TUESDAY
November 4, 2025

VIJAYAWADA
CITY EDITION
16 Pages ₹ 8.00

THE HINDU

www.thehindu.com

INDIA'S NATIONAL NEWSPAPER SINCE 1878

https://newsth.live/fb
https://newsth.live/x
https://newsth.live/ig

Regd. VJ/050/2015-17
RNI No. APENG/2001/49937

Vol. 25 • No. 260

Printed at » Chennai » Coimbatore » Bengaluru » Hyderabad » Madurai » Noida » Visakhapatnam » Thiruvananthapuram » Kochi » Vijayawada » Mangaluru » Tiruchirapalli » Kolkata » Hubballi » Mohali » Malappuram » Mumbai » Lucknow » Cuttack » Patna

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY. THIS IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA.

Initial Public Offer of equity shares on the main board of BSE Limited (**"BSE"**) and National Stock Exchange of India Limited **("NSE"**, and together with BSE, the **"Stock Exchanges")** in compliance with Chapter II of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("**SEBI ICDR Regulations**").

Groww

BILLIONBRAINS GARAGE VENTURES LIMITED

(Please scan this QR code to view the Red Herring Prospectus)

Our Company was incorporated as "Billionbrains Garage Ventures Private Limited" on January 9, 2018, as a private limited company under the provisions of the Companies Act, 2013, pursuant to a certificate of incorporation dated January 17, 2018, issued by the Registrar of Companies, Central Registration Centre. Pursuant to the Scheme of Amalgamation, approved by the National Company Law Tribunal, Bengaluru Bench on March 28, 2024, Groww Inc., our erstwhile holding company was amalgamated into and with our Company. For details, see *"History and Certain corporate matters – Other Material Agreements – Scheme of Amalgamation amongst our Company, Groww Inc. and their respective shareholders"* on page 269 of the red herring prospectus dated October 29, 2025 (**"RHP"** or **"Red Herring Prospectus"**) filed with the Registrar of Companies, Karnataka at Bengaluru. Further, our Company was converted into a public limited company and the name of our Company was changed to Billionbrains Garage Ventures Limited, pursuant to a board resolution dated January 29, 2025, shareholders' resolution dated February 21, 2025, and a fresh certificate of incorporation dated April 11, 2025 issued by the Registrar of Companies, Central Processing Centre.

Corporate Identity Number: U72900KA2018PLC109343

Registered and Corporate Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No. 16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bengaluru - 560 103, Karnataka, India

Contact Person: Roshan Bhanuprakash Dave, Company Secretary and Compliance Officer; **Tel:** +91 80 6960 1300; **E-mail:** corp.secretarial@groww.in; **Website:** www.groww.in

PROMOTERS OF OUR COMPANY: LALIT KESHRE, HARSH JAIN, ISHAN BANSAL AND NEERAJ SINGH

INITIAL PUBLIC OFFERING OF [●] EQUITY SHARES OF FACE VALUE OF ₹2 EACH ("EQUITY SHARES") OF BILLIONBRAINS GARAGE VENTURES LIMITED (OUR "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹[●] PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹[●] PER EQUITY SHARE) (THE "OFFER PRICE") AGGREGATING UP TO ₹[●] MILLION (THE "OFFER"). THE OFFER COMPRISES A FRESH ISSUE OF [●] EQUITY SHARES OF FACE VALUE OF ₹2 EACH BY OUR COMPANY AGGREGATING UP TO ₹10,600.00 MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 557,230,051 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION COMPRISING UP TO 158,281,491 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY PEAK XV PARTNERS INVESTMENTS VI-1, 105,481,609 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY YC HOLDINGS II, LLC, 65,668,147 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY RIBBIT CAPITAL V, L.P., 52,464,086 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY GW-E RIBBIT OPPORTUNITY V, LLC, 51,842,810 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY INTERNET FUND VI PTE. LTD., 14,723,398 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY SEQUOIA CAPITAL GLOBAL GROWTH FUND III – U.S./INDIA ANNEX FUND, L.P., 16,266,356 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY PROPEL VENTURE PARTNERS GLOBAL US, LP, 27,505,088 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY KAUFFMAN FELLOWS FUND, L.P., 11,343,750 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY FRIÁLE FUND IV LLC, 18,707,370 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY ALKEON INNOVATION MASTER FUND II, LP, 17,453,620 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY ALKEON INNOVATION MASTER FUND II, PRIVATE SERIES, LP, 8,118,000 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY ALKEON INNOVATION MASTER FUND, LP, 421,248 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY ALKEON INNOVATION OPPORTUNITY MASTER FUND, LP, 5,968,700 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY NIRMAN INVESTMENTS, L.P., AND 2,984,378 EQUITY SHARES OF FACE VALUE OF ₹2 EACH AGGREGATING UP TO ₹[●] MILLION BY NIRMAN HOLDINGS, L.P., (COLLECTIVELY, THE "SELLING SHAREHOLDERS" AND SUCH OFFER THE "OFFER FOR SALE" AND SUCH EQUITY SHARES SO OFFERED, THE "OFFERED SHARES").

DETAILS OF THE TOP 10 SELLING SHAREHOLDERS, OFFER FOR SALE AND WEIGHTED AVERAGE COST OF ACQUISITION

NAME OF THE TOP 10 SELLING SHAREHOLDERS	TYPE OF SELLING SHAREHOLDER	NUMBER OF OFFERED SHARES/ AMOUNT (₹ IN MILLION)	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)^*
Peak XV Partners Investments VI-1	Investor Selling Shareholder	Up to 158,281,491 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	1.91
YC Holdings II, LLC	Investor Selling Shareholder	Up to 105,481,609 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	3.45
Ribbit Capital V, L.P.	Investor Selling Shareholder	Up to 65,668,147 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	2.30
GW-E Ribbit Opportunity V, LLC	Investor Selling Shareholder	Up to 52,464,086 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	37.87
Internet Fund VI Pte. Ltd.	Investor Selling Shareholder	Up to 51,842,810 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	21.97
Kauffman Fellows Fund, L.P.	Investor Selling Shareholder	Up to 27,505,088 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	0.51
Alkeon Innovation Master Fund II, LP	Investor Selling Shareholder	Up to 18,707,370 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	37.83
Alkeon Innovation Master Fund II, Private Series, LP	Investor Selling Shareholder	Up to 17,453,620 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	37.83
Propel Venture Partners Global US, LP	Investor Selling Shareholder	Up to 16,266,356 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	5.39
Sequoia Capital Global Growth Fund III - U.S./India Annex Fund, L.P.	Investor Selling Shareholder	Up to 14,723,398 Equity Shares of face value of ₹2 each aggregating up to ₹[●] million	37.94

** The amount paid on the acquisition of the Preference Shares have been considered for calculating the weighted average cost of acquisition per Equity Share.*
^As certified by Manian & Rao, Chartered Accountants, by way of their certificate dated October 29, 2025.
For details of all Selling Shareholders, see "The Offer" beginning on page 85 of the RHP.

PRICE BAND: ₹95 TO ₹100 PER EQUITY SHARE OF FACE VALUE OF ₹ 2 EACH.
THE FLOOR PRICE AND THE CAP PRICE ARE 47.50 TIMES AND 50.00 TIMES THE FACE VALUE OF THE EQUITY SHARES, RESPECTIVELY.
BIDS CAN BE MADE FOR A MINIMUM OF 150 EQUITY SHARES OF FACE VALUE OF ₹ 2 EACH AND IN MULTIPLES OF 150 EQUITY SHARES OF FACE VALUE OF ₹2 EACH THEREAFTER.
THE PRICE TO EARNINGS RATIO ("P/E") BASED ON DILUTED EPS FOR FISCAL 2025 FOR THE COMPANY AT THE UPPER END OF THE PRICE BAND IS AS HIGH AS 31.35 TIMES AND AT THE LOWER END OF THE PRICE BAND IS 29.78 TIMES AS COMPARED TO THE AVERAGE INDUSTRY PEER GROUP P/E RATIO OF 40.77 TIMES FOR FISCAL 2025.

BID/OFFER PROGRAMME

BID/OFFER OPENS TODAY

BID/OFFER CLOSES ON : FRIDAY, NOVEMBER 07, 2025#

#UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

We are a direct-to-customer digital investment platform that provides multiple financial products and services.

The Offer is being made through the book building process in accordance with Regulation 6(2) of the SEBI ICDR Regulations.
THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON THE MAIN BOARD OF THE STOCK EXCHANGES. NSE SHALL BE THE DESIGNATED STOCK EXCHANGE.
QIB PORTION: NOT LESS THAN 75% OF THE OFFER | NON-INSTITUTIONAL PORTION: NOT MORE THAN 15% OF THE OFFER | RETAIL PORTION: NOT MORE THAN 10% OF THE OFFER

IN MAKING AN INVESTMENT DECISION, POTENTIAL INVESTORS MUST ONLY RELY ON THE INFORMATION INCLUDED IN THE RED HERRING PROSPECTUS AND THE TERMS OF THE OFFER, INCLUDING THE RISKS INVOLVED AND NOT RELY ON ANY OTHER EXTERNAL SOURCES OF INFORMATION ABOUT THE OFFER AVAILABLE IN ANY MANNER.

In accordance with the recommendation of the Committee of Independent Directors of our Company, pursuant to their resolution dated October 29, 2025, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the *'Basis for Offer Price'* section on page 158 of the RHP *vis-a-vis* the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in *'Basis for Offer Price'* section on page 158 of the RHP .

In relation to the Price Band, potential investors should only refer to this price band advertisement for the Offer and should not rely on any media articles/ reports in relation to the valuation of our Company as these are not endorsed, published or confirmed either by the Company or by the BRLMs.

RISK TO INVESTORS

For details refer to section titled "Risk Factors" on page 37 of the RHP

1. **Market volatility risk:** Our business, operating within India's investment and wealth management industry, are influenced by a variety of domestic factors, including fluctuations in gross domestic product, changes in monetary, tax and other policy measures, political and regulatory developments, inflation, interest rate levels, shifts in consumer spending and saving patterns as well as investor sentiment. Any material slump or prolonged downturn in the Indian or global financial markets could adversely impact the volume of trading and investment patterns which can affect our operations and financial condition.
2. **Technology risk:** Uninterrupted access to our technology platform is critical for our operations System failures and interruptions could adversely affect the availability or performance of our website, mobile applications or platform. The table below provides our software, server and technology expenses that we have incurred to maintain our technology stack.

(in ₹ million, unless otherwise indicated)

Particulars	Three months ended June 30,		Fiscal Year ended March 31,		
	2025	2024	2025	2024	2023
Software, server and technology expenses	1,043.47	948.99	4,408.99	2,641.45	1,352.34
Software, server and technology expenses *(% of total expenses)*	23.47%	16.11%	27.62%	12.77%	17.86%

3. **Business concentration risk:** We derive a significant portion of our revenue from our Broking Services. Any downturn in customers' willingness to use our Broking services could have an adverse impact on our business, financial condition and cash flows. The table below sets forth revenue by product for the period/years indicated:

Particulars	Three months ended				Fiscal Year ended					
	June 30, 2025		June 30, 2024		March 31, 2025		March 31, 2024		March 31, 2023	
Products	₹ million	% of Revenue from operations	₹ million	% of Revenue from operations	₹ million	% of Revenue from operations	₹ million	% of Revenue from operations	₹ million	% of Revenue from operations
Broking Services[(1)]	7,188.90	79.49%	8,747.43	87.40%	32,970.06	84.50%	23,603.22	90.46%	10,304.25	90.27%
Others[(2)]	1,855.08	20.51%	1,260.51	12.60%	6,047.17	15.50%	2,489.59	9.54%	1,111.01	9.73%
Revenue from operations	**9,043.98**	**100.00%**	**10,007.94**	**100.00%**	**39,017.23**	**100.00%**	**26,092.81**	**100.00%**	**11,415.26**	**100.00%**

[(1)] Broking Services include Stocks and Derivatives products.
[(2)] Others include MTF, Consumer Credits, AMC, Other Incidental revenue, and interest income on fixed deposits with banks earmarked with stock exchanges.

4. **Regulatory risk:** Our business is under the purview of regulators and statutory authorities in India, which include, among others, SEBI, RBI and the stock exchanges. We are subject to changes in the regulatory framework applicable to us, and amendments to these regulations may impact our business and operations. For example, in 2024, SEBI introduced a new framework for derivatives (circular titled "Measures to Strengthen Equity Index Derivatives Framework for Increased Investor Protection and Market Stability" dated October 1, 2024), which, among other things, increased the contract size of index derivatives (from a range of ₹0.50 million to ₹1.00 million to a range of ₹1.50 million to ₹2.00 million) and reduced the extent of index derivatives products offered by exchanges which would expire on a weekly basis each with effect from November 20 2024. Further, SEBI's circular dated October 1, 2024 on "Charges levied by Market Infrastructure Institutions - True to Label" (effective from the date of the circular) required us to revise fee structures such that fees we charge do not exceed the actual charges imposed by market infrastructure institutions. As a result of these regulatory changes, our fees and commission income, Broking Transacting Users and Derivatives Active Users declined in the three months ended June 30, 2025 as shown in the table below:

Particulars	Units	Three months ended June 30,		Fiscal Year ended March 31,		
		2025	2024	2025	2024	2023
Broking Transacting Users[(1)]	# millions	6.12	7.24	13.52	9.92	5.49
Derivatives Active Users[(2)]	# millions	1.40	1.95	1.40	1.89	0.80
Fees and Commission income	₹ millions	7,289.42	8,834.62	33,362.74	23,941.15	10,527.24

[(1)] Unique users who have done at least one transaction in Stocks or Derivatives during the reporting period
[(2)] Unique users who have qualified as "New Transacting User" and have transacted in Derivatives on our platform in the last three months of the reporting period.

5. **Risk relating to customer acquisition and retention:** The growth of our business depends on our ability to cost-effectively attract and retain customers on our platform. Any failure to do so could have an adverse impact on our operations, financial condition and results of operations. The following table shows certain metrics related to our customer base for the periods indicated:

(in millions)

Particulars	Three months ended June 30,		Fiscal Year ended March 31,		
	2025	2024	2025	2024	2023
New Transacting Users[(1)]	0.76	1.67	5.97	4.81	2.40
Active Users[(2)]	14.38	10.78	13.94	9.43	5.36

[(1)] New Transacting User is defined as a user who (i) deposited or invested ₹1,000 or more and has undertaken a transaction on our platform, or (ii) has taken a loan on our platform for the first time.
[(2)] Active Users is defined as unique users that have transacted on Groww in the last three months or have total assets greater than ₹0 as on the last day of the reporting period. Active Users are a subset of Total Transacting Users.

6. **Risk relating to profitability:** We incurred net losses for the year in Fiscals 2024 amounting to ₹ 8,054.50 million, primarily due to a one-time tax expense related to the amalgamation of our Company and Groww Inc., as well as performance-based incentive payouts to our management during the year and generated profits in Fiscal 2023, Fiscal 2025 and in the three months ending June 30, 2025 and 2024, respectively. If we are unable to generate adequate revenue growth and manage our expenses and cash flows as we grow, we may not be able to sustain our profitability.
7. **Cybersecurity and data breach risk:** We are vulnerable to cyber-attacks, such as hacking, phishing, and trojans, which could exploit our network and disrupt our services and/or result in the theft of sensitive internal company data or customer information. Any actual or perceived cybersecurity, data or privacy breach could interrupt our operations and adversely affect our reputation, brand, business, financial condition and results of operations.
8. **Subsidiary concentration risk:** We derive a significant portion of our revenue from operations from our Material Subsidiaries, Groww Invest Tech Private Limited and Groww Creditserv Technology Private Limited. Any downturn in our subsidiaries performance could have a material adverse impact on our business. The table below sets forth the revenue from operations generated by such subsidiaries for the periods indicated:

Particulars	Three months ended June 30,		Fiscal Year ended March 31,		
	2025	2024	2025	2024	2023
	Revenue contribution as % of consolidated Revenue from Operations				
Groww Invest Tech Private Limited	93.04%	95.59%	93.95%	97.76%	98.06%
Groww Creditserv Technology Private Limited	5.83%	3.53%	5.03%	0.97%	-

9. **Risk relating to profitability of Subsidiaries:** Our Subsidiaries namely Groww Creditserv Technology Private Limited, Groww Asset Management Limited, Groww Trustee Limited, Neobillion Fintech Private Limited, Groww Pay Services Private Limited, Groww Serv Private Limited, Groww Wealth Tech Private Limited, Billionblocks Finserv Private Limited, Groww Insurance Broking Private Limited and Groww IFSC Private Limited have incurred losses in the past and may continue to incur losses. Further, a portion of the Net Proceeds will be invested in Groww Creditserv Technology Private Limited. We may be required to continue providing financial support to these subsidiaries which may adversely affect our consolidated results of operations and financial condition.
10. **Risk relating to negative cash flows:** We had negative cash flows from operations in the three months ended June 30, 2025 and in Fiscal 2025, and may continue to do so in the near term as we expand our business and enhance our products and services. Failure to generate sufficient cash from operations could adversely affect our liquidity and our ability to fund our operations.
11. **Brand and reputation risk:** Our brand "Groww" and its reputation are key drivers of customer trust and our business performance. Any negative media coverage may impact the customer acceptance of our platform.
12. **Competition risk:** We operate in the investment and wealth management industry which is intensely competitive and highly regulated. Our competitors may have, amongst others, substantially greater financial resources, access to a wider customer base, and a longer operating history than us.

Continued on next page...

...continued from previous page.

13. The Offer also consists of an offer for sale up to 557,230,051 Equity Shares (approximately 84.02% of the Total Offer Size at upper end of the Price Band), the proceeds of which will not be available to the Company.
14. The average cost of acquisition of Equity Shares for Selling Shareholders ranges from ₹ 0.29 per Equity Share to ₹ 37.94 per Equity Share and the Offer Price at upper end of the Price Band is ₹ 100 per Equity Share.
15. The Price to Earnings ratio based on diluted EPS for financial year ended 2025 for the Company at the upper end of the Price Band is as high as 31.35 times as compared to the average industry peer group PE ratio of 40.77 times.
16. Weighted Average Return on Net Worth for Financial Years ended 2025, 2024 and 2023 is 10.53%.
17. The 5 Book Running Lead Managers associated with the Offer have handled 102 public issues in the past three Financial Years, out of which 23 issues closed below the issue price on the listing date:

Name of the BRLMs	Total Public Issues	Issues closed below IPO price on listing date
Kotak Mahindra Capital Company Limited*	9	3
J.P. Morgan India Private Limited*	2	1
Citigroup Global Markets India Private Limited*	2	1
Axis Capital Limited*	29	7
Motilal Oswal Investment Advisors Limited*	23	7
Common issues of above BRLMs	37	4
Total	**102**	**23**

**Issues handled where there were no common BRLMs.*

18. Weighted average cost of acquisition of all shares transacted in the three years, 18 months and one year preceding the date of the Red Herring Prospectus:

Period	Weighted average cost of acquisition (in ₹)*@$	Cap Price is 'x' times the weighted average cost of acquisition	Range of acquisition price: lowest price – highest price (in ₹)*
Last one year preceding the date of the RHP	7.15	13.99	Nil*# to 96.56
Last 18 months preceding the date of the RHP	5.32	18.80	Nil*# to 96.56
Last three years preceding the date of the RHP	5.32	18.80	Nil*# to 96.56

As certified by Manian & Rao, Chartered Accountants, by way of their certificate dated October 29, 2025.

**# Allotment pursuant to Bonus Issue*

@ The amount paid on the acquisition of the Preference Shares in the last one year, eighteen months and three years respectively have been considered for calculating the weighted average cost of acquisition per Equity Share

$ Calculated excluding allotment of Equity Shares on conversion of Preference Shares pursuant to the Board resolution dated September 29, 2025

Notes: The price originally paid for acquiring shares in Groww Inc. has been considered while arriving at the acquisition price of the shares allotted in the Company pursuant to the Scheme of Amalgamation. Exchange rates for the period January 26, 2018 to June 13, 2018 have been considered from investing.com and post June 13, 2018 the exchange rates have been considered from fbil.org.in

ADDITIONAL INFORMATION FOR INVESTORS

1. **No pre-IPO placement has been undertaken by our Company.**
2. **The Promoters or members of promoter group have not undertaken any transaction of shares aggregating up to 1% or more of the paid-up Equity Share capital of the Company from the UDRHP-I filling date.**
3. **For further information refer to "Capital Structure" on page 106 of the RHP and our price band advertisement for the aggregate Equity Shareholding and percentage of the pre-Offer paid-up Equity Share capital and post-Offer Equity shareholding, of our Promoter, members of our Promoter Group and additional Shareholders of our Company.**

BASIS FOR OFFER PRICE

(The "Basis for Offer Price" section on 158 of the RHP has been updated with the above price band. Please refer to the websites of the BRLMs: https://investmentbank.kotak.com, www.jpmipl.com, www.citigroup.com/ global/aboutus/globalpresence/india/regulatory-disclosures-investment-banking, www.axiscapital.co.in and www.motilaloswalgroup.com for the "Basis for Offer Price" updated with the above price band) (you may scan the QR code for accessing the website of Kotak Mahindra Capital Company Limited)

ASBA# **Simple, Safe, Smart way of Application!!!**

Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, For further details, check section on ASBA.

Mandatory in public issues. No cheque will be accepted.

UPI UNIFIED PAYMENTS INTERFACE

UPI-Now available in ASBA for Retail Individual Investors and Non - Institutional Investor applying for amount upto ₹ 5,00,000/-, applying through Registered Brokers, DPs and RTAs. UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020, issued by the Central Board of Direct Taxes and the subsequent press releases, including press releases dated June 25, 2021 and September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

ASBA has to be availed by all the investors except anchor investors. UPI may be availed by (i) Retail Individual Investors in the Retail Portion; (ii) Non-Institutional Investors with an application size of up to ₹ 0.50 million in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section *"Offer Procedure"* on page 460 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("**AIBI**") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms can be downloaded from the websites of the Stock Exchanges and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi= yes&intmId=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. Kotak Mahindra Bank Limited and ICICI Bank Limited have been appointed as Sponsor Banks for the Offer, in accordance with the requirements of the SEBI Circular dated November 1, 2018 as amended. For Offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.

An indicative timetable in respect of the Offer is set out below:

Submission of Bids (other than Bids from Anchor Investors):

Bid/Offer Period (except the Bid/Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. IST
Bid/Offer Closing Date*	
Submission of Electronic Applications (Online ASBA through 3-in-1 accounts) - For RIIs, other than QIBs and Non-Institutional Investors	Only between 10.00 a.m. and up to 5.00 p.m. IST
Submission of Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA applications)	Only between 10.00 a.m. and up to 4.00 p.m. IST
Submission of Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 3.00 p.m. IST
Submission of Physical Applications (Bank ASBA)	Only between 10.00 a.m. and up to 1.00 p.m. IST
Submission of Physical Applications (Syndicate Non-Retail, Non-Individual Applications of QIBs and Non-Institutional Investors	Only between 10.00 a.m. and up to 12.00 p.m. IST
Modification/ Revision/cancellation of Bids	
Upward Revision of Bids by QIBs and Non-Institutional Investors categories#	Only between 10.00 a.m. on the Bid/Offer Opening Date and up to 4.00 p.m. IST on Bid/Offer Closing Date
Upward or downward Revision of Bids or cancellation of Bids by RIIs	Only between 10.00 a.m. on the Bid/Offer Opening Date and up to 5.00 p.m. IST on Bid/Offer Closing Date

**UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.*

 # QIBs and Non-Institutional Investors can neither revise their bids downwards nor cancel/ withdraw their Bids.

Bid/Offer Period

Event	Indicative Date
BID/OFFER OPENS ON^	TUESDAY, NOVEMBER 4, 2025
BID/OFFER CLOSES ON#	FRIDAY, NOVEMBER 7, 2025
FINALISATION OF BASIS OF ALLOTMENT WITH THE DESIGNATED STOCK EXCHANGE	On or about MONDAY, NOVEMBER 10, 2025
INITIATION OF REFUNDS FOR ANCHOR INVESTORS/ UNBLOCKING OF FUNDS FROM ASBA ACCOUNT*	On or about TUESDAY, NOVEMBER 11, 2025
CREDIT OF EQUITY SHARES TO DEPOSITORY ACCOUNTS	On or about TUESDAY, NOVEMBER 11, 2025
COMMENCEMENT OF TRADING OF THE EQUITY SHARES ON THE STOCK EXCHANGE	On or about WEDNESDAY, NOVEMBER 12, 2025

^The Anchor Investor Bid/ Offer Period shall be one Working Day prior to the Bid/Offer Opening Date in accordance with the SEBI ICDR Regulations, being Monday, November 3, 2025.

 # UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

**In case of any delay in unblocking of amounts in the ASBA Accounts (including amounts blocked through the UPI Mechanism) exceeding two Working Days from the Bid/Offer Closing Date for cancelled/withdrawn/deleted ASBA Forms, the Bidder shall be compensated at a uniform rate of ₹100 per day or 15% per annum of the Bid Amount, whichever is higher, from three Working Days from Bid/Offer Closing Date till the date of actual unblock, by the intermediary responsible for causing such delay in unblocking. The BRLMs and shall, in their sole discretion, identify and fix the liability on such intermediary or entity responsible for such delay in unblocking. The Bidder shall be compensated by the manner specified in the SEBI ICDR Master Circular, which for the avoidance of doubt, shall be deemed to be incorporated in the deemed agreement of the Company with the SCSBs, to the extent applicable. The processing fees for applications made by UPI Bidders using the UPI Mechanism may be released to the remitter banks (SCSBs) only after such banks provide a written confirmation in compliance with the SEBI ICDR Master Circular, for which the avoidance of doubt, shall be deemed to be incorporated in the deemed agreement of the Company with the SCSBs, to the extent applicable. The processing fee for applications made by the UPI Bidders using the UPI Mechanism may be released to the remitter banks (SCSBs) only after such banks provide a written confirmation on compliance with the SEBI ICDR Master Circular.*

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF THE STOCK EXCHANGES

In case of any revision in the Price Band, the Bid/ Offer Period shall be extended for at least three additional Working Days after such revision of the Price Band, subject to the total Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company may, in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of one Working Day, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band, and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Members of the Syndicate and by intimation to Designated Intermediaries and Sponsor Bank(s), as applicable.

The Offer is being made in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in accordance with Regulation 6(2) of the SEBI ICDR Regulations wherein in terms of Regulation 32(2) of the SEBI ICDR Regulations, not less than 75% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("**QIBs**", and such portion, the "**QIB Portion**") provided that our Company in consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations, of which at least one-third shall be available for allocation to domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (excluding the Anchor Investor Portion) ("**Net QIB Portion**"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders (other than Anchor Investors) including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. If at least 75% of the Offer cannot be Allotted to QIBs, then the entire application money will be refunded forthwith. Further, not more than 15% of the Offer shall be available for allocation to Non-Institutional Bidders (the "**Non-Institutional Bidders**") out of which (a) one-third of such Non-Institutional portion shall be reserved for applicants with application size of more than ₹200,000 and up to ₹1,000,000; and (b) two-third of such Non-Institutional portion shall be reserved for applicants with application size of more than ₹1,000,000 provided that the unsubscribed Non-Institutional portion in either of such sub-categories may be allocated to applicants in the other sub-category of Non-Institutional Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. The allocation to each Non-Institutional Investor shall not be less than the minimum application size, subject to availability of Equity Shares in the Non-Institutional Portion and the remaining available Equity Shares, if any, shall be allocated on a proportionate basis in accordance with the conditions specified in this regard in Schedule XIII of the SEBI ICDR Regulations. Further not more than 10% of the Offer shall be available for allocation to RIIs in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price. Anchor Investors are not permitted to participate in the Anchor Investor Portion of the Offer through the ASBA process. For details, see *"Offer Procedure"* beginning on page 460 of the RHP.

Bidders/ Applicants should ensure that DP ID, PAN, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/ Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorised the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders'/Applicants' sole risk. Investors must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021, read with press release dated September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 28, 2023 and any subsequent press releases in this regard.

Contents of the Memorandum of Association of our Company as regards its objects: For information on the main objects of our Company, please see the section "*History and Certain Corporate Matters*" on page 263 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, please see the section titled "*Material Contracts and Documents for Inspection*" on page 526 of the RHP.

Liability of the members of our Company: Limited by shares

Amount of share capital of our Company and Capital structure: As on the date of the RHP, the authorised share capital of the Company is ₹ 46,650,000,000 divided into 23,325,000,000 Equity Shares of ₹2 each, and ₹ 3,350,000,000 divided into 335,000,000 Preference Shares of face value of ₹10 each. The issued, subscribed and paid-up share capital of the Company is ₹ 12,135,193,262 divided into 6,067,596,631 Equity Shares of face value ₹ 2 each. For details, please see the section titled *"Capital Structure"* on page 106 of the RHP.

Names of signatories to the Memorandum of Association of our Company and the number of Equity Shares subscribed by them: The initial signatories to the Memorandum of Association of our Company are Groww Inc and Shatrughan Kumar Roy. For details of the share capital history of our Company, please see the section titled *"Capital Structure"* on page 106 of the RHP.

Listing: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received in-principle approvals from BSE and NSE for listing of the Equity Shares pursuant to their letters each dated July 4, 2025. For the purposes of the Offer, NSE shall be the Designated Stock Exchange. A signed copy of the Red Herring Prospectus has been delivered and the Prospectus shall be filed with the RoC in accordance with Section 32 and Section 26(4) of the Companies Act, 2013, respectively.

Disclaimer Clause of the Securities and Exchange Board of India ("SEBI"): SEBI only gives its observations on the Offer documents and this does not constitute approval of either the Offer or the specified securities stated in the Offer Document. The investors are advised to refer to page 424 of the RHP for the full text of the disclaimer clause of SEBI.

Disclaimer Clause of NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 433 of the RHP for the full text of the Disclaimer Clause of NSE.

Disclaimer Clause of BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Red Herring Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Red Herring Prospectus. The investors are advised to refer to page 432 of the Red Herring Prospectus for the full text of the Disclaimer Clause of BSE.

General Risk: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to *"Risk Factors"* beginning on page 37 of the RHP.

BOOK RUNNING LEAD MANAGERS					REGISTRAR TO THE OFFER	COMPANY SECRETARY AND COMPLIANCE OFFICER
kotak® Investment Banking	J.P.Morgan	citi	AXIS CAPITAL	motilal oswal Investment Banking	MUFG MUFG Intime	**Roshan Bhanuprakash Dave** Billionbrains Garage Ventures Limited Vaishnavi Tech Park, South Tower, 3rd Floor Survey No. 16/1 and 17/2, Ambalipura Village Varthur Hobli, Bellandur Bengaluru - 560 103, Karnataka, India **Tel:** +91 80 6960 1300 **E-mail:** corp.secretarial@groww.in
Kotak Mahindra Capital Company Limited 1st Floor, 27 BKC, Plot No. 27 G' Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Maharashtra, India **Tel:** +91 22 4336 0000 **E-mail:** groww.ipo@kotak.com **Investor Grievance E-mail:** kmccredressal@kotak.com **Website:** https://investmentbank.kotak.com **Contact Person:** Ganesh Rane **SEBI Registration No.:** INM000008704	**J.P. Morgan India Private Limited** J.P. Morgan Tower, Off C.S.T. Road Kalina, Santacruz (East) Mumbai 400 098, Maharashtra, India **Tel:** +91 22 6157 3000 **E-mail:** groww_ipo@jpmorgan.com **Investor Grievance E-mail:** investorsmb.jpmipl@jpmorgan.com **Website:** www.jpmipl.com **Contact Person:** Himanshi Arora / Rishank Chheda **SEBI Registration No.:** INM000002970	**Citigroup Global Markets India Private Limited** 1202, 12th Floor, First International Financial Center, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 098, Maharashtra, India **Tel:** +91 22 6175 9999 **E-mail:** groww.ipo@citi.com **Investor Grievance E-mail:** investors.cgmib@citi.com **Website:** www.citigroup.com/global/aboutus/globalpresence/india/regulatory-disclosures-investment-banking **Contact Person:** Jitesh Agarwal **SEBI Registration No.:** INM000010718	**Axis Capital Limited** Axis House, 1st Floor P.B. Marg, Worli Mumbai 400 025, Maharashtra, India **Tel:** +91 22 4325 2183 **E-mail:** groww.ipo@axiscap.in **Investor Grievance E-mail:** complaints@axiscap.in **Website:** www.axiscapital.co.in **Contact Person:** Pratik Pednekar **SEBI Registration No.:** INM000012029	**Motilal Oswal Investment Advisors Limited** Motilal Oswal Tower Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi Mumbai 400 025, Maharashtra, India **Tel:** +91 22 7193 4380 **E-mail:** groww.ipo@motilaloswal.com **Investor Grievance E-mail:** moiaplredressal@motilaloswal.com **Website:** www.motilaloswalgroup.com **Contact Person:** Kunal Thakkar / Ronak Shah **SEBI Registration No.:** INM000011005	**MUFG Intime India Private Limited** *(formerly known as Link Intime India Private Limited)* C-101, 1st Floor, 247 Park L.B.S. Marg, Vikhroli (West) Mumbai 400 083, Maharashtra, India **Tel:** +91 810 811 4949 **E-mail:** groww.ipo@in.mpms.mufg.com **Investor Grievance e-mail:** groww.ipo@in.mpms.mufg.com **Website:** https://in.mpms.mufg.com/ **Contact Person:** Shanti Gopalkrishnan **SEBI Registration No.:** INR000004058	Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal of complaints, Investors may also write to the BRLMs.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the section titled *"Risk Factors"* on page 37 of the RHP, before applying in the Offer. A copy of the RHP is available on website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of the Company at www.groww.in; and on the websites of the **BRLMs,** i.e. Kotak Mahindra Capital Company Limited, J.P. Morgan India Private Limited, Citigroup Global Markets India Private Limited, Axis Capital Limited and Motilal Oswal Investment Advisors Limited at https://investmentbank.kotak.com, www.jpmipl.com, www.citigroup.com/global/aboutus/globalpresence/india/regulatory-disclosures-investment-banking, www.axiscapital.co.in, www.motilaloswalgroup.com, respectively.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the abridged prospectus is available on the website of the Company, the BRLMs and the Registrar to the Offer at www.groww.in, https://investmentbank.kotak.com, www.jpmipl.com, www.citigroup.com/global/aboutus/globalpresence/india/regulatory-disclosures-investment-banking, www.axiscapital.co.in, www.motilaloswalgroup.com and https://in.mpms.mufg.com/, respectively.

AVAILABILITY OF BID CUM APPLICATION FORMS: Bid cum Application Forms can be obtained from the Registered and Corporate Office of **BILLIONBRAINS GARAGE VENTURES LIMITED, Tel:** +91 80 6960 1300; **BRLMs : Kotak Mahindra Capital Company Limited, Tel:** +91 22 4336 0000, **J.P. Morgan India Private Limited, Tel:** +91 22 6157 3000, **Citigroup Global Markets India Private Limited, Tel:** +91 22 6175 9999, **Axis Capital Limited, Tel:** +91 22 4325 2183, and **Motilal Oswal Investment Advisors Limited, Tel:** +91 22 7193 4380 , **Syndicate Members: Kotak Securities Limited, Telephone:** +91 22 6218 5410, **Motilal Oswal Financial Services Limited, Telephone:** +91 22 7193 4200 and at the select locations of the Sub-syndicate Members (as given below), SCSBs, Registered Brokers, RTAs and CDPs participating in the Offer. Bid cum Application Forms will also be available on the websites of BSE and NSE and the Designated Branches of SCSBs, the list of which is available at websites of the Stock Exchanges and SEBI.

Sub-Syndicate Members: Alankit Imaginations Limited, Almondz Global Securities Ltd., Anand Rathi Share & Stock Brokers Limited, Anand Share Consultancy, ANS Pvt Limited, Asit C Mehta Investment Intermediates Limited, Axis Securities Limited, Centrum Broking Limited, Dalal & Broacha Stock Broking Private Limited, Finwizard Technology Private Limited, G Raj & Co. (Consultants) Limited, HDFC Securities Limited, ICICI Securities Limited, IDBI Capital Markets & Securities Limited, IIFL Capital Services Limited, IIFL Securities Ltd., Innovate Securities Pvt Limited, Jhaveri Securities, JM Financial Services Limited, Jobanputra Fiscal Services Private Limited, Kalpataru Multiplier Limited, Kantilal Chhaganlal Securities Pvt. Ltd., Keynote Capitals Limited, KJMC Capital Market Services Limited, Lakshmishree Investment & Securities Pvt Limited, LKP Securities Limited, Marwadi Shares & Finance, Nirmal Bang Securities Pvt Limited, Nuvama Wealth and Investment Limited (Edelweiss Broking Limited), Patel Wealth Advisors Pvt Limited, Prabhudas Lilladher Pvt Limited, Pravin Ratilal Share And Stock Brokers Ltd., RR Equity Brokers Private Limited, SBICAP Securities Limited, Sharekhan Limited, SMC Global Securities Limited, SS Corporate Securities Limited, Tanna Financial Services, TradeBulls Securites (P) Ltd., Upstox Securities Private Limited, Viren M Shah, YES Securities (India) Limited.

Escrow Collection Bank: Kotak Mahindra Bank Limited • **Refund Bank:** Kotak Mahindra Bank Limited

Public Offer Account Bank: ICICI Bank Limited • **Sponsor Banks:** Kotak Mahindra Bank Limited and ICICI Bank Limited

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **BILLIONBRAINS GARAGE VENTURES LIMITED**
On behalf of the Board of Directors
Sd/-
Roshan Bhanuprakash Dave
Company Secretary and Compliance Officer

Place: Bengaluru, Karnataka
Date: November 3, 2025

BILLIONBRAINS GARAGE VENTURES LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the RHP with RoC on October 29, 2025. The RHP is available on the website of SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.groww.in; and on the websites of the BRLMs, i.e. Kotak Mahindra Capital Company Limited, J.P. Morgan India Private Limited, Citigroup Global Markets India Private Limited, Axis Capital Limited and Motilal Oswal Investment Advisors Limited at https://investmentbank.kotak.com, www.jpmipl.com, www.citigroup.com/global/aboutus/globalpresence/india/regulatory-disclosures-investment-banking, www.axiscapital.co.in, www.motilaloswalgroup.com, respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see *'Risk Factors'* beginning on page 37 of the RHP. Potential investors should not rely on the UDRHP-I filed with SEBI and Stock Exchanges for making any investment decision and should instead rely on the RHP, for making any investment decision.

This announcement is not an offer of securities for sale in the United States or elsewhere. This announcement has been prepared for publication in India only and is not for publication or distribution, directly or indirectly, in or into the United States. The Equity Shares described in this announcement have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended ("**U.S. Securities Act**") or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States, or to, or for the account or benefit of, U.S. Persons (as defined in Regulation S under the U.S. Securities Act, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable U.S. state securities laws. The Company has not registered and does not intend to register under the U.S. Investment Company Act of 1940 ("**Investment Company Act**"). Accordingly, the Equity Shares are being offered and sold (i) to persons in the United States or to, or for the account or benefit of, U.S. persons, in each case that are both "qualified institutional buyers" as defined in Rule 144A under the Securities Act and "qualified purchasers" as defined under the Investment Company Act in transactions exempt from or not subject to the registration requirements of the Securities Act and in reliance on Section 3(c)(7) of the Investment Company Act and (ii) outside the United States to non-U.S. persons in offshore transactions in reliance on Regulation S under the Securities Act and the applicable laws of the jurisdictions where such offers and sales are made. There will be no public offering in the United States.

TUESDAY
November 4, 2025

VIJAYAWADA
CITY EDITION
16 Pages ₹ 8.00

THE HINDU

www.thehindu.com

INDIA'S NATIONAL NEWSPAPER SINCE 1878

https://newsth.live/fb
https://newsth.live/x
https://newsth.live/ig

Regd. VJ/050/2015-17
RNI No. APENG/2001/49937

Vol. 25 • No. 260

Printed at » Chennai » Coimbatore » Bengaluru » Hyderabad » Madurai » Noida » Visakhapatnam » Thiruvananthapuram » Kochi » Vijayawada » Mangaluru » Tiruchirapalli » Kolkata » Hubballi » Mohali » Malappuram » Mumbai » Lucknow » Cuttack » Patna



'BIG CHALLENGE'

Over ₹3,000 cr. lost to digital arrest scams: SC

NEWS » PAGE 10



NICOBAR PROJECT

Map readied amid forest rights challenge

NEWS » PAGE 8



CASE IN SC

'Report finds Biren audio was tampered'

NEWS » PAGE 8

CHANGING TIMES

India's IT dream is at a crossroads

The transition will be painful. But it can also be purposeful

EDITORIAL » PAGE 6



'VIOLATION OF ORDER'

SC flags feeding of stray dogs on govt. premises

NEWS » PAGE 10

19 dead as gravel truck ploughs into govt. bus near Hyderabad

An infant and two drivers were among the dead, while 14 people were injured; lorry driver, likely trying to avoid a pothole, swerved and crashed into an RTC bus coming from the opposite direction; many victims were crushed under the gravel

Naveen Kumar
Lavpreet Kaur
HYDERABAD

Nineteen passengers, including a 40-day-old infant, were killed and 14 injured when a gravel-laden lorry rammed a State transport corporation bus at Chevella near Hyderabad on Monday morning, the police said.

Around 7.10 a.m., the lorry driver, likely trying to avoid a pothole, swerved to the right and crashed into the Regional Transport Corporation (RTC) bus coming from the opposite direction on National Highway no. 163, the police added.

The lorry tore through the right side of the bus, killing a few passengers. However, most of the deaths were caused by asphyxiation after the lorry overturned, spilling the gravel on the passengers and trapping them, an officer of the Cyberabad Police said.

Both drivers were killed on the spot. The lorry was headed to Tandur from Shankarpally while the bus was plying from Tandur to Hyderabad. An earthmover was deployed to remove the gravel and rescue persons trapped inside the bus. No street lights, dividers, and signage were observed over long stretches of the highway.

The Telangana government announced an *ex gratia* of ₹5 lakh for the next of kin of each of the deceased, while the RTC announced ₹2 lakh. President Droupadi Murmu condoled the deaths.

A surgeon at the Community Health Centre, Chevella, said the stretch between Tandur and Hyderabad was narrow.

CONTINUED ON » PAGE 8



Tragic incident: Police and firefighters at the site after a lorry collided with a bus near Hyderabad on Monday. NAGARA GOPAL

Dumper truck hits 17 vehicles in Jaipur, 14 dead

JAIPUR
At least 14 people died and 13 were injured when a rashly driven dumper truck collided into at least 17 vehicles in Jaipur on Monday. The chain collision occurred near Loha Mandi when the driver was allegedly under the influence of alcohol. Local people nabbed him and handed him over to the police. » PAGE 8

Most victims died of head injuries: forensic experts

HYDERABAD
A majority of the 19 victims died in the bus–truck collision near Mirjaguda–Khanapur road in Chevella mandal, Ranga Reddy district, suffered fatal head injuries and multiple trauma, forensic experts who conducted autopsy said. Preliminary reports revealed no signs of intoxication in either drivers. » PAGE 5

NEARBY



State targets 7.5 lakh jobs at partnership meet

VIJAYAWADA
Minister Nara Lokesh said the government will host the CII Partnership Summit in Visakhapatnam on November 14 and 15 and 410 MoUs worth ₹9.80 lakh crore are likely to be signed. » PAGE 4

ISRO lines up seven launches by March-end

SRIHARIKOTA
ISRO has lined up seven launch missions from Satish Dhawan Space Centre SHAR, Sriharikota, by the end of March 2026. ISRO Chairman V. Narayanan was speaking to the media after the successful launch of LVM3-M5. » PAGE 4



Hinduja Group executives and State government officials exchanging copies of the MoU signed for investments in the presence of Chief Minister N. Chandrababu Naidu in London.

A.P., Hinduja Group ink ₹20,000 crore pact for investments

The Hindu Bureau
VIJAYAWADA

Chief Minister N. Chandrababu Naidu announced the signing of a Memorandum of Understanding (MoU) between the Government of Andhra Pradesh and the Hinduja Group for a cumulative investment of ₹20,000 crore, during his tour of the United Kingdom (U.K.) on Monday (November 3).

He said in a post on 'X' that these investments would accelerate the State's industrial and clean energy growth.

The MoU was signed in the presence of Ashok P. Hinduja, chairperson of the Hinduja Group, Prakash Hinduja, chairperson of Hinduja Group Europe and Vivek Nanda, CEO of Hinduja Investments & Project Services Ltd.

Key projects

The CM said the key initiatives under the MoU include expanding the existing 1,050 MW Hinduja National Power Corporation Ltd. (HNPCL) plant in Visakhapatnam by an additional 1,600 MW (2×800 MW), development of large solar and wind projects to strengthen A.P.'s clean energy capacity, setting up of a state-of-the-art electric bus and light vehicle plant to boost sustainable mobility and establishment of a network of EV charging stations to support the State's green transport ecosystem.

Mr. Chandrababu Naidu, in a separate meeting, called on Nikki Grady-Smith, group chief transformation officer of Rolls-Royce. The duo discussed partnership opportunities in A.P., especially in civil aviation maintenance, repair and overhaul (MRO) facilities and power systems for upcoming data centers, including both traditional power solutions and small modular reactors to ensure reliable and sustainable energy supply.

Orvakal potential

The CM also highlighted the potential for a military airstrip and an MRO unit at Orvakal and suggested exploring the possibility of establishing Global Capability Centers in Visakhapatnam and Tirupati and developing an aviation ecosystem and an MRO facility near Bhogapuram airport.

Later, Mr. Chandrababu Naidu met SRAM & MRAM Group chairperson Shailesh Hiranandani, which was followed by a meeting with Samko Holdings Ltd. chairperson Sampath Kumar Mallaya. The SRAM & MRAM Group expressed interest in establishing semiconductor and advanced packaging units in the State.

The CM met Octopus Energy international affairs group director Chris Fitzgerald and deliberated on the investment opportunities in the clean energy sector and the scope for collaboration in renewable energy, data analytics and smart grid management.

₹7,500 cr. granted for major renewable energy project in A.P.

The Hindu Bureau
VIJAYAWADA

In a major boost to Andhra Pradesh's clean-energy ambitions, the Rural Electrification Corporation Limited (REC) sanctioned ₹7,500 crore for Brookfield's 1,040 MW hybrid Renewable Energy (RE) project in Kurnool district.

"Costing ₹9,910 crore, the project comprises 640 MW of wind and 400 MW of solar capacity, and it is the single largest sanction ever given by REC to a private sector project," according to an official release.

The project is being developed by Evren, a clean energy platform launched by Brookfield and Axis Energy as a joint venture. Evren has already lined up over 3 GW of RE projects across Kurnool and Anantapur districts, forming a part of Brookfield's 8,000 MW pipeline in Andhra Pradesh with a total investment of ₹50,000 crore.

This milestone came in the wake of Minister for IT Nara Lokesh's meeting with Brookfield Global president Connor Teskey in London in August, when both sides explored opportunities for deeper collaboration across RE, AI-ready data centres and green infrastructure sectors.

Brookfield is one of the world's largest alternative investment managers, with over $1 trillion in AUM.

Spectacle of lights



Laser splendour: A rehearsal of a laser light show ahead of the Dev Deepavali celebrations at the Chet Singh Fort in Varanasi on Monday. Dev Deepavali is celebrated 15 days after Deepavali. PTI

Shift focus to nutrition security, PM tells scientists

The Hindu Bureau
NEW DELHI

Prime Minister Narendra Modi addressed the first Emerging Science Technology and Innovation Conclave here on Monday.

In his inaugural address, he said that scientists should generate ideas to move from food security to nutrition security; create biofortified crops to address malnutrition; develop low-cost fertilizers; better map genomic biodiversity for personalised medicine; and arrive at new innovation in clean battery storage.

FULL REPORT ON » PAGE 8

Special intensive revision of electoral rolls begins in 12 States and U.T.s today

The Hindu Bureau
NEW DELHI

The Election Commission will begin the enumeration phase of the special intensive revision (SIR) of electoral rolls in 12 States and Union Territories on Tuesday.

The SIR exercise will cover close to 51 crore voters in Tamil Nadu, West Bengal, Kerala, Uttar Pradesh, Madhya Pradesh, Rajasthan, Chhattisgarh, Goa, Gujarat, Puducherry, Andaman and Nicobar Islands, and Lakshadweep.

Among these, Tamil Nadu, Kerala, West Bengal, and Puducherry will go to the polls in 2026.

The first round of the clean-up exercise was carried out in Bihar earlier this year, during which more than 68 lakh names were deleted from the electoral rolls.



Gearing up: Booth-level Officers undergoing training in Kolkata for the special intensive revision of electoral rolls. PTI

Enumeration process

The house-to-house enumeration process will take place from November 4 to December 4. The poll body will publish the draft rolls on December 9, after which claims and objections can be submitted from December 9 to January 8. Notices will be issued, and hearings and verifications will take place from December 9 to January 31. The final electoral rolls will be published on February 7.

In most of these States, the SIR exercise was last carried out between 2002 and 2004, and they have nearly completed the mapping of current electors according to it.

The poll body has implemented certain changes to the SIR 2.0, drawing upon insights gained from the experience in Bihar. Among the most significant changes is the directive that no documents should be collected from electors during the enumeration phase.

CONTINUED ON » PAGE 8

Eight dead, children among 33 injured in four separate road accidents

The Hindu Bureau
BAPATLA/ANAKAPALLI /PALNADU/ELURU

Eight persons died and 33 people, including two children, were injured in four separate accidents in Bapatla, Anakapalli, Palnadu and Eluru districts on Monday. In the incident near Satyavatipeta village in Karlapalem mandal of Bapatla district, four persons died and two children, aged 11 and 12, sustained severe injuries in a car-lorry collision. The deceased were identified as Bethalam Balarama Raju (65), Bethalam Lakshmi (60), Gadiraju Pushpavathi (60) and Mudunuri Srinivasa Raju (54), all residents of Karlapalem.



The lorry involved in the collision in Bapatla on Monday.

Sources said the victims were returning home after attending the sangeet function of the son of MLA Narendra Varma. Police said the deceased were relatives of the wife of the legislator. In Anakapalli, two persons died and 17 others sustained injuries in a van-autorickshaw collision on NH-16 near Kokkirapalli in Yelamanchili mandal. The deceased were identified as a 55-year-old man and a 64-year-old woman. According to sources, the vehicles were travelling from Anakapalli towards Payakaraopeta.

In Palnadu, a man died and four others were injured when a lorry carrying ration rice overturned on Nandendla-Thimmapuram road in Nadendla mandal. The ration rice was allegedly being transported illegally. Police said the vehicle was transporting rice from Sathuluru when one of its rear tyres burst. Rice sacks fell on the workers traveling in the vehicle, killing Bapun Malik (25) from Nandapur village, Bhadrak district, Odisha, on the spot.

In Eluru, a passenger died and 10 others were injured when a travels bus overturned in Lingapalem mandal.

In demand



A farm worker plucking marigold flowers from a field at Jonnalagadda in NTR district. Marigold cultivation has gained momentum across the district with the arrival of the festive season. G.N. RAO

‘Government working on making mental health part of school education system’

255 mental health counsellors have been appointed across A.P., and the department is planning to recruit one counsellor per mandal soon, says Samagra Shiksha Assistant State Project Director

The Hindu Bureau
VIJAYAWADA

The Andhra Pradesh government has taken a proactive step towards integrating mental health and career guidance into the school education system, marking a new beginning in holistic education, said M.R. Prasanna Kumar, Assistant State Project Director, Samagra Shiksha.

He was speaking at a seven-day residential training programme, inaugurated at Maris Stella College in Vijayawada on Monday, for the Project Management Unit (PMU) and District Counsellors under the Mental Health and Career Guidance Project. The programme is being jointly organised by Samagra Shiksha, EdCIL and UNICEF.

Mr. Prasanna Kumar also highlighted the State government’s commitment to nurturing the emotional and career growth of students. He said that 255 mental health counsellors have already been appointed across the State, and the department is planning to recruit one counsellor per mandal totalling 679 counsellors soon. Strengthening systems for mental health and career guidance among students is a key goal of Samagra Shiksha, which he described as a milestone initiative in Andhra Pradesh’s educational sector.

M.V. Krishna Reddy, Director, SCERT, said trained counsellors should ensure continuous support to address the behavioural changes seen among adolescents.

Critical phase

He also stressed that students from classes 9 to 12 go through a critical phase, where proper career guidance and emotional mentoring are essential to help them focus on their strengths.

Indla Ramasubba Reddy, senior psychiatrist and director, Indlas Hospitals, observed that today’s youth are facing multiple emotional and behavioural challenges such as relationship stress, failures in love, addictions, and anxiety. He explained that these are not merely disciplinary issues, but reflections of deep psychological and social changes influenced by media exposure, peer pressure and digital dependency. He underlined the importance of professional counselling, stating that while parents and elders may offer affectionate advice, lack of professional guidance can lead to guilt or rebellion among adolescents.

B. Ashok Kumar, Research Scholar, NIMHANS, consultants from UNICEF, representatives from Leadership for Equity and MHITR founder R.S.V.N. Sharma and others were present.

SRM-A.P. hosts IETE 72nd foundation day festivities

The Hindu Bureau
VIJAYAWADA

SRM University-A.P. hosted the 72nd foundation day celebrations of The Institution of Electronics and Telecommunication Engineers (IETE), Vijayawada Centre, on Monday.

IETE Vijayawada Centre’s chairman B. Surya Prasada Rao and secretary Shaik Riyazuddin said that nearly 4,000 engineering students from Krishna, Guntur, Prakasam, and Khammam districts were benefitting from IETE’s initiatives and expert mentorship in the disciplines of Electronics, Communication, and Information Technology.

Inaugurated

Marking the occasion, the “NXTRONIX” Technology Club, designed and developed by ECE students, was inaugurated by SRM University-A.P. Vice-Chancellor Ch. Satish Kumar, while the club logo was unveiled by C.V. Tomy, Dean, School of Engineering and Sciences. The club will host workshops, circuit design challenges, and hackathons to promote hands-on technical learning and innovation among students, as per a release from the institute.

Engineer arrested for chain snatching, thefts in Nellore

The Hindu Bureau
NELLORE

Police arrested a 29-year-old man for chain snatching at Pogathota in Nellore on Monday. The accused was identified as Ch. Srinath, a resident of Surayapalem village in Podalakur mandal in the district.

According to the police, Srinath completed B. Tech and is currently working as an engineer in a private firm. He was allegedly involved in thefts after getting habituated to casino, online betting and gambling.

He had committed thefts to clear his debts. Srinath had stolen seven motorcycles and snatched gold chains at two places.

On September 23, he reportedly snatched a gold chain from a 67-year-old woman, Sola Lakshmamma, while she was showing a portion of her house for rent. A case was registered at One-Town (Chinna Bazar) police station.

Circle Inspector (CI) Ch. Koteswara Rao and Sub-Inspector (SI) A. Ayyappa formed a special team and arrested the accused. They recovered two gold chains weighing about 8 grams and 40 grams respectively, and seven motorcycles worth ₹5.15 lakh from the accused.

Nellore Superintendent of Police (SP) Ajitha Vejendla appreciated the special team for nabbing the accused and announced a reward.

LIC HOUSING FINANCE LIMITED
Guntur Area Office: D.No: 6-21-21, Ground Floor, Gogula House, 9/2, Arundalpet, Guntur-522002. Ph: 0863-2254743, 9704653695

E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of **LIC Housing Finance Ltd (LIC HFL),** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrowers/ Mortgagors having failed to repay the said due amount, the undersigned has taken **PHYSICAL POSSESSION** of the following properties in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

S No	Loan No. / Name of the Borrower / Co–Borrower	Description of Immovable Property	Reserve Price (Rs.)	EMD (10% of Reserve Price)	Bank details (EMD to be transferred to)
1	Loan A/c No: 710800007974 **Mr. Perikala Babu Rao (Borrower)** Co-Borrowers: 1. Ms. Perikala Shebarani, 2. Mr. Perikala Johnhyd Guntur Area Office Contact: 9704653695 9704020357 9949901281	All the piece and the parcel of the **property bearing Sale deed No: 4365/2002,** Guntur District, Narasaraopet Revenue District, Sattenapalli Sub-District, Sattenapalli Municipality, D.No.109A of Vaddavalli, Old Ward No.11, New Ward No.9, Nr Door No.11-5-41/1, Raghu ram Nagar, with **an extent of land 242 Sq. Yds., Bounded as Follows: East:** 25' feet wide Road, **South:** Property of Emani Satyanarayana Reddy, **West:** Property of Vendor, **North:** Property of Mohd Rihana Parveen.	Rs. 1,42,00,000/-	Rs. 14,20,000/-	Beneficiary Name: LIC Housing Finance Ltd Branch Name: HDFC BANK Account Number:- LHFLVW710800007974 IFSC Code:- HDFC0000109 Property Id:- VW710800007974
			Bid Increment Amount: Rs. 10,000/-		

Website of e-Auction	https://www.bankeauctions.com
Date & time of Inspection of Property	27.11.2025 from 10.00 AM to 5.00 PM
Last date of submission of Tender/online Bid	16.12.2025 before 5.00 PM (online mode only)
E-AUCTION Date and Time	**17.12.2025** from 11.00 AM to 1.00 PM (with auto extension)

Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) LIC HFL invites OFFERS in Online mode to purchase the said properties on “AS IS WHERE IS BASIS” and “AS IS WHAT IS BASIS”.

TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS :

(1). E-Auction is being held on **‘As is where is Basis’, ‘As is what is Basis’, ‘Whatever there is’ And ‘Without Any Recourse Basis’,** and will be conducted “Online”. The E-Auction will be conducted through LIC-Housing Finance approved E-auction service provider **“M/s. C1 India Pvt Ltd”.** (2). The intending bidders should register their names at portal **https://bankeauctions.com** and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider **M/s. C1 India Pvt Ltd, Contact Person: Mr. Dharani Krishna, Contact No. 9948182222, Email Id: andhra@c1india.com.** (3). For detailed terms and Conditions of the sale and full description of the property please refer to the website of approved e-auction service provider **“M/s. C1 India Pvt Ltd” at https://bankeauctions.com.** (4). **For any further details please contact Ph No: 9704653695, 9704020357, 9949901281.**

Date: 04.11.2025, Place: Guntur **Sd/- Authorised Officer, LIC Housing Finance Ltd**

LIC HOUSING FINANCE LIMITED
Vijayawada Area Office:#27-10-1/1,First Floor, Umiya Nivas,Attarattaiah Street,Governorpet, Vijayawada-520002

E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of **LIC Housing Finance Ltd (LIC HFL),** under Securitization Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrowers/ Mortgagors having failed to repay the said due amount, the undersigned has taken **PHYSICAL POSSESSION** of the following properties in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Loan No. /Name of the Borrower/ Co–Borrower	Description of the Immovable Property	Reserve Price	EMD (10% of Reserve Price)	Bank details (EMD to be transferred to)
Loan A/c No:711400008188 Ms.MAREEDU MAHA RANI (Borrower), Ms.MAREEDU NAGARAJU (Co-borrower) Vijayawada Area Office Contact: 9951534212, 8792853764, 9704020357	**Schedule A:**All the piece and the parcel of the property bearing sale deed No: 4136/2020,Krishna District, Kankipadu Sub-Registrar Ilaka, Penamaluru Mandal, Vanukuru Gram Panchayat, Vanukuru Village RS No. 210/1,213,VGTM UDA file no C8-1031/2011,LP.NO.35/11,Near Door No. 1-1,Plot Nos. 12,13,14&15,RKs Sri Lakshmi Priya Nagar, and the Immovable Residential Property named “NAVAYUGA's RK RESIDENCY”, admeasuring with an extent of 1148 Sq.yds, or 959.87 Sq.mtrs,	Rs 19,53,000	Rs 1,95,300	Beneficiary Name: LIC Housing Finance Ltd Branch Name: HDFC BANK Account Number:- LHFLVW711400008188 IFSC Code:- HDFC0000109 Property Id :- VW711400008188
		Bidding increment fixed for Rs.10,000/-		

on which Undivided share of land 47 Sq.yds or 39.29 Sq.mtrs of site.Bounded as Follows: **East:** 40 Feet Road, **South:** Others land and Cheruvu Vuragabharana Srinivasa Murthy remaining part of Plot No.16 boundary, **west:** 40 Feet Road, **North:** 40 Feet Road.
Schedule B:“NAVAYUGA's RK RESIDENCY”, Flat No: 204,1st Floor, 868 sft (Plinth Area Common Area) 217 sft Car parking. Bounded as follows: **East:**Open to Sky,**South:**Open to Sky and Common Corridor, **West:** Open to Sky, **North:** Open to Sky

Website of e-Auction	https://www.bankeauctions.com
Date & time of Inspection of Property	27.11.2025 FROM 10:00 AM to 05:00 PM
Last date of submission of Tender/Sealed Bid	16.12.2025 before 05.00 PM (online mode only)
E-Auction Date	17.12.2025 FROM 11.00 AM to 1.00 PM

Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) LICHFL invites OFFERS EITHER in sealed cover/s or in online mode to purchase the said properties on “AS IS WHERE IS BASIS” and “AS IS WHAT IS BASIS”.

TERMS AND CONDITIONS OF E-AUCTION SALE ARE AS FOLLOWS

1.E-Auction is being held on **'As is where is Basis', 'As is what is Basis', 'Whatever there is' And 'Without Any Recourse Basis',** and will be conducted “Online”. The E-Auction will be conducted through LIC-Housing Finance approved E-auction service provider **“M/s. C1 India Pvt Ltd”.**
2.The intending bidders should register their names at portal https://bankeauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider **M/s. C1 India Pvt Ltd, Contact Person: Mr. Dharani Krishna, Contact No. 9948182222, Email Id: andhra@c1india.com.**
3.For detailed terms and Conditions of the sale and full description of the property please refer to the website of approved e-auction service provider **“M/s. C1 India Pvt Ltd” at https://bankeauctions.com.**
4.**For any further details please contact Ph No: 9951534212, 8792853764, 9704020357**

Date ::03.11.2025 Place:Vijayawada **Sd/- Authorized Officer,L.I.C Housing Finance Ltd (LIC HFL)**

THE SOUTH INDIAN BANK LTD: REGIONAL OFFICE, VIJAYAWADA
D No: 54-18/37/3-1, 1st floor, Sri Sai Venkata Krishna Nilayam, Radio Colony, Vijayawada, Andhra Pradesh -520008 Email:ro1021@sib.co.in

Ref: RO/9021/REC/GEN/89/25-26 Date: 03.11.2025

E - AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002

Borrowers/Guarantors: 1. M/s Sri Rameswara Medical Corporation, (A Partnership firm represented by its Partners) Ground Floor, Door No 45 4 217, Kalyanamvari Veedhi, Kothapet, Guntur, Andhra Pradesh- 522001.
Also at-9-7-80/A, Opp Gandhi Statue, Rail Pet, Guntur, Andhra Pradesh-522001
2. Mr. Kande Mohan Rao, (Partner- M/s Sri Rameswara Medical Corporation) S/o Mr. Narasimharao Kande, Agatha Varappadu, Reddypalam, Guntur, Andhra Pradesh-522509
3. Mr. Tatavarthi Ventaka Chenna Suresh Krishna @ TVC Suresh Krishna, S/o Mr. Srinivasa Rao Tatavarthi, (Partner- M/s Sri Rameswara Medical Corporation) House No.3-14-94, Balaji Enclave, Flat-401, Pattabhi Puram, 2nd Line, Guntur, Andhra Pradesh-522006
4. Mrs. Tatavarthi Venkata Suseela @ T V Suseela, W/o Tatavarthi Srinivasa Rao, H No. 3-14-94, Balaji Enclave, Flat no-401, Pattabhi Puram, 2nd Line, Pattabhipuram(Guntur), Guntur, Andhra Pradesh-522006.
5. M/s Sree Krishna Mahendra Medical Corporation (A partnership firm rep by its partners), having its registered office at Ground Floor, Door No. 9-11-82, Assessment No. 021056044, Kalyanam Vari Street, Kothapet, Guntur, Andhra Pradesh-522001.

Notice is hereby given to the public in general and in particular to the borrowers/guarantors that the below described immovable property mortgaged to the South Indian Bank Ltd, Branch Guntur(Secured Creditor), the physical possession of which has been taken by the Authorised Officer of The South Indian Bank Limited (Secured Creditor), will be sold on "as is where is" basis, "as is what is" and "whatever there is" condition on 16.12.2025 for recovery of an amount of **Rs. 2,37,37,281.61 (Rupees Two Crores Thirty Seven Lakhs Thirty Seven Thousands Two Hundred & Eighty One and Paise Sixty only)** as on 01.11.2025 with future interest, costs and expenses etc. thereon due to The South Indian Bank Limited, Branch Guntur (Secured Creditor), from the above mentioned Borrower(s) and guarantor(s).

ITEM No. 1: Name of Property Owner: Sri. Kande Mohan Rao,
Description of property: All that part and parcel of property admeasuring 2420 Sq. Yards and all other constructions, improvements, easementary rights existing and appurtenant thereon situated within Block No. 6, Survey Nos. 88/1, of Nagulapalem Village, Parchur Mandal, Bapatla District, and owned by Mr. Kande Mohan Rao, morefully described in Sale Deed no. 616/2015 dated 16-04-2015 of Sub Registrar Office – Parchur Batla and bounded on,North: Land of Kolla Venkaiah, S/o Rangaiah, 306 links, South: Land of Kolla Venkateswaralu, S/o Bollaiah, 303 links, East: Land of Kolla Venkateswaralu, 165 links, West: Sarkar Donka, 165 links.
Reserve Price: Rs. 84,70,000/- (Rupees Eighty Four Lakh Seventy Thousand Only)
Earnest Money Deposit (EMD): Rs. 8,47,000/- (Rupees Eight Lakh Forty Seven Thousand Only) EMD shall be deposited on or before 15.12.2025 till 3.00 PM

ITEM No. 2: Name of Property Owner: Sri. Tatavarthi Venkata Chenna Suresh Krishna
Description of property: All that part and parcel of property admeasuring 1212 Sq. Yards and all other constructions, improvements, easementary rights existing and appurtenant thereon situated within Block No. 3, Survey Nos. 87/1, of Nagulapalem Village, Parchur Mandal, Bapatla District, and owned by Sri. Tatavarthi Venkata Chenna Suresh, morefully described in Partition Deed no 5604/2021 dated 01-09-2021(registered on 02-09-2021) of Sub Registrar Office – Nallapadu, Guntur and bounded on, North: Site of Kolla Nageswara Rao, Yarlagadda Anjaneyuly, 250.00 ft, South: Site of Kande Mohan Rao, 257.6 sq ft, East: Site of Manduri Kotaiah, 41.00 Sq ft, West: Sarkar Donka, 45.00 ft
Reserve Price: Rs. 42,42,000 /- (Rupees Forty Two Lakh Forty Two Thousand Only)
Earnest Money Deposit (EMD): Rs. 4,24,200 /- (Rupees Four Lakh Twenty Four Thousand Two Hundred Only) EMD shall be deposited on or before **15.12.2025 till 3.00 PM**

ITEM No. 3: Name of Property Owner: M/s. Sri Rameswara Medical Corporation., (through its partners) M/s Sree Krishna Mahendra Medical Corporation(through its partners) and Smt. Tatavarthi Venkata Suseela
Description of property: All that part and parcel of property admeasuring 188.33 Sq. Yards and all other constructions, improvements, easementary rights existing and appurtenant thereon bearing Plot No. 102, D No. 39/B2 of "Kanankadurga Nagar", of Agathavarapadu Village, Pedakakani Mandal, Guntur District, and owned by M/s. Sri Rameswara Medical Corporation., M/s Sree Krishna Mahendra Medical Corporation and Smt..Tatavarthi Venkata Suseela, morefully described in Sale Deed no 387/2020 dated 10-02-2020 of Sub Registrar Office – Pedakakani and bounded on,North: Plot bearing No. 90, 3.00 ft, South: 33.00 ft wide road, East: Plot bearing No. 103, 51.09 ft, West: Plot bearing No. 101, 51.00 ft
Reserve Price: Rs. 34,85,000/- (Rupees Thirty Four Lakh Eighty Five Thousand Only)
Earnest Money Deposit (EMD): Rs. 3,48,500/- (Rupees Three Lakh Forty Eight Thousand Five Hundred Only) EMD shall be deposited on or before **15.12.2025 till 3.00 PM**

ITEM NO. 4: Name of Property Owner: Sri. Tatavarthi Venkata Suseela
Description of property: All that part and parcel of property admeasuring 102.7 Sq. Yards and all other constructions, improvements, easementary rights existing and appurtenant thereon bearing Plot No. 90, D No. 39/B1 & 39/B2 of "Kanankadurga Nagar", Agathavarapadu Village, Pedakakani Mandal, Guntur District, and owned by Sri. Tatavarthi Venkata Suseela, morefully described in Sale Deed no 4035/2019 dated 28-08-2019 of Sub Registrar Office – Pedakakani and bounded on, North: 40ft wide road, 16.60 ft, South: Plot bearing No: 102, 16.60ft, East: Plot bearing No. 90 in it eastern side site belongs to "M/s Sri Rameswara Medical Corporation, 56.0ft, West: Plot bearing No. 89, 56.0ft
Reserve Price: Rs. 19,00,000/- (Rupees Nineteen Lakh Only)
Earnest Money Deposit (EMD): Rs. 1,90,000/- (Rupees One Lakh Ninety Thousand Only) EMD shall be deposited on or before **15.12.2025 till 3.00 PM**

Bid Increment amount: Rs 25000/-(Twenty Five Thousands Only)
Date and time of E-auction: 16.12.2025 from 11.00 AM to 12.00 Noon
(With 5 minute unlimited auto extensions till sale is concluded)
Encumbrances known to the Bank: Nil

For detailed terms and conditions of the sale, please refer to the link provided in web portal of South Indian Bank Ltd, (Secured Creditor) website i.e. www. southindianbank.com. Details also available at https://bankauctions.in For any further clarification with regards to inspection of property, terms and conditions of the e-auction or submission of bids, kindly contact South Indian Bank Ltd on 9000297130/9985682307

Date:03.11.2025 **Authorised Officer**
Place : Vijayawada

Classifieds
LIFE MADE SIMPLE THE HINDU

AUTHORISED SPACE SELLERS NETWORK

LOCATION	AUTHORISED SPACE SELLERS	CALL FOR ADVERTISEMENTS
Anantapur	: Sree Communications	Cell : 99519 44588
Kadapa	: Sree Putta Ads	Cell : 97017 52420
Kurnool	: The Neo Vision Ads	Cell : 94405 03019
Nellore	: Chandini Communications	Cell : 98491 88889

Advertisement Material Deadline

Classifieds Mart	:	Weekdays 6.00 P.M.
Property Plus	:	Friday 7.00 P.M.
Sunday Classifieds	:	Friday 7.00 P.M.

केनरा बैंक Canara Bank
REGIONAL OFFICE : VIJAYAWADA
54-15-18/6, Opp Yelamanchili Complex (spencers), Prakruti Avenue, Vijayawada. Ph: 0866-2468600

DEMAND NOTICE TO BORROWER / GUARANTOR / MORTGAGOR

To:
1. **M/s Virtue Industries, Registered Office :** R.S. No.313/A, 333/1, 333/2, Quarry Street, Partitala, Kanchikacharla (Village and Mandal), Andhra Pradesh-521180.
2. **M/s Virtue Industries, Corporate Office :** D. No 59-5-1/2, Santhi Nilayam, Opp. MRF Showroom, Beside Govt. I.T.I College, Ramesh Hospital Road, Ashok Nagar, Vijayawada, Andhra Pradesh-520010.
3. **Mr. Musunuru Siva Rama Krishna, S/o. Mallikarjuna Rao,** D. No.59-5-1/2, Ramesh Hospital Road, Beside ITI College, Ashok Nagar, Vijayawada, Andhra Pradesh-520010.
4. **Mrs. Musunuru Pushpa Latha, W/o. M Siva Rama Krishna,** D. No.59-5-1/2, Ramesh Hospital Road, Beside ITI College, Ashok Nagar, Vijayawada, Andhra Pradesh-520010.
5. **Mr. Musunuru Rajeev Krishna, S/o. M Siva Rama Krishna,** D. No.59-5-1/2, Ramesh Hospital Road, Beside ITI College, Ashok Nagar, Vijayawada, Andhra Pradesh-520010.
6. **Mr. Musunuru Teja Krishna S/o. M Siva Rama Krishna,** D. No.59-5-1/2, Ramesh Hospital Road, Beside ITI College, Ashok Nagar, Vijayawada, Andhra Pradesh-520010.
7. **Mr. Musunuru Siva Rama Krishna, S/o. Mallikarjuna Rao,** Flat No.T-2, 3rd Floor, D. No. 40-25-15, D. No. 40-25-15A, Sri Satya Towers Apartment, Jasthi Vari Street, Ashram Road, Patamata Lanka, Vijayawada, Andhra Pradesh-520010

Dear Sir/Madam,

Sub: Demand Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002

That **M/s Virtue Industries** has availed the following loans/credit facilities from our **Canara Bank, Auto Nagar Branch (Specialized SME) Vijayawada Branch (DP 4470)** from time to time:

Nature of Loan & Loan A/c No.	Loan Amount & Sanction Date / Renewal Date	Liability with interest as on date	RATE OF INTEREST (includes Penal interest of 2%) (Per Annum)
OCC/OD A/c No. 4470261000056	Rs.10,00,00,000/- Dt. 14.08.2025	Rs. 10,27,21,639/-	12.75%
GECL 1.0 (EXTENSION) A/c No.170003005800	Rs.1,10,00,000/- Dt. 29.11.2021	Rs. 54,41,762.47/-	10.85%

The above said loan/credit facilities are duly secured by way of mortgage of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as **NPA on 24.10.2025.** Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs.10,81,63,401.47/- (Rupees Ten Crore Eighty One Lakh Sixty Three Thousand Four Hundred One and Forty Seven Paise Only)** with accrued and up-to-date interest and other expenses, within 60 days from the date of the notice, failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in force.

Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

The demand notice had also been issued to you by Registered Post Ack due to your last known address available in the Branch Record.

The specific details of the asset Mortgaged / Hypothecated are enumerated hereunder:

Movable Properties : 1) Hypothecation of Plants & Machineries at Crusher I (R.S. No.313/1A, 333/1, Paritala Village, Krishna District) & Crusher II (R.S. No.333/2, Paritala Village, Krishna District)
CERSAI ID: 400051596239, Name of Title holder : M/s. Virtue Industries.
2) Hypothecation of Stock & Book Debts at Crusher I (R.S No.313/1A, 333/1, Paritala Village, Krishna District) & Crusher II (R.S No.333/2, Paritala Village, Krishna District)
CERSAI ID: 400051596550, Name of Title holder : M/s. Virtue Industries.
Immovable Properties :1) Part and parcel of an extant of 1645.6 Sq. Yards in R.S. No.278, after Sub-division R.S. No. 278/2 Guntupalli Grama Panchayat Area, Ibrahimpatnam Mandalam, Ibrahimhimpatnam, Krishna District. **Boundaries : East :** Property of S/o Irukulapati Butchaiah, **South :** Ganganamma Dibba and Property of S/o P Achyuta Rao, **West :** Passage, **North :** Property of Donar.
CERSAI ID: 400013583709, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
2) Part and parcel of an extent of 363 Sq. Yds in R S No.278 after Sub-divisionn R.S. No. 278/2, Guntupalli Gram Panchayat Area, Ibrahimpatnam Mandal, Ibranhimpatnam, Krishna Dist. **Boundaries : East :** Property of Marupudi Ramamohana Rao, **South :** Property belongs to Donee, **West :** Property of Musunuri Rambabu and others, **North :** N H Road.
CERSAI ID: 400013583709, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
3) Part and parcel of an extent of Ac. 1.00 in D. No.333/1 of Paritala Village, Paritala Grampanchayat, Kanchikacherla Sub-Registry, Krishna District. **Boundaries : East :** N S P Kaluva, **South :** Land of Devineni Venkata Ramana etc, **West :** Land of M Siva Rama Krishna, **North :** Land of Vendee.
CERSAI ID: 400013582767, Name of Title holder : Mrs. Musunuru Pushpalatha, W/o. Mr. M. Siva Rama Krishna
4) Part and parcel of an extent of AC 1.52 in D No.333/1 of Paritala Village, Paritala Grama panchat, Kanchikacherla Sub-Registry, Krishna District. **Boundaries : East :** Land of Musunuru Siva Rama Krishna, **South :** Land of Vendee, **West :** Land of Musunuru Siva Rama Krishna, **North :** Land of Maganti Narasimha Rao.
CERSAI ID: 400013582767, Name of Title holder : Mrs. Musunuru Pushpalatha, W/o. Mr. M Siva Rama Krishna
5) Part and parcel of an extent of AC 0.54 in D No.313/1A of Paritala Village, Paritala Grampanchat, Kanchikacherla, Sub-Registry, Krishna District. **Boundaries : East :** Donka Road, **South :** Land of Devineni Venkata Ramana, **West :** Land of Vendee, **North :** Land of M Pushpalatha.
CERSAI ID: 400013585638, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
6) Part and parcel of an extent of AC 0.50 in D No.313/1A of Paritala Village, Paritala Grampanchat, Kanchikacherla, Sub-Registry, Krishna District. **Boundaries : East :** Donka Road, **South :** Land of K Koteswara Rao, **West :** Land of Vadlamudi Durga Rama Krishna Prasad, **North :** Land of Chinta Venkateswara Rao.
CERSAI ID: 400013585638, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
7) Part and parcel of an extent of AC 2.74 in R.S. No. 333/2 (Sub-Division 333/2D) of Paritala Village, Paritala Grampanchat, Kanchikacherla, Sub-Registry, Krishna District. **Boundaries : East :** Property of Koganti Koteswara Rao and vadlamudi durga rama krishna prasad, **South :** Property of Koganti Vijaya lakshmi, **West :** Property of Koganti Vijayalakshmi, **North :** Property of Vallabhaneni Venkateswara Rao and Lakshmi Paripurnamma etc.
CERSAI ID: 400023862933, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
8) Part and parcel of an extent of AC 0.26 in R.S. No.333/2 (Sub-division 333/2B) of Paritala Village, Paritala Grampanchat, Kanchikacherla, Sub-Registry, Krishna District. **Boundaries : East :** Property of Koganti Nageswara Rao, **South :** Property of Pamulapati Amma Rao Land, **West :** Property of Maganti Amma Rao Land, **North :** Property of Vallabhaneni Venkateswara Rao and Lakshmi Paripurnamma etc.
CERSAI ID: 400023861877, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
9) Flat No. T-2 having undivided joint share of 40 Sq. Yards or 33.44 Sq. Metres in the total extent of 721 Sq. Yards or 602.828 Sq. Metres in R.S. No. 31/5, Present municipal ward No. 28, D. No. 40-25-15 & D. No. 40-25-15A, 775 Sq. ft. Flat No. T-2, Third Floor, of “Sri Satya Towers” apartment, Jasthi Vari Street, Ashram Road, Patamata Lanka, Vijayawada. **Boundaries of the Apartment : East :** Municipal Road, **South :** Joint Bazar, **West :** Property of Kathapalli Lakshmi, **North :** Municipal Road. **Boundaries of Flat No.T-2 : East :** Open to Sky, **South :** Open to SKY and Flat No T-3, **West :** Common Corridor and Flat no T-1, **North :** Open Sky.
CERSAI ID: 100001104275, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao
10) Part and parcel of an extent of 90 cents or 43565 Sq. Yds of Non- Agriculture land in R S No 6/2B, 6/2C and situated at Mulapadu, Ibrahimpatnam Mandal, Krishna District. **Boundaries : East :** Property of Gollapudi Ramakotaiah, **South :** Road, **West :** Polimera Donka, **North :** Property of Kora Lakshmi Sujatha.
CERSAI ID: 400039513139, Name of Title holder : Mr. Musunuru Sivarama Krishna, S/o. Mallikarjuna Rao

Date : 27.10.2025 **Sd/- Authorized Officer**
Place : Vijayawada **Canara Bank**

TO ADVERTISE PLEASE CONTACT
Vijayawada : 0866-2553033/44
Guntur : 83414 43366
Ongole : 98481 70977
W.Godavari : 96429 93433
Tirupati & Kadapa : 97041 06892
Nellore & Anantapur : 98497 93093
THE HINDU
South India’s No.1 English Daily

OBITUARY & REMEMBRANCE

DEATH ANNIVERSARIES

FOND REMEMBRANCE



Vakeesa Kalanidhi
SRI. KI.VA. JAGANNATHAN
04-11-1988

IN MEMORY OF YOUR LOVED ONES
To dedicate a space in this section, Please contact:
VIJAYAWADA:
0866-2553033/ 44/ 77
TIRUPATI:
0877-2255577/ 2255553
from 10 a.m. to 8 p.m.
For Placing Advertisements Online log on to
www.thehinduads.com
DONATE EYES - GIFT SIGHT



GMC Commissioner Puli Srinivasulu inspecting under-construction CC Road works at A.T. Agraharam on Monday. T. VIJAY KUMAR

Ensure completion of road, drain works on time, says GMC chief

The Hindu Bureau
GUNTUR

Guntur Municipal Corporation (GMC) Commissioner Puli Srinivasulu directed Engineering officials to ensure that all ongoing road and drainage construction works in the city are completed within the stipulated deadlines and in strict adherence to quality standards.

During an inspection on Monday, the Commissioner visited A.T. Agraharam Main Road, Nagaram Palem, Kundula Road, Brindavan Gardens, Krishna Nagar, Gujjanagundla, and S.V.N. Colony, where he reviewed road and drainage works, as well as instances of road encroachments. He issued specific instructions to the concerned officials to address deficiencies and remove encroachments immediately.

Mr. Srinivasulu warned that any lack of quality in construction would be treated as the responsibility of the respective Ward Secretary and Assistant Engineer. He insisted that curing and other technical procedures for CC roads and drains be carried out strictly as per prescribed standards.

At S.V.N. Colony Colony main road, he instructed the Town Planning officials to clear road and drain encroachments. Responding to the public complaints in the ISKCON temple area, he directed the Public Health and Engineering staff to clean vacant plots between houses and pump out stagnant rainwater from low-lying areas.

Inspecting sanitation works at Nagaram Palem road, the Commissioner instructed Sanitation inspectors to ensure that main roads were cleaned immediately.

YSRHU scientists, KVK experts assess impact of Montha onslaught on crops

14 teams visit 12 districts and take stock of the situation over the last three days; researchers advise farmers to clean the fields, drain the stagnated water and follow steps given by the KVK scientists

The Hindu Bureau
VIJAYAWADA

Scientists from the Dr. YSR Horticultural University, along with experts from the Krishi Vigyan Kendras (KVKs) and research stations, inspected the crops damaged by Cyclone Montha that hit several districts across Andhra Pradesh.

The researchers, professors and deans of Dr. YSRHU, Venkataramannagudem, located in West Godavari district, assessed the damaged crops and gave suggestions to the farmers, said Registrar B. Srinivasulu.

"Fourteen teams comprising scientists from Dr. YSR Horticultural University and KVKs visited 12 districts and took stock of the situation over the last three days," shared the Registrar said on Monday. The teams conducted real-time diagnostic field visits to banana, papaya, turmeric, vegetable and flower nurseries, curry leaf, pomegranate, chilli, tomato, ridge gourd, brinjal, elephant foot yam, guava, oil palm, acid lime, coconut, tapioca, turmeric, onion, paddy and cotton crops.



Scientists of Dr. YSR Horticultural University and Krishi Vigyan Kendra (KVK) visiting the fields damaged due to cyclone Montha in Krishna district.

C. Madhumathi, Director of Research, Dr. YSR Horticultural University said: "We examined the damaged crops in Krishna, Guntur, Kakinda, Konaseema, Annamayya, Tirupathi, Prakasam, Eluru, Nandyal, and West and East Godavari districts."

G. Shali Raju, Scientist (Entomology), Mango Research Station (MRS), Nuzvid, who surveyed the damaged horticulture crops in Tadepalli, Penamaluru and Poranki villages in Krishna district. "Farmers should clean their fields immediately, drain the stagnated water, and take precautions to save the crop that have survived," Dr. Madhumathi said.

Registrar Srinivasulu said that a report has been submitted to the Director of Horticulture for further action.

INBRIEF



'Bhumi puja' for new school performed at Banaganapalle

Roads and Building Minister B.C. Janardhan Reddy on Monday performed 'bhumi puja' for the construction of Zilla Parishad High School building at his native village of Yanakandla in Banaganapalle mandal. Addressing a gathering after launching the works on the new building, Mr. Janardhan Reddy said that the building was being constructed with a cost of ₹2 crore with the support of Chief Minister N. Chandrababu Naidu and HRD Minister Nara Lokesh. The building with eight rooms will be completed before the commencement of the next academic year. He said that the students of Erragudi, Govinda Dinne and Krishnapuram villages were facing difficulties to reach Banaganapalle for their studies. The construction of the new school will benefit students from villages near Yanakandla. "I will be fulfilling my dream of constructing a school in my village," he said. Mr. Janardhan Reddy also inaugurated the newly-constructed internal CC Roads and drains in the village.

Text & Context and Science

Weekday features on *The Hindu* epaper (epaper.thehindu.com) carries explainers, special articles and quizzes. In the latest issue (November 4, Tuesday), the following explainers are available:

- Has cloud seeding been effective? **newsth.live/cloudseedingexp**
- Heavy metals in Cauvery fish, study warns against regular intake **newsth.live/cauveryfishmetals**

You can use your smartphone's inbuilt features to access this article. If it's an Android phone, use Google Lens to read and tap the url to access the article. If it's an iPhone, use Live Text on camera to do the same.

SPA officials assure to develop Kondapalli toys, historic fort

The Hindu Bureau
VIJAYAWADA

The management of School of Planning and Architecture (SPA), New Delhi, has assured to develop Kondapalli toys, handicrafts and the historic Kondapalli Fort. Officials of SPA, who held a meeting with NTR Collector G. Lakshmisha on Monday, discussed on promoting the disappearing Kondapalli handicrafts and the historic *Khilla*.

"Kondapalli toys are famous across the nation, and the artisans need proper support and encouragement. I request the SPA management to join hands to promote Kondapalli brand toys," Mr. Lakshmisha said.



NTR District Collector G. Lakshmisha holding discussions with the School of Planning and Architecture (SPA) officials on development of Kondapalli toys and fort in Vijayawada, on Monday.

The SPA officials said the matter would be taken to the notice of the institute Director and other officials. The SPA management would help in setting up the Kondapalli Toys Experience Centre, the Collector said. "There is a need to protect Kondapalli art and pass it on to the next generation. We are making efforts to provide raw material and market the famous toys," Mr. Lakshmisha told the the SPA officials.

Government is planning to develop Kondapalli as a model village and tourist spot, provide financial support to artisans, and beautify the fort with help of SPA, the Collector said.

YSRCP student wing leader held for possession of drugs

The Hindu Bureau
VISAKHAPATNAM

The city police on Monday arrested three persons, including YSRCP student wing leader, for allegedly possessing 48 LSD (Lysergic acid diethylamide) blots near the railway station on Sunday. The arrested were identified as P. Konda Reddy (23), YSRCP student wing leader, M. Geeth Charan, and T. Harshavardhan (22).

Deputy Commissioner of Police Mary Prasanthi said all three accused are close friends and are alcoholics and drug addicts. They frequently met to consume these substances. Due to a shortage of drugs, Konda Reddy contacted Geeth Charan and instructed him to procure LSD blots from a person named Santhan from Bengaluru.

The DCP said Konda Reddy booked flight and train tickets for Geeth Charan to travel to Bengaluru and collect the LSD blots from Santhan. She said that on October 31, Geeth Charan flew to Bengaluru from from Visakhapatnam . Police said Konda Reddy transferred ₹25,000 to Santhan. With that money, Santhan purchased 50 LSD blots, kept two for himself, and handed over the remaining 48 LSD blots to Geeth Charan.

On November 1, Geeth Charan boarded a train from Bengaluru to Visakhapatnam and reached the city on November 2. Upon his arrival, Konda Reddy called and instructed him to wait outside the railway station. The DCP said that based on reliable information, a team of anti-narcotic force EAGLE, IV Town police and CTF caught Konda Reddy and Harshavardhan while they were taking delivery of the LSD blots from Geeth Charan.



Timings
VIJAYAWADA

TUESDAY, NOV. 04	
RISE 06:06	SET 17:36
RISE 16:30	SET 04:32
WEDNESDAY, NOV. 05	
RISE 06:07	SET 17:36
RISE 17:19	SET 05:35
THURSDAY, NOV. 06	
RISE 06:07	SET 17:35
RISE 18:12	SET 06:42

Vijayawada Weather	max	min
Machilipatnam	35	26
Guntur Town	35	21
Vijayawada City	35	25

Vijayawada City Today
34°C The weather will be warm. Night will be pleasant. Spell of light to moderate rain and thundershower to occur.

Vijayawada City Tomorrow
33°C Morning will be pleasant. Day will be warm. Night will be pleasant. Chances of moderate rain and thundershower.

© Copyright Skymet Weather 2025
All rights reserved.

THE HINDU
DISCLAIMER: Readers are requested to verify and make appropriate enquiries to satisfy themselves about the veracity of an advertisement before responding to any published in this newspaper. THG PUBLISHING PVT LTD., the Publisher & Owner of this newspaper, does not vouch for the authenticity of any advertisement or advertiser or for any of the advertiser's products and/or services. In no event can the Owner, Publisher, Printer, Editor, Director/s, Employees of this newspaper/company be held responsible/liable in any manner whatsoever for any claims and/or damages for advertisements in this newspaper.

New cancer centre to be set up in State

The Hindu Bureau
VIJAYAWADA

Challa Group has announced a partnership with the World Smart Cities Forum (WSCF), South Korea, USA-UK and iHolding, UK, to establish a cancer centre in Andhra Pradesh. According to a press release, a Letter of Intents (LOI) was signed among five partnering companies for the construction of the centre, at a programme held in Vijayawada on Monday. Earlier, a Memorandum of Understanding (MoU) had already been signed between Challa Group and WSCF regarding the same. The proposed cancer centre is likely to come up in 25 acres, and the specific location would be finalised after consultation with the State government, said the release.

Cybersecurity drive focuses on promoting employee awareness

The Hindu Bureau
VIJAYAWADA

Safe digital practices implemented by staff will strengthen the online platforms of the Indian Railways, says Vijayawada DRM

Vijayawada Divisional Railway Manager (DRM) Mohit Sonakiya said that cybersecurity and awareness was not just a necessity, but a responsibility of each and every person.

Participating in the concluding programme of the National Cybersecurity Awareness Month-2025 themed 'Cyber Jagrit Bharat' here on Monday, the DRM said that safe digital practices being implemented by the officers and staff would strengthen the online platforms of the Indian Railways.

"The month-long campaign on cybersecurity focussed on promoting awareness among the railway employees on safe digital practices," Mr. Mohit Sonakiya said. He also complimented the Signal and Telecom (S&T) Department for conducting various awareness programmes and competitions on cybersecurity.

Quiz, poster making, and essay writing competitions were organised for the employees during the awareness drive. The DRM, along with Additional DRM (Operations) Srinivas Rao Konda and Senior Divisional Signal and Telecom Engineer P. Satish Shankar presented prizes.

BENGALURU SOLID WASTE MANAGEMENT LIMITED
Office of the Deputy General Manager-1,BSWML, 1st Floor, BBMP Building, Thimmaiah Road, Vasanth Nagar, Bengaluru – 560 052.

No: DGM-1/BSWML/TEND/10/2025-26 Date: 03.11.2025

SHORT TERM TENDER NOTIFICATION
(Only through GOK KPP Portal Only)

The Deputy General Manager-1, Bengaluru Solid Waste Management Limited on behalf of the Managing Director, BSWML, Bengaluru invites bids from eligible bidders for the works mentioned in the below table.

Sl. No.	Package Name	Approx. Amount put to bid (Rs. in crores Including GST)	EMD (in Rs.)	Stipulated Completion Period (Including Monsoon Period)
1	Supply, Installation and Commissioning of Material Recovery Facility having sorting, shredding, baling & storage system for handling a minimum 200 TPD of Dry Waste at **Doddabidarakallu** Plant under BBMP jurisdiction. **(Package –P1)** on own design build & transfer basis.(DBT) Call-2.	**28.39**	**28,39,000/-**	12 Months
2	Supply, Installation and Commissioning of Material Recovery Facility having sorting, shredding, baling & storage system for handling a minimum 200 TPD of Dry Waste at **Subbarayanapalya** Plant under BBMP jurisdiction. (**Package –P2)** on own design build & transfer basis.(DBT) Call-2.	**20.69**	**20,69,000/-**	12 Months
3	Supply, Installation and Commissioning of Material Recovery Facility having sorting, shredding, baling & storage system for handling a minimum 826 TPD of Dry Waste at **Tarahunase** under BBMP jurisdiction. **(Package –P3)** on own design build & transfer basis. (DBT) Call-2.	**76.44**	**76,44,000/-**	12 Months

1) Last date to upload pre-bid queries in KPP portal : **10.11.2025 before 16.00 hrs. 2)** Tender Pre- Bid meeting:**11.11.2025 at 15:00 hrs** at above mentioned office. **3)** Last Date of Receipt of Tender: **20.11.2025 upto 16:00 hrs. 4)** Opening of Technical Bid: **21.11.2025 at 16:30 hrs.** More details can be downloaded from website - **https://kppp.karnataka.gov.in**

DIPR/CP/JA/3561/2025-26
Sd/-
Deputy General Manager-1, BSWML

Published by N. Ravi at Kasturi Buildings, 859 & 860, Anna Salai, Chennai-600002 and Printed by S.D.T. Rao at 55-1-4, 100 Feet Road, Industrial Estate, Autonagar, Vijayawada-520007 on behalf of THG PUBLISHING PVT LTD., Chennai-600002. Editor: Suresh Nambath (Responsible for selection of news under the PRP Act).
ISSN 0971 - 751X

INBRIEF

Naidu, Pawan, Jagan express shock over TG accident

Expressing shock over the tragic road accident that occurred in Rangareddy district of Telangana, Chief Minister N. Chandrababu Naidu extended his deepest condolences to the families of the deceased. Deputy Chief Minister Pawan Kalyan said he was deeply shocked to learn that 17 people had lost their lives when a gravel-laden lorry collided with an RTC bus. BJP A,P. president P.V.N. Madhav also expressed shock over the tragic incident and the loss of lives. Former Chief Minister and YSR Congress Party President Y.S. Jagan Mohan Reddy expressed deep shock and sorrow over the accident near Chevella in Telangana, which claimed several lives.

Vanamamalai pontiff prays at Tirumala temple

The chief pontiff of the renowned Vanamamalai Mutt, HH Srimath Paramahamsethyanthi Madhurakavi Jeeyar, offered prayers at the Lord Venkateswara temple here on Monday. TTD Executive Officer Anilkumar Singhal and temple priests accorded him the traditional Pedda Maryadai honours. As part of the ritual, the sacred Satari was ceremoniously brought out in a palanquin to escort the seer into the shrine.

Jagan to tour cyclone-hit areas in Krishna district today

YSR Congress Party (YSRCP) president Y.S. Jagan Mohan Reddy is scheduled to tour the cyclone-affected areas of Krishna district on Tuesday. According to the itinerary released by the YSRCP central office here on Monday, Mr. Jagan will leave his residence in Tadepalli at 9.30 a.m. and travel via Penamaluru Centre, Uyyuru Bypass, and Pamarru Bypass to reach Guduru in the Pedana Assembly constituency. He will inspect crop fields damaged by Cyclone Montha.

State targets ₹9.8 lakh cr. MoUs, 7.5 lakh jobs at CII Partnership Summit

Lokesh says focus on Speed of Doing Business and industry-friendly policies has positioned A.P. as a top investment destination; projects by Google and ArcelorMittal to boost investor confidence

The Hindu Bureau
VIJAYAWADA

IT and Human Resources Development Minister Nara Lokesh has said that the Speed of Doing Business (SoDB) has been the cornerstone of the Andhra Pradesh (A.P.) government's investment mobilisation drive. The primary reason companies prefer A.P. over other States, he said, is the industry-friendly image assiduously cultivated by Chief Minister N. Chandrababu Naidu over the years and his leadership, which has few parallels.

Highlighting the momentum generated by major investments from Google and ArcelorMittal, Mr. Lokesh said the A.P. government would host the CII Partnership Summit 2025 in Visakhapatnam on November 14 and 15. Addressing a press conference, he announced that 410 MoUs worth ₹9.80 lakh crore, with the potential to create 7.5 lakh jobs, were expected to be signed during the summit.

The Minister, accompanied by his Cabinet colleagues Kollu Ravindra (Mines), Gottipati Ravi Kumar (Energy), and Kondapalli Srinivas (MSMEs), along with Secretary (Industries & Commerce) N. Yuvaraj, said the summit was not merely intended to attract investments but was conceived as a three-way partnership between the government, corporates, and the people – with shared prosperity as its central goal.



IT & HRD Minister Nara Lokesh addressing mediapersons on the CII Partnership Summit 2025 at his camp office on Monday. Ministers Kollu Ravindra, Gottipati Ravi Kumar and Kondapalli Srinivas and Secretary (Industries & Commerce) N. Yuvaraj are seen.

Foundations would be laid for projects involving a total investment of ₹2.70 lakh crore during the event, which would feature 48 sessions – including one plenary, 27 technical, three standalone, and 11 State-specific sessions. Over 300 delegates from 45 countries, including G20 member nations, are expected to participate, and 72 international speakers will share insights on a wide range of topics.

Mr. Lokesh welcomed healthy competition among States for attracting investments, noting that many were offering equally attractive incentives. "I am happy to compete without making uncharitable remarks about others, as the larger goal is to make India stronger and more resilient in the emerging global scenario," he said.

He added that while Andhra Pradesh is attracting investments in sectors such as renewable energy, semiconductors, electronics, steel, ports, agri-tech, drones, AI, and quantum technologies, the government is also giving due emphasis to skilling the youth to make them industry-ready. "The State cannot afford to lag behind in this area, which is why a slew of skill development initiatives have been launched," he noted.

Responding to a question on whether the upcoming AM/NS steel plant near Anakapalli would adversely affect the Visakhapatnam Steel Plant (VSP), Mr. Lokesh said competition brings out the best in businesses.

He pointed out that the State government had ensured VSP was not privatised and had secured a revival package for it with the Centre's cooperation. On the issue of non-regularisation of contract workers, he remarked that steel-making is a business, not charity.

A.P. to launch CMEGP to boost MSME entrepreneurship

Sambasiva Rao M.
AMARAVATI

The Andhra Pradesh government is planning to launch a new initiative called the Chief Minister Employment Generation Programme (CMEGP) to promote entrepreneurship in both the manufacturing and service sectors under the MSME segment.

Modelled on the Central government's Prime Minister Employment Generation Programme (PMEGP), the CMEGP aims to create self-employment opportunities across rural and urban areas, according to top government sources. While the PMEGP allows investments of up to ₹50 lakh for manufacturing units and ₹20 lakh for service units, the CMEGP is likely to raise the ceiling to ₹75 lakh and ₹25 lakh, respectively. The MSME Department expects the new programme to help establish 5,000 to 6,000 new units across the State, said highly placed sources.

Meanwhile, the State government is also formulating a separate policy to promote Common Facility Centres (CFCs). Although the Central government already supports such centres, the State intends to invest additional funds to expedite their development.

These CFCs act as shared infrastructure hubs, offering common resources to clusters of enterprises to help reduce operational costs.

Minister stresses infrastructure push in MSME parks

The Hindu Bureau
AMARAVATI

Andhra Pradesh's industrial policies must remain competitive and business-friendly by drawing lessons from best practices adopted in other States and countries, observed Minister for (MSME) Kondapalli Srinivas.

During a review meeting with officials of the MSME Department and the Andhra Pradesh Industrial Infrastructure Corporation (APIIC) at the Secretariat on Monday, the Minister directed them to prioritise the development of essential infrastructure in all 175 MSME parks coming up across the State.

He emphasised the need to expedite works related to roads, water supply, and power connections to facilitate industrial growth. He urged officials to align their efforts with the State's new industrial policy, which aims to accelerate MSME development.

Rain response


On guard: In the wake of heavy rain brought by Cyclone Montha, a farmer sprays lime to prevent viruses from spreading in the shrimp ponds located in the coastal area affected by floodwaters at Kothapatnam near Ongole, on Monday. KOMMURI SRINIVAS

ISRO lines up seven launch missions from SDSC SHAR Sriharikota by March-end

The Hindu Bureau
SRIHARIKOTA

Indian Space Research Organisation (ISRO) has lined up seven launch missions from Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota, by the end of March 2026. Speaking to the media after the successful launch of LVM3-M5/ CMS-03 mission from here on Sunday, ISRO Chairman V. Narayanan announced about the upcoming launch missions.

"Again, ISRO will use LVM3-M5 vehicle to place a commercial communication satellite for a private client. Three PSLV missions are planned for placing the satellites soon. A technology development mission PSLV-N1 and GSLV-F17 mission will also be launched by the end of this financial year," he said, revealing various developsments that are taking place at SDSC SHAR.


An Indian Space Research Organisation rocket LVM3-M5, carrying the CMS-03 communication satellite, blasts off from the Satish Dhawan Space Centre in Sriharikota on Sunday. AFP

Sharing the details about the much-awaited India's maiden human spaceflight programme,he said, "Gaganyaan project is in advanced stage and hardware integration is underway at Sriharikota."

Jogi Ramesh, brother shifted to Nellore jail

The Hindu Bureau
VIJAYAWADA

Former Minister and YSRCP leader Jogi Ramesh and his brother Jogi Ramu were shifted to the Nellore Central Prison on Monday. Following the court's order granting judicial remand till November 12 in the spurious liquor case, the Excise police shifted Jogi Ramesh (Accused No. 18) and his brother (Accused No. 19) to the jail.

'Vindictive politics'

Meanwhile, addressing a press conference on Monday, YSRCP State coordinator Sajjala Ramakrishna Reddy alleged that the State government had resorted to vindictive politics by arresting Jogi Ramesh.

LICHFL eyes ₹4,250-crore home loan target for A.P.

The Hindu Bureau
VISAKHAPATNAM

LIC Housing Finance Ltd. (LIC HFL) has set a target of ₹4,250 crore in home loan business for the 2025-26 financial year in Andhra Pradesh and has so far achieved ₹1,628 crore during the first half of the year (up to the second quarter). In Visakhapatnam alone, ₹658 crore has been achieved against the target of ₹1,770 crore during this period, according to the company's Managing Director and CEO Tribhuwan Adhikari.

Speaking to select media persons at a hotel here on Monday, Mr. Adhikari said the company had initiated a special focus on Andhra Pradesh from the current financial year. For the first time, a dedicated marketing head has been appointed for the State, based in Vijayawada.

Mr. Adhikari, who made his maiden visit to the city to chair the company's two-day regional meeting for Andhra Pradesh and Telangana staff, said LIC HFL has a network of 303 marketing offices across the country.

In Andhra Pradesh, it operates through an extensive network of 20 area offices and three cluster offices, supported by a Deputy Regional Manager's Office in Vijayawada.

LIC HFL's share of the individual home loan market in Andhra Pradesh and Telangana stands at around 19.46%. During FY 2025-26, the company disbursed ₹5,634.71 crore in this region, and its outstanding loan book stood at ₹63,000 crore as of September 2025.

Company achieves ₹1,628 crore in first half; MD says special focus on Andhra Pradesh with dedicated marketing head in Vijayawada

On the company's pan-India performance, Mr. Adhikari said LIC HFL reported a steady performance in Q2 FY 2025-26, with a net profit after tax of ₹1,353.87 crore, registering a 2% year-on-year growth.

Total disbursements during the quarter stood at ₹16,313 crore. Revenue from operations grew 3% to ₹7,163 crore, while Net Interest Income (NII) increased by 3% to ₹2,038 crore.

The Net Interest Margin (NIM) for the quarter was 2.62%, and Profit Before Tax (PBT) rose 2% year-on-year to ₹1,704.71 crore.

The company's loan portfolio increased 6% to ₹3,11,816 crore, driven by a 5% growth in the individual home loan segment to ₹2,64,096 crore. Asset quality improved, with Stage 3 exposure reducing to 2.51% from 3.06% a year ago. ECL provisions stood at ₹5,074 crore, with 53% coverage.

For the half year ended September 2025, LIC HFL reported a 3% growth in net profit to ₹2,713.79 crore and a 5% rise in total income to ₹14,403 crore, reflecting consistent momentum in disbursements and earnings.

Commenting on the results, Mr. Adhikari said LIC HFL remains focused on the affordable and mid-segment housing markets, leveraging partnerships and AI-enabled processes to deliver a seamless digital experience for new-age homebuyers.

GOVERNMENT OF TAMILNADU
PUBLIC (ELECTIONS-II) DEPARTMENT
SECRETARIAT, CHENNAI-600 009.

Tender No.1/2025/888 **TENDER NOTIFICATION** Date : 4.11.2025

e-Tenders are invited from reputed Companies / Agencies for Printing of Draft/Final/Integrated Electoral Rolls during Revision of Electoral Rolls, Generation of Photo Similar Entries and Demographic Similar Entries Notices in Tamil Nadu through ERONet for a period of three (3) years as per the guidelines/instructions of the Election Commission of India. The details can be seen in the tender document which can be downloaded free of cost from the websites **https://tntenders.gov.in** and **www.elections.tn.gov.in**

1. Queries from the Companies/Agencies should be raised in the website **https://tntenders.gov.in** by **05:00 P.M. on 10.11.2025.** The reply to the queries of the Companies/Agencies shall be uploaded by this Department by **05:00 P.M** on **17.11.2025** in the website **https://tntenders.gov.in.**
2. The last date for submission of tender document by e-Procurement module – **3.00 P.M. on 03.12.2025.**
3. Technical Bids Opening to ascertain Number of bids received – **03:30 P.M. on 03.12.2025.**
4. Detailed Technical Evaluation by the Tender Evaluation Committee – Will be decided later
5. Financial Bid Opening - Those bidders who have Technically qualified will be informed.
6. Earnest Money Deposit (EMD):- **Rs.2,00,000/-** per Region by online module.

For contact: 044 – 25665327 DIPR/5960/TENDER/2025

Additional Chief Electoral Officer & Additional Secretary to Government.

Forensic experts say drivers showed no signs of intoxication

Siddharth Kumar Singh
HYDERABAD

A majority of the 19 victims who died in the bus-truck collision near Mirjaguda-Khanapur road in Ranga Reddy district of Telangana on Monday suffered fatal head injuries and multiple trauma, according to forensic experts who conducted the post-mortem. Preliminary reports also revealed that there was no sign of intoxication in either drivers, they said.

A doctor, who was part of the medical team sent from Hyderabad to Chevella Community Health Centre, said, "90% of the victims suffered head injuries and multiple injuries. There was also an infant who is suspected to have died due to suffocation, although this can be confirmed only after the final report," the doctor said.

He confirmed that preliminary examinations revealed no sign of intoxication in either drivers, and this will be confirmed after the final toxicology results.

Soon after the accident, Health Minister C. Damodar Raja Narasimha, Commissioner of Health and Family Welfare Sangeetha Satyanarayana and Telangana Vaidya Vidhana Parishad (TVVP) Commissioner Dr. Ajaya Kumar visited the Chevella CHC to monitor the situation.

The officials remained at the hospital until all post-mortem examinations were completed and the bodies were handed over to the families. The forensic teams from Hyderabad worked in close coordination with local doctors at the Chevella CHC to complete the post-mortem.

Initially, authorities had planned to shift the bodies and the injured to Osmania General Hospital in Hyderabad. However, the plan was later revised, with post-mortems being conducted at the Chevella CHC itself and treatment for the injured continuing at nearby hospitals. All 19 post-mortems were completed by Monday afternoon

Meanwhile, 14 injured individuals – eight men and six women – are undergoing treatment at Patnam Mahender Reddy Institute of Medical Sciences. "All the injured are in stable condition," said DMHO-Venkateshwar Rao.

Three from A.P. held for aiding cyber fraud rings

The Hindu Bureau
HYDERABAD

Three men from Andhra Pradesh were arrested by Hyderabad Cyber Crime Police for aiding large-scale online investment frauds that targeted unsuspecting victims across India.

The accused were identified as Madathala Ramesh Reddy (25), Gandi Srinu (31), and Gurrapūkonda Sridhar (43). They were apprehended in connection with three separate cases registered at the Cyber Crime Police Station, Hyderabad. Police said the trio provided access to their bank accounts to organised cyber-criminal networks that circulated fake investment schemes through WhatsApp and Telegram groups.

Victims were lured into groups, where they were persuaded to invest in fraudulent stock trading and crypto platforms such as SMC STK Trading App and valiantcapital app.

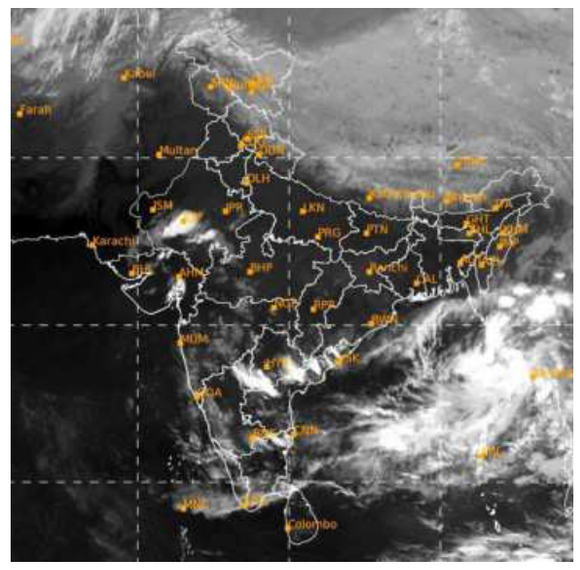
Victims poured in large sums, trusting the supposed advisors, only to discover later that withdrawals were blocked and their money vanished. The total losses across the three cases were estimated at over ₹59 lakh.

Police said all three accused acted as facilitators for cyber-crime syndicates by opening bank accounts and selling access credentials to fraudsters for a commission.

Police have urged the public to remain alert

WEATHERWATCH

Rainfall, temperature & air quality in select metros yesterday



TEMPERATURE DATA: IMD, POLLUTION DATA: CPCB, MAP: INSAT/IMD (TAKEN AT 17.45 HRS)

Forecast for Tuesday: Thunderstorm with lightning/gusty winds likely at isolated places over Jammu & Kashmir, Ladakh, Muzaffarabad, Himachal Pradesh, Uttarakhand, Telangana, Andhra Pradesh, Tamil Nadu, Puducherry, Karaikal and Andaman & Nicobar Islands

CITY	RAIN	MAX	MIN	CITY	RAIN	MAX	MIN
Agartala	—	30.6	24.2	Kozhikode	—	33.4	24.5
Ahmedabad	0.5	33.8	25.5	Kurnool	—	34.0	24.7
Aizawl	—	29.4	19.1	Lucknow	—	29.3	17.8
Allahabad	—	31.6	18.6	Madurai	—	37.6	23.5
Bengaluru	—	28.2	19.8	Mangaluru	—	30.4	23.0
Bhopal	—	30.4	20.8	Mumbai	1	31.1	25.1
Bhubaneswar	—	32.2	22.6	Mysuru	—	29.0	18.0
Chandigarh	—	30.5	15.4	New Delhi	—	31.5	17.2
Chennai	—	35.5	27.0	Patna	—	29.0	21.5
Coimbatore	—	33.2	21.2	Port Blair	0.4	30.6	25.6
Dehradun	—	30.0	15.6	Puducherry	—	33.2	26.4
Gangtok	5	18.7	14.5	Pune	—	31.8	23.4
Goa	—	31.5	23.5	Raipur	—	32.8	22.2
Guwahati	0.8	29.5	22.0	Ranchi	—	26.8	18.2
Hubballi	—	29.0	19.0	Shillong	—	21.2	14.2
Hyderabad	18	31.3	22.6	Shimla	—	25.0	13.4
Imphal	—	31.2	20.5	Srinagar	—	22.8	2.7
Jaipur	—	32.8	17.0	Thiruvananthapuram	—	32.7	23.6
Kochi	—	30.2	23.6	Tiruchi	—	35.5	24.4
Kohima	—	25.6	17.8	Vijayawada	—	36.4	25.4
Kolkata	—	31.0	23.0	Visakhapatnam	5	33.4	25.2

(Rainfall data in mm; temperature in Celsius)

Pollutants in the air you are breathing

CITIES	SO_2	NO_2	CO	PM2.5	PM10	CODE
Ahmedabad	.20	.27	.77	34	52	
Bengaluru	—	.25	113	60	98	
Chennai	5	7	.43	52	110	
Delhi	.15	119	108	367	337	
Hyderabad	.19	.16	.27	71	88	
Kolkata	8	.18	.48	73	69	
Lucknow	5	.44	.34	256	141	
Mumbai	—	.65	.62	42	72	
Pune	—	.42	.62	27	53	
Visakhapatnam	.12	.45	.12	73	—	

Yesterday

In observation made at 4.00 p.m., Thoothukudi, Tamil Nadu recorded an overall air quality index (AQI) score of 486 indicating an unhealthy level of pollution. In contrast, Shillong, Meghalaya recorded a healthy AQI score of 12

Air Quality Code: Poor Moderate Good (Readings indicate average AQI)

SO_2: Sulphur Dioxide. Short-term exposure can harm the respiratory system, making breathing difficult. It can affect visibility by reacting with other air particles to form haze and stain culturally important objects such as statues and monuments.

NO_2: Nitrogen Dioxide. Aggravates respiratory illness, causes haze to form by reacting with other air particles, causes acid rain, pollutes coastal waters.

CO: Carbon monoxide. High concentration in air reduces oxygen supply to critical organs like the heart and brain. At very high levels, it can cause dizziness, confusion, unconsciousness and even death.

PM2.5 & PM10: Particulate matter pollution can cause irritation of the eyes, nose and throat, coughing, chest tightness and shortness of breath, reduced lung function, irregular heartbeat, asthma attacks, heart attacks and premature death in people with heart or lung disease

THE HINDU GROUP

सी पी सी एल
CPCL
PRESENTS

THE HINDU
sustainability summit 2025
Co-presented by
TNGCC
Tamil Nadu Green Climate Company

Scripting Tomorrow's Sustainable Story

Friday, November 07, 2025, from 10:00 AM

IN THE PRESENCE OF


Thiru. H. Shankar
Managing Director,
Chennai Petroleum Corporation Limited (CPCL)


Tmt. Supriya Sahu I.A.S
Additional Chief Secretary to Government,
Department of Environment, Climate Change & Forests,
Government of Tamil Nadu


Thiru. Srivats Ram
Immediate Past Chairman,
CII Tamil Nadu,
Managing Director, Wheels India

Session Topics

Session 1	Fireside Chat : Balancing Growth and Green	10:50 am to 11:20 am
	CPCL's sustainability journey.	
Session 2	Panel: Water for Tomorrow	11:25 am to 12:25 pm
	Sustainable management and industrial responsibility: Strategies for conservation, reuse and sustainable water management.	
Session 3	Fireside Chat: Greening Tamil Nadu	12:30 pm to 01:00 pm
	The State's climate action and environmental stewardship.	
	Lunch Break	01:05 pm to 02:25 pm
Session 4	Panel: Energy Transition in India: The Road Ahead	02:30 pm to 03:30 pm
	How oil & gas, renewables, and emerging fuels can coexist in the journey toward net zero.	
Session 5	Panel: Policy & Governance for Climate Action	03:35 pm to 04:35 pm
	How regulation, incentives, and public-private collaboration can accelerate sustainable growth.	
Session 6	Panel: Clean Tech for a Sustainable Tomorrow	04:40 pm to 05:40 pm
	Accelerating innovation in clean technologies to reduce emissions and energy footprints.	
Session 7	Panel: Financing the Green Transition: The Role of Sustainable Capital	05:45 pm to 06:45 pm
	How banks, investors, and green finance mechanisms can accelerate renewable energy, clean tech, and climate-resilient infrastructure.	

Register Your Interest by Scanning QR Code – **Entry by Invite Only!**
For sponsorship queries, **contact 98419 62820 & 97109 14914**

To register, visit:
https://bitJy/GSQTH
Or Scan tQR Code

Sustainability Partner: NAVIN'S The Home Makers Who Care
Associate Sponsor
Green Partner: LARSEN & TOUBRO
TV Partner
Industry Partner: CII Confederation of Indian Industry
Knowledge Partner

Court frames murder charges against Darshan, 16 others

The Hindu Bureau
BENGALURU

A Bengaluru court on Monday framed charges against Kannada actor Darshan Thoogudeepa, his friend Pavithra Gowda and 15 others, in the 2024 Renukaswamy murder case.

The trial in the case is likely to commence from November 10. Renukaswamy, 33, working at a medical shop in Chitradurga, was kidnapped by actor Darshan's associates for sending lewd messages to Pavithra Gowda, brought to a shed in Bengaluru where the actor Pavithra Gowda and others allegedly beat him to death and disposed of the body in a storm water drain, in an attempt to cover up the crime, the police alleged in the 3,991-page charge sheet filed on September 3, 2024. Pavithra was named as accused No. 1 and Darshan as accused No. 2, detailing the alleged role of each accused in the crime. A supplementary chargesheet was submitted later.


Kannada actor Darshan being escorted to Parappana Agrahara central jail, in Bengaluru on Monday. VIDEO GRAB

Renukaswamy's mutilated body was found near a stormwater drain in Sumanahalli in west Bengaluru on June 9, 2024.

The next day, four people turned up at the police station owning up to the murder. Their interrogation had led the police to actor Darshan and his partner Pavithra Gowda.

The 17 accused have now been charged under Section 302 (murder), 359 (kidnapping), 120(b) (criminal conspiracy), 204 (attempt to destroy evidence) among other Sections of the IPC.

TG colleges shut in protest over dues

The Hindu Bureau
HYDERABAD

Several private colleges and Higher Education Institutions in Telangana were shut on Monday, as part of the indefinite strike call given by Federation of Associations of Telangana Higher Institutions (FATHI) demanding immediate disbursement of Reimbursement of Tuition Fee (RTF) dues by the government.

Notices were stuck outside colleges; students and teaching and non-teaching faculty in large numbers joined demonstrations across districts, and students' organisations participated in gheraos and sit-ins to amplify the call.

Engineering, Pharmacy, MBA, MCA, B.Ed, and Nursing are among the protesters. According to FATHI, the government's assurance was to release dues amounting to ₹1,200 crore by Deepavali. However, only ₹300 crore was released. On Monday, while holding demonstrations, the federation members said they would intensify their approach to pressure the government to act.

As part of the plan, the union said, a large meeting with employees of various institutes, students and all stakeholders will be conducted at L.B. Stadium on November 8About 30,000 participants are expected to take part.It has also given a 'Long March' call to the State secretariat.

Manjummel Boys bags nine Kerala film awards

The Hindu Bureau
THIRUVANANTHAPURAM

Manjummel Boys, the survival drama directed by Chidambaram, won big at the 55th Kerala State Film Awards 2024, garnering nine awards, including the top honours of Best Film and Best Director. Mammootty won his seventh Best Actor (Male) award, the most for any actor in Malayalam, for *Bramayugam*, while Shamla Hamza has won the Best Actor (Female) for*Feminichi Fathima*. Fasil Muhammed won the award for Best Debutant Director for *Feminichi Fathima*.

Women's world

The World Cup win came after a long struggle on and off the field

At the midnight hour on a magical Sunday, Harmanpreet Kaur and her incredible women made their tryst with destiny. India was finally crowned world champions in women's cricket. It was a journey marked by a long history of angst and joy, shaped by the sweat and dreams of pioneers such as Shantha Rangaswamy, Diana Edulji, Mithali Raj, and Jhulan Goswami. In a high-stakes final befitting an ICC World Cup, India prevailed over South Africa by 52 runs at Navi Mumbai's D.Y. Patil Stadium, which turned into a teeming mass of raucous energy. This moment is as epochal as it was for Kapil Dev and his men in 1983 when they seized the World Cup at Lord's. That caused a seismic shift in the way cricket was perceived and administered and paved the way for India to become a commercial behemoth. A similar turn of events awaits Harmanpreet and company, and women's cricket at large. The coach, Amol Muzumdar, too had his moment. A domestic giant, he never got a chance to play for the senior men's team as his career ran parallel to the likes of Sachin Tendulkar and Rahul Dravid. Harmanpreet's feisty women ensured that their mentor finally understood what it means to prosper at the highest level.

Having faltered in the 2005 and 2017 World Cup finals, India also had to contend with the pressure of playing at home. When three league matches were lost on the trot against South Africa, Australia, and England, the knives were out on social media. Still, the team persevered and every game produced a new star – Pratika Rawal, for instance. In the final, Shafali Verma and Deepti Sharma turned in an all-round show, while Smriti Mandhana was as solid as ever. Earlier, the turn towards glory happened in the semifinal when Jemimah Rodrigues anchored an astounding chase against defending champions Australia. Her unbeaten 127 is one of the greatest knocks in Indian cricketing history. If India performed the giant killing act towards the climactic phase, so too did South Africa, as England discovered in the semifinal. In skipper Laura Wolvaardt, the Proteas have a splendid batter and her two tons in the semifinal and final were high on class and pugnacity. But the biggest takeaway is this: Indian women have found their place on cricket's biggest stage.

A Kerala story

Eradicating poverty should be seen as a never-ending task

Kerala, known for its exemplary record in social and human development, and for healthcare systems comparable to those of developed nations, achieved another milestone on its 69th formation day, on November 1 – the eradication of extreme poverty. This resulted from a four-year, meticulously planned programme involving a gamut of agencies, spearheaded by the local self-government department, alongside extensive community participation. It was during the first Cabinet meeting of the second LDF government led by Pinarayi Vijayan in May 2021 that the Extreme Poverty Eradication Programme (EPEP) was launched. Successive State governments deserve credit for Kerala's people-centric development and decentralised planning, which ensured that poverty reduced from 59.8% in 1973-74 to 11.3% in 2011-12. NITI Aayog's National Multidimensional Poverty Index (2023) stated that Kerala was the least impoverished State, based on the headcount ratio. Just 0.55% of Kerala's population was multidimensionally poor – far below the national average of 14.96%. Instead of relying on self-enrolment, the government deployed nearly 4 lakh trained enumerators, supported by a robust local body system and Kudumbashree workers, to identify the abjectly poor. After several levels of vetting, 64,006 extremely poor families – comprising 1,03,099 individuals, many lacking basic documents – were identified based on the four-point criteria of access to food, health, means of livelihood, and housing. A uniform solution was inadequate for such diverse needs, necessitating an experiment in welfare governance: the preparation of custom-made micro plans for each identified family and the provision of essential support such as identification documents, housing, livelihoods, regular medicine, cooked meals, palliative care and, in some cases, organ transplants.

Combating poverty is a never-ending task and criticism of the claim of erasing extreme poverty – particularly regarding the plight of the tribal population – is inescapable. The State government has launched EPEP 2.0 to prevent relapse and to ensure that no new household falls into extreme poverty. The LDF has pledged to tackle all forms of poverty in mission mode. Critics of the 'Kerala Model' have often cited stagnant growth and rising unemployment as evidence of its perceived failure. The State has accelerated major infrastructure projects and high-tech green industries to bridge the deficit in these areas. It has also been skilling the educated to alleviate joblessness. The EPEP shows that progressive governance can be rooted in welfarism and growth simultaneously, without compromising social safety or sustainability. The largely community-driven model may not be flawless, but it is self-evolving and strengthens democracy at the grassroots. It presents an alternative development paradigm – a Kerala story worth propagating.

India's IT dream is at a crossroads



Shashi Tharoor

Member of Parliament for the Thiruvananthapuram constituency in the Lok Sabha and Chairman, Parliamentary Standing Committee on External Affairs

For nearly three decades, India's Information Technology (IT) sector has been the crown jewel of the country's economic transformation – a symbol of upward mobility, global relevance, and middle-class aspiration. Though the IT industry recruits only about 1% of the Indian workforce, it contributes about 7% of the country's GDP. Young engineers from Tier-II towns once saw a job at Infosys or Tata Consultancy Services (TCS) as a passport to prosperity. But today, that dream is flickering. With TCS announcing its steepest-ever layoffs – nearly 20,000 jobs shed in a single quarter– and other companies quietly following suit, the question arises: Is IT no longer the golden calf for aspiring tech professionals?

A profound metamorphosis

The answer is complex. India's IT sector is not collapsing, but it is undergoing a profound metamorphosis – one that demands urgent attention, strategic recalibration, and a renewed commitment to future-ready skills. The 'Layoff Wave' is a symptom of structural change in the industry. It is happening in the U.S. too: Amazon has announced it would reduce its corporate workforce by 14,000, thanks to deployment of AI. Meta is laying off 8,000. In India, TCS's decision to cut 3.2% of its workforce, primarily targeting mid- and senior-level roles, is not an isolated event: other IT majors are doing similar things. Industry estimates suggest that over 50,000 IT jobs may be lost by the end of the fiscal year. IT insiders say these are not likely to be mass firings in the traditional sense, but 'silent layoffs' – performance-linked exits, voluntary resignations, and delayed promotions that quietly trim the workforce without triggering headlines.

The reasons are manifold. First, AI-driven automation is reshaping the very nature of IT work. Routine tasks – reporting, coordination, basic coding – are increasingly handled by algorithms. The advent of models from companies such as OpenAI and Anthropic, alongside the rise of Agentic AI – autonomous systems capable of reasoning and executing multi-step tasks, is fundamentally disrupting India's IT services sector by automating routine work, drastically improving developer productivity, and shifting the industry's focus towards high-value, AI-driven digital transformation. While AI can never replicate human beings' capacity for empathy or emotion, these tasks do not require such qualities and can be performed without human intervention.

Second, U.S. immigration policies have grown more restrictive, with the hike in H-1B visa fees and tariff threats prompting Indian firms to localise their overseas workforce. Indian IT firms simply cannot pay $100,000 to get a low- or mid-level professional to the U.S. to execute tasks that would not rake in such a level of profit.

Third, client budgets are tightening, especially in the U.S. and Europe, where economic uncertainty has led to cautious IT spending. In short, the outsourcing model that once relied on scale and cost arbitrage is being replaced by one that prizes specialised expertise, lean teams, and AI fluency.

The end of the Assembly line

India's IT sector was built on the back of a simple promise: hire thousands of engineers, train them in basic coding, and deploy them to serve global clients. It was a digital assembly line – efficient, scalable, and profitable. But that model is now – let us be blunt – obsolete.

Today's clients don't want armies of coders; they want solutions. They want cloud-native architectures, cybersecurity frameworks, generative AI integrations. They want fewer people who can do more. And they want them fast. This shift has exposed a skill mismatch in the Indian IT workforce. Many mid-career professionals, promoted for managerial ability rather than technical depth, now find themselves ill-equipped for the new demands. Legacy skills – SAP ECC, mainframes, non-cloud platforms – are less relevant. To take just one example: SAP ECC (SAP ERP Central Component) is the core of SAP's traditional enterprise resource planning (ERP) software suite, the digital backbone that helps large organisations manage their day-to-day business operations across departments. Today AI can replicate the skills needed to operate it. Mastery of that component is no longer such an indispensable asset in an IT professional. The question arises: fine, but what else can you do?

The result is a painful churn: experienced workers being let go, fresh graduates struggling to find entry points, and companies scrambling to retrain their staff. In the face of this rapid technological shift, the government should consider requiring IT companies engaging in mass layoffs to provide a mandatory 6-9 months' salary as a compensation package, offering a crucial safety net for workers suddenly losing their livelihoods and needing to secure new skills for the evolving job market.

And yet, all is not lost for our IT sector. India's tech proficiency still commands global respect. It contributes over $280 billion to the economy, employs nearly 6 million people, and powers digital transformation across industries. But the sheen of guaranteed success – the idea that a tech degree equals a stable career – is fading. For young professionals, the path is no longer linear. A computer science degree is not enough. One must master AI, data science, cloud computing, and cybersecurity – and keep learning. The days of coasting on basic Java or .NET (or even SAP ECC) are over.

> The Indian IT story is not ending — it is evolving. The transition will undoubtedly be painful. But it can also be purposeful

From retrenchment to reinvention

So, what can we do? If India wants to retain its IT edge, it must act on multiple fronts. For policymakers, the challenge is to reimagine skilling. India's engineering colleges must overhaul their curricula. Government programmes must incentivise AI literacy, not just digital literacy. And industry must invest in reskilling, not just recruitment.

The first obvious task is AI 'upskilling' on a very large scale. TCS has already upskilled over 550,000 employees in basic AI skills and 100,000 in advanced ones. This must become the norm, not the exception. Public-private partnerships can accelerate this effort.

Along with this, the need for urgent curriculum reform is imperative. Engineering education must move beyond rote coding. Courses in machine learning, ethics in AI, and product thinking should be mainstream. Soft skills – communication, collaboration, critical thinking – are equally vital.

Our startup ecosystem will need greater support from the government and from venture capitalists. India's tech future lies not just in services but in products. Supporting AI startups, deep-tech ventures, and innovation hubs can create new jobs and diversify the sector. The government must engage with global partners to ensure visa access, data sovereignty, and trade stability. Protectionism abroad must be matched with policy clarity at home.

For those laid off or displaced in the current churn, severance pay is not enough. They will need career transition support, mental health resources, and retraining subsidies. The Indian IT industry has never felt the need for social safety nets before, but the time for them is now.

The Indian IT story is not ending – it is evolving. From manpower to mindpower, from outsourcing to innovation, from quantity to quality, this change is challenging but unavoidable. The transition will undoubtedly be painful. But it can also be purposeful.

We must stop measuring success by headcount alone. It is no longer about the number of bright Indians employed in IT. Instead, let us ask: Are we building solutions that matter? Are we empowering workers to thrive in the AI age? Are we telling a story of resilience, reinvention, and relevance? I asked friends in the know if the bloom is off India's IT rose. Their answers suggest that the rose may have lost some petals, but its roots are deep, and its bloom can return – if we nurture, water and fertilise it with vision, skill, and courage. This will need policy leadership. But there is no reason yet to lose hope.

The case for energy efficiency



Satish Kumar

President and Executive Director, Alliance for an Energy Efficient Economy



Ajay Mathur

Professor of Practice, IIT Delhi; Former Director General, International Solar Alliance and Bureau of Energy Efficiency

India has doubled down on clean energy, yet the power you plug into today is dirtier than it was five years ago. This is a paradox that is at the heart of our energy transition.

As of June 2025, non-fossil fuel sources account for about 50% of India's total installed capacity. However, India's grid emission factor (GEF) – a measure of the carbon intensity of electricity – has increased from 0.703 tCO_2/MWh in 2020-21 to 0.727 tCO_2/MWh in 2023-24, according to the Central Electricity Authority. This is a striking reversal: more renewables should mean a cleaner grid. Why is India's grid getting dirtier instead?

The capacity-generation mismatch

The answer lies in the distinction between capacity and generation. While renewables now account for a large share of installed capacity, they deliver far less electricity over the year compared to coal or nuclear. Solar and wind plants typically run at 15-25% capacity utilisation, versus 65-90% for coal and nuclear.

In 2023-24, renewables (including hydro) supplied just 22% of total electricity; the rest was fossil fuel-powered. The gap between headline capacity and actual delivered energy is widening, and India's fast-growing demand is being met by the most carbon-intensive source in the system: coal.

India's electricity demand also peaks when renewables are least available. Solar floods the grid in the afternoon but fades by evening, just as peak loads from households surge. Fossil fuel plants, therefore, act as the system's shock absorbers – dispatched to meet night-time and peak demand – but they also lock in emissions.

This temporal mismatch highlights the limits of capacity expansion alone. To truly decarbonise, India needs flexibility along with more gigawatts. While Round-the-Clock (RTC) renewable electricity, at less than ₹5 per kWh, costs less than new coal-based power stations, upscaling is slow. We need policies that enable more land, transmission lines, and investment.

> If India wants to actually decarbonise its grid, efficiency must become the first fuel — and flexibility, not fossil fuels, must power the future

The role of energy efficiency

Energy efficiency provides the opportunity. Often called the "first fuel", it reduces demand before supply even needs to be generated. By lowering the evening and night-time peaks, efficiency reduces reliance on coal when emissions are highest. Scaling up efficient appliances – fans, air conditioners, and motors – and embedding efficiency in buildings and industrial processes can reshape this curve.

The benefits extend beyond reduced coal consumption and enhanced opportunity for integrating renewables. Energy efficiency enhances flexibility by flattening demand peaks and allowing demand to align with renewable availability. It also prevents lock-in by replacing old, inefficient technologies early.

Energy efficiency is invisible by design – diffuse, distributed, and cumulative. Yet, without it, the energy transition cannot be achieved. Concrete evidence from the Bureau of Energy Efficiency shows that India saved about 200 Million Tonnes of Oil Equivalent of final energy, equivalent to around 1.29 GT of CO2eq, and close to ₹760,000 crore in savings, from FY2017-18 to FY2022-23.

India is not alone, but its pathway is unique. Countries such as France, Norway, and Sweden boast grid emission factors of just 0.1-0.2 tCO_2/MWh, largely thanks to large shares of hydro and nuclear electricity. India, at 0.727, starts from a coal-heavy base and faces relentless demand growth. This makes efficiency part of the core strategy, not just an option. Without it, renewables risk being stranded in the wrong hours.

What needs to be done

To unlock the full value of clean energy, India must urgently do the following. First, it must enable homes and offices to connect their batteries into virtual power plants, helping the grid glide over the peak demand. Second, it must accelerate appliance efficiency standards. It must move markets towards 4- and 5-star products and steadily raise benchmarks. Third, it must support small and medium enterprises to adopt efficient motors, pumps, and processes. Fourth, it must enable flexible pricing by adopting tariff structures that reward consumers for shifting demand to periods of high renewable availability. Fifth, it must introduce scrappage incentives for old, energy-guzzling equipment. Sixth, it must enable electricity distribution companies to procure "electricity services", such as green cooling, which allows for high-efficiency air conditioning powered by RTC clean power.

The Central Electricity Authority's National Electricity Plan projects a fall in India's GEF to 0.548 by 2026-27, and 0.430 by 2031-32. Achieving this requires more than just building solar and wind farms. It demands a flexible system approach - with efficiency at the centre.

India has grown its economy while cutting emissions intensity by 33% between 2005 and 2019, as noted in its Fourth Biennial Update Report to the UNFCCC. But the rising GEF calls for a balanced approach: accelerate supply-side investments in renewables, storage, and transmission, while embedding efficiency across households, industries, and cities. If India wants to actually decarbonise its grid, efficiency must become the first fuel – and flexibility, not fossil fuels, must power the future.

LETTERS TO THE EDITOR

Historic feat

India's victory has filled every Indian's heart with pride ("Indian women script history, win World Cup", November 3). This was more than just a sporting moment — it was history in the making. For years, the 2017 tournament was a reminder of what could have been. This victory finally feels like the closure we were all waiting for — a story of persistence paying off. What makes it even more special is the journey behind it — the gradual push for equality, better match fees, and the rise of the Women's Premier League. It is heartening to see that the efforts of pioneers such as Mithali Raj and Jhulan Goswami have borne fruit. This victory will inspire a generation of girls to dream bigger, pick up the bat or ball, and believe that they too can create history.

Pavithra M.
Trichy

Led by Harmanpreet Kaur, the women in blue now have their own 1983 moment. It wasn't a perfect tournament, with India losing three consecutive matches in the group stage, but credit goes to the players for staging a spirited fightback when it mattered the most. Jemimah Rodrigues's innings of a lifetime in the semi-final will be remembered for a long time, much like Kapil Dev's iconic 175 in 1983, while key contributions from Smriti Mandhana and Deepti Sharma were also crucial in India's successful run.

Sarthak Jain
Gurugram

Harmanpreet Kaur's leadership and Shafali Verma's fearless batting have redefined what sporting glory looks like. This victory should spark lasting change, more investment, visibility, and respect for women's sports. It is time every girl in India knows that cricket isn't "his" game any more, it's ours too.

Pragya Paliwal
Punjab

This victory will inspire women across the country to pick up a sport and believe that they can excel in it. It also sends a message to oppressive regimes such as the Taliban that empowering women is key to national progress and pride.

R.S. Narula
Patiala

To read more letters online, scan the QR code. Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or the name with initials.

Zohran's NYC race recasts U.S. politics



Rohit Tripathi

Principal, VU Capital (Strategy Consulting)

It was Zohran Mamdani's campaign ad in Hindi with him explaining rank-choice voting in the Democratic primary for the New York City mayoral race that caught my attention earlier in the year.

Not to mention, he explained the electoral system using 3 cups of mango lassi!

While his electrifying media campaign has catapulted him, it was the background work that the campaign did that truly made me sit up - he started with talking to Trump voters instead of seeking approval of wealthy donors. The campaign is rewriting the playbook for how political entrepreneurs run for office in real-time.

The New York City mayoral race has provided a surprising but a much-needed inflection point in American politics. It seems to be architecting a generationally distinct political identity that could enrich political competition rooted in ideas for the future, a genuine desire to solve problems, and a commitment to build a stronger union that is much needed.

Mr. Mamdani's victory in the primary and his most likely win in the general election will stand on the support of working class people - both young and middle-aged. His platform of affordability while holding on to his socio-political convictions directly challenges the politically baffling stance of his own party's leadership. While American progressives (not "centrist" Democrats) have closed ranks behind Mr. Mamdani, surprisingly, on the affordability question, he has also captured some attention from significant representatives of the American right - Rep. Marjorie Taylor Greene and Tucker Carlson, early MAGA (Make America Great Again) luminaries.

His messages of affordability seem to bring together the working class right and the left. The working class's drift away from the established left started with the 2016 Presidential election (from being evenly split in 2012 to giving Mr. Trump a decisive edge). The gap narrowed somewhat in 2020 because of Joe Biden's pro-labour image but widened again in 2024 against Kamala Harris. Senate minority leader Chuck Schumer once said that for every working class voter the Democratic Party loses, it gains two suburban, moderate Republicans; encapsulating this self-defeating drift

Focusing on the economic throughline, data from the Census and the Bureau of Labor Statistics show that since 2000, the American median income has grown only by 7%, while the consumer price index has jumped 60% - reflecting an entire generation of economic immobility. About 40% of children in the U.S. are born on Medicaid, the insurance programme for low-income families, meaning almost half of all the newborns start life in functional poverty. This has been the trend for at least a decade under both Democratic and Republican administrations.

Economic anxiety

The middle class is not faring any better. Massive college debt with no real employment prospects is crushing new and recent graduates. The aspirations of owning a home, starting families and someday retiring are fast fading into folklore. The resulting social dysfunction is manifesting in troubling ways among the youth - women are more educated and lean progressive whereas young men have increasingly lower college enrolment dampening their economic prospects and making them more vulnerable to extreme views and isolation.

Mr. Mamdani seems to have bucked this trend during the campaign. So, there may be some hope here to bring back young men into the political fold. But overall, there is an undercurrent coming to surface across political persuasions, religious and racial identities, and everything else that political systems use to divide people. And that undercurrent is of economic anxiety. The broader economic structure is increasingly seen as oligarchic by most working class people and is giving room for someone like Mr. Mamdani, who identifies himself as a Democratic Socialist. Senator Bernie Sanders and Rep. Alexandria Ocasio-Cortez have had a strong showing of their oligarchy tour even in Republican States.

Voter discontent

A recent *Washington Post-ABC* poll shows 7 out of 10 Americans say Democrats are "out-of-touch", but also shows 6 out of 10 Americans feel the same way about Republicans and President Donald Trump; expect political insurgents on both sides. Tying this back to the New York City race, while rent control and free buses may be local issues, the broader affordability theme it underscores is inescapable. We could see an interesting convergence among Republicans and Democrats when it comes to the issue of affordability.

The administration's attempts to resurrect the decimated working class has manifested in unstable tariff prescriptions making middle-class small businesses (accounting for 40% of GDP) and their employees (constituting 46% of the labour force) especially vulnerable. The Presidential election may have indeed been run on immigration and "woke" issues, but cultural polarisation is now getting superseded by the financial fragility of American families. With the U.S. Congress deadlocked on government funding, these economic anxieties are only rising.

One thing, however, is getting clear—the one word that pundits and the broader political ecosystem avoids like the plague is increasingly the lens through which to see things—class. The margin of Mr. Mamdani's victory on Tuesday will mark an important milestone in this imminent re-architecting of American political thinking.

The New York City mayoral race seems to be architecting a generationally distinct political identity that could enrich political competition rooted in ideas for the future

New pathways to end extreme poverty

Kerala's participatory model offers lessons for the world

STATE OF PLAY

Jiju P. Alex

The Extreme Poverty Eradication Programme (EPEP), by the Government of Kerala, has redefined the notion of State interventions aimed at alleviating poverty, and it has the potential to evolve into a global model.

Most importantly, it highlights a new approach to identifying and addressing deprivation. Apart from nearly achieving the first and second Sustainable Development Goals (SDGs), it also demonstrates how poverty can be eliminated in a participatory manner by involving local governments, the community and development agencies, with consistent follow-up.

Kerala's approach to poverty reduction differed from the country's traditional poverty alleviation programmes. The long-enacted policies for land reforms, universal primary education, and public distribution would have a lasting impact on the livelihood security of its people.

Furthermore, democratic decentralisation enabled local governments to implement numerous local-level projects. Along with this, Kudumbashree emerged as a pioneering model of the self-help group (SHG) networks in India, particularly for its scale and approach to poverty eradication and women's empowerment.

The incidence of poverty in the State was 59.74% in 1973-74, which reduced to 11.3% in 2011-12. According to the NITI Aayog, Kerala is now the least impoverished State, with a Multidimensional Poverty Index (MPI) of 0.55 per cent in 2019-21, a decrease from 0.70% in 2015-16. Despite this



achievement, there were still islands of extreme poverty in the State, which required customised assistance, based on a deeper understanding of its causes.

Following the MPI framework, the factors contributing to extreme poverty were identified through a participatory process. Poor health conditions, disability, old age, a lack of entitlements, food, land, shelter, employment, facilities, and Severe Acute Malnutrition (SAM) in children were considered severe distress factors. The historical deprivation of the marginalised sectors of society, such as SC, ST, and fishermen and the social deprivation of HIV-affected persons, orphans, urban poor, and the LGBTQIA, were also identified.

Impoverished households were selected through surveys conducted by a team of volunteers from Kudumbashree, people's representatives, officials, and residents, led by the local governments.

Around 1,18,309 poor households were scrutinised through a participatory nomination process from wards and divisions, from which 87,158 were shortlisted as recommended by the local governments. Subsequently, they were interviewed using a mobile application, and a priority list of 73,747 households was prepared. The Grama Sabhas further scrutinised this priority list for another round of eliminating ineligible households, resulting in the final list of 64,006 extremely poor families.

The most innovative feature of EPEP is the creation of customised micro-plans for each identified household, moving away from a one-size-fits-all welfare model. The programme unfolded in three distinct stages: the immediate care plan, the intermediate plan, and the long-term plan.

While the immediate care plan addressed urgent requirements such as food, medical care, and entitlement documents for social security, the intermediate plan focused on providing transitional support to improve living conditions and ensure self-reliance, like temporary housing. The long-term plans focused on establishing livelihoods or securing permanent shelter, among other objectives. The process was monitored by a Management Information System (MIS) to ensure timely delivery and accountability.

The EPEP has unequivocally demonstrated a plausible and highly effective pathway to eradicate extreme poverty by using the principles of multidimensional poverty and leveraging decentralised governance. What next?

Sustaining this effort warrants continuous monitoring to ensure that these households do not return to extreme poverty. The current system of interdepartmental coordination offers immense potential for detecting early warning signals of deprivation from vulnerable households. A dedicated institutional mechanism is required to sustain this achievement and showcase this model as a lasting solution.

The author is a member of Kerala State Planning Board

Student inflows into traditional destinations decline

International enrolments in U.K., U.S., Canada and Australia slumped in 2024

DATA POINT

The Hindu Data Team

Due to the admission slump during the COVID-19 years (2020-21), colleges in the U.K., the U.S., Canada, and Australia saw a surge in international student enrolments in the post-pandemic years (2022-23). This created several challenges in the host countries, including locals being priced out of the housing market. This led governments to curtail the inflow of students, causing a significant fall in international enrolments in 2024.

In contrast, many countries—especially Germany, France, Japan, South Korea, and Spain—did not follow this trend, with student inflows continuing to rise or at least remaining steady in 2024 as well. **(Chart 1)** Still, the U.K., the U.S., Canada, and Australia continue to host a bulk of the students.

The discernible shift in the choice of countries—whether forced or voluntary—occurs even as more Indian students choose education abroad. Between 2014 and 2023, the number of Indian students abroad grew from 172,000 to 707,000—a rise of over 310%. Chinese student numbers grew by just 19%, from 704,000 to 842,000. **(Chart 2)**

The share of Indian students in the U.K. rose from 11% in 2019 to about 22% in 2024, while the share of Chinese students dropped to 25% from over 40%.

In the U.S., the Indian share climbed from around 12% to nearly 20%, while the Chinese share dropped from over 30% to 23%. Canada saw a further increase in its already high share of Indian students, but both Indian and Chinese shares fell in Australia. **(Chart 3)**

Across the 27 EU countries, plus Iceland, Norway, Switzerland and Liechtenstein, Indian students in 2024 outnumbered the Chinese, flipping the pattern from 2019.

Global students rerouted

The charts were sourced from the Organisation for Economic Co-operation and Development (OECD)'s International Migration Outlook 2025 published on November 3, 2025. This publication constitutes the 49th report of the OECD's Continuous Reporting System on Migration

Chart 1: International student inflows to OECD countries, 2014-2024 **(in thousands)**

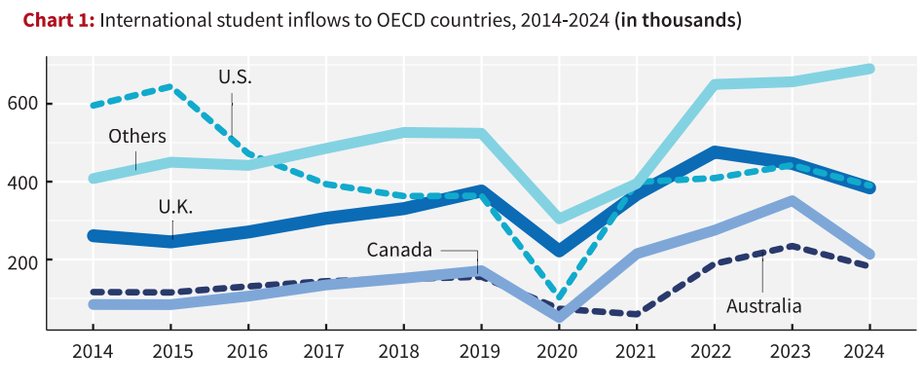




Chart 2: Top 20 nationalities of international tertiary-level students enrolled in OECD countries, 2014 and 2023 **(in thousands)** 2014 2023

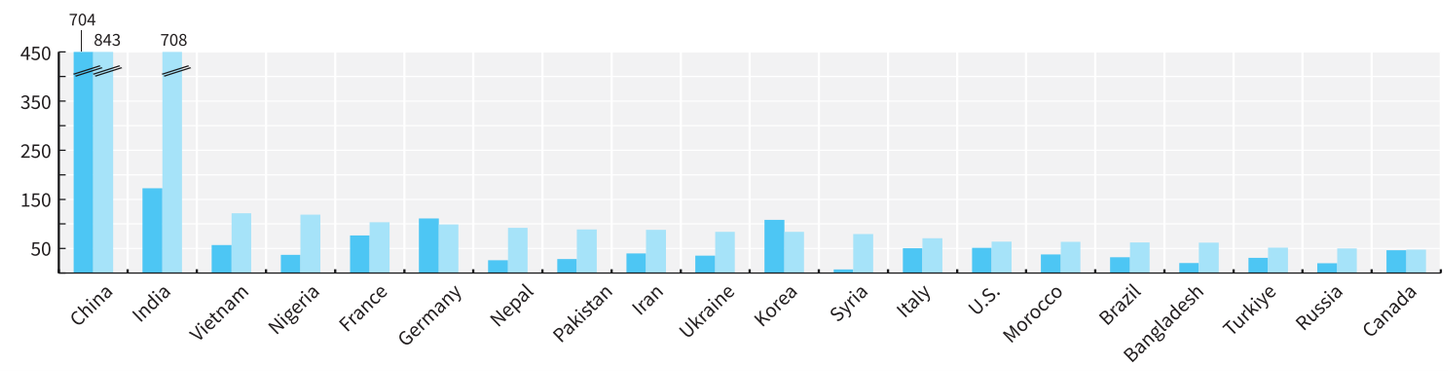
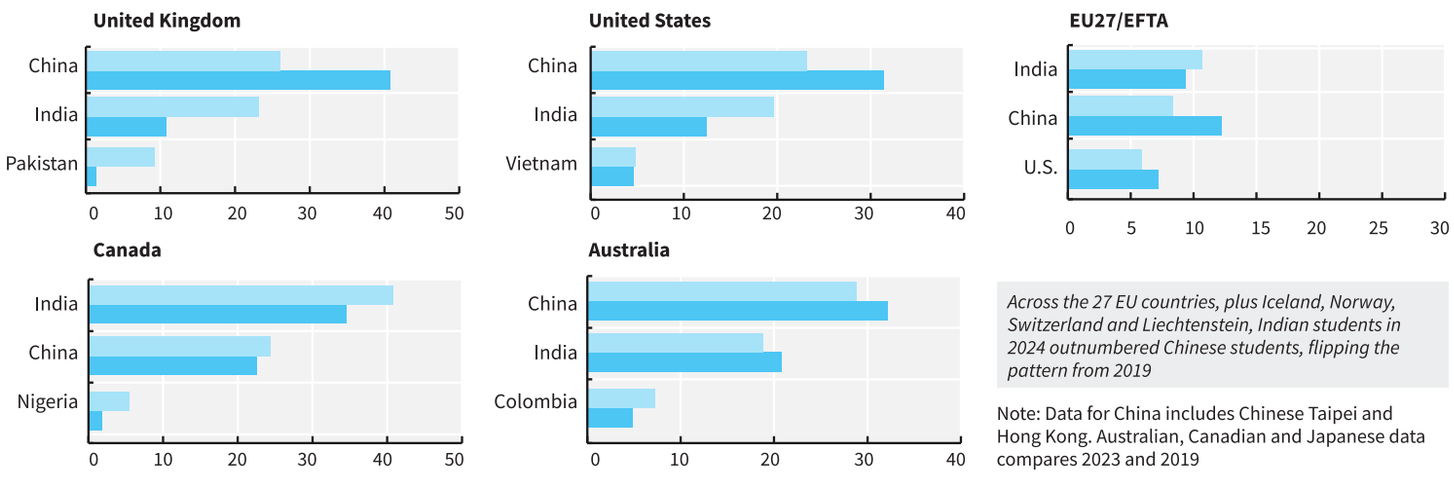


Chart 3: Inflows of international students by nationality to select OECD countries **(as a % of total inflows)** 2024 2019



Across the 27 EU countries, plus Iceland, Norway, Switzerland and Liechtenstein, Indian students in 2024 outnumbered Chinese students, flipping the pattern from 2019

Note: Data for China includes Chinese Taipei and Hong Kong. Australian, Canadian and Japanese data compares 2023 and 2019

FROM THE ARCHIVES

The Hindu.

FIFTY YEARS AGO NOVEMBER 4, 1975

Armyman takes over power in Bangladesh coup

NEW DELHI, Nov. 3: The Garrison Commander of Dacca took over as President of Bangladesh to-day following the overthrow of the 11-week old regime headed by Khandakar Moshtaque Ahmed in what appeared to be a peaceful transition, according to diplomatic sources.

The name of the new Chief of state was given as Brigadier Khalid Musharaf. Mr. Moshtaque Ahmed had pledged his loyalty to the new regime, these sources said.

Diplomatic sources here said unconfirmed reports indicated that Bangladesh's new strongman was Brigadier Khalid Musharaf, Chief of the Army General Staff.

Mr. Moshtaque Ahmed was swept to power in the August 15 military coup, in which Bangabandhu Sheikh Mujibur Rahman and several members of his family, including his wife, were brutally gunned down at his residence.

Bangladesh remained cut off from the rest of the world since early morning. Dacca Airport was closed to traffic and radio Bangladesh was off the air. Simultaneously all telecommunication, satellite and wireless links were also severed.

Western news media reported at night that troops had surrounded the Presidential Palace and occupied strategic points in Dacca.

Radio Bangladesh resumed its broadcast around 19-300 hours , but made no mention of the domestic developments.

A HUNDRED YEARS AGO NOVEMBER 4, 1925

The Tibetan Expedition

Discovery of valuable historic remains

(Special Cable—Copyright)

MOSCOW, Nov. 3: Part of Col. Kozloff's Tibetan Expedition led by Prof. Gragoloff recently crossed Mongolia in a southerly direction, entered Chinese territory, made its way into the Gobi desert and visited the famous Dead City of Kharakhoto, where it carried out excavations.

Another portion of the same Expedition, which is working in the unexplored districts of Hangoy Range, south-west of Urga, reports the discovery of valuable historical remains, including some of the ancient Mongolian and Manchurian characters.

From Page One

19 dead as gravel truck ploughs into govt. bus

The doctor further said the hospital received five to eight bodies for post-mortem every two months due to road accidents. “In this incident, a majority of the fatalities was caused by asphyxiation rather than the impact of the collision. The road needs to be widened and potholes fixed,” the doctor added.

The senior Cyberabad Police officer said there were no CCTV cameras or direct eyewitnesses to confirm the sequence of events. Additional Director-General of Police (ADGP) Mahesh Bhagwat, who visited the site, said a survivor told the police that the lorry driver, Akash Danya Kamle, 24, from Kandhar in Maharashtra, had been driving continuously without sufficient rest. “An ACP-rank officer is heading the investigation,” he said.

The lorry had two pending challans for no-entry violations. The police were investigating whether the vehicle was overloaded or speeding at the time of the crash.

Cyberabad Police Commissioner Avinash Mohanty said that fixing responsibility would take time as both drivers had died.

SIR of poll rolls begins in 12 States, UTs today

The poll body took this decision after it found in Bihar that a substantial number of voters could be traced to the electoral rolls prepared after the preceding SIR.

Secondly, prior to the announcement of the SIR, the poll body had begun the process of matching the current voters’ lists with those from the years 2002 to 2004, during which the last SIR was conducted in these states. This procedure has been referred to as pre-mapping. So most States are expected to have the lists of people whose names were already there in the voters’ list, and they are thus not expected to submit any of the 11 indicative documents along with their enumeration forms.

Aadhaar has been added as the 12th document, as directed by the Supreme Court, but only as proof of identity and not of citizenship.

The poll body has also amended the enumeration form, incorporating a column where a parent or a relative can provide a signature in the absence of the voter. This signature will be countersigned by the booth-level officer (BLO).

For electors whose enumeration forms have not been returned, the BLO may ascertain a probable cause, including death or duplication, through inquiries conducted with neighbouring electors and document these findings.

Since the draft electoral rolls will only include the names of those who have submitted the enumeration forms, booth-wise lists of electors whose names have not been included in the draft rolls will be displayed on the notice board of the respective Panchayat Bhavan or the urban local body office and at the offices of the block development officers. This will enable the general public to access the aforementioned voters’ lists, along with the probable reasons for the non-inclusion of their names.

The electoral registration officers will issue a notice only after the publication of the draft rolls to those electors who could not be linked with the previous SIR in order to ascertain their eligibility.

Also, unlike Bihar, the voter rolls of all States will be available for mapping the names of voters and their parents or guardians. This means that voters can check their names in the voter list of any State in the country, not just in the State where they are currently residing.

In another modification to the process, fresh voter registrations will be carried out simultaneously during the house-to-house enumeration exercise. The BLO will carry at least 30 blank Form 6s along with blank declaration forms to provide to anyone who seeks to enrol as a new elector.

Need for shift in focus from food security to nutrition security: PM

Modi addresses experts at first Emerging Science Technology and Innovation Conclave, which replaces the Indian Science Congress

The Hindu Bureau
NEW DELHI



PM Narendra Modi with Union Minister of State Jitendra Singh at the opening of ESTIC in New Delhi on Monday. SUSHIL KUMAR VERMA

In his inaugural address at the first Emerging Science Technology and Innovation Conclave (ESTIC) here on Monday, Prime Minister Narendra Modi said India’s scientists should generate ideas to move from food security to nutrition security; create biofortified crops to address malnutrition; develop low-cost fertilizers; better map India’s genomic biodiversity for personalised medicine; and arrive at new and cheap innovation in clean battery storage.

“This conclave should make a collective roadmap towards achieving these goals,” Mr. Modi said, addressing an auditorium full of representatives from scientific Ministries, and technologists.

Commencing his speech by congratulating the Indian women’s cricket team on their maiden World Cup win, he said the 21st century was an epoch of “unusual changes” that were being shaped by science and technology.

Doubling R&D

India’s expenditure on research and development had doubled in the past decade, the number of patents registered had grown 17 times, and the number of “deep-tech start-ups” risen to 6,000, Mr. Modi said. India had made operational a fund of ₹1 lakh crore via the Anusandhan National Research Foundation, which would help scientists and technologists in the public and private sectors to invest more substantially in research and development, he said.

The ESTIC replaces the Indian Science Congress, the oldest congregation of scientists in India, with a history predating Independence. Over the years, the Indian Science Congress had gone into oblivion, with its last session held in 2023.

The ESTIC continues till November 5, with sessions on quantum science, bioengineering and energy environment, and climate.

Report finds audio linked to Biren Singh ‘tampered’, says SC

Krishnadas Rajagopal
NEW DELHI

The court allowed the petitioner to file a response to the Gandhinagar varsity’s report in two weeks

The Supreme Court informed a Kuki rights organisation on Monday that a confidential report filed by the National Forensic Sciences University at Gandhinagar in Gujarat has concluded that audiotapes, sourced from a whistleblower claiming they contain telephonic conversations of former Manipur Chief Minister N. Biren Singh inciting ethnic conflict, are “modified, edited and tampered”.

A Bench headed by Justice Sanjay Kumar read the report in the court room.

Justice Kumar then addressed advocates Prashant Bhushan and Cheryl D’Souza, appearing for Kuki Organisation for Human Trust, that the tapes were “processed and altered” files, and not “scientifically fit for voice comparison”.

Mr. Bhushan, referring to the results of the tests conducted by Truth Labs on the audiotapes, claimed there were “no breaks” in the recording with 93% voice probability.

Justice Kumar said there was no reason to suspect the university’s findings. The Bench ordered the report to be shared with both the petitioner and the State of Manipur, represented by Solicitor-General Tushar Mehta.

The top law officer said “it is now quiet and peaceful” in Manipur. The court allowed the petitioner to file a response to the report in two weeks.

Mr. Bhushan submitted in the court that the audiotapes were sent to the government over a year ago, “yet it had remained uninvestigated”.

The Kuki organisation had alleged that the audio tapes, shared by an anonymous whistleblower, contained telephone conversations held by the former Chief Minister “establishing complicity of the highest functionary and others in ethnic violence in the State of Manipur”.

The petition had sought the Supreme Court to order a court-monitored investigation by the Special Investigation Team (SIT) into leaked audio clips.

Plea in SC on framing rules to register parties

The Hindu Bureau
NEW DELHI

The Supreme Court on Monday decided to examine a plea to direct the Election Commission to frame rules for the registration and regulation of political parties to ensure public transparency about their inner structure, office-bearers and functioning.

A Bench headed by Justice Surya Kant issued notice to the Centre and the Election Commission (EC) on an application filed by advocate-petitioner A.K. Upadhyay, who said political parties function like a “public authority”.

“Political parties have been given statutory status under Section 29A of the Representation of the People Act, and they are required to bear true faith and allegiance to the Constitution... they are important instrumentalities of the democratic governance and function like a public authority,” Mr. Upadhyay submitted.

The petitioner argued that the EC had a duty to de-register “shell” political parties that have proliferated, and debar convicted persons from forming political parties.

14 dead as dumper truck ploughs into multiple vehicles in Rajasthan

Press Trust of India
JAIPUR/NEW DELHI



Heavy impact: The wreckage of the dumper truck that rammed into at least 17 vehicles in Harmada area of Jaipur on Monday. PTI

A road bustling with daily commuters in Jaipur’s Harmada area turned into a scene of devastation on Monday afternoon when a rashly driven dumper truck ploughed into a series of vehicles, leaving 14 people dead and 13 injured.

Bodies were strewn across the road, mangled cars lined the highway, and several motorbikes were crushed under the dumper’s wheels following the horrific chain collision involving 17 vehicles that occurred near Loha Mandi.

The truck, whose driver was allegedly drunk, rammed these vehicles on a 300-metre stretch before crashing into a trailer.

Rajasthan Chief Minister Bhajanlal Sharma, his deputies, Diya Kumari and Premchand Bairwa, and former Chief Minister Ashok Gehlot expressed grief over the loss of lives.

“The road accident that occurred in the Lohamandi area of Harmada in Jaipur, resulting in loss of life, is extremely tragic and heart-wrenching. Officials concerned have been directed to ensure proper treatment for the injured,” Mr. Sharma posted on X.

Speeding truck

According to Jaipur Collector Jitendra Soni, the dumper came from Road No. 14 towards the Loha Mandi fuel station at high speed, hitting vehicles on its path.

“Thirteen people died and 10 are injured. The injured are being treated at SMS Hospital’s trauma centre, and several are in critical condition,” Mr. Soni said.

Additional Police Commissioner Rajiv Pachar, who was present at the scene, said the dumper was being driven recklessly.

The driver hit a car, prompting local people to chase him. He accelerated further, hitting pedestrians and bikers along the road.

He then stopped after colliding with a trailer truck and a car on the Delhi-Ajmer Highway. Local people handed him over to police.

On whether the driver was intoxicated, Mr. Pachar said, “Since the accused driver is injured, the situation will become clear only after a medical examination. However, the nature of the accident indicates it could certainly be due to intoxication or medical factors.”

President Droupadi Murmu said the loss of lives was “extremely heartbreaking” and prayed for the swift recovery of the injured. Prime Minister Narendra Modi expressed grief over the deaths and announced an ex-gratia of ₹2 lakh to the next of kin of each deceased.

BJP-JD(U) has made Bihar a ‘migration hub’, says Congress

The Hindu Bureau
NEW DELHI

The Congress on Monday accused the BJP-JD(U) alliance of “systematically dismantling” Bihar’s industrial foundation over two decades, claiming that the ruling partners have presided over the rise of a “migration industry” rather than creating employment within the State.

In a post on X, Congress general secretary (communications) Jairam Ramesh contended that Bihar, once known for its sugar, paper, jute, silk and dairy industries, had now become “synonymous with unemployment and migration”. He said that successive Congress governments after Independence had built the industrial foundations that once placed Bihar prominently on the country’s industrial map.

Recalling that period, he cited the establishment of the Barauni Oil Refinery, the Sindri and Barauni fertilizer plants, and the Barauni Dairy, describing them as milestones that strengthened India’s energy and fertilizer security while giving rise to the Sudha Dairy network.

Mr. Ramesh pointed to the Ashok Paper Mill, whose 400-acre complex “now lies in ruins”, and noted that Bihar once had over 33 sugar mills, accounting for nearly 40% of the country’s total production.

“The Chief Minister says big industries are set up by the sea. The Union Minister says there is no land for industry in Bihar. Yet land is handed over to the Prime Minister’s favoured industrialists at one rupee per acre,” Mr. Ramesh remarked.

Farmers flag stricter tractor emission norms

A.M. Jigeesh
NEW DELHI

As an expert committee appointed by the Centre recommended ‘Tractor Emission Norms (TREM) Stage V’ from October 1, 2026, farmers’ outfits urged the government not to treat tractors as commercial vehicles.

In a meeting convened by Union Agriculture Minister Shivraj Singh Chouhan various stakeholders, including farmers and scientists, to discuss the report prepared by agricultural scientist Indra Mani here on Monday, they said stricter emission norms should apply only to tractors above 70 horsepower (HP), which are often used for non-agricultural purposes.

Great Nicobar project: map ready for denotification of tribal reserve

Abhinay Lakshman
NEW DELHI



A “Comprehensive Tribal Welfare Plan” will be ready next month, the Andaman and Nicobar Islands administration said. FILE PHOTO

The Andaman and Nicobar Islands administration has prepared a map for the denotification and renotification of tribal reserve land for the Great Nicobar Island mega-infrastructure project, and will soon be finalising the sites for setting up towers in these lands.

The administration has also said that transit accommodation to initially serve all Great Nicobar Island project staff has been constructed, and that a “Comprehensive Tribal Welfare Plan” is slated to be finalised by next month.

The administration made a presentation to this effect to the Andaman and Nicobar Islands Integrated Development Corporation’s (ANIIDCO) Monitoring Committee overseeing tribal-related matters for the ₹92,000-crore infrastructure project proposed on the Great Nicobar Island, which includes a transhipment port, an airport, a power plant, and a township. The project is being developed by the ANIIDCO, even as forest and environment clearances issued for the project are under challenge in courts and tribunals.

In a meeting of the monitoring committee on tribal-related matters held in October, the Tribal Welfare Department of the islands’ administration noted that a Geographic Information System (GIS) map had been prepared for the denotification and renotification of land with help from the Forest Department. Additionally, sites for towers will be finalised after consultations with the Assistant Commissioner of Campbell Bay and the Andaman Adim Janjati Vikas Samiti, the administration body representing the Shompen people.

Notably, any denotification of tribal reserve land for the GNI project requires that forest rights over it be first settled under the Forest Rights Act, 2006. This finalisation of maps for denotification comes even as the Calcutta High Court is hearing petitions challenging the administration’s claim that it had settled forest rights here as per law.

HC clears way for 26/11 mastermind Abu Jundal’s trial

Vinaya Deshpande Pandit
MUMBAI



Abu Jundal

The Bombay High Court on Monday paved the way for the resumption of trial of Abu Jundal, alias Sayyad Zabiuddin, who has been arrested for being one of the key conspirators of the 26/11 terror attacks.

The High Court quashed the order passed by the trial court asking the authorities to produce documents related to the arrest of Abu Jundal.

Handler for Kasab

Jundal had acted as a handler for terrorists, including Ajmal Kasab, and was one of the masterminds of the attack.

Justice R.N. Ladda observed, “The trial court has completely misdirected itself by invoking Section 91 of the Cr.PC to compel the production of documents from third parties in this context. Section 91 Cr.PC does not confer upon an accused, nor empower the court, to initiate a speculative or exploratory inquiry into the place of arrest, particularly when such inquiry bears no rational nexus to the adjudication of the matter...” The judge underlined the importance of a timely trial.

Cong. mocks govt. over trade deal with the U.S.

The Hindu Bureau
NEW DELHI

The Congress on Monday criticised the Narendra Modi government over U.S. President Donald Trump’s repeated assertion that he used trade to prevent the escalation of an India-Pakistan conflict.

“There was a time when we were told that India would be among the earliest to sign a trade deal with the U.S. That supposed deal has become an ordeal while exports to the U.S. decline, leading to the loss of livelihoods here,” Mr. Ramesh said. He also commented that there was a time when it was said that India would be hosting the Quad Summit in November but that would not be taking place now.

BIHAR ASSEMBLY ELECTION

In Bihar, NDA to set up defence corridor: Shah

Union Home Minister Amit Shah on Monday said a defence corridor will come up in Bihar and factories will be set up in each district if the NDA is voted to power.

He exuded confidence that the NDA will form government and the RJD-Congress will be "wiped out by 1 p.m. on November 14".

"From the time of Emperor Chandragupta Maurya to Narendra Modi, the Gandak, Koshi, and Ganga rivers have wreaked flood havoc in Bihar. The NDA will form a commission to make Bihar flood-free," he said.

"We will establish a defence corridor, and set up factories in each district in addition to building MSME and industrial parks... We will launch the Vande Bharat train from Sitamarhi to Ayodhya on the consecration day of the Sita temple," he added. PTI



Union Home Minister Amit Shah waves to the gathering during a rally, in Sitamarhi.

Priyanka takes jibe at Modi in Bihar rallies

Congress leader Priyanka Gandhi Vadra on Monday mocked Prime Minister Narendra Modi for frequently accusing Opposition leaders of "insulting him, the country and Bihar", and sarcastically suggested that he should create '*Apamaan Mantralaya*' (Ministry of Insults).

Addressing back-to-back rallies in Bihar, Ms. Vadra accused Mr. Modi of diverting public attention from issues such as unemployment, corruption, and poverty by constantly targeting his political opponents instead of speaking about governance.

"Whenever you ask any question to the PM, he is either touring the globe or starts crying that everyone is insulting him. Instead of cribbing, he should answer the people of Bihar and the youth about the misrule here," she added. PTI



> Modi and Nitish have no concern for Dalits at all, they only care about their chairs. That is why all of us need to stay vigilant
>
> **MALLIKARJUN KHARGE**
> Congress president

Rekha Gupta to hold rallies, roadshows

In her third visit to poll-bound Bihar, Delhi Chief Minister Rekha Gupta will campaign for the NDA candidates in over a dozen constituencies for three days.

In addition to public meetings, she will also take part in roadshows, said a statement from the Delhi Chief Minister's Office. PTI



> Over 30,000 kidnappings took place during RJD's rule. Officers were not willing to work, as they were expected to carry the spittoon of Lalu
>
> **YOGI ADITYANATH**
> Uttar Pradesh Chief Minister



New chapter: Osama Shahab at an election rally in Hussainganj on Monday. AMIT BHELARI

With an eye on future, Osama has a past to contend with

Amit Bhelari
RAGHUNATHPUR

One name that is at the centre of a storm in the Bihar election is that of Osama Shahab, son of the late Mohammad Shahabuddin, the don-turned-politician who once epitomised terror in Siwan, Gopalganj, and Saran districts.

But unlike his father, Mr. Shahab, 31, has a calm demeanour, and his uncombed hair and untrimmed beard make him look very different from his father. He does not like to speak much and keeps to himself even while campaigning.

The Rashtriya Janata Dal (RJD) has fielded Mr. Shahab from the Raghunathpur Assembly constituency, replacing the sitting MLA, Harishankar Yadav. Mr. Harishankar and the RJD candidate from Siwan, Awadh Bihari Choudhary, always accompany Mr. Shahab while campaigning, and it is the MLA who does the talking.

Warm welcome

Mr. Shahab is not very media-friendly either and avoids presspersons. One of his supporters in Hussainganj, Farhan Khan, said the RJD candidate does not speak to the media because "you people take the bite of something and play something else after editing it". "He does not want to land in any controversy because his life is already filled with controversies," he said.

Mr. Shahab, who is contesting an election for the first time, has his father's legacy to contend with, yet he is trying his best to connect with the local people. He may not speak in front of a crowd, but he tries to mingle with people. The people have been giving him a warm welcome.

The only time he was seen addressing a rally was two days ago, when RJD leader and INDIA bloc chief ministerial candidate Tejashwi Yadav was in Raghunathpur to campaign. Mr. Yadav suddenly asked Mr. Shahab to speak to the crowd and seek votes. For a few seconds, the latter seemed unnerved and stared at Mr. Yadav. Then he spoke in Bhojpuri, asking people to vote for the INDIA bloc so that Mr. Yadav can become the Chief Minister. He talked about rampant corruption at the block level.

'Bringing back jungle raj'

While the young generation sees hope in Mr. Shahab, the elderly still remember the era when Siwan's name was in the headlines due to Shahabuddin's reign of terror. The BJP is using this in its campaign. Union Ministers Amit Shah and J. P. Nadda have already slammed the RJD for giving ticket to Mr. Shahab. Both said that fielding Shahabuddin's son means bringing back the '*jungle raj*'. Last week, Uttar Pradesh Chief Minister Yogi Adityanath, at a rally in Siwan, said that a "*khandani mafia*" (mafia family) wants to seize control again.

But some voters are not bothered about the Shahabuddin name. "Shahabuddin was past, and Osama is the present. People call his father a criminal, but he helped many needy and poor people irrespective of caste and religion," said Mohammad Shadab, a resident of Firozpur village.

"Osama has always maintained a low profile in Siwan and is hardly visible. This is the first time we are seeing him up close," Manish Kumar Singh, a resident of Pratappur, said.

Mr. Shahab, who has two criminal cases pending against him, is up against the Janata Dal (United) candidate Vikas Kumar Singh, alias Jishu Singh, who is a close associate of Bihar Chief Minister Nitish Kumar.

Amid promises of jobs, youth in Bihar desperate to get public employment

Thousands of young aspirants crowd small libraries, clinging to the dream of a government job; many say corruption, paper leaks, irregular exams and delayed notifications have crushed their morale; with recruitment halted in key departments, frustration is growing across towns and villages

IN FOCUS

Shikha Kumari A.
PATNA

On the Phulwari Sharif-Janipur road in Babhanpura, a narrow two-storey building functions as a private library for students preparing for competitive exams. More than 250 young men and women study here daily, most of them from Patna and neighbouring villages. The library has become a refuge for those who cannot afford expensive coaching to land a government job.

Among them is Aman Kumar, 23, a graduate from Patna. He began preparing for recruitment exams about a year and a half ago. "I cleared the written test for Bihar Police twice," he says.

"The first time, I had a leg problem and couldn't appear for the physical. The second time, the paper leaked. The exam was cancelled. After that, we waited for information for almost a year."

Mr. Aman says that for people like him, government jobs are the only real option. "There are no private jobs here," he says. "Our education system has been weak from the start. Private coaching centres charge a lot, and children from villages can't afford them. So everyone runs after government jobs."

'Honesty doesn't help'

Even the process of applying is difficult. "You can't get certificates from the block office without paying bribes," he says. "If you try to get them through normal channels, your form keeps getting rejected. You go again and again until you finally pay. Only then does it move forward."

Mr. Aman looks down at his books before adding, "We study honestly. But honesty doesn't help here."

About 30 km from Patna, the struggle looks the same. In Madhuban village, 27-year-old Dharmendra Kumar has been preparing for government jobs for four years. His father died during the pandemic, and his mother, Rita Devi, now supports the family through farm work.

He stayed in Patna for a year to prepare before returning to the village to continue studying. "My friends who once prepared with me are now doing labour work in other States," he says. "I stayed because I still believe education should mean something."

He opens a file filled with exam receipts and admit cards. "I've applied for several exams," he says. "Every time the government announces a new exam, our hopes rise. But by the time it's cancelled, our money and months of study are gone."

"In our village, people say the government has forgotten the youth," he says. "We are not even angry now, just tired."



Endless wait: Candidates preparing for government exams study in a ground in Patna. AMARNATH TEWARY

The only hope

In Patna, Niranjan, who works with students from the Manjhi community, says unemployment has become one of the most pressing problems in the State. "Families sell land or jewellery to send their children to coaching," he says. "When those children don't succeed, the pressure becomes unbearable. Some boys even say, 'If I don't clear it this time, I'll end my life.'"

He has also seen the information gap widen between the capital and the countryside. "Within 30 km of Patna, the situation changes completely," he says. "In the villages, students don't even get to know about new exam notifications on time. By the time they find out, the deadline is gone."

He believes the timing of job announcements adds to the frustration. "The government opens job portals a month or two before elections," he says. "For the rest of the five years, nothing happens. It's a cycle of hope and disappointment."

The Periodic Labour Force Survey (PLFS) shows Bihar's unemployment rate at about 5%, but the labour-participation rate, the proportion of people actually working or looking for work, remains among the lowest in India. For young people aged 15 to 29, only around 28 out of 100 are working, and among women, the number is even smaller.

A senior official from the State Labour Resources Department said in a recent press note that the government has launched new training and recruitment drives, but acknowledged that "exam irregularities and overlapping vacancies" have slowed implementation.

Paper leaks in 2024 and early 2025 have delayed recruitment in several departments, including police, staff selection, and revenue. With elections around the corner, many young aspirants say the delays have deepened a sense of betrayal.

Despite repeated announcements, most jobs in the State remain informal and unstable. The gap between education and opportunity has left a generation suspended in uncertainty. As dusk falls, the private library in Babhanpura begins to empty. Students close their books and step out onto the street, their conversations still circling exam dates and notifications. Mr. Aman gathers his notes and prepares to leave.

From Kalyan Bigha's development to Phulwaria's long wait, two villages tell Bihar's political story

Amarnath Tewary
KALYAN BIGHA

Two villages stand out as the cynosure of all eyes among the 45,000 villages that dot Bihar's predominantly agrarian landscape – Kalyan Bigha and Phulwaria. Their development and growth have matched the political fortunes of their famous sons.

Chief Minister Nitish Kumar hails from Kalyan Bigha in Nalanda district. His predecessor and former Chief Minister, Lalu Prasad, hails from Phulwaria village in Gopalganj district.

'A good town'

Kalyan Bigha falls under the Harnaut Assembly constituency.

Round-the-clock supply of electricity and street lights make Kalyan Bigha the object of envy in other, less fortunate villages. Midway up a high, robust telephone tower is a vapour light. With a primary and higher secondary school, and several other projects, Kalyan Bigha stands out as an island of amiable development in the din of Bihar's innumerable, dusty, and poverty-stricken lanes and bylanes. "My relatives admire and envy Kalyan Bigha when they visit," Subodh Pandey, a middle-aged priest, said.



Chief Minister Nitish Kumar hails from Kalyan Bigha which falls under the Harnaut Assembly constituency. AMARNATH TEWARY

Round-the-clock supply of electricity and street lights make Kalyan Bigha the object of envy

"Nitish Kumar*ji* comes to Kalyan Bigha at least thrice a year – on November 29, January 1, and May 14 – to pay floral tributes to his father Ramlakhan *babu*, mother Parmeshwari Devi, and wife Manju Sinha on their respective death anniversaries," Mr. Pandey said.

"The village today has everything a good town needs. However, earlier, before 2005, the situation was very pitiable and pathetic here. We did not venture out even during the day when the RJD was in power," Mr. Pandey said.

Kalyan Bigha now also boasts an excellent road to Patna, a police station, and a shooting range for girls.

"A journey that used to take two-and-a-half hours can now be completed in 20 minutes," Vikas Kumar, who grew up in Kalyan Bigha, said. Now a qualified physician, Dr. Vikas returned two months ago to open a small clinic near the Chief Minister's house.

The village is dominated by Mr. Kumar's own Kurmi Other Backward Class (OBC) community, and the Chief Minister's presence is visible everywhere. "Other lower castes are also in the village, but we are all here for Nitish Kumar again as the Chief Minister of Bihar," a group of young boys said.

Mr. Kumar first won from the Harnaut Assembly constituency in 1985 on Lok Dal ticket. In the upcoming Assembly election, the JD(U)'s sitting MLA, Harinarayan Singh, is being fielded again from the seat – for the 10th time. "If he wins the Assembly seat for the 10th time, he will set a record in Bihar," Maheshwar Prasad, 59, said at the market in Harnaut.

Mr. Singh is pitted against the *Mahagatbandhan* (Grand Alliance) candidate, Arun Bind, while the Jan Suraaj Party has nominated Kamlesh Paswan from the constituency.

Harnaut goes to the polls in the first phase of the Bihar Assembly election on November 6.

Phulwaria waits

About 20 km from Gopalganj town is the village of Phulwaria, which falls in the Hathua Assembly constituency. Former Chief Minister and Opposition RJD founder and supremo Lalu Prasad hails from Phulwaria.

Mr. Yadav's palatial house in Phulwaria has a vast forecourt, but the metalled road to the village, broken in some places, now has potholes, with overflowing drains. "The village was deliberately neglected by the present regime. When Lalu Prasad or his party, the RJD, was in power, Phulwaria used to present a different picture – of development and growth. We have had everything in the village, from a primary health centre to schools for children," Prahalad Yadav, 32, a villager, said.

"Earlier, leaders of different political parties, and journalists, even from Delhi, would visit Phulwaria. We were and still are proud residents of the village of Phulwaria in Gopalganj, which is synonymous with our leader, Lalu Prasad*ji* and his family," Mr. Prahalad Yadav said over a phone call.

Asked if the RJD leader's family came to the village these days, septuagenarian Sanyog Yadav and others in a group said they certainly did. "Why not? They come here whenever they get time. How can anyone be cut off from his roots?" a villager said.

The RJD has fielded sitting MLA Rajesh Kumar Singh. Apart from members of the Yadav community, the forward castes, Muslims, and Extremely Backward Class (EBC) voters are also present in sizeable numbers in the constituency.

Hathua too goes to the polls in the first phase on November 6.

Cash, liquor, drugs worth over ₹100 cr. seized, says EC

The Hindu Bureau
NEW DELHI

The Election Commission on Monday said enforcement agencies had seized cash, liquor, drugs, precious metals, and other freebies estimated at more than ₹100 crore from poll-bound Bihar and other States where Assembly by-elections are scheduled.

The commission said that as on November 3, illicit inducements estimated at more than ₹108.19 crore, including ₹9.62 crore in cash, liquor valued at ₹42.14 crore (9.6 lakh litres), drugs for ₹24.61 crore, precious metals estimated at ₹5.8 crore, and other freebies for more than ₹26 crore had been seized through a coordinated approach involving multi-enforcement agencies across different States and Union Territories.

A total of 824 flying squads had been deployed across Bihar to ensure that the complaints reported on the cVIGIL app were attended to within 100 minutes, the poll body said.

Citizens and political parties can report violations of the Model Code of Conduct using the cVIGIL app. Complaints can also be registered on the voter helpline 1950.

INBRIEF



Air India flight rerouted to Mongolia over technical glitch

Air India's San Francisco to Delhi flight was diverted to Mongolia's Ulaanbaatar on Monday due to a suspected technical glitch after flying for 11 hours. The airline said that the Boeing 777-300 aircraft was undergoing checks, and it was making efforts to take passengers to their destination. "AI 174 of November 2, operating from San Francisco to Delhi via Kolkata, made a precautionary landing at Ulaanbaatar, Mongolia, after the flight crew suspected a technical issue en route," said the airline's press statement. The aircraft made a safe landing in Mongolia. AI 174 has been flying the route via Kolkata ever since the closure of Pakistan airspace in April.

Mumbai airport to remain closed for 6 hours on Nov. 20

The Mumbai International Airport's both runways will remain closed between 11 a.m. and 5 p.m. on November 20 for post-monsoon maintenance, it said in a press statement. The airport said that this was an exercise planned six months ahead of the maintenance work and a Notice to Airmen was issued well in time to allow airlines to plan their flight schedules accordingly. The maintenance include detailed inspections, surface repairs, and technical assessments of runway lighting, markings, and drainage systems.

Clash over fried chicken wreaks havoc on a wedding

Chaos erupted at a wedding at Tewari Majheda village in Bijnor district of Uttar Pradesh when the groom's side and the bride's relatives clashed over the serving of fried chicken on the intervening night of Sunday and Monday. The video has gone viral, showing clashes and alleged injuries to both sides, forcing intervention by the police. The matter escalated after certain relatives of the groom expressed dissatisfaction over the size of the portions served. To alleviate their concerns, the bride's family provided additional portions. However, rather than feeling content, the guests claimed proper etiquette was not being followed in serving the food. A video of the fight has emerged on the social media platform X.

Centre orders probe into ₹1 insurance payout to farmers

Union Agriculture Minister Shivraj Singh Chouhan on Monday ordered a probe into complaints that some farmers received crop insurance payouts as low as ₹1. Expressing concern over insurers "playing jokes" with the farmers, Mr. Chouhan said such meagre settlements for crop damages would not be tolerated. The Minister reviewed the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and examined the farmers' complaints related to insurance. "Insurers giving crop insurance claims of ₹1, ₹3, ₹5 or ₹21 is like playing jokes with farmers. The government will never allow this to happen," Mr. Chouhan said in a strongly worded statement. PTI

SC flags feeding of stray dogs within govt. office premises

The top court says the practice violates its orders on designated feeding zones for canines; it will be issuing directions on November 7 to government institutions and public sector undertakings

Aaratrika Bhaumik
NEW DELHI

The Supreme Court on Monday took serious note of government employees feeding stray dogs within office premises, observing that such conduct violated its earlier directions mandating the establishment of designated feeding zones for canines.

A Bench of Justices Vikram Nath, Sandeep Mehta, and N.V. Anjaria observed, "We will be issuing directions with respect to government institutions and public sector undertakings where employees are feeding the dogs, and supporting and encouraging stray dogs in the area." It accordingly listed the matter for orders on November 7.

When counsel appearing for some intervenors urged the Bench to hear the parties before issuing any such directions, Justice Nath remarked, "For institutional matters, we are not going to hear any averment at all." The Bench, however, clarified that it would continue to hear all parties after passing the interim order.

Senior advocate Karuna Nundy drew the court's attention to irregularities reported in the demarcation of feeding zones by local authorities in Delhi. The Bench assured her that such grievances would be examined at the next hearing.



Feeding rules: The court made the remarks during a *suo motu* hearing on national policy for stray dog management. FILE PHOTO

The observations were made during the court's ongoing *suo motu* proceedings to evolve a national policy on stray dog management and to ensure effective implementation of the Animal Birth Control (ABC) Rules, 2023, framed under the Prevention of Cruelty to Animals Act, 1960.

In its August 22 order, the Bench had directed municipal bodies across the country to establish designated feeding zones in every ward to ensure that stray dogs are fed in a regulated manner without causing public inconvenience. The directions were prompted by a series of "untoward incidents" arising from unregulated feeding, which had caused "great difficulties for the common man walking on the streets".

On Monday, the Chief Secretaries of all States and Union Territories, except West Bengal, Telangana, and Kerala, were present in the courtroom pursuant to an order dated October 27 directing their personal appearance for non-compliance with the court's earlier directive.

The Bench had earlier expressed strong displeasure over the failure of most States and Union Territories to submit compliance reports from their local bodies on the implementation of the ABC Rules. Accordingly, it had directed the Chief Secretaries to personally appear before it on November 3. The court had also clarified that the Chief Secretary of Delhi must appear in person, notwithstanding the filing of a report by the Municipal Corporation of Delhi.

The Bench observed that it would shortly issue directions to curb dog-bite incidents. It had earlier remarked that the recurrence of such incidents brings disrepute to the country globally.

The court directed that the Animal Welfare Board of India (AWBI) be impleaded as a party to the proceedings. Mr. Mehta also suggested that victims of dog-bite incidents should be allowed to participate in the proceedings, pointing out that several private individuals and organisations had already sought to be heard.

Accepting the suggestion, the Bench allowed dog-bite victims to be impleaded as parties.



External Affairs Minister S. Jaishankar with Bahrain Foreign Affairs Minister Abdullatif bin Rashid Alzayani in New Delhi. PTI

India, Bahrain hold talks on boosting defence, trade ties

Kallol Bhattacherjee
NEW DELHI

India on Monday reiterated that the Gaza peace plan of U.S. President Donald Trump will lead to a "lasting" solution to the West Asian conflict.

Welcoming Bahrain's Foreign Minister Abdullatif bin Rashid Alzayani, External Affairs Minister S. Jaishankar said there are "unprecedented" changes in the West Asian region as well as in the world.

"So I take the opportunity to reiterate our support for the Gaza Peace Plan which we hope will lead to a lasting and durable solution," said Mr. Jaishankar in his opening remarks.

A joint statement issued after the meeting of the High Joint Commission headed by Mr. Jaishankar and Mr. Alzayani said that India and Bahrain expressed optimism for "enhancing future collaboration in the areas of defence and security". The joint statement also mentioned unequivocal condemnation of "terrorism, in all its forms and manifestations and reaffirmed strong commitment to combat terrorism, including cross border terrorism."

The two sides highlighted that India is among the top five trading partners of the Kingdom of Bahrain.

Both sides agreed to develop a common understanding to commence Double Taxation Avoidance Agreement (DTAA) negotiations, which will help eliminate double taxation, provide tax certainty and promote trade and investment.

'Digital arrests' are a very big challenge; victims, mostly elderly, lost ₹3,000 cr. in India alone: SC

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Monday said more than ₹3,000 crore had been scammed by fraudsters from victims, mostly drawn from the elderly population, through "digital arrests".

A Bench headed by Justice Surya Kant was referring to a confidential report submitted by the Union government. Justice Kant, who is the Chief Justice of India-designate, said the report showed that the problem of digital arrests was a "very big challenge". "Much more than we thought..." Justice Kant observed.

"The report shows the extent of fraud is very big... ₹3,000 crore was collected from victims in India alone. What would be the suffering at the global level?" Justice Kant asked.



The judiciary will pass stringent orders to strengthen the hands of agencies against the fraudsters, says Justice Kant. GETTY IMAGES

Solicitor-General Tushar Mehta, for the Centre, agreed with Justice Kant, saying digital arrest scam was initially found to be beyond what they had expected.

Justice Kant said the judiciary would pass harsh and stringent orders to strengthen the hands of the agencies against the fraudsters, "give you all support". "Otherwise, this problem will magnify, and the victims are aged people," Mr. Mehta said.

In an earlier hearing, the Supreme Court had orally mooted tasking the Central Bureau of Investigation (CBI) with probing the menace of digital arrests orchestrated by fraudsters posing as judges and police officers who use forged documents.

Attorney-General R. Venkataramani had submitted that these cyber crimes originate from across the border and were fashioned by "money-laundering gangs".

'Scam compounds'

The Solicitor-General had informed that the organised cybercrimes behind digital arrests were generated from "scam compounds" and done at a large-scale level.

The Supreme Court had originally taken *suo motu* cognisance of a case of digital arrest of a senior citizen couple in Haryana's Ambala on the basis of forged orders of the court and probe agencies by fraudsters to extort ₹1.05 crore. However, the court was later informed that there were numerous cases across the country in which innocent people, especially senior citizens, were threatened with "cyber arrests" by criminals, who misuse Artificial Intelligence and other advanced technology to morph courtrooms and police stations, unless they cough up huge sums of money.

"The impact of the problem is great. There is not only a financial but also a human angle. Gullible people are promised employment abroad and reduced to the status of human slaves. Criminals morph the faces of judges and make calls to victims with the Court rooms shown as the background," Mr. Mehta had said.

Delhi HC upholds FSSAI ban on 'ORS' tagged drinks

The Hindu Bureau
NEW DELHI

The Delhi High Court has rejected a plea challenging the Food Safety and Standards Authority of India's (FSSAI) decision to ban the use of the word 'ORS' (Oral Rehydration Solution) in the naming of any fruit-based, non-carbonated, or ready-to-drink beverages.

Justice Sachin Datta passed the order on October 31, dismissing a petition by Dr. Reddy's Laboratories Ltd., which had challenged the FSSAI's directive restricting the use of the label 'ORS' for its brand Rebalanz VITORS.

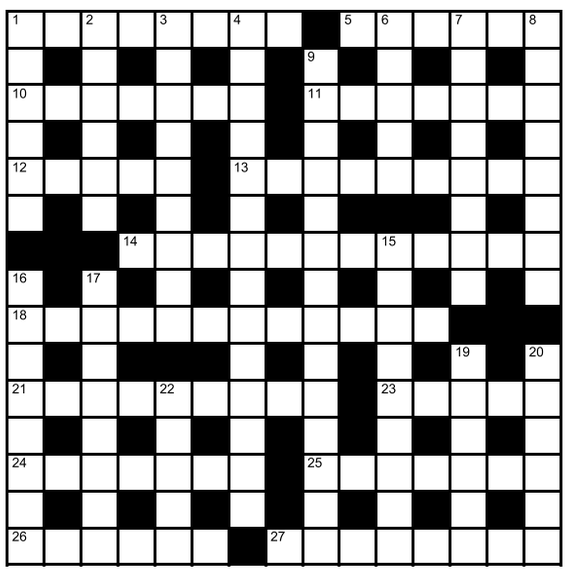
On October 14, the FSSAI withdrew all prior permissions for using the term 'ORS' in product names or branding unless they met the medical standards.

TH CROSSWORD + 14630

(set by Hypatia)

Solve this puzzle online and access more puzzles at *https://crossword.thehindu.com*

SCAN TO PLAY



Across

1 They guide drivers parking in new / old Madras (4,4)
5 Say, one's less sensitive (6)
10 Sleep returning with excellent American wonder drug (7)
11 Natural in cargo pants (7)
12 Get hold of tips from respected elder at Church (5)
13 View with beds in busy places (9)
14 Praise Spooner's club attached to the group (3,2,3,4)
18 How to get to swan from a fictional character (6,6)
21 Previous publication from Cuba excited about Peck movie's climax (4,5)
23 Angry individual before judge (5)
24 New block in toilet far back (4,3)
25 Comprehensive command in bouts chosen regularly (7)
26 Say Sushmita's engaged to get married here (6)
27 Essentially avoid ladies fighting to get time alone (8)

Down

1 Soldiers left state (6)
2 Cancel drawing in a periodical (6)
3 Drops of iced cold matcha drunk with ordinary beverage (9)
4 Intelligent sea creatures may provide this valuable insight? (6,2,6)
6 Eggs on uthappam recipes giving extra smoothness basically (5)
7 Arab and an Assyrian wrapping colourful headgear (8)
8 This once more inspects cat's door repairing crooked scratches (8)
9 What vets maybe doing with pets deteriorating? (5,2,3,4)
15 Moving old email - not bad (9)
16 Britain wholly plugging advantages for different folks (8)
17 Paddle boat manoeuvring oceanic race ultimately (3,5)
19 Strategic tactic let IBM again put up stores (6)
20 The ant's head, oddly drawn (6)
22 Setter's mature appearance (5)

SUDOKU

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

DIFFICULTY RATING: ★★★★★

No.SS6690 Distribution: www.knightfeatures.com

Solution to previous puzzle

S	M	E	A	I				P
A	C	H	I	E	V	E	M	E
N	T		G	I	G	H		N
E	O		T	D	R	F	E	U
D		N	I	E	C	E	A	F
A	R	D		T	B	R	F	T
F	U	N	N	Y		S	A	T
I	S	F	I	E	D	L	E	
S	O	O	H	E	D	G	E	S
R	E	D	F	O	X	A	N	D
I	P	C	A	R	T	O	U	C
H	E	A	L	T	E	R	N	I
G	U	H	R	K	I	E	V	
G	O	R	G	E	A	Y	E	S
M	E	L	R	R	B	T	B	A
D	R	E	L	I	A	B	I	L
I	T	Y	L	D	E	S	E	A

Solution to yesterday's Sudoku

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

FAITH

Cauvery and Tula Masa

King Harischandra once sought the wisdom of sage Sounaka and his companions. With devotion, he asked how people might live without sin and with happiness, and how one could reach God. The rishis told him to perform a yagna. When preparations began, sage Narada arrived and, through his divine sight, stopped the king and said the yagna could start only after the king cleansed the sins of his past birth. Narada advised him to bathe in the holy river Cauvery during Tula masa (falling between mid-October and mid-November).

Azhagiya Manavalan Swamy said in a discourse that Aagneya Puranam explains in detail about the river Cauvery and Tula masa. It is a time of divine merit and purification. Sage Agastya told Harischandra that one may light lamps with ghee or sesame oil in temples during this month. On the banks of the Cauvery, devotees may also distribute honey, cows with calves, and bulls, and donate seeds to farmers. Performing ancestral rites and offering sesame seeds are acts of spiritual significance. Food can also be served to the poor. Donating woollen garments during this month brings blessings of peace, happiness, and good progeny. It is believed that these selfless deeds wash away accumulated sins and invite divine grace into one's life. During the Tula Masa ritual practice in the Cauvery basin, the river's heightened soteriological efficacy is premised on the belief that numerous sacred rivers converge in its waters to facilitate expiation of sin and the attainment of well-being. Thondaradippodi Azhwar says, "*Gangaiyinum Punidhamagiya Cauvery*," which means that Cauvery is holier than the river Ganga.

INBRIEF



Three large sovereign funds to invest in Groww IPO

Three large sovereign funds,including Norway's Norges Bank Investment Management, Abu Dhabi Investment Authority and GIC of Singapore are among the investors participating in the IPO of Indian stock broker Groww's parent Billionbrains Garage Ventures, two sources directly aware of the matter said. The IPO will rank among the largest offerings so far in 2025, following floats by the likes of Tata Capital, LG Electronics India and HDB Financial. REUTERS

India, New Zealand begin fourth round of FTA talks

India and New Zealand began the fourth round of negotiations towards a free trade agreement, with the Indian team visiting Auckland until November 7, the Ministry of Commerce and Industry announced on Monday. "Negotiations in this round are focusing on key areas, including trade in goods, trade in services, and rules of origin," the statement added. "Both sides are working constructively to build on the progress achieved in earlier rounds."

Tata Consumer Q2 net profit rises 11% to ₹407 crore

Tata Consumer Products Ltd. (TCPL) reported an 11% growth in second quarter net profit to ₹407 crore. Revenue from operations grew 18% to ₹4,966 crore. Sunil D'Souza, Managing Director & CEO, Tata Consumer Products, said that the company delivered a strong topline growth of 18% in the second quarter of FY26, with steady net profit growth. This was the second consecutive quarter of double-digit growth in the India core business across both tea and salt.

SC clarifies Centre can reassess all AGR dues of Vodafone

Sixth para of the Oct. 27 order inadvertently said the telecom major was asking only for reconciliation of the 'additional' AGR demand, says telco

The Hindu Bureau
NEW DELHI

The Supreme Court on Monday clarified that the Union government can comprehensively assess and reconcile all Adjusted Gross Revenue (AGR) dues of Vodafone-Idea up to the financial year 2016-17 in accordance with the Deduction Verification Guidelines of February 3, 2020.

The clarification from a Bench headed by Chief Justice of India B.R. Gavai came in an oral mentioning made by Vodafone-Idea (VI), represented by senior advocates Mukul Rohatgi and Mahesh Agarwal, post lunch.

The company pointed out that though a composite plea was made to reassess "all" the AGR, the sixth paragraph of the court's October 27 order inadvertently said the telecom major was asking only for a reconciliation of the "additional" AGR demand made by the Department of Telecom (DoT) for the period up to the financial 2016-17.

"It was only a simple correction. We had sought a composite prayer to reassess and reconcile all the AGR dues," Mr. Agarwal confirmed to *The Hindu* in a telephonic call on Monday.

On October 27, the apex court left it to the Centre to reconsider its demand for AGR dues from the company and take an appropriate decision in accordance with the law.

Appearing for the Centre on that day, Solicitor General Tushar Mehta had flagged a "huge change in circumstances" in the time between previous AGR litigation in the top court involving VI and the present one as a reason for the government's softened stand.



Redial mode: On October 27, the apex court left it to the Centre to reconsider its demand for AGR dues from the company. AFP

ED attaches ₹7,500-cr. assets linked to Anil Ambani's Reliance

The Hindu Bureau
NEW DELHI

The Enforcement Directorate has attached assets worth about ₹7,500 crore allegedly linked to Anil Ambani's Reliance Group in connection with the investigations under the Prevention of Money Laundering Act (PMLA), the agency said on Monday.

The assets include more than 132 acres of land of Dhirubhai Ambani Knowledge City (DAKC) in Navi Mumbai, Maharashtra, worth over ₹4,462 crore in Reliance Communications Ltd. (RCom) "bank fraud" case.

The ED is conducting the probe based on a first information report registered by the Central Bureau of Investigation against RCom, Mr. Anil Ambani, and others.

"RCom and its group companies availed loans from domestic and foreign lenders from the period of 2010-2012 onwards, of which a total amount of ₹40,185 crore is outstanding. Five banks have declared the loan accounts of the Group as fraud," it said.

The ED said it earlier provisionally attached over 42 properties of Reliance Anil Ambani Group worth over ₹3,083 crore, in the alleged bank fraud cases of RCom, Reliance Commercial Finance Ltd. (RCFL), and Reliance Home Finance Ltd. (RHFL).

While 30 properties are of Reliance Infrastructure Limited, five of Adhar Property Consultancy Private Ltd., four properties of Mohanbir Hi-tech Build Private Ltd., one each of Gamesa Investment Management Private Ltd., Vihaan43 Realty Private Ltd. (earlier known as Kunjbihari Developers Private Ltd.) and Campion Properties Ltd.

"So far, the ED has detected fraudulent diversion of public money by various Reliance Anil Ambani Group companies, including Reliance Communications Ltd. (RCom), Reliance Home Finance Ltd. (RHFL), Reliance Commercial Finance Ltd. (RCFL), Reliance Infrastructure Ltd. (RIL), and Reliance Power Ltd. (RHFL)," it said.

Strong demand lifts manufacturing PMI to 59.2 in October

The Hindu Bureau
NEW DELHI

Manufacturing activity accelerated to 59.2 in October, nearly a 17-year high, driven by strong demand and the Goods and Services Tax (GST) rate reductions, according to a private sector survey.

The seasonally adjusted HSBC India Manufacturing Purchasing Managers' Index in October was higher than the 57.7 in September, which it said indicated a quicker improvement in the health of the sector.

October's 59.2 was just lower than the 59.3 recorded in August, which was the highest in 17-and-a-half years.

"Manufacturing sector conditions in India continued to strengthen in October, buoyed by GST relief, productivity gains and tech investment," the report noted.

Rise in new orders

"A faster increase in new orders boosted growth of output and buying levels, and the latter drove a near-record expansion in input inventories."

According to the survey, companies attributed the increase in new orders to "advertising, buoyant demand and the GST reform".

MARKETS

MARKET WATCH

	MONDAY	% CHANGE
Sensex	83,978	0.04
US Dollar	88.77	-0.07
Gold	1,25,300	-0.23
Brent oil	65.21	—

NIFTY 50

	PRICE	CHANGE
Adani Enter	2467.00	-14.00
Adani Ports	1444.70	-6.80
Apollo Hosp	7824.50	143.50
Asian Paints	2512.20	1.40
Axis Bank	1233.70	0.90
Bajaj Auto	8922.50	30.00
Bajaj Finserv	2081.60	-6.70
Bajaj Finance	1043.10	0.30
Bharat Elec	422.30	-3.80
Bharti Airtel	2074.00	19.50
Cipla	1511.50	10.20
Coal India	388.55	-0.10
Dr Reddys Lab	1196.00	-1.60
Tata Motors CV	260.75	0.00
Eicher Motors	7023.50	16.50
Eternal Ltd.	322.60	4.85
Grasim Ind	2899.90	8.20
HCL Tech	1543.50	2.00
HDFC Bank	992.65	5.35
HDFC Life	736.00	4.15
Hindalco	847.20	-0.65
Hind Unilever	2460.00	-5.50
ICICI Bank	1346.40	1.10
IntGlobeAvi	5695.50	70.50
Infosys	1485.50	3.20
ITC	413.95	-6.40
Jio Financial Services Ltd.	306.80	0.00
JSW Steel	1195.00	-11.00
Kotak Bank	2113.50	11.30
L&T	3980.50	-50.40
M&M	3548.90	61.70
Maruti Suzuki	15651.00	-535.00
Max Healthcare	1145.90	-1.90
NestleIndia	1266.70	-4.90
NTPC	335.20	-1.75
ONGC	257.55	2.18
PowerGrid Corp	288.00	-0.15
Reliance Ind	1484.70	-1.70
SBI Life	1969.60	13.90
State Bank	949.70	12.70
Shriram Finance Ltd.	796.45	47.55
Sun Pharma	1706.40	15.70
TataConsumerProduct	1197.50	32.50
Tata Steel	182.67	-0.17
TCS	3016.80	-41.20
Tech Mahindra	1419.80	-4.60
Titan	3724.50	-22.20
Tata Motors PV	417.00	7.00
Trent Ltd.	4713.40	19.10
UltraTech Cement	11950.00	3.00
Wipro	240.50	-0.17

EXCHANGE RATES

Indicative direct rates in rupees a unit except yen at 4 p.m. on November 03

CURRENCY	TT BUY	TT SELL
US Dollar	88.62	88.95
Euro	102.02	102.41
British Pound	116.35	116.81
Japanese Yen (100)	57.46	57.69
Chinese Yuan	12.45	12.50
Swiss Franc	109.70	110.17
Singapore Dollar	67.95	68.23
Canadian Dollar	63.07	63.33
Malaysian Ringitt	21.08	21.20
Australian Dollar	58.00	58.22

Source:Indian Bank

Bharti logs ₹52,145 cr. revenue in Q2 on tariff-rise momentum

The Hindu Bureau
NEW DELHI

Bharti has been able to raise income from competitive home broadband with a 30% boost in revenue

Bharti Airtel Ltd. reported a revenue of ₹52,145 crore in the September quarter, driven by "continued premiumisation in mobile segment, sustained momentum in homes segment and improved Airtel Business performance," the firm said on Monday.

While revenue jumped by over a fifth vis a vis Q2FY25, profit surged 73.6% to ₹6,792 crore.

"Continued premiumisation" is a reference to the tariff hikes implemented in July, a move which drove compounding revenue growth for the last two quarters on longer-tenure subscribers renewing subscriptions at new rates.

Mobile subscribers in India contributed to a "13.2% YoY revenue increase" in the segment, Bharti said. At the same time, the firm has been able to raise income from the competitive home broadband segment, with a 30.2% boost in revenue.

This year, Bharti unveiled Airtel Cloud for enterprises hoping to keep more of their data in India.

Bharat Biotech sets up CRDMO arm to focus on cell and gene therapies

The Hindu Bureau
HYDERABAD

Bharat Biotech has established a contract research development and manufacturing organisation (CRDMO) focused on cell and gene therapies.

Setting up of the wholly-owned subsidiary Nucelion Therapeutics is part of a strategic expansion into the fast-growing field of next-generation cell and gene therapy CRDMO.

It aims to support global life science innovators with high-quality, scalable process development and manufacturing solutions for advanced therapies, indicated for cancers, autoimmune disorders and rare genetic disorders, the vaccine maker said, announcing the formal launch of the arm on Monday.

Spread across a 30,000 sq.ft purpose-built facility in Genome Valley, Hyderabad, Nucelion has commissioned a GMP facility capable of developing and manufacturing plasmids, viral and non-viral vectors, cell therapies, and aseptic fill and finish, providing end-to-end services for clients. The company will offer end-to-end services, while adhering to international regulatory standards, it said.

SRI VENKATESWARA UNIVERSITY:TIRUPATI-517 502. (NAAC A+Grade)
ADVERTISEMENT NO.E.II(6)/ACs(SSC)/2025-26, DATED 31.10.2025
NOTIFICATION
Online Applications are invited in the prescribed format from the eligible candidates for hiring the **ACADEMIC CONSULTANTS** in various Departments of SVU Colleges (Self Supporting Courses) on consolidated rates of monthly remuneration, on purely temporary basis for the academic year **2025-26** only (As per G.O.Rt.No.110 Higher Education (UE) Department, Dated 06-07-2022).
For details, visit the **website:www.svuniversity.edu.in** & **svuniversityrec.samarth.edu.in.** Commencement of downloading online Applications from **05-11-2025.**
Filled in downloaded Online Applications along with acknowledgement of Application Fee with all necessary documents should be submitted to the Registrar, Sri Venkateswara University, Tirupati- 517502 **on or before 17-11-2025.**
Sd/- M.BHUPATHI NAIDU, REGISTRAR

KERALA WATER AUTHORITY e-Tender Notice
Tender No : 10/25-26/SE/PHC/PKD
Jal Jeevan Mission (JJM)- Augmentation of CWSS to Anakkara, Pattithara and Kappur Grama Panchyaths reappropriation 7th SWSM Phase I Design Construction of 12 MLD Water Treatment Plant and Allied Components, Design Construction of OHSR at Parakulam in Kappur and Allied Works-Pipeline Work
EMD : Rs. 5,00,000, Tender fee : Rs. 16540
Last Date for submitting Tender : 25-11-2025, 03:00 pm
Phone : 04912544927, Website : www.kwa.kerala.gov.in, www.etenders.kerala.gov.in
Superintending Engineer
(KWA-JB-GL-6-483-2025-26) PH Circle, Palakkad

ANDHRA PRADESH POWER GENERATION CORPORATION LIMITED
VIDYUT SOUDHA, VIJAYAWADA-520004
NOTICE INVITING TENDERS (NIT)/ RFx No: 610002092
APGENCO invites Online tenders for "USHES - R&M Works - Refurbishment of Head Regulator of Guntawada reservoir at Upper Sileru-Providing stoplog gates and stoplog gate hoisting arrangements for the upstream and downstream of the intake regulator gates" through APGENCO e-Procurement platform. Please visit https://etender.apgenco.gov.in/iri/portal for tender details, procedure for registration and tender submission etc. Estimate Contract Value of the above work is **Rs.1,62,32,320/-,** Tender Schedule will be available online from : **31.10.2025 at 5:00 PM.** onwards. Bid submission closing date: **3:00 PM on 21.11.2025.** Pre-qualification/Technical Bids will be opened on : **21.11.2025 at 4:00 PM.** Price Bids will be opened on : **28.11.2025 at 11:00 AM.** Tender notice can also be seen at **www.apgenco.gov.in** Phone: **(0866) 2526411, 2526839.**
DIPR 4539PP/CL, Dt: 03-11-2025

धुळे महानगरपालिका, धुळे
बांधकाम विभाग – ई निविदा सुचना क्र. ८७ सन 2025–26
मा. आयुक्त, धुळे महानगरपालिका, धुळे हे खालील कामाकरीता ई–निविदा प्रणालीद्वारे (ऑनलाईन) कुठलाही सक्षम कंत्राटदार, निविदेतील अटी व शर्ती पुर्ण करतील अशा पात्र कंत्राटदारांकडुन B_1 नमुन्यातील निविदा ई–निविदा प्रणालीद्वारे (ऑनलाईन) मागवीत आहोत.
नागरी दलितेत्तर योजना अंतर्गत एकूण (०३) कामे समाविष्ट असून या निविदांची संपूर्ण माहिती व निविदेतील अटी व शर्ती दि. ०६/११/२०२५ रोजी सध्याकाळी १७.०५ ते दि.१३/११/२०२५ रोजी सकाळी ११.०० वाजेपावेतो डाऊन लोडींगसाठी https://mahatenders.gov.in या संकेतस्थळावर उपलब्ध करून देण्यात येईल. सदर कामांची निविदा दि. १४/११/२०२५ रोजी सकाळी ११.०५ वाजता शक्य झाल्यास उघडण्यात येईल.
प्राप्त होणाऱ्या निविदांपैकी एक किंवा सर्व निविदा स्वीकारण्याचे अथवा नाकारण्याचे अधिकार सक्षम अधिकारी यांचेकडे राहतील.
सही/–
जा.क्र./ धुमपा/ बां.वि./ ७६/ 2025–26 उपआयुक्त
दिनांक ३/११/2025 **धुळे महानगरपालिका, धुळे**

READ
FRONTLINE
LEADING THE DEBATE SINCE 1984
EVERY FORTNIGHT.
TO SUBSCRIBE, VISIT
www.thehindugroup.in/subscribe

Your feedback will keep us Cleaner, Sharper and Bolder
Call our toll-free number **1800 102 1878**
Or write to us at **customercare@thehindu.co.in**
Scan the QR code to register your feedback
THE HINDU | thehindu businessline. | FRONTLINE | SPORTSTAR | The Hindu Young World | THE HINDU

CLASSIFIEDS MART
TO ADVERTISE VISIT
www.thehinduads.com
VIJAYAWADA: 0866-2553033/ 44/ 77
TIRUPATI: 0877-2255577 ■ 2255553
or Contact your nearest Authorised space sellers

PUBLIC NOTICE

PUBLIC NOTICE
This is to inform to the public of Siddareddy Palli, Grama Panchayat, Yadamari Mandal, Chittoor District that **M/s Tirumala Granites, Shed No.3, Indistrial Estate, Chittoor, AP** has been accorded In-Priniciple approval for renewal of mining lease for extraction of black granite in forest land in Compt. No.217 & 218 of Veerisetti Palli B RF, Rachur Beat, Chittoor West Range, Chittoor Division over an extent of 7.55ha on 12.05.2025 from Government of India, Ministry of Environment, Forests & Climate Change, New Delhi on line proposal **FP/AP/MIN/QRY/416779/2023.** The copy of In-Principle Approval is available in MoEF & CC website PARIVESH Portal.
M/s TIRUMALA GRANITES, Shed No.3,Indistrial Estate, Chittoor,AP

PUBLIC NOTICE
It is for general information that I, **SUKHAVASI SRIHARSHA** Son of **SUKHAVASI MOHAN RAO**, R/o D.No. 2-15/A, Pedda Madduru (Village), Amaravati (Mandal), Guntur (District), Andhra Pradesh-522020, India, declare that name of mine and my father have been wrongly written as **SUKAVASA SRIHARSHA** and **SUKAVASA MOHAN RAO** in my S.S.C Marksheet bearing Roll No.0665070, Diploma in Medical Imaging Technician Marksheet bearing Hall Ticket No. 180609067, and name of mine and my father and my mother have been wrongly written as **SUKAVASA SRIHARSHA** and **MOHAN RAO and ANJANADEVI** in my Senior Secondary School Marksheet bearing Roll No. 010144123063 Educational documents. The actual name of mine and my father and my mother are **SUKHAVASI SRIHARSHA** and **SUKHAVASI MOHAN RAO** and **SUKHAVASI ANJANA DEVI** respectively, which may be amended accordingly.

PERSONAL
CHANGE OF NAME

CHANGE OF NAME
I, S.SURESH KUMAR REDDY, S/o S. Siva Reddy, D. No. 2/71, Nallacheruvupalli Village & Post, Vemula Mandal, Ysr Kadapa Dist, A. P- 516421. I Worked as SPR and My Army No.16111574K. In My Service Records & PPO No.222202100191, My son Name Mentioned as **S. LALITH ADITHYA REDDY Instead of SIRIGIREDDY LALITH ADITHYA REDDY** as per AADHAAR.

CHANGE OF NAME
I, **MANGALI VEERESH** Son of **MANGALI LAKSHMANNA**, resident of D.No. 17/639/8, Alur Road, Near Lakshmi Cotton Mill, Adoni, Adoni (Mandal), Kurnool (District), Andhra Pradesh - 518301, India, have changed the name of my minor son **MANGALI VENKANNA** (Old Name), aged 10 years and he shall hereafter be known as **MANGALI SATHYAM** (New Name) **S/o. MANGALI VEERESH** for all purposes.

TO ADVERTISE CONTACT
THE HINDU
Advt. Dept,
VIJAYAWADA
0866-2553033
0866-2553044
0866-2553077
TIRUPATI
0877-2255577
0877-2255553

BANGALORE WATER SUPPLY AND SEWERAGE BOARD
Office of the FA&CAO, 1st Floor, Cauvery Bhavan, K.G. Road, Bangalore-560 009
No.BWSSB/FA&CAO/AC-Acts/AAO/ Pre-Qualification Tenders-Loan 2025-26/173
Date: 03/11/2025
INVITATION FOR PRE-QUALIFICATION TENDERS
BWSSB invites Pre-Qualification Tenders vide number BWSSB/2025-26/PREQUAL_TENDER_NUMBER_4, published in the Karnataka Public Procurement Portal (KPPP), for Loan Assistance to BWSSB – STP Constructions. The Pre-Bid Meeting will be held on **12-11-2025.** The last date and time for submission of tender queries is **07-11-2025 at 17:00:00,** and the last date and time for receipt of Pre-Qualification Tenders is **20-11-2025 at 17:28:27.** The Pre-Qualification Bids will be opened on **24-11-2025 at 17:28:37.** The tender is published by user BWSSB_CE_WWMW_BNG on **31-10-2025**. Details can be downloaded from the Karnataka Public Procurement Portal (KPPP), and complete information related to the Pre-Qualification Tenders process is available on the Government of Karnataka e-portal at the following link: **https://kppp.karnataka.gov.in/prequal/tender/prequal/Search-prequal**
Sd/-
Financial Adviser &
Chief Accounts Officer, BWSSB
DIPR/CP/3562/Zen/2025-26

STATE BANK OF INDIA
RASMEC-22005, D.No.15-8-210/1, Opp. Khanapuram Haveli Police Station, Srinagar Colony, Wyra Road, KHAMMAM-507002, Telangana. Ph : 08742-258633, Fax : 254621, email : sbi.22005@sbi.co.in
APPENDIX – IV-A [See proviso to Rule 8(6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(6) of the Security Interest (Enforcement) rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **physical possession** of which has been taken by the Authorised Officer of **State Bank of India,** the Secured Creditors, will be sold on **"As is Where is", "As is What is" and "Whatever there is" basis on 20.11.2025,** for amount of **Rs.39,58,875/- (Rupees Thirty Nine lakh Fifty Eight Thousand Eight Hundred Seventy Five only), Loan outstanding amount of Rs.47,71,536/- as on 16.05.2025** + Unapplied interest + charges less recoveries made thereafter + incidental expenses, cost, charges, etc., due to the **State Bank of India,** Secured Creditor from **Shri Matta Raghuram S/o Kasiviswanadha Rao,** H.No. 2-15, Main Road, Bethupalli, Khammam-507303.
DESCRIPTION OF THE IMMOVABLE PROPERTY
All that piece and parcel consisting of RCC roofed building bearing H.No. 7-113 (Old), 10-24 (New) having actual plinth area 792.00 sft./ 73.57 sqm. admeasuring to an extent of site area 171.00 sq.yds./142.97 sqm. located in R.Sy.No. 204/10cb, Ward No.7, Assessment No. 1873, Enikepadu GP limits, Vijayawada Rural Mandal, Krishna District, Andhra Pradesh **belongs to Shri Matta Raghuram,** vide Registered sale deed bearing No.8838/2019 of Joint Sub Registrar Office Gundala and bounded by: **Boundaries: East:** Property of Dasari Poornaiah 35 ft. wide; **West:** Gram Panchayat Road 32 ft. wide; **North:** Property of Gajula Uma Maheswara Rao 45.6 ft. wide; **South:** Gram Panchayat Road 46.9 ft. wide.
Details of Reserve Price, EMD, Date & Time of e-Auction

Sl. No.	Property to be auctioned	Date & Time of auction	Reserve Price below which the property will not be sold (In Rs.)	Earnest Money Deposit (In Rs.)	Bid Increment (in Rs)
1	Residential Property	20.11.2025 11:00 AM to 02:00 PM	Rs.39,58,875/-	Rs.3,95,888/-	Rs.25,000/-

Last Date for receiving Bid Application is up to 11:00 AM on 20.11.2025. For detailed terms and conditions of the sale, please refer to the link provided in **State Bank of India,** the Secured Creditor's website **https://baanknet.com**
Date : 01.11.2025 Sd/- Authorised Officer
Place : Khammam State Bank of India

SAMANGAN

Earthquake kills 20 and injures over 500 in northern Afghanistan



REUTERS

A 6.3-magnitude earthquake struck northern Afghanistan near Mazar-i-Sharif, authorities said on Monday, killing at least 20 and injuring over 500. The tremor damaged the Blue Mosque and homes across Balkh and Samangan. Authorities reported significant material losses while rescue teams aided stranded residents. AFP

WASHINGTON

Trump says not eyeing Venezuela war, but Maduro's days numbered



REUTERS

U.S. President Donald Trump downplayed fears of war with Venezuela on Sunday but said Nicolas Maduro's rule was ending soon. His remarks followed U.S. strikes on suspected drug boats in the Caribbean and Pacific that killed 65 people, drawing regional criticism and raising claims of extrajudicial actions. AFP

BEIRUT

Lebanon says Israeli strikes on south kill two, wound seven



REUTERS

Israeli strikes on southern Lebanon killed two and wounded seven on Monday, according to Lebanon's Health Ministry. Israel said it killed two Hezbollah members. Attacks hit Doueir and Aita al-Shaab towns. Israel warned of escalating operations amid renewed hostilities despite a 2024 ceasefire with Hezbollah. AFP

KHARTOUM

Hunger monitor confirms famine in Darfur's El Fasher, another city



REUTERS

A UN-backed hunger monitor on Monday confirmed famine in Sudan's El Fasher and Kadugli after Rapid Support Forces sieges. The war between RSF and the army has caused mass hunger, displacement, and violence in the area. The IPC warned famine risk extends to Tawila, Mellit, and other parts of Darfur. REUTERS

Trump justifies decision to restart nuke tests; says Pak., China doing it

President says the U.S. must test its weapons on an 'equal basis' with rival powers to ensure reliability; the U.S. has not held a nuclear detonation test since 1992, although it continues to test missile systems capable of carrying nuclear warheads

Press Trust of India
WASHINGTON

Pakistan and China are among the countries which are testing nuclear weapons, U.S. President Donald Trump has said to justify his administration's plans to resume testing of the U.S.'s nuclear assets after a gap of over three decades.

Ahead of his meeting with Chinese President Xi Jinping last week, Mr. Trump announced that the U.S. will start testing nuclear weapons on an "equal basis" with rival powers.

In an interview with *CBS News*' Norah O'Donnell on Sunday, the U.S. President named Russia, China, North Korea and Pakistan as the countries testing nuclear weapons.



Aerial address: Donald Trump speaks to presspersons on board Air Force One on his way back to the White House on Sunday. AP

"Russia's testing, and China's testing, but they don't talk about it. You know, we're an open society. We're different. We talk about it... We're gonna test, because they test and others test," Mr. Trump said.

"And certainly North Korea's been testing. Pakistan's been testing," he asserted.

Shortly before meeting Mr. Xi in South Korea on Thursday last, Mr. Trump said on social media that the U.S. will resume testing nuclear weapons for the first time in three decades.

Mr. Trump claimed some of the countries conducting tests of their nuclear weapons do not acknowledge them.

"They don't go and tell you about it. You don't necessarily know where they're testing. They test way under – underground, where people don't know exactly what's happening with the test," he said.

Last week, Russian President Vladimir Putin said that Russia had tested a Poseidon nuclear-capable super torpedo.

In his remarks, Mr. Trump strongly justified his decision to restart the process for testing nuclear weapons, saying testing was necessary to ensure the reliability of the weapons. "You make nuclear weapons, and then you don't test. How are you gonna know if they work?" he said.

According to U.S. media reports, the U.S. military regularly tests its missiles that are capable of delivering a nuclear warhead, but it has not detonated the weapons since 1992.

Ties with Pak. improved, says top Bangladesh envoy

Press Trust of India
KARACHI/DHAKA

A top Bangladeshi diplomat has said that his country's ties with Pakistan have improved since last year, as he emphasised the need to establish direct sea links between Karachi and Chittagong to boost trade between the two nations.

Speaking at an event in the port city on Sunday, Bangladesh High Commissioner to Pakistan Iqbal Hussain Khan said it was not a secret that ties between the two sides had not been good for the last 10-12 years, but things have changed now.

"Relations have improved at every level and now Bangladeshi citizens are issued visas for Pakistan in 24 hours," Mr. Khan said.

> Relations have improved at every level and now Bangladeshi citizens are issued visas for Pakistan in 24 hours
>
> **IQBAL HUSSAIN KHAN**
> Bangladesh High Commissioner to Pakistan

Bangladesh-Pakistan ties were at their lowest ebb during Sheikh Hasina's Awami League regime, particularly when it initiated in 2010 the trial of collaborators of Pakistani troops during the 1971 Liberation War.

Reform charter

Meanwhile, disagreements between Bangladeshi politicians have stalled a key democratic reform plan, the interim government said Monday, giving parties a week to reach consensus or face unilateral action.

Nobel Peace Prize winner Muhammad Yunus, who leads the government as "chief adviser", said he had inherited a "completely broken down" political system after taking over following an uprising last year.

Mr. Yunus has argued that the reform charter, which he has championed as the cornerstone of his legacy, is vital to prevent a return to authoritarian rule.

Key parties signed the document at a ceremony in October, but some said it must be ratified by a referendum.

Asif Nazrul, who holds the law portfolio, said that "despite holding talks for a long time, political parties still have unresolved issues of disagreement".

Trump does not rule out any kind of Army operation in Nigeria

Agence France-Presse
ABOARD AIR FORCE ONE

U.S. President Donald Trump has repeated his threat of a military operation in Nigeria over killings of Christians, and that it could be ground or air attacks.

As claims of Christian "persecution" in Africa's most populous country have found traction online among the U.S. and European right, experts say Nigeria's myriad conflicts kill both Christians and Muslims without distinction.

Mr. Trump's remarks came after the Nigerian presidency suggested a meeting between the two leaders to resolve the issue.

Asked by a reporter aboard Air Force One if he was considering U.S. troops on the ground in Nigeria or air strikes, Mr. Trump replied: "Could be, I mean, a lot of things – I envisage a lot of things."

Nigeria's government denies that Christians are especially targeted.

UAE is supplying weapons to RSF militia, says Sudan's ambassador to India Eltom

Kallol Bhattacherjee
NEW DELHI

Sudan is not in a state of civil war and is confronting attacks from "non-regional actors" that include the UAE, which is supplying weapons to the Rapid Support Forces (RSF) militia that has been killing civilians in El Fasher city in Darfur in western Sudan, said the Sudanese ambassador to India on Monday.

Addressing a press conference at the Embassy here, Ambassador Mohammed Abdalla Ali Eltom said stopping the supply of weapons by the UAE to the RSF will be the "first step" in "ending the war".

"Sudan is not facing a civil war. We are confronting conspiracies of non-regional actors. The RSF is acting like a proxy foreign powers and a few countries in the region are acting as corridors for arms supply to the RSF," said Mr. Eltom, explaining that the UAE's weapons are being channelled through Libya and Chad.

"The militia threatens to destabilise the entire region from the Red Sea to the Central African region.

The RSF threatens to destabilise the entire region from the Red Sea to Central Africa, says the envoy

Therefore, the international community must designate the RSF as a terrorist organisation and impose targeted sanctions on them and on all weapons suppliers that are supporting the RSF," said Mr. Eltom.

The RSF, which has been carrying out attacks in El Fasher, is using "strategic drones" that are capable of flying for long duration which indicate that state-level armed forces are involved in arming the RSF.

The Sudanese envoy acknowledged India's humanitarian assistance to Sudan during the crisis that has been continuing since April 2023. He appreciated India's decision to maintain the embassy in Sudan despite the violence.

He also confirmed that an Indian national was captured by RSF in El Fasher as militants entered the city on October 26.

Xi jokes about spying with Chinese phone gift for S. Korea's Lee

Agence France-Presse
SEOUL

Xi Jinping joked about spying on South Korea's President as he gifted him a pair of smartphones, telling him to "check if there is a backdoor" in a rare jest from the Chinese leader that made headlines in Seoul.

The light-hearted exchange took place on Saturday in the city of Gyeongju, when Mr. Xi and President Lee Jae Myung presented gifts to each other on the sidelines of an APEC summit, marking Mr. Xi's first visit to South Korea in more than a decade.

Mr. Xi presented two Xiaomi smartphones to Mr. Lee, who quipped: "Is the communication line secure?"

Mr. Xi replied: "You should check if there is a backdoor," referring to pre-installed software that could allow third-party monitoring.

Mr. Xi is rarely seen making jokes, let alone about espionage.

Sport

Narayanan coasts to victory against Rojas

CHESS WORLD CUP

P.K. Ajith Kumar
ARPORA (GOA)

After the teaser, the thriller opens on Tuesday.

The chess World Cup's second round is where the real action begins: all the big stars, given a bye in the opening round, start their campaigns here at Resort Rio.

The knock-out format ensures even the strongest Grandmasters cannot afford big mistakes.

Top Indians like D. Gukesh, R. Praggnanandhaa, Arjun Erigaisi, Nihal Sarin and Aravindh Chithambaram as well as overseas stars such as Anish Giri, Levon Aronian and Maxime Vachier-Lagrave will be there to spice up the tournament.



Fast and furious: Narayanan proved his superiority in the tie-breaker to advance to round two. FIDE

From the first round, nine Indians have moved to the second.

Six of them had gone through by scoring at least 1.5 points from the two classical games.

The others came through the tie-breaker route, featuring games of much shorter time controls. The first to clinch a spot in the second round was S.L. Narayanan, who won both games in the first set of rapid games against Steven Rojas of Peru.

"I had it pretty easy in the rapid games, but that certainly wasn't the case in the classical format," said the Thiruvananthapuram-based player, rated more than 200 Elo points above his opponent.

"In the classical games, he had played much better than his rating."

Diptayan impresses

A little after Narayanan romped home 2-0, Diptayan Ghosh also came out of the venue, smiling.

He too won by an identical margin, against his Chinese rival Peng Xiongjian.

Later on, fellow-Kolkatan and fellow-Ghosh, Aronyak, too made it to the second round, after beating his higher-rated rival Mateusz Bartel of Poland 2-0 in the second set of tie-breakers; they had a win each in the first.

The two other Indians in the tie-breakers, R. Raja Rithvik and M.R. Lalith Babu lost, in the third set of tie-breakers, to Kazybek Nogerbek of Kazakhstan and Max Warmerdam of the Netherlands.

They both put up strong fights though, and took the matches to the third set of tie-breaks.

The day, however, was Faustino Oro's.

The 12-year-old Argentine overcame Ante Brkic of Croatia, 25 years his senior and 69 points above in rating.

The prodigy won 2-0 in the third set of tie-breaks.

Important results (first round; tie-break):
Robert Hovhannisyan (Arm) bt Kavin Mohan (Mas) 1.5-0.5; S.L. Narayanan bt Steven Rojas (Cub) 2-0; Diptayan Ghosh bt Peng Xiongjian (Chn) 2-0.
Aronyak Ghosh bt Mateusz Bartel (Pol) 1-1, 2-0; Kazybek Nogerbek bt (Kaz) bt R. Raja Rithvik 1-1, 1-1, 2-0; Max Warmerdam (Ned) bt M.R. Lalith Babu 1-1, 1-1, 2-0; Faustino Oro (Arg) bt Ante Brkic (Cro) 1-1, 1-1, 2-0.

Rybakina downs Swiatek in WTA Finals

Agence France-Presse
RIYADH

Elena Rybakina extended her winning streak to eight matches with a 3-6, 6-1, 6-0 victory over second-seeded Iga Swiatek in round-robin play at the WTA Finals here on Monday.

After cruising past Amanda Anisimova in her opener on Saturday, Rybakina claimed her second win of the week to move to the top of the Serena Williams Group and get closer to a berth in Friday's semifinals.

In another match, fourth-seeded Amanda Anisimova rallied to beat American compatriot Madison Keys 4-6, 6-3, 6-2.

Blasters inch closer to semifinal with easy win over Sporting Club

SUPER CUP

Neeladri Bhattacharjee
BAMBOLIM

Kerala Blasters (KBFC) was at its attacking best as it hammered three goals without reply against Sporting Club Delhi (SCD) in their AIFF Super Cup Group D match here on Monday.

Koldo Obieta found the net twice, while Thingujam Korou Singh scored with a brilliant overhead kick in a dominant victory.

In the other Group D match, Rajasthan United (RUFC) stunned Mumbai City (MCFC) with a 1-0 win in Margao.

Robinson Blandon scored the winner, with RUFC becoming the first second-division side to win a match in this edition of the tournament.

RUFC's victory keeps the group open as three teams – Rajasthan, KBFC and MCFC – will vie for a lone semifinal spot.

If MCFC wins against KBFC and RUFC beats SCD, Rajasthan will go through. If MCFC wins against KBFC but RUFC drops points, Mumbai City will be through.

However, anything but a loss for KBFC will see it through.

The results: Kerala Blasters 3 (Obieta 18 & 23, Korou 34) bt Sporting Club Delhi 0
Rajasthan United 1 (Blandon 43) bt Mumbai City FC 0.

IT HAD TO HAPPEN!

It was destiny that the wait for a world title ended at home: Deepti



ICC

Deepti Sharma felt Harmanpreet's Team India was destined to end its long wait for an ICC world title at home. "It took us really long to win the World Cup, but what God has written for you happens only at the destined time, and I think it was written to take place in India," said Player-of-the-Tournament Deepti.

PROUD COACH

'Fantastic to work with such a talented and committed group'



EMMANUAL YOGINI

We had a series of camps before the World Cup. The mood was set there and in Guwahati when we beat Sri Lanka. It's been fantastic to work with such a talented and committed group. My playing days are gone and there's no imprint in my mind. But, whatever experience I have, I love to share it — Amol Muzumdar, India coach.

A SECRET

Family hides grandmother's heart attack news from Amanjot



EMMANUAL YOGINI

The news of her grandmother suffering a heart attack was not conveyed to Amanjot Kaur to ensure she didn't lose focus. "The news of India's victory and the outstanding performance by Amanjot have given a new life to my mother," her father said. Amanjot took a vital catch to dismiss Laura Wolvaardt in the final.

TOKEN OF APPRECIATION

BCCI announces a cash reward of ₹51 crore for Women in Blue



EMMANUAL YOGINI

The BCCI announced cash reward for the Indian women's cricket team. "As a token of appreciation, the BCCI will reward the Indian women's cricket team with a cash award of ₹51 crore for winning the World Cup. It includes all the players, support staff and national selection committee," secretary Devajit Saikia said on Monday.

From survival to scaling the peak – the India story

Despite the hiccups and struggles, Harmanpreet's side maintains its focus and intensity; Women in Blue realise the dream of winning the 50-over showpiece, and that too in front of the home crowd



All for one, one for all: It was a triumph to savour for India as well as Pratika who missed the knockouts due to injury. EMMANUAL YOGINI

ODI WORLD CUP

Lavanya L
NAVI MUMBAI

Home World Cups are funny little things. If you win, the sheer scale of history eclipses everything else.

For India, it was third time lucky.

In 2005 and 2017, Mithali Raj led two different groups of dreamers who dared to look for a triumph, but didn't quite have all the tools in the shed.

Much behind giants like Australia, England, and even New Zealand, India's tall aspirations vanished without so much as a whimper.

The 2025 bunch was battle-hardened. The core of the side - Harmanpreet Kaur, Smriti Mandhana, Jemimah Rodrigues and Deepti Sharma - had seen too many soul-crushing reality checks across World Cups and global events like the Commonwealth Games. It explained the change in perspective when fighting for ultimate glory in front of boisterous, expectation-filled home crowd.

> It's a watershed moment in Indian cricket. I don't know how many crores of people must have watched on TV and gotten inspired in some way. The more you have these kinds of days, the more inspired people get
>
> **MUZUMDAR**
> India head coach

This side visualised victory and operated like there was no other option.

India is not a champion without flaws.

Losses to eventual semi-finalists balanced by scraping through with help from a large pool of washed-out matches, particularly in Colombo, might not have been the preferred survival hack.

But India accepted every bit of luck it got.

With crowds tirelessly working to get India's campaign off ventilator support, India made the knockouts, with two games to prove that it was better than its recent results.

A five-wicket triumph against Australia orchestrated by Jemimah and Harmanpreet, and a 52-run win in the final stitched by Shafali Verma and Deepti Sharma's all-round brilliance firmly fixed the crown on the nation's head.

Could this run to ultimate glory have been less packed with a persistent tightness in the chest? Of course.

India was initially stubborn about its playing combination and deficiencies in critical areas with the bat.

A side that dropped spark for sustenance (Shafali) found itself doggedly defending stagnancy, which ultimately brought the three worrying losses.

India had to admit shortcomings and eat humble pie for the cricketing Gods to bestow favour. The late course corrections were thankfully right on time.

> It was a special campaign for South Africa. A lot of good things are going to happen for this team. To see how the team has progressed is humbling. When nobody gave us a chance, we gave ourselves one. Sometimes, things have to go wrong to go right
>
> **MASHIMBYI**
> SA head coach

The same can't be said of the mixed bag of a hosting show by India and Sri Lanka. Scheduling games in regions during what have consistently been monsoon months ruined valuable opportunities for nations outside the top tier.

Foreign players dealt with the unsavoury experience of having their modesty outraged, leading to a revelatory discourse on the overwhelmingly dire standards of safety for women in public spaces and who the onus of protection is on.

Home World Cups this decade have earned an unwanted reputation for being poorly planned. Venue and schedule announcements were fashionably late.

Tickets sold for astronomical prices and on the black market, old norms of consuming the sport in India, have embraced the women's game too.

Through and despite all this, the stories of this bunch of trailblazers, who carry the regrets of those before them and the aspirations of those who will follow, are what should endure.

A team with seniors and youngsters taking baby steps in international cricket, in equal measure, have come together to hoist the Indian tricolour.

This isn't the end of a long tale, but the beginning of an all-new one.

The main thing was to keep playing our game: Harmanpreet

Lavanya L
NAVI MUMBAI

After a rain-enforced two-hour delay, Harmanpreet Kaur walked out of the dugout at the D.Y. Patil Stadium here on Sunday to take a look at the pitch, which was under covers for most of the day.

She put her palms on the surface and soaked it all in – the flat track in front of her as well as the magnitude of the occasion.

After losing the toss yet again, India was put in to bat in the summit clash against South Africa. While Harmanpreet knew that getting runs on the board was a must, she was also wary of setting specific targets. "We knew we might have to bat first. We knew it would be tough conditions, but credit to Smriti (Mandhana) and Shafali (Verma). They handled the first 10 overs well," she said.

"Our aim was simple - we knew that if we thought of a big target, we would come under pressure. The main thing was to keep batting and playing our game. We tried to put 300 runs on the board; we were one run short."

"We came onto the field as a strong unit. Whenever needed, we got a breakthrough. It was a very good match," she added.

The skipper also said that the mood in the squad was upbeat after the revised schedule was released.

"As soon as we got to know that the (final) venue changed to DY Patil Stadium, we all got so happy because we've always played good cricket there. The biggest thing is the crowd – it's always so supportive," she said.

"When the venue changed from Bengaluru, we all started messaging in the group. We were manifesting. We said, "The final is going to be there – we won't leave it now." As soon as we reached Mumbai, we said, 'We've come home now.'"

A new era begins

The team showed exceptional teamwork and tenacity throughout the tournament. The historic win will motivate future champions to take up sports
PM NARENDRA MODI

You have waited long enough, shed tears, copped criticism, but have finally created history
W.V. RAMAN

This is a defining moment in the journey of Indian women's cricket
SACHIN TENDULKAR

Overwhelming emotions. Joy out of bounds!
ANJUM CHOPRA

I've been dreaming about this for over two decades. Tonight, it finally came true. You didn't just win a trophy, you won every heart that ever beat for Indian women's cricket
MITHALI RAJ

This was my dream, and you've made it come true
JHULAN GOSWAMI

Feeding my baby at midnight and watching India's women conquer the world... that's what womanhood looks like. Strength in every form!
VINESH PHOGAT

What a performance!
NEERAJ CHOPRA

A remarkable campaign from start to finish — disciplined, fearless and united.
ANIL KUMBLE

You've created a legacy that will inspire generations of girls!
GAUTAM GAMBHIR

This is a win that will echo through generations.
V.V.S. LAXMAN

A new era begins, all thanks to the grit, determination and skill of our Women in Blue. They put their bodies on the line for this dream
YUVRAJ SINGH

You've made every Indian proud with your fearless cricket and belief throughout.
VIRAT KOHLI

The global women's game is booming... what a final, what a tournament!
A.B. DE VILLIERS

Absolute champions!
D. GUKESH

Twinkling stars

BATTING	Inns	Runs	HS	Avg	SR	100s/50s
Wolvaardt (SA)	9	571	169	71.37	98.78	2/3
Smriti (Ind)	9	434	109	54.25	99.08	1/2
Gardner (Aus)	5	328	115	82.00	130.15	2/1
Pratika (Ind)	6	308	122	51.33	77.77	1/1
Litchfield (Aus)	7	304	119	50.66	112.17	1/1
BOWLING	**Inns**	**Wkts**	**BB**	**Avg**	**Econ**	**4W/5W**
Deepti (Ind)	9	22	5/39	20.40	5.52	1/1
Sutherland (Aus)	7	17	5/40	15.82	4.45	0/1
Ecclestone (Eng)	7	16	4/17	14.25	4.05	2/0
Shree Charani (Ind)	9	14	3/41	27.64	4.96	0/0
King (Aus)	7	13	7/18	17.38	4.03	0/1
Mlaba (SA)	9	13	4/40	22.69	4.83	1/0

Wolvaardt rues losing big wickets to Shafali

Lavanya L
NAVI MUMBAI

Three years. Three finals. Three losses. South Africa once again came agonisingly close to World Cup glory, only to fall short in the final stretch.

In the defeat to India in the final at the D.Y. Patil Stadium, the side fought till the end in a challenging 299-run chase, but ran out of wickets and courage to close out a win.

"I thought we were in the chase for a very long time. We were pretty neck-and-neck with them. I thought mine and (Annerie) Derksen's partnership was pretty big and thought we could keep it going till the end," Laura Wolvaardt told reporters after India beat her team to the Women's World Cup crown.

> India just wanted it more. To win a World Cup at home is very special
>
> **MASHIMBYI**
> SA head coach

"She fell just as we were trying to launch into the back ten, and I fell soon after. I still thought Chloe Tryon and Nadine de Klerk could do it together, but I think we left Nades with a bit too much to do by herself." The Proteas skipper also admitted that they were surprised by India's decision to hand Shafali Verma the ball.

"Didn't really expect her to bowl much, so a bit of a surprise factor from there. She just bowled really slowly and front of the hand and picked up a few wickets. You don't want to lose wickets to a part-time bowler in a World Cup final," she explained.

"It was frustrating that she was able to pick up two and two big ones as well. We had to err on the side of caution to not give her any more wickets. She bowled pretty well. It was frustrating because she's not really the person we planned for."

INBRIEF



Oldest Olympic champion Coste passes away at 101

World's oldest Olympic champion, former track cyclist Charles Coste, passed away aged 101, French sports minister Marina Ferrari announced on Sunday. Coste won gold at the 1948 London Olympics and was a torch bearer at the 2024 Paris Games. Coste passed away on Thursday.

Afghanistan coach Trott set to part ways after 2026 T20 WC

The Afghanistan Cricket Board (ACB) on Monday announced the tenure of head coach Jonathan Trott will officially conclude following the ICC T20 World Cup 2026, set to take place in February. This decision comes as part of ACB's long-term strategic planning for the next phase of the national team's growth, according to a release from ACB.



Sinner, Alcaraz for exhibition match in South Korea

Jannik Sinner and Carlos Alcaraz will face off in an exhibition match in South Korea in January ahead of the Australian Open, organisers said on Monday. Italy's Sinner usurped his rival from Spain as world No. 1 after winning the Paris Masters for the first time on Sunday. The two best players in men's tennis will meet in the Hyundai Card Super Match on January 10 at Incheon.

Malkeet and Hussain win in opening round

India's Malkeet Singh and Hussain Khan started their campaign on a winning note on the opening day of the IBSF World snooker championships in Doha on Monday. Malkeet outplayed Essa Al Qubaisi of Qatar 4-0 in the opening round of the first stage of men's competition. Later, Hussain scored a 4-0 win over Shivan Mohammedali of Sweden. The highlight of the Indian's win was a fine break of 61 in the fourth frame. Paras Gupta and Dhvaj Haria are the other two Indians in the fray in the first stage.

LIVE TELECAST

Ranji Trophy: Star Sports Khel & JioHotstar, 9.30 a.m.
Chess: World Cup, FIDE YouTube channel, 3 p.m.
Champions League: Sony Sports Ten 2, 5 & LIV, 11.15 p.m.

Yash Rathod's ton puts Vidarbha in the box seat

The vice-captain's 189-ball 133 secures a big lead for the defending champion; skipper Sai Kishore's 14th five-wicket haul the silver lining for the hosts; Samarth and Bhute score half-centuries

RANJI TROPHY

S. Dipak Ragav
COIMBATORE



Putting on a show: Rathod's hundred has set the defending champion on the path to victory.
M. PERIASAMY

Yash Rathod has been the backbone of Vidarbha's batting unit since last year, and the vice-captain burnished his credentials with a sparkling century on day three of the Ranji Trophy clash against Tamil Nadu here at the Sri Ramakrishna College ground on Monday.

Rathod's serene 133 (189b, 15x4) ensured the defending champion made 501 in its first innings and secured a massive 210-run first-innings lead.

Resuming the day on 211 for two, TN's chance to stay alive in the game depended on taking early wickets. Skipper R. Sai Kishore did just that when he had the well-set Dhruv Shorey stumped.

Just when the hosts sniffed an opening, Rathod firmly shut the door when he started aggressively by going after the spinners and raced into his 40s at more than a run-a-ball.

The most impressive part of his batting was that he did so without taking any risks.

The left-hander smashed off-spinner Mohamed Ali for three boundaries in an over, which included a cut, a flick through midwicket, and a crisp on-drive using his feet.

Rathod found good support from overnight batter R. Samarth, who scored a grinding half-century and was happy to play second fiddle to the former.

Once TN took the second new ball, Rathod held himself back and built his innings gradually, piling on the agony for the home team. Alongside his skipper, Akshay Wadkar, he added 130 for the fifth wicket.

Later, Nachiket Bhute, who scalped a five-for in the first innings, rubbed salt into the wound by smashing an unbeaten half-century to push Vidarbha's total past 500.

Yet again, TN's bowling attack appeared hapless and was a one-man show with Sai Kishore shouldering the burden as he scalped his 14th five-wicket haul. Heading into the final day, the TN batters need to bat out of their skin to avoid a second straight defeat at home and at least salvage a point.

The scores: Tamil Nadu - 1st innings: 291

Vidarbha-1st innings: Aman Mokhade c Vimal b Sai Kishore 80, Satyam Bhoyar c Andre Siddarth b Sai Kishore 11, Dhruv Shorey st Athish b Sai Kishore 82, R. Samarth c Mohamed Ali b Trilok 56, Yash Rathod c Athish b Sai Kishore 133, Akshay Wadkar c Pradosh b Trilok 43, Akshay Karnewar c Athish b Trilok 4, Nachiket Bhute (not out) 51, Parth Rekhade c Chandrasekar b Sai Kishore 21, Lalit Yadav b Chandrasekar 0, Praful Hinge st Athish b Chandrasekar 0, Extras (b-6, lb-10, w-2, nb-2): 20; Total (in 148.4 overs): 501

Fall of wickets: 1-37, 2-160, 3-223, 4-293, 5-423, 6-425, 7-438, 8-500, 9-501

Tamil Nadu bowling: Warrier 25-2-75-0, Sai Kishore 52-11-150-5, Chandrasekar 30.4-0-100-2, Trilok 25-2-98-3, Mohamed Ali 14-0-56-0, Vimal Khumar 1-0-4-0, Shahrukh Khan 1-0-2-0.

Tamil Nadu - 2nd innings: S.R. Athish (batting) 2, R. Vimal Khumar (batting) 4; Total (for no loss in five overs): 6

Vidarbha bowling: Bhute 3-1-3-0, Rekhade 2-0-3-0.

RANJI SCORES — ROUND 3 (DAY THREE)

Elite: Group A:

Cuttack: Andhra 475/7 decl. vs. Odisha 151 in 56.4 overs (Gourav Choudhury 48, Sandeep Pattnaik 58) & 190/2 in 58 overs (Gourav Choudhury 79 batting, Sandeep Pattnaik 63).

Ranchi: Jharkhand 510/8 decl. vs. Nagaland 154 in 73.5 overs (Dega Nischal 41, Chetan Bist 46 n.o., Anukul Roy 8/55) & 104/5 in 36 overs (Rongsen Jonathan 50).

Vadodara: Baroda vs. Uttar Pradesh (no play).

Coimbatore: Tamil Nadu 291 & 6/0 in five overs vs. Vidarbha 501 in 148.4 overs (Aman Mokhade 80, Dhruv Shorey 82, R. Samarth 56, Yash Rathod 133, Akshay Wadkar 43, Nachiket Bhute 51 n.o., R. Sai Kishore 5/150).

Group B: Nashik: Saurashtra 165/1 in 50 overs (Harvik Desai 70 batting, Jay Gohil 74 batting) vs. Maharashtra.

New Chandigarh: Punjab 325 vs. Goa 439/3 in 107 overs (Suyash Prabhudessai 149, Manthan Khutkar 86, Abhinav Tejrana 131, Snehal Kauthankar 54 batting).

Indore: Madhya Pradesh 384/8 decl. in 106 overs (Harpreet Singh 116, Venkatesh Iyer 65, Aryan Pandey 40, Jagjit Singh 5/69) vs. Chandigarh 236/4 in 68 overs (Shivam Bhambri 52, Manan Vohra 52, Ankit Kaushik 59 batting).

Mangalapuram: Karnataka 586/5 decl. vs. Kerala 238 in 95 overs (B. Aparajith 88, Vidhwath Kaverappa 4/42) & 10/0 in three overs.

Group C: Agartala: Bengal 336 in 115.5 overs (Sudip Kumar Gharami 108, Shakir Habib Gandhi 95, Shahbaz Ahmed 40) vs. Tripura 273/7 in 78 overs (Hanuma Vihari 121 batting, Manisankar Murasingh 42 batting, Mohammed Kaif 4/53).

Guwahati: Railways 224 in 65 overs (Vivek Singh 43, Bhargav Merai 73 n.o.) vs. Assam 99/1 in 30 overs (Swarupam Purkayastha 70 batting).

Ahmedabad: Gujarat 163 & 113/8 in 45 overs (Urvil Patel 44) vs. Haryana 239 in 84.5 overs (Dheeru Singh 41, Parth Vats 48, Yashvardhan Dalal 55 n.o., Siddharth Desai 4/43).

Delhi: Uttarakhand 257 & 88 in 38 overs (Arjun Sharma 6/41, Vikas Yadav 4/22) vs. Services 223 in 88.2 overs (Mohit Ahlawat 75, Ravi Chauhan 51, Mayank Mishra 4/86) & 71/5 in 30 overs.

Group D: Raipur: Jammu & Kashmir 394 vs. Chhattisgarh 297/6 in 115 overs (Ashutosh Singh 90, Amandeep Khare 73 batting).

Delhi: Delhi 294 & 76/0 in 23 overs (Arpit Rana 40 batting) vs. Pondicherry 481 in 117.1 overs (Ajay Rohera 151, Paras Ratnaparkhe 43, Anand Bais 48, Aman Khan 66, Jayant Yadav 71).

Jaipur: Mumbai 254 & 89/0 in 22 overs (Yashasvi Jaiswal 56 batting) vs. Rajasthan 617/6 decl. in 153.3 overs (Sachin Yadav 92, Mahipal Lomror 41, Deepak Hooda 248, Kartik Sharma 139).

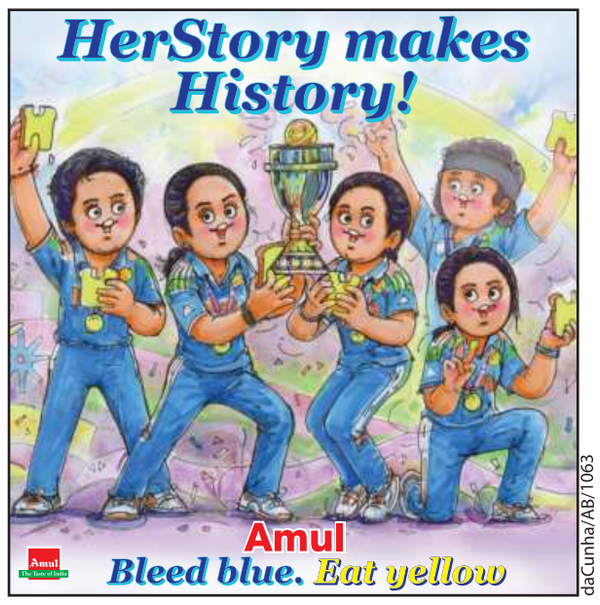
Nadaun: Himachal Pradesh 318 & 303 in 70.2 overs (Ekant Sen 68, Akash Vasisht 101 n.o., Mayank Dagar 52) vs. Hyderabad 278 in 75.2 overs (Chama Milind 98, Vaibhav Arora 4/51) & 8/0 in four overs.

Plate: Patna: Meghalaya 235/4 in 82 overs (Ajay Duhan 129, Swastic Chettri 54 batting) vs Bihar. **Toss:** Bihar.

Ahmedabad: Manipur 505/3 decl. bt Arunachal Pradesh 247 in 78 overs (Licha Jhon 59, Myendung Singpho 77, Bishworjit Konthoujam 4/41) & 139 in 48.3 overs (Bishworjit Konthoujam 4/27).

Points: Manipur 7(11), Arunachal 0(0).

Anand: Mizoram 424 in 105 overs (Lalhruaizela 43, Armaan Jaffer 178, Codanda Ajit Karthik 54, K.C. Cariappa 58, Kranthi Kumar 4/75) vs. Sikkim 158/3 in 56 overs (Amit Rajera 47 batting).



Sinner back as World No. 1 with Paris Masters win



Back on top: Sinner denied a fighting Auger-Aliassime in the final.
AFP

TENNIS

Agence France-Presse
PARIS

Jannik Sinner won the Paris Masters for the first time, beating Felix Auger-Aliassime 6-4, 7-6(4) on Sunday as the four-time Grand Slam champion reclaimed his position atop the world rankings.

The 24-year-old's maiden crown in Paris, coupled with incumbent World No. 1 Carlos Alcaraz crashing out early in the tournament, will see Sinner return to the pinnacle of men's tennis when the ATP rankings are updated on Monday. The Italian first claimed the No. 1 ranking in June last year and held it for 65 weeks until he lost the US Open title match to Alcaraz in September.

Even sweeter

Reclaiming top spot from his rival in Paris will taste even sweeter for Sinner after he went down in a five-set final to Alcaraz at Roland-Garros earlier in the season. "I'm of course happy," Sinner said.

IOA to give away cash reward to medallists of Asian Youth Games

Sports Bureau
NEW DELHI

The Indian Olympic Association (IOA) has announced cash rewards for medallists at the recently concluded third Asian Youth Games in Bahrain. The Indian contingent finished with 48 medals.

The gold medallists will get ₹5 lakh each, silver and bronze medallists will be given 3 lakh and 2 lakh each, while fourth-place finishers will get ₹50,000 each. Coaches of medal-winning athletes will receive ₹1,00,000 each. The kabaddi teams will be given ₹10,00,000 each.

Barcelona gets back to winning ways; Milan edges Roma

EURO LEAGUES

Agencies
MADRID



Breaking the deadlock: Yamal scores Barcelona's first. AFP

Lamine Yamal scored early as Barcelona rebounded from its clasico defeat by beating Elche 3-1 at home to regain second place in LaLiga. Ferran Torres and Marcus Rashford also scored for Barcelona on Sunday, a week after it lost 1-2 at Real Madrid. Barcelona is five points behind league leader Real Madrid.

In Serie A, Strahinja Pavlovic scored the only goal as AC Milan edged Roma 1-0 to prevent the capital club from taking top spot in the league on Sunday.

Roma was hoping to move two points clear at the summit after reigning champion and leader Napoli was held to a goalless draw on Saturday by Como.

But Pavlovic's strike and a late missed penalty from Paulo Dybala ensured Milan instead climbed into third place, level on points with both second-placed Inter and Roma, which dropped to fourth.

Erling Haaland's relentless streak is maintaining Manchester City's title challenge as it reduced the gap to leader Arsenal back to six points after he scored twice in City's 3-1 win over AFC Bournemouth. "Important win," said Haaland. "It's good to bounce back after losing a bad away game. I tried to contribute for the team by doing my job."

Top results:

LaLiga: Barcelona 3 (Yamal 9, Torres 12, Rashford 61) bt Elche 1 (Mir 42); Real Betis 3 (Antony 10, 34, Abde 37) bt Mallorca 0.

Serie A: Parma 1 (Bernabe 1) lost to Bologna 3 (Castro 17, 68, Miranda 90+2); AC Milan 1 (Pavlovic 39) bt Roma 0.

HI announces centenary celebrations

HOCKEY

Sports Bureau
NEW DELHI

Hockey India and the Sports Ministry on Monday announced plans to celebrate 100 years of Indian Hockey on November 7 at the National Stadium here, including programmes across the country.

The centenary celebration events in the national capital will include a 30-minute exhibition match in the morning between Sports Minister XI and Hockey India Mixed XI, with players from both the men's and women's junior and senior national teams participating, felicitation of former players and release of an official commemorative volume titled 100 Years of Indian Hockey, chronicling the sport's journey.

A photo exhibition of rare archival photographs, memorabilia, and Olympic moments from 1928 till date will also be held at the Major Dhyan Chand National Stadium along with entertainment programmes throughout the day.

Across the country, the federation plans to host 1400 matches, both men and women, simultaneously across 550 districts involving more than 36,000 players at the grassroots.

"As India celebrates 100 years of hockey, we honour a century of pride, perseverance, and national glory. This milestone is an occasion to remember our heroes who brought honour to the country and to draw inspiration from their journey.

"Hockey is more than just a sport for India - it is part of our identity and collective spirit," Sports Minister Mansukh Mandaviya said.

Bayern's Paris visit a litmus test for both teams

CHAMPIONS LEAGUE

Agence France-Presse
MUNICH



Apple of the eye: Bayern's hopes will be pinned on Kane finding the net. AP

Bayern Munich's trip to holder Paris Saint-Germain in the Champions League on Tuesday is a test to determine where it stands among the European elite this season.

Bayern has won 15 from 15 matches in all competitions so far this campaign, setting a new record for the best start to a season in the top five European leagues.

The incredible start has Bayern dreaming of Champions League glory.

But taking on the European champion in its own backyard will provide the Bavarian giants a clearer understanding of where it measures up.

Bayern has had an incredible start to the season, breaking a record set by AC Milan in 1992-93.

Bayern has only been behind for five minutes during its run, in Wednesday's 4-1 German Cup win over Cologne.

The Bavarians have beaten the teams placed second to fifth in the Bundesliga table domestically, as well as Club World Cup winner Chelsea.

Coach Vincent Kompany has Bayern firing across the park but the star of the show has undoubtedly been Harry Kane.

"We've won 15 games, that's good. But it has to continue – it's not enough yet," Kompany told fans at Bayern's AGM on Sunday.

The schedule

Napoli vs Frankfurt; Slavia Prague vs Arsenal (both at 11.15 p.m., Tuesday).
Atletico vs Union St. Gilloise; Bodo/ Glimt vs Monaco; Juventus vs Sporting CP; Liverpool vs Real Madrid; Olympiacos vs PSV; PSG vs Bayern; Tottenham vs København (all at 1.30 a.m., Wednesday).



EMMANUAL YOGINI

‘We’ve been playing good cricket, but we had to win one big tournament’

Harmanpreet, the 36-year-old India skipper, reveals how the loss against England in the league stage provided the trigger for the dramatic turnaround

Lavanya L
NAVI MUMBAI

Belief might not be able to move physical mountains, but it can definitely win you a World Cup. Ask India captain Harmanpreet Kaur.

An ODI World Cup campaign that started with so much promise found itself precariously on the edge of a cliff after three losses to the tournament’s eventual semifinalists. India kept calm to make the knockouts and never looked back.

“We felt we could win from the first ball itself,” Harmanpreet told reporters after India clinched the title.

“A lot of things changed for us – especially our self-belief. We have played good cricket for a long time. We knew what we could do as a team. Toss doesn’t matter because we don’t normally win those anyway!” she quipped to much laughter from the press.

“It was a very good match. It seems easy to say now, but there was a lot of tension in between when they were batting. Laura (Wolvaardt) barely gave us a chance,” she added.

The Women in Blue stumbled midway through the tournament, the consecutive defeats to South Africa, Australia and England making fans worry about the team missing the knockouts.

“The last month has been very interesting. It’s very rare for one to stay positive despite things not going your way. Not a single player said, “What will we do now?” Everybody just thought, “It’s okay.” After losing the England match, we were really heartbroken. We were about to win that match, but we collapsed. We had seen this in the past. Amol sir said, ‘You can’t make the same mistakes again and again. You have to cross that line.’ That night changed a lot for us. It had an impact on everyone.”

South Africa didn’t make that any easier. Laura Wolvaardt’s century helped the Proteas take the chase deep. Harmanpreet could be spotted talking to herself constantly as she worked to keep spirits high on the field.

“I was just telling them – keep faith. We’ve worked really hard for this. Opportunities will come, and we have to grab them. ODI cricket is long – there are many phases you have to tick off again and again.”

Against South Africa in the final, India was cheered on by a 39,555-strong crowd, which helped keep the Proteas in the hot seat all the way through.

“We could definitely feel pockets of pressure when we were batting. They (India) would take a few wickets, and then you really felt the pressure to hang in there and build partnerships again. We perhaps crumbled a little bit at the end there,” Wolvaardt admitted.



Despite falling just short of the 300-run mark, Harmanpreet kept faith in her bowlers’ abilities to put the squeeze on South Africa.

“We know our spinners have always been our biggest strength. As soon as Deepti (Sharma) and Shree Charani came, we would start getting wickets. When we went in, we thought we just needed 10 good balls. We just need 10 wickets. Don’t look at the scoreboard, because if you do, you’ll feel pressure. Just think – we have to deliver 10 good balls, take 10 wickets, and the job is done,” Harmanpreet explained.

“And that’s exactly what happened. We focused on wickets. We knew there would be partnerships – they have also come to play hard cricket – but we would only look for wickets. And as the wickets came, we kept talking – three more to go, two more, one more – and kept believing.”

Positives galore

While South Africa was undone by one-the-money deliveries in the final, it had many bright spots in its run this campaign. Disciplined seamers, brave performances from the lower order with the bat.

“I’m pretty proud of the way that we were able to play spin. It’s been a big talking point within this group. With it, we’ve made it to the final of a World Cup in subcontinent conditions too. The seamers had a good tournament too; at some points, they bowled better than our spinners, economy-wise,” Wolvaardt stated.

Wolvaardt’s own imperious knockouts form stand out in a stellar campaign. Two back-to-back centuries in the business end of the tournament gave her some confidence in a year she labelled as less than ideal with the bat.

“My ODI cricket has come a long way in this tournament. To win games, you have to be positive and aggressive. I have tried to explore that a bit in this tournament. It hasn’t been my best year in ODI cricket. I was a bit too conservative and one-dimensional,” she said.

“I am happy with the different options I was able to bring in through this tournament. Today, I scored quite a lot of leg-side runs or a few leg-side boundaries, which is something I’ve been working on to open up different spaces because teams often stack the offside and dot me up there.”

Injury struggles

India, meanwhile, had to deal with a host of issues en route to the final: the team setup, mounting dot ball percentage, top order’s struggles initially and sub-par fielding, to name a few. While they managed to get on top of all of that by the end, the one thing they could do nothing about was injuries, which hit morale before and during the tournament.

“We didn’t want Pratika (Rawal) to face any such thing. When she got injured, everybody was crying.

“Even before that, when Yastika (Bhatia) got injured during our training camp, everybody was crying because this team is very special. They pray for each other. They stay together in ups and downs,” Harmanpreet said.

“First, Yastika leaving the team was heartbreaking for us. Then, when we were just starting to do well, Pratika got injured. But when Shafali came, we didn’t want her to feel that she came in under an injury cloud. Even Pratika was so positive. I think everyone took everything positively. They didn’t think, “Why is this happening to us?” Before the tournament started, we had an injury; in the middle of the tournament, we had a big injury. Yet, everybody was so positive. Everyone was thinking that our end goal was this trophy. We worked hard and this is the result.”

As the Women in Blue inched closer to victory before a capacity crowd at the D.Y. Patil Stadium here, social media and broadcasting channels were flooded with comparisons to the 1983 World Cup victory by Kapil Dev’s side and India’s inspirational run in a home World Cup in 2011. Harmanpreet, too, much like Kapil did then, took an important catch to seal the game in India’s favour. The parallels are not lost on the 36-year-old.

“I’ve played many World Cups with Smriti. Every time we lost, we went home heartbroken and stayed quiet for a few days. When we returned, we always said – we have to start again from ball one. It was heartbreaking because we played so many World Cups – reaching finals, semifinals, and sometimes not even that far. We were always thinking, when will we break this.

“We have been talking about this for many years – we’ve been playing good cricket, but we had to win one big tournament. Without that, we couldn’t talk about change.

“At the end of the day, fans and the audience want to see their favourite team win. It’s not that we weren’t playing good cricket, but we were waiting badly for this moment, and today we got a chance to live it.”

Honouring legends

One of the most memorable images of the night was the side calling former cricketers Mithali Raj, Jhulan Goswami, Reema Malhotra, Anjum Chopra, and others to take part in the celebrations, as an acknowledgment of the paths they paved for the generations that followed.

“Jhulan *Di* was my biggest support. When I joined the team, she was leading it. She always supported me in my early days when I was very raw and didn’t know much about cricket. I used to play with boys, and the school principal picked me up, and within a year, I started representing the country,” she said.

“In the initial days, Anjum supported me a lot. I always remember how she used to take me along with her team. I learnt a lot from her and passed it on to my team. Both of them have been a great support for me. I’m very grateful that I got to share a special moment with them. It was a very emotional moment. I think we all were waiting for this. Finally, we were able to touch this trophy.”

An embrace with Jhulan turned into a big hug with everyone in tears.

Meanwhile, despite it being a third defeat in as many World Cup finals for South Africa, Wolvaardt chose to focus on the positives of an undoubtedly spirited campaign.

“To make it all the way to the final is really awesome. We played some good cricket through this tournament. At one stage, we won five games in a row, which is really big for this group. We were searching for a consistency that we don’t necessarily have in bilaterals,” the 26-year-old opening batter said.

“Making the 2023 T20 World Cup final helped put domestic contracts in place, which was big for our depth as a team. The 2024 T20 World Cup final made us bigger names in cricket.

“We’re the team that is consistently making finals now, whereas before, it was maybe a one-time thing. I am really proud of making the finals three times in a row. It shows that we’re doing something right domestically and from a squad perspective. Hopefully, we can keep doing that and one day, we can win one!”

THE QUOTES

I have played many World Cups with Smriti. Every time we lost, we went home heartbroken and stayed quiet for a few days
— Harmanpreet

When we went in to defend the total in the final against, we thought we just needed 10 good balls and 10 wickets
— Harmanpreet

To make it all the way to the final is really awesome. We played some good cricket through this tournament. At one stage, we won five games in a row, which is really big for this group
— Wolvaardt

We’re the team that is consistently making finals now, whereas before, it was maybe a one-time thing
— Wolvaardt

Heavy metals found in Cauvery fish; study advises reducing consumption

While occasional fish consumption may not pose immediate threats, prolonged exposure could lead to non-carcinogenic and carcinogenic risks, particularly from cadmium and lead; the risk depends on both the amount consumed, the frequency of intake, and the age of the individual

T.V. Padma

Heavy metals are polluting the Cauvery River and its fish, researchers from Tamil Nadu have reported. They have also cautioned against consuming "regular" or "excessive" amounts of fish from here.

The study was conducted by a team at Bharathidasan University in Tiruchirappalli and was published in the journal *Environmental Earth Sciences* in August.

Scientists from the university studied the spatial distribution of and ecological risks due to heavy metals in sediments from 18 sites along the river and fish from 10 sites, from August 2023 to February 2024.

They focused their analysis on chromium, cadmium, copper, lead and zinc.

They found that the accumulation of heavy metals in fish tissues varied significantly across species, with several exceeding the threshold values for non-carcinogenic (non-cancer-causing) and carcinogenic health risks, especially for cadmium and lead, they found.



A view of the Cauvery river in the backdrop of the Rockfort temple in Tiruchirapalli. MOORTHY M.

Human v. natural sources

Rajaram Rajendran, in the marine science department at Bharathidasan University and one of the authors of the report, said his team's study holds significant ecological, environmental, and public health relevance because it provides a comprehensive assessment of heavy metal contamination in the Cauvery river basin.

"It highlights the pressing impacts of urbanisation, industrial effluents, and agricultural runoff on sediment and freshwater fish quality," he said.

The team also found what it described as a notable variation in metal concentrations across the various sites.

"The detection of cadmium and lead as primary contaminants of concern, with levels exceeding threshold limits in some fish species, underscores the potential risks to both ecosystem health and human consumers," Dr. Rajendran said.

The scientists used several pollution indices, each index being a number that evaluates the pollution levels of soils and sediments, calculated using the concentration of specific elements relative to their background levels.

They included I_{geo}, or the geoaccumulation index, to determine heavy metal pollution in sediments; contamination factor; the contamination degree; the pollution load index; and the potential ecological risk.

Dr. Rajendran said that by integrating I_{geo} and the potential ecological risk indices with multivariate statistical analyses, the study was able to "effectively" distinguish between anthropogenic, or human origin, and natural sources vis-à-vis heavy metals.

"This approach provides valuable insights into the dynamics of metal bioaccumulation and pollution pathways in a tropical river system under rapid industrial and urban development," Dr. Rajendran said.

The study "provides valuable, updated insight into the scale and risks of heavy metal pollution in freshwater fish populations of the Cauvery river," Nikita Gupta, a researcher at the Vellore Institute of Technology, who, along with her colleague, School of Biosciences and Technology assistant professor Sathiavelu Arunachalam, has studied heavy metal pollution in tilapia fish in the Cauvery.

She added that the new paper highlighted the presence as well as the distribution of key toxic metals in multiple local fish species – "a critical concern given the river's importance for drinking water, fisheries, and agriculture in Southern India."

Fish consumption

The findings have direct implications for public health: while occasional fish consumption may not pose immediate threats, prolonged exposure could lead to cumulative non-carcinogenic and carcinogenic risks, particularly from cadmium and lead.

The risk depends on both the amount consumed, the frequency of intake, and the age of the individual, Dr. Rajendran said.

"Based on various risk assessment indices from this study, consuming fish twice a week, with a portion size of 250 g per serving, is considered safe," he estimated.

Earlier, Ms. Gupta and Dr. Arunachalam had estimated the health risk posed by heavy metals in tilapia fish using atomic absorption spectroscopy. In November 2024, they reported in *Frontiers Public Health* that the hazard quotient for cadmium, cobalt, lead, and chromium in the fish's liver, cobalt and chromium in the gills, and the cobalt in muscle "showed a significant health risk from the combined effects of these metals".

The potential health risk to humans is mainly due to exposure to cadmium and chromium, they added.

Like the new study, the researchers advised moderate fish consumption to limit the bioaccumulation of heavy metals in the body.

Researchers found that the target hazard quotient for several metals exceeded 1, which is the threshold for concern, in the liver, gills, and sometimes even muscles

"Our study is among the first to provide a thorough, multi-organ and multi-metal health risk assessment for tilapia consumers in the Cauvery basin, delivering actionable data for consumers, regulators, and health authorities," Ms. Gupta said.

The new study took these findings further.

"In our publication, we focused on one fish species whose samples we could acquire," Ms. Gupta said. "However, in this new publication, we learn that the same phenomenon of heavy metal accumulation in fish is observed in multiple regional fish species. This broadens the claim that indeed the heavy metal pollution in the Cauvery is a fact."

"Evidence that some metals, particularly cadmium and lead, pose carcinogenic and non-carcinogenic risks, including through biomagnification up the food chain," she added. "This result agrees with the findings of our study."

Using US Environment Protection Agency guidelines, the Vellore Institute of Technology researchers found that the target hazard quotient for several metals exceeded 1, which is the threshold for concern, in the liver, gills, and sometimes even muscles, "indicating real human health risks from regular exposure," Ms. Gupta said.

Scientific basis

Dr. Rajendran said his study "exposes gaps in current environmental management practices and emphasises the need for continuous monitoring of sediments, water, and aquatic organisms, stricter pollution control and regulatory enforcement, policy interventions to manage industrial emissions and unsustainable land-use practices, and enhanced public awareness to mitigate health risks."

There is an urgent call for systematic, longitudinal monitoring of riverine contamination and more stringent regulation of effluent discharge into the Cauvery, Ms. Gupta added.

The new study is especially significant for providing a contemporary, region-specific health-risk assessment and thus a much-needed scientific basis for local authorities to design regulatory and public health interventions, she added.

Industrial effluents, from textile and electroplating units operating near Erode stretch, are major contributors to heavy metal contamination. Other sources include agricultural runoff, from fertilizers and pesticides, and untreated urban wastewater.

There is some natural contribution, even if at lower levels, due to the presence of mineralised zones upstream of the river; they are important sources of iron in particular. "However, the elevated and variable levels of cadmium, chromium, and lead are highly indicative of human-driven contamination," Ms. Gupta said.

There have been similar reports from other rivers in Tamil Nadu. Researchers from the SRM Institute of Science and Technology in Kattankulathur, for example, studied heavy metal contamination on surface waters in the Noyyal river basin in western Tamil Nadu and reported that industrial activity was an important contributor of contaminants.

(T.V. Padma is a science journalist in New Delhi. tvpadma_10@yahoo.co.in)



A kangaroo springs away from a bushfire in Snowy Valley, Australia. AFP

Does posture help kangaroos increase speed without burning more energy?

Vasudevan Mukunth

Most animals spend more energy as they move faster. Shorter periods of contact between the foot and the ground require muscles to generate force more quickly, driving up the metabolic cost.

Kangaroos and their relatives (macropods) are exceptions to this rule, however. Classic treadmill studies have shown that red kangaroos and tammar wallabies can hop faster with only a slight increase in oxygen demand, puzzling biomechanics researchers.

Past studies have pointed to their ankle extensor muscle-tendon units, which can store and return elastic energy like springs, but that alone couldn't explain why large macropods don't incur energy costs that other similar quadrupeds do. Attempts to crack the mystery using stride timing or breathing coordination fell short as well and didn't distinguish small from large macropods.

A new study by researchers from Australia, the UK, and the US, reported in *eLife*, may have finally found the answer. The researchers focused on posture, i.e., the combination of joint angles a kangaroo adopts when its foot is on the ground. They found that posture actively modulated the leverage at the ankle and could raise the amount of elastic energy returned as the kangaroo moves faster. If this model is validated, it would mean kangaroos can meet higher mechanical demands without their muscles performing extra work, thus delinking speed from metabolic cost.

The researchers recorded 3D motion and ground forces from 16 red and eastern grey kangaroos hopping at 2-4.5 m/s on force plates. Then they built a scaled musculoskeletal model on a computer to model the joint kinematics,

Posture actively modulates the leverage at the ankle and could raise the amount of elastic energy returned. If this model is validated, it would delink speed from metabolic cost

joint rotations, effective mechanical advantage, ankle work, and Achilles tendon stress.

As they hopped faster, the team found that kangaroos bent their legs more when they slowed down, with the ankle bending upward more and the toes pressing down harder. The Achilles tendon was pulled harder, like stretching a thicker rubber band. Ground forces and the twisting force at the ankle also rose. This geometry allowed the tendon to store more energy when the foot first landed, and return it as the animal pushed off.

Importantly, even though both the 'soaking up' part upon landing and the 'push off' part got bigger at higher speeds, they balance out over each hop. As a result, the ankle's total work per hop stayed roughly constant. Instead, the tendon was doing more of the job, and the muscles didn't have to burn much extra energy.

On the flip side, because kangaroos run their tendons hard, the study warned that there wouldn't be much of a safety margin before something could fail. This, in turn, meant the biomechanics of the kangaroos' hop could limit how big they could get and how sharply they can turn.

The researchers also wrote in their paper that "future work should examine a broader range of body sizes", could assess "tendon stress at fast speeds" – perhaps "with a different experimental or modelling approach ... as kangaroos in enclosures seem unwilling to hop faster over force plates – and also "understand how posture and muscles throughout the whole body contribute to kangaroo energetics".

For feedback and suggestions
for 'Science', please write to **science@thehindu.co.in** with the subject 'Daily page'

THE SCIENCE QUIZ

The tough task of classifying animals

Vasudevan Mukunth

Please send in your answers to science@thehindu.co.in

QUESTION 1
What is the standardised system in biology that names each species with two Latinised words? The first word is capitalised and denotes the genus while the second is in lowercase and denotes the specific epithet. This system was formalised by an 18th-century Swedish naturalist to ensure universal, unambiguous scientific names were used worldwide.

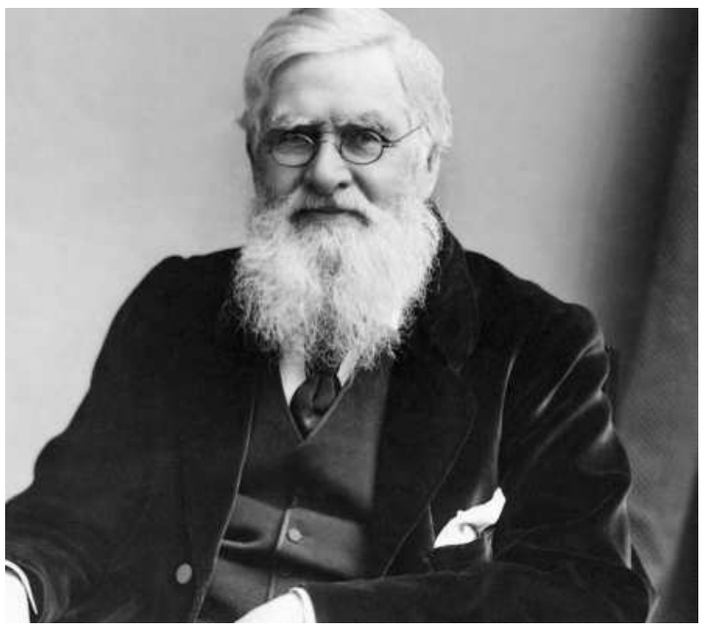
QUESTION 2
When it comes to describing species, what term refers to the single physical specimen designated by an author as the name-bearing reference for that species? Such a specimen is typically curated in a museum or herbarium, and other specimens are compared to it to confirm their identity.

QUESTION 3
What do biologists call a single branch on an evolutionary family tree that starts with one ancestor and includes every descendant from it? This natural group is identified by shared, newly evolved traits and is the basic unit used to compare relationships among species.

QUESTION 4
Name the evolutionary process in which distantly related lineages independently acquire similar adaptations because they face comparable environmental pressures or ecological niches. As a result, they produce structures that look alike, such as streamlined bodies in sharks and dolphins, that are simply analogous rather than inherited from a recent common ancestor.

QUESTION 5
What method identifies species by sequencing a short, standard stretch of DNA, such as the *COI* gene in animals, and comparing it to a reference library to find a match? It works even with fragments, eggs or larvae when visible features are missing.

Answers to October 28 quiz:
1. Hydrocarbon with carbon atoms bonded at right angles – **Ans: Cubane**
2. Platinum complex whose cis form is medically useful – **Ans: Platin**
3. Ring-shaped molecule drawn with a circle inside a ring – **Ans: Benzene**
4. Aromatic compounds with chirality but no chiral centres – **Ans: Helicene**
5. Naphthalene isomer with a visible colour yet also aromatic – **Ans: Azulene**
Visual: **Xylene**
First contact: K.N. Viswanathan | Tamal Biswas | Anmol Agrawal | Stan James | Disha Singh



Visual: Name this English naturalist and biogeographer who developed the theory of evolution by natural selection independently of Charles Darwin.
PUBLIC DOMAIN

Text&Context

THE HINDU

NEWS IN NUMBERS

Estimated yield of India's bioeconomy sector by 2030

300 in $ billion. India's bioeconomy sector, encompassing agriculture, forestry, fisheries, and aquaculture, is projected to reach $300 billion by 2030, as per a NITI Aayog report. The report offers tailored solutions to the challenges faced by smallholders. PTI

Record-high number of UPI transactions in October

27.28 In ₹ lakh crore. Fuelled by festive buying, transactions through the Unified Payments Interface (UPI) touched a record high of ₹27.28 lakh crore and 20.7 billion in value and volume terms, respectively, in October, according to data by the NPCI. PTI

The decline in white collar hiring in India last month

9 In per cent. India's white-collar hiring activity eased in October as the Diwali-Dussehra festive cluster temporarily slowed recruitment momentum. The hiring data for the IT sector revealed that the emerging technologies sub-sector registered a 60% year-on-year growth. PTI

Indian fishermen arrested by Sri Lankan navy for illegal fishing

35 This is the second such arrest by the Navy within a month. Earlier on October 9, as many as 47 Indian fishermen were arrested by the Sri Lankan navy and their five trawlers seized at Talaimannar in northern Sri Lanka for alleged illegal fishing in the island nation's waters. PTI

People killed in an earthquake in northern Afghanistan

20 A powerful, 6.3 magnitude earthquake shook northern Afghanistan before dawn on Monday, a health official said. The U.S. Geological Survey said the quake's epicentre was located 22 kilometres west-southwest of the town of Khulm. PTI

COMPILED BY THE HINDU DATA TEAM

Follow us facebook.com/thehindu X.com/the_hindu instagram.com/the_hindu

Has cloud seeding been effective?

How does the process work? How does it aim to settle the build of smog and particulate matter in the air? When did India first experiment with cloud seeding? What was the Cloud Aerosol Interaction and Precipitation Enhancement Experiment? Have the recent trials in Delhi been successful?

EXPLAINER

Jacob Koshy

The story so far:
For the first time in nearly 50 years, Delhi conducted two cloud seeding trials with the Indian Institute of Technology Kanpur (IITK) last week. The aim was to induce rain over Delhi to settle the build of smog and particulate matter that had deteriorated the air quality.

What is cloud seeding?
Cloud seeding involves spraying a salt mixture into clouds. The science is that such seeding, which is done by aircraft fitted with flares that fire the salt mixture into clouds, can induce ice or water vapour within the clouds to form water droplets. When lots of such droplets coalesce, they can pour down as rain.

What has been its history?
Cloud seeding has been around for at least three quarters of a century with mixed success. Beginning in the 1940s, General Electric scientists William Schaefer and Bernard Vonnegut chanced upon the principle of using dry ice to form ice crystals in their lab freezer. They then decided to experiment on real clouds. It was reported that they successfully made it snow over Pittsfield in Massachusetts, U.S. This got the U.S. government excited and a formal programme called Project Cirrus was born. While creating rain was certainly on the back of their minds, the big excitement was the prospect of taming hurricanes, which did not pan out well. In the 1950s and 60s, the use of cloud seeding as a weather modification tool became popular. The Soviets seeded clouds over Leningrad to protect May Day parades – years before China used cloud seeding for clear skies ahead of the inaugural ceremony of the Olympics in 2008. The U.S. launched Project Skywater, dumping silver iodide from planes over the Rockies.



For a better sky: A view of the aircraft after the second trial of cloud seeding in Delhi, on October 28. ANI

What has India's experience been?
Nearly coincident with Project Cirrus, S.K. Banerji, the first Indian Director General of the India Meteorological Department (IMD), oversaw the first cloud seeding experiments in Kolkata by releasing salt and silver iodide in hydrogen balloons in 1952. Most of these were administered as rockets that were fired from the ground. And while these experiments seemed to suggest that on the days when seeding was done, there was more rain compared to days when there was no seeding, it wasn't verifiable if the rain was due to natural sources or from the seeding. There was even an attempt to conduct such seeding in Delhi in 1962 but it failed.

It's only from the 1970s that researchers properly started to use planes and fly to the top of the clouds to spray salt solutions. They also studied cloud physics, condensation, what kind of clouds gave rain, which ones didn't, and so on. Several States, when grappling with drought, have experimented with cloud seeding. The results have been sporadic and there was never any systematic way to tell how much rain could reasonably be expected if a certain amount of salt mixture was scattered. There was also less clarity on where exactly one could expect rain. The cost-benefit also was not clear, given that hiring aircraft, pilots, technical personnel and making salt mixtures was expensive.

What was the CAIPEEX?
Initiated by the Pune-based Indian Institute of Tropical Meteorology in 2009, Cloud Aerosol Interaction and Precipitation Enhancement Experiment (CAIPEEX) was a systematic scientific investigation to quantify if there were any benefits from cloud seeding. For that it actually studied the interior world of clouds, its physics, and water droplet formation for nearly a decade after which from 2017-2019 they physically identified, using radar and other instruments, clouds that were suitable for seeding.

This experiment was conducted over a drought prone region called Solapur, Maharashtra, and hence a natural test ground to measure enhancement (if there was any). Once the clouds were identified they flew aircraft and fired flares of calcium chloride (no silver iodide used) into some clouds and left others 'unseeded.' Their overall finding was that Solapur got an extra 867 million litres of water – which is considerable. In terms of rainfall measured on the ground: seeded clouds gave an average 46% more rain at the seeded locations relative to the unseeded ones.

Over a 100 square km area downwind, there was 18% more rain in the seed versus unseeded.

What happened in Delhi?
There were two flights on October 28 when IIT Kanpur flew its own plane and flared clouds. The results were disappointing with no rainfall triggered, though researchers at IITK said that some parts of Delhi reported a 'light drizzle' and a 'small improvement' in air quality. The drawback was the quality of clouds. The CAIPEEX demonstrated that only monsoon clouds which had a certain quantity of moisture could hope to yield sufficient water. Such clouds are absent in the post-monsoon over Delhi.

For seven years, there have been various proposals for seeding over Delhi that have been discouraged by scientists due to the winter atmospheric characteristics. IIT Kanpur has however said that it will continue 'trials' during this season.

THE GIST

- Cloud seeding has been around for at least three quarters of a century with mixed success.
- Cloud seeding involves spraying a salt mixture into clouds. The science is that such seeding, which is done by aircraft fitted with flares that fire the salt mixture into clouds, can induce ice or water vapour within the clouds to form water droplets.
- There were two flights on October 28 when IIT Kanpur flew its own plane and flared clouds. The results were disappointing with no rainfall triggered.

What are the challenges with the High Seas Treaty?

What does the principle of 'common heritage of humankind' mean? Is the treaty ambiguous?

Padmashree Anandhan

The story so far:
The High Seas Treaty was ratified by over 60 countries in September; it will now be enforced in January 2026. The treaty sets rules to preserve and use marine biodiversity sustainably and addresses threats from climate change, overfishing and pollution.

What is the treaty about?
The Biodiversity Beyond National Jurisdiction (BBNJ) agreement, as the High Seas treaty is formally referred to, creates an all-inclusive framework to govern and manage common marine biodiversity. It identifies Marine Genetic Resources (MGRs) as the common heritage of humankind, insisting on a fair and equitable sharing of benefits. Besides, the Area-Based Management Tools (ABMTs) include Marine Protected Areas (MPAs) that can be recognised to protect biodiversity. This will help in improving climate resilience and provide food security, combining science and indigenous knowledge. The treaty also entails Environmental Impact Assessments (EIAs) for events potentially affecting these areas, especially when cumulative and transboundary impacts are taken into account. The first steps for the treaty began two decades ago. In 2004, the UN General Assembly formed an ad-hoc working group to fix the gap in the UN Convention on the Law of the Sea (UNCLOS), 1982, which did not have clear guidelines on protecting BBNJ. By 2011, states had agreed to negotiate on four key issues, mainly MGRs, ABMTs, EIAs, and capacity building and technology transfer. Following this, four Intergovernmental Conference sessions were held between 2018 and 2023. The parties to these discussions finally reached an agreement in March 2023, which led to the adoption of the treaty in June 2023.

What are the major issues?
First is the uncertainty over the principles of "common heritage of humankind" and "freedom of the high seas." The "common heritage principle" supports equitable access and benefit-sharing of marine resources for all, while the "freedom on the high seas" stresses on unrestricted rights of states to carry out navigation, resource usage and research activities. However, the common heritage principle is only applicable partially, especially when it comes to MGRs. This shows a compromise instead of a resolution. It also creates ambiguity in exploration, research and benefit sharing. Second, is the use of MGRs. The governance of MGRs was earlier not defined, raising concerns over "biopiracy" and unfair exploitation by developed countries. Developing nations were concerned that they would be excluded from the profits of scientific discoveries from the high seas. The treaty now includes a framework on sharing monetary and non-monetary benefits, but with no clear details on how such benefits will be calculated or shared. Third is the reluctance of big powers to get engaged. The treaty is under threat due to non-participation from the U.S., China, and Russia, who are yet to ratify the treaty. Fourth, is interaction with multilateral institutions. The treaty must coexist and not ignore existing international institutions, such as the International Seabed Authority (ISA) and Regional Fisheries Management Organisations (RFMOs). The BBNJ agreement must also blend with existing international treaties to prevent legal conflicts and lead to more fragmentation of ocean governance.

What next?
The treaty provides more clarity to the UNCLOS provisions, focusing on science-based requirements for EIAs, ABMTs and benefit sharing. However, the ambiguous language in the MGRs and the common heritage of humankind principle challenge the execution of the treaty. There is a need for dynamic management of MPAs, and regular monitoring. To deliver the BBNJ, linking climate-biodiversity with the ocean will be crucial for resilient management.

Padmashree Anandhan is a project associate at NIAS, Bangalore.

THE GIST

- The Biodiversity Beyond National Jurisdiction (BBNJ) agreement, as the High Seas treaty is formally referred to, creates an all-inclusive framework to govern and manage common marine biodiversity.
- The "common heritage principle" supports equitable access and benefit-sharing of marine resources for all.
- Developing nations were concerned that they would be excluded from the profits of scientific discoveries from the high seas.

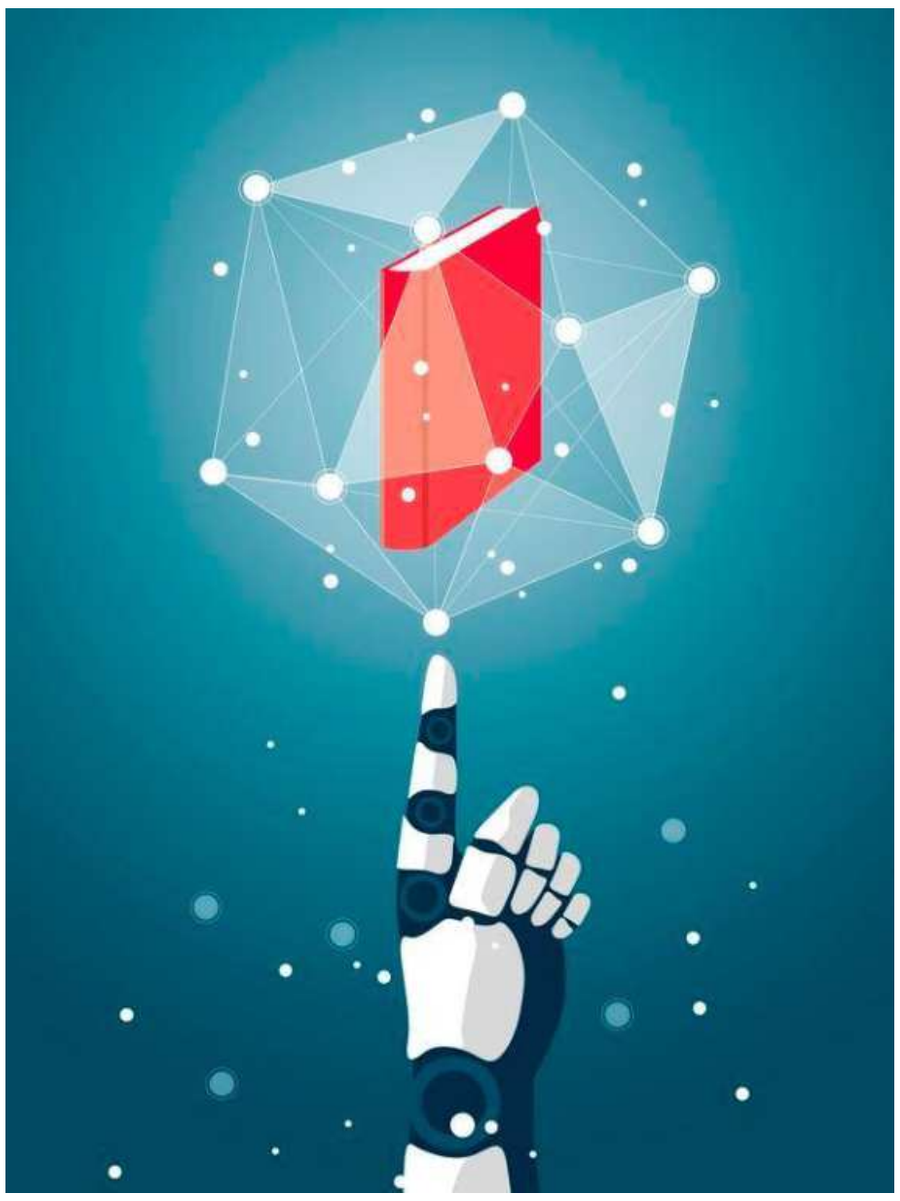
CACHE

Rethinking scientific publishing in the age of AI

Commercial data sharing agreements mean researchers' intellectual property is being monetised twice: first through subscriptions, then through AI partnerships, while they continue to be denied control of their work

Moumita Koley

In India, as in many parts of the world, public money is the main funder of scientific research. Governments invest heavily in laboratories, equipment, and salaries for researchers. Yet the results of this publicly funded research are usually published in journals owned by just a handful of commercial publishers. These publishers don't pay the authors or the peer reviewers who evaluate the work. Both contribute their time and expertise for free. However, the publishers then charge high subscription fees for access to these journals, effectively making the public pay twice: once to fund the research and a second time to read it.



GETTY IMAGES

Democratising research

Against this backdrop, the Budapest Open Access Declaration in 2002 set out a list of bold principles. The declaration challenged the deeply entrenched practices of the scholarly publishing industry, which had long excluded vast sections of the global research community from accessing knowledge using expensive paywalls. The declaration came as the open access movement started questioning why, in a digital age in which printing and postage no longer dictated costs, access to knowledge remained behind expensive subscription paywalls. The declaration ignited a movement that promised to democratise access to scientific knowledge, ensuring research funded by the public would also be available to the public.

More than 20 years later, this vision of equity and inclusivity in knowledge sharing remains largely unfulfilled. Adapting to the winds of change, commercial publishers now promote open access, but again at a very high cost. Instead of subscription barriers, researchers now face towering Article Processing Charges (APCs), often ranging from $2,000 to $10,000 per paper. Many institutions in the Global South, and even in wealthier nations, continue to be priced out of both publishing and accessing research.

In India, the government has attempted to address this inequity through the 'One Nation One Subscription' (ONOS) initiative: starting from 2025, ONOS has provided access to journals from 30 major international publishers to all researchers in publicly funded institutions. While the cost of this nationwide deal is substantial, especially given that over half of the global research literature is already available through open-access routes, as seen from the scholarly database Web of Science, the intent behind ONOS remains commendable. It represents a step toward broadening access beyond elite institutions.

Yet it also compels us to ask deeper questions. Should we continue paying these large sums to foreign publishers to access knowledge that our own researchers produce, again with public money? Shouldn't that knowledge at the least be freely accessible to every citizen, empowering them with the scientific temper needed in an era rife with misinformation? Perhaps most importantly: where is the spirit of an *Atmanirbhar Bharat* in this enterprise?

Ultimately, while the ONOS initiative may carry significant promise, it still leaves many foundational questions unresolved.

As we mark International Open Access Week, which is an annual global campaign to promote open access, the year's theme, 'Open Access Week 2025: Who Owns Our Knowledge?', prompts deeper reflection. In India, where publicly funded research drives much of science and social innovation, the assumption that the scholarly output belongs solely to commercial entities that host them merits scrutiny.

Knowledge and ownership

Copyright transfer in academic publishing is a practice where authors formally transfer the copyright ownership of a scholarly work to the publisher. This practice began to take shape after copyright laws such as the U.S. Copyright Act 1976, granted authors exclusive rights to their original works, thus motivating publishers to acquire and hold copyrights to control the distribution of work in journals and for any subsequent commercial use. Historically, this transfer was viewed as essential for publishers to manage permissions, reproduction, and dissemination. This was especially so in the subscription-based models, where publishers monetise articles by requiring readers to subscribe to the journals they publish. Over time, such copyright transfer agreements became standard, necessitating authors to relinquish their exclusive rights on their work if they wanted to publish it in scholarly journals.

The landscape today is more varied. While with traditional subscription-based journals, publishers follow the requirement of complete copyright transfer, the rise of open-access publishing has changed the dynamics. Fully open-access journals generally allow authors to retain copyright but apply licences, such as the Creative Commons Attribution (CC-BY) which permits free and broad reuse with attribution to the original creator.

But most authors sign copyright transfers due to the pressure to publish within the prevailing academic culture. This practice is evidently not conducive to serving the interests of research dissemination and reuse or the authors themselves. Recent initiatives like 'Plan S' advocate for authors retaining copyright to promote wider accessibility and scholarly communication without unnecessary restrictions.

Authors are also encouraged to carefully review copyright transfer agreements to understand retained rights and publishing conditions.

Creative commons licences

Authors can publish their papers using various Creative Commons (CC) licences to clearly define how others may reuse their work. Three licences in particular are notable:

(i) CC-BY (Attribution) allows a person to share the work and reuse or even adapt it, even for commercial purposes, as long as the original author is credited; (ii) CC BY-NC ('Attribution-NonCommercial') allows reuse but not for commercial purposes; and (iii) CC BY-NC-ND ('Attribution-NonCommercial-NoDerivatives'), the most restrictive, allows reuse but forbids both commercial use and adaptation. Publishers often promote the use of the CC BY-NC-ND licence, but in practice, however, this licence limits knowledge reuse by prohibiting translation, remixing or text mining – all actions vital for educational and technological innovation.

Retaining copyright

When authors transfer copyright to publishers as part of publication agreements, they often lose legal control over how their work is accessed, reused or shared. Large publishers like Elsevier, Wiley, and Springer typically require copyrights to be transferred for subscription-model journals, giving the publisher exclusive rights to distribute and profit from the content. As a result, authors face legal dilemmas over archiving their own articles on institutional repositories or sharing them publicly, ultimately limiting their visibility. On the other hand, authors who retain copyright (or the ability to share their work under an open licence) are empowered to share, adapt, and reuse their own scholarship without institutional or commercial restrictions.

Commercial publishers like Elsevier, Wiley, Springer, and Taylor & Francis and society publishers like the American Chemical Society use restrictive licences in their subscription models, granting publishers legal exclusivity to monetise access.

From 2024 or so, major publishers have also been selling scholarly content to Big Tech companies to train their artificial intelligence (AI) models, often without authors' explicit consent. Taylor & Francis's deal with Microsoft alone is $10 million. The global AI datasets licensing market has been valued at nearly $486 million in 2025.

Such commercial data sharing agreements mean researchers' intellectual property is being monetised twice: first through subscriptions, then through AI partnerships – while they continue to not be compensated and be denied control over their own work.

What authors can do

Authors have three courses of action in front of them.

First, they should self-archive preprint versions of their papers and accepted manuscripts in preprint and institutional repositories. Second, they should request additions to publishing contracts with journals before they submit their papers, in order to retain some rights (they can use the SPARC Author Addendum template, for instance). Third, they should advocate for institutions to develop rights-retention policies that allow them to automatically openly licence the institutions' scholarly output.

For future submissions, authors may also prefer using the CC-BY licence or institutional open access routes that ensure their papers are available for the public to access for free and to prevent unauthorised commercial exploitation.

In the spirit of Open Access Week, the question 'who owns our knowledge?' is not just a theme: it's a call to reclaim intellectual sovereignty.

The future of equitable scholarship depends on authors, not corporations, owning and sharing the knowledge that shapes society.

Moumita Koley is a senior research analyst at the Indian Institute of Science, Bengaluru.



FROM THE ARCHIVES

Know your English

Upendran

"What does 'freelance' mean?"

"If you are a freelancer, you are not on the permanent payroll of any organisation. In India, for example, there are many freelance journalists. These journalists are not in the regular employment of any newspaper organisation."

"If they are not permanently employed, then how do they make a living?"

"Usually freelance journalists write articles and sell them to different newspapers."

"I see. So a freelance journalist doesn't get a regular salary. The money he/she makes every month depends on the number of articles he/she is able to write and sell it to different newspapers and magazines."

"Exactly! Many newspapers, for example, hire freelance photographers."

"And do these photographers make a lot of money?"

"Some do, but most don't. It's also possible to say, my cousin Gayathri has been freelancing for many years."

"I think I have met her. Some women, when they get married, quit their job and begin to freelance."

"That's true. I know a woman who freelances and she makes much more money than I do."

"Good for her!"

"Anyway, why do you want to know about 'freelance'?"

"Anand told me that he wants to freelance when he grows up."

"Does he have a spear?"

"A spear? Why would he need a spear to freelance? All he needs..."

"...the word 'lance' in 'freelance' refers to a spear that soldiers carried with them a very long time ago."

"Really? But what's the connection..."

"...you see the original 'freelancers' were soldiers. These soldiers lent their lances, that is, their services, to anyone who was willing to pay them."

"Are you saying that these soldiers were willing to fight for anyone who was willing to pay them? And they didn't care who they fought for as long as they got their money?"

"That's right! They would even fight for your enemy. Nowadays, we call such people 'mercenaries'."

"I see. So the original freelancers were mercenaries."

"Yes, the original 'freelancers' were mercenaries. Soldiers who had no loyalty. They fought because they wanted the money."

"While we are on the subject of money, what does 'gold digger' mean?"

"Before I answer that question, let me add that the word 'freelance' doesn't have anything negative associated with it nowadays."

"In other words, a freelancer is not associated with a mercenary."

"That's right."

"What does 'gold digger' mean?"

"A 'gold digger' usually refers to a woman who uses her charms to extract money or gifts from men. Unlike 'freelance', this word has a very negative meaning."

"I can see that."

"In many of our movies, when the poor heroine marries the rich hero, she is often accused of being a gold digger."

Published in The Hindu on August 4, 1998.

THE DAILY QUIZ

Please send in your answers to dailyquiz@thehindu.co.in

Test your knowledge of the 'Human Computer' Shakuntala Devi

Prathmesh Kher

QUESTION 1
Where and when did Shakuntala Devi set her Guinness World Record for mental calculation?

QUESTION 2
Which of her books explains her mental calculation techniques?

QUESTION 3
What was the exact product she computed for the Guinness record?

QUESTION 4
From which two constituencies did she contest the 1980 Lok Sabha elections?

QUESTION 5
What pioneering 1977 book did she write on LGBTQ+ issues in India?



Visual question:
In this 2020 biographical film, which acclaimed actor portrayed Shakuntala Devi, the Indian prodigy celebrated as the 'Human Computer'?

Questions and Answers to the previous day's daily quiz: 1. The number of member economies in APEC. **Ans: 21**
2. This country proposed the grouping and hosted the first meeting of ministers of the group in 1989. **Ans: Australia**
3. This country hosted the first meeting of APEC leaders in 1993. **Ans: The U.S.**
4. This country is set to host the APEC in 2026. **Ans: China**
5. Name the city and the country from which the grouping's aim for an "open, dynamic, resilient, and peaceful Asia Pacific" derives its name from. **Ans: Putrajaya, Malaysia**
Visual: Name the Latin American country which hosted the summit in 2024. **Ans: Peru**
Early Birds: Siddhartha Viswanathan| Sunil Madhavan| Sudhir Thapa| Rownak Mondal| Diya Goyal

Word of the day

Solicitous:
full of anxiety and concern; showing hovering attentiveness

Usage: *He was solicitous about her health.*

Pronunciation: newsth.live/solicitouspro

International Phonetic Alphabet: /səˈlɪsɪtəs/

For feedback and suggestions for Text & Context, please write to **letters@thehindu.co.in** with the subject 'Text & Context'