

Editorial

Thin Barriers

Australia's decision to bar under-16s from social media is rooted in an anxiety that now spans continents: parents feel they are losing the battle to keep their children safe online. The stories that propelled this move ~ relentless cyberbullying, algorithm-driven spirals of harmful content, and the inability of tech giants to meaningfully self-regulate ~ reflect genuine anguish. But as the law takes effect, its flaws are already visible. The ban promises order, but in practice it may offer little more than an illusion of control. The first cracks appeared even before enforcement began on Tuesday.

Teenagers, supposedly the targets of this sweeping reform, needed only minutes to bypass the system. Age-verification tools designed to underpin the law ~ facial scans, age inference, and digital ID checks ~ are inconsistent, easy to fool, and loaded with privacy risks. A parent's photograph held up to a camera, a cheap mask, or a VPN is often enough to defeat the very architecture meant to keep children out. What was envisioned as a robust digital checkpoint is shaping up to be a leaky sieve. Yet, the deeper question is not whether teenagers can outsmart the system ~ they can, and many will ~ but whether this model of protection meaningfully reduces harm. Forcing children off major platforms may push them toward less-regulated apps, anonymous chat sites, and fringe online spaces with weaker safety nets. The unintended consequence could be to expose them to precisely the dangers this law seeks to avoid. Larger platforms are imperfect, but their moderation systems, imperfect though they are, offer more protection than the digital back alleys young people may now explore.

The ban also risks overlooking the complex role social media plays in young lives. For many children, especially those who are isolated, neurodivergent, or questioning their identity, online spaces can be lifelines. Cutting off access without creating alternative avenues for connection risks compounding their vulnerabilities. A single age threshold ~ 16 ~ cannot capture the nuances of adolescent development, nor can it substitute for digital education that equips children to navigate modern life. What Australia's experiment ultimately demonstrates is the danger of mistaking a blunt instrument for a comprehensive strategy. Safety will not come from drawing a hard line at the login screen.

It will come from compelling platforms to redesign the mechanics of engagement, curb predatory algorithms, invest in moderation, and build guardrails that operate regardless of age. It will come from equipping young people with the literacy, self-awareness, and support systems needed to handle an online world they cannot realistically be kept away from. Australia's move reflects a society desperate for action and unwilling to accept tech companies' inertia. But real progress will require more than exclusion. It will require reshaping the digital environment itself ~ because the answer to online harm is not simply keeping chill.

Defining Citizenship

The United States is once again confronting a question that cuts to the heart of its democratic self-understanding: who belongs, and on what terms? The Supreme Court's decision to hear the challenge to birthright citizenship ~ ignited by the Trump Administration's attempt to deny automatic citizenship to children born to undocumented migrants and temporary-visa holders ~ represents far more than a procedural dispute. It is a moment of reckoning with the country's own constitutional promises, its anxieties about immigration, and the political rhetoric that has transformed a settled principle into a fresh battleground. For over a century and a half, the framework has been clear.

The 14th Amendment of the US Constitution enshrined a sweeping guarantee of citizenship for anyone born on American

Chief Minister Shri Bhupendra Patel distributes scholarship assistance of ₹370 crore to 13 lakh students under various education schemes

Deputy Chief Minister Shri Harsh Sanghavi, Education Minister Dr. Pradyuman Vaja and Minister of State for Education Smt. Rivabaa Jadeja graces the event

Assistance granted via DBT to beneficiaries of Namo Lakshmi Yojana, Namo Saraswati Vigyan Sadhana, Mukhyamantri Gyan Sadhana Merit Scholarship, and Mukhyamantri Gyansetu Merit Scholarship schemes

The Prime Minister's resolve to ensure that children receive education easily from KG to PG is being fulfilled – Chief Minister Shri Bhupendra Patel

State Government Implements Multiple Educational Schemes with the aim of preventing financial burden on students:

Deputy Chief Minister Shri Harsh Sanghavi
Investment in education is not merely financial assistance, but a strong foundation for building a Viksit Gujarat:
Education Minister Dr. Pradyuman Vaja

Gandhinagar, 12 December 2025 : Chief Minister Shri Bhupendra Patel, in Gandhinagar, granted scholarship assistance of more than Rs. 370 crore through DBT to over 13 lakh beneficiary students under the Namo Lakshmi Yojana, Namo Saraswati Vigyan Sadhana, Mukhyamantri Gyan Sadhana Merit Scholarship Yojana and Mukhyamantri Setu Merit Scholarship Yojana, in the presence of Deputy Chief Minister Shri Harsh Sanghavi, Education Minister Dr. Pradyuman Vaja and Minister of State for Education Smt. Rivabaa Jadeja.

Chief Minister said that under the leadership and guidance of Prime Minister, Gujarat's education sector has witnessed a remarkable transformation over

the past two and a half decades. The Prime Minister's vision of ensuring seamless access to education from KG to PG is steadily becoming a reality. He added that the Namo Lakshmi Yojana and Namo Saraswati Vigyan Sadhana Yojana have been introduced to ensure that students not only complete their primary education but also progress successfully through secondary and higher secondary levels, while further strengthening the focus on promoting girls' education.

The Chief Minister said that Prime Minister has given unprecedented momentum to girls' education through the "Beti Padhao" campaign. He recalled that when Shri Narendra Modi assumed responsibility for Gujarat in 2001, the state faced numerous challenges. Yet, it was remarkable—and unparalleled—that a Chief Minister personally travelled from village to village to champion the cause of girls' education. This exemplary commitment, he added, set a new benchmark for the entire country. He said that Shri Narendra Modi also set a new precedent by auctioning the gifts he received as Chief Minister and donating the proceeds to support girls' education.

Deputy Chief Minister Shri Harsh Sanghavi said that today, scholarship assistance of over ₹370 crore has been directly transferred through DBT to the bank accounts of more than 13 lakh students under four flagship schemes of the Education Department. He added that so far, the state govern-

The Chief Minister noted that there was a time when very few village schools offered the science stream; today, that number

has risen to 2,834. He further highlighted that Gujarat had only 775 colleges in 2001, whereas the state now has over 3,200 institutions shaping the future of students. He added that earlier, students pursuing the science stream in Std 12 had access to just 139 engineering colleges, a figure that has now grown to 288. Similarly, when Shri Narendra Modi assumed office as Chief Minister, Gujarat had only 1,175 medical seats, which have since expanded to more than 7,000. The Chief Minister also shared that, to support girls pursuing medical education, over 24,000 students have benefited so far under the Mukhyamantri Kanya Kelavani Nidhi Yojana.

Speaking about the Namo Saraswati Vigyan Sadhana Yojana, he said that as major industries continue to invest in Gujarat, it is crucial that the state's students are equipped to contribute meaningfully to this growth. With the sincere intention of ensuring that parents

He congratulated Chief Minister on completing three successful years of his second term, noting that CM has consistently taken decisions in the best interest of the people of Gujarat. He added that, Chief Minister has continuously inspired the entire cabinet—providing openness, encouragement and courage to take people-centric decisions. One of these schemes under which scholarship assistance was disbursed today is also a product of his vision. He said that by personally attending every programme organised by the Education Department, the Chief Minister has demonstrated his deep commitment to the department and to the students who represent the future of the state.

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Ather Rizta hits 2 lakh sales milestone

~ Rizta accounts for over 70% of Ather's total sales

Lucknow, 12th December 2025: Ather Energy, one of India's leading electric two-wheeler manufacturers, today announced that its family scooter, Rizta, has crossed the 2 lakh sales mark. The milestone comes just six months after Ather marked the sales of its first lakh Rizta units, in May 2025, showcasing the strong and growing demand for Rizta across India.

Upholding the executive order would signal a profound retreat from the inclusive logic of the post-Civil War constitutional settlement. Striking it down would reaffirm that citizenship is a civic, not hereditary or bureaucratic, identity ~ one rooted in the nation's historical commitment to equal birthright. At a time of intense political polarisation, the decision will speak not only to constitutional interpretation but to the kind of society the United States chooses to be. The question before the Court is, in essence, whether foundational principles bend under contemporary pressures or remain anchor points in turbulent times.

largely on the back of Rizta, which has helped fill the gap to unlock demand in Middle India's consumer base. Rizta now accounts for over 70% of Ather's total sales.

Moreover, Ather has nearly doubled its market share in key states such as Madhya Pradesh and Chhattisgarh, which have grown from 7%

in Q1 FY26 to 14% in Q3 FY26 (till Nov'25), Punjab

grew from 8% to 15%, and Uttar Pradesh from 4% to 10%, in the same time period.

Given its wide acceptance, Rizta has played a significant role in accelerating Ather's sales and retail expansion across the country. Ather recently surpassed a major retail milestone of over 5 lakh electric scooters sold

across India, according to Vahan and Telangana Vehicle Online Sales data. Additionally, since Rizta's launch in April 2024, Ather has rapidly scaled its footprint, adding Experience Centres (ECs) across the country, to reach 524 ECs as of 30th September 2025.

Speaking on the milestone, Ravneet Singh Phokela, CBO, Ather Energy, said "Rizta has been on a roll from the very beginning, expanding our addressable market and enabling us to expand distribution aggressively, especially in Middle and North India. Going forward, our focus remains on strengthening product accessibility through deeper distribution, and building on this strong base."

Athrise Badminton & Chess Championship 2025 Kicks Off in Lucknow with High Energy and Massive Participation

Lucknow, 12 December 2025: The

Athrise Badminton & Chess Championship 2025 commenced today at BBD Badminton Academy, Vipin Khand, Gomti Nagar, marking the start of one of Lucknow's largest school-level sports celebrations.

With over 1,500 players from 150+ schools competing in badminton and chess, the opening day displayed exceptional talent, high energy, and growing enthusiasm for structured school sports.

Lucknow is witnessing a remarkable rise in school-level sports participation, and the Athrise Championship stands at the heart of this transformation. From athletics to badminton and chess, the championship showcases the city's commitment towards creating a healthier, sport-oriented generation.

In the qualifying U-19

Girls Doubles category, Anandita Shree and Pragya Yadav from CMS

held on 28 November at PAC Mahanagar witnessed 2,000 athletes from 150 schools. With a combined participation of 3,500 students from 200+ schools, the Athrise Championship 2025 has emerged as one of the biggest multi-sport school tournaments in Lucknow, signaling a strong rise in youth sports engagement in the city.

About Athrise

Athrise is a sports development and athlete performance ecosystem dedicated to helping young athletes discover their potential, track their progress, and pursue excellence. Through structured competitions, data-driven insights, and inclusive platforms, Athrise aims to shape the next generation of sporting champions and strengthen grassroots sports in India.

ents. The badminton as well as chess events will continue.

ue on 13th and 14th December 2025, with more matches and finals lined up.

Recognized by the Uttar Pradesh Badminton Association, the event showcased top-quality officiating and intense competition across age categories, reinforcing Athrise's mission of cultivating discipline, skill, and sportsmanship among young athletes.

Earlier, the athletics edition of the championship

that under the Namo Saraswati Vigyan Sadhana Yojana, assistance of Rs. 151.84 crore has been provided to 1.5 lakh students to enhance interest in the science stream, resulting in a 6.34 percent rise in enrolment. The other two schemes promoting merit-and-quality-based education – Mukhyamantri Gyan Sadhana Merit Scholarship Yojana has provided assistance of ₹86.14 crore to 50,000 students, and Mukhyamantri Gyan Setu Merit Scholarship Yojana has provided assistance of ₹61.27 crore to 60,000 students. Minister said that these four schemes are building a bridge of knowledge (gyansetu) for the bright future of lakhs of students in Gujarat.

On this occasion, Education Minister Dr. Pradyuman Vaja stated that the Government of Gujarat is committed to building an educated and empowered society as the foundation for a Viksit Bharat through a Viksit Gujarat. He added that the Education Department is determined to guide the children who represent the nation's future in the right direction through quality education. The government's investment in education, he said, is not merely financial support but a robust foundation for Viksit Gujarat in the years ahead. These significant initiatives will open new pathways, new opportunities and new aspirations for students across the state.

Speaking about the transformative impact of the four major schemes prioritised by the Government of Gujarat, the Minister said that these schemes are shaping the bright future of lakhs of students. The Namo Lakshmi Yojana has become a powerful means of girls' empowerment. Under this scheme, assistance of ₹1033 crore has been paid via DBT to 10.49 lakh girls so far. As a result, there has been a significant rise of 73 percent in girls' attendance, and an increase of 13.59 percent in the number of girls enrolling in Std 12.

The Minister shared that every child in the country embodies the dream of a bright India. Under the leadership of Chief Minister, the State Government is working tirelessly through initiatives such as Namo Lakshmi and Namo Saraswati to ensure the holistic development, education and well-being of children. The key objectives include providing

Rizta is available in two models - Rizta S and Rizta Z, both with an IDC range of 123 km and 159 km, each. It has a large and comfortable seat and offers a storage space of 56L, including a 34L under seat capacity and an optional 22L trunk accessory. It also has a floorboard that provides the rider with ample leg space. Additionally, Rizta has several safety features like SkidControl™, as well as features that were previously available on Ather's 450 series of scooters such as Fall Safe™, Emergency Stop Signal (ESS), theft & tow alerts, and ping my scooter (available with AtherStack™ Pro).

Moreover, at Ather Community Day 2025, Ather announced a major upgrade for the Rizta Z with touchscreen functionality. Earlier this year, Rizta was also introduced in Ather's international markets - Nepal and Sri Lanka. Ravneet Singh Phokela, CBO, Ather Energy, said "Rizta has been on a roll from the very beginning, expanding our addressable market and enabling us to expand distribution aggressively, especially in Middle and North India. Going forward, our focus remains on strengthening product accessibility through deeper distribution, and building on this strong base."

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WESTERN RAILWAY TO RUN A SUPERFAST SPECIAL TRAIN BETWEEN BANDRA TERMINUS – AJMER

Mumbai, 12th December, 2025

For the convenience of passengers and to clear extra rush of passengers for the Urs Festival at Ajmer, Western Railway will run special train on special fare between Bandra Terminus – Ajmer station.

According to a press release issued by Chief Public Relations Officer, Western Railway, Shri Vineet Abhishek, the

details of this train is as under:

Train No. 09027/09028 Bandra Terminus – Ajmer Superfast Special [04 Trips]

Train No. 09027 Bandra Terminus – Ajmer Special will depart from Bandra Terminus on Monday and Thursday, 22nd & 25th December, 2025 at 12:15 hrs and will reach Ajmer at 07:20 hrs, the next day. Similarly, Train No. 09028 Ajmer –

Bandra Terminus Special will depart from Ajmer on Tuesday and Friday, 23rd & 26th December, 2025 at 10:25 hrs and will arrive Bandra Terminus at 04:20 hrs, the next day.

Enroute, this train will halt at Borivali, Palghar, Dahanu Road, Vapi, Valsad, Surat, Bharuch, Vadodara, Godhra, Ratlam, Mandsor, Nimach, Chittaurgarh, Bhilwara, Bijnagar and Nasirabad stations in both

directions.

This train comprises of AC - 2 Tier, AC - 3 Tier, Sleeper Class and General Second Class Coaches.

The booking for Train No. 09027 will open from 14th December, 2025 at all PRS counters & on IRCTC website. For detailed information regarding timings of halts and composition, passengers may please visit www.enquiry.indianrail.gov.in.

Production Linked Incentive Scheme Strengthens India's Manufacturing Capacity and Export Performance

PLI Schemes Drive ₹2 Lakh Crore Investment, Boost Production and Employment Across 14 Sectors

(Gns). The Production Linked Incentive (PLI) programme, rolled out across multiple priority sectors, has materially improved domestic manufacturing capacities, attracted large-scale investments, and supported export growth in participating sectors. As on September 2025, PLI schemes across approved sectors have resulted in realised investments and measurable increases in production/sales and employment — figures monitored and reported in periodic reviews.

Actual investment of Rs. 02 lakh crore have been realized till September 2025 across 14 sectors, which has resulted in incremental production/sales of over Rs. 18.7 lakh crore and employment generation of over 12.6 lakhs (direct and indirect). The impact of PLI Schemes has been significant across various sectors in India. It has also resulted in significant reduction in gap between the domestic manufacturing capacity and

demand of critical drugs. Under the PLI Scheme for medical devices, 21 projects have started manufacturing of 54 unique medical devices, which include high end devices such as Linear Accelerator (LINAC), MRI, CT-Scan, Heart Valve, Stent, Dialyzer Machine, C-Arm, Cath Lab, Mammograph, MRI Coils, etc. India's position in the global pharmaceuticals

market has expanded and it is the third-largest player by volume. Exports now account for 50% of production, and the country has reduced reliance on imports by manufacturing key bulk drugs like Penicillin G.

Domestic production of Mobile phones increased from ₹18,000 crore in 2014–15 to ₹5.45 lakh crore in 2024–25, a 28-fold rise. Import substitution of 60% has been achieved in the Telecom sector and India has become almost self-reliant in Antennae, GPON (Gigabit Passive Optical Network) & CPE (Customer Premises Equipment). Global tech companies have set up manufacturing units, turning India into a

and LED segment. Cumulative incentive amount of Rs. 23,946 crore have been disbursed as on 30.09.2025 under PLI Scheme for 12 sectors, namely Large Scale Electronics Manufacturing (LSEM), IT Hardware, Bulk Drugs, Medical Devices, Pharmaceuticals, Telecom & Networking Products, Food Processing, White Goods, Drones & Drone Components, Specialty Steel, Textile products and Automobiles & Auto components.

India's merchandise exports during April to October 2025 have demonstrated resilient performance despite challenging global conditions. Several

key sectors like electronic goods grew strongly by 41.94 percent, driven by robust demand for smartphones and consumer electronics in major markets including the USA, UAE, and China. Agricultural exports such as rice, fruits, spices, coffee, and marine products also expanded steadily, while pharmaceutical exports increased moderately by 6.46 percent supported by orders from countries like Nigeria and the USA.

The engineering goods sector, the largest export category, posted a growth of 5.35 percent aided by higher shipments to Germany, the UK, and South Africa. Overall, merchandise exports for the fiscal year so far remain positive compared to the previous year, reflecting underlying resilience despite global economic volatility, geopolitical disruptions, and softened demand in some markets. There is, as of yet, no conclusive evidence that the export trends are attributable specifically to any tariff-related action. India's export sectors continue to demonstrate strength and diversification amid challenging external conditions.

Department of Posts and BSE Sign Landmark MoU to Expand Mutual Fund Access Across India

(Gns).

In a major step towards strengthening financial inclusion and expanding access to investment products across the country, the Department of Posts (DoP), Ministry of Communications, Government of India, and BSE, Asia's oldest stock exchange, signed a landmark Memorandum of Understanding (MoU) on 12 December 2025 in New Delhi. The initiative is in line with the Budget 2025–26 announcement, which emphasized leveraging India Post's vast postal network as a catalyst for economic activity in rural and semi-urban regions. With its extensive presence across the country, India Post continues to play a pivotal role in deepening financial access and

enabling inclusive growth. This strategic partnership enables India Post to act as a distributor of mutual fund products through its vast postal network, significantly benefiting citizens in rural, semi-urban, and underserved regions. By combining India Post's unmatched last-mile presence with BSE Star MF, the country's largest mutual fund distribution platform, the initiative aims to democratize access to investment opportunities and promote wider participation in financial markets.

The MoU was formally signed by Ms. Manisha Bansal Badal, General Manager (CCS & RB), Department of Posts, and Shri Sundaram Ramamurthy, MD & CEO, BSE, in the presence of senior officials from both

organisations.

Under the agreement, selected postal employees will be trained and certified



as mutual fund distributors, enabling them to provide investor services and facilitate mutual fund transactions through the BSE Star MF platform. The MoU will remain valid for three years from 12.12.2025 to 11.12.2028, with provisions for renewal.

As part of the collaboration, BSE will facilitate the onboarding of eligible and trained postal officials through the generation of Employee Unique Identification Numbers (EUIUN) for authorized personnel, ensuring transparent and compliant distribution of mutual fund products. BSE will also support the certification process by enabling postal employees and agents to obtain the mandatory NISM (National Institute of Securities Markets) Mutual Fund Distributor certification. These certified officials, once trained will assist customers with informed investment choices, execute mutual fund transactions, and offer investor support services at the last mile.

Secretary (FS) has been personally reviewing twenty (20) grievances selected on random basis every month, wherein, the citizens are given an opportunity to raise their concerns against BFSI sector in the

20th Session of UNESCO's Intergovernmental Committee for Safeguarding of Intangible Cultural Heritage Successfully Concludes in New Delhi

(Gns). 20th Session of UNESCO's Intergovernmental Committee for the Safeguarding of Intangible Cultural Heritage (ICH) successfully concludes at Red Fort New Delhi today.

Shri Vivek Aggarwal, Secretary, Ministry of Culture in his address expressed India's deep satisfaction at hosting the prestigious global meeting and reaffirmed the country's sustained commitment to the protection, promotion, and celebration of living heritage.

One of the highlights of this year's Committee session was the inscription of Deepavali on UNESCO's Representative List of the Intangible Cultural Heritage of Humanity. The Secretary noted that Deepavali, celebrated widely across India and beyond, symbolises light, hope, and renewal, and its inscription further reinforces the global recognition of India's vibrant living traditions. He congratulated all Member States whose elements were

approved for inscription during this cycle.

Reflecting on the discussions held during the Session, Shri Aggarwal emphasised that intangible cultural heritage plays a vital role in sustaining communities, strengthening social bonds, and ensuring continuity of traditions, especially during times when globalisation, conflict, and climate-related pressures are impacting cultural ecosystems worldwide.

The Secretary noted that many countries expressed concrete interest in multinational intangible heritage nominations, acknowledging that numerous traditions naturally transcend national borders. India welcomed this collaborative spirit and affirmed

its readiness to jointly develop transnational nominations in the coming years.

Shri Aggarwal extended India's gratitude to UNESCO, including Director-General Dr. Khaled El-Enany, India's Permanent Representative to UNESCO Shri Vishal V. Sharma, Secretary Ms. Fumiko Ohinata, Member States, accredited NGOs, cultural practitioners, and experts for their active participation in making the Session impactful. He also acknowledged the efforts of institutions under the Ministry of Culture including Sangeet Natak Akademi, Archaeological Survey of India, IGNCA, Sahitya Akademi, Lalit Kala Akademi, National School of Drama, and Zonal Cultural Centres for their vital role in planning and executing the event.

The engagement was organised to highlight India's rapid progress, emerging leadership, and global collaborations in Science, Technology, and Innovation.

Cabinet approves Minimum Support Price for Copra for 2026 season

(Gns).

The Cabinet Committee on Economic Affairs chaired by the Prime Minister Shri Narendra Modi, has given its approval for the Minimum Support Price (MSP) for copra for 2026 season.

The booking for Train No. 09027 will open from 14th December, 2025 at all PRS counters & on IRCTC website. For detailed information regarding timings of halts and composition, passengers may please visit www.enquiry.indianrail.gov.in.

Quality of milling copra has been fixed at Rs.12,027/- per quintal and for ball copra at Rs.12,500/- per quintal for 2026 season.

The MSP for 2026 season is an increase of Rs.445/- per quintal for milling copra and Rs.400/- per quintal for ball copra over the previous season. The Government has increased MSP for milling copra and ball copra from Rs.5,250 per quintal and Rs.5,500

per quintal for the marketing season 2014 to Rs.12,027 per quintal and for ball copra at Rs.12,500/- per quintal for the marketing season 2026, registering a growth of 129 percent and 127 percent,

negative returns to the coconut growers but also incentivized farmers to expand copra production to meet the growing demand for coconut products both domestically and internationally.

National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED) and National Cooperative Consumers' Federation (NCCF) will continue to act as Central Nodal Agencies (CNAs) for procurement of copra under Price Support Scheme (PSS).

A higher MSP will not only ensure better remu-

Group of professionals and artisans offer prayers at Hanuman Ghat

Delegation visits Mahakavi Subramania Bharati's residence and learns about his legacy

(Gns).

The fifth batch of delegates, comprising professionals and artisans from Tamil Nadu, visited Hanuman Ghat today under Kashi Tamil Sangamam 4.0. They offered prayers and sought blessings for prosperity and well-being. After taking a dip in Maa Ganga, the delegates visited ancient temples along the ghat and learned about their historical and architectural significance.

Delegates then visited the residence of Mahakavi Subramania Bharati at Hanuman Ghat. They interacted with individuals associated with the residence and expressed interest in

Bharati is acknowledged for his major contributions

learning about his life and contributions. The group also toured the nearby library and received an overview of its history and significance.

Mahakavi Subramania to Tamil literature and the national movement. Revered as the "Rashtra Kavi" of Tamil, he pursued the study of Sanskrit, Hindi and English during his stay in Kashi.

DFS streamlines and strengthens grievance redressal mechanism in banks, financial services and insurance (BFSI) sectors

Citizens to directly raise concerns against BFSI sectors thereby building greater customer trust in the financial sector

15 review meetings held; 300 grievances analysed to ensure high-quality resolution

CPGRAMS workshops with PSBs, PFRDA and RBI enables qualitative resolution with address of root cause

DFS boosts customer service by using digital feedback, performance rankings and NBFC outreach initiative

Posted On: 12 DEC 2025 5:31PM by PIB Delhi

The Department of Financial Services (DFS), Ministry of Finance has been undertaking several key initiatives aimed at streamlining the process of grievance redressal mechanism in Banking, Financial Services and Insurance (BFSI) Sector.

Similar meetings are also held by Joint Secretaries of the department. Drawing from the experience, Chairman/MD&CEO of financial institutions are also conducting similar exercise at their level for their organizations.

Objective is to assess the efficacy of grievance resolution through a 'dip-stick survey' at the top most level in the Department.

First round of Centralised Public Grievance Redress and Monitoring System (CPGRAM) workshops on effective grievance redressal mechanism with all the

presence of Chairman/ MD & CEOs/Senior management of the organisations concerned. Such an exercise had a salutary impact and helped in building greater customer trust in the financial services sector.

Till date, fifteen (15) such meetings have been held and three hundred (300) grievances have been analysed to ensure the quality of the resolution. Similar meetings are also held by Joint Secretaries of the department. Drawing from the experience, Chairman/MD&CEO of financial institutions are also conducting similar exercise at their level for their organizations.

Objective is to assess the efficacy of grievance resolution through a 'dip-stick survey' at the top most level in the Department.

First round of Centralised Public Grievance Redress and Monitoring System (CPGRAM) workshops on effective grievance redressal mechanism with all the

and RBI on 13.10.2025 which were attended by Grievance Redressal Officers, Senior Management and Ombudsmen across the Country. Such an exercise helped the Organizations to effectively tackle root cause of grievances thereby reducing & ensuring its qualitative resolution.

Workshop with IRDAI and Grievance Redressal Officers of Insurance Companies are scheduled on 19.12.2025 at Hyderabad.

To ensure that branch staff of Public Sector Banks

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The interactive discussion provided the delegation with deeper insights into:

India's policy reforms shaping the future of S&T Opportunities for global partnerships

India's leadership in sustainable and inclusive technologies

The role of innovation in shaping national development goals

Additional Secretary, DST Shri Sunil Kumar and other senior officials from DST and MEA also participated in the discussions.

The visit aims to enhance international media understanding of India's scientific capabilities and create avenues for more informed global reporting on India's technological landscape.

DST hosts foreign media delegation, familiarises them with India's Science & Technology Advancements

(Gns).

The Department of Science and Technology (DST), Government of India, hosted an interactive session with a visiting delegation of over 40 foreign media journalists from Central Asia, Europe, and North America, who are on a familiarization visit to India, organised by the Ministry of External Affairs (MEA) from 9–18 December 2025.

The engagement was organised to highlight India's rapid progress, emerging leadership, and global collaborations in Science, Technology, and Innovation.

Secretary, Department of Science and Technology Prof. Abhay Karandikar, took them through a presentation on India's evolving S&T ecosystem, major

national missions, and the country's vision for Viksit Bharat @2047.

The Secretary emphasised India's integrated, mission-driven approach to

strong research foundations, and expanding global collaborations, India is positioning itself as a future-ready innovation leader.

This was followed by an open discussion with DST's leadership on the areas ranging from India's progress in new technologies like artificial intelligence, cybersecurity to India's efforts to bring back Indian researchers back to

the country.

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EXPORTS AND GLOBAL COMPETITION IN TEXTILE AND APPAREL INDUSTRY

(Gns).

The Ministry is regularly monitoring India's export of Textile & Apparel including Handicrafts to the world. India's export of textiles & apparel (including handicrafts) was US\$ 37,755.0 Mn in FY 2024-25 exhibiting a growth of 5.2% compared to the previous year (FY 2023-24). Further, India's Textiles & Apparel exports, including handicrafts, stood at US\$ 20,401.95 million during April-October 2025, reflecting a marginal decline of 1.8% compared to the same period in the previous year (US\$ 20,728.05 million), yet indicating overall stability in export performance despite global tariff-related and other external challenges. (Source- Quick

Estimates, Department of Commerce). During April-October 2025, India's exports recorded positive growth in more than 100 countries compared to the previous year—including key markets such as the UAE, U.K., Germany, Spain, France, Italy, China, Saudi Arabia, Egypt and Japan—reflecting the resilience and diversification efforts of the Indian textile industry. (Source- DGCIIS)

The combination of different factors such as product differentiation, demand, quality, contractual arrangements etc. would determine the impact of reciprocal tariffs on India's exports of textiles sector in global market. The

Government continues to work to mitigate the impact of the US tariff measures on Indian exports through a comprehensive multi-



pronged strategy encompassing intensive engagement with the US Government for a mutually beneficial India-US Bilateral Trade Agreement, immediate relief through Trade relief measures of RBL, Credit Guarantee Scheme for Exporters, enhancement of domestic demand through next generation GST reforms.

Export Promotion measures such as the new Export Promotion Mission which provide support and assistance to our exporters, pursuing free trade agreements (FTAs) with new countries and better utilization of existing FTA. Further, the Ministry is in regular consultation with exporters, export promotion councils (EPCs) and all other stakeholders including MSMEs to assess the impact of US tariff on India's textiles & apparel export and other challenges.

The Government is implementing flagship schemes of PM Mega Integrated Textile Regions and Apparel (PM MITRA) Parks to create a modern, integrated, world class textile infrastructure.

V.C.E. (Village Computer Entrepreneur) will now receive a minimum payment of 20 rupees per unit for any task assigned by State Government departments

A compassionate decision by Chief Minister Shri Bhupendra Patel during the e-Gram Vishwagam Society's Governing Body meeting

Gandhinagar, 12 December 2025: Chief Minister Shri Bhupendra Patel has adopted a compassionate approach to ensure rural youth working as V.C.E. (Village Computer Entrepreneur) earn better. He has decided that V.C.E. will receive a minimum of 20 rupees for every task assigned by the State Government departments.

rights records, farmer registration, procurement of farm produce at support prices, issuing birth and

State Government departments assign data-entry tasks for different schemes to Village Computer

have led to a lack of uniformity in V.C.E. wages.

When this issue was brought to the attention of Chief Minister Shri Bhupendra Patel, he promptly directed during the 12th Governing Body meeting of the e-Gram Vishwagam Society in Gandhinagar that V.C.E. wages should be made uniform.

Following the Chief Minister's directive, the Panchayat Department has issued a circular instructing all State Government departments to pay V.C.E.s a minimum of 20 rupees per unit for any task assigned to them.

Moreover, before assigning any work to V.C.E.s, the respective departments must inform the Panchayat Department and the e-Gram Vishwagam Society.



death certificates, income certificates, and filling forms for changes in ration cards are provided to rural citizens at the village level through Village Computer Entrepreneurs (V.C.E.)

Additionally, various

Entrepreneurs (V.C.E.). For each task, the respective department decides the commission to be paid per unit.

As a result, different tasks and varying rates set by different departments

Saral Jeevan India Foundation, Frontier Markets and Microsoft Partner to provide AI Skills to 30,000 Rural SHG Women under She Leads Bharat Initiative

Building a Scalable Model for India's 100 million SHG Women

Lucknow,— Frontier Markets and Saral Jeevan India Foundation today announced a landmark partnership with Microsoft India to empower 25,000 rural women entrepreneurs and 5,000 women trainers with AI skills, increasing their agency, growing their businesses, and unlocking new income opportunities in the emerging digital and AI economy. This initiative represents the first phase of a long-term joint vision to build an AI-enabled rural entrepreneurship ecosystem that can scale to 1 million women entrepreneurs and 100 million rural households by 2030, in partnership with the Government of India to bring the SHG ecosystem into the AI economy.

Under the NRLM, India's SHG network comprises nearly 9 million SHGs, with close to 100 million rural women as members—making it one of the largest women-led community networks globally. While rural smartphone ownership has surged in recent years—a 2023 survey showed ~74.8% of rural households had a smartphone, and a 2025 national survey found that 85.5% of Indian households now own at least one smartphone. This rapid digital adoption under-

scores the readiness and potential of rural women to engage with AI-enabled services, commerce, and financial inclusion at scale. While smartphone access

Saral Jeevan India Foundation and Frontier Markets, which has cumulatively empowered more than 40,000 rural women entrepreneurs, enabling



has increased significantly in rural India, women entrepreneurs are not yet fully participating in the digital economy—especially in AI-led opportunities. This partnership is designed to bridge this digital divide and ensure that rural women are not left behind as AI adoption accelerates globally.

By equipping women with AI capabilities and practical tools, the initiative aims to make them digitally confident, AI-savvy entrepreneurs capable of competing and thriving in today's markets.

The partnership builds on the work of She Leads Bharat:Udyam, India's leading rural women entrepreneurship initiative led by

access to over 10 crore essential solutions for 43 lakh rural households across more than 5,000 villages in five states over the last five years. The initiative was recently recognised by the Hon'ble Prime Minister of India, Shri Narendra Modi, and has been supported by Mastercard Center for Inclusive Growth as Transformational Partner and other partners including 360 ONE Foundation, SAP, Apollo Tyres, Saint Gobain and others.

The partnership with Microsoft will further elevate and strengthen She Leads Bharat's existing network by integrating AI skills and use cases into

Speaking on partnership, Ajai...

Two lakh Anganwadi Centres located in Government buildings @ 40,000 AWCS per year are strengthened as Saksham Anganwadis under Mission Poshan 2.0

Poshan Tracker supported by dedicated Poshan Helpline no. 1515

(Gns).

Mission Saksham Anganwadi and Poshan 2.0 (Mission Poshan 2.0) is a Centrally Sponsored scheme being implemented to address the challenge of malnutrition. Central Government is responsible for policy and planning and the State Governments/UT Administrations are responsible for day-to-day program implementation.

Under Mission Poshan 2.0, Community Mobilization and Awareness Advocacy is undertaken to educate people on nutritional aspects as adoption of good nutrition habit requires sustained efforts for behavioural change.

State and UTs are conducting and reporting regular sensitisation activities under Jan Andolans during Poshan Maahs and Poshan Pakhwadas celebrated in the months of September and March-April respectively. Community Based Events (CBEs) have served as a significant strategy in changing nutritional practices and all Anganwadi workers are required to conduct two Community Based Events every month.

Under Mission Poshan 2.0, two lakh Anganwadi Centres located in Government buildings @ 40,000 AWCS per year are

strengthened as Saksham Anganwadis for delivery of improved nutrition and for Early Childhood Care and Education in the 15th Finance Commission cycle.

Saksham Anganwadis are provided with better infrastructure than the conventional Anganwadi centres with LED screens, water filtration system, Poshan Vatika, ECCE material and BALA paintings.

Under PM JANMAN for the targeted development of 75 Particularly Vulnerable Tribal Groups (PVTGs), a total of 2,500 Anganwadi Centres (AWCs) has been sanctioned for construction across the country.

Under Dharti Abha Janjati Gram Unnat Abhiyan, to improve the socio-economic conditions of tribal communities, 875 AWCs have been sanctioned for construction across the country.

In order to improve the infrastructure facility of Anganwadi Centres (AWCs) various steps have been undertaken by the Ministry that, inter alia, including increasing the funding for drinking water facilities and toilets at

Anganwadi Centres from Rs.10,000/- to Rs.17,000/- and Rs.12,000/- to Rs.36,000/- respectively.



Ministry of Women and Child Development

Poshan Tracker is supported by a dedicated Poshan Helpline no. 1515; a multilingual support system which ensures accessibility and complaint mechanism for beneficiaries and Anganwadi Workers across diverse regions of India.

Through sustained engagements and meetings at regular intervals, States and UTs have been requested to optimize coverage of beneficiaries including child beneficiaries and ensure efficient implementation of the scheme.

In convergence with Department of School Education and Literacy, Ministry of Education Guidelines for Co-locating Anganwadi Centres within Government Primary Schools have been jointly launched on 3rd September, 2025 to strengthen ECCE and Foundational Literacy and Numeracy (FLN) services. The Guidelines specify the manner in which co-location of these AWCS can be done, wherever possible. In places where physical co-location is not possible, AWCS are to be mapped with the nearest primary school. This approach aligns with the vision of National Education Policy (NEP) 2020, which aims to build a strong foundation for young and healthy learners.

District Election Officer held a meeting with political parties and Deputy District Magistrates

will be done on 08 January 2026. District Magistrate Chandra Prakash Singh has informed that 19 cen-

5767 voters for Block Teacher, out of which 3779 are male and 1988 are female. The District Magistrate Finance and Revenue Dr. Pankaj Kumar Verma, Additional District Magistrate Amresh Kumar, Deputy District Magistrate Sadar / Joint Magistrate Abhinav J Jain, Deputy District Magistrate Chhata Vaibhav Gupta, Deputy District Magistrate Mant Ritu Sirohi, Deputy District Magistrate Mahavan Kanchan, Deputy District Magistrate District Magistrate Govardhan Prajapati Tripathi, Aditya Tiwari from Congress, Munendra Singh Nigam from Bahujan Samaj Party, Tkendra Singh from Samajwadi (CPIM), Virendra Yadav from Samajwadi Party and Bhagat Singh from Aam Aadmi Party and Assistant District Election Officer / District Magistrate Chandra Prakash Singh, Additional

Magistrate has requested the representatives of all political parties to make as many people aware as possible from their level regarding the fresh preparation of electoral rolls of block graduates and block teachers. In the meeting, District Election Officer / District Magistrate Chandra Prakash Singh were present

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