



the pioneer

CHANDIGARH, SATURDAY, NOVEMBER 9, 2024; PAGES 12 & 2

www.dailypioneer.com

PUBLISHED FROM: DELHI | LUCKNOW | BHOPAL | BHUBANESWAR | RANCHI | RAIPUR | CHANDIGARH | DEHRADUN | HYDERABAD | VIJAYWADA

INSIDE

SPORTS
KIRAN GEORGE ENTERS
SEMIFINALS OF KOREA
MASTERS



FORGIVE ME IF I EVER HURT ANYONE OF YOU: CJI



PIONEER NEWS SERVICE ■ NEW DELHI

With folded hands and teary eyes, Chief Justice Chandrachud, on his last working day as the 50th head of the Indian judiciary on Friday, sought forgiveness if he had hurt anyone. "If I ever hurt anyone of you, I would like to just say please forgive me for something which I didn't intend to ever say or do which may have hurt you," he said.

LANDMARK JUDGEMENTS

- Right to Privacy declared a Fundamental Right
- Homosexuality decriminalised
- Ayodhya Judgment, paved the way for Ram Mandir construction
- Gave Abortion Rights to unmarried women
- Cancelled Electoral Bond Scheme
- Upheld the scrapping of Article 370

Chandrachud, who served as the longest CJI between 1978 and 1985, on November 9, 2022 and will be demitting office on November 10, a Sunday.

his opponents. "I hope you know the amount of trolling I have received. I am probably the most trolled judge across the system. I will only say a shayari - Mukhalif se meri shakhsyat sanwarti hai.. Mein dushmano ka bada ehtiram karta hu [Opposition makes my personality better, I respect my enemies very much]," he said, adding that the trolls will be unemployed from Monday next week.

Rich tributes were paid to him by CJI-designate Khanna and Bar leaders, including the Attorney General, the Solicitor General, SCBA president Kapil Sibal and others to mark the pivotal moment in India's judicial history. "You asked me what keeps me going. It is this court which has kept me going, because there is not a single day when you feel that you have not learned something, that you have not had an opportunity to serve the society. "And there is no greater feeling than being able to serve those in need and the people you would never meet, people you possibly do not even know, people whose lives you have the ability to affect without ever having seen them," a visibly emotional CJI said.

He reflected on the immense privilege of serving the country, emphasising that each day spent in the court was an opportunity to learn and grow in both legal knowledge and personal insight. "I was always aware of the overpowering presence of the greats of this court and the responsibility that came with sitting in this chair. But at the end of the day, it is not about the individual, it is about the institution and the cause of justice we uphold here," the CJI said.



Representational Image

NSCN (IM) threatens to break ceasefire agreement

PTI ■ DIMAPUR

Naga insurgent group National Socialist Council of Nagaland (Isak-Muivah) NSCN (IM) has threatened to break its 27-year-old ceasefire agreement with the government and return to its "armed struggle" if its demands for a separate "national flag and constitution" are not met.

political negotiation, leaving aside armed movement. Accordingly, the political negotiations began on August 1, 1997 and since then more than 600 rounds of talks had been held without any pre-conditions both in India and abroad, leading to the signing of the framework agreement of August 3, 2015, he said.



Israeli soccer fans attacked, five hospitalised, 62 detained

AP ■ AMSTERDAM

Israeli fans and protesters clashed overnight after a soccer match in Amsterdam, leaving five people hospitalised and 62 arrested, police said Friday. Dutch authorities said attackers systematically targeted Israeli fans.

J and K has had 10 terror attacks since October 16

MOHIT KANDHARI ■ JAMMU

The merciless killing of two Village Defence Group (VDG) members in the higher reaches of the Kishtwar district in the Jammu region has shaken the top brass of the security establishment, close on the heels of multiple attacks on the security forces and migrant workers since the formation of Omar Abdullah led popular government in the Union Territory of Jammu and Kashmir. So far a total number

of 10 incidents of terrorist violence have been reported across different areas of Jammu and Kashmir since October 16. Meanwhile, the dead bodies of two VDGs killed by terrorists were recovered on Friday from near a rivulet in the Pongdwari area in the Keshwan belt. "Two VDG members, Nazir Ahmed and Kuldeep Kumar from Ohli-Kuntwara, went missing in the upper reaches while grazing livestock," a police spokesperson said.

"My brother and Nazir were abducted and killed by terrorists. They were village defence guards and had gone to graze cattle as usual," Kuldeep Kumar's brother Prithvi, told a news agency. These VDGs form the backbone of the security grid in the entire Jammu region. By targeting them, terrorist handlers aim to demotivate them against participating in the ongoing anti-terrorist operations launched in the region to flush them out of



their safe hideouts. According to official sources, 4,100 VDGs and 32,000 SPOs were engaged in Jammu and Kashmir, with different responsibilities for the protection of civilians and anti-terrorist operations under the direct supervision of district Superintendents of Police (SP).

A massive cordon-and-search operation is also underway in Kishtwar to track down the terrorists responsible for the killings. The operation is concentrated in the Kuntwara, Ohli, and Munzla Dhar hilly areas of Kishtwar. Director General J and K Police Nalin Prabhat and Additional Director General of Police Jammu Anand Jain visited Kishtwar to review ongoing operations on Friday. White Knight Corps Commander Lieutenant General Navin Sachdeva also landed in Kishtwar and held a meeting with the Director General J and K Police to chalk out their counter strategy.

India faced 255 days of extreme weather this year

RAJESH KUMAR ■ NEW DELHI

India faced 93 percent days of extreme weather from January to September this year. Of the 255 days out of 274, India experienced extreme weather events marked by heat and cold waves, cyclones, lightning, heavy rain, floods and landslides, almost every day in the first nine months of this year which claimed to 3,200 lives, affected 3.2 million hectare (mha) of crops, destroyed 235,862 houses and buildings, and killed approximately 9,457 livestock.



The report titled "Climate India 2024: An Assessment of Extreme Weather Events" by the Centre for Science and Environment (CSE), based on the India Meteorological Department (IMD) data has come days ahead of the 2024 United Nations Climate Change Conference or Conference of the Parties (COP29) in Azerbaijan's Baku from November 11 to 22.

Compared to this, the first nine months of 2023 recorded extreme weather on 235 of 273 days, with 2,923 deaths, 1.84 mha of crops affected, 80,293 houses damaged, and 92,519 animal deaths. The year 2024 also set several climate records. January was India's ninth driest since 1901. In February, the country recorded its second-highest minimum temperature in 123 years.

temperatures since 1901. In the Northwest, January was the second driest, and July recorded the region's second-highest minimum temperature. The Southern Peninsula saw its hottest February ever, followed by exceptionally hot and dry March and April, but with a 36.5 percent surplus in July rainfall and the second-highest minimum temperature in August.

Make Congress 'Yuvraj' speak in praise of Savarkar: PM Modi

T N RAGHUNATHA ■ MUMBAI

Seeking to drive a wedge among the Opposition Maha Vikas Aghadi (MVA) constituents over their ideological differences, Prime Minister Narendra Modi on Friday dared the MVA leaders to get Congress leader Rahul Gandhi speak in praise of the contributions made to the country by Veer Savarkar and Balasaheb Thackeray.



Kick-starting his campaign for the State Assembly polls from north Maharashtra where he addressed election rallies at Nashik and Dhule, PM Modi played the "Maharashtra self-respect and pride card", when he slammed the Congress leaders for denigrating Savarkar and the Shiv Sena (UBT) — which considered Savarkar as its icon — for allying with the grand-old party.

HARVESTING HISTORY

Shahjahanpur farmer unearths cache of 1857 Revolt-era weapons

BISWAJEET BANERJEE ■ SHAHJAHANPUR

A farmer in Shahjahanpur, Uttar Pradesh, uncovered a surprising find while plowing his field - a hidden cache of historical weapons believed to date back to the 1857 Indian Rebellion. District authorities have secured the weapons, which are now stored in a safe repository, and have reached out to the Archaeological Department for further examination.

iron sword-like object beneath the soil. As he continued digging, he uncovered several more weapons buried underground." According to Singh, as the excavation continued, more weapons emerged from the soil. In total, the field yielded 23 swords, remnants of 12 matchlock rifles, one spear, and a dagger. The rifles discovered are heavily deteriorated, with only the barrels and some metal fragments intact, suggesting that termites may have consumed the wooden parts over time. Given the style of the gun barrels, experts believe they are indeed matchlock rifles.



magistrate to the site. The recovered weapons have since been moved to the Nigohi police station for safekeeping. Dr. Vikas Khurana, Head of the History Department at Swami Shukdevanand College in Shahjahanpur, suggested that the weapons may be linked to the 1857 Indian Rebellion. "These weapons appear to have characteristics of Rohilla culture. It is possible that when the British forces advanced after defeating the rebels in 1857, the freedom fighters retreated to the forest and may have buried their weapons to avoid capture," Dr. Khurana explained.

Victorious armies typically do not hide their weapons, so it is likely these were hidden by the revolutionaries who were in retreat." Experts believe this discovery could provide valuable insights into the local history of the 1857 rebellion. Dr. Khurana further said, "If confirmed, these weapons could serve as a crucial link to the area's involvement in the first war of Indian independence. They offer a tangible connection to the courage and struggle of those who fought in the 1857 revolt." The district administration has written to the Archaeological Department to initiate a detailed analysis of the artifacts, which could confirm their historical significance and possibly shed light on the events of the 1857 rebellion in the region.

Rape capital

Despite countless promises and policies, the capital continues to fall short on women's safety

In yet another harrowing incident that highlights Delhi's persistent reputation as the "rape capital" of India, a young woman was allegedly gang-raped by three men near the busy ITO Chowk. On October 10, 2024, the survivor, a community leader and researcher from Puri, Odisha, was assaulted and then abandoned near the Sarai Kale Khan area. It would take more than three weeks for Delhi Police to apprehend the suspects in what was an elaborate and challenging investigation. This case, though one among many, casts an intense spotlight on Delhi's persistent challenges with women's safety. Despite widespread public outrage, nationwide protests, and even legislative reforms spurred by the 2012 Nirbhaya case, the city remains one of the most dangerous places for women. This incident underscores the gaps in ensuring safety, accountability, and justice for women, despite heightened scrutiny and the promises made over the years. In the wake of the Nirbhaya gang rape, public demands for justice led to significant legal reforms, including amendments to the Criminal Law in 2013. These included harsher punishments for sexual offenders and the establishment of fast-track courts. The Delhi Police increased surveillance, deployed women patrol teams, and set up additional helplines. However, cases like this illustrate that systemic changes alone haven't proven sufficient to curb these crimes. Although police presence has increased, patrols are often sparse in secluded areas where many such crimes occur.

There are also challenges with delayed response times and gaps in the training and sensitivity of law enforcement officials towards victims of sexual violence.

Crimes against women are frequently dismissed or downplayed, especially in cases where victims are perceived as "easy targets." The perpetrators in this case allegedly targeted the survivor believing she was mentally unwell. Many survivors face severe trauma, which impacts their ability to recount details of the assault or pursue legal recourse effectively. While authorities in this case took extraordinary steps to support the survivor, such efforts are still rare. Establishing accessible and widespread trauma-informed support systems is crucial for the safety and wellbeing of survivors. This horrific incident should prompt a critical examination of the measures that have failed Delhi's women. Reforms need to extend beyond legal frameworks and involve deeper societal and systemic changes. Expanding surveillance to cover secluded areas, introducing real-time monitoring could enhance response times and deter potential offenders. Law enforcement must receive adequate training in trauma-informed approaches, victim sensitivity, and rigorous investigative procedures. Transforming societal attitudes towards women and sexual violence is critical. Public campaigns and educational programmes that challenge stereotypes and promote empathy can help change the culture that enables such violence.

PICTALK



A Rajasthani nomad vendor waits for customers, in Pushkar

PTI

India's AI dilemma: Balancing innovation with job security

As AI transforms industries globally, it also raises concerns about job displacement in India, especially within sectors like IT, management and creative fields

Artificial intelligence (AI) is reshaping industries across the globe and India is no exception. The introduction of AI promises growth opportunities, new business models, and enhanced competitiveness in the global market. However, it also raises significant concerns, especially around job security. This is particularly true for workers in sectors perceived as more susceptible to automation, such as IT, management, writing, and entertainment. The duality of optimism for AI's potential and anxieties over job displacement is a pressing issue for India as it seeks to balance these perspectives.

In the business sector, AI is primarily used to automate routine tasks and streamline management functions, resulting in improved decision-making capabilities. Middle management roles are especially vulnerable to automation as AI takes on complex tasks, such as supply chain, data, and customer management, with minimal human intervention. By optimising these operations, companies achieve greater control



and efficiency, but at the potential cost of middle-management jobs. Similarly, the creative industries are feeling the impact of AI. Fields such as modeling, advertising, voice acting, and content creation face increasing competition from AI-generated graphics, voices, and written content. AI models are now advanced enough to produce realistic images, draft coherent articles, and even mimic human voices, reducing the need for human involvement in creative tasks. This shift leaves specialists in these areas concerned about future employment prospects. The challenge lies in adapting to these changes, harnessing the benefits of AI while mitigating job loss. The Indian government recognises the implications of

AI on job creation and is actively working to address these challenges. One of its main strategies is to focus on human capital development and workforce preparedness. Initiatives like the Pradhan Mantri Kaushal Vikas Yojna (PMKVY) aim to upskill a significant portion of the population, emphasising AI, machine learning, and robotics. These initiatives intend to create new job opportunities in AI while managing its impact on the workforce. The private sector is also contributing to this effort. Major Indian IT firms, such as Infosys, Wipro, and Tata Consultancy Services (TCS), have launched extensive upskilling programmes to prepare their employees for the digital future. Infosys, for instance, has developed a global training initiative to help its workforce keep pace with advancements in AI and other emerging technologies. These transformation-focused programs prioritise skills in AI, cloud computing, and data science, equipping workers to stay relevant in a rapidly evolving job market. Some companies are also

finding ways to integrate AI that enhance, rather than replace, human productivity. Transitioning to an AI-driven economy has its benefits and challenges. On one hand, AI is expected to spur economic growth and innovation, creating new opportunities. On the other hand, it raises concerns about job security and the redistribution of work. Addressing these challenges requires a collaborative effort among workers, businesses, and the government. For workers, adaptability is key, requiring a willingness to acquire new skills and embrace evolving work environments. For businesses and policymakers, there is a shared responsibility to invest in reskilling initiatives and create jobs that align with AI-driven changes. By prioritising human capital and fostering a proactive approach to workforce development, India can position itself to benefit from AI while minimising the risk of widespread job displacement. *(The writer is faculty-emerging technologies, Wadhvani Centre for Government Digital Transformation; views are personal)*



ABHAYA AGRAWAL

India awaits 2047 as it aspires to become one of the developed nations, and obviously, that would mean striving, sincerely and collectively for the welfare of each of its citizens. Hopefully, in the Viksit Bharat, none would need a free ration, and freebies doled out as allurement for votes would become history. It would also unhindered availability of potable water, clean air, an all-weather roof over their heads, and freedom from a 'no-work-to-do' situation. Hunger, ill health and malnutrition would become history! India would have a system of education that would ensure equality of access and success at the same level for the children of the Lutyens zone and those in the Jhabua Village! Education shall no longer remain a 'necessary utopia!' Moving in this direction necessitates getting rid of communal disharmony and socio-cultural exclusion of every kind. We expect a nation that no longer suffers the minority-majority concerns! Having seriously studied various aspects of social cohesion and religious amity - or social and religious cohesion and amity - in India, there is no escape from acknowledging that it is a very complex conundrum of communal curvatures that are resistant to various well-intentioned initiatives to smoothen it out.

There are human values that are common to every religion, and these could become the ground for cementing comradery without in any way interfering with the ways of faith and religious practices. The global rise of fundamentalism, terrorism, and fanaticism, and the consequent expansion of distrust, oppression and seclusion are certainly not conducive to a better life for the people, no matter how many more gadgets are made available in their homes.

Sadly enough, it was very clear at the turn of the millennium that in days ahead, things would get tougher for leadership to handle, and the very survival of the human race would be at stake. In the third decade of the 21st century, humanity and the planet Earth confront the challenges

posed by climate change, a sharp deterioration of man-nature relationships, and ever-increasing violence in various forms and formats. The futility of the peace-making efforts by those whose economic interests require greater production of lethal weapons, and their sale and consumption is no longer a hidden secret.

The tensions, turmoil and anxiety that all of this creates are now being experienced everywhere, particularly in the West, which accepted the refugees and intruders with open arms, many of them are now repenting their policies of the past! The rise of distrust and apprehension constitutes greater danger than sporadic violence the instances of which are increasing in European nations.

These examples give some indications of the world before the young of today, and those who would wield power tomorrow! India is a major Asian nation that suffers from a huge influx of illegal migrants, and most of them get support from several political parties. It is clear that this support is based purely on communal considerations, and is certainly not in the national interest. It adds to the fragile relationship that has existed all along, was fuelled during the freedom struggle and led to the partition of

THERE ARE HUMAN VALUES THAT ARE COMMON TO EVERY RELIGION, AND THESE COULD BECOME THE GROUND FOR CEMENTING COMRADERY WITHOUT IN ANY WAY INTERFERING WITH THE WAYS OF FAITH AND RELIGIOUS PRACTICES

India 2047: Towards a unified developed nation

Achieving 'Viksit Bharat' will demand a collective effort to foster religious harmony, address environmental threats and navigate global tensions



J S RAJPUT



India, the possibility of achieving social cohesion and religious amity remained elusive. The two-nation theory was elaborated in an oft-quoted speech of Sir Syed Ahmad Khan in his Meerut speech delivered in March 1888, his view of the scenario that may emerge after the British leave: "Is it possible that under these circumstances two nations - the Mohammadans and the Hindus - could sit on the same throne and remain equal in power? Most certainly not." Sir Syed was one of the most respected and admired of the leaders of the Muslim community who had opened the doors of modern education for them, and hence, the enlightened Muslim youth adored him. The essence of the above represented the prevailing sentiments of the Muslim community, and these were perpetuated by others, particularly by those who opposed the views of Sir Syed on modern education.

They, however, grabbed the idea of two nations! Subsequently, in the same lecture, Sir Syed elaborates the views further: the principle of a representative government is 'that it is government by a nation, and that the nation in question rules over its own people and own land.' It is as simple as that: there could be no possibility of any representative government elected by

Hindus and Muslims together ever ruling over India consisting not only of the nations of Hindus and Muslims but others who should also constitute nations of their own. Indian democracy establishes that communal harmony is possible, and the two communities are equally enlightened to work together.

While Sir Syed deserves and gets praise for his futuristic outlook on modern education and its dire need to uplift the Muslims, it would certainly remain a matter of serious debate whether his definition of two nations did create a lasting impact on the psyche of the community that persists even today. The doctrine of the two-nation theory finally got buried with the formation of Bangladesh, and emerging multi-religious societies in Europe. If there is one nation that could present a functional model of religious unity it is India, the Hindus and the Muslims of India. Nowhere else, the equality of all religions is so deep-rooted in thought and deed as in the ancient Indian culture. It could be revived by the hereditary dialogical tradition which has excelled historically.

(Professor Rajput works in education, social cohesion and religious unity. He is an Atal Fellow in the PMML, New Delhi; views are personal)

LETTERS TO THE EDITOR

Gambling's global impact



Gambling, casinos, and betting, once limited and far less accessible, have now become available 24 hours a day through social media, mobile phones, and gambling apps. In the past, individuals had to travel and stand in queues to participate in such activi-

ties. This easy access has significantly accelerated the harmful impact of gambling. To date, an estimated 450 million people worldwide have faced negative consequences, including severe financial losses, deteriorating physical and mental health, broken family relationships, and, tragically, suicide.

These alarming trends paint a grim and toxic picture of our global future. The issue doesn't spare any age group. Research shows that 15.8 per cent of adults are addicted to gambling, with an even higher rate of 26.4 per cent among adolescents. Given the severity of the situation, it is imperative for the world to introduce and implement comprehensive strategies to address this crisis. Learning from the past, it must act decisively to safeguard future generations and build a healthier, safer society.

Jakir Hussain | Kanpur

assassination attempts and becoming President again is a massive turnaround and achievement, and it would be an understatement to call Trump a proverbial phoenix. He is now the oldest person in US history to be elected president. He may have been out of power from 2020 to 2024, but he was never away from America's psyche. Either you love him or hate him, but he is here to stay. His main poll planks were reviving the US economy, vanishing inflation, and illegal immigration, and all these seem to have resonated with US voters. Moreover, this verdict cannot be construed against Kamala Harris, it is more against the Joe Biden administration. She hardly had 100 days to prepare, campaign, and fight. The world would hope that Trump walks the talk and plays a big role in ending the war in Ukraine-Russia.

Trump's policies would be keenly watched because if he follows America's first policy, then Indian exporters in textiles, pharma and automobiles may feel the pinch and H1-B rules could further

be tightened, which could mean Indian IT professionals and companies will be adversely impacted.

Bal Govind | Noida

DELHI CONGRESS NYAY YATRA

Madam — The Delhi Congress commenced a month-long 'Nyay Yatra' on November 8, with the goal of tending to residents' concerns and advocating for governmental action. Senior leaders such as Mallikarjun Kharge, Rahul Gandhi, and K C Venugopal have been invited to spearhead the troop, which will traverse all 70 Vidhan Sabha constituencies. This was disclosed by state unit chief Devender Yadav. Congress workers will engage with locals to listen to their concerns and collect suggestions. Running until December 4, the campaign will showcase a variety of community members and act as a precursor to the upcoming Assembly elections.

Neha Tomar | Ujjain

Send your feedback to: letterstopioneer@gmail.com



FIRST COLUMN

TRUMP 2.0: IMPACT ON INDIA

Trump's return could offer India a pivotal role in global tech and manufacturing



KUMARDEEP BANERJEE

The third time is a charm, as the saying goes and we are not talking about PM Modi coming back to power for three consecutive terms, but his close friend, the 47th President of the US, Donald Trump. Having successfully dodged a couple of bullets (quite literally), impeachments, and felony charges, President Trump, triumphed over the collective choice of the most powerful economy in the world the United States of America. While the right-wingers across the globe, including in India celebrated his victory, as a literal victory for the "RIGHT" and what they saw as the tyranny of the so-called "left" liberals, President Trump 2.0 is most likely to be more nuanced than his version one. What it means for India is a mixed box of chocolates which can be bitter or boldly sweet depending on the pick.

President-elect Trump is known to be a hard negotiator, particularly on trade topics and he has famously described India as one of the highest offenders on this front. He is a businessman with decades of experience and has a transactional approach to trade, something not alien to Indian politicians particularly, from the Western regions. Trump's presidency 1.0 and the humongous growth in India-US bilateral commercial relations, plus a business-oriented Indian government at the centre, for now over a decade, has also served as a training ground for several tough negotiators to emerge from the bureaucratic class in India. Therefore, while officials in the government are aware of the tough negotiations ahead with the US on trade-related matters or import tariffs or say restrictions, they are hopeful, of finding a middle path given their familiarity with the President's style of functioning.



The dragon in the room would be cagey, as President-elect Trump in the run-up to the elections has vowed to impose stiff tariffs on imports from China. This may be great news for India, especially with the current government's focus being on making Bharat the manufacturing hub for electronics hardware, at least for the region.

Indian bureaucrats pushing the manufacturing envelope are deeply aware, that developing India into a hub, is a long-term game that may outlive the current regimes in DC and Delhi. They are also acutely aware that, by allowing friendshoring to India, by large US companies in the China plus one model, Trump will have an advantage. He could negotiate this card by pressuring India to buy perhaps more hydrocarbons or defence technology from the US. While the technology partnership was not primarily the centrepiece of India US bilateral relationship under Trump 1.0, his successor Joe Biden created a delectable topping with cooperation on critical and emerging technologies as an important element of the partnership. Initiatives such as iCET (initiative for critical and emerging technologies) which are directly monitored by the heads of both countries have put an unwavering sanctity to the tech partnership between the two democracies.

President Trump could either encourage US tech to keep fulfilling India's avowed target of being the next global electronics manufacturing hub while holding it as a bargaining chip, or, he may find a creative solution to persuade some of these companies to shift back some of their factories to domestic shores. The latter possibility seems unlikely as Donald Trump has, traditionally been a huge supporter of creating more jobs for Americans in the old manufacturing sectors. Much of President Trump's technology policy is likely to be curated by his biggest donor and tech czar Elon Musk. Elon Musk has business interests in China where he has some of his largest Tesla factories, besides, he has been trying to enter the Indian automobile market with little success. His other business interests including satellite-based telecommunication services, have struggled to start bearing in India. Many of these factors would determine the crucial next four years of the Modi-Trump era.

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

Trump's return: A radical shift in US foreign policy



K S TOMAR

As Donald Trump returns to the White House, he may redefine the boundaries of American leadership and influence in an increasingly multipolar world

Trump's return to the White House in 2024 sparks a torrent of questions about the future of NATO, the American economy, relationships with allies, and the trajectory of the Ukraine war. Trump's previous tenure exhibited a strong tilt toward "America First" policies, frequently challenging long-standing global alliances and multilateral commitments. A Trump-led presidency, therefore, could dramatically shift the geopolitical landscape, leaving allies like NATO in uncertainty, reorienting America's economic policies, testing India's balancing act, and redefining China relations.

The Future of NATO: Endurance or Erosion? NATO, the cornerstone of Western defence since 1949, stands as a central topic of speculation with Trump's return. During his presidency, Trump questioned the alliance's relevance, particularly its financial obligations, going as far as to imply a possible US withdrawal if members didn't contribute "their fair share." This stance generated unease among NATO allies, who rely on the US for critical defence resources, particularly amid heightened Russian aggression. As Trump resumes office, his approach to NATO could undergo even bolder recalibration. The European defence structure, largely dependent on the US, might face significant strategic and funding shifts, possibly prompting European powers to take on more defence responsibilities. A reduction in US military and financial support for NATO might embolden adversarial actors, especially Russia. A scaled-back US commitment could mean vulnerabilities for Eastern European countries like Poland and the Baltic states, which depend on NATO's security umbrella to counter Russian expansionism. The impact on NATO, therefore, hinges heavily on Trump's strategic decisions regarding alliance burden-sharing and his capacity to persuade European allies to increase their defence expenditures.

The Global Stakes: A Pivotal Crossroads The implications of Trump's return extend far beyond America's borders. With China's rise and Russia's ambitions continuing to shape global security dynamics, Trump's foreign policy choices will carry weighty consequences. His transactional approach to alliances, "America First" economics, and unpredictable stance on defence alliances could reshape international relationships, with traditional allies rethinking their reliance on US support. His handling of NATO's commitments, the Ukraine war, and relations with global powers like India and China will determine the future stability of Western influence and the global balance of power.

China and India: Competing powers: Under Trump, the US-China relationship could revert to one defined by rivalry, as he has consistently advocated a tough stance on China's trade practices and global ambitions. Trump may reassert his strict tariffs on Chinese goods and impose even tighter restrictions on Chinese companies operating in the US, aiming to curb China's influence in areas like technology and manufacturing. For India, Trump's return poses a mix of opportunities and challenges. His administration was notably warm toward India, fostering stronger economic and defence ties through agreements such as the "2+2" Dialogue. A renewed focus on countering China could make India a key strategic partner, particularly in the Indo-Pacific. Trump might offer India more defence cooperation or



technology transfers, potentially strengthening India's military and economic positioning in Asia. However, India's balancing act between the US and Russia—given India's defence ties with Moscow—could be complicated if Trump takes a firm stance against the Ukraine conflict. India's careful neutrality on the Russia-Ukraine issue might attract scrutiny, with Trump possibly expecting more alignment with US strategic priorities.

Economic Fallout-America's Financial Future: Trump's economic approach has traditionally leaned toward protectionism, focusing on restoring jobs, renegotiating trade deals, and limiting dependence on foreign supply chains. This economic philosophy could be reinvigorated if he returns to the Oval Office, with potential implications for trade, inflation, and employment in the US. One possible outcome is the continuation or even intensification of tariffs on China, aimed at reducing the US trade deficit. However, these tariffs historically contributed to increased costs for American consumers and businesses, raising prices on imported goods and creating inflationary pressures. Another protectionist push could have similar consequences, forcing Americans to pay more for everyday products as companies pass on tariff costs. Trump's "America First" approach could also mean tax reforms or incentives for companies to manufacture domestically. This reshoring could create jobs but would also drive up production costs due to higher wages, potentially making US goods less competitive internationally. Furthermore, a rigid stance on trade could strain relations with economically integrated allies,

with Trump demanding trade terms perceived as fair to the US, which could disrupt existing agreements and introduce new economic tensions globally.

Allies under Pressure: A Reshaped Global Order?

The Trump administration's approach to alliances was often unpredictable, blending close relationships with some leaders while alienating others. His "transactional" foreign policy style prioritised immediate gains over long-standing partnerships, which led to fractures with allies. Now Trump's return could mean intensified pressure on allies to prioritise bilateral deals over multilateral cooperation, transforming relationships with the EU, Japan, South Korea, and other allies. Trump's policies toward Europe might manifest in demands for favourable trade deals or concessions on defence spending. For Japan and South Korea, his re-emergence could signal heightened pressure to contribute more to their defence arrangements, potentially testing their security alliances with the US. Even Middle Eastern allies, like Saudi Arabia, could face new expectations under a Trump administration more interested in specific, tangible returns on US support rather than abstract commitments.

The Ukraine War: A Fractured Consensus?

Trump's return to the White House could introduce an alternative perspective on the Ukraine conflict, deviating from the largely unified Western support for Ukraine. Trump has openly criticised high US financial aid to Ukraine, signalling his belief that European countries should shoulder more of the burden.

With the conflict consuming billions of dollars in American aid, he

may choose to reduce US involvement, putting pressure on European allies to increase their support and potentially compelling Ukraine to consider negotiations. A Trump-led administration might seek to avoid confrontation with Russia, which could weaken Ukraine's position on the battlefield. Trump's emphasis on diplomacy over confrontation with Moscow could affect NATO's cohesion, with some members potentially favouring a stronger stance against Russia while the US takes a more hands-off approach. This scenario could embolden Russia, who might see a shift in US leadership as a chance to pursue more aggressive tactics in Ukraine or even attempt to influence other former Soviet territories.

The fate of the Ukraine war, therefore, would depend largely on Trump's approach—whether he chooses to maintain US support for Kyiv or pivot toward encouraging negotiations, potentially shifting the course of the conflict and signalling a new era of US-Russia dynamics. In many ways, Trump's presidency would signify a recalibration of American foreign policy, returning to his brand of nationalism mixed with pragmatism.

However, this approach could generate friction with allies, alter the global economy, and challenge existing diplomatic norms. Whether this path will foster a stronger, more self-reliant US or an isolated and fragmented world order remains to be seen. As Trump is poised to start second term, his return promises to redefine the boundaries of American leadership and influence in an increasingly multipolar world.

(The writer is strategic affairs analyst and political analyst based in Shimla; views are personal)



A RENEWED FOCUS ON COUNTERING CHINA COULD MAKE INDIA A KEY STRATEGIC PARTNER, PARTICULARLY IN THE INDO-PACIFIC. TRUMP MIGHT OFFER INDIA MORE DEFENCE COOPERATION OR TECHNOLOGY TRANSFERS, POTENTIALLY STRENGTHENING INDIA'S MILITARY AND ECONOMIC POSITIONING IN ASIA

Expanding healthcare for India's elderly: A new phase for PM-JAY

Comprehensive healthcare needs of India's rapidly growing elderly population require further policy evolution, aiming for a holistic, sustainable healthcare system for the aging citizens

India is home to a significant elderly population, with approximately 138 million people aged 60 and above, including more than 10 crore individuals over the age of 70. This segment of the population has unique and pressing healthcare needs. As people age, they are increasingly susceptible to multiple chronic conditions that require specialised care and consistent medical attention. According to the Longitudinal Ageing Study of India (LASI), every fourth Indian over 60 years and every fifth Indian over 45 years reports poor health. Additionally, 75 per cent of the elderly have one or more chronic diseases, and 40 per cent experience disabilities. 1 in 4 elderly individuals has



ASHISH PANGHAL

multi-morbidity, with diabetes and cancer rates rising, particularly in urban areas. As per the Global Health Estimates data of 2019, non-communicable diseases such as ischemic heart diseases, stroke, and diabetes are leading causes of disability-adjusted life years (DALYs) lost among individuals over 60. This highlights the growing need for specialised treatments and consistent

medical attention for age-related disorders. The rising prevalence of hypertension, heart disease, and respiratory issues among the elderly increases the need for hospitalisation and specialised care, placing immense pressure on healthcare providers and overwhelming the elderly and their families. The financial burden associated with recurrent hospital visits and treatments is a significant challenge. Also, India's current medical inflation rate, standing at approximately 14 per cent which worsens the healthcare difficulties confronting the elderly. Escalating medical costs, including those for hospitalisation, doctor consultations, and medications, make it increasingly chal-

lenging for this vulnerable population to access necessary care. Inflation, coupled with the high cost of living, leaves many elderly individuals struggling to afford even basic healthcare services. Additionally, as medical inflation continues to rise, insurance companies are compelled to cover higher expenses for medical procedures and treatments. This, in turn, results in increased premiums for policyholders. For many elderly individuals, these higher insurance costs compound the financial burden, deepening the overall healthcare affordability crisis. While the expansion of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana



(AB PM-JAY) is a significant step towards improving healthcare access, covering an additional 6 crore individuals from 4.5 crore families, and focusing on seniors aged 70 and above, several challenges persist in the insurance market. Current insurance products are limited, particularly for individuals over the age of 70. Pre-existing diseases (PED) such

as diabetes, cardiovascular conditions, and cancer often result in waiting periods or outright denial of coverage. Furthermore, insurance premiums for senior citizens are substantially higher due to the associated health risks, making insurance unaffordable for many. Denial of insurance based on PED, combined with exorbitant premiums, often forces elderly individuals to rely on personal savings or government schemes, leaving them without adequate financial protection against serious illnesses. According to the United Nations Population Fund (UNFPA), India's elderly population is projected to nearly triple by 2050, reaching 320 million. This demo-

graphic shift will necessitate more comprehensive solutions to safeguard the well-being of the nation's senior citizens. While the expansion of PM-JAY is a welcome development, it does not fully address the broader geriatric needs of India's aging population. AB PM-JAY is largely limited to inpatient care. The scheme does not cover outpatient services, which make up a considerable portion of healthcare costs. Research published in the International Journal of Preventive Medicine shows that outpatient care accounts for 40-80 per cent of health expenditures in India. Consequently, even with the enhanced insurance coverage, many individuals may

continue to face out-of-pocket expenses for treatments that do not require hospitalisation. There is an urgent need to expand coverage to include services such as long-term care, outpatient services, mental health support, palliative care, and rehabilitation, which are essential for ensuring the well-being of the elderly. Additionally, the government must focus on reducing financial barriers to healthcare, such as high insurance premiums, and ensuring the inclusion of PED coverage without long waiting periods.

(The writer is senior consultant at Enira Consulting; views are personal)

Sensex, Nifty fall for second day amid foreign fund exodus, muted corporate earnings

PTI ■ MUMBAI
Stock markets closed lower for the second straight day on Friday amid relentless foreign fund outflows and losses in blue-chip stocks such as Reliance Industries, ICICI Bank and State Bank of India. Benchmark BSE Sensex declined by 55.47 points or 0.07 per cent to settle at 79,486.32. During the day, it tanked 424.42 points or 0.53 per cent to 79,117.37. The NSE Nifty dipped 51.15 points or 0.21 per cent to 24,148.20. From the 30-share Sensex pack, Asian Paints, Tata Steel, State Bank of India, Reliance Industries, NTPC, Tata Motors, ICICI Bank and



IndusInd Bank were the biggest laggards. Mahindra & Mahindra, Titan, Tech Mahindra, Infosys, Nestle and Hindustan Unilever were among the gainers. Foreign Institutional

Investors (FIIs) offloaded equities worth Rs 4,888.77 crore on Thursday, according to exchange data. "Consolidation continued in the market as investors stayed cautious due to disappointment in earnings

and the flight of FIIs. The US Fed continued its rate-cutting cycle to stimulate the economy," Vinod Nair, head of research, Geojit Financial Services, said. In Asian markets, Seoul, Shanghai and Hong Kong settled lower while Tokyo ended in the positive territory. European markets were trading lower. Wall Street ended mostly higher on Thursday. Global oil benchmark Brent crude declined 1.28 per cent to USD 74.66 a barrel. The BSE benchmark tanked 836.34 points or 1.04 per cent to settle at 79,541.79 on Thursday. The Nifty dropped 284.70 points or 1.16 per cent to finish at 24,199.35.

Comptroller and Auditor General inaugurates sports complex in Ranchi

PTI ■ RANCHI

Comptroller and Auditor General of India Girish Chandra Murmu on Friday inaugurated a sports complex here and dedicated it to the people of the country. The complex has been constructed for CAG's cricket, football and hockey teams. The CAG has a pool of talented sportspersons and its teams play in tournaments against the best teams in the country like that of railways. "Therefore, a dedicated centralised sports facility, where the teams can practice on a regular basis, has been created at Ranchi," a CAG official said. The facility will be solely dedicated to sports promotion where



competitive sports, not recreational, can be held. It will work as a hub for all the outdoor sports disciplines where local players can also practice. Facilities for indoor disciplines like badminton and table tennis are proposed to be taken up in the near future. The recruitment of sportspersons under sports quota was resumed in the Indian Audit and

Accounts Department in 2010 with a goal to bring laurels to the Indian Audit & Accounts Department (IA&AD) in five disciplines - hockey, cricket, football, badminton and table tennis. Since 2010, the IA&AD has recruited 1,493 meritorious sportspersons in these five disciplines. As many as 211 sportspersons were recruited in 2023.

Swiggy IPO fully subscribed



PTI ■ NEW DELHI

The initial public offer (IPO) of food delivery and quick-commerce major Swiggy got fully subscribed on the third day of the share sale on Friday. The Rs 11,327-crore initial share sale received bids for 40,59,18,888 shares against 16,01,09,703 shares on offer, translating into 2.54 times subscription, as per NSE data till 1418 hrs on Friday. The portion for Qualified Institutional Buyers got subscribed 4.16 times while Retail Individual Investors received 1.03 times subscription. The quota for non-institutional investors fetched 30 per cent subscription. Swiggy on Tuesday said it has collected Rs 5,085 crore from anchor investors. The Bengaluru-based company's IPO has a price range of Rs 371-390 a share. The company's IPO (Initial Public Offer) has a fresh issue of shares worth Rs 4,499 crore along with an offer for sale of Rs 6,828 crore. The valuation of Swiggy has been pegged at about USD 11.3 billion (about Rs 95,000 crore) at the upper end of the price band. Going by the draft papers, the company plans to utilise proceeds from the fresh issue for investing in technology and cloud infrastructure; brand marketing and business promotion; and debt payment; and funds will also be allocated for inorganic growth and general corporate purposes. Kotak Mahindra Capital Company Ltd, JP Morgan India Pvt Ltd, Citigroup Global Markets India Pvt Ltd, BofA Securities India Ltd, Jefferies India Pvt Ltd, ICICI Securities Ltd, and Aventus Capital Pvt Ltd are the book-running lead managers to the offer.

Tata Group-owned IHCL to manage iconic hotel 'The Claridges' in Delhi



PTI ■ NEW DELHI

Tata Group-owned Indian Hotels Company Limited (IHCL), the country's largest hospitality firm, has signed a management contract for the landmark hotel 'The Claridges' commencing April 2025, aiming to enhance its presence in key metro cities with iconic assets. The Claridges, an epitome of timeless elegance and contemporary luxury, was built over six decades ago in 1955. This iconic hotel

blends old-world charm with modern sophistication with 119 rooms and suites. "This signing aligns with our growth strategy to enhance IHCL's presence in key metro cities with iconic assets. The Claridges, a distinguished landmark in Lutyens' Delhi, provides a unique opportunity to expand our footprint at the nation's most prestigious address, while also paving the way for potential expansion of our brand-scape by growing The Claridges brand," Puneet Chhatwal, Managing Director & CEO, IHCL said. IHCL will manage The Claridges, New Delhi in April 2025 under a hotel operating agreement. Suresh Nanda, Claridges Hotels Pvt Ltd, said, "We are honored to extend our partnership with IHCL, globally renowned and celebrated for its world-class hospitality to jointly grow The Claridges brand. Under IHCL's management, we believe that The Claridges will build on its prestigious legacy."

Rupee falls five paise to hit new all-time low of 84.37 against US dollar

PTI ■ MUMBAI

Declining for the third straight session, the rupee dropped 5 paise to hit a new lifetime low of 84.37 (provisional) against the US dollar on Friday, weighed down by persistent foreign fund outflows and a muted trend in domestic equities. Forex traders said the US Federal Reserve's recent decision to cut interest rates signals a shift in the global financial landscape. Moreover, with Donald Trump's tax and trade policies influencing global markets, volatility could re-enter the rupee's trajectory. At the interbank foreign exchange, the rupee opened at 84.32 against the US dollar. During the session, the local currency touched a high of 84.31 and a low of 84.38. It finally settled at 84.37 (provisional), a loss of 5 paise against its previous close. On Thursday, the rupee slipped 1 paise to close at a fresh lifetime low of 84.32 against the US dollar. In the last three sessions, the local unit has lost 28 paise against the greenback. The rupee hit a record low on account of extending sell-off in the domestic markets and



continuous foreign fund outflows. Overnight gains in crude oil prices also weighed on the rupee, said Anuj Choudhary, Research Analyst at Sharekhan by BNP Paribas. However, the softening of the US Dollar Index cushioned the downside. The dollar softened as the US Federal Reserve cut interest rates by 25 bps in line with street estimates. The Fed Chair Jerome Powell said in his presser that the US economy was strong and some downside risks seemed to have diminished. In its latest monetary policy announcement, the US Fed reduced its benchmark rate by 0.25 basis points to a target range of 4.5 per cent - 4.75 per cent.

In its accompanying statement, the Fed adopted a neutral-to-dovish tone, acknowledging balanced risks in inflation and employment. "We expect the rupee to trade with a negative bias on overall strength in the US dollar and weak domestic markets. FII outflows may also weigh on the rupee. However, any intervention by the Reserve Bank may support the rupee at lower levels," Choudhary added. Meanwhile, the Dollar Index, which gauges the greenback's strength against a basket of six currencies, was trading 0.01 per cent lower at 104.50. Brent crude, the global oil benchmark, fell 1.10 per cent to USD 74.80 per barrel in futures trade. In the domestic equity market, the 30-share BSE Sensex fell 55.47 points, or 0.07 per cent, to close at 79,486.32 points, while Nifty declined 51.15 points, or 0.21 per cent, to settle at 24,148.20 points. Foreign Institutional Investors (FIIs) were net sellers in the capital markets on Thursday, as they offloaded shares worth Rs 4,888.77 crore, according to exchange data.

Reliance Power shares drop 5 pc, hit lower circuit limit

PTI ■ NEW DELHI

Shares of Reliance Power Ltd fell by 5 per cent on Friday as the company and Reliance NU BESS Ltd have been debarred from participating in Solar Energy Corporation of India Ltd (SECI) tenders for three years for allegedly submitting fake documents. The stock tanked 4.99 per cent to Rs 41.47 - its lower circuit limit - on the BSE. On the NSE, shares of the firm dropped 5 per cent to hit the lowest trading permissible limit for the day at Rs 41.58. In a note, SECI said, "Based on the examination of documents submitted by Maharashtra Energy Generation, now known as Reliance NU BESS (for a project), it was discovered that as per the tender requirements, the endorsement of the Bank Guarantee against EMD (issued by a foreign Bank), as submitted by the Bidder, was fake." The issue is related to the RfS issued by SECI for setting up



1000 MW/2000 MWh Standalone BESS Projects under tariff-based competitive bidding. Since the above discrepancy was discovered subsequent to the e-reverse auction, SECI was constrained to annul the tendering process. SECI said it has debarred Reliance Power and Reliance NU BESS from participating in tenders issued for a period of three years. As per the tender conditions, the above submission of a fake document as part of its response to RfS rendered the bidder eligible for debarment from future tenders issued by SECI.

Ultra-Luxury Projects coming up in Noida

PIONEER NEWS SERVICE ■ NEW DELHI

Noida has emerged as a prime destination for real estate investments in India, driven by rapid development and strategic planning. The city, which is part of the National Capital Region (NCR), has seen significant infrastructural advancements, making it highly attractive for developers and investors alike. Key factors contributing to this growth include improved connectivity, robust urban planning, and government-backed incentives. One of Noida's biggest draws is its connectivity. With easy access to Delhi, Gurgaon, and other NCR cities, along with expanding metro services and proximity to the upcoming Noida International Airport in Jewar, the city offers unmatched access for businesses and residents. Major highways, such as the Noida-Greater Noida Expressway and the Yamuna Expressway, further enhance its logistical appeal. CRC Group, a prominent real estate developer in India, has unveiled its latest project, CRC Maesta, a high-end residential development in Central Noida with an investment of Rs. 525 crore. Designed by renowned architect Hafeez Contractor, CRC Maesta blends luxury with eco-conscious design, aiming to redefine upscale living in the NCR region.

Chandigarh University emerges as top Indian University, secures 11th position in QS Asia University Rankings 2025

PTI ■ CHANDIGARH

Shining bright in the firmament of academics, Chandigarh University (CU) has emerged as one of the top universities in Asia, by rising 29 places to achieve the 120th rank among all Asian universities in the coveted QS Asia University Rankings 2025, published by the London-based university ranking organization QS, on Wednesday. Delivering a stellar performance, Chandigarh University has been ranked 1st among all Indian private universities and took a giant leap to secure the 11th position among all public and private universities in India. Chandigarh University has been ranked India's top university based on its remarkable performance in 11 indicators, including employer reputation, international faculty ratio, international research network, international student ratio, academic reputation, faculty student ratio, outbound exchange students, inbound exchange students, papers per faculty, citations per paper and staff with PhD. In academic reputation, CU has jumped 1st place from last year's ranking and secured 13th rank in 2025 (with a score 54.2) as compared to 14th rank in 2024 (with score of 28.6) among all Indian HEIs. CU was accredited with an A+ rating by the National Assessment and Accreditation Council (NAAC), placing it among the top 5 percent universities in India to get NAAC A+ Accreditation. CU also holds accreditation



from the US-based Accreditation Board for Engineering and Technology (ABET), placing it among the top 0.1 percent of Indian universities with accredited engineering programs and accredited by the National Board of Accreditation (NBA). CU offers academic programs in emerging areas such as AI, Blockchain, big data, analytics and fintech, machine learning, virtual reality, IoT, bioinformatics, information & network security, grid computing, structural engineering, geo-technical engineering, transportation engineering, construction technology, environmental engineering, and GIS. Water Resource Engineering, among others, is specially designed by industry giants themselves. In the international faculty ratio, climbing 2 places from 4th rank in 2024 (with a score of 60.4) to secure 2nd rank in 2025 (with a score of 72.4), CU has made a significant improvement in international student ratio

from 3rd place in 2024 to 2nd place in 2025. Similarly, marking a significant improvement in the International Research Network parameter, CU has climbed 21 places from 52nd rank in 2024 (score of 8.7) to 31st rank in 2025 (score of 55.9). Research-intensive and innovation-driven, CU has more than 14,700 research publications to its credit and more than 4,300 patents have been filed in varied domains by the students and faculty members of the varsity. CU has more than 1300 visiting international faculty members, which includes 560 international research network scholars. CU houses 60 centres of research, and more than 3,000 international students from 65 countries study at the varsity. The vast research network of CU is not only restricted to India but also transcends beyond borders; the varsity has established 550 international collaborations with

prestigious global universities, to arm its students with global academic and research exposure. In Employer Reputation, CU has secured 5th place with a score of 90.5 in 2025 to 68.8 in 2024 in this year's rankings. With over 30 industry-sponsored high-tech labs and 32 centres of excellence, Chandigarh University has been laying major thrust on experiential and practical learning of students. In the academic session of 2023-24 alone, students at CU received a whopping 9124 job offers from 904 leading brands and MNCs, with one student securing a salary package of Rs 1.74 crore. The students of CU have also introduced more than 150 start-ups in different domains. The university figured among top HEIs in Citations per Paper, Papers per Faculty and Staff with PhD in this year's rankings. Chandigarh University Chancellor and Member of

Parliament (Rajya Sabha) Satnam Singh Sandhu said, "Research and Innovation are the two major cornerstones of academic ethos nurtured here at Chandigarh University. The significant improvement in various performance indicators in QS Asia University Rankings 2025 have placed Chandigarh University among the elite league of higher education institutions in the world. Securing 2nd rank both in International Faculty Ratio and International Students' Ratio speaks volume about CU's resolute commitment to nurture academic ethos that provides international exposure to its students." "Chandigarh University allocates Rs 15 Crores for research projects on an annual basis. The research projects at CU get strengthened by additional 52 Crore of funded research by the government bodies and corporates. The research is conceded at both in the department itself and at University Centre for Research & Development and at the 60 Research centres within the campus," added Sandhu. "Chandigarh University is dedicated to cultivating a culture of innovation and discovery through its research-driven academic approach. With collaborations with renowned universities worldwide, CU offers students unparalleled research internships opportunities in leading brands both in India and abroad.

FICCI HEAL 2024 conference wrapped up subscribed

PIONEER NEWS SERVICE ■ NEW DELHI

The 'FICCI HEAL 2024' conference wrapped up after two days of impactful discussions focusing on transforming India's healthcare sector under the theme 'Swasth Bharat, Viksit Bharat'. Attendees included healthcare leaders, policymakers, and innovators, all aiming to enhance the nation's health systems. One of the Sessions highlighted primary healthcare, cancer care for women, and cross-disciplinary healthcare education. A plenary session by (Hony) Brig Dr. Arvind Lal, Chair of FICCI's Swasth Bharat Task Force, emphasised scaling primary healthcare and digitalisation, showcasing a 300 per cent increase in testing capacity at the Sarojini Nagar CHC hub lab since 2021. Key speakers, such as former

Health Secretary Mr. Rajesh Bhushan, addressed infrastructure gaps, while Mr. Partha Sarthi Sen Sharma, Principal Secretary of Uttar Pradesh Health, discussed advances in rural healthcare. NITI Aayog Senior Adviser Mr. Rajib Kumar Sen emphasized quality in healthcare, advocating for private sector collaboration and innovations like AI and telemedicine. The conference spotlighted medical education reforms led by Dr. Vijay Oza of the National Medical Commission and digital health solutions, with Dr. Suchita Markan from ICMR underscoring partnerships for accessible healthcare. Supported by the Ministry of Health & Family Welfare, FICCI HEAL reaffirmed its commitment to sustainable healthcare reforms, continuing its legacy as India's premier healthcare forum.

LIC to finalise stake buy in health insurance firm in FY25

PTI ■ NEW DELHI

Life Insurance Corporation LMD and CEO Siddhartha Mohanty on Friday said the state-owned company will take a call on buying a stake in a standalone health insurer in the current financial year. "The ground work is going on search for suitable health insurance company is going on we will finalise stake within this financial year," he said during post result media conference. Asked about the quantum of stake LIC will have in health insurance company, he said it

would depend on various factors, including valuation. Once all the groundworks are done, he said, LIC would approach the board for its approval to foray into the health insurance segment. In February 2024, a parliamentary committee recommended the implementation of composite insurance licenses to reduce expenses and regulatory burdens for insurance providers. At present, life insurance companies are restricted to offering extended health insurance benefits.



Marking 50 Years of Artistic Expression

Geeta Chandran is a true icon of Bharatanatyam, celebrating fifty years of remarkable contributions to this classical dance. At a recent festival in New Delhi, her legacy shone brightly, showcasing her innovative spirit and deep passion for the art, says **SAKSHI PRIYA**



Photos: Pankaj Kumar

In the world of Indian classical dance, few names resonate with the passion and innovation of Geeta Chandran. As she marks her 50th year of performing Bharatanatyam, her influence goes beyond the mastery of movement, it's a legacy of reimagining and rejuvenating an ancient art form for the contemporary stage. Celebrated with a two-day festival at New Delhi's Kamani Auditorium, Chandran's golden jubilee was a journey that began with her Arangetram at age 12 and has flourished through decades of performance, teaching and cultural advocacy. Organised by Natya Vriksha, her beloved dance institution, the event became a dynamic expression of Bharatanatyam's enduring power, where tradition met innovation and art met life.

DAY ONE: PRAVAHATI — THE FORWARD FORCE

The first day's performance, titled Pravaahati, was both meditative and exhilarating. Having seen Geeta Chandran perform numerous times, Pravaahati offered something deeply personal and expansive - it was as though the dance itself became a vessel of her mastery and message. The programme began with an evocative Mallari in praise of Shiva, drawing the audience into a space of contemplation as Chandran and her collective invoked the deity through precise footwork, graceful arms and powerful expressions. The performance felt timeless, a moment where past and present intertwined. The journey continued with Varsha

Ritu, where Chandran brought to life Kalidasa's monsoon verses from Ritusamhara. It was a celebration of Bharatanatyam's storytelling power, capturing both the gentleness and force of nature. Watching her, it was as though each movement held a mirror to nature's dance, immersing us fully in its changing rhythms.

Then came Vahati, a piece that celebrated tradition as a dynamic, flowing stream, one that carries the past forward while moving into the future. Chandran's steps seemed to reimagine Bharatanatyam, presenting it as a continuously evolving art. This piece struck a powerful chord, a reminder that Bharatanatyam is not static but ever relevant. Finally, the evening closed with an exuberant Tillana, which radiated pure joy and the applause stayed long after she took her bow.

Throughout, Pravaahati felt like more than a dance performance. It was a powerful statement on the evolving nature of art and the artist's role in pushing the boundaries of tradition. Chandran's words echoed through the performance: "Dance, much like life, should not be limited by tradition; it must evolve and be reinterpreted through the artist's unique perspective."

DAY TWO: A SOLO PERFORMANCE BY VIDUSHI GEETA CHANDRAN

The second day offered a more intimate experience with a solo performance by Chandran herself. Accompanied by an ensemble of musicians, Varun Rajasekharan on Nattuvangam, Smt. Sudha Raghuraman on vocals, Manohar Balachandirane



on mridangam, G. Raghavendra Prasath on violin and G. Raghuraman on flute, she brought Bharatanatyam's most intricate expressions to life. Each musician's skill beautifully complemented her dance, amplifying the emotion and story she conveyed.

In these solo pieces, Chandran laid bare the depth of her devotion to Bharatanatyam. The abhinaya or expressive storytelling, was stunning, transforming familiar narratives into powerful, moving moments. In one piece, she portrayed a waiting heroine and her portrayal struck a delicate balance between anticipation and longing, vividly capturing the subtle tension between presence and absence. Her gestures and expressions spoke of a deep connection to the emotions within the dance, giving the audience an experience that went beyond mere observation.

After the performance, Chandran spoke about her journey, saying, "As I approach this milestone of completing five decades of dancing since my Arangetram, I pay tribute to my Gurus who shared this invaluable art with me, and also gave me the freedom to question and reinterpret it." These words reflected her approach to Bharatanatyam: a constant, respectful re-exploration of tradition that brings new life into ancient forms.

GEETA CHANDRAN'S IMPACT ON BHARATANATYAM GOES WELL BEYOND HER DAZZLING PERFORMANCES. AS THE FOUNDER-PRESIDENT OF NATYA VRIKSHA, SHE HAS CREATED A STRONG CONNECTION BETWEEN DANCE AND SOCIAL CAUSES, EDUCATION, AND CULTURAL CONVERSATIONS

GEETA CHANDRAN'S LEGACY: MORE THAN JUST DANCE

Geeta Chandran's impact on Bharatanatyam goes well beyond her dazzling performances.

As the Founder-President of Natya Vriksha, she has created a strong connection between dance and social causes, education, and cultural conversations. Her commitment to nurturing young talent and engaging with diverse communities is evident in her outreach programmes. Chandran's numerous accolades, such as the Padma Shri and the Central Sangeet Natak Akademi Award speak volumes about her standing in the classical dance community.

Yet, for those fortunate enough to witness her anniversary celebration, her most significant achievement lies in her ability to breathe life into Bharatanatyam, ensuring it remains not just relevant but profoundly impactful. Her performances are not just technical showcases; they are deeply immersive experiences that offer insights into the human condition.

As the curtains fell on her 50th-anniversary celebration, the audience erupted in applause, many visibly moved by her lifelong dedication to this art form. This event was not just a milestone; it was a tribute to a life defined by resilience, passion and grace. Geeta Chandran is more than a dancer or teacher; she is a torchbearer, lighting the way forward while remaining deeply connected to the essence of Bharatanatyam. Her legacy will undoubtedly inspire future generations to explore, honour and expand the possibilities of this beautiful, enduring art.



The Four: The Legacy of Innovation and Expression

The art exhibition, 'The Four' is the living tribute to the legacy of the masters of modern Indian art, writes **ABHI SINGHAL**

The art galleries escalate your thoughts when you see artists painting their thoughts in the liveliest way possible. All the canvases depict a different story, a different world of emotions, and a different language. The same canvases are interpreted by the viewers in their own way, their own thoughts and that's the beauty of art. The art communicates without words, leading people to find words in patterns and strokes. 'The Four' exhibition presented by the Progressive Art Gallery in collaboration with The Raza Foundation celebrated the birth centenary of four icons of modern Indian art.

The Four exhibitions was the celebration of all the four legendary artists namely, Francis Newton Souza, K. G. Subramanyan, Ram Kumar, and Vasudev S. Gaitonde. The guests explored the historic and remarkable legacy of the four artists. The common ground of all the celebrated artists is that they were all born in 1924. The exhibition is opened at Triveni Kala Sangam, New Delhi commemorating the 100 years since the birth of these modern masters. The Goan artist, Francis Newton Souza oil on canvas paintings Still Life, Profile of a Man are an exemplary notion that



drew people to his distinctive style evolved into a more expressive and abstract approach, using vibrant colours and bold brushstrokes.

Being in name for exploration of human figures, often depicted in a raw and unfiltered manner, F.N. Souza's painting Profile of a Man is an example of the same. Souza's style was characterised by strong lines, distorted forms and a dark

palette, which he used to explore human emotion, social hypocrisy and religious paradoxes. K.G. Subramanyan known for his polymorphic works made in diverse media ranging from paintings, water colours and reverse painting on glass to murals

is showcased in his work of Ragini Vibhas and Peacock Throne displayed at the Progressive Art Gallery. Inspired through his travels from Varanasi, Ram Kumar depicts human figures to capture the inner essence and spirituality

of landscapes. The untitled paintings of Kumar are an example of the same. The fourth but not the least V.S. Gaitonde's

paintings assume no shape and form and evoke nothing other than themselves and beautiful patterns. He represents a dynamic force in modern Indian painting, capturing the essence of an independent nation and its cultural awakening. The show is curated by art historian Yashodhara Dalmia, and was inaugurated by H.E. Dr. Philipp Ackermann, Ambassador of Germany to India. It is on public view till November 10, 2024. Together the birth centenary of these four artistry icons is all about diverse thoughts and mindful thinking. 'The Four' exhibition honours these artists but also celebrates the strength and originality of Indian art over the past century.

Ageing Kohli, Rohit must rekindle youthful mindset to rediscover lost glory: Greg Chappell



PTI ■ MELBOURNE
As Virat Kohli and Rohit Sharma prepare for one of their career's defining challenges in Australia in the upcoming Test series, former India head coach Greg Chappell believes the two stalwarts can "rekindle" the energy and focus of their youth to rediscover their lost glory. Wounded by an unprecedented 0-3 home series defeat to New Zealand, India will look to defend the Border-Gavaskar Trophy in the marquee five-match Test series in Australia beginning on November 22.

According to Chappell, the ageing Sharma and Kohli must summon the same drive and focus that once marked their prime years if India hopes to reclaim its form on foreign soil. Reflecting on a conversation with Indian legend Sachin Tendulkar in 2005, Chappell shared insights into the hurdles players face as they age. Tendulkar had sought Chappell's perspective and asked "Greg, why does batting become harder as you get older? Surely it should get easier?" "I explained to him that the mental demands of batting

intensify with age," Chappell wrote in a column for 'Sydney Morning Herald'. "Batting gets harder because you realise how hard it is to make runs at this level and how difficult it is to maintain the mental focus that is required to be successful," the Australian batting legend wrote. He said "it's not the eyesight or the reflexes that drop off" when a player starts ageing but "it's the intense focus that is required that becomes harder to sustain." "When one is younger, the mind is focused on making runs. As you age, the opposition has

put work into finding your weaknesses, and you are more aware of the conditions and the situation of the game. "As a young player, you don't worry about the conditions or the situation of the game, you only see the ball and how to make runs," Chappell wrote, describing Rohit, Kohli and Australian batting stalwart Steve Smith as the "giants" of current times. "If you want to play like you did as a younger player, you have to rekindle the attitude and the thought processes that you had as a younger player. That is the greatest challenge for the ageing player," Chappell had

explained to Tendulkar. Chappell said the upcoming five-match Test series in Australia "will be as much a battle of wits and endurance as it will be of skill, with each player needing to summon the drive and adaptability of their younger selves." "This sentiment captures what Sharma, Kohli and (Steve) Smith will confront this series. They know that opposition teams have scrutinised their techniques, studied their weaknesses and developed strategies specifically to exploit even minor chinks." Against New Zealand, Kohli endured his lowest-ever

aggregate in a home Test series where he batted at least six times, scoring only 93 runs at an average of 15.50, with one half-century. This poor run has lowered his Test average to 47.83 from a peak of 55.10 in October 2019 -- the first time it has dipped below 48 since November 2016. He has dropped out of top-20 batters in ICC Test rankings for the first time in a decade. Kohli dropped eight spots to 22nd in the rankings while Rohit slipped to 26th. "For Kohli, the task is one of rejuvenation. Known for his unmatched intensity, passion and high standards, Kohli's recent travails will have annoyed him," Chappell wrote. "The aggressive mindset that propelled him to greatness must now coexist with patience and focus. He enters this series hungry to reiterate his authority as India's most formidable batsman of his generation." For Rohit, according to Chappell, the challenge lies in balancing his aggressive instincts with the calculated caution that Test cricket demands. "As captain, he must maintain his own form while shouldering the pressure of leadership -- a delicate balance he'll need to master if India is to thrive." "This Test series, then, is more than just another chapter in cricket; it is a testament to the challenges that father time presents to even the most skilled players. "Each player is more than a celebrated cricketer; they are icons of the determination and skill that defines our game. This series will be a defining chapter in their legacies. "For Sharma, Kohli, and (Steve) Smith, the true battle is not against their opponents but against time itself," Chappell wrote.

KL Rahul's horror run continues as India A suffer another top-order collapse



PTI ■ MELBOURNE

KL Rahul's horror run as he got out in a bizarre fashion to leave India A at a shaky 73 for five on the second day of the second unofficial Test against Australia A here on Friday. Seeking to open the batting for India in case skipper Rohit Sharma skips the first Test against Australia in Perth, Rahul endured a disastrous outing in the tune-up to the Border-Gavaskar Trophy and managed just 14 runs across two innings, having got out for 10 in India A's second innings. Abhimanyu Easwaran's struggles against the moving ball also did not help India A's cause as they led by only 11 runs with half the side back in the dressing room in their second innings. After bowling out India A for 161 on the opening day, Australia A managed 223, not a total the home team had hoped for, but it still gave them a substantial first-innings lead of 62 runs. Coming out to bat for the second time in the game, the Indian top-order disappointed again as Australian bowlers struck some vital blows to help their team inch closer to a series sweep. Australia A won the opening match by seven wickets. Looking completely out of sorts, Rahul was bowled in a bizarre fashion after facing 44 balls at the Melbourne Cricket Ground. Rahul misjudged a tossed up delivery and offered no shot as the ball ricocheted off his pads to hit the stumps, leaving the batter embarrassed while he walked back to the dressing room. Getting bowled between the legs has compounded his woes ahead of the blockbuster series. Abhimanyu, who was picked as a backup opener for the upcoming five-match rubber Down Under, also failed to deliver, following his first-innings duck with a 17 from 31 balls. The Indian top-order struggled against quality spin and pace, leaving them at 56/5 early in the second innings. Wicketkeeper-batter Dhruv Jurel (19 batting) and Nitish Kumar Reddy (9 batting) ensured there was no further setback by negotiating the remaining overs before the stumps were drawn for the day. Earlier, India A's pace attack, spearheaded by Prasad Krishna's four-wicket burst and Mukesh Kumar's three-wicket haul, dominated the Australian batting, dismissing them for 223 in 62.1 overs. Marcus Harris was the standout batter for Australia A, scoring a gritty 74 off 138 balls, while lower-order batter Rocchiccioli provided late fireworks, hitting 35 off 28 balls, including two sixes and three fours.

Kiran George enters semifinals of Korea Masters



PTI ■ IKSAN CITY (KOREA)
India's Kiran George continued his spectacular run in the Korea Masters badminton tournament as he stormed into the men's singles semifinals with a straight-game win over fifth seed Takuma Obayashi of Japan here on Friday. The 24-year-old, ranked 41st, beat world number 34 Obayashi 21-14 21-16 in just 39 minutes to register yet another upset win in the BWF World Tour Super 300 event. George runs into Thailand's top seed and world number five Kunlavut Vitidsarn -- who won 21-15 21-11 against Liu Liang of China -- in the semifinals on Saturday. The Indian had beaten third seed Chi Yu Jen of Chinese

Taipei in the pre-quarterfinals. George, the lone Indian shuttler competing in the tournament, was in control of the match throughout. After 1-1 scoreline, he was always in the lead in the first game. When George zoomed to 15-6 lead, Obayashi made a brief resistance, closing down the gap to 12-16. But that was all the Japanese could do as George notched four straight points to take the first game. The second game was a much closer affair as the duo breathed down each other's neck. George was initially 7-3 ahead but Obayashi fought back to make it 8-8. After that, it was a neck-and-neck contest. But from 17-16, George grabbed four straight points to seal the second game and the match.

SHRI RAM COLLEGE OF EDUCATION
Affiliated to KUK /BSEH & Approved by NRC, NCTE
Near Eakansh Motors, Ambala Road, Kaitthal-136027
Email: balajieducationsociety@gmail.com ; 09416431916, 09466216016
Application are invited for the following posts on regular basis in

B. Ed. Course
Assistant Professor(s): Perspectives in Education -02
Pedagogy Subjects: English-1, Hindi-1, Sanskrit-1, Punjabi-1, Commerce-1, Home Science-1, Physical Science-1, Biological Science-1, Mathematics-1, Computer Science-1, Social Science-1, Health & Phy. Edu.-1, Performing Arts (Music/Dance/Theatre)-1

D.E.I. Ed. Course
Lecturer(s)/Assit. Prof.: Perspectives in Education-02, Science-1, Mathematics-1, Language-1, Humanities & Social Science-1
Administrative & Professional Staff: Lab Assit., Office cum Account Assistant, Office Assistant cum Computer Operator, Store Keeper, Technical Assistant, Lab Attendants /Helpers/ Support Staff.

Qualification & pay Scale as per NCTE/KUK/SCERT/BSEH/State Govt. Norms.
Eligible candidates for the post of B.Ed. course and D.El.Ed. course may apply at college within 21 days from the date of advertisement along with all testimonials and passport size photograph.

Note: For the posts of B. Ed. course eligible candidates must send a copy to Dean of Colleges, KUK

PUBLIC NOTICE
This is to inform public in general that Kotak Mahindra Bank Ltd has organized an auction in below mention respect of Vehicles.

VEHICLES FOR SALE
1.) CV- 4393899 (BABA SMADH)
EICHER PRO 5025 BS IV (BABA SMADH TRANSPORT
REG.NO.HR47D5728 YOM- 2018
RESERVE PRICE-305148.6/-

UNDER HYPOTHECATION WITH MIS KOTAK MAHINDRA BANK IS UNDER SALE IN ITS "AS IS WHERE IS CONDITION"
INTERESTED PARTIES CAN GIVE THEIR QUOTATIONS (ONLINE/OFFLINE) WITHIN 15 DAYS FROM THIS PAPER PUBLICATION I.E. ON OR BEFORE 23.11.2024 (PLEASE NOTE THAT CLOSING AUCTION DATE WOULD NOT BE A WEEKLY OFF / HOLIDAY).
BRANCH ADDRESS:
FIRST FLOOR, PLOT NO 406 TO 408 /28, ROOPALAY COMPLEX, D PARK, MODEL TOWN, ROHTAK 124001 OR
CONTACT: MR. GOVERDHAN JOSHI KOTAK MAHINDRA BANK LTD.
CONTACT NO. +91-9671300231 EMAIL: Goverdhan.joshi@kotak.com

AAVAS FINANCIERS LIMITED
(CIN:L65922RJ2011PLCO34297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

POSSESSION NOTICE
Whereas, The undersigned being the Authorized Officer of AAVAS FINANCIERS LIMITED under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below. The borrower and Guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the AAVAS FINANCIERS LIMITED for an amount mentioned as below and further interest thereon.

Name of the Borrower	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
MOHAN LAL, SHIV PARSAD, RAJ RANI (A/C NO.) LNRK03322-230235022	13 MAY 24 Rs. 911156/- 7 MAY 24	PROPERTY 5/759 SHARE OUT OF 37 K - 19 M CPMRISHED IN KHEWAT NO. 48/47, KHATONI NO. 107 TO 109, TOLA, KITTAS-7 (WHOLE KHEWAT) SITUATED AT VILL. KARAH (KARAH SAHIB), TEH. PEHOWA, DISTT. KURUKSHETRA. ADMEASURING 146 SQYDS AS PER TECHNICAL , 150 SQYDS AS PER LEGAL	PHYSICAL POSSESSION TAKEN ON 6 NOV 24

Place : Jaipur Date: 09-11-2024 Authorised Officer Aavas Financiers Limited

IDFC FIRST Bank Limited
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
CIN : L651107N02014PLCO097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

APPENDIX IV [Rule 8(1)] POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the Authorised Officer of the IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 30.04.2024 calling upon the borrower, co-borrowers and guarantors 1.SANDEEP PREM, 2. USHA SANDEEP, 3. MAYA DEVI, to repay the amount mentioned in the notice being Rs.12,37,205.36/- (Rupees Twelve Lac Thirty Seven Thousand Two Hundred Five And Thirty Six Paise Only) as on 29.04.2024 within 60 days from the date of receipt of the said Demand notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under sub - section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 02th day of NOV 2024. The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of THE IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of Rs.12,37,205.36/- (Rupees Twelve Lac Thirty Seven Thousand Two Hundred Five And Thirty Six Paise Only) and interest thereon.

The borrower's attention is invited to provisions of sub - Section (8) Of Section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTIES.

ALL THAT PIECE AND PARCEL OF A RESIDENTIAL HOUSE LAND MEASURING 151 SQ. YARD LE. 0 KAPAT 5 MARLA REPRESENTING 5/42 SHARE OUT OF TOTAL LAND MEASURING 02 KANAL 02 MARLA COMPRISED KHEWAT 1003 KHATONI NO. 1852 KHASRA NO.1488 (2-2) AS PER JAMBANDI FOR YEAR OF 2008-2009 OF VILLAGE: RAJOUND, SUB TEHSIL: RAJOUND, TEHSIL AND DISTRICT: KAITHAL, HARYANA-136044, AND BOUNDED AS: EAST: GALI SAREEAAM WEST: LAND OF CHURCH, NORTH: HOUSE OF LAKHMI, SOUTH: HOUSE OF RAMKUMAR

Date: 02-11-2024
Place: HARYANA
Loan Account No: 82730544

Authorised Officer
IDFC FIRST Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

AAVAS FINANCIERS LIMITED
(CIN:L65922RJ2011PLCO34297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

Demand Notice Under Section 13(2) of Securitisation Act of 2002
As the Loan Account Became NPA therefore The Authorised Officer (AO) Under section 13 (2) Of Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 had issued 60 day demand notice to the borrower as given in the table. According to the Notice if the Borrower does not deposit the Amount within 60 days, the amount will be recovered from Auction of the security as given below. As the demand Notice sent to the borrower/guarantor has not been served, copy of demand notice has also been affixed on the secured assets as given below. Therefore you the borrower is informed to deposit the loan amount along with future interest and recovery expenses within 60 days, otherwise under the provisions of section 13 (4) and 14 of the said Act, the AO is free to take possession of the Security as given below.

Name of the Borrower	Demand Notice Date and Amount	Description of Mortgaged property
MANJU MANJU, MOHINDER KUMAR (A/C NO.) LNYM00618-190093218	07 NOV 24 Rs. 845646/- 04 NOV 24	KHEWAT NO.101, KHATONI NO.107, KH. NO. 11/12/2/1(0-11), 12/2/2(3-0), 19/1(2-11), 19/2 (5-9), 22(7-7), BEING 3/378 SHARE OUT OF 18 KANAL 18 MARLAS, SITUATED AT MOUJA GHADOULI, SHANTI COLONY TEHSIL JAGADHRI, YAMUNA-NAGAR ADMEASURING 93 SQ.YARDS
LATE MR. SUNDER SINGH NOW DECEASED THROUGH HIS LEGAL HEIRS SHAKUNTALA DEVI, JITENDER, SOHAN, SHAKUNTALA DEVI (A/C NO.) LNNRH00521-220206734	07 NOV 24 Rs. 383192/- 04 NOV 24	PROPERTY (1) PLOT/HOUSE SITUATED AT KHEWAT NO. 392 KHATONI NO. 667 TO 673 VILLAGE KHOD TEHSIL ATELI, DISTT. MAHENDRAGARH, HARYANA J (PROPERTY (2) PLOT/HOUSE SITUATED AT KHEWAT NO. 426 KHATONI NO. 688 TO 703 VILLAGE KHOD TEHSIL ATELI, DISTT. MAHENDRAGARH, HARYANA ADMEASURING PROPERTY (1)150 SQ.YRDS, PROPERTY (2)150 SQ.YARD
RAM DHAN, SUNITA SUNITA, DEVENDER A GUARANTOR: ANAND ANAND (A/C NO.) LNRHT02922-230232569 & LNRHT17723-240311703	07 NOV 24 Rs. 2080410/- & Rs. 1054413/- 04 NOV 24	PROPERTY SITUATED PLOT NO 368 PROPERTY BEARING ID NO 5C-169U-339 IN SHKIM NO 14 INDR A COLONY ROHTAK. ADMEASURING 127 SQ YARDS
SURESH BALA, AJIT SINGH (A/C NO.) LNRH03620-210148497 & LNRHT17723-240305542	07 NOV 24 Rs. 2776376/- & Rs. 1196879/- 04 NOV 24	PROPERTY (1) HOUSE NO. 536, PROPERTY SITUATED AT PLOT IN KHEWAT NO. 2520/2333 KHATA NO. 2885, KILLA NO. 1/1 (4-16), RECTT NO. 155, MOUJA JHAJJAR, RAM NAGAR COLONY, WARD NO. 01, GALI NO. 01, NEAR PWD REST HOUSE, DIST-JHAJJAR, HARYANA- PIN-124103 PROPERTY (2) PROPERTY SITUATED AT PLOT IN KHEWAT NO. 3796 KHATA NO.4361 RECTT NO. 154/5/2 MOUJA JHAJJAR, OPP. OF REST HOUSE (DADRI ROAD) JHAJJAR DIST-JHAJJAR, HARYANA- PIN-124103 ADMEASURING PROPERTY (1)200 SQ.YRDS, PROPERTY (2) -200 SQ.YRDS
SANJAY KUMAR, PINKI SHARMA (A/C NO.) LNRBDG17523-240305415	07 NOV 24 Rs. 1429544/- 04 NOV 24	NEW PATEL PARK, RAILWAY LINE PAR WITH MC LIMIT BAHADURGARH, SUB REGISTRAR BAHADURGAR, DISTRICT-JHAJJAR HARYANA ADMEASURING 65 SQ. YARDS
YASHIBR KUMAR, KAMLESH DEVI (A/C NO.) LNBHI04317-180068180 GUARANTOR : RAJ KUMAR (A/C NO.) LNBHI02916-170041210	6 NOV 24 Rs. 337410/- & Rs. 845753/- 4 NOV 24	HOUSE / PLOT SITUATED AT RECT.NO.86, KILLA NO. 22, RADHE NAGAR, VILL.- TAWDU, DISTT. - MEWAT HARYANA, ADMEASURING 210 SQ.YARD.

Place : Jaipur Date: 09.11.2024 Authorised Officer Aavas Financiers Limited

Rauf and Ayub star in Pakistan's resounding nine wicket win over Australia

AP ■ ADELAIDE (AUSTRALIA)
Fast bowler Haris Rauf took 82 runs as Pakistan defeated Australia by nine wickets in the second one-day international on Friday. Australia was 163 all out in 35 overs against Rauf's relentless pace and left-hander Ayub smashed six sixes and five fours as Pakistan cruised to 169-1 in 26.3 overs to level the three-match series. Former captain Babar Azam (15 not out) clinched the victory with a pulled six off Adam Zampa with Abdullah Shafique staying unbeaten on better than run-a-ball 64 which featured four boundaries and three sixes.

AU SMALL FINANCE BANK LIMITED
(A SCHEDULED COMMERCIAL BANK)
Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911R1996PLCO11381)

APPENDIX IV [SEE RULE 8(II)] POSSESSION NOTICE
Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act, 2002 (54 of 2002)) and in exercise of powers conferred under section 13 (12) read with rule 3 of the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor / Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(A/c No.) L9001060128794562 Gulab Singh Dairy Farm (Borrower), Smt. Babli Devi (Co-Borrower), Gulab Singh (Co-Borrower), Mohit (Co-Borrower)	14-Jun-24 Rs. 538230/- Rs. Five Lac Thirty-Eight Thousand Two Hundred Thirty Only 11-Jun-24	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At- Khewat No 461 Mustil No 80, Killa No 26 0 18, Vill- Ahri, Th & Dist- Jhajjar, Haryana Admeasuring. 559 Sq. Yrd, East : Road, West : H/O Mahtab, North : Firm, South: H/O naresh	04-Nov-24
(A/c No.) L9001060123235884 Mahi Pal (Borrower), Smt.Sharmila (Co-Borrower)	12-Jul-24 Rs. Twenty Lac Sixteen Thousand Nine Hundred Eighty-Four Only 11-Jul-24	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Gram Panchayat Kh325 269 Kh340 N25 K21 Vpo Sulodha Jhajjar, Dist- Jhajjar, Haryana Admeasuring 605 Sqyds	04-Nov-24
(A/c No.) L9001060122749605 Dharambir (Borrower), Smt.Roshni Devi (Co-Borrower), Anil (Co-Borrower)	13-Aug-24 Rs. 1345320/- Rs. Thirteen Lac Forty-Five Thousand Three Hundred Twenty Only 13-Aug-24	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Kh137, Khatoni No 181, M39, Hansawas Sub Tehsil- Pahlawas, Dist- Rewari, Haryana , bounded As East- House Of Rajendra , West - House Of Gulab Singh , North - Rasta , South- Land Of Buyer Admeasuring 287 Sqyds	04-Nov-24

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said (Act-2002) read with Rule 8 of the said rule on the date mentioned in the above table. "The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets." The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.

sd-
Place: HARYANA Date: 08 November 2024 Authorised Officer AU Small Finance Bank Limited