Film City as "a matter of pride for Telangana and Hyderabad," calling it the fourth wonder of the state after Charminar, Golconda and Hitec City.

He said Ramoji Rao's institutions had given Hyderabad a distinct identity and urged his family to carry forward his legacy in public service.

Chandrababu said Ramoji Rao's life continued to inspire generations and added that AP would strengthen efforts to safeguard Telugu.

CM Naidu noted that Ramoji Rao had served Telugu people through journalism, filmmaking and social initiatives.

Former vice-president Venkaiah appealed to both chief ministers to use Telugu language extensively in administration, including in government orders, while emphasising the importance of respecting all languages.

Gold worth ₹1.5 cr seized

EXPRESS NEWS SERVICE @ Hyderabad

DIRECTORATE of Revenue Intelligence (DRI) officials seized 1.196 kg of foreign marked gold worth ₹1.55 crore at the Rajiv Gandhi International Airport Hyderabad, and arrested two persons following an intelligence-based operation on Friday and Saturday.

Officials said a passenger who arrived from Sharjah on November 14 was intercepted at the International Arrival Hall after he crossed the green channel. On inspecting his baggage, officers found a suspicious iron box which, contained 11 gold bars concealed inside.

Based on his confession, officers of the DRI Nellore subregional unit traced and apprehended his handler in Proddatur, YSR district in AP.

Sabarimala temple opens for 2-month-long pilgrimage season

EXPRESS NEWS SERVICE @Sabarimala

THE hill shrine at Sabarimala was opened on Sunday for the two-month-long annual pilgrimage season. Melsanthi Arunkumar Nampoothiri, whose one-year term ends with the closure of the sreekovil in the evening, opened the temple at 5 pm in the presence of thantri Kandararu Mahesh Mohanaru.

The ceremony marking the installation of the new melsanthi E D Prasad Nampoothiri was performed under the leadership of the thantri at 6 pm. He will take charge as the new melsanthi for a one-year term on Monday with the opening of the sreekovil at 3 pm.

The ceremony began with conducting kalasabhishekam on the new melsanthi in front of the sreekovil by the thantri, followed by administering moolantram in the ear of the melsanthi. As part of the ongoing practice of the temple, no other ritual was performed at the sreekovil.

Travancore Devaswom Board president K Jayakumar, MLA Pramod Narayan and board members P Raju and Santhosh Kumar were present at the ceremony.

The entry of devotees was restricted by issuing a total of 39,000 virtual queue passes and another 20,000 spot passes. The Valiyanadapandal was fully-packed, with the queue extending near Saramkuthi.

Earlier at Pampa, thousands of devotees thronged Pampa Manappuram and the fly-over even before the devotees were allowed entry. From Monday, a total of 90,000 devotees, including 70, 000 online and 20,000 spot passes, will be allowed for the darshan.

Temple will remain open for 18 hours. As part of the measure, the shrine will function in two phases: Open at 3 am and close at 1 pm, and later open at 3 pm and close at 11 pm.

GOAT INDIA TOUR

CM vs Messi? Football fans in delirium at Mahesh's hint

EXPRESS NEWS SERVICE @ Hyderabad

IF plans fall into place, Hyderabad may witness an unexpected sporting moment in December: Chief Minister A Revanth Reddy sharing the football pitch with Lionel Messi.

TPCC president B Mahesh Kumar Goud hinted that the chief minister could feature in a friendly match during Messi's "GOAT India Tour 2025", a suggestion that sent football fans into delirium as they hoped to witness the legend taking the field.

At the valedictory of the All India Open Championship-2025 President's Cup, organised by the Karate Federation of Shotokan India in Saroornagar, Mahesh said Messi's visit "could open the door for a match involving the chief minister, if arrangements come together." Revanth's long-standing interest in football gives the TPCC chief's hints a degree of plausibility.

Mahesh said the state government aims to build Telangana into a reliable venue for major sporting events, adding that karate has shaped his own approach to fitness. He added that the CM has been supportive of sports bodies and is looking to widen opportunities for athletes across the state.

Man kidnapped, set ablaze in suspected honour killing in TG

EXPRESS NEWS SERVICE @ Hyderabad

A 39-year-old man was kidnapped and burnt alive at Yerrampally village in Farooqnagar mandal of Rangareddy district, in a suspected honour killing. The incident came to light on Sunday after the victim's wife identified the charred remains as those of Yerra Rajashekar.

Police suspect the killing was planned by K Venkatesh, father of a 19-year-old woman who had recently eloped with and married 27-year-old Yerra Chandrashekar, the victim's younger brother. The couple had faced days of tension over their intercaste marriage; the woman is from a Backward Caste community, while Chandrashekar is said to belong to a Scheduled Caste. According to the family, Venkatesh and his associates arrived at the victim's home around 10.15 pm on Wednesday.

One of them allegedly posed as a police constable and asked Rajashekar to accompany them. When he hesitated, saying he could not leave his wife alone at night, Venkatesh assured him they would return in ten minutes.

Rajashekar went with them and did not return. His wife filed a complaint about 30 minutes later. Police traced his mobile phone initially, but the signal was lost after the device was allegedly discarded near a bypass road. Police suspect the group took Rajashekar to the outskirts of the village, assaulted him with sticks, poured fuel on him and set him on fire.

Man molests woman under pretext of petting her dog

EXPRESS NEWS SERVICE @Bengaluru

THE Jnanabharathi police have launched a manhunt for a man who allegedly molested a 25-year-old woman under the pretext of petting her dog while she was out on a walk in Upkar Layout.

According to the FIR, the incident occurred around 10.30 pm on November 7. The victim, a law practitioner, had taken her pet dog for a walk near her house in the 2nd Block when an unknown man approached her and asked if he could pet the dog. After petting the dog, when she began walking ahead, the man suddenly touched her inappropriately. As she pushed him away, he attempted to molest her, prompting her to slap him. When she screamed for help, the accused fled, taking her mobile phone when it fell to the ground.

A case has been registered under Sections 75 (sexual harassment), 303 (theft) and other relevant provisions o fBNS. Police said CCTV footage from the surrounding area is being analysed, and further investigation is underway.

ENDOWMENTS DEPARTMENT
Sri Eswara Swamy Temple
Kokkarayapalli (V), Chennuru (M), YSR Kadapa District
e-Procurement Tender
NIT.No.P/COE/813/2025-31 Dt:15-07-2025

E-Tenders are invited through the e-Procurement portal for Reconstruction of Temple. Interested bidders may visit the official website www.apeprocurement.gov.in for detailed information, eligibility criteria, and submission guidelines.

Sd/-Executive Officer.

HOKMB-TVM/1717/2024-C1(Devp) I/63916/2025
Kerala Maritime Board
(A Statutory Board of Govt. of Kerala)
RFP Tender-Due Date Extension Notice

The Kerala Maritime Board (KMB) has announced date extension to the bid due date for its Lakefront Leisure and Entertainment Hub (2025_KMB_776281_2) project in Asramam, Kollam. The bid due date has been extended November 11, 2025 to November 26, 2025

For further information:
0471-2910040 | 9544410029 |
kmb.kerala@gmail.com and visit
www.etenders.kerala.gov.in

Sd/-
Chief Executive Officer,
Kerala Maritime Board

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THE NEW INDIAN EXPRESS

GOVERNMENT OF ODISHA, OFFICE OF THE CHIEF
CONSTRUCTION ENGINEER, RURAL WORKS CIRCLE, SUNABEDA,
e-mail- serwsbd2003@yahoo.com

Letter No: 5851 / 1st Corrigendum Date: 14.11.2025 /

O-1485: In continuation to this office Bid Identification No. CCERWCSBD-Online-21/2025-26 invited vide this office Notice NO.3549 Dtd.23.09.2025, partial modification of NCB has been made as follows:-

Sl No	Item	Time Schedule as per original NCB	Time Schedule as per 1st Corrigendum notice
1	Availability of Tender online for bidding	16.10.2025 at 11.00 AM to 14.11.2025 up to 5.00 PM	Extended up to 05.12.2025 5.00 PM
2	Date and Time of seeking tender clarification if any	13.11.2025 up to 2.00 PM	04.12.2025 up to 2.00 PM
3	Date & Time of opening of tender (Technical Bid)	15.11.2025 at 11.00 AM	06.12.2025 at 11.00 AM
4	Date & Time of opening of tender (Price Bid)	Will be intimated later on to the successful bidders	Will be intimated later on to the successful bidders

All other terms and conditions will remain unaltered.

Sd/- Chief Construction Engineer, RW Circle, Sunabeda.

GOVERNMENT OF ODISHA
OFFICE OF THE EXECUTIVE ENGINEER,
P.H. DIVISION, BALASORE
Phone : 9438660004, e-mail-eephbls@gmail.com
C-1481
NATIONAL COMPETITIVE BIDDING THROUGH e-Procurement (Online Mode)
Invitation for Bids (IFB) dt.12.11.2025

The Executive Engineer, P.H. Division, Balasore on behalf of Governor of Odisha, invites Percentage Rate bids in Double Bid system in ONLINE mode only.

SL No.	Name of the Work	Bid-Identification No.	Value of Work (Rs.Lakh)	Period of Completion	Availability of bid documents for online bidding		Last date and time of seeking clarification	Date & Time of opening of Price bid
					From	To		
1	Supply, Installation, Testing & Commissioning of DG Sets (CPCB IV + GEN Set with AMF Pannel) with Movable Trolley including'shed for Basudevpur Town	SEPHBLS-30 dt.12.11.2025	114.89	02 (two) calendar month	11:00 Hrs. of dt.18.11.2025	17:00 Hrs. Of dt.03.12.2025	17:00 Hrs. Of dt.28.11.2025	11:00 Hrs. Of dt.04.12.2025

The bidders shall have to participate in ONLINE bidding only. Further details can be seen from the website: http://tendersodisha.gov.in. Any addendum/corrigendum/cancellation of tender can also be seen in the said website. The authority reserves the right to reject any or all bids without assigning any reason thereof.

Name and Address of the officer inviting bid :- The Superintending Engineer, P.H. Division, Balasore, At-Samalpur, Post-Balia, Dist-Balasore, Pin-756056, Odisha, Phone : 9438660004

Sd/- Superintending Engineer,
P.H. Division, Balasore

SBI STATE BANK OF INDIA
RASMECC, Nellore
Venkata Reddy Nagar, Vedayapalem, SPSR Nellore (Dist.)
PUBLIC NOTICE FOR E-AUCTION OF SEIZED VEHICLES

E-Quotation are invited for E-auction of below mentioned Vehicles of our borrowers in **"as it is where it is condition"**. These Cars have been financed by bank and as the borrowers defaulted in payment of EMI's. Bank have seized the Vehicles and the same are being auctioned ONLINE on **24-11-2025.**

Sl. No.	Borrowers Name/ Address & Account No.	Description of Car, Regd. Nos. / Model	Reserve Price / EMD / BID INCREASE AMT
1)	Borrower: Mr.LAKSHMAN KUMAR 14-5-45, Sundaragiri vari Street, Mandapala Street, Nellore-524 001 Car Loan A.c No: 39693523625	MARUTHI SUZUKI INDIA LTD CAR WITH REGISTRATION No: AP 39GC 7753 DATE OF REGISTRATION: 17-10-2020 Mfg : MARUTHI SUZUKI INDIA LTD FUEL TYPE: PETROL MFG. YEAR: 09/2020 TYPE OF BODY: RIGID (PASSENGER CAR)(EECO 5 STR AC) COLOUR: GLISTENING GREY CHASSIS NO: MA3ERLF1S00849220 ENGINE NO: G12BN843210	RESERVE PRICE: Rs.2,80,000.00 + GST Applicable EMD: Rs.28,000.00 BID INCREASE AMT : Rs.2,000.00 ASSET ID: SBIN15546006
Above Vehicle E-Auction Date & Time : 24-11-2025 From 03:30 PM to 04:00 PM			
2)	Borrower: Mr. KOTRA SUBRAMANYA UMESH D.NO:25-2-1023 2nd Street, Revenue Colony, Nellore-524 004. Car Loan NC NO:42268349012	TATA MOTORS INDIA LTD CAR WITH REGISTRATION No: AP40 AE 3784 DATE OF REGISTRATION: 22-09-2023 Mfg : TATA MOTORS FUEL TYPE: PETROL MFG. YEAR: 08/2023 TYPE OF BODY: 5 DOOR STEEL SHELL (ALTROZ DCA XZ 1.2P BS6PH2) COLOUR: DOWNTOWN RED CHASSIS NO: MAT632153PPH02184 ENGINE NO: REVTRN2OHWXME8836	RESERVE PRICE: Rs.7,20,000.00 + GST Applicable EMD: Rs.72,000.00 BID INCREASE AMT : Rs.5,000.00 ASSET ID: SBIN15546007
Above Vehicle E-Auction Date & Time : 24-11-2025 From 04:00 PM to 04:30 PM			

Terms and Conditions of E-Auction :
1) Vehicles will not be Sold below the reserve Price.
2) The Successful Bidder Should be deposit 15% of sale amount immediately and the balance. 75% of the amount within 7 days of the sale.
3) The bank reserves The Right to cancel/Postpone of the Action.
4) The Successful bidder is responsible for the registration of the vehicles. Vehicles will be handed over to the Successful bidder only, and the name will be changed to the Successful bidder name only.
5) All the prospective bidders to register themselves in **https://baanknet.com** - Bidder Registration or by typing the URL: **https: //ebkray.in/baankenet.com/eauction-psb/x-login** on browser 03 days before the auction date to participate in the E-auction of the above property.
6) Intending buyers are suggested to download the videos/photos provided in "Buyer Guide for Login & Registration" section to know the process flow for the auction to be conducted.
7) For detailed terms and conditions of the sale, please refer to the link provided in website URL: **https://ebkray.in** or **baanknet.com** search property by providing auction date as All, select bank as SBI Bank, accept the terms and conditions and search.
8) Further details contact **Mr.Ram Swaroop Ph No. : 98664 21789,**
Chief Manager: M.Subbarao Ph No. : 96660 74255, J.Raju Ph No. : 90009 45109

Date : 16.11.2025, Place : Nellore Sd/- Authorised Officer, State Bank of India

ICL
ICL Fincorp

This is an advertisement issued pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended, for information purpose only.

ICL FINCORP LIMITED

(Please scan the QR code to view the Prospectus)

ICL Fincorp Limited **("our Company" or "the Company" or "ICL")** was originally incorporated as 'Jawahar Finance Limited' at Chennai, a public limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated December 9, 1991, issued by RoC. The name of our Company was changed to 'Irinjalakuda Credits & Leasing Company Limited' pursuant to a fresh certificate of incorporation dated April 26, 2004 issued by the RoC. Later, the name of our Company was changed to 'ICL Fincorp Limited' pursuant to a fresh certificate of incorporation dated May 8, 2016 issued by the RoC. Our Company holds a certificate of registration dated June 09, 2016 bearing registration number B-07.00437 issued by the Reserve Bank of India **("RBI")** to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For further details about our Company, see "General Information" on page 39 of the Prospectus and "History and Certain Other Corporate Matters" on page 110 of the Prospectus.

Registered Office: Plot No. C308, Door No. 66/40, 4th Avenue, Ashok Nagar, Chennai– 600 083, Tamil Nadu, India; **Tel:** +91 44 4208 2381, 2958 0014;
Corporate Office: ICL Fincorp Limited, Main Road, Irinjalakuda, Thrissur – 680121, Kerala, India; **Tel:** +91 480 2670400, 2828071, 2831305;
Corporate Identification Number: U65191TN1991PLC021815; **PAN:** AAACJ1806C; **E-mail:** info@iclfincorp.com; **Website:** www.iclfincorp.com;
Company Secretary and Compliance Officer: Visakh T.V.; **Email:** cs@iclfincorp.com; **Tel:** +91 480- 2670400, 2828071, 2831305;
Chief Financial Officer: Madhavankutty Thekkedath; **Email:** cfo@iclfincorp.com; **Tel:** +91 480- 2670400, 2828071, 2831305;

PUBLIC ISSUE OF UP TO 10,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES (NCDs) OF FACE VALUE OF ₹1,000 EACH

NOTICE TO INVESTORS

This notice is with reference to the public issue of up to 10,00,000 secured, redeemable, non-convertible debentures of face value of ₹1,000 each, **("NCDs")** at par, for an amount up to ₹5,00,000 thousand **("Base Issue Size")** with an option to retain oversubscription of up to ₹5,00,000 thousand aggregating up to ₹10,00,000 thousand **(the "Issue")** by ICL Fincorp Limited **("Company")** in accordance with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended **(the "SEBI NCS Regulations")**, the applicable provisions of the Companies Act, 2013, as amended from time to time, and rules made thereunder the SEBI Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October15, 2025, as amended **("SEBI Master Circular")**. The Company has filed prospectus dated November 4, 2025 **("Prospectus")** with the Registrar of Companies,Tamil Nadu at Chennai **("RoC")**, Securities and Exchange Board of India **("SEBI")** and BSE Limited **("BSE") (the "Stock Exchange")**. THE ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN

ADDENDUM TO THE PROSPECTUS DATED NOVEMBER 4, 2025 ("ADDENDUM")

With reference to the prospectus dated November 4, 2025 **("Prospectus")**, filed with the Registrar of Companies, Tamil Nadu at Chennai **("RoC")**, BSE Limited **("BSE"/ "Stock Exchange")** and Securities and Exchange Board of India **("SEBI")** in relation to the public issue of secured, redeemable, non-convertible debentures for an amount up to ₹5,00,000 thousand with an option to retain oversubscription of up to ₹5,00,000 thousand, aggregating up to ₹10,00,000 thousand **("Issue")** by ICL Fincorp Limited **("Company" or "Issuer")**. In this regard, please note the following:

The Board of Directors of the Company at their meeting held at the corporate office of the Company on November 14, 2025, has considered and approved the unaudited financial results of the Company for the quarter and half year ended September 30, 2025 **("Financial Results")**. The Financial Results have been submitted to BSE Limited and are available on the website of BSE Limited at https://www.bseindia.com/xml-data/corpfiling/AttachLive/4a5f3b5e-a707-4a38-9ca8-012751efda77.pdf. Accordingly, the disclosures appearing in the section titled "Material Developments" on page 135 of the Prospectus stands updated in this regard. The financials included in the section titled 'Financial Statements' on page 134 of the Prospectus shall be read together with the unaudited financial results of the Company for the quarter and half year ended September 30, 2025.

A copy of this Addendum is being filed with RoC in accordance with Section 26 and Section 31 of the Companies Act, 2013. The above information should be read in conjunction with the Prospectus. The information in this Addendum supplements the Prospectus and updates the information in the Prospectus and the Abridged Prospectus, as applicable. All references to the Prospectus shall also include this Addendum. All capitalized terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Prospectus. The Addendum is available on the websites of SEBI, Lead Managers, Stock Exchange and the Company that is www.sebi.gov.in; www.vivro.net; www.bseindia.com, and www.iclfincorp.com.

ISSUE PROGRAMME
ISSUE OPENS - NOVEMBER 17, 2025 (MONDAY)
ISSUE CLOSES - NOVEMBER 28, 2025 (FRIDAY)

Potential Investors can view the detailed Addendum to Prospectus through the QR code and web link given below:
Web link: **https://www.iclfincorp.com/fileupload/SldVlmy4h3**

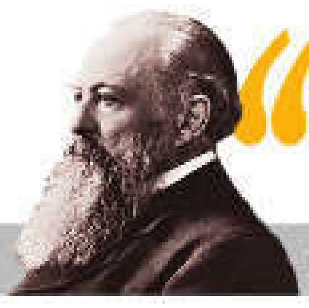
(please scan this QR code to view the Addendum to Prospectus)

Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

All the potential investors are advised to please provide attention to the above mentioned update and take an informed decision accordingly.

For ICL Fincorp Limited
SD/-
K.G. Anilkumar
(Chairman & Managing Director) DIN: 00766739

Place : Irinjalakuda
Date : 16/11/2025



A convinced man differs from a prejudiced man as an honest man from a liar

Lord Acton

INDIAN EXPRESS IS NOT AN INDUSTRY. IT IS A MISSION.

— **Ramnath Goenka**

U.S. CONFRONTS A TALENT CRISIS REALITY CHECK

US President Donald Trump's recent comments about the H-1B visa programme—which has long been viewed as a barometer of America's openness to global talent—have triggered a political storm. However, treasury secretary Scott Bessent's clarification adds a revealing twist. The administration's goal, he says, is not to replace American workers, but to bring in the world's best experts to train them. It's a striking admission of America's skill deficit at a time when the global race for AI and semiconductors is reaching existential stakes.

The controversy began when Trump, pressed on *Fox News* about reducing H-1B visas, bluntly responded that the US simply does not have "certain talents" it urgently needs. He was insistent that Americans "have to learn", and the country cannot pull people "off an unemployment line" and expect them to build missile systems or advanced fabs.

The comments drew criticism from Republicans, yet Bessent's intervention confirms what US policymakers privately acknowledge: America cannot win the twenty-first-century technology war without foreign specialists.

This is not merely an economic issue, but a geopolitical one. AI models, chip manufacturing, quantum computing, and strategic electronics now define national power and international leverage. Whoever leads in these domains will shape global supply chains, standards and security architectures. The US wants to be that leader. But it faces a workforce shortage that no massive federal investment can fix overnight.

For decades, Indian engineers, computer scientists, and chip designers have been the backbone of US innovation. From Silicon Valley to advanced semiconductor research and development facilities, Indian talent disproportionately fills the high-skill jobs that America struggles to source domestically. That workforce does not "replace" Americans. It amplifies them. Skilled immigrants expand teams, raise productivity, and create new jobs for native workers.

Yet Washington continues to operate an antiquated, lottery-based H-1B system that chokes the very talent pipeline it depends on. Even as senior officials admit that America needs foreign experts to train its own; visa caps, skyrocketing fees, and procedural hurdles restrict the movement of the world's best minds. If America cannot match its rhetoric with a modern, mission-driven visa policy, it risks losing not only the global technology race but also the Indian talent that has long fuelled its rise. America must decide. Does it want to lead the future, or limit visas? It certainly cannot do both.

KERALA RISES IN REFORMS BUT GROUND REALITY LAGS

KERALA'S achievement in improving the investment climate is laudable, considering it was long seen as business-unfriendly. Yet, the state has much to do to catch up with other truly business-friendly states. Kerala's sustained efforts to enhance its ease of doing business (EoDB) profile are reflected in its billing as a 'top achiever' in the latest rankings. For reforms to yield lasting, practical change, they must be applied fully and institutionalised at all levels of governance. Kerala has emerged as a top performer among the fast-moving states in the latest ease of doing business rankings. It completed an impressive 99.3 percent of the Business Reforms Action Plan for 2024 and advanced stronger digital governance. The evaluation placed the right emphasis where it matters—30 percent on completing reforms and a much larger 70 percent on investor feedback—giving a clearer picture of what businesses actually experience on the ground. Kerala's high score is the direct result of institutionalising platforms such as K-SWIFT for single-window clearances, streamlining licences and permits, and delivering critical improvements in electricity and water provision, and in business registration. These measures nurture existing businesses and attract new investment. However, the state must eliminate the persistent hurdles hindering its full business potential. Projects like the Elappully (Palakkad) brewery, where the government's approval is being stalled by the grama panchayat, and the Fresh Cut poultry waste plant (Kozhikode), which was raided and set afire by those opposing its operation, demonstrate that state-level clearances are often negated by local political opposition and violent citizen action, reflecting a deep-seated public mindset against industry.

Kerala's high wages and its long history of aggressive labour union activity still make large, labour-intensive industries think twice before setting up shop. Local pressures should not be allowed to derail decisions taken at the executive level, and the state needs to offer businesses a sense of stability and predictability. That means building public support, enforcing regulations clearly, and ensuring local bodies fall in line. The government has to lead the push for compliance, remain in active dialogue with interest groups, and establish a robust grievance-redressal system to settle disputes quickly. Only then can Kerala create a steady, welcoming climate for industry.

QUICK TAKE

VOICE VAULT

WESTERN celebrities who launched perfumes and fashion lines now launch digital versions of themselves. Matthew McConaughey is way ahead with an AI voice model that can deliver endless, multilingual McConaughey-isms. His drawl now lives inside ElevenLabs, the startup building a marketplace of famous voices that brands can license for approved projects. Nothing goes ahead without the actor's sign-off. There's a lesson for Indian film stars here. And a potential product for hire: their voice. Top actors have begun securing legal protection against deepfakes and unauthorised use of their identity. Their 'personality rights' now cover everything from their names and likenesses to iconic catchphrases like Anil Kapoor's *Jhakaas* and Jackie Shroff's *Bhidu*.

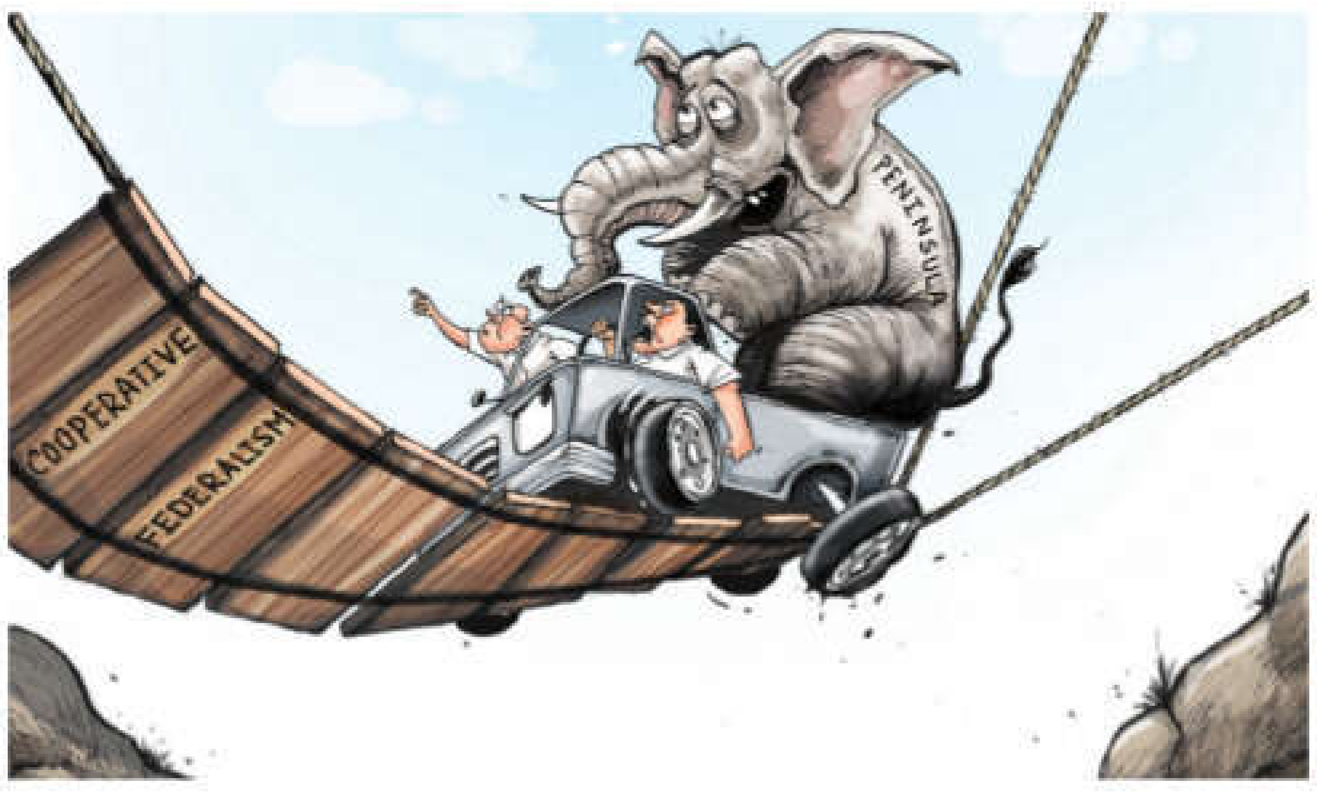
The peninsular states must begin fostering cooperation among themselves. This is feasible and desirable as the South is relatively economically and socially advanced

NEW FEDERAL COMPACT FROM SOUTH INDIA

RATHIN ROY

Distinguished professor at Kautilya School of Public Policy, Hyderabad; visiting senior fellow, Overseas Development Institute, London

PENINSULA



SOURAV ROY

IN 2014, the term 'cooperative federalism' was in vogue. Twelve years on, it rings hollow. A fiscally weak central government has steadily increased cesses, not taxes; because cesses, unlike taxes, are not shareable with the states. The Niti Aayog, which replaced the Planning Commission, is both ineffective and a mouthpiece of the Centre. When it refers to the states at all, it does so like a classroom monitor, obsessed with regulation and comparative evaluation. It's ludicrous 'aspirational districts' programme, the Prime Minister's direct annual meetings with police and district chiefs, reductions in contribution to centrally sponsored schemes, the disgraceful behaviour of some of the governors in opposition-ruled states, and the withholding of resources from states that do not agree with central policies (like language policies), all point to a centralising Union government scrambling to deny the states resources and extracting maximum credit for joint ventures.

In such a situation, it is important for states to reclaim agency. This is particularly true of the five peninsular states, which are at the cutting edge of economic growth and human development. They are especially hobbled by the removal of their legitimate resources in the form of cesses and by borrowing limits. Also, these states currently do not belong to the National Democratic Alliance, with one recent exception. But I see no kinder treatment for Andhra Pradesh, as a consequence of the shrimp tariffs imposed by US President Donald Trump, for instance.

For now, the peninsular states are on their own when it comes to furthering their development transformation. They must court foreign investment, build their global capability centres and infrastructure, and support their manufacturing base with little help from the Centre. They are also under pressure to provide better social services than the Indian average—no one in Tamil Nadu is going to accept the pitiful carb-heavy, protein-free mid-day meal scheme in states like Madhya Pradesh.

If the Centre acts as a hegemon, the peninsular states must begin fostering cooperation among themselves. This is both feasible and desirable because the peninsula is relatively economically and socially advanced, has stronger social and economic governance systems, and is better equipped and resourced to deliver complex infrastructure and social development initiatives compared to the rest of India.

Law and order is an immediate area where cooperation can be enhanced. Creating joint police databases, using State forces and specialised agencies to address economic crime across the peninsula, working jointly to promote women's safety in conjunction with the many progressive schemes being implemented across the peninsula, are areas where cooperation would both save costs and increase effectiveness.

In the area of social policy, too, there is considerable scope for cost-effective cooperation. It would benefit all southern states if education standards were harmonised across the peninsula. In my view, the peninsular governments need a larger pool of well-educated (not just trained and skilled) human resources over the next 30 years if they are going to rise up the productivity ladder—an essential prerequisite for future prosperity. Jointly planning and thinking through how to do this, from the primary level through to higher education and vocational training, would be an important catalyst for quality.

This is especially so because national institutions are failing us. Peninsular educators privately complain about the antiquarian and corrupt practices of national-level education regulators, from the University Grants Commission to the Medical Council of India. A joint body with better standards would be a great initiative. A similar initiative is possible in healthcare here; each state enjoys specific comparative advantages. Interoperability of social welfare schemes, labour standards, and minimum wage policy would go a long way toward creating an integrated single market that is indispensable for the next phase of high productivity and high skill, transforming double peninsular per capita incomes in 10 years.

The most important area of collaboration is fiscal policy. A joint-peninsular fiscal strategy is essential to implement the reforms needed for effective future fiscal operations. Peninsular states are revenue-constrained. There is not much they can do about this with respect to taxes in the divisible pool, but they all punch well below their weight when it comes to their own tax revenue, especially property tax and real estate taxes—these are essentially giveaways to rent-seekers. There is a resultant over-reliance on sin taxes.

Equally, harmonising procurement and tendering by creating a peninsular professional body would reduce corruption and improve the standards and quality of public goods and infrastructure services. The peninsula is rapidly urbanising. So, coordinated action plans for financing urban infrastructure through the creation of an aggregator financing entity that leverages the considerable economic and fiscal weight of the five states would enable access to finance capital on more favourable terms. Joint debt management and pooling of domestic debt ceilings would also increase fiscal prudence and improve debt sustainability metrics.

Peninsular states are economically and socially more advanced than the rest of India. They are dealing at this time with a churlish and uncooperative central government that seems only interested in extracting resources to subsidise geographies where it is politically dominant and favouring its own crony capitalists—look at what happened to India's airports in just five years. Peninsular cooperation is, therefore, an imperative, not a luxury. The socio-economic conditions are already in place but shaping such cooperation will require individual states to put aside their parochial concerns, stop taking potshots at neighbours, and invest political capital in muting petty ground-level rivalries. This will also help the peninsula present a united front against religious bigotry.

Peninsular cooperative federalism is a grand idea whose time, I believe, has come. Just as in years past, a spluttering, ineffective and parochial Union government in Delhi is now an unwitting catalyst for co-operative change. It is now for the peninsula's political leadership to seize the moment.

(Views are personal)
(rathin100@gmail.com)

SOFT STEPS OF HEMANT

RENUKA NARAYANAN

FAITHLINE

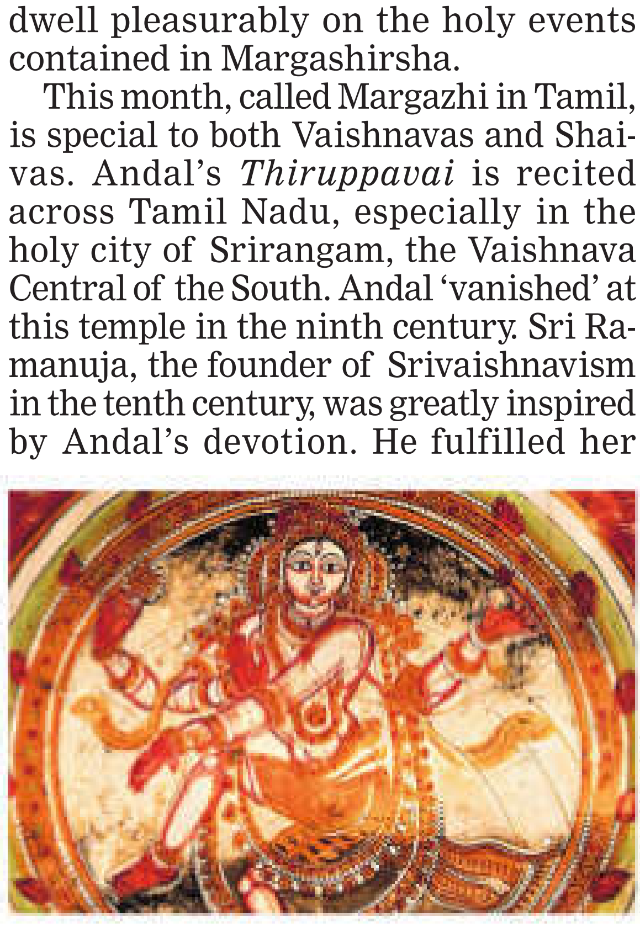
SOMETHING beautiful is happening if we but hark. The holy month of Agrahayana or Margashirsha begins on November 22 this year and ends on December 21. The North Indian panchang says it began on November 6 and ends on December 4, so by that reckoning, we are already in it. It is the ninth month of the Hindu lunar calendar and the Indian national calendar. The name of the month comes from the position of the moon near the Mrigashirsha *nakshatra* on full moon day. Its season is pre-winter, when the harvest is done; the delightful time we call Hemant. Since pre-winter begins earlier in the temperate zone of the North than in the tropical zone of the South, the dates slide, too. That is how it was once explained to me.

Sri Krishna tells Arjuna in the *Bhagavad Gita*, Canto 10, Verse 35: *bṛihat-sāma tathā sāmnāṁ gāyatrī chhandasām aham/māsānāṁ mārga-śhīrṣho 'ham ṛitūnāṁ kusumākaraḥ*, meaning, 'Among the hymns in the *Samaveda* know me to be the Brihatsama; amongst poetic meters I am the Gayatri. Of the twelve months of the calendar, I am Margashirsha, and of seasons I am Spring, which brings forth flowers.'

On a mundane level, tummy upsets are common in India when seasons change, so one of the rules made 'holy' so that the public will follow it for its own good, is: "Do not eat stale food in the month of Margashirsha. Always eat fresh food." This is actually a good rule for the whole year, though obviously, we are now able to keep food edible for days in the fridge, even frozen for months at a time. A hardcore South Indian friend was amused when she visited an NRI friend in London, and the friend said, "What about dinner? Shall I take out a brick of rasam?" I, too, belong to the fresh food brigade, which sometimes causes problems with leftovers. Back in the day, if I came home late from work, I found myself preferring to toast some fresh bread rather than warm up those little *katoris* of leftover *dal* and *sabzi*. But each to their own in this matter, as in so many others.

Another old practice during Margashirsha is to fast on Thursdays and pray to Goddess Lakshmi for health, wealth, and happiness. These rites are gently urged on the public to help them enter the spiritual side of things, first by addressing their need for material security. Because, once the mind is soothed of its earthly worries, having put in a request to Mahalakshmi, it can dwell pleasurably on the holy events contained in Margashirsha.

This month, called Margazhi in Tamil, is special to both Vaishnavas and Shaivas. Andal's *Thiruppavai* is recited across Tamil Nadu, especially in the holy city of Srirangam, the Vaishnava Central of the South. Andal 'vanished' at this temple in the ninth century. Sri Ramanuja, the founder of Srivaishnavism in the tenth century, was greatly inspired by Andal's devotion. He fulfilled her promise to feed the public a hundred pots of a particular sweet pudding if Krishna would accept her. So, he is fondly seen as her spiritual brother. Sri Ramanuja's influence spread North and became an all-India movement, carried to the far corners of the land by various holy men. If we think about it, one of the greatest egalitarian socio-religious movements to transform India was a lamp lit by a girl-child from long ago.



WIKIMEDIA COMMONS

This month, called Margazhi in Tamil, is special to both Vaishnavas and Shaivas. There are so many uplifting, moving stories about Lord Shiva's *lilas* or games with his devotees at Chidambaram that we'd need a large hanky or a box of tissues handy to hear them out

It was this month, when the star Arudra was in the ascendant, that Lord Nataraja performed his divine dance for the sages Vyagrapada and Patanjali at Chidambaram. There are so many uplifting, moving stories about Lord Shiva's *lilas* or games with his devotees at Chidambaram that we'd need a large hanky or a box of tissues handy to hear them out. The Tamils lovingly called him Koothan, meaning 'Dancer', and sculptors meditated deeply before fashioning his images.

The poet Muthu Tandavar (1525–1600 CE) 'vanished' into the sanctum at Chidambaram on the very day of the Arudra *nakshatra*. Tandavar was cruelly kicked out by his parents as a little boy from his home in Sirkali town in the Kaveri delta, because he had an incurable skin infection. He joined the line of beggars at the local Shiva temple because where else could he go? But Parvati healed him and advised him to compose a new song for Shiva every day at Chidambaram.

When Tandavar, greatly daring, nervously finished his first song, a big commotion broke out because five gold coins of great antiquity suddenly appeared at the Lord's feet. Just as Parvati had healed Tandavar's body, Koothan Shiva healed his broken heart with this gesture, telling him he was not rejected, but belonged. This is but one of many stories that illumine our land. Tandavar's poignant songs are still sung by everyday people and by great concert musicians.

Gita Jayanti, celebrated every year, falls in Margashirsha, for the Bhagavad Gita was imparted by Krishna to Arjuna on the first day of the Battle of Kurukshetra in this month. Canto Ten is where the Lord spells out his presence in our midst, including "Of the months I am Margashirsha". Canto Eleven, where the Lord transfigures himself to appease Arjuna's audacious longing, has some of the most beautiful poetry in the known history of the world. Canto Sixteen, which describes the difference between 'divine' and 'demoniac' natures, has long held cult status and is attributed with great magical powers.

In so many ways, Margashirsha is the gift that keeps giving.

(Views are personal)
(shebaba09@gmail.com)

MAILBAG

WRITE TO: letters@newindianexpress.com

Disproportionate wages

Ref: *Low inflation optics and cost of living politics* (Nov 16). Despite many headlines of falling inflation, people on the ground feel no real relief because of stagnant wages. Politicians continue with their bravado, but growth is not possible without wage raises.
Resham Khan, Dehradun

Rahul's downfall

Ref: *Rahul's reign of relentless defeats* (Nov 16). Leadership qualities are an amalgamation of efforts, ideology, agility, perseverance and having real advisers with intellectual acumen. Leadership should have influence rather than authority. Do we see any of these qualities in Rahul Gandhi?
Jitendranath Guru, Padampur

Congress criticality

Ref: *Rahul's reign of relentless defeats* (Nov 16). It is really painful to read that Congress has become an endangered specie. Unfortunately, the party is not in a position to do deep introspection on its recurring inability to grab the pulse of the public.
G Nataraja Perumal, Tenkasi

Coalition currents

Ref: *NiMo landslide* (Nov 15). The decisive election victory was fundamentally driven by the consolidation of the state's electoral landscape. This outcome defied typical anti-incumbency fatigue, highlighting the critical role of alliance architecture and the electoral potency of targeted welfare schemes. The results, however, raise questions about federal fairness, as the dominance of the ruling party can influence allocation of development funds to non-ruling states.
S Padmanabhan, Kochi

Radicalist complex

Ref: *Anatomy of a white-collar terror module* (Nov 16). The reasons for the radicalisation of professionals extend far beyond simple alienation, misguided idolisation or identity crises. There is a larger, more complex landscape of emotional, socio-political, and psychological factors to be acknowledged. A persistent sense of being left behind can create fertile ground for radical influences.
Kattamreddy A Rupesh, Nagapattinam

FDI blow

Ref: *Korean firm ditches TN for AP* (Nov 16). The Tamil Nadu government should not have slipped the opportunity. If the state expects markets to be perfect, then it is living in a utopian world. Losing out on foreign reserves and secure job opportunities at such a critical time can be irreparable.
S Ramakrishnasayee, Chennai

THE NEW INDIAN EXPRESS
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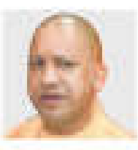
POSTS OF THE DAY

M A Baby @MABABYCPIM

The BJP claims to stand for "Sabka Saath, Sabka Vikas;" yet its leaders and top functionaries repeatedly make hate speeches and fan communal flames.

Mallikarjun Kharge @kharge

As guardians of our Democratic institutions, the media must uphold its duty with courage, integrity and independence - with no fear and no favour.



Yogi Adityanath @myogiadityanath

During times of crisis, it is folk songs and folk art that preserve history... We should feel a sense of pride for our motherland, our land of gods...

- Amir Rashid Ali was first picked up by J&K Police on Nov 11, who bought i20 car using papers of a fellow villager

NIA arrests 'owner' of car used in Red Fort blast

FAYAZ WANI @ Srinagar

THE National Investigating Agency (NIA) claimed a major breakthrough on Sunday in the ongoing probe into the Red Fort bomb blast case by arresting Amir Rashid Ali, an associate of the alleged suicide bomber Dr Umar un Nabi. Crucial details are emerging from Jammu and Kashmir about the role played by Ali, his brother Umar Rashid, and one Tariq Ahmed.

According to sources, Jammu and Kashmir Police had picked Ali for questioning on November 11, a day after the deadly explosion took place near the Red Fort. The NIA later brought him to Delhi for questioning, after which he was formally arrested.

Ali works with the Power Development Department of the state government, while his brother Umar Rashid works as a plumber.

Hailing from the Samboora village of south Kashmir's Pulwama district, Ali is said to be the last official buyer of the i20 car which was used by Nabi in the alleged suicide bombing on the evening of November 10. He had reportedly sold it to Nabi, though it was last registered in the name of Ali.

Sources said that Ali used documents of one Tariq Ahmed, also a resident of Samboora, for buying the car. The investigators have found that Ali has even been using a SIM card registered in Ahmed's name for the last few years.

The police have detained Ahmed as well, who is being interrogated by the state police officials to ascertain his involvement in the inter-state white-collar militant network and the Delhi blast. Source said that Ali, during the questioning, may have revealed more information to the interrogators about his role in the network and his association with Nabi.

The inter-state militant network was busted by the state police during a probe into the pasting of Jaish-e-Mohammad (JeM) posters in Kashmir. On October 19, JeM posters were found pasted at different locations in Bunpora, Nowgam, and the outskirts of Srinagar, targeting the police and security forces.

The NIA, meanwhile, said that it was working closely with the state police departments of Delhi, Jammu and Kashmir, Haryana, and Uttar Pradesh as well as sister agencies. "The NIA is continuing its investigation across states and pursuing multiple leads to unearth the larger conspiracy behind the bombing and identify others involved in the case," it said.

The police investigation exposed the inter-state white collar militant network of medical professionals leading to arrest of many Kashmiri doctors, including Dr Adeel Ahmed Rather and Dr Muzamil Ahmad Ganai, and recovery of a large amount of explosives and IED devices at the rented accommodation of Ganai, who was working at in Al Falah University in Faridabad.

Recovery of two live, one empty 9 mm bullets near site puzzles investigators

EXPRESS NEWS SERVICE @ New Delhi

PROBE UPDATE

1. Two live rounds and one empty shell found
2. Rounds identified as 9mm cartridges,a category of restricted calibre
3. Agencies also examining a suspected hawala trail linked to arrested doctors

INVESTIGATORS probing the November 10 Red Fort blast, are now focusing on a puzzling discovery: three bullet cartridges found scattered near the burnt Hyundai i20 that exploded killing 13 people and injuring over two dozen.

The cartridges, two live rounds and one empty shell were collected during a detailed examination of the debris, raising concerns over how ammunition of a restricted calibre surfaced at the site of a terror-linked explosion.

According to officials, the rounds were identified as 9mm cartridges, a category reserved for specialised government units or individuals with explicit authorisation. "The staff deployed at the spot were also asked to check their issued ammunition, but none was found missing. The cartridges were there, but there was no weapon to fire them," said a source.

Agencies are also reconstructing the exact route taken by the key accused, Umar Nabi, from the time he left Faridabad, travelled through Nuh in Haryana, and finally reached Delhi where he reportedly stopped for tea shortly before the blast They are correlating tower locations, call records, and footage from more than 50 CCTV cameras to recreate his movement.

The agencies are also examining a suspected hawala trail linked to arrested doctors Muzammil and Shaheen, with preliminary findings indicating transfers totalling nearly ₹20 lakh from suspected foreign handlers. Of this, around ₹3 lakh is said to have been spent on fertiliser procurement.

V-P hails 'guardian of the public purse' on 5th Audit Diwas

RAJESH KUMAR THAKUR @ New Delhi

The CAG of India stands proudly, upholding the principles of accountability, transparency, and integrity in public life

C P Radhakrishnan, Vice-President

VICE-President and Chairman of the Rajya Sabha, CP Radhakrishnan, on Sunday hailed the Comptroller and Auditor General of India (CAG) as the "guardian of the public purse," emphasising its crucial role in safeguarding public funds and promoting good governance. He also praised the CAG's 165-year legacy of dedicated service since the establishment of the office of the Auditor General in 1860.

Presiding over the 5th Audit Diwas celebrations in New Delhi as chief guest, the VP also remarked, "Supreme Audit Institutions across the world share one common purpose: to protect public money and promote good governance. Among them, the CAG of India stands proudly, upholding the principles of accountability, transparency, and integrity in public life".

He further described the CAG's reports as factual, evidence-based, and central to the 'moral wealth' of Bharat.

Radhakrishnan commended the CAG for introducing "One Nation, One Set of Object Heads of Expenditure" for both Union and State Governments — a reform that will significantly improve transparency and comparability in government spending.

Highlighting India's progress in AI, big data, blockchain, and machine learning, the Vice-President expressed satisfaction that the CAG, through initiatives such as the One Indian Audit and Accounts Department (IAAD) One System, AI-based audit frameworks, and several other measures, has incorporated technology, predictive analytics, and generative AI into the core of public financial management.

Govt plans to take 'Incredible India' to newer markets, plans rebranding

PARVEZ SULTAN @ New Delhi

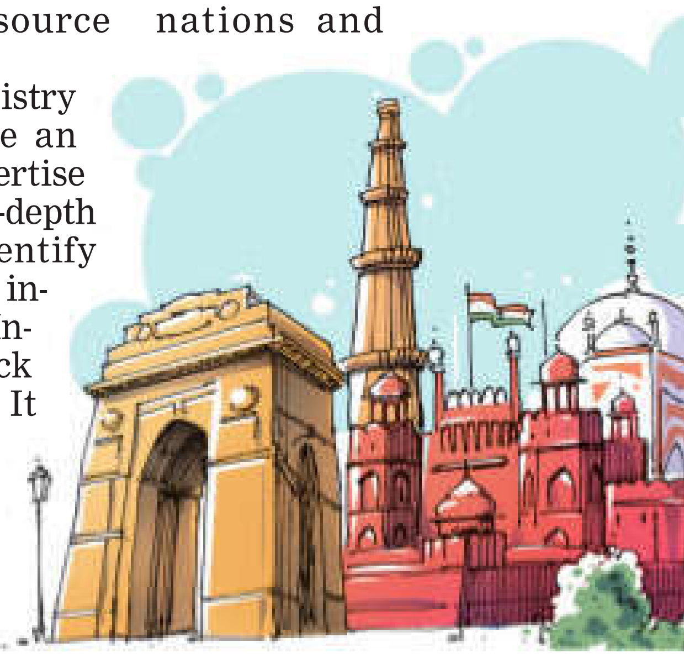
THE Ministry of Tourism has launched efforts for rebranding one of its most successful campaigns—Incredible India—to target new markets. The ministry is also set to start working on a complete new comprehensive brand strategy and executing integrated marketing campaigns highlighting India's diversity, culture, heritage, and modern tourism offerings. The campaign was launched in 2002 to promote the country as a world-class travel destination. According to the officials, the aim for repositioning the 'Incredible India' brand is to refresh, strengthen, and align the brand with evolving traveller expectations and drive sustained growth across international and domestic source markets.

As a first step, the ministry has planned to engage an agency with proven expertise in the field to initiate in-depth market research to identify groups of travellers who intend or may like to visit India and trends and check competitive countries. It will also help in figuring out evolving preferences and benchmarking against global competitors and data analysis to know actionable insights for campaign development. "The research will make us understand the profile and behaviour of foreign tourists or international visitors. Who are our competitors? How do the travellers select destinations and plan? What experiences are they looking for... This help will help in planning better tourism campaigns," said officials.

The emphasis, at the same time, will be for leveraging domestic tourism. The comprehensive communication strategy, according to objectives and branding guidelines, will focus on promoting new and lesser-known destinations in the domestic market, with the twin goal of reducing pressure on overcrowded destinations and fostering responsible tourism along with the awareness of being a responsible traveller.

Over the years, the ministry has led multiple campaigns to position India as a preferred travel destination. However, 'Incredible India' has become one of the most recognised tourism campaigns globally. This was followed by 'Incredible India 2.0' in 2017, marking a shift from generic promotion to thematic, product-based marketing. In 2020, the ministry launched the 'Dekho Apna Desh' initiative to promote domestic tourism and encourage citizens to explore their own country.

The ministry has been taking initiative to strengthen the brand with different measures like the introduction of an enhanced version of the Incredible India mobile application equipped with Artificial Intelligence (AI)-based features and more innovative offerings. The officials said that besides conventional mediums of communication and publicity such as print advertisements and television and radio commercials, a lot of attention is being given to "new media".



INSIDER TRACK

Rumblings in Cong after Bihar rout

The knives are out in Congress after the party's dismal showing in Bihar. Senior leaders, already frustrated by a string of electoral setbacks, are now questioning Rahul Gandhi's leadership in private conversations. The central leadership is catching the blame for the party's steady decline. Shashi Tharoor has called for a proper post-mortem of the Bihar debacle, pointedly noting that he wasn't asked to join the campaign. Rahul's frequent foreign trips have added to the anger. Complaints are piling up over what many believe was a muddled ticket-distribution process lacking clarity and planning. His absence on counting day—he was reportedly in Abu Dhabi—has sparked questions about priorities at the very top. Many in the party expect stormy internal debates, and perhaps a revolt, in the days ahead.

Uttar Pradesh mulling Nitish model

While the NDA's extraordinary Bihar sweep is widely credited to its cash-transfer schemes for women, Uttar Pradesh is abuzz with talk that the government may adopt a similar playbook. Elections in UP are in 2027, and officials say the government is exploring a large-scale cash transfer programme that could cover nearly 5 crore women. Bihar's Mukhyamantri Mahila Rojgar Yojana, under which Nitish Kumar transferred ₹10,000 to women just before the poll announcement, is being closely studied in Lucknow. Opposition parties insist the scheme tilted Bihar's electorate towards the NDA.

Spotlight back on Pradhan

The Bihar win has quietly changed the mood inside the BJP, prompting a few leaders to wonder if Dharmendra Pradhan might now be headed for a bigger organisational role. No one is saying it openly, and the party's day-to-day work hasn't skipped a beat — Dr K Laxman even went ahead with the standard meetings for the upcoming organisational elections. Yet the timing raised eyebrows. Pradhan reached the headquarters to booming cheers, greeted by workers who joked that someday he might become the party's real Pradhan. Whether that idea has any basis hardly mattered. The jokes kept flowing, the warmth was unmistakable, and, for a moment, the mood seemed to tilt gently in his favour.

CPWD's rotation rush

A low hum of urgency travelled through CPWD offices after word spread of a firm December deadline to shift out officials who had overstayed in sensitive posts. More than three hundred officers, well past their mandated tenures, had drawn the Central Vigilance Commission's glare during a recent review. The rotation policy exists precisely to prevent this build-up — the longer someone stays in a sensitive seat, the higher the risk that cosy interests will take root. The CVC has repeatedly reminded the department about service rotation, but this time the nudge feels sharper. Units have now been instructed to complete all pending movements and file action-taken reports.

Countdown on for petroleum secy

With Petroleum Secretary Pankaj Jain moving to the Eighth Central Pay Commission and his retirement approaching, conversations have turned to succession. Atish Chandra, a 1994-batch Bihar-cadre IAS officer now a Special Secretary in the PMO, is said to be a leading contender. The moment adds its own weight — global energy dynamics are shifting quickly, and major powers are digging in on questions of fossil-fuel access and pricing. The government reportedly wants a senior administrator with a strong grounding in both domestic and international energy markets. Chandra's experience is seen as aligning neatly with that expectation.

Gap at top of India's skilling mission

In the skill development ecosystem, a persistent concern is making the rounds: both NCVET and NSDC have been headless for over 6 months. Nothing looks broken on the surface — training flows continue, paperwork moves, and stakeholders keep to their schedules. But the absence of formal leadership at two key bodies that set standards, accredit partners, and shape long-term skilling pathways has begun to feel prolonged. Industry executives admit decisions are getting cleared, just at a slower, more cautious pace. Files hover a little longer, and strategic shifts pause mid-air. For now, the machinery runs, but many quietly hope the leadership vacuum closes soon.

'The answer is us': Indigenous groups protest

CONTINUED FROM PAGE 1

HERE in Brazil, marchers revelled in their right to be heard, their voices rising in a city chosen precisely to focus the world's attention on the Amazon and its defenders.

Indigenous groups led much of the procession, their painted faces and feathered headdresses a vivid reminder of who stands on the frontlines of climate breakdown. Their banners spoke of mining threats, land invasions and agribusiness encroachment. "The answer is us," read their signs, a tellingmessage to negotiators working behind fences at the conference venue.

The march came at the halfway point of COP30, a summit already marked by tension. Indigenous activists had twice disrupted proceedings earlier in the week, demanding their voices carry weight in decisions that will shape their survival. Saturday's peaceful procession channelled that urgency into spectacle, transforming anger into art and desperation into dance.

The protesters' energy stood in contrast to the slow grind of negotiations inside the conference halls. Delegates remained stuck on fundamental questions, on how to deliver the $300 billion in annual climate finance promised to poorer nations, how to ensure countries implement years of pledges, and how to respond to national climate plans that scientists say remain largely inadequate.

Brazil, as host, has taken an unusual approach. President Luiz Inácio Lula da Silva's government has indicated it will not pursue a traditional cover decision, a grand agreement typically hammered out in the final hours of these summits. Instead, the focus is on implementation of existing commitments. What that means in practice remains unclear, even as the talks enter second week.

The challenges are immense. The United States has sent no delegation, with President Donald Trump stuck in the fog climate denial. Meanwhile, analysis suggested a record 1,600 fossil fuel lobbyists are attending, a staggering 12% increase from last year. Against this backdrop, expectations for breakthrough agreements remain modest. Most hope for incremental progress on past promises rather than transformative new commitments.

The talks are scheduled to conclude on November 21. Between now and then, negotiators must navigate four major sticking points, comprising climate finance, trade, transparency, and the inadequacy of national climate plans. These issues have been shunted into separate, so-called presidency consultations, a sign of how difficult consensus has become.

Outside the negotiating rooms, the marchers carried their own message. Women in black lace veils mourned fossil fuels as if at a funeral. Rural workers demanded river protections. Youth activists held signs declaring "enough is enough" with theory and meetings. The crowd was a coalition of the threatened that included indigenous communities, small farmers, island nations facing rising seas, and young people inheriting awarming world.

As the procession wound its way through Belém, it splashed vibrant paint across grey proceedings. Whether that colour and passion can penetrate the conference walls and shift the pace of negotiations remains to be seen. But for one afternoon at least, the streets belonged to those demanding that the world finally match its climate promises with action.

BHU researchers revive timeless rice variety 'Adam Chini' with innovation

JITENDRA CHOUBEY @ New Delhi

FARMERS in the eastern districts of Uttar Pradesh are seeing their dreams take flight with the revival of the aromatic black rice variety, Adamchini. This initiative, led by agricultural scientists at Banaras Hindu University (BHU), has recently achieved significant breakthroughs in improving the variety's resilience and productivity.

The Adamchini rice, known for its sugar-crystal-like grains, pleasant aroma and superior cooking qualities, has long faced challenges due to its tall stature and slow maturation. Historically, its height, reaching up to 165 cm, made it vulnerable to lodging in adverse weather, damaging the texture and yield.

Additionally, the rice's long maturity period (155 days) and low yields (20-23 quintals per hectare) discouraged farmers from scaling up production, despite strong market demand, particularly from Australia and New Zealand.

In response to these challenges, Professor Shravan Kumar Singh and his team at BHU's Department of Genetics and Plant Breeding have spent over 14 years researching ways to enhance Adamchini without compromising its core qualities. The breakthrough came with the use of mutagenesis, a technique that has successfully reduced the rice's height, shortened its maturity period and increased its yield, all while retaining the signature aroma and grain type.

The research team has developed 23 novel mutant lines of Adamchini, including varieties with a reduced height (105 cm for mutant-14), earlier maturity (120 days for mutant-19), and higher yields (30-35 quintals per hectare for mutants 14, 15, 19, and 20). These improvements have made the rice more suitable for mass production while retaining its coveted fragrance, which is said to surpass that of popular Basmati.

These advancements have been particularly welcomed by farmers in the eastern foothills of the Vindhya mountain ranges, spanning districts like Chandauli, Mirzapur, Sonbhadra and parts of Varanasi. The state government has since branded Adamchini as "Vindhya Black Rice".

OP TRACKDOWN

The Haryana Police on Sunday said, with the arrest of 257 criminals in a single day, it achieved a major breakthrough in making the state safer during the statewide 'Operation Trackdown'.

2 KILLED AS CONTAINER TRUCK HITS STATIONARY VEHICLE IN UP

INDIA	Max	Min		Max	Min
Ahmedabad	29	16	Mumbai	31	24
Bhopal	24	11	Panaji	33	22
Jaipur	26	13	Patna	27	16
Amritsar	26	10	Lucknow	28	14
Chennai	28	26	Port Blair	29	26
Kolkata	29	21	Imphal	26	13
Srinagar	17	02	Chandigarh	24	10

● NDA to give due representation to women who played key role in win

JDU, BJP working on caste arithmetic in new cabinet

RAJESH KUMAR THAKUR @New Delhi

THE next NDA government in Bihar is expected to give proportional representation to all castes as well as women. Sources indicated that the NDA, led by JDU's Nitish Kumar, has decided to form the new cabinet by November 20-21, ensuring representation to all prominent castes that voted for the alliance to advance a new model of social justice.

A senior BP leader indicated on Sunday that the new state cabinet will include 16–17 ministers from various castes under the BJP quota, 15–16 from the JD(U) quota, excluding the CM post for Nitish Kumar, 3–4 from the LJP (RV) and 1 or 2 from HAM and RLM. "There is also a possibility of sending some allies to the state legislative council, following the electoral victories of Deputy CM Samrat Choudhary and Mangal Pandey," the leader said.

In a bid to cut into RJD's core Yadav vote bank, NDA fielded candidates from the community this election. According to data, the JDU fielded 10 Yadav candidates of whom 8 won. Out of BJP's 8 Yadav candidates 5 won; LJP (RV) fielded 5 of whom 2 won. "Under emerging tilt of Yadav caste towards NDA, the government will ensure cabinet representation to the community, which constitutes more than 14.5% of state's population," a Yadav leader of BJP said, requesting anonymity. "The NDA's new model of social justice will reflect PM Modi's mantra of 'Saab ka Saath' for 'Saab ka Vikas' through 'Saab ke prayas'," he added.

Twenty candidates from Kushwaha community won on NDA tickets – six from BJP and 11 from JD(U) compared to only six of the grand alliance, including three from RJD. According to results, the NDA now has 12 Brahmin MLAs, 32 Rajput, 20 Kushwaha, 2 Kayashtha, 15 Yadav, 33 from other OBC categories, 23 Bhumihar, 11 Paswan, 20 SCs, 32 EBCs, one ST and one Muslim.

"Women, who played a crucial role in delivering the NDA's landslide victory, are certain to gain appropriate representation in the new Bihar government," an alliance leader said.

Ten women candidates fielded by BJP have won. Out of JD(U)'s 12 women candidates, nine have won. Of 88 women fielded by parties of NDA and GA, 28 have been elected.

Some allies may be sent to state legislative council

A senior BP leader indicated on Sunday that the new state cabinet will include 16–17 ministers from various castes under the BJP quota, 15–16 from the JD(U) quota, excluding the CM post for Nitish Kumar, 3–4 from the LJP (RV) and 1 or 2 from HAM and RLM. There is also a possibility of sending some allies to the state legislative council.

● After rout, party leaders to deliberate on strengthening base

RJD to hold reflection meet of winners & losers today

RAMASHANKAR @Patna

AMID political churn, the RJD has convened a meeting with its newly elected MLAs, party candidates and other senior leaders on Monday to analyse the reasons for debacle in the Bihar assembly elections.

Apart from the 25 newly elected MLAs, former MLAs, candidates who lost in the polls and other senior leaders have been asked to be present at the meeting to be chaired by Tejashwi Prasad Yadav, who was INDIA's CM face. Candidates who lost election by narrow margin have been entrusted specific tasks for the meeting, a senior RJD leader said.

He said the meeting will also deliberate on strengthening party's base at the grassroots level. "There is nothing new in the meeting. Every party holds review meeting after the election results are announced. The leaders will discuss reasons for party's poor performance in assembly polls," RJD spokesperson Chitranjan Gagan said.

The RJD secured 23% of the vote share, a slight dip from the 23.11% received in the 2020 polls in which it emerged as the single-largest party with 75 seats in the 243-member Bihar assembly. This time it slipped to the third position in seats tally, with BJP bagging 89 seats and JD(U) 85.

In the 2025 Bihar assembly election, NDA secured three-fourths majority by getting 202 seats while Opposition Mahagathbandhan could bag only 35 seats. BJP emerged as the single largest party with 89 seats, followed by JD (85) and RJD (25). LJP (RV) got 19, Congress-6, AIMIM-5, HAM- 5, RLM-4, CPI (ML) -2 and IIP, CPI (M) and BSP one seat each.

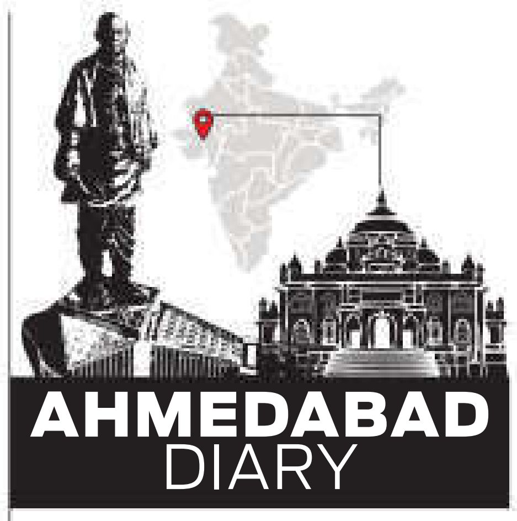
According to the Election Commission, NDA secured 46.52% of vote, ahead of Mahagathbandhan's 37.64%. Around 1.15 crore people voted for RJD candidates. Congress finished with 8.71%, Left parties with 4.18%, VIP with 1.38% and IIP with 0.37%. Congress narrowly avoided its lowest tally ever (4 seats in 2010), RJD's worst performance, too, was in 2010 election (24 seats).

The BJP, which emerged as the single-largest party with 89 seats, got 20.08% of the votes, up from the 19.46% in 2020. According to the EC, 1,00,811,43 people voted for the BJP.

FILE PHOTO

Party slipped to third position in the seats tally

The Rashtriya Janata Dal secured 23% of the vote share, a slight dip from the 23.11% received in the 2020 polls in which it emerged as the single-largest party with 75 seats in the 243-member Bihar assembly. This time it slipped to the third position in seats tally, with the BJP bagging a total of 89 seats and the Janata Dal (United) 85.



AHMEDABAD DIARY

DILIP SINGH KSHATRIYA
Our correspondent in Gujarat
dilipsingh@newindianexpress.com

State Congress to hold 60-day Jan Akrosh Yatra

Congress has opened a fresh front against the BJP government ahead of Gujarat's local body polls, by launching a 60-day, statewide Jan Akrosh Yatra. After the Somnath-to-Dwarka farmers' march, the party will now storm five zones, covering 1,100 km from Vav-Tharad starting November 21. Public meetings across seven districts and 40 talukas will spotlight anger over farmers' distress, youth unemployment, women's safety and inflation. State Congress chief Amit Chavda slammed the BJP's three-decade rule as "British-style governance" that filled state coffers but emptied people's hopes. The mobilisation signals Congress' aggressive pitch.

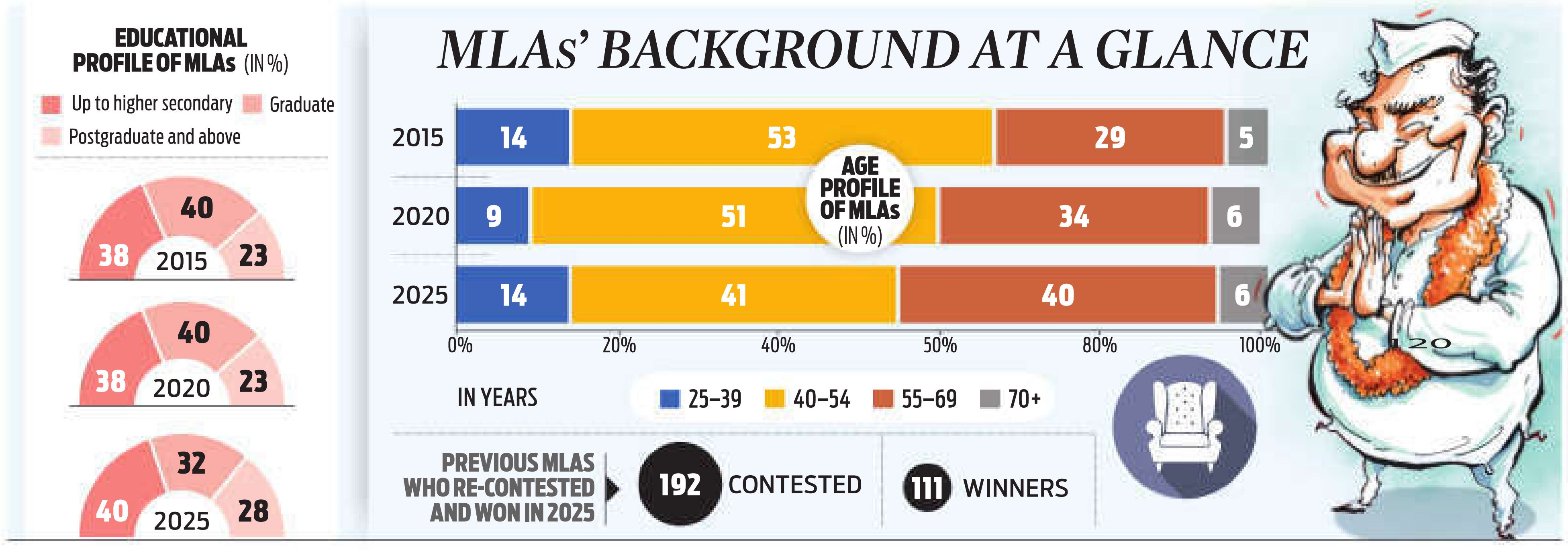
Rude jolt for BJP in municipal elections

The BJP has suffered a jolt in Dahod's Devgadh Baria Municipality, where independents, Congress members and BJP's own suspended councillors united to snatch power. Suspended BJP member Neel Soni defeated BJP's Dharmesh Kalal to claim the president's post after a no-confidence revolt shattered the ruling camp. Analysts call it BJP's growing factional fire, not just dissent. Soni won with a 16-vote bloc cutting across party lines, accusing Kalal of nepotism and zero development. Kalal denied wrongdoing but failed to stop the November 10 election despite a High Court plea. The upset signals a sharp crack in BJP's local grip.

BJP MLA stirs row with anti-Congress remarks

With panchayat elections nearing, Padra BJP MLA Chaitanya Singh Jhala ignited a political storm at the Mobha Snehamilan event. Attacking Congress as being "loud liars," he claimed Padra's development was stalled for years because of them from the highway project to drinking water supply. Jhala went further, alleging Rohingya migrants were living in Padra and "snatching citizens' rights," adding that such people must be traced and "sent back to Bangladesh." He said BJP governments at every level were delivering work on the ground, while Congress survived only on false credit-taking. His fiery remarks have intensified the heat in Vadodara.

Lesser youth, more women in new House



VISMAY BASU @New Delhi

THE astronomical victory of the NDA by securing 202 of the 243 seats in the recent Bihar Assembly polls forms the focus of the report published by the PRS Legislative Research.

While the BJP finished with 89 seats, and JD(U) with 85, the RJD fell sharply to 25 seats. This shift suggests a public mood that leaned toward continuity in governance and familiar leadership rather than experimentation. Some voters who had earlier alternated between alliances appear to have prioritised stability amid economic and social strain, and this is visible in the high return rate of incumbents, the report said.

Of the 250 MLAs who had served in the previous Assembly, 192 contested again and 111 won, a success rate of 58%. Former ministers also gained from public recognition, as 39 of the 49 who contested were re-elected. Women reached their highest representation so far with 29 MLAs, forming 12% of the House. Many among them are younger, with 13 between 25 and 39 years. Yet half of them do not have college degrees, reflecting both the social constraints they face and the persistence of uneven access to higher education.

Voters often appear to favour candidates who have strong social presence rather than formal qualifications, and this is visible in the overall educational distribution. Forty per cent of all MLAs do not have a college degree even as the number of postgraduates has risen since 2020. The Assembly also grew older.

MLAs aged 55 or above form 46% in 2025, up from 40% in 2020 and 34% in 2015.

Younger candidates appear to struggle for entry unless backed by strong organisational experience or inherited political networks, which slows generational change and affects the shape of legislative debate.

Politics and social work remain the most common professional backgrounds. Sixty per cent of MLAs belong to this category, while agriculture remains prominent and medicine accounts for only about one percent. The dominance of full-time political workers suggests that public life in Bihar is becoming more embedded in long-term organisational roles. This may strengthen local responsiveness but can also limit the variety of expertise entering the House.

The profile of women, younger leaders with limited higher education, older incumbents and career political workers shows a state negotiating social mobility but still carrying deep structural constraints.

Cong over-bargained in Bihar, lack of synergy hurt alliance, says Tariq Anwar

PREETHA NAIR @New Delhi

IN view of the Congress's poor show in the Bihar Assembly elections, former Union Minister and Congress MP from Bihar Tariq Anwar has noted that the party made a strategic mistake by staking claim to more than 50 seats in the Mahagathbandhan (Grand Alliance). The Congress does not have a strong organisational network in the state to justify the seat share, the Katihar MP believes.

Given that the Congress managed to win only six out of the 61 seats it contested in the elections, Anwar said the party must now introspect if it wants to remain competitive in polls.

Discussing the thumping victory of the Nitish Kumar-led National Democratic Alliance (NDA), which secured 202 seats, Tanwar observed that the transfer of ₹10,000 each to the bank accounts of crores of women and the special intensive revision of the voter list were the key factors that worked in favour of the ruling party. "The money was transferred to the bank accounts of women just days before the Election Commission announced the polling dates, and the EC did not stop it. It wasn't fair on the panel's part. So, there was a major turnout of women in favour of the NDA. That's one of the major reasons for their win," he expressed, adding, "And of course, our organisational weakness and internal strife were also reasons behind our party's poor performance. Unless the organisation adapts quickly, the party may struggle to regain ground in the Assembly elections scheduled for next year."

The leader also admitted that the stalemate over seat-sharing negotiations and the lack of coordination between the alliance partners also dented the prospects. "The coordination between alliance partners was not up to the mark. All stakeholders are responsible for it," he added.

Tanwar emphasised that the Congress must examine internal issues, such as allegations of unfair ticket distribution and the lacklustre campaign that followed. "Our campaign was also not very well organised," he admitted, highlighting the party's shortcomings in strategy as well as grassroots mobilisation.

SGPC mulls ban on lone woman for Pak jathas after pilgrim goes missing

HARPREET BAJWA @Chandigarh

THE Shiromani Gurdwara Parbandhak Committee (SGPC) is considering barring lone women travellers from accompanying groups (jathas) to Pakistan, after a woman devotee Sarbjit Kaur (48) went missing in the neighbouring country recently.

Kaur, who was part of a pilgrimage group (Jatha) for Guru Nanak Dev's 556th birth anniversary, reportedly embraced Islam, changed her name to Noor Hussain before marrying one Nasir Hussain of Sheikhupura in Pakistan. She has a criminal history with three cheating and fraud cases registered against her in Punjab.

SGPC secretary Partap Singh said that the apex Sikh body has now been forced to revisit its policy since it was the second such incident. "Earlier in April 2018, a Sikh woman Kiran Bala had failed to return to India when she embraced Islam and changed her name to Amna Bibi after marrying a person there," he added.

Singh said SGPC had initially objected to Kaur going to Pakistan alone, but after she obtained the recommendations of her village sarpanch and nambardar, they sent her passport to the Pakistan embassy.

Blaming the Centre, Singh said that the committee only recommended the names of the pilgrims, and it is the sole responsibility of the Central Government, intelligence agencies and police to in verify her antecedents, as three cases were registered on her. Besides, both her sons also faced criminal cases.

Singh said that she has hurt the religious sentiments of the whole community and brought a bad name to the entire process of pilgrimage.

Kaur has a criminal history, as three cheating and fraud cases are registered on Kaur in Bathinda and Kapurthala. Also nine cases are registered between both her sons Lovejot Singh and Navjot Singh, on charges of fraud, assault and cheating in Kapurthala, Sultanpur Lodhi and Kabirpur. Both her sons were married and were not on talking terms with their mother. Meanwhile, their father (husband of Kaur) has been living in United Kingdom for more than fifteen years.

FILE PHOTO

Bengal guv warns of legal action against TMC MP

SUBHENDU MAITI @Kolkata

WEST Bengal Governor C V Ananda Bose on Sunday threatened to take legal action against veteran Trinamool Congress (TMC) MP Kalyan Banerjee over his "invective" remarks leading to a confrontation.

Kalyan had alleged that the Governor House Raj Bhavan has been allowing the stacking up of arms and ammunition for BJP leaders on its premises. The MP from Sreerampore in Hooghly district also claimed that the Governor should stop providing shelters to criminals (BJP leaders) inside the Raj Bhavan complex.

"As long as an incompetent governor like you remain, as long as a BJP-servant Governor is there in the state, nothing good will happen in Bengal," Kalyan added. In a sharp retort, the Governor termed allegations "inflammatory, explosive, and irresponsible." Bose demanded an apology from Kalyan, failing which he threatened to take legal action against the Trinamool Congress MP.

"When a ruling party MP says that arms and ammunition are there inside the Raj Bhavan, is he expressing his lack of confidence in the police force of the state?" Bose wondered. "Already, some people have come, and some are still coming. They can see everything themselves," the governor further added.

Meanwhile, the Raj Bhavan demanded an apology from Banerjee. It has also demanded an immediate probe as Banerjee's allegations suggest a breach of the governor's security with "Z plus" category. The BJP also strongly criticised Kalyan Banerjee's remarks.

BJP MP Jaganath Sarkar Kalyan said, "As he is an MP, action should be taken against him for such a comment."

Meanwhile, BJP MLA Agnimitra Paul said, "If arms and ammunition are found inside the Raj Bhavan, it means that the TMC MP (Kalyan Banerjee) is hitting out at CM Mamata Banerjee because the security of the Raj Bhavan is with the Kolkata Police, which is under her government."

Fisherman dies in B'desh facility, kin suspect torture

SUBHENDU MAITI @Kolkata

A deaf and mute fisherman of West Bengal died at a correctional home in Bangladesh after he and some other fishermen were arrested by the Bangladesh Naval Force for allegedly entering the neighbouring country's waters, police said on Sunday.

Bablu was a resident of Paschim Gangadharpur village under the Harwood Point coastal police station in South 24 Parganas. The family was informed about the tragedy on Saturday. His younger brother Basudeb alleged, "It is not a normal death. We suspect that he was tortured before being killed inside the jail. It's a planned murder."

32 miners killed after a bridge collapsed over a flooded cobalt mine in Congo's Lualaba province

GLOBAL WEATHER

Beijing	29	19	SNY	Los Angeles	32	19	SNY
Colombo	29	25	TDS	Melbourne	17	5	LC
Dhaka	33	25	TDS	Moscow	28	13	SNY
Dubai	44	28	SNY	New York	26	15	SNY
Houston	30	23	TDS	Singapore	32	25	TDS
Istanbul	33	21	SNY	Toronto	23	13	SNY
London	20	13	SNY	Washington	26	14	SNY

LR: Light Rain • **HR:** Heavy Rain • **LS:** Light Snow • **TDS:** Thundershower • **LC:** Light Cloud • **SNY:** Sunny

SEA TENSIONS

China flies 'bomber patrol' to counter trilateral drills

BEIJING

THE Chinese military for the first time conducted a "bomber formation patrol" with its fighter jets over the disputed South China Sea on Sunday as a 'warning' to the Philippines after its navy conducted joint patrols with the US and Japan.

China, which claims most of the South China Sea, is locked in an intractable maritime dispute with the Philippines, Vietnam, Malaysia, Brunei and Taiwan, which have counterclaims over the area that is home to busy regional and international trade routes. The Chinese People's Liberation Army (PLA) Southern Theatre Command announced that it had conducted a bomber formation patrol amid the Philippines' so-called "joint patrols" with external forces — the first time it has announced such a move, according to the state-run Global Times.

The two-day maritime exercise by the US, Japan and the Philippines ran from Friday to Saturday. In a statement, a spokesperson for the Southern Theatre Command, Senior Colonel Tian Junli, said the Philippines has frequently colluded with external forces to carry out so-called "joint patrols," undermining regional peace and stability.

"We solemnly warn the Philippine side to immediately stop provoking incidents and escalating tensions," he said.

The theatre command forces maintain high alert at all times, resolutely safeguarding national sovereignty, security, and stability in the South China Sea, Tian said. Any attempt to infringe on sovereignty or stir up trouble will not succeed, he added. Military experts say the bomber formation. *PTI*

Netanyahu draws red line on Palestinian statehood

Ahead of a UN vote, Bibi doubles down as West Bank violence mounts

TEL AVIV

Mourners carry the body of the Palestinian Hassan Ahmed Jamil Moussa,19, who, according to health authorities, was killed during an Israeli raid last night, during his funeral in the Askar camp near the West Bank city of Nablus | AP

ISRAELI Prime Minister Benjamin Netanyahu on Sunday vowed to oppose any attempt to establish a Palestinian state, a day before the UN Security Council will vote on a US-drafted resolution on Gaza that leaves the door open to Palestinian independence.

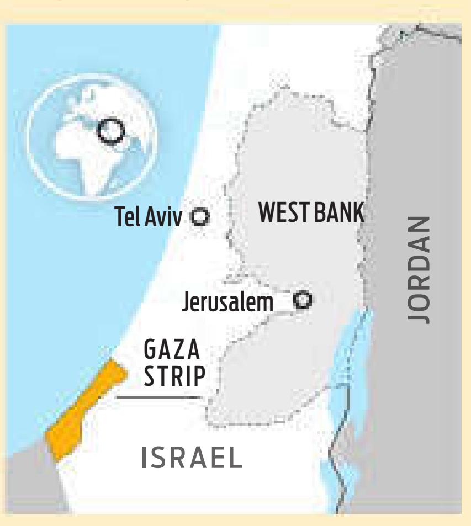
Netanyahu has long ruled out Palestinian independence, asserting that creating a Palestinian state would reward Hamas and eventually lead to an even larger Hamas-run state on Israel's borders. But as the US attempts to push forward with its Gaza ceasefire proposal, he faces heavy international pressure to show flexibility.

The Security Council is expected to vote on a US proposal for a UN mandate for an international stabilisation force in Gaza despite opposition from Russia, China and some Arab countries. The US, under pressure from countries expected to contribute troops to the force, revised the resolution with stronger language about Palestinian self-determination. It now says that President Donald Trump's plan may create a "credible pathway" to Palestinian statehood. A rival Russian proposal uses even stronger language in favor of Palestinian statehood.

Netanyahu's hard-line governing partners have urged him to take a tough stand on the calls for Palestinian independence. Speaking to his Cabinet, Netanyahu said Sunday that Israel's opposition to a Palestinian state has "not changed one bit." *AP*

WAR WATCH

ISRAEL-GAZA: DAY 771



TOLL SO FAR

69,170

Trump faces headwinds in securing Saudi-Israel deal

WASHINGTON

DONALD Trump has not been subtle about how badly he wants to see Saudi Arabia and Israel normalise relations.

He has talked up his push to extend his first term Abraham Accords "the project that formalised commercial and diplomatic ties between Israel and a trio of Arab nations" as key to his plan for bringing long-term stability to the Middle East as the fragile ceasefire between Israel and Hamas in Gaza continues to hold.

The normalisation push is expected to be high on the agenda when Trump hosts Saudi Crown Prince Mohammed bin Salman on Tuesday for talks during a pomp-filled White House visit.

"I hope that Saudi Arabia will be going into the Abraham Accords very shortly," Trump told reporters aboard Air Force One on Friday as he made his way to Florida for the weekend.

FILE: Donald Trump and Saudi Crown Prince Mohammed bin Salman greet delegations at Riyadh's Royal Palace | AP

Yet Trump's optimism that a US-brokered deal could come soon is tempered by more sober internal assessments. Saudi Arabia is unlikely to sign on to the accords anytime soon, but there is cautious optimism that an agreement can be sealed by the end . *AP*

Iran foreign minister says enrichment halted after strikes

TEHRAN

IRAN's foreign minister said Sunday that Tehran is no longer enriching uranium at any site in the country, trying to signal to the West that it remains open to potential negotiations over its atomic programme.

Answering a question from an *Associated Press* journalist visiting Iran, Foreign Minister Abbas Araghchi offered the most direct response yet from the Iranian government regarding its nuclear program following Israel and the United States' bombing of its enrichment sites in June during a 12-day war. "There is no undeclared nuclear enrichment in Iran. All of our facilities are under the safeguards and monitoring" of the International Atomic Energy Agency, Araghchi said. "There is no enrichment right now because our facilities, our enrichment facilities, have been attacked."

Asked what it would take for Iran to continue negotiations with the US and others, Araghchi said Iran's message on its nuclear program remains "clear."

"Iran's right for enrichment, for peaceful use of nuclear technology, including enrichment, is undeniable," the foreign minister continued. "We have this right, and we continue to exercise that, and we hope that the international community, including the United States, recognize our rights and understand that this is an inalienable right of Iran." He said *AP*

Illegal migration dividing Britain: UK home secy

LONDON

ILLEGAL immigration is tearing Britain apart and tougher measures such as an extended waiting period of 20 years for refugees to acquire permanent residency are required to unite the country, UK Home Secretary Shabana Mahmood said on Sunday.

During a round of media interviews ahead of a planned statement in the House of Commons on Monday, the South Asian heritage Cabinet minister described the issues as a "moral mission" for her to fix the country's broken asylum system.

It confirmed earlier reports of the UK Home Office's plans to model latest immigration crackdowns on a tough system followed by Denmark.

"I can see and I know my colleagues can that illegal migration is tearing our country apart. It's our job as a Labour government to unite our country and if we don't sort this out, I think our country becomes more divided," Mahmood told *The Sunday Times*. Asked by *Sky News* if her crackdowns seemed racist," she said. *PTI*

President Zelenskyy spearheads bid to revive Russia prisoner swaps

KYIV

UKRAINE is working to resume prisoner exchanges with Russia that could bring home 1,200 Ukrainian prisoners, President Volodymyr Zelenskyy said Sunday, a day after his national security chief announced progress in negotiations.

"We are ... counting on the resumption of POW exchanges," Zelenskyy wrote on X. "Many meetings, negotiations and calls are currently taking place to ensure this."

Rustem Umerov, Secretary of Ukraine's National Security and Defense Council, said Saturday he held consultations mediated by Turkey and the United Arab Emirates on resuming exchanges. He said the parties agreed to activate prisoner exchange agreements brokered in Istanbul to release 1,200 Ukrainians. Moscow did not immediately comment.

The Istanbul agreements refer to prisoner-exchange protocols established with Turkish mediation in 2022 that set rules for large, coordinated swaps. Since then, Russia and Ukraine have traded thousands of prisoners, though exchanges have been sporadic. Umerov said technical consultations would be held soon to finalize procedural and organizational details, expressing hope that returning Ukrainians could "celebrate the New Year and Christmas holidays at home — at the family table and next to their relatives."

In other developments, energy infrastructure was damaged by Russian drone strikes overnight into Sunday in Ukraine's Odesa region, Ukraine's State Emergency Service said. A solar power plant was among the damaged sites.

Meanwhile, an agreement to supply Ukraine with US liquefied natural gas (LNG) was signed in Athens Sunday during the official visit of Ukrainian President Zelenskyy to Greece. Zelenskyy and Greek PM Kyriakos Mitsotakis attended the signing of deal between Greece's gas supplier DEPA and Ukraine's Naftogas, as did the United States Ambassador to Greece Kimberly Guilfoyle. *PTI*

CHANGE OF NAME

I, Ex.No: **2603254M**, Rank: **HAVILDAR**, Name: **VENKATA PRASAD KURVI**, Resident of H.No: 1-3A, Raithunagaram Village, Nandyal Mandal, Nandyal District - 518503, Andhra Pradesh, India. That my Son's name entered in my Army Service Record as **KURVI VENKATA DEELIP KUMAR** by mistake in instead of **KURVI VENKATA DILEEP KUMAR**. Hence I request to concerning Authorities please accept this affidavit and kindly consider my Son's name as **"KURVI VENKATA DILEEP KUMAR"** (reason of change). This is for kind information of all concerned.

CHANGE OF SPOUSE NAME

I,HEMAVATHI (Existing Name of spouse as per pension certificate) spouse of **E.Balaraju** (Name of Husband **E.Balaraju** W/S FIT (M) 248813 presently residing at D.No: 202-B1, Sai Residency, Vararupa Happy Homes Apartment, Telugu-thalli Road,Thummalagunta,Tirupati Rural,Chittoor District,A.P.,(Existing Name of spouse as per Pension certificate) **ELLENTI PRAMEELA** (Proposed corrected new Name) as per Affidavit. Dt: 27-01-2021.

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THE NEW INDIAN EXPRESS

CSB Bank Trusted Heritage Smart Future

PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENTS

The borrower/s in specific and interested bidders,in general, are hereby informed that on account of non-repayment of the Banks due by the borrowers as under despite the payment notice and recall/auction notice issued by the Bank, the gold ornaments pledged with the bank security by the respective borrowers for the loan availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through e-auction portal https://gold.samil.in on 26th November 2025 at 10.30 AM The auction may be adjourned to any other later date at the discreation of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further inform that the gold ornaments will be disposed of by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank. In case of diseased borrower, all conditions will be applicable to legal heirs

S. No.	Account Name	Client ID	No.of Acc.	Bal.Outstanding as on 14/11/2025	Weight (grams)
	ANANTAPUR				
1	A Roshan Jameer	4558802	001	1,27,861.00	43.80
2	Alakunta Venkata Ramudu	7371520	002	12,62,051.00	187.80
3	Amaravathi Ravi	8320482	001	6,98,339.00	105.00
4	Ankireddy Naga Prathapa Reddy	7352760	004	89,61,150.50	1,318.00
5	B T V M Kishore	7905160	001	1,37,607.00	25.00
6	Bandaru Balamma	4707108	001	1,38,118.00	25.60
7	Bathyala Sreenivasulu	7896514	002	4,43,078.50	79.30
8	C Manikanta	8118511	002	1,60,155.36	29.50
9	Chakali Anil Kumar	8317193	003	7,29,387.00	111.50
10	Channampalli Pavankumar	8314700	001	2,44,025.00	36.00
11	Chinna Ramanjaneyulu	8161628	001	1,18,105.91	35.00
12	Chiruthala Lingamaiah	8327061	001	56,107.15	10.00
13	D Hussain Bee	8197372	001	2,58,761.00	52.20
14	Janagonda Mukesh Babu	7350819	003	8,11,830.15	136.00
15	K Lakshmanna	7837930	001	3,13,184.50	57.50
16	K Meena	8303678	001	3,78,107.00	57.90
17	Kotapati Vinay Kumar	8300576	002	4,94,525.00	72.30
18	M Kesava	7759662	001	8,64,320.00	129.70
19	Mannala Balasubramanyam	7634706	003	12,86,779.86	186.10
20	Meeniga Dhananjineyulu	8163224	001	1,63,456.79	35.00
21	Mukthapuram Madhava Reddy	8161579	001	73,704.00	13.00
22	Nagalapuram Aruna	8155483	002	6,36,755.28	95.00
23	Nandi Sreekanth	4862934	001	30,436.00	5.70
24	Nitturu Babafakruddin	8207064	001	8,39,749.00	123.90
25	Palavayi Ramaiha	4846392	001	14,04,555.50	210.90
26	Penujure Sudhakar	4387521	001	17,60,070.42	510.00
27	Pillala Lakshmi	7966955	001	1,27,372.91	23.00
28	Pujari Gopal	8299888	001	2,29,315.00	34.50
29	Ragulapadu Revantheswara Reddy	8313030	001	12,99,066.00	194.00
30	Ramesh .	4735186	001	2,98,364.50	45.00
31	S Chandrasekharachari	4834678	001	93,781.00	17.60
32	Saake Lakshmi Devi	7832738	002	2,65,141.00	49.50
33	Sake Eswarayya	8244965	001	1,44,207.85	26.00
34	Shaik Mahaboob Sharif	7934494	001	7,90,453.00	162.00
35	Vaddi Narayana	7569239	001	5,77,564.00	86.50

For more details/account wise information borrowers/interested bidders may contact respective branches and for participating in the auction, please visit/login to the e-auction portal https://gold.samil.in

ANDHRA PRADESH | Date : 17.11.2025 **Sdl- Authorized Officer, CSB Bank**

SHRIRAM Finance **SHRIRAM FINANCE LIMITED**

Registered Office :: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600032
Branch Office: D.NO. 20/342, Upstair TVS Showroom, 1st Floor, Ballary Road, Guntakal.

SYMBOLIC POSSESSION NOTICE

We, M/s. Shriram Finance Limited (formerly known as "Shriram City Union finance Limited" amalgamated with Shriram Transport Finance limited and converted as Shriram Transport Finance Limited as per the orders of NCLT Bench-II Chennai dated 09.11.2022) and thereafter obtained the approval to rename as Shriram Finance Ltd (Ministry of Corporate Finance letter dated 30.11.2022), is a company registered under the Companies Act, 2013 and also registered with RBI to do Non-Banking Finance business.

Where as, the undersigned being the authorised officer of Shriram Finance Limited (SFL) under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) and in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued demand notices to the Borrowers details of which are mentioned in the table below to repay the amount mentioned in the said demand notices.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken symbolic Possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said Rules, on this **12th day of November '2025.**

Borrower & Guarantors Name and Address	AMOUNT DUE AS PER DEMAND NOTICE :
1. Boya Sarath Kumar, S/o B. Guruprasad, Aged About : 33 Years, residing at D.No. 8-384-C, Srirama Takies Road, Peapully, Kurnool Dist., - 518221. **Buss** : Sri Vignesh Medical & General Store, Kurnool Road, Gooty. **2. B. Parvathi,** W/o B. Guru Prasad, Aged About : 67 Years, residing at D.No. 8-384- C, Srirama Takies Road, Peapully, Kurnool Dist., 518221. **3. N.P Lakshmikanth,** S/o Late N.P. Rama Krishna, Aged About : 36 Years, residing at D.No. 12-402, Thimmampeta, Garladinne (M), Anantapur Dist., -515731. **Occ** : Porter (OPTG), Operating Dept., South Central Railways. EMP ID-245II100041	To **Rs. 38,91,117/-** (Rupees Thirty Eight Lakhs Ninety One Thousand One Hundred and Seventeen Only) under reference of **Loan A/c No:- GNTKLTF2303300003** Loan Amount : 20,00,000/- Demand Notice Dated : 25-06-2025

Description of Property : Kurnool District., Peapalli Sub- District, Peapalli Gram Panchayat and Village Ward No. 8, Siddamma Chenu Street, Near to D.no. 353 Sy. No. 461/A1, an extent of AC.2.61 cents and in it East to West 5 Yds or 4.572 mts and North to South 10 Yds or 9.144 mts total 50 Sq.yds or 41.85 sq.mts of Land and Plinth Area 450 sq.fts., R.C.C, **Bounded on :East :** Pedda Tirupalamma Kottam; **West :** Property of Shaik Hajibi; **North :** Rastha; **South :** 8 Mooras land belongs to M. Venkatanna.

This notice is also hereby to caution the general public at large that the authorized officer of SFL is in the lawful Possession of the immovable property mentioned herein above and the Borrowers or any person shall not after receipt of this notice transfer by way of sale, lease or otherwise deal with/ alienate any of the above mentioned secured assets referred to in this notice, without prior written consent of SFL

Place : Guntakal **Authorized Officer**
Date : 12-11-2025 **Shriram Finance Limited**

SHRIRAM Finance **SHRIRAM FINANCE LIMITED**

Registered Office :: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai-600032
Branch Office : D.No. 4-56, Plot No. 59, 2nd Floor, Vidyuth Nagar, Anantapur.

SYMBOLIC POSSESSION NOTICE

We, **M/s. Shriram Finance Limited** (formerly known as **"Shriram City Union Finance Limited"** amalgamated with Shriram Transport Finance Limited and converted as Shriram Transport Finance Company Limited as per the orders of NCLT Bench-II Chennai dated 09.11.2022) and thereafter obtained the approval to rename as Shriram Finance Ltd (Ministry of Corporate Finance letter dated 30.11.2022), is a company registered under the Companies Act, 2013 and also registered with RBI to do Non-Banking Finance business

Where as, the undersigned being the authorised officer of Shriram Finance Limited (SFL) under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) and in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued demand notices to the Borrowers details of which are mentioned in the table below to repay the amount mentioned in the said demand notices.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said Rules, on this **11th day of November '2025.**

Borrowers & Guarantors Name and Address	AMOUNT DUE AS PER DEMAND NOTICE :
1. Talari Ravi Kumar, S/o T. Suryanarayana, Aged About : 33 Years, residing at D.No. 7-165, Gujjala Saradhadevi Nagar, Bukkarayasamudram, Anantapur Dist., -515001. **2. Talari Ramanamma,** W/o Talari Adi Narayana, Aged About : 45 Years, residing at D.No. 7-165, Gujjala Saradhadevi Nagar, Bukkarayasamudram, Anantapur Dist., -515001. **3. D. Suresh,** S/o D. Vandarappa, Aged About : 32 Years, residing at D.No. 1-82, S.C Colony, Meenahalli, Kanekal, Anantapur Dist., -515871.	To **Rs. 37,51,855/-** (Rupees Thirty Seven Lakhs Fifty One Thousand Eight Hundred and Fifty Five Only) under reference of **Loan A/c No : ANAN2TF2303110005** Loan Amount : 25,00,000/- Demand Notice Dated : 25-06-2025

Description of Properties : Anantapuramu Registration District, Anantapuram Sub- District, Upparapalli Gram Panchayathi, Upparapalli Village Fields, Surya Number 106/3C, Piki an extent of AC.1.14 Cents Piki AC.0.57 Cents Piki AC.0.11.86 Cents or 0.048 Hectors in Plot No's : 10, 11, 12 and 13. **Bounded on : East :** Remaining Land; **West :** 20 ft. wide Road; **North :** Plot No. 9; **South :** Remaining Land. Within these boundaries measuring towards East to West on Northern side 43.6 Sq.ft., or 13.29 Sq. Mts., on Southern side 30.10 Sq.ft., or 9.18 sq. mts, and North to South on Eastern Side 123.81 Sq. ft., or 37.76 sq. mts, on Western side 132.6 Sq.ft., or 40.44 sq.mts total admeasuring 571.1 sq. yards of vacant Plots with all easementary rights and appurtenant site therein.

This notice is also hereby to caution the general public at large that the authorized officer of SFL is in the lawful symbolic Possession of the immovable property mentioned herein above and the Borrowers or any person shall not after receipt of this notice transfer by way of sale, lease or otherwise deal with/ alienate any of the above mentioned secured assets referred to in this notice, without prior written consent of SFL

Place : Anantapur **Authorized Officer**
Date : 11-11-2025 **Shriram Finance Limited**

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Borrower & Guarantors Name and Address	AMOUNT DUE AS PER DEMAND NOTICE :
1. Syed Basha, S/o S. Ibrahim, Aged About : 38 Years, residing at D.No. 1/62-B, Dasari Veedhi, Gooty, Anantapur Dist., -515401. **2. S. Rizwana,** W/o S. Basha, Aged About : 28 Years, residing at D.No. 1/62-B, Dasari Veedhi, Kurnool Road, Gooty, Anantapur Dist., -515401. **3. Shaik Haji Vali,** S/o Shaik Mahaboob Saheb, Aged About : 41 Years, residing at D.No. 10-357, Janda Street, Gooty, Anantapur Dist., -515401.	To **Rs. 42,79,928/-** (Rupees Forty Two Lakhs Seventy Nine Thousand Nine Hundred and Twenty Eight Only) under reference of Loan **A/c No : GNTKLTF2403290002** Loan Amount : 30,00,000/- Demand Notice Dated : 25-06-2025

Description of Property : Anantapuramu District, Gooty Sub District, Gooty Mandal, Kothapeta Gram Panchayat and village accounts, Circar Dry Sy. No. 36-1/6 a total extent of AC.9.94 Cents and in it an extent of AC.6.00 Cents and in it an extent of AC.1.00 Cents, Circar Dry. Sy. No. 36-1/5 a total extent of AC.9.94 Cents and in it extent of AC.6.00 Cents and in it an extent of AC.1.00 Cents. Circar Dry Sy. No. 36-1/2 a total extent of AC.9.94 Cents and in it an extent of AC.6.00 Cents and in it an extent of AC.1.00 Cents. Circar Dry Sy. No. 36-1/4 a total extent of AC.9.94 Cents and in it an extent of AC.6.00 Cents and in it an extent of AC.1.00 Cents. Circar Dry Sy. No. 36-1/3 a total extent of AC.9.94 Cents and in it an extent of AC.6.00 Cents and in it an extent of AC.1.00 Cents and Circar Dry Sy. No. 36-1/7 a total extent of AC.9.94 Cents and in it an extent of AC.6.00 Cents and in it an extent of AC.1.00 Cents. Totaling an extent of AC.6.00 Cents of Land Converted in to House Plots under a Layout and in it :

Item No. 1 : Plot bearing No.'s 55, 56 and 57 : **Bounded on : East :** Plot No. 40, 41 and 42; **West :** 20ft., Width Road; **North :** 25ft., Width Road; **South :** Plot No. 58. Within these site admeasuring East to West 36.65 ft., or 11.90 mts., North to South 150 ft., or 45.05 mts., comprising a total extent of 5947.5 sq.ft., or 660.83 sq.yards or AC.0.13.60 Cents of Vacant site only.

Item No. 2 : Plot bearing No.'s 59 : **Bounded on : East :** 20ft., Width Road; **West :** Land of others; **North :** 25ft., Width Road; **South :** Land of others; Within these site admeasuring East to West Northern side 40 ft., or 12.13 mts., East to West Southern Side 0 ft., or 0 mts., and North to South Eastern side 133 ft., or 40.34 mts., and North to South on Western Side 136.75 ft., or 41.48 mets., comprising a total extent of AC.0.06.19 Cents of Vacant site only.

Item No. 3 : Plot bearing No.'s 58 : **Bounded on : East :** Plot No. 39; **West :** Land of others; **North :** Plot No. 57 and 20 ft. width Road; **South :** Plot No. 38; Within these site admeasuring East to West Northern side 53.33 ft., or 16.70 mts., East to West Southern Side 46 ft., or 13.95 mts., and North to South on Eastern side 50 ft., or 15.16 mts., and North to South on Western Side 50.25 ft., or 15.24 mets., comprising a total extent of AC.0.05.71 Cents of Vacant site only.

This notice is also hereby to caution the general public at large that the authorized officer of SFL is in the lawful Possession of the immovable property mentioned herein above and the Borrowers or any person shall not after receipt of this notice transfer by way of sale, lease or otherwise deal with/ alienate any of the above mentioned secured assets referred to in this notice, without prior written consent of SFL

Place : Guntakal **Authorized Officer**
Date : 12-11-2025 **Shriram Finance Limited**

14% Rise in India's coal import to 22.05 million tonne (MT) in September, driven by increased demand of the dry fuel ahead of the festive season

Decoding different mutual fund categories

Sebi has classified funds to ensure investors understand where their money is being invested and risks involved

DIPAK MONDAL @ New Delhi

START a systematic investment plan (SIP) in mutual funds — this is a popular refrain among investment advisors. They may suggest different categories of funds to build your mutual fund portfolio, and many of the names — flexi-cap, multi-cap, value fund, growth fund — might sound Greek to you.

Here's a simple guide to decode some of those terms so that the next time a financial advisor throws such jargon at you, you don't feel clueless. (This explanation covers only equity fund categories.)

Large-cap funds: These funds, as per Sebi's definition, must invest at least 80% of their portfolio in large-cap stocks — the stocks of the top 100 companies by market capitalisation.

These are usually shares of companies with a market cap of up to ₹1 lakh crore. Large-cap stocks should ideally form the core of your portfolio because their returns tend to be more consistent, and they are considered safer bets.

Flexi-cap funds: As the name suggests, these funds invest across different market caps. They are not bound by strict allocation rules, giving investors exposure to quality large-, mid-, and small-cap companies. However, they must invest at least 65% of their portfolio in equities or equity-related instruments.

Multi-cap funds: These are similar to flexi-cap funds in that they can invest across market caps, but they come with stricter allocation requirements. Multi-cap funds must invest at least 25% each in large-, mid-, and small-cap stocks. Overall, they must allocate a minimum of 75% of their portfolio to equities.

Mid- & small-cap funds: These funds must invest at least 65% of their portfolio in mid-cap or small-cap stocks. Mid-caps are companies ranked 101–250 by market capitalisation, while those ranked beyond 250 are categorised as small caps. Because these companies are smaller, their share prices are more susceptible to sharp movements.

They are more volatile and riskier but also have the potential to deliver very high returns.

Beyond market-cap-based classifications, there are also funds that follow specific investment styles. Value funds follow a value-investing strategy — identifying stocks that are 'cheaply' valued, such as those trading at less than 20 times forward earnings.

Growth funds, on the other hand, invest in companies with high future growth potential, which typically command premium valuations — for example, a new-age tech company trading at 50 or even 100 times earnings.

You may also come across contra funds, which take contrarian bets by investing in sectors that are currently out of favour. Sectoral or thematic funds invest at least 80% of their portfolio in a specific sector (such as banking or infrastructure) or a particular theme.

These are Securities and Exchange Board of India (Sebi)-specified classifications to ensure that investors clearly understand where their money is being invested and the kinds of risks involved.

Beyond m-cap-based classifications

Beyond market-cap-based classifications, there are funds that follow specific investment styles. Value funds follow a value-investing strategy — identifying stocks that are 'cheaply' valued, such as those trading at less than 20 times forward earnings

MONEY-WISE

REASONS FOR LOSING MONEY IN EQUITIES

FINANCIAL ADVICE

PV SUBRAMANYAM

writes at www.subramoney.com and has authored the best seller 'Retire Rich - Invest ₹40 a day'

WHY should you invest in equities? Simply to create enough wealth and be financially free. Once you learn to invest in equities, the road to being financially free becomes easier. However, it is not easy to invest in equities – especially, creating a portfolio of equity shares. It is easier to invest in equity mutual funds. Learning equity investment is not easy but at least let us check whether we are avoiding the mistakes.

A dozen reasons why people lose money in equities:

- **Emotional decision making:** Investors often panic-sell during market downturns out of fear, locking in losses, or buy into hype during bullish periods, leading to overpaying for assets that later correct.
- **Lack of patience:** Expecting quick returns or reacting impatiently to temporary underperformance causes premature exits from solid investments, missing out on long-term compounding and recovery.
- **Chasing trends or hot tips:** Following popular sectors, top-performing funds based on past results or unverified recommendations from social media, friends, or influencers often results in buying at peaks and suffering from reversals.
- **Excessive portfolio churning:** Frequent buying and selling driven by impatience or attempts to time the market racks up transaction costs and increases chance of poor decisions, with studies showing active traders underperform by up to 6.5% annually.
- **Attempting to pick individual stocks without expertise:** Relying on guesses, media hype, or overconfidence in beating the market through stock-picking leads to under diversified portfolios where individual holdings can underperform broadly.
- **Overconfidence and market timing attempts:** Believing one can predict short-term movements or undervalued opportunities often results in mistimed trades, with historical data showing most day traders quit within years due to losses.
- **Holding losers and selling winners prematurely:** Behavioral biases cause investors to cling to declining stocks in hopes of recovery while quickly cashing out gains, exacerbating losses and missing further upside.
- **Lack of disciplined financial plan:** Investing without clear goals, time horizons, or strategies leads to random decisions or forced sales during downturns to meet cash needs, eroding capital.
- **Gambler's mentality and risky behaviours:** Treating equities like a lottery by chasing high-risk "lottery-type" stocks or overtrading for excitement correlates with higher losses, especially among certain demographics like young, urban investors.
- **Neglecting diversification and rebalancing:** Failing to spread risk across assets or periodically adjust portfolios after market shifts increases exposure to volatility and delays recovery from losses.
- **Not knowing difference between trading and investing.** How a person builds his portfolio is very different from how a trader earns his living. Not taking away anything from Investing, trading is a very different ball game. Trading is a different skill set than Investing.

MONEY MATTERS

WHAT TO MAKE OF BUFFETT'S 'THANK YOU' LETTER

FINANCIAL KNOWLEDGE

RAJAS KELKAR

(The author is editor-in-chief at www.moneyminute.in)

IT is usually a February phenomenon. Warren Buffett writes the letter to shareholders in the last week of February each year. This year, he chose a 'Thanksgiving' letter and announced that he would not be writing the usual 'letter to shareholders' going forward. However, he will continue to send a 'thanksgiving' message.

Over the years, Buffett has produced arguments that are lessons in investing. It is clear from his letters that he does not think much about gold as an investment. He believes in getting rich 'slow 'and refused to participate in the dotcom boom of the 2000s. Till the middle of the 2010s, he did not own a single technology share. Last quarter, Berkshire Hathaway, the firm he had managed for decades, invested in Alphabet, the parent company of Google. It is only the second technology company after Apple that the firm has invested in over the past decades. When everyone was petrified about buying equities, Buffett and Berkshire made the most of those stock market panics to build a fortune. He participated in the bailout of central US banks along with the US government during the 2008 global financial crisis. When share prices are at a record high, Berkshire Hathaway is sitting on a cash pile of nearly $400 billion, just under 10% of India's GDP. This column can safely make a prediction. Many pundits are anticipating a significant decline in US shares as the frenzy over artificial intelligence companies subsides. Yet again, Berkshire Hathaway will make use of the opportunity.

Just as with many of the letters Buffett wrote to shareholders, the one he released last week has something for you, too. No matter where you are in your financial journey, Warren Buffett's investment literature is essential. It is not in the books about him or in what others think of him. It is primarily in these direct messages that he carefully crafted each year. This letter, too, is no exception.

Your luck plays a key role in your financial future, he argues. For example, he thinks he was blessed to be born in a wonderful family in the United States. Buffett strongly believes that Berkshire Hathaway's success was possible only in the United States. While it may not be possible for you to scale those absolute values, you may want to ride on the start you're given. The onus is on you to make the most of it.

The art of patience is a key. Everyone wants to get rich quickly, but very few want to get rich slowly. There is a significant philosophy riding in that sentence. There are no free lunches. You must remain patient and ride through market cycles to make a fortune. For example, many of you tend to stop even systematic investment plans that invest in large-cap companies during a financial downturn. You must trust the best companies in the Nifty 50 to come out of the crisis better than you and me. That is simply because they are better equipped to do so. No rocket science here. Just common sense.

The other important thing he highlights is learning from mistakes. You cannot beat yourself down constantly for making a few investment mistakes. These could be buying or selling for sentimental reasons, or going with the flow. You have to learn from such mistakes and use a measured approach towards investing in the future.

Buffett has pledged to support good causes with his fortune. He insists that you should eventually use your food fortune for the good of society. There are very few in the world who talk about the goodness of capitalism. For him, it will always be a force of good.

EXPRESS ILLUSTRATION

IN CONVERSATION

PRIYAVRATA MAFATLAL

Vice chairman, Arvind Mafatlal Group & MD, Mafatlal Industries

'Instead of competing with MSMEs, we chose to partner with them'

ONCE a dominant household name in the country's textile landscape, Mafatlal Industries went through one of the harshest business cycles — from the Datta Samant-led mill strike and post-liberalisation shocks to being declared a 'sick company' under the Board for Industrial and Financial Reconstruction (BIFR). Few expected a revival. Yet today, the 120-year-old legacy business is growing at 30–50% annually. In an interaction with **Dipak Mondal**, **Priyavrata Mafatlal**, vice chairman, Arvind Mafatlal Group & managing director, Mafatlal Industries, recounts the company's fall, its deep introspection phase, the COVID-era rethink, and the mindset shift that rebuilt the organisation. **Excerpts**:

Mafatlal was a household name in the 80s–90s. Over time it seemed to fade away. What happened during those 10–15 years, and how did the revival begin?

You're right — the 80s and 90s were when Mafatlal became a household name. But multiple factors affected us. The 1982 Datta Samant strike shut down 62–63 textile mills in Mumbai almost overnight. That was a massive setback. Then came liberalisation era of the 90s, when imports opened up and new players arrived. We were playing catch-up.

Around 1999–2000, it filed for BIFR and was declared "sick". For eight to nine years, we were in survival mode. Everything was about settling dues, working with creditors, and coming out of BIFR. Eventually we sold land parcels, cleared dues, and emerged — one of the few textile companies to ever come out of BIFR.

From 2011, we began rebuilding. We invested whatever we saved into better machines and began a slow, deliberate process of rediscovering our strengths. By 2016–17 we were still lost. Then we exited denim. It was a 20-year business for us, but Bangladesh and import–export cycles made it unviable. Around this time, the board asked me to take over as MD. Within a year, COVID hit — and surprisingly, that became a turning point. COVID gave us the time to pause and reflect after 100+ years. We questioned every product, every process, every person. That's how we rebuilt faster and became more agile.

> **For 8-9 years, we were in survival mode. We were working with creditors. We sold land parcels, cleared dues, and emerged — one of the few textile companies to come out of BIFR**

Tell us about the key decisions and changes made post-COVID that accelerated the turnaround.

A vivid moment for me was December 16, 2018. I had just returned from the US. My father told me: The board wanted me to take over as CEO. They wanted a fresh lens. I had no baggage, so I asked questions about everything. This forced the team to articulate their decisions and rethink their assumptions.

When COVID arrived a year later, the team was already conditioned to ask: "Why can this work?" Instead of "Why not?" That mindset shift changed everything. We quickly moved to relevance-based thinking — even making PPE suits at one point, not to create a PPE business but because it mattered then.

Your team mentioned the 'asset-light' model. What exactly does that mean for Mafatlal?

When we came out of BIFR, we had multiple businesses — textiles, denim, trading. Over time they merged into Mafatlal Industries Limited. About 10–13 years ago, MSMEs in the textile sector grew significantly due to strong government support. Earlier, organised mills dismissed the unorganised sector. But today many MSMEs match mill-level quality. Instead of fighting them, we chose to partner with them. We moved from product-centric to customer-centric thinking. We embraced an FMCG-like mindset: consistent quality, consistent pricing, anywhere in India.

Our strengths are branding, distribution, and execution. Manufacturing remains strategic, not expansive.

How has brand perception changed? For a decade or more, Mafatlal wasn't very visible.

For many years, even the trade confused us with Arvind Mills of the Lalbhai Group. We kept clarifying. Over time, the textile ecosystem recognised that Mafatlal is strong and independent.

'GST rate cut boosted Oct vehicle loans'

SANAL SUDEVAN @ Chennai

CHOOLAMANDALAM Investment and Finance Company president and CFO Arul Selvan said that the NBFC's advances in two-wheelers and passenger cars segments went up in October after the GST rationalisation in September.

Without revealing exact numbers, Selvan said, "We have seen an uptick in vehicle loans after GST cuts for October. The larger impact of GST cuts on rise in vehicle loans will be known when Q3 results are out. The benefits of GST cuts on advances will be seen in the sale of two-wheeler, passenger cars or consumer durable products. It will not happen where people are investing in assets which are for productive purpose." The recent reports said the major automobile companies saw a rise in sale of passenger cars and two-wheelers due to GST rationalisation ahead of festive season.

The NBFC saw a 20% rise in net profit from ₹963 crore in Q2 FY25 to ₹1,155 crore in Q2FY6. The CFO attributes the growth in profit to the rise in mortgage businesses such as loan against property (LAP), housing loans and secured business & personal loan (SBPL) and advances to MSMEs during the quarter.

The housing loans grew to ₹20,405 crore in Q2FY26 against ₹15,892 crore in Q2FY25. LAP grew from ₹34,824 crore to ₹46,302 crore in Q2FY25 and SBPL advances grew to ₹7,544 crore in Q2 FY25. Loans to MSMEs rose to ₹2,932 crore in Q2. Assets under management (AUM) stood at ₹1,99,159 crore. He said the company is not selling its products on fintech platforms and has developed its own application. Selvan said the app is being used only in limited circle and it is available to known customers. Net performing asset (NPA) is at 3.07% in Q2FY26 as against 2.48%.

Selvan said, "NPA will come down in Q3 and Q4 as this is festival season and the scope for borrowers to earn increases as compared to Q2 because of monsoon season, and the vehicle operators don't find enough employment opportunities during this time. So, NPA will come down in the next quarters."

Selvan said the AUM and profitability will grow at 20% to 22% for FY26. With the Chennai-based NBFC employing over 60,000 people across the country, the CFO said they will continue to recruit people for its sales and collection teams.

Impact of GST cuts on car loans will be known in Q3

There will be an uptick in vehicle loans after GST cuts for October. The larger impact of GST cuts on rise in vehicle loans will be known when Q3 results are out. The benefits of GST cuts on advances will be seen in the sale of two-wheeler, passenger cars or consumer durable products

Delhi airport traffic in Apr-Oct falls 3.5% due to upgrade, airspace closure

ENS ECONOMIC BUREAU @ New Delhi

GMR Airports Limited reported a 3.5% year-on-year decline in passenger traffic at its flagship Indira Gandhi International Airport (DEL) for the first seven months of the current fiscal due to year runway upgrade and airspace closure, according to a mandatory filing with the stock exchanges.

The data shows that from April to October 2025, Delhi Airport handled 43.18 million passengers, down from 44.77 million in the same period last year. The weakness was primarily in the domestic sector, which saw a 4.7% contraction, while international traffic remained nearly flat with a minor 0.3% decline. Overall, the company's passenger traffic during the April-October 2025 period grew at 0.3% to 68 million. GMR Airports cited runway upgrade and airspace closure as the two major factors for the drop in passenger traffic in Delhi Airport. According to the company, a significant upgrade project on Runway 10/28, a critical piece of infrastructure, led to reduced operational capacity during the period.

Changed airspace conditions amid a series of geopolitical events also caused temporary disruptions to flight operations. However, the monthly data for October 2025 reveals a turnaround. With the enhanced runway reopening on September 16 and the upgraded Terminal 2 becoming operational on October 26, passenger traffic surged. October passenger numbers jumped 11.7% compared to September, with domestic traffic leading the charge at a 12.6% month-on-month increase.

International Arriva
अन्तर्राष्ट्रीय आगमन

> **The traffic trajectory is expected to further strengthen & transcend going ahead due to greater airport efficiency resulting from enhanced & optimized runway operations**
>
> GMR Airports

World Boxing Cup Finals: Indians start with a bang

Reigning world champ Meenakshi Hooda, **Preeti Pawar**, Ankush Phangal and Narender Berwal powered India to a flawless opening as all four secured medals with dominant wins on the opening day (Sunday) of the World Boxing Cup Finals in Greater Noida. The Indian quartet swept through the opening round to enter the last-four stage.

Surface tension spoils India's Eden gamble

Head coach Gambhir defends Kolkata pitch but hosts suffer fourth home Test defeat since he took over in 2024

SWAROOP SWAMINATHAN @ Kolkata

South Africa players celebrate the wicket of Rishabh Pant (R) | SAYANTAN GHOSH

WHEN Gautam Gambhir tries to rummage through the wreckage to hang onto something approaching positive, he may tell himself that at least the loss was on his own terms. The team management ordered a pitch designed to not last the distance in order to catch their visitors out cold.

But the joke — and this is something that has happened in Indian cricket's recent history (Indore against Australia in 2023 and Mumbai against New Zealand in 2024 to name two) — was on the Indian team. An underwatered black soil deck was meant to enhance the strengths of the hosts but it also brought the South Africans into the game. And on an already misbehaving strip on Day Three, Simon Harmer & Co. ransacked the place to claim one of their greatest away Test wins of all time. By the time Keshav Maharaj had picked up the final wicket, there was, it seemed, a light emanating from the entire visiting unit. Eden Gardens is closely associated with their cricketing history; it was here that they were officially readmitted to the game after international isolation. Now, 34 years later, they ran all across the venue, like happy children discovering a candy store for the first time.

Mixed messaging

Their mood was in sharp contrast to Gambhir, who said that this was exactly the pitch they wanted. Pitch prep isn't an exact science but he was seemingly contradicting his own bowling coach. Less than 24 hours earlier, Morne Morkel had said they didn't think it would deteriorate this quickly.

Last month, Shubman Gill said he wouldn't be averse to playing on all five days. During the West Indies series, Ravindra Jadeja had said the team management had asked for a 'low, slow' wicket. Generally, the support staff, staff whose public face is the coach, had put forth a messaging where strips would take time to deteriorate. So what changed and why has it changed so soon? This was anything but. The 22 yards could have made a passable representation of an Indian road post monsoon season but Gambhir said: "This is what we asked for, this is what we got. I thought the curator was very supportive. When you don't play well, this is what happens."

From his vantage point, he felt the defeat was as a result of temperament and the incapacity to absorb pressure. "It was more of a test of your technique and mental toughness... those who defended well, scored runs," he said. "There was no demon on this wicket. It was not an unplayable one." It's true that seamers found joy but that doesn't necessarily showcase the pitch as not a spin-friendly one. Because this pitch, apart from assisting copious amounts of turn from Day One, was also up and down, its variable bounce a factor right from the first over of the Test. When the turn is consistent, you can trust the surface a bit. But when the bounce is inconsistent it can reduce batting to a lottery. While most home teams try and get a pitch they want, it's generally not this loaded. And the irony is it needn't have been loaded because India have two world class pacers in Jasprit Bumrah and Mohammed Siraj. But Gambhir said: "We ask for the pitch to aid spinners from Day One so that toss doesn't become crucial. Had we won the Test you wouldn't be asking or discussing so much about pitch. We've got the guys to deliver in any condition."

That's kind of missing the point because batters need an environment to develop, to get better and thrive. They need better decks to feel at home, to know how to go about constructing a long innings over multiple sessions. On pitches like these, they are not going to learn that art.

Here's a sample: no Indian player made more than 39, while four more were dismissed in the 20s. This is what you get on designer tracks, the urge to take chances — risks — because the only guarantee for a batter on surfaces like this is death.

SCOREBOARD

South Africa 1st innings: 159; **India 1st innings:** 189; **South Africa 2nd innings** (93/7 O/N): Bavuma not out 55, Bosch b Bumrah 25, Harmer b Siraj 7, Maharaj lbw b Siraj 0; **Extras:** 11 (lb-11); **Total (all out in 54 ovs):** 153; **FoW:** 8-135, 9-153; **Bowling:** Bumrah 10-2-24-1, Patel 14-0-36-1, Yadav 8-1-30-2, Jadeja 20-3-50-4, Siraj 2-0-2-2; **India 2nd Innings:** Jaiswal c Verreynne b Jansen 0, Rahul c Verreynne b Jansen 1, Sundar c Harmer b Markram 31, Jurel c Bosch b Harmer 13, Pant c & b Harmer 2, Jadeja lbw b Harmer 18, Patel c Bavuma b Maharaj 26, Yadav lbw b Harmer 1, Bumrah not out 0, Siraj c Markram b Maharaj 0, Gill absent hurt; **Extras:** (LB-1) 1; **Total: (All out in 35 ovs) 93; FoW:** 1-0, 2-1, 3-33, 4-38, 5-64, 6-72, 7-77, 8-93, 9-93; **Bowling:** Jansen 7-3-15-2, Harmer 14-4-21-4, Maharaj 9-1-37-2, Bosch 2-0-14-0, Markram 3-0-5-1.

Troublesome turners

India have struggled to outbat opponents on spin friendly surfaces at home in recent years...

VS AUS, INDORE 2023

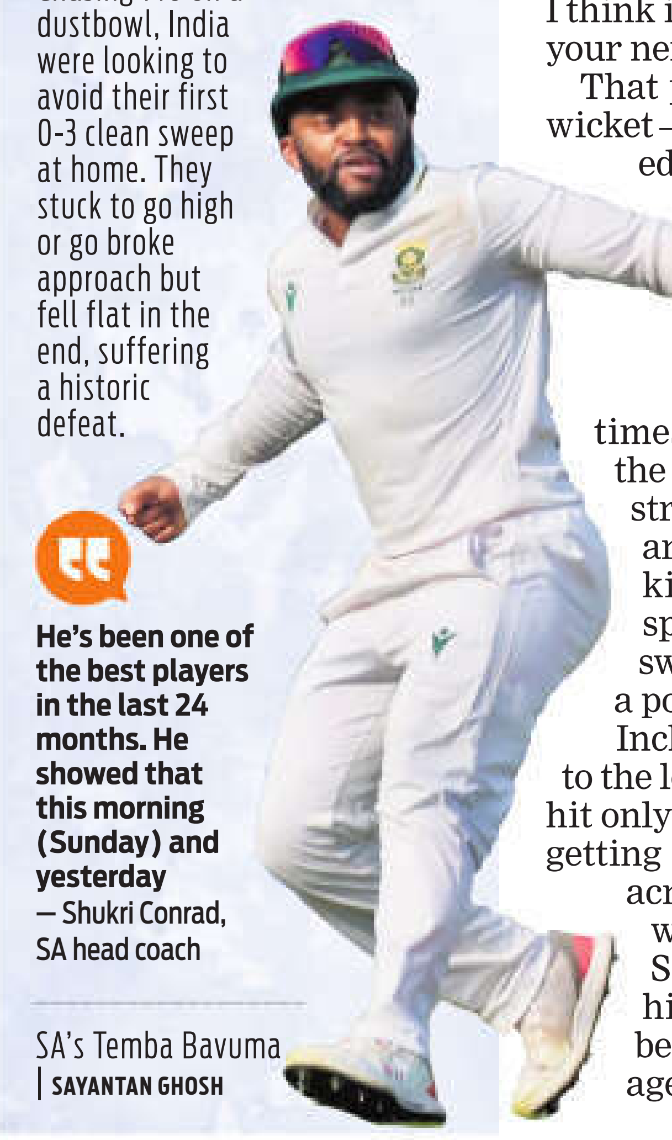
Thirty wickets fell on first two days of the match as India failed to score more than 272 both innings combined. Spinners Matthew Kuhnemann and Nathan Lyon ran riot as the visitors toppled India.

VS NZ, PUNE 2024

Another rank turner where left-spinner Mitch Santner held India by their strings. They were all out for 156 in first innings and did not recover from there, losing by 113 runs.

VS NZ, MUMBAI 2024

Chasing 146 on a dustbowl, India were looking to avoid their first 0-3 clean sweep at home. They stuck to go high or go broke approach but fell flat in the end, suffering a historic defeat.



He's been one of the best players in the last 24 months. He showed that this morning (Sunday) and yesterday
— Shukri Conrad, SA head coach

SA's Temba Bavuma | SAYANTAN GHOSH

HEART OF A GIANT: SKIPPER BAVUMA RISES TO OCCASION

SWAROOP SWAMINATHAN @ Kolkata

JUST after the first hour on Day One, there was an incident involving Jasprit Bumrah and Temba Bavuma. After an appeal for leg-before was not upheld, the pacer was discussing whether to take DRS. During that discussion, Bumrah, in passing, used the word 'bauna'. Dwarf.

Bavuma's frame may be small but he has the hallmarks of a champion. Across three sessions on Saturday and Sunday, sandwiched by stumps, the man from Langa rose to the occasion. Again. Even as his colleagues came and went, he stuck to his principles, tried to keep the scoreboard moving, trusted his partners when rotating strike and showed exemplary technique on how to bat — survive, really — on a pitch which should make it to the next edition of minesweeper. Survival wasn't a matter of if but when and some of the batters wanted to get ahead of the eight ball before a ball with their name on it came along.

But Bavuma found a method. He would either go forward or right back as much as possible. He tried to avoid intersecting deliveries in no man's land. He didn't come in with any preconceived ideas but 'just play what's in front'. This morning, I think my message to the guys 'was always to just try and play what's in front of you. Try not to have too many preconceived ideas'. (And) it (the pitch) did kind of calm down a bit. Obviously, there was still a bit of turn. But Corbin (Bosch) and I could build a partnership. It would have been nice if Marco was still there this morning. "But I think it was more a case of just play what's in front of you, keep your nerve."

That partnership he strung with Bosch — 44 for the seventh wicket — caused some damage, damage that may have been avoided as Rishabh Pant, the stand-in captain, gave away a touch too many singles. The pair ran 10 singles in the first six overs apart from a four and double so the scoreboard kept moving. One method Bavuma employed to score was the sweep. It's no secret that they have found a lot of success with this particular shot in recent times. "Sometimes, it's not necessarily to get a boundary," Bavuma said in the post-match press conference. "It's just a way of going off strike. It's a bit on the high risk end because their bowlers are generally wicket to wicket. But as you can see, you can't kind of just sit and block and block. Fortunately, they had spread the field so there were singles on offer. "Yeah, the sweep, for me, is pre-meditated. It's just more a case of, is it a power sweep or is it more of a control one?"

Inch by inch, he made progress. A nudge to the off-side, a clip to the leg-side, a drive down the ground... It didn't matter that he hit only a boundary off a spinner in this innings because he was getting runs through other avenues. He may have made only 55 across three hours — but within the context of the game, it was the only stock to invest in. There was a time when the South African skipper faced some criticism with respect to his place in the side. Now? He can lay claim to be one of the best going around. His life-time average is 38.42 but he averages a shade over 59 since the beginning of 2024.

Full story: newindianexpress.com

PIC: SHASHIDHAR BYRAPPA

Netherlands beat India 3-0

BENGALURU: India's campaign in the Billie Jean King Cup play-offs ended in utter disappointment as Netherlands handed the hosts a crushing 3-0 defeat in their Group G fixture here on Sunday. In the first singles, Shrivalli Bhamidipaty went down to Anouk Kovermans 2-6, 4-6. Sahaja Yamalapalli could not resist the powerful World No 87 Suzan Lamens.

India A skip handshakes with Pak

AGENCIES @ Doha

PLAYERS of both India A and Pakistan Shaheens teams on Sunday avoided handshakes before the start of their match in the Asia Cup Rising Stars tournament here, continuing the trend started by the senior side during the Asia Cup in September. Both teams went their separate ways after the national anthems.

Pakistan Shaheens won the toss and opted to field first. Shahid Aziz took 3/24 to restrict India A to 136. For the Men in Blue, Vaibhav Suryavanshi top-scored with 28-ball 45 early on. Naman Dhir scored 35 off 20 balls, but once they fell, the rest of them did not last long. In response, Pakistan Maaz Sadaqat led from front with a half-century as they were on course towards a comfortable win. After 9.3 overs, they were 94/2.

During the Asia Cup in September, India's T20 skipper Suryakumar Yadav didn't shake hands with Salman Ali Agha as a show of solidarity for victims of the Pahalgam terror attack. Jitesh Sharma, who was the second wicketkeeper in that tournament and is captain of India A in the ongoing event, followed in his senior's footsteps and did not shake hands with Pakistan Shaheens skipper Irfan Khan at the toss. With Indo-Pak cricketing ties at their lowest ebb, tensions escalated after Pakistan Cricket Board (PCB) chief Mohsin Naqvi refused to hand over the Asia Cup winner's trophy to Suryakumar in Dubai.

Brief scores (at the time of going to press): India A 136 all out in 19 ovs (Vaibhav Suryawanshi 45, Naman Dhir 35; Shahid Aziz 3/24) vs Pakisan Shaheens 99/2 in 9.5 ovs (Maaz Sadaqat 57 batting).

EXPRESS READ

Gaikwad, Rana shine as Ind A bt SA A by 9 wkts

RAJKOT: Ruturaj Gaikwad made an unbeaten fifty following Harshit Rana's three-wicket burst as India A crushed South Africa A by nine wickets in the second unofficial ODI here on Sunday. The victory helped India A to take an insurmountable 2-0 lead in the three-match series. Rana (3/21) and Nishant Sindhu (4/16) stepped up with the ball.

Pistol shooter Harpreet in contention for medal

CAIRO: Veteran Indian pistol marksman Harpreet Singh kept himself in contention for a medal in the men's 25m centre fire event, finishing second after the precision round at the ISSF World Championships, here on Sunday. The 44-year-old shot 291 in the 'precision' round. Pavlo Korostylov emerged as the leader after day one.

CWG King's Baton Relay unveiled

AHMEDABAD: King's Baton Relay for the 2026 Glasgow Commonwealth Games (CWG) was unveiled at Sanskardham Campus here under the aegis of Vijayi Bharat Foundation (VBF). London Olympics bronze medallist and IOA vice president Gagan Narang, VBF director Durgesh Agarwal were among dignitaries who were present.

Chess WC: Harikrishna goes down in tie-break

AGENCIES @ Panaji

P Harikrishna during R5 tie-break of World Cup 2025 | ETERI KUBLASHVILI | FIDE

INDIA'S hopes in the FIDE World Cup 2025 will depend solely on second seed GM Arjun Erigaisi after GM P Harikrishna went down in the fifth round tiebreak against GM Jose Eduardo Martinez Alcantara here on Sunday.

While Arjun had knocked out two-time champion GM Levon Aronian 1.5:0.5 in the two classical games, Harikrishna had to win the tiebreak against Martinez after drawing both the classical games.

The first two rapid games, which had 15 minute time control, also ended with a draw. In the next set of rapid games with 10 minute time control, Harikrishna pushed for a win with white and banked on his preparation to add almost a minute to his clock after 14 moves. But Martinez was ready with his counter and slowly but surely took control of the situation after the Indian traded the queens and Martinez won the game in a rook-pawn endgame after 59 moves. Harikrishna faced a must-win situation with black in the second game but could only manage a draw and was knocked out of the competition in 30 moves.

In the other tiebreaks, GM Sam Shankland defeated former world rapid champion GM Daniil Dubov in the first tiebreak rapid games while GM Andrey Esipenko won with white and then drew with black against GM Aleksey Grebnev to advance to the quarterfinals. The final quarterfinal spot was claimed by Germany's GM Alexander Donchenko, who overcame Vietnam's GM Le Quang Liem.

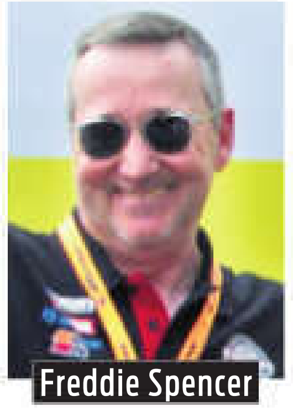
RACING

'Indians have to risk losing to be successful'

CHANDRA PRABHU @ Coimbatore

DURING his heydays in the 1980s, USA's Freddie Spencer was at the pinnacle of Grand Prix motorcycle racing. A three-time world champion, the MotoGP Hall of Famer is considered to be one of the MotoGP Legends.

For the last four years or so, Spencer has been working with prominent Indian two-wheeler makers Royal Enfield and has been guiding youngsters at the 'Royal Enfield Track School', which prepares the racers for Continental GT650 Cup.



Freddie Spencer

As the JK Tyre-powered tournament concluded here at the Kari Motor Speedway on Sunday, Spencer sat down with select media to give his thoughts about Indian riders. He said that the riders should be willing to take more risks in order to become a success.

"You (the Indian riders) have to take the risk to go through the selection process. What I always compliment each of our riders that are applying for the chance to be part of the programme (outside India) is congratulations on making the effort to try. You have to be willing to risk losing. You have to be able to accept that you are going to have to make an effort over and beyond what you think you are able to do to be successful," Spencer said.

Dhruvh LGB F4 champion

Dhruv Goswami of Bengaluru won both races in the final weekend to clinch the LGB Formula 4 Category, the blue-riband event of the 28th JK Tyre FMSCI National Racing Championship at the Kari Motor Speedway on Sunday.

Title Winners: LGB F4: Dhruvh Goswami, (Rookie): Monith Kumaran Levitas Cup (Rookie): Balaji Raju; (Gentlemen): Jai Prashanth Venkat; Novice Cup: Lokithlingesh Ravi. RE GT Cup (Amateur): Bryan Nicholas, (Professional): Anish Shetty.

RANJI ROUND-UP

Sharandeep takes Jharkhand to 259/6 vs Andhra

ENS/AGENCIES @ Jamshedpur

YOUNG opener Sharandeep Singh overcame a lean patch to score a century as Jharkhand posted 259/6 against Andhra in their Ranji Trophy match on Sunday. Andhra's right-arm pacer KV Sasikanth (3/50) and left-arm spinner Saurabh Kumar (2/63) shared five wickets between them.

Good start for TN

COIMBATORE: Baba Indrajith scored an unbeaten 128 while teenage middle-order batter C Andre Siddarth hit 121 as the Tamil Nadu reached 282/5 against Uttar Pradesh.

Odisha 243/7 vs Nagaland

BHUBANESWAR: After losing four wickets for just 34, Biplab Samantray (92) and Anil Parida (98 not out) added 179 runs for the fifth wicket as Odisha posted 243/7 against Nagaland. Ronit More, Imliwati Lemtur and Rongsen Jonathan claimed two wickets for Nagaland.

Karnataka post 298/5

HUBBALLI: Promising batter R Smaran (110) made an unbeaten hundred and Karun Nair a 95 as Karnataka reached a strong 298/5 against Chandigarh. Karnataka were on the back foot initially, having lost skipper Mayank Agarwal, KV Aneesh and KL Shrijith for just 64 on the board. As they have done so often this season, Smaran and Karun rescued Karnataka, milking 119 runs for the fourth wicket.

SELECT SCORES

Group A: At Jamshedpur: Jharkhand 259/6 in 87 ovs (Sharandeep Singh 115; KV Sasikanth 3/50) vs Andhra; At Bhubaneswar: Odisha 243/7 in 89 ovs (Biplab Samantray 92, Anil Parida 98 batting; Ronit More 2/45, Imliwati Lemtur 2/25, Rongsen Jonathan 2/61) vs Nagaland; At Coimbatore: Tamil Nadu 282/5 in 81.3 ovs (Baba Indrajith 128 batting, C Andre Siddarth 121; Aaqib Khan 2/13, Kunal Tyagi 2/23) vs Uttar Pradesh. **Group B:** At Indore: Kerala 246/7 in 90 ovs (Baba Aparajith 81 batting, Abijith Praveen 60; Saransh Jain 3/38, Arshad Khan 3/45) vs Madhya Pradesh; At Hubballi: Karnataka 294/5 in 90 ovs (Karun Nair 95, Ravichandran Smaran 110 batting; Nishunk Birla 2/85).**Group D:** At Jammu: Jammu and Kashmir 170 in 47.1 ovs (Abid Mushtaq 57; Kartikeya Kak 3/48, Tanay Thyagarajan 3/19) vs Hyderabad 88/6 in 28 ovs (Rahul Singh 48; Auqib Nabi 3/30); At Rajsamand: Rajasthan 263/4 in 84.2 ovs (Sachin Yadav 130, Kunal Singh Rathore 102; Simarjeet Singh 3/56) vs Delhi.

Aparajith's fifty for Kerala

INDORE: Baba Aparajith was unbeaten on 81 while Abijith Praveen scored 60 as Kerala ended the day at 246/7 against Madhya Pradesh. Saransh Jain claimed three wickets.

J&K in control vs Hyderabad

JAMMU: As many as 16 wickets fell on the opening day as visitors Hyderabad were left reeling at 88/6 after bundling out Jammu and Kashmir for 170. Pacer Auqib Nabi claimed 3/30 for J&K.

Delhi struggle vs Rajasthan

RAJSAMAND: Centuries from Sachin Yadav (130) and Kunal Singh Rathore (102) took hosts Rajasthan to a strong position against Delhi. They were 263/4 when the bails were drawn.

Portugal qualify, Ireland in 2026 WC play-offs

AGENCIES @ Porto

PORTUGAL crushed Armenia 9-1 without suspended talisman Cristiano Ronaldo to clinch qualification for the 2026 World Cup finals on Sunday.

Manchester United's Bruno Fernandes and Paris Saint-Germain's Joao Neves both scored hat-tricks for Roberto Martinez's side as they racked up a huge win in Porto to top Group F.

In another Group F tie, Ireland pulled off a thrilling 3-2 victory over Hungary at the Puskas Arena in Budapest to qualify for the World Cup play-offs. Troy Parrot, who had scored a double against Portugal just a few days ago, was the hero for Ireland once again as he scored a hat-trick.

UPCOMING EXAMINATIONS

IBPS RRB PO 2025 (PRELIMS)	IBPS CLERK 2025 (MAIN)	CAT 2025
Date: Nov 22–23	Date: Nov 29	Date: Nov 30

newindianexpress.com

A CLOSER LOOK AT THE IDEAS AND ENVIRONMENT DRIVING ONE OFINDIA'S MOST DISTINCTIVE CAMPUSES

IIM SHILLONG TODAY

HOW THE INSTITUTE IS SHAPING LEARNING, COMMUNITY AND ENGAGEMENT IN THE NORTHEAST

Established in 2007, IIM Shillong has always recorded 100 per cent placement | **EXPRESS**

ICONIC EVENTS AND TRADITIONS

■ IIM Shillong's campus life is shaped by a set of student-led events that bring together creativity, competition, and community. Nirvana, the annual cultural festival in March, blends Northeast traditions with contemporary performances, featuring music acts, stand-up comedy, and a wide range of cultural showcases. Khlurthma, the management fest, draws teams from top B-Schools across India for competitions in strategy, marketing, finance, and more, creating a space where students test ideas, collaborate, and learn from peers. The campus also hosts TEDx IIM Shillong and The Podium interaction series, both of which introduce fresh perspectives and encourage conversations that connect classroom learning with broader professional and creative worlds.

■ Traditions unique to the institute add another layer to this environment. The IIM Shillong Cup, known informally as Learning on the Green Turf, brings students and CXOs together on the sports field, creating space for informal mentoring and easy conversations outside formal settings. Alongside these flagship events, the campus atmosphere consistently reflects the region's cultural richness and the institute's global outlook, giving students experiences that are both rooted and outward-looking. Together, these festivals, forums, and traditions foster leadership, curiosity, and a sense of community that tends to stay with students long after they graduate.

PLACEMENT TRENDS AND CHALLENGES

Historical growth trajectory (2016–2024)

The institute's average CTC has shown a clear upward trend over the years:

₹14.00 LPA	₹19.17 LPA	₹23.10 LPA	₹26.96 LPA	₹26.10 LPA
2016	2021	2022	2023	2024

Overall, this reflects a cumulative growth of nearly 86 percent between 2016 and 2024.

2025 placement season Batch size 382 students

₹71.5 LPA	₹26.44 LPA	₹25 LPA
Highest package	*Average package*	*Median package*

GENDER RATIO

52%	48%
FEMALE	MALE

RECRUITER PARTICIPATION

141	54	75
TOTAL RECRUITERS	NEW RECRUITERS	PRE-PLACEMENT OFFERS

IIM Shillong's initiatives bring together research, community engagement, and institutional partnerships to support development in the Northeast while broadening academic and professional exposure for students and faculty.

Initiatives, Ventures and Collaborations

RESEARCH, POLICY, AND INCUBATION

The Gati Shakti Research Chair, set up with the Ministry of Ports, Shipping and Waterways, examines multimodal logistics and infrastructure with a focus on the Northeast. Its work links academic study with sectoral planning and capacity-building needs. The Dr APJ Abdul Kalam Centre for Policy Research and Analysis conducts studies on socio-economic themes relevant to the region's long-term development. Entrepreneurship is supported through the Foundation for Incubation and Enterprises, which provides mentoring to early-stage ventures and prioritises ideas that address practical challenges.

COMMUNITY ENGAGEMENT, INNOVATION, AND GLOBAL PARTNERSHIPS

The Centre for Community Impact and Engagement and the Nurturing Minds programme anchor the institute's outreach efforts. Students participate in school-focused initiatives, environmental activities, and workshops that introduce local communities to practical skill-building and problem-solving approaches. Innovation cells and research labs on campus encourage interdisciplinary work in analytics, sustainability, and technology-driven solutions, while annual conferences and thematic summits foster exchange among academics, practitioners, and students. International MoUs with institutions across Europe, Africa, and North America support exchanges and joint academic engagements, allowing students and researchers to experience varied academic environments.

ALUMNI *SPOTLIGHT*

Nishul Wadhwa, Batch 2019-21, Model Risk Management, Barclays London

Utsav Vyas, 2022-24, Sr Associate, Boston Consulting Group

Shrija Sharma, 2021-23, Sr Knowledge Analyst, McKinsey & Company

Aishpreet Matharu, 2025-27, Client Service Manager, ieIMPACT Appraisal Data Entry Service

Life in the clouds at IIM Shillong

From student festivals to monsoon mornings, the campus reflects the diversity and landscape around it.

1 Set amidst the lush greenery of Meghalaya, IIM Shillong's campus life is shaped as much by its surroundings as by its people. The pine forests, lakes, and mist-covered hills, give the campus a pace and texture that feel distinct from most management schools. Students from across India come together, bringing their own regional traditions, which are celebrated through a lively calendar of festivals including Onam, Pongal, Holi, Diwali, and the flagship cultural fest, Nirvana.

2 Beyond academics, the campus experience is shaped by beloved gathering spots like the Green Turf, Student Lounge, and Hilltop Viewpoint, each offering a different perspective of the rain-soaked valleys and community life. The annual Cherry Blossom Festival, drawing thousands to Shillong and generating a significant boost to the state's economy, often coincides with major institute events, deepening connections between students, faculty, and visiting leaders. The best moments come during the monsoon, when the landscape transforms, infusing daily routines with a sense of discovery and camaraderie.

STUDENT VOICES

UDAY PARMAR
PGP 2025-27

"It's been a month since I joined IIM Shillong, and what a journey it's been so far! The hectic schedule is balanced by the serenity of this beautiful campus nestled in the clouds. I'm excited for all the learning, growth, and fun the next two years have in store!"

DAMINI PRAKASH SINGH
PGPEX 2025-26

"My five months at IIM Shillong have been transformative, intense & inspiring. From sharpening my strategic thinking to broadening my leadership lens, every experience has been deeply enriching. The curriculum is sharp, the faculty brings wisdom beyond textbooks, and the serene campus creates space for reflection and collaboration."

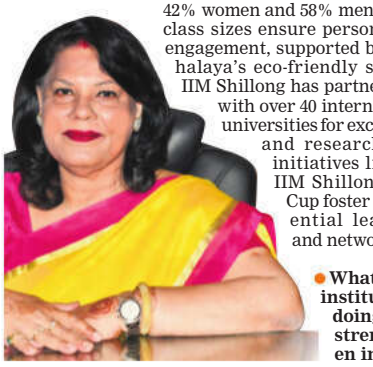
TRIPTI ARORA
PGP 2024-26

"The best part of studying here is the unparalleled combination of academic rigour and experiential learning, supported by a highly collaborative peer environment. The focus on holistic development, strong industry interface, and emphasis on leadership prepares us to solve complex business challenges with strategic insight and purpose."

'Our mission is to develop well-rounded leaders, not just skilled managers'

IIM Shillong Director-in-Charge Prof Nalini Prava Tripathy reflects on the institute's approach to learning, outreach, and regional engagement

> *Every academic and outreach activity at IIM Shillong reinforces its mandate to build a prosperous, resilient, and equitable India by 2047.*
>
> Prof
> Nalini Prava Tripathy,
> Director-in-Charge



● What are the unique strengths or focus areas that set IIM Shillong apart from other IIMs?

IIM Shillong stands out for its commitment to sustainability, ethical leadership, and inclusive growth. A cornerstone of our approach is the Community Immersion Programme, where students collaborate with NGOs, Farmer Producer Organisations, and startups to develop business models and lead projects. Our School Adoption Initiative and Nurturing Minds Programme empower students to mentor children and enhance rural education. We take pride in our gender diversity, with 42% women and 58% men. Small class sizes ensure personalised engagement, supported by Meghalaya's eco-friendly setting. IIM Shillong has partnerships with over 40 international universities for exchanges and research, and initiatives like the IIM Shillong Golf Cup foster experiential learning and networking.

● What is the institute doing to strengthen industry partnerships and improve student employability?

IIM Shillong has cultivated a dynamic ecosystem of industry engagement that extends beyond classroom education. Platforms such as the Business Leadership Summit and the IIM Shillong Golf Cup bring industry leaders to campus for interactive discussions. CXO Meets in major cities and speaker series like Podium, LEAD, Emerge, and TEDx foster continuous engagement with top executives. These interactions are supported by live projects, internships, and national competitions, where students have excelled in L'Oréal Brandstorm, Tata Crucible, and Mahindra War Room. Students also earn scholarships like the Aditya Birla Scholarship and OPJEMS. Through these initiatives, IIM Shillong ensures its graduates are job-ready and prepared to become future-ready leaders.

● What factors have contributed to the current level of female enrolment at IIM Shillong?

Meghalaya's matrilineal traditions provide a unique cultural backdrop where women are naturally viewed as leaders. This ethos aligns seamlessly with our values and is reflected in the institute's consistently strong gender balance, with the latest batch comprising 42% women. Our inclusive environment nurtures confidence and teamwork, transforming diversity into impactful results. Recruiters value this equilibrium, as our female graduates excel in leadership positions across consulting, finance, and social impact sectors.

● How does the MoU with the Tripura government fit into IIM Shillong's engagement with governance and rural development?

The MoU with the Tripura government represents a pivotal step in enhancing grassroots governance and rural development by focusing on training Panchayat officials. While its primary mandate is to build capacity among local administrators, the initiative also provides IIM Shillong students with opportunities to observe governance models and engage directly with developmental challenges at the grassroots. This exposure broadens their perspective beyond the corporate domain, deepening their understanding of the complexities of inclusive development. The programme strongly aligns with IIM Shillong's broader mission of blending management education with the goals of nation-building.

● In what ways do international MoUs contribute to cross-cultural exposure and global engagement for students?

Over 35 international MoUs expand opportunities for both students and faculty. Through student exchange programmes with institutions like EADA Barcelona, Johns Hopkins University, IESEG Paris, and the University of Wollongong, Australia, our students gain exposure to diverse business ecosystems, fostering cross-cultural competence. Faculty collaborations drive impactful global engagement through joint research, case development, and participation in international conferences. A prime example is the Global Summit on Sustainable Innovation Conference, co-hosted by IIM Shillong with the IVY College of Business, USA, and EM Strasbourg Business School, France, which welcomed 50 delegates from 13 countries.

● How is IIM Shillong addressing communication and workplace skill gaps among Meghalaya's youth?

The North East Centre for Communication and Innovation (NECCIE) in Education focuses on addressing skill deficiencies in the region through targeted programmes. Workshops on business communication, such as the CM Business Catalyst Workshop, equip local youth with professional competencies including public speaking, presentation skills, and workplace preparedness. Through these structured initiatives, NECCIE strengthens the capabilities of Meghalaya's youth and contributes to regional workforce development, underscoring IIM Shillong's dedication to using management education for societal progress and enhancing the local talent pool.

● Where do you see India in 2050 and what role do you see the institute playing towards the same vision?

IIM Shillong is closely aligned with the Viksit Bharat 2047 vision, aiming to make India a developed nation by its 100th year of independence. The institute contributes through research, education, and community engagement focused on sustainable growth and regional development. Key initiatives include establishing India's first Gati Shakti Research Chair to improve logistics and connectivity in Northeast India. IIM Shillong promotes skill development, innovation, and inclusive leadership, and engages in financial literacy programmes across Meghalaya, empowering communities in line with Viksit Bharat's inclusive goals.