



EDITOR : ASHVINKUMAR KESHAVAL RAMI Regd. Office: TF-01, Nanakram Super Market, Ramnagar, Sabarmati, Ahmedabad-380 005. Gujarat, India.

Phone : 90163 33307 (M) 93283 33307, 98253 33307 • Email : garvigujarat2007@gmail.com • Email : garvigujarat2007@yahoo.com • Website : www.garvigujarat.co.in

## PM Modi on two-day Bhutan visit from tomorrow - a background on historic bilateral ties

(Gns). Prime Minister Narendra Modi will arrive in neighbouring Bhutan on Tuesday for a two-day visit. The visit has been dubbed a vital step forward in further cementing India-Bhutan ties and addressing regional and global challenges together. It also aims to reaffirm India's commitment towards further strengthening strategic, economic, and cultural relations with Bhutan.

PM Modi, in Bhutan, will join King Jigme Khesar Namgyel Wangchuck and inaugurate the 1,020-megawatt Punatsangchhu-II Hydroelectric Project, a key milestone in bilateral cooperation.

The PM is also set to join the celebrations of the 70th birth anniversary of Bhutan's Fourth King, Jigme Singye

Wangchuck. He will also sit for talks with former Prime Minister Tshering Tobgay to discuss more avenues for bilateral collaboration. During his visit, the Indian PM will also take part in the Global Peace Prayer Festival and offer prayers to the Sacred Relics of Lord Buddha at the historic Tashichhodzong monastery in the capital Thimphu, underscoring the intrinsic cultural and religious relations shared by the two Himalayan countries. Ahead of the visit, PM Modi on Sunday expressed gratitude to the people of Bhutan for giving a warm and reverent reception to the Holy Relics, brought recently from India. Writing on X, the PM described the relics as powerful symbols of peace, compassion, and harmony that bring together the spiritual

heritage of both countries.

"Heartfelt appreciation to the people and leadership of Bhutan for the reverent welcome accorded to the Sacred Relics of Lord Buddha from India. These relics symbolize the timeless message of peace, compassion, and harmony. The teachings of Lord Buddha are a sacred link between our two nations' shared spiritual heritage," the PM wrote.

Historic ties, from energy to tourism

It is important to note that diplomatic ties between India and Bhutan were first established in 1968, and these are governed by the Treaty of Friendship and Cooperation signed in 1949. The bilateral treaty was revised in February 2007.

Indian and Bhutanese leaders continue to engage

in regular political and official exchanges as a key pillar of the bilateral friendship and cooperation. In 2014, after



being sworn in as the Prime Minister of India for the first time, Modi chose Bhutan for his first overseas visit, underscoring the importance New Delhi attaches to the tiny Himalayan country. Since

then, Modi has travelled to Bhutan several times, including for a landmark state visit in March 2024 during which

Bhutan's King Jigme Khesar Namgyel Wangchuck and Prime Minister Dashi Tshering Tobgay have also visited India many times on official visits. As regards development partnership, India has been supporting Bhutan in its socio-economic development ever since the formulation of its first Five-Year Plan in 1971. For example, the Government of India has extended Rs 10,000 crore grant for Bhutan's current (13th) Five-Year Plan.

The two countries have also been cooperating in the field of energy and have jointly developed five major hydro-electric projects (HEPs) in Bhutan totaling

3156 MW, including 336 MW Chukha HEP, 60 MW Kurichhu HEP, 1020 MW Tala HEP, 720 MW Mangdechhu HEP, and the recently completed 1020 MW Punatsangchhu-II HEP. A 1200 MW Punatsangchhu-I HEP is under construction.

Further, bilateral agreements, including the 2007 India-Bhutan Friendship Treaty and the 2016 India-Bhutan Agreement on Trade, Commerce and Transit, allow for a free trade regime between the two countries and also grant Bhutan duty-free transit of goods to/from third countries. Also, India continues to remain Bhutan's top trading partner.

The two neighbours also continue to work on improving connectivity, and the endeavours include establishing cross-border rail links,

strengthening road connectivity, establishing integrated Check Posts and trade routes, new immigration points, multi-modal trade routes, and digital connectivity. In September this year, the two countries inked a landmark agreement for establishing railway links, including Kokrajhar-Gelephu (69 km) and Banarhat-Samtse (20km) links with a total estimated cost of Rs 4033.34 crore.

Space and FinTech are two other areas of cooperation between the two nations. Further, people-to-people cooperation continues by way of education and capacity building. The India-Bhutan Foundation (IBF), set up in 2003, continues to promote activities in educational, cultural, scientific, and technical fields.

## Uddhav likely to pitch MVA-MNS alliance to Cong for Maha civic body polls

(Gns). Shiv Sena chief Uddhav Thackeray is expected to speak to Congress president and Leader of the Opposition in the Rajya Sabha, Mallikarjun Kharge as well as Leader of Opposition in the Lok Sabha, Rahul Gandhi, to pitch a Congress-led Maha Vikas Aghadi (MVA) alliance with the Raj Thackeray-led Maharashtra Navnirman Sena (MNS), to fight the local civic body polls in Maharashtra.

However, senior Congress leader Vijay Wadetiwar told media persons in Mumbai on Monday that Congress will contest the Brihanmumbai

Municipal Corporation (BMC) elections "on its own".

To add to the confusion, local Nashik district



Congress leader Rahul Dive told media persons at a Maha Vikas Aghadi (MVA) press conference in

Nashik on Monday that "We have been given instructions by senior Congress leaders to take decisions at the local level. So we have

been given instructions by senior Congress leaders to take decisions at the local level. So we have

decided to join hands with the Raj Thackeray-led MNS. We will brief our senior Congress leader

Balasaheb Thorat about the decision and follow the order of the party high command".

Yet, Maharashtra state Congress spokesperson Sachin Sawant in Mumbai, promptly denied on Monday that his party had taken any final decision to align with the Raj Thackeray-led MNS in Nashik.

Senior Congress Vijay Wadetiwar said in Mumbai on Monday, "Our Brihanmumbai Municipal Corporation (BMC) leaders have decided that we will fight the local civic polls independently. The decision has been taken at the local level after discussing with the high command.

## BJP started resorting to dishonesty even before UP assembly elections are announced: Akhilesh

(Gns). Samajwadi Party national president and former chief minister Akhilesh Yadav on Monday leveled serious charges against the Uttar Pradesh government and the Election Commission of India (ECI), saying dishonesty of the BJP dispensation is visible even before the 2027 assembly elections in the state are announced.

Addressing a press conference at the SP headquarters in Lucknow on Monday, Akhilesh Yadav claimed, "There are still 427 days left for the assembly elections, but the government has already started preparing to manipulate the electoral process.

He alleged that there are many serious complaints against the Election Commission. It is out to tamper with the voter list even though the 2003 voter



list was the cleanest. "The report submitted in Ayodhya is unreadable.

The government used a district magistrate (DIS) officer, who was under investigation, to help with voting. This government is dishonest at every level,"

said the former chief minister adding, today everything in the state is expensive and the government

has no control over anything. Without naming anybody, he said, albeit sarcastically, "Some people show off by holding children in their laps, but the public understands everything."

Questioning the validity of the Jal Jeevan Mission, he said, "The budget is being wasted as there is no water in the mission." He also alleged collusion of officials in encroaching government land. The government's intelligence system is so weak that it has no clue about the "infiltrators sneaking in, as if there are elections".

## Party MP Ruhallah haunts NC ahead of tomorrow's bypoll for Budgam assembly seat

(Gns). The Budgam bypoll has turned into an unexpected headache for Chief Minister Omar Abdullah, as what was supposed to be a routine contest for the National Conference has spiralled into a political embarrassment, with NC's own MP, Aga Ruhallah, refusing to join the campaign and instead slamming his party's "broken promises".

Ruhallah's rebellion couldn't have come at a worse time—he didn't just sit out; he armed Mehbooba Mufti's PDP and other rivals with fresh ammunition to target Omar on the campaign trail.

The irony was that Ruhallah was Omar's handpicked choice to

replace his father and party patriarch, Dr Farooq Abdullah, in Srinagar during the last Lok Sabha polls.

Now, the protégé seems to be haunting the mentor.

Ruhallah won the Budgam assembly seat in 2002, 2008, and 2014.

The Budgam seat, vacated by Omar himself after he chose to retain Ganderbal, has suddenly become the epicentre of NC's internal rumblings—and Omar's biggest political test yet.

Polling for the Budgam and Nagrota seats will be

held on Tuesday, and the counting will take place on 14 November.

It is not a cakewalk for the BJP in Jammu's Nagrota seat that fell vacant following the death of a towering party leader, Devender Singh Rana, who was the younger brother of the

Union Minister Dr Jitendra Singh. Rana's daughter, Devyani Rana, is contesting the byelection on the BJP ticket. She is facing a tough contest from Panthers India candidate and former Education

Minister Harshdev Singh, as well as NC's Shamim Begum, a sitting member of the district development council.

The NC that won the seat in ten elections is locked in a close contest with the PDP in Budgam, where 17 candidates are in the fray. Being a Shia-dominated constituency, the main contest is between NC's Aga Syed Mahmood Mosavi and PDP's Aga Syed Muntazir.

Omar has single-handedly campaigned for the NC candidate, whereas Mehbooba Mufti and her daughter Iltija Mufti have held a series of poll rallies. Local leadership of the BJP sought votes for its candidate, Syed Mohsin.

## Shah sets five-year target for urban cooperative bank in every 2 lakh-plus town

(Gns). Union Cooperation Minister Amit Shah on Monday set the goal to have an urban cooperative bank in every town with a population of over 2 lakh persons in the next five years.

He emphasized that urban cooperative banks are becoming a medium for providing support to small traders, the middle class, small businesses, and vulnerable sections, offering them self-employment

opportunities. Shah said that it is not an easy task, but with combined efforts and determination by the cooperative sector and by slowly removing all the hindrances, the goal can be achieved.

However, the umbrella organization, like NAFCUB and the sector will have to move ahead and work with a lot of deter-

mination. Shah on Monday

addressed an international conference on the urban cooperative credit sector, where he mentioned about the ongoing efforts in the country to empower and expand the cooperative

sector and the cooperative credit societies, adding that the RBI has also played a role in their reforms.



Highlighting a significant improvement when it comes to the cooperative sector, the minister said that during the past two years, the NPA (non-performing assets) have shown a decline, coming down from 2.8 per cent to now just 0.6 per cent.

Shah also shared the launch of two mobile applications – Sahakar Digi Pay and Sahakar Digi Loan, designed for the urban cooperative banks.

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# Editorial

## Broken Earth

The global climate summit or COP30 in Belém was meant to be a reaffirmation of collective resolve, a moment to steady the world's faltering climate ambition. Instead, it has revealed how deeply divided the international response has become. The absence of major emitters and the open discord among attending leaders mark a turning point: climate action is no longer the common cause it once seemed.

The sharpest fault line is political. Populist leaders continue to exploit economic anxieties to discredit climate science, framing it as an elitist project designed to punish industrial success. Such rhetoric resonates with sections of the public weary of inflation, energy crises, and global disruptions. But it also represents a perilous retreat from reality. As the evidence of climate change becomes ever more visible ~ from deadly hurricanes to record droughts ~ the denial of science is no longer a difference of opinion. It is an act of sabotage against the future. At the summit, several leaders spoke candidly about these "extremist forces" that distort facts and mislead citizens. Their anger is justified. Climate misinformation is not an abstract threat ~ it delays transitions, blocks funding, and undermines the trust on which international cooperation depends. Yet, moral outrage alone cannot substitute for coherent strategy.

Even those who profess commitment to the cause often falter when domestic politics intrude. The decision by the United States to walk away from a landmark rainforest protection fund has left the host country humiliated and others disillusioned. Forests like the Amazon and Congo Basin are not just national treasures; they are planetary stabilisers. To withhold promised support for their protection is to betray the very logic of global solidarity. Such reversals feed cynicism and embolden those who argue that climate diplomacy is mere theatre. For all the speeches about "urgent optimism," the reality is that optimism requires more than conviction ~ it demands credibility. Promises must be matched by delivery.

The moral vocabulary of climate action ~ justice, equity, stewardship ~ rings hollow when financing remains a bargaining chip rather than a shared duty. The planet is running out of time, but politics is running out of patience. The longer leaders delay, the narrower the path to recovery becomes. Every missed target and every broken promise deepens the trust deficit that has already crippled collective progress on one of humanity's greatest existential tests. The tragedy of Belém lies not in the harsh words exchanged, but in the silence of those who stayed away.

When the world's largest emitters opt out of the conversation, the message is unmistakable: the climate crisis may be global, but the responsibility to act remains unevenly borne. The result is paralysis disguised as diplomacy ~ a dangerous illusion that the Earth cannot afford. What this summit exposes is not a failure of science or even of money, but of political imagination. The fight against climate change will not be won through rhetoric or rivalry, but through the humility to cooperate. Until that spirit returns, the Earth will continue to fracture.

# Water at the heart of climate resilience

(Gns). UN climate summits like the annual Conference of the Parties (COPs) have historically laid predominant emphasis on reducing carbon emissions, increasing the capacities for renewable energy, and establishing finance mechanisms. But in recent years, there is growing recognition that climate change is experienced primarily through water. This increased acknowledgement of water as a primary issue was seen during the COP 28 in Dubai, United Arab Emirates, which highlighted water as a significant cross-cutting issue. During COP 28, over 50 countries signed the Dubai Water Declaration, endorsing the integration of water and climate policies.

By incorporating water resilience into the official Action Agenda, COP 30 further leverages and consolidates this momentum. The focus on water has grown stronger as the world gets ready for COP 30, the 2025 United Nations Climate Change Conference that will be held in Belém, Brazil. The nexus between water, energy, food, ecosystems, human health, and climate change highlights the fact that water is part of both the climate crisis and the solutions. The critical importance of the water sector is evident and unmistakable.

Fundamentally, the efforts to adapt to and mitigate climate change are linked with the hydrological cycle, which is being disrupted by rising temperatures, deforestation, and pollution.

To systematically address water resilience across various geographic, sectoral, and political scales, we need to implement integrated water resource management (IWRM). Climate security without water security is unattainable for any nation and therefore warrants

This human aspect emphasises the need for water to remain a key component of climate action. It establishes a connection between global goals and the reali-



ties encountered by communities and ecosystems. This element serves as a reminder to decision-makers that resilience ultimately manifests in lives and livelihoods. Even though problems with water quantity, such as droughts and floods, are often in the news, water pollution is an equally urgent but under-represented dimension of the climate crisis. It is anticipated that COP 30's agenda will integrate pollution within the broader framework of adaptation, linking water quality, public health, and climate resilience. The discussions may focus on: Pollution-driven carbon and methane emissions from degraded water bodies. Nature-based solutions (wetlands, mangroves) for filtering and storing water. International financing for pollution control and wastewater management. While there have been several discourses on flood and drought mitigation, a lot needs to be done on the aspect of water pollution control, especially chemical and micropollutant contamination, which impacts public health the most. In this context, it is crucial to identify solutions and formulate strategies and action plans for tackling

both point and non-point sources of pollution, including contaminants of emerging concern (CECs) that encompass a range of substances from pharma-

ceuticals and personal care products to industrial chemicals. The next level of systems thinking needs to include these pollutants, which are being found more often in surface and groundwater as well as other parts of the environment, but are not properly controlled, creating complicated risks for human health and the environment. International collaboration can drive knowledge and technology transfer, as in the case of the India-Norway Cooperation Project on Capacity Building for Reducing Plastic and Chemical Pollution in India (INOPOL), which focuses on land-based plastic pollution and Persistent Organic Pollutants (POPs) impacting the marine ecosystem. The fact that COP 30 takes place in Brazil, which holds the majority of the Amazonian rainforests, gives it both symbolic and practical significance. This region is characterised by the critical role of water in sustaining life while simultaneously facing challenges such as floods, droughts, and pollution, which illustrate the pressures of a changing climate. The Amazon rainforest highlights the critical nexus between forests,

rainfall, and river systems. Brazil intends to leverage COP 30 to demonstrate Amazon stewardship as a global model for water and climate, integrating indigenous knowledge, scientific advancements, and low-carbon development within the largest watershed on the planet. COP 30 presents an unparalleled opportunity to incorporate water security and water quality into climate finance, planning, and governance frameworks. As negotiators gather in Belém, the message is clear: "There is no climate resilience without water resilience." COP 30 presents an opportunity to transition from acknowledgement to tangible outcomes, moving beyond symbolic pledges to quantifiable, enduring transformations. As Retno L.P. Marsudi, UN Special Envoy on Water, aptly put it, "There's no need to reinvent the wheel, only to get the wheels moving." The goals of the Paris Agreement will remain unattainable without resilient water systems. Water drives mitigation, underpins adaptation, and sustains resilience. There can be no green energy transition, food security, or sustainable cities without it. Belém must become the pivotal moment when the world overcomes fragmentation and achieves integration across sectors, including water pollution control and climate resilience, to function as a unified system. Only then can water move from the margins of the climate agenda to its foundation, the system through which every commitment must flow. Climate High-Level Champions are appointed for each COP Presidency to mobilise action beyond governments, linking negotiations with businesses, cities, and civil society to accelerate real-world implementation. The speakers at World Water

# The Comprehensive Nuclear Test Ban Treaty (CTBT) 1996

(Gns). The Comprehensive Nuclear Test Ban Treaty (CTBT) 1996, which prohibited "any nuclear weapon test explosion or any other nuclear explosion" was signed by 187 countries, including Russia, China and the United States. All countries in the world, even non-signatories, abide by the terms of the treaty, and there have been no nuclear tests, except by North Korea, in the 21st century ~ despite the US and China not ratifying the agreement,

Russia rescinding its ratification in 2023, and India and Pakistan not signing the agreement at all. Therefore, US President Donald Trump's post on Truth Social, on 30 October 2025, just before his meeting with Chinese President Xi Ping, that, 'because of other countries testing programs', he had instructed the US Department of War to 'start testing our Nuclear Weapons on an equal basis ... immediately,' set the cat among the pigeons. That Trump was himself confused could not be

denied; Trump addressed his order to the Pentagon rather than the Energy Department, which administers nuclear tests. Trump's allegations about countries (China, Russia and Pakistan), conducting nuclear tests on the sly, are not independently verifiable, with seismic monitoring not recording any large nuclear weapons tests since 1996. Notably, all three countries, China, Russia and Pakistan, have denied testing nuclear devices in violation of the Comprehensive Nuclear



Test Ban Treaty. However, Trump's fulminations have drawn a sharp response

from the countries named by him. In a televised appearance Russian President Vladimir Putin said that he had instructed the Foreign and Defence ministries to bring proposals "on the possible start of work on the preparation of nuclear weapons tests." Similar threats have not emanated from China and Pakistan, but both may follow Russia ~ if Trump carries out his threat of testing nuclear weapons. Contrary to perception, the Comprehensive Nuclear Test Ban Treaty does not entirely prohibit testing of nuclear devices. The Comprehensive Nuclear Test Ban Treaty expressly prohibits only supercritical tests ~ which involve a limited amount of nuclear material but produce a chain reaction ~ and full nuclear explosion tests. But the treaty does allow a nuclear-armed country to conduct subcritical testing i.e., tests that do not initiate a chain reaction ~ to assess the reliability of their nuclear material and associated hardware. Also allowed is the testing of delivery systems, to ensure that nuclear-armed missiles and projectiles work as intended. Modernisation of

nuclear weapons and increased testing of nuclear-delivery systems ~ activities allowed under CTBT ~ tend to destabilise the fragile nuclear equilibrium that has held for the last thirty-odd years. That said, path-breaking technological advancements in critical fields, including AI, have heralded a more dangerous nuclear age, where all nuclear-armed states, US, China, Russia, Britain, France, India, Israel and Pakistan, have increased their nuclear capabilities manifold. According to assessments by US agencies, taking advantage of the exceptions allowed under CTBT, China is modernising, diversifying and expanding its nuclear arsenal exponentially ~ with its 2020 stockpile of 200 nuclear warheads projected to grow to 1500 by 2035. Additionally, since 2020, China has started construction of approximately 350 new missile silos. The US-Russia New Strategic Arms Reduction Treaty (START) 2010, which limits the nuclear arsenal of both countries to 1,550 deployed warheads, does not stop them from modernising their weapons. Significantly, START expires in 2026, and Russia had suspended its participation in 2023. However, both Russia and the US have informally agreed to extend it by a year. Despite such pragmatism, subterranean developments point to continued one-upmanship; after holding nuclear launch drills and testing a nuclear-powered Poseidon super-torpedo, Russia tested its new nuclear-powered and nuclear-armed cruise mis-

sile Burevestnik in October 2025. According to analysts, with its vast infrastructural and IT advantage, the US continues in pole position, by maintaining a test moratorium. Simultaneously, the US has modernised its nuclear arsenal by experimentation, computer simulation technology and tests allowed under the Comprehensive Nuclear Test Ban Treaty. Alarming, strategic arms control agreements have been allowed to lapse. The world has become an unsafe place with a maverick like Trump at the helm of the world's most powerful country; one who does not think twice before threatening other countries with war, and promoting strife by its satellites, as also vainglorious men like Xi and Putin, in power in China and Russia, who mirror Trump's antics. The US return to nuclear test explosions, will definitely trigger testing by other nuclear-armed states. Thus, the spectre of an arms race and a possible environmental Armageddon, is not too far from realisation. The casual way and the vague words Trump used to announce his intention of resuming nuclear testing ~ through social media ~ reflects an erosion of responsibility and age-old norms. True to his habit of playing fast and loose, in a television interview on 2 November, Trump alleged that Russia and China had been secretly testing nuclear weapons and that the United States would follow their lead, but do so publicly; however, on 5 November, Trump publicly stated that he was "working on a plan to denuclearize the three of us," i.e., US,

Russia and China. This nuclear uncertainty is in addition to the uncertainty unleashed by the narrowly averted trade war between the USA and China. To recapitulate: responding to a 9 October announcement of the Chinese Ministry of Commerce, which imposed new limits on rare-earth exports, and required battery-makers to obtain a licence to export goods, kit or ingredients, President Trump threatened to impose an extra 100 per cent tariff on Chinese goods, as well as retaliatory controls on critical US exports to China. Ultimately, saner counsel prevailed and true to his reputation of TACO (Trump Always Chicks Out), after meeting President Xi in South Korea, Trump put off the 100 per cent tariff on Chinese goods and new export controls by a year. China on its part promised to delay the new restrictions on export of rare earths. China also said both sides had agreed to expand their farm trade, meaning thereby that US soybean exports were likely to be resumed. Busy with their own strategic calculations, the two richest nations, responsible for 42 per cent of the world's GDP, hardly noticed how a trade war between them would have impacted poorer nations ~ breaking long-established supply chains, and driving up prices of many commodities, including food grains. On his part, for almost the last four years, the Russian President has been engaged in a war with Ukraine, which has seriously affected

# Boundless Belief

India's first Women's World Cup victory was not just a sporting milestone ~ it was the crystallisation of decades of perseverance, family faith, and the quiet revolution of ambition taking root in small-town India. The women who lifted the trophy did more than win a tournament; they redrew the map of Indian aspiration. Each player's story speaks of a personal odyssey through scarcity and scepticism. Their journeys began in narrow lanes, on uneven fields, with second-hand bats and dreams often dismissed as unworthy. What makes this victory historic is not only that India are world champions, but that the champions themselves emerged from the very corners of the country where opportunity is still rationed by gender, geography and class. Their victory is not just an athletic achievement but cultural renewal ~ a reminder that gender equality advances most powerfully when success is earned, not granted, and

when excellence forces recognition over tokenism. Captain Harmanpreet Kaur's embrace of her father after the final captured more than joy ~ it carried the weight of countless families who chose belief over convention.



Her father's quiet defiance of social ridicule in Punjab's Moga town for letting his daughter play cricket reminds us that social progress in India often begins not in legislatures but in living rooms, when parents refuse to accept limits for their daughters. Amanjot Kaur's composure under pressure, whether

catching under a swirling sky or playing a critical innings, mirrors the patient resilience of a family that built her future from a carpentry workshop. The hands that carved her first bat made her victory possible, a powerful metaphor for India's working-class families who invest in dreams before they can afford to. Radha Yadav's story ~ from a pavement stall in Mumbai's Kandivali to the world podium ~ belongs to the annals of modern India's self-made generation. Her father's milk and vegetable stall financed a

dream that returned, in triumph, to the same lane as a family-run shop named after her. It is a full circle not just for one family, but for a country learning that social mobility can be a team sport too. And in Renuka Singh Thakur's disciplined spell ~ tight, unfussy, unshowy ~ lies the story of India's silent achievers. Her late father's memory and her mother's endurance were the unseen scaffolds of a career that has now shaped national history. The women's victory should also serve as a policy cue. Investment in women's sport is not charity; it is nation-building. Infrastructure and scouting must expand beyond metros, because talent clearly has. The triumph at DY Patil Stadium was more than a scoreboard result. It was the sound of India's small towns finding their voice, the echo of mothers who refused to give up, and the promise of a nation that can no longer afford to overlook its daughters



## Delhi Red Fort Blast: PM takes stock of situation; high alert in UP

(Gns). Prime Minister Narendra Modi on Monday took stock of the situation in the wake of the high-intensity blast near Delhi's Red Fort that killed eight people and injured 24, even as a political blame game erupted with AAP MP Sanjay Singh alleging Pakistan's involvement.

Government sources confirmed that the Prime Minister spoke to Union Home Minister Amit Shah and took an update on the situation, which is being closely monitored at the highest level.

The development came hours after the explosion ripped through a slow-moving car near the historic monument. Delhi Police Commissioner Satish Golcha provided details on the incident, stating, "Today at around 6.52 pm, a slow-moving vehicle stopped at

the red light. An explosion happened in that vehicle,



and due to the explosion, nearby vehicles were also damaged."

While the National Investigation Agency (NIA) and other forensic teams began their official investigation on the sealed-off site, AAP leader Sanjay Singh launched a sharp political attack. He stated, "Only Pakistan is capable of such a despicable act. Modi has

boosted the morale of Pakistani beasts by declar-

ing a ceasefire... An attack on the Red Fort is an attack on the symbol of our pride. The country is not safe under Modi's watch."

In a contrasting tone, senior AAP leader and Delhi Deputy Chief Minister Manish Sisodia posted on X, calling the news "extremely worrying" and wishing a speedy recovery for the injured. "In such

times, maintaining peace and restraint is our greatest strength. We can only answer terror and fear with our unity," he wrote.

According to Dr. BL Chaudhary, Medical Superintendent of Lok Nayak Jai Prakash Hospital (LNJP), "Eight of them died before reaching the hospital, while six are severely injured." The blast set multiple vehicles ablaze and shattered nearby windowpanes, causing widespread panic.

Uttar Pradesh on High Alert

In the wake of the explosion, an alert has been issued across Uttar Pradesh. Chief Minister Yogi Adityanath directed the state police to be on high alert and ensure intensive checking and security arrangements, according to an official statement.

## Lucknow-based doctor arrested in Faridabad in J&K Police counter-terror operation

(Gns). In a major counter-terror operation, the Jammu and Kashmir Police on Monday arrested Dr Shaheen Shahid, a Lucknow-based woman doctor, from Faridabad.

Police recovered an AK-47 rifle, live cartridges and other suspicious materials from her car. Dr Shahid has been taken to Jammu and Kashmir for further interrogation.

According to police sources, Dr Shaheen Shahid, a resident of Lalbagh, Lucknow, was allegedly associated with Dr Muzammil Shakeel, who had earlier been arrested from Faridabad in connection with a terror conspiracy. Shahid was reportedly in a relationship with Shakeel and had allowed him to use her vehicle.

Investigators claim that Dr Shahid maintained close contact with several Pakistan-based terror outfits including Jaish-e-Mohammed (JeM) and Ansar Gazwat-ul-Hind (AGuH).

Initial findings suggest that the module was planning to conduct terror activ-

ities across multiple Indian states.

So far, seven individuals

between Jammu & Kashmir and Delhi. Agencies are currently analyzing her



have been arrested in connection with the case, and authorities have seized over 2,900 kilograms of IED-making material.

Dr. Shahid was reportedly linked to Al-Falah University in Faridabad, where she was associated with an academic or health-care-related project. Investigators are now probing whether the university or its resources were used for terror funding or recruitment.

Officials revealed that Shahid had been in touch with several suspicious individuals and had travelled multiple times

mobile data, banking records, and international call logs to trace the network's financial and communication trail.

The arrests follow the November 7 capture of Dr Adil Ahmad, a resident of Anantnag, from Saharanpur, Uttar Pradesh. Adil, a former doctor at Anantnag's Government Medical College, was found involved in putting up pro-Jaish-e-Mohammed posters in Srinagar last month, which had triggered tensions in the city.

During Adil's interrogation, police discovered links to Dr Muzammil Shakeel, a

Pulwama native and faculty member at Al-Falah University, Faridabad.

A raid at Shakeel's rented accommodation in Dhauj village, Faridabad, led to the seizure of 360 kg of explosive material, several timers, batteries, assault rifles, pistols, and ammunition.

Authorities confirmed that the seized explosives included ammonium nitrate, not RDX.

The Jammu and Kashmir Police stated that the arrested individuals were operating under instructions from foreign handlers and communicating through encrypted social media channels.

The investigation has now expanded to trace links between Uttar Pradesh, Delhi, Haryana and Jammu & Kashmir, as agencies suspect that more individuals may be part of the network.

Given the sensitive nature of the operation, officials have refrained from disclosing further details, but sources confirm that more arrests are expected in the coming days.

## K Jayakumar appointed new Travancore Devaswom Board president

(Gns). The Kerala government has appointed former Chief Secretary K Jayakumar IAS, a veteran administrator with extensive experience in managing Sabarimala affairs, as the new President of the Travancore Devaswom Board (TDB).

The official order appointing Jayakumar was issued on Monday. His term will be for two years, and the appointment will take effect from Friday. The tenure of the outgoing TDB President, P S Prasanth, ends on November 13. The government has also



issued an order appointing K Raju as a member of the Board.

Facing public criticism in the wake of the alleged

gold theft at the Sabarimala temple, the LDF government decided to bring in the widely respected former Chief Secretary to lead the

TDB.

The government and the CPI(M) leadership reportedly zeroed in on Jayakumar considering his extensive experience in Sabarimala administration — having earlier served as Devaswom Secretary, Chief Devaswom Commissioner, and Chairman of the High Court-appointed high-powered committee on Sabarimala.

The appointment is seen as a move to restore credibility and bring stability to the Travancore Devaswom Board amid the ongoing controversy.

## Telangana anthem lyricist Ande Sri passes away at 64

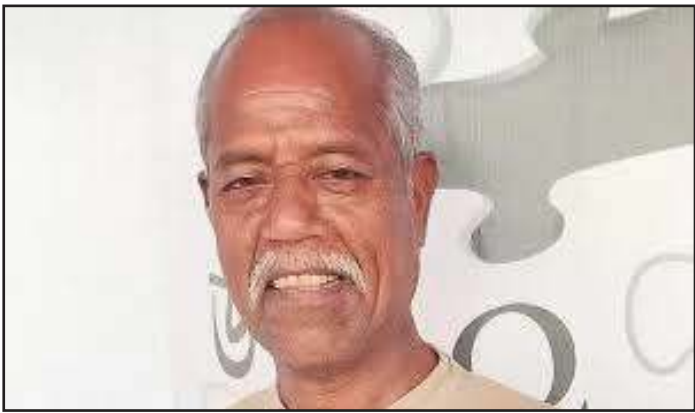
(Gns). Noted Telugu poet Ande Sri, who penned Telangana's anthem "Jaya Jayahe Telangana," passed away in Hyderabad at the age of 64.

Expressing grief over the poet's demise, Prime Minister Narendra Modi said Ande Sri was the voice of the people whose words beautifully blended social consciousness with lyrical grace.

Chief Minister A Revanth Reddy has directed officials to make arrangements for a state funeral for the poet, who inspired the Telangana statehood movement with his powerful lyrics.

Born Ande Yellaiah, who later adopted the pen name Ande Sri, he rose from humble beginnings. An orphan from the Dalit community, he never attended

school and even worked as a shepherd in his childhood, battling abject poverty.



Despite these hardships, many of his songs became rallying cries during the Telangana statehood movement.

Although "Jaya Jayahe Telangana" had long been treated as the unofficial anthem as agitators refused to sing "Maa Telugu Talliki," the official song of undivided Andhra

Pradesh—the composition did not receive formal recognition under the BRS

government led by K. Chandrasekhara Rao. The Congress government, after coming to power, officially accorded it the status of the state anthem.

Condoling his death, Prime Minister Modi said: "The passing of Ande Sri leaves a deep void in our cultural and intellectual

landscape. His thoughts reflected the soul of Telangana. A prolific poet and thinker, he was the voice of the people, articulating their struggles, aspirations and undying spirit. His words had the power to stir hearts, unite voices and give shape to the collective pulse of society. The way he blended social consciousness with lyrical beauty was outstanding."

Congress leader and Leader of the Opposition in Lok Sabha Rahul Gandhi also expressed his condolences, saying: "His voice gave Telangana its soul through 'Jaya Jayahe Telangana,' a song that became a symbol of identity, resilience and collective pride. In his passing, we have lost a cultural icon."

Chief Minister Revanth Reddy will attend the funeral tomorrow.

## Heritage enthusiasts explore lesser known sites close to the revered Puri Jagannath temple

(Gns). The 15th edition of the Puri Heritage Walk, held yesterday, explored the history, architecture, and cultural significance of several lesser-known heritage sites located in Puri Sadar Block.

The walk not only highlighted Odisha's rich temple building tradition but also brought attention to centuries-old shrines lying in the shadow of the iconic Jagannath Temple.

The walk commenced early on the second Sunday morning from Atharanala. Participants first passed through Jagannath Ballabh village before reaching Mali Balia village, where they offered prayers at the ancient Neelakantheswar Mahadev Temple.

Dating back to the Ganga dynasty era, this rare shrine houses both Shiva and Shakti worshipped together in a single sanctum sanctorum, which is a unique architectural and spiritual feature. Local legend states that a king of that period received divine instruction in a dream to bring Goddess Mangala from Puri and install her

here.

Remarkably, all rituals at this temple follow the exact rituals of the Sri

spellbound.

A short distance away, the walkers reached the serene premises of Maa



Jagannath Temple, Puri.

The group then proceeded to Budha Nrusingha Temple in Jagannathpur village of Chalisbhatia Panchayat, where a five feet tall ancient idol of Lord Nrusingha stands majestically. Next stop was the 15th-century Shaiva peetha Rudreswar Mahadev Temple at Bangurba village under Balipada Panchayat. The exquisite carvings on the mukhashala (entrance hall) and garbhagriha (sanctum), along with centuries-old pillars still standing tall, left participants

Khurukhuri Temple. After offering chuda ghasa bhoga to the goddess, they continued along the Bhargavi river embankment to Radha Madhab Temple at Dhol village near Biranchidaspur.

In the cool, tranquil courtyard, founder Shri Ravi Das shared fascinating details on how the Patitapabana idol here was miraculously found floating near the river bank during the 1999 super cyclone, following which priests later constructed the present temple.

The grand attraction of

the day was the magnificent Bateswar Temple at Gadmrugashira village on the southern bank of the Bhargavi embankment. Built during the Somavamsi reign in the 10th century, this pancha-ratha (five chariots) style Shiva temple follows ancient Utkaliya shilpa shastra and bears striking resemblance to Lingaraj Temple (Bhubaneswar), Markandeswar, and Yameswar temples of Puri.

The walk was conducted under the guidance of heritage researcher Devi Prasanna Nanda, with coordination by Dr Kumar Arojyoti, co-coordinators Pandit Siddharth Acharya and Ashoka Manjari Nayak.

Organizers of Puri Heritage Walk resolve to document and popularise the region's hidden architectural treasures, fostering greater community pride and boosting heritage tourism beyond the main Jagannath Temple circuit. Organisers expressed hope that these unexplored gems will soon find their rightful place on Odisha's tourism map.

## First ED, then CBI and now SIR as a political weapon to intimidate DMK ahead of 2026 election

(Gns). Having tried the Enforcement Directorate (ED) and the Central Bureau of Investigation (CBI) to intimidate the DMK, the Modi government has now unleashed the Special Intensive Revision (SIR) of electoral rolls as a weapon, Chief Minister and ruling DMK president MK Stalin alleged on Monday.

He called upon party functionaries and cadre to make Tuesday's protest against the SIR by the DMK and its allies, including the Congress, VCK, Left Parties, MDMK, IUML and others, at all dis-

trict headquarters a grand success. "The BJP is waging a war against the DMK in the guise of SIR. But, it

bound to fail in Tamil Nadu," he asserted, speaking after solemnising the marriage of party's Srirangam legis-



would not succeed and the saffron party's plans are

lator M Palaniyandi's son at Trichy.

Continuing his tirade against the Election Commission of India (ECI), he termed the poll panel as a handmaiden of the BJP-led Union government and conducting the SIR in a tearing hurry when assembly election is a few months away.

Citing the 'vote chori' expose of Leader of the Opposition Rahul Gandhi, the chief minister said the DMK had been opposing the SIR from the very beginning. "We are not against the SIR per se but demand that it be conducted in a transparent manner without confusion by granting adequate time," he said, adding "if it was the ED and CBI earlier, now, it is the SIR now in an attempt to prevent our victory in the election. Though it might work in other states, it will not in Tamil Nadu so long as the DMK is here."

Turning his ire at the Opposition AIADMK for impleading in the case filed by the DMK in the Supreme court challenging the SIR, Stalin said this raises doubt about their intentions. "Though the SIR poses the danger of disenfranchising large sections of the voters, they are for the SIR, they should have filed a separate petition instead of impleading. They are acting at the behest of others," he said.

## All eyes on Seemanchal and Magadh as Bihar braces for decisive phase of assembly polls

(Gns). After a record 65.08 per cent voter turnout in the first phase of the Bihar Assembly elections, there is noticeable enthusiasm among voters for the second phase of polling on Tuesday.

The historic turnout has raised the political temperatures and the heartbeats of the 1,302 candidates contesting from 122 assembly constituencies across 20 districts in the final phase. Over 3.7 crore voters will exercise their franchise to decide their fate.

Politically, these 122

constituencies are divided into three major regions—Champaran, Seemanchal, and the Shahabad–Magadh regions.

The Champaran region, comprising the East and West Champaran districts, has long been considered the BJP's stronghold. In 2020, the NDA had won nine out of 12 seats in East Champaran and eight of the nine seats in West Champaran. However, with changed socio-political equations, the Indo-Nepal border districts have turned into political battlegrounds. The INDIA Alliance and Jan Suraj Party are trying hard

to breach the BJP fortress.

2020, the voting patterns of



In the Shahabad–Magadh region, where the INDIA bloc had won 46 seats and the NDA, 23 in

Yadav, Kurmi, Rajput, Dalit, and Bhumihar communities have emerged as decisive factors. Political observers

believe that if the NDA fails to strengthen its hold in Shahabad–Magadh, it may find it difficult to return to power.

Polling on 24 seats across four districts of the Seemanchal region, where Muslims constitute 40 to 70 per cent of the electorate, will play a decisive role in determining the future of Bihar's power equation.

These constituencies have traditionally been strongholds of the RJD–Congress-led INDIA Alliance. In the 2020 Assembly elections, Asaduddin Owaisi's AIMIM disrupted that equation by

winning five seats in the region. This time too, the AIMIM has put its full strength into these constituencies.

If votes are not divided between the AIMIM and the INDIA bloc, Tejashwi Yadav's path to power could become smoother.

Twelve ministers from Chief Minister Nitish Kumar's cabinet are in the fray. Among the prominent JD(U) candidates are Bijendra Prasad Yadav from Supaul and Leshi Singh from Dhamdaha.

Prominent BJP leaders contesting this election include former deputy chief

minister Renu Devi from Bettiah, Neeraj Kumar Singh Bablu from Chhatapur, Nitish Mishra from Jhanjharpur, and Dr Prem Kumar, who is attempting to win the Gaya Town constituency for the eighth time.

The lone independent MLA in Bihar and a cabinet minister, Sumit Kumar Singh, is contesting again from Chakai.

Other notable candidates in this phase include LJP (Ram Vilas) Bihar president Raju Tiwari from Gobindganj and Congress state president Rajesh Ram from Kutumba.



# Sanjay Singh to lead Saryu river to Sangam march from Nov 12

(Gns). Aam Aadmi Party (AAP) Rajya Sabha MP Sanjay Singh on Monday announced that the much-awaited “Give us jobs, give us social justice” march will be held from the Saryu River in Ayodhya to the Sangam River in Prayagraj from November 12 to 24.

In a press conference here, Singh said the march would transform into a mass movement against two of the most serious issues facing Uttar Pradesh —unemployment and social injustice. “The theme song for the march, “Main Desh Bachane Nikal Hoon,” is sung by renowned singer Altamash Faridi, with lyrics written by renowned poet and writer Bilal Bhai.” He said, adding that the song



that conveys the suffering of the youth and common people of UP will inspire them to raise their voice for their rights.

The RS member said if there is any state in the country with the highest unemployment, it is UP. Not only is there a shortage of government jobs, but farmers, weavers, and those

involved in cottage and small industries are also struggling with economic crisis and lack of employment. “Farmers don’t get fair prices for their crops, die in fertilizer lines, and are forced to commit suicide due to debt burden. Asha workers, Anganwadi workers, Shiksha Mitras, and instructors — all are

still awaiting regularization.”

The AAP MP also said there is widespread inequality in the education sector, from the reservation scam in the recruitment of teachers from Saryu river to Sangam from November 12 on demand to the mandatory TET exam. Small industries are closing down, and the youth are facing a severe employment crisis.

Speaking on the second major issue of the march, Sanjay Singh said Uttar Pradesh also tops the country in social discrimination and injustice. “Even today, incidents of discrimination against Dalits are being reported in temples, weddings, and public places. Reservation manipulation is commonplace.

# Ageas Federal Life Insurance partners with Muthoot Microfin

10th November 2025: Ageas Federal Life Insurance, one of India’s leading and fastest-growing private life insurers, has announced a strategic distribution partnership with Muthoot Microfin Ltd., aimed at expanding access to life insurance solutions across the country. The collaboration seeks to reach underserved customer segments, including individual entrepreneurs and Small and Medium Enterprises (SMEs), thereby strengthening financial protection and inclusion across both urban and rural markets.

Leveraging the global expertise of the Ageas Group, this strategic alliance enables customers of Muthoot Microfin Ltd. to protect and secure themselves and their loved ones through integrated financial offerings. With approximately 78% of Muthoot Microfin Ltd.’s branches located in non-metro

regions, the partnership will play a pivotal role in deepening life insurance penetration and addressing India’s significant protection gap.

Muthoot Microfin Ltd. has established a strong reputation for empowering underserved communities through accessible financial solutions tailored to their needs. By integrating Ageas Federal Life Insurance’s innovative protection offerings within its suite of offerings — including home loans, business loans, and SME credit solutions; the collaboration will help customers build a comprehensive and protection-led financial ecosystem.

Commenting on the partnership, Mr. Sadaf Sayeed, M.D. & CEO, Muthoot Microfin Ltd., said, “We are pleased to partner with Ageas Federal Life Insurance to bring comprehensive protection options

to our customers. We have always focused on empowering our customers with flexible and transparent



financial services. This collaboration allows customers to integrate insurance along with other financial products and services, supporting long-term financial security.”

Mr. Jude Gomes, M.D. & CEO, Ageas Federal Life Insurance said, “Ageas Federal Life Insurance is redefining insurance distribution through innovative, digitally enabled protection solutions. Our partnership with Muthoot Microfin Ltd.

reflects our commitment to making life insurance accessible to customers across India, especially those in emerging and underserved markets. Together, we aim to deliver easy, meaningful, and superior insurance experiences, aligned with the regulator’s vision of ‘Insurance for All for 2047’”

With India’s growing entrepreneurial ecosystem and increasing grassroot financial participation, the Ageas Federal–Muthoot Microfin Ltd. partnership empowers citizens with convenient access to essential insurance products, right at their doorstep. Together, Ageas Federal Life and Muthoot Microfin Ltd. are committed to delivering a seamless, affordable with customer centric approach to financial security and enabling customers to plan, protect, and prosper with confidence

# NSDL unveils new FPI-FVCI Portal, simplifying market entry for foreign investors

November 10, 2025: National Securities Depository Limited (NSDL) has announced the successful revamp of its Foreign Portfolio Investor (FPI) Portal and the launch of the Foreign Venture Capital Investor (FVCI) Portal — a unified digital platform designed to simplify, accelerate, and enhance the registration and compliance experience for global investors in India’s securities markets.

The upgraded portal was unveiled on November 7, 2025, by Dr. Ruchi Chojer, Executive Director, Securities and Exchange Board of India (SEBI), in the presence of Ms. Aparna Thyagarajan, Chief General Manager, SEBI; Shri Rajesh Anand Gujjar, Chief General Manager, SEBI; Shri Vijay Chandok, MD & CEO, NSDL, Shri Sameer Patil, Chief Business Officer, NSDL; and other senior officials of the company and the DDP

community during NSDL’s 9th Designated Depository Participants (DDP) Conference held in Mumbai.

Empowering global investors with a single window experience: The revamped platform unifies FPI and FVCI registration and operations on a single interface, removing multiple logins and manual steps.

- Foreign Portfolio Investors (FPIs) re overseas entities registered with SEBI that invest in Indian equities, bonds, and mutual funds, supporting capital formation and market liquidity.
- Foreign Venture Capital Investors (FVCIs) are overseas entities investing in venture capital funds or unlisted Indian startups, promoting innovation and entrepreneurship

Key Features and

Enhancements

- Ease of Registration: Guided workflow
- Technology-Driven Design: Built on Angular, .NET Core, and SQL Server for scalability and 3–5 second load times.
- Speaking at the event, Dr Ruchi Chojer, Executive Director, SEBI, said “The new platform reflects SEBI’s vision for a seamless, investor-friendly Indian market — a system that is efficient, transparent, and globally benchmarked.”
- Shri Vijay Chandok, MD & CEO, NSDL, said, “Progress is embodied by the launch of the revamped FPI and FVCI portals. This is not just an upgrade; it’s a powerful commitment from NSDL to empower participants with world-class digital infrastructure.”
- Further, Shri Sameer Patil, Chief Business Officer, NSDL, added, “True progress lies in simplification. This platform embodies that principle — making global access to Indian markets faster, easier, and more transparent.”

flows, validations, and tooltips simplify and streamline the process.

- Traceability: Application tracking and audit trails ensure full transparency
- Single-Window Unified Platform: Unified interface for FPI and FVCI registrations reduces duplication and speeds onboarding.
- PAN Request Automation: API integration with Protean and API Setu cuts turnaround time to 1-2 days.



# Two murder accused arrested in police encounter

**One injured after being shot in Mahavan area, deceased’s mobile and bike recovered**

Mathura. There was an encounter between the police and the wanted accused in Mahavan police station area. During this time, two accused wanted in the murder case have been arrested. In the encounter, one accused was injured by bullet, while the other was caught from the spot.

Police have recovered illegal weapons, cartridges, mobile phone of the deceased and the motorcycle used in the incident from them. This encounter took place on the service road going to Madanpur on Yamuna Expressway on Sunday night. Police had received information that the



Mahavan police team present at the spot

accused wanted in FIR No. 316/2025 (Section 103(1)/238 BNS) were present in this area. The police laid siege, after which the miscreants started firing. In retaliation, Ujala son Rambabu (23, resident of Kauli Pada, Mahavan) got injured by bullet. He was immediately sent to CHC

(22, resident of Premnagar, Mahavan). A Splendor motorcycle and two spent cartridges used in the murder were also recovered from the spot. Area Officer Mahavan Sanjeev Rai said that the injured accused Ujala has a long criminal history. Five cases including theft, assault and Arms Act are registered against him in Mahavan police station. Mahavan police station in-charge Inspector Sudhir Kumar Singh and outpost in-charge Arvind Punia said that on Friday morning, the body of Gaurav, resident of Meena Pada, Mahavan, was found at Ballabhghat on the banks of Gokul Yamuna. The family members had filed a report accusing Gaurav of murder.

# Abandoned by live-in partner, model dies in Bhopal hospital; family alleges love jihad

(Gns). A 27-year-old girl, engaged in modelling, died under mysterious circumstances, after being abandoned at a private hospital in Bhopal allegedly by her live-in Muslim partner prompting the girl’s family to level serious accusations against the man of Love Jihad and murder.

According to the police, the deceased, identified as Khusbu Ahrwar alias Khushi Verma hailed from Mandi Bamora in the Sagar district of the state. She had been living in Bhopal for the past three years and pursuing her modelling career with assignments of various local brands and walking the ramp in fashion shows.

On Monday, her alleged scene. The doctors declared Khusbu dead after



live-in partner, identified as Kasim Ahmad, abandoned her at Chirayu Hospital located on the Bhopal-Indore road and fled the

Hamidia Hospital. The girl’s family rushed to Bhopal after receiving the news about her death. Her family members alleged that her postmortem report revealed serious injury marks all over the girl’s body and also on her private parts.

They alleged that Kasim Ahmad had initially identified himself as ‘Rahul’ and befriended Khusbu.

According to the DCP Mayur Khandelwal, the police have initiated investigations into the case. Sources said in the evening that a police team from the Khajuri police station of Bhopal detained Kasim for questioning in the matter.

# Cervical Cancer Awareness Program Held at Lulu Mall, Lucknow in Association with Kalyan Singh Super Speciality Cancer Institute

Lucknow, A Cervical Cancer Awareness Program was successfully organized today at Lulu Mall, Lucknow, in collaboration with Kalyan Singh Super Speciality Cancer Institute (KSSSCI). The event aimed to raise awareness about cervical cancer, which remains one of the most common cancers affecting women.

Every eight minutes, India loses one woman to cervical cancer, yet the World Health Organization (WHO) has declared it a preventable and eliminable cancer. WHO has set a global goal to eliminate cervical cancer by 2030, which can be achieved through:

- Vaccination of girls between 9 to 26 years, and
- Screening of women between 30 to 60 years

Kalyan Singh Super Speciality Cancer Institute reaffirmed its commitment to this global cause, emphasizing that awareness, early screening, and



vaccination are key to eliminating the disease.

The awareness event at Lulu Mall combined education with engagement through Nukkad Natak (street play), quiz competitions, games, and gift distributions, making learning

present. They interacted with the audience, addressed queries, and emphasized the importance of timely vaccination and regular screening for women’s health.

Speaking at the event, Mr. Sameer Verma, Regional Manager, Lulu Mall, said:

“Lulu Mall has always been supportive of CSR activities. We believe that Lulu is not just a shopping and retail destination but also a platform to contribute positively to society. Hosting this awareness program aligns perfectly with our values.”

The program received an overwhelming response from visitors and effectively spread the message that cervical cancer can be prevented and eliminated through awareness, vaccination, and early screening.

# Braj Press Club President and National Vice President of NUJI Dr. Kamalkant Upmanyu Advocate inaugurating the wrestling dance by shaking hands with the wrestlers.

Government and social workers should come forward to promote Mal Vidya: Upamanyu

Mathura. A huge wrestling match was organized in village Bhankarpur Basaila area of Raya. Hundreds of wrestlers, big and small, displayed their tricks in this wrestling match.

This huge wrestling extravaganza was inaugurated by Braj Press Club President and National Vice President of NUJI, Dr Kamalkant Upmanyu Advocate by shaking hands with the wrestlers. He said



that today events like wrestling dangal are going away in the villages. The government and social workers should come forward wholeheartedly to support wrestling and the promotion of wrestlers. Organizing such programs provides an opportunity to promising talents and also promotes character building and the feeling of brotherhood. We should actively participate in such programs. This huge wrestling extravaganza

was organized by Ramhari Pradhan in which a prize of Rs 5 lakh 51 thousand and a motorcycle was kept for

the last wrestler.

In the wrestling riot, former Cell Tax Assistant Commissioner Chandrapal

# NUCFDC Launches Sahakar Digipay and Sahakar Digiloan to expand digital banking capabilities of Urban Co-op Banks

Launched by Shri Amit Shah, Union Home Minister and Minister of Cooperation at Co-op Kumbh 2025, the digital platforms aim to boost digital payments and paperless lending capabilities

10 November 2025: The National Urban Co-operative Finance and Development Corporation (NUCFDC), the Umbrella Organization for Urban Cooperative Banks (UCBs), has launched Sahakar Digipay and Sahakar Digiloan. These two purpose-built digital solutions aim to strengthen payments infrastructure and automate lending operations across the UCBs. The initiative is part of NUCFDC’s broader strategy to drive digital transformation, enhance operational efficiency, and promote customer-centric innovation within the UCB ecosystem at affordable costs.

Unveiled by Shri Amit Shah, Union Home Minister and Minister of Cooperation, at Co-op Kumbh 2025, the new digital solutions align with the government’s vision of creating digitally empowered and sustainable UCBs. The products are designed to modernize UCB operations and enable them to better serve a new generation of tech-savvy customers.

Speaking about the



products, Shri Jyotindra Mehta, Chairman, NUCFDC, said, “India’s

uct suite is designed to bridge this gap by offering affordable, future-ready

These solutions minimize manual intervention, improve turnaround time and ensure regulatory compliance. Built for long-term digital resilience, they mark a decisive step toward making UCBs more confident and efficient. It is an important milestone in the digital evolution of India’s Urban Co-operative Banking sector, enabling UCBs to become more competitive and resilient in a fast-changing financial landscape.”

Sahakar Digipay by NUCFDC is a centralized UPI switch designed to help banks lower transaction costs. It is equipped with advanced fraud detection and risk mitigation tools, providing Urban Co-operative Banks with a secure, scalable, and compliant payments infrastructure.

Sahakar Digiloan, is a Loan Origination System that enables UCBs to accelerate customer onboarding through paperless processes. It features digital KYC, automated credit assessment, and real-time risk identification to strengthen both retail and commercial lending operations. Designed to promote data-driven decision-making and transparent credit delivery, the platform aims to significantly reduce turnaround time and enhance lending efficiency of the UCBs.

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