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FOR FIRST TIME IN 8 YEARS,
US NAVY SHIP MAKES PORT
CALL IN CAMBODIA

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Photo: PTI

One Nation, One Election Bills in Parliament today

RAJESH KUMAR ■ NEW DELHI

The Narendra Modi-led Government is likely to introduce two Bills in the Lok Sabha paving way for simultaneous elections 'One Nation, One Election', on Tuesday. The Constitution (One Hundred and Twenty-Ninth Amendment) Bill, 2024, the legislation seeks to synchronise elections for the Lok Sabha, State Assemblies, and possibly local bodies. While the Union Territories Laws (Amendment) Bill 2024, is to amend the Government of Union Territories Act, 1963, the Government of National Capital Territory of Delhi Act, 1991 and the Jammu and Kashmir Reorganisation Act, 2019. Union Law Minister Arjun Ram Meghwal will introduce the Bills in the Parliament. The BJP has issued a three-line whip to all its Lok Sabha MPs to be present in the

house on December 17, 2024. The Union Cabinet has already approved two Bills to facilitate simultaneous elections to the Lok Sabha and State Assemblies, though the decision on local body polls has been deferred for now. According to the statement of objects and reasons of the Constitution ((One Hundred and Twenty-Ninth Amendment) Bill, 2024), the Bill proposes to insert a new article 82A (Simultaneous elections to the House of the People and all Legislative Assemblies) and to amend article 83 (Duration of Houses of Parliament), article 172 (Duration of State Legislatures) and article 327 (Power of Parliament to make provision with respect to elections to Legislatures). According to Section 2 sub clause 5 of the Constitution (129th) Amendment Bill, "If the Election Commission is of the opinion that the

elections to any Legislative Assembly cannot be conducted along with the general election to the House of the People, it may make a recommendation to the President, to declare by an order, that the election to that Legislative Assembly may be conducted at a later date." The General Elections to the House of the People and all State Legislative Assemblies were held simultaneously in the years 1951-52, 1957, 1962 and 1967. However, due to premature dissolution of some Legislative Assemblies in 1968 and 1969, the cycle of holding Polls simultaneously with the House of the People got disrupted. The Law Commission of India in its 170th report, on "Reform of the Electoral Laws", inter alia, suggested that holding separate elections for State Legislative Assemblies should be an exception rather than the rule.

Gear up NCR, GRAP-IV is back

RAJESH KUMAR ■ NEW DELHI

As Delhi's average AQI rose to 399 at 9 Apm on Monday, and breached the 400 mark at 10 PM, the Commission for Air Quality Management (CAQM) on Monday invoked Stage IV of the Graded Response Action Plan (GRAP) to curb air pollution.

As a result, entry of truck traffic into Delhi (except for trucks carrying essential commodities/ providing essential services) banned. All LNG/CNG /Electric/BS-VI Diesel trucks shall however be permitted to enter Delhi and NCR. Light Commercial Vehicles registered outside Delhi, other than EVs/CNG/BS-VI diesel, can't enter Delhi, except those carrying essential commodities/ providing essential services.

Delhi-registered BS-IV and below diesel-operated medium and heavy goods vehicles will be prohibited from operating, except for those carrying essential services. The NCR State Governments/Delhi government will decide whether to permit 50 per cent of employees in Government, municipal, and private offices to work from home. All construction activities, including highways, roads, flyovers, power lines, pipelines and other public projects, have been suspended. Schools are closed. Employees are asked to work from home. Considering the steep rise in the AQI of Delhi owing to highly unfavourable meteorological conditions and absolute calm wind conditions, the CAQM Sub-Committee on GRAP called for an emergency meeting. The Sub-Committee decided to impose Stage-IV ('Severe+' Air Quality) of the GRAP schedule (issued on 13.12.2024) in the entire NCR, with immediate effect", the CAQM said in its order. The GRAP-IV is the highest level of restrictions and is intended to reduce the public health impact of hazardous air quality. "Considering the highly unfavourable meteorological conditions including calm winds and very low mixing height leading the AQI of Delhi into the higher end of the very poor category, the panel's sub-



Photo: Ranjan Dimri/The Pioneer

Coldwave conditions sweep across NCR

SAUMYA SHUKLA ■ NEW DELHI

Coldwave conditions swept several parts of the national Capital for a second consecutive day on Monday as the minimum temperature dropped to 4.5 degrees Celsius, four degrees below normal. This is the joint lowest minimum temperature so far this season after the city recorded 4.5 degree Celsius on December 12 as well. In the coming days, Delhi may witness a further increase in the coldwave with shallow fog in various parts due to calm winds and high humidity. In its weather bulletin, the India Meteorological Department (IMD) has also issued a cold wave warning for certain states of northern India, including Jammu and Kashmir, Punjab, Haryana, and western Uttar Pradesh, among other states that would persist till Saturday in Delhi and several other states. The temperature in certain areas of Delhi went even below 4.5 degrees Celsius. The minimum temperature in Pusa was recorded at 3.5 degrees Celsius, while in Ayanagar, the minimum temperature was recorded at 4 degrees Celsius.

committee on Graded Response Action Plan decides to impose Stage 3 of the revised GRAP schedule (issued on Friday) in the entire NCR, with immediate effect," an official order said. According to the revised GRAP plan, non-essential diesel light commercial vehicles of BS-IV or older standards, registered outside Delhi, are also not allowed to enter the city. Construction and demolition activities which generate dust leading to air pollution are restricted. Additionally, the ban on construction work extends to all non-essential projects, though exceptions are made for national security, healthcare, and specific public infrastructure projects. To further combat the pollution, the authorities have ramped up efforts to suppress dust by deploying mechanised road-sweeping and water-sprinkling machines across the city. As a result, schools and colleges in Delhi, Gurugram, Faridabad, Ghaziabad, and Gautam Budh Nagar are mandatorily required to shift classes up to Class V to hybrid mode under GRAP Stage III. Students and parents will have the option to choose online education wherever it is available. Diesel generator sets, another significant contributor to air pollution, will be restricted to emergency use only during this phase.



Yes. I am upset: Chhagan Bhujbal

T N RAGHUNATHA ■ MUMBAI

Making no bones about his displeasure over his exclusion from the Maharashtra Cabinet, a miffed The Nationalist Congress Party (NCP-AP) leader and a popular Other Backward Classes (OBC) face in the State, Chhagan Bhujbal said on Monday that he would decide on his next move after talking to his constituents and members of a Phule organisation of which he is the president.

"Yes. I am upset... I may or may not have been given a ministerial post but Chhagan Bhujbal is not finished," Bhujbal said, when media persons button-holed him for comment on his exclusion from the State Cabinet. Talking to media persons on the first day of the Winter Session of the State Legislature in Nagpur, Bhujbal said, "I will take a call on my future course of action after consulting the people in the constituency and also the members of the Samata Parishad." Seventy-seven-year-old Bhujbal, who is an influential leader from OBC's Mali community, is the founder-president of the Akhil Bharatiya Mahatma Phule Samata Parishad.

Wanted to keep fighting but Russians evacuated him, says Assad

AP ■ DAMASCUS

Ousted Syrian leader Bashar Assad says he had no plans to leave the country after the fall of Damascus a week ago but the Russian military evacuated him after their base in western Syria came under attack.

The comments are the first by Assad since he was overthrown by insurgent groups. Assad said in a statement on his Facebook page that he left Damascus on the morning of December 8, hours after insurgents stormed the capital. He said he left in coordination with Russian allies to the Russian base in the coastal province of Latakia, where he planned to keep fighting. Assad said that after the Russian base came under attack by drones, the Russians decided to move him on the night of Dec 8 to Russia. "I did not leave the country as part of a plan as it was reported earlier," Assad said. "At no point during these events did I consider stepping down or seeking refuge nor was such proposal made by any individual or party," Assad said in the English text of his statement. "The only course of action was to continue fighting against the terrorist onslaught."

V FOR VICTORY



Union Defence Minister Rajnath Singh pays homage at the National War Memorial on the occasion of Vijay Diwas, marking India's victory in the 1971 Bangladesh liberation war. Chief of Defence Staff (CDS) Gen Anil Chauhan, Chief of Army Staff Gen. Manoj Pande, Navy Chief Admiral Dinesh K Tripathi and IAF Chief Air Chief Marshal AP Singh are also seen

Priyanka's Palestine bag, sets cat among pigeons

PIONEER NEWS SERVICE ■ NEW DELHI

In a show of support for the people of Palestine, Congress Member of Parliament (MP) Priyanka Gandhi Vadra, on Monday, carried a bag to Parliament that had "Palestine" emblazoned on it. The Congress general secretary has been raising her voice against Israel's actions in Gaza and expressing solidarity with Palestinians. Priyanka was seen carrying a



handbag emblazoned with the word "Palestine" and Palestinian emblems, including a watermelon, seen as a symbol of Palestinian solidarity. "It is the moral responsibility of every right-thinking individual, including all those Israeli citizens who do not believe in hatred and violence, and every government in the world to condemn the Israeli government's genocidal actions and force them to stop," she had said in a post on X.

Why should the letter not be made public? BJP asks Sonia

PIONEER NEWS SERVICE ■ NEW DELHI

The Bharatiya Janata Party (BJP) on Monday asked former Congress president Sonia Gandhi to return the correspondences of first Prime Minister Jawaharlal Nehru with a host of personalities, to the Prime Ministers' Museum and Library, saying the historical documents belonged to the country and were not anyone's personal property. Lok Sabha Member of Parliament (MP) and BJP spokesperson Sambit Patra cited reports of the PMML's deliberations on the issue to note that Nehru's correspondences with Edwina Mountbatten, wife of the last British Viceroy to India, and leaders Jayaprakash Narayan and Jagjivan Ram lay with the erstwhile Nehru Museum and Library Society, which returned them to Sonia Gandhi in 2008. Patra also raised the issue earlier in the day in the Lok Sabha during Question Hour when Union Culture Minister Gejendra Singh Shekhawat was replying to questions related to his ministry.

Meet Manoj Gahlyan, the matrimonial conman

SAUMYA SHUKLA ■ NEW DELHI

Thirty-five-year old Manoj Gahlyan, seemed like a perfect match listed on matrimonial apps including Shaadi.com and Jeevansathi.com. He presented himself as a charming, well-paid Delhi Metro Rail Corporation (DMRC) employee. But the real man behind the online listing was a former security guard, who had turned matchmaking into a nightmare for over 50 women, whom he had duped for over seven years. According to police sources, the man posed as a General Manager of DMRC and claimed to earn Rs 15 to 20 lakhs. Gahlyan, a native of Jorashi Khalsa village in Haryana's Panipat district, has been using this claim to dupe women since 2017. However, he was exposed when a 35-year-old woman, who works in a nationalised bank, on November 23, stated in her police complaint that she had created a marriage profile on Jeevansathi, through which she had met Gahlyan online. "After they connected through the app, he lured her to talking and meeting to get to know her better for marriage, and then obtained her bank account number and credit card details, and made unauthorised transactions without her knowledge," Deputy Commissioner of



Representative photo

Police (West) Vichitra Veer said. The DCP added that after receiving the information through the complaint, the police team swung into action and found, through sources and information openly available on the internet, that the person named Manoj Gahlyan had been duping innocent and gullible women of their money. The police suspect that about hundreds of women have been lured by him in a similar manner and have also contacted three to four victims. "However, due to shame or guilt, they are not coming and giving us the information and are unlikely to report. Investigation regarding the number of victims and the probable amount that he might have defrauded, is underway," the DCP said, adding that they will now trace his bank accounts to ascertain the exact amount of money he has

cheated from the women. He was arrested after a raid in Northeast Delhi's Usmanpur area and five debit cards and a mobile phone bought using the complainant's card were recovered from him. However, this is not the first case of the manner reported this year in the National Capital. The Delhi Crime Branch arrested a 38-year-old man, identified as Mukeem Ayyub Khan, in September for allegedly duping over 50 women across several States. He would pose as a government official on various matrimonial sites to deceive high-profile professional women. Khan told police that he allegedly created multiple fake identities on popular matrimonial sites targeting unmarried, widowed, or divorced Muslim women. He would tell them that he is a government servant, struggling to raise his daughter after the death of his wife.

Land grabbers must be dealt with iron hand: SC

STAFF REPORTER ■ NEW DELHI

The Supreme Court on Monday said, as it promised to "go deep to find the truth" on how a century-old building housing a public library at Karol Bagh was demolished. A Bench of Justices Surya Kant and Ujjal Bhuyan was irked after being informed it was not the Municipal Corporation of Delhi (MCD) that demolished the building in 2018, but an official who had acted on an oral order. The SC was further displeased when it found no one from the Delhi Library Board was present to contest the case and no counsel was authorised to appear in the matter.

"Land grabbers must be dealt with iron hand," the Bench told senior advocate S Muralidhar, appearing for private firm Dimple Enterprise, which is the owner of the property and reportedly wanted to construct a commercial complex in place where once the building stood. Justice Surya Kant told Muralidhar, "We will go deep to find the truth. We will pass orders even without the petitioner (Delhi Library Board) contesting the case." The Bench added, "You (private firm M/s Dimple Enterprise) must have colluded with the MCD and library officials. You must have bribed them." The first Delhi Public Library was started by then Prime

Minister Jawaharlal Nehru near the old Delhi railway station in 1951. The Delhi Public Library, an autonomous body, is funded by the Ministry of Culture and has around 45 branches and mobile libraries in the National Capital. The Bench issued a show cause to the officials of Delhi Library Board why they were not appearing in the matter. It asked the MCD to file a better affidavit giving complete details of the property; who resided there and the current owner after terminating the affidavit filed by the civic body as "misleading". The Bench said it would enlarge the scope of its investigation to include the possibility of collusion of



library board officials with the private firm. Muralidhar said the dilapidated building, housing the public library, was a 100-year-old structure demolished by the MCD. He said there

was no material on record to suggest collusion of any kind between the officials of library or MCD officials with the firm and there was no mention of any bribe being paid.

Justice Surya Kant read out the affidavit filed by the MCD and said the civic body had accepted it had no record of any demolition of the building whereas an official executive engineer acted on oral orders. "Mr Muralidhar, you know very well how these things work. It is surprising that you are defending the land mafias. Do you think that the MCD official acted on his own? He must have acted on the oral direction of the MCD commissioner. Within days of the order of the high court, the building was demolished without giving them space to approach the high courts for relief," Justice Surya Kant said. The judge went on to add, "Thankfully, on the first

hearing of the matter, the Bench comprising Justice (ret'd) M B Lokur ordered for status quo on the property." Denying any collusion, Muralidhar said the firm had nothing to do with the demolition exercise. The Bench posted the matter on January 8, 2025. On November 25, the SC came down heavily on the MCD for demolishing the building that housed a public library, without giving a chance to the affected party to seek relief, and said "there is no divine power which can wake you up". It had questioned how the civic body demolished the building that housed the library since 1954, without waiting for the parties to approach the SC.

The SC had noted that the Delhi High Court passed an order on September 10, 2018, in the matter and without even giving a breathing time to the tenants and other occupants of the building to approach the SC, the MCD demolished the building at around 8.30 am on September 18, 2018. The SC had further sought to know the "hidden circumstances" for which the MCD denied the party the right to approach it. The SC said its interim order of September 18, 2018, would continue till further orders. On September 18, 2018, the SC ordered that no portion of the property at Karol Bagh would be demolished.

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PAPER WITH PASSION

Economy slowing down

India, celebrated as the fastest-growing economy in the world, is showing signs of slowdown

India is facing a pivotal moment as it navigates a notable slowdown. Between July and September 2024, the country's GDP growth rate fell to 5.4 per cent, its lowest in seven quarters and well below the Reserve Bank of India's (RBI) forecast of 7 per cent. While this growth rate remains enviable compared to developed economies, it highlights significant structural challenges that could impede India's long-term economic ambitions. The implications of this slowdown are multifaceted. A decline in consumer demand and muted private investment have curtailed economic momentum. Sales of fast-moving consumer goods (FMCG) have dropped, wage bills of publicly traded firms have shrunk, and urban spending has softened. In November alone, car sales plunged by 14 per cent, underscoring the waning strength of urban consumption. Rising inflation adds another layer of complexity. In October 2024, inflation surged to 6.2 per cent, exceeding the RBI's target ceiling of 4 per cent. Escalating food prices, driven by climate disruptions and inefficiencies in supply chains, have inflated costs across sectors, further squeezing disposable incomes.

The slowdown has also placed pressure on India's exports, which account for just 2 per cent of global goods trade. A stronger dollar and rising tariffs have eroded the competitiveness of Indian products in international markets. Compounding the issue is stagnant job creation, particularly in agriculture, manufacturing, and small-scale industries. Collectively, these factors are eroding confidence in India's growth narrative, despite the government's optimistic outlook. The roots of this economic deceleration lie in several factors. Demand weakness is a central issue. While rural demand remains relatively resilient thanks to a favourable monsoon, it alone cannot offset the broader slowdown. Restrictive monetary policies have further constrained growth. To combat inflation, the RBI has kept interest rates steady for two years, leading to high borrowing costs that discourage both business investment and consumer spending. Global and domestic challenges compound the problem. Slowing global demand and climate-related disruptions in agriculture have adversely affected exports and food production. Additionally, the RBI's interventions to stabilise the rupee by selling dollars have inadvertently tightened liquidity, slowing economic growth. A stronger rupee, while stabilising in some respects, makes Indian exports more expensive and less competitive internationally. Addressing these challenges requires targeted solutions. Boosting consumption through wage growth could be a key strategy. Policy measures that reduce bureaucratic hurdles, provide tax incentives, and simplify labour and land laws can unlock the potential of small and medium enterprises, which form the backbone of the economy. Tackling inflation and strengthening supply chains will also play a critical role in stabilising the economy.

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PICTALK



An artist paints a wall at Lodhi Road area, in New Delhi

South Asia: Two decades of turmoil



SANTHOSH MATHEW

December marks two pivotal anniversaries — Soviet intervention in Afghanistan and Kandhar Hijacking — that changed South Asia's geopolitics

December marks two pivotal anniversaries that significantly influenced South Asia's geopolitical landscape: 45 years since the Soviet Union's intervention in Afghanistan and 25 years since the hijacking of Indian Airlines Flight IC-814 from Kathmandu to Kandahar. Despite occurring two decades apart, these events underscore the fragility of South Asia and the profound influence of external powers and non-state actors in shaping the region's trajectory.

On December 24, 1979, Soviet troops entered Afghanistan to support the struggling communist regime in Kabul, led by Babrak Karmal. This intervention, ostensibly aimed at stabilising Afghanistan, set off a decade-long occupation and transformed the country into one of the Cold War's fiercest battlegrounds. The repercussions extended far beyond Afghanistan, triggering global, regional and internal upheavals that persist to this day. The Soviet invasion catalysed a chain of events that hastened the disintegration of the Soviet Union and radicalised South Asia. The mujahideen-fighters armed and financed by the United States, Pakistan, Saudi Arabia and other allies-became a formidable force against the Soviets. This external patronage laid the groundwork for militant extremism, which would later engulf the region.

The Soviet intervention underscored Afghanistan's strategic importance as the fulcrum of great power politics. Pakistan emerged as a critical player, acting as a frontline state in the anti-Soviet effort. Two decades later, on December 24, 1999, South Asia faced another defining moment when Indian Airlines Flight IC-814 was hijacked en route from Kathmandu to Delhi. Five armed men commandeered the aircraft, eventually forcing it to land in Kandahar, then under Taliban control. What ensued was a week-long standoff that exposed the vulnerabilities of regional counter-terrorism strategies and marked a turning point in how nations approached security and terrorism.



The Kandahar hijacking exposed the evolving nexus between terrorism and geopolitics in South Asia. The Taliban's willingness to shelter the hijackers highlighted its transition into a state sponsor of terrorism. For India, this incident was a stark reminder of the threats posed by cross-border terrorism, often enabled by Pakistan's support for extremist proxies in Afghanistan and Kashmir. The release of Masood Azhar not only emboldened groups like JeM but also underscored the growing influence of non-state actors in undermining regional stability.

Although the Soviet intervention and the Kandahar hijacking may seem unrelated, they are deeply interconnected in shaping South Asia's trajectory. The destabilisation of Afghanistan during the Soviet occupation created fertile ground for militancy, enabling the rise of networks that facilitated events like the Kandahar hijacking. Pakistan's role as a key US ally during the Soviet-Afghan war empowered its military-intelligence complex, which later exploited jihadist networks to further strategic objectives in Kashmir and Afghanistan. These same networks became instrumental in orchestrating attacks against India, exemplified by the IC-814 hijacking.



ADDRESSING SOUTH ASIA'S FRACTURED SECURITY LANDSCAPE REQUIRES COLLECTIVE ACTION. COUNTRIES IN THE REGION MUST TRANSCEND HISTORICAL ANIMOSITIES TO COMBAT TERRORISM AND ADDRESS SHARED CHALLENGES LIKE EXTREMISM AND SOCIO-ECONOMIC DISPARITIES

Both events marked the ascendancy of non-state actors in South Asia's security dynamics. The mujahideen's success against the Soviets emboldened militant groups across the region, while the Kandahar hijacking demonstrated their ability to exploit state vulnerabilities for political gains. The Kandahar episode underscored the inadequacy of India's counter-terrorism infrastructure at the time. It led to significant reforms, including the establishment of specialised counter-terrorism units like the National Security Guard (NSG) and the strengthening of aviation security protocols. Pakistan's dual role in these episodes-as a US ally during the Soviet-Afghan war and as a sanctuary for groups like JeM-has perpetuated instability in the region. Its support for extremist proxies has strained relations with India and exacerbated internal security challenges. Addressing South Asia's fractured security landscape requires collective action. Countries in the region must transcend historical animosities to combat terrorism and address shared challenges like extremism and socio-economic disparities. Both the Soviet intervention and the Kandahar hijacking highlight the need

for strong democratic institutions and accountable governance. Weak states are particularly susceptible to external manipulation and internal subversion, further destabilising the region. The lessons from these pivotal episodes remain crucial as South Asia navigates the 21st century. The radicalisation fueling terrorism often stems from socio-economic deprivation. Investments in education, healthcare, and employment can help counter extremist ideologies. Strengthened regional cooperation and robust international partnerships are essential to addressing the complex interplay of geopolitics and terrorism. Much like the Grand Trunk Road connecting distant regions and histories, these events remind us of the intersecting paths of interventionism and terrorism in shaping modern South Asia. They were not mere crises but turning points that redefined the region's political, social, and economic trajectories. As South Asia confronts new challenges, the enduring lessons of these anniversaries emphasize the importance of resilience, cooperation, and proactive governance in securing a stable future. (The writer is an associate professor; views are personal)

LETTERS TO THE EDITOR

DEBATE ON CONSTITUTION

Madam —The two-day debate on the Constitution, which began on 13th December, has seen heated discussion on the historical and contemporary significance of the Constitution. Defence Minister Rajnath Singh initiated the debate, emphasising the collective efforts behind the creation of the Constitution. Though he accused Congress and Indira Gandhi for imposing an emergency and supersession of Supreme Court judges to charge Congress with violating constitutional principles, he lauded the progressive and transformative nature of the Constitution that allows individuals from humble backgrounds to rise to the highest positions of power in India. The newly elected MP, Priyanka Gandhi, an articulate and combative speaker, accused the government of undermining the constitutional promises of social, economic and political justice over the past decade. Without mentioning the name of Jawaharlal Nehru, she lauded his contribution in creating so many public sector as well as government firms. She also warned the present government that his role in the freedom struggle and Independent India could never be erased from Indian history. Concluding the debate, Prime Minister Narendra Modi hailed the role of women members of the constituent Assembly in making the Indian Constitution. He also hailed Indian democracy and reminded the journey of the Constitution.

P Victor Selvaraj | Tirunelveli

INDIA'S GDP RISES

Madam — Forbes India estimates India's GDP to be \$3.94 trillion in 2024. Prime Minister Narendra Modi said India rose to the 11th largest economy in the world in seven decades of independence, but in just the last decade, India has risen to the 5th largest economy while addressing a gathering at the Jaipur Exhibition and Convention Centre after the inauguration of the Rising Rajasthan Global Investment Summit 2024. He attributed this growth

Tabla maestro Zakir Hussain passes away



The four-time Grammy Award winner, Indian tabla maestro and an innovative music fusion creator, Zakir Hussain is no more with us. The silence on his tabla is a huge loss for Hindustani classical music and jazz fusion. Zakir was truly an indelible gem in the world of music. The list of his national and international accolades is really long, as he had always made India proud with his tireless contribution in

taking Hindustani classical music to collaborate and fuse with world music. Like his father, Ustad Alha Rakha, Zakir always attempted to proceed to the legacy footprint of his father. His tabla virtuoso legacy had been curated in the golden letters in the history of Indian music because of his glorious contribution to music. Taking an Indian, 18th-century membranophone percussion instrument (tabla) to the world stage is truly an incredible achievement, and history will credit this legendary maestro, Zakir Hussain, for his pertinacious contribution towards Hindustani classical music. He will always stay alive in our hearts and continue to inspire the upcoming generations of music and instrument lovers. Kirti Wadhawan | Kanpur

to the exceptional efficiency of his government. Nevertheless, the story would be incomplete without a mention of the economic growth across different regions. Southern states, which occupy 19.34 per cent of India's land area and 20.76 per cent of its population, contributed about 30.5 per cent of the GDP. Western states of Maharashtra and Gujarat, which together occupy 15.32 per cent of India's land area and 14.27 per cent of its population, added another 21.4 per cent. On the contrary, the NDA-BJP-ruled states of Bihar, Madhya Pradesh, Rajasthan, Uttar Pradesh and Chhattisgarh, which cover 34.09 per cent of the area and have 38.95 per cent of the population, together contributed only 22.4 per cent to the GDP. This is despite the fact that the five BJP states received a significantly higher share of funds from the central divisible revenue pool. They received a 45.29 per cent share, whereas the five southern states got only 15.81 per cent. Further, according to the IMF World Economic Outlook

(October 2024), India is currently ranked 144th among 194 economies in terms of GDP (nominal) per capita at \$2698 at current prices. This suggests that the standard of living and quality of life in much of India improved at a snail's pace, even though the economy expanded rapidly. Haridasan Rajan | Kozhikode

PM MODI SLAMS CONGRESS

Madam — Modi lambasted the first privar as the killers of the constitution during the debate on the constitution in parliament. Right from Nehru's letter in 1951 to the state CM's, Indira's emergency, Rajiv's dealing with the Shah Bano case, and Rahul's tearing of an ordinance, Modi spoke the truth. It is a big blow to the Congress since they were at fault in their earlier tenure. It should introspect. Secondly, Modi has drawn up an 11-point Sankalp like the 20-point programme of Indira Gandhi. N R Ramachandran | Chennai

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Overcoming fear to unlock limitless possibilities

Embracing the unknown is essential for innovation, resilience and realising our true potential



SANJAY CHANDRA

Humans possess four basic emotions — happiness, sadness, anger and fear. Each has a unique place in our lives and shapes much of our responses to situations. The unknown is probably one entity that invokes all four emotions and spurs us into action. However, it is the fear of what we project onto the unknown that often paralyses us into inaction. Action is built into our psyche. We must necessarily move, even though we do not know the results of our endeavours. Instead of focusing on the happiness we will derive from success, we let this uncertainty bog us down. We procrastinate terrified of failure and refuse to take the next step. This is an all too familiar phenomenon that we encounter every day of our lives. As we start going up the professional ladder, many of us follow time-tested formulae, handed down to us by predecessors. We hesitate to make decisions contrary to the established norms, even though such decisions may result in sub-



stantial gains, within the framework of certain acceptable risks. All our efforts are guided by that one decision in 10 which did not click. We do not look at the nine that did. We forget that as a child we had no fears when we started exploring the universe around us. We fell, as we tried to get on our two feet, but were encouraged, or even forced, to keep trying till we mastered the art of walking; or for that matter everything. We also forget that we were not scared to take up a job after college, even though we knew nothing about the work we had to do. We learned from our mistakes. The worst was that we failed the first time, and the best

was that we succeeded eventually. Ah! The joy of success! We forget that humans evolved due to an inherent desire to explore the unknown, without a care for failure or success. New worlds were found, and new inventions and scientific discoveries were made. All because a few dared to venture into the unknown. We deny ourselves the endless new opportunities that each new day brings. It is not that we do not possess this spirit. It is just that generations of conditioning have made it dormant, till we are in a situation with our backs to the wall. Nowhere is it more in evidence, than in jugaad, the flexible approach to solve a problem innovatively when one has limited resources. In our personal lives, we are told to pursue our dreams but are often guided towards the more tried and safer options. We do not even try to think of the endless possibilities and the heights that society can reach if everyone is encouraged not to fear the failure of the unknown, but

to think about success, and is free to follow his or her heart! This is the contradiction that most of us from the earlier generation, specifically from the middle class, face when teaching the young. Fortunately for our race, the young of today are better prepared for the unknown with the availability of much better sources of information which were also created by a few who dared to dream. We should teach the young to step out in the rain without an umbrella and get drenched. Let the sky be the roof. They should not regret that they might have led a better life if they had not feared the unknown. Esmeralda Santiago sums it up so well. "How can you know what you are capable of, if you do not embrace the unknown?" (The writer is an author, speaker, coach, arbitrator and strategy consultant. He conducts workshops on creative writing for young adults and corporate executives. The views expressed are personal)



FIRST COLUMN

WORKPLACE SURVEILLANCE

As remote work redefine workplaces, businesses are increasingly turning to employee monitoring



SHAINY SHARMA

In the modern workplace, the rise of remote and hybrid work has led to significant shifts in how businesses operate, manage and monitor their employees. Among the most controversial developments is the growing use of tattleware or brassware, the common nicknames of software applications that monitor employees' activities during work hours.

With the advent of normalised remote work, employer surveillance of workers has accelerated. Today, such tools can track a wide range of data, including keystrokes, mouse movements, screenshots, and even video or audio feeds from an employee's device. Not only this, but the much-advanced systems may also use artificial intelligence to analyse patterns, flag unproductive behaviour, or even detect potential security breaches. Employers claim these tools provide valuable insights into work habits, protect sensitive data, and improve overall efficiency. It allows businesses to track productivity metrics thereby ensuring that the employees meet deadlines and work efficiently, especially in remote setups where physical supervision is absent.

Also, such surveillance tools help prevent data breaches or intellectual property theft by monitoring unauthorised activities. Moreover, these wares provide evidence in disputes about working hours or performance, thereby offering an objective record of employee activity. When implemented transparently and ethically, these tools even foster accountability and help underperforming employees improve. Despite the above-mentioned benefits, the use of tattleware raises significant ethical concerns wherein the most



common one talked about is privacy. Employees believe that privacy is a fundamental right, and excessive surveillance can infringe upon it. A survey conducted recently found that nearly 78 per cent of employers use monitoring software to track employee performance or online activity.

When employees are monitored constantly, they often feel dehumanised, as though they are untrusted or reduced to mere data points resulting in eroding trust between employers and their teams, making it harder to foster collaboration and loyalty. Additionally, the psychological impact often leads them to stress, anxiety, and burnout. Employees may feel pressured to overwork or engage in performative productivity - appearing busy rather than genuinely contributing. Over time, this can harm creativity, innovation, and overall job satisfaction. Not only these, but the use of tattleware has also resulted in legal challenges, including claims of unpaid wages for work performed away from computers or intrusion upon privacy. Some employers face allegations of unfair labour practices if monitoring interferes with protected activities, such as union organising? To adhere to the challenges posed by tattleware, businesses must strive to balance productivity goals with respect for employees' rights. As rightly said transparency is the key to success.

Only when employees are informed about them being monitored, the necessities for the use of such tattleware or how the data will be used can help build trust and foster a sense of shared responsibility. As businesses navigate the complexities of remote and hybrid work, they must adopt a thoughtful and balanced approach to workplace monitoring. Only by prioritising transparency, fairness, and respect for individual rights, companies and business organisations can create an environment that values both productivity and human dignity.

(The writer is an educator; views are personal)

Call for fast-tracking WTO agricultural negotiations



UTTAM GUPTA

In a recent WTO meeting, India urges prioritisation of issues, including a permanent solution for public stockholding and special safeguard mechanism



In a meeting of the Committee on Agriculture (CoA) of the World Trade Organization (WTO) held in Geneva on December 4, 2024, India insisted that negotiations on unresolved/previously mandated issues in agriculture, including a permanent solution to public stockholding, special safeguard mechanism (SSM) and elimination of trade-distorting cotton subsidies by rich countries etc, be 'prioritised' and 'fast-tracked' by treating them as standalone issues instead of clubbing them with other issues.

The US, on the other hand, criticised the prioritisation of certain issues over others, stating that this was the primary cause of the longstanding stalemate in agriculture. India also rejected a new proposal presented by Guyana to advance agricultural negotiations ahead of the WTO's 14th Ministerial Conference (MC14 tentatively scheduled to take place in Cameroon in 2026) by adopting a so-called 'non-traditional approach based on convergence'. India reiterated that any facilitator-led process should be 'consensus-based' and respect WTO's multilateral principles. It emphasised on Text-based negotiation (TBN). TBN refers to the process of working up the text of an agreement that all parties are willing to accept and sign. Negotiating parties may begin with a draft text prepared by the Chair of the particular committee dealing with the subject.

The draft is based on discussions amongst the member countries and is fine-tuned till all the nations are in agreement with it. This is in sharp contrast to a convergence-based approach that involves superimposition of non-multilateral trade regimes on the multilateral trading system (MTS). The theorists dealing with international trade in particular, WTO-related issues describe it as a process of 'gradually aligning different trade regimes, in particular preferential trade agreements (PTAs) and the MTS'. Others define convergence as requiring 'greater coherence between trade rules and policies, norms and standards in other areas of international cooperation'. Shorn of jargon, this is a well-orchestrated attempt by the developed countries - the US, the European



THE DRAFT IS BASED ON DISCUSSIONS AMONGST THE MEMBER COUNTRIES AND IS FINE-TUNED TILL ALL THE NATIONS ARE IN AGREEMENT WITH IT. THIS IS IN SHARP CONTRAST TO A CONVERGENCE-BASED APPROACH THAT INVOLVES SUPER-IMPOSITION OF NON-MULTILATERAL TRADE

Union (EU), the UK, Australia, etc (they exercise disproportionately greater influence during actual confabulations at the WTO, set the agenda of meetings, float proposals more often through small countries such as Guyana and get away with what they want) to scuttle the standard practice of taking decisions by consensus where every member country has an equal voice.

Therefore, India has rejected this approach, rightly so. But, what happens to India's demand for 'prioritising' and 'fast-tracking' negotiations? In a meeting of the CoA held on October 2, 2023, in Geneva, the EU agreed to consider India's demand for a permanent solution to the public stock-holding (PSH) program for food security. Accordingly, India had urged WTO members to start TBN on the issue as soon as possible and get this deliberated at the WTO MC-13 slated to be held in Abu Dhabi from February 26-29, 2024. But, that was not to be. The Ministerial Conference ended in a deadlock. On the issue of finding a permanent solution to the (PSH) for food security, India's stance was vehemently opposed by the USA/EU. Earlier attempts by India also met with the same fate. At the Trade Policy Review (TPR) meeting held at WTO in January 2021, India insisted that the three issues should be taken up on a priority basis at the MC-12. But, in that Ministerial Conference held in Geneva on June 12-17, 2022, the issues were not even put on the table. The deadlock has existed for more than two decades despite India taking up these issues at WTO under what has come to be known as the Doha Development Agenda (DDA). Developed countries had junked DDA at MC-10 held in Nairobi (2015). On the most contentious issue of a permanent solution for PSH, a ray of hope emerged when in the WTO-General Council (GC) meeting in Geneva (July 31, 2014),

India insisted on a time-bound action plan on the subject matter to be executed before the end of 2014 co-terminus with approval of Trade Facilitation Agreement (TFA) - an area of great interest to developed countries. This was a good strategic move but it was abandoned mid-stream. In December 2014, even as the developed countries got away with the TFA, the developing countries got an "extension of the peace clause till a permanent solution was found." Put simply, India had literally surrendered its right to secure a permanent solution; that it was "Ok" with "the benefit of peace clause."

What is the peace clause?
To understand this, let us look at the Agreement on Agriculture (AoA) of the WTO. Under it, a developing country cannot give aggregate measurement support (AMS) - an acronym for subsidies - over 10 per cent of the value of its farm production. The AMS includes "product-specific" subsidies and "non-product specific" subsidies on agricultural inputs such as fertilisers, seed, irrigation and power. The "product-specific" subsidy is the excess of the Minimum Support Price (MSP) paid to farmers over the External Reference Price (ERP) multiplied by the quantum of agri-produce. Whereas the MSP is taken for the relevant year, say, 2023-24, the ERP is the average of the global price prevailing during 1986-88 fixed in rupee terms. If the subsidy given by a developing country exceeds 10 per cent, it will be treated as a violation of its WTO commitment. This has been a major worry as India could face action in a situation of AMS exceeding the 10 per cent threshold. In this backdrop, the MC-9 in Bali (2013) had agreed to a "peace clause" under which "if a developing country gives AMS in excess of 10 per cent, no member will challenge this until 2017, when the WTO would look for a permanent

solution to address their food security concerns." It came with several riders such as submission of data on food procurement, stockholding, distribution and subsidies. These also include establishing that subsidies are not "trade distorting." Besides, programs implemented after 2013 are not covered under the ambit of the 'peace clause'. In December 2014, the WTO-GC modified the above decision to provide for "extension of the peace clause till a permanent solution was found". Unfortunately, India concurred with this modification. This took away the sanctity of the 2017 deadline by which time members were to find a permanent solution as per the MC-9 mandate. A decade since then, India is still looking for a solution! In regard to SSM - it allows members to temporarily raise tariffs beyond the "bound levels" (this is the maximum permissible duty that a member country can impose under a bound rate agreement) to counter surges in import or price drops. The 2015 MC-10 in Nairobi recognized that developing countries will have the right to take recourse to SSM as envisaged under the Hong Kong Ministerial Declaration. That was at MC - 6 (December 2005). Since then, it has been almost two decades. Even now, these countries can't take recourse to SSM. They haven't also been able to prompt developed countries to eliminate their cotton subsidies. To conclude, despite the deft handling of negotiations at the WTO and representing the majority of the developing countries (India leads about 80 countries - the G33 including India, African, Caribbean and Pacific countries or ACP) so far, India hasn't succeeded in securing the intended outcomes. Given the intransigence of developed countries and their clout at WTO, there is little hope from the MC - 14.

(The writer is a policy analyst; views are personal)

Persisting Central Information Commission vacancies challenge transparency claims

Eight vacancies of Information Commissioners undermine the cause of transparency and accountability

Recently on December 10, Dr. Jitendra Singh, MoS (Personnel, Public Grievances and Pension) made a pitch for Vikashit Bharat, 2047 while addressing the 16th Annual Convention of Central Information Commission at Bharat Mandapam in Pragati Maidan. Ironically, it was the last date allowed by the Supreme Court for the central government to file a status report on the eight posts of Information Commissioners lying vacant out of a total of ten in the Central Information Commission (CIC) for the last year. It might be remembered in October 2023 Anjali Bhadrawaj had brought to the notice of the Supreme Court that whereas seven posts were already lying vacant in the



PRIYADARSHI DUTTA

CIC, four incumbents were due to retire within a week. Sadly, the situation has worsened over the last year, notwithstanding the government's claim to transparency and accountability. At present, there are two Information Commissioners viz. Anandi Ramalingam and Vinod Kumar Tiwari in addition to Chief Information Commissioner viz. Heeralal

Samariya. As per the Pending Cases Report available on the website of CIC, there were a total of 3134 cases - comprising 2310 second appeals and 824 direct complaints with the Commission as of November 1, 2023. A year later on November 1, 2024, the total number of pendency has risen to 20,437 - comprising 17,717 second appeals and 2720 direct complaints. At the time of writing this piece, the total pendency clocked 22,957. This figure is not quite a compliment to the government's alleged commitment to transparency and accountability. A recent RTI application filed by Commodore Lokesh Batra (Retd) elicited the reply that 161 applications were received for filling eight vacancies in

CIC in response to the DoPT's advertisement dated August 14, 2024. Under Section 12 (3) of the RTI Act, 2005 the appointments are to be made by a committee chaired by the Prime Minister, and comprising the Leader of the Opposition in Lok Sabha and another Union minister nominated by the Prime Minister. Filling these positions before the 16th Annual Convention on the RTI would have been a favourable gesture. However, the government did not prioritize the task. A second appeal from this columnist filed on September 13, 2023, is indicated at no 18162 in the list of pendency. The matter was transferred to IC Vinod Kumar Tiwari, after IC Ms. Saroj Punhani retired on November 11, 2023. The



high amount of pendency incentivizes the CPIOs/Appellate Authorities in the ministries/departments to display a cavalier attitude towards applications filed under the RTI Act, 2005. This columnist, however, was able to obtain the information through a fresh application. Though in both cases, the Appellate Authority within the division, who in an IAS officer colluded with the CPIO,

in one of his decisions he stated that the reason for denying information was that the file was under submission with the Joint Secretary. The columnist filed a third application under the RTI Act, 2005 asking the CPIO whether the Joint Secretary has been 'exempted' from the obligation to provide information under the RTI Act, 2005. If the Joint Secretary had been 'exempted', the CPIO must produce the necessary official order, and further inform who else in the ministry had been similarly 'exempted'. Any claim that a Joint Secretary has been 'exempted' from the obligation to provide information would have become controversial for the government. It could have sullied the service record of the

officer attracting a minor if not major penalty for disregarding a Parliamentary statute. The RTI Act, 2005 provides no authority-wise 'exemption'. Exemption under Section 8 of the Act applies only to certain well-defined matters based on merit like security/diplomatic/trade secrets, matters expressly forbidden by court from publication, or cabinet papers etc. This time the CPIO quickly provided the information. The episode, however, underscores a few grievous lapses. First, had the Central Information Commission (CIC) been working at full strength, the second appeal would have been decided within a few months, and the delinquent CPIO might had to pay the monetary penalty for denying information.

Second, it underscores that Appellate Authorities, who are part of the department, actually help the CPIOs to suppress the information, where it is in their interest. Instead of this obligation, they can manipulate the CPIOs in other matters. The high amount of pendency in CIC could be attributed to the devious behaviour of the Appellate Authorities. The RTI Act, 2005 should have provision to penalize not just the CPIO but also the First Appellate Authority if the Information Commissioner declares him/her guilty of deliberate suppression of information.

(The writer is an author and an independent researcher based in New Delhi. The views expressed are his personal)

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PUBLIC NOTICE: This is to inform to the general public that Sh. Gurmit Singh son of Sh. Mohinder Singh had availed a housing loan of Rs. 15,00,000/- from Union Bank of India, Branch Bija and had created equitable mortgage of his property by deposit of the original title deed bearing vasiqa no.2393 dated 24.12.2015 and chain deed no. 218 dated 11.04.2008 alongwith non encumbrance certificate, affidavit, declaration with the bank and these documents were deposited by way of equitable mortgage in Union Bank of India, Branch Khanna for securing the housing loan. During the audit conducted in January 2023 this fact came to the knowledge that the original equitable mortgage documents detailed above deposited in the loan case of Mr. Gurmit Singh were found misplaced and this fact was escalated to the higher officials by the bank Branch Head. But could not be found the factum of loss of E.M. documents was again reported by the auditors in September, 2024 and as such the DPR no. LR No. 544655/2024 was issued on 05.12.2024 in Police station Khanna. If Any Person regarding the said property documents or found the same then he/she may contact bank within 7 days of this notice. Thereafter no claim of any kind whatsoever shall be entertained

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Manchester United stuns Manchester City with 2-1 win

AP ■ MANCHESTER

Amad Diallo struck a 90th-minute winner as Manchester United staged a stunning late comeback to beat Manchester City 2-1 in the Premier League. Four-time defending champion City led the Manchester derby 1-0 going into the 88th minute at the Etihad Stadium. But the game was turned round in dramatic fashion as Bruno Fernandes leveled from the penalty spot and Diallo sealed victory for United — prompting head coach Ruben Amorim to declare “something magic happened.”

“It was a very tough match but we believe until the end. We managed to score. We needed that win. It was important for us and for our fans,” Amorim said. City fans jeered at the final whistle as their once dominant team’s woeful run of form extended to one win and eight losses in 11 games. “I’m the boss, I’m the manager and I’m not good enough. It’s as

simple as that,” Guardiola said. It was a first derby victory for new United head coach Ruben Amorim, who led Sporting Lisbon to a 4-1 win against City in one of his last games in charge of the Portuguese club in November. But for a long time it looked like being a third-straight league loss for United after Josko Gvardiol’s headed goal in the 36th. Fernandes was guilty of missing the target when through on goal in the second half and United struggled to create chances against a City team that rarely looked like adding to its lead. But in a dramatic end to the match, Diallo raced after an underhit backpass from Matheus Nunes. Nunes then brought down the United forward in the box and referee Anthony Taylor pointed to the penalty spot. Fernandes made no mistake this time — sending Ederson the wrong way. Moments later, Diallo ran onto a long pass from Lisandro Martinez, flicked the ball high and past Ederson before rolling it



United is 13th and five points behind fifth-place City, which has seen its title defense unravel during its losing run.

“This is a big club and in a big club when you lose eight in 10 (11) something wrong is happening,” Guardiola said.

Chelsea, in second, closed the gap on Liverpool to two points after a 2-1 win against Brentford. It’s now seven straight wins in all competitions for Enzo Maresca’s team, which is unbeaten in 10. Its last league defeat was in October — a 2-1 loss to Liverpool. Marc Cucurella scored in the 43rd and Nicolas Jackson made it 2-0 in the 80th for his ninth goal of the season. Bryan Mbeumo scored for Brentford in the 90th and Cucurella was sent off for a second yellow card in added time. Chelsea is four points ahead of third-place Arsenal. Southampton fired manager Russell Martin after being routed 5-0 by Tottenham. Last-place Southampton is nine points from safety and appears to be heading straight back to the second tier after earning promotion to the top flight last season. The decision came on the same day as another relegation-

threatened team, Wolverhampton, fired head coach Gary O’Neil. Wolverhampton is second to last in 19th. Spurs scored all five goals against Southampton before halftime at St Mary’s Stadium, with James Maddison getting two. Son Heung-min, Dejan Kulusevski and Pape Sarr also scored. Tottenham moved up to 10th and is five points off the Champions League places. SARR DOUBLE Ismaila Sarr scored twice as Crystal Palace beat Brighton 3-1 in the Premier League on Sunday. The forward also provided an assist for Trevoh Chalobah in the win at the Amex Stadium, which lifted Palace four points clear of the relegation zone. Brighton is ninth and without a win in four matches. Palace went ahead in the 27th minute through Chalobah, and Sarr doubled the lead for the visitors in the 33rd. Sarr scored his second in the 82nd before Marc Guehi’s own-goal pulled one back for Brighton.

Kerala Blasters sack head coach Mikael Stahre

PTI ■ KOCHI

Kerala Blasters FC on Monday announced the termination of services of their head coach Mikael Stahre with immediate effect after a string of poor performances by the club in the ongoing Indian Super League. Assistant coaches Bjorn Westrom and Frederico Pereira Morais have also left the club, along with Stahre. “The club sincerely thanks Mikael, Bjorn, and Frederico for their contributions throughout their time with Kerala Blasters FC. We wish them nothing but success in their future endeavours,” the club said in a statement. “The new head coach will be announced in due course.” Till the new appointment is confirmed, reserve team head coach and head of youth development, Tomasz Tchorz, and assistant coach TG Purushothaman will take over the responsibility of managing the first team. The 49-year-old Stahre, appointed ahead of the current season, enjoyed a promising



start in the Durand Cup, but the Blasters suffered a last-minute elimination in the quarter-finals against rivals Bengaluru FC. However, Blasters’ ISL campaign under the Swede has been a challenging one. Kerala Blasters currently sit 10th in the table, with just three wins and two draws from their first 12 matches. They are on a three-match losing streak, managing only one win while losing six of their last seven games. Four of their seven defeats have come at home. In total, the Blasters played 16 matches under Stahre (including four non ISL matches), managing only five wins while suffering eight defeats.

‘Completely and utterly blindsided’: Gillespie slams PCB for lack of communication

PTI ■ SYDNEY

Former Australia pacer Jason Gillespie on Monday slammed the PCB, revealing that he stepped down as Pakistan’s Test head coach after being “completely and utterly blindsided” by the country’s cricket board. Gillespie, whose contract was set to expire in 2026, resigned last week and he expressed his frustration over the lack of communication, which led him to feel that the Pakistan Cricket Board no longer wanted him in the role. “There were certainly challenges. I went into the job eyes wide open. I want to make that really clear. I knew that, you know, Pakistan had cycled through a number of coaches in a pretty short space of time. “The straw that broke the camel’s back, I suppose, was, as a head coach, you like to have clear communication with your employer,” Gillespie told ABC Sport. “I was completely and utterly blindsided by a decision to not have a high-performance



coach,” he added. The PCB didn’t review the contract of Tim Nielsen, who was brought in on the recommendation of the former Aussie quick, as the high performance coach of the team. “Tim Nielsen was told that his services were no longer required and I had absolutely zero communication from anyone about that. “And I just thought after a number of other things that had gone on in the previous few months, that was probably the moment where I thought, ‘Well, I’m not

really sure if they actually want me to do this job or not.” Adding to Gillespie’s frustration was the fact that the feedback given to him regarding Nielsen and the team’s performance was positive. “I developed a really close relationship with the Test captain, Shan Masood, and felt we were certainly going in the right direction and things were going really well,” he said. “All the feedback that I’d got or the feedback the PCB got was just how effective, you

know, Tim had been in his role as well and the players were getting a lot out of him.” Gillespie guided Pakistan to a 2-1 win against England in October, after losing the first match by an innings and 47 runs. However after the loss in the first Test, he was informed that a new selection panel would be introduced, and he would not be a part of it. He felt his role as head coach was diminished and even suggested that he often didn’t know the team lineup until the day before a match. This lack of clarity and communication only deepened his frustration with the PCB’s handling of his position. “I felt I was basically hitting catches and that was about it on the morning of a game,” he said. “You want to be able to have clear communication with all stakeholders, with selectors, for instance, knowing what the team is as head coach well before the game, or before at least the day before the game,” he said.



Women’s Champions League to wrap up group stage

AP ■ LONDON

The competitive imbalance in women’s club soccer in Europe will be underscored this week in the final round of Champions League group-stage matches where little is on the line because of the dominance of the continent’s top teams. The eight teams advancing to the quarterfinals have already secured their spots with one round remaining: Lyon and Wolfsburg from Group A; Chelsea and Real Madrid from Group B; Bayern Munich and Arsenal from Group C; and Manchester City and Barcelona from Group D. All are either established clubs in the women’s game — especially Lyon and Wolfsburg, the winners of nine of the 10 Champions League titles from 2011-2020 — or huge European clubs in men’s soccer who have started to really pour money and extra focus into their women’s teams in recent years. Madrid’s women’s team, for example, was only founded in 2020. The only thing needing to be settled across Tuesday and Wednesday is which teams qualify in first place and which progress as group runners-up, though there might not be any huge benefit either way given the high standard of the teams going through. The qualified teams play each other this week, with only Group A fully decided as Lyon is guaranteed to finish in first place with Wolfsburg second.

The two meet in France on Tuesday. In Group B on the same night, second-place Madrid hosts first-place Chelsea and can jump above the English team with a win courtesy of a superior goal difference. On Wednesday, Arsenal hosts Bayern and is one point behind the visitors from Germany in Group C. Bayern just needs to avoid defeat to finish top. Also that night, Barcelona is at home to first-place Man City and must beat the English team by two goals or more to win Group D. Growing gap The lopsided results in the fifth round of games highlighted the gap between the so-called bigger and smaller clubs in the Champions League. The eight teams advancing to the knockout stage all won their games, scoring a combined 33 goals and conceding a combined three. On the same night, Chelsea, Lyon and Wolfsburg each scored six goals. Barcelona, the defending champion, has scored 23 goals in its five group games so far — including a 9-0 win over Hammarby and a 7-0 thrashing of St. Polten in its last two outings. Of the teams in third or last place in their groups, only one — Roma — has more than three points. The Champions League will expand next season to 18 teams in a single standings, with UEFA hoping for same uplift that the men’s Champions League has had since increasing to a 36-team league.

FIFA apologises to Ukraine for Crimea map error at 2026 World Cup draw



AP ■ ZURICH

FIFA apologised to the Ukrainian soccer federation for displaying a map during its World Cup qualifying draw that excluded Russia-occupied Crimea from the country’s territory. “We fully understand the delicate sensitivity of this matter and while the incident was unintentional, we sincerely regret any concern it may have caused,” FIFA’s chief member association officer, Elkhan Mammadov, wrote in a letter

published Sunday by the Ukrainian soccer body. Ukraine was one of 54 national teams included in the draw Friday in Zurich for European qualifying groups for the 2026 World Cup. Russia, which has been banned from FIFA competitions because of the military invasion of Ukraine, has illegally occupied Crimea since 2014. The peninsula was not colored as part of Ukrainian territory in a graphic broadcast during the draw event at FIFA headquarters.

“Are you OK, (at)FIFACOM?” Ukraine government spokesman Heorhii Tykhyi wrote Saturday in a post on the social media platform X, adding: “We fixed the map for you and expect a public apology.” Mammadov replied that the map was provided by an outside supplier and FIFA was reviewing how to “ensure such oversights do not recur in future.” Ukraine was drawn into a qualifying group with either France or Croatia, plus Iceland and Azerbaijan. The group winner will advance directly to the World Cup being hosted by the United States, Canada and Mexico, and the runner-up will enter a playoff in March 2026. FIFA and European soccer body UEFA banned Russian teams from international competitions February 2022, citing expected chaos because some European federations refuse to play games against Russia.

Edoardo Bove says he’s ‘feeling good’ as he recovers from on-field collapse

AP ■ FLORENCE

Fiorentina midfielder Edoardo Bove said he is “feeling good” and that the support he received from fans, teammates and opponents helped him recover after being placed in a medically induced coma. Bove collapsed on the field during a game against Inter Milan on Dec. 1. “It’s in moments like these that I understand how genuine this sport truly is and how, beyond the results, competition and rivalries, we are all connected,” Bove posted on Instagram on Monday in his first public comments since the incident. “Connected by a bond that, once created, grows stronger during challenging times becoming almost unbreakable. “I have experienced it firsthand in these last few days: the affection I’ve received, the warmth of the fans, the support from



teammates and opponents and the closeness of the ENTIRE football world gave me incredible strength and courage,” Bove added. “I felt surrounded by positive energy, which helped me stay calm and not feel the loneliness that often comes with situations like this.” The 22-year-old Bove was released from the hospital on Friday but won’t be able to play in Italy again if he needs a defibrillator for his heart. Playing with a defibrillator is

prohibited in Italy. But Bove could follow former Inter Milan midfielder Christian Eriksen, who resumed his career in the English Premier League after he went into cardiac arrest while playing for Denmark at the European Championship in 2021 and had a defibrillator implanted. “I’m feeling good and that’s the most important thing!” Bove said. “See you soon... On the pitch!”

It’s not just about chess, there’s lot of emotional pressure too: Gukesh on world title

PTI ■ CHENNAI

His history-scripting world title was not just a result of good strategy on the chess board, said Indian Grandmaster D Gukesh on Monday, crediting mental conditioning coach Paddy Upton for helping him tame the “emotional pressure” of competing at the biggest stage. The 18-year-old Gukesh, who defeated China’s Ding Liren to become the youngest ever owner of the world title, arrived here on Monday to a rousing welcome from enthusiastic fans and officials. “In a world championship, it’s not only about chess. There is a lot of mental and emotional pressure to deal with. Paddy’s

teachings helped me in that regard,” Gukesh said in a press meet organised by Velammal Vidyalaya, his childhood school. Upton, a renowned mental conditioning coach, worked with Gukesh in the run-up to and during the the 14-game marathon event in Singapore. “The suggestions and the conversations I have had with him, have been very important for me and my development as a player,” he said. Gukesh also detailed how his association started with the South African, who has the experience of working with the 2011 cricket World Cup-winning Indian cricket team and the national men’s hockey team that bagged a bronze at

the Paris Olympics. “Paddy has been a very important part of my team. After I won the Candidates (April), I asked Sandeep sir (Sandeep Singhal of Westbridge Capital) for a mental trainer,” Gukesh recalled. “He immediately put me in touch with Paddy Upton, who has a lot of experience working with high-performance athletes,” said the youngster. In an interview to PTI a day after Gukesh’s win, Upton had lauded the teenager’s “self-awareness.” “I think that’s the thing that’s really stood out, his ability to recognise his thoughts and manage his mind and his understanding of how to do



so,” Upton said. “...He is a world champion because he was able to manage himself and remain focused and stay in the game even though he’s 0-1 down

right from the beginning. So that really is a mark of a champion,” he had stated. Gukesh also thanked Tamil Nadu Chief Minister MK Stalin and Deputy CM

Udhayanidhi Stalin for supporting him in his chess journey. “Definitely, there was a lot of support from the Tamil Nadu government. Honorable Chief Minister and Deputy Chief Minister invite me home and encourage me whenever I achieve something. “The Tamil Nadu government sponsored me during the Chennai Grandmasters last year. They made all the arrangements. That’s how I won the tournament and qualified for the Candidates. “If we get more support like this, I believe more chess players will come. I am very thankful to the Tamil Nadu government,” he said. Gukesh is only the second Indian after the great

Viswanathan Anand to claim the world title. Anand played a pivotal role in shaping the teenager at his academy here. Accidental chess player Gukesh’s father Dr Rajnikanth, who is an ENT surgeon by profession, said he encouraged his son to join chess sessions in the school as a hobby. “You have to have interest and hard work, otherwise nothing will happen. We did not plan to make him a chess player, but enrolled him in Velammal school chess class as part of the extra-curricular activity. “But we supported him once he showed interest and worked hard. As a parent, we tried to give him as much exposure as possible. That’s

what I can suggest to other parents as well. “We should try to give as much exposure as possible to what your children are interested in,” he added. Rajnikanth said Gukesh likes to continuously play in tournaments to ensure that he always remains in touch with the sport. “Some players play tournaments once in two months — one month preparation and next month playing in tournaments. As far as he (Gukesh) is concerned, games are his practice. “He learns from his losses and wins. If I don’t give him a tournament for a month, he becomes restless. That’s his choice,” he added.

Jasprit Bumrah defends struggling Indian team in Australia

PTI ■ BRISBANE

Jasprit Bumrah on Monday defended the struggling Indian team in Australia and played down talk of additional pressure on him, saying it's a side in transition and given his experience, it's his "job" to shoulder extra responsibility.

Having taken a seemingly erroneous call of bowling first in the third Test at the Gabba here, India conceded a huge first-innings total of 445 despite Bumrah returning 6/76.

In response, the visitors were 51/4 on a rain-hit third day with questions being raised about batters' technique and the quality of bowling, save for Bumrah.

"We don't, as a team, point fingers at each other and we don't want to get into that mindset where we are pointing fingers at each other that you should do this, you should do that," Bumrah told media after stumps when asked for his assessment of India's batting.

"We, as a team, are going through a transition, new players are coming

here and it's not the easiest place to play cricket. Over here, it's a different atmosphere with this wicket being a different challenge so yeah, we are not looking at that." Bumrah, who leads the bowling chart in the Border-Gavaskar Trophy with 18 wickets so far, defended the Indian attack amid chatter that he is not getting adequate support from fellow bowlers.

"As a bowling unit, as I said, we are in transition so it's my job to help the others. I have played a little more than them so I am trying to help them," said the owner of 191 Test wickets in just 43 Tests.

"Everyone will learn through it, will get better and eventually will find different ways so this is the journey that you'll have to go through," he added.

Bumrah rejected suggestions that India's poor first innings scores were putting more pressure on the bowlers and on him.

"We have 11 players, it's not like that. I don't look at it that I have to do extra (work). As I said, we are a new team, a lot of new players have



come into the side. We have to be considerate and give them that cushion that they will learn from experience," he said.

"Nobody is born with all the experiences, nobody is born with all the skills. You keep learning, you keep finding new ways (and) you keep learning about your own game," he continued.

The Indian vice-captain said he has enjoyed the challenge of bowling on different pitches in Australia.

"I always find different challenges very interesting. Because in the Test match that we played in Perth, the wicket was different. (At) Adelaide (with the pink ball) (was) different, the wicket behaved differently, the ball behaved differently," he said.

"Here it is a little different because the wicket is at a level and the run-up is low. In India we are not used to that," he explained.

"Don't like whinging, don't take opinions seriously" Bumrah said his primary target on encountering a challenge is to tackle it instead of looking at

others to come up with the solutions.

"I look at how do I solve it, what can I do in this scenario rather than whinging or complaining or looking at someone else or pointing fingers that I need this from this person," he said.

Bumrah reiterated he wants to remain level-headed in dealing with success and failures and that he cannot carry the "baggage of expectations".

"When I was a youngster, yeah, maybe I used to take extra baggage of fans and opinions. But I don't take any opinions seriously," he said.

"I look at myself. I look at answers what I have to do. I give it my absolute best. If I have given it my absolute best, I will accept the results. (But) I cannot carry someone else's energy or baggage that people are expecting me to do the heavy-lifting," he gave a peak into his mindset.

"There will be days when I will not get wickets. Somebody else will do, so I will have to do a holding job," Bumrah added.



Marsh admits being nervous at gully, hails team's bowling on Day 3

PTI ■ BRISBANE

Australian all-rounder Mitchell Marsh on Monday conceded that fielding at gully makes him the "most nervous," particularly because of Cameron Green's excellent reputation in that position.

Green is not playing in the ongoing Border-Gavaskar Trophy owing to a spine injury, but Marsh has stepped into that role with some degree of comfort, underlined by his flying catch to dismiss India batter Shubman Gill on day three of the Third Test here.

"Yeah, I think since I've come back into the Test team, fielding at gully is probably when I feel the most nervous because Green is likely to go down as one of the best ever. If you drop one there, you're always compared to him," Marsh said during the post-day press conference.

Marsh's brilliant catch off left-arm quick Mitchell Starc led to Gill's dismissal for one as India ended Day 3 on a precarious 51 for four.

"Any time I can do something like that -- I probably didn't even need to dive, to be fair -- but I thought it had a bit of a moment, and it is a fun team. It's a great team to be a part of." "So, yeah, I like fielding there, but honestly, being at square leg is just as good."

Marsh was happy to see the hosts scoring 445 in their first

innings.

"I think when you get sent in and you make 450, it's always positive, and then I guess you earn the right to attack, especially early with the ball. Like I said before, now it's just about how do we try and take 20 wickets. We've got six more to get, and then we just assess from there."

Asked if they would enforce the follow-on, he said: "I think we've got six wickets to take first, but we know that we've got to take 20 wickets to try and win this Test and I guess all the conversations and all the planning will be, how do we do that?"

"So, hopefully the weather holds off, and then tomorrow it's just about coming in, having a crack, and see where we get to."

After their humiliating defeat in the opening Test in Perth, Australia have been able to get on top of the Indian batters.

"I think we bowled really well. Today was no different, and we've been able to take wickets with the new ball, albeit the second innings in Perth.

"Our bowling attack has some great bowlers, and they're attacking, they look to take wickets all the time, and hopefully that can continue."

Premier batter Virat Kohli once again fell prey to his longstanding vulnerability outside the off-stump, chasing a delivery pitched wide and edging it to the wicketkeeper Alex Carey.

Mohammed Siraj bowling with a niggle

PTI ■ BRISBANE

India pace spearhead Jasprit Bumrah on Monday revealed that Mohammed Siraj has been bowling with a niggle and praised him for fighting through pain during the ongoing third Test against Australia here.

Siraj claimed two wickets in his 23.2 overs in the first innings, and Bumrah, who once again emerged as the best bowler with figures of six for 76, credited his colleague for supporting the team despite the discomfort.

"We (Siraj and I) have had conversations but this was the conversation he had with me before we came here (Brisbane). When we came here in Perth, as well as the last game, he looked in very good spirits," Bumrah told reporters after day three.

"He was bowling well and he has picked up a fair few of the wickets. In this game, I will give him credit that he had a



little bit of a niggle but he still kept on bowling and still helped the team because he doesn't know if he goes inside and he doesn't bowl, then that team will go under pressure.

"So I think he has got a great attitude and he has got a fighter spirit that the team loves," he said.

Siraj looked in discomfort when he clutched his hamstring after bowling the second ball of the 37th over of Australia's first innings. The physio was called onto the

field and Siraj then left the field as Akash Deep completed the over.

The 30-year-old, however, returned to the field on Day 2 and ended up taking the wickets of Australia skipper Pat Cummins and Nathan Lyon.

"I personally love that as well, that he is up for a fight and he always gives it all for the team. So I think that is the biggest positive for any cricketer going forward."

"That he gives it his absolute



Gavaskar urges Virat Kohli to refrain from playing cover drive

PTI ■ BRISBANE

The legendary Sunil Gavaskar on Monday urged India superstar Virat Kohli to draw inspiration from Sachin Tendulkar's monumental 241 against Australia in Sydney in 2004 and refrain from playing cover drive in order to end his persistent struggle against deliveries outside off-stump.

On a rain-marred third day of the ongoing Brisbane Test, Kohli copped yet another failure when Josh Hazlewood had him caught behind for 3 as a struggling India ended at 51 for 4 when the stumps were drawn.

Gavaskar said Kohli, who has scores of 5, 100 not out, 7, 11 and 30 so far on this tour, need not look beyond "his hero" Tendulkar, who responded with an exceptional 436-ball 241 including 33 fours at the SCG when he too was going through a similar phase of getting caught behind during the Australia tour of 2003-04. Tendulkar's knock, for which he batted more than 10 hours, is widely considered as one of his best-ever as the legendary batter curbed his instinct to drive and scored

the majority of his runs on the on-side.

"He (Kohli) only needs to look at his hero, Sachin Tendulkar. The way in which he (Tendulkar) had kept his patience and control on his off-side game, scoring those 241 runs at Sydney," Gavaskar told Star Sports.

"He did not play any shot on the off-side, or at least in the cover (region) because before that he was getting dismissed while attempting to play in covers."

"The shots that he played were pretty much straight or on the on-side," he added.

Gavaskar said Kohli, who has been caught behind the wickets thrice on this tour, must look to defend every single delivery in the channel of the off-stump and find other scoring areas like Tendulkar did.

"Similarly, he (Kohli) should keep a control on his mind and on his game. If the ball is on the off-stump, (he should think that) 'I would defend it. I would not try to score of it,'" Gavaskar said. The legendary batter said Kohli should trust his bottom-hand play more than going for his drives in order to banish his troubles.

Isa Guha calls Bumrah a 'primate', apologises for her remark later

PTI ■ BRISBANE

Former England player and commentator Isa Guha, who referred to India pace spearhead Jasprit Bumrah as a "primate" during the third Test between India and Australia here, apologised for her racist remark on Monday.

She said she was "deeply sorry" for choosing a wrong word to describe the India pacer's brilliant display with the ball.

Guha made the comment in response to Brett Lee's praise of the Indian bowler after Bumrah dismissed both Australian openers on day two of the Test on Sunday.

"Well, he's the MVP, isn't he? Most valuable primate, Jasprit Bumrah," Guha had said while commentating for Fox Cricket.

"He is the one that's going to do all the talking for India, and why so much focus was on him in the buildup to this Test match, and whether he would be fit." The usage of the word "primate" by Guha caused a social media storm, as fans



admire greatly."

Guha, who is of Indian heritage and has been in Fox Sports' broadcast team for several years, said there was no malice in her comments.

"I'm an advocate for equality and someone who has spent their career thinking about inclusion and understanding in the game."

"I was trying to frame the enormity of his achievement and I've chosen the wrong word. For that I am deeply sorry," she added.

"As someone who is also ... of South Asian heritage, I hope people would recognise there was no other intention or malice there. I hope this doesn't overshadow what has been a great Test match so far and I look forward to seeing how it progresses. Once again, I am really, really sorry."

Former India head coach Ravi Shastri, who sat next to Guha when she issued the apology, praised her for addressing the matter live on air.

Former Australia wicketkeeper Adam Gilchrist was also there.

Kane Williamson makes 156 as New Zealand sets a target of 658 for England

AP ■ HAMILTON

Kane Williamson made 156 as New Zealand amassed a lead of 657 runs before both England openers were dismissed to leave the hosts in a commanding position at the end of the third day of the third cricket test on Monday.

To compound an already dismal day for the tourists, England captain Ben Stokes limped from the field with a recurrence of a hamstring injury.

Williamson's 33rd test century was his seventh at Seddon Park and his fifth in consecutive tests on a home ground on which he averages more than 100.

New Zealand finally was dismissed for 453 after leading by 204 on the first innings and in five overs before stumps England slumped to 18-2.

Tim Southee bowled Ben Duckett (4) off an inside edge in the second over of the England innings as the opener charged the veteran

seamer who is playing his final test.

Zac Crawley (5) was dismissed by Matt Henry for the sixth time in the series, trapped lbw one over before stumps. Jacob Bethell 9 not out and Joe Root had yet to score were at the crease at the close.

"Whenever you take a wicket for New Zealand it's special," said Southee who now has 390 test wickets. "Playing for New Zealand has been such a big part of my life and it's been such an honor to do what I've been able to do."

"Hopefully the next couple of days will be a good couple of days but an emotional couple of days too."

Stokes was bowling the second ball of his 13th over when, on his follow-through, he clutched at the hamstring of his left leg. He immediately walked from the field with his hand covering the lower half of his face on which was etched both pain and distress. Stokes suffered a serious injury to his left hamstring while playing in The



Hundred in August for the Northern Superchargers against the Manchester Originals. He was on crutches for some time and forced to miss England's test series against Sri Lanka and the first test of the subsequent series against Pakistan.

Ollie Pope took over the captaincy in Stokes' absence. During his six-hour innings, Williamson overtook South Africa's Graeme Smith to move up to 17th place on the list of leading test run-scorers six behind another South

African, Hashim Amla. He shared partnerships on Monday of 107 with Rachin Ravindra (44) and 92 with Daryl Mitchell (60). His century came from 137 balls and his 150 from 196 balls, the third 50 from 59 runs as New Zealand stepped up its scoring towards an expected declaration.

The entire first session on the third day was lost to rain and a damp outfield. Play resumed at 1.30 with New Zealand 136-3, Williamson 50 not out and Ravindra 2.

Williamson scored fluently throughout the day, hitting 14 fours and a six in his century. He was typically powerful square of the wicket, particularly in his use of the cut shot.

Ravindra was sometimes bogged down, at the start of the day when he added only a handful of runs in the first hour and later when he found his scoring options limited.

At times England bowled to a 7-2 offside field which plugged some scoring zones.

With wide gaps on the leg side, Ravindra tried to drag a ball from Matthew Potts outside his off stump through mid-wicket but edged it from the outside half of the bat to Brydon Carse at mid-off.

Mitchell joined Williamson and batted with more urgency which seemed an indication of an impending declaration. He hit two sixes and seven fours in his 60 from 84 balls before holing out to Matthew Potts in the deep to give Jacob Bethell his first test wicket.

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Ministry of Social Justice and Empowerment
Department of Empowerment of Persons with Disabilities
File No. 16-08/2014-DRC/CCPD(Pl.Vol.II)
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Deponent

PIRAMAL CAPITAL & HOUSING FINANCE LIMITED
Registered Office Address: Unit No. 601, 6th Floor Piramal Amity Building, Piramal Agastya Corporate Park, Kamani Junction, Opp Fire Station, LBS Marg, Kuria (West), Mumbai- 400 070. CIN: L65910MH1984PLC032639. Website: www.piramalfinance.com
Branch Address : Dhiraj Baug, Building "A" Ground & 1st Floor, Beside Axis Bank, Opp. Monalisa Building, Agra Road, Hari Niwas Circle, Naupada, Thane (West) - 400 602.

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002. The undersigned is the Authorized Officer of Piramal Capital & Housing Finance Limited (PCHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer has issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, notice is hereby given, once again, to the said Borrower(s) to pay to PCHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to PCHFL by the said Borrower(s) respectively.

Name of the Borrower(s)/ Guarantor(s)	Demand Notice and Amount with NPA date	Property address
(LC No. 19300044854 of Lucknow - MM/M Marg Branch) Atul (Borrower) Saroj Singh (Co Borrower 1)	18-11-2024 / ₹ 834706 / (₹ Eight lakh Thirty Four Thousand Seven Hundred Six Only) NPA (08-11-2024)	Plt No 93 Part Of Kh No 112 Vill Atrauli Ward Shankerpurwa Dist Lucknow Lucknow Lucknow Uttar Pradesh - 226202

If the said Borrowers shall fail to make payment to PCHFL as aforesaid, PCHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of PCHFL. Any person who contravenes or obstructs contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 17-12-2024 Place: Jammu Kashmir Piramal Capital & Housing Finance Limited