



## Indian State Refiners Stop Russian Oil Imports As Trump Threatens Penalty: Report

(Gns). Indian state refiners have stopped buying oil from Russia in the last as the discounts on Russian crude have reduced significantly, and U.S. President Donald Trump has cautioned countries against buying oil from Moscow, Reuters reported, citing sources.

India, a major player in the global oil market, ranks as the third-largest importer of oil worldwide. It is also the leading buyer of seaborne Russian crude, which is a crucial source of revenue for Russia amidst its ongoing conflict in Ukraine.

Indian state refiners have ceased Russian oil purchases due to narrowed

discounts and U.S. warnings, shifting to Middle Eastern and West African sources, while private refiners like Reliance Industries



and Nayara Energy continue existing agreements with Russia. Former U.S. President Donald Trump threatened tariffs on countries buying Russian oil and announced a 25% tariff on some Indian imports.

The country's state-owned refiners, including Indian Oil Corp, Hindustan

Petroleum Corp, Bharat Petroleum Corp, and Mangalore Refinery Petrochemical Ltd, have not sought Russian crude in recent days. Four sources familiar with these companies' purchasing strategies shared this information with Reuters.

These refiners typically acquire Russian oil on a delivered basis. However, they are now turning to spot markets to secure alternative supplies. They are primarily sourcing from Middle Eastern grades like Abu Dhabi's Murban crude and West African oil.

## Election Commission Of India Rejects Rahul Gandhi's Unfounded Accusations Of Vote Theft

(Gns). The Election Commission of India has dismissed Rahul Gandhi's recent accusations of "vote theft" as unfounded. The Congress leader had accused the Commission of aiding the BJP in electoral fraud during a discussion on Bihar's Special Intensive

Revision. He claimed to possess undeniable evidence supporting his allegations, which he promised to reveal soon.

Gandhi asserted that the Congress party conducted its own investigation due to a lack of cooperation from the Election Commission. This investi-

gation, he stated, took six months and uncovered significant findings. "We had suspicion of voter theft, and we got into its granularity," he said, describing their findings as an "atom bomb" that could have serious implications for the Commission.

AI-generated summary,

reviewed by editors

The Election Commission of India refuted Rahul Gandhi's claims of vote theft, accusing the Commission of aiding the BJP in electoral fraud during a discussion on Bihar's Special Intensive Revision, which Gandhi said he will prove with evidence that

## Union Agriculture Minister Shri Shivraj Singh Chouhan graces 'Meghalaya Pineapple Festival-2025' in Delhi

(Gns). Union Minister for Agriculture & Farmers Welfare and Rural Development Shri Shivraj Singh Chouhan attended the 'Meghalaya Pineapple Festival-2025' in New Delhi today. On this occasion, Chief Minister of Meghalaya Shri Conrad K. Sangma and senior officials of the Centre and the State were also present.

The event started with the exchange of various Memorandums of Understanding (MoUs) on pineapple. Thereafter, the Union Minister released a booklet on 'Meghalaya's progress in agriculture sector'.

Speaking on the occasion, Union Agriculture Minister Shri Shivraj Singh said that pineapples from Meghalaya are distinct in terms of taste and quality. He lauded the farmers and people of Meghalaya for their hard work and sincerity. Agricultural products

including fruits, spices, turmeric, ginger, coffee, tea, jackfruit and mushroom of the state are of world class quality. Most of them are organic and need urgent promotion at global stage.



The Union Minister said that the Central Government will work in collaboration with the Chief Minister and senior officials of the state for exporting products from North East region outside the state and abroad. Private sector can also play a key role in this regard. It's really heartening to see that the state government is giving thrust into it via MoUs.

## Civil-military synergy is vital in safeguarding national interests: Rajnath Singh

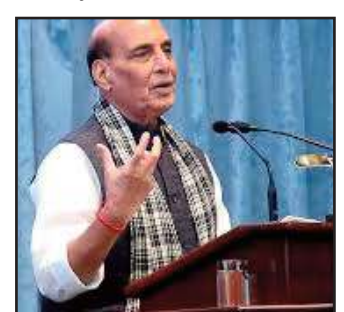
(Gns). To bolster security structure and safeguard national interests, Defence Minister Rajnath Singh on Friday called for enhancing the synergy between civil and military personnel.

Addressing the 84th Armed Forces Headquarters (AFHQ) Civilian Services Day event at DRDO Bhawan here, the minister said exceptional back-end support provided by different departments of Ministry of Defence (MoD) to the Armed Forces was a key to Operation Sindoor's success.

He asserted that a war is fought not just by the military, but the entire country, and in today's rapidly-changing security scenario, there is a need to move ahead with dynamism and innovative spirit while making constant improvements according to the evolving needs. "We cannot leave scope for even the slightest negligence or mistake," he added.

Emphasising that a robust administrative system is integral for a strong military power, Singh commended the AFHQ Civilian Services for playing an important role in strengthening the country's security system during war as well as peace time. "AFHQ Services acts as an institu-

tional memory for the Ministry of Defence (MoD). It provides consistency, domain expertise and uniformity in the administration,



while playing a key role in policy continuity and establishing civil-military synergy. It is a strong pillar of a modern and integrated national defence system," the minister added.

He also stressed the need for capacity development, urging the AFHQ officials to assess and embrace the best practices being adopted by their counterparts in other ministries and countries in the fields of training and capability enhancement.


"Emerging technologies, new challenges, and changing global scenarios indicate that training should not be just a formal process, but a continuous cycle of development. Skill upgradation, ethical orientation and behavioural excellence need to be added as integral parts of training," the defence minister said.



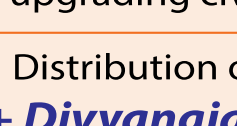


### Prosperity in Every Farm Progress in Every Corner


Transfer of  
**₹20,500+ Crore**  
to 9.71+ Crore Farmers  
under the 20<sup>th</sup> installment of  
Pradhan Mantri Kisan Samman Nidhi



Inauguration/Foundation Stone Laying of  
**52 Development Projects worth ₹2,200 Crore**  
for upgrading civic amenities in Kashi




Distribution of assistive aids to  
**2,000+ Divyangjan and Senior Citizens**




Launch of Kashi Sansad Pratiyogita  
**Registration Portal, Website and QR code**

— by —




### Narendra Modi

Prime Minister




### Yogi Adityanath


Chief Minister, Uttar Pradesh




**Dr. Virendra Kumar**  
Minister, Social Justice and Empowerment, Govt. of India



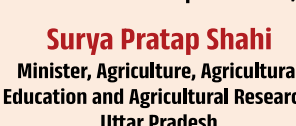
**Keshav Prasad Maurya**  
Deputy Chief Minister, Uttar Pradesh




**Brajesh Pathak**  
Deputy Chief Minister, Uttar Pradesh




**Suresh Kumar Khanna**  
Minister, Finance and Parliamentary Affairs, Uttar Pradesh



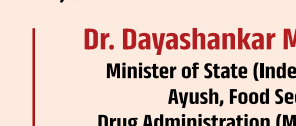
**Surya Pratap Shahi**  
Minister, Agriculture, Agricultural Education and Agricultural Research, Uttar Pradesh



**Anil Rajbhar**  
Minister, Labor and Employment, Co-ordination, Uttar Pradesh



**Ravindra Jaiswal**  
Minister of State (Independent Charge), Stamp and Court Fee, Registration, Uttar Pradesh



**Dr. Dayashankar Mishra 'Dayalu'**  
Minister of State (Independent Charge), Ayush, Food Security and Drug Administration (MOS), Uttar Pradesh

— and other dignitaries —

**Date : 2<sup>nd</sup> August, 2025 | Time : 10:00 AM | Venue : Gram Sabha-Banauli (Kalika Dham) Sewapuri, Varanasi**

### Major Projects for Inauguration

- Widening and strengthening of Varanasi-Bhadohi road to 4 lanes
- Clean drinking water projects in 47 Gram Panchayats under Jal Jeevan Mission
- 2-lane railway overbridge on Mohansarai-Adalpur Road near Hardattpur Railway Station
- Redevelopment of 8 kutcha ghats along the Ganga River through CSR initiatives
- Installation of robotic surgery unit, 2 radiation machines and a CT scan machine at Homi Bhabha Cancer Hospital and Mahamana Pandit Madan Mohan Malaviya Cancer Centre

### Major Projects for Foundation Stone Laying

- Widening and strengthening of Dalmandi Road
- Government Homeopathic Medical College & Hospital
- Railway overbridge at Level Crossing No. 22C on Phulpur-Sindhora Road near Khalispur Yard on Varanasi-Zafarabad Rail Section
- Road from Kachhwa Road via Kapsethi-Babatpur to Chaubepur
- Widening and strengthening of the road from Chhitampur to Rajwadi via Dhaurahara

**Kaam Damdaar- Double Engine Sarkar**





## Editorial

### Social Security

The notions of social security and social insurance systems have their roots in the evolution of the welfare state concept. In contrast, earlier 'laissez-faire' or police states did not prioritize these aspects, focusing solely on maintaining order. It was later that governments began to prioritize social welfare and introduced systems to ensure social security. Members of modern society are ever exposed to certain risks, which are essentially contingencies against which it is not possible for an individual of poor means to provide effectively, either by his own ability or in private combinations with his fellows.

These risks are of sickness, invalidity, maternity, old age and death. Social security refers to the security that society furnishes through appropriate organisations against these risks. In India, where the majority of workers have to live in straitened circumstances, the need for social security plans does not require emphasis. But it is noteworthy that social insurance provides only partial security while a policy of social security aims at a unified approach for the prevention of injury and disease, the achievement of proper redistribution of income and the realization of freedom from all types of want. Briefly, social security is one of the fundamental objects of welfare-oriented development planning and social insurance is one of the means by which the objective may be reached. Therefore, social insurance is of great significance as it will encourage labour enthusiasm for augmenting production. India's social insurance system is a complex and multifaceted framework designed to provide financial protection and security to its citizens, particularly vulnerable sections of society. While the system has undergone significant transformations over the years, it still faces numerous challenges that hinder its effectiveness. Some notable social security initiatives in India may be mentioned here as Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) ~ a pension scheme for workers in the unorganized sector; Atal Pension Yojana (APY) ~ a voluntary pension scheme for citizens aged 18-40; National Social Assistance Programme (NSAP) ~ a programme providing financial assistance to elderly, widows, and disabled persons below the poverty line, and Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMGAY) ~ a health insurance scheme for poor families. One of the primary concerns is the limited coverage of social security programmes. Many schemes, such as those under the Employees' State Insurance Act and the Employees Provident Funds and Miscellaneous Provisions Act, primarily cater to workers in the organized sector, leaving out a vast majority of the workforce in the unorganized sector. This limitation is particularly problematic given the significant proportion of India's workforce engaged in informal or unorganized activities. The exclusion of these workers from social security benefits exacerbates income inequality and increases vulnerability to poverty and economic shocks. Awareness and education about insurance products are also significant issues. Many individuals, particularly in rural areas and among the underprivileged, lack awareness about the benefits and procedures of various social insurance schemes. This lack of awareness can lead to low uptake of these schemes, further marginalizing already vulnerable populations. Moreover, the complexity of insurance products and the requirements for accessing benefits can be overwhelming for many individuals, highlighting the need for simplified processes and enhanced financial literacy. Affordability is another major concern. Premium costs can be prohibitive for low-income individuals, making it difficult for them to access insurance benefits. This is particularly true for health insurance, where out-of-pocket expenses can be catastrophic for many families. The government's initiatives, such as the Ayushman Bharat-PMJAY, aim to address this issue by providing subsidized health insurance coverage to vulnerable populations. However, the sustainability and effectiveness of such schemes depend on various factors, including funding, service delivery, and beneficiary identification. Administrative inefficiencies also plague the social insurance system. Claim settlement delays, beneficiary identification issues, and fund management problems can undermine the effectiveness of social insurance schemes. These issues can lead to frustration and mistrust among beneficiaries, ultimately affecting the overall impact of these schemes. Streamlining administrative processes and leveraging technology can help improve the efficiency and effectiveness of social insurance programmes.

## Strong Investor Interest Drives Gold Demand Higher

Lucknow, 1 Aug 2025: The World Gold Council's Q2 2025 Gold Demand Trends report reveals that total quarterly gold demand (including OTC ) reached 1,249t, a 3% increase year-on-year amid a high price environment. Strong gold investment flows largely fuelled quarterly growth, as an increasingly unpredictable geopolitical environment and price momentum sustained demand.

Gold ETF investment remained a key driver of total demand, with inflows of 170t over the quarter, compared with small outflows in Q2 2024. Asian-listed funds were major contributors at 70t, keeping pace with US flows. Combined with record inflows in Q1, global gold ETF demand reached 397t, the highest first half total since 2020.

Total bar and coin investment also increased 11% year-on-year, adding 307t. Chinese investors led the way with a notable 44% year-on-year increase to 115t, while Indian investors continued to add to their holdings, totalling 46t in Q2. Divergent trends emerged in Western markets as

European net investment more than doubled to 28t while US bar and coin demand halved to 9t in the second quarter.

Central banks continued to buy, albeit at a slower



pace, adding 166t in Q2 2025. Despite this deceleration, central bank buying remains at significantly elevated levels due to ongoing economic and geopolitical uncertainty. Our annual central bank survey shows that 95% of reserve managers believe that global central bank gold reserves will increase over the next 12 months.

Jewellery demand continued to decline with the volume of consumption down 14% and nearing low levels last seen in 2020 during the COVID pandemic. Jewellery demand in China was down 20% and

With a 25 per cent tariff shock and fresh FTA pressures, Trump's aggressive trade agenda threatens Indian agriculture, exports, and the rupee. "Earlier, trade followed politics; now, politics follows trade." This quote aptly captures the shifting sands of the India-US relationship, where economic interests increasingly dictate diplomatic alignments. The latest salvo in this high-stakes game came from U.S. President Donald Trump, who announced a 25 per cent tariff and penalties on Indian imports, sending shockwaves through both economies.

Trump's announcement, posted on Truth Social, was blunt: starting August 1, Indian goods entering the U.S. would face a steep 25 per cent tariff, plus additional penalties for India's continued crude oil purchases from Russia and its "unfair trade barriers." He accused India of being the "highest-taxing nation in the world" and reiterated his long-standing criticism of India's trade practices. While calling India a "friend," his tone and policies spoke otherwise. At the heart of this tension is the stalled India-US Free Trade Agreement (FTA).

Once described by Trump as a "very big trade deal," the FTA has become a symbol of imbalance, with India being pushed to open its markets to heavily subsidized American products

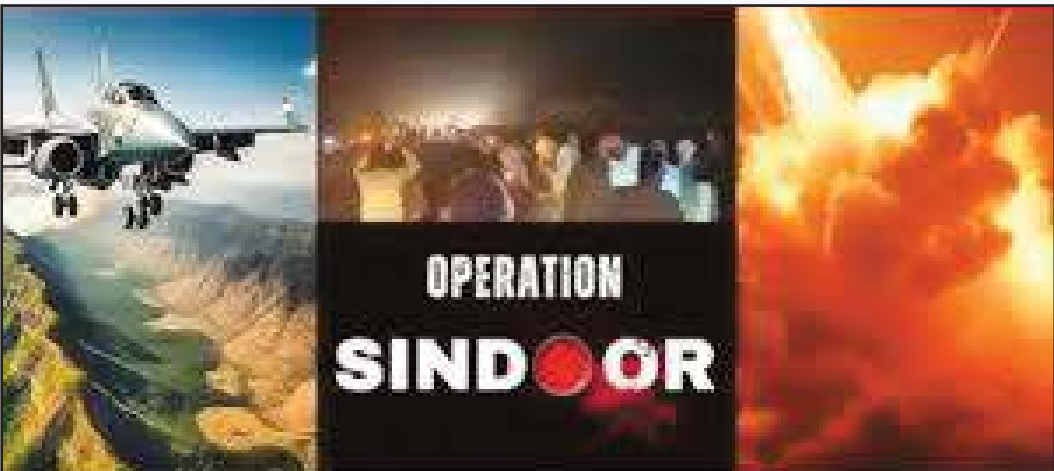
The parliamentary debate on Operation Sindoor was an opportunity for political clarity in a country still reeling from the Pahalgam terror attack and its military aftermath. What it turned into, instead, was a missed chance ~ not just for the ruling party, but especially for the opposition, which failed to press the government on important points. The government used the floor primarily to consolidate its nationalist credentials, portray strength, and deflect uncomfortable questions with a barrage of historical whataboutery. But it also revealed, in its selective disclosures, that Operation Sindoor was not an open-ended military campaign. It had a clearly defined objective: precision strikes against terror infrastructure in Pakistan and Pakistan-occupied Kashmir. When those targets were hit, India agreed to a ceasefire.

This would have been

while receiving few concessions in return. Indian agriculture is the most threatened sector under Trump's renewed tariff and trade agenda. The U.S. dairy industry alone receives about \$12 billion in annual subsidies. With tariff barriers lowered, American whey powder, skim milk, and cheddar cheese could flood Indian markets at prices local farmers can't compete with. While U.S. cheddar sells for Rs 300/kg, Indian producers need at least Rs 475 to break even.

Over 75 million Indians involved in dairy could face economic ruin. The cultural clash deepens this divide. Many U.S. dairy products are made using rennet, an enzyme derived from slaughtered calves, and cattle feed often contains animal by-products ~ both violate Indian religious sentiments. Any attempt to allow such imports would trigger social unrest, adding to the economic shock. India also faces a soybean tsunami. Following the U.S.-China trade war, over 46 million tonnes of American soybeans piled up. Now, India is being eyed as the next dumping ground.

If allowed, this would devastate Indian farmers growing mustard, groundnut, sesame, and other oilseeds integral to local



an acceptable strategic explanation ~ had the government not spent years ~ and continues even now ~ encouraging speculation that the real objective is to escalate further, perhaps into Pakistani territory or even to reclaim PoK. Home Minister Amit Shah repeatedly that claim in Parliament, asserting that while Congress gave away PoK, it is now this government's responsibility to take it back. In that context, the sudden ceasefire created confu-

sion, especi ~ ally among the government's core supporters, and gave rise to the perception of external pressure ~ particularly from Washington. Here, the opposition had a real oppo ~ runity.

But instead of questioning the contradiction between the government's hedge against economic and geopolitical risks. Ongoing market volatility, coupled with gold's impressive price performance in recent months, has also generated significant momentum, drawing capital from investors around the globe.

"Gold recorded a remarkable 26% appreciation in the first half of the year in dollar terms, outperforming many major asset classes. With such an impressive start to the year, it is possible that gold could trade within a relatively narrow range in the latter half of 2025.

On the other hand, the macroeconomic environment remains highly unpredictable, which may underpin further gains for gold. Any material deterioration in global economic or geopolitical conditions could further amplify gold's safe-haven appeal, potentially pushing prices higher still."

The Gold Demand Trends Q2 2025 report, which includes comprehensive data provided by Metals Focus, can be viewed here.

agricultural systems. Corn (maize) too is under siege. The U.S., as the world's largest corn exporter, seeks to push surplus maize into India. Indian industries ~ poultry, ethanol,



pulses, where India achieved near self-sufficiency, are at risk. In 2023, after import duties were slashed, pulse imports nearly doubled ~ from 2.45 to 4.5 million tonnes. This jeopardized decades of investment and awareness campaigns to promote domestic cultivation of tur, urad, and moong. Further tariff cuts would unravel these gains. In horticulture, the story repeats. When India halved duties on U.S. apples, imports surged 16-fold. American apples, with longer shelf life and global distribution, are outselling local varieties from Himachal Pradesh and Kashmir in urban markets. Small orchard owners, lacking cold chains, are losing out.

Even cotton, a sector where India leads globally, is being undermined. Subsidized American cotton, supported by price

guarantees and export incentives, enters Indian mills, pushing down prices. The deeper threat is genetic. Along with American cotton comes the push for seed patents and biotech enforcement ~ moves that could destroy India's traditional seed systems and force farmers into annual seed purchases from multinational corporations.

Trump's tariffs are part of a broader, unapologetically transactional trade philosophy. He demands that allies comply with U.S. interests ~ or pay. India's defense ties with Russia and its discounted oil imports have angered Washington. In fact, a U.S. Senate bill proposes a staggering 500 per cent tariff on nations like India and China that continue to import Russian crude. Though likely to be watered down to 100 per cent, the message is clear: loyalty to U.S. policy is now an economic imperative. Markets have already reacted. The Indian rupee has taken a hit, falling by 89 paise in a single day, touching Rs 87.80 to the U.S. dollar ~ a near-record low. For the first time since March, the rupee breached the Rs 87 mark. Economists warn that the rupee could slide to Rs 88-90 in the coming months if exports shrink and imports rise ~ a dangerous double whammy.

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## Mixed Signals

ceasefire via offici ~ al channels. India accepted ~ but only after a flurry of international calls involving American officials and Indian leaders. The sensitive nature of these diplomatic exchanges, especially the role of the US President who has loudly claimed credit for brokering peace, is precisely what the government wants to keep out of public focus. When the opposition demanded that the Prime Minister call those claims false, they walked into a trap. A more astute strategy would have been to accept the government's claim ~ and then hold it to its own rhetoric.

If the enemy was indeed on its knees, why stop short? If "taking PoK" was the real national mission as stated repeatedly from the top, why was the operation

belligerent rhetoric and its decision to accept a ceasefire, it chose to publicly challenge the credibility of the government's claim on the ceasefire itself. That was a tactical blunder. The technical facts were not on the opposition's side: Pakistan's military had indeed reached out for a

## IGI Unveils Proprietary Light Performance Analysis at IIJS Premiere

1 August 2025: In a landmark event attended by prominent diamond industry dignitaries and industry leaders, the International Gemological Institute (IGI) proudly launched its cutting-edge Light Performance analysis ~ a proprietary innovation developed by IGI's Research & Development team. The session was conducted by John Pollard, IGI's Sr Director Education, from Dallas USA who was specially flown in for the occasion, the session underscored IGI's commitment to going beyond the traditional 4Cs by offering deeper, science-based insights into a diamond's optical beauty and brilliance.

The Light Performance provides advanced cut analysis grading technique and is especially important for diamonds that appear identical on paper - same 4Cs - but differ noticeably in sparkle and visual presence. For retailers and brands, the Light Performance score enables clearer product differentiation and storytelling. For consumers, it brings greater clarity, confidence, and control, ensuring they're investing in dia-

monds that deliver exceptional beauty. This service benefits both the industry and consumers by establishing a consistent wide-range standard for evaluating and communicating a diamond's visual performance. Light Performance reports are available for diamonds which achieve an "Exceptional" score - whether natural or lab-grown - across IGI's global grading facilities. IGI will also extend the Light Performance service to reports previously graded by external laboratories, boosting their market appeal.

Tehmasp Printer, MD and CEO, IGI stated: "At IGI, our commitment lies in bringing knowledge and transparency to every diamond we certify. Light Performance analysis measures what we often refer to as the 'true beauty' of a diamond in a quantifiable, scientific way. By extending our analysis to fancy shapes and flexible report formats, we are expanding our provision of meaningful information with scientific precision, increasing confidence for a wider audience of end consumers."

Following IGI's Light

Performance Analysis, qualifying diamonds receive a primary score for overall performance, along with individual scores for three key components:

Brightness (all reflected and refracted white light), Fire(dispersed light seen as flashes of color) and Contrast (balance and intensity of bright and dark areas). The scoring breakdown appears visually on IGI's Light Performance Report, alongside the 4Cs, offering a complete view of diamond quality. Each score is scientifically repeatable, and based on how the diamond's specific measurements, angles, and facet groups interact

The Reserve Bank of India (RBI) has hinted at the end of its interest rate cuts, citing inflation and industrial weakness. Major Indian banks are reporting rising bad loans, and corporate earnings are under pressure. IT giants like TCS are downsizing by thousands, a worrying sign given how integral the software sector has been to India's export story. The lesson is clear: while trade deals can offer opportunity, blind enthusiasm could cost India dearly. The FTA with the U.S., if signed on Washington's terms, could devastate local industries, displace millions of rural livelihoods, and hollow out India's agricultural sovereignty. This is not just an economic debate-it's a political one.

The Prime Minister's image as a strong, strategic leader is now being tested. The decisions he makes could shape India's trade, economy, and food systems for decades. The time has come not to romanticize foreign friendships but to negotiate from a position of strength, fairness, and foresight. After all, a nation's sovereignty isn't just about borders ~ it's also about seeds, milk, food, and the dignity of its farmers. "Trade is the mirror of power," wrote historian Paul Kennedy. India must remember this as it prepares to negotiate with a transactional superpower once again.

called off before that objective was achieved? Why stir up public expectations only to back off? The political cost of this confusion may not be limited to national security debates alone. In states headed for elections, especially where nationalism plays well, the gap between promise and performance could disillusion even loyal voters. For a party built on control of narrative, that's a dangerous loose end. By framing the debate around loyalty rather than logic, the government was able to obscure its contradictions. But by framing its own response around disbelief rather than strategy, the opposition ensured it gained no ground either. India deserved answers. Instead, it got noise.

with light. A Structured Light Environment representation, modeled with ray-tracing software, serves as performance proof. These details reveal how the diamond reflects and refracts light ~ the main drivers of brilliance and sparkle in the real-world settings.

A standout feature of the system involves IGI's proprietary contrast evaluation, which uses a real-world distance of 40cm for primary assessment.

"Transparency and full diamond analysis are the cornerstones of our work," Mr. Printer continued. "Every gem we evaluate - natural or lab-grown - is assessed with same precision expertise and commitment to quality."

"Adding Light Performance bridges a gap between the jeweler's grading loupe and the all-important eyes of the consumer. In addition to the traditional 4Cs, this report additionally speaks to the real-world brightness, rainbow flashes and vivid contrast seen during scintillation ~ the things consumers love most about diamonds," stated John Pollard, Senior Director of Education at IGI, USA.



Following IGI's Light



# Loan Fraud Probe: ED Raids 50 Firms, Summons Anil Ambani, Issues LOC

(Gns). The Enforcement Directorate (ED) has issued a Lookout Circular (LOC) against industrialist Anil Ambani amid an ongoing investigation into alleged financial irregularities and loan frauds involving multiple companies under the Reliance Anil Dhirubhai Ambani Group. Ambani has also been summoned to appear before the ED in Delhi on August 5 under the Prevention of Money Laundering Act (PMLA).

A senior ED official confirmed the development, stating, "We have issued a LOC against Anil Ambani and summoned him for questioning on August 5 regarding the ongoing loan fraud investigation." The move is aimed at preventing Ambani from leaving the country while inquiries into loan frauds involving companies under the Reliance Anil Dhirubhai Ambani Group, with the probe focusing on loan diversions and financial misconduct exceeding ₹17,000 crore.

The Enforcement Directorate (ED) issued a Lookout Circular (LOC) against industrialist Anil Ambani and summoned him to Delhi on August 5 due to an investigation into alleged financial irregularities and loan frauds involving multiple companies under the Reliance Anil Dhirubhai Ambani Group, with the probe focusing on loan diversions and financial misconduct exceeding ₹17,000 crore.

Switch To Shorts

Loan Fraud Probe ED Raids 50 Firms Summons Anil Ambani Issues LOC

According to officials, the agency last week conducted searches at premises linked to 50 companies and 25 individuals, including top executives from the Reliance Group. The probe relates to alleged loan diversions and financial misconduct estimated to exceed ₹17,000 crore. One of the central entities under scrutiny is Reliance Infrastructure (R Infra), accused of siphoning funds disguised as inter-corporate deposits (ICDs) to other group firms via a company named CLE.

Sources said that R Infra did not disclose CLE as a related party entity, thereby evading mandatory shareholder and audit committee approvals. The investigation stems from findings highlighted in a Securities.



# Ex-CJI DY Chandrachud Moves Out Of Official Bungalow After SC Flags Overstay

(Gns). Former Chief Justice of India (CJI) DY Chandrachud has vacated the official residence allotted to the CJI, nearly a month after the Supreme Court administration requested the Centre to initiate steps for his eviction. The move followed allegations from the court's administration that Justice Chandrachud had continued occupying the CJI's official bungalow beyond the period permitted after retirement.

Under the Supreme Court Judges (Amendment) Rules, 2022, specifically Rule 3B, a retired CJI is entitled to retain a Type VII bungalow for a maximum of six months post-retirement. However, Justice Chandrachud, who served as the 50th Chief Justice from November 2022 to November 2024, remained in the official CJI residence - Bungalow No. 5 on Krishna Menon Marg - for nearly eight months after demitting office.

Al-generated summary, reviewed by editors

Former Chief Justice of India (CJI) DY Chandrachud vacated the CJI's official residence at Bungalow No. 5 on Krishna Menon Marg, nearly a month after the Supreme Court requested the Centre to initiate his eviction. Justice Chandrachud, the 50th CJI from November 2022 to November 2024, remained in the residence for nearly eight months post-retirement, although the Supreme Court Judges (Amendment) Rules, 2022, allowed for a maximum of six months.

Switch To Shorts

Ex-CJI DY Chandrachud Moves Out Of Official Bungalow After SC Flags Overstay

Supreme Court Requested Centre's Intervention

In a rare move, the Supreme Court administration wrote to the Ministry of Housing and Urban Affairs (MoHUA) on July 1, urging it to reclaim Bungalow No. 5 - the official residence reserved for the sitting CJI - and return it to the Supreme Court's housing pool. The request came amid growing concern that the residence was not available for current or future CJIs due to the extended occupancy.

Delay Attributed to Renovation Work

Responding to the issue, Justice Chandrachud explained that the delay in vacating the residence was due to personal reasons, which he had previously communicated to the Supreme Court administration as well as his successors. He clarified that he had been allotted Bungalow No. 14 on Tughlak Road in line with the 2022 rules, but renovation work at the new residence was still ongoing.



# KM again became Sanjeevani, Ved Prakash lost from Noida

KM Hospital: Successful Operation of Regable Illiilian Intassepation caused by gallbladder stones

Only a few of the millions have such a disease, the patient expressed gratitude to KM's surgery team Mathura. Giving a new life to Ved Prakash of Haryana Palwal, KM Hospital proved that nothing impossible. Noida doctors refused to save him but KM Hospital became Sanjeevani for a patient suffering from serious illness. The healthy patient and his family have expressed gratitude and thanks to the surgery team including KM Chancellor Kishan Chaudhary and the District Panchayat President and Head of the Department of Surgery Team, Dr. Ajay Aggarwal congratulated the department team.

Be aware that the regressive identic intelligence caused by gallstock stones is a disease that occurs only to a few of the millions of people, in which a part of the small intestine, especially part of the Ilium, in the opposite direction of normal intestinal motion, ie in the opposite direction, ie in the opposite direction. This is called retrograde because it occurs in the opposite direction of normal intestinal motion. Ved Prakash, who has been suffering from complex disease for many years, was troubled by the stomach ache, low weight, bleeding in Latrin, the patient's family members showed at Max Hospital in Noida where doctors said that he was expected to survive. The patient's relative advised Vedprakash to KM Hospital in Mathura. The patients lost from all the hospitals along with their families reached the hospital on July 12 where the Surgery Department under the direction of Dr. Ajay Aggarwal, the Unit Head Senior Professor Dr. Yashpal Jindal and the Assitent Professor Dr. Sagar Mittal. When the doctors conducted an X-ray, CT scan or ultrasound of the patient, then the regressive identic intus-espion disease was confirmed. Which was caused by stones in the gallbladder. Assistant Professor Dr. Sagar Mittal performed the operation with his team on 17 July. The patient has gone to his house after getting healthy.

Assitant Professor Dr. Sagar Mittal said that the patient had reached here in a lot of serious condition, Noida doctors had given less hope of escape, but taking risks, complex surgery of patients suffering from retrograde Illiilian Intassepation has been performed. The first patient was examined by the patient exploratory laparotomy. After that a 5 cm gallstone stones which were stuck in the small intestine were removed and two ends of the small intestine were added to each other



The patient became healthy with the surgery team

# Ex-Hassan MP Prajwal Revanna Convicted In Rape Case Linked To Sexual Assault Videos

(Gns). Former Karnataka JDS MP Prajwal Revanna has been convicted in a rape case by the Special Court for People's Representatives. The verdict, delivered on Friday, comes just 14 months after the case was registered.

The complaint filed by a domestic worker from KR Nagar in Mysuru had accused the JDS leader of raping her and recording the act on video. The charges have been booked under various IPC sections, including 376(2)(k) (rape by someone in a position of authority), 376(2)(n) (repeated rape), 354A (sexual harassment), 354B (assault with intent to disrobe), 354C (voyeurism), 506 (criminal intimidation), 201 (destruction of evidence), and 66E of the IT Act (violation of privacy).

Al-generated summary, reviewed by editors

Former Karnataka JDS MP Prajwal Revanna was convicted in a rape case by the Special Court for People's Representatives; he was charged with multiple IPC sections, including rape, following a complaint by a domestic worker from KR Nagar, Mysuru, and the sentencing is to be announced.

However, the court is expected to pronounce the quantum of punishment on Saturday.

The Special Investigation Team (SIT) from the CID, led by Inspector Shobha, handled the probe and submitted a detailed charge sheet nearly 2,000 pages long. During the investigation, 123 pieces of evidence were collected.

The court has examined 23 witnesses and reviewed the FSL reports of the video footage, as well as site inspection documents, after the trial began on December 31, 2024. It has ended in a matter of seven months.

Special public prosecutor Ashok Nayak told TOI: "It took 38 adjournments/dates to complete the trial, including argument dates. The prosecution examined 26 witnesses and marked 180 documents as exhibits."

Special Public Prosecutors BN Jagadeesh and Ashok Naik represented the state, while senior advocates Nalina Mayagowda and Arun G argued on behalf of Revanna.

Meanwhile, Prajwal was seen crying after walking out of the courtroom.

The prosecution's case was that the victim was repeatedly raped at the Revanna family's farmhouse and residence in Bengaluru during the COVID-19 lockdown in 2021, and that the assaults were recorded on video. The videos were allegedly used to intimidate the victim.

Prajwal Revanna, the grandson of former Prime Minister H.D. Deve Gowda, was arrested by the SIT at Bengaluru Airport on May 30 last year after his return from Germany.



# Bengaluru School Student Murder Case: Hulimavu Police Arrest 2 - What We Know, So Far?

(Gns). The Hulimavu Police have arrested two people in connection with the murder of a 13-year-old student from Bengaluru's Christ School.

The deceased, identified as Nishchith was a Class 8 student at Christ School. He was kidnapped on Wednesday evening while he was returning home from his tuition classes in Shantiniketan Layout, Arakere.

Al-generated summary, reviewed by editors

The Hulimavu Police arrested Gurumurthy and Gopalakrishna in Bengaluru for the murder of 13-year-old Nishchith, a Class 8 student from Christ School, who was kidnapped on Wednesday and found dead near Bannerghatta forest after a ransom demand. The suspects were shot by police near Kaggalipura Road.

His burnt body was discovered near the Bannerghatta forest on Thursday, despite his family receiving a Rs 5 lakh ransom demand and being prepared to pay. Both suspects are currently hospitalized.

Two men suspected of kidnapping and murdering a 13-year-old boy in Bengaluru were arrested late Thursday night following a police encounter. The accused are identified as Gurumurthy and Gopalakrishna, India Today reported.

They were shot in the legs by police after they allegedly resisted arrest and attacked officers with lethal weapons near Kaggalipura Road.

As per a report in The Times of India, the victim's father Achutha JC is a college lecturer, while the mother is a techie.

His father had earlier said: "Nischith attends classes from 5pm at the tuition centre on Arakere 80ft Road and returns by 7.30pm everyday. When he did not return home till 8 pm, we first confirmed with the teacher that he attended the classes. We went searching for him on his regular route, and found his bicycle near Family Park in the area. We checked with our relatives and his friends, but no one knew where he went."

Achyuth received a caller from an anonymous number around 1 am demanding money and agreed to meet their demand. The caller had claimed that he would be sharing the location the next day morning.

The second call came on Thursday and shared multiple locations. "Probably, the kidnapper was trying to make sure cops are not secretly tailing the parents," an officer told the daily. Thereafter, the mobile remained switched off.



# Malegaon Blast Case: Former BJP MP Pragya Thakur, All Accused Acquitted

(Gns). Former BJP MP Sadhvi Pragya and six others have been acquitted in the 2008 Malegaon blasts case by the NIA Court on Thursday.

"Upon comprehensive evaluation, the prosecution has failed to bring any cogent evidence and the evidence is riddled with inconsistencies," the Bar and Bench Court quoted the court as saying. MP Sadhvi Pragya, Major (retired) Ramesh Upadhyay, Sudhakar Chaturvedi, Ajay Rahirkar, Sudhankar Dhar Dwivedi (Shankaracharya) and Sameer Kulkarni are the accused in the case.

Al-generated summary, reviewed by editors

The NIA Court acquitted all accused in the 2008 Malegaon blast case, stating the prosecution proved a blast occurred but failed to prove the bomb's origin, while also finding discrepancies in injury records.

"Terrorism has no religion because no religion can advocate violence. The Court cannot convict anyone merely on perception and moral evidence; there has to be cogent evidence," the NIA court noted.

The court has also ordered the Maharashtra government to award Rs 2 lakh compensation to the families of the victims and Rs 50,000 compensation to the injured.

'All bail bonds of the accused are cancelled and sureties are discharged,' the NIA special court stated.

The trial, which started in 2018, got over on April 19, 2025, and the case was reserved for judgement.

On September 29, 2008, a blast killed six persons and left over 100 injured when an explosive device strapped to a motorcycle went off near a mosque. "No sketch of spot was done by the investigation officer while doing panchnama. No finger print , dump data or anything else was collected for the spot. The samples were contaminated so reports can't be conclusive and relied upon," the court added.

The case was initially probed by the Maharashtra Anti-Terrorism Squad (ATS) before being transferred to the NIA in 2011.

The trial in the case began in 2018 after the court framed charges against the seven accused.

The charges comprised UAPA sections 16 (committing terrorist act) and 18 (conspiring to commit terrorist act) and various IPC sections, including 120 (b) (criminal conspiracy), 302 (murder), 307 (attempt to murder), 324 (voluntarily causing hurt) and 153 (a) (promoting enmity between two religious groups), according to a report.

During the trial, the prosecution presented 323 witnesses, of whom 37 turned hostile.

The NIA court stated that there was no evidence of the funds of the Abhinav Bharat's organization being used for terror activities.



# Breakthrough in Dharmasthala Probe: Human Remains Found at Suspected Burial Site

(Gns). Partial skeletal remains have been uncovered at site number 6 in Karnataka's Dharmasthala during an exhumation process. This marks the first discovery of its kind in the ongoing investigation into alleged mass burials. The remains are believed to belong to a male, according to police sources. This finding is part of a Special Investigation Team (SIT) probe following claims by a former sanitation worker.

The whistleblower alleged that between 1998 and 2014, he was coerced into burying and cremating bodies of women and minors, many showing signs of sexual assault, in the temple town. The forensic team has secured the remains for further examination. A detailed analysis will determine the age, origin, and circumstances surrounding the burial.

In Dharmasthala, Karnataka, partial skeletal remains, believed to be a female, were found at site number 6 during an exhumation process, which is part of an ongoing SIT investigation into alleged mass burials between 1998 and 2014. This investigation follows claims by a former sanitation worker regarding the burial of women and minors in the temple town.

On Wednesday, police confirmed that five sites identified in the case had not yielded any human remains. The first site along the Nethravathi River was excavated on Tuesday with the whistleblower present. Despite using a JCB machine to dig deeper due to water seepage, no remains were found there.

The whistleblower identified 15 suspected locations linked to these mass burials and cremations. Eight sites are along the Nethravathi River banks, while sites 9 to 12 are near the highway by the river. The 13th site is on the road connecting Nethravathi to Aajukuri, with two more in Kanyadi near the highway.

Significance of Findings

The partial skeletal remains discovered at site number 6 could be pivotal in either supporting or refuting the whistleblower's allegations. Forensic experts will conduct a thorough analysis to uncover more details about these remains.

This investigation continues as authorities work diligently to uncover any further evidence related to these serious allegations.





## Union Minister Shri Rajiv Ranjan Singh Chairs iGOT Karmayogi Review Meet; Fisheries Sector Sees Accelerated Digital Skill Development Under Mission Karmayogi

(Gns). A review meeting on the iGOT Karmayogi platform for the Department of Fisheries was held on 1st August 2025, at Krishi Bhawan, New Delhi, under the chairmanship of Union Minister, Ministry of Fisheries, Animal Husbandry and Dairying (MoFAH&D) and Ministry of Panchayati Raj, Shri Rajiv Ranjan Singh. Minister of State, MoFAH&D and Ministry of Panchayati Raj, Prof. S.P. Singh Baghel, Minister of State, MoFAH&D and Ministry of



Minority Affairs, Shri George Kurian, Secretary (Fisheries), Dr. Abhilaksh Likhi along with other senior officials of the Department participated in

the session. A detailed presentation was made by Shri Ajay Srivastava, Economic Adviser, MoFAH&D, highlighting key aspects of user engagement, feedback, and platform analytics related to the iGOT Karmayogi platform. As the flagship digital learning initiative under Mission Karmayogi, the platform is playing a transformative role in building the capacities and enhancing the skills of fisheries personnel across the country.

## Newly appointed officers were welcomed and honored at Balrampur Hospital Lucknow.

Lucknow: In the presence of the Principal General Secretary of Medical Health Federation Uttar Pradesh, newly appointed Chief Medical Superintendent Dr. Himanshu Chaturvedi and newly appointed Medical Superintendent Dr. Devashish Shukla were given a grand welcome and

honor by presenting them a flower bouquet at Balrampur Hospital, Lucknow. The Principal General Secretary said that "It is very important to take along all the personnel, doctors and officers to run the hospital smoothly and



effectively. With collective cooperation and coordination, further improvement in the quality of health services is possible." Kapil Verma, President, Sunil Kumar, Treasurer were also present on this occasion. It was a symbol of mutual dedication, harmony and commitment towards health service.

## Silver robbery revealed in 48 hours, crooks killed in encounter, second serious

**82 kg silver brick illegal Aslah and a bulro recovered from miscreants**

Mathura. In the late night encounter by the police and SOG team in a late night encounter in an incident of 75 kg silver sensational robbery on the national highway, while the other was seriously injured by being shot. Police have also recovered robbed silver, two Bolero vehicles and weapons. This quick adventure of the Mathura Police has raged a wave of huge happiness among the traders of the district. SSP Shlok Kumar formed 8 teams to siege the miscreants. The team revealed the incident in 48 hours.

In the Police Line Auditorium, SP City, SP Crime and CO Refinery said that Friends Vihar Colony, Punjabi Pich Dapier Nagar resident Sarrafa businessman Gaurav Soni son Hariom and brother Kanhaiya Soni had gone to Agra along with their driver Sabir Khan. They were rolling with silver from here in the evening. As soon as he approached Farah near Hindustan College, a Bolero and bike riding masked miscreants stopped the way. The miscreants stopped the car by showing weapons, pulled the driver out and kidnapped the two brothers. Then looted silver and ran



Giving information in SP City Police Line

towards Achnera Road. Seeing the patrolling of the police on the way, he removed the traders and escaped towards the highway. Three hours later, his Swift Dzire was found in unclaimed condition in Bhim Nagar area. The robbery incident in Farah police station area created panic in the entire area. After the incident, eight teams of Mathura Police and SOG were looking for the accused. Police received information about the movement of some miscreants from the informer under the Gwalior bypass bridge on Agra-Burder late on Thursday night. A siege was started on this. The police stopped a suspected Bolero without a number. The robbers fired on the police. Padam Singh alias Rahul son Ram Bhagasi and Neeraj son Munshi Lal were injured in the encounter in the encounter. Police admitted

both to the district hospital, from where Neeraj was referred to Agra SN Medical College in critical condition. Where Neeraj died during treatment. The injured crook Rahul told during interrogation that he had done the businessman's Reiki Namak Mandi. Kikrate lost the rupee in betting. Because of this he was borrowed on them. After this, a total of 6 people together carried out the incident.

In the police line auditorium, SP City Rajiv Kumar Singh said that in the incident, Brajmohan Ripuria driver Rohit, Luv Baghel, Bhola alias Rajkumar resident Dhana Tehra Agra, KP alias Kendra resident Hasela Achnera Agra Agra is absconding. Half a dozen police teams are continuously raiding to nab whom. From the possession of the arrested crook, a Bolero of no number, more than 82 kg of silver brick, illegal

asshole has been recovered. Silver worth Rs 1 crore has also been recovered by bullion businessman. The police is looking for other associates of robbers.

Happiness expressed on police action

There was anger among the traders after this adventurous incident with bullion traders on the national highway. He was constantly being pressurized by the police to arrest him continuously. This morning, as soon as the victims of the robbery were informed about the encounter with the culprits of the incident. So they reached the SSP office and expressed happiness over the police action.

Four companions of robbers abscond

According to police, half a dozen crooks were involved in the silver robbery incident. Of these, Neeraj died in an encounter and his partner Padam Singh was arrested after being shot. At the same time, the driver of Brijmohan Ripuria, the driver of Brijmohan Rapuria, is searching for the police of village Hasela Achnera, resident of Bhola alias Rajkumar son Mohan Singh and Pirpar son Shivram, resident of Bhajan Lal, resident of Bhajanlal, Dhana Tehra, resident of Bhajanlal.

## Sanskriti Biggest Ever Mega Job Fair found job, blooming faces

Mathura. 75 students got jobs on the first day at the Sanskriti Biggest Ever Mega Job Fair organized by Sanskriti University. The important aspect was that even after trying many places, these students could not get the job yet. Students' faces blossomed as soon as they got the job.

Chancellor of Sanskriti University, DrThe thinking of Sachin Gupta and every Chancellor Rajesh Gupta appeared to be fruitful when the Sanskriti blossomed with 75 children getting jobs on the first day at the Biggest Ever Mega Job Fair. Let us tell you that the cases of students who were deprived of getting such jobs were coming up with the Chancellor of Sanskriti University and the Chancellor. Seeing this situation, he got the idea of setting up such a big job



Company officials interviewing students.

fair in his mind, through which all such students can be given a chance once again. Many times it has been seen that due to some circumstances, students miss success in the interview while they are eligible. Therefore it is important that they should get this opportunity. The team of students of Sanskriti

University, which is operating the Sanskriti Biggest Ever Mega Job Fair, said that more than one and a half thousand students have registered to participate in the job fair. In Sanskriti University, 25 desks were created for companies in various blocks of the university for this mega job fair, where students gave

their interviews. Out of which interviews of more than four hundred students have been taken by officials of famous companies. Among these companies, Milkmore, Lanskart, Tech Mahindra, Teleperformans, RK Group, Newlynbury Works, Job Sikar, Yakohoma, Haldiram have selected about 75 students for jobs after the interview today. Some companies said that today the interview results have been declared to be declared tomorrow. Accordingly, the number of selected students can increase further. At the same time, the students who got jobs in the job fair thanked the University of Sanskriti and said that it was a big opportunity for us to get a direct interview in so many companies

## Over 1.4 Lakh Food Processing Projects Approved Under MoFPI Schemes to Boost Rural Economy

(Gns). In order to enhance food processing infrastructure and to align with the vision of Viksit Bharat, Ministry of Food Processing Industries (MoFPI) has been incentivizing setting up/expansion of related infrastructure through its two Central Sector Scheme Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) and Production Linked Incentive Scheme for Food Processing Industry (PLISFPI) and a Centrally sponsored- Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme across the country. Under PMKSY, MoFPI has approved 1134 food processing projects including 41 Mega Food Parks and 395 Cold chain projects across the country till 30.06.2025. Under PMFME Scheme, MoFPI has approved 144517 proposals across the country till 30.06.2025. Under PLISFPI, MoFPI has approved 170 proposals across the country till 30.06.2025.

MoFPI through its schemes, aims towards increasing preservation and processing capacities, reducing post-harvest losses, developing value-added products, bringing innovative technologies, enhancing productivity & efficiency in food processing, fostering entrepreneurship, providing job opportunities and skill development, which boosts economies and contribute in inclusive growth of the country.

One Product (ODOP) under PMFME Scheme. MoFPI provides financial support in the form of grants-in-aid/ subsidy for

providing better returns to farmers and creating employment opportunities also.

Ministry of Food Processing is implementing PLISFPI to support creation of global food manufacturing champions and support Indian brands of food products in international market. The scheme is being implemented over a six-year period from 2021-22 to 2026-27 with an outlay of Rs.10,900 crores.

With the objective to boost investments and sourcing of Indian food products, MoFPI had organized three editions of World Food India (WFI) during the years 2017, 2023 and 2024 which serve a premier platform to highlight investment opportunities and advancements in food processing by facilitating their integration into domestic and international markets. The event brings global food processing companies, innovators, supply chain stakeholders, equipment manufacturers, etc. on a collaborative platform and provide foreign companies with tie-up/business opportunities with its Indian counterparts. This information was given by the Minister of State for Food Processing Industries Shri Ravneet Singh in a written reply in Rajya Sabha today.



Under these Schemes, MoFPI provides financial assistance for setting up of food processing related infrastructure across the country including Kushinagar, Uttar Pradesh. Most of the projects approved by MoFPI are in rural areas and thereby supporting the local farmers. Under PMFME Scheme, MoFPI has approved 261 proposals in Kushinagar, Uttar Pradesh till 30.06.2025. Kushinagar district in Uttar Pradesh has been identified for Banana Cluster under Operation Greens component scheme of PMKSY and Banana has also been identified as One District

setting up of food processing projects thereby creating both processing and preservation infrastructure facilities. The processing facilities created under the component schemes of PMKSY helps in value addition to raw farm produce, thereby fetching higher prices. Similarly, temperature-controlled transport facility, cold storage/ frozen storage/ controlled atmosphere storage facility, and irradiation facility helps in faster movement of raw & finished products thereby reducing post-harvest losses of farm produce and increasing the shelf life of the produce. These measures help in

## AI can create more than 2.3 million jobs in India: Stephen Ezell

Lucknow. FICCI FLO Lucknow, in collaboration with the US Embassy New Delhi, organized an engaging session titled "AI Demystified: What We Need to Know in 2025" at Hotel Renaissance, Lucknow today. The keynote speaker of the event, Stephen Ezell, Vice President, Washington D.C.-based Information Technology and Innovation Foundation (ITIF), delivered a compelling lecture on the impact of artificial intelligence on industries, innovation and global economies. In his address, Stephen said that as AI is automating more jobs, the

risk of job displacement and economic inequality is increasing, which requires proactive measures such as retraining and social safety nets. He pointed out

ity of personal data and the security of AI systems is paramount, which requires stringent measures to prevent misuse and breaches. At the end of the

able information about AI, how AI is shaping the future and how individuals and businesses can adopt this emerging technology. Organised in the presence of FICCI FLO National Senior Vice President Pooja Garg, the event was attended by a large number of FLO members



that excessive reliance on AI can erode human skills and cognitive abilities, which requires a focus on retaining the human capacity for critical thinking and problem-solving. Speaking on the topic of security, he said that ensuring the secu-

event, he pointed out that AI can contribute up to \$1.5 trillion annually to India's GDP by 2030. And over 2.3 million new AI-driven jobs can be created in the employment sector in India in the coming two years. This session provided valu-

including Lucknow Chapter Chairperson Vandita Agarwal, Senior Vice Chairperson Simran Sahni, Devanshi Seth, Jyotsana Habibullah, Vibha Agarwal, Swati Verma and Vanita Yadav.



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